

2024

CORPORATE
RESPONSIBILITY REPORT

Empowering Healthy Communities

CENTENE®
Corporation



Centene Corporation

Our mission is to transform the health of the communities we serve, one person at a time. Centene is a leading healthcare enterprise that is committed to helping people live healthier lives. The Company takes a local approach — with local brands and local teams — to provide fully integrated, high-quality and cost-effective services to government-sponsored and commercial healthcare programs, focusing on under-insured and uninsured individuals. Centene offers affordable and high-quality products to more than 1 in 15 individuals across the nation, including Medicaid and Medicare members (including Medicare Prescription Drug Plans) as well as individuals and families served by the Health Insurance Marketplace.



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Sarah London
Chief Executive Officer



Frederick Eppinger
Chairman of the
Board of Directors

CEO and Chairman Letter

We're proud to share Centene's 2024 Corporate Responsibility Report: Empowering Healthy Communities. For more than 40 years, Centene has championed work to transform the health of the communities we serve, one person at a time. At the heart of this mission is the belief that everyone should have access to high-quality, affordable healthcare, regardless of age or economic condition — a belief that drives every member of the CenTeam.

Our Corporate Sustainability Framework integrates principles of corporate responsibility, ethical business strategies, and governance into everything we do. As a company serving diverse populations, we know a workforce that reflects those we serve helps us to better connect with our members and deliver the best possible care. Additionally, our uniquely local approach focuses on addressing our members' specific needs based on local factors that impact their well-being. This goes beyond providing access to healthcare and includes addressing other essential factors that have been proven to drive health outcomes, including reliable transportation, safe housing, access to healthy foods, clean water, and other environmental factors.

In 2024, we brought these principles to life through community partnerships across the nation. For example, through a partnership between The Centene Foundation and McCormack Baron Salazar, we are supporting the creation of thousands of affordable housing units in low-income communities. We're also investing in Community Health Centers — the country's primary care lifeline for underserved populations — through a multiyear partnership with the National Association of Community Health Centers. Beyond this, we supported members, providers, partners, and employees in critical moments such as the aftermath of Hurricanes Helene and Milton, when our team quickly mobilized donations and coordinated access to essential care for those affected. These are just a few examples of the many moments in which we stepped up for one another to empower healthy communities last year.

The programs, investments, partnerships, and metrics outlined in this report highlight how our sustainability practices, uniquely local approach, and deep sense of purpose all work together to help us create a healthier future for our members.

Driven by Our Commitment to Health

For 40 years, Centene has been dedicated to delivering accessible, high-quality healthcare while prioritizing partnerships with local communities to pave the way for a sustainable future.

Centene's core philosophy is that quality healthcare is best delivered locally.

Through local brands and local teams, we provide fully integrated, high-quality and cost-effective services to Medicaid and Medicare members (including those with Medicare Prescription Drug Plans), as well as individuals and families served by the Health Insurance Marketplace.

Centene is the largest Medicaid managed care organization in the country and a leader in Florida, New York and Texas — three of the largest Medicaid states. We are the largest carrier on the Health Insurance Marketplace, under the brand name Ambetter Health. We also serve approximately 1.1 million Medicare Advantage members, primarily under the brand name Wellcare, with a higher concentration of lower-income, medically complex members than any of our competitors. We are also the largest Medicare Part D prescription drug plan

(PDP), serving approximately 6.9 million members under the brand name Wellcare.



As we continually enhance care delivery for our 28.6 million members, our unwavering commitment lies in integrating principles of corporate responsibility and strong governance across all facets of our operations. Our commitment to serving lower-income individuals helps drive long-term financial value, with 62% of our revenue coming from Medicaid, 21% from commercial

business, including the Health Insurance Marketplace, and 14% from Medicare.

Together, we are building a sustainable enterprise focused on empowering healthy and resilient communities, establishing Centene as a preferred partner for our state and federal government customers, and empowering our employees to do their best work while delivering value for our shareholders. Guided by our mission and core values, we are shaping a future through One CenTeam where healthcare is provided as a service to create holistic well-being for all.



Centene is the largest carrier on the Health Insurance Marketplace, under the brand name Ambetter Health.

ONE
CenTEAM

OUR MISSION

Transforming the health of the communities we serve, one person at a time.

OUR VALUES

These values support our efforts to realize our mission.



Accountability



Courage



Curiosity



Trust



Service

About this Report

Centene's Corporate Responsibility Report covers 2024 health, social, environmental and governance impacts and highlights our efforts to empower healthy communities. While Centene has distinct frameworks that guide different aspects of our corporate sustainability work, this report reflects a holistic approach that drives our strategy and is essential to our mission. Given the diverse membership we serve, Centene's commitments are vital to our continued ability to serve our customers and improve access to healthcare for low-income and medically complex populations. This report is organized around our four corporate sustainability pillars and their underlying topics (as described to the right), which are aligned with Centene's overall strategy and long-term growth objectives.

CORPORATE SUSTAINABILITY ASSESSMENT AND FRAMEWORK

Our approach to identifying and prioritizing corporate sustainability topics includes a consideration of impacts to our business outcomes, the importance of issues to our stakeholders, and the impacts of our business activities on health outcomes, society and the environment. Centene's 2023 corporate sustainability assessment included analysis of our industry and peer group, executive interviews incorporating consideration of external stakeholder priorities, and review and approval by executive leaders and the Board of Directors. The assessment allowed us to refresh the corporate sustainability framework structured around four pillars that align with our strategic business goals and our mission of transforming the health of the communities we serve, one person at a time.



EMPOWERING HEALTH

- Healthcare Quality
- Healthcare Access and Social Drivers of Health
- Healthcare Innovation and Thought Leadership
- Customer Experience and Relationship Management



BUILDING HEALTHIER COMMUNITIES

- Culture, Talent and Well-being
- One CenTeam
- Community Impact and Giving



FOSTERING A HEALTHY ENVIRONMENT

- Environmental Impacts on Health
- Environmental Sustainability



DRIVING BUSINESS ACCOUNTABILITY

- Governance and Accountability
- Ethics and Compliance
- Data Privacy and Security
- Risk Management
- Public Policy

These focus areas guide our commitment to Empowering Health, Building Healthier Communities, Fostering a Healthy Environment and Driving Business Accountability. We intend to review these focus areas annually and conduct a formal assessment no less than every three years. We routinely update our corporate sustainability reporting on our [corporate website](#) and our [corporate sustainability page](#) for investors.

INCLUSIVE BUSINESS PRACTICES FRAMEWORK

At Centene, contributions from individuals with various backgrounds, cultures and perspectives empower us to deliver better healthcare outcomes for our members and support long-term community growth. Guided by the core pillars of our strategic inclusive business practices framework — Our People, Our Business and Our Communities — we work across

our organization to build an inclusive workplace culture, foster strategic partnerships and investments, drive economic impact and offer access to opportunities for all.

In early 2024, we announced an important next step in our journey to fully embed this framework into business operations. Through an interdisciplinary office, our business partners work in direct collaboration with internal stakeholders to provide customized support for our members, providers, customers, partners, vendors and others. Partnerships with several teams, including External Affairs, the People Team (Human Resources), the Growth Office, Procurement and Health Equity, amplified the impact of our strategy to support improved quality performance, enhance the member experience and drive positive business outcomes.

Core Pillars

OUR PEOPLE

OUR BUSINESS

OUR COMMUNITIES

Leader Advocacy & Commitment

Accountability & Measurement



STAKEHOLDER ENGAGEMENT

Centene continues to proactively engage with our stakeholders to inform and execute our corporate sustainability strategy.

We value each stakeholder's unique perspective and use various forums, surveys and discussions to obtain feedback on our corporate sustainability priorities and to continuously improve how we operate. We used the following outreach approaches to engage with our stakeholders in 2024:

Stockholders

- Annual meeting of stockholders and annual Investor Day
- Quarterly financial updates and earnings reports
- Investor conferences and events
- Ongoing stockholder outreach and feedback meetings

Policymakers

- Meeting with federal and state policymakers and their staff
- Collaboration with local partners and leading advocacy organizations
- Participation in key trade associations

Employees

- Employee surveys to understand employee engagement and work experience
- Employee programming, including routine all-employee town halls
- Employee networks to drive inclusion and belonging at all levels of the organization

Providers

- Recurring meetings between provider engagement representatives and provider partners
- Voice of the Provider program, which includes monthly pulse surveys
- Provider forums and office hours on health plan topics

Members

- Proactive outreach to engage members in their healthcare and understanding of their benefits for Marketplace, Medicare and Medicaid
- Medicare member focus groups to obtain feedback with a focus on our most vulnerable members
- Monthly Marketplace pulse surveys to obtain feedback on areas of friction
- Engagement surveys and advisory committees to measure experiences and understand improvement opportunities for Medicaid program initiatives, provider education and technical enhancements

Vendors

- Annual corporate sustainability assessments for select suppliers
- Partnering with diverse vendors, small business initiatives and lending referral programs to collaborate with vendors across the economic spectrum

Community Partners

- Philanthropic giving and community outreach through Centene's local health plans
- Intentional, strategic support for our community partners through the Centene Foundation
- Employee service efforts and charitable giving

REPORTING BOUNDARIES AND DISCLOSURES

Unless otherwise noted, this report covers the 2024 calendar year and includes combined data for Centene Corporation and its subsidiaries. The terms “we,” “us,” “our,” “the Company” “CenTeam” and “Centene” collectively refer to Centene Corporation and its subsidiaries. Refer to our most recent Form 10-K for more information about our operations, business segments, consolidated financial reporting and subsidiary listing.

Qualitative and quantitative disclosures within this report were developed through an internal review process that included senior leadership and cross-functional business partners. The report was reviewed by the Enterprise Risk Committee and the Governance Committee of the Board of Directors prior to publication.



Empowering Health

Centene provides access to high-quality healthcare, innovative programs and whole health solutions that help families and individuals get well, stay well and be well. Our commitment to helping people live healthier lives is demonstrated through our uniquely local approach, investments in technology and clinical initiatives, and community partnerships aimed at bridging social, ethnic and economic gaps.



Healthcare Quality

Providing our members with easy access to high-quality care is foundational to advancing our mission of transforming the health of the communities we serve, one person at a time.

STRENGTHENING QUALITY CARE DELIVERY

We continue to make significant strides when it comes to improving programs, enhancing processes and collaborating to drive outcomes that position our members to lead their healthiest lives. Our teams work together to ensure our Marketplace, Medicaid and Medicare members — largely composed of low-income and/or medically complex populations — receive the care they need.

We are making sure our care management programs meet our members where they are by addressing access disparities, prioritizing mental health and substance use disorder treatment, and launching pilots to provide telehealth obstetrics care to patients in rural communities. These efforts include reimagining

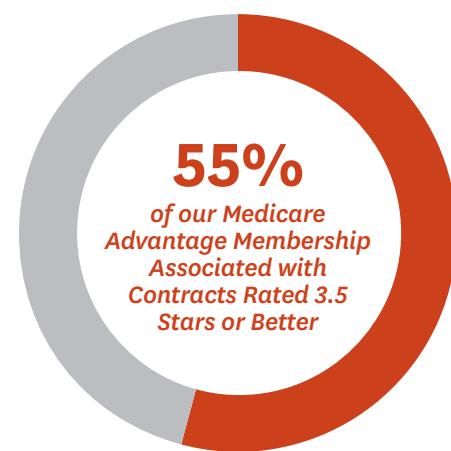
groundbreaking programs like Start Smart for Your Baby®, Centene's flagship maternal health program. Innovative programs like these and many others are positively impacting our members because of the strength of our teams.

At Centene, quality care delivery is a team effort, fortified by strong relationships with our providers, vendors and, most importantly, our members. We are committed to listening, learning and identifying what our members and those who care for them need most. We then address those needs head-on by providing solutions that lead to a better healthcare experience.

In 2024, our team achieved improvements in our Medicare Advantage quality scores, an important step toward our October 2025 target of 85% of members associated with 3.5 Star Medicare Advantage plans. Our 2025 Medicare

Advantage Star Ratings, released in October 2024, and revised in December 2024, showed progress toward achieving our key quality goals, with approximately 55% of our membership associated with contracts rated 3.5 Stars or better.

Looking ahead, we will continue to strengthen our quality-based approach to ensure we deliver patient-centered, effective and coordinated care.



Processes

We continue to standardize and streamline quality processes and implement real-time operational dashboards to track key performance metrics. We invest in technology to increase access to clinical data around gaps in care and enhance the expertise of our teams.



Systems

We implemented a platform to connect directly with members via text to encourage them to receive needed services and treatment and understand the connection to prolonged well-being.



Accessibility

We enhanced the Member Portal, Find a Provider functionality, and member materials to help members more easily navigate their health plan and benefits.



COMMITMENT TO QUALITY AND IMPROVED HEALTH OUTCOMES

Centene works every day to deliver access to high-quality healthcare. We have achieved National Committee for Quality Assurance (NCQA) accreditation in 94% of the states where we have health plan operations for plan year 2025. We verify the credentials and backgrounds of our provider partners to ensure our network quality, with a focus on consumer protections and member and provider experience, using standards supported by NCQA. NCQA is an independent organization whose quality accreditation is based on a review of measures, including Healthcare Effectiveness Data and Information Set (HEDIS) and Consumer Assessment of Healthcare Providers and Systems (CAHPS).

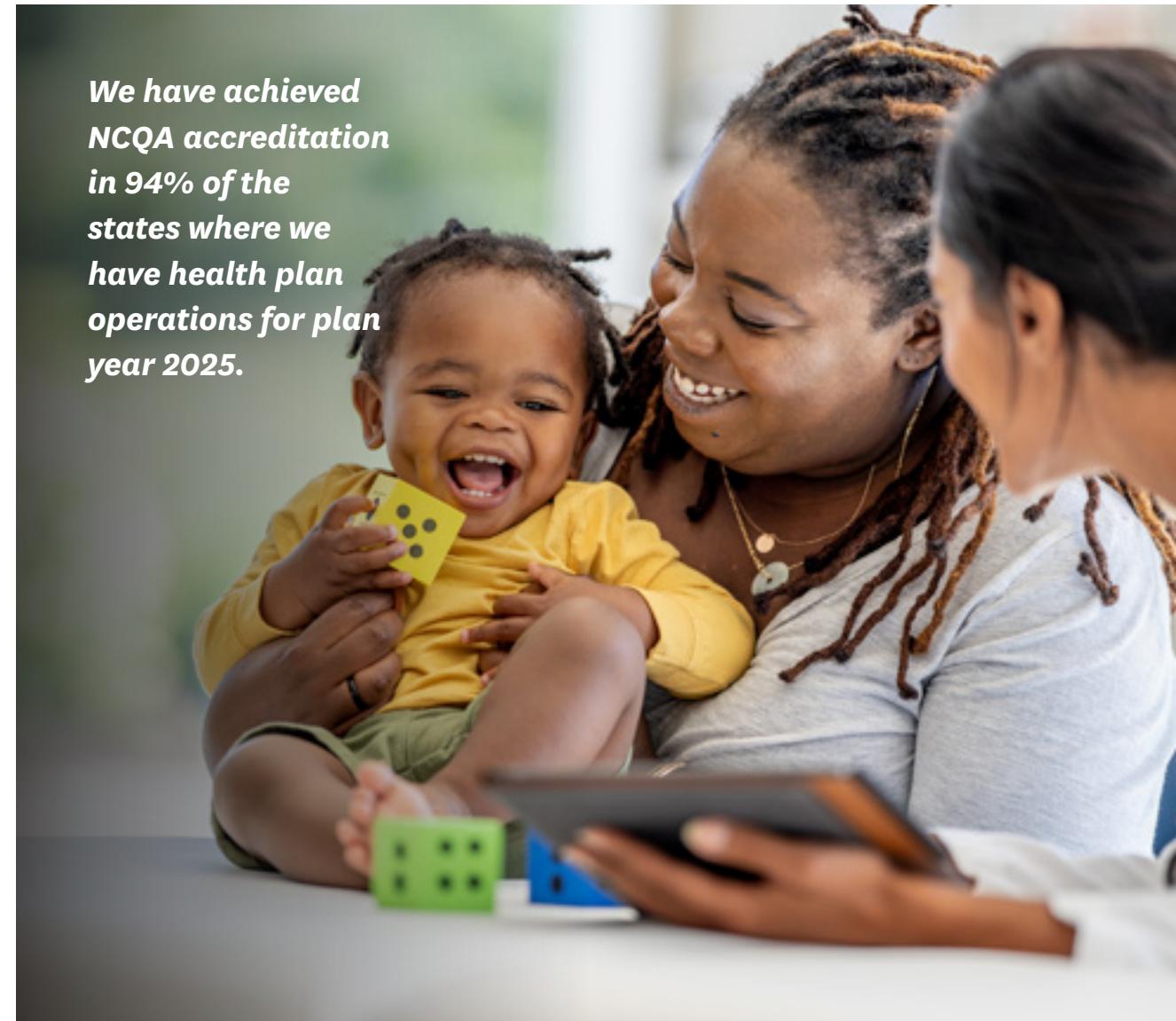
Our teams work continuously to deliver improved access to care for our members. NCQA's Health Equity Accreditation uses comprehensive, data-driven evaluation standards to provide a solid foundation for addressing inequities of access to care. Since 2022, the number of our markets that achieved Health Equity Accreditation

has increased from 8 to 23. With a goal of sustainable, measurable progress, we continue to embed health equity in all applicable operations and create meaningful initiatives, programming and partnerships that enable greater access to opportunities for all of our members. Accreditation is only one measure of how we provide access to quality care for our members. HEDIS, the Quality Rating System and Star Ratings reporting constitute the core of the information base that drives our clinical quality performance efforts.



Four Centene markets earned Health Equity Accreditation for the first time in 2024, bringing our total accredited markets to 23 for the year.

We have achieved NCQA accreditation in 94% of the states where we have health plan operations for plan year 2025.



SUPPORTING OUR MEMBERS

Our Population Health and Care Management teams leverage real-time data and predictive models to offer care coordination, care management and health education services to members across all our product lines. We facilitate person-centered coordination of services and support, and strive to maintain positive and supportive interactions. We provide health education to members to address their specific needs, delivering that information through self-service portals, print and digital materials.

Person-Centered Care Coordination

We coordinate care to meet our members' needs — whether it's services to address physical, behavioral and social needs, or complex care management for multiple comorbidities and rare conditions. Our care management policies include addressing HEDIS care gaps in our member interactions by providing education, coordinating primary care provider (PCP) visits and helping members with testing services.

Digital Care Management

Centene leverages technology to increase members' access to care and care management, including expanded telehealth options and a Digital Care Management (DCM) platform. The interactive DCM platform offers our Medicaid and Marketplace members

simple, real-time interaction to increase member engagement, promote active member involvement in the management of their own health, and provide an alternative care management approach for members who prefer digital outreach. With this option in place, 46.5% members offered the digital solution actively enroll. Additionally, DCM-engaged members send an average of 13 messages through the application's chat feature to streamline communication with the care team compared to an average of three telephonic calls in traditional care management. Members in DCM also show an overall 62% self-service engagement rate with mobile applications and care



Member satisfaction with the DCM platform is a **9.0 out of 10**.

