



# Cigna Connects

2018 Corporate Responsibility Report

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## THE POWER OF CONNECTIONS

Cigna Connects, our approach to corporate responsibility, aligns with our mission by making powerful connections that positively impact the health of people, communities and the environment. Through Cigna Connects we aim to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference around critical health topics.



By connecting our mission and actions to our commitment to corporate responsibility, we are able to leverage our unique expertise and resources to add value to society and our stakeholders.

## A MESSAGE FROM DAVID M. CORDANI, PRESIDENT AND CEO OF CIGNA



To achieve Cigna’s mission of improving the health, well-being, and peace of mind of those we serve, we strive to create connections that earn trust. By connecting our mission and actions to our commitment to corporate responsibility, we are able to leverage our unique expertise and resources to add value to society and our stakeholders.

The annual Cigna Connects Corporate Responsibility Report details our progress to advance the key social, environmental and economic issues that our Cigna Connects platform is centered on: Health and Well-Being; the Environment; and Inclusive, Responsible Business.

### Sustainable Health Care

As a global health service company, we have unique visibility into what works in health care systems – in the United States, as well as around the world. Cigna is committed to creating a more sustainable health care system. Our combination with Express Scripts allows even more opportunities to accelerate the pace of change and to more deeply “connect the dots” across an individual’s health journey and reduce the complexity in the system for our customers and patients. Together, we look to help people stay and get healthy by creating greater affordability, choice, and predictability for customers, patients, and stakeholders.

### Whole Person Health

Consistent with our commitment to create a more sustainable, coordinated health care system, in 2018, Cigna evolved our approach to health to emphasize the coordination of services around the individual and their whole person health – both body and mind. As part of this effort, we commissioned an important 2018 study that has broadened attention to how loneliness and a lack of human connection contributes to poor health and, conversely, the importance of regular, meaningful, in-person interactions in

promoting better physical and emotional health. This study found that nearly half of Americans report sometimes or always feeling alone.

On a global scale, Cigna has commissioned the Cigna 360 Well-Being Survey for 5 consecutive years. This year, the survey found that 64% of people around the world work in an “always on” culture which causes stress, and adversely affects both physical and mental well-being. By assessing the challenges that consumers are facing, Cigna is better able to support our customers and patients’ health by creating tailored solutions to support each dimension of well-being.

In addition to these global efforts, Cigna also recognized and was the first in our industry to step up to address the opioid epidemic in the United States. Beginning in 2016, we partnered with physicians, dentists, and community leaders to change overprescribing patterns and help to reduce prescribed opioids to Cigna customers by 25% in less than 2 years. Cigna expanded our goal to reduce opioid overdoses by 25% among our commercial customers in targeted communities by the end of 2021.



### Planetary Health and Community Health

Because the health of people and the health of the planet are so closely connected, we are committed to advancing the conversation on how the quality of our air, water, and soil impacts community health. We are also committed to reducing our own environmental footprint. Over the past 5 years, we've made significant reductions to Cigna's greenhouse gas emissions and continue our efforts towards our energy and water consumption targets while growing our business. We are currently tracking to meet our 2020 environmental targets ahead of schedule.

Additionally, at the time of our combination with Express Scripts, Cigna collectively committed to an incremental investment of \$200 million in the Cigna Foundation to advance health and well-being of our communities. As part of this investment, the Cigna Foundation designated \$25 million for a new, 5-year community engagement initiative, called *Healthier Kids For Our Future*, which will support the well-being of children around the world, with an initial focus on addressing food insecurities.

Cigna also addresses the different dimensions of community health through our World of Difference Grants which provide funding to nonprofit organizations to help improve health opportunities in communities around the globe. In 2018, we've funded 15 organizations. Further, our Health Improvement Tour delivers free biometrics screening and coaching to underserved populations in over 130 communities across the U.S.

### Diversity and Inclusion

I have personally signed on to the pledge for CEO Action for Diversity & Inclusion to join the business community in advancing this critical topic. In 2018, over 4,000 of our employees participated in Cigna's colleague resource groups, where they were able to create more cross-cultural understanding, and bring that understanding to the customers, patients, and communities we serve. In 2018, we also rolled out employee unconscious bias training; increased our support and mentoring programs for diverse suppliers; and celebrated the 10th year of Cigna's Health Equity Council – which oversees Cigna's strategies and programs to address systematic disadvantages that lead to health disparities within populations.

We are proud of our progress to date, but recognize that there is always more to be done. Thank you for your interest in learning more about our efforts to make innovative, personal connections that help improve the health of people, communities, and the environment. We look forward to updating you on our progress, and we invite you to connect and partner with us on our corporate responsibility journey.

Thank you.



**David M. Cordani**  
President and CEO

## ABOUT THIS REPORT

Cigna's 2018 Corporate Responsibility Report describes our strategically aligned approach to corporate responsibility – called Cigna Connects – and shares facts, figures, and stories that demonstrate how we work to create shared value for Cigna and society by applying our unique resources. Providing an up-close look at our environmental, social and governance programs, priorities, and performance, the sections of this report correspond with Cigna's corporate responsibility strategic focus areas. A common thread through this report is Cigna's focus on creating a more sustainable health care system and how we bring our expertise and resources to work towards creating a healthier environment and removing barriers to achieving one's best health.

Scope—Data and information is reported for calendar year 2018. The scope of the report includes our global operations. Please note that Cigna's acquisition of Express Scripts was completed during the final days of 2018. While outside the boundary of this 2018 report, we will be reporting on our combined companies as a singular entity for calendar year 2019.

### Print Or Save Reports

[2017 \[PDF\]](#)

[2016 \[PDF\]](#)

[2015 \[PDF\]](#)

[2014 \[PDF\]](#)

This report covers calendar year 2018, excluding data and information related to Express Scripts Holding Company, unless otherwise noted, and contains forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995) that are subject to risks and uncertainties. Forward-looking statements are based on Cigna's current expectations and projections about future trends, events, and uncertainties. You may identify forward-looking statements by the use of words such as "believe," "expect," "plan," "intend," "anticipate," "estimate," "predict," "potential," "may," "should," "will," or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties, and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those described in Cigna's Annual Report on Form 10-K for the year ended December 31, 2018 and Cigna's other filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of [www.cigna.com](http://www.cigna.com). Cigna undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. The characterization of items identified throughout this report as "material" should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.

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## HEALTH AND WELL-BEING

As an innovative, global health services company, we are working to drive change and build a more sustainable health care system.

[Formula for Change](#)

[Customer Centricity](#)

[Quality and Access](#)

[Opioids and Mental Health](#)

[Health Equity](#)

Cigna is working to make health care better for all. Building a sustainable health care system involves lowering health risks, fostering health equity, improving health status, and promoting preventive health interventions.

## FORMULA FOR CHANGE

### Establishing a Blueprint to Transform the Health Care System

Customer needs are changing and Cigna is transforming in response. In the past, conversations around health care were about how to finance “sick care”. Rarely did that conversation include the topics of lowering health risks, improving health status, and promoting preventive health interventions.

At Cigna, we see an opportunity to be a catalyst and a convener by bringing resources together to drive change and build a health care system that can be sustained over the long term. We’ve broken out of the traditional mode of being a health insurer focused on financing “sick care”; and transformed ourselves into an innovative global health service company that focuses on whole person health through physical and emotional wellness solutions.

### Our formula for change can be outlined in three dimensions:



**Incentive alignment**



**Payment and rewards reform**



**Executional excellence aided by information and insights**

With health care costs rising, chronic diseases increasing and a fragmented health care system becoming ever more complicated and difficult to navigate, it’s easy to understand the anxiety and confusion people experience when trying to manage their health and the health of their families. By harnessing these three dimensions for change – incentive alignment, payment reform, and executional excellence – we can help to build a better system that produces better results.

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## Expanding Our Impact and Reach

In 2018, we accelerated the execution of our strategy through the combination with Express Scripts Holding Company (Express Scripts). We now have additional opportunities to accelerate the pace of change, and to help deliver on the critical priority of building a more sustainable model for health care. Together, as we enhance delivery of whole person health, we will address the need for greater affordability, choice, and predictability by leveraging a significantly stronger medical and pharmacy cost position, as well as pairing more actionable insights and analytics with enhanced clinical and care coordination capabilities. Our strategic imperatives of affordability and personalization are central to our brand promise and how we engage and interact with customers.

### Delivering Market-Driven Health Care Solutions

We believe that market-driven solutions have a positive impact on improving health and affordability by filling gaps in the health care system. We leverage and fuel the best of the private system's innovation in partnership with responsible and innovation public program development because we believe that a stronger reliance on market-driven solutions is critical to building a truly sustainable health care system. By harnessing a market driven strategy of incentive alignment, payment reform, and executional excellence—we can help build a better system that produces better results.

*Learn more about how Cigna is leading a national conversation on how to build a sustainable health care system in the [Health Care Leadership](#) section of our website.*

## CASE STUDY

### ENCOURAGING EVERYONE TO TAKE CONTROL OF THEIR PHYSICAL AND EMOTIONAL HEALTH



Cigna built upon our preventive care efforts, encouraging people to *Go. Know. Take Control*<sup>®</sup> of their health by going to their annual check-up and knowing their 4 health numbers (blood pressure, cholesterol, blood sugar, and body mass index). Cigna has seen an 18% increase in annual check-ups among Cigna customers since the launch of this preventive care initiative in 2016. Our Health Improvement Tour travels across the country, visiting communities, and delivering free health screenings. In addition, Cigna's Health Improvement Tour partners with local community partners to offer additional social resources for patients in need of additional resources. Since 2016, Cigna's Health Improvement Tour visited 252 cities at 446 events and provided more than 25,000 free screenings.

In 2018, we brought together Queen Latifah, Nick Jonas, and Ted Danson in a media campaign to support our whole person health and well-being initiative. The campaign encourages all people—no matter if they are Cigna customers or not—to share with their providers about how they are feeling, physically, and emotionally. Previously physical and emotional health were treated separately. Cigna is leveraging our resources to advocate for treating the whole person. This campaign encourages all people to talk about their body and mind during their annual check-up because it's an important step to taking control of your overall health.

## CUSTOMER CENTRICITY

At Cigna, customer-centricity is a belief that putting our customers at the center of everything we do enables us to deliver exponentially better solutions that meet their unique health, financial, and experiential needs.

Cigna's customer-centricity efforts put tools, training, and resources in the hands of every Cigna employee in ways that are relevant to both their role and the impact their work ultimately has on our customers. In doing so, it allows Cigna to deliver solutions that align directly with the needs of our customers, partner with them to navigate their own health journey, and maximize the value they get from our products and services.



### Key Enterprise Metrics

An essential component for successfully achieving our customer-centricity strategies is having a consistently measured, enterprise-wide metric that provides insights into our relationship with our customers. Cigna uses the enterprise Net Promoter Score (eNPS) measurement methodology to track our progress across the company, and against competitors. eNPS measures how likely a customer is to recommend Cigna to their friends or family. The idea is simple: *If you like doing business with a company, you are more likely to share this experience with others.* Having a clear metric to measure our progress helps drive value for our customers, and for our company. It's central to our growth strategy.

We've found that the service experience across channels, including phone, web, and click to chat, is another important element of our customers' overall relationship with Cigna. Improving the service experience has been a key focus of the organization over many years and we measure our progress against this goal with a transactional Net Promoter Score (tNPS) metric which asks customers about their likelihood to recommend Cigna based on a recent service interaction.

Using these key enterprise metrics, we are able to turn valuable insights into action by implementing numerous initiatives, such as Customer Empathy training for front-line employees, continued focus on our upgraded service model, [One Guide](#), and extending our servicing footprint into new modalities to ensure that we are serving customers in their channel of choice—all aimed at improving the customer's experience. As a result of these targeted improvement efforts, we've continued to see increased satisfaction scores across key areas and an over 54% increase in our tNPS scores over the last 4 years.

### Customer Insights, Segmentation, and Moments That Matter

We also use customer insights to inform our strategic areas of focus and bring customer-focused experiences to life in a compelling way. Our insights strategy team actively uses our consumer segmentation model, which classifies our customers into 8 distinct customer segments, to help us design more personalized solutions and experiences. We have also completed research to identify the moments in our customers' journey that matter most and strive to deliver best in class experiences in those moments. Segmentation, Moments That Matter, and other key customer insights, initiatives, and techniques are informing our Customer Experience strategy as we work to realize our goal of being in a category of one.

## Cigna's Customer-Centricity Ambassadors

Cigna has more than 300 customer-centricity ambassadors who are part of a powerful grassroots movement that infuses customer-centricity deep into every area of our organization to help create a more customer driven culture. The governance of our customer-centricity initiatives is overseen by Cigna's customer centric action team, which provides strategic and tactical direction to translate our aspirations into actions.

Cigna's customer-centricity ambassadors work together throughout the organization to advocate for the customer. They focus on advancing solutions, decision-making, pilot testing, and process enhancements to positively increase the customer experience, while influencing colleagues to do the same. Cigna's ambassadors coach, inspire, and lead customer-centricity initiatives and the exchange of ideas and information at all levels of the organization.

Their efforts drive changes that help to differentiate Cigna in the marketplace, add value at the key moments that matter most to our customers, and position us to deliver on our brand promise.

### Awareness Events

Ambassadors hosted the Group Disability Awareness Day to help employees understand what it is like to live with disabilities and see how various impairments impact your functionality and your daily living.

### Solving Customer Issues

The Cigna HealthSpring "I Get It" customer sensitivity training sessions were designed to bring awareness of what life is like for our Seniors/Aging customers.

### Working with Vendors

Ambassadors created a presentation to allow prospective clients to understand the culture of our employees that would be serving their employees.

### Giving Back

St. Louis employees hosted our annual Puppies & Potluck event. A local animal adoption agency came to the site and allowed employees to interact with the dogs. Several dogs were adopted as a result of the event.

The Cigna Group Insurance Operating Effectiveness team created and delivered blankets to a local Shelter in Philadelphia.

### Growth Mindset

Customer Centricity Ambassadors in Plano, Texas participated in a customer journey mapping session for Group Insurance Leave and Short Term Disability.

## QUALITY AND ACCESS

### Focusing on Affordability and Personalization

As we enhance delivery of whole person health, Cigna is proactively addressing the need for greater affordability, choice, and predictability by leveraging a significantly stronger medical and pharmacy cost position, as well as more actionable insights and analytics with enhanced clinical and care coordination capabilities.

Our strategic imperatives of affordability and personalization are central to our brand promise and how we engage and interact with customers:

- **Affordability** means helping customers find the right care, at the right price. Affordability also drives us to help customers get the most value from their benefit plans—and to help them lower their costs as their health improves. One important way we do this is through maximizing the relationship between our customers and health care professionals to ensure customers get quality, cost-effective care.
- **Personalization** means we develop personalized solutions that aim to fit the needs of individuals based on their specific situations and health and wellness needs.

Through our combination with Express Scripts, which closed at the end of 2018, we are establishing a blueprint for personalized, whole person health care, further enhancing our ability to put the customer at the center of all we do by creating a flexible, open, and connected model that improves affordability, choice, and predictability. Together, our data-driven insights, combined with our clinical expertise, enable us to create uniquely tailored interventions that more frequently deliver the right amount of medicine to the right customer at the right time. Our differentiated solutions address both utilization and cost, positioning us to deliver health outcomes that others cannot. Cigna strategically focuses on offering customers choice, to make it easier to access the health services they need.

### Transforming Towards a Value-Based Care Model

Since 2008, Cigna has been at the forefront of the accountable care organization movement supporting groups of doctors, hospitals, and other health care providers coming together to offer high-quality coordinated care to patients. Through our partners with accountable care organizations, health care is paid for based on outcomes and not services provided. In 2015, Cigna established a goal to accelerate the transition to alternative payments models that link health care provider payments—connecting quality and affordability. In 2018, Cigna exceeded the goal of having 50 percent of payments to health care professionals made through alternative payment arrangements, moving away from fee-for-service models in our top 40 markets. Additionally, 85% of Cigna Medicare Advantage customers access care through value-based arrangements.



Our transition away from fee-for-service model has resulted in more than \$600 million in medical costs savings since 2012.

## Partnering With Physicians on Affordability, Access, and Experience

Physicians have a significant level of influence and a high level of trust with patients. By optimizing the patient/physician relationship with clinical, financial, and incentive programs along with data, analytics, and health engagement tools, Cigna is able to connect care between our customers and health care professionals in faster, smarter, and easier ways. Our physician partnership capability drives our successful [Cigna Collaborative Care](#) efforts where we work with health care professionals across the care delivery spectrum, including large and small physician groups, specialist groups, and hospitals to achieve better health outcomes to greater affordability and better experiences for our clients and customers.

These programs encompass more than 3.6 million commercial customers with access to value-based care through over 240 primary care provider organizations, over 500 hospital facilities, and over 250 specialist programs in 6 disciplines, including over 245 Episodes of Care programs. Today, 96% of Cigna customers in our top 40 markets are within 15 miles of at least 3 participating primary care providers. Additionally, we are delivering on our health care promise by establishing goals to reach 280 collaborative care arrangements with primary care organizations, growing to over 600 hospital facilities with reimbursements tied to quality metrics, and reaching approximately 380 specialist groups in value-based reimbursement arrangements by the end of 2020.



In 2018, Cigna supported collaborative clinical initiatives that reached over 55,000 customers.

## Clinical Quality Accreditations and Programs

We continue to demonstrate our commitment to quality and have a broad scope of quality programs validated through nationally recognized external [accreditation organizations](#). We achieved Health Plan accreditation from the National Committee for Quality Assurance (NCQA) in all locations where accreditation is available, which is currently in 38 states. Additional NCQA recognitions include full accreditation for Managed Behavioral Healthcare Organization for Cigna Behavioral Health; accreditation with Performance Reporting for Wellness & Health Promotion; accreditation for our Disease Management programs and Physician & Hospital Quality Certification for our provider transparency program.

Additionally, we have full accreditation for Health Utilization Management, Case Management, Pharmacy Benefit Management, and Specialty Pharmacy from URAC, an independent, nonprofit health care accrediting organization dedicated to promoting health care quality through accreditation, certification, and commendation.

Cigna uses the Healthcare Effectiveness Data Information Sets (HEDIS) to evaluate performance and identify opportunities for improvement using a marker-based approach. HEDIS is a standardized set of measurements for health plans that undergoes strict validation by NCQA certified auditors to certify data reliability, integrity, and evaluate the effectiveness of managed care clinical programs.



## CASE STUDY

## OFFERING CUSTOMIZED COLORECTAL CANCER SOLUTIONS FOR CLIENTS



Cigna is dedicated to working closely with clients to provide quality preventive health services to improve health outcomes. In 2018, we offered clients new outreach initiatives to help increase the awareness of young adults to the rising incidence of colorectal cancer in this population. Over 50,000 customers received preventive care information. Subsequent follow-up revealed that there were undiagnosed colorectal cancers among the targeted population. As a result of the outreach, 14 customers were screened and diagnosed with colon cancer. In 2019, we will use best practices and apply our learnings to other client groups.

Cigna has also signed the [“80% by 2018”](#) pledge, sponsored by the National Colorectal Cancer Roundtable. The goal commits to the goal of 80% of adults aged 50 and older being regularly screened for colorectal cancer by 2018. In 2018, Cigna achieved the 80% goal in the Maine market, making it one of the few commercial health plans to attain this accomplishment. Cigna has been recognized by the National Colorectal Cancer Roundtable, as a best practice, for its quality national colorectal cancer screening program. The national program, first established in 2007, has shown year over year statistically significant improvement in screening rates. In 2019, we will continue our commitment across other communities nationally.

## OPIOIDS AND MENTAL HEALTH

### Making Real Progress to Tackle the Opioid Crisis

Cigna is committed to being a national leader in addressing the opioid crisis. We have partnered with over 1 million prescribing physicians and, in 2018, achieved our bold goal of reducing opioid use among our customers by 25%, one year ahead of schedule.

We targeted 25% because this reduction would return customers' usage of opioids to pre-epidemic levels. To track against our progress against this goal, we measured the total volume of opioids being prescribed based on morphine milligram equivalent doses, taking into account the number of pills, the dosing of those pills, as well as the relative strengths of the different opioid medications.

Cigna collaborated with physicians, dentists, patient awareness and support organizations in local communities to identify immediate and longer-term approaches that increased safeguards in the opioid prescribing process, enhanced support and counseling, and made it easier to access treatments for substance use disorders.

We convened more than 2,000 medical groups representing more than 65,000 doctors in a focused effort to reduce opioid prescribing and to treat opioid use disorder as a chronic condition, one patient at a time. We also engaged with more than 85,000 prescribers annually whose patients have a concerning pattern of opioid prescription use to ensure that prescriptions are appropriate, medically necessary and safe for the patient.

Additionally, we convened local leaders to better understand the impact of the epidemic in communities like New York, Houston and Los Angeles and identify solutions together that create greater awareness, more innovative treatments, and prevention. We also opened Cigna's 24/7/365 free counseling helplines to all veterans and their caregivers, whether they are Cigna customers or not, to help this community which is particularly vulnerable in this national epidemic.

### Where Do We Go From Here

Despite this reduction in overall opioid use, opioid overdoses continue to rise. In 2018, we set a new goal to reduce customer overdoses in targeted communities by 25% by the end of 2021.

To meet this goal, our initial focus is on targeted U.S. communities where a sizable number of Cigna customers reside and where there are higher incidences of overdose. These communities include: Connecticut, Maryland, New Jersey, Virginia, Chicago, New York City, Philadelphia, Washington, D.C.

We are also leveraging our predictive analytics capabilities to identify patients who are more likely to suffer from an overdose and prompts interventions to help prevent the overdose from happening. These efforts are targeted in key regions of the country that have been hit particularly hard by opioid overdoses.

We are committed to helping customers and their families when and where they need us and are dedicated to guiding doctors and customers to improved care for chronic pain and substance use disorder; improving outreach to at-risk customers and their providers; improving access to effective addiction treatment; engaging the community to prevent addiction, increase access and use of treatment; preventing new customers from being at high risk; improving physician prescribing behaviors; improving access to effective, comprehensive chronic pain management and aligning incentives across the delivery system to provide optimal care.

## Removing Stigmas and Creating Necessary Dialogue on Mental Health

Cigna has a history of being an early leader in viewing physical health and mental health holistically. We have strengthened our commitment to whole person health through our evolved mission to improve the health, well-being and peace of mind of those we serve. Including 'peace of mind' in our mission provides a bold aspiration that is strongly aligned to whole person health with deeper recognition of the connection of the body and mind – understanding its central importance to all of our customers and patients around the world, and across our business segments.

