



Centene Corporation

Centene Corporation, a Fortune 500 company, 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 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.

Centene uses its investor relations website to publish important information about the Company, including information that may be deemed material to investors. Financial and other information about Centene is routinely posted and is accessible on [Centene's investor relations website](#).



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REPORTING BOUNDARIES AND DISCLOSURES: Unless otherwise noted, this report covers the 2025 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.





Sarah London
Chief Executive Officer



Frederick Eppinger
*Chairman of the
Board of Directors*

CEO and Chairman Letter

At Centene, our mission is clear: to transform the health of the communities we serve, one person at a time. Our 2025 Corporate Responsibility Report reflects how this commitment guides the decisions we make every day for our team, our partners and the communities that rely on us.

Across the country, the people we serve continue to face challenges that extend beyond clinical care, influencing access and impacting outcomes. These realities reinforce our responsibility to deliver meaningful impact for our members when they need it most and to create innovative programs that address barriers to care.

This purpose was put into action last year when delays in SNAP and WIC benefits placed families at risk of food insecurity; the Centene Foundation and our local health plans acted quickly, deploying \$1.5 million in emergency food assistance. Through partnerships with food banks and community organizations across five states, this support reached more than 550,000 individuals and helped distribute over 2.16 million pounds of food.

We also continue to invest in long-term solutions to systemic issues. In May, we partnered with Heartland Forward to launch the Maternal and Child Health Center for Policy & Practice. We committed \$1 million annually for three years to help expand midwifery programs, advance community health worker training and translate research into practical, state-level solutions.

This report reinforces how Centene's people, partnerships and values come together to advance responsibility, governance and trust. Guided by our One CenTeam culture and commitment to ethical business practices, we remain focused on building a healthier future for all.

About this Report

The Centene Corporate Responsibility Report highlights how we advance our strategy in ways that proudly reflect our mission and values. Our Corporate Sustainability model and Inclusive Business Practices (IBP) are core to these efforts, guiding us to operate responsibly across economic, social and environmental dimensions while embedding inclusion and experiential intelligence throughout our business decisions, strategies and workforce development. This report shows how these principles shape operations, strengthen access and improve outcomes for the diverse populations we serve. It focuses on initiatives and performance updates that matter most to stakeholders while aligning with established reporting frameworks and expectations.

CORPORATE SUSTAINABILITY ASSESSMENT

Our approach to identifying and prioritizing corporate sustainability topics includes consideration of impacts on our business outcomes, the importance to our stakeholders and the impacts of our business activities on health outcomes, society and the environment. Informed by our most recent corporate sustainability assessment, the process included industry benchmarking, executive interviews and approval by executive leaders and the Board of Directors. We continue to monitor emerging trends and stakeholder expectations to ensure our focus areas remain current and impactful.

We review our corporate sustainability efforts annually and conduct a formal assessment at least every three years. We also routinely update our corporate sustainability reporting on our [corporate website](#) and [investor sustainability](#) page to provide transparency and accountability on our ongoing progress.

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 2025:

Stockholders

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

Policymakers

- Meeting and working with federal and state policymakers and their staffs
- 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 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 all major lines of business
- Medicare member focus groups to obtain feedback with a focus on our most vulnerable members
- Marketplace digital post-call and monthly pulse surveys to obtain feedback on satisfaction levels and 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
- Partner with vendors that comply with relevant legal and regulatory requirements and meet the expectations described in our Vendor Code of Conduct

Community Partners

- Philanthropic giving and community outreach through Centene’s local health plans
- Strategic support for our community partners through the Centene Foundation
- Employee service efforts and charitable giving

Our Centene Story

For over 40 years, Centene has been dedicated to transforming the health of communities we serve, one person at a time. As a leader in government-sponsored healthcare focused on lower-income and medically complex populations, we deliver affordable, quality-focused care to over 27 million members.

Our state-based plans are built on community expertise and backed by the depth, breadth and experience of a leading national company. Our model is structured around partnership. By working hand-in-hand with providers, policymakers and communities, we connect people to what matters most — not just healthcare, but essentials like food, housing, utilities and transportation — to drive meaningful health outcomes.





Who We Are

Centene provides care to more than 1 in 15 Americans with a uniquely local approach. Our employees, CenTeamers, live in the communities we serve and often have personal experiences that reflect those of our members, which drives our ability to provide local, personalized care backed by the scale of Centene's enterprise, data and resources.

Centene's work is focused on our three core businesses:

state
health plan™

Medicaid

We partner with state governments to provide health coverage to millions of eligible low-income adults, children, pregnant women and individuals with disabilities.

wellcare®

Medicare

We offer Medicare Advantage, Medicare Supplement, Dual-Eligible Special Needs Plans and Medicare Prescription Drug Plans to provide people ages 65 and over access to personal, local care and promote health and independence.

ambetter
HEALTH®

Marketplace

We provide affordable, comprehensive plans through the Affordable Care Act marketplace for individuals and families who may not qualify for Medicaid or other government coverage.

We are also committed to making health more affordable, personal and portable through significant investment in Individual Coverage Health Reimbursement Arrangements (ICHRA).

Our One CenTeam culture underpins our ability to make an impact — and strengthening the values and behaviors that define it is an enterprise priority. We believe doing this makes us the best we can be for our members, providers and customers, and when we're united in these common values, we can make significant progress toward our mission and transform lives. This streamlined business model ensures Centene is set up for sustainable growth and greater impact on our members.

Culture, Talent & Well-being

Centene’s culture, talent and well-being efforts are grounded in the belief that our people are central to how we deliver quality-focused care. By creating an environment where people feel supported and connected, we help ensure our workforce is equipped to make a meaningful impact on the members and communities we serve.

CULTURE

Our One CenTeam culture shapes how we work in service of our mission and sets the standard for what our employees, members and partners can expect from us as an organization and as individuals. Anchored in shared values and behaviors, these principles inform every interaction and unite us as one mission-driven team, empowering us to drive meaningful health outcomes.

Centene’s Culture Journey

In 2023, we launched a companywide effort to clarify our defining values and behaviors. Since then, we have activated a full-scale transformation that strengthens collaboration, reinforces accountability and improves the employee experience. We measure progress through companywide surveys and open dialogue, using insights to refine programs and strengthen alignment.

Culture Roadmaps — In 2025, our executives created customized Culture Roadmaps to turn our values into action. Supported by the Culture team and People Business Partners, these tailored plans outlined commitments to lead with and embed our values within our teams. Integrated into leadership routines and performance objectives, these roadmaps outline specific priorities, behavioral expectations and inclusive leadership practices. Follow-up sessions enabled leaders to review progress and refine activities to stay aligned with our cultural goals.

Annual Culture Survey — Centene assesses the strength of our culture through an annual survey that measures 23 organizational health factors, including job satisfaction, team cohesion

and inclusion. In 2025, results improved across all 23 elements compared to 2024.

Culture Ambassador Network — Centene’s Culture Ambassador Network amplifies our ability to embed our values and behaviors across the enterprise. The network includes more than 100 ambassadors who lead employee listening sessions, participate in leader onboarding and foster connections across teams.

Culture Ambassadors from the Member and Provider Services team developed a culture program for all front-line supervisors, helping them connect Centene’s values directly to their day-to-day work. They also shared their experiences at company town halls, highlighting how these values guide their roles and strengthen team relationships.



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

Our Values in Motion

This year, Centene introduced the Centene Excellence Awards to recognize CenTeamers who demonstrate a meaningful impact on our members, our mission and team members by exemplifying our values. The peer-nominated program honors individuals and teams whose actions demonstrate our core values, strengthen collaboration and embody exceptional service. Nearly 1,900 nominations were submitted, and a panel of 88 employee judges evaluated each nomination. The top 32 finalists were reviewed by Centene's Executive Leadership Team, which selected six award recipients, one for each of the five values and a One CenTeam Award for outstanding cross-functional collaboration.

Advancing Inclusion

Our culture lays the foundation for Centene's Inclusive Business Practices (IBP), a strategic framework that ensures data-driven, experiential intelligence informs decisions and guides operational strategy. Through IBP, we integrate insights from our members, CenTeamers and community partners into every aspect of our business.

By cultivating a workforce where everyone has access to merit-based opportunity and feels respected and empowered in service of productivity and our mission, we bring a spectrum of ideas and experiences into how we design and deliver our services. We embed fairness and cultural relevance into our business processes by listening to stakeholders, analyzing data from multiple perspectives and incorporating insights from focus groups and community organizations. This strategy removes barriers, improves access and ensures care that meets the unique cultural, social and linguistic needs of every member.



TALENT

At Centene, our People Team partners with leaders across the enterprise to build a workforce rooted in connection, opportunity and trust, while adapting to the evolving healthcare landscape to keep our members at the center of everything we do. In 2025, we enhanced programs that prepare CenTeamers for the future of managed care, supporting development from front-line supervisors to senior executives.

Our employees help us better understand local needs and provide personalized care by living in the communities we serve and often sharing similar experiences to those of our members.

GENDER DISTRIBUTION OF THE WORKFORCE

23%
MALE



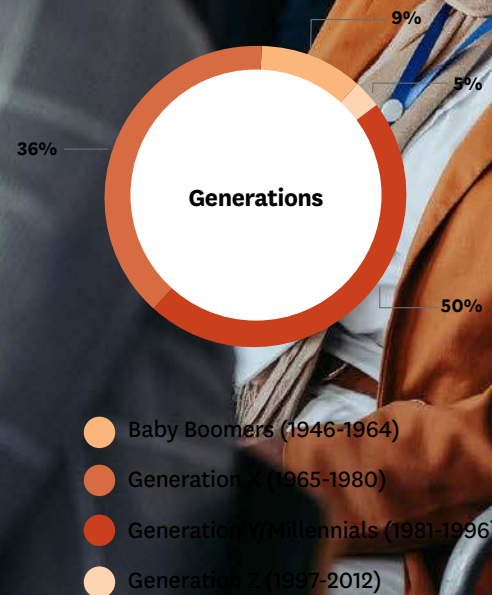
77%
FEMALE



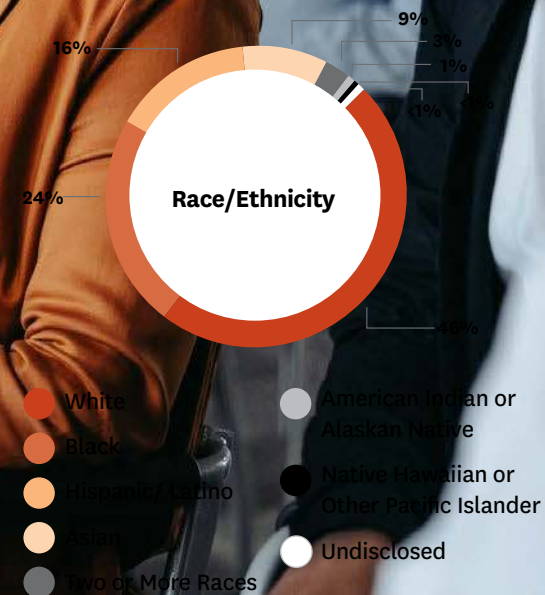
66%
WOMEN
SUPERVISOR+



GENERATIONS DISTRIBUTION OF OUR WORKFORCE



RACE/ETHNICITY DISTRIBUTION OF OUR WORKFORCE



SELF ID

15%
Individuals with
Disabilities
3% Veterans
2% LGBTQIA+

INDIVIDUALS WITH DISABILITIES

VETERANS

LGBTQIA+

Information as of Dec. 31, 2025. 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. nonintegrated companies) is approximately 61,100.



Our Talent Attraction and Hiring Practices

Centene is committed to fair, inclusive hiring practices that attract exceptional talent with unique skill sets, perspectives and experiences. We do not use quotas or set aside roles; instead, we promote balanced, unbiased hiring decisions by encouraging interview panels that include a range of backgrounds and viewpoints.

We invest in ongoing training for our Talent Attraction team, including Society for Human Resource Management (SHRM) Foundation certifications such as Veterans at Work and Employing Abilities at Work, to strengthen understanding of barriers faced by veterans and individuals with disabilities.

In 2025, we enhanced Centene's training and career pathways through partnerships that strengthen workforce development.



Our collaboration with **CyberUp** continued preparing veterans, women and people of color for cybersecurity apprenticeships, resulting in 29 veteran and military family members hired in association with the CyberUp program since 2021.



We also deepened our relationships across a spectrum of colleges, universities and other academic institutions, creating additional mentorship, professional development and real-world experience opportunities. This year, we offered IT scholarships and on-the-job training to students at **Harris-Stowe State University** in St. Louis, Missouri. Through early-engagement initiatives with the Gateway Equity Institute and Cardinal Ritter High School in St. Louis, we offered career-readiness training and mentorship to students.



We advanced hiring for individuals with disabilities and caregivers through our ongoing partnership with the **Starkloff Disability Institute**. As part of Starkloff's Employer Assistance & Resources Committee, we collaborated with corporate peers to deliver workshops on interview preparation and job-offer negotiation.



We continued to recruit and support military-affiliated talent through partnerships with the **Wounded Warrior Project**, **Hiring Our Heroes**, **Onward to Opportunity** and the **Military Spouse Employment Partnership**. Centene hosted hiring events, resume workshops and networking sessions to help military candidates build meaningful careers with us.

