



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

Issued August 2021



A MESSAGE FROM OUR CEO

Transforming the health of the community, one person at a time. Centene's purpose is at the pinnacle of all that we do to achieve better health outcomes. Understanding the risks of climate change and addressing its impacts are critical to ensuring we do all that we can to support a healthier environment for our members, our communities, and our world—now and for generations to come. Assessing climate change risks and opportunities is not only important to fulfilling our purpose but also to delivering long-term value to our stakeholders. As we move through the COVID-19 pandemic, business resiliency continues to be an essential focus area. Change can occur rapidly, like the onset of a pandemic, or gradually over time like the warming of our environment. In either case, we stand ready.

We are pleased to issue our first Task Force on Climate-related Financial Disclosures (TCFD) report. This report follows TCFD guidance and includes discussions about our governance structure, strategy, risks and opportunities, and metrics and target-setting related to managing climate change. Our risk management capabilities were leveraged to identify the impacts of climate change under two warming scenarios and to conduct an assessment of climate-related risks and opportunities to our business. Energy usage and the resulting greenhouse gas emissions from our operations are also included.

This inaugural report serves as an important source of information and disclosures to our stakeholders. Ambitious actions to address climate change are underway and are essential to transforming the health of our environment to promote healthier lives.



Michael Neidorff

**CHAIRMAN, PRESIDENT,
AND CHIEF EXECUTIVE OFFICER**
Centene Corporation

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About Centene

Centene Corporation ("Centene," "we," "our," or "the Company") is a leading multi-national healthcare enterprise that is committed to helping people live healthier lives. We take a local approach—with local brands and local teams—to provide fully integrated, high-quality, and cost-effective services to government-sponsored and commercial healthcare programs, focusing on under-insured and uninsured individuals. We also provide education and outreach programs to inform and assist members in accessing quality, appropriate healthcare services. We believe our local approach, including member and provider services, enables us to provide accessible, quality, and culturally-sensitive healthcare coverage to our communities. Our population health management, educational, and other initiatives are designed to help members best utilize the healthcare system to ensure they receive appropriate, medically necessary services and effective management of routine, severe, and chronic health problems, resulting in better health outcomes. We combine our decentralized local approach for care with a centralized infrastructure of support functions such as finance, information systems, and claims processing.



1 in 15 Americans across all 50 states

Centene offers affordable and high-quality products to nearly 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, the TRICARE program, and individuals in correctional facilities.



Growing International Presence

Centene operates internationally through subsidiaries and investments including the UK, Spain, and Central Europe.

25.4
million
members*

#1 carrier in the nation
on Health Insurance Marketplace

Today, **Centene is the largest Medicaid managed care organization in the country**, and a leader in California, Florida, New York and Texas, four of the largest Medicaid states. Centene is also the national leader in managed long-term services and supports.

68,500
employees*

FORTUNE®
CHANGE THE
WORLD (2020)

#24
FORTUNE®
500 (2021)

*as of June 30, 2021

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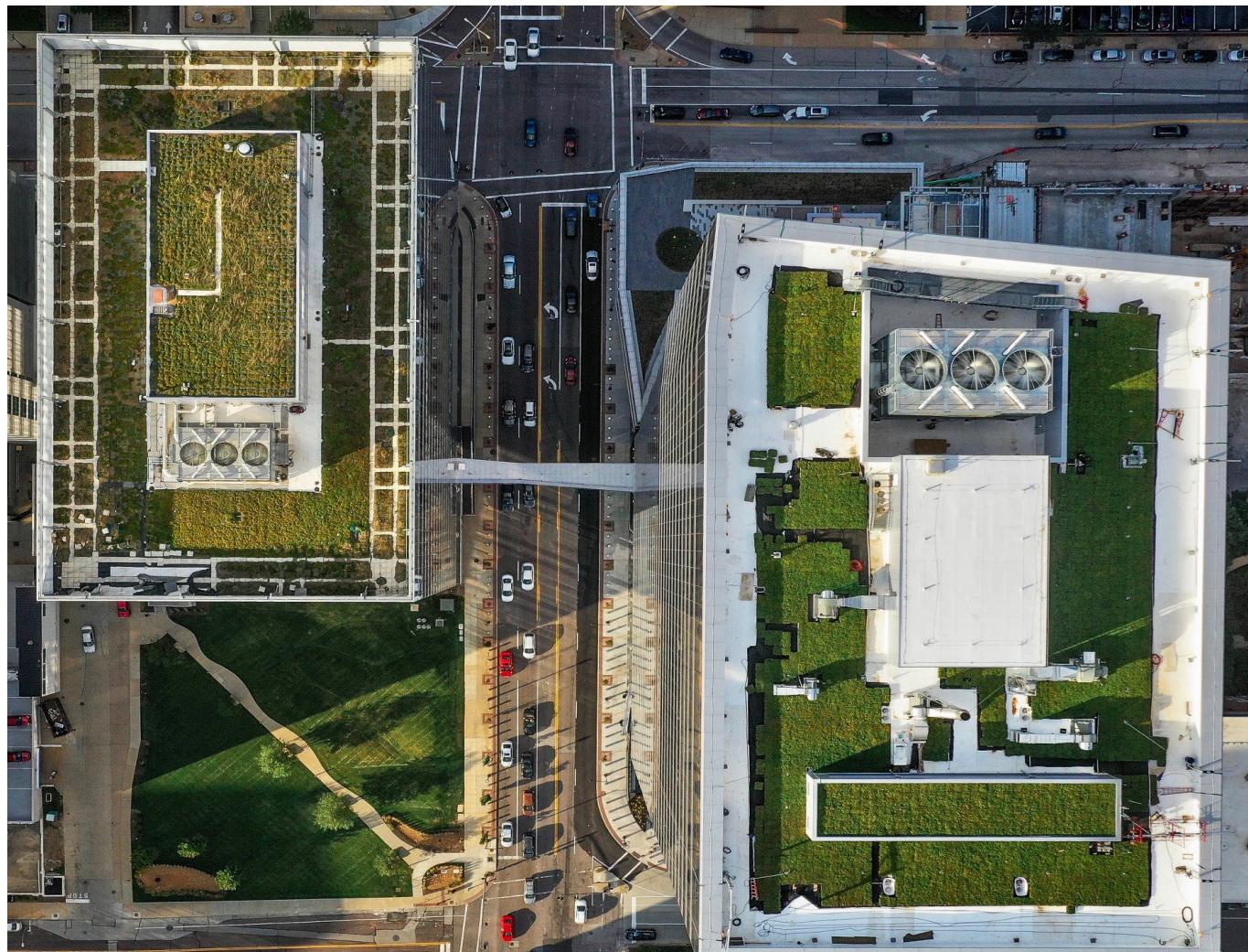
Learn more about Centene's sustainability efforts:

Visit <https://www.centene.com/why-were-different/corporate-sustainability.html>

Certain statements in this report constitute forward-looking statements. Refer to "Forward-Looking Statements" on page 27.

About this Report

This report presents information on Centene's efforts towards implementing the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). Centene is committed to incorporating climate risk and opportunity identification and management into our overall business strategy and disclosure efforts. As we continue to learn and strengthen our understanding of rapidly changing areas such as climate scenario analysis, we will share our progress with our stakeholders.



Centene's Global Headquarters in St. Louis, Missouri

Governance

BOARD OVERSIGHT OF CLIMATE-RELATED RISKS AND OPPORTUNITIES

Centene's governance structure and our oversight of climate-related risks and opportunities (collectively referred to as climate-related issues) plays a critical role in ensuring the Company's continued achievement of our mission and our future success.