We remain dedicated to removing the negative stigma of mental health by being a champion of whole person health and well-being. In 2018, we launched a strategic initiative, bringing together three cultural icons in a campaign, Queen Latifah, Nick Jonas and Ted Danson, to help remove the stigmas of mental health to encourage everyone to schedule their annual check-up and talk openly and honestly with their health care providers about how they are feeling, physically and emotionally. The mind and body are connected and we are encouraging [customers/people] experiencing stress, anxiety, depression or substance use disorders to connect with their doctor so their physical well-being does not suffer as well.

The campaign initiative builds upon Cigna's preventive care efforts encouraging people everywhere to *Go. Know. Take Control*<sup>®</sup> by going to see their health care provider for an annual check-up, knowing their four health numbers (blood pressure, cholesterol, blood sugar and body mass index) and taking control of their health. With this initiative, Cigna is again calling on people to seek preventative care, but also to make the time they spend with their health care provider even more impactful by having an open discussion about both their physical and emotional health.

In 2019, the Cigna Total Behavioral Health<sup>®</sup> has expanded our comprehensive suite of behavioral health offerings. We are collaborating with mental health and well-being technology companies Happify Health and Prevail Health. Cigna will add the companies' respective evidence-based digital platforms to help customers build greater resilience, as well as cope with stress, anxiety and depression. These digital platforms deliver convenient and personalized online support for mental well-being. At Cigna, the customer is at the center of everything we do. We will continue to look for opportunities to support the whole person in meaningful ways.

## Talking About Loneliness and its Root Causes

Loneliness is a rising public health problem in the United States<sup>1</sup>. Research shows that chronic loneliness leads to poorer health outcomes<sup>2</sup>. It has been correlated with increased risks for diabetes<sup>3</sup>, heart disease<sup>4</sup>, depression<sup>5</sup>, suicide, substance use disorders, and even dementia. It is as deadly as smoking 15 cigarettes a day<sup>6</sup>. Improving people's sense of connection to others will improve their overall health and functioning. Together we can start a dialogue around proactive steps that individuals, communities, and employers can take to tackle it. In 2018, Cigna released results from a groundbreaking national survey exploring the impact and the potential underlining root causes of loneliness in the United States. The [survey](#) of more than 20,000 U.S. adults ages 18 and over, conducted in partnership with market research firm Ipsos, revealed that most American adults are considered lonely, and that the youngest generation of adults is the loneliest of all.

The survey also revealed several important bright spots. The findings reinforce the social nature of humans and the importance of having communities. People who are less lonely are more likely to have regular, meaningful, in-person interactions; are in good overall physical and mental health; have achieved balance in daily activities; and are employed and have good relationships with their coworkers. More specifically, the survey showed people who engage in frequent meaningful in-person interactions have much lower loneliness scores and report better health than those who rarely interact with others face-to-face.

## Providing Mental Health Resources to Customers

Cigna has several programs in place to help address loneliness:

- The company's [Health Information Line<sup>SM</sup>](#) is always available, so customers can speak with a clinician directly to get advice on confidential physical and mental health issues or listen to pre-recorded audio on a wide range of health topics.
- Cigna's [Employee Assistance Program \(EAP\)](#) provides customers with live telephone advice and practical solutions on a wide range of issues that can cause stress and isolation, including parenting and childcare, senior care, pet care, identity theft, legal and financial advice, and much more. Cigna's EAP also provides referrals to licensed behavioral health professionals to improve customers' mental wellness.
- Cigna's **CLIMB (Changing Lives by Integrating Mind and Body)** is a program for customers taught in groups or one-on-one that is designed to help people manage chronic health issues that affect their day-to-day functioning and improve quality of life. The program also helps reduce the isolation that often comes with chronic health conditions.

### CASE STUDY

### CIGNA'S EDUCATION CAMPAIGN ON MANAGING PAIN WITHOUT OPIOIDS



In 2018, Cigna launched the next chapter in its work to reduce opioid addiction by encouraging a dialogue among stakeholders before an opioid prescription is written. With just a 10-day prescription, 1 in 5 people have an increased risk of opioid addiction<sup>7</sup>. [The 1-in-5 campaign](#) drives consumers to Cigna's new pain resource hub, which provides educational material and resources about pain, how it manifests, how it's treated, and ultimately, how to manage it as safely as possible.

The online hub, which contains information for consumers, providers and employers, is another innovative way Cigna is leading the national effort to curb opioid addition and misuse. Consumers can text 25792 to receive questions to ask and a link to resources about opioids to review before they meet with their doctor. The online hub also features a simple way to check prescription names to see if they are opioids. Importantly, a resource kit and information about the campaign will be shared with Cigna's employer clients, understanding that opioid addiction has a real and tangible impact on workplace productivity and wellness.

The 1-in-5 campaign, including the pain resource hub, is the result of a cross-functional group representing Pharmacy, Behavioral, Clinical, Total Health & Network and Global Marketing & Service Operations. As we continue to play an important role in the dialogue around this national crisis, Cigna will use its thought leadership and clinical perspectives to help combat opioid addiction.

1. Loneliness in the Workplace Can Be a High Cost For Employers, American Psychiatric Association (APA) Center for Workplace Mental Health, 2018; <http://workplacementalhealth.org/News-Events/Blog/January-2018/Loneliness-in-the-Workplace-Can-Be-a-High-Cost>

2. Loneliness and social isolation as risk factors for mortality: a meta-analytic review.

3. Socially Isolated Individuals are More Prone to Have Newly Diagnosed and Prevalent Type 2 Diabetes Mellitus – the Maastricht Study, BMC Public Health, 2017; <https://bmcpublichealth.biomedcentral.com/articles/%2010.1186/s12889-017-4948-6>

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## HEALTH EQUITY

### A Business Imperative and Long-Term Company Commitment

Over the past decade, Cigna has been a key advocate at the national level and actively shares best practices related to addressing health disparities and advancing equitable health care with other health plans, employer groups, and clients. Cigna also works closely with customers and health advocates in the public and private sectors to address health disparities that plague many people and communities. Our company has made a long-term commitment to improving health equity in the marketplace – deploying strategic and operational resources to improve access to affordable high-quality health care.

### Where Health Disparities Often Occur

A health disparity, as defined by Healthy People 2020, is a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage. Health disparities adversely affect groups of people who have systematically experienced greater obstacles to health based on their racial or ethnic group; religion; socioeconomic status; gender; age; mental health; cognitive, sensory, or physical disability; sexual orientation or gender identity; geographic location; or other characteristics historically linked to discrimination or exclusion.

- **Hispanics and African-Americans** have lower colon cancer screening rates and higher mortality rates than Whites.<sup>1</sup>
- **Black women** have nearly double the preterm birth rate and triple the infant death rates compared to Asians.<sup>2</sup>
- **Hispanics** have 133% higher rate of diabetes and are 51% more likely to die from the disease.<sup>3</sup>
- **Transgender** people have a 1,600% higher murder rate.<sup>4</sup>



Health equity is the pursuit of the elimination of these health disparities.

### The Factors That Contribute to Health Disparities

Some of the factors that contribute to health disparities are low health literacy, language barriers, cultural beliefs and practices, access to quality care, bias in the medical profession and social determinants to care such as physical environment or educational achievement. Individually and collectively these factors can present preventable health care barriers to achieving optimal health status and outcomes for certain populations. Despite significant improvement to overall health outcomes over the past decade, many subpopulations, including under-resourced communities, continue to experience substantial health disparities.

### Why Addressing Health Disparities is Critical

As the United States becomes increasingly more diverse, it's no surprise that Cigna's clients reflect this diversity within their workforces. This demographic shift requires different health service models to offer culturally-responsive care. We know that to be a more effective health advocate for our customers, we need to understand cultural differences, recognize changing population demographics, and address gaps in care relative to health disparities.



Disparities can result in worsened health outcomes, added health care costs, lost work productivity, and premature death. A recent analysis estimated that disparities amount to approximately \$93 billion in excess medical care costs and \$42 billion in lost productivity per year as well as economic losses due to premature deaths. Many opportunities exist for the public and private sectors – including Cigna as a leading health services company – to help close the gaps between health disparity and health equity in the United States.

## Cigna's Health Equity Council

Leadership is provided by Cigna's Health Equity Council, which is the governing body of our overall strategy to address health equity. The Council is comprised of more than two dozen influential leaders from across the Cigna enterprise, committed to dozens of new actions each year to improve health equity. This work is supported by the Enterprise Leadership Team. The Council's purpose is to:

- Increase awareness, share knowledge, and exchange ideas about health equity
- Integrate health equity into every business area and promote collaboration
- Establish and monitor progress on the strategy to promote health equity.



The Health Equity Council's strategic plan is based on the following five pillars: Leadership; Data, Research and Evaluation; Social Determinants of Health; Health Care Services; and Cultural and Linguistic Competence.

**Each of the Council's five pillars are the foundation of these actions to improve health equity.**

### 1. Leadership in Health Equity

Cigna established a Language Services Governance Council to oversee and improve communications for our Limited English Proficiency (LEP) customers, such as access to proficient bilingual Cigna staff members that have passed an oral proficiency assessment and, at the request of the customer, qualified professional interpreter services, and written translation, of health and benefit related documents in more than 33 languages including Braille, large print, alternative fonts, and audio.

Cigna sponsored a training event led by the Disparities Solutions Center and the Institute for Diversity and Health Equity, an affiliate of American Hospital Association (AHA). Representatives from more than a dozen state hospital associations and hospital/health care systems participated. The training curriculum included how to build the business case for addressing health equity; complete an organizational assessment; collect and utilize demographic data; address diversity and inclusion and improve the cultural competence of your workforce.

### 2. Advancing Data, Research and Evaluation

Data, research, and evaluation is used to identify and prioritize health disparities and evaluate the impact of initiatives to close gaps in care. To help us quantify and better comprehend these disparities, Cigna utilizes the Disparities Dashboard to track several quality measures by race and gender at the state and county level, as well as to pinpoint where to focus improvement efforts and inform clinical interventions. These analytics help us to move the needle from health disparity to health equity, which is one of the goals in our mission as a leading health service company to improve the health, well-being, and peace of mind of those we serve.

The Social Determinants Index (SDI) is designed to help us better understand the potential health disadvantages a community and its individuals may face based on their geographic location. A health disadvantage is the inability of people to fulfill basic human needs, which includes economic security, food, housing, safety, transportation, and



education, required for full social participation and optimal health and well-being. Cigna is using the SDI to better understand the challenges in a local community that may be influencing health status, health care utilization, and outcomes. It allows us to design unique, carefully targeted interventions to help Cigna customers overcome the barriers that impact their ability to focus on their health, as well as improves our ability to evaluate the relationship between social determinants of health and health inequalities.

### 3. Social Determinants of Health

Social Determinants of Health is a new pillar was added to the Health Equity Council's 2018-2020 Strategic Plan to address non-medical issues. [Healthy People 2020](#) defines social determinants of health as conditions in the environments in which people live, learn, work, play, worship and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks. Social determinants of health have a significant impact on quality of life, health conditions and health seeking behaviors. Cigna uses the Social Determinants Index to identify vulnerabilities and needs of the communities we serve at a national, regional, and local level based on publicly available data along with Cigna's claims data.

#### Health Matters Care Management Community Support Program

Cigna's community support program helps identify and address barriers that can limit the ability to focus on health improvement. When medical or behavioral care managers identify a need, they refer the individual to a community resource. They can perform a behavioral health assessment and make appropriate referrals. A search engine is used to locate national and community-based resources that are confirmed every six months and includes direct service nonprofits such as: homeless services, disability services, supportive housing programs, food pantries, utility assistance, and civic programs.

### 4. Improving Health Care Services for Underserved Populations

In 2018, Cigna announced a breast cancer screening rate disparity between White and African-American customers in Tennessee had been successfully eliminated. Cigna achieved this successful result by

- Providing customers with accurate information about network screening facilities in their neighborhood, which fosters improved health care navigation, making it easy for customers to get the information they need to take action on their health.
- Creating personalized messages for customers that focus on the issues and concerns they care about most, and promotes positive health-seeking behavior and builds trust in the customer-health plan relationship.
- Collaborating with local partners, like Methodist Le Bonheur Healthcare and the Congregational Health Network, to improve access to care and leverage trusted relationships already established in the community.

By making cancer screening easier, more personalized, and local, it is possible to see measurable and impactful improvement in health disparities and improved health outcomes for populations who are experiencing disparate care. Cigna didn't achieve these results alone – they stemmed from a collaborative, community-wide effort in Memphis and across Tennessee to address this disparity. Providers, payers, employers, community organizations, and government entities all worked collectively to bring about change. Cigna is proud of our efforts and the role we contributed to eliminating this disparity in Tennessee for our customers.

#### Hospital Collaborative Care Initiative

Cigna recognizes the important role hospitals and health systems play in helping to ensure that individuals of all races, ethnicities, and cultural backgrounds receive high-quality, equitable care. To accelerate these efforts, Cigna added a health equity metric into the performance standard for our Hospital Collaborative Care (HCC) program. Starting on January 1, 2018, all new or renewing hospitals in the HCC program have the opportunity to earn credit towards their overall performance score when they sign American Hospital Association's [#123forEquity pledge](#). Cigna is the first

health plan to collaborate with American Hospital Association (AHA) and its [#123forEquity pledge](#). The Centers for Excellence program will also include the Equity of Care pledge on the revised annual report to hospitals. Cigna hospitals can fulfill the cultural competency training goal in the pledge by encouraging their providers to take advantage of the Cultural Competency Training and Resources [web page](#).

## 5. Expanding Cultural and Linguistic Competency

Cigna recognizes the importance of equipping our internal workforce, network providers, and clients, in understanding and addressing health disparities within the communities we serve. Cigna efforts aim to address gaps identified through various need assessments conducted over the past 10 years among our stakeholders.

### Cigna Employees:

In 2018, Cigna employees completed more than 28,400 cultural training modules. Cigna updated the Cultural Competency series tailored to Cigna job roles. Learners gain insights into delivering culturally-responsive services including identifying and countering implicit bias and establishing trust through cross-cultural communication. Being responsive to health beliefs and practices, as well as the linguistic needs of our diverse customers, is important to Cigna's mission.

A special promotion of two specific cultural competency training series was implemented in 2018 for clinical staff, behavioral staff, coaches, and personal advocates. **The Hispanic-Latino** series assists Cigna employees with better engaging and connecting with Hispanic-Latino customers. Each module includes specific customer simulations for the given cultural values. **Diabetes among South Asians**, a population-specific series, helps learners gain an appreciation for expanding clinical awareness related to culturally driven disparities. The modules include a deeper exploration into certain subpopulations, case studies, and patient education available in English, Hindi, Nepali, and Urdu.

Cigna continued to host Cross Cultural Diversity Forums for our clinical, customer-facing employees. Five working groups convened across different sites and teams, providing culturally diverse content and education to more than 1,500 Cigna employees. Topics include homelessness and poverty, mental health and poverty, transplant diversity in veterans, cultural difference with the elderly population, and more.

### Network Providers:

Cigna also promoted other training resources including the **Developing Cultural Agility** course in which learners develop cultural agility by examining assumptions and cultural competency best practices. This course serves as a primer for other trainings.

The resources are readily accessible through our recently (2018) redesigned [Cultural Competency and Health Equity Resources](#) website for network providers. At no cost to providers and their staff, many additional tools and resources are available, including:

- A cultural resource center providing insights on cultural communities.
- Commonly used patient forms in Spanish such as consent, refusal instruction, and treatment forms.
- Interpretation and translation services discounts are available to Cigna-contracted health care providers.

## Focus Areas for 2019

In 2019, Cigna will seek to expand our efforts to address health equity by:

- Further engaging employees to be health equity leaders in their communities.
- Investing in the design of intervention strategies and generating meaningful insights to create best practices for reducing health disparities.

- Creating community-originated intervention strategies to build capacity and scale solutions for addressing the social determinants of health that result in inequitable care.
- Integrating cultural competency as a key component of Cigna's workforce personalization efforts and supporting network providers to meet the patients' social, cultural, and linguistic needs.

## CASE STUDY

## HEALTH DISPARITIES ADVISORY COUNCIL



Cigna has sought to improve engagement in preventive health among the customers associated with employers (clients) that participate in our Health Disparities Advisory Council (HDAC). The HDAC consists of 14 employers/clients with significant populations of employees/customers from under-represented communities, many of whom are at increased risk for metabolic syndrome. In 2017, nearly half of the HDAC customers at-risk for metabolic syndrome had not engaged in a preventive health screening or Cigna's metabolic syndrome program. To improve engagement, Cigna

implemented a personalized and culturally tailored outreach campaign encouraging enrollment in the program and preventive care screening.

After one year, 30 percent of the targeted customers were now engaged with either the Cigna metabolic syndrome program or had completed a preventive screening. Additionally, 100% of HDAC clients developed workplace wellness strategy action plan goals. Employers like those on the HDAC with higher representation of populations with employees at risk for metabolic syndrome are at a significant disadvantage. Customers with metabolic syndrome cost more in annual total costs, compared to those without metabolic syndrome. By collaborating with employers to create innovative and culturally tailored outreach to improve engagement in preventive health, we can help reduce costs for our clients and improved health status for our customers.

Previously, the Council evaluated disparities in health assessment completion rates through a multi-year project. Health assessments are a key tool in helping employers and Cigna identify and address top health concerns and identify those in greatest need for intervention. The disparity in completion rates was specific for African-Americans and the root cause analysis indicated that top barriers included: communication and awareness, trust and privacy concerns along with being 'too busy'. Please read this [health assessment \[PDF\]](#) white paper to learn more, or refer to the infographic below.

At Cigna, we believe better health, employee productivity, and satisfaction may be realized as we address health disparities.

1. American Cancer Society, Inc, 2017 Colorectal Cancer Facts & Figures 2017-2019 <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/colorectal-cancer-facts-and-figures/colorectal-cancer-facts-and-figures-2017-2019.pdf> [PDF].
2. CDC.Health, United States, 2015 Chartbook: Special Feature on Racial and Ethnic Health Disparities. <http://www.cdc.gov/nchs/hus.htm>
3. MMR Weekly. Vital Signs: Leading Causes of Death, Prevalence of Diseases and Risk Factors, and Use of Health Services Among Hispanics in the United States — 2009-2013. May 8, 2015 / 64(17);469-4784
4. Cigna. (n.d.). Health Disparities: Lesbian, gay, bisexual and transgender (LGBT). Retrieved March/April, 2018, from <https://www.cigna.com/assets/docs/health-care-professionals/lgbt-health-disparities.pdf> [PDF].
5. Disparities in Health and Health Care: Five Key Questions and Answers, KFF Henry J. Kaiser Family Foundation, Published: August 8, 2018

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## ENVIRONMENT

Our focus on environmental sustainability is grounded in the important connection between the health of the planet and the health of people.

[Sustainability Performance Plan](#)

[Energy, Emissions, Water, and Waste](#)

[Community Resilience](#)

As a health services company, we take a precautionary approach to our environmental sustainability efforts, believing that environmental stewardship has a health impact and also makes sound business sense as we strive to identify new efficiencies and make strategic investments that reduce our environmental impacts and our operating costs.

## SUSTAINABILITY PERFORMANCE PLAN

As a global health service company, we recognize the connection between personal health and the health of our environment. Cigna considers managing the risks and opportunities associated with climate change and resource scarcity as a significant aspect of our corporate responsibility platform.

### Our Strategic Sustainability Performance Plan

Cigna’s global real estate team has adopted a strategic sustainability performance plan designed to execute a best-in-class environmental sustainability program to manage our global real estate portfolio.

To deliver on our strategic sustainability performance plan, Cigna global real estate is establishing programs and policies that are designed to significantly improve our energy efficiency.

Our plan is focused on:

- Reducing our emissions, energy and water consumption, and waste to landfill
- Reusing and recycling more of what we consume
- Increasing efficiencies in all our operations
- Engaging with our employees and key stakeholders to support our corporate responsibility platform

### 2020 Environmental Goals

Another facet of the new strategic sustainability performance plan sets the environmental cost and conservation targets for our domestic portfolio. While we’ve been measuring our progress for many years, our 2020 environmental goals represent Cigna’s commitment to set specific annual and longer-term targets.



**SCOPE 1 AND 2 EMISSIONS REDUCTION TARGET 20%**  
**FACILITIES’ ENERGY REDUCTION TARGET 15%**  
**FACILITIES’ WATER REDUCTION TARGET 10%**

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We continue to make strategic investments to improve our performance. As we have worked towards our 2020 environmental goals, we continue to monitor our emissions, energy, and water performance. We also make capital investments to support our reduction targets.

## Sustainability Oversight

To deliver on our strategic sustainability performance plan and 2020 environmental goals, our corporate responsibility team works closely with our Cigna global real estate team. Additionally, cross-functional perspectives from our Cigna Connects Corporate Responsibility Governance Council support our sustainability efforts.

We engage our employees on behavioral change initiatives and integrating the principles of sustainability into decision-making processes. We communicate conservation information to employees by displaying posters with facts about energy, paper, and water use and benefits of conserving and recycling in common areas in our offices such as at bathrooms, near printers, and around recycling containers.

## Managing our Real Estate Portfolio

Cigna monitors and works to comply with all environmental regulations and legislation. The global real estate team utilizes a proprietary technology data management portal to assist in the ongoing identification of sustainability risks and opportunities in our overall real estate portfolio.

In 2018, the reporting boundary of Cigna's global real estate portfolio consisted of approximately 7.653 million square feet of owned and leased properties. The majority of global real estate portfolio is domestic with approximately 5.766 million square feet in 41 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Our international properties contain approximately 1.887 million square feet located throughout the following countries: Taiwan, United Kingdom, Singapore, Belgium, Korea, Spain, New Zealand, Thailand, China, France, Indonesia, Malaysia, Switzerland, Bahrain, India, United Arab Emirates, Canada, Turkey, and Kenya.

The majority of properties in our global real estate portfolio are leased properties. In 2019, we will continue to focus on strengthening our partnerships with the management companies for leased properties, in support of Cigna's Strategic Sustainability Performance Plan. In 2019, we will also be integrating Express Scripts Holding Company (Express Scripts) properties in our boundary as well, and reviewing future environmental targets and plans as we move forward as a combined company.

## Green Building Certifications and Ratings

Cigna's strategic sustainability performance plan is intended to follow the United States Green Building Council's LEED® guidelines for Green Building Operations and Management.

