



HOLISTIC HEALTH

GuideWell believes that health is shaped by much more than what happens when a patient is at a doctors' office or hospital. We believe in whole person care, including physical, mental and social health. We recognize that there is no one-size-fits-all approach to health care. Our fast-changing health care environment requires holistic solutions tailored to the unique needs of communities and individuals. As part of our commitment to helping people and communities achieve better health, we work closely with hundreds of trusted partners to break down barriers, address social determinants of health and identify factors negatively impacting the health of our communities.

As we grow and enhance our delivery of whole person health, we are addressing the need for greater affordability, accessibility and equity in order to advance health outcomes and serve as a driving force for change and innovation in health care.

IMPROVING HEALTH CARE ACCESS

GuideWell believes we can advance health outcomes by increasing access to high quality and affordable care for all.

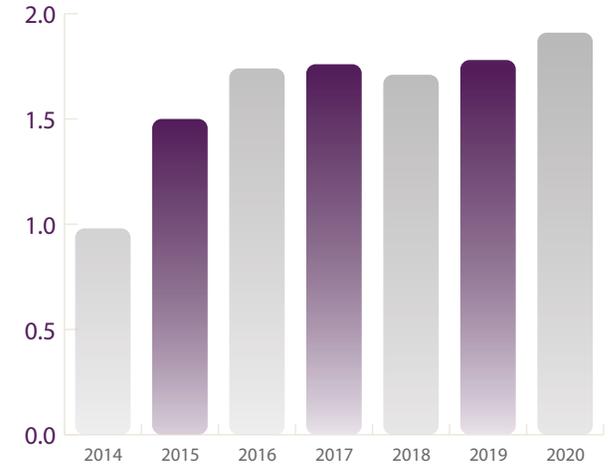
PRIORITIZING AFFORDABILITY

Giving back to our policyholders: GuideWell is a policyholder-owned, mission-focused organization. As part of the GuideWell family of companies, Florida Blue – the Blue Cross Blue Shield plan in Florida and GuideWell's largest subsidiary – works to make quality, affordable health care accessible to all Floridians. Unlike publicly traded or investor-owned health insurance companies, GuideWell's business model aligns our interests with our policyholders and members. Our members and policyholders are at the center of every strategic decision, and we constantly explore sustainable and scalable solutions that drive down costs for the communities we serve.

For more than **75** years, Florida Blue has worked to make quality, affordable health care accessible to all Floridians.

Insuring Floridians in the individual market: One way we help protect access to affordable health insurance is through our longtime support of the individual marketplace. Florida Blue is the largest single-state provider of individual market plans in the country.

Since 2018, individual market enrollment in Florida has steadily increased



Sources: Health Insurance Marketplace Open Enrollment Reports; Marketplace Open Enrollment Period Public Use Files (Department of Health and Human Services)

Expanding employer-sponsored plans: We are acutely aware that COVID-19 has exacerbated challenges for employers and employees alike, particularly those who have gotten sick or lost their jobs during the pandemic. Approximately half of all Americans – roughly 167 million people – depend on employer-sponsored health insurance through their jobs or a family member's. The past two years have been especially hard for small business owners, who employ nearly half of the state's private-sector workforce. A 2021 survey by Florida's Small Business Development Center found that more than 84% of small

business owners feel the pandemic has had a moderate or large negative effect on their business. We continue to expand Truli for Health (Truli), an innovative health insurance product designed for Florida's small and medium-sized employers struggling to cover and manage health costs for their employees. Through partnerships with leading, local health care systems and physician groups, including our own GuideWell Health clinics, Truli offers cost-effective premiums, and in-person and virtual support to help create a healthier, more productive workforce.

Reaching patients in Puerto Rico: In August 2021, GuideWell announced our intention to acquire Triple-S Management, a health services company that includes Puerto Rico's Blue Cross Blue Shield plan and serves more than 1 million customers – nearly one-third of the island's total population. As a result of the acquisition, which closed February 1, 2022, GuideWell is now positioned to expand our innovative care offerings and foster healthier communities in Puerto Rico, and beyond.



GUIDEWELL **EMERGENCY DOCTORS**

Operated by CRUCIAL CARE

Expanding solutions for Florida's aging population: Through our acquisition of Triple-S Management, we also hope to drive more affordable and culturally relevant care solutions, including broadening our Medicare Advantage offerings to the growing and aging Spanish-speaking populations we serve.