In fulfilling our commitment to delivering high-quality health services to at-risk populations, we recognize that some of our members and their families are particularly vulnerable to experiencing the most harmful impacts of climate change. Our corporate, local health plan, and business unit leadership is engaged in discussions to closely monitor climate-related risks and their potential impact on our members. We are continually assessing climate-related risks across the geographies we serve.

Centene's Board of Directors ("the Board"), through its various Board committees, fosters sound risk management oversight and effective corporate governance to ensure the Company creates sustainable long-term value for stakeholders. The Company's structure, policies, and procedures support the Board's commitment to effective governance, transparency, and accountability.

The Board oversees the execution of the Company's enterprise risk management (ERM) framework with assistance provided by Board committees. The Environmental and Social Responsibility (ESR) Committee of the Board is responsible for oversight of sustainability matters. In addition, the Board is informed of emerging risks and opportunities, including environmental and climate-related issues that could impact the Company's risk profile.



Environmental and Social Responsibility Committee

Due to the growing importance of climate-related risks and other environmental, social and governance (ESG)-related topics, the Board formed the ESR Committee to assist the Board in the development of strategic plans related to issues of environmental and social importance, which includes climate-related risks. The ESR Committee meets on a quarterly basis to review reports on Management's progress towards identifying and addressing climate-related issues, updates on key environmental and social responsibility efforts, updates on ESG rater and ranker scores, and the status of associated goals and objectives. The ESR Committee reports to the full Board on a quarterly basis and provides recommendations on environmental and social related matters, as necessary.

BUSINESS AND MANAGEMENT-LEVEL GOVERNANCE OF CLIMATE-RELATED RISKS AND OPPORTUNITIES

Centene Executive Management Oversight

Management is responsible for executing day-to-day activities and ensuring that risk consideration is integrated with strategic decision-making and financial budgeting processes. Management monitors climate-related issues and remains informed through the Management Oversight Committee (MOC), quarterly environmental, social, health, and governance (ESHG) and ERM reports, as well as via climate-related discussions with staff from various functional areas across the Company. These reports and discussions are designed to provide visibility into the identification, assessment, monitoring and management of critical risks, including climate-related risks.

Management Oversight Committee

The MOC is a cross-functional governance group, chaired by the CEO, and comprised of members of the executive leadership team. The MOC assists the Board in its oversight responsibilities for risk management and oversees the process used to identify, assess, respond, and report on risk issues, including climate-related and environmental issues. Quarterly ERM and ESHG reporting is prepared by the ERM and ESHG teams and provided to the MOC, which meets at

least four times per year. The MOC reviews and provides feedback for the ERM and ESHG reports to ensure the information provided is clear, concise, and accurate prior to sharing with the Board and the ESR Committee, respectively.

Enterprise Risk Management and Environmental, Social, Health, and Governance

Centene's ERM function coordinates and applies an integrated framework approach whereby risks are identified and assessed across Centene and its business units. This enables risk informed decision-making and alignment of resources in support of strategic achievement of business objectives.

Under the leadership of Centene's Senior Vice President, Internal Audit, Compliance, and Risk Management, the ERM and ESHG functions are managed by teams that share people and other resources. The ESHG function manages the day-to-day implementation of the ESHG Strategic Framework and Roadmap with the support of ESHG-focused analysts. The ESHG function coordinates and facilitates all ESHG internal and external reporting and works closely with the ESHG Work Group, Climate Change Task Force (CCTF), MOC, ESR Committee, and other corporate functional areas. Climate-related risks are included within the Corporate risk register. Health plans and other business units also include climate-related risks, as applicable, in their respective risk registers.

Environmental, Social, Health, and Governance Work Group

The Company has established an internal ESHG work group comprised of senior leadership representatives from both corporate functional areas and business units to advance Centene's ESHG strategy. The ESHG Work Group is responsible for raising awareness across the enterprise for the Company's four ESHG pillars—Protecting Our Planet, Serving Our Communities, Cultivating Healthier Lives, and Living Our Values—along with the 16 ESHG topics, to ensure alignment with Centene's strategy, purpose, and mission.

CENTENE'S ESHG STRATEGIC FRAMEWORK



ENVIRONMENTAL *Protect Our Planet*

Build resilience to environment-related health risks and support earth-friendly initiatives for a livable future

- Environmental Impacts on Health
- Environmental Sustainability



SOCIAL *Serve Our Communities*

Enhance the lives of the communities we serve and the people who make our business successful

- Community Outreach
- Employee Partnership and Development
- Diversity, Equity and Inclusion
- Community Investment
- Community Engagement
- Employee Health and Well-being



HEALTH *Cultivate Healthier Lives*

Provide high-quality, affordable, and accessible healthcare that helps people live healthier lives

- Healthcare Quality
- Healthcare Affordability
- Healthcare Access
- Research and Development
- Public Policy



GOVERNANCE *Live Our Values*

Promote good corporate governance and a culture of accountability to conduct business in a compliant and ethical manner, and commit to secure and responsible handling of information and data

- Ethics and Compliance
- Governance and Accountability
- Data Privacy and Security

The Work Group serves as a liaison between the ESHG function and the rest of the Company to identify and address ESHG-related opportunities for enhanced reporting, transparency, and progress towards ESHG initiatives. The Work Group meets periodically and individual members provide ongoing support as needed, including activities addressing climate-related risks. The corporate functional areas and business units represented on the Work Group are below:

- Business Operations
- Community Outreach
- Compliance
- Corporate Strategy
- Facilities
- Finance
- Government Affairs
- Health Plans
- Human Resources
- Internal Audit
- International Business
- Investor Relations
- Legal
- Population Health
- Public Affairs
- Risk Management
- Strategic Communications

The following business areas represented within the ESHG work group have roles and responsibilities that are key to the management of climate-related issues:

BUSINESS AREA	CLIMATE-RELATED ROLES AND RESPONSIBILITIES
Corporate Strategy	Assists with embedding climate-related risk considerations into the overall corporate strategy
Facilities	Estimates greenhouse gas (GHG) emissions related to Centene's operations and assists with developing goals, targets, and strategies for reducing the environmental impacts of our physical locations
Finance	Engages in climate-related issues in regards to Securities and Exchange Commission (SEC) reporting, investor communications, credit ratings, and overall investment strategy
Strategic Communications	Prepares and communicates internal and external messaging related to climate-related issues

Climate Change Task Force

To further advance its work around climate-related risks, the CCTF was formed consisting of organizational leaders with specific knowledge related to climate-related business considerations and a subset of members from the ESHG work group. The CCTF meets as needed to identify climate-related issues, to outline climate change scenarios, assess transition/physical factors, and determine mitigation actions. Centene's ERM Framework is applied to the identification, assessment, mitigations, and reporting of climate and environmental risks. The application of the ERM Framework ensures that climate-related risks are integrated with Centene's risk management processes. The contributions of this team have helped inform the writing of this report and subsequent climate-related planning.

Strategy

Centene understands climate change is a growing concern. A global warming trend has been observed since the mid-20th century, which scientists attribute to the “greenhouse effect” that results when the atmosphere traps heat radiating from Earth toward space. Greenhouse gases block heat from escaping the atmosphere and include carbon dioxide, methane, nitrous oxide, and others⁽¹⁾. Rising temperatures contribute to climate extremes, including droughts, floods, and the increased frequency and severity of weather-related events, which negatively impact our environment, including air quality and agricultural ecosystems. Scientific studies have shown a causal relationship between these changes and negative effects on health and food insecurity. These factors have the potential to increase the level of risk to Centene and its stakeholders. “Climate-related risk and opportunity” refers to the potential negative impacts of climate change and developing strategies to effectively manage, while simultaneously identifying ways to proactively address climate change impacts to help those we serve. Risks and opportunities driven by climate change are becoming increasingly important to our strategy-setting process. As part of our efforts to understand how various climate risk drivers might impact Centene, we considered the TCFD’s classification of risks and opportunities: (1) risks and opportunities related to the transition to a lower-carbon economy and (2) risks and opportunities related to the physical impacts of climate change.