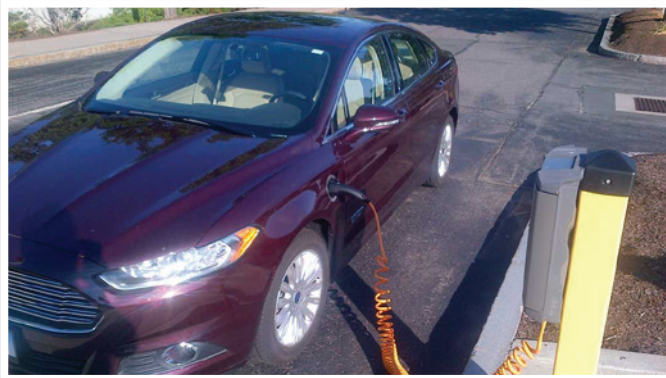
Cigna currently has 16 Leadership in Energy and Environmental Design (LEED®) Certified buildings in our real estate portfolio, including 2 Platinum LEED® certified properties; 5 Gold LEED® certified properties; and 8 Silver LEED® certified properties. Cigna Tower in Seoul, South Korea, a Cigna-owned site, also holds a LEED® Gold certification and G-SEED certification.

Cigna's global real estate team currently has 34 sites enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program that was developed to monitor a building's energy and compare performance on an ongoing basis. In addition, all 12 of Cigna office locations in the United Kingdom hold an ISO.50001, Energy Management System Accreditation.



CASE STUDY

SUPPORTING ELECTRIC VEHICLE (EV) USE



Consistent with Cigna’s mission, we believe a workplace EV program encourages cleaner air and reduced greenhouse gases in our communities and employee engagement with environmental issues. Cigna strives to help support our employees who are owners of electric vehicles by providing the charging stations. This program also serves to support our company’s overall environmental sustainability plan. We have installed 14 EV chargers at our Bloomfield, Connecticut, headquarters and 2 at our Windsor, Connecticut, data center. We continue to actively support electric

vehicle use by Cigna employees. In our Greenwood Village, Colorado, office, we added 4 additional EV chargers in 2018, totaling 10 chargers available for colleagues. Lastly, 2 chargers were added at our Chattanooga, Tennessee, office. Cigna’s Nashville, Tennessee, office campus will be receiving 2 EV chargers in Q1 2019 as well, via a project that was approved in 2018.

CASE STUDY

UTILIZING RENEWABLE ENERGY



Cigna is committed to looking for new ways to advance our Sustainability Performance Plan. We frequently review our real estate portfolio and explore opportunities to utilize renewable energy where appropriate. Cigna actively participates in energy auctions where we are often able to purchase renewable energy in addition to hedging against future increases in the cost of the energy. As an example, we participated in demand response contracts that are term-based in our Plano, Texas, and Horsham, Pennsylvania, sites in 2017 and will continue through 2020. As a result, we help our local utility providers in reducing load to the grid based on demand.

In 2018, Cigna installed solar panel over the covered parking lot at our Phoenix, Arizona, office. The space provides shaded parking for 102 cars and helps reduce 365,000 pounds of greenhouse gas emissions per year. Energy is then sold back to a local utility company.



## ENERGY, EMISSIONS, WATER, AND WASTE

In 2018, we continued to identify and execute on environmental stewardship projects for owned and leased properties (in collaboration with our property management company) to support our 2020 environmental targets and reduce our operational energy, emissions, water, and waste footprint.

### Identifying Energy and Emissions Reduction Opportunities

To increase energy efficiency and reduce greenhouse gas emissions, we have prioritized the following areas of focus:

- **Real Estate:** We pursue space optimization, energy-efficiency projects, and green building materials.
- **Business Travel:** We support telecommuting, ride-sharing programs, and offer a pre-tax mass transit benefit program. We also have established a fuel-efficient, leased-vehicle fleet. Cigna's vehicle fleet exceeds the national average for fuel efficiency – the majority of our vehicles are 4-cylinder with alternative fuel capabilities and hybrid engines, and are classified as partial zero emissions vehicles.
- **Information Technology:** We utilize server virtualization, desktop virtualization, and have a zero e-waste policy.

In 2018, we further accelerated our investments in efficient operations of our critical equipment. At our data center in Windsor, Connecticut, we anticipate a reduction of approximately 2 million kilowatt hours in energy following the completion of a power distribution unit upgrade project. We also are expecting a potential reduction of up to 700,000 kilowatt hours associated with right sizing our UPS modules and substation replacement at our data center. We also continue to benefit from investments made in LED lighting retrofits.

### Deploying Water Efficient Technologies and Practices

Much of Cigna's water use comes from cooling towers, make-up water for condenser systems, landscaping and irrigation for owned properties, and some remaining older model heating, ventilation, and air conditioning (HVAC) systems. Many significant water reduction techniques have been employed, including low-water landscape designs, faucet sensors for all large facilities, and upgrading older HVAC equipment.

To reduce water consumption, save energy, and improve environmental well-being, we use a variety of strategies and technologies that lessen the burden on potable water supply and wastewater systems. We are guided by the following model:

- **MONITOR** water consumption performance.
- **MAXIMIZE** fixture potable water efficiency within buildings with the use of low-flow plumbing fixtures, sensors, and automatic controls.
- **PRACTICE** water-efficient landscaping and use smart-efficiency irrigation technology.
- **PROTECT** natural habitat, waterways, and water supply from pollutants carried by building discharge water.

We continue to work toward improving data integrity of water usage and have implemented guidelines for improvements with vendors to avoid data discrepancies. This process has allowed us to make informed decisions about where improvements are needed. Increasing data integrity will help us target properties and implement projects to effectively lower water use as we work towards our 2020 targets. We are also focused on continuing to deploy best practices, including efficient water distribution systems, and low-flow fixtures, across our properties.

## Implementing Strategic Waste Reduction and Recycling Programs

To reduce the quantity of waste while improving the building environment, we apply best practices in materials selection, waste disposal, and waste reduction, as well as responsible procurement practices. Cigna employs numerous recycling programs to assist us with our waste management efforts, which include:

Focus Areas	Company Practices
<p><b>Paper</b></p>	<ul style="list-style-type: none"> <li>• Cigna promotes a 100% Paper Shredding Policy</li> <li>• Paper use reduction is encouraged, eliminating unnecessary printing, setting office copiers to 2-sided printing, and suggesting that employees use misprints as notepaper where appropriate</li> <li>• Procurement practices are in place that include purchasing recycled content paper – now representing 75% of total paper spend</li> <li>• Nearly 50% of paper used for professionally printed materials is on paper containing recycled paper content</li> <li>• A corrugated recycling program is available in more than 45 Cigna offices</li> </ul>
<p><b>Plastic and Glass</b></p>	<ul style="list-style-type: none"> <li>• Bottle-less hot and cold filtered water systems are located throughout our office space so employees can refill their personal cups, reducing single-use plastic bottle waste</li> <li>• Plastic/glass recycling stations are conveniently located throughout office locations</li> <li>• Cigna has over 65 offices with plastic/glass recycling programs in place</li> </ul>
<p><b>Cafeterias and Breakrooms</b></p>	<ul style="list-style-type: none"> <li>• Our Visalia, California, office added a successful composting program for break room areas and its Cigna cafeteria in 2018</li> <li>• Cigna saved over 200,000 16 oz. bottles by implementing infused water stations at our corporate headquarters in the cafeteria</li> </ul>
<p><b>Ink and Toners</b></p>	<ul style="list-style-type: none"> <li>• Recycling arrangements have been established for copier inks and toner cartridges</li> <li>• Purchased toner is made, in part, from recycled materials</li> </ul>
<p><b>Furniture and Computer Repurposing and Donation</b></p>	<ul style="list-style-type: none"> <li>• As part of our space optimization efforts, we strive to repurpose office furniture whenever possible by taking office furniture no longer needed in one department or location and transferring it to a location needing furniture</li> <li>• The Cigna Furniture Donation program facilitates donations of furnishings we are no longer using to a variety of non-profit organizations that can use them</li> <li>• The Cigna Computer Donation Program enables us to donate used computers to non-profit organizations</li> <li>• Cigna’s Information Technology team continues to donate computers to local non-profits including schools and breast cancer and senior citizen organizations</li> </ul>
<p><b>Lamps and Ballasts</b></p>	<ul style="list-style-type: none"> <li>• Lamps and ballast recycling programs have been established in over 80 Cigna offices</li> </ul>

A multiyear project involving renovations at our headquarters is underway that utilizes a robust construction debris recycling program. In 2018, 190 tons of construction debris was sent in for recycling compared to 69 tons that was diverted to landfill. Since the inception of the program in 2015, Cigna continues to recycle 77% of its construction debris rather than diverting over 2,000 tons of debris into landfills.

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## CASE STUDY

## 100% PAPER SHREDDING POLICY



At Cigna, any paper records which are no longer needed must be destroyed. We call this our “100% Paper Shredding Policy” and it ensures that confidential documents are not accidentally discarded in the regular trash and that our paper waste is being recycled instead of finding its way to landfills. We provide employees with a blue recycle bin for under their desk or a desk-top cardboard collection box for paper recycling, making the process easy and convenient. Our employees toss the contents for recycling into metal Sensitive Documents/Recycle stations placed around the office floors.

At Cigna headquarters alone, we have avoided emitting over 200 metric tons of greenhouse gas into the environment, which is equivalent to nearly 1,500 cubic yards of landfill space conserved and preserving nearly 5,000 trees as a result of our 100% paper shredding policy. For the remainder of the portfolio, Cigna has avoided emitting approximately 800 metric tons of greenhouse gas, which is equivalent to nearly 6,000 cubic yards of landfill space conserved, preserving approximately 19,000 trees. Additionally the amount of recycled paper through this program has decreased nearly 25% from 2017 to 2018 because our print volume has declined as a result of communications encouraging colleagues to use less paper.

## COMMUNITY RESILIENCE

In addition to reducing our environmental footprint, we are focused on helping to increase community resilience against climate and environmental risks in the markets we serve. We actively engage with our employees, communities, customers, and leading experts on the intersection between climate change, planetary health, and human health.

### Driving Local Impact Through Cigna's GreenSTEPS Program

To strengthen the environmental health of communities, we actively engage our employees through a targeted, action-oriented program entitled GreenSTEPS, which is short for "Sustainability Team for Environmental Protection and Stewardship."

The team works on projects in our workplaces, such as offering a sustainability scavenger hunt for kids, hosting an Electric Vehicle Experience Day, hosting environmental fairs, creating internal sustainability communications, and planting a vegetable garden on the grounds of our corporate headquarters.

In addition to being internal advocates for Cigna's environmental sustainability efforts, our GreenSTEPS members also engage with communities through local environmental projects. Cigna's GreenSTEPS members and Service Operations team have also volunteered their time to help build the city of Hartford's first production-scale aquaponics system at Keney Park near our corporate headquarters. Also supported by a Cigna Foundation grant, Cigna's employees rolled up their sleeves to help install the aquaponics system: planting vegetables and assisting with landscaping, building, and design at Keney Park.

### Serving Our Customers Affected By Extreme Weather Events

To support our customers, Cigna maintains an online Disaster Resource Center, which is updated to offer resources specific to an area and incident. The center is paired with an intimate knowledge of the provider network, our Employee Assistance Consultant team, allowing us to respond quickly in the event of extreme weather conditions.

Additionally, Cigna's Employee Assistance Program is able to open its telephone lines to offer customers of an impacted community with access to trained clinicians, regardless of whether callers have enrolled in the Cigna Employee Assistance Program or not. Our Employee Assistance Program is also able to offer immediate access to on-site Critical Incident Services support for Cigna clients and customers.

As part of Cigna's Customer Disaster Response program, we maintain the flexibility to make temporary policy changes, such as waiving various medical requirements, refilling prescriptions, and expanding our help line, to proactively address customer service issues and provide personal assistance, and support for all affected by a disaster.

We also take precautions to ensure services are not interrupted. Cigna's Business Continuity Program sets forth procedures for the continuation of business processes, data center recovery, and the use of supporting technology to recover critical business operations in the event of hurricanes and other unexpected disruptions. The plans are updated and documented annually, and are routinely tested with end-user evaluations of the restored systems as part of the testing protocol. Cigna's critical applications run in "hardened sites" protected by emergency generators. Applications supporting top prioritized business functions are positioned for recovery at the secondary data center using modern, electronic data, and server replication.

In addition to directly supporting our customers, The Cigna Foundation also continues to make financial contributions to support those affected by the California wildfires and recent hurricanes, including Hurricanes Harvey, Irma, Maria, Florence, and Michael, through our support of the Red Cross, Good360, and Give2Asia.

## Advancing the Conversation on the Link Between Climate Change and Human Health

In collaboration with the Connecticut Sustainable Business Council, Cigna hosted a 2018 roundtable discussion on the connections between health and the environment. The event featured an esteemed group of leading experts including Gary Cohen (founder of Healthcare Without Harm and Practice GreenHealth), Jeffrey Hollander (founder of Seventh Generation and co-founder of Sustain Natural), and Anne Hulick (Connecticut State Director of Clean Water Action). Cigna’s Senior Director of Corporate Responsibility also presented on “Creating a Human and Planetary Health Connection Within the Workplace”. The program examined Cigna’s journey to Corporate Responsibility, the connection between, and the business case for, planetary and human health, industry trends within the healthcare sector, building a culture of sustainable well-being, and the role of public policy. The event was Cigna’s first zero-waste event and featured sustainable and local food and showcased local sustainable businesses.

Additionally, as part of Cigna’s 2018 multi-dimensional stakeholder assessment, we convened some of the nation’s most prominent leaders on the intersection between the environment, human health, and planetary health. The information, insights, and recommendations obtained through engagement with these experts will be used to inform the evolution of Cigna’s environmental programs and our overarching Cigna Connects platform.

### CASE STUDY

### PREPARING FOR THE NEXT EMERGENCY



Ultimately, the best response to a disaster occurs before the disaster—it involves being prepared. In 2018, Cigna recognized National Preparedness Month during September by partnering with [Good360](#) through a *Preparathon*. Cigna employees in Bloomfield, Denver, and Houston collected personal hygiene products and packed 900 shelter kits to support displaced families during disaster.

Due to the immediate need, Good360 deployed the kits packed by Cigna to those affected by Hurricane Michael and Hurricane Florence. During 2018, the

Cigna Foundation made donations to the American Red Cross and Give2Asia to assist with their relief efforts for the California wildfires, Kerala flooding, Hurricane Florence, and the Indonesian earthquake and tsunami. In addition, Cigna Foundation matched all donations by Cigna employees in support of disaster relief.

We continue to support Emergency Response and Preparedness efforts – living out our mission, dedicated to helping people around the world achieve healthier and more secure lives in their communities.

## OUR PEOPLE

We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve.

[Our Culture](#)

[Diversity and Inclusion](#)

[Human Capital Development](#)

[Employee Health, Safety, and Wellness](#)

Cigna employees are dedicated to delivering results every day towards the advancement of health care. We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve.

## OUR CULTURE

Cigna has dedicated employees globally, working to deliver results every day for delivering connected, personalized, and affordable health services.

Finding and nurturing the best talent is critical to the success of our organization and achieving our mission. We strive to create a culture that emphasizes the following guiding values:

- We care deeply about our customers, patients, and coworkers
- We create a better future – together
- We innovate and adapt
- We partner, collaborate, and keep our promises
- We act with speed and purpose

### You. At your best.

“You. At your best.” is our commitment to help Cigna employees bring their best self to work each day. It confirms the role we play in helping protect the health, well-being, and peace of mind of those we serve.



**You. Connected.**

Connecting you to our mission, and to one another.



**You. Healthy.**

Teaming up to boost your health and well-being.



**You. Secure.**

Benefits to make the most of your money.



**You. Balanced.**

Time away is good for the soul.



**You. Rewarded.**

Pay and recognition for all you contribute.



**You. Empowered.**

Tools to unleash your full potential.

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## Employee Benefits and Work-Life Balance

We recognize the importance of maintaining a balanced and healthy life and know that balance is defined differently by every employee. Providing resources that help people navigate their Work/Life is part of our business.

To meet the varying needs of our employee population, we continue to expand the number of options for our employees, which include:

Personal Health and Well-being	
<ul style="list-style-type: none"> <li>• Health Benefits</li> <li>• Healthy choices, discounts, and free infused water in on-site cafes*</li> <li>• On-site clinics*</li> <li>• On-site health coaches*</li> <li>• On-site fitness centers and classes*</li> <li>• On-site meditation rooms and classes*</li> </ul>	<ul style="list-style-type: none"> <li>• On-site biometric exams*</li> <li>• On-site Employee Assistance Program counselors</li> <li>• Company-wide well-being campaigns – fitness challenge, mental health training sessions</li> <li>• Digital apps to support wellbeing – nutrition, resiliency, virtual group exercise</li> <li>• Flu prevention program</li> <li>• Mobile mammography</li> </ul>
Personal development	
<ul style="list-style-type: none"> <li>• Career advising</li> <li>• Employee education and tuition assistance</li> <li>• Coaching and mentoring programs</li> </ul>	
Family Health	
<ul style="list-style-type: none"> <li>• Paid new child bonding time</li> <li>• Paid leave to support seriously ill family member</li> <li>• Adoption support</li> <li>• Dependent care assistance programs</li> <li>• Eldercare programs</li> <li>• Flexible work options – flex schedules, telecommuting</li> <li>• Nursing mother’s rooms</li> <li>• Healthy Pregnancies, Healthy Babies support program</li> <li>• Returning moms buddy program</li> </ul>	
Community Health	
<ul style="list-style-type: none"> <li>• Community Ambassador Fellowship – paid time away with stipend to focus on mission aligned community work</li> <li>• Volunteer time off</li> <li>• Volunteer opportunities</li> <li>• Matching grants</li> </ul>	

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## Financial Health

- 401(k) program with match
- Financial wellness education
- Company provide and supplemental life insurance
- Short and long term disability plans
- Voluntary benefits to provide income protection
- Relocation benefits
- Discount programs

\* Selected locations

Additional information can be found on our [Careers](#) webpages.



In 2018, Cigna voluntarily raised minimum wage for U.S. employees to \$16.00 an hour and provided salary increases above the \$16 an hour level, largely to front line employees, an investment in employee wages of more than \$15 million.

## Employee Surveys

Each year, Cigna conducts a global employee engagement survey where employees are invited to share their thoughts on a wide range of topics. We continue to use the survey results to identify ways to strengthen our culture, simplify processes, and improve the experiences our customers have when interacting with Cigna.

Throughout 2018, we also conducted frequent pulse surveys to measure our progress on our improvement activities. These surveys help us understand what matters most to employees, which informs our ongoing engagement and communication activities. Cigna remains on the rigorous journey to transition from an engaged to an inspired workforce. In 2018, Cigna employees (94%) stated that Cigna inspires them to “go above and beyond” their normal job duties to help them succeed.

We use our surveys to gain insights into our biggest opportunities for improvements. For example, results from previous surveys informed us that we can help alleviate our employees’ stress by improving our work processes. As a result, we launched a Cigna Connections survey with questions designed to better understand how we work together. The insights from the survey will help to identify ways to both help those employees who are overloaded reduce stress as well as improve processes. This information will also be instrumental as we strive to be a more connected and inspired workforce.

## CASE STUDY

## CARING FOR CAREGIVERS



We understand employee challenges and successes contribute to building our strong, compassionate company. We offer Cigna Caregiver Leave that provides wage replacement, for up to 4 weeks, for employees who need time off to bond with a child, care for a family member with a serious health condition, or care for a covered military service member with a serious injury or illness. In addition, Cigna offers caregivers resources through the Employee Assistance Program and a 30-minute seminar that explores the signs of caregiver stress and burnout, strategies for self-care, identifying

ways to deal with family dynamics, and how to stay resilient in the face of caregiving stress.

In 2018, Cigna's Multi-Generational Colleague Resource Group hosted an event designed to explore ways of supporting caregivers. More than 850 employees attended the event highlighting the "unmentionables" of caregiving. They also created the Peer-to-Peer forum, a place that employees can go to support and learn from each other on how to handle the stress of caregiving.

## DIVERSITY AND INCLUSION

Among our stakeholders – employees, customers, partners, suppliers, and communities – there are many different cultures, beliefs, and values represented. We define diversity in all of the ways we are different, yet similar, including race, ethnicity, nationality, gender, veteran status, ability, preferred languages, work styles, generational and cultural facets, sexual orientation, and gender identity.

Cigna takes great pride in our diverse and talented workforce that spans 5 generations. In our efforts to better understand our workforce and customers, we take an active, strategic approach to appreciate our individual and collective experiences, different ways of thinking, and diverse communication styles.

### Cigna's Strategy and Focus Areas

Our diversity and inclusion strategy focuses on 4 areas:

- **Optimizing workforce composition, development, and engagement**

Led by a dedicated Diversity and Inclusion team that reports directly to the Executive Vice President, Chief Human Resources and Services Officer, we strive for an inclusive environment that values all aspects of diversity. Supported by 9 Colleague Resource Groups and Talent Management leaders, we strive towards a culture of belonging. We track key measures, including hiring, turnover, promotion, participation in leadership development programs, engagement surveys, and other key indicators of diversity and inclusion.

- **Differentiating the customer connection and enhancing value to clients**

Our Diversity and Inclusion work goes beyond our employees to how we achieve our business mission. Award-winning work to reduce health disparities extends the lens of diversity to improving health outcomes and better enabling culturally competent care for our customers. Our employee diversity informs this work, and we leverage the strength of our diversity. Examples include the Hispanic/Latino White Paper on health, Asian/South Asian Diabetes Reference Guide, and the LGBTQ+ Health Access information now found on the [Cultural Competency Training](#) page.

- **Developing culturally competent partnerships**

We can't do it alone. Partnerships with diverse suppliers, professional associations, education institutions, and others help us achieve our objectives. We also provide cultural training to our network of physicians and health care providers on important topics that yield insights into better serving their diverse patients—our customers.

- **Creating value for emerging communities**

By leveraging our partnerships and our global workforce, we work to open doors to education and opportunity in communities that have experienced systemic disadvantage. Our Supplier Diversity Program creates economic impact for women- and minority-owned businesses by using a diverse supplier base in the procurement of goods and services. We also act on our commitment to create the next generation of diverse leaders, partnering with organizations like Hartford Youth Scholars, an organization that prepares underserved students in Greater Hartford to access and excel in college and beyond.

### Recruiting and Development

We recognize that our continued success depends on the collective strengths of our employees. At Cigna, individual differences represent a mosaic of opportunities, and diversity and inclusion as a long-term business strategy will help drive the future success of the company. As such, we are committed to Equal Employment Opportunity and Affirmative Action. We recruit, hire, train, and promote persons in all job titles and work to ensure that all personnel actions are administered without regard to an employee's race, ethnicity, gender, sexual orientation, religion, color, age, disability, veteran status, national origin, ancestry, gender identity, marital status, citizenship status, medical condition (including pregnancy and childbirth), or any other such characteristics as specified by the applicable laws.