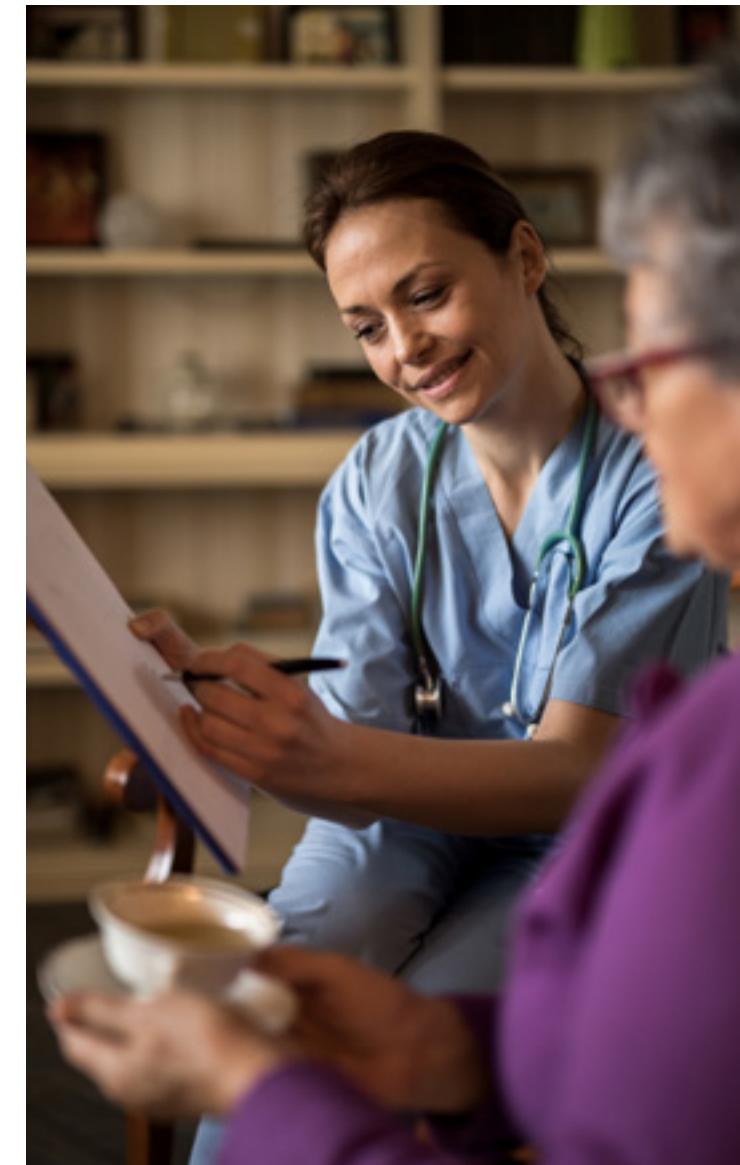
programs for reminders, articles and survey questions.

Chronic Condition Management

We support more than 4 million members with chronic conditions, roughly 1.1 million of whom have multiple or rare chronic conditions. We provide care management for these members with consideration for their physical and behavioral health conditions as well as their social circumstances. Members with chronic conditions receive health and lifestyle coaching to address specific chronic conditions or goals related to addressing obesity, quitting smoking or other healthy behaviors.



>520,000 members received complex care management services in 2024.



KEY CLINICAL INITIATIVES

Maternal Child Health

As the largest Medicaid and Marketplace managed care organization in the country, Centene plays a critical role in maternal child health (MCH) care. In 2024 alone, our plans managed over 328,000 births. This unique position gives us the responsibility and opportunity to significantly improve birth outcomes as well as support members before, during and after pregnancy. These objectives were the inspiration behind our flagship maternity program, Start Smart for Your Baby® (SSFB), which began in 2008.

As a next step, Centene embarked on an enterprise-wide MCH initiative to meet our members' evolving needs. The initiative is based on a comprehensive approach that includes data, care management, provider network strategy, care partnerships, and payment and policy innovation.

Our MCH initiative had two main focuses in 2024: new data dashboards for maternal population health measurement and enhancements to our SSFB program. These enhancements include:

-  **Whole health care management support** that addresses behavioral, physical and social health needs throughout pregnancy and the postpartum period
-  **Refined and new data science risk stratification models** that incorporate factors contributing to health inequities to enable more precise and earlier identification of pregnant members, as well as the ability to identify increased risks for adverse outcomes that may evolve throughout pregnancy and postpartum
-  **Updated notification of pregnancy form** designed to drive increased member and provider completion, as well as support earlier identification of at-risk members
-  **Implementation of trimester-based assessments** to support the identification of and care for evolving needs throughout the prenatal and postpartum periods
-  **Digital-first member education** that is clinically sound, more inclusive and designed to increase engagement and inform future outreach strategies



In 2024 alone, our plans managed over 328,000 births.



We launched these updates for our Ambetter and Medicaid members in 2024. We also enhanced [SSFB's website](#) to provide members access to plain-language health education on topics important to their mental, physical and social health, spanning prenatal care, postpartum care, newborn care and healthy lifestyle habits. This education promotes self-advocacy and empowers members to make informed decisions that best support their needs and family. A shift to a digital-first approach helps to enhance the effectiveness of our health education efforts, providing convenient, accessible guidance to ensure timely support and engagement of our members.

Beyond our SSFB program, other strategies to better serve our members are also in development, including collaborating with doulas and community health workers, enhanced provider and care partnerships, and exploring alternative payment models. Following a successful pilot of Centene's Maternal Community Health Worker certification, the program is now available to all markets on-demand. We've incorporated additional core competencies into the Maternal Community Health Worker training that provide the existing and future workforce with skills that can be effective in promoting access to care among all birthing parents. The program is designed to provide reliable support to ensure timely access to medical and social services, focusing on topics like the transition to parenthood, factors affecting maternal mental health, family lifestyle influences on breastfeeding and how to access support networks.



Building blocks for a healthy baby.

HOW TO TACKLE PREGNANCY
Centene Corporation
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Behavioral Health

As of December 2024, Centene's membership included more than 3.8 million members across all lines of business with a behavioral health diagnosis. More than 14% of these members also had a substance use disorder diagnosis. Centene health plans have undertaken several behavioral health initiatives to provide members with reliable, substantive behavioral health resources.

Centene performs targeted outreach to members discharged from inpatient hospitalization for mental illness to help close the gap in follow-up care after hospitalization. Collaboration among behavioral health utilization management, care management and quality helps to ensure program success. Members in health plans that participate in this program consistently realize year-over-year care gap improvements of 5% to 23%.

Substance Use Disorder — Centene's HALO™ (Health Assistance, Linkage and Outreach) program leverages evidence-based predictive modeling to identify members at risk of developing a substance use disorder (SUD), institute measures that help prevent the onset of SUDs, and treat those with active SUDs by connecting members to necessary care. Our integrated approach to SUD considers contributing factors such as stress, trauma, social isolation or co-occurring physical and mental health conditions.

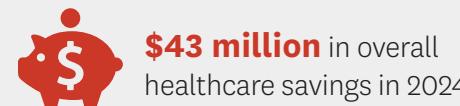
HALO reduced emergency room visits by 35% for engaged participants in 2024. To further engage members and align their needs with resources that best support their resilience and recovery, Centene's HALO program is adding a specialized team of Peer Recovery Support Specialists to support the Ambetter line of business. By establishing this specialized team, each member of which has their own story of

recovery, we aim to increase the number of members screened and linked to care. Peer support services have been found to increase engagement in self-care and wellness, reduce hospital admissions and decrease substance use and depression. Providing this choice in care to members increases access to treatment and promotes adoption of other needed services that fit an individual's cultural, social and health needs.

Empowering Members — Our Members Empowered to Succeed (METS) program uses an integrated, holistic and recovery-centered approach for individuals with mental health needs and outpatient behavioral health services. We focus on enhanced coordination with providers to create individualized treatment, addressing potential gaps in care while optimizing the use of community-based services to facilitate resiliency and recovery — resulting in increased

medication adherence, treatment plan compliance and improved health outcomes.

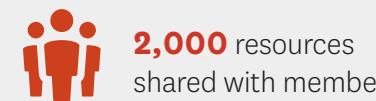
In 2024, METS served more than 18,900 members. The program has more than doubled its reach by expanding to more Medicaid and Ambetter markets, maintaining continued support of behavioral healthcare coordination and adding a focused SUD program. The METS team encourages providers to collaborate with and empower members to establish individualized treatment goals. Through this trusting relationship, the entire care team partners to resolve barriers to progress and identify supports to capitalize on members' strengths, allowing them to make progress toward life goals and recovery.



THE IMPACT OF METS



24% decrease in unnecessary emergency room utilization for behavioral healthcare



Healthcare Access and Social Drivers of Health

We work continuously to improve access to healthcare. In 2024, we introduced a number of initiatives to help remove barriers to care for all individuals, regardless of their background, health status or social circumstances.

EXPANDING ACCESS THROUGH PROVIDER PARTNERSHIPS

We know each state, individual and family is unique, and collaboration is key to removing barriers to access. From provider accessibility initiatives to innovative access to healthcare programs, we strive for continuous improvement and expansion of our services to better meet our members' needs every day.

For example, the Sunflower Health Plan team held rural healthcare events throughout Kansas to provide mobile dental and vision screenings as well as A1C diabetes testing. By partnering with Centene subsidiary Envolve Vision and its mobile vision van, the team performed over 350 vision screenings and provided prescription glasses and readers to participants at no cost. Many community health partners also attended to support the health of these rural areas.

Virtual Care

Centene recognizes that virtual care not only helps ensure continuity of care but can enhance our members' physical and behavioral healthcare experience. Through national telehealth partnerships, we aim to deliver high-quality, patient-centered care in the way that works best for our members — easily accessible when they need it. In 2024, Centene partnered with telehealth vendors to provide over 13 million virtual visits to our members. We continue to expand our virtual care network with a focus on holistic delivery of care to include providers covering primary care, urgent care, pediatrics, dermatology, substance use treatment and behavioral health.



Centene partnered with telehealth vendors to provide over **13 million** virtual visits to our members.

Improving Care for People with Disabilities

Centene's Provider Accessibility Initiative (PAI) was designed in collaboration with the National Council on Independent Living (NCIL). It champions equal access to quality healthcare and services that are physically and programmatically accessible to our members with disabilities and their companions. PAI increases the percentage of Centene providers who meet minimum federal and state disability access standards. The initiative also focuses on improving the accuracy and transparency of disability access data in provider directories.

The PAI's Barrier Removal Fund (BRF) offers in-network providers funding for enhancements to their healthcare facilities to increase access and ease of care for patients with disabilities. Since 2018, the BRF has contributed over \$2.6 million in grants to more than 280 providers across 16 states.

In 2024, Centene, NCIL and three Centene health plans collaborated to deploy the BRF in Florida, Kansas and Pennsylvania. Projects funded include:



Accessible exam chairs, tables, weight scales and portable X-ray machines designed specifically for patients with disabilities



Programmatic accessibility items such as noise-cancelling headphones, weighted blankets and stuffed animals, LED lighting, and braille signage



Americans with Disabilities Act-compliant structural improvements such as handrails, wheelchair ramps, automatic doors, widened entryways, bathroom modifications and parking lot renovations



Value-based Care

Value-based models of care enable us to further incentivize our healthcare providers to deliver positive health outcomes and high-quality care. Having started in Medicare, we have achieved significant growth in value-based contracts in both our Medicaid and Marketplace products in recent years.

To expand access to the clinical benefits driven by value-based care, we partner with a network of providers and third-party facilitators to help with the aggregation of small PCP groups and individual care providers. These smaller practices tend to care for members in rural or less-mature managed care markets. Additionally, we pursue risk models with PCPs and specialized vendors to manage certain conditions. Centene is also partnering with the National Association of Community Health Centers to drive adoption of value-based programs by offering tailored models and providing the training and support needed to drive long-term success.

Over 85% of Centene's value-based members are in Medicaid, with significant concentration in eight key markets. In these markets, Centene observed a decrease in relative utilization for value-based care providers last year compared to those not in value-based agreements. These providers typically demonstrate better utilization through a focus on preventive care, proactive management and coordinated treatment plans:



6% lower emergency department visits



8% lower inpatient admissions



11% lower outpatient visits

ACCESS TO CARE AND DRIVERS OF HEALTH

Centene champions access to care to ensure the people in the communities we serve can attain their highest level of health regardless of where they live, financial status, level of education, race, language, gender or other factors. We are committed to addressing the barriers, such as limited access to safe, affordable housing and healthy food, that impact access and drive inequality.

We are building on a track record of deep partnerships with key community organizations committed to advancing access to care. We have implemented initiatives directly impacting maternal and child health, foster care and rural health, as well as initiatives to strengthen the foundational enablers of our work. This work includes developing partnerships with like-minded organizations, building evidence-based guidelines and frameworks, improving and standardizing data needed to inform the design of our benefits, and building culturally appropriate clinical programs and diverse provider networks.

In 2024, Centene subsidiary **Managed Health Services (MHS)** announced the creation of MHS Serves, a \$12 million statewide access to care program. The program is focused on reducing health disparities by supporting key community-based programs and resources across Indiana. Over the next six years, MHS Serves will provide a minimum of \$2 million annually to institute partnerships and innovations focused on access to care. The first opportunity, Broadband Access Strategic Partnership, will enable partner organizations in historically marginalized communities to have increased broadband access to support internet and technology adoption. The program aims to increase the number of Indiana's certified Broadband Ready Communities, which will help expand access to virtual healthcare services, education and other nonmedical services that impact health.

Buckeye Health Plan of Ohio partnered with Cityblock, a value-based healthcare provider, to connect providers with members who have not engaged with their primary care provider in the last 12 months. By working with members to complete their annual well visit, Cityblock providers can focus on improving preventive care, addressing chronic conditions, reducing unnecessary emergency room visits and more. Cityblock will also provide 24/7 wraparound services to extend the use of virtual care, behavioral health and social services beyond the doctor's office, reducing significant barriers that disproportionately affect the health of communities we serve.



Healthcare Innovation and Thought Leadership

We constantly search for ways to use new technologies to better address our members' needs and drive better business outcomes. Our investments in technological innovation are improving health outcomes, expanding access to care and providing support to at-risk individuals.

USING TECHNOLOGY TO IMPROVE HEALTH OUTCOMES

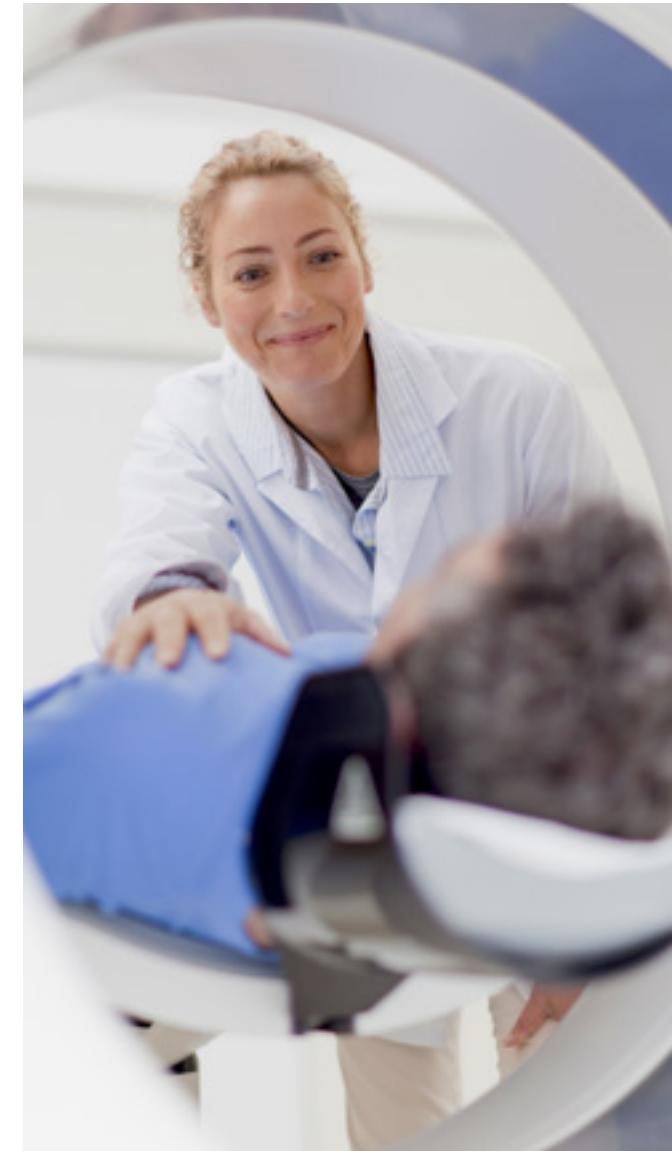
Centene is investing in artificial intelligence (AI) and machine learning (ML) technologies to improve the health of our members and contain rising healthcare costs. AI is technology that enables computers and machines to simulate human learning, comprehension, problem-solving, decision-making, creativity and autonomy. ML algorithms use historical data to predict new output values and make decisions based on that information. We recognize the responsibility to use these powerful models carefully and responsibly to turn data into knowledge, help address member needs and even save lives. Please see page 66 for more information about Responsible Use of Artificial Intelligence and Machine Learning.

Emergency Room Diversion

Emergency room (ER) use for nonemergent needs results in fragmented care, contributing to excessive spending and weaker primary care relationships. Centene's approach aims to reduce avoidable ER visits and increase member engagement in alternative care options — improving care coordination and self-management of existing conditions to improve health outcomes. A ML predictive model and stratification methodology influences which interventions and outreach approach would be most impactful to each individual. Engagement solutions include digital care management platforms, telephonic outreach, existing care management relationships and community health worker teams. To further advance this work, we developed a new standardized screening tool to identify the root cause of our members' ER use. This tool allows us to better customize associated interventions and assist members in engaging with appropriate care options to support their physical, mental and social needs.

Identifying Barriers to Care

We use ML technologies to supplement member, provider and partner data to help care managers identify those members who are most at risk of adverse health outcomes related to social drivers of health (SDOH). Our NEST (Neighborhood, Economic, and Social Traits) model uses member data, characteristics of the neighborhoods in which members live, detailed individual demographics and other public and internal data to help care managers identify members most at risk of poor health outcomes. When our care managers connect with members with high NEST risk scores to assess their needs, these members are much more likely to report one or more SDOH needs or barriers to care that we can assist in reducing or removing.



Suicide Prevention

Centene's Choose Tomorrow™ suicide prevention program strengthens access to care, delivers evidence-based interventions and harnesses technology to predictively identify individuals who may be at risk of suicide. Our innovative predictive risk model identifies members who may be at risk before a crisis occurs, which prompts care management outreach for early screening, support, referral, access to resources and provider engagement.

Choose Tomorrow's care management team improves engagement and treatment results by connecting members to customized support addressing social barriers, stigma and access to care. Our training tools were developed to consider physical, mental, socioeconomic and other influences to address the nuanced risks for specific populations. Enrollment in Choose Tomorrow offers the opportunity to reassess risks, review safety plans, identify additional resources, confirm provider connections and help solve life challenges. After initial outreach, if a member does not need to enroll in the program, we follow up after one month

as a precaution. This touch point also occurs after members are disenrolled from the program to confirm risks have not increased.

Originally launched in 2021, Choose Tomorrow has grown significantly, from 19 states in 2023 to 31 states in 2024, with additional states slated to be added in 2025. This important program continues to exceed its goals in reducing suicide-related occurrences and helping save lives. To further enhance the program, an app-based intervention is available to

self-guided, digital journeys that enable care management to monitor suicide risk for members on a broader scale. The addition of the digital component to prevention has generated a 47% reduction in depressive and anxiety symptoms and 33% reduction for general anxiety disorder among members engaged in the digital app. Because of this expansion, care management staff were able to respond to 1,464 alerts in 2024 that were generated within the app and provide support for members with potential risk escalation, including ongoing care management.