Climate Change and Centene’s Strategy

In early 2020, the Company completed a materiality assessment to prioritize Centene’s ESHG topics, taking care to align our approach with Centene’s business strategy and long-term planning. Our ESHG Strategic Framework expresses Centene’s commitments to Protect Our Planet, Serve Our Communities, Cultivate Healthier

Transitioning to a lower-carbon economy may entail extensive policy, legal, technology, and market changes as governments, businesses and society seek to prevent the worst impacts of climate change. Depending on the nature, speed, and focus of these changes, transition activities may pose varying levels of financial and reputational risk to organizations. Physical risks resulting from climate change can be event driven (acute) or longer-term shifts (chronic). Physical risks may have financial implications for organizations, such as direct damage to assets and indirect impacts through supply chain disruption.

Organizations’ financial performance may also be affected by changes in water availability, sourcing, and quality; food security; and extreme temperature changes affecting organizations’ premises, operations, supply chain, transport needs, and employee safety. Climate-related opportunities may include the categories of resource efficiency (e.g., more efficient buildings), energy source (e.g., use of lower-emission sources), products and services (e.g., development of new products/services through innovation), markets (e.g., access to new markets), or resilience (e.g., resource substitutes/diversification).

Recommendations of the Task Force on Climate-related Financial Disclosures, Final Report, June 2017

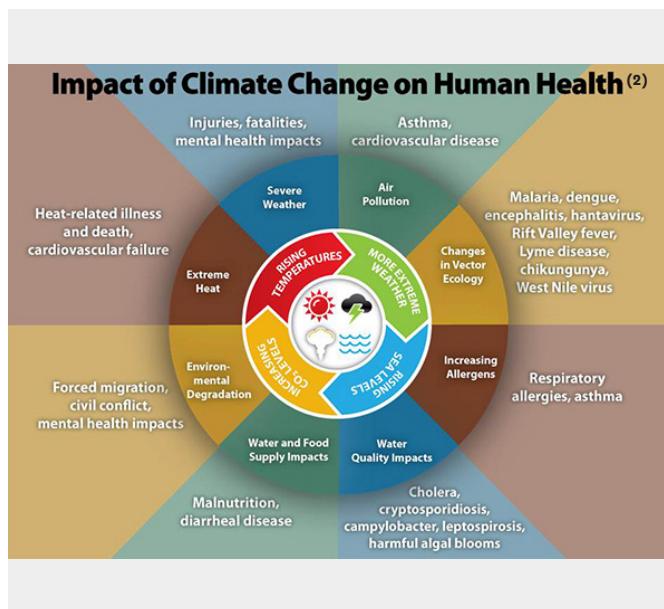
Lives, and Live Our Values while identifying 16 key business areas essential to our success, including environmental sustainability and environmental impacts on health. In 2021, in support of our Protect Our Planet Commitment, we conducted a climate risk assessment and scenario analysis to assess our climate resiliency.

Climate-related Risks and Opportunities

The following table summarizes the climate-related issues Centene identified by type and associated time horizon:

	TYPE	CLIMATE-RELATED RISK AND/OR OPPORTUNITY	TIME HORIZON
TRANSITION	Policy and Legal	Risk and opportunity of climate / environmental regulatory change	Medium
		Opportunity to promote telehealth to reduce Scope 3 GHG emissions	Short
	Technology	Opportunity to leverage flexible work arrangements to reduce Scope 3 GHG emissions	Medium
		Opportunity for capital improvements to facilities to improve energy efficiency and reduce GHG emissions	Medium
		Opportunity to advocate for climate resiliency initiatives impacting member health to promote healthy lifestyles and healthy environments	Medium
	Market	Risk of climate impacts affecting our investment portfolio	Medium
		Risk or opportunity of perceived adequacy of climate action	Medium
	Reputation	Risk of extreme weather events increasing member acuity and disrupting member services	Medium
		Risk of climate-related events impacting government partners and creating healthcare budget shortfalls	Long
PHYSICAL	Acute	Risk of environmental factors increasing medical costs	Long
		Risk of sea level rise and annual flooding impacting Centene facilities, members, providers, and government partners	Long
	Chronic	Short < 1 year Medium 1-5 years Long > 5 years	

Estimating a time horizon for Centene's climate-related issues is challenging. Regardless of industry, climate forecasting requires looking far into the future and the resulting effects are difficult to predict. As a multi-national healthcare enterprise focused on services to government sponsored and commercial healthcare programs, we need to consider all our stakeholders—members, direct-care consumers, providers, government partners, employees, and shareholders—as we consider our risks and opportunities, and our ability to manage them. The time horizon of our climate-related issues may be impacted by broader business risks such as strategic, operational, legal, pricing/underwriting, reserving, reputational, credit, liquidity, and others. For this initial assessment, we have taken the approach of defining time horizons aligned with our ERM and business and strategic planning processes. While somewhat shorter in nature, we believe these definitions are also consistent with the useful life of the Company's assets. The TCFD expects that reporting of climate-related issues will evolve over time as organizations, investors, and others contribute to the quality and consistency of the information disclosed. We will continue our efforts to assess and adapt to these challenges as we move forward.

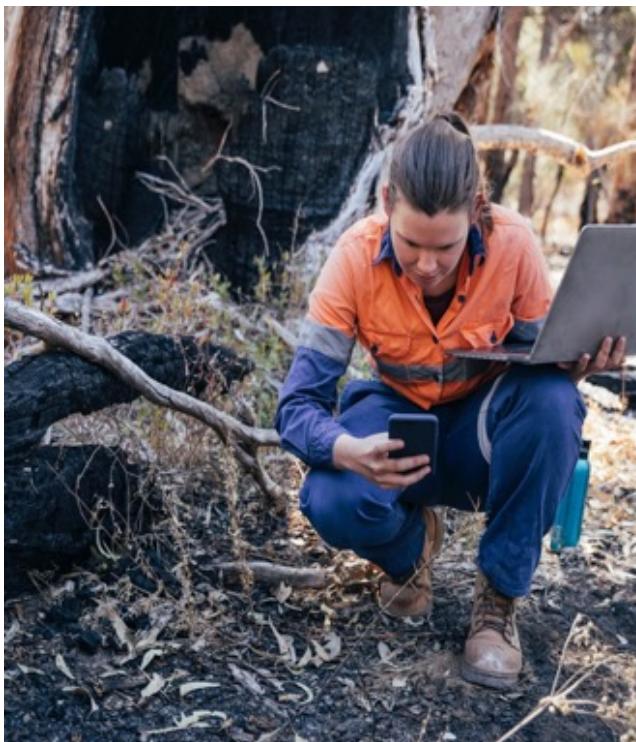


Impact of Climate-related Risks and Opportunities

Centene operates in an industry with relatively limited carbon impact. However, our members' health will likely be impacted by climate change, and we are committed to being good stewards of the earth by making investments today that will address these effects and deliver health benefits for years to come. While climate change impacts everyone, its results often disproportionately affect vulnerable populations due to poor health and limited access to fresh food, reliable transportation, safe housing, and green spaces needed to promote active lifestyles. Life-threatening weather events have the potential to displace thousands, and poor air quality negatively affects individuals with respiratory diseases, such as asthma. Thus, while our business may be impacted by innumerable climate risks, our climate risk assessment process generally focuses on the impact to our more than 25 million members.