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## Evolving Our Recruitment Strategy

We have dedicated ourselves to being an employer of choice for diverse talent, and continue to conduct internal audits and regular monitoring on our efforts to recruit, retain, and promote diverse employees. We also continue to partner and build relationships with numerous organizations supporting the inclusion and advancement of underrepresented groups. Our goal with these key partnerships is to build strong relationships with leaders and members within each organization and sustain a pipeline of diverse talent for key roles and opportunities across the enterprise. We seek to recruit diverse candidates at all stages of their careers and through a variety of venues and programs, including at national conferences for various diversity organizations. Additionally, we aim to give our current employees and leaders an opportunity to support and give back to the communities and organizations they value. We leverage our internal talent to support various diversity conferences and organizations by providing opportunities for them to participate in career development, speaking engagements, training, and recruitment opportunities. In 2018, we continued to strengthen our relationships with the following organizations:

- AfroTech
- Ascend National Conference and Career Fair
- Atlanta University Center Consortium
- Chattanooga Health Career Connection Internship Fair
- Grace Hopper Celebration
- Hartford Youth Scholars Student Development Day
- Health Career Connections
- Historically Black Colleges & Universities (Howard & North Carolina A&T)
- International Association of Black Actuaries (IABA) Annual Meeting
- MBA Veterans Career Conference
- National Black MBA Association National Conference
- National Sales Network (NSN) Student Sales and Marketing Conference
- Prospanica various local events (Philadelphia, Connecticut, Houston, etc.)
- Reaching Out MBA Conference
- Simmons Leadership Conference
- Urban League of Philadelphia
- Undergrad Vets Career Conference
- US Business Leadership Network Conference and Career Fair

## Leadership Development and Training

### Women

Since 2014, we have offered a Gender and Leadership program for our high-potential female leaders and their managers. This program emphasizes the importance of personal brand, awareness of unconscious bias, and techniques to stimulate career progression and acceleration. In 2018, the promotion rate of women to senior leadership roles more than doubled as a result of our strategic efforts to advance high-potential women leaders.

## People of Color

After our leadership development programs' success at increasing the progress of women's careers within the organization, we conducted a study which revealed that African Americans have smaller networks. As a result, we committed to finding a specialized solution to advance high-potential African American leaders, using best practices from our women's initiative.

In 2018, we launched a program, entitled "Inclusive Leadership", as part of our Advancing African American/Black Talent Initiative. During the course of this two-day workshop, employees and their managers cultivate a more diverse leadership pipeline. This training program develops strategies to empower our leaders to better support underrepresented talent in our organization and prepare them to thrive in leadership roles. In 2019, we plan to increase the number of sessions offered to employees. We are also focused on expanding professional development opportunities to other underrepresented identity groups within our organization.

## Unconscious Bias and Specialized Diversity Training

Unconscious bias and courageous conversation continued to be a focus for us in 2018. We launched a training and discussion series designed to ensure that decisions around hiring and promotions are focused on abilities and qualifications and how to mitigate unconscious bias in the hiring process. Initially, this program was available to Diversity & Inclusion and Talent Acquisition team members. In 2019, we plan to expand this program to hiring managers.

The Diversity and Inclusion training team has also developed business area specific training for audiences throughout the enterprise. The courses have been designed to develop competencies for working in a multi-cultural, multi-generational environment. Through these facilitated sessions, unconscious bias, team building, and specific challenges to relevant business areas and local markets are addressed.

## Equitable Compensation

Cigna is committed to pay equity. We understand that our continued success depends on the collective strengths of our employees and we are dedicated to attracting, retaining, and rewarding the performance of our diverse workforce to best meet the needs of our customers.

We proactively monitor our compensation programs for potential disparities, including by conducting a regular annual review of pay equity. Outside counsel directs the annual review process and analysis. The annual review considers multiple factors as determinants of compensation. We evaluate the results and take action as warranted. We report our progress to the People Resources Committee of the Board on an annual basis. We are committed to continue to find ways to prevent bias and to monitor our pay practices and diligently address any disparities that may not be explained by objective factors.

Cigna acquired Express Scripts on December 20, 2018. With this combination, Cigna's employee base has grown significantly – from approximately 46,000 employees to 74,000 employees. Work to integrate the 2 companies' different career architecture structures has begun, but will likely take through 2019. Our most recent analysis of job classifications and relevant non-discriminatory factors, prior to integrating Express Scripts, analyzed gender and race pay equity. We found no material differences in our pay data related to gender or race. We intend to conduct this analysis again on the combined company after integration and are committed to addressing any concerns.

Cigna's recruiting, training, and compensation programs are also designed to prevent gender pay differences. We recruit diverse candidates at all stages of their careers through a variety of venues and programs, removed compensation inquiries from job applications, and rely heavily on market and benchmarking data in setting our compensation structure. The compensation programs at Express Scripts were designed, similarly to Cigna, to prevent gender pay differences and avoid disparate treatment based on gender, among other factors.



## 2018 Diversity by the Numbers

Below is snapshot of our workforce:

EEO-1 Job Category	Percentage Within Job Category Employed by Cigna (2018) <sup>1</sup>		
	Women	White	All Minority <sup>2</sup>
Executive/Senior Level Officials	35%	83%	17%
First/Mid-Level Officials and Managers	52%	81%	19%
Professionals	72%	76%	24%
Sales Workers	55%	78%	22%
Administrative Support Workers	83%	66%	34%
All Other <sup>3</sup>	89%	61%	39%
Total Cigna Workforce	73%	73%	27%

1. Data from the Company's most recent Employee Information Report (EEO-1) as filed with the U.S. Equal Employment Opportunity Commission.

2. Includes Black/African American, Hispanic or Latino, Asian, Pacific Islander, American Indian/Alaskan, and employees that identified as two races or more.

3. "All Other" includes EEO-1 job categories for technicians, operatives, and services workers.

## How We Deploy Programs Across the Enterprise

Our Vice President of Diversity, Inclusion, Foundation, and Civic Affairs oversees Cigna's diversity strategy, goals, and initiatives. She reports directly to our Chief Human Resources Officer. Cigna's Board of Directors, or a committee of the Board, is updated routinely by management on our diversity and inclusion programs and progress. Additionally, several teams support our commitment to diversity and inclusion:

- **Enterprise Leadership Council:** Senior executives who work to ensure workplace programs reflect global, cultural, and business goals
- **Business Leadership Councils:** A balanced team of employees, managers, and senior leaders who help our business units leverage diversity and inclusion to address local market strategies, customer experience, and business capabilities
- **Colleague Resource Groups (CRGs):** Employee groups that leverage cultural insights and connections to innovate approaches and solutions to increase engagement, performance, and career mobility, while building enterprise capabilities to address the needs of diverse customers
- **Health Equity Council:** A team of multidisciplinary leaders that collaborates in research, testing and piloting solutions to mitigate the prevalent health disparities and chronic diseases in underrepresented groups
- **Cross Cultural Diversity Forum:** Overarching goal is to educate all staff across our Consumer Health Engagement area on cultural diversity so they may better engage, understand, and service our customers.

An inclusive environment enables us to see people's potential, innovate, and solve important business problems. In 2019, we will build on our integrated company's D&I strategy together by evaluating the work done prior to integration and identifying best practices to deliver advanced D&I capabilities to our stakeholders. We will also leverage the community orientation of Civic Affairs and the Foundation to drive deeper connections and positive impact to underrepresented groups.

## Colleague Resource Groups

Cigna's 9 Colleague Resource Groups, supported by over 4,800 employees, empower employees to recognize the talents and distinct cultural attributes and needs of diverse communities within our own company, while also connecting us at a fundamental level to the communities we serve.

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Cigna's Colleague Resource Groups (CRGs) continually build on a successful record of contribution to the workforce with strong employee engagement, targeted mentoring, impactful community volunteerism, and customer focus – bringing increased value to our clients and partners. Our CRGs have expanded their focus to include creating more cross-cultural understanding, contributing to our focus on creating an inclusive culture. Members also lend their expertise to assist in recruiting diverse talent to Cigna.

### **Cigna 2018 Colleague Resource Groups Highlights**

#### **• African American/Black**

- The “Setbacks to Success” speaker series provides an opportunity for African American/Black CRG participants to learn from key leaders who have found success in their professional careers despite prior career setbacks. This series was developed by the Advancing Black Leaders work stream of the African American/Black CRG.
- In 2018, the African American/Black CRG launched a new series, “Can We Talk?”, which provides participants an opportunity to build dynamic and interactive relationships that support an active, engaging, and thriving work environment. The series supports Cigna's development of diverse talent by providing a comfortable setting to share social and cultural experiences that contribute to a sustainable career journey.

#### **• Asian/South Asian**

- The ASA CRG, in partnership with Health Equity Council and Cigna University, developed a customized training: Diabetes among South Asians, a three-part cultural competency training series, which was released and promoted to Cigna providers including medical, behavioral, and dental networks. The training was also made available to Cigna's internal clinicians/health coaches to help raise awareness on the burden of diabetes and review of culturally tailored lifestyle intervention to improve self-management of type 2 diabetes among South Asians.
- The Asian/South Asian Colleague Resource Group (CRG) at Cigna was recognized with an Above and Beyond Award for community impact from Diversity Best Practices, a division of Working Mother Media. The Above and Beyond Awards pay tribute to organizations who demonstrate exceptional contributions to the community. Recipients have established best practices in diversity and inclusion to drive impact and improvement in the community's well-being.

#### **• Hispanic/Latino**

- The Hispanic/Latino CRG has worked closely with local markets across the U.S. to expand support of Hispanics/Latinos in the communities we serve with a significant focus in Austin, Dallas, Phoenix, Hartford, and Houston.
- In 2018, the CRG provided a series of professional development programs to members including topics like mindfulness, building a culture of feedback, change management, career development, and many others to support professional and personal development.

#### **• Multi-generational**

- The newest of our CRGs, this group provides support and networking related to the challenges and opportunities that arise with 5 generations actively at work.
- In 2018, the Multi-generational CRG launched four distinct focus areas: caregiving support, family and parenting, financial planning, and working in a multi-generational workplace.

#### **• PRIDE (LGBTQ+ & Allies)**

- The PRIDE CRG partnered with clients/vendors to provide transgender training for employees of clients.
- The PRIDE CRG also helped to participate in and support organizations and events such as the Gay and Lesbian Medical Association, Philadelphia Transgender Health Conference, Hartford Gay & Lesbian Health Collective, Pride, and Out and Equal.

#### **• People with Different Abilities (PWDA)**

- Cigna works closely with Disability:IN as part of our commitment to source disability-owned business enterprises (DOBEs), hire people with different abilities, and learn about new ways to engage employees. We continue to have employees volunteer to mentor students with disabilities.

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- PWDA members create snapshots on specific health conditions to help staff better identify with customers and caretakers. Snapshots include guidance on conversation etiquette along with summaries of the conditions with links to more information by trusted resources.
- **Veterans**
  - This CRG is a part of the “Stamp out Stigma” movement. This is an initiative spearheaded by the Association for Behavioral Health and Wellness (ABHW) to reduce the stigma surrounding mental illness and substance use disorders. We joined the Twitter Chat and had conversations around addressing suicide amongst veterans and active duty members.
  - A \$120k grant was presented to USC Center for Innovation & Research on Veterans & Military Families as part of the Opioids Reduction Project through the Veteran’s CRG.
- **Virtual**
  - The “The Good, the Bad, and the Better of Working Virtually” event provided an opportunity for Virtual CRG and Finance organization team members to learn from key leaders what has worked well and what they have learned from working virtually. The event featured the perspectives of working remotely, managing remote employees, and working with business partners or team members that don’t work in the same office location.
  - The 5-part Centered Leadership series inspired Career and Networking members to reflect on their strengths and values in order to align themselves more strongly with their current role and teach them how to lead with impact, resilience, and fulfillment at work and in their lives.
- **Women**
  - The Women’s CRG – Cigna’s largest – ensures that our female employees’ voices and contributions are heard, understood, and positioned effectively among our many stakeholders. This CRG has also provided unique insights to shape Cigna’s market offerings, messages, and engagement with our current and prospective female clients, customers, and brokers.
  - Cigna’s Women’s CRG continued to expand its Lean In Circles to provide the power of peer support through guided education and peer mentoring. This framework empowers, educates, and supports women in their career development at Cigna. Lean In Circles meet monthly to encourage and support each other in an atmosphere of confidentiality and trust.

## 2018 Diversity & Inclusion Awards and Recognition

Recent awards and recognitions for Cigna’s diversity and inclusion program include:

- **African American/Black**
  - Black Enterprise 50 Best Companies for Diversity 2018
  - Black EOE Journal Magazine – Best Place to Work
- **Hispanic/Latino**
  - Latino 100 Company, Best Companies for Latinos (Latino Magazine) 2019
  - One of the Top 5 Companies for Hispanic Diversity by Latino Leaders
  - HACR – Hispanic Association for Corporate Responsibility Scored 5 out of 5 in 3 of the 4 pillars: 5 stars for Employment, Philanthropy, Governance, and 4 stars for Procurement
- **LGBT**
  - Human Rights Campaign (HRC) Corporate Equality Index, 2018 Scored 100%, Best Places to Work for LGBT Equality
  - Top Corporations for LGBT Economic Empowerment

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• **People with Different Abilities**

- Disability Equality Index Best Places to Work (United States Business Leadership Network and American Association of People with Disabilities), Scored 100
- DIVERSEability Magazine Top Companies

• **Women**

- Women Magazine – Top Places To Work

• **Veterans**

- Military Times Best for Vets Employer (Top 40 Company)
- Military Friendly Best Places to Work Award 2018 & 2019
- Military Spouse Best Places to Work Award 2019

**CASE STUDY**

**CIGNA'S SUPPORT OF PEOPLE WITH DIFFERENT ABILITIES**



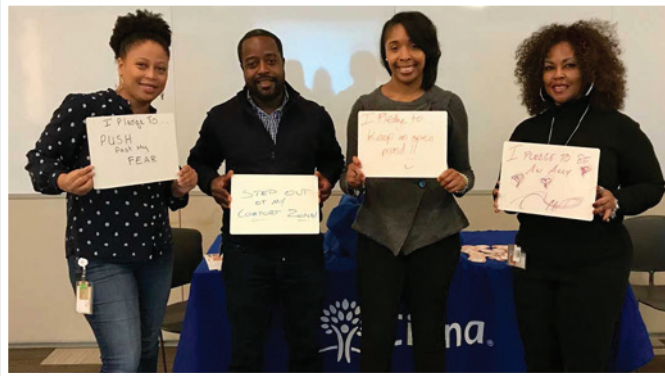
According to the Institute on Disability, “If people with disabilities were a formally recognized minority group, at 19% of the population, they would be the largest minority group in the United States.” At Cigna, we understand that many of our customers and employees experiencing a disability welcome all other traditional majority and minority groups. While disabilities bring many health challenges, they can also showcase strengths and that makes our employees uniquely able to connect with customers, help employer-clients solve problems, and identify with providers.

For the third year in a row, Cigna has scored 100% on the DEI, which is a tool that scores businesses on disability inclusion policies and practices. The People with Different Abilities Colleague Resource Group members partnered with Cigna’s Customer Centricity Ambassadors to help plan several Disability Awareness Days across the country. The events helped employees learn about individuals with disabilities on a holistic level through activities and presentations to evoke their perspective, compassion, and general awareness. The event also provided opportunities for employees to gain awareness of accommodative equipment and ergonomics.

We know that when we help groups to better understand each other we are fostering and contributing a culture of true empathy and inclusion.

## CASE STUDY

## DAY OF UNDERSTANDING TO SUPPORT OUR CEO PLEDGE



Since 2017, Cigna has been a signatory to the [CEO Action for Diversity & Inclusion™](#), which is the largest CEO-led alliance to champion the business community to advance diversity and inclusion within the workplace by working collectively. The CEO Action for Diversity & Inclusion focuses on 3 main areas: creating a safe workplace environment for dialogue, mitigating unconscious bias, and sharing best – and unsuccessful – practices.

In 2018, Cigna participated in the Day of Understanding as a signatory of the [CEO Action Pledge for Diversity and Inclusion](#). We joined over

150 leading organizations across the country to create conversations that increase skills and raise awareness. The goal of the workshops was to increase understanding of unconscious biases and build a more trusting place to have complex, and sometimes difficult, conversations about diversity and inclusion, as well as equip leaders in the organization with ways to have courageous conversations.

This is a bold action that we all took together, as signatories of the CEO Action and as leaders within our communities, in order to further embrace differences in our organizations, educate our people, and build more inclusive cultures inside and outside of our workplaces. Cigna engaged approximately 50 facilitators and nearly 750 individuals who attended sessions across the enterprise, where we facilitated conversations of understanding and explored blind spots to build understanding to explore barriers to having conversations around diversity.

Live sessions took place in Bourbonnais, Illinois; Bloomfield, Connecticut; Philadelphia, Pennsylvania; Franklin, Tennessee; and Nashville, Tennessee. Cigna also offered over 30 virtual sessions for team members located in other offices or working remotely.

## HUMAN CAPITAL DEVELOPMENT

Having inspired employees skilled in critical capability areas is essential to delivering on our mission and strategic objectives. We offer our employees training and other resources that provide continuous learning and development opportunities so that they can grow with our organization.

### Career Management

We remain focused on ensuring that we have the right talent in every role. In 2018, we changed the way we work to help employees drive and grow their career in meaningful ways.

In 2018, Cigna also developed a new career architecture to further empower employees to drive their careers with an expanded set of opportunities to advance within our company. Additionally, we began to utilize an enhanced Human Capital Management System that gives our employees access to improved development planning tools, mentor connections, and a series of additional resources to support career planning and advancement.

### Cigna University

Through Cigna University, we aim to create a culture that empowers employees to drive their careers and professional development objectives. We are focused on delivering personalized, community-oriented, and future-focused learning to drive successful business outcomes. Examples include:

- **Social technology** that enables sharing and co-creation between people and functions not otherwise connected
- **Curated content** by and for Cigna employees
- **Immersive experiences** designed to create transformational change in mindset, skills, and behaviors
- **Gamification** and new social learning technologies
- **Micro-learning** that creates short and easy-to-grasp information on trending topics

Additionally, we offer nearly 20 classes that support employee well-being, employee human rights and non-discrimination, and employee health and safety. Our employee well-being courses focus on topics like mindfulness, meditation, healthy eating, and happiness. Employee rights and non-discrimination classes focus on preventing workplace harassment, discrimination, and organized labor topics. Lastly, health and safety courses focus on workstation ergonomics and workplace violence awareness and prevention.

All employees can access Cigna University 24/7 and content is also made available to family members of Cigna employees.



Cigna employees spent approximately 30 hours in Cigna University course training and an additional 29 hours per year focused on specific skills training, career development, lifelong learning programs, and external learning pursuits.

### Connect for Growth

Connect for Growth centers on a growth mindset where we can continuously develop talent and foster an ongoing desire to learn. This model focuses on encouraging managers and employees to have quality conversations to set expectations and define a clear path to achieve goals, review performance and employees' contributions to the organization, and align individual career aspirations with organizational priorities. Through these conversations, we strive to create an environment of collaboration, innovation, and engagement.

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All full-time, salaried employees participate in the Connect for Growth program. Connect for Growth is one of the many ways we strive to lead in an ever-changing global business environment through fostering a high-performing and motivated global employee team.

## Educational Reimbursement Program

Cigna's Educational Reimbursement Program (ERP) is designed to support our employees' growth and development, and increase productivity and engagement by providing tuition reimbursement for external learning pursuits. In 2018, approximately 2,500 employees participated in the ERP and educational reimbursement was valued at \$11.6 million, increasing 15% from 2017.

Cigna also offers 2 learning opportunities with no out-of-pocket expenses for employees. The Health Care Compliance Certificate Program is offered online through Quinnipiac University School of Business and School of Law. We also offer a Customized Accelerated MBA Program in partnership with University of Hartford. The 2-year, cohort-based program is specifically designed to align with Cigna's strategic priorities and is available on-site at the Cigna Learning Center in Bloomfield, CT or 100% online. All costs – tuition, books, and fees – are covered at 100% through Cigna's ERP in accordance with Cigna's ERP policy.

The ERP leads the Cigna Scholars Program which offers employees contemplating or currently enrolled in a higher-education program the opportunity to collaborate through mentoring, networking, and peer-to-peer support across the organization through a web-based platform.

## CASE STUDY

## IRIS – OUR DIGITAL WORKSPACE



In 2018, Cigna employees were introduced to Iris, our socially collaborative digital workplace. Iris offers us the opportunity to connect with one another in a way that promotes conversation and dialogue about important business issues, current events, and personal experiences. The Iris site includes a Leadership corner featuring blogs from our President and CEO and Executive Vice Presidents. Users have the option to follow work groups and community groups to further engage in topics of interest. Iris demonstrates Cigna's values of collaboration and partnership.

## EMPLOYEE HEALTH, SAFETY, AND WELLNESS

### Policies, Procedures, and Training to Keep Our Employees Safe

Cigna maintains health and safety policies that govern all aspects of our business and provide guidance on our interactions with each other, our clients, and our vendors. Because we are primarily an office setting, our initiatives revolve around avoidance of slips, trips, and falls and repetitive motion related injuries.

Various departments, including Cigna Global Real Estate, Cigna Global Risk Management, Cigna Human Resources, Cigna Employee Health Advisory Team, and Cigna Global Security, lead our efforts to comply with local and federal laws pertaining to safety and contribute to a work-place environment that embodies Cigna's mission and vision.

Our Global Security team has implemented security policies, inside and outside the United States. Training on these health and safety policies is provided online for our employees to easily access. A 24/7 emergency telephone number is embossed on every Cigna employee ID badge so that employees can easily report security and safety-related issues.

We maintain a comprehensive ergonomic program, which includes vocational counselors to assist with proper workstation set-up and discuss alternative mobility options. Additionally, we offer a Cigna University class on workstation ergonomics.

### A Targeted Approach to Health and Wellness

We apply the same focus on improving our customers' health outcomes to our own employees by delivering programs that support an individual's journey to better health, all with a focus on personal and affordable options.

To advance employee wellness, we continue to execute on a multi-year plan that includes an evolving global strategy targeting top U.S and global health risks, quarterly population health metrics, and site-specific employee health dashboards. We provide a robust incentives platform to reward employees for healthy actions. We also execute on a communications campaign to promote education on available programs, incentives, and services both onsite and virtually. This makes Cigna a healthier, more productive organization, and we believe it also makes us a more attractive employer to our current and prospective employees.