THE IMPACT OF CHOOSE TOMORROW



Decreased total medical and mental healthcare cost



Decreased unnecessary Emergency Department visits



Decreased inpatient admissions



Decreased loss of human life for families and communities



100% of enrolled members connected to needed services

Customer Experience and Relationship Management

Our members are at the heart of everything we do. To provide them with the best care possible, we strive to communicate with personalized messaging that fosters deeper, more meaningful engagement. These efforts are part of our broader effort to continually improve and customize the member experience.

ENHANCING THE MEMBER EXPERIENCE

To stay true to our objective of providing the best possible care for individuals and communities, we continue to make improvements that enhance and simplify the member experience.

Empowering Medicare Members

We are committed to improving the well-being of our Medicare members through a combination of tools and touchpoints, including:

Fostering digital literacy to increase access to care — We are making it easier for members to use, access and understand our digital tools and their health benefits through a series of digital literacy initiatives. With Centene providing resources such as low-cost internet assistance, telehealth step guides, prescription assistance and more, members can find detailed educational information and digital tools to help them use their benefits. We have also developed several videos to help our members learn more about their benefits, understand complex topics and make educated health decisions. To reach more members in their preferred languages, we translated our top videos into eight languages.



Supporting our members through health touchpoints — Throughout the year, we provide clear, accessible information to members that empowers them to make informed decisions about their health. Our digital communications are designed to enable members to maximize their benefits and build trust and loyalty. We also use direct communication methods such as conversational text campaigns and outbound call initiatives to interact with more members on a personal level.

Investing in technology for a more impactful member experience — We continue to invest in self-directed tools such as the Member Portal, Application Tracker, Find a Provider and Health To-Dos. These tools let members navigate their health plan and access information at any time. Our technology enhancements have allowed us to create more customizable member journeys and reach members in a timely manner.



Supporting Medicaid Members through Local Initiatives

We are committed to continually enhancing the member experience with our state health plans. Through our Medicaid line of business, we focus on enhancements that meet the needs of local communities. In 2024, we continued outreach in all our markets to educate members about our effort to support continuous coverage for those eligible for Medicaid. We also recognize that spam and fraud are a major concern and work to ensure our members know which communications to trust. We implemented enhanced branded call displays in several markets to help prevent fraud and spam issues for our members.

Our health plans have implemented additional tools and programs to support members, including the following:



Peach State Health Plan members in Georgia now have access to Sharecare, a mobile app that supports navigating their health needs in one place. Through the app, members can be connected with Supplemental Nutrition Assistance Program benefits, value-added benefits, SDOH resources and providers, and pharmacy information. The digital platform launched in July, and more than 25,000 members downloaded the app by the end of 2024.



Iowa Total Care administers a food insecurity program that provides free fresh produce through Green to Go community health fairs that include multiple community organizations. The program expanded this year from serving four communities to 11 and has distributed over 55,000 fresh produce items. Additionally, the team has expanded partnerships with community gardens, increasing from 13 to 63 community gardens in 32 counties.

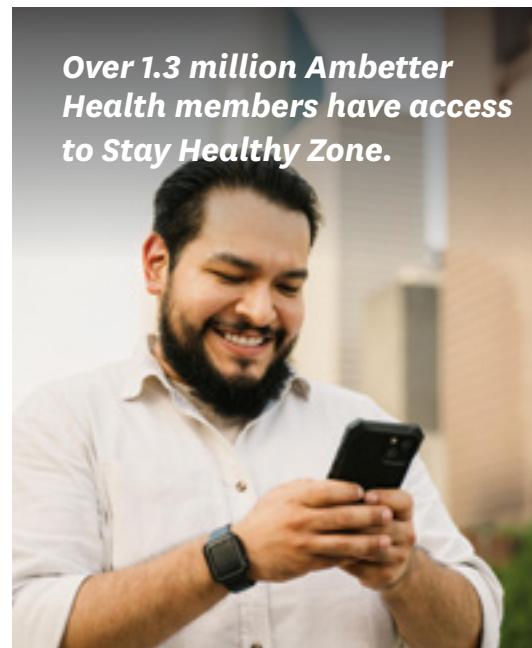


WellCare of Kentucky provided health screenings, vaccinations and take-home tests that address colon cancer, A1C and kidney health evaluations during an 11-day state fair that reached people from across the state. Health plan members were also able to attend and receive the care they needed. In partnership with the Kentucky Association of Health Plans, the team led a preventive care effort that resulted in over 2,000 vaccinations administered during the event.

Making Healthcare More Accessible and Supporting Marketplace Member Wellness

In 2024, Ambetter Health introduced new ways to help members access their coverage and support their wellness journey.

The **Ambetter Health Mobile App**, which launched in 2024, offers members convenient, customized tools to manage their healthcare. With features that simplify access to coverage details, healthcare usage and provider searches, the app modernizes how members obtain necessary care. This enhanced experience encourages engagement with personal health, boosts self-service capabilities, ensures better access to services and information, and elevates overall satisfaction.



Over 1.3 million Ambetter Health members have access to Stay Healthy Zone.

As part of a pilot program, Ambetter Health is partnering with **YMCA** to offer members in Arizona and North Carolina access to YMCA memberships at in-person locations and virtually through YMCA360 to support their health and well-being at no extra cost. The YMCA360 virtual membership provides access to more than 500 fitness classes, from yoga to strength training to dance, plus youth sports training and drills, mindfulness tips and practice, nutrition information and recipes, and more. YMCA360's exclusive collection of on-demand and livestream classes is available on all devices in cinematic 4K anytime, anywhere.



YMCA memberships are available to approximately 188,000 Ambetter Health members at no extra cost.

Stay Healthy Zone is a digital well-being program that fosters an inclusive environment by connecting Ambetter Health members in Tennessee and Florida to community boards where individuals can share experiences and provide mutual support. By promoting healthy behaviors through personalized experiences, online communities and live events, the Stay Healthy Zone platform empowers all members to support one another on their wellness journey.

MEASURING CUSTOMER EXPERIENCE

We are dedicated to being a reliable healthcare partner, ensuring a positive and convenient experience for our stakeholders. Centene uses several metrics to measure customer experience, such as HEDIS and CAHPS. Additionally, Ambetter Health uses metrics such as Customer Satisfaction Score and Net Promoter ScoreSM to continually assess customer satisfaction across self-service channels and human-supported transactions. We conduct anonymous and random monthly surveys to gather feedback from Ambetter Health members and providers regarding their interactions.

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ELEVATING THE PROVIDER EXPERIENCE

In 2023, we refreshed our Provider Engagement Operating Model to better align provider-facing teams in the field to the providers they support. The model ensures providers have a dedicated Provider Engagement representative serving as the first point of contact for any issue they may encounter. These representatives collaborate cross-functionally with their peers at the health plan and corporate functions to identify the best subject matter expert to resolve the provider's issue.

To further expand engagement with providers, in 2024, we implemented the Voice of the Provider program. This multitouch provider engagement model, which includes virtual interviews with providers, a provider advisory council, AI call screening and monthly pulse surveys, allows us to hear from providers about the service they receive from Centene throughout the year. The program will help us better understand our successes and identify improvement opportunities as we build trusted partnerships.



Building Healthier Communities

Centene was founded in 1984 as a small Medicaid plan in Milwaukee dedicated to helping people receive access to quality healthcare, regardless of their circumstances. That mission, combined with our local approach to service, fueled Centene to develop innovative programs that deliver quality healthcare solutions to 1 in 15 individuals across the country. Our employees, members and partners are the heart of Centene, and our success in providing access to high-quality healthcare depends upon the trust we build with them. By working together as One CenTeam, we fuel innovation and enhance performance for everyone — our members, employees and communities alike.



A PATHWAY TO IMPROVED OUTCOMES

At Centene, our commitment to being reflective of the communities we serve, ensuring the inclusion of voices representing a range of backgrounds and creating access to opportunity for all, is not captured in a standalone initiative. It is integrated into our daily operations, strengthening our ability to serve our members. We believe that this commitment is a critical part of healthcare delivery, directly impacting the quality, accessibility and effectiveness of care for all patients.

Our success in healthcare depends on the trust we build with our members, stakeholders and partners. It starts with our commitment to create and maintain a workforce that can best support the communities we serve. We cultivate a workplace culture that allows us to tap into insights from the lived experiences of our team members, which brings a mix of ideas, skills and experiences into the development and delivery of high-quality, affordable healthcare solutions.

Our teams support providers in enhancing cultural competency to better equip them to communicate effectively with members, which can lead to more accurate

diagnoses, better treatment adherence and improved overall outcomes. We listen closely to our members, place their needs first and empower them to participate in their care decisions, which further improves our services and helps us reach a broader range of members.

Strategically integrating this commitment across our organization and One CenTeam enables us to respond more effectively to the unique cultural, social and linguistic needs of members from all backgrounds. It continues to propel us forward in our mission to transform the health of the communities we serve, one person at a time.

OUR INTEGRATION MODEL

In 2024, Centene elected to fully integrate the organization's inclusive business practices framework within our markets and operations, and to enhance our ability to deliver culturally impactful, quality care to members. Business partners with relevant expertise work collaboratively across the enterprise to design and execute culturally agile strategies that amplify Centene's efforts to deliver on our mission.

Our strategic framework is based on three key pillars:



Our People



Our Business



Our Communities

We collaborate throughout our organization to cultivate an inclusive workplace culture, establish meaningful partnerships and investments, create economic impact, and ensure fair opportunities for everyone. These efforts play a critical role in driving better health outcomes for our members.

Our People

Our dedicated team members play an integral role in transforming the health of the communities we serve. The People Team and their partners across the organization work diligently to build community, opportunity and psychological safety for all team members, empowering them to bring their authentic selves to work and employ their diverse skills in support of Centene's mission as One CenTeam.

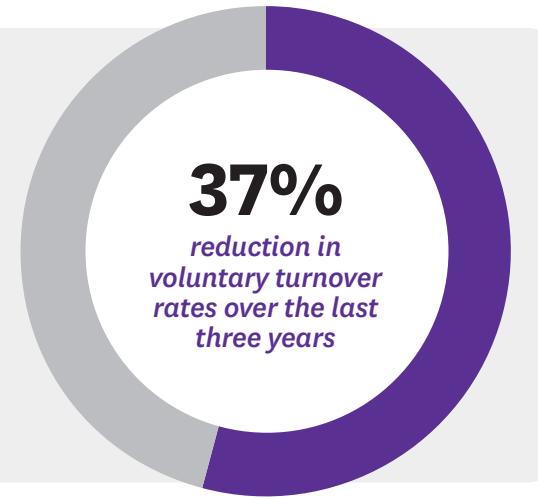
WHO WE ARE

We believe our workforce should reflect the spectrum of our members' circumstances and lived experiences. When our employees share common life experiences with our members, it fosters trust and strengthens our healthcare delivery model. Our responsible and merit-based recruitment, hiring and retention efforts enable us to support our entire employee base and further our commitment to providing a hyper-local approach to care.

Our workforce includes 76% women and 52% people of color while our member demographics are 53% women and 60% people of color. We collected demographic data to identify and address potential barriers. All employment decisions were made based on the individual merit and relevant experience of each employee or candidate.

Retaining our talented workforce is also a critical element of our strategy, and we are pleased to report a 37% reduction in voluntary turnover rates over the last three years.

OUR WORKFORCE



37%

reduction in voluntary turnover rates over the last three years

I Count Why I self-identify

Self-ID campaign

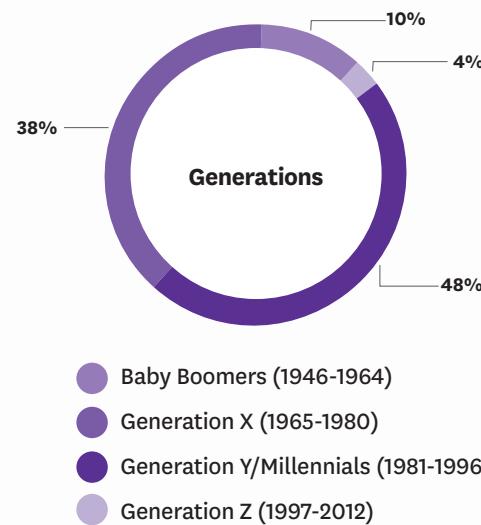
Centene's annual self-ID campaign encourages team members to voluntarily share their disability, veteran/military and LGBTQIA+ status. More accurate measurements of team member demographics provide important insights and inform recommendations for policies and strategies to advance our inclusive culture. As of Dec. 31, 2024, 14% of our workforce self-identifies as having or previously having a disability, which is significantly higher than the 2024 median corporate self-identification rate of 4%, as reported by the 2024 Disability Equality Index Report.



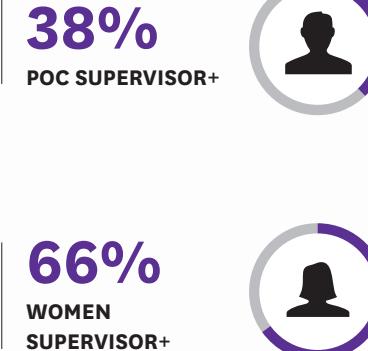
14% of our workforce self-identifies as having or previously having a disability

WORKFORCE DEMOGRAPHICS

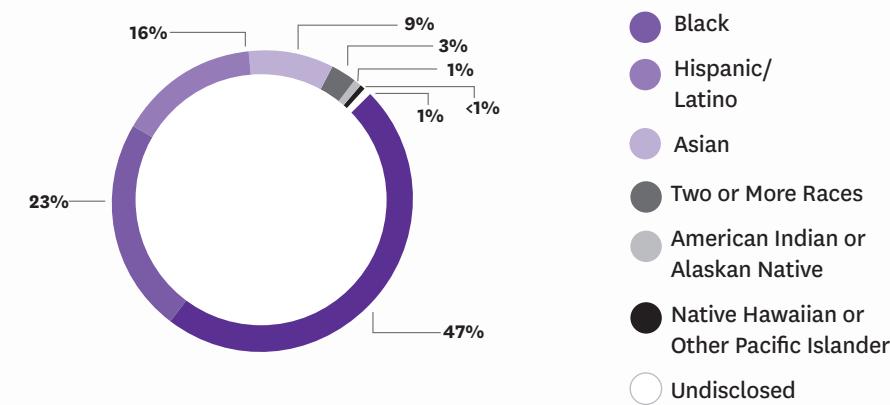
GENERATIONS DISTRIBUTION OF OUR WORKFORCE



SUPERVISOR+



RACE/ETHNICITY DISTRIBUTION OF OUR WORKFORCE



SELF ID

14% INDIVIDUALS WITH DISABILITIES
3% VETERANS
2% LGBTQIA+

BOARD OF DIRECTORS



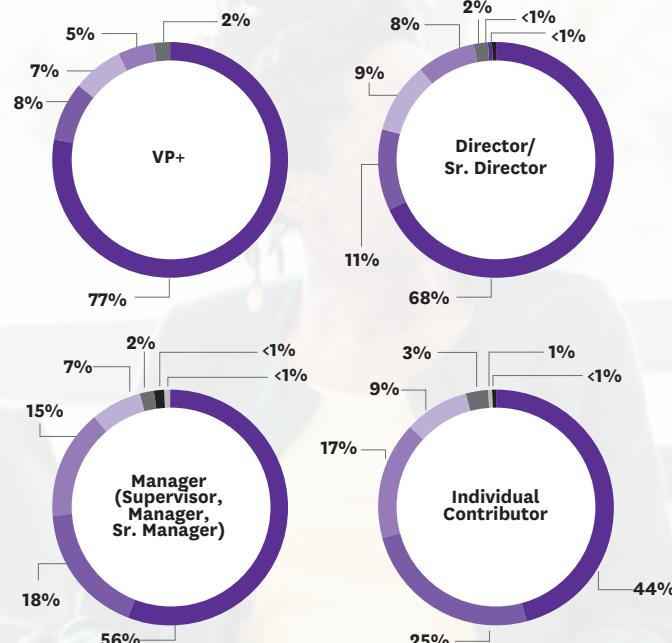
GENDER DISTRIBUTION OF OUR WORKFORCE



Information as of Dec. 31, 2024. Workforce data includes all full-time and part-time U.S. employees of Centene's integrated companies. Our total Full-Time Equivalent (FTE) count (including U.S. non-integrated companies) is approximately 60,500.

RACE/ETHNICITY DISTRIBUTION BY MANAGEMENT LEVEL

- White
- Black
- Hispanic/Latino
- Asian
- Two or More Races
- American Indian or Alaskan Native
- Native Hawaiian Or Other Pacific Islanders

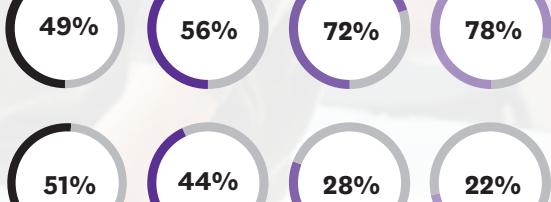


GENDER DISTRIBUTION BY MANAGEMENT LEVEL

- VP+
- Director/Sr. Director
- Manager (Supervisor, Manager, Sr. Manager)
- Individual Contributor

Per the Key Performance Indicators for the Bloomberg Gender Equality Index, Centene defines “senior management” as VP+ (i.e., within two levels from executive management). “Middle management” is defined as Directors + Managers (i.e., within three or more levels from executive management). Our combined statistic for women’s representation at the Directors + Managers level is 54%.

FEMALE



MALE



TALENT

At Centene, we are committed to recruiting the most outstanding talent to advance our mission. To accomplish this, we partner with a number of organizations that bring unique expertise and networks that accelerate our growth through exposure to talent from all backgrounds. Centene's Talent Attraction team continued to advance its efforts to deliver a more human-centric and personalized approach to attracting and cultivating the best talent.

In 2024, Talent Attraction employed strategic communication campaigns that successfully increased candidate engagement across a wide array of talent segments, further expanding Centene's employer brand awareness, as well as educating potential candidates about career opportunities and the recruitment journey.