Internship Program

Centene offers a competitive, paid, 12-week internship program that provides hands-on learning experience, executive networking opportunities, professional development and community service. In 2025, the program welcomed 166 participants across 31 states and 98 institutions, supported by strong university partnerships, including UC-Davis, Washington University and St. Louis University.

Centene also hosted its second annual Intern Summit, a hybrid three-day experience that brought together interns from a wide range of schools for sessions with executive leaders, peer networking and skill-building workshops to prepare them to launch their careers. The summit convened 56 interns and more than 150 “friends of the program,” resulting in a strong 46% conversion and retention rate and matching the program’s highest rate in history, which was first achieved in 2024. Centene was again recognized by RippleMatch with a 2025 Campus Forward Award for Excellence in Internship Programming, reflecting our innovative early-talent approach and commitment to building an inclusive pipeline of future leaders.



10% reduction in voluntary turnover rates since 2023.

Career Development

Our career development strategy ensures that every employee has opportunities to grow alongside the organization. Through programs that align individual skills with organizational goals, we empower employees to build capabilities, deepen leadership skills and deliver innovative solutions that support our mission.

Mentorship Program — Centene’s enterprisewide mentorship program continued to support career mobility and skill development through a structured six-month cycle with guided milestones anchored in our values. As of October 2025, more than 600 mentors were active, with 55% participating in multiple mentorships. The program’s mentorship tool is designed to build key skill sets, including inclusive leadership, change management, learning agility, curiosity, courage, service and accountability.



EZRA Coaching — Through our partnership with EZRA Coaching, 384 people leaders and 50 veterans completed more than 4,300 coaching sessions, achieving an average satisfaction score of 4.9 out of 5 and reporting measurable improvements in emotional intelligence, collaboration and overall leadership effectiveness.

Fall into Development — Centene expanded internal development opportunities through its fourth annual Fall into Development workshop series. The sessions provided leadership tools, resources and guidance on translating volunteer leadership roles into recognized career assets for 870 participants across multiple enterprisewide workshops.

Inclusive People Programs — In addition to our internal development programs, Centene partners with industry leaders, such as McKinsey’s Connected Leaders Academy and The Fellows Experience, to help emerging and senior leaders build skills in inclusive leadership, strategic thinking and cultural agility. We support these partnerships with an internal alumni network that fosters ongoing learning and connection.

The McKinsey Connected Leaders Academy (CLA)

In 2025, nearly 400 team members participated across six McKinsey CLA cohorts, joining a growing network of more than 950 Centene participants since the partnership began in 2021. Participants reported improved business acumen, communication, resilience and leadership capabilities.

Fellows Experience programs

The Fellows Experience included Centene participants from 19 business units and 10 states, expanding our alumni network to 141 employees. The program earned an 86 Net Promoter Score and a 100% satisfaction rating, with participants reporting meaningful gains in leadership confidence, strategic decision-making, relationship-building and communication.



Centene University

In 2025, Centene University strengthened its enterprise learning strategy with programs focused on leadership readiness and emerging capabilities such as artificial intelligence (AI) literacy. Core offerings included the ongoing Executive and Director Onboarding programs, which help leaders familiarize themselves with Centene’s mission, strategy and culture. This year also marked the launch of the four-month Frontline Leader Development Program, which reached nearly 2,500 supervisors and managers with training aligned with our One CenTeam values. Centene University also supported people leaders through monthly People Leader Exchange sessions and the People Leader Podcast, providing timely updates, practical guidance and opportunities for peer learning across the enterprise.

One CenTeam Leadership Summit

The 2025 One CenTeam Leadership Summit brought together leaders and advocates across Centene to strengthen psychological safety, foster human-centered leadership and bring One CenTeam values and behaviors to life in support of the company’s mission. The event explored the relationship between culture and inclusive business practices, emphasizing their importance in delivering accessible, affordable, culturally appropriate healthcare.

The Summit also recognized the winners of the 2025 Inclusive Leadership Awards, which honors those who demonstrate a strong commitment to advancing the integration of inclusive business practices across all levels of the organization.



Ambetter Health was recognized for its broker multicultural training program. The initiative included Spanish-language education to help brokers build trust, improve member satisfaction and strengthen retention within member populations.



MHS (Managed Health Services) Health Wisconsin was honored for its individualized, data-driven support to members. The plan’s community health workers and housing specialists assisted more than 10% of its members, and targeted interventions in diabetes, asthma and perinatal care improved access, education and health outcomes across the state.

Performance Development Cycle

Centene’s performance development process runs throughout the calendar year, beginning with collaborative goal setting and concluding with an annual self-assessment and performance review. In 2025, we introduced two Performance Checkpoints to encourage year-round dialogue on performance and professional development, grounded in our One CenTeam values and behaviors. These checkpoints are designed to create enhanced communication and trust between people leaders and team members, while encouraging growth aligned with Centene’s culture and business priorities.

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 to ensure fairness throughout the evaluation process. Performance reviews now also assess how well CenTeamers demonstrate Centene’s values and behaviors, reinforcing our culture in everyday work. We also supplement the learning modules with additional training and resources to reinforce key takeaways and actionable next steps.



Employee Networks

Our Employee Networks, open to all employees, include Employee Inclusion Groups (EIG) and Centene Professional Networks (CPN), which foster connections through shared identities, experiences and professional interests to strengthen our inclusive culture.

In 2025, EIGs engaged more than 26,000 CenTeamers through more than 600 programs focused on skill building, cultural competency and business innovation. They also continued to offer mentorship programs informed by participants’ unique experiences and perspectives. The inaugural Women in STEM CPN became a hub for mentorship and skill building, with a focus on the responsible use of technology and AI. Additional career-focused networks are also in development.



Employee Engagement and Workplace Recognition

Listening to our employees is essential to strengthening trust across Centene. In 2025, we launched Centene Voice, a listening platform that replaced our traditional employee engagement surveys with continuous monthly check-ins and quarterly insights. Leaders receive monthly dashboards, discussion guides and microlearning to turn feedback into action, ensuring employee input drives meaningful improvement across the enterprise.

The platform has captured more than 46,000 responses and 316,000 comments; 86% of CenTeamers completed at least one Centene Voice survey, with an overall engagement score of 8.6 out of 10 in October 2025. The results surpassed our 2025 employee engagement goal of being among the top 10% of healthcare organizations for overall employee experience, with a score of 7.7. We also exceeded industry benchmarks across all measured areas. Teams were encouraged to use a “listen, discuss, activate” model when reviewing Centene Voice results to carefully consider survey results and take thoughtful, intentional action.



Employee Engagement Insights (2025):
Centene Voice Index: 8.6
Overall engagement score of 8.6 in October, above the healthcare industry benchmark across every area measured.

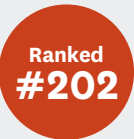
CENTENE ALSO WAS RECOGNIZED AS AN AWARD-WINNING WORKPLACE:

- 

Ranked
#18

Fortune Best Workplaces in Health Care (2025)
Centene ranked 18th among large companies on Fortune’s list of the Best Workplaces in Health Care.
- 

87%
Employee
Agreement

Great Place to Work® Recertified (2025)
Centene was recertified as a Great Place to Work®, with 87% of employees affirming Centene is a great place to work, 30 points higher than the U.S. average.
- 

Ranked
#202

Forbes® America’s Best Employers for Company Culture™ (2025)
Centene was named to the inaugural Forbes list, ranking 202 out of 600 employers and placing among the top 20 U.S. insurance companies.
- 

Five-Star
Rating

Newsweek America’s Greatest Workplaces for Gen Z (2025)
Centene earned a five-star rating for the second year in a row, recognized for a workplace culture aligned with what Gen Z values most.
- 

Top 175

TIME’s America’s Best Companies for Future Leaders (2026)
Centene was named to this inaugural list as one of the top 175 companies where U.S. leaders were most likely to build their careers on the path to senior leadership.

WELL-BEING

Centene offers a variety of programs to help employees thrive personally and professionally, including resources that support physical, mental and emotional wellness, financial security and work-life balance. We continue to enhance benefits to meet the needs of our workforce so that CenTeamers feel valued and cared for.

Compensation

Each year, our People Team conducts a comprehensive review of pay practices to assess both unadjusted and adjusted pay gaps across roles and geographies. In 2025, the review yielded highly satisfactory results among CenTeamers and continues to identify no systemic pay gaps. We will continue to review our pay practices and, as appropriate, adjust them to ensure fair compensation for all employees.



Benefits, Wellness and Employee Assistance

Centene's approach to employee well-being uses the same whole-health philosophy that guides how we care for our members. Our programs are designed to strengthen physical health, mental wellness and family stability, with many offerings available at no cost to CenTeamers. The Employee Assistance Program provides 24/7 access to free, confidential counseling, as well as legal and financial consultations and everyday work-life support. In 2025, we expanded several benefits and continued investing in preventive and educational resources to help CenTeamers plan for long-term success.



Healthy Pathways supports sustainable wellness habits through personalized digital tools and free one-on-one health coaching. The program also offers financial incentives, such as reductions in healthcare premiums, for completing annual preventive care visits and health screenings.



Hinge Health provides a digital physical therapy program and individualized coaching for a variety of needs, including joint and muscle pain, mobility challenges and post-surgery rehabilitation.



Rx Savings Solutions (RxSS) helps CenTeamers identify lower-cost prescription options through personalized digital alerts and guidance on alternatives. Launched in March 2025, the program has already tracked substantial savings.

Benefits, Wellness and Employee Assistance (cont.)

Centene continues to offer family care and caregiver benefits to better support CenTeamers balancing work and home responsibilities, including parental leave (up to 14 weeks for parents who have given birth) and caregiver leave (up to six weeks). Additional resources help CenTeamers navigate important life moments with greater stability and confidence.

Family planning



BenefitBump provides a dedicated, no-cost care navigator to support CenTeamers and their partners through pregnancy, adoption and fertility treatment.



Family-Building Benefits bring financial support through the medical plan for fertility services. In addition, adoption assistance and surrogacy assistance policies were expanded, helping CenTeamers grow their families with greater stability.

Child care and dependent care support



Bright Horizons Back-Up Child Care offers reliable care when regular arrangements are unavailable, helping working parents manage unpredictable care needs.



EAP Child and Elder Care Resources provide free referrals and guidance for child care, elder care and complex family responsibilities.



Subsidized Child Care provides on-site or partnered child care at reduced rates in certain locations to reduce logistical barriers for working parents.

Support for new and nursing parents



Lactation Support offers dedicated, private lactation spaces to support nursing parents returning to the workplace.





Inclusive Practices Across the Business

Centene's Inclusive Business Practices (IBP) team applies a human-centered focus to processes, policies and practices, ensuring we live our values while driving business performance. The team collaborates directly with business leaders, leveraging stakeholder data and insights to impact workforce development, market strategy and community engagement. This agile approach enables us to respond to evolving member needs while proactively preparing for the future.

Our Councils

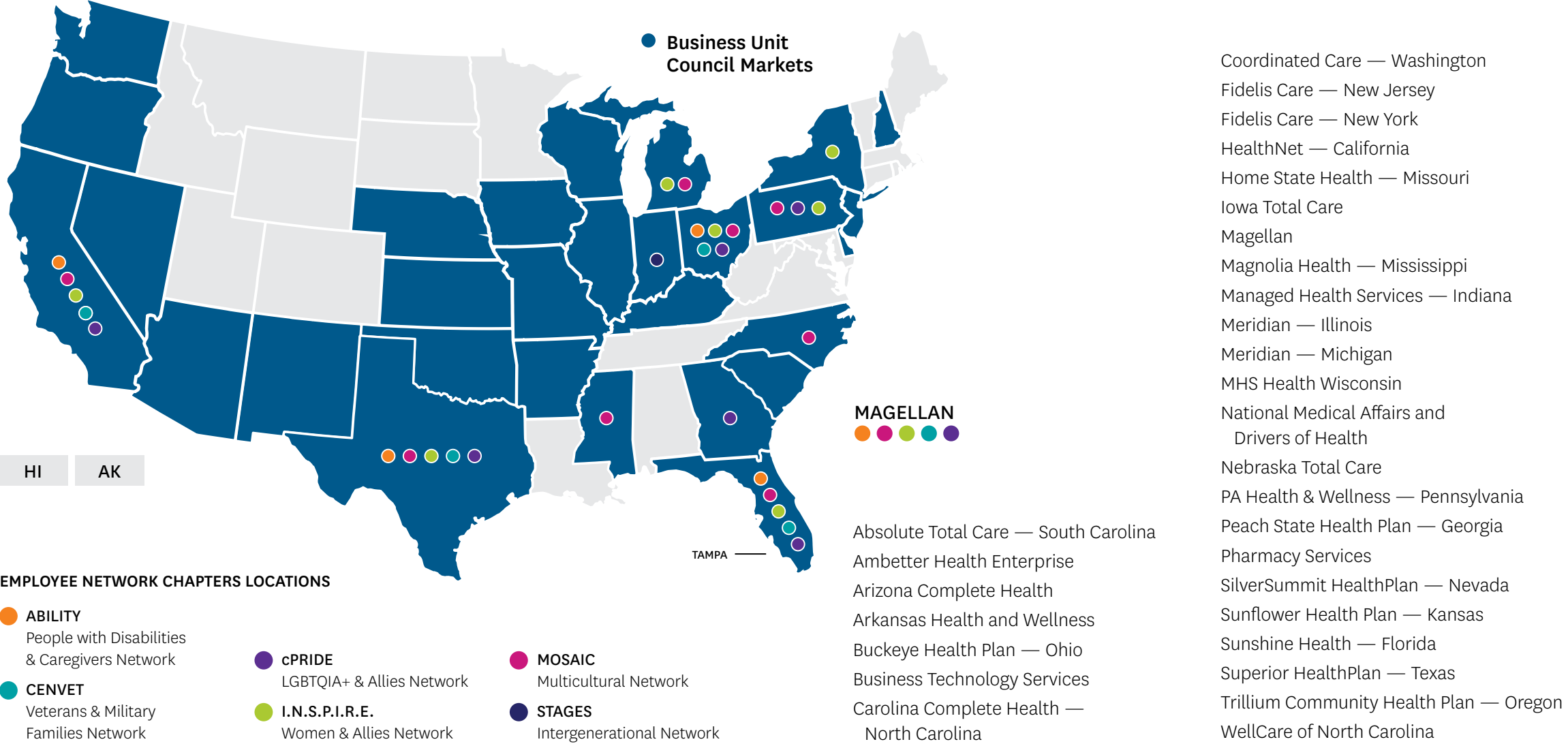
Through inclusive business councils, we align enterprise and local teams to strengthen decision-making and embed cultural fluency into healthcare solutions and the member experience, leading to improved care and stronger community connections.

