

Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure
Customer Privacy & Technology Standards	HC-MC-230a.1. Description of policies and practices to secure customers’ protected health information (PHI) records and other personally identifiable information (PII)	<p>Any information shared with Humana is to be used for the purpose of delivering care and improving the health of our members. Humana and its affiliates are strongly committed to protecting any and all information received. To protect all Humana data, including member data, we adhere to robust governance and are continually enhancing our processes and strengthening our technology, such as:</p> <ul style="list-style-type: none"> • Employing best-practice precautions to safeguard information and protect our members’ data. We use proactive defense practices against the ever-evolving cyber threat landscape —measuring and maturing our cybersecurity capabilities and actively monitoring risks posed by threat actors. • Establishing formal data governance, which includes accountability, oversight, processes, and controls to ensure data usage transparency and non-repudiation. • Refreshing our data privacy and security policies at least annually. • Providing annual company-wide data privacy and security training to all employees. Our employees are trained on topics such as data sensitivity, privacy requirements and how to avoid security vulnerabilities. We also test their knowledge through internal phishing campaigns—tracking and reporting aggregated outcomes to leadership. • Reporting data breaches, as required by law, to the U.S. Department of Health and Human Services (HHS), Office of Civil Rights (OCR). • Briefings by senior leadership to the Board of Directors Audit and Technology Committees on information technology controls and risk as least once per year, and separately update the full Board of Directors on cyber security matters at least once per year. Briefings are also provided as-needed in response to industry or company specific developments or material events. In addition, the Technology Committee has five regular meetings each year, during which senior leadership briefs the committee and board members on matters relating to the Company’s strategic technology capabilities, including information security capabilities. • Annual Service Organizational Controls (SOC) 2 audit of enterprise claims platforms completed by an independent third party audit firm within the following Trust Services Criteria: availability, confidentiality and security. <p>Refer to our Corporate Social Responsibility Report - Using Data and Technology, Responsibly. Refer to our Humana Privacy Policies.</p>

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Customer Privacy & Technology Standards	HC-MC-230a.2. (1) Number of data breaches, (2) percentage involving (a) personally identifiable information (PII) only and (b) protected health information (PHI), (3) number of customers affected in each category, (a) PII only and (b) PHI	<p>We report required data breaches to the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR).</p> <p>Refer to the U.S. Department of Health & Human Services - Office for Civil Rights website.</p>		
Access to Coverage	HC-MC-240a.1. Medical Loss Ratio (MLR)	<p>85.6% for the 12 months ending December 31, 2020 for Group and Specialty segment.</p> <p>The Group and Specialty MLR was calculated using total segment Claims and Premiums as reported on page 117 of the Company’s 10-K. MLR rebate filings are completed and filed as directed by the U.S. Department of Health and Human Services (HHS) in Title 45: Public Welfare Part 158 – Issuer Use of Premium Revenue: Reporting and Rebate Requirements (45 CFR Part 158).</p>		
Access to Coverage	HC-MC-240a.2. Total amount of rebates accrued and paid due to non-compliance with the Patient Protection and Affordable Care Act for Medical Loss Ratio (MLR)	<p>Humana had accrued MLR rebates of \$5.9M as of December 31, 2020 and paid MLR rebates of \$4.8M during 12 months ending December 31, 2020.</p> <p>Information is disclosed in accordance with Title 45: Public Welfare Part 158 – Issuer Use of Premium Revenue: Reporting and Rebate Requirements (U.S. 45 CFR Part 158).</p>		
Access to Coverage	HC-MC-240a.3. Percentage of proposed rate increases receiving “not unreasonable” designation from Health and Human Services (HHS) review or state review	100% of Humana’s proposed rate increase filings associated with community-rated small group ¹ plans for the 2020 effective period received a “not unreasonable” designation from Health and Human Services (HHS).		
		2020²	Number of Filings³	Percent “Not Unreasonable”
		Quarter 1	28	100%
		Quarter 2	0	Not Applicable
		Quarter 3	14	100%
		¹ Humana does not offer plans in the individual market. ² Annual filings are effective on January 1 of each effective year and include rates for each quarter thereafter unless a request is made to modify rates. Rates for community-rated plans can only be modified quarterly for 4/1, 7/1, or 10/1 effective dates. ³ Includes all community-rated small group filings submitted for rate increases, whether or not they met the threshold for review, on an annual and quarterly basis.		