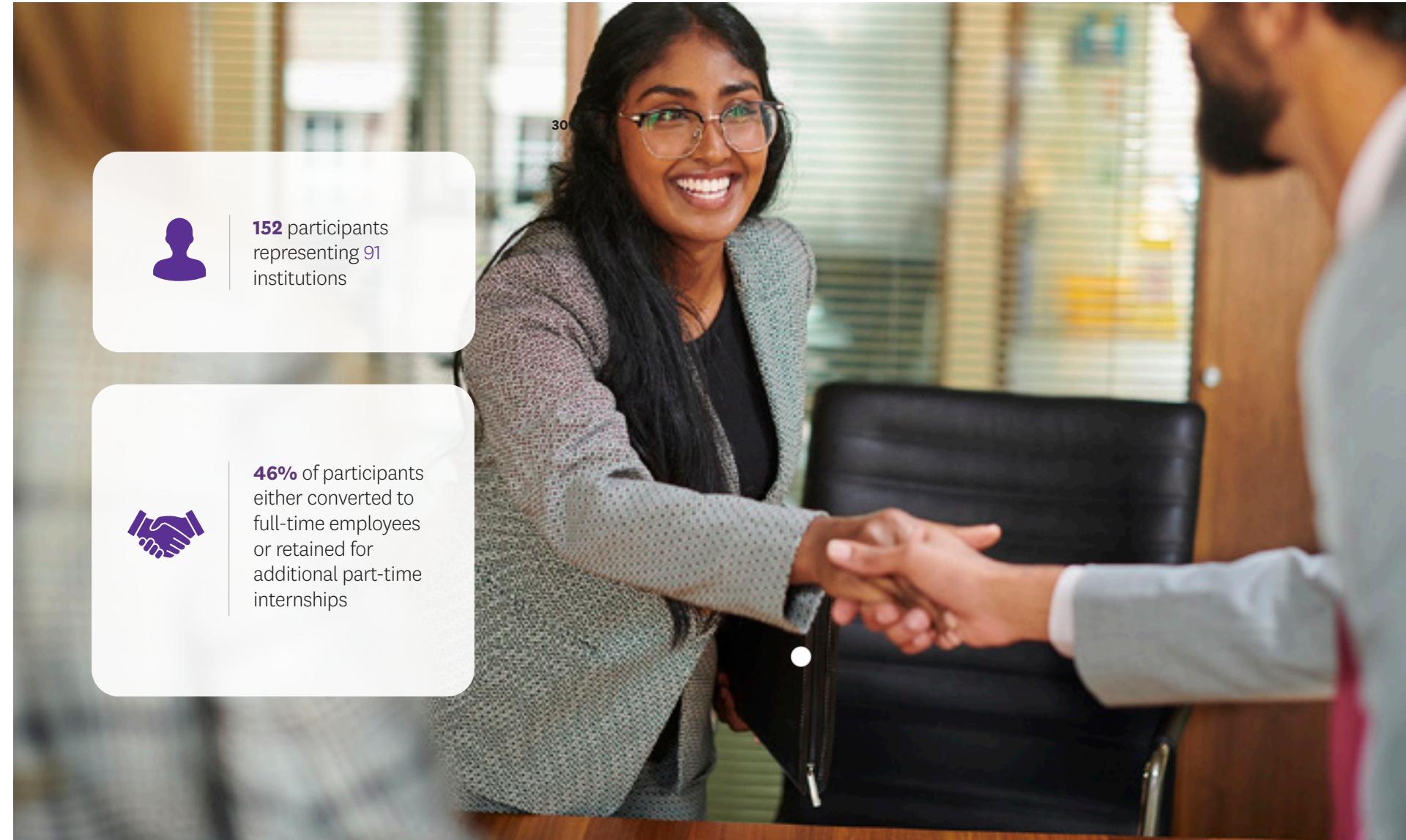


Interns

In 2024, Centene's competitive paid internship program attracted top talent from across the country, with 152 participants representing 91 institutions such as University of California, University of Florida, and University of North Carolina. The 12-week hybrid program consisted of learning experiences grounded in business development, executive networking, professional development and community service.

The Talent Attraction team also facilitated the inaugural Intern Summit, a hybrid virtual and on-site program featuring presentations by executive leadership as well as engagement and networking opportunities. This approach created a unique connection between talent and business units, resulting in 46% of participants either converted to full-time employees or retained for additional part-time internships — the highest rate in the program's history.

Centene was named a 2024 Campus Forward Award winner by RippleMatch. This award celebrates organizations that embrace innovative and inclusive recruitment strategies and supports the next generation through impactful internships and entry-level programs.



Our Hiring Practices

Centene's inclusive hiring practices are designed to identify the best possible talent to serve our members based on their unique skill sets, ideas and experiences. We do not have de facto hiring quotas or set aside positions based on race or gender or any other protected characteristic. We encourage hiring leaders to leverage the best practice of diverse interview panels for our job openings. The interview panel is a key step in ensuring all talent is equitably

considered for positions throughout the enterprise; it signals to candidates that we value different points of view and opinions. In addition to external new hires, our inclusive hiring practices also inform the development of our internal talent pipelines and succession planning. Whether bringing in new team members or advancing a team member's internal candidate journey, Centene is committed to inclusive hiring practices, ensuring all candidates are given fair consideration.

Throughout 2024, Centene continued to advance our competitive strategies for veteran and military talent generation. Through partnerships with organizations including the Wounded Warrior Project, Hiring our Heroes, Onward to Opportunity, Military Spouse Employment Partnership and CyberUp, we held virtual and in-person hiring events, resume and interview skills workshops, and informational presentations highlighting our commitment to supporting the unique needs of military-affiliated talent.

CyberUp

Centene's partnership with CyberUp — a nonprofit organization dedicated to training and placing veterans, women and people of color into paid cybersecurity apprenticeships — further enhanced our veteran and military-inclusive talent strategies throughout 2024. Centene has hired 24 veterans or military family members into cybersecurity roles through the apprenticeship program.



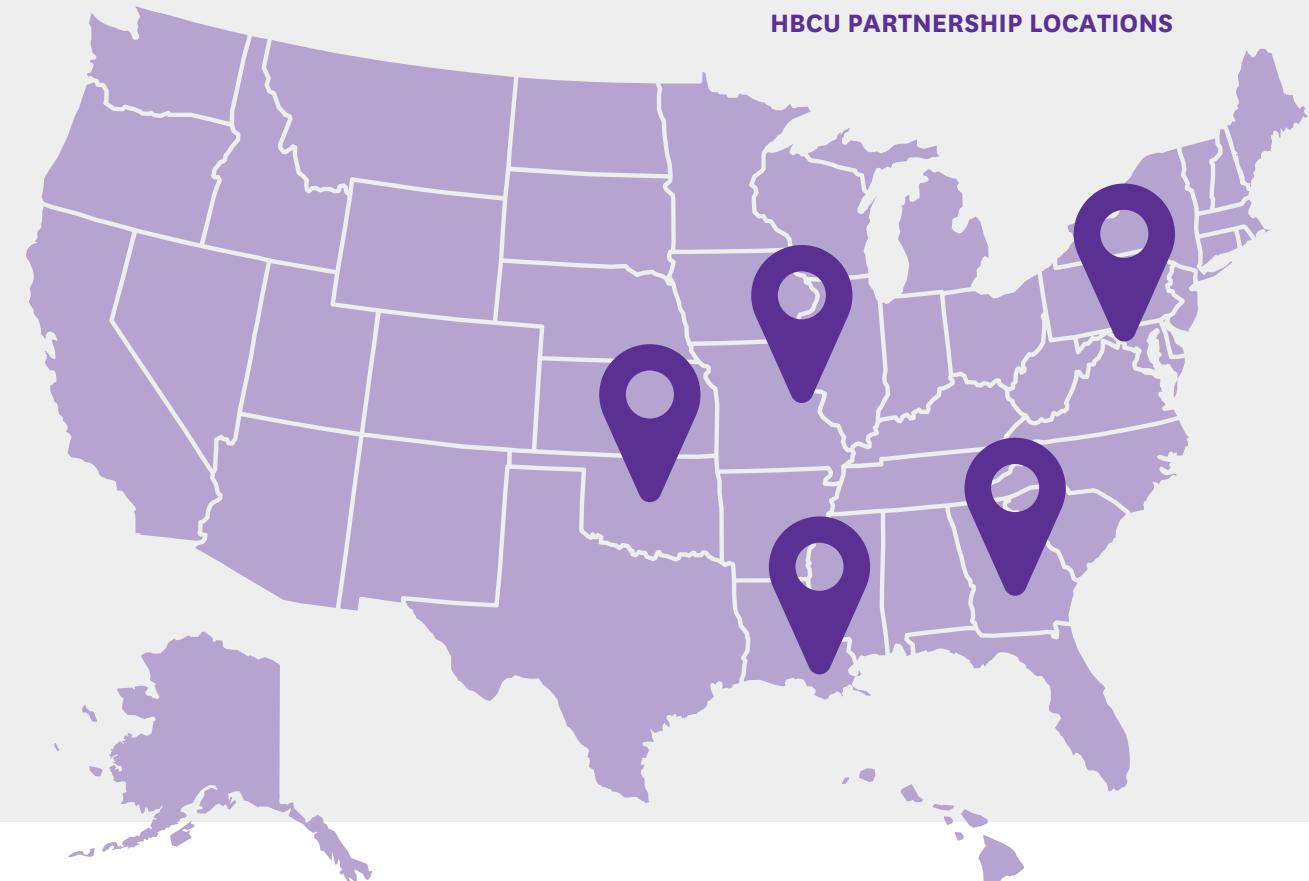
External partnerships supported our inclusive hiring strategies for individuals with disabilities and caregivers, including our ongoing partnership with the Starkloff Disability Institute (SDI), a nonprofit organization dedicated to empowering people with disabilities to achieve economic independence and integration into the workforce. Centene participated in SDI's Employer Assistance & Resources Committee, partnering with corporate peers to conduct workshops focused on interview skills and job offer negotiations.

Investing in continuing education and development empowers our talent advisors to support the inclusive hiring practices embedded in our overall talent strategy. Members of our Talent Attraction team maintain a range of certifications including the Veterans at Work and the Employing Disabilities at Work certificates through the SHRM Foundation, bringing greater awareness to the barriers experienced by these talent segments.

Historically Black Colleges and Universities Partnerships

Our University Relations team continues to deepen and enhance partnerships with historically Black colleges and universities (HBCUs), including Howard University, Albany State University, Langston University, Harris-Stowe State University and Xavier University of Louisiana.

Centene partnered with Spelman College to support the Spelman College Pre-Health Summer Program, a six-week intensive residential experience for recently admitted students interested in pursuing a career in healthcare. Participants attended instructional courses, career development seminars and peer tutoring sessions throughout the program to enhance their critical thinking, oral communication and analytical skills in preparation for their undergraduate pre-health journey. Centene team members presented during the summer program and will serve as mentors for participants through the academic year.



CAREER DEVELOPMENT

Following the critical first step of bringing in team members who are committed to delivering on our mission, Centene's Talent and Capability team continues to support our team members with talent development strategies that build trust and enable critical organizational outcomes. These strategies enhance employee engagement and align individual skills with organizational goals, leading to improved performance, innovation and long-term business success.

Inclusive People Programs

Centene welcomes all interested employees to participate in a range of career development collaborations with external partners such as Harvard University, McKinsey Connected Leaders Academy and The Fellows Experience. Graduates from these programs bring new connections and skill sets back to Centene, furthering their professional journey and enhancing Centene's impact in the marketplace.

Internal development programs build on the development and enrichment gained at these external programs. These programs focus on areas such as sponsorship, leadership, and management skill training and mentorship. In 2024, Centene's People Team piloted a new mentorship experience administered

through Workday, which aims to bring mentorship to all employees in the organization. This program will augment the ongoing mentorship experiences facilitated by our Employee Inclusion Groups (EIG) and Centene Professional Networks (CPNs).

In addition to these programs, Centene offered its third annual Fall into Development program series to help employees enhance skills for their current role and future opportunities. This year, Fall into Development sought to empower all CenTeamers to own their career journey by leveraging internal resources.

Learning and Resources

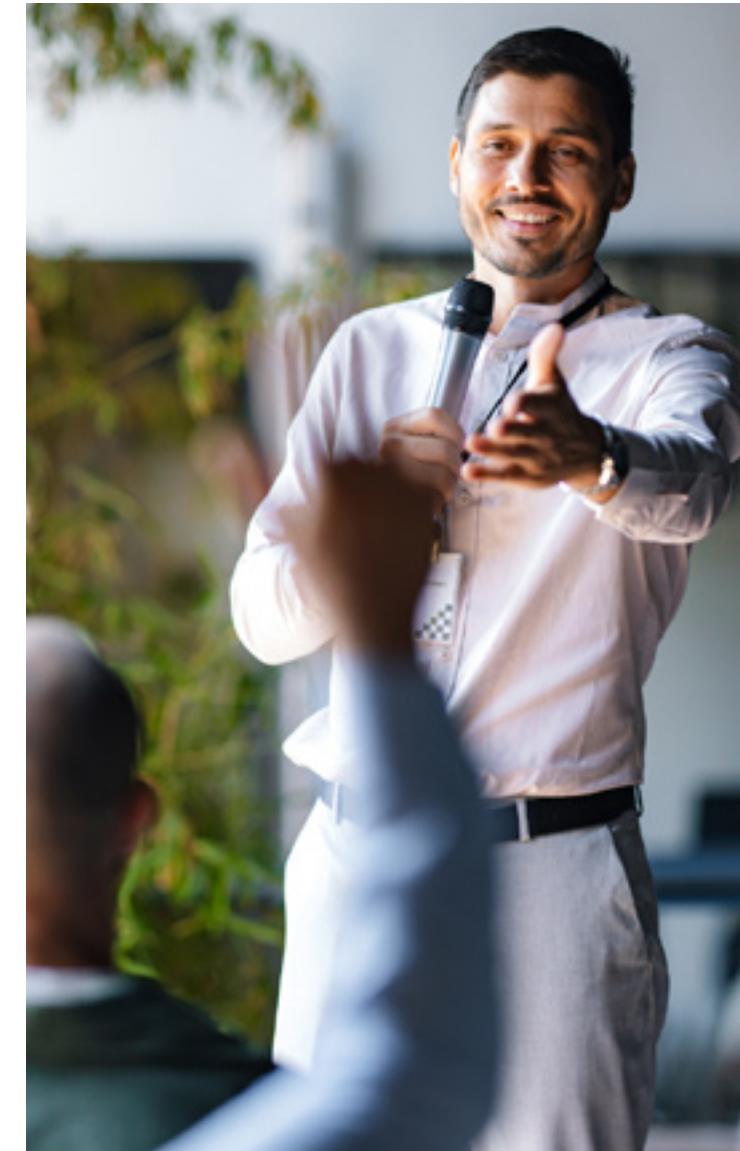
In 2024, Centene University provided a wide range of in-person and virtual training programs to employees across

the organization. The sessions were designed to help team members develop skills and knowledge.



305 people leaders participated in individualized leadership coaching

In partnership with EZRA, an industry-leading digital coaching platform, 305 people leaders participated in individualized leadership coaching to foster self-awareness and sustainable leadership growth. The program has exceeded engagement goals and earned a 2024 Brandon Hall Gold Award for Leadership Development.





Performance Review Cycle

Centene's performance development process runs throughout the calendar year, beginning with goal-setting and ending with the annual self-evaluation and performance review. A mid-year review is encouraged so people leaders and team members can consult on goal progress and demonstration of key competencies, ensuring alignment around team members' continued development.

Centene remains focused on ensuring fair outcomes in all aspects of the performance evaluation process. Before beginning the process, all people leaders complete a required e-learning module that highlights the significance of cultivating an inclusive culture and strategies for mitigating bias throughout the evaluation process. We supplemented the learning modules with additional training materials and resources to reinforce key takeaways and action steps.

ENGAGEMENT AND RETENTION

Culture Journey

Our continued growth and success is best served by an employee culture that fosters collaboration, inclusion and innovation. In 2024, we began a culture journey that identified the five core values inherent to the culture we are building — accountability, courage, curiosity, trust and service. We then conducted a cross-company listening tour to hear from team members and identify key behaviors that will help build this culture.

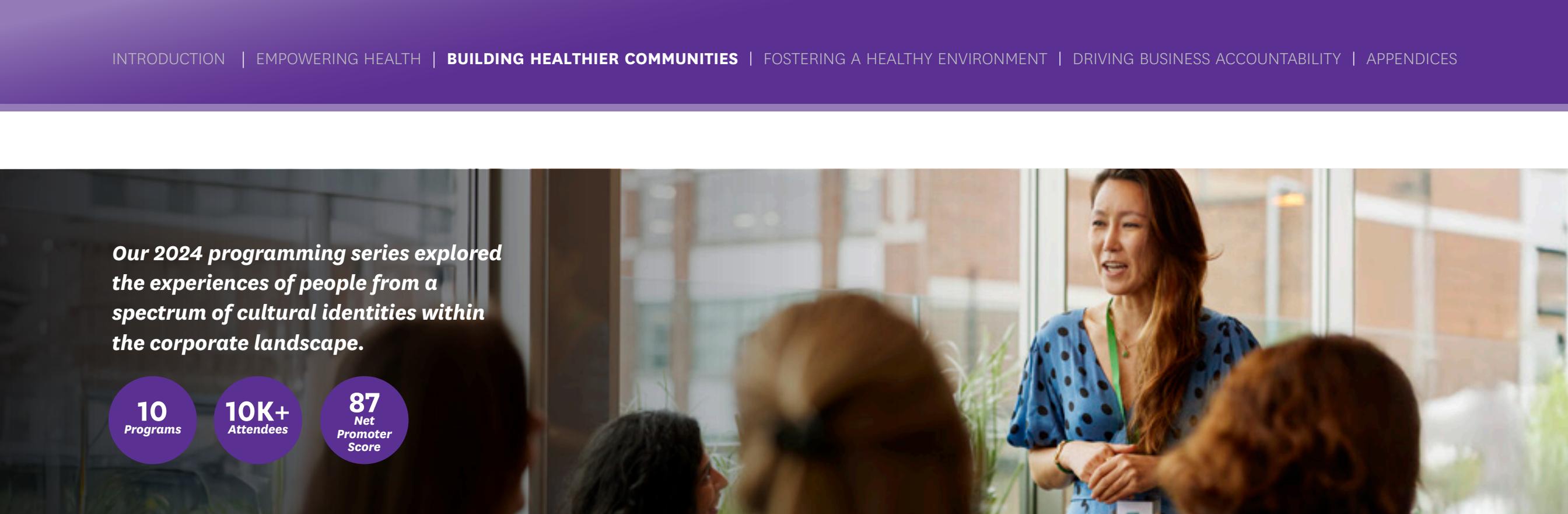
To further embed these values and behaviors into our day-to-day business, we implemented a culture ambassador network made up of employees from across the company. These ambassadors share best practices on fostering our ideal culture with teams across the enterprise. In October 2024, they participated in a companywide people leader training focused on strategies for furthering the culture within their own teams and networks. We also conducted an inaugural annual team member culture survey, which will help us measure progress toward our culture goals and identify challenges and opportunities for growth.

Inclusive Learning

Learning and resources that enhance leadership competencies and skill sets by leaning into a range of perspectives and reinforcing the use of human-centered, inclusive best practices drive Centene's culture. These best practices are incorporated into all enterprise-wide required learning, such as new hire orientation and annual compliance training.

We also offer a wide array of voluntary training and resources focused on supporting an inclusive One CenTeam workplace culture through topics such as unconscious bias, allyship, psychological safety and neurodiversity. In 2024, we created 114 new training resources. Our virtual and in-person trainings earned a Net Promoter Score of 85.





Our 2024 programming series explored the experiences of people from a spectrum of cultural identities within the corporate landscape.



Employee Programming

In May 2024, Centene hosted our annual Inclusive Leadership & Community Impact Summit, which invites leaders from our employee networks, business unit councils and other stakeholders to celebrate achievements, cross-pollinate best practices and plan future initiatives.

The 2024 summit focused on how Centene's refreshed inclusive business practices framework will improve outcomes for our organization and our members. Team members from Health Equity, Talent and Community Impact facilitated conversations with CEO Sarah London and executive leaders from our Growth Office and External Affairs teams to discuss the practical implementation of the strategy.

The 2024 Spotlight Awards also were presented during the summit to individuals and

teams who demonstrated distinguished commitment to advancing the integration of inclusive business practices across all levels of the organization. Winners included:



Sunshine Health, which was awarded Council of the Year for its holistic approach to improving its culture for all team members, from launching innovative initiatives to increasing EIG membership and serving as a resource for other councils.



Centene's Talent Attraction team was named Advocate of the Year for its continued work in advancing Centene's commitment to sourcing and hiring the most qualified talent from all backgrounds across the communities we serve.