Centene's National Disability Advisory Council (CNDAC) — Centene worked with key leaders in the disability community to establish this council, developing a framework for disability inclusion with respect to our employees, members, providers and suppliers. The council includes leaders in disability advocacy who develop recommendations and propose initiatives to advance disability inclusion in Centene's workforce and product offerings in our healthcare solutions.

Executive Council — This council provides enterprisewide strategic direction and accountability for IBP. Composed of senior leaders from across the enterprise, the council ensures alignment between national and market-level priorities. It is supported by three committees, Strategy & Operations, Thought Leadership & Communications and Human-Centered & Inclusive Leadership, which help integrate inclusive practices into strategic planning and operational decisions.

Inclusive Business Practices Councils — These groups bring together cross-functional leaders within each division to advance inclusive business practices at the functional level. In 2025, councils strengthened their structure by implementing six standardized operating requirements, including a charter, strategic plan, meeting cadence, budget, defined roles and a communication plan. All councils met these standards by midyear. The Business Unit Advisory Committee supports this structure through onboarding, best-practice sharing and quarterly impact updates to ensure consistency and accountability.

INCLUSIVE BUSINESS PRACTICES COUNCILS AND EMPLOYEE NETWORK CHAPTER LOCATIONS



Supporting Quality & Accreditation

In 2025, the IBP team collaborated with Centene's Enterprise Quality & Performance Improvement (eQPI) group to provide subject matter expertise in the development of standardized responses to National Committee for Quality Assurance (NCQA) Health Plan Accreditation surveys as well as support for the integration of Culturally and Linguistically Appropriate Services (CLAS) standards across the organization, including the creation of tailored summaries that explain how each market addressed key needs in its CLAS Program Evaluations. These efforts

improved consistency, efficiency and quality efforts across markets.



In **2025**, IBP partnered enterprisewide to advance consistency, quality and health equity across key initiatives.

Additionally, IBP supported Centene's multiyear effort to enhance member data collection, ensuring our data strategy embraces all of Centene's member communities and enables tailored healthcare solutions for those populations. Ongoing partnerships with the Provider Accessibility Initiative (PAI)

(See [Expanding Access Through Provider Partnerships](#)) and CNDAC continue to improve accessibility for members with disabilities and their caregivers.

Supporting Business Development

The IBP, Business Development and Drivers of Health teams worked jointly to develop clear, consistent responses for request for proposal (RFP) submissions that reinforce our commitment to providing quality, culturally appropriate care to all communities. The responses emphasize Centene's approach to inclusive hiring, community engagement, local vendor inclusion and workforce development.



Translation Guide Ensures Accuracy of Members' Experiences

Centene's Translation Guide ensures that translated member materials clearly and accurately communicate important information. The guide establishes standards for word choice, tone and local vernacular to improve communication with our members and support a more culturally informed and personalized member experience. When translations are based on our members' expectations, and we follow CLAS requirements, we honor commitments made in our RFPs.

SUSTAINABLE PROCUREMENT

Centene's sustainable procurement practices connect us to suppliers who share our values and consistently deliver quality-focused products and services. By engaging suppliers from local communities, we support their economic health and infrastructure. Our [Vendor Code of Conduct](#) outlines expectations for ethics, fair business practices, environmental stewardship and respect for human rights.

Evaluating Supplier Sustainability Performance

Each year, Centene's Enterprise Procurement team partners with the Corporate Sustainability team to assess the performance of strategic suppliers through an annual Supplier Sustainability Questionnaire covering five areas: corporate sustainability, sustainable procurement, fair business practices, labor and human rights, and community engagement.

Strategic suppliers are identified based on annual spending and their operational significance to Centene, including small businesses, high-environmental impact suppliers and vendors handling sensitive personal or health information. In 2025, 183 suppliers completed Centene's annual Supplier Sustainability Questionnaire, a slight increase from 2024. Suppliers receive individualized results through the survey platform, including areas for improvement. Those with lower performance scores receive direct follow-up from Enterprise Procurement.

Based on their survey results, suppliers are segmented into high-, medium- and low-impact categories across environmental, social and governance dimensions, enabling more focused follow-up and improvement planning. To support long-term reporting and data quality, Centene is enhancing its data collection processes and developing dashboards to provide increased visibility into supplier initiatives.



**Expanding Access to Opportunity
in Local Communities**

Through initiatives such as the Small Business Growth Initiative (SBGI), our health plans continue to increase engagement with small, local and diverse suppliers, creating more pathways for these businesses to participate in competitive sourcing.

Because our health plans operate locally, our sourcing approach is tailored to meet state requirements and local needs. SBGI supports our commitment to creating fair access to business opportunities for strong-performing, certified minority- and women-owned businesses, as well as veteran-, LGBTQIA+-, small- and disability-owned businesses.



\$830 million spent with a broad spectrum of U.S. vendors in 2025.



Care Where It Counts

To advance our mission of transforming the health of the communities we serve, one person at a time, we work to ensure access to quality healthcare and address the social, economic and environmental factors that affect health beyond the doctor's office. These challenges are bigger than any one organization, which is why we collaborate with providers, policymakers and partners across the industry to improve outcomes. Together, we're elevating quality, expanding access and addressing unmet health needs across the communities we serve.



Healthcare Quality

Providing our members with easy access to quality-focused care is foundational to advancing our mission.

COMMITMENTS TO QUALITY AND IMPROVED HEALTH OUTCOMES

Centene maintains rigorous standards to ensure members receive safe, effective and equal access to care. These efforts are recognized through certifications and accreditations from top healthcare quality organizations, such as the NCQA, which covers both health plans and specialty healthcare organizations. We verify provider credentials and apply NCQA-supported standards to strengthen network quality and enhance the member and provider experience.

We have achieved NCQA Health Plan Accreditation in 32 states, with most accredited for both Medicaid and Marketplace products. In addition, health plans in 24 states have earned NCQA Health Outcomes Accreditation (formerly Health Equity Accreditation) in 2025, more than tripling since 2022. This increase reflects sustained investment in data, member experience and access to care. Our quality infrastructure also includes several NCQA specialty accreditations, such as Utilization Management Accreditation for pharmacy, dental, vision and shared services.



32 states with
NCQA Health Plan
Accreditation



24 states with
NCQA Health
Outcomes
Accreditation

STRENGTHENING QUALITY CARE DELIVERY

Centene's approach to quality care delivery centers on improving outcomes for every member we serve. In 2025, we advanced our multiyear quality strategy through stronger governance, more specific data and deeper provider collaboration.

In 2025, our quality improvement efforts were guided by three priorities:



Data-driven improvement — Enterprisewide dashboards and advanced analytics now give teams real-time visibility into care gaps, Healthcare Effectiveness Data and Information Set (HEDIS) and Consumer Assessment of Healthcare Providers and Systems (CAHPS) measures, and member experience trends. This supports faster, more targeted interventions.



Expanding member and provider engagement — We strengthened outreach, expanded member education on important health and screening resources, improved access-to-care processes, and deepened provider partnerships, including the launch of the Centene Provider Advisory Council (CenPRAC) to incorporate provider feedback into quality and operational improvements, and continued implementation of the Provider Engagement Operating Model (PEOM) to deliver consistent, data-driven tools and field support.



Simplifying provider collaboration — Through unified quality governance, our PEOM and CenPRAC, we worked to reduce administrative barriers and strengthened support for providers so they can focus more time on patient care. Feedback from provider engagement forums helped us identify opportunities to improve efficiency, resulting in fewer calls and manual interventions, faster claims and authorization processes, and higher provider satisfaction scores.

Quality Performance Across Lines of Business

Centene's quality performance is reflected in standardized quality scores across our health plans. These scores, reported on a 1-to-5-star scale, provide a standardized way to evaluate how effectively our health plans deliver care, measuring clinical outcomes, preventive services and member experience. Our most recent performance results include:

Medicare Advantage — Centene continued to improve Medicare Advantage quality performance and Centers for Medicare & Medicaid Services (CMS) Star Ratings, with 60% of members in 3.5-star or higher plans, up 5% year over year. Notably, within that 60%, nearly 20% of our members are now enrolled in 4-star plans. Over the last three years, the percentage of our members in plans with 3.5 stars or better has steadily increased, reflecting the notable improvements we have made in enterprise alignment, data tracking, operational performance and member engagement.

Medicaid — 97% of our Medicaid plans were rated 3 stars or higher by the NCQA, up from 89% in the prior year. MHS Health Wisconsin and PA Health & Wellness were recognized among the nation's highest-rated Medicaid plans, each earning 4.5 out of 5 stars for overall quality. Improvements

were supported by enhanced care coordination, behavioral health integration and expanded provider engagement.

Marketplace — Centene achieved a quality milestone in the Marketplace segment, with 93% of Ambetter Health plans rated 3 stars or higher, up from 81% in the prior year. This progress reflects operational alignment, improved member experience and targeted efforts to increase preventive care, support medication adherence and close care gaps using real-time clinical data.



Quality performance improved across every line of business, reflecting sustained progress in care delivery, operational alignment and member experience.



60%
of Medicare Advantage
members in 3.5+ star plans

97%
of Medicaid plans rated
3+ stars

93%
of Marketplace plans
rated 3+ stars

SUPPORTING OUR MEMBERS

Centene's Population Health and Care Management teams deliver personalized, whole-health support across the Medicaid, Medicare and Marketplace lines of business. Through coordinated clinical programs, digital tools and community-based partnerships, we help members manage their health and access the resources they need to live healthier lives. In 2025, we continued to enhance this approach with real-time data, predictive analytics and targeted outreach to close care gaps and support active engagement in care.

Person-Centered Care Coordination

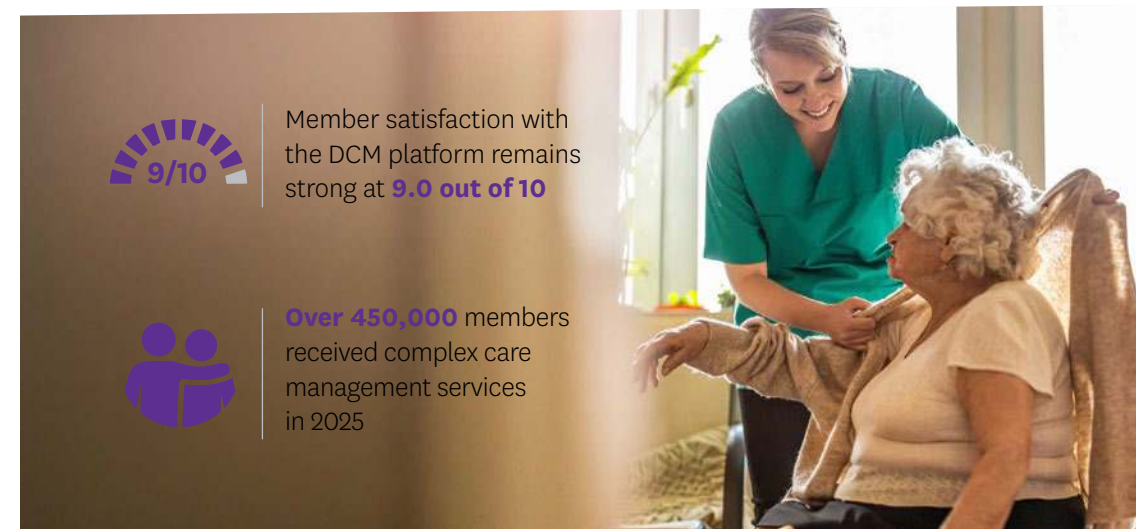
In Centene's care coordination model, nurses, social workers, behavioral health specialists, community health workers and other providers collaborate across systems to holistically support members. This coordination helps ensure they receive the right care at the right time, even when living with coexisting conditions, chronic or rare diseases, obstacles to care, or limited access to nutritious foods or reliable transportation. Care teams address care gaps by coordinating primary care provider (PCP) visits, supporting members to achieve their care plan goals and providing education and other resources to keep members engaged. In 2025, we enhanced this model with integrated data tools and predictive analytics to identify members at higher risk or with complex needs earlier and deliver more proactive, targeted support.