Delivering low cost, high value emergency care: Through our GuideWell Emergency Doctors network, we provide convenient, cost-effective urgent and emergency care from board certified emergency medicine physicians and trained staff. A visit to GuideWell Emergency Doctors typically costs patients approximately a third of the cost of a traditional ER visit and results in 30% fewer hospital admissions.

INCREASING ACCESSIBILITY

Personalized support right in your neighborhood: We believe that quality health care is personal health care. That is why in 2006 Florida Blue Centers were established, offering in-person and virtual one-on-one, personalized support to the community, including members and non-members. Florida Blue Centers have been designed to minimize potential barriers to quality care by connecting members to the specific resources they need.



Over the last year, Florida Blue Centers have served as significant hubs of information during the COVID-19 pandemic and individual market open enrollment seasons. Our locally based neighborhood nurses, community specialists and service specialists provided personalized support to our members virtually and over phone. From helping patients with

questions about COVID-19 and testing site locations, to navigating customers through insurance sales and services, our staff was always ready to assist. Florida Blue Centers' offerings offer preventive wellness programs, care consulting, fitness activities, nutrition advice and 1:1 health coaching.

In 2019, social workers, known as community specialists, with deep-rooted community relationships were added to Florida Blue Centers. These specialists are trained to help seniors or those with low income or chronic illnesses or issues that may be getting in the way of their health, like housing, transportation, employment and food insecurity. Their services are offered at no charge to members or community visitors.

Culturally-competent care: In furthering our mission to provide language-concordant and culturally competent care, we strengthened our partnership with Sanitas and built new, fully Spanish-bilingual medical clinics across the state. Sanitas includes nine Sanitas Medical Centers and 24 primary care offices across Florida that offer members unlimited, no-copay primary care doctor visits and free virtual care. Plans are currently under way to expand to five additional locations.

In 2021, to address financial and accessibility challenges that were exacerbated during the COVID-19 pandemic, Florida Blue launched myBlue

Connected Care, which gives members receiving care at Sanitas Medical Centers the convenience of seeing a clinician virtually for \$0 co-pay without losing the ability to visit their care team in-person when needed. The plan was designed to support young people entering the insurance marketplace, and those with chronic conditions, with a focus on the Hispanic population.



Member stories



▶ KEVIN'S STORY

Kevin, a Florida Blue member, was feeling depressed and unhealthy after a particularly tough year.

“I felt like people didn’t understand me. I was in bed a lot, but I didn’t really sleep well,” he said. “That was a low point in my life. It made me feel insignificant.”

After visiting a Florida Blue Center, Kevin met Regine, a Florida Blue nurse, and the two became fast friends: “At first he was very shy, and I said, ‘You know what? You are not alone. We are here.’ We got his blood pressure under control. We had classes. We set different goals. I think he likes coming here,” said Regine.

Today, Kevin is feeling much better. “I feel more comfortable out in the world now,” he said.



▶ ED'S STORY

At 70, Ed Henry was told he needed a double-lung transplant. “It’s probably the most difficult surgery you can get,” said Ed.

“My case manager was responsible for getting me the liquid oxygen I needed when no one else could,” said Ed. “It’s what kept me alive.”

Today, Ed appreciates what most of us take for granted. “Being able to breathe is a feeling that you want to rejoice instantly. When I get up in the morning ... I always thank Florida Blue.”



▶ LEON'S STORY

Leon was devastated when he was told he needed to be put on dialysis: “I could not think about it because I would just break down in tears and cry. Why did this happen to me? They told me my kidneys were going bad and I needed to go on dialysis. The odds are 1000 to 1 that you can come off of dialysis.”

After his diagnosis, Estella, a Florida Blue Care Consultant, got in touch with Leon.

“My nurse, Estella, at Florida Blue, started calling just to say, ‘Leon, I am here to help you.’ She really stayed on my case – what I ate, and everything,” said Leon.

Estella explained what his diagnosis meant and how his medications and procedures helped his health. With Estella’s support, Leon was able to make significant lifestyle changes, and today, no longer needs dialysis.

ENABLING BETTER OUTCOMES FOR VULNERABLE POPULATIONS

Trusted in-home care: Through PopHealthCare, and its national value-based medical group Emcara Health, we are working to make it easier for vulnerable patients and seniors to access care through in-home supportive care available 24/7 (including assisted living facilities and other institutional settings). By preventing unnecessary hospital visits, home care can improve health outcomes and help lower individual and system-level health care costs. In October 2021, PopHealthCare and Emcara also joined Moving Health Home, an alliance working to change federal and state policies to support the shift to home-based care.