Compensation

Our People Team conducts an annual review of pay practices to assess both our unadjusted and adjusted pay gaps. The review yielded highly satisfactory results among employees. No systemic unadjusted or adjusted pay gaps were identified. We will continue reviewing our pay practices and adjusting, as appropriate, to pay our employees fairly.

Benefits, Wellness and Employee Assistance

Centene offers progressive and continuously evolving support systems for all team members. Our competitive benefit offerings are augmented by numerous programs available at no cost to team members:



The **Employee Assistance Program (EAP)** provides free, confidential counseling and referrals for our team members and their families. The EAP's resources are available 24/7 and assist with many challenges, including stress, substance abuse-related issues, autism support and work/life balance.

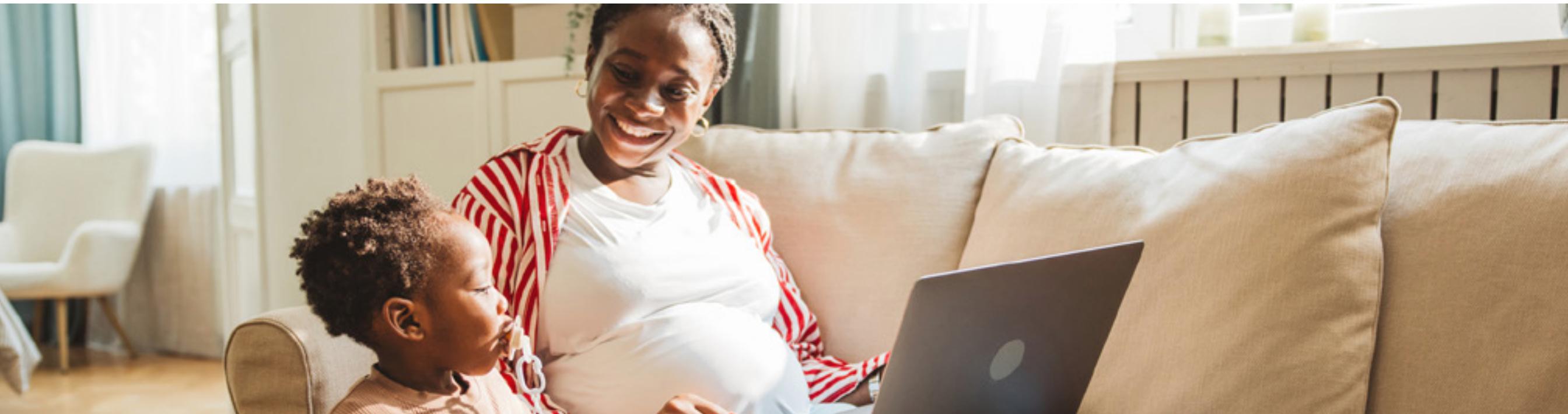


The **Healthy Pathways** program encourages team members to cultivate healthy habits around physical activity, nutrition, sleep and self-care. Healthy Pathways also offers free wellness coaching to team members who desire individualized collaboration on their wellness journey.



Hinge Health, a digital physical therapy support program, combines gentle exercise with one-on-one support focused on reducing joint and muscle pain and increasing mobility. Hinge Health offers customized care plans as well as resources for pelvic floor therapy and post-surgery rehabilitation.





Centene provides strong benefits and support systems for families and caregivers, including parental leave (up to 14 weeks for parents who have given birth) and caregiver leave (up to six weeks). Additional support programs include:

- The **EAP**, which can be used as a resource for child and elder care.
- Dedicated lactation space at our facilities for parents who are nursing.
- Childcare at subsidized rates, available at certain talent hub locations.
- **BenefitBump**, which provides a dedicated care navigator at no cost to support team members and their partners or spouses on their path to parenthood through pregnancy, adoption or fertility treatment.

Centene's benefits and assistance programs were recognized throughout 2024 by national benchmarking organizations and publications, including Human Rights Campaign, the National Organization on Disability, U.S. Veterans Magazine and Bloomberg. Our benefits and assistance programs are designed to provide for all the communities represented by Centene's team members, and are an integral part of Centene's goal to ensure fair access to whole healthcare not only for the members we serve, but also for the team members who make all Centene's work possible.

Employee Networks

Centene's employee networks include Employee Inclusion Groups (EIGs) and Centene Professional Networks (CPNs). Open to all employees, our networks are voluntary, employee-led groups that drive impact by supporting the attraction, development and retention of the best talent at all levels. These networks provide professional and leadership development programs, contribute to community impact initiatives, and support business innovation and corporate best practices. From advancing innovative ideas to better serve Centene's members to building stronger intersectional connections across the enterprise, Centene's employee networks continued their work in 2024 by leveraging internal partnerships to cultivate awareness, resources and support for all team members.

Employee Inclusion Groups



Centene Professional Networks

In 2024, we launched Centene Professional Networks (CPNs) to further our workplace culture and drive business growth. Unlike our EIGs, which focus on professional and personal development opportunities, CPNs are centered on the intersection between a team member's lived experience and their professional interests, experiences or career stages. These groups provide employees with targeted opportunities for growth, collaboration and community-building within these areas of expertise. Our first CPN, Women in STEM, which is open to all employees, launched in 2024. Additional CPNs are in development for 2025.



Employee Engagement and Workplace Recognition

Our 2024 survey measured employee engagement, people leader effectiveness and inclusion. Our employee engagement goal is to exceed the Fortune 100 benchmark, which was 80% in 2024. Centene continues to surpass this goal for employee engagement, with a favorability score of 87%. Following our analysis of the survey data, we celebrated successes and helped business unit leaders understand team members' feedback so they could create meaningful action plans for an improved employee experience.



Employee Engagement Index

Centene's overall engagement score exceeded the Fortune 100 top quartile benchmark at 87% favorability.



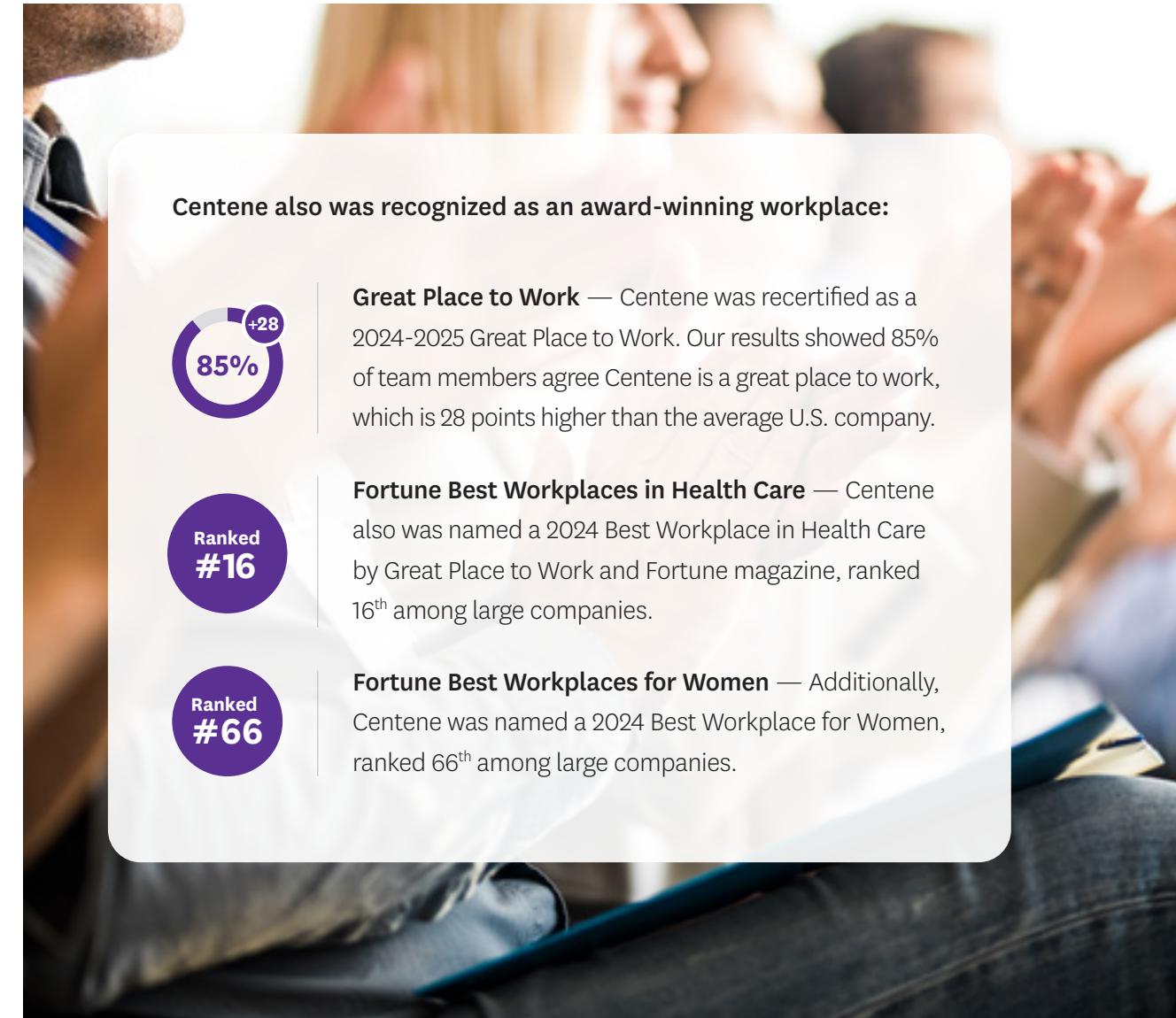
People Leader Index

2024's measure of individual people leader effectiveness (encouraging teamwork/collaboration, providing regular feedback and supporting career development) landed at 90%, eight points higher than the Fortune 100 top quartile benchmark.



Inclusion Index

The Inclusion Index, which reflects an open and inclusive culture and workplace, reached 88% favorability, one point above the Fortune 100 top quartile benchmark.



Centene also was recognized as an award-winning workplace:



Great Place to Work — Centene was recertified as a 2024-2025 Great Place to Work. Our results showed 85% of team members agree Centene is a great place to work, which is 28 points higher than the average U.S. company.



Fortune Best Workplaces in Health Care — Centene also was named a 2024 Best Workplace in Health Care by Great Place to Work and Fortune magazine, ranked 16th among large companies.



Fortune Best Workplaces for Women — Additionally, Centene was named a 2024 Best Workplace for Women, ranked 66th among large companies.

NATIONAL EMPLOYER RECOGNITION



Our Business

Achieving better health outcomes begins with high-quality care and a member experience that is both accessible and culturally attuned.

Our commitment to our members drives us to put people first as we grow and evolve our operations. Our core focus is to understand the cultural dimensions of the member experience and address drivers of health. By strategically aligning business growth, corporate sustainability and inclusive business practices, we're able to enhance Centene's performance while promoting healthier communities.

THE POWER OF PARTNERSHIP

Inclusive Business Practices and Access to Care

In 2024, inclusive business practices partners supported Centene's Health Equity and Quality teams in advancing access to care for our members.

As part of Centene's multiyear initiative to expand and standardize our collection of member data, the Health Equity and Quality teams leveraged this business partner expertise to support the scope of this data collection. The goal was to ensure that our data strategy embraces historically underrepresented communities, and to better understand the nuances and specific needs of all demographics within our member population. Doing so gives us greater flexibility in tailoring our healthcare solutions to the needs of the diverse communities we serve.

The business partner teams also provided crucial support for Centene's Provider Accessibility Initiative (PAI), which champions accessible healthcare and services for members with disabilities and their companions. In collaboration with the Centene

National Disability Advisory Council (CNDAC), the team leveraged their knowledge of disability inclusion & accessibility to assist PAI in implementing enhancements at healthcare facilities in several states (see more on page 17). This support of Centene's health equity initiatives has had measurable effects: As of year-end 2024, Centene has achieved NCQA Health Equity Accreditation in 23 of our markets, nearly triple the number accredited in 2022.

Business Development Support

Inclusive business practices partners engaged with the Business Development team in 2024 to ensure that Centene's responses to requests for proposal reflect our commitment to providing knowledgeable and culturally appropriate care to members across all the diverse communities we serve.



INFORMING OUR INCLUSIVE BUSINESS PRACTICES

Centene's inclusive business practices are a fundamental part of our operational structure. These practices are driven by the work of strategic councils across the organization and the continued growth of Centene's procurement program to create economic impact in the communities we serve.

Executive Council

Our Executive Council, composed of senior leaders from our business divisions, focuses on strategic direction and accountability across our inclusive business practices framework. The council ensures that our processes, policies and practices drive sustainable results across the enterprise, in alignment with Centene's mission.

In 2024, the council established three committees — Strategy & Operations, Thought Leadership & Communications and Human-Centered & Inclusive Leadership — to drive measurable impact across our framework. The council is supported by groups such as CNDAC, which includes national leaders in disability advocacy who work to advance disability inclusion in Centene's workforce and cultivate disability-inclusive product offerings in our healthcare solutions.

Business Unit Councils

Our Business Unit Councils play a critical role in advancing inclusive business practices at the business unit level. By focusing on sustainable and scalable initiatives, the councils integrate these practices into everyday operations, enhancing both employee engagement and the quality of care for members. In 2024, we established the Business Unit Council Advisory Committee to offer input and feedback on strategies to effectively advance shared enterprise and business unit-specific objectives through the councils.



34 Business Unit Councils



Creating Economic Impact Through Robust Supplier Pools

Centene is deeply committed to fostering inclusive business practices through every aspect of our operations, including how we source our goods and services. Our business strategy relies on sourcing goods and services from a wide range of strong performing suppliers. The goal is to create equal opportunities for all vendors within the supply chain, fostering economic growth and job creation in the communities we serve.

Our Procurement Program is based on Centene's belief in supporting the growth and representation of strong-performing vendors and suppliers from all backgrounds by creating the opportunity to do business with Centene. The program incorporates our dedication to promoting business opportunities within Centene for strong-performing state, federal and nationally recognized certified minority- and women-owned businesses (MWOBES), as well as certified veteran-, LGBTQIA+-, small- and disability-owned businesses. This includes identifying opportunities for inclusive pools of suppliers to participate

in the competitive bid process and promoting business development while building strong relationships.

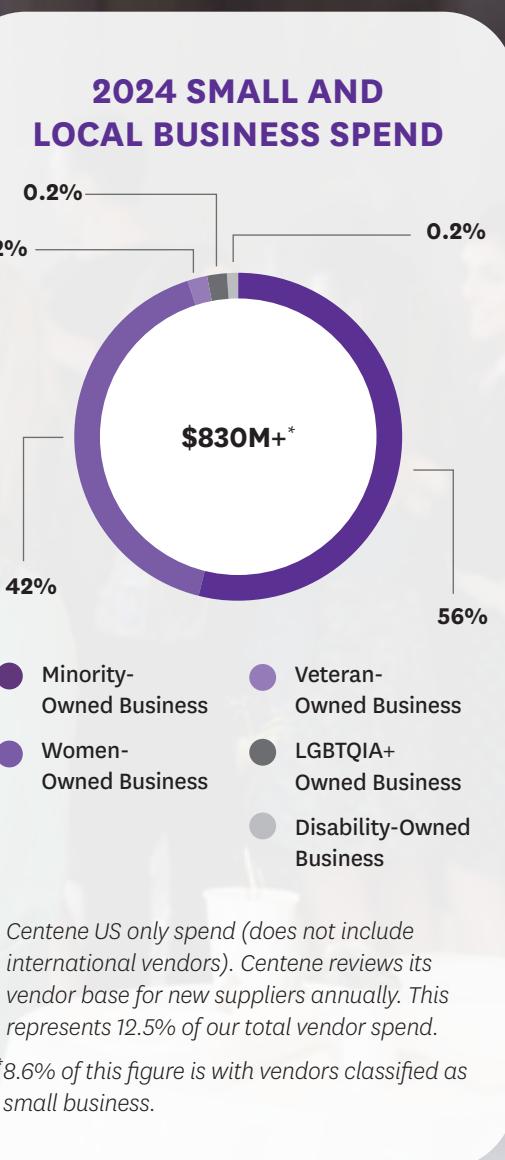
Because our health plans are focused on local implementation of services, our corporate buying strategies include local needs and state requirements. We also believe that a supplier base representative of our communities drives down cost, increases competition and fuels innovation, especially when there is direct familiarity with the urban and rural communities we serve. To that end, we have implemented strategies to ensure small and local companies are considered for inclusion in our RFPs. These strategies are embedded in all category sourcing plans.



\$830 million spent in 2024 with broad-spectrum of U.S. vendors



25% increase from 2023 and above our 2024 goal of **\$758 million**



SUSTAINABLE PROCUREMENT

Sustainable procurement is based on the principle that considering environmental, ethical and social factors in the procurement process helps ensure the resilience of our supply chain and drives positive change. We are committed to partnering with suppliers that share our values and are well-positioned to help serve our communities and members with the highest-quality products and services. By working together, we can ensure our services not only improve the lives of our members but also contribute to ecological health, community infrastructure and personal wellness. Our expectations for suppliers are detailed in our Vendor Code of Conduct.

Each year, Centene's Enterprise Procurement department partners with the corporate sustainability team to create a questionnaire to assess the performance of our strategic suppliers. The questionnaire focuses on six key areas: general sustainability, sustainable procurement, fair business practices, labor and human rights, community engagement, and economic impact.

Our strategic suppliers are determined based on annual spending and overall importance to the organization. In our 2024 annual survey, we increased the number of suppliers assessed, with 179 vendors completing the survey. Upon completion of the questionnaire, suppliers receive access to the survey platform to review their results with information on potential opportunities to improve future performance. Any vendor receiving a less than satisfactory score is notified, and the procurement team further engages to foster improvement as necessary.



Our Communities

The health of our members extends beyond their physical and mental wellness. Access to education, food, safe housing and economic opportunity are all drivers of health. We are dedicated to fostering social cohesion and equitable access to resources and opportunities in our members' communities. Partnerships with our health plans and outside organizations aim to create sustainable change and promote a healthier society.

EMPLOYEE SERVICE AND GIVING

Centene's commitment to strengthening local communities includes supporting and amplifying team members' service and charitable giving efforts.

In 2024, we launched Centene ImpACT®, a program designed to advance the missions of our strategic community partners through measurable and verified service and giving initiatives. Employees are also provided with up to eight hours of paid time off annually to support eligible 501(c)(3) nonprofit organizations of their choosing, as well as additional time off to assist with medical or general efforts during medically declared states of emergency.

Centene also introduced a new service and giving platform in 2024, which includes a charitable match program. Through this program, team members' donations to eligible 501(c)(3) nonprofit organizations are matched dollar for dollar, up to a company-determined annual individual cap, by the Centene Foundation.

EMPOWERING YOUTH

Centene is the national leader in managed care services for the foster care population. Since 2022, many team member service efforts have centered on empowering children and youth by focusing on their emotional and educational well-being.

As part of the CricketTogether 1:1 e-mentorship program, 266 team members exchanged 3,456 letters with elementary and middle school students in six states to help advance their literacy skills and build self-esteem.

Through Centene's partnership with Foster Love, a nonprofit dedicated to helping youths navigate the foster care system, 751 team members assembled 523 bikes, skateboards and personalized duffel bags for partners in multiple states.

Team members also supported Cardz for Kidz, an organization that delivers handmade cards to individuals dealing with challenges such as critical medical issues or isolation. In 2024, 1,000+ team members handcrafted over 1,949 cards.