Digital Care Management

Our Digital Care Management (DCM) platform gives members a simple way to connect with their care teams through secure messaging and real-time health education. In 2025, member satisfaction with the DCM platform remained a strong 9.0 out of 10, reflecting the continued value of digital-first access. Through our digital outreach campaign, members eligible for care management can easily enroll in the DCM program via QR code. Digital outreach accounted for 33% of DCM enrollments, up from 4% last year. DCM continues to drive strong engagement, with members increasingly interacting with self-service features such as reminders, articles and surveys, which provide the care teams with insights to monitor utilization, track adherence and tailor outreach.

Chronic Condition Management

In 2025, Centene supported more than 6 million members with chronic conditions through education, lifestyle coaching and preventive care for conditions such as diabetes, heart disease, chronic obstructive pulmonary disease and asthma. Using data-driven outreach, we identify at-risk members early and tailor interventions, including nutrition counseling, medication management and screenings to improve health outcomes. Our approach to chronic condition management also includes collaborating with local providers to facilitate continuity of care and community-based support, allowing members to manage their health more independently.



KEY CLINICAL INITIATIVES

In 2025, we continued to advance multiyear clinical priorities, including maternal and child health, behavioral health, foster care and food is medicine, through a unified population health strategy focused on both medical needs and drivers of health. These initiatives reflect our commitment to delivering coordinated, whole-person care that improves outcomes for our members.

Maternal and Child Health (MCH)

Across our lines of business, Centene managed more than 290,000 births in 2025, reinforcing Centene's position as one of the nation's largest maternity care coordinators. Of those births, 84% were within our Medicaid population. Medicaid plays a pivotal role in providing healthcare coverage for pregnant women and new mothers, covering nearly 41%* of all births in the U.S. Our unique position as the largest Medicaid managed care organization in the nation gives us the responsibility and opportunity to significantly improve birth outcomes and support our members before, during and after pregnancy.

To meet the growing and diverse needs of our members at this phase of life, our flagship maternal care program, **Start Smart for Your Baby®** (Start Smart), has

continued to evolve. This past year, we advanced this work through programs that engaged members early, addressed medical needs and drivers of health, and expanded access to culturally appropriate care. The program's trimester-based assessment approach encourages regular conversations and thoughtful care coordination that expands into the fourth trimester. This ensures that families have the resources, guidance and encouragement they need through pregnancy and early parenthood. The launch of the national Start Smart website delivers timely health education to help members navigate prenatal, postpartum and newborn care with confidence.



In 2025, our plans managed over **290,000 births**.



* Sourced from the [2024 Medicaid and CHIP Beneficiaries at a Glance: Maternal Health](#).

Maternal and Child Health (MCH) (cont.)

In 2025, we strengthened continuity of care across the maternal and early childhood journey by advancing coordinated, community-informed approaches that support families during critical periods of development. We expanded continuity of care through the **First Years of Life initiative**, offering coordinated guidance from birth to 24 months to support healthy development and prevent avoidable complications. We also developed a **Community-Based**

Doula toolkit through enterprisewide collaboration to help health plans strengthen partnerships with local doulas and support members who face ongoing gaps in maternal healthcare.

Our **Maternal Community Health Worker certification** was created to equip the existing and future workforce with skills that promote timely access to care, maternal mental health support, breastfeeding guidance and navigation

of social and medical services. To further improve access in underserved areas, we supported the launch of new mobile MCH vans in Illinois, delivering prenatal and postpartum services to rural communities with limited provider access. (See [Expanding Access Through Provider Partnerships](#).)

Strong community partnerships help us bring meaningful care closer to home for our members and address drivers of health. Our teams work closely with

members to identify individual drivers of health needs and seek out partnerships with community organizations dedicated to addressing those needs. Our Start Smart program finds community sources for essentials like new car seats or cribs, diapers, formula, medical supplies and much more. By working alongside our local community partners, we can more effectively meet the complex needs of our members, creating a network of support that uplifts communities.



Behavioral Health

Centene's behavioral health programs address the full spectrum of emotional and psychological needs for members across all lines of business. As of December 2025, more than 4.5 million members had a behavioral health diagnosis, with 13% of these members also identified as experiencing a substance use disorder. Through coordinated care and digital tools, we continue to evolve how we meet members' needs.

Integrated Behavioral Health Support

— Centene delivers integrated behavioral health support through programs that combine clinical oversight with meaningful human connection. In 2025, Centene made significant progress in solving the industrywide challenge of safe and effective prescribing for children and adults with complex behavioral health

needs through our Behavioral Health Medication Monitoring program. Active in 11 Medicaid markets, clinicians completed over 15,000 medication reviews and addressed over 1,200 behavioral health HEDIS gaps, improving alignment with clinical guidelines.

Our partnership with Pyx Health, a digital and human-centered engagement platform, complements this work by addressing social isolation and supporting emotional well-being. In 2025, members using Pyx reported feeling 64% less lonely, with 91% engaging in two or more conversations with care team members.

Substance Use Disorder (SUD) — Centene's HALO™ (Health Assistance, Linkage and Outreach) program provides integrated care management for members at risk for or experiencing substance use disorders. In 2025, HALO™ operated

in 22 Medicaid and 28 Marketplace markets, expanded its Peer Recovery Specialist team and drove a preliminary 40% reduction in emergency room visits related to substance use for engaged members, building on a 35% decrease from 2024. In 2025, we introduced new predictive tiering logic to identify at-risk Marketplace members earlier and improve the effectiveness of interventions.

Members Empowered to Succeed

(METS) — The METS program supports members with behavioral health and substance-related conditions or complex social needs who may not otherwise be engaged in traditional care management programs. METS focuses on improving care coordination and clinical health outcomes for vulnerable populations by helping members access services that align with their individual needs.

In 2025, METS served over 15,000 members across Medicaid and Ambetter markets, expanding with additional staff and membership in Kentucky, Arizona and Florida. The program generated substantial savings in behavioral healthcare costs for engaged members while METS clinicians and care coordinators addressed more than 16,000 care gaps with members and providers. METS also shares resources connecting members to housing, child care, education and community support, while adding new components focused on early childhood behavioral health (ages 0–6) and collaboration with Applied Behavioral Analysis providers.



THE IMPACT OF METS



more than **16,000**
care gaps addressed



15,000
members supported



Foster Care

Centene partners with child welfare systems to support children and youth with complex medical, behavioral and social needs. Across 21 states, we serve approximately one in three children in foster care, including serving as the sole managed care partner in six of those states. This reflects our long-standing commitment to strengthening care for a population that faces significant disruption and trauma.

Our foster care model is designed to provide stability, continuity and whole-child support amid frequent transitions. Specialized care managers, including licensed behavioral health clinicians, nurses and social workers, coordinate integrated physical and behavioral health services, support timely entry-into-care appointments, and connect children and caregivers to community-based resources.

To deliver consistent, trauma-informed care, we established Foster Care Centers of Excellence (FCCOE). These primary care practices are designed specifically for youth in foster care and are trained in trauma-informed care, equipped to coordinate across systems and prepared to serve as a stable medical home as placements change. As of 2025, FCCOEs operate in Texas, Washington, Missouri and Oklahoma. Providers in Florida and Illinois are completing the certification process. These centers consistently outperform non-specialty clinics on key HEDIS measures, including adolescent well-child visits and immunizations.

Our approach is reinforced through large-scale, trauma-informed training for clinicians, caregivers and child welfare stakeholders. These efforts help elevate care quality and strengthen the systems that support children and youth throughout their foster care journey.



Healthcare Access and Drivers of Health

Our access to care strategy prioritizes MCH, foster care and rural health, while addressing the social and environmental factors that influence well-being, such as food, housing and transportation.

EXPANDING ACCESS THROUGH PROVIDER PARTNERSHIPS

Centene works hand-in-hand with providers, policymakers and community organizations to expand access to care through initiatives that bring services closer to where members live, learn and work. This includes strengthening rural provider networks, advancing school-based care, improving disability access through our Provider Accessibility Initiative (PAI) and supporting community health centers through national partnerships such as the National Association of Community Health Centers (NACHC).

Virtual and Mobile Care

In 2025, Centene partnered with telehealth vendors to provide more than 16 million virtual visits across all 50 states, giving members convenient access to primary, behavioral and specialty care while reducing transportation barriers. As a core part of our delivery model, virtual care complements on-the-ground programs and extends care directly into rural and underserved communities.



Fidelis StreetSide RVs (New York) — Our fleet of StreetSide RVs serve as mobile health hubs that bring coverage directly to communities. From Buffalo to the Bronx, these vehicles offered walk-up access to health insurance enrollment, membership renewals and personalized guidance with no appointments required. The StreetSide RVs made nearly 300 appearances, drawing more than 8,100 visitors statewide.



Maternal & Child Health mobile care (Illinois) — In 2025, Meridian Health Plan of Illinois and the Centene Foundation awarded \$1.5 million to OSF HealthCare to support a new mobile maternity care unit delivering prenatal and postpartum services to rural and underserved communities. Operated by OSF HealthCare, the mobile unit expands access to maternal care and complements Centene's Start Smart program by bringing services closer to families who face barriers to traditional care settings.



Hazel Health — Through partnerships between Centene health plans and Hazel Health, school-based telehealth connects students with on-demand clinicians for urgent and preventive care, complementing school nurse support and reducing barriers such as transportation and caregiver availability. Hazel clinicians can order prescriptions, support over-the-counter medication administration and coordinate follow-up with PCPs.



Improving Care for People with Disabilities

Centene is committed to improving access to care for people with disabilities through our PAI. Developed in collaboration with the National Council on Independent Living (NCIL), the PAI helps identify and remove physical and programmatic barriers that prevent access to care and increase the percentage of Centene providers that meet and exceed minimum



federal and state disability access standards. The initiative supports providers in enhancing accessibility, implementing universal design standards and improving the accuracy of disability access data used in member directories.

The PAI's Barrier Removal Fund (BRF) provides grants to help healthcare practices upgrade their facilities with accessible medical equipment and design features. In 2025, the program focused on supporting practices in Ohio and Michigan, following successful projects in Florida, Kansas and Pennsylvania. BRF grants have supported improvements such as adaptive exam tables, wheelchair-accessible scales, automatic doors, ramps, redesigned exam rooms and sensory-friendly tools, including noise-canceling headphones, weighted blankets, LED lighting and braille signage. These upgrades strengthen provider readiness and expand access to care that is both physically and programmatically accessible for members. Since launching in 2018, the BRF has awarded more than \$2.9 million in grants to over 290 providers across 16 states.

Value-Based Care

Value-based care remains central to Centene's approach to improving health outcomes, strengthening provider partnerships and supporting affordability. More than 84% of our value-based members are enrolled in Medicaid, with a significant concentration across eight key markets. This focus enables deeper collaboration with providers and community health centers. To expand access to value-based care, we partner with PCPs, community health centers and third-party facilitators that help aggregate

smaller or rural PCP groups, many of which serve members in less mature managed care markets.

Centene also collaborates with NACHC to advance value-based care adoption among safety-net providers, which are community health centers and other primary care organizations serving members in underserved communities. Through tailored models, technical assistance and training, we help build the capacities providers need to sustain long-term success in adopting value-based care.

In 2025, providers in value-based arrangements across our eight key markets demonstrated measurable improvements in utilization compared to those not in value-based agreements:



3% lower Emergency Department visits



25% lower inpatient admissions



These providers participating in the value-based arrangement experienced a **5%** year-over-year increase in primary care.

ADDRESSING DRIVERS OF HEALTH

Food Access

Lack of access to healthy foods leads to illness, avoidable healthcare costs and persistently poor health. An estimated 60%* of U.S. adults live with at least one chronic health condition, and those that are diet-related are among the most prevalent. When implemented effectively, food programs have been shown to lower hospital admissions, improve clinical measures such as blood sugar, blood pressure and body mass index and reduce food insecurity.

Centene is committed to using food initiatives to create measurable impact and drive the future of whole-person care. This includes partnering with retail grocers, farmers' markets and other regional vendors to tailor support to the needs of communities so we can transform food from a basic necessity into a strategic driver of better health and affordability.



* Sourced from the essay, [“Fighting Food Insecurity to Improve Health”](#)

Food Is Medicine

While food access initiatives help address immediate nutrition needs, Food Is Medicine (FIM) is the clinically integrated component of Centene's broader food access strategy. FIM integrates nutritious food and coaching into healthcare delivery to help prevent and manage chronic, diet-related conditions, improving outcomes and reducing the need for higher-cost healthcare.

Centene's FIM efforts focus on three core program types: Medically Tailored Meals, Medically Tailored Groceries and Produce Prescriptions.



Key Programs & Initiatives in 2025:

Medically Tailored Meals:



Health Net Medically Tailored Meals Program (California) — The Medically Tailored Meals program delivers clinically appropriate meals to Medi-Cal members with nutrition-sensitive chronic or serious health conditions, with the goal of improving health outcomes and reducing avoidable hospital and emergency care. The program serves over 75,000 unique members and provides up to two meals per day for up to 12 weeks, with extensions available when medically necessary. Services are delivered as part of the member's clinical care and include nutrition education and oversight by licensed registered dietitians to ensure meals meet individualized nutritional needs.

Medically Tailored Groceries:



Nebraska Fresh Carts Program (Nebraska) — Provides healthy food boxes and nutrition incentives for Medicaid members managing chronic conditions. Early results show increased nutrition engagement and early improvements in blood sugar levels, supporting better disease management.