Diane's Story

"I fell and fractured my pelvis. Because I had been in the hospital, I was contacted by PopHealthCare. To be honest with you, initially, I was very cautious. I said, 'I already have people coming to the house, why do I need someone else?'

Within a day or two, a Nurse Practitioner came out at no cost to me, spent a solid hour with me and probably did the most thorough home physical exam I've ever had. I was very appreciative, because I was in pretty rough shape at the time. We immediately hit it off. I had some other underlying conditions that had not been addressed and she immediately addressed them. She hasn't taken the place of my primary doctor, but she's working in conjunction with, and I like that."

PopHealthCareSM
A GuideWell Company



PRIORITIZING DRIVERS OF HEALTH

GuideWell believes everyone deserves access to quality, affordable and equitable health care, and the opportunity to attain their full health potential. We understand that certain economic and social barriers exist that may prevent many from being as healthy as possible. Our mission to help people and communities achieve better health drives our commitment to consider and address these barriers in our work.

While GuideWell has a long history of championing DEI throughout many areas of our business, the COVID-19 pandemic and its disproportionate impact on Black and Latino populations, coupled with 2020's social justice movement, forced us to take a hard look at who we are and who we want to be as a company. As a health solutions enterprise, it was clear that we must do more in our efforts to address systemic inequities in health and within our organization. Since then, we have taken bold and measurable steps to achieve health equity.

Advancing Health Equity

GuideWell is deeply committed to improving health equity for its employees, members, customers and communities. We've pledged \$25 million over 5 years

through the Equity Alliance, an initiative formed in 2020 with a focus on DEI and advancing health equity in our communities. To date, we have invested nearly \$13 million in initiatives throughout the state.

Addressing root causes of inequity:

Through the Equity Alliance, GuideWell launched a dashboard to help us more accurately track social determinants of health and analyze how they impact overall health outcomes. In 2021, we were among 40 leading organizations that signed the Health Evolution Forum's Health Equity Pledge, committing to collect and share data on race, ethnicity, language, sexual orientation and gender identity (RELSOGI) to develop national best practices that reduce disparities in health care delivery and health outcomes. We began an initial assessment, which found that this data was only available on 22% of members. Our goal is to eventually collect this data on 50% of our members. Onlife Health also developed a Social Determinants of Health Community-Based Index, a mapping tool that identifies and analyzes health vulnerabilities in communities and neighborhoods across the U.S.

We've pledged \$25 million over 5 years through the Equity Alliance.



Improving Diabetes Outcomes Among Black Americans

Black Americans are 60% more likely to be diagnosed with diabetes and twice as likely to die from the condition. GuideWell is working to change that by helping our members get and stay on statin medications. Statins can help reduce illness and death in those at high risk of cardiovascular disease, a leading cause of death for diabetics.

In 2021, 62% of members* with diabetes were prescribed a statin medication and 73% adhered to that medication - exceeding our initial goal of 71% adherence.

*Commercial HMO and PPO members

Supporting underserved populations:

GuideWell believes every community has its own unique fabric. And while many communities flourish, there are a disproportionate number of under-resourced neighborhoods that experience economic disparities. That is why as part of our Equity Alliance commitment, Florida Blue launched the **Growing Resilient Communities** initiative to improve prosperity and reduce generational poverty in five ZIP codes in four cities: Fort Lauderdale (33311), Jacksonville (32206), Orlando (32805) and Tampa (33612 & 33613). The initiative identifies critical ZIP codes and partners with community organizations to build cross-sector collaboration with government, nonprofits, faith institutions and local businesses to address health, education, housing and other needs.

Among our results in 2021:

- Announced \$3.5 million investment for our Growing Resilient Communities initiative to improve prosperity and reduce generational poverty in four Florida regions
- Broke ground on the Heart of West Lakes Health and Wellness Center as part of the Lift Orlando purpose-built community initiative, in partnership between Florida Blue, Orlando Health and AdventHealth
- Invested \$1.7 million in collaboration with the Tampa Innovation Partnership to provide better health, housing, employment and other opportunities in two of Tampa Bay's poorest ZIP codes
- As part of our Partners In Education for Business Success (PEBS) program, provided 980+ Florida high school students with professional and technical skill development through our paid internship program, with 18 interns graduating into full-time employees in 2021, and invested more than \$1 million to expand the program to Ft. Lauderdale
- Helped launch the nonprofit Lift JAX to revitalize Jacksonville's historic Eastside neighborhood and eradicate generational poverty
- Recognized by the Florida Chamber Foundation as one of the first official "ZIP code adopters" in their Florida 2030 Blueprint; an effort encouraging organizations to take a leadership role and adopt high-poverty ZIP codes across the state