COMMUNITY IMPACT



\$2M value of service provided to strategic community partners since 2021



5,129 nonprofit organizations supported through team member giving in 2024



4,000+ service hours in support of youth well-being since 2022

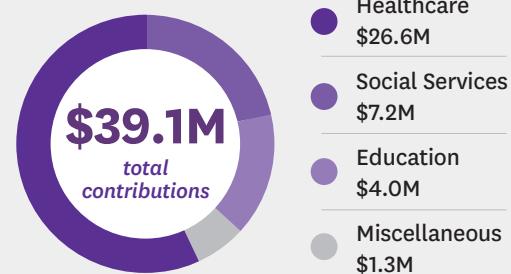


\$875K of team member giving in 2024*

* This amount is totaled from personal donations, matched dollars and allocated charitable rewards.

IMPACTFUL INVESTMENTS

\$39.1M was donated to 144 charities in communities across the United States.

**GIVING BY PROGRAM AREA**

Health & social services	\$21.2M	54%
Community & economic development	\$11.8M	30%
Education (higher)	\$2.9M	7%
Culture & arts	\$1.3M	3%
Education (K-12)	\$1M	3%
Disaster relief	\$0.6M	2%
Civic & public affairs	\$0.3M	1%

144 total charities

CENTENE FOUNDATION

As the philanthropic arm of Centene Corporation, the Centene Foundation has become a leader in community health improvement through its unique, local approach to giving. The Foundation's strategy is rooted in the understanding of the unique health challenges in each community and is focused on three strategic pillars: healthcare, social services and education. The Foundation partners with community-based organizations and supports initiatives tailored to unique community needs. This approach ensures resources are directed toward addressing specific health disparities and social drivers of health to deliver meaningful, measurable outcomes.



HEALTHCARE



SOCIAL SERVICES



EDUCATION

Helping Uvalde Recover from Tragedy

The Centene Foundation and Texas-based Superior HealthPlan are working with Community Health Development Inc. to enhance resources in Uvalde following

the May 2022 tragedy at Robb Elementary School. The three-year, \$7.9 million investment will help fund free healthcare for students and resources such as a new community center and youth development programs.

Reducing Homelessness in Iowa

The Centene Foundation and Iowa Total Care are investing \$2.55 million over two years to reduce homelessness in Des Moines, Grinnell and Ottumwa. The investment will support the development of a Housing Command Center to streamline access to resources and focus on preventing homelessness, and the creation of a mobile app to connect advocates and case managers with those experiencing homelessness.

Addressing the Shortage of Mental Health Professionals

The Centene Foundation, in collaboration with New Hampshire's NH Healthy Families, is partnering with New England College to establish a cooperative Bachelor of Arts in Community Mental Health program. The \$550,000 grant aims to combat a shortage of credentialed mental health professionals.



Image courtesy of Urban Design Associates

Building Solutions for Affordable Housing

Centene Foundation announced a partnership with housing developer, McCormack Baron Salazar, to address the shortage of affordable housing — a key driver of health. The multiyear partnership provides below market predevelopment loans that help unlock financing, support site design and facilitate community engagement. This initiative advances low-income housing projects across several states, creating more sustainable housing opportunities for underserved communities. Recognizing that 80% of health outcomes are influenced by non-medical factors, the housing projects will incorporate health-related services to address critical community needs, including health clinics, grocery stores, workforce development initiatives and community centers.

Fostering a Healthy Environment

At Centene, we are dedicated to evaluating climate and other environmental risks, understanding their impact on the health of our members, and managing our operations with environmental awareness. Environmental impacts on health are often disproportionately experienced by the communities we serve, and our aim is to enhance our members' resilience through thoughtful local solutions.



Environmental Impacts on Health

We recognize that the environment in which people live has a major impact on their health, and that climate change is bringing new challenges to the communities we serve. We are committed to supporting initiatives that help improve health outcomes of members affected by environmental factors.

UNDERSTANDING CLIMATE IMPACTS

Centene's efforts to understand and assess the potential impacts of a changing climate on our business enable more educated response planning, improve disclosure and awareness for our stakeholders, and support a healthier future for our members and communities.

Our Process

The first step toward assessing climate change in the context of our business is accounting for our own greenhouse gas (GHG) emissions to measure the impact we have on the environment. For the past several years, we have calculated our scope 1, scope 2 and scope 3 GHG emissions in accordance with the GHG Protocol. We disclose our emissions via our Task Force on Climate-related Financial Disclosures (TCFD) Index and our CDP Corporate Questionnaire responses. These metrics can also be found in this report on page 58.

Through our climate assessment and reporting processes, guided by the recommendations of the TCFD, we have determined our emissions footprint and assessed the potential impact of climate change on our business, in terms of both risks and opportunities. Our climate assessment process focuses on the impact of climate change on our 28.6 million members, but it also considers the potential impacts to our employees, our facilities and other aspects of our business. We leverage our risk management capabilities to identify and assess the potential impacts of a changing climate under a 2°C or lower scenario and a greater than 2°C scenario.

Preparedness, Response and Adaptation

Centene's response to climate-related impacts includes preparation for risks, including worsening or more frequent severe weather, flooding and other potential environmental risks. Our nationwide initiatives, internal teams and external partnerships help address our members' ability to deal with the health impacts of chronic climate-related issues like air quality degradation and rising temperatures.

For more acute events that could impact thousands of members simultaneously, such as extreme weather, flooding or natural disasters, Centene's corporate and local teams have access to advanced analytics capabilities that enable us to identify and proactively reach out to potentially impacted vulnerable members, such as those involved in care management plans or requiring critical prescriptions. These touch points are designed to educate members and help them prepare for future events—for example, by filling their prescriptions early in the case of an incoming hurricane.

LOCAL ENVIRONMENTAL IMPACTS ON HEALTH

Empowering Health and Working with the Environment

At Centene, we recognize the populations we serve may be disproportionately impacted by environmental factors, and those factors could worsen with a changing climate. By working together, Centene partnerships help remove barriers to health and address health-related social needs like heating and air conditioning, shelter, and food security that could be impacted by environmental factors. For example, for services that can be provided virtually, telehealth partnerships help reduce the barriers our members face in accessing healthcare while simultaneously benefiting the environment by reducing GHG emissions attributed to transportation. Below are additional examples from across the company.

Providing housing in Texas — Centene health plans work with nonprofit partners to provide housing for members that meets environmental review standards for green features and sustainability.

Ensuring members have safe shelter also helps reduce exposure to environmental hazards like extreme heat or cold. Superior HealthPlan, the largest managed care organization in Texas, has partnered with PROSPERA, a nonprofit housing community service that offers safe, high-quality, affordable housing to Texas families, to transform the health and well-being of families in the state.

Across 12 PROSPERA properties in central and south Texas, a study from the UTHealth Houston School of Public Health conducted with 2019 data found that individuals who have Superior HealthPlan coverage and reside in PROSPERA housing experienced better health outcomes over the course of a year, including a 56% lower rate of emergency or urgent care visits and significantly less prescription costs. Superior has expanded this partnership in numerous ways over the last several years, including housing navigation support. PROSPERA's Housing Navigator works with Superior members to find suitable housing and can assist with applications, paperwork and fees associated with finding housing, such as deposits, application fees and utility assistance. Since February 2023,

Superior has made numerous referrals to the Housing Navigator. Among those referrals, 26 members have been successfully housed.

Planting trees in Michigan — Team members from Meridian Health Plan in Michigan volunteered their time to support Greening of Detroit's efforts to plant trees in the city and Belle Isle Conservancy's cleanup project. In 2024, team members planted 43 trees, which will provide cleaner air, stormwater management and temperature stabilization to Detroit and its residents for years to come. Additionally, the team helped remove almost 50 pounds of litter from Belle Isle, a 985-acre island park located in the Detroit River.



43 trees

planted in 2024 in Detroit



50 lbs.

of litter removed from a 985-acre Island park in the Detroit area



Food pantries in Florida — Sunshine Health and Farm Share, Florida's largest independent food relief organization, are working together to build a healthier and food secure future for Floridians. In March 2023, Sunshine Health opened its first food pantry at its Community Connections Center in Lauderhill, providing fresh, nutritious food to people in need in South Florida. The health plan now operates monthly food pantries in nine cities across the state with plans to open additional locations in 2025. Every third Thursday of the month, anyone in the community can stop by the food pantry locations to receive fresh fruit and vegetables, a variety of canned and dry goods, and protein. This initiative has served approximately 38,000 people since it started in 2023.



38,000 people
served through monthly food pantries across Florida since 2023



9 locations statewide
offered fresh food with plans to expand in 2025

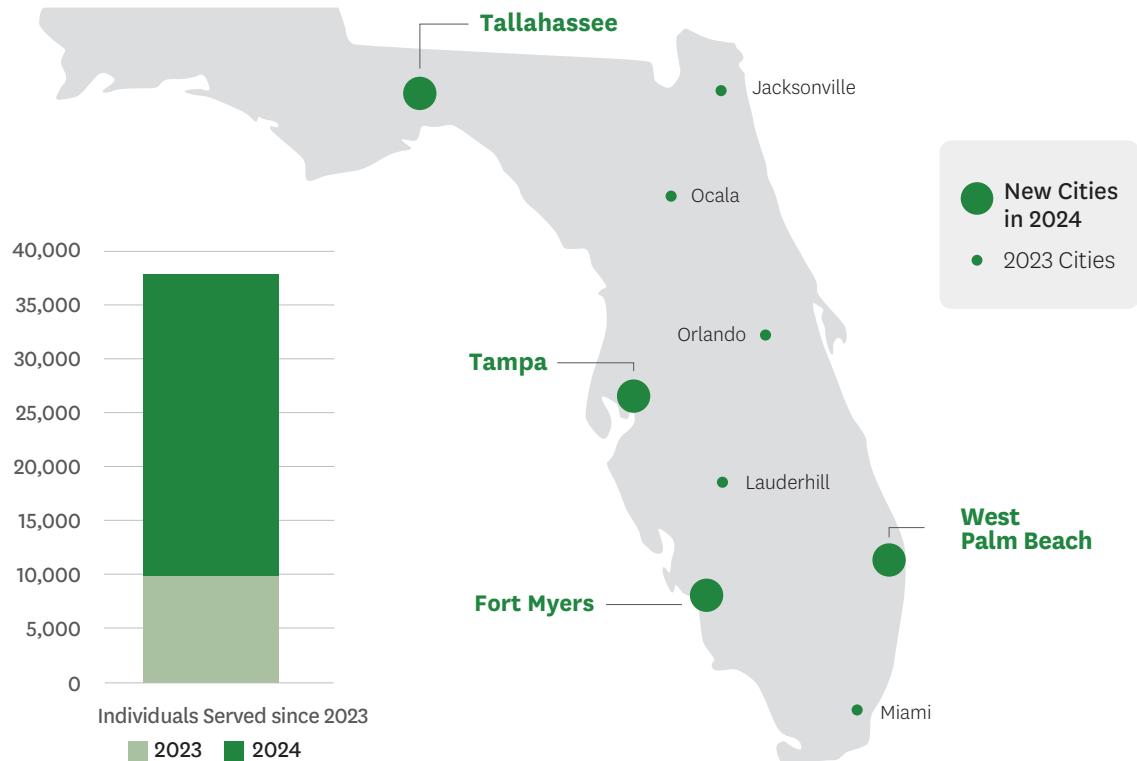
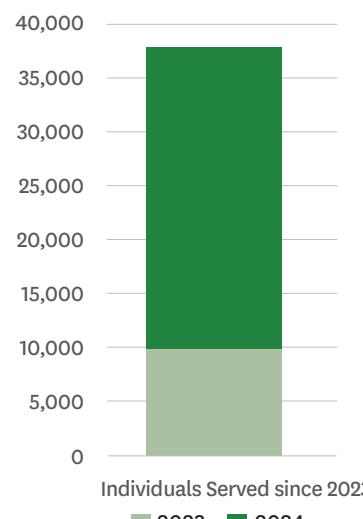
Florida has seen a remarkable 180% increase in people served in 2024, with Sunshine Health and Farm Share's food pantries growing from 10,000 to 38,000 Floridians cumulatively impacted.

2023 CITIES (5)

Jacksonville
Lauderhill
Miami
Ocala
Orlando

2024 CITIES (9)

Fort Myers
Jacksonville
Lauderhill
Miami
Ocala
Orlando
Tallahassee
Tampa
West Palm Beach



Distributing fresh fruits and vegetables in North Carolina — In 2024, WellCare of North Carolina began a partnership with Eat Well, a program dedicated to enhancing health by improving member nutrition. Eat Well provided eligible WellCare Medicaid members with a prepaid card worth \$80 per month to purchase nutritious fruits and vegetables. WellCare enrolled more than 1,500 North Carolinians with complex health needs and chronic conditions in the program.

The Eat Well program is part of a “Food as Medicine” approach, which provides access to a healthy, well-balanced diet to reduce chronic diseases and improve access to care. In total, almost \$350,000 in fruits and vegetables were distributed through this partnership.



1,500 North Carolinians
were enrolled in the Eat Well program during 2024.



~\$350K in produce
was distributed through the Eat Well program.

Renovating a community garden in Washington — Centene’s Washington health plan, Coordinated Care, has been working to increase access to healthy food through various channels, programs and partnerships for years, including partnering with the Tacoma-Pierce County Health Department and its Eastside Family Resource Center to renovate the East Tacoma Community Garden. Coordinated

Care donated a shed to keep garden tools safe and dry and provide neighborhood gardeners with a place to store their personal belongings while they work in their garden plots.

The east side of Tacoma, Washington, is known as a food desert, which means there is limited access to affordable and nutritious food, and finding a grocery

store within a reasonable distance is a challenge. The community garden is designed to make food more accessible to support healthy living, which is an area of focus for Coordinated Care. The garden is a place for the community to learn about food and gardening and to cultivate social connections.



CLIMATE- AND NATURE-RELATED DISASTER RESPONSE

In 2024, Centene's corporate and local teams worked to help our members prepare for and respond to storms and other environmental disasters in several ways, including:

Hurricane preparedness and response in Louisiana — Louisiana Healthcare Connections has always been quick to assist in times of need, and a new system extended this culture of care during times of crisis. This first-of-its-kind outreach program is designed to assess and enhance the healthcare system's capacity and needs after a disaster. Working with AlertMedia, Provider Relations team members can identify which clinics or pharmacies are damaged after a hurricane more quickly. In the past, this might have taken days, but with this program's statewide assessment tools and multichannel message delivery, it can now be accomplished within hours. As a result, members can be proactively connected to alternative temporary providers, making

sure there is no disruption in care or medicine while their provider recovers. For members with high-risk medical conditions, this could save lives.

Louisiana Healthcare Connections used this system for the first time during Hurricane Francine in September 2024 to identify two providers that were unable to open. This action allowed the Provider Engagement team to offer assistance to the impacted providers. The health plan also offered the results of the provider surveys to the Louisiana Department of Health for daily updating of its provider network.

Tornado response in Nebraska — When the strongest tornadoes to hit eastern Nebraska in the last decade swept through the region in April 2024, Nebraska Total Care employees quickly responded to support the communities most affected. It will take time to recover from the devastating impacts, but health plan team members quickly responded to help clean up neighborhoods, provide donations and volunteer their time with local organizations.





Hurricanes Helene and Milton — In the aftermath of Hurricanes Helene and Milton, Centene's first priority was to conduct outreach to assess the safety of our employees and members. Centene, the Centene Foundation and our health plans then worked to provide on-the-ground support in affected areas. Our teams provided medical supplies and over-the-counter medications to community health centers and provider practices, as well as hard-to-find essential supplies and monetary donations to approximately two dozen nonprofits across Florida, Georgia, North Carolina, South Carolina and Tennessee.

In North Carolina, our local health plans purchased the most-needed supplies (including water, food, diapers and hygiene kits) and dropped them at local donation sites. As part of our short- and long-term donation plan, we identified local organizations to receive hurricane response funding.

Aid in a time of crisis — Elmer, a member living with end-stage renal disease, faces significant challenges as he navigates his regular dialysis treatments. His situation took a turn for the worse when Hurricane Helene caused pipes in his home to burst, rendering it uninhabitable. Recognizing the urgency of his circumstances, WellCare's Community Engagement team was informed by our Care Management team that Elmer needed additional funding for accommodations. Community Engagement was able to cover some of Elmer's stay in a hotel while Care Management looked for more stable housing.



Environmental Sustainability

Environmental sustainability is an important part of Centene's operations. As a healthcare company with employees working remotely or in offices, our efforts are focused on minimizing our environmental footprint in the areas we serve. Our [Environmental Guiding Principles](#) lead our sustainability efforts and include the following highlights:



Minimizing our environmental impact through responsible consumption of natural resources



Pursuing projects that generate beneficial climate and environmental impacts beyond the Centene enterprise



Measuring and disclosing environmental performance

Some of these efforts are activated through our Environmental Employee Engagement Group (EEEKG), an employee-led initiative that engages in sustainability-focused projects, programs and practices. Members of this group helped develop training resources covering our corporate sustainability framework and responsible waste management practices that were made available to all employees through our learning management system. This training increases awareness of the company's environmental impacts, our environmental guidelines and climate-related risks, and it outlines ways to reduce consumption of energy, water and other natural resources.

INVESTMENT AND MEASUREMENT

Centene's direct environmental impacts stem primarily from our offices. Centene has worked with our construction partners to reduce our energy consumption and GHG emissions through earth-friendly investments and operating practices. For example, our St. Louis, Missouri, headquarters includes native plantings and green roofing, which decreases energy consumption, reduces stormwater runoff and mitigates the urban heat island effect.

Additionally, we measure our scope 1, 2 and 3 GHG emissions in alignment with the GHG Protocol and disclose these emissions to CDP and in the table below. Centene's scope 1 and 2 GHG footprint consists of operating our buildings and company-owned transportation, while our scope 3 GHG footprint includes indirect emissions occurring in our value chain, such as those related to purchased goods and services, business travel and employee commuting.

GHG Emissions (mt CO₂e)	2019	2022	2023	2024
Scope 1 GHG emissions	18,879	13,694	9,998	7,825
Scope 2 GHG emissions (location-based)	100,041	77,574	54,959	36,389
Scope 2 GHG emissions (market-based)	90,236	73,121	54,646	38,671
Scope 3 GHG emissions	2,756,367	1,861,003	1,337,192	1,184,419

Centene selected 2019 as its baseline year because it was the most recent pre-pandemic year when Centene began calculating GHG emissions in 2021. Emissions for our baseline and subsequent years reported were adjusted for significant acquisitions and divestitures. Measurements, expressed in mt CO₂e (metric tons of carbon dioxide equivalent), were estimated using emissions factors from the most appropriate jurisdiction and reporting period available at the time measurements were performed. Additional details regarding GHG emissions can be found in our TCFD Indices and CDP Corporate Questionnaire responses.

RESPONSIBLE CONSUMPTION AND RECYCLING INITIATIVES

To reduce the amount of waste we generate, we have implemented recycling and waste management practices throughout our facilities, and we encourage employees to practice the “4 Rs”: refuse, reduce, reuse and recycle. Highlights of our waste management practices include:



EcoServ — Centene is working with programs, including InstallNET’s EcoServ to resell, reuse and recycle office furniture for buildings or spaces no longer in use, resulting in over 2 million pounds of waste being diverted from landfills since 2022.

Print Optimization — Centene has established a multiyear workstream focused on electronic document delivery to enhance our member journeys and lower costs. This initiative helped us save millions of sheets of paper corresponding with our 4.4 million Marketplace members in 2024, leading to reduced waste and carbon emissions.

Food Services — Guckenheimer, Centene’s café food service provider, uses eco-effective systems to convert waste into renewable resources, such as turning food scraps into compost for local farms and converting cooking oils and grease into biofuels. In 2024, Centene’s corporate office in St. Louis composted an estimated 53,000 pounds with our food waste diversion program.