Each year, employees are asked to participate in the Healthy Life Post Benefits Enrollment Survey. The 2018 results continue to show very positive feedback from our employees, with 90.5% of employees stating that they believe that Cigna shows concern for their health, well-being, and security and 94% stating that Cigna's culture is supportive of their efforts to pursue a healthy lifestyle.

### Healthy Life Workplace Wellness Strategy

Our enterprise wellness strategy, Healthy Life, advocates a supportive work environment and culture of health, connects people to total health and well-being care and coaching, and drives personal engagement and accountability for healthy choices.

Specifically, our Healthy Life strategy focuses on promoting a workplace culture of health by:

- Leveraging Cigna's leading products and services
- Driving employees and their families to take greater personal accountability for their health
- Managing company costs and employee cost sharing
- Improving workforce productivity while positively impacting business results
- Providing programs and resources that enable a personalized approach to employee health and well-being

Disclaimer: The report covers calendar year 2018 and unless otherwise noted, excludes the combination with Express Scripts, which closed on December 20, 2018.

Our Healthy Life program, which includes account-based medical plans, provides our employees access to one-on-one health coaching, web-based materials, and apps targeting nutrition, resiliency, and financial wellness among other things, onsite programs including holistic health centers, fitness centers, mental wellbeing support through meditation rooms, EAP counselors, and more. With this support, employees can conveniently take charge of their health and become more informed health care consumers.

**Employees can use Healthy Life tools and resources to learn what it means to be at their best and create a personal plan to achieve specific goals, including:**

1. Get preventive care
2. Work with a personal coach to make progress towards their goals
3. Receive support to quit tobacco, lose weight, and replace stress with resiliency
4. Learn how to choose energy boosting meals and be more physically active
5. Better manage chronic health conditions, such as heart disease, asthma, diabetes, depression, and many more conditions
6. Engage in global campaigns focused on our key health priorities including resiliency, nutrition, physical activity, mental health, and financial wellbeing

In 2018, we expanded our program to deliver more personalized programs that focus on the whole person – from their physical, mental, and emotional health to their financial health. Our strategy aims to provide programs that impact all aspects of well-being across Cigna’s diverse, multi-generational, global workforce – ensuring employees bring their best self to work each day.

## **Cigna’s Global Wellness Councils**

Cigna’s Global Wellness Councils work to advance a best-in-class culture of health across Cigna to improve health and well-being, improve employee productivity, and increase employee engagement. The Wellness Councils consist of key stakeholders across the organization who meet throughout the year to review the progress of all Healthy Life programs and assess how health issues are being addressed at both a global and local level. We have three councils that support Asia Pacific, Europe and the Middle East, and the United States, respectively. Additionally, there are country specific wellness champions and teams that provide enhance awareness to encourage employees to join local programs and activities. Council members and local champions work together to bring our strategy to life.

## CASE STUDY

## MENTAL HEALTH AT WORK – HUMAN BEINGS, BEING HUMAN



Though we often make a clear distinction between our bodies and our minds, the two are not separate in the pursuit of overall health and well-being. Mental wellness is, in fact, connected to physical wellness. Cigna's Healthy Life team took a tactical approach to raise awareness about the ways emotional health and stress can impact our daily lives by providing employee skill-building on stress and mental health. The team launched a campaign using the theme "Human Beings, Being Human" to raise awareness of the programs offered to support employee resiliency and to empower employees to

learn how the stigma of mental illness can stand in the way of getting help. This included how to recognize changes in behavior, approaching the topic with a colleague, and how to offer support. Mental Health at Work training sessions were offered throughout 2018 in-person at designated Cigna sites and virtually through Cigna University.

Manager and employee versions of the course were offered to target specific audiences. The course introduces managers to the role they can play if an employee is struggling with heightened stress or a mental health issue. Managers learn how to identify stressors and changes in behavior for themselves and their team, how to get help, and when to offer assistance. The course provides employees with a general introduction to managing stress and understanding the broader topic of mental health. The broader goal is to break down barriers that can stand in the way of recognizing and addressing mental illness as a treatable condition, not a condition that carries a sense of shame or secrecy.

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## CASE STUDY

## CIGNA DIABETES PREVENTION PROGRAM WITH OMADA®



Cigna's Diabetes Prevention Program, offered through a partnership with Omada®, provides prediabetes programming for eligible employees utilizing the Cigna Medical Plan. Omada is a digital lifestyle change program that uses behavioral medicine techniques to help members lose weight and reduce their risk for a number of serious, preventable diseases, including type 2 diabetes and heart disease.

The offering targets employees with a BMI of 24 or greater, with no prior diagnosis of type 1 or 2 diabetes, and encourages them to start a

life-changing journey toward a healthy lifestyle. Omada offers the following tools to inspire long-term healthy habits:

- A professional Omada health coach
- An interactive program to guide the journey
- Small online group of participants to keep individuals engaged
- Weekly online lessons to empower employees
- A wireless smart scale to monitor progress.

Preliminary results less than a year into the program show a 2.96% weight loss and savings of up to \$972 per customer [net of] the cost of the program.

The Omada® program is administered by Omada Health, Inc., an independent third party service provider. Cigna does not endorse or guarantee the products or services of any third parties and assumes no liability with respect to any such products or services. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and HMO or service company subsidiaries of Cigna Health Corporation. "Cigna" is a registered service mark of Cigna Intellectual Property, Inc.

## COMMUNITY

Through charitable giving and employee volunteerism, we invest in the health of our communities around the world.

[Community Investment](#)

[The Cigna Foundation](#)

[Global Citizenship](#)

[Employee Volunteerism and Giving](#)

Central to our mission, striving to improve health is at the heart of everything we do at Cigna. That includes improving the health of our communities. Every day, the people of Cigna are committed to making a difference in communities around the world.

## COMMUNITY INVESTMENT

Central to our mission, striving to improve health is at the heart of everything we do at Cigna. That includes improving the health of our communities. Every day, the people of Cigna are committed to making a difference in communities around the world. In December of 2018, at the close of the company's transaction with Express Scripts, Cigna announced a \$200-million investment to the Cigna Foundation and local communities to improve societal health. We also launched a 5-year community engagement initiative, Healthier Kids For Our Future, focused on the health and well-being of children around the world, with the first year committed to addressing food insecurities to help children get and stay on a path to realize their full potential.

### Cigna Giving

Our charitable giving activities are focused on contributions that reflect and magnify Cigna's mission, particularly in the global communities we serve:

#### Cigna Foundation

[The Cigna Foundation](#) makes charitable grants, including our World of Difference grant program, to nonprofit organizations with a focus on health equity and community health navigation. Cigna Foundation grants are true partnerships that bring dedicated nonprofit organizations together with knowledgeable Cigna professionals to share expertise and experience resulting in innovative health solutions that work to improve health equity and respond to community needs in ways that are sustainable, scalable, and effective.

#### Cigna Charitable Giving

This facet of our giving program includes our Civic Affairs funding to nonprofit organizations, primarily in the form of charitable sponsorships and financial support from our business units. These funds are used to directly assist charities and sponsor charitable events in the local communities of Cigna's clients, customers, and employees around the globe.

#### Employee Volunteerism and Giving

Cigna's employees have a desire to help others. We provide them with a wide range of [projects and programs](#) that enable them to carry their personal passion into service that benefits their local communities, both on the job and off.



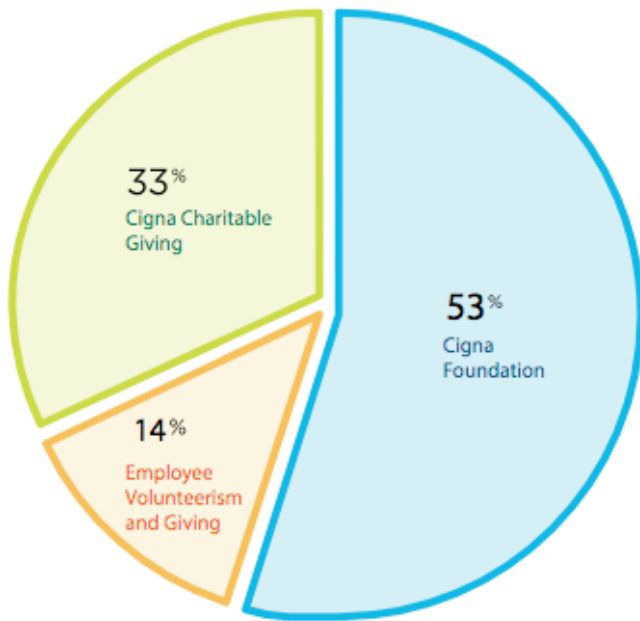
In 2018, Cigna's employees logged 80,529 hours of volunteer service.



In 2018, our combined Cigna Giving Totaled \$24,377,225.

\* 2018, includes the Cigna Korea foundation which totals \$6,900,000.

Anchored by our Cigna Connects corporate responsibility platform, we focus our corporate citizenship efforts to bring our specific industry expertise and resources to bear on critical issues where we are uniquely positioned to help.



## THE CIGNA FOUNDATION

Established more than 50 years ago, in 1962, the Cigna Foundation carries out our corporate philanthropy goals of bringing Cigna's mission and brand promise to life for individuals and communities around the globe. The Cigna Foundation accomplishes these goals through strategically focused charitable grants to nonprofit organizations whose work enhances the health of individuals and families and the well-being of their communities.



In 2018, Cigna Foundation grants totaled more than 6 million dollars to support organizations that share our commitment to enhancing the health and well-being of individuals, families, and communities.

### Working to Make a World of Difference

The Cigna approach to service is built on treating people as individuals – listening to them, finding out what makes them unique, and then working with them to discover the path to health that best suits their personal strengths.

World of Difference Grants center around collaborations with nonprofits pursuing unique, targeted projects that help people overcome barriers to their health and well-being related to factors such as ethnicity, race, gender, age, education, economic status, or place of residence.

#### World of Difference Grant Program Requirements:

- A pilot (or early stage) multi-year project that directly serves the needs of individuals in the health focus area under consideration
- A focus on a specific health challenge or related group of challenges being faced by those individuals
- An innovative approach that stresses the importance of engaging individuals to address the health challenges related to project objectives
- Opportunities for volunteer involvement by the Cigna team
- Potential to expand to additional geographic areas (special consideration will be given to projects that provide, or have the potential to provide, services globally)
- A fiscally-sound development plan with strong emphasis on metrics, analysis, and reporting

For more detailed information on the Cigna Foundation World of Difference Grant program or for application information, please [visit our web page](#).

### Pursuing Health and Equity and Community Health Navigation

Health equity is a primary focus area for Cigna and for the Cigna Foundation. Pursuing health equity means pursuing the elimination of avoidable differences in health that are unfair and unjust, as well as eliminating disparate health outcomes among different groups that are often the result of unfair differences in health status.

Through our World of Difference grants, we demonstrate our understanding of the importance of convening a broad range of stakeholders – businesses, government entities, nonprofits, providers, delivery systems, residents – and committing to an ongoing effort. And we've learned that one of the most effective ways to improve health equity is through the navigational assistance of a Community Health Worker, as an engaged and trusted member of the relevant group's community. We've seen first-hand how positive health outcomes can be realized by supporting Community Health Navigation.

## 2018 Grant Recipients

We believe that our 2018 World of Difference Grant recipients represent the best in innovation around addressing health disparities with clear and measurable impacts for the targeted population in support of the [United Nations Sustainable Development Goals](#).

Below is a list of the disparities our grants target and the organizations we support and work with in each target area.

Socio-Economic
<p><b>Grant Partner – Siloam Health</b></p> <p><b>Location – Nashville, TN</b></p> <p><b>Initiative:</b></p> <p>This grant targets four vulnerable communities in Nashville, TN. Siloam Health was provided funding for 6 part-time and 2 full-time community health workers. Siloam created the Community Health Outreach program to develop community health leadership within four target ethnic congregations: Bhutanese, Burmese, Egyptian, and Hispanic.</p> <p><b>2018 Impact Metrics:</b></p> <ul style="list-style-type: none"> <li>• 125+ hours of community health worker training (including intensive 52-hour training by the Penn Center)</li> <li>• 150 community members trained by community health workers</li> </ul>
<p><b>Grant Partner – Texas Health Resources/Vickery Meadows Clinic</b></p> <p><b>Location – Dallas, TX</b></p> <p><b>Initiative:</b></p> <p>Grant funds were provided to support a partnership between Texas Health Resources, Vickery Meadows Clinic, and Healing Hands Ministry. These funds supported 3 Care Navigators who are Vickery Meadows residents. One speaks Spanish, another speaks Rohingya and some Malay and Indonesian, and the third speaks Burmese and Chin.</p> <p><b>2018 Impact Metrics:</b></p> <ul style="list-style-type: none"> <li>• 681 unique individuals were provided primary health care services through enrollment in health insurance programs, social service programs, and/or navigation to a patient-centered medical home.</li> <li>• 4 community events were held for the residents of the Vickery Meadows apartment complexes surrounding the clinic. Approximately 1,800 community members attended.</li> </ul>
<p><b>Grant Partner – Miles for Smiles</b></p> <p><b>Location – Kingsport, TN</b></p> <p><b>Initiative:</b></p> <p>Appalachian Miles for Smiles Mobile Dental Unit (AMS) provides basic dental care and eye examinations at no cost to the uninsured and underserved residents of Northeast Tennessee and Southwest Virginia.</p> <p><b>2018 Impact Metrics:</b></p> <ul style="list-style-type: none"> <li>• 1,564 dental patient encounters including: 595 fillings; 3,792 extractions; 389 hygiene encounters; and 1,261 X-rays</li> <li>• 125 vision screenings</li> </ul>

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**Grant Partner – MedStar Washington Hospital Center****Location – Washington, DC****Initiative:**

Funding was provided to MedStar Washington Hospital Center for its Colon Cancer Prevention in the Neighborhood (CCPN) program. The CCPN deploys navigators to educate, conduct risk assessments, and distribute Fecal Occult Blood Tests (FIT) kits for free LabCorp testing and/or to navigate to colonoscopy. CCPN navigators target African Americans in Ward 5, where 68% of the patients have stage 2-4 colon cancer.

**2018 Impact Metrics:**

- 1,241 individuals were provided education and an on-the-spot risk assessment for eligibility to receive a FIT kit or colonoscopy as a result: 302 FIT kits were distributed, 68 were referred to complete a colonoscopy, and 10 patients completed colonoscopies.
- 68 community-based events were held and 15 business partnerships were established to continue community events.

**Grant Partner – Memphis Fire Department****Location – Memphis, TN****Initiative:**

The Memphis Fire Department (MFD) responds to over 130,000 911 EMS calls per year. Approximately 25% of these calls are classified as non-emergent. Due to limited resources, there were over 2,000 times when callers requested an ambulance but MFD did not have any ambulances available. This heavy call volume places the citizens of Memphis at risk when they call for a true emergency and they are out of resources.

The grant assisted MFD to expand a pilot mobile van program named RADAR (Rapid, Assessment, Decision, and Redirection). The mobile vans are staffed with a paramedic and a doctor. These vans respond to non-emergent calls, perform a medical screening exam, and redirect patients to primary care.

**2018 Impact Metrics:**

- The RADAR program completed over 400 patient encounters and 58% were redirected to primary care.

**Gender****Grant Partner – Girls on the Run****Location – United States****Initiative:**

Girls on the Run works to create long-term, positive change in the lives of adolescent girls. Girls on the Run is a physical, activity-based, positive youth development program that is designed to enhance girls' social, psychological, and physical skills and behaviors to successfully navigate life experiences. The program's intentional curriculum places an emphasis on developing competence, confidence, connection, character, caring, and contribution in young girls (grades 3rd–8th) through lessons that incorporate running and other physical activities. The life skills curriculum is delivered by caring and competent coaches who are trained to teach lessons as intended.

**2018 Impact Metrics:**

- 14 Girls on the Run councils were provided with funding to support general programming, end-of-season 5K events, and program scholarship sites.
- 12 scholarship sites that assisted 175 girls to receive financial assistance and participate in the Girls on the Run program.
- 9 additional Girls on the Run councils received funding allowing them to serve 9,000 girls through the 2018 fall season and supported fall 5K events which included an estimated 25,000 attendees.
- Cigna employees served as 5K volunteers at 29 Girls on the Run councils' 5K events.

## Ethnicity and Race

### Grant Partner – Rush University Medical Center

**Location – Chicago, IL**

**Initiative:**

Grant provided funding to the Health Legacy Program run by the Rush University Medical Center. The program empowers African-American women to adopt new health habits and behaviors that promote an active and healthy lifestyle. Health Legacy is offered at churches, faith organizations, and community centers on the south and west sides of Chicago.

This program offers women a positive jumpstart through hands-on activities in a supportive group environment offering 4 key program components that promote behavior change: (1) health education, (2) exercise, (3) an interactive weekly support circle, and (4) healthy meal planning and food demonstration with a chef. Women learn how to better manage chronic conditions and deepen their understanding of the impact of food and physical activity on health.

**2018 Impact Metrics:**

- 196 total women participated
  - 77% lost weight, 18% maintained their weight (weighed +/- 2 lbs), and 8% women gained weight
  - 92% maintained their weight or continued to lose weight after completing the program

### Grant Partner – University of Maryland – HAIR Project

**Location – Prince George's County, MD**

**Initiative:**

Grant facilitates health promotion initiatives for African Americans in barbershops and beauty salons in Prince George's County. Health Advocates In-Reach and Research (HAIR) established a network of 11 beauty salons and shops in Prince George's County, including approximately 50% in the Health Enterprise Zone (HEZ) neighborhoods of Maryland zip code 20743.

The HAIR initiative has evolved from colon cancer screenings and detection to include addressing risk factors for common chronic diseases (including diabetes, hypertension, and obesity, among others).

**2018 Impact Milestones:**

- The creation of the National Association for Black Barbershops and Salons for Health, which will disseminate best practices including promoting the use of the HAIR smartphone app for use by barbers as a quick resource tool to discuss cancer and chronic disease prevention and health information with customers.

### Grant Partner – New York Botanical Garden

**Location – New York, NY**

**Initiative:**

The New York Botanical Garden received funding to improve health care for New York's immigrant Latino and Caribbean (CarLo) communities. Dr. Ina Vandebroek, an ethnomedical research specialist at The New York Botanical Garden incorporated ethnobotanical research methods to record, identify, and compare the herbal remedies popular in four communities (Dominicans, Puerto Ricans, Jamaicans, and Mexicans) in NYC for self-medication, and to analyze the variation that exists in these communities' cultural health beliefs and practices.

**2018 Impact Metrics:**

- 18 monographs completed for plants frequently reported by NYC CarLo communities [as herbal remedies] for common health concerns and design and standardization of monograph templates for use in curricular materials.
- Completion of online course trainings for Cross-Cultural Comparisons, Selected Plant Monographs, and Culture-Bound Illness, resulting in the training and education of more than 500 medical students, residents, and physicians.

**Grant Partner – La Clinica del Pueblo**

**Location – Washington, DC**

**Initiative:**

This World of Difference Grant provides funds for the Tu Salud en tus Manos program, a peer-based obesity, diabetes, and cardiovascular disease prevention program for low-income, immigrant Latinos in Prince George’s County. The program incorporates community and environmental-level strategies with direct, behavioral change strategies to reach the target population, including marketing efforts through social media, radio, brochures, and posters. Community-level strategies include health fairs and small group education talks (known as charlas) led by peer health promoters and focused on behavior change strategies.

**2018 Impact Metrics:**

- Spanish radio ads to promote behavioral changes targeting 2,000 people and social media and print material efforts reaching more than 4,000 people.
- A total of 15 new community health workers were trained to carry out 13 multi-session charlas, reaching 309 people. 90% of the participants reported that they increased their knowledge of healthy lifestyles as a result of these charlas.
- Three health and physical activity fairs were organized this funded year which included cooking demonstrations, exercise classes, and other fun activities that reached 1,323 members of the community.

**Grant Partner – Novant Health**

**Location – Winston-Salem, NC**

**Initiative:**

Novant Health piloted the Project CARE (Congregational Approach to Risk reduction and Empowerment). Project CARE’s goal is to lower the incidence of cardiovascular disease and diabetes via a 12-week program. The program is available to faith communities in 3 zip codes that are characterized by low-income, underserved minorities.

**2018 Impact Metrics\*:**

- Partnered with 12 African-American congregations with 286 participants in the 12-week program.
- Participants reported increasing exercise by 1 day per week. In addition, the average blood pressure decreased 4 points, triglycerides 17 points, readiness to change increased 5 points, and wellness score improved by 5 points for these 286 individuals.

\* Year 2 cohort results

**Grant Partner – Bright Star Community Outreach**

**Location – Chicago, IL**

**Initiative:**

Bright Star Community Outreach (BSCO) is addressing the devastating effects of trauma and violence on our community. Inspired by the work of NATAL in Israel, BSCO uses trained faith and community leaders, as well as mental health professionals, as trauma counselors to provide counseling services through a helpline. Additionally, BSCO Ambassadors are tasked with educating individuals, organizations, and schools about trauma and its potential impacts.

**2018 Impact Metrics\*:**

- BSCO Behavioral team has conducted 480 calls since the start of the grant cycle, of these 80 are unique callers. Community ambassadors have educated over 10,753 people in the community via marketing, school, and community events.

\* Results for the Trauma Helpline in 2017-2018



**Grant Partner – University of Miami**

**Location – Miami, FL**

**Initiative:**

Funding was provided to the University of Miami’s (UM) Sylvester Comprehensive Cancer Center’s Dr. Kobetz, Research in Ethno Medicine and Education (REMEDI), and community partners who are exploring how Haitian women use plants for a feminine hygiene process (twalet deba). They are investigating how this practice impacts health, including cervical cancer risk. UM has partnered with Fairchild Tropical Botanical Garden on this project who will classify/catalogue the plants used, and develop intergenerational educational opportunities around plants and health.

**2018 Impact Metrics:**

- 210 women screened for cervical cancer and 1,000 women educated via community events about cervical cancer, early detection, and the potential risks associated with routine, intravaginal twalet deba.
- 1,500 students from 49 schools attended the Green Treasures education program on the medicinal use of plants.

**Grant Partner – Hispanic Services Council**

**Location – Tampa, FL**

**Initiative:**

Viva Tu Salud! “Long Live My Health!” was developed to create opportunities for Latinos to actively engage in their health and the health of their communities. Utilizing Promotoras (Community Health Workers), Viva Tu Salud! promotes healthy living through nutrition education, cooking classes, and access to social services to Latino families. Promotoras play a key role as connectors, mediators, and messengers to those most vulnerable and marginalized who need to be linked to health resources and information so that they can achieve optimal physical and emotional health.