GuideWell Innovation and the Florida Blue Foundation also partnered to host the Growing Resilient Communities Challenge to identify solutions aimed at empowering sustainable economic stability and long-term resiliency. The four-month competition in 2021 was dedicated to identifying social innovators and organizations that have the potential to enable individuals, business owners and leaders to design their own paths to economic stability. We launched the challenge in four Florida regions, and later invited finalists from each region to a virtual Statewide Challenge.

\$100,000 in awards was distributed to fund solutions to build economic prosperity and healthy communities across the state.



Poverty Solutions Group, winner of the 2021 Growing Resilient Communities Challenge

Founded in 2020, at the height of the pandemic, Central Florida nonprofit Poverty Solutions Group (PSG) offers resources to empower individuals and households to achieve economic stability by addressing systemic barriers that perpetuate communitywide poverty.

“Poverty has always plagued the Central Florida community but during the pandemic we saw an alarming rate of growth,” said Poverty Solutions Group Executive Director Lynette Fields. “There was a critical need for an organization to stand in the gap by offering essential resources that could uplift and enable members of the community to have sustainable incomes. We’re honored to serve the Central Florida community and

are delighted at this opportunity to expand our support through the challenge funding.”

The organization offers training, allies and a network of support to residents with an income below the federal poverty line to help them develop their own plans for economic stability and then work closely with them for the next 18 months to help implement their plans. Entrepreneurship is one pathway out of poverty, however, those who are low-income often don’t have the resources to launch new ventures. PSG will use the \$40,000 grand prize and \$5,000 finalist award to support the organization’s next phase, which involves developing a formalized process to assist budding entrepreneurs.

In addition, GuideWell has supported the following initiatives:

- **#FloridaGives:** Florida Blue Foundation annually donates \$50,000 to five nonprofits across state in #FloridaGives social media campaign on Giving Tuesday, a global day of giving.
- **Sports Partnerships:** Across the state, we worked with the Miami HEAT, Miami Marlins, Orlando Magic, Tampa Bay Lightning and the Jacksonville Jaguars to provide food, masks, pill boxes, reusable grocery bags, hand sanitizers and other important supplies.
- **Florida Health Literacy Grants:** Fourteen programs across the state of Florida have been awarded one-year, \$5,000 Florida Blue Foundation grants to benefit adult education, ESOL and family literacy students.
- **United Way:** As part of GuideWell's matching gift campaign, 17% of GuideWell employees across the country contributed more than \$1.52 million to 95 different United Way chapters. The Florida Blue Foundation matched those gifts with a \$2/\$1 match.

Other important steps that we've taken to improve health equity include:

- Recognized Juneteenth – a day that marks the end of slavery in this country – as a corporate holiday
- Formed strategic community partnerships to help train police officers on how to create positive interactions in diverse communities (ex: Miami HEAT and the Miami Police Department training)
- Developed a health equity dashboard to make key data about our Commercial and Medicare Advantage members more accessible and to better understand gaps in their health status
- Hosted in-house discussions and sessions focused on race, justice and equity

Our ongoing commitment to DEI: GuideWell recently appointed our first ever Chief Health Equity Officer, Dr. Kelli Tice. The new position reflects GuideWell's commitment to improve health equity for its employees, members, customers and communities and proactively address long-standing social, health and racial inequities. Over the last two years, Dr. Tice has been instrumental in helping to educate the communities we work in and our employees as part of our response to the COVID-19 pandemic. In the newly created position, Dr. Tice is responsible for creating solutions that improve health outcomes and address health inequities for our customers and communities.

“ **As a family physician with a background in public health, I have always championed efforts to remove barriers to care and help people thrive and achieve their best health. Each of us deserves affordable, high-quality care and I am fortunate to lead this strategy for a mission-driven organization that is taking a leading role in improving health equity and diversity.** ”



Dr. Kelli Tice,
Chief Health Equity Officer

Prioritizing Mental Health

With the pandemic's heavy toll on the mental health of our communities, GuideWell has expanded our collection of self-help tools and personalized resources to help members focus on their well-being. From the Better You Strides online wellness and rewards program to meQuilibrium, which uses data-driven insights to help people build resilience and reduce stress, we aspire to provide the highest quality mental and behavioral health services.