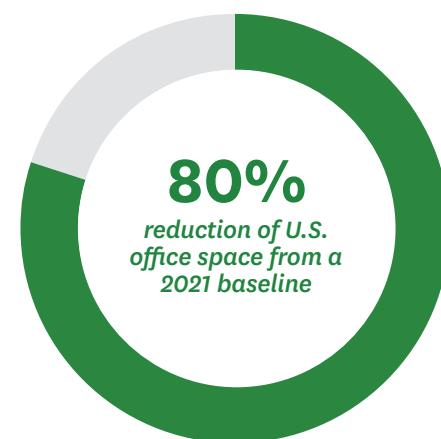
EV Charging Stations — Select Centene offices have electric vehicle (EV) charging stations installed to support EV owners looking to decrease their daily commuting emissions. Our St. Louis corporate headquarters office has 10 EV charging stations for employee use.





OPERATIONAL RESILIENCE

We continue to update our working practices to create a more modern, flexible work environment. In 2022, we began reducing our real estate footprint in earnest. We established strategically located talent hubs in communities we serve and have since achieved an approximately 80% reduction of U.S. office space from a 2021 baseline. The talent hub locations support collaboration and engagement among our teams when they are at the office. Our flexible approach to work locations has resulted in fewer employees coming into offices, which reduces the need for physical office space and daily employee commuting and leads to lower emissions and energy consumption.



Centene's approach to real estate includes strategic site location, which considers impacts from climate change such as the increased potential for flooding. Our offices are also constructed to the highest health and safety standards, with resilience to extreme weather and natural disasters in mind. Additionally, the distributed nature of a primarily remote workforce helps decrease the risk posed by disasters like extreme weather that could impact a single location. Our Real Estate & Workplace Resources and Crisis Management teams partner to execute on location-specific crisis planning and response plans, which include facility mapping and evacuation plans in the case of natural or other disasters. Centene works with AlertMedia, a company that enables monitoring of significant events and weather risk, and our Crisis Management team disseminates that information to various key individuals and employees as required. Finally, each location undergoes an annual hazard assessment and at least two emergency drills during the year. These drills can be physical or virtual evacuation drills and simulate real-world events.

Driving Business Accountability

Leading in healthcare means doing the right thing every day. We foster a culture of accountability, guided by our Board of Directors, our Code of Conduct, a robust ethics and compliance program, and proactive risk management. Our mission of transforming the health of the communities we serve, one person at a time, requires us to maintain the trust of our members. Earning this trust hinges on our ability to effectively implement information security and technology practices to protect member and customer data privacy.



Governance and Accountability

Our Board of Directors remains committed to continuous improvement, taking important steps to enhance governance practices and shareholder rights and consistently demonstrating our commitment to corporate sustainability best practices. The Board delegates oversight to the committees below to further support governance and accountability:



The Audit and Compliance Committee provides oversight of financial reporting, including aspects related to corporate sustainability, internal controls, the internal audit function, compliance with legal and regulatory requirements, ethics and compliance programs, enterprise risk management, cybersecurity, risks associated with the responsible use of AI, business continuity, and other information technology risks.



The Compensation and Talent Committee approves compensation plans, policies and programs, and oversees the company's strategies relating to human capital management.

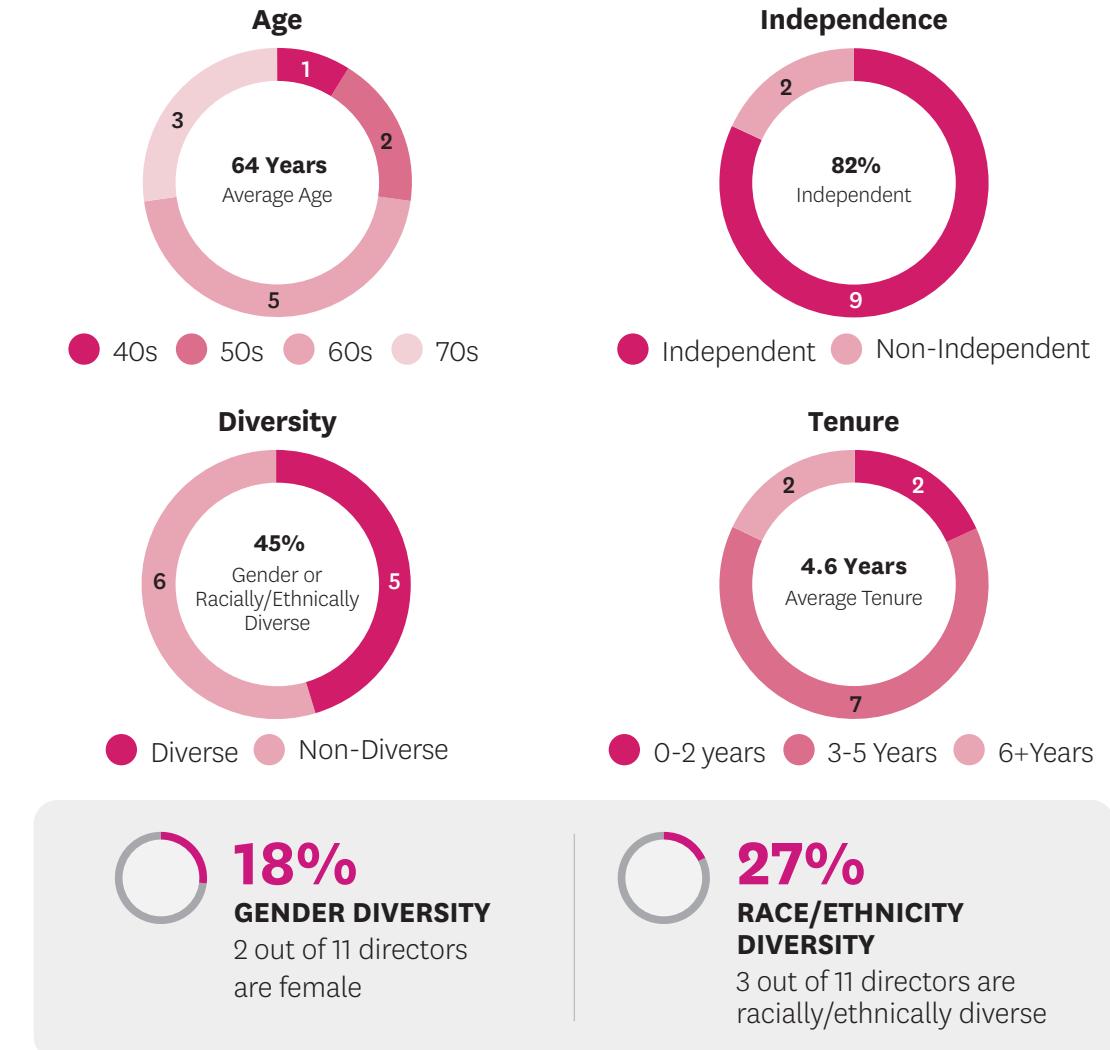


The Governance Committee identifies and evaluates potential directors, leads the Board in its annual performance review, proposes corporate governance guidelines, provides oversight on political contributions, and makes recommendations to the Board regarding the company's position on issues relating to environmental and social responsibility and key public policy issues.



The Quality Committee oversees the quality improvement program, including clinical programs, access to care and member experience and satisfaction, provider experience and strategy, value-based contracting partnerships, network access and accuracy, and data and technology strategy, including potentially disruptive technologies such as AI and ML.

Driving Business Accountability — A Snapshot of Our 2025 Director Nominees



Learn more about Centene's governance structure in our 2025 annual proxy statement.

CORPORATE SUSTAINABILITY GOVERNANCE AND OVERSIGHT

Success in corporate sustainability depends on oversight provided by Centene's Board of Directors. The Governance Committee oversees Centene's strategic plan related to issues of environmental and social importance while the Audit and Compliance Committee oversees corporate sustainability financial reporting disclosures. Additionally, each Board committee is responsible for oversight of various corporate sustainability focus areas as indicated below.

FOCUS AREA	Audit and Compliance Committee	Compensation and Talent Committee	Governance Committee	Quality Committee
Environmental Impacts on Health			✓	
Environmental Sustainability			✓	
Community Impact and Giving			✓	
One CenTeam		✓		
Culture, Talent & Well-being		✓		
Healthcare Quality				✓
Healthcare Access and Social Drivers of Health				✓
Healthcare Innovation and Thought Leadership				✓
Customer Experience and Relationship Management				✓
Governance and Accountability	✓		✓	
Ethics and Compliance	✓			
Data Privacy and Security	✓			
Risk Management	✓			
Public Policy			✓	

Centene's Corporate Sustainability Leadership

Our corporate sustainability and inclusive business practices frameworks are distinct but integrated at the center of our holistic approach to corporate responsibility.

Our framework is overseen by the teams and committees described below, with Centene's Chief Risk, Ethics & Compliance Officer leading the corporate sustainability function, while the inclusive business practices framework falls under the responsibility of human resources.

Enterprise Risk Committee (ERC) —

The ERC is a cross-functional governance group chaired by the Chief Risk, Ethics & Compliance Officer and is composed of members of the executive leadership team. The ERC assists the Board in its oversight responsibilities for risk management as well as the process used to identify, assess, respond to and report on risk and corporate sustainability issues, including climate-related and environmental issues.

Enterprise Risk Management (ERM) Team —

The ERM team has primary responsibility for corporate sustainability activities, including maintaining Centene's

framework, identifying and monitoring environmental and climate-related risks, obtaining and reporting metrics related to corporate sustainability matters, and facilitating external and internal communications, including learning opportunities available to team members.

Corporate Sustainability Champions

Network — The ERM team maintains relationships with leaders from key business units, which enables information sharing across the organization. These leaders are responsible for advancing our corporate sustainability strategy across the enterprise, identifying and assessing potential climate-related risks and opportunities, and

recommending enhancements to Centene's corporate sustainability capabilities.

Environmental Employee Engagement

Group — The EEEG is a cross-functional group of Centene and business unit leaders dedicated to promoting employee awareness and fostering individual and collective actions during events held throughout the year. EEEG engagement activities have included engagement with community service organizations to conduct cleanups, crowdsourcing of best practices for engaging in corporate sustainability within the workplace, polling to optimize engagement and collective corporate sustainability actions throughout the year.



Ethics & Compliance

Centene is deeply committed to integrity, ethical decision-making and regulatory compliance across all our businesses. Our Ethics & Compliance Program offers training, monitoring, oversight, and other support to ensure our company complies with applicable laws, regulations, administrative rules, and contractual commitments. These efforts help us to continue meeting the expectations of our government partners, providers and members. In 2023, we implemented a compliance goal for all employees as part of annual performance evaluations, improved our process to launch compliance training and enhanced our reporting capabilities for training completion, resulting in increased timely completion. Timely training completion rates continued to increase in 2024.

For 2025, Centene adopted a refreshed [Code of Conduct](#), with updates intended to provide our Board, management, employees, and stakeholders practical guidance on ethical behavior, common areas of compliance risk, and who to contact for additional help. The Code includes real-world examples of scenarios in which company employees faced ethics or compliance questions and offers insight in how to “do what’s right.” All team members, including part-time team members and contingent workers, must complete an annual training and attestation affirming they have read and understood the Code of Conduct.

In addition to the Code of Conduct training, all employees are required to complete either a people leader or individual contributor training on maintaining an inclusive and responsible workplace. Both trainings ensure team members understand Centene’s anti-harassment and nondiscrimination policy regarding age, race, color, religion, national origin or ancestry, mental and physical disability, medical condition, sex, sexual orientation, gender identity and gender expression, marital status, military and veteran status, uniformed service member status, genetic information, request for pregnancy disability and/or family medical leave, or any other legally protected status under applicable federal, state or local law.

These training courses also provide specific examples of inappropriate conduct and describe the process for reporting workplace concerns, such as harassment or discrimination. The people leader training further covers how to properly manage reports of harassment or discrimination.

The Code places an affirmative obligation on all team members to report suspected or identified misconduct, and we maintain a 24/7, independently operated ethics and compliance helpline to facilitate immediate reporting. Centene maintains a strong nonretaliation policy and fosters an environment where transparency and raising concerns in good faith is encouraged.



Timely training completion rates continued to increase in 2024.

RESPONSIBLE USE OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

Centene uses data science, AI, ML and advanced analytics to inform operations, drive operational efficiency, improve member health and reduce unnecessary costs. While AI and ML technologies can be powerful tools to advance healthcare access, affordability and quality, we recognize these tools must be designed and used in ways that prioritize human well-being, fairness, accountability and transparency.

Centene has established an AI Governance Committee, accountable to the Audit and Compliance Committee of the Board of Directors, comprised of senior leaders representing key functional areas and stakeholders across the company to oversee appropriate deployment of AI technologies. The AI Governance Committee's mission is to foster an environment of ethical AI innovation by overseeing the development, deployment and impact of AI technologies across all areas of the company's operations. The AI Governance Committee's responsibilities include:

Driving the company's AI strategy in alignment with ethical considerations.

Developing, issuing and promoting policies, guidance and best practices for AI development and use, emphasizing fairness, transparency, accountability, and data privacy and security protection.

Reviewing proposed AI technologies and use cases to assess their ethical implications, potential risks and operational effectiveness.

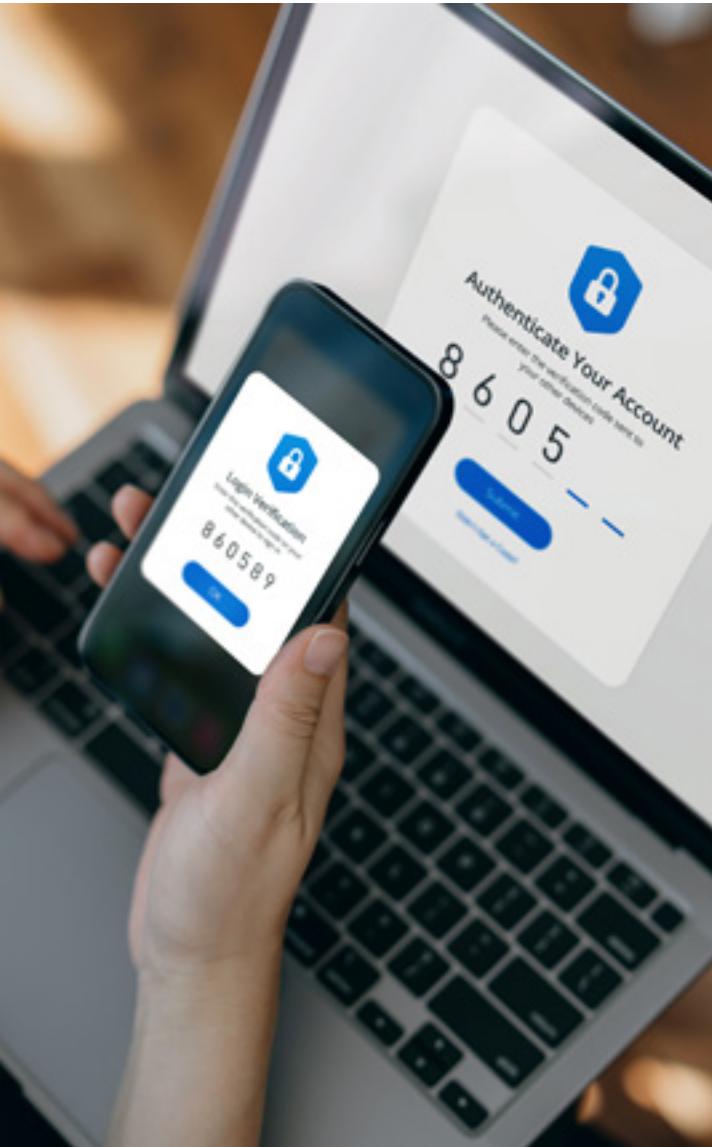
Leveraging reporting and metrics to monitor the company's use of AI technologies post-deployment, including vendor tools and services; this involves evaluating their real-world impact, identifying emerging risks and updating guidelines as necessary to ensure sustained appropriate use.

Engaging with employees and stakeholders through appropriate forums, discussions and other means to gather diverse perspectives on AI governance and use.



An operational example of responsible AI use is the management of our AI and ML models. To combat inequity, we have established a standardized review process that subjects each of our AI and ML models to strict quality assessment and bias testing before deployment. The review process examines whether the model produces results that are useful, accurate, and fair and tests whether it avoids reproducing biases arising from or contributing to social, economic and health disparities.

AI and ML models are moved into production and integrated into our systems only after testing and approval by senior data scientists. After deployment, these models are monitored and reviewed to ensure quality of results remains high and that unfair biases do not emerge. Models are retrained, reevaluated and redeployed when issues are identified.



Data Privacy and Security

Centene is dedicated to being a trusted partner to those we serve, including our members, employees and business partners, by responsibly managing and protecting their confidential information. As technology continues to advance and more information is digitized, security and privacy practices remain critical to protecting confidential information. To support governance, controls and transparency, our information security and privacy programs are embedded in our enterprise-wide risk management practices.

RISK GOVERNANCE

Our Board of Directors has primary responsibility for oversight of enterprise-wide risk management and exercises oversight of data privacy and security risk through two of its committees—the Audit and Compliance Committee and the Quality Committee. Our management team is responsible for day-to-day risk management, including the implementation of our data privacy and security risk management programs.

Our Chief Security and Privacy Officer (CSPO) and our Chief Information Security Officer (CISO) lead the management of our data privacy and security risk

management programs. Our CSPO is responsible for overseeing the day-to-day operation of our data privacy and security risk management programs. Our CISO oversees our security operations, including all identity and access management functions, cybersecurity incident response operations, and the effective operation of the suite of security tools we employ.

PRIVACY PRACTICES

Centene's [Code of Conduct](#) outlines our obligations to protect confidential information across all our lines of business. Our privacy policies guide the collection and use of member data,

describe the measures we take to protect information, and detail how members may exercise their rights and raise concerns regarding the collection, sharing and use of their personal data.

Our [Enterprise Data Privacy Program](#) further describes our commitment to complying with all applicable laws and regulations that govern the access, use and management of confidential data. Additionally, our programs are assessed annually in compliance with the HITECH Act and HIPAA Privacy and Security Rules. Our information security program conforms with ISO 27001 and is certified by an accredited organization.