Centene Foundation Fresh Food Pharmacy (Michigan) — A \$1 million investment supporting a fresh food pharmacy for patients with chronic, diet-related conditions. The program pairs medically tailored groceries with health coaching and care coordination to improve outcomes and reduce avoidable healthcare utilization.

Produce Prescriptions:



FreshRx Oklahoma (Oklahoma) — In partnership with FreshRx Oklahoma, Oklahoma Complete Health members with Type 2 diabetes can access a year-long produce prescription program that delivers biweekly boxes of fresh, locally sourced produce alongside nutrition education and clinical monitoring. Results show nearly a two-point average blood sugar reduction among most participants, with additional improvements in blood pressure, weight, energy and mental well-being.



Coordinated Care Harvest Bucks™ (Washington) — Provides Medicaid members with produce prescription vouchers redeemable at grocery stores, paired with care coordination and nutrition education.

Affordable Housing

Centene supports environmentally responsible housing that improves health and reduces household costs. Through the Centene Foundation, we launched an innovative national fund to provide predevelopment loans to McCormack Baron Salazar, one of the leading affordable housing developers in the U.S. These high-impact loans are the most challenging to procure and accelerate construction. Every \$1 in predevelopment loans unlocks \$30 in construction financing. We have funded projects in Georgia, Nevada and North Carolina, where our health plans also engage local stakeholders and where lack of affordable housing continues to be a key driver of health.



Improving Health through Local and National Partnerships

Centene champions access to care by reducing barriers — such as limited access to safe housing, nutritious food and other key drivers of health — so the people and communities we serve can achieve their highest level of health. We partner with organizations across markets to expand access to care and strengthen the safety net providers that our members rely on, complementing our clinical programs by meeting members where they are, reinforcing local provider capacity and supporting the broader community infrastructure needed to improve health outcomes.

Key 2025 partnerships included:

Sunshine Health Works (Florida) — Supports economic mobility and access to care by training home health workers, nursing extenders and medical support staff. Through scholarships, certifications and job-skills programs, the initiative helps members and community residents pursue healthcare careers while expanding the workforce in eight counties.

Buckeye Works (Ohio) — Provides community-based care coordination for members with complex medical, behavioral and social needs. Buckeye Works strengthens job readiness for Medicaid members through career planning, skills development and support, such as transportation, child care and housing rental assistance. Buckeye also participates in Ohio's Meaningful Employment for Medicaid Enrollees program to help members overcome barriers to work and access local employment resources.

MHS Serves (Indiana) — Provides a \$12 million, six-year program focused on improving health outcomes by supporting key community-based programs and resources across Indiana. The latest partnership opportunity, Youth Mental Health Empowerment Program, awarded \$1.2 million in 2025 to support the expansion of youth access to healthcare, mental health and trauma-informed care across the state.

National Association of Community Health Centers (NACHC) — Serves more than 32 million patients nationwide as a vital safety net for Medicaid members, children, older adults and historically underserved communities. Centene partners with community health centers and Primary Care Associations to expand access to high-quality, integrated physical, behavioral and social care. Our support includes community events, screening programs, telehealth equipment, mobile maternity services, disaster-response grants and quality improvement initiatives.

Multi-State Food Security Response — The Centene Foundation and participating health plans invested \$1.5 million to address food insecurity after families experienced disruptions to the Supplemental Nutrition Assistance Program (SNAP) and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Participating plans included Buckeye Health (Ohio), Sunshine Health (Florida), Carolina Complete Health (North Carolina), Superior HealthPlan (Texas) and Meridian (Illinois). Funding supported more than 70 community-based partners, distributing more than 2 million pounds of food to over 550,000 individuals.

Environmental Impacts on Health

Centene recognizes the clear link between environmental conditions and health, as well as the growing challenges climate-related risks pose for the communities we serve. Because these lower-income and medically complex populations are often disproportionately impacted by these factors, we focus on strengthening resilience and integrating climate considerations into our work.

PREPAREDNESS, RESPONSE AND ADAPTATION

Centene prepares for climate-related risks that affect member health, focusing on both chronic environmental conditions and acute weather events that disrupt access to care.

Chronic Climate-related Risks

We address long-term environmental challenges, such as extreme cold, poor air quality and rising temperatures, by monitoring regional conditions and identifying members who may be more vulnerable. Our teams use analytics and local insights to anticipate health needs, support care management plans and share guidance to help members stay safe during prolonged environmental stressors.

Acute Weather-related Risks

For sudden events like hurricanes, floods, wildfires and tornadoes, Centene uses advanced analytics, predictive modeling and care management systems to identify members most at risk during emergencies, including those needing critical prescriptions or ongoing care. Additionally, working with AlertMedia, Provider Relations team members can more quickly assess the status of impacted provider offices, pharmacies and facilities. Our corporate and local teams then conduct proactive outreach, coordinate early prescription refills and help members secure transportation, shelter and essential services.



Insights from Climate Strategy Analysis

Centene continues to assess how environmental conditions affect population health through our climate strategy analysis. This work clarifies how climate-related stressors intersect with member needs and informs mitigation strategies across operations, community programs and care delivery.

In 2025, we advanced initiatives that align operational sustainability with member health, including:



Expanding virtual care access, which leads to reducing members' travel-related emissions and improving accessibility.



Supporting development of environmentally sustainable housing that improves member health outcomes and lowers household costs.



Providing financial support for members to buy fresh fruits and vegetables through local markets and community health programs.



Forming local partnerships to address environmental impacts on health and strengthen neighborhood resilience.

NATURAL DISASTER RESPONSE

In 2025, Centene's corporate and local teams continued to help members prepare for and respond to environmental disasters nationwide. Using emergency communication technology and advanced analytics, our health plans can quickly identify high-risk members, locate impacted providers and pharmacies, and coordinate rapid outreach within hours of an event.



Tornado in Missouri — Following the May 2025 St. Louis tornado, Centene and Home State Health coordinated with the mayor's office and local nonprofits, including the Urban League, Nurses for Newborns and the St. Louis Area Diaper Bank, to deliver food, emergency supplies and shelter information to affected families. Teams helped connect members to medical and behavioral health services, supported early prescription refills and provided materials for home repairs. Home State Health also hosted community relief events that assisted hundreds of families across the region.

This immediate response marked the beginning of a longer-term commitment to support community recovery efforts. In the weeks that followed, Home State Health continued to partner with local organizations to provide access to care, essential needs and trusted resources. This approach reflects how Home State Health remains present beyond initial disaster response and works alongside local leaders throughout the recovery phase.



Flooding in Central Texas — When catastrophic flooding struck Central Texas in July 2025, Superior HealthPlan used real-time data to identify more than 71,000 members across impacted counties. Care teams prioritized outreach to individuals considered medically fragile, replacing medications, arranging emergency transportation and restoring access to critical services. Superior employees and volunteers supported relief events, distributed hygiene and cleaning supplies and delivered emergency supplies to assist residents in the area. The Centene Foundation also launched a matching donation campaign to support local recovery organizations and accelerate community rebuilding efforts.



71K+ Texas members supported during catastrophic flooding



Wildfires in California — As wildfires spread across California in 2025, Health Net deployed its mobile RV unit to evacuation zones to deliver on-site medical, behavioral health and care management services. The plan coordinated with local providers to ensure impacted members could access medications and follow-up care. To support long-term recovery, Health Net and the Centene Foundation partnered with the California Community Foundation, distributing more than \$1 million for healthcare infrastructure repairs, community health organizations and resilience programs serving affected families.



1M+ invested in California healthcare infrastructure and family resilience programs



Aid in a Time of Crisis

When wildfires swept through Southern California in early 2025, the Health Net team identified members at risk of losing access to medications or essential services using AlertMedia and real-time analytics. Maria, a Health Net member in Los Angeles County, was preparing to evacuate when she received a proactive check-in call from the outreach team. “I’m in the process of being evacuated, and it’s quite a frightening experience,” Maria shared. “I truly appreciate your thoughts and support during this difficult time.”

Within minutes, the team helped her secure emergency prescription refills and locate temporary housing and community resources. Maria’s experience reflects one of thousands of targeted outreach efforts that kept members safe, supported and connected throughout the wildfire response.

ADVANCING HEALTH THROUGH FOOD ACCESS

A key focus area for Centene’s Community Impact team in 2025 was addressing food insecurity. The team aligned its nonprofit grantmaking and partnerships with Centene’s Food Is Medicine efforts, seeking to advance Centene’s mission by improving nutrition in our member communities and reducing nutrition-related health disparities. By improving access to affordable, nutritious food and increasing community awareness of healthy eating, we increase food security for our member communities and enhance their overall health. Some key highlights of our employee service and giving in support of our strategic community partners include:



26%+ of all service hours supported food access in 2025



Supported 432 nonprofits in 36 states through service



Contributed \$184,196 to food insecurity initiatives through personal donations, matched dollars and charitable rewards



Provided more than 71,600 meals in 2025



Packed more than 908,000 pounds of food in 2025



Top Employee Giving Cause Areas

- Food Insecurity
- Social Services
- Education



COMMUNITY IMPACT

\$3.1M in value of employee service provided to community partners since 2021

9,481 nonprofit organizations supported through employee giving in 2025

51.5K hours of employee service in 2025

\$1.2M in total employee giving in 2025*

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



CENTENE FOUNDATION

The Foundation is an essential part of Centene's broader mission to transform the health of the communities we serve, one person at a time, by driving meaningful impact through philanthropy.

Our Approach

The Foundation works closely with Centene's health plans to identify community priorities and fund initiatives that address the root causes of poor health. Guided by its focus areas, healthcare, social services and education, the Foundation leverages partnerships with Centene's local health plans and nonprofit organizations to advance access to care and strengthen community well-being.

In 2025, the Centene Foundation disbursed \$34.9 million to 200-plus nonprofit organizations across the United States, supporting initiatives in 29 states and the District of Columbia. Key areas of investment included maternal and child health, affordable housing, workforce development, community-based care coordination and programs that reduce social isolation.

Projects supported in 2025 reflect the Foundation's commitment to meeting community needs with scalable, sustainable solutions.



Our Local Impact

Supporting Health and Healing in Uvalde, Texas — In July 2025, the Centene Foundation, Superior HealthPlan and Community Health Development Inc. opened Uvalde's new 16,000-square-foot Multi-Purpose Community Health Center. Following the 2022 Robb Elementary School tragedy, this investment of more than \$8 million created a space offering primary, dental and behavioral health care, as well as youth mentorship, legal aid and workforce development programs.

Integrating Health and Housing in California — The Foundation and Health Net committed \$9.99 million over three years to expand Encompass Housing's Community Care Campus in Long Beach. Located in a repurposed hospital, the campus integrates behavioral health care, housing support and workforce development, addressing multiple drivers of health in one location.

Improving Maternal and Child Health in the Heartland — A three-year, \$1 million investment with Arkansas Health & Wellness and Heartland Forward is supporting the new Maternal and Child Health Center for Policy and Practice.

Serving 20 Heartland states, the initiative strengthens maternal health systems and improves access to care in rural communities. Key strategies include integrating community health workers and doulas, advancing data-driven solutions and addressing health disparities through policy.

Addressing Loneliness in Northern Indiana — A \$770,000, two-year commitment from the Foundation and Managed Health Services is expanding Indiana University Health's Congregational Care Network. This multi-faith model supports seniors and adults experiencing social isolation. The expansion will reach 12 additional congregations.

Strengthening Prenatal Care Coordination in Ohio — The Centene Foundation and Buckeye Health Plan are investing \$1.65 million over three years to expand the nationally recognized Pathways Community HUB Institute model across Ohio. These coordinated care networks support high-risk individuals, particularly pregnant individuals, by identifying medical and social needs and connecting them to essential services, with a focus on reducing preterm births.





Public Policy

Centene uses its data, insights and operational experience to help shape policies that improve access to care and make healthcare easier to navigate for the individuals and families we serve. We also work to ensure the potential impacts of policy decisions on low-income, medically complex and rural populations are represented in policy conversations.

Centene engages through direct advocacy, research and collaboration with state and federal leaders, regulators and community organizations. Public policy priorities are regularly reviewed with business leaders and shared with our Board of Directors. These priorities change 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 2025, our public policy efforts included:

Enhanced Advance Premium Tax Credits (eAPTC) — Centene educated policymakers on affordability risks tied to eAPTC uncertainty, particularly for rural and low-income Marketplace members.

House Representatives Bill 1 implementation — Centene partnered with federal and state regulators on recommendations that uphold policy goals, such as community engagement, while working to ensure eligible members maintain appropriate coverage and benefits.

Supporting states managing budget pressures — Centene worked with state agencies to identify long-term viable program solutions that preserve access to care and protect essential services.

Integrated care for dually eligible members — Centene provided guidance to help states design integrated Medicare–Medicaid models that streamline benefits, reduce fragmentation and improve member experience.

Advancing innovation and equality — Centene supported policies that expand telehealth access, strengthen maternal health care and promote prescription drug affordability and transparency, reinforcing its commitment to equality and whole-health support.

The Future of Healthcare

Healthcare is changing, and we are built for evolution. Centene has a clear mission, a durable strategy and an industry-leading team that is committed to long-term success by accelerating and innovating through times of change. In 2025, we continued innovating by strengthening our technology foundation, creating an integrated operating model for individuals dually eligible for Medicare and Medicaid and building capabilities for emerging models like ICHRA.