**2018 Impact Metrics:**

- Hired and trained 10 Promotoras for the funded East County sites and partnered with 13 agencies to conduct 10 classes of the Cooking Matters Series. There are 90 graduates from the program.
- Promotoras also provided social service assistance to 800 families by completing SNAP applications, enrolling families to insurance plans and much more.

**Children and Youth**

**Grant Partner – Blessings in a Backpack**

**Locations – Atlanta, GA, Boston, MA, Cleveland, OH, El Paso, TX, Hampton, VA, Richmond, VA and Sanford, FL**

**Initiative:**

Marking its 10th anniversary in 2018, Blessings in a Backpack is the only national nonprofit solely working to change the face of childhood hunger, envisioning a world where every school-aged child in America has adequate nourishment to learn and grow.

The impact of these hunger-free weekends goes beyond easing hunger pangs. Consistent nutrition is necessary for children to participate in school. Better test scores, expanded reading skills, improved health, and increased attendance have all been attributed to consistent childhood nutrition, which is what Blessings in a Backpack helps to provide.

**2018 Impact Metrics:**

- 44,000+ hunger-free weekends were provided
- 1,700+ students were provided with weekend nutrition via their backpack
- 1,100+ Cigna volunteers joined forces to pack meals

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**Grant Partner – Mount Sinai****Location – New York, NY****Initiative:**

Mount Sinai's Project TEEN HEED (Help Educate to Eliminate Diabetes) developed a 12-week peer education diabetes prevention program for pre-diabetic East Harlem teens ages 13-19 with the grant dollars.

**2018 Impact Metrics:**

- 100 referrals from partner clinical and community sites have been received, resulting in 90 teens who were diagnosed with pre-diabetes.
- 3 workshop series with about 30 teens have been completed to date and 77% of participating teens attended 5 or more sessions.

**Grant Partner – Los Barrios Unidos Community Clinic****Location – Dallas, TX****Initiative:**

Los Barrios Unidos Community Clinic was able to expand their Pediatric Asthma Promotora de Salud (Community Health Worker) program to their new clinic in the underserved Oak Cliff area of Dallas. The Promotora's primary duties include individualized follow-up with asthma patients, asthma-related hospital referrals, and assisting with scheduling Shared Medical Appointments (SMAs), as well as providing 4 asthma education/classes during Shared Medical Appointments with each group of patients.

**2018 Impact Metrics:**

- 262 asthmatic pediatric patients and their families participated in the SMAs. 100% of the children in the asthma group with persistent asthma are prescribed a controller and 75% of patients self-reported increased knowledge of effective use of asthma medications.
- 120 patients attended additional educational sessions throughout the year.

**Grant Partner – Lurie's Children's Hospital****Location – Chicago, IL****Initiative:**

The Chicago Youth Program (CYP) clinic housed at Lurie Children's hospital provides comprehensive healthcare to at-risk youth. CYP clinic staff have extensive expertise in developing and implementing programs that reduce the health and social risks for those living in poverty. Funds were provided to the CYP clinic to provide healthcare and trauma therapy to the after-hours staff and pilot a new parent workshop in the evenings.

**2018 Impact Metrics:**

- Approximately 300 patients were provided access to quality healthcare and trauma therapy by the after-hours staff and 143 parents have participated in the pilot parent workshops.
- 75% of patients identified food insecurity as their top social issue. CYP provided them with gift cards for groceries and information on food banks.

**Grant Partner – St. Louis Children’s Hospital**

**Location – St Louis, MO**

**Initiative:**

Healthy Kids Express Asthma (HKEA) Mobile Health Program improves childhood wellness by providing comprehensive asthma management and education while guiding families through complex health and social service systems. HKEA provides personalized disease management training, medication technique assistance, connections to primary care providers, and asthma coaching for those needing a higher level of intervention. The funding provided supports 2 Asthma Coaches.

**2018 Impact Metrics\*:**

- 1,037 pre-K through 8th grade students were identified as asthmatic and 47% were enrolled in the intensive school-based asthma program. 100% of the enrollees developed an asthma action plan.
- 130 families were referred by the coaches to a dedicated social worker and/or community health worker.

\* For the 2017-2018 school year

**Grant Partner – St Vincent Healthcare**

**Location – Billings, MT**

**Initiative:**

American Indians (AI) have long experienced lower health status compared to other populations, including lower life expectancy and disproportionate disease burden. This health disparity is caused by factors such as poverty, poor access to healthcare, historical trauma, and cultural differences.

Funding was provided for an AI Health Disparities Coordinator (Community Health Worker). The AI Health Disparities Coordinator is responsible for implementation and daily oversight of projects to reduce and identify health disparities with a focus on improving health among AI Patients, and serves in an advocate and cultural liaison role.

**2018 Impact Metrics:**

**Maternal/Child Substance Abuse Intervention/Prevention**

- AI Health Disparities Coordinator hosts bi-weekly moccasin-making classes in a Neonatal Intensive Care Unit to encourage mothers and fathers to get assistance for opioid usage. The art of moccasin-making includes beading on to buckskin and during the beading, positive energy from mom or moccasin maker goes to the moccasins. The mother and father are encouraged to reach out to their family to learn the family’s traditional designs and storytelling as each tribe has their own stories. Twenty-two classes were held in 2018 with 74 families participating.

**Cultural Competency Training**

- AI Health Disparities Coordinator created an American Indian Humility Training which is provided to all staff as part of onboarding or continued American Indian education. During this funding year, 40 trainings were held with a total of 720 clinical staff members and spiritual care in attendance.

**Community Outreach and Support to Urban and Rural AI Women**

- AI Health Disparities Coordinator navigated 124 women to the Midwifery program. Sixty women drove 150 miles to deliver at St. Vincent Healthcare due to the rapport they built with their Midwife. Fifty-five women were referred to Blessings New Treatment Program due to the navigation efforts by the AI Health Disparities Coordinator.

**Grant Partner – East Tennessee Children’s Hospital**

**Location – Knoxville, TN**

**Initiative:**

East Tennessee Children’s Hospital understands long-term developmental outcomes related to prenatal opioid exposure and subsequent Neonatal Abstinence Syndrome (NAS) are unclear; however, these infants are at risk for multiple ongoing issues. This program is a care coordination service and outpatient clinic designed to strengthen fundamentals and address the medical, developmental, and emotional needs during the first 5 years of the child’s life. Funding supports additional staff to provide more support.

**2018 Impact Metrics:**

- There were 618 patient encounters from 25 Tennessee counties, resulting in 241 medical and behavioral referrals and 77 social services referrals provided for patients.

**Grant Partner – Children’s Hospital of Orange County**

**Location – Orange County, CA**

**Initiative:**

Funds provided for the LEAP of Faith (Mental Health Leadership, Education, Access, and Prevention) pilot program which addresses the mental health needs of faith communities by providing basic mental health training and materials which are appropriate and adaptable for any faith. This program is a key component of CHOC Children’s groundbreaking Mental Health Initiative to create a more effective system of mental health care for children, teens, and young adults in Orange County, California.

Critical to building a cohesive system of pediatric mental health care is engaging Orange County’s faith communities. Unfortunately, pastors are often ill-equipped to address these issues within the context of the congregation. Faith communities can be important venues to create awareness, provide education, help families navigate a confusing array of services, and reduce stigma about such problems as attention deficit disorder, obsessive-compulsive disorder, autism, anxiety, depression, and other conditions.

**2018 Impact Metrics:**

- Created a mental health referral-network, enabling pastors and faith leaders a link to timely and effectively deliver mental health services.
- Provided basic mental health training and education to 22 local pastors of different faiths and conducted 8 congregational mental health events.

**Grant Partner – Peer Health Exchange**

**Locations – Los Angeles, CA; San Francisco, CA; Chicago, IL; New York City, NY; and Boston, MA**

**Initiative:**

Peer Health Exchange’s (PHE) mission is to empower young people with the knowledge, skills, and resources to make healthy decisions. Funds were provided to train college students to teach a skills-based health curriculum in under-resourced high schools across the country. Through the 13-workshop program, students build decision-making, communication, advocacy, and accessing resources skills for their sexual health, mental health, and substance misuse prevention.

**2018 Impact Metrics:**

- 9,000 high school students were educated on the 13-workshop program across all sites and PHE began development of a new digital health resources platform.

**Grant Partner – Healthy Mothers, Healthy Babies Coalition of Palm Beach County****Location – Palm Beach County, FL****Initiative:**

African-American mothers are twice as likely as their white counterparts to have low birth-weight babies. This disparity is evident in Palm Beach County with more than 12% of African-American babies born at low birth weight compared to whites at 7.4% (CSC Community Needs Assessment, 2017). Funds to improve this health disparity were provided to Healthy Mothers, Healthy Babies Coalition of Palm Beach County, recognizing they are the only provider of the Centering Pregnancy program in Palm Beach County.

**2018 Impact Metrics:**

- 114 women have completed the program. 94% of women reported increased knowledge of adequate prenatal care and 97% reported increased knowledge in ensuring baby safety.

**Grant Partner – The Joyce D. and Andrew J. Mandell Greater Hartford Jewish Community Center, Inc.****Location – West Hartford, CT****Initiative:**

Funding was provided to implement Youth Mental Health First Aid in the community. This training will help to create better awareness and understanding of the unique mental health struggles among the youth in the Greater Hartford area. The program is designed for adults who regularly interact with youth to learn to identify the unique risk factors and warning signs of mental health problems in adolescents. This program will teach adults how to help an adolescent in crisis or experiencing a mental health challenge.

**2018 Impact Metrics:**

- 140 adults who work with adolescents and teens have been trained in Youth Mental Health First Aid.

**Grant Partner – March of Dimes****Locations – Los Angeles, CA; Aurora, CO; Phoenix, AZ; Worcester, MA; and TBD****Initiative:**

March of Dimes' Supportive Pregnancy Care is an innovative model of group prenatal care that brings pregnant women together for clinical care and prenatal education in a group setting designed to increase health literacy, encourage consistent health monitoring, and create a support network for low-income women. Group prenatal care also improves psychological outcomes, increases breastfeeding rates, reduces health care costs, and increases provider and patient satisfaction with the care they've given and received. The program aligns with prenatal care guidelines established by the American Congress of Obstetricians and Gynecologists and the American Academy of Pediatrics.

Cigna Foundation funding will allow the expansion of the Supportive Pregnancy Care program to 7 new sites over 3 years.

## People with Different Abilities

**Grant Partner – Shatterproof**

**Location – United States**

**Initiative:**

Cigna funded the Shatterproof Provider Rating System for Addiction Treatment (Rating System) which will harmonize quality metrics and align market forces to increase quality in the substance use disorder (SUD) treatment field. SUDs are chronic diseases with treatment outcomes comparable to other chronic diseases like asthma and diabetes. However, the US addiction treatment system largely delivers low-quality care in acute episodes, rather than evidence-based treatment designed to manage a chronic condition. During 2018-2020, the Rating System will be piloted in 5 states.

The pilot will test the utility and feasibility of 3 data sources: 1) claims data, 2) provider surveys, and 3) consumer experience quality measurements. The pilot will result in a public website for individuals to locate high quality addiction treatment providers. During the pilot, Shatterproof will identify and test revenue streams to support ongoing implementation in pilot states and phased expansion across the country without the need for philanthropic funding long-term.

## Veterans

**Grant Partner – USC Suzanne Dworak-Peck School of Social Work, Military Academic Center**

**Location – National**

**Initiative:**

Military Academic Center (MAC) is a pilot program designed to ensure the successful graduation and employment of student veterans enrolled in the Masters of Social Work program at the USC Suzanne Dworak-Peck School of Social Work via hiring of a project specialist. MAC is a project of Center for Innovation and Research on Veterans & Military Families (CIR), the first university-based research center to focus exclusively on military behavioral health. CIR envisions a world where the unique needs of veterans and military families are met compassionately and competently.

**2018 Impact Metrics:**

- 349 student veterans completed the MAC program.

**Grant Partner – Iraq and Afghanistan Veterans of America**

**Location – National**

**Initiative:**

Iraq and Afghanistan Veterans of America created the Rapid Response Referral Program (RRRP) in New York City to help new veterans navigate their transitions. Over the past 6 years, the RRRP has grown into a national program that has been recognized for impact and innovation. RRRP is the only high-tech, high-touch program of its kind and fills a critical gap in veterans' assistance. Cigna funds were utilized to support those veterans needing to work one-on-one with professionally qualified and culturally competent Veteran Transition Managers, who provide free and confidential support identifying transitional challenges and obtaining the resources necessary to meet their goals.

**2018 Impact Metrics:**

- Served 649 – Conducting 1,040 referrals nationally



## Employee-Driven Grant Programs

### Doing Good, Feeling Better: Healthy Lifestyle Grants

Cigna fully understands that individuals enjoy healthier, more productive lives when they devote some of their time to helping their neighbors. The Cigna Foundation’s Healthy Lifestyle Grants make that “healthy living – healthy giving” connection even stronger. Cigna employees can direct a \$100 grant to a charity whenever they take part in certain organized physical activities. And the Cigna Foundation Grants for Givers program directs \$200 to organizations where employees regularly volunteer.

### Matching Gifts

An important goal of the Cigna Foundation is to encourage and support the generosity and community involvement of Cigna employees. And one way we do that is by matching, dollar for dollar, donations made by employees to eligible nonprofit organizations of their choice. The Foundation matches up to \$5,000 annually per employee.

## CASE STUDY

## WORLD OF DIFFERENCE – SPOTLIGHT GRANT VIDEOS



### [St. Vincent Healthcare](#)

Maternal care among Native Americans in Montana



### [Siloam Health](#)

Community health worker program

## GLOBAL CITIZENSHIP

At Cigna, we value being active in our local communities where Cigna employees live and work. Our Global Citizenship efforts support our mission and are an important part of our culture as an organization. Cigna colleagues from around the globe are actively engaged in helping our communities and the people we serve improve their health, well-being, and peace of mind. In 2018, we are proud to report the following global citizenship highlights:

### United States

#### Helping Children Smile

Cigna employees in Visalia, California, partnered with a local children’s hospital to plan a fun-filled day for children who are currently inpatient residents of the hospital. The Cigna team brought crafts, games, and prizes for the children to enjoy. This event was a continuation of Cigna’s ongoing support to the hospital, which has included donations to provide supplies so children can have fun and relieve some anxiety from their stay.



#### Thanksgiving Food Drive

In Wilmington, Delaware, Cigna employees planned their annual Thanksgiving Food Drive. The food drive supports a local organization that provides aid to former mental health patients, and is committed to helping the individuals they serve live a fulfilling life in the community. Approximately 400 employees participated in the food drive, providing over 30 local families with a full Thanksgiving dinner. Additional donations were made to help struggling families enjoy their time together without the added stress of financial burdens during the holiday season.



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Global

Hong Kong



**Annual Cigna Day**

Cigna Day is an annual event in Hong Kong that brings our employees together—giving us the opportunity to take part in volunteering and fundraising activities that give back to the communities where we do business. Our Cigna Day activities are aligned with World Heart Day – informing people about the impact cardiovascular disease has on global mortality.

In recognition that heart and cardiovascular disease represent the third leading cause of death in Hong Kong, Cigna Hong Kong colleagues embarked on an awareness drive for heart health by holding a “calorie drive” charity run.

The charity runs and stretching events raised public awareness for heart health and encouraged heart-healthy living while benefitting those in need. Eighty volunteers from our Hong Kong office burned nearly 50,000 calories, which is the equivalent to approximately 240 bowls of rice. A monetary donation was made to a local charity that provides food assistance to vulnerable families in the community.

**Annual Sugar-Free Day**

Cigna Hong Kong also sponsored its annual “Sugar-Free Day” event in conjunction with a World Diabetes Day Carnival to promote health and well-being in the community. The event was run in partnership with a local charity that provides resources and support to people suffering from diabetes and provides diabetes prevention education.

The World Diabetes Day Carnival includes a series of activities aimed at the general public, including basic diabetes screening, health talks, and a fair to raise awareness about diabetes. Low-sugar food packs were distributed to more than 150 participants, and Cigna volunteers hosted a game booth to encourage healthy eating habits.



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## Hong Kong

### Youth Mentorship

In 2018, Cigna became a sponsor of Junior Achievement Hong Kong (JA HK), a charity inspiring and preparing young people to succeed in a global economy. Six Cigna Hong Kong colleagues were recruited to serve as the Volunteer Business Advisors of the program. They guided and advised some of the students to establish and operate a mock “company” as they would in the real business world for the 2018 JA Company Program Trade Fair. The grand finale to the students’ 5-month entrepreneurial journey resulted in over 100 offerings at the 2018 JA Company Program Trade Fair. In total, 70 booths were staged by over 1,500 students.

Cigna continued to deepen our relationship with JA by presenting at their Expert Sharing Seminar, where a Cigna colleague led a presentation about the connection of physical and mental health and shared insights on building better mental health. More than 350 secondary school students attended the seminar.



## Spain



In 2018, Team Cigna in Spain volunteered to help repaint and restore a local social services center that provides activities and resources for children from low-income families and people with disabilities.

The painting and restoration project was led by a group of 15 Cigna volunteers. They were committed to improving the space where people with different abilities can find assistance to find their place in society, giving them special education adapted to their needs and supporting future integration in the workforce.



## Taiwan



### Walk for Hope

Since 2011, Cigna Taiwan has continued to partner with the Hope Foundation for Cancer Care to help prevent cancer and provide support and care to cancer patients and their families through corporate sponsorships and employee donations, as well as, volunteer service.

In 2018, the Cigna Taiwan business donated over \$40,000 in charitable funding, supporting the fight against cancer. Cigna Taiwan also promoted awareness by supporting an annual walkathon. In 2018, more than 2,500 people signed up for the walking event, increasing by nearly 50% from 2017.

At the event, we also leveraged our health network partners to host onsite interactive activities to strengthen awareness of the benefits of a healthy lifestyle through nutrition, physical activities, community involvement, and making time for leisure activities.



### Fighting Hunger

Team Cigna Taiwan is committed to fighting hunger. In 2018, our team volunteered over 600 hours in support of 3 charities focused on fighting hunger. Additionally, employees volunteered by packing food for disadvantaged children and families, and delivering lunch boxes to solitary seniors.

## Thailand



Heart disease is one of the leading causes of death in Thailand, and Cigna is committed to improving heart health as part of our mission to improve the health, well-being, and peace of mind of those we serve. In 2018, Cigna Thailand planned “Cigna Run for Hearts” to raise money for Thai people with heart disease, gain financial support to treat heart disease, and to improve awareness about heart disease prevention.

Employees were challenged to run either 2.6 kilometers, 5.2 kilometers, or 7.8 kilometers to raise money for a charity supporting heart disease awareness and prevention programs. Approximately 300 Cigna employees participated in the Cigna Run for Hearts event and Cigna donated over \$23,000.

## EMPLOYEE VOLUNTEERISM AND GIVING

Cigna's employees have a strong desire to help others in their communities. Cigna actively supports employee efforts to impact their communities by giving or volunteering for their favorite nonprofits which support issues and causes they care deeply about.



In 2018, Cigna's employees logged 80,529 hours of volunteer service.

Additionally, Cigna's 2 annual enterprise-wide employee charitable fundraising campaigns continued to show strong results. In our 2018 March of Dimes campaign, participants across more than 20 US Cigna locations raised approximately \$300,000. During our 2018 United Way Campaign, nearly 2,000 Cigna donors pledged over 1 million dollars.

### Individual Volunteering

To encourage Cigna team members to engage in meaningful service activities, Cigna has developed the "Use Your 8 Program" which offers eligible employees up to 8 hours of paid time per year to volunteer for non-profit organizations on projects they find personally interesting and fulfilling.

### Individual Action Grants

Cigna supports employee-driven corporate philanthropy through the following mechanisms:

**Cigna Foundation Matching Gifts Program:** We support the charities our employees support by matching individual employee gifts to any eligible non-profit organization. In 2018, the Cigna Foundation Matching Gifts Program donated over **\$1.5 million**.

**Cigna Foundation Healthy Lifestyle Grants:** We make the connection between personal health and charitable giving by awarding small grants to charities selected by employees who participate in healthy events such as walk-a-thons, bike-a-thons, and 5k races. In 2018, the Cigna Foundation Matching Gifts Program awarded nearly **\$200,000** to participating charities.

**Community Service Champions:** Cigna recognizes employees who regularly volunteer with charitable organizations outside of work. Eligible employees who volunteer more than 50 hours of their personal time are recognized and celebrated on Cigna's internet in a quarterly Community Service Champions announcement. In addition, the nonprofit where the employee volunteered receives a \$500 Cigna Foundation grant. In 2018, the number of Cigna Community Service Champions increased by nearly 70% to 142 employees--resulting in a total of more than **\$70,000** in grants delivered to charitable organizations across 27 states.

**Board Service Program:** The Cigna Board Service Program offers team members another way to volunteer by serving as a board member for a community service organization. Nonprofit board membership provides skills-based volunteering that enables employees to demonstrate leadership with their local communities.

**Volunteer of the Year Award:** The Cigna Volunteer of the Year Award is selected from the previous year's Community Service Champions. The finalist is chosen by the Cigna Foundation Board of Directors and awarded a \$5,000 grant and a \$2,500 personal award.



## RESPONSIBLE BUSINESS

We connect with stakeholders to better understand what's most important to them and how to work together towards the goals of bringing positive changes to society and achieving responsible, inclusive global growth.

[Ethics and Integrity](#)

[Global Privacy and Information Protection](#)

[Supply Chain Management](#)

[Corporate Governance and Risk Management](#)

[Stakeholder Engagement](#)

Cigna's relationships with stakeholders are built on trust. We earn, build, and keep this trust through responsible business practices and good corporate governance. These trusting relationships help us to better understand what's most important to stakeholders and how to work together towards the goal of bringing positive changes to society and achieving inclusive, responsible global growth.

## ETHICS AND INTEGRITY

People want to interact with companies they trust. At Cigna, we focus on earning, building, and maintaining the trust of our customers, clients, employees, business partners, and regulators. The more personal the topic, the more important trustworthiness becomes – and health care is a very personal topic. Conducting business ethically is critical to Cigna's continued success. To us, that means more than just obeying laws and regulations. It means meeting consistent standards of integrity in everything we do at Cigna.

### Codes of Ethics and Principles of Conduct

Our [Code of Ethics and Principles of Conduct](#) (the "Code") is the foundation for our unwavering commitment to integrity, compliance, and ethical conduct. The Code is a "real-world guide" to the behaviors and principles of conduct we embody as a team committed to making life better for millions of people in all corners of the world.