One example of this member impact is the possibility of increased extreme weather events causing a rapid deterioration in the health of our members. The United States alone experienced twenty-two weather and climate related disasters in which overall damages/costs reached or exceeded \$1 billion in 2020.⁽³⁾ These events included wildfires, hurricanes, floods, and other severe weather, and they can have an impact on our members' health. For example, wildfire smoke, including deadly pollutants such as fine particulate matter, is linked to health risks such as respiratory infections, cardiac arrest, and lung cancer.⁽⁴⁾

There are also several climate-related opportunities that will impact Centene's business, strategy, and financial planning. The potential for optimized use of telehealth is an example. The increased use of telehealth driven by the COVID pandemic has proven its potential to improve the lives of our members by increasing healthcare accessibility and reducing costs. Centene's provider partners are also able to see more members due to less transition time between appointments. As an added benefit, telehealth is environmentally friendly through reduced member travel to/from the provider which lowers greenhouse gas emissions.



Resilience of Centene's Strategy

Based on the results of the climate-risk scenario analysis, Centene is likely to be more impacted by climate-related risks under a scenario in which global action on climate change is low, resulting in greater physical impacts from climate change. This scenario may disproportionately affect our members' health relative to less vulnerable individuals. Centene has fewer risks and more opportunities under a scenario in which global action to reduce carbon emissions is high. None of the risks identified by Centene were assessed higher than moderate impact under an aggressive mitigation scenario in which carbon emissions are greatly reduced. Based on our analysis, we believe our current strategy is resilient and Centene is well positioned to manage climate-related issues in either scenario.

Centene's revenues are derived primarily through premiums received from providing health plan coverage to individuals through government subsidized and commercial programs. The premiums we receive for our three major lines of business—Medicaid, Medicare, and Marketplace—are based on rates that are developed and approved for actuarial soundness on an annual basis. Therefore, we have the ability to capture changes in medical costs that may be due to environmental factors (e.g., our trend

analysis serves as an input to our rate setting process). In addition, Centene is protected from adverse financial results through the use of risk corridors, reinsurance, and risk adjustment. Risk corridors are established by some state or federal government partners, which may provide loss protection. Reinsurance is obtained by plans to provide a limit to Company expenditures in the event of large, unforeseen aggregate drug spending and/or certain catastrophic losses. Risk adjustment, offered by state and federal government partners, allows for more accurate reimbursement based on members' unique needs. The company also builds resilience to climate change through our business continuity programs:

- Business continuity and disaster response planning is performed with each corporate functional area and for each business unit within the organization, particularly by geography for hurricanes, winter storms, wildfires, and other climate-driven events.
- We conduct exercises with each critical function, document the results, and track tasks to closure.
- We strategically build redundancy and resiliency into our critical operations and systems.
- We perform post-mortems at different levels and build improvements into subsequent plans and exercises.
- Our business resiliency team includes people with a broad spectrum of relevant backgrounds (e.g., FEMA, military, and corporate crisis management).

For a more detailed description of the climate scenario analysis used by Centene, see the Risk Management section below. The following table provides an overview of Centene's climate-related risks and the processes in place to manage them:

RISK OF LEGISLATIVE AND REGULATORY CHANGE

Carbon pricing/taxes/caps and increasing complexity of compliance and reporting across multiple jurisdictions could increase costs.

Carbon taxes often apply at the point at which the fossil fuel enters the nation's market, and are therefore passed onto users of scope 1 and 2 emissions⁽⁵⁾ through increased costs of energy. The potential impact to Centene of future carbon emission taxes varies in significance based on the amount of scope 1 and 2 emissions and the tax rate.

Centene advocates for our members and for improvements in the delivery and quality of the nation's healthcare system. Centene's Government Relations team and local plan leadership monitor potential legislative and regulatory changes, including those related to climate and carbon pricing, at the federal and state levels to assess the potential impact to Centene and its stakeholders. Our memberships in trade associations play an important role in Centene's public policy engagement efforts. We also intend to lower our carbon emissions, which will reduce our carbon pricing risk.

RISK OF CLIMATE IMPACTS AFFECTING OUR INVESTMENT PORTFOLIO

Physical and transition climate impacts could affect the value of assets in which we invest.

Centene managed \$26.3 billion in cash and investments as of December 31, 2020. Our analysis indicated that approximately 5.3% of this amount was invested in sectors associated with higher carbon emissions.

Centene's Investment Policy does not allow the Company to invest in securities with a weighted average maturity longer than 10 years and current fixed income portfolio average duration is approximately 4 years. Shorter durations reduce Centene's exposure to longer-term climate risks. The Investment Policy also requires Centene to primarily invest in securities that are rated "investment grade" or higher. As of December 31, 2020, 97% of the Company's investments in rated securities carry an investment grade rating. Potential investments related to companies that are significantly affected by physical or transition climate risks would likely experience downgrades from ratings agencies and therefore not be purchased by Centene. We plan to engage with our portfolio managers to integrate climate risk as a consideration in investment management and/or conduct a more detailed analysis of investment portfolio climate risks and opportunities (e.g., opportunity to support climate initiatives through "green" investing).

RISK OF PERCEIVED ADEQUACY OF CLIMATE ACTION

Stakeholders (e.g., investors, governments, business partners, employees, etc.) may perceive Centene's response to climate or extreme environmental events as inadequate.

Several of Centene's largest shareholders have publicly stated increased expectations related to their investees' climate actions and disclosures. In the governmental space, President Biden acted to bring the U.S. back into the Paris Agreement and signed several executive orders focused on climate policy, and the Securities and Exchange Commission recently created a Climate and ESG Enforcement Task Force. In Europe, the European Union introduced a set of policy initiatives called the European Green Deal and has agreed to make climate neutrality by 2050 a legally binding target, and set a target of reducing net greenhouse gas emissions by at least 55% by 2030 compared to the 1990 levels.

Environmental sustainability is a large part of Centene's day-to-day business operations and we pursue opportunities to minimize our impact on the environment. From the energy-efficient buildings that house our operations to our enterprise-wide recycling initiatives, Centene cares about protecting our environment.

Centene's evaluation of the impact of climate change on our business dates back to 2015 when we provided our initial response to the annual National Association of Insurance Commissioners (NAIC) Climate Change Disclosure Survey. Additionally, the Company has taken several recent actions to improve our ESHG governance, strategy, risk management, and reporting maturity which encompasses climate-related topics, including:

- Establishment of the Environmental and Social Responsibility Committee of the Centene Board of Directors
- Establishment of an ESHG Strategic Framework with Environmental Sustainability and Environmental Impacts on Health identified as Focus Areas under the Protect Our Planet pillar
- Formalization of an ESHG Work Group
- Formation of a Climate Change Task Force
- Assigning of a Facilities Senior Manager with responsibilities specific to GHG measurement and management and contracted use of an energy management tracking platform
- Becoming a signatory to the UN Global Compact

These actions demonstrated Centene's commitment to ESHG issues and this inaugural TCFD report builds upon our previous efforts to take the necessary ESHG-related actions, including those related to climate risk, and disclose our results.

Enterprise-wide, Centene seeks opportunities to reduce energy consumption and deploy environmentally friendly practices in our operations. For example, Centene reduced energy use, paper use and solid waste by converting to managed print services in 2017.

Environmental consciousness is core to our culture as evidenced through the actions of our employees who engage in recycling efforts and volunteer opportunities such as planting gardens in the communities we serve. These actions are not only good for the environment, but also provide access to fresh, unprocessed foods that promote the health and well-being of our members.

RISK OF EXTREME WEATHER EVENTS INCREASING MEMBER ACUITY RESULTING IN INCREASED HEALTHCARE COSTS

Hurricanes, tornadoes, wildfires, extreme heat, and other weather-related occurrences can especially impact vulnerable populations and disrupt member services.