Healthcare Innovation and Thought Leadership

Centene drives innovation by turning data into insights and insights into action. Through advanced technology, data analysis and clinical expertise, we identify barriers to care and create solutions that improve outcomes for our members.

USING TECHNOLOGY TO IMPROVE HEALTH OUTCOMES

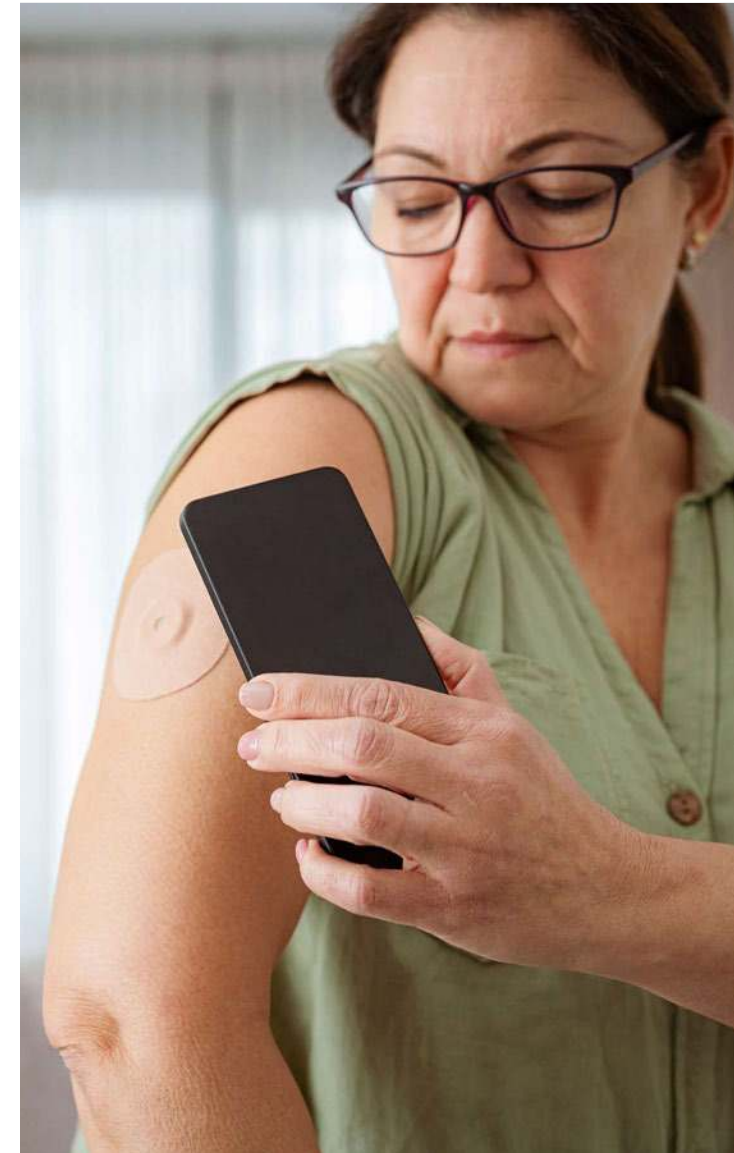
Centene invests in technology to improve care delivery, operational efficiency and health outcomes. Through responsible use of artificial intelligence (AI), machine learning and advanced analytics, we create proactive, personalized models of care that identify needs earlier and connect members to more timely support. These tools reduce administrative burden and expand access for lower-income and historically underserved communities. Our technology strategy is grounded in strong governance and ethical standards that prioritize transparency, privacy and fairness. (See [Responsible Use of Artificial Intelligence and Machine Learning](#).)

Emergency Room Diversion

Limiting emergency department (ED) visits to truly urgent medical needs helps improve patient outcomes and keeps costs down. Centene uses early identification models and proactive engagement to connect members with the appropriate level of care before an emergency occurs. In 2025, we enhanced our standardized ED screening tool to better capture factors such as behavioral health needs, transportation barriers and after-hours access, which are some common causes of non-urgent ED visits. Combined with machine learning and predictive analytics, these insights help care managers and community health workers guide members to primary or urgent care facilities and address underlying social barriers, reducing avoidable ED visits.

Identifying Barriers to Care

Centene uses advanced AI and machine learning tools to identify and address social factors that affect health outcomes. Our NEST (Neighborhood, Economic and Social Traits) model integrates member demographics with neighborhood and economic data to pinpoint individuals most at risk for drivers of health obstacles such as limited access to food, housing or transportation. In 2025, we enhanced NEST with new data inputs and refined predictive capabilities, enabling earlier identification and more targeted outreach. By identifying populations most likely to experience unmet needs, NEST helps inform the use of screening tools, including digital screenings, to better connect members with nutrition, housing, transportation and community-based support.



Suicide Prevention

Choose Tomorrow™, Centene’s suicide prevention program launched in 2021, combines predictive analytics, evidence-based interventions and compassionate outreach to identify and support individuals at risk before a crisis occurs. Using a proprietary risk model grounded in clinical research and drivers of health, care teams proactively connect with members to reduce stigma, strengthen safety planning and coordinate access to behavioral health care and community

resources. Trauma-informed practices and cultural competency are emphasized in care manager training to ensure support reflects the diverse needs of the people we serve. Now active in 24 Medicaid markets and 26 Marketplace markets, Choose Tomorrow connects 100% of participants to care and community support. Care teams often continue outreach to those who do not enroll to ensure all needs and concerns are appropriately addressed under traditional care management models. To further expand access to prevention

tools, an app-based intervention available in select markets provides self-guided digital journeys with real-time monitoring. Additional prevention expansion efforts include our American Legion Suicide Prevention Campaign, which is a national partnership focused on increasing awareness of suicide risk factors and connecting veterans and their families to resources and care coordination. Since 2020, Centene has partnered with the Association of Clinicians for the Underserved (ACU) to deliver the Suicide

Safer Care curriculum, training more than 1,700 clinicians initially and expanding to thousands of healthcare workers nationwide on suicide risk assessment and intervention. Suicide prevention in primary care strategies includes the use of standardized screening tools, as well as interventions designed to reduce access to lethal means and extend safety planning. Additionally, with Centene’s support, ACU launched national webinars and expanded its provider-facing toolkit resources. Additional expansions of these efforts are underway.

THE IMPACT OF CHOOSE TOMORROW



Decrease in total medical & mental healthcare costs



Decrease in-patient admissions and fewer unnecessary ER visits



61% increase in members engaged in the program from 2024 to 2025



Reduction in depression and anxiety symptoms reported by members engaged in the digital app



100% of Centene members engaged are connected to needed services



NEW MODELS DEPLOYED IN 2025

Medication Adherence

Our model predicts the likelihood that a member will stay on a prescribed specialty medication. It proactively identifies members at risk of non-adherence and assigns one of five categories (e.g., adherent, lapsed), enabling pharmacy teams to prioritize outreach and support continuity of care.

IDD Fatal Five

This model identifies members with intellectual and developmental disabilities (IDD) who may be at risk of an emergency room or inpatient event within the next 90 days related to one or more “Fatal Five” conditions: aspiration, bowel obstruction, dehydration, sepsis or seizures. Insights support earlier education, detection and intervention to help prevent avoidable complications.

Fall Prevention

Our fall prevention model identifies members with conditions that may increase fall risk, enabling referrals to care management for assessment and interventions that can help reduce the likelihood of a fall.



ADVANCING INTEGRATED AND INDIVIDUALIZED CARE

Centene is expanding and innovating our coverage models to meet the evolving needs of our members. Through Individual Coverage Health Reimbursement Arrangements (ICHRA) and Dual-Eligible Special Needs Plans (D-SNP), we're meeting consumer expectations and shifting toward more personalized, accessible care while also strengthening our core businesses.

Individual Coverage Health Reimbursement Arrangements

With the launch of Ambetter Health Solutions in 2025, Centene is driving the evolution of employer-sponsored health coverage with Individual Coverage Health Reimbursement Arrangements (ICHRA).

Against a backdrop of rising healthcare costs, ICHRA offers unmatched flexibility, enabling businesses to step away from one-size-fits-all benefits and give employees the power to choose coverage that fits their individual needs. This adaptability provides personalized, affordable healthcare options for employees while helping businesses control costs through a predictable contribution. ICHRA balances the needs of the modern employee with the realities of rising healthcare costs for employers.

In 2025, Ambetter Health Solutions was active in six states: Georgia, Indiana, Mississippi, Missouri, Ohio and South Carolina. We have expanded to approximately twice as many states in 2026, adding plans in Arizona, Florida, Kansas, Nebraska, Oklahoma, Tennessee and Texas. Members benefit from intuitive digital tools, new \$0 gold plan options and educational resources through the [Ambetter Health Solutions content hub](#).



Dual-Eligible Special Needs Plans

Dual-Eligible Special Needs Plans (D-SNP) provide coordinated coverage for individuals eligible for both Medicare and Medicaid, aligning medical, behavioral health and long-term services under a single plan. This model simplifies care for members with complex health needs by reducing fragmentation and ensuring seamless communication across providers. States are increasingly moving toward this model, and Centene is proactively preparing to meet their needs. With approximately 1 million current dual-eligible members, Centene is uniquely positioned to serve this growing population with integrated care.

In 2025, Centene laid the groundwork to implement its improved, fully integrated D-SNP offering in eight states: Arizona, Delaware, Illinois, Iowa, Michigan, Ohio, South Carolina and Texas. This single,



integrated experience for our dual-eligible members strengthens our ability to deliver high-quality, person-centered care for medically complex and vulnerable populations. The updated model brings together care teams and benefits under one coordinated approach, improving access to home health, behavioral health and long-term support services. By integrating coverage and care coordination, fully integrated D-SNPs remove barriers to care — helping members manage their health more effectively and improve quality of life.

Customer Experience and Relationship Management

We are focused on delivering simpler, more connected experiences for members through personalized care, digital innovation and proactive engagement. We are also strengthening relationships with providers through responsive collaborations and streamlined interactions, supporting care coordination and improving satisfaction to ensure individuals and communities can access quality-focused, coordinated care.

ENHANCING THE MEMBER EXPERIENCE

We are enhancing the member experience by creating accessible tools, tailored support and integrated touchpoints across the care journey.

Connecting Care for our Members

We are elevating the experience of our members by integrating clinical insight, technology and personalized outreach to make healthcare simpler and more connected.

Personalized, Data-Driven Engagement — We are working to deploy advanced customer relationship management systems, predictive analytics and AI tools, such as call summarization and dynamic guidance to anticipate member needs and tailor support in real time. Our centralized customer experience platform is being built to consolidate communications into a single destination for benefit information and assistance, enabling more timely and personalized guidance across our programs.

Accessible and Inclusive Communication — Tools such as accent harmonization, two-way background noise reduction and an advanced call-quality monitoring platform help



ensure clear, respectful interactions, supporting older adults with specific accessibility needs. These technologies make it easier for all members to navigate their care confidently.

Continuous Feedback and Quality Improvement — Digital post-call surveys, CAHPS data and AI-driven sentiment analysis provide actionable insights that drive service enhancements. Through our cloud-based contact center platform, we streamline workflows, reduce resolution time and ensure consistent, high-quality support. By following up with members and addressing their feedback, we strengthen trust, improve satisfaction and support better health outcomes.

Dual-Eligible Member Experience — We deployed an integrated operating model for our highest-need members, featuring dedicated toll-free access, streamlined interactive voice response navigation, specialized support teams and enhanced agent desktop functionality. This approach is designed to improve access, reduce member effort and support stronger CAHPS performance and Star Ratings impact.

Advancing Digital Access for Marketplace Members

We focus on making it easier for members to navigate their coverage and care, from understanding costs to finding the right support at the right time. Through clearer information, simpler tools and personalized assistance, we help members find coverage that fits their needs and supports better health outcomes.

Since the launch of Ambetter Health Mobile App in 2024, Ambetter Health has expanded digital access to coverage and care, giving members a convenient, self-service way to manage their health plan and stay connected to resources that support their wellness journey. The app was designed to help modernize the Ambetter member experience and advance Centene's enterprise mobile strategy by:



- Driving member engagement through an intuitive, accessible experience
- Strengthening self-service so members can complete common plan tasks more easily
- Improving overall satisfaction through a seamless, reliable experience

We continue to enhance the app to improve communication, simplify key tasks like provider selection and connect members to more digital health resources. Looking ahead, our 2026 priorities focus on multiyear investments that help eligible members maintain coverage and reduce lapses, support growth and improve affordability.



MEASURING CUSTOMER EXPERIENCE

Centene measures customer experience through an enterprisewide framework designed to strengthen trust, access and performance across all lines of business. Core metrics such as CAHPS and HEDIS track member satisfaction, care quality and service effectiveness, while Ambetter Health also uses Customer Satisfaction Scores and Net Promoter ScoreSM (NPS) to assess Marketplace member engagement.

In 2025, we modernized our measurement approach to generate deeper insights and enable faster action. We expanded digital post-call surveys, anonymous monthly Ambetter Health surveys and AI-driven sentiment analysis to capture real-time feedback and identify service gaps earlier.

Note: Net Promoter[®], NPS[®], NPS Prism[®] and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., NICE Systems, Inc. and Fred Reichheld. Net Promoter ScoreSM and Net Promoter SystemSM are service marks of Bain & Company, Inc., NICE Systems, Inc. and Fred Reichheld.