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Plan Performance	HC-MC-250a.1. Average Medicare Advantage plan rating for each of the following plan types: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS, and (5) SNP	<p>Humana’s 2021 Star Ratings based on membership at the time of release in October 2020 were:</p> <p>HMO: 4.22 LPPO: 4.00 RPPO: 3.41 PFFS: 3.50 SNP¹: 4.12</p> <p>¹ Contracts with Special Needs Plan (SNP) membership are not exclusive to SNP members and do not receive a separate SNP rating. This number represents contracts that reported at least 1 of the 4 SNP Star measures and received an overall contract rating.</p> <p>Humana’s Medicare Advantage, Medicaid and Commercial health plans are also rated for quality and performance by the National Committee for Quality Assurance (NCQA).</p> <p>Our NCQA health plan ratings and accredited plans can be obtained via the NCQA website: Medicare Plans – NCQA Medicaid Plans – NCQA Commercial Health Insurance Plan Ratings - NCQA</p>
Plan Performance	HC-MC-250a.2. Enrollee retention rate by plan type, including: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS, and (5) SNP	<p>Refer to membership data published in our Annual Report on Form 10-K for the period ended December 31, 2020.</p>
Improved Outcomes	HC-MC-260a.1. Percentage of enrollees in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking or alcohol cessation, or (6) other	<p>Humana offers health plans that are designed to include a variety of holistic wellness programs and other supplemental benefits to help members achieve their best health. To combat food insecurity – a factor in social determinants of health – we also offer a wide variety of food programs for our members.</p> <p>Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of July 31, 2021:</p> <ul style="list-style-type: none"> • Over 98% of our members had access to a fitness program • Over 96% of our members had access to over-the-counter products • Over 11% of our members had access to a Healthy Food Card program, along with over 86% of our MA dual eligible special needs plan (D-SNP¹) members <p>Refer to our Health and Wellness Programs - Employers, Employees. Refer to our Health and Wellness Programs - Medicare Advantage Members. Refer to our Health and Wellness Resources.</p> <p>¹ Research shows that prevalence of food insecurity is particularly high among MA D-SNP members.</p>

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Improved Outcomes	HC-MC-260a.2. Total coverage for preventive health services with no cost sharing for the enrollees, total coverage for preventive health services requiring cost-sharing by the enrollee, percentage of enrollees receiving Initial Preventive Physical Examinations (IPEE) or Annual Wellness Visits (AWV)	<p>Humana offers health plans that are designed to include a variety of preventive health services with no member cost share.</p> <p>Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of July 31, 2021:</p> <ul style="list-style-type: none"> • Almost 60% of our members had a \$0 primary care physician cost share • 100% of our plans contain benefits for “Welcome to Medicare” preventive visit, annual wellness visits and routine physical examinations at \$0 cost share • Over 90% of our members had access to routine dental, vision and hearing benefits
Improved Outcomes	HC-MC-260a.3. Number of customers receiving care from Accountable Care Organizations or enrolled in Patient-Centered Medical Home programs	Refer to our Value-Based Care Report .
Climate Change Impacts on Human Health	HC-MC-450a.1. Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographic incidence, morbidity, and mortality of illnesses and diseases are incorporated into risk models	<p>Refer to our Carbon Disclosure Project (CDP) Report for climate-specific measures.</p> <p>Refer to our Population Health website for information regarding our efforts to address Social Determinants of Health that affect a wide range of health risks and outcomes, as well as, reports of our concentrated work within 16 geographic regions.</p> <p>Refer to our Issue Briefs which support our Social Determinants of Health initiatives throughout the enterprise and further our strategy to influence population health focused policy change.</p> <p>Refer to The Humana Foundation website for information regarding efforts to improve and sustain positive health outcomes in communities.</p>

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Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure
Governance	(a) Describe the board's oversight of climate-related risks and opportunities.	<p>Our Board of Directors has formally designated our reconstituted Nominating, Governance & Sustainability Committee with the responsibility for Board-level oversight of the Company's ESG strategy, practices and reporting. The committee reviews Humana's programs and policies relating to significant ESG and sustainability matters, and periodically receives updates from the Company's management regarding significant ESG and sustainability undertakings, including those related to climate.</p> <p>Humana's Enterprise Risk Management governance structure consists of oversight from the Audit Committee of the Board of Directors, Humana's Executive Management Team (including the Enterprise Risk Management Committee), and a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. The enterprise risk framework and risk catalog is established to identify and proactively monitor, measure and avoid risks, including any climate-related issues.</p> <p>Refer to section C1.1 of our 2021 Carbon Disclosure Project (CDP) Report.</p> <p>Refer to page 18 of our 2021 Proxy Statement.</p>
Governance	(b) Describe management's role in assessing and managing climate-related risks and opportunities.	<p>Humana's Chief Legal Officer (CLO), who reports directly to the CEO, is responsible for managing the Enterprise Risk Management Committee and providing periodic updates to the Audit Committee of the Board of Directors. The CLO oversees the enterprise risk management framework on behalf of the Board of Directors, ensuring the framework is appropriately implemented across the three lines of defense functions. The framework considers assessment and monitoring of environmental risks that may be related to climate-related issues.</p> <p>Humana's Chief Administrative Officer (CAO), who also reports directly to the CEO, provides regular reports to the Board of Directors on Humana's management progress and performance. The CAO has oversight over Humana's Enterprise Associate and Business Solutions team, and is responsible for day-to-day planning, coordination and implementation of Humana's operational environmental policies, including those around energy management and climate-change mitigation/adaptation.</p> <p>The Executive Management Team has established an ESG Steering Committee, overseen by the CAO and CLO, to guide the integration of Humana's ESG efforts with its long-term business strategy. The ESG Steering Committee is composed of senior leaders representing each of the Company's business lines and key enterprise-level ESG components.</p>

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		<p>Humana's Enterprise Associate and Business Solutions team, overseen by the CAO, is responsible for day-to-day planning, coordination and implementation of the Company's operational environmental sustainability policies, including those around energy management and climate-change mitigation/adaptation. The Enterprise Associate and Business Solutions team also leads initiatives toward achieving environmental targets, tracking/reporting progress and assessing opportunity toward setting new targets.</p> <p>Humana's day-to-day environmental and sustainability objectives are managed by the Environmental Sustainability Practice Leader. This position is appointed by the Head of Enterprise Associate and Business Solutions, who has direct responsibility for functions that directly address Humana's enterprise energy consumption and carbon emissions inventory; specifically, facilities and real estate management and aviation operations.</p> <p>Refer to section C1.2 of our 2021 Carbon Disclosure Project (CDP) Report.</p> <p>Refer to page 18 of our 2021 Proxy Statement.</p>
Strategy	(a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	<p>Humana's process for identifying, assessing and responding to climate-related risks and opportunities assumes short-, medium- and long-term time horizons of zero to three years, three to five years and five to ten years respectively. The quantifiable indicators used to define substantive financial impact are based on the severity to which Humana's financials, employees, customers, technology, reputation and ability to meet compliance standards are impacted.</p> <p>Humana has identified several climate-related risks with the potential to have a substantive financial or strategic impact on its business:</p> <ol style="list-style-type: none"> 1. Emerging regulation (medium-term): Humana's portfolio of assets and associated supply chain may be impacted by the potential for fuel/energy taxes and related regulations. This may result in an increase in the direct and indirect operational costs. 2. Chronic physical risk (medium-term): Humana's portfolio includes data centers that are required to conduct operations to ensure provision of services to our customers. These centers are managed closely due to their higher energy load requirements vs. our standard office facilities. Increases in average temperature could result in more cooling degree days for these data centers, which could increase cooling loads at these and other locations. 3. Acute physical risk (short-term): Floods, tornados, hurricanes, ice storms and wildfires are significant weather events most likely to impact Humana employees, facilities, suppliers

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		<p>and customers. These events can disrupt business offices, data centers and medical centers or other facilities. In particular, our Florida, Puerto Rico and Texas operations are located in areas that often experience severe storms.</p> <p>Humana has identified several climate-related opportunities with the potential to have a substantive financial or strategic impact on our business:</p> <ol style="list-style-type: none"> 1. Energy financing models (short-term): Financial incentives, grants, rebates or other financing models that help to encourage energy efficiency, conservation or renewable energy all have the opportunity to enhance Humana's environmental footprint and support efforts to achieve environmental targets including reduction of emissions and waste diversion. 2. Adoption of renewable energy and energy-efficiency measures (short-term): Humana strives to engage vendors that can support progress toward achieving sustainability goals while saving on operational costs. 3. Reputational benefits (short-term): Our employees, customers and communities dealt with wildfires, ice storms, floods, hurricanes and building closures. By strengthening our emergency response management systems, including member outreach and IT dependencies, customer loyalty is also continuously cultivated. Humana sees reliable service as a vital opportunity to our business. <p>Refer to sections C2.3 and C2.4 of our 2021 Carbon Disclosure Project (CDP) Report.</p>
Strategy	(b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	<p>As a health and well-being company, the communities Humana serves may be directly and indirectly affected by climate-related issues. Natural disasters and crisis events can take a serious toll on health and well-being as people cope with the stress of rebuilding lives and communities. After each event, Humana offered early prescription refills, suspended prior authorization requirements and provided community-wide access to a crisis intervention hotline and counselling services. Some employees received assistance from Humana's Helping Hands program, which provides financial support to qualified employees who face unexpected hardship from a tragic, isolated event. As our climate shifts and our customers' needs shift in response, we are taking proactive measures to ensure their care is not interrupted. The time horizon of this influence is short-term.</p> <p>Climate-related risks and opportunities have influenced our supply chain/value chain. We identify and engage vendors who can support our progress toward achieving sustainability goals and reducing costs. Humana recognizes that its procurement practices have upstream and downstream impacts on GHG emissions, embodied carbon, energy consumption, air and water</p>

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		<p>pollution and waste generation. The Procurement Program is centered around the requirement of our suppliers to share progress during business reviews regarding the use of sustainable products, influence our procurement decisions and translate to Humana employees the option of choosing sustainable alternatives when making purchases. The time horizon of this influence is short-term.</p> <p>Physical climate-related risks and opportunities have influenced our operations strategy, particularly with regard to implementing projects that support our progress toward achieving sustainability goals while saving on operational costs. The Enterprise Associate and Business Solutions team works closely with vendors to identify projects, submit budget requests and oversee progress toward our goals in the course of maintaining our facilities.</p> <p>Humana’s financial planning has been affected by climate-related risks and opportunities across many financial elements. In particular, the Enterprise Associate and Business Solutions team is working to drive operational efficiency across our portfolio at our offices, data centers and clinical locations. In doing so, we are reducing operational expenses and improving overall profitability. This is often accomplished through advocating and seeking access to capital through our annual budget, for which expenditures are allocated to raise funds for new, more efficient equipment, or repairs to existing infrastructure and equipment. As we consider impacts of emerging regulations and investing in more efficient technology, there is a possibility for assets to become stranded, including less efficient fleet vehicles or equipment.</p> <p>Refer to sections C3.3 and C3.4 of our 2021 Carbon Disclosure Project (CDP) Report.</p>
Strategy	(c) Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	<p>Humana has not yet utilized climate-related scenario analysis planning to inform its business strategy, outside of applying physical representative concentration pathway (RCP) scenarios in the evaluation of setting a science-based target. We anticipate conducting a more thorough and intentional effort to identify and prioritize climate-related risks and opportunities across our portfolio, as well as leveraging qualitative transition scenarios to consider how different possible climate futures and embedded assumptions may impact our long-term business strategy. Our Environmental Sustainability team is creating a more robust next-generation greenhouse gas reduction target in accordance with the Science Based Target Initiative (SBTi), which requires targets meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels.</p> <p>Refer to section C3.2 of our 2021 Carbon Disclosure Project (CDP) Report.</p>

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Risk Management	(a) Describe the organization’s processes for identifying and assessing climate-related risks.	<p>When identifying or assessing climate-related risks, substantive impact is often dependent on the business area affected. Business continuity processes use a four-tier structure to evaluate thresholds of criticality. The thresholds utilize specific criteria based on the risk’s impact to employees, member, brand, technology and financials to differentiate between levels of criticality, ranging from an incident to a significant event and crisis event. These criteria inform response and reporting up to the board level.</p> <p>Humana’s materiality assessments also inform the definition of substantive strategic impact to the business. Core issues that achieve the highest ranking against indicators evaluating environmental and social impacts as well as civil society and NGO priorities pose the most shareholder, customer and internal employee concern, and are therefore considered to be substantive in nature. Our second biennial materiality assessment was conducted in accordance with GRI stakeholder engagement process recommendations and referenced research by GRI and SASB about the most material topics for the healthcare industry. Once identified internally, these topics were scored to develop a final ranking that informed new priorities and aligned existing initiatives into a living roadmap that will be used to guide Humana’s future sustainability policies and management initiatives.</p> <p>The quantifiable indicators used to define substantive financial impact are based on the severity to which our financials, employees, customers, technology, reputation and ability to meet compliance standards are impacted. We utilize a substantive financial impact indicator of \$100 million of P&L impact to identify “Crisis” level events, which pose the most risk.</p> <p>Refer to section C2.1 of our 2021 Carbon Disclosure Project (CDP) Report.</p> <p>Refer to page 6 of our 2020 Corporate Social Responsibility Report.</p>
Risk Management	(b) Describe the organization’s processes for managing climate-related risks.	<p>Humana’s Enterprise Risk Management governance structure includes a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. Humana’s first line of defense consists of business areas and operational teams across the company, and is responsible for identifying, assessing, mitigating, monitoring and managing risk and opportunities within their respective areas. The process for managing risks vs. opportunities is similar in that the same business owners evaluate potential impacts to their specific areas within Humana, whether it be reducing impacts of extreme weather-related events (Business Continuity team) or capitalizing on energy rebates for efficiency projects (Enterprise Associate and Business Solutions team). Subsequently, the risk owners that support</p>

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		<p>identification and assessment of both risks and opportunities are inherently responsible for managing them as well, and are empowered to pursue strategic solutions toward mitigating/capitalizing by making budget requests and elevating decisions to higher-level management as appropriate.</p> <p>Refer to section C2.2 of our 2021 Carbon Disclosure Project (CDP) Report.</p>
Risk Management	(c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	<p>Humana's Enterprise Risk Management governance structure consists of oversight from the Audit Committee of the Board of Directors, Humana's Executive Management Team (including the Enterprise Risk Management Committee) and a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance and audit teams. The enterprise risk framework and risk catalog is established to identify and proactively monitor, measure and avoid risks, including any climate-related issues.</p> <p>Humana's CLO, who reports directly to the CEO, is responsible for managing the Enterprise Risk Management Committee and providing periodic updates to the Audit Committee of the Board of Directors. The CLO oversees the enterprise risk management framework on behalf of the Board of Directors, ensuring the framework is appropriately implemented across the three lines of defense functions. The framework considers assessment and monitoring of environmental risks that may be related to climate-related issues.</p> <p>Refer to sections C1.1 and C1.2 of our 2021 Carbon Disclosure Project (CDP) Report.</p> <p>Refer to page 18 of our 2021 Proxy Statement.</p>
Metrics and Targets	(a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	<p>Humana uses a variety of environmental metrics to assess climate-related risks and opportunities, including risks associated with water, energy and waste management.</p> <ul style="list-style-type: none"> - Energy metrics, calculated in MWh, include total fuel consumed from renewable and non-renewable resources, total electricity consumption and total energy consumption. - GHG emission metrics, calculated in metric tons CO₂e, include Scope 1 emissions, Scope 2 emissions and Scope 3 emissions from employee commuting and business travel. - Waste metrics, calculated in metric tons, include total waste landfilled, recycled, reused and composted, as well as total hazardous waste. - Total withdrawal of water across our organization is calculated in cubic meters. <p>Refer to sections C5, C6, C7, C8 and C9 of our 2021 Carbon Disclosure Project (CDP) Report.</p>

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		<p>Refer to the Environmental Year-over-year Data Inventory table in our 2020 Corporate Social Responsibility Report.</p>
Metrics and Targets	(b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	<ul style="list-style-type: none"> – Scope 1 GHG emissions: 10,937.7 metric tons CO2e – Scope 2 (location-based) GHG emissions: 61,901.9 metric tons CO2e – Scope 2 (market-based) GHG emissions: 89,661.2 metric tons CO2e – Scope 3 GHG emissions: 674,326.8 metric tons CO2e <p>Refer to sections C5, C6, C7, C8 and C9 of our 2021 Carbon Disclosure Project (CDP) Report.</p> <p>Refer to the Environmental Year-over-year Data Inventory table in our 2020 Corporate Social Responsibility Report.</p>
Metrics and Targets	(c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	<p>Humana established next-generation goals to uphold its pledge to make the planet healthier in 2018. We set out to reduce our greenhouse gas emissions by 10.5% from a 2017 baseline and increase our waste diversion rate to 60%, also from a 2017 baseline, by the end of 2022. Not only have we met our goals early, but we’re pushing to go beyond our baseline. Our Environmental Sustainability team is creating a more robust next-generation greenhouse gas reduction target in accordance with the SBTi, which requires targets meet the level of decarbonization needed to limit average global temperature increase to well-below 2° Celsius compared to pre-industrial levels.</p> <p>Refer to section C4.1 of our 2021 Carbon Disclosure Project (CDP) Report.</p>

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