Centene's members are concentrated in high climate risk geographies, and extreme weather events can adversely impact our members' health in many ways, including increased respiratory disease, adverse birth outcomes, cardiac arrest, injuries, behavioral health issues, and others.

Centene's approach to extreme weather events focuses on the needs of our members. Corporate and local teams have access to advanced analytics capabilities to identify and perform outreach to potentially impacted vulnerable members (e.g., those involved in care management plans, requiring critical prescriptions, etc.) before or after an event to provide information, answer questions, and help them prepare for/deal with the event. Post-event, the activation of our business continuity plans in the impacted area allows our mission-critical personnel to continue serving our members. In addition, Managed Health Network, a wholly owned Centene company, offers a team of disaster response experts with 24/7/365 availability. This team works with health plan and community leaders to provide response planning, deploy crisis response counselors to designated community locations, provide a Community Disaster Line with emotional support and resource guidance by licensed clinicians, and provide resource materials that help people understand reactions and coping strategies following a traumatic event.

RISK OF CLIMATE-RELATED EVENTS IMPACTING GOVERNMENT PARTNERS AND CREATING BUDGET SHORTFALLS

Extreme weather, climate-related migration, and other environmental impacts may negatively impact state funding for government-sponsored health services and/or opportunities to leverage managed care.

State governments are required to balance their budgets every year. Budgetary constraints caused by increased climate-related physical or transition costs may negatively impact the level of state funding and/or premium rates paid to health providers for services such as Medicaid.

Centene's Government Relations team monitors budget and funding issues at the state and federal levels. In addition, Centene's Government Relations team works with our state and federal government partners and local plan leadership to provide innovative managed care solutions that provide better health outcomes at lower costs.

As a proactive mitigation, Centene also partners with organizations such as Healthcare Ready (formerly Rx Response) to increase community resiliency and lessen the burden of extreme weather disasters on governmental budgets. Healthcare Ready helps to strengthen healthcare supply chains through collaboration with public health and private sectors by addressing pressing issues before, during, and after disasters. As the convener of industry and government, Healthcare Ready safeguards patient health by providing solutions to critical problems and provides best practices for healthcare preparedness and response.

RISK OF ENVIRONMENTAL FACTORS INCREASING MEDICAL COSTS

Poor air quality, rising temperatures, and increasing vector-borne diseases may negatively impact the populations we serve.

In low mitigation scenarios, climate change will worsen air quality, increasing the prevalence of acute respiratory symptoms, asthma, and allergens for our members. Ongoing warming and cooling extremes will create increases in temperature-related medical needs and morbidity. Vector-borne disease is likely to increase as climate impacts provide more suitable habitats for mosquitoes, ticks, and other disease carriers. Risk is still present in high mitigation scenarios; however, current trends would likely be starting to reverse, therefore presenting less risk in the medium and long-term horizons.

Centene's ERM process captures environmental risks such as vector-borne illnesses and new flu strains when relevant. A recent example of an emerging environmental risk was the Zika virus in 2016. In response, the ERM group and Centene's Business Intelligence group prepared focused assessments of the potential impacts of the rise of the Zika virus to healthcare costs and communicated those results to management.

Centene maintains open communication channels with local government health departments and local providers to detect any significant increases in vector borne diseases.

Poverty, food insecurity, housing instability, education, employment, access to transportation, and other circumstances contribute to health disparities among underserved and vulnerable populations. Centene's Innovation Team, external partnerships, and nationwide initiatives are designed to address these challenges, which can improve our members' ability to deal with gradual air quality degradation and rising temperatures. One such example where Centene seeks to prevent negative health impacts is the Social Health Bridge program, which Centene established to help community-based organizations.

RISK OF SEA LEVEL RISE AND ANNUAL FLOODING

Rising sea levels and flooding can have negative Impacts to Centene facilities/members/providers/government partners, especially in vulnerable geographies such as coastal regions and tributary and river areas.

Sea levels are expected to rise over the coming decades even under higher mitigation scenarios, therefore posing risk to Centene's facilities and stakeholders. While people in affected communities can relocate, "managed retreat" has disruptive health, sociocultural, and economic impacts. Those impacts include behavioral health, social networks, food security, water supply, sanitation, infectious diseases, injury, and health care access.

Centene mitigates some of the risk of sea level rise by including flood potential in our criteria for determining the location of our offices. The Company also focuses on our members' social determinants of health and builds resiliency into all aspects of the business plan as detailed above.

One recent example of Centene's approach is our Louisiana health plan's actions to ensure access to health care in the wake of flooding and damage in Louisiana from Hurricane Laura in 2020. To ensure that members in the affected areas had uninterrupted access to medications and needed health care, the health plan provided resources and support such as replacement medications, medical equipment and member ID cards, help locating care, emergency out-of-network care access, 24/7 free nurse advice and a mental health crisis hotline, and relief grants.

As noted previously, climate change presents Centene with several opportunities, especially under a scenario in which global action to reduce carbon emissions is high. Some of the climate-related opportunities identified by Centene are highlighted below.

Opportunity for external climate action initiatives and legislative and regulatory changes to reduce carbon emissions and improve the health of our members

Climate action initiatives and regulatory changes, such as legislation furthering the use of electric vehicles and imposing carbon taxes, aim to incentivize or fund the move to clean energy. Transportation is a leading cause of air pollution in the United States, disproportionately impacting the most vulnerable communities living near major roadways and congested traffic areas.⁽⁶⁾ Electric vehicles not only reduce carbon emissions, but also improve air quality, reducing the occurrence of asthma and other illnesses, especially among low-income households.

A carbon tax is a fee imposed on the burning of carbon-based fuels (coal, oil, gas) and is an attempt to have users of carbon fuels pay for the climate damage caused by releasing carbon dioxide into the atmosphere. Such a tax could incentivize a move to clean energy by making it more economically rewarding thus creating healthier living environments.

Centene monitors potential legislation and regulations that could impact the delivery of healthcare. Our Government Relations and Health Policy teams engage with legislators and regulators to craft thoughtful bipartisan solutions

to issues facing the industry, including addressing the intersection of environment and health.

Opportunity to promote telehealth

COVID-19 had a profound effect on both business operations and the provision of health services to members. In response, Centene partnered with telehealth vendors, built up broadband in rural communities, and committed over \$13 million in grants to expand the telehealth capacities of our health provider partners. The utilization of telehealth during the pandemic gave members access to their health care providers that otherwise may not have been possible due to office closures and quarantine restrictions. The continued use of telehealth provides the ongoing benefit of reduced GHG emissions and lower member costs. Post-pandemic, Centene has an opportunity to consider stakeholder climate change concerns and promote the optimized use of telehealth for the benefit of members, providers, government partners, and the environment. This optimization plan will be informed by multi-year studies of impacts such as healthcare quality that are already underway.

Opportunity to leverage flexible work arrangements

As Centene responded to the global COVID-19 pandemic, we transitioned nearly 90 percent of our workforce, over 60,000 employees, to a work-from-home environment in less than a week. Our workforce has shown tremendous resilience and has continued to provide outstanding service to our members and other stakeholders. As a high growth, innovative organization we will continue to consider the

benefits of flexible work arrangements and the impact on our culture, employee engagement, operational costs, and environmental factors, such as GHG emissions.

Opportunity to advocate for improved access to culturally relevant healthy food

Many of our members struggle to afford and purchase healthy food options. According to a survey conducted by the International Food Information Council Foundation and the Root Cause Coalition⁽⁷⁾, 32% of Medicaid beneficiaries often purchase less healthy food options than they otherwise would because of lack of money, compared to only 13% of commercially-insured members. Healthier eating means less processed food and red meat consumption leading to less GHG emissions. Centene has an opportunity to promote access to healthy food, exercise and healthy eating habits to our members, which can have the combined benefits of healthier members, a healthier climate, and a healthier environment.