BUILDING A CULTURE OF INFORMATION SECURITY

As Centene's first line of defense against attacks, employees are essential to supporting Centene's culture of information security. Centene works to protect information assets through an information security program that includes technical, administrative and physical controls intended to prevent security incidents and reduce their potential impact. Examples of these controls include:



Enabling multifactor authentication to access company systems



Implementing automated tools for detecting and responding to threats



Managing user access using a role-based access control methodology



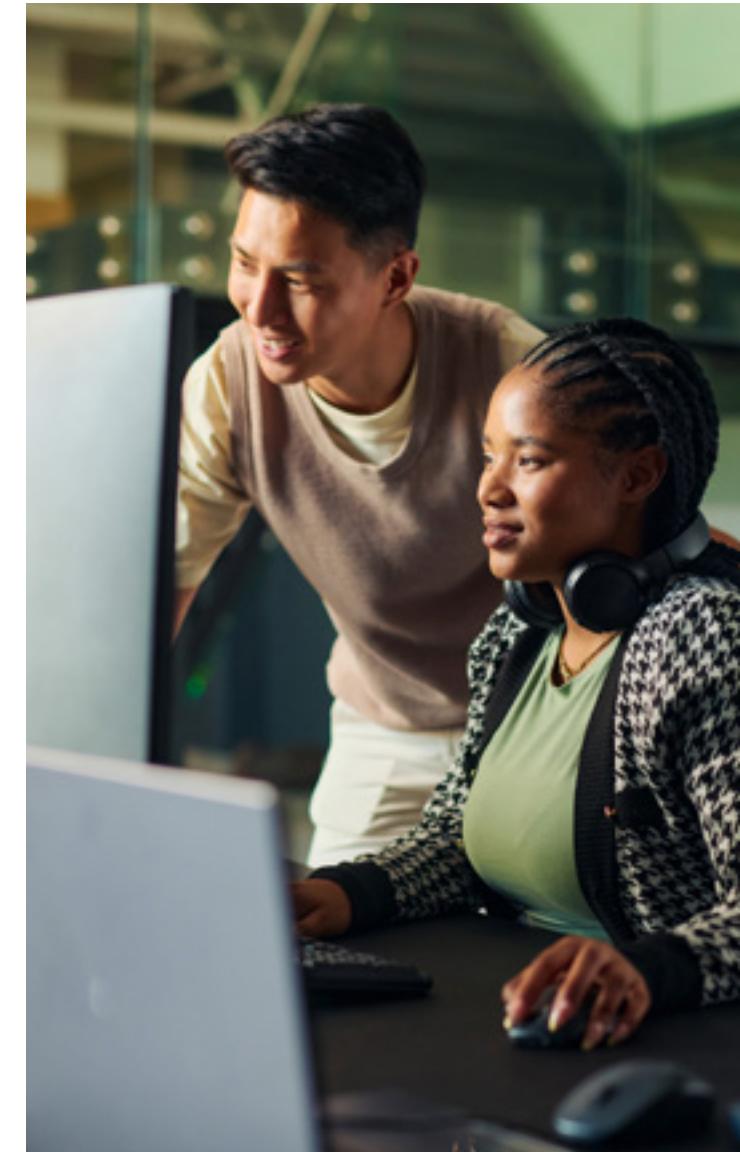
Ensuring appropriate encryption technology is in place for the secure storage and exchange of data

To further protect our members and business partners, all employees, including contractors, are required to complete annual information security and privacy training, with additional specialized role-based training provided as necessary. Centene's security awareness and training program, Centene SECURE, uses multiple communication channels to increase awareness, deliver security training and help ensure team members understand Centene's security obligations and responsibilities.

CRISIS RESPONSE

Centene continues to monitor threats and invest in the resilience of our systems. Our Business Continuity Management program provides coordination, oversight, plan development and monitoring activities to prepare for and respond to incidents and business disruptions. The program includes business impact analysis, vulnerability analysis, training, exercising, risk assessments and other components of a comprehensive program.

We also have a dedicated information security incident response team that manages and executes response plans, which outline response procedures, recovery steps and communication requirements. The cybersecurity incident response plan is integrated into our overall crisis action plan and process. In addition, our Board and management conduct tabletop cybersecurity crisis simulation exercises.



Risk Management

We employ internal processes and robust controls to identify and manage risk.

Centene's risk identification process includes conducting quarterly and annual risk assessments and providing clear and timely reporting to executive leadership and the Board of Directors. Additionally, Centene performs annual quantitative and/or qualitative assessments of risk exposure in both normal and stressed environments for material risk categories, which include both financial and nonfinancial risks.

LINES OF ACCOUNTABILITY MODEL

Centene's approach to risk management incorporates the Lines of Accountability model:

First Line of Accountability – Management: Corporate- and business unit-level leaders and operational management are responsible for identifying risks within their business areas and implementing appropriate mitigation strategies to address them.

Second Line of Accountability – Enterprise Risk and Compliance Functions: Centene's enterprise risk and compliance functional areas, including ERM, Ethics & Compliance, Data Privacy and Enterprise Security Risk Management, enable the ongoing identification of business risks and collaborate with first-line management to create and protect value.

Third Line of Accountability – Internal Audit: Internal Audit provides independent oversight of the first- and second-line functions, conducts independent assessments, and makes recommendations for continuous improvement.



RISK CULTURE

We maintain a strong risk management culture, which helps enable integration of risk processes and employee awareness of risk principles. Centene's compensation philosophy includes a focus on fostering a culture of risk management and compliance. A portion of senior executive compensation is based on meeting financial, business and quality goals that align with our corporate mission statement and promote a culture of compliance with rules, regulations, and the company's mission and values. We also offer risk management training focused on areas such as finance, third party, reputation and information security to all team members through Centene's online learning platform, Centene University.

Public Policy

Centene believes it is our responsibility to use our data and experience to shape public policy efforts to make healthcare more accessible and easier to navigate for our members. We serve people who experience barriers to accessing healthcare, and we seek to ensure their unique perspectives and specific challenges are represented and considered within the health policy conversation.

We engage in public policy in many ways, including closely monitoring proposals and trends. Our policy solutions are informed by our experience and research, and through collaboration with local partners and leading advocacy organizations. We engage in direct advocacy at the state and federal levels, often with other stakeholders, including our trade associations, to help build consensus for positive policy changes.

Our public policy priorities are aligned with our business strategy and members' needs. They are regularly reviewed with business leaders and shared with our Board of Directors. These priorities change from year-to-year due to the external environment, but include efforts to expand access to quality, affordable healthcare coverage, and address issues of equal access to care. In 2024, our public policy efforts included:



Collaborating with state and federal partners and policymakers to continue working toward improved maternal health outcomes



Educating policymakers on the impact of the Enhanced Advance Premium Tax Credits that make Marketplace coverage affordable for more working Americans



Supporting policies at a state and federal level that further integrate care for beneficiaries who are dually eligible for Medicare and Medicaid



Supporting increased demand for telehealth services

Appendices



PERFORMANCE DATA TABLE

COMMUNITY REPORTS

Sustainability
Accounting
Standards Board
(SASB) Index

[SASB Index](#)

Task Force on
Climate-related
Financial Disclosures
(TCFD) Index

[TCFD Index](#)

	2022	2023	2024
Empowering Health			
Total membership	27.1 million	27.5 million	28.6 million
Medicaid members	16.0 million	14.5 million	13.0 million
Medicare members	1.5 million	1.3 million	1.1 million
Marketplace members	2.1 million	3.9 million	4.4 million
Healthcare Access and Social Drivers of Health			
% of medical members in value-based care arrangements	38%	41%	41%
Virtual visits provided through telehealth partnerships	13 million	13 million	13 million



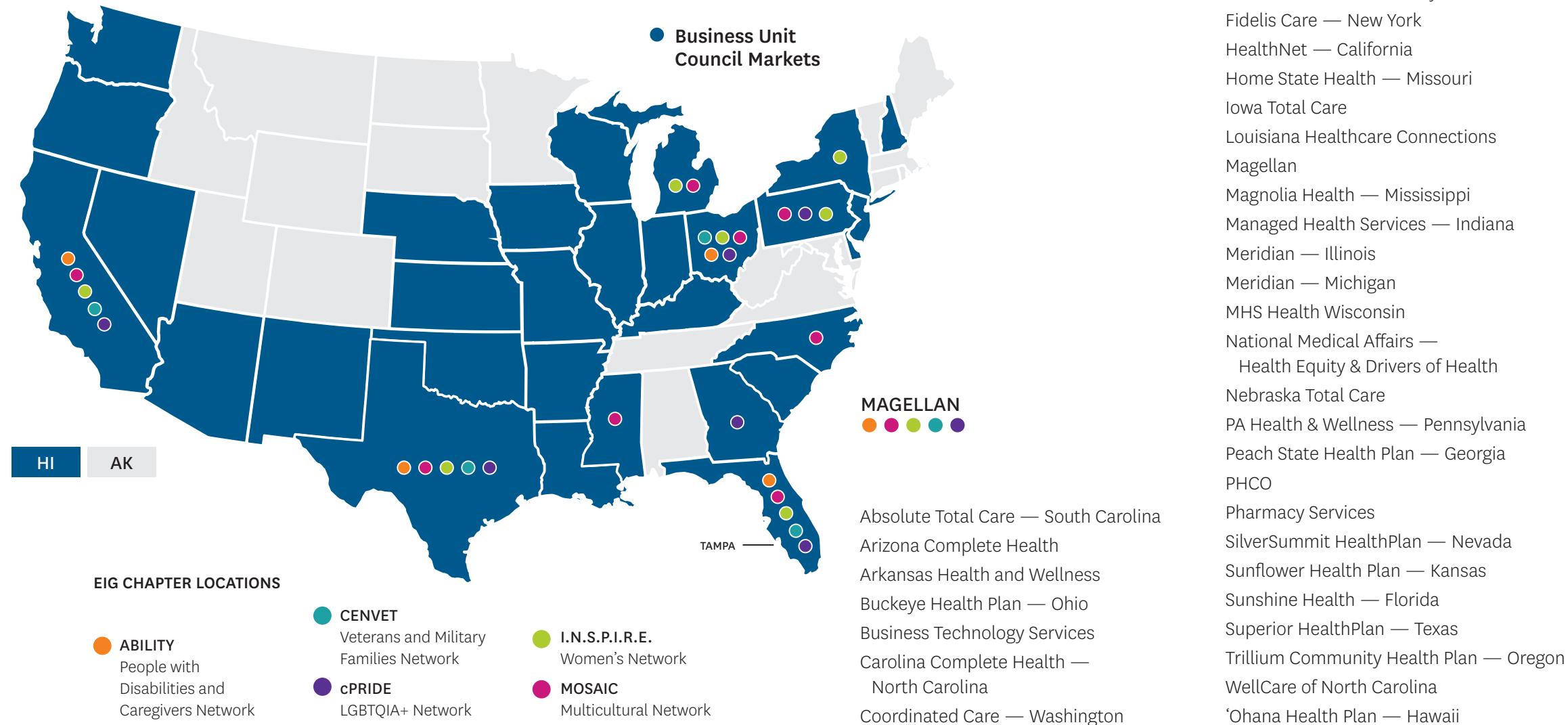


	2022	2023	2024
Fostering a Healthy Environment			
Environmental Sustainability (stated in mt CO2e)			
Scope 1 GHG emissions	13,694	9,998	7,825
Scope 2 GHG emissions (location-based)	77,574	54,959	36,389
Scope 2 GHG emissions (market-based)	73,121	54,646	38,671
Scope 3 GHG emissions	1,861,003	1,337,192	1,184,419
Category 1 – Purchased goods and services	1,596,168	1,159,591	1,082,810
Category 2 – Capital goods	154,080	77,916	30,857
Category 3 – Fuel- and energy-related activities	25,081	18,916	12,284
Category 4 – Upstream transportation and distribution	37,463	31,533	23,363
Category 5 – Waste generated in operations	692	372	310
Category 6 – Business travel	32,530	45,068	29,280
Category 7 – Employee commuting	14,989	3,796	5,515
Energy usage (MWh)	345,085	176,312	129,689

	2022	2023	2024
Building Healthier Communities			
Culture, Talent and Well-being			
Full-time equivalent (FTE) employees	74,300	67,700	60,500
New hires ¹	12,305	7,781	8,123
Open positions filled by internal candidates ¹	35%	35%	36%
Employee engagement ¹	88%	89%	87%
Total turnover rate ²	17.3%	13.6%	11.4%
Voluntary turnover rate ²	14.6%	9.3%	9.2%
Safety incident rate ³	0.19	0.16	0.20
Employees covered by collective bargaining agreements ²	Less than 1%	Less than 1%	Less than 1%
One CenTeam			
% Female ²	77%	76%	76%
% People of color ²	48%	51%	52%
% of workforce identifying as having a disability ¹	11%	12%	14%
EIG participation ¹	18%	24%	28%
Supervisor+ positions held by women ²	66%	65%	66%
Supervisor+ positions held by those who identify as people of color ²	36%	38%	38%
Minority- and women-owned businesses, veteran-, LGBTQIA+-, small- and disability-owned businesses supplier spend	\$419 million	\$666 million	\$830 million
Community Impact and Giving			
Centene Foundation giving	\$30.3 million	\$32.3 million	\$39.1 million ⁴
Team member service hours	10,981	22,813	31,491 ⁵

¹Workforce data includes all full-time and part-time U.S. employees, excluding nonintegrated companies.²Workforce data includes all full-time and part-time U.S. employees, including nonintegrated companies.³Data includes all U.S. subsidiaries except for correctional, which was divested in 2023.⁴This number does not include team member giving (see page 49).⁵For 2024, 24,501 of these hours represent measured and confirmed service with strategic community partners. The remaining 6,990 of these hours are self-reported service.

BUSINESS UNIT COUNCILS AND EIG CHAPTER LOCATIONS



2024 EEO-1 DATA

JOB CATEGORIES	SECTION H – WORKFORCE DEMOGRAPHIC DATA														Row Total	
	Hispanic or Latino		Race/Ethnicity													
			Not Hispanic or Latino						Male						Female	
	Male	Female	White	Black or African American	Asian	Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native	Two or More Races	White	Black or African American	Asian	Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native	Two or More Races		
Executive/Senior Level Officials and Managers	9	9	166	13	15	0	0	3	121	16	14	0	0	3	369	
First/Mid – Level Officials and Managers	311	745	1838	242	310	11	10	52	3244	1081	344	15	20	124	8347	
Professionals	627	2427	3571	803	1157	17	29	176	9616	4148	1635	75	91	463	24835	
Technicians	212	1010	276	239	53	6	7	25	1239	1816	182	22	41	207	5335	
Sales Workers	146	253	144	53	37	0	0	13	223	106	58	1	6	19	1059	
Administrative Support Workers	495	2518	1071	505	270	13	13	75	4648	4008	748	90	91	434	14979	
Craft Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Operatives	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Laborers and Helpers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Service Workers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CURRENT 2024 REPORTING YEAR TOTAL	1800	6962	7066	1855	1842	47	59	344	19091	11175	2981	203	249	1250	54924	

2024 data includes integrated companies only.

Forward-Looking Statements

All statements, other than statements of current or historical fact, contained in this report are forward-looking statements. Without limiting the foregoing, forward-looking statements often use words such as “believe,” “anticipate,” “plan,” “expect,” “estimate,” “intend,” “seek,” “target,” “goal,” “may,” “will,” “would,” “could,” “should,” “can,” “continue” and other similar words or expressions (and the negative thereof). Centene Corporation and its subsidiaries (Centene, the Company, our or we) intends such forward-looking statements to be covered by the safe-harbor provisions for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995, and we are including this statement for purposes of complying with these safe-harbor provisions. In particular, these statements include, without limitation, statements about our expected future operating or financial performance, changes in laws and regulations (including but not limited to, renewal and modification of the enhanced advance premium tax credits associated with the Marketplace product), market opportunity, competition, expected contract start dates and terms, expected activities in connection with completed and future acquisitions and dispositions, our investments and the adequacy of our available cash resources. These forward-looking statements reflect our current views with respect to future events and are based on numerous assumptions and assessments made by us in light of our experience and perception of historical trends, current conditions, business strategies, operating environments, future developments and other factors we believe appropriate. By their nature, forward-looking statements involve known and unknown risks and uncertainties and are subject to change because they relate to events and depend on circumstances that will occur in the future, including economic, regulatory, competitive and other factors that may cause our or our industry's actual results, levels of activity, performance or achievements to be materially different from any future results, levels of activity, performance, or achievements expressed or implied by these forward-looking statements. These statements are not guarantees of future performance and are subject to risks, uncertainties and assumptions. All forward-looking statements included in this report are based on information available to us on the date hereof. Except as may be otherwise required by law, we undertake no obligation to update or revise the forward-looking statements included in this report, whether as a result of new information, future events, or otherwise, after the date hereof. You should not place undue reliance on any forward-looking statements, as actual results may differ materially from projections, estimates, or other forward-looking statements due to a variety of important factors, variables and events including, but not limited to: our ability to design and price products that are competitive and/or actuarially sound including but not limited to any impacts resulting from Medicaid redeterminations; our ability to maintain or achieve improvement in the Centers for Medicare and Medicaid Services (CMS) Star ratings and maintain or achieve improvement in other quality scores in each case that could impact revenue and future growth; our ability to accurately predict and effectively manage health benefits and other operating expenses and reserves, including fluctuations in medical utilization rates; competition, including for providers, broker distribution networks, contract reprocurements and organic growth; our ability to adequately anticipate demand and timely provide for operational resources to maintain service level requirements in compliance with the terms of our contracts and state and federal regulations; our ability to manage our information systems effectively; disruption, unexpected costs, or similar risks from business transactions, including acquisitions, divestitures, and changes in our relationships with third-party vendors; impairments to real estate, investments, goodwill, and intangible assets; changes in senior

management, loss of one or more key personnel or an inability to attract, hire, integrate and retain skilled personnel; membership and revenue declines or unexpected trends; rate cuts, insufficient rate changes or other payment reductions or delays by governmental payors and other risks and uncertainties affecting our government businesses; changes in healthcare practices, new technologies, and advances in medicine; our ability to effectively and ethically use artificial intelligence and machine learning in compliance with applicable laws; increased healthcare costs; inflation and interest rates; the effect of social, economic, and political conditions and geopolitical events, including as a result of changes in U.S. presidential administrations or Congress; changes in market conditions; changes in federal or state laws or regulations, including changes with respect to income tax reform or government healthcare programs as well as changes with respect to the Patient Protection and Affordable Care Act and the Health Care and Education Affordability Reconciliation Act (collectively referred to as the ACA) and any regulations enacted thereunder, including the timing and terms of renewal or modification of the enhanced advance premium tax credits or program integrity initiatives that could have the effect of reducing membership or profitability of our products; uncertainty concerning government shutdowns, debt ceilings or funding; tax matters; disasters, climate-related incidents, acts of war or aggression or major epidemics; changes in expected contract start dates and terms; changes in provider, broker, vendor, state, federal and other contracts and delays in the timing of regulatory approval of contracts, including due to protests and our ability to timely comply with any such changes to our contractual requirements or manage any unexpected delays in regulatory approval of contracts; the expiration, suspension, or termination of our contracts with federal or state governments (including, but not limited to, Medicaid, Medicare or other customers); the difficulty of predicting the timing or outcome of legal or regulatory audits, investigations, proceedings or matters, including, but not limited to, our ability to resolve claims and/or allegations made by states with regard to past practices on acceptable terms, or at all, or whether additional claims, reviews or investigations will be brought by states, the federal government or shareholder litigants, or government investigations; challenges to our contract awards; cyber-attacks or other data security incidents or our failure to comply with applicable privacy, data or security laws and regulations; the exertion of management's time and our resources, and other expenses incurred and business changes required in connection with complying with the terms of our contracts and the undertakings in connection with any regulatory, governmental, or third party consents or approvals for acquisitions or dispositions; any changes in expected closing dates, estimated purchase price, or accretion for acquisitions or dispositions; losses in our investment portfolio; restrictions and limitations in connection with our indebtedness; a downgrade of our corporate family rating, issuer rating or credit rating of our indebtedness; the availability of debt and equity financing on terms that are favorable to us and risks and uncertainties discussed in the reports that Centene has filed with the Securities and Exchange Commission (SEC). This list of important factors is not intended to be exhaustive. We discuss certain of these matters more fully, as well as certain other factors that may affect our business operations, financial condition, and results of operations, in our filings with the SEC, including our annual report on Form 10-K, quarterly reports on Form 10-Q and current reports on Form 8-K. Due to these important factors and risks, we cannot give assurances with respect to our future performance, including without limitation our ability to maintain adequate premium levels or our ability to control our future medical and selling, general and administrative costs.



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