In our Code, we pledge to honor integrity in protecting company assets, reputation, and goodwill (including the avoidance of conflict of interests). We also emphasize Cigna's commitment to integrity in the marketplace, public sector, and workplace; and our role as a socially responsible corporate citizen. Cigna's Code applies to directors, employees, and officers; and is published in Arabic, Chinese, English, Flemish, French, Indonesian (Bahasa Indonesia), Korean, Spanish, Thai, and Turkish. We also maintain a separate Director Code of Conduct that addresses obligations specific to directors of Cigna. In addition, Cigna has a Supplier Code of Conduct, which we include in our standard supplier contracts. Each of our codes sets forth 4 basic ethical principles, including compliance with all applicable laws, rules, and regulations; avoidance of conflicts of interest; protection of company assets; and a commitment to behave ethically.

## A Strict Stance Against Bribery and Corruption

Due to Cigna's emphasis on doing business ethically and with integrity, we take anti-corruption compliance very seriously. Moreover, the legal requirements in just about all parts of the world in which Cigna does business prohibit improper payments to government officials. In many cases, government officials include obvious parties like the regulators who oversee Cigna's business, but also less obvious parties like employees of public hospitals with whom we work on a regular basis.

As part of our Code, it is Cigna's policy to conduct business ethically and to prohibit bribery of government officials in connection with the conduct of its business throughout the world. Cigna also maintains an anti-corruption policy, which covers specific topics related to anti-corruption, including facilitation payments. Bribery of government officials is illegal under the United States Foreign Corrupt Practices Act ("FCPA"), the U.K. Bribery Act, the Chinese Anti-Unfair Competition law, and the laws of many other countries in which we conduct business (collectively, the "Anti-Corruption Laws"). Violation of these laws subjects Cigna and its employees to potential criminal and civil liability, as well as reputational harm. It is the Company's policy that it and all of its wholly owned or controlled subsidiaries, directors, officers, employees, agents, and representatives comply with the spirit and the letter of the Anti-Corruption Laws at all times. Cigna is also a member of TRACE International, a globally recognized anti-bribery business organization.

Small payments given to a government official to expedite a routine, non-discretionary administrative action (sometimes referred to as facilitating payments) are not permitted under Cigna's anti-corruption policy, except (1) in exceptional circumstances and where permitted under local law; and (2) only with prior, written approval of the International Compliance Officer. If, in an emergency, an employee is compelled to make a payment to ensure personal health or safety, the payment must be reported to the International Compliance Officer at the earliest opportunity.

## Enterprise Compliance and Ethics Oversight

In 2018, Cigna's Enterprise Compliance organization continued to focus on reinforcing our organizational approach and culture of compliance with our business partners and customers. We continue to stress the duty to report instances of non-compliance and Cigna's strong stance on no retaliation. As part of this initiative, we launched a communication strategy to help the organization understand the role of the Ethics Office and the investigation process. Videos discussing Cigna's anti-retaliation policy were created and shared to further emphasize our strict policy against retaliation when someone reports something in good faith. We want employees to feel comfortable reporting what they perceive to be wrong-doings without the fear of retaliation.

In 2018, we created the Chief Ethics Officer role, reporting directly to the Global Chief Compliance Officer. Additionally, we made enhancements to our core compliance controls and our risk reporting processes. The compliance organization continues to engage with their business partners to discuss compliance requirements and conduct compliance risk reviews. These reviews are reported to the Enterprise Compliance Risk Officer and shared with Enterprise Risk Management for reporting purposes. Reporting and oversight at the highest level of the organization are achieved through regular meetings of the Global Chief Compliance Officer and General Counsel with the Audit Committee of the Board of Directors to inform them of key compliance topics. In late 2018, the Board of Directors established a Compliance Committee to oversee our key compliance and ethics programs, including compliance with the laws and regulations that apply to our business operations, such as data privacy and U.S. federal and state health care program requirements.

## Ethics Training and Employee Engagement

We train all new employees on our Code and all employees affirm their adherence annually to the Code. In 2018, we continued our approach to design courses that include engaging and interactive content for learners and provide a more role-based approach to learning. We also train our Board of Directors on their obligations under the Director Code of Conduct and the Code. We inform the highest levels of the organization of ethics issues, including information regarding reported ethics violations concerns and actions taken, through reports to the Compliance Committee, which, in turn, informs the Board of Directors and the Audit Committee.

Cigna maintained a robust compliance and ethics communications calendar to emphasize the critical part that compliance and ethics play in Cigna's business operations, as well as, to inform employees about the resources available to them. To convey Cigna leaders' commitment to the program and to our core value of acting with integrity, Cigna business leaders and the Enterprise Compliance organization communicate directly with employees throughout the year using emails, articles, and videos. The content emphasizes the importance of ethics and compliance, with a particular focus on how a strong ethical culture helps Cigna succeed as a business.

In 2019, we are focused on: building upon our ethical culture as we integrate our business and compliance functions with Express Scripts, reviewing and refreshing our Code of Ethics to create an interactive and dynamic tool for workforce members, delivering an enterprise-wide Compliance Ethical Culture Survey, and creating engaging compliance training that focuses on expected behaviors through role-based content.

## Global Anti-Corruption Reporting, Training, and Risk Management

As a large global enterprise operating in approximately 30 countries and employing a multi-lingual workforce, there are a variety of challenges to address. One challenge we are addressing is scoping emerging FCPA risks in new markets, like Africa and the Middle East. Also, we continue to identify risk areas that would benefit from focused in-person training. For example, in the Middle East, where we are focusing on our Business to Government segment, additional anti-corruption training has been provided to client-facing employees. We work diligently to promote a culture of compliance so that employees report misconduct without fear of retaliation. We are continually raising awareness of risks related to corruption, specifically as they relate to Cigna's lines of business and geographies, in our focus on doing the right things for our customers, clients, partners, and communities around the world.

Employees are required to report any request for an improper payment by a government official to the Compliance Organization and have an affirmative duty to report actual or potential violations of Cigna's anti-corruption policy or the Anti-Corruption Laws, whether by employees or third parties, to the Compliance department. Certain employees are identified to receive training on anti-corruption principles and on Cigna's anti-corruption policy based on their role. In 2018, we rolled out an online anti-corruption training for our Board of Directors. Employees working in higher risk business units receive in-person anti-corruption training. Third parties outside the United States are assessed on a risk-based basis and higher risk parties are required to agree to anti-corruption contract language.

In 2018, Cigna's Enterprise Compliance and Internal Audit teams completed a data-driven FCPA Advisory Audit of our joint venture in China, one of the higher risk countries for anti-corruption where Cigna does business. In 2018, we expanded our Enterprise Compliance International team to provide dedicated support for anti-corruption and economic sanctions issues.

As we acquire new businesses, we work to integrate them into our global compliance program and our anti-corruption management process. As noted above, in late 2018, the Board of Directors established a Compliance Committee to oversee our key compliance and ethics programs. The Committee receives quarterly reports from the Global Compliance Officer, including an annual report on Cigna's anti-corruption program.

## Integrity in Human Rights and Labor

Cigna supports fundamental human rights. While national governments bear the primary responsibility for upholding human rights, our company practices and policies, including policies addressing equal employment, harassment avoidance, charitable contributions, anti-corruption, and workplace safety, work to promote and protect human rights.

We strive to conduct our business in a manner consistent with the United Nations Universal Declaration of Human Rights and the International Labor Organization’s Fundamental Conventions.

We actively monitor employee complaints and grievances and produce quarterly trend reports to identify potential issues or locations where additional actions may be required. We also emphasize the importance of respecting employees’ rights in our manager training and through our Cigna University curriculum. Additionally, we post notices informing employees about their rights to unionize and enter into collective bargaining agreements.

Cigna has published a [Human Rights Statement](#), which addresses human rights within the context of:



### Community

Through a focus on health equity, which is the pursuit of the elimination of health disparities, we strive to give individuals the best opportunity to achieve a healthier life and overcome health disparity barriers related to factors such as ethnicity, race, gender, age, geography, or economics.



### Employees

We take an active, affirmative approach to ensure an appreciation of our individual and collective experiences, different ways of thinking and diverse communication styles. Cigna is committed to treating every employee with respect and protecting their human rights. Cigna does not discriminate in hiring, promotions, salary, or any other terms or conditions of employment, nor do we tolerate any form of harassment, whether verbal or physical.



### Vendors

Our Supplier Code of Ethics addresses integrity in human rights and labor and describes our expectations in the areas of: community, prohibition of child labor and forced labor, wages and working hours, health and safety, freedom of association, and non-discrimination and harassment prevention.

## Whistleblower Protection and Addressing Reports of Potential Misconduct

Cigna maintains and communicates its policy of no retaliation when reporting is made, in good faith, regarding Cigna’s Code, principles or other compliance concerns. Additionally, if employees participate in an investigation of related matters, they will not be subject to retaliation. Furthermore, Cigna employees who engage in retaliation are subject to disciplinary action up to, and including, termination of employment.

Cigna also provides access to our 24-hour, toll-free Ethics Help Line and dedicated websites to assist employees around the world with any questions, or to enable them to report concerns and/or instances of potential misconduct.

Reports of potential misconduct are taken very seriously, and are systematically reviewed, investigated, and monitored by our Enterprise Compliance and Employee Relations teams.

## GLOBAL PRIVACY AND INFORMATION PROTECTION

At Cigna, we respect our customers' and clients' right to privacy and value the trust they place in us. We are committed to the responsible management, use, and protection of our customers' personal information. Every day, Cigna's computer systems are used to collect, store, and process high volumes of sensitive personal information in connection with the services we provide. Our business depends on our clients' and customers' willingness to entrust us with their health-related and other sensitive personal information.



As a global business, Cigna operates in many different countries that have unique laws related to the collection, storage, use, processing, transfer, disclosure, and destruction of personal information. Cigna takes these legal obligations very seriously. We are committed to maintaining a globally-compliant privacy and information protection program that aligns with international best practices and standards, including the Cyber Security Framework of the National Institute of Standards and Technology ("NIST") and ISO 27001 and ISO 27002, which are information security standards published by the International Organization for Standardization (as further described below under "Cigna Information Protection"). We believe our approach is competitively distinct, and will continue to work to build and maintain trust and confidence with our new and existing customers, clients, and business partners.

### A Collective Effort

Protecting the privacy of our customers, clients, workforce members, and other business partners is an inherent part of Cigna's Code of Ethics and Principles of Conduct. We train our workforce members to understand that privacy and information protection is "Everyone's Responsibility". We strive to foster and enable trusted relationships in part by being transparent and zealously working to protect the personal information our customers entrust to us.

As part of this effort, we aim to provide customers with a wealth of online resources regarding Cigna Privacy Information, which includes our Online and Mobile Privacy Statement and notices of privacy practices and privacy forms. We also provide customers with information on how to further protect their personal information, including their personal health information and any potential uses of personally identifiable information.

### Our Privacy Programs

#### Cigna's U.S. and International Privacy Programs are responsible for:

- Developing policies that support Cigna's privacy governance programs
- Monitoring privacy and security laws and regulations, updating policies as necessary, and communicating changes to such policies
- Managing privacy risk and control assessment
- Creating and maintaining privacy training and privacy awareness efforts to educate Cigna associates about the importance of handling private information with care
- Providing legal guidance on information incidents, breaches, and complaints
- Monitoring the effectiveness of the privacy programs
- Reporting privacy-related risks to Cigna management

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## Cigna Information Protection

Cigna Information Protection (“CIP”) is the unit within our business that focuses on technology and governance to help ensure that Cigna’s business and customer information and systems are secure. CIP focuses on behaviors and technology needed to safeguard information from unauthorized or inappropriate access, use, or disclosure.

### Policies and Standards

A key part of Cigna’s cyber security program is Cigna’s enterprise-wide security policies and standards. CIP has aligned Cigna’s cyber security program and its security policies and standards with the NIST Cybersecurity Framework. NIST is an internationally recognized security control framework used by companies to assess and improve their ability to prevent, detect, and respond to cyber-attacks. In addition to the NIST framework, CIP also leverages the internationally accepted standards of ISO 27001 and 27002, which provide best practice recommendations for initiating, implementing, or maintaining information security management systems. We believe that aligning with and leveraging these frameworks helps to ensure that Cigna’s cyber security and information protection program remain relevant and appropriate in light of changes to the cybersecurity landscape and emerging technologies. CIP reviews Cigna’s security policies and standards and updates them regularly to facilitate compliance with regulatory, industry, and contractual requirements and recommendations.

### Critical Security Processes

CIP is also responsible for the implementation and effective operation of the following critical security processes:

- **Cyber risk assessments.** Cigna has a defined process in place to identify, quantify, assess, manage, and report on potential cyber risks and their respective risk levels and action plans to Cigna’s senior management and Board of Directors (further discussed below under “Governance and Risk Management Practices”).
- **Application and infra-structure security assessments.** Cigna uses a comprehensive system development life cycle (SDLC) framework that requires applications and related infrastructure to be reviewed and assessed by CIP before they are implemented into production. CIP’s review is intended to verify Cigna’s security policy requirements and standards. The framework includes network and website vulnerability assessments, which are performed using industry-standard scanning software.
- **Identity and access management.** Access to Cigna’s information system is managed using a role-based access control methodology, which defines the access a user receives to Cigna’s information systems based on job function and includes a process to validate that user access rights remain appropriate over time. Privileged or elevated access to Cigna’s systems is subject to heightened internal approval requirements.
- **Security awareness and training.** Cigna’s security awareness and training program includes initial security awareness training for new employees and contractors, followed by ongoing, annual security awareness refresh courses. New employees must sign an acknowledgement, showing receipt and understanding of the responsibility to comply with Cigna’s Code of Ethics, including the Cigna Information Protection policy. Employees also must provide an annual affirmation of this policy. Developers and privileged users are subject to additional security training requirements due to the increased inherent risk associated with these roles.
- **Third party security oversight.** Suppliers that have access to, host, or transmit Cigna data are contractually required to comply with Cigna’s Security Policies. Suppliers also may be subject to a security review, including requirements such as completion of an extensive security questionnaire; assessment of security capabilities and maturity; inspection of evidence of compliance with Cigna’s Security Policies; security alignment to service specific industry standards, such as NIST, ISO, HIPAA, and Payment Card Industry standards, as appropriate; completion of application vulnerability assessments; site validation of attested controls from security questionnaire; and completion of a risk assessment.
- **Security operations and monitoring.** Security log data is fed into a centralized system, which performs event correlation and creates an incident if identified trigger events occur. Incidents are then assigned to a member of the enterprise threat management team for analysis. Cigna’s enterprise threat management team also monitors the security industry for the latest threats, exposures, and patches.



- **Cyber security incident response planning.** Cigna has a formal incident handling plan in which predefined escalation paths are followed when a cyber-incident occurs. The global enterprise threat management team works in cooperation with our managed security services partners to provide continuous coverage.

Additionally, Cigna Information Protection implements a broad spectrum of technical controls in connection with these processes, including data loss prevention, role-based access, application/desktop logging, data encryption, and others. Cigna also maintains several technologies that are used to enhance customer's privacy, such as multi-factor authentication and enhanced web application firewall controls including geo-fencing, brute force logon mitigation, IP intelligence and reputational blocking, and bot detection and prevention.

The effectiveness of Cigna's overall cyber security program is frequently evaluated by reputable and independent firms through various levels of controls assessments such as external penetration tests, advanced attack simulations (red team exercises), and Service Organizational Control (SOC) 2 audits. We also perform security controls benchmarking and monitor operational security metrics to identify opportunities to strengthen Cigna's cyber security program.

In 2018, we increased our investment in technical capabilities and expanded our information security staff. We matured our threat intelligence and threat hunting capabilities with automation of collection and analysis of intelligence feeds and further enhanced our monitoring of third party suppliers. We also developed a Mergers and Acquisitions playbook that documents how CIP's approach to cyber security practices of acquired companies.

Looking ahead, we will continue to enhance and mature our cyber security program. For 2019, CIP is focused on increasing the level of automation of security process to gain additional operational efficiencies; building more secure applications by enabling developers to identify and resolve vulnerabilities earlier; implementing next-generation controls for Identity and Access Management. Another priority for CIP will be the integration Express Scripts' information systems and information protection practices and policies.

## Governance and Risk Management Practices

Safeguarding our customer and business information is a top priority at Cigna, and we consistently evolve our Privacy and Information Protection programs as privacy and information protection risks evolve. Our privacy and information protection risk management framework is a shared risk model, which strives to further integrate our privacy, information protection, and related enterprise risk management functions. In addition to our Cigna Information Protection team, Cigna's practices include the following features.

### Board of Directors

Cigna's Board of Directors has ultimate oversight over the Company's cyber security program and strategy. The Board executes this oversight both directly and through its Audit Committee. Together, the Board and the Audit Committee ensure that the Company has cyber risk management policies and processes in place. The Board and the Audit Committee are regularly briefed on issues related to the Company's risk profile, including cyber security risks. These briefings are designed to provide visibility about the identification, assessment, and management of critical risks, audit findings, and management's risk mitigation strategies.

Management briefs the Audit Committee on an annual basis about Cigna's cyber security and privacy strategy and program, with a focus on items such as current trends in the environment, incident preparedness, business continuity management, program governance, and program components, including updates on security processes, external testing, and employee training and awareness initiatives. In addition, the Company's Chief Information Officer meets with the Audit Committee in executive session at least annually.

## Cyber and Privacy Council

Cigna's Cyber and Privacy Council (CPC) is composed of members of the Company's Enterprise Leadership Team, including the Chief Information Officer, as well as the Chief Privacy Officer, the Chief Information Security Officer, the Chief Compliance Officer, Corporate (Physical) Security, and Legal. The CPC is responsible for approving the cyber security and privacy strategy, roadmap, and budget, setting the organization's priorities and driving alignment with the business.

## Enterprise Risk Management

Enterprise Risk Management (ERM) is a Company-wide initiative that involves the Board, Cigna's management, Cigna's Chief Risk Officer and General Auditor (CRO), and internal audit function. The ERM function is led by Cigna's CRO, who reports functionally to Cigna's Chief Financial Officer, and, administratively to the Audit Committee and Board of Directors. ERM is an integrated effort to (1) identify, assess, prioritize, and monitor a broad range of risks, including privacy and information protection risks, and (2) formulate and execute plans to monitor and, to the extent possible, mitigate the effect of those risks.

## Business Integration

Our privacy and information protection programs have business liaisons – Privacy Stewards or International Privacy Leads/Officers and Information Protection Champions and Coordinators – that play critical roles in our program. Our business liaisons support privacy and information protection implementation by providing insight to make actions and messaging relevant at the local level. These liaisons strive to ensure that business and functional area employees have easy access to subject matter experts who can provide guidance, assist with answering questions, help with issues, and mitigate related privacy and information protection risks. The collective combinations of these efforts help drive privacy and security compliance across the enterprise.

## Protocols to Respond Should Information Incidents Occur

Although we work hard to protect the privacy of our customers' information, we do experience information incidents. The costs to eliminate or address security threats and vulnerabilities before or after a cyber-incident could be significant and potentially exceed the amount of cyber liability insurance carried by Cigna. We have experienced human errors and have been the target of computer viruses or other malicious codes, unauthorized access, cyber-attacks, or other computer related penetrations. In the event of a breach, the Privacy Office strives to contain the incident in a timely manner, notify individuals as quickly as possible, and, when the situation warrants, provide credit monitoring. In addition, we identify and remediate the root cause of the issue when necessary.

## SUPPLY CHAIN MANAGEMENT

Global Procurement & Third Party Management (GP&TPM) is Cigna's strategic sourcing, purchasing, and supplier relationship management organization. Our organization supports the global enterprise's supplier activity, including identification of suppliers, conducting the bidding processes, negotiating agreements, and managing supplier relationships.

### Our Supply Chain

In 2018, Cigna's GP&TPM team managed more than \$2.8 billion in goods and services provided by over 5,000 suppliers globally. Cigna's suppliers provide goods and services that support information technology, operations activities, and internal corporate functions.

### Guiding Principles

**Cigna Global Procurement & Third Party Management functions coordinate the sourcing, contracting, and purchasing activities for goods and services, as well as, internal and external relationship management, with a focus on providing best-in-class procurement practices based on four guiding principles:**

#### 1 – Integrity

- Abide by the highest standards of ethical business practices in supplier selection, negotiations, determination of contract awards, and the administration of procurement activities.
- Conduct our business in a manner that demonstrates fairness to our shareholders, our customers, our community, and our suppliers.

#### 2 – Customer and Market Focus

- Anticipate and meet the expectations and requirements of our customers.
- Understand the trends and market opportunities that affect our business and utilize this understanding to develop and implement strategies that effectively deliver value to our stakeholders.

#### 3 – Team Collaboration

- Promote an environment that fosters collaborative behavior and values diversity among all key stakeholders resulting in trust, respect, mutual commitment, and thought leadership.
- Value many perspectives and incorporate learnings from others to enhance our own understanding and appreciation of differences in style, opinions, or approaches to situations.

#### 4 – Enterprise Thinking

- Develop sourcing strategies that harness Cigna's cross-enterprise expertise in order to effectively utilize our knowledge and analytics while properly aligning our objectives.
- Strategically leverage our collective strengths, expertise, and best practices in order to optimize the value delivered to Cigna's individual businesses worldwide.

Additionally, in 2015, Cigna became the first U.S. health insurance company to sign on to the United Nations Global Compact (the "UNGC" or the "Compact"). As a signatory of the UNGC, we are committed to living out the Compact's 10 principles in our everyday operations and seek to partner with organizations that are guided by similar principals.

## Supply Chain Responsibility

Cigna’s policy is to solicit competitive bids when purchasing goods and services. In order to be considered a potential supplier, a company must comply with Cigna’s Policy Guidelines, including our [Supplier Code of Ethics \[PDF\]](#).

**As part of our Supplier Code, we explicitly prohibit the use of child or forced labor, and request that our suppliers demonstrate ethics, compliance and integrity in the following three pillars:**



### INTEGRITY IN HUMAN RIGHTS AND LABOR

- ✓ Act as responsible corporate citizens
- ✓ Use workers of legal age and pay at least minimum wage
- ✓ Comply with all applicable non-discrimination laws



### INTEGRITY IN BUSINESS CONDUCT

- ✓ Protect Cigna assets, intellectual property and confidentiality
- ✓ Protect Cigna customer, employee and client privacy
- ✓ Not profit from or disclose non-public information acquired through Cigna
- ✓ Disclose any actual or potential conflicts of interest
- ✓ Comply with all anti-corruption laws



### INTEGRITY IN THE ENVIRONMENT

- ✓ Comply with all applicable environmental laws
- ✓ Attempt to minimize and reduce waste, reduce carbon footprints and conserve water

All suppliers are expected to read and comply with the Supplier Code. Suppliers are directed to this information through our supplier registration process.