- Feeding America projects that 42 million people (1 in 8), including 13 million children (1 in 6), may experience food insecurity in 2021.⁽⁸⁾
- Red meat is produced at a major cost to the environment, leading to greenhouse gas emissions, fossil energy use, water use, and water quality changes.⁽⁹⁾
- Commuter cycling of just two miles or three kilometers improves the cardiorespiratory performance in low-fitness adults.⁽¹⁰⁾

Centene helps communities enhance capacity for programs that improve access to fresh foods. One example is our partnership with Feeding America and the “Food for Today and Food for Tomorrow” resource development initiative. This program equips network food banks and Centene health plans with best practice guidelines for meeting the needs of individuals experiencing food insecurity, including screening individuals for food insecurity and connecting them with access to healthy food to improve nutrition and health outcomes. In Louisiana and Nebraska, Centene has partnered with organizations to support community

gardens and establish agriculture and nutrition education programs for youth and their families. Community residents have opportunities to plant and produce their own nutritious foods while also benefiting the environment. Through these programs and our other social determinants of health work, Centene and our subsidiaries strive to improve access to healthy food, leading to lifestyle changes that benefit the environment such as eating fresh foods and cycling or walking when possible. We recognize healthier member populations are better equipped to withstand the impacts of climate change, and we aim to continue our work to promote health security for our members.



Opportunity to demonstrate action on climate

Investor, government, member, and employee focus on climate change is increasing, providing Centene an opportunity to communicate our progress, metrics, and targets, and create meaningful industry differentiation. We believe this focus will continue our upward trend, and we will communicate our position and progress to meet stakeholder expectations.

Risk Management

Centene's approach to climate-related issues is enterprise-wide and allows us to identify, assess, and manage risks and opportunities in alignment with our overall corporate strategy and risk tolerances. This approach also allows us to maintain our focus on the needs of all our stakeholders and meet our long-term financial objectives. Our approach includes careful consideration of transition and physical risks, as well as monitoring prominent environmental sources for additional climate-related opportunities. We see alignment between our mission to provide better health outcomes at lower costs and the goal of the Paris Agreement to limit global warming to well below 2 degrees Celsius.

Centene has executed upon an ERM framework since late 2005. Today, Centene's ERM framework consists of a robust set of activities designed to identify, assess, and document the key strategic, financial, compliance, and operational risks facing the consolidated organization. The most critical risks to the consolidated organization, as well as controls and other mitigations in place to manage each exposure, are communicated to the Board on a quarterly basis.

IDENTIFYING AND ASSESSING CLIMATE-RELATED RISKS

Centene's ERM risk identification and assessment process is reflective of both a top-down and bottom-up approach. On a quarterly basis, enterprise-wide as well as business unit risks are identified and assessed with the assistance of the Company's "Risk Champions." These are senior executives and other leaders from across all significant functional business areas of the Company who have been charged with working with their teams to identify and communicate risks to objectives, and provide risk oversight and monitoring duties at the corporate and/or business unit levels. As a function of this process, Centene

maintains a risk register to document the various risks faced by the Company, including descriptions of the impact, mitigation actions, and risk owners. All significant climate-related issues are captured within the enterprise risk register.

Emerging risks and opportunities are monitored and a quarterly report is prepared and submitted to the MOC and the Board. The emerging risk and opportunities report captures a variety of risk information. Environmental and climate-related issues are captured through coordination with the ESHG Work Group, CCTF and ESHG function. Various risks are quantitatively modeled on an annual basis as part of the risk assessment processes, including their environmental impact.

The Company formed the CCTF at the end of 2020 to facilitate the identification of potential climate-related issues and engaged an external consultant to provide overall guidance. The first significant step in the process was to conduct a climate risk identification workshop ("Workshop 1"). The objective of Workshop 1 was to discuss, identify, and articulate Centene's climate-related issues over the short, medium, and long term. These timeframes are defined as <1 year, 1-5 years, and >5 years, respectively, and align with Centene's business and strategic planning processes.

The identification of Centene's climate-related issues required the Company to "connect the dots" on how climate drives exposures which, in turn, drive certain health outcomes. The CCTF discussed the climate drivers, exposure pathways, and health outcomes detailed below in order to educate and inform on the linkages between climate and potential impacts to health.

	CLIMATE DRIVERS	EXPOSURE	HEALTH OUTCOME
EXTREME HEAT	More frequent, severe, prolonged heat events	Elevated temperatures	Heat-related death and illness
OUTDOOR AIR QUALITY	Increasing temperatures and changing precipitation patterns	Worsened air quality (ozone, particulate matter, and higher pollen counts)	Premature death, acute and chronic cardiovascular and respiratory illness
FLOODING	Rising sea level and more frequent or intense extreme precipitation, hurricanes, and storm surge events	Contaminated water, debris, and disruptions to essential infrastructure	Drowning, injuries, mental health consequences, gastrointestinal and other illness
VECTOR-BORNE INFECTION	Changes in temperature and extremes and seasonal weather patterns	Earlier and geographically expanded tick activity	Lyme disease
WATER-RELATED INFECTION	Rising sea surface temperature, changes in precipitation and runoff affecting coastal salinity	Recreational water or shellfish contaminated with <i>Vibrio vulnificus</i>	<i>Vibrio vulnificus</i> induced diarrhea and intestinal illness, wound, and blood-stream infections, death
FOOD-RELATED INFECTION	Increases in temperature, humidity, and season length	Increased growth of pathogens, seasonal shifts in incidence of <i>Salmonella</i> exposure	<i>Salmonella</i> infection, gastrointestinal outbreaks
MENTAL HEALTH AND WELL-BEING	Climate change impacts, especially extreme weather	Level of exposure to traumatic events, like disasters	Distress, grief, behavioral health disorders, social impacts, resilience