In 2021, we aimed to increase engagement among Florida Blue members and employees with our current digital mental and behavioral tools and track their improvement. We were able to assist 16,339 more members and 2,939 more employees this year compared to last year. Our goal was to have 26% of participants report increased resilience as a result of the program, and we exceed it, with 37.7% of participants reporting improvement.

We also launched a community awareness and education campaign with the Tampa Bay Lightning called "Strike the Stigma" to encourage conversation surrounding mental health. We also invested \$5.2 million in mental well-being initiatives for children, families and seniors, including opioid reduction.

The issue of addiction is one of the United States' leading mental health priorities, as overdose deaths continue to skyrocket across the country. In June 2021, Florida Blue and New Directions Behavioral Health teamed up with the nonprofit Shatterproof to offer Floridians access to ATLAS®, an easy-to-use digital resource that helps users identify trusted addiction treatment counselors and care. Additionally, the Florida Blue Foundation is one of the largest financial contributors to the fight against the opioid crisis in Florida and helped expand Project Opioid from Orlando to a statewide initiative.





1.5 million meals provided and \$3.8 million invested towards improving food security across Florida

From November 2020–October 2021, Florida Blue Foundation's food security grantees served a total of 246,982 individuals and provided over 59.9 million meals (an average of 243 meals per person). In 2021, our aim was to have 20% of grantees report to the USDA Food Security Survey they were food secure after receiving the Foundation's support. Thanks to the Foundation's efforts, we exceeded our goal and over 30% of grantees reported they were food secure.

Ensuring Food Security

A lack of food security can be detrimental to health, development and well-being. That is why GuideWell is actively helping more individuals get better access to nutritious food and the other resources they need to achieve their best health.

The Florida Blue Foundation continued to build on a multi-year initiative around food security solutions, which includes strengthening food infrastructure and systems across Florida; promoting direct service for families for healthy food access; and working with partner organizations throughout the state.

We have also teamed up with professional sports teams like the Orlando Magic, Tampa Bay Lightning and Miami Marlins to further our impact on food insecurity in local communities.

- **Orlando Magic's Block Out Hunger Campaign:** Ten meals were donated by Florida Blue to Second Harvest Food Bank of Central Florida for every block made by a Orlando Magic basketball player in the 2021 season, resulting in 3,180 free meals.
- **Florida Blue & Miami Marlins' Farm Share Truck:** The refrigerated semi-truck hauled an average of about five million pounds of food a year to assist those battling food security. During the unveiling of the truck, Florida Blue volunteers teamed up with the minor league baseball team to distribute free meals for 500 local families.
- **Tampa Bay Lightning's Bolts & Blue Faceoff Against Hunger:** Florida Blue and the Lightning Bolts hosted community events featuring free meals, health screenings, cooking classes and demonstrations.



Through our volunteer program, employees offer their time, talent and expertise to support worthy causes and help make a difference in their communities, contributing over 60,000 volunteer hours every year on average. Despite the COVID-19 pandemic, in 2021, employees reported volunteering 30,000 hours.



Tampa Bay Lightning's Bolts & Blue Faceoff Against Hunger: Florida Blue and the Lightning Bolts hosted community events featuring free meals, health screenings, cooking classes and demonstrations.

Helping 6.5 million Floridians access essential health and mental well-being services

The Florida Blue Foundation is Florida's largest foundation focused on health. More than \$8 million in grants were awarded in 2021 to address food security, mental well-being and health equity and addressing economic disparities in underserved Florida communities.



Raising Up Community Champions

GuideWell regularly recognizes like-minded community health advocates and organizations that tackle health inequities and are actively working to create a better health system. Now in its 18th year, the Florida Blue Foundation's Community Health Symposium and Sapphire Awards brings together experts in community

health to learn from each other and to recognize the people, programs and organizations that have a positive impact on the health outcomes of at-risk populations in Florida. In 2021, nine organizations were honored for their efforts to improve mental well-being, health equity and food security across Florida.



Ability Housing
is working to build strong communities by providing quality affordable housing in Jacksonville to families and individuals with a disability and/or those experiencing or are at-risk of homelessness.

DACCO Behavioral Health
is one of Florida's largest community-based providers of mental and behavioral health services, serving about 4,000 people a year in Tampa through substance abuse treatment programs and another 56,000 through prevention and outreach services.