Contact Center Operational Controls and Oversight

In 2025, our contact center operations achieved a 100% pass rate across all Centers for Medicare & Medicaid Services (CMS), state regulatory and internal audits, meaning every audited interaction with members met or exceeded federal and state standards. These results demonstrate our commitment to making healthcare simpler and more connected for our members, ensuring they consistently receive accurate information, timely assistance and respectful service every time they reach out.

We have achieved this success by building compliance into our daily operations. Our systems are designed to prevent errors before they happen. Our team receives ongoing training on the latest requirements and monitors quality in real time to catch and resolve issues as soon as possible. This work is especially critical for our dual-eligible members and older adults who depend on clear, accurate guidance to navigate their benefits with confidence.

When regulations change, we adapt quickly with minimized disruption to the member experience or the personalized support we have built. This operational foundation protects our quality ratings, strengthens member trust and allows us to focus resources on innovations and service improvements that matter most to our members.

ELEVATING THE PROVIDER EXPERIENCE

In 2025, Centene strengthened provider partnerships through streamlined tools, clear communication and data-driven insights. Our Provider Engagement Operating Model builds high-performing local teams that reduce administrative burden, improve field engagement and deliver the actionable data providers need to coordinate care more efficiently.

We also launched the Centene Provider Advisory Council to create a direct feedback loop with highly engaged providers. Their insights have informed meaningful improvements in data sharing, claims processing and utilization management, leading to a more seamless experience and stronger alignment across networks.

To measure satisfaction and performance, we enhanced the annual provider survey with an updated 11-point NPS scale, expanded sampling and launched a new interactive dashboard. Approximately 13,000 providers across 34 markets participated, an increase of 24% year over year, offering insights that drive targeted action plans and strengthen provider collaboration.

Enhanced Provider Satisfaction Survey



24% year-over-year increase in response rate



13,000 providers participated



Improving Prior Authorization for Members and Providers

As a member of the America’s Health Insurance Plans (AHIP), Centene joined AHIP’s new industry coalition in June 2025 to advance improvement in prior authorization and accelerate access to care. The coalition’s work centers on standardizing electronic processes, reducing administrative burden, enhancing transparency, ensuring continuity of care and enabling real-time responses.

What this means for members:



- Faster, clearer decisions that help members access the right care at the right time
- Greater transparency and continuity of care when switching health plans

What this means for providers:



- More standardized electronic processes and near real-time responses for electronic requests
- Reduced administrative burden by freeing up time to focus on patient care

By 2027, the industry has committed to standardizing electronic prior authorization, reducing the scope of claims subject to prior authorization, enhancing communication and transparency, ensuring continuity of care on benefit-equivalent authorizations when patients switch plans, expanding near real-time responses for electronic requests and ensuring continued medical review of non-approved requests.

Business Accountability and Integrity

Centene is committed to operating with integrity, transparency and strong governance across all aspects of our business. We hold ourselves accountable to our stakeholders by maintaining rigorous compliance standards, proactively managing risk and building a culture that prioritizes ethical behavior and responsible decision-making.



Governance and Accountability

Centene's Board of Directors is committed to strong governance, accountability and transparency. Through regular engagement with management, the Board receives updates on enterprise risk, compliance, sustainability strategy and business performance and delegates specific oversight responsibilities to its committees.



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 related to talent 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 quality improvement, which includes clinical programs, access to care, member experience and satisfaction, provider experience and strategy, value-based contracting partnerships, network access and accuracy, and data and technology strategy.

See Centene's [Proxy Statement](#) for more information about our Board structure.



CORPORATE SUSTAINABILITY GOVERNANCE AND OVERSIGHT

Centene’s Board of Directors provides oversight of our corporate sustainability program, with the Governance Committee having jurisdiction over our strategic approach to environmental and social issues. The Audit and Compliance Committee oversees corporate sustainability-related financial reporting disclosures and each Board committee maintains responsibility for specific sustainability focus areas.

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 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

Centene's corporate sustainability and inclusive business practices frameworks are integrated across the enterprise, embedding sustainability, compliance and ethical practices into daily operations. Our sustainability framework is enabled 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 our People Team.

Enterprise Risk Committee (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 matters, including climate-related and environmental issues.

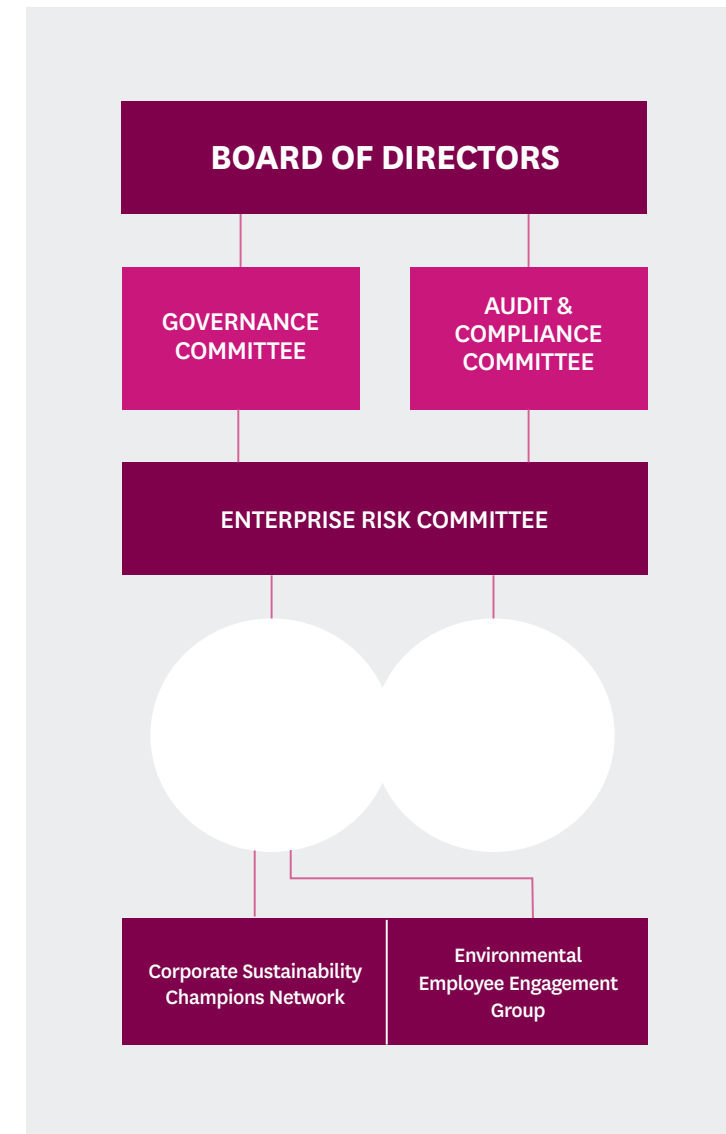
Enterprise Risk Management (ERM) Team — has primary responsibility for corporate sustainability activities, including

maintaining Centene's framework. The team coordinates the identification, monitoring and reporting of key risks and performance metrics, including climate-related indicators.

Corporate Sustainability Champions Network — allows leaders from across the enterprise to share best practices, identify and assess climate-related risks and opportunities and recommend enhancements to Centene's sustainability capabilities.



Environmental Employee Engagement Group (EEEG) — engages employees and business leaders to promote environmental awareness and action. In 2025, EEEG initiatives included the promotion of service events, waste reduction efforts and employee education on sustainable practices. The group also used surveys, produced resource documents, leveraged employee wellness engagement platforms and crowdsourced ideas to increase participation and strengthen collective sustainability engagement across the enterprise.





Environmental Sustainability

Centene manages its environmental impact with the same purpose and discipline that guides our healthcare operations. Grounded in our [Environmental Guiding Principles](#), we focus on responsible consumption of natural resources, pursuing projects that generate positive environmental impact and measuring and disclosing our performance. These principles help us minimize our footprint and reinforce the connection between environmental stewardship and community health.



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.

The EEEG, our employee-led sustainability network, supports these efforts across the enterprise. Members of this group have engaged CenTeamers on our corporate sustainability framework and responsible waste management through online communications, wellness activities and trainings. In 2025, the EEEG partnered with Centene Employee Inclusion Groups to provide learning opportunities through lunch and learn trainings, sustainability wellness competitions and the development of location-specific resources empowering CenTeamers to reduce waste generation and consumption of energy and water from where they work. The EEEG promoted sustainability in Centene's operations such as the use of goat grazing as an alternative vegetation management practice at Centene facilities. Centene's EEEG encouraged service highlighting initiatives available on Centene's employee Community Impact portal that align with broader sustainability practices, including community gardening and tree planting.

UNDERSTANDING CLIMATE IMPACTS

We assess climate-related risks and opportunities to better understand their effects on vulnerable populations and our operations.

Our Process

We measure and manage our environmental impact through a data-driven process that guides operational decisions and strengthens climate resilience. Centene annually calculates scope 1, scope 2 and scope 3 greenhouse gas (GHG) emissions in accordance with the GHG Protocol and discloses these metrics in our annual [Task Force on Climate-related Financial Disclosures \(TCFD\) Index](#).

Guided by TCFD recommendations, we assess how climate change may affect our members, employees, facilities and operations. Our climate assessment process includes scenario analysis using both a 2°C or lower and a greater-than-2°C pathway to evaluate potential risks and opportunities across our business and the communities we serve. We integrate these insights into our enterprise risk management process to support planning, improve transparency, manage risks and engage suppliers.

Measuring Emissions and Energy Performance

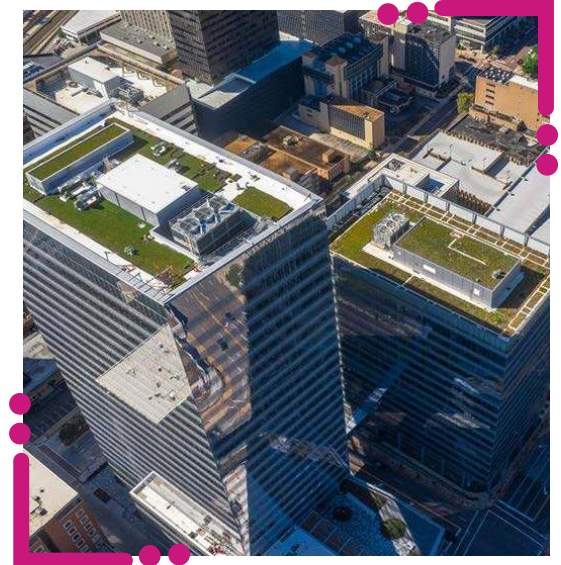
Centene continues to reduce its environmental impact by improving energy efficiency and lowering GHG emissions across our operations. Centene's scope 1 and 2 GHG footprint consists of operating our buildings, emergency generators and company-owned transportation, while our scope 3 GHG footprint includes indirect emissions occurring in our upstream value chain, such as those related to purchased goods and services, business travel and employee commuting. The Company will release its 2025 scope 1, 2 and 3 GHG emissions disclosures in its 2026 TCFD Index later this year. We also intend to obtain limited assurance on the 2025 scope 1 and 2 disclosures from an independent verifier.

We are currently on track to meet or exceed the Intergovernmental Panel on Climate Change goal of reducing GHG emissions by 43% by 2030 (from 2019 levels).

The decrease in our scope 1 and 2 emissions has largely resulted from our reduced real estate footprint as we transitioned to a more modern, flexible work environment. With less need for physical office space, we established strategically located talent hubs that support in-office work, collaboration and engagement among our teams.

Additionally, upgrades to building systems and lighting have reduced energy intensity across our optimized office portfolio. Existing features such as native plantings and green roofing at our St. Louis campus also help lower energy use and mitigate urban heat.

We have also worked to assess vendors through sustainability questionnaires to understand and track our strategic suppliers' progress on environmental and climate-related strategies and actions. To accompany this process, we are enhancing our data collection tools to consolidate vendor information, improve transparency and highlight impacts of key initiatives.



Upgraded building systems have reduced energy use across our office portfolio.



On track to reduce GHG emissions by 43% by 2030 (from 2019 levels).

RESPONSIBLE CONSUMPTION AND RECYCLING INITIATIVES

To reduce the amount of waste we generate, our recycling and waste management practices throughout our facilities are guided by the “4 Rs” — refuse, reduce, reuse and recycle. We encourage our employees to follow this practice. Highlights of our waste management practices include:



EcoServ — We continue leveraging EcoServ to resell, reuse and recycle office furniture for locations undergoing transitions, extending the life of materials and reducing landfill waste.