U.S. Global Change Research Program

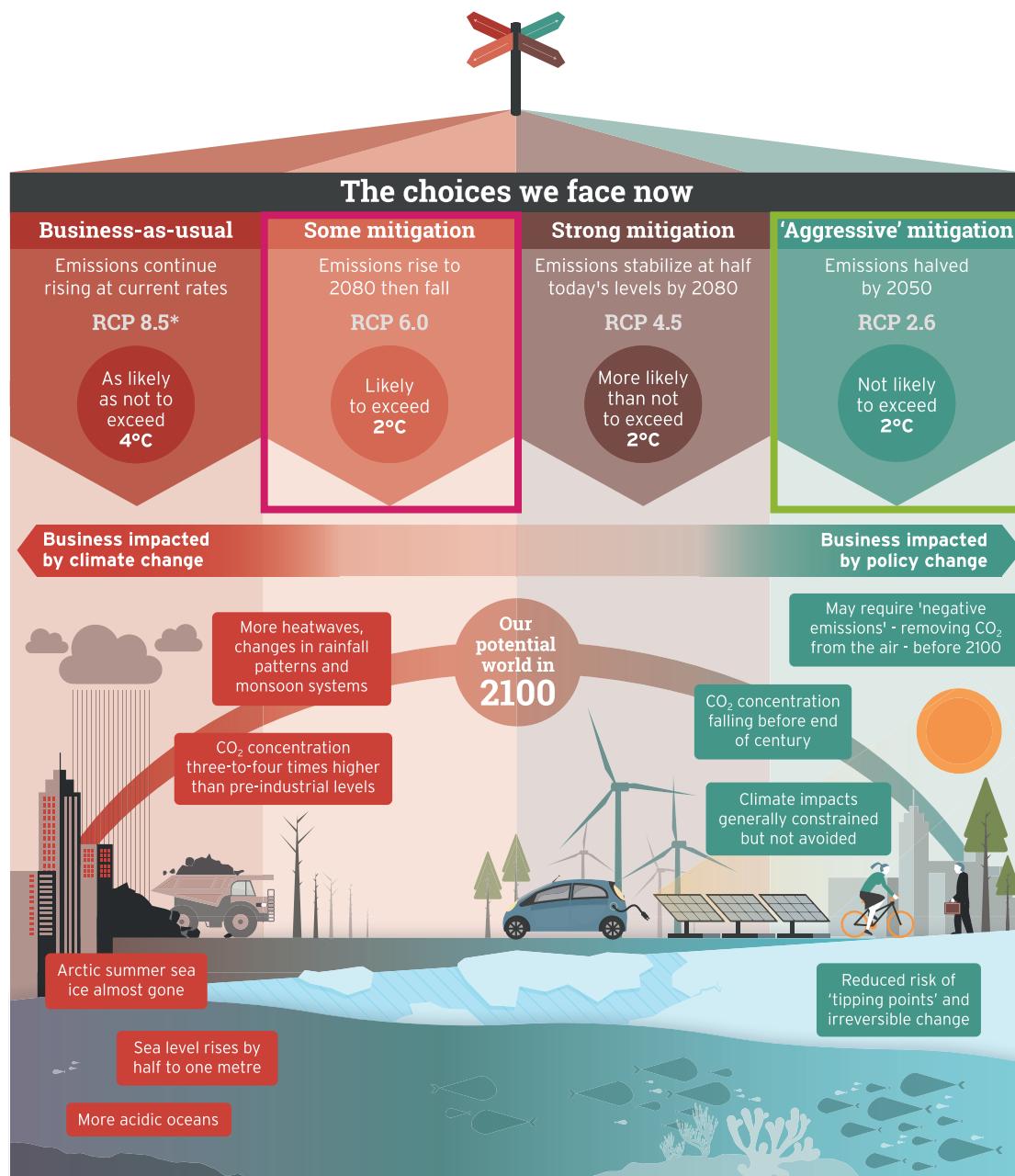
In addition to the above, Workshop 1 also included the CCTF discussing:

- TCFD recommendations
- Emerging climate risks and opportunities
- Preliminary findings of a TCFD gap assessment and benchmarking Centene's performance
- Fundamentals of conducting climate scenario analysis
- Other environmental risks and opportunities for consideration

The future of the global climate is highly dependent on the extent to which individuals, businesses, and governments respond to its changes. While there are limitless potential futures, the Intergovernmental Panel on Climate Change (IPCC) has consolidated hundreds of scenarios modeled by climate scientists globally to present four unique ranges of warming, known as Representation Concentration Pathways (RCPs).

The final section of Workshop 1 involved a collaborative discussion in which the CCTF identified several key climate-related issues and determined that the Company would utilize RCPs 6.0 and 2.6 as scenarios for low and high climate intervention, respectively.

Scenarios Selected for Assessing Climate-related Risks and Opportunities⁽¹¹⁾



The Company used the results of Workshop 1 as an input for the subsequent scenario analysis workshop (“Workshop 2”). During Workshop 2, the CCTF assessed the significance of Centene’s climate-related issues under the two RCP scenarios. Workshop 2 participants used automated voting technology to score each risk and opportunity leveraging Centene’s ERM framework for definitions of impact and likelihood and then participated in a robust discussion of the results.

In its recommendations, the TCFD noted that improving the quality of climate-related financial disclosures begins with organizations’ willingness to adopt the Task Force’s recommendations. The TCFD also noted that incorporating climate-related scenario analysis into strategic planning processes will improve over time as organizations “learn by doing,” and for organizations just beginning to use scenario analysis, a qualitative approach that progresses and deepens over time may be appropriate. Centene will continue to perform risk assessments and scenario analysis specifically focused on climate and environmental issues. The ERM and ESHG teams will continue to engage the CCTF to build upon the efforts of these initial workshops, improve any noted gaps in TCFD disclosures, and leverage the results as the baseline for developing our climate-related strategy that is woven into our purpose to transform the health of our communities. Understanding and addressing the intersection of environmental and climate-related impacts on health provides opportunities to not only reduce Centene’s carbon footprint, but also to promote healthy environments for healthy lifestyles that lead to better health outcomes for those we serve.



ERM INTEGRATION

The Company’s ERM framework specifically captures various risks within the risk register, such as business continuity and pandemic-related risks where the key drivers influencing the scoring of these risks may be associated with climate change. Examples include weather-related events that may impact Company operations and the health of members, and the possibility that climate change may give rise to an increase of certain viruses and airborne allergens and pollutants, leading to increased respiratory illnesses such as chronic obstructive pulmonary disease and asthma. All significant enterprise risks, including those that have climate change as a driver, are highlighted in the quarterly ERM report that is presented to the MOC and the Board for review and monitoring. Centene has identified climate-related risks as part of the ERM process and modeled internal and external impacts from environmental risks within our annual Own Risk and Solvency Assessment (ORSA) since 2016.

Through its frequent communications with management, the ERM function maintains documentation of all material risks to the organization. The enterprise-wide risk register is comprised of the most significant risks rated by impact and likelihood. Each of these risks is associated with a primary functional area and maintained in our enterprise governance, risk, and compliance application.

Centene intends to continue the Workshop approach described earlier to periodically update climate-related issues. As a result of the initial climate risk workshops we conducted, we have added a new risk to specifically address climate change in the enterprise risk register. Additionally, functional areas across the organization will individually assess and manage the various elements of climate risk. For example, Operations will assess and manage the risk of extreme weather events disrupting member services and Finance will assess and manage the risk of climate change on the value of our investments. This approach will enable full integration of climate-related issues into the overall risk management process, as well as singular ownership and accountability at the functional level by Compliance.

Metrics and Targets

GHG EMISSIONS

The table below outlines our Scope 1 and Scope 2 emissions data.

	2020	2019
Scope 1 GHG Emissions (metric tons CO2e)	12,578	15,885
Scope 2 GHG Emissions (metric tons CO2e)	140,658	102,556
Total Scope 1 and Scope 2 GHG Emissions (metric tons CO2e)	153,236	118,441

Note:

- 2019 includes legacy WellCare for comparability purposes
- Scope 1 does not include U.S. based corporate owned transportation
- 2020 does not include Ribera Salud hospitals

GHG EMISSION REPORTING CRITERIA

Centene calculates scope 1 and scope 2 GHG emissions based on the following standards:

- GHG Protocol Scope 2 Guidance
- Intergovernmental Panel on Climate Change (IPCC) Fourth Assessment Report (2007)

Centene's organizational boundary is based on operational control. GHG emissions are calculated based on actual metered data, where available. In cases where actual data is unavailable, consumption is estimated based on methodologies defined in the above listed standards, using energy intensity factors published by the US Energy Information Administration.

Scope 1 emissions reported include direct emissions from fuel usage from natural gas for stationary (heating) combustion.

Scope 2 emissions reported include indirect emissions from electricity consumption.

SCOPE	EMISSION FACTOR SOURCES
Scope 1 Emissions	US EPA Emission Factors for Greenhouse Gas Inventories, March 26, 2020, Table 1, Table 2, Table 3 ⁽¹²⁾
Scope 2 Emissions	US EPA Emissions and Generation Resource Integrated Database (eGRID) 2019 data, February 21, 2021 ⁽¹³⁾
	International Energy Agency (IEA) Emission Factors 2020 report, “CO2KWH ELE” sheet ⁽¹⁴⁾

OTHER METRICS AND TARGETS

Centene is in the early stages of evaluating the impact of climate change on our businesses and strategies and we are starting our reporting journey by disclosing issues as they relate to governance, strategy, and risk management practices, as well as the limited GHG emissions information provided above. As our climate-related disclosure processes mature, Centene will disclose the metrics used by the organization to assess climate-related issues in line with our strategy and risk management process and describe the targets used by the organization to manage performance against targets.