Dr. Jeffrey Goldhagen
is a trailblazer for child health equity by conceptualizing, designing and implementing innovative health and well-being systems to ensure the highest quality of care for children marginalized by societal or environmental factors.

Dr. Jeffrey Goldhagen

El Sol Jupiter's Neighborhood Resource Center
provides health, legal, youth development, adult education, vocational training and nutrition education services to primarily day laborers, their children and families in Jupiter.

Fleet Farming
is an Orlando-based, nonprofit urban agriculture program of IDEAS For Us and provides edible landscaping to schools, community centers, affordable housing units, businesses and individuals to increase local food accessibility.

Karen Woodall
is the executive director for the Florida People's Advocacy Center and leads the Center's efforts to increase social and economic justice by facilitating and providing training in civic engagement at Florida's state capitol.

UF Health Total Care Clinic
provides high quality holistic health care to the most vulnerable members of the Jacksonville community

Dr. Ross Jones
Medical Director

UCF Restores
is a nonprofit research center and treatment clinic in Orlando that offers intensive and evidence-based therapy through both one-on-one and group therapy, along with emerging technology such as virtual reality, to help break down the barriers to care and address mental well-being.

Starting Right, Now
is a nonprofit devoted to ending homelessness for unaccompanied youth by providing a stable home.

icki Sokolik
Executive Director

Community Giving

We are deeply attuned to the immediate needs of the communities we serve and operate in.

- **Hurricane response:** GuideWell and Florida Blue spearheaded relief and recovery efforts along the Florida coastline in the wake of Hurricane Dorian and Hurricane Sally, by facilitating prescription refills, making free-of-cost telehealth visits possible through Teladoc, and providing bilingual emotional support through New Directions Behavioral Health.
- **Surfside support:** We provided on the ground assistance and monetary relief to those impacted by the devastating building collapse in Surfside, Florida. Florida Blue, in partnership with New Directions Behavioral Health, also activated its free emotional support helpline for all South Florida residents.
- **Project Opioid:** The Florida Blue Foundation continues to help combat the opioid epidemic through this state-wide effort to curb the opioid epidemic. The Florida Blue Foundation implemented Project Opioid in Orlando and expanded it across the state in 2021 with the launch of six local coalitions in Duval, Orange, Tampa Bay, Palm Beach, Broward and Miami-Dade. The coalitions are led by regional “super advocates” that work to unite business, nonprofit, government and faith-based communities to develop localized strategies to reduce opioid overdoses and overdose deaths by 50% in the next three years.



CASE STUDY: COVID-19 RESPONSE

Over the last two years, GuideWell has contributed significant resources to support the communities we serve during the COVID-19 pandemic.

In a multi-year effort starting in 2020, more than **\$100 million in health care cost relief was provided by Florida Blue** to members of its individual, fully insured employer group and Medicare Advantage plans.

Florida Blue extended its premium payment period and expanded the 'Better You Strides' Reward program, making it possible for eligible individuals to earn up to \$500 in 2020 towards health care service costs for participation in the program's health and wellness offerings (a \$400 increase over the previous program). We also increased access to virtual health care services and waived select costs for Medicare Advantage members and mobilized Florida Blue Centers to provide support and education to local communities.

At the start of the pandemic, helping to identify and fast-track an affordable and innovative solution for rapid testing was critical to containing the virus. In 2020, GuideWell, in collaboration with XPRIZE, OpenCovidScreen, other Blue Cross and Blue Shield plan partners, and other innovative organizations announced the \$6 million XPRIZE Rapid Covid Testing Competition to accelerate the development of high-quality, low cost, quick reporting COVID-19 testing. Winning teams were announced in 2021 and received additional support to help accelerate the adoption of their solutions on a massive scale. In addition, GuideWell launched the COVID-19

Health Innovation Collaborative, an initiative that seeks to connect diverse innovative health-technology companies across the country to bring forth solutions that address gaps in response to global health pandemics.

We also worked to increase access to the COVID-19 vaccine for vulnerable and at-risk populations, partnering with community leaders and organizations to host dozens of vaccine events in underserved communities, correctional facilities, homeless shelters and food banks. This included free, on-demand educational webinars and community outreach in communities where individuals might not have equitable access to vaccinations or might have vaccine hesitancy. Since March 2020, the company has invested over \$7 million in community contributions to help provide access to testing and health care, food security and other essential needs associated with the COVID-19 pandemic.

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