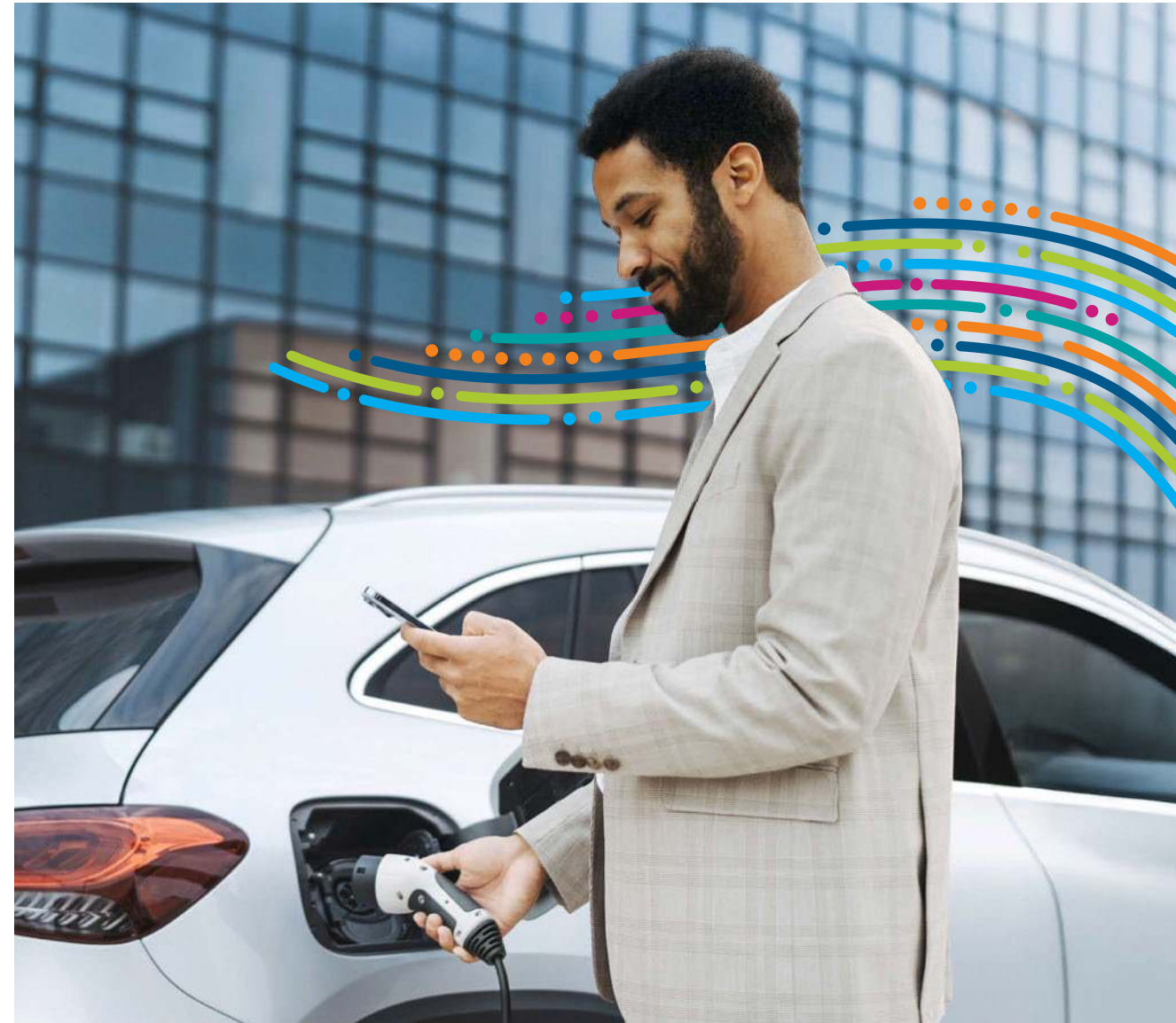
Print Optimization — Our enterprisewide print optimization initiative continues to reduce paper use across the enterprise by expanding digital documentation, e-signature workflows and electronic member communications.



Food Services — Our partnership with Guckenheim enables key offices to maintain food waste diversion programs, support composting and convert scraps into renewable resources, composting an estimated 60,000 pounds of food waste in 2025.



EV Charging — Electric vehicle (EV) charging stations remain available at select facilities, supporting employees who use low-emission transportation options.



Ethics & Compliance

Centene is committed to maintaining a culture of integrity, ethical decision-making and regulatory compliance. In 2025, Centene executed Compliance Transformation that included an enterprisewide reorganization and the implementation of a new Compliance Operating Model. This transformation focused on ensuring the compliance program was appropriately designed and resourced to meet the expectations of government partners, improve visibility of risks and issues, streamline escalation protocols and standardize core compliance processes. Key improvements include proactive risk identification through enhanced analytics and faster development of Corrective Action Plans.

In parallel, we refreshed our [Code of Conduct: A Guide to Doing What's Right](#) to reinforce our culture of integrity, ethics and compliance. The refreshed Code includes “Ask a Compliance Officer” sections that provide practical guidance to employees through real-life scenarios. All team members, including part-time and contingent workers, must complete

annual training and an attestation affirming they have read and understood the Code of Conduct. Employees received updated training and practical tools to help embed the Code into daily decisions, with additional resources available through Centene University.

In addition, all employees are required to complete training on maintaining an inclusive and responsible workplace. This training ensures employees understand Centene’s anti-harassment and nondiscrimination policy regarding race, color, religion (including religious dress, hair styled to protect hair texture or for cultural significance, and other grooming practices), national origin or ancestry, age, mental and physical disability (including HIV and AIDS), medical condition, sex (including pregnancy, reproductive health decisions, childbirth, breastfeeding and related medical conditions), 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. The training also provides examples of inappropriate conduct, sets clear expectations for preventing discrimination and explains how to report workplace concerns, such as harassment or discrimination, for review.

In 2025, Centene’s Compliance Week campaign reinforced our commitment to doing what’s right, with interactive knowledge checks used to track engagement. Additionally, we expanded compliance education through scenario-based modules, leader communications and ongoing engagement campaigns.



RESPONSIBLE USE OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

Centene uses data science, AI, machine learning and advanced analytics to improve operations, enhance member experience, strengthen clinical support and reduce unnecessary costs. We ensure these tools are designed and used responsibly, prioritizing human well-being, fairness, accountability and transparency.

Centene's AI Governance Committee, which reports to the Audit and Compliance Committee of the Board, brings together senior leaders from clinical, operations, IT, compliance, privacy, legal and government relations. In 2025, the AI Governance Committee expanded oversight through updated governance protocols, decision rules for when human judgment is required, enhanced vendor oversight and strengthened monitoring practices. Its responsibilities include:

Setting Centene's AI guardrails

aligned with ethical, clinical and regulatory expectations.

Issuing policies and guidance

emphasizing fairness, transparency, accountability and data privacy/security.

Supporting enterprise education

through training, communication and forums that build AI literacy and responsible-use awareness.

Establishing risk management

frameworks and processes to identify and mitigate potential bias or unintended consequences of AI tools.

Monitoring deployed AI tools, including

vendor systems, to assess performance, identify emerging risks and ensure ongoing responsible use.

Reviewing AI use cases to evaluate potential benefits, risks and operational effectiveness.



Operational safeguards ensure that AI enhances, rather than replaces, human judgment. To increase process efficiencies for both providers and members, AI may support approvals in prior authorization workflows but is not used to deny, delay or modify care, consistent with regulatory requirements. Vendors performing delegated functions are also monitored to ensure compliant and appropriate AI use.

All AI and machine learning models undergo standardized quality checks, bias testing and risk evaluation before deployment. After approval by senior data scientists, models are continuously monitored and retrained or adjusted as needed. In 2025, Centene added AI guidance to the Code of Conduct, expanded annual compliance training to include AI basics, offered advanced training for frequent users and launched an internal AI assistant to support workflow efficiency and knowledge access.



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 enterprisewide risk management practices.

DATA PRIVACY AND SECURITY GOVERNANCE

Centene integrates information security risk management into its broader enterprise risk and compliance framework. The Board of Directors has primary oversight of enterprisewide risk management, including data privacy and security risks, which are overseen through the Audit and Compliance Committee.

Day-to-day management of privacy and cybersecurity is led by our Chief Security and Privacy Officer (CSPO) and Chief Information Security Officer (CISO). Our CSPO is responsible for overseeing the day-to-day operations of our data privacy and security risk management programs. Our CISO oversees our security operations, including identity

and access management functions, cybersecurity incident response operations and the effective operation of the suite of security tools we employ. Both leaders work closely with the ERC and the Board to identify, assess and mitigate emerging threats and to ensure that privacy and cybersecurity remain top enterprise priorities.

PRIVACY PRACTICES

Centene's [Code of Conduct](#) establishes our obligations to safeguard confidential information across all lines of business. Our privacy policies define how we collect, use and protect member data, and outline the rights members have to access their information and raise concerns about its collection, sharing or use. We maintain transparency through a publicly available

Notice of Privacy Practices, which explains how member data is used and the steps members can take to exercise their rights.

Our [Enterprise Data Privacy Program](#) underscores our commitment to compliance with all applicable laws and regulations. Each year, we assess our program against the HITECH Act and HIPAA Privacy and Security Rules to ensure ongoing adherence. The program also conducts routine audits of key areas of the Company's operations against privacy program requirements and implements corrective actions as needed.

Employees receive regular training on privacy requirements and all vendors handling sensitive data must adhere to Centene's privacy and security standards.

BUILDING A CULTURE OF SHARED ACCOUNTABILITY

Centene promotes a culture of shared accountability for information security, recognizing that employees are our first line of defense. 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:



Multi-factor authentication across enterprise systems.



Automated threat detection and response tools.



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.

All employees, including contractors, are required to complete annual information security and privacy training, with additional role-based training provided as needed. These programs ensure team members understand their responsibilities and are prepared to safeguard Centene’s information assets. Initiatives to promote information security, privacy training and awareness in 2025 included:



Phishing simulations and continuous training through Centene SECURE.



Cybersecurity Awareness Month, featuring virtual escape rooms and interactive challenges.



Security Ambassador Network to strengthen peer-to-peer security awareness.

Our information security program conforms with ISO 27001 and is certified by an accredited organization.

CRISIS RESPONSE

Centene continuously monitors threats and invests in the resilience of our systems. Our Business Continuity Management and Disaster Recovery programs provide coordination, oversight and ongoing monitoring 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. These plans outline response procedures, recovery steps and communication requirements. The cybersecurity incident response plan is integrated into our overall crisis management plan and process. To further strengthen preparedness, the Board and management conduct annual tabletop exercises and cybersecurity simulations to test response protocols and ensure continuity of member services and data integrity in the event of a cyberattack, natural disaster or other disruption.

Risk Management

Centene uses an integrated risk management framework that brings together people, processes and data to identify, assess and mitigate risks consistently across the enterprise. This framework enables us to qualitatively and quantitatively evaluate risks, providing insights into potential threats to our operations, strategy and long-term success. Our risk management framework is also used to assess corporate sustainability risks, and when those risks are deemed significant, they are included in our ERM reporting. Centene's ERM program includes quarterly and annual assessments to enable timely reporting to leadership and the Board.

LINES OF ACCOUNTABILITY MODEL

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

1

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

2

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.

3

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

Centene's risk culture is rooted in our core values, fostering shared responsibility and proactive risk management across the organization. Through strong governance, open communication and a commitment to continuous improvement, Centene empowers teams to anticipate challenges, adapt to change and turn risks into opportunities. This culture is strengthened when every team member listens carefully, asks questions and speaks up to help identify, assess and address potential risks. We reinforce our approach through compensation practices that link executive pay to financial, business and quality goals aligned with our mission. Together, these efforts support resilience, long-term performance and Centene's commitment to delivering quality-focused care to the communities we serve.

Supplemental Information



COMMUNITY REPORTS

Sustainability
Accounting
Standards Board
(SASB) Index

[SASB Index](#)



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

[TCFD Index](#)



SUPPLEMENTAL INFORMATION

	2023	2024	2025
Our Centene Story			
Culture, Talent & Well-being			
Full-time equivalent (FTE) employees	67,700	60,500	61,100
New hires ¹	7,781	8,123	8,128
Open positions filled by internal candidates ¹	35%	36%	37%
Employee engagement ¹	89%	87%	88%
Total turnover rate	13.6%	11.4%	11.6%
Voluntary turnover rate	9.3%	9.2%	8.4%
Employees covered by collective bargaining agreements	Less than 1%	Less than 1%	Less than 1%
Care Where It Counts			
Healthcare Access and Drivers of Health			
Virtual visits provided through telehealth partnerships	13 million	13 million	16 million
Percentage of medical members in value-based care arrangements	41%	41%	42%
Community Impact			
Centene Foundation giving	\$32.3 million	\$39.1 million	\$35.4 million
Team member service hours ²	22,813	31,491	51,470

¹ Workforce data includes all full-time and part-time U.S. employees, excluding non-integrated companies.

² For 2024 and 2025, service hours reported include measured and confirmed service with strategic community partners as well as self-reported service.

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,” “predict,” “intend,” “seek,” “target,” “goal,” “potential,” “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, market opportunity, expectations concerning pricing actions, 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, performance or achievements to be materially different from any future results, 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; our ability to accurately predict and effectively manage health benefits and other operating expenses and reserves, including fluctuations in medical costs; rate cuts, insufficient rate changes or other payment reductions or delays by government payors affecting our government businesses; the effect of social, economic, and political conditions, geopolitical events and state and federal policies, including the amount and terms of state and federal funding for government-sponsored healthcare programs, including as a result of changes in U.S. presidential administrations or Congress; 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; unanticipated increased healthcare costs, including due to changes in consumer and provider behaviors, inflation and tariffs; 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; competition, including for providers, broker distribution networks, contract repurchases 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 comply with the terms of our contracts and state and federal regulations and our ability to effectively oversee our third-party vendors to comply with the terms of their contracts with us 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; 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; changes in macroeconomic conditions, including inflation, interest rates and volatility in the financial markets; negative public perception of the Company and the managed care industry; 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 on acceptable terms, or at all, or whether additional claims, reviews or investigations will be brought; 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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