Centene holds a unique position to address the environmental, social, and health barriers that affect our most vulnerable populations. The effects of climate change can disproportionately impact underserved individuals due to poor health and limited access to fresh food, safe housing, and green spaces needed to promote active lifestyles.

Centene partners with local organizations to evaluate environmental risks on our members' health. This work extends to how we address non-medical barriers. We have collaborated with Habitat for Humanity in Georgia and Prospera in Texas to provide housing for members that meets environmental review standards for pollution reduction and sustainability.

Environmental sustainability is a large part of Centene's day-to-day business operations. We pursue opportunities to minimize our impact on the environment including:

- Centene's St. Louis headquarters has two LEED (Leadership in Energy and Environmental Design) Gold Certified buildings with vegetated roofs and more than 3,000 square foot of native plantings. The rooftop green space reduces storm water runoff, energy consumption, and the heat island effect.
- Our East Coast headquarters under construction in Charlotte, North Carolina, follows WELL Health-Safety Rating building standards, which focus on the environment and wellness of occupants, including indoor air and water quality, natural light, walking trails, and improved ventilation.
- Centene's campus in the North Natomas region of Sacramento, California, will be LEED Silver Certified when it opens later in 2021. It features electric vehicle charging stations and nature paths, among other environmental and health friendly practices.

- Centene's construction partners divert 50-75 percent of generated concrete, steel, cardboard, plastic, drywall, and paper construction waste from regional landfills.
- Building materials, including structural steel, metal decking and studs, drywall, and admixtures to concrete, are approximately 30-40 percent recycled material.
- Energy-efficient HVAC and lighting systems in Centene buildings operate at levels that outperform energy code standards. Energy-efficient Xerox devices reduce our energy and carbon footprint.
- Centene's café food service partner, Guckenheimer, sources food locally, in-season, and organically whenever possible. Each café uses a full line of eco-friendly plates and utensils, reusable or 100% compostable. Guckenheimer also uses eco-effective systems to convert waste into renewable resources, such as turning food scraps into compost for local farms and converting cooking oils and grease into biofuels.
- Centene's Ribera Salud subsidiary in Spain has installed solar panels at the Vinalopó and Torrejón University Hospitals that are used for hot water consumption and electricity generation.



Centene's East Coast Headquarters

SETTING TARGETS

In 2010, Centene entered into the Fortune 500 at #486 with \$4.4 billion in revenues and 1.5 million members in nine states. Centene rose to #24 in the rankings released in May 2021 with revenues over \$111 billion, serving over 25.5

million members across all 50 states, as well as operations in Spain, the United Kingdom, and Central Europe. With this growth comes the responsibility to support critical global initiatives and do our part to help the world thrive for generations to come in the same manner that we've made it our purpose to transform the health of our communities. As discussed throughout this report, Centene has taken active steps to evaluate climate-related risks and impacts to our business and our members since 2015. In 2020, we decided to take further steps in accordance with the Recommendations of the Task Force on Climate-related Financial Disclosures. As part of our undertakings, we calculated our Scope 1 and Scope 2 GHG emissions for over 600 locations across the world, of which 89% are leased spaces. Our historical 2019 and 2020 Scope 1 and 2 GHG emissions stated above must now be evaluated to determine our climate-related strategy outlining our objectives, targets, and plans to achieve. We will consider business growth and the COVID-19 pandemic's impact on our GHG emissions as we determine the starting point of our strategy. Over the coming months, Centene will evaluate climate-related strategic options and will release our strategy and related plans to include additional metrics and targets over a specified timeline. Finally, efforts are also underway to evaluate additional Scope 1 emissions and relevant Scope 3 emissions.

Sources/Additional Language

Notice of 2021 Annual Meeting of Stockholders and Proxy Statement - <https://investors.centene.com/static-files/3cc9822c-3c19-46de-bfde-a50b81026d70>

2020 Environmental, Social, Health, and Governance Report to the Community - https://www.centene.com/content/dam/centenedotcom/investor_docs/Centene_2020_ESHG_Report_web_508.pdf

Important Information About This Report

For purposes of this report, we use the Task Force on Climate-related Financial Disclosures risk framework, which differs from our approach to the disclosure of risks in our filings with the Securities and Exchange Commission (SEC).

The inclusion of information contained in this report should not be construed as a characterization regarding the materiality or financial impact of that information.

Forward-Looking Statements

All statements, other than statements of current or historical fact, contained in this report are forward-looking statements. Without limiting the foregoing, forward-looking statements often use words such as “believe,” “anticipate,” “plan,” “expect,” “estimate,” “intend,” “seek,” “target,” “goal,” “may,” “will,” “would,” “could,” “should,” “can,” “continue” and other similar words or expressions (and the negative thereof). Centene 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. 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 that may cause our or our industry’s actual results, levels of activity, performance or achievements to be materially different from any future results, levels of activity, performance or achievements expressed or implied by these forward-looking statements. These statements are not guarantees of future performance and are subject to risks, uncertainties and assumptions. All forward-looking statements included in this report are based on information available to us on the date hereof. Except as may be otherwise required by law, we undertake no obligation to update or revise the forward-looking statements included in this report 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 those factors set forth 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.

References

- ⁽¹⁾climate.nasa.gov
- ⁽²⁾Centers for Disease Control and Prevention, <https://www.cdc.gov/climateandhealth/effects/default.htm>.
- ⁽³⁾Billion-Dollar Weather and Climate Disasters: Overview; National Oceanic and Atmospheric Administration, National Centers for Environmental Information
- ⁽⁴⁾Climate Change-Fueled Weather Disasters: Costs to State and Local Economies; Datu Research; Summer 2020; for the Environmental Defense Fund
- ⁽⁵⁾Greenhouse gas emissions are categorized into three groups or ‘Scopes’ by the most widely used international accounting tool, the Greenhouse Gas (GHG) Protocol. Scope 1 covers direct emissions from owned or controlled sources. Scope 2 covers indirect emissions from the generation of purchased electricity, steam, heating and cooling consumed by the reporting company. Scope 3 includes all other indirect emissions that occur in a company’s value chain (e.g., purchased goods and services, business travel, employee commuting, transportation and distribution). Source: Carbon Trust
- ⁽⁶⁾The Road to Clean Air – Benefits of a Nationwide Transition to Electric Vehicles, American Lung Association
- ⁽⁷⁾https://foodinsight.org/wp-content/uploads/2016/05/2016-Food-and-Health-Survey-Report_FINAL_0.pdf
- ⁽⁸⁾Feeding America, The Impact of the Coronavirus on Food Insecurity in 2020 & 2021, https://www.feedingamerica.org/sites/default/files/2021-03/National%20Projections%20Brief_3.9.2021_0.pdf
- ⁽⁹⁾Journal of Internal Medicine, <https://onlinelibrary.wiley.com/doi/full/10.1111/joim.12543>
- ⁽¹⁰⁾Scandinavian Journal of Medicine and Science in Sports 21(4):496-509
- ⁽¹¹⁾Technical Supplement: The Use of Scenario Analysis in Disclosure of Climate-Related Risks and Opportunities; Task Force on Climate-Related Financial Disclosures, June 2017
- ⁽¹²⁾<https://www.epa.gov/sites/production/files/2020-04/documents/ghg-emission-factors-hub.pdf>
- ⁽¹³⁾<https://www.epa.gov/egrid>
- ⁽¹⁴⁾http://wds.iea.org/wds/pdf/CO2KWH_Methodology.pdf

Links validated as of June 30, 2021