We utilize a third-party risk management software platform to proactively monitor supply chain risks. Our supplier risk assessment evaluates 17 dimensions of risk, including risks related to financial solvency, privacy, and information protection. We conduct executive business reviews and utilize an “early warning system,” which helps us to identify and address emerging risks among suppliers. Based on the supplier risk assessment results, select suppliers are then audited to review their internal controls over financial reporting, business operations, information technology, and compliance will obligations under their contractual agreement(s) with Cigna. Any audit findings are further reviewed. We then work with suppliers to develop and implement corrective action plans as warranted.

## Promoting Diversity in our Supply Chain

Cigna has a long history of promoting supplier diversity dating back to the 1970s, and each year we aim to identify new and valued ways to expand contributions within local markets, and deepen engagement with and support of small and diverse suppliers.

Supplier diversity expands and enhances our corporate relationships and experiences and contributes to our ability to better understand and serve our broad spectrum of customers. Cigna’s program is designed to engage the very best suppliers, including those who share our commitment to integrity, quality, and efficiency and continue to support Cigna’s purchasing needs.

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The success of minority, women, veteran, and LGBTQ+ owned business, and other under – represented suppliers, adds to Cigna’s success and to the communities we serve. Often, these suppliers can provide the best combination of total cost, quality, and service, which contributes to healthy competition and a level playing field for all potential and existing suppliers. Cigna’s supplier diversity work further supports our Company’s diversity goals and objectives. Cigna is also a long-standing corporate member of various development organizations to include the National Minority Supplier Development Council (NMSDC), the Women’s Business Enterprise National Council (WBENC), the National Gay and Lesbian Chamber of Commerce (NGLCC), the US Business Leadership Network (USBLN) , and recently, the National Veteran Business Development Council (NVBDC); engagements with these councils provides a direct link between corporate America and diverse-owned businesses.

#### Our annual economic impact statistics for 2018 are:

- **\$186 million** in purchases from small<sup>1</sup> and diverse suppliers
- **\$473 million** in economic contributions delivered through 3 channels: Direct, Indirect, and Induced
- **1,708 jobs** supported at small and diverse suppliers
- **\$84 million** in earnings through jobs with small and diverse suppliers

In addition, Cigna continues to work with our high priority suppliers, also referred to as our Tier 1 suppliers, to encourage them to embrace our values and goals of including diverse suppliers in their supply chain. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with Cigna, we reflect a portion of this spend in our Tier 2 program. A second-tier supplier is a supplier that invoices the first-tier supplier for goods and services rendered.



Beginning in 2019, we will work toward a goal to increase supplier diversity spend (Tier 1 and Tier 2) to 13-15% by 2021. Our 2018 baseline supplier diversity spend is 11% and reaching this goal will increase supplier diversity spend by at least 30%.

In 2018, we graduated our inaugural class of the Cigna Supplier Mentor Protégé Program, a program we began in 2016 to proactively engage with businesses in the communities in which we live and work. The inaugural class was comprised of 5 protégé companies from different lines of business and different diversity classifications. The program consisted of monthly one-on-one mentoring with a dedicated mentor and 6 on-site quarterly forums to support strategic leadership development covering a diverse range of topics including financial analysis, marketing, employee development, social responsibility, environmental sustainability, and supply chain management. In 2019, we will work to integrate Express Scripts suppliers into the next cohort of program members.

## Challenges and Opportunities

We are proud of the accomplishments achieved to date but acknowledge there is more work to be done to support inclusive growth within our supply chain. We are focused on increasing awareness throughout the organization, and advancing national, local, and regional diverse partnerships—building upon baseline metrics from our economic impact analysis. In 2019, we are committed to continuing our 2018 undertaking to increase our diverse spend within 4 priority U.S. Commercial markets through further integration of the inclusion of diverse suppliers and ultimately the selection of a more robust and diverse supplier base.

1. A Handbook for Small Business Liaison Officers. U.S. Small Business Administration. June 2010.  
[https://www.sba.gov/sites/default/files/Small\\_Business\\_Liaison\\_Officer\\_\(SBLO\)\\_Handbook\\_6\\_2010.pdf](https://www.sba.gov/sites/default/files/Small_Business_Liaison_Officer_(SBLO)_Handbook_6_2010.pdf)

## CORPORATE GOVERNANCE AND RISK MANAGEMENT

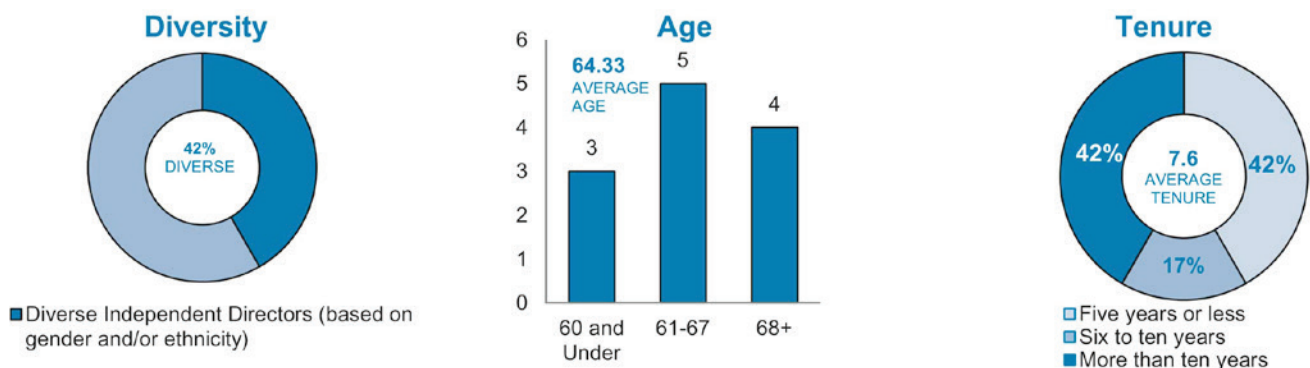
At Cigna, we believe that strong corporate governance provides the foundation for financial integrity and shareholder confidence. The Board’s [Corporate Governance Guidelines \[PDF\]](#) set forth the key governance principles that guide the Board. These Guidelines, together with the charters for the Board’s [Audit \[PDF\]](#), [Compliance \[PDF\]](#), [Corporate Governance \[PDF\]](#), [Finance \[PDF\]](#), and [People Resources \[PDF\]](#) Committees, provide the framework for effective governance.

### Cigna’s Board of Directors

Our Board of Directors, composed of individuals with the qualifications, characteristics, skills, and experience to support Cigna’s short- and long-term strategy, oversees the company’s business strategy and provides risk oversight, while focusing on the interest of shareholders. Thirteen directors serve on our Board, each of whom is independent except for our Chief Executive Officer. During 2018, 5 new directors joined the Board 4 of whom were directors of Express Scripts prior to the merger. These new directors enhance the Board’s ethnic and gender diversity as well as the diversity of backgrounds, skills, and experiences on the Board which together support Cigna’s mission and strategy.

Our CEO sets the strategic direction for the Company, working with the Board, and provides day-to-day leadership, while our independent Chairman leads the Board in the performance of its duties and serves as the principal liaison between the independent directors and the CEO. We believe that having an independent Chairman assists the Board in ensuring independent oversight of the Company and the management team.

The Board remains committed to diversity. Diversity is important because diverse points of view contribute to a more effective, engaged Board of Directors and a thoughtful decision-making process. In 2018, the Board amended its Corporate Governance Guidelines to adopt the “Rooney Rule,” requiring the Corporate Governance Committee, and any search firm it engages, to include women and minority candidates in the pool from which the Committee selects director candidates. The Corporate Governance Committee works to ensure that the Board is composed of individuals with expertise in fields relevant to Cigna’s business, experience from different professions and industries, a diversity of age, ethnicity, gender, and global experience and a range of tenures.



The above tables show the diversity of our twelve independent board members.

**Board’s Role in Risk Oversight.** The Board of Directors has ultimate responsibility for risk oversight under Cigna’s risk management framework. The Board executes its duty both directly and through its Audit, Compliance, Corporate Governance, Finance, and People Resources Committees. Cigna utilizes a risk enterprise management framework, overseen by the Company’s Audit Committee, to identify, assess, prioritize, and monitor a broad range of risks and formulate and execute plans to monitor and, to the extent possible, mitigate the effect of those risks. The Board and its Committees are regularly briefed on issues related to the Company’s risk profile, such as strategic, operational, financial reporting, succession and compensation, cyber security, compliance, reputational, governance, and other risks. In addition, the Board

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and its Committees meet in executive session without management present, with key management personnel, and with representatives of outside advisors. For additional information regarding the Board's risk oversight responsibilities, including a summary of each committee's area of risk oversight responsibility, see the [2019 Proxy Statement \[PDF\]](#).

The Board evaluated its structure, particularly its committee structure, in light of the Express Scripts merger and, following this review, approved the creation of a standalone Compliance Committee. The Compliance Committee oversees the Company's key compliance and ethics programs.

**Engagement with Shareholders.** The Board and the Corporate Governance Committee oversee the Company's shareholder engagement practices. The Office of the Corporate Secretary engages with shareholders on issues related to corporate governance, executive compensation, and social responsibility, including with respect to matters to be voted on at our shareholder meetings. Senior management, and the Investor Relations team regularly meet with shareholders and respond to their questions and feedback throughout the year. This engagement provides valuable insights into our shareholders' views and helps shape our governance and disclosure practices.

Further information on our Board of Directors and its Committees can be found on Cigna's [Corporate Governance Practices](#) webpage as well as our [2019 Proxy Statement \[PDF\]](#). Additional information about the Board's oversight responsibilities can be found in other sections of the Corporate Responsibility Report, including [Ethics and Integrity](#) and [Global Privacy and Information Protection](#). Information regarding the Cigna Foundation's Board of Directors can be found in the section titled [The Cigna Foundation](#).

## Corporate Responsibility Governance

The Corporate Governance Committee of the Board is responsible for overseeing Cigna's positions on, and policies with respect to, Cigna's corporate responsibility efforts around the globe. The Corporate Governance Committee annually reviews Cigna's Corporate Responsibility platform, our corporate responsibility strategy, initiatives, and reporting process, as well as the alignment with Cigna's business strategy, brand promise, and the interests of stakeholders. The Committee also reviews Cigna's philanthropic and community engagement activities, the focus of our charitable contributions, and employee community involvement.

To support the Corporate Governance Committee's responsibility, Cigna has established the Cigna Connects Corporate Responsibility Governance Council (the "CR Governance Council") to provide input on Cigna's policies, initiatives, and reporting relative to corporate responsibility. The CR Governance Council is comprised of approximately 20 cross-functional leaders from across the company, including civic affairs, ethics and compliance, global real estate, risk management, supply chain, human resources, and the Cigna Foundation. Cigna's Senior Director of Corporate Responsibility is responsible for implementing our Company's corporate responsibility strategy, and coordinating our reporting to stakeholders on environmental, social, and governance performance. Additionally, Cigna's Corporate Services Director oversees our facilities-related environmental sustainability strategy and initiatives and manages the Corporate Real Estate Manager responsible for oversight of energy and emissions targets and reduction activities.

## STAKEHOLDER ENGAGEMENT

Cigna's vision for an empowered health care system is one that supports and engages stakeholders such as employees, client employers, customers, physicians, government, community groups, and others to maximize health and well-being. Our relationships with stakeholders help us to better understand what's most important to them and how to work together towards the goal of bringing positive changes to health care systems.

At Cigna, we identify our stakeholders as those who have a vested interest in the organization as well as those who have other relationships with the organization.

### How We Execute and Engage

We aim to foster active, transparent, and value-added engagement methods with our key stakeholders:

#### Cigna Employees

- CEO-hosted quarterly Town Hall meetings
- Senior management-hosted quarterly business area town halls
- Active and dedicated Diversity & Inclusion Colleague Resource Groups (Women, African-American/Black, Asian/South-Asian, Hispanic/Latino, LGBT & Allies, People with Different Abilities, Veterans, Multigenerational, and Virtual Employee)
- Employee pulse surveys and regular manager check-ins
- Socially collaborative digital workplace
- 24/7 ethics help line
- Employee Relations Speak Easy Program
- Cigna TV and Good Morning, Cigna

#### Employer Clients

- [Health and wellness](#) programs for their employees
- [Tools](#) to allow customers and clients to have the ability to compare effectiveness of treatments, procedures, drugs, and medical devices
- [Client Forums](#) on meaningful business and health care topics
- Healthy equity programs for employer clients focused on addressing social determinants of health and eliminating health disparities that may impact their employee populations

#### Health Plan Customers

- Cigna One Guide® provides personalized service, increasing health engagement by making it easier for customers to connect with, and use, their health plan benefits and resources, such as a family health care provider team, and health and wellness rewards programs
- 24/7 customer service call centers and health information line with access to nurses, nutritionists, educators, and health care specialists
- myCigna® and the myCigna® app allow customers to find care and cost, view claims, manage spending accounts, and receive notifications about their plan
- Disaster Resource Center to find updated benefit information and helpful resources when a natural disaster, extreme weather, or other type of tragedy strikes

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- Go, Know, Take Control campaign launched a new element of the campaign in 2018 encouraging customers to call or text to Cigna's TV Doctors at 1-833-PAGE-DOC [1 (833) 724-3362]. In their response, the campaign stars, Patrick Dempsey, Donald Faison, Neil Patrick Harris, and Kate Walsh emphasized the importance of preventive care.
- At the end of 2018, the Go, Know, take Control campaign evolved to champion a whole person approach to health and well-being that brings together three cultural icons, Queen Latifah, Nick Jonas, and Ted Danson, to encourage everyone to schedule their annual check-up and talk openly and honestly with their health care providers about how they are feeling, physically and emotionally.
- Net Promoter Score Survey
- Social Media Channels (Facebook, Twitter, Instagram, and YouTube)
- Instituting information and communicating information on nationally recognized, comparable, and measurable standards that provide transparency into quality and costs

## Health Care Professionals

- [Online tools](#) improve productivity and reduce administrative burden
- [Cultural competency training](#) to physicians
- Quarterly newsletters
- Cigna for Health Care Provider website, CignaforHCP.com, featuring information, tools, and resources providers can use to support the day-to-day needs of their offices
- Pharmacy outreach programs provide information about patients' pharmaceutical treatment patterns and options. These programs can help provider improve outcomes and avoid unintended drug consequences

## Community Partners and Non-Governmental Organizations

- Cigna Foundation grants support non-profit partners and offer the knowledge, resources, and expertise of Cigna's professionals to help people overcome [barriers to their health and well-being](#) related to factors such as ethnicity, race, gender, age, education, economic status, or place of residence
- Cigna leaders serving on boards on local and national-level multicultural nonprofit organizations across the country
- Community service focused employee volunteerism programs, including projects where employees provide skilled-based volunteerism, to help improve the health of our local communities
- Cross-country [Health Improvement Tour](#) to bring free health screenings to communities nationwide so people can learn their blood pressure, cholesterol, blood sugar, and body mass index and take control of their health
- Veteran Support Line is a toll-free number, 1 (855) 244-6211, available 24/7/365 days a year for veterans and their families--regardless of whether or not they are a Cigna customer. The line is offered to help service members through personal issues and provide guidance on services and resources for pain management, substance use counseling and treatment, financial issues, food, clothing, housing, safety, transportation, parenting and child care, aging services, health insurance, legal assistance, and more.
- Employee-led [GreenSTEPS](#) team to manage local environmental projects

## Suppliers

- Supplier Mentor-Protégé and Open Call Fridays program for diverse businesses
- [Supplier Code of Ethics \[PDF\]](#)

## Investors

- Annual Report, Proxy Statement, SEC filings, and investor presentations on the [Investor Relations](#) section of our website
- Annual [CDP Climate Change Information Request](#) response
- Annual Shareholder's Meeting
- ESG surveys from investor rating organizations
- Ongoing outreach and engagement with shareholders by management and the investor relations and corporate secretary teams

## Government and Regulatory Organizations

- Industry association participation
- Public policy forums
- Transparency on [political contributions \[PDF\]](#)

## News Media

- [Online newsroom](#)
- Social Media Channels (Facebook, Twitter, Instagram, and YouTube)
- Desk-side briefings
- Primary market research

## “Health Is Everyone’s Business”

In 2015, Cigna Corporation became the first health insurer to join the United Nations Global Compact. Cigna has also joined the United Nations Global Compact's action platform: Health is Everyone's Business, which is a coalition of leading businesses, the UN, academic and civil society partners, that is working to develop a global business agenda the make “good health for all” a corporate goal. This work further supports UN Sustainable Development Goal 3 to “ensure healthy lives and promote well-being for all at all ages.”

## Envisioning the Future of Health

When Cigna first began its journey to develop a comprehensive corporate responsibility platform, we engaged a third-party organization to conduct a formal stakeholder assessment. This initial stakeholder assessment including targeted interviews and production of our first-ever materiality matrix. As an outcome of this stakeholder assessment, we developed our CR platform, Cigna Connects, which is centered on our opportunity to bring our expertise and resources to work towards a healthier environment and removing barriers to achieving one's best health.

In 2018, we re-engaged our stakeholders to help chart the future course of our Cigna Connects platform. In 2018, we conducted a robust, multi-stakeholder engagement exercise. Over a 6-month period, we conducted interviews with Cigna's business leaders, clients, and thought leaders. We also held employee focus groups at our corporate headquarters and 2 of our larger office locations. Additionally, we distributed surveys to the Cigna Connects Corporate Responsibility Governance Council, Cigna Foundation Board of Directors, and World of Difference grant recipients.

Cigna's 2018 multi-dimensional stakeholder assessment validated that our targeted Cigna Connects strategy to support health, the environment, and inclusive growth is directionally appropriate. Some of our emerging strategies, notably our focus on mental health and deepening community impacts in local markets, were also separately recommended by stakeholders. Through our focus groups, were also inspired but not surprised by our employees' collective passion for wanting to do more to positively impact communities. We now have concrete marching orders as to how we can further empower employees to serve communities in support of our mission and values.

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The stakeholder assessment also revealed opportunities where we can go deeper and drive even greater impact in alignment with our mission, scale, and the industry we serve. As we begin to develop the blueprints for the next decade of our Cigna Connects platform, the stakeholder assessment will serve as an invaluable guide toward the development of future goals, objectives, and targets.

## Invitation for Dialogue

We hope this report will continue to enhance lines of communication with our stakeholders—creating opportunities to better respond to emerging areas of interest and further add value. Please connect with us to share your thoughts or questions at [cignaconnects@cigna.com](mailto:cignaconnects@cigna.com).



## 2018 HIGHLIGHTS

Below are some 2018 highlights of our environmental, social, and governance efforts and accomplishments.



### Health and Well-Being Customers and Clients

- Partnered with over 1 million prescribing physicians and, in 2018, achieved our bold goal of reducing opioid use among our customers by 25%, 1 year ahead of schedule
- Expanded our goal to reduce customer overdoses in targeted communities by **25%** by the end of 2021
- Engaged with more than **85,000** prescribers annually whose patients have a concerning pattern of opioid prescription use to ensure that prescriptions are appropriate, medically necessary, and safe for the patient
- Released results from a national survey exploring the impact of loneliness in the United States which received **9 billion** media impressions
- Reached **over 3.6 million** commercial customers with access to value-based care. **96%** of Cigna's customers in our top 40 markets are within **15 miles** of at least 3 primary health care providers in a collaborative care arrangement
- Achieved our **50/90 value-based payment** goal set by the Department of Health & Human Services (50 percent of payments in alternative payment models and 90 percent in value-based arrangements by the end of 2018)
- Engaged approximately **200** employees in Cigna Health Equity Council Forums each quarter

### Community

- Contributed **\$24.3 million** in combined Cigna Giving through our Foundation, Civic Affairs, and employee volunteering
- Funded **15** Cigna Foundation World of Difference Grants to address health disparities and advance community health navigation
- Provided the Health Improvement Tour at **446** events in **252** cities, offering **over 25,000** free biometric screenings and health coaching to communities since 2016
- Logged **80,529** hours of Cigna employee volunteer service valued at over **\$2** million
- Provided **over 600** hours of skill-based community volunteering and **over 100** hours of pro bono work from Cigna legal associates
- Packed more than **3.6 million** meals for Feeding Children Everywhere since 2013 for hungry children
- Donated over **3,000** pounds of food to a Connecticut-based regional food bank
- Announced new **\$25 million**, 5-year commitment to Healthier Kids for Our Future
- Engaged more than **21,000** employees and their families from **28** countries to join Cigna's Fitness Challenge, culminating in over **39.6 million** minutes of exercise with an aggregate weight loss of **39,521 pounds**
- Reached **97%** of employees and families that are tobacco-free



## Environment

- Worked toward Cigna's 2020 environmental targets of **20%** absolute reduction in greenhouse gas emissions, **15%** absolute reduction in energy use, and **10%** absolute reduction in water consumption (from 2013 base year)
- Reached **16** LEED® certified buildings and **34** sites currently enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program
- Donated over **16** computers to Connecticut non-profits, including schools, libraries, hospitals and homeless shelters, through our Cigna IT Computer Donation program
- Encouraged more than **4.3 million** Cigna customers to opt out of paper statements, resulting in eliminating **43 million** paper statements and envelopes since 2012
- Diverted over **5,760** tons of waste from landfills through Cigna's **100%** paper shredding policy for all office paper since 2014
- Recycled nearly **250** tons of cans, bottles, and cardboard; equipment; and materials that were removed as part of building renovations, at our corporate headquarters (equivalent to the weight of over **40** elephants)
- Avoided consumption of an estimated **200,000+** single-use plastic bottles by implementing infused water stations at our corporate headquarters
- Donated over 16 computers to Connecticut non-profits, including schools, libraries, hospitals, and homeless shelters, through our Cigna IT Computer Donation program



## Inclusive and Responsible Business

### Diversity

- Supported **9** Cigna Colleague Resource Groups (including more than **4,800** employees) to generate actionable insights and innovate products and services that are culturally relevant and appropriate in meeting the needs of emerging, influential consumers of health services
- Continued **110** Lean In Circles to provide the power of peer support through guided education and peer mentoring
- Facilitated a Cross Cultural Diversity Forum comprised of **5** work groups across different teams within Cigna's Consumer Health Engagement area, providing culturally diverse content and education to approximately **1,515** staff
- Contracted providers completed **398** cultural competency training courses
- Cigna employees completