**CareFirst BlueCross BlueShield**
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# Human Rights Statement

At CareFirst BlueCross BlueShield (CareFirst), our values shape everything that we do. We act with unquestionable ethics, we align our decision and actions for the greater good and we demonstrate a bias for action that manifests in proactively ensuring that the rights of our employees, members and partners upheld within the scope of our business. Without these principles, CareFirst would be unable to authentically work in service of our mission within our service area. It is because of these principles that we reaffirm our commitment to upholding human rights in all that we do as an organization (Mission & Values).

**Human Rights.** CareFirst adheres to the Guiding Principles on Business and Human Rights as laid out by the United Nations. We believe that it is the responsibility of our business to not only respect human rights within our business but actively prevent and mitigate human rights violations both within the work environment and beyond. We remain committed to reinforcing our shared values in fostering a sense of dignity regardless of an individual's background or identity (Code of Ethical Business Conduct & Compliance).

**Forced Labor.** Forced labor has no place at CareFirst and this is reflected in our zero tolerance for human trafficking. Workers must be free from forced or involuntary labor, threats, coercion, serious harm or unlawful restraint, and must have the right to leave their employment at any time in accordance with applicable law. Third Parties must not withhold employees' personal or identity documents, require workers to pay recruitment or employment fees, or materially alter the terms of employment through deceptive or coercive practices (CE 100.10 & HR 200.08).

**Child Labor.** CareFirst remains committed to the health and wellbeing of children in the communities we serve. This includes strictly prohibiting the use of illegal or exploitative child labor, either internal to CareFirst or via a third party. This zero-tolerance policy aligns with our broader work in improving child welfare, whether it be internally via our benefits and resources for working caregivers or externally through local community partnerships (HR 200.08)

In order to effectively enforce these commitments, CareFirst actively fosters a Speak Up culture to ensure that human rights violations do not go unchecked. Each employee is responsible for reporting prohibited human rights violations, either via our Ethics & Compliance office, calling our dedicated reporting hotline or reaching out directly to law enforcement authorities. In turn, it is our responsibility as an organization to ensure that employees are free to report in a professional environment free from retaliation (Speak Up 2025 Report).

Human rights are at the forefront of CareFirst's efforts to create an environment where all people can thrive, both internal and external to our organization. We are proud of our efforts and are aware that the work is not over. CareFirst will continue to strive to demonstrate our values in action and will continue to assess new ways to ensure our duty of human rights is upheld.

With Care,

**Angela Celestin**
CareFirst BlueCross BlueShield
Executive Vice President, Chief Human Resources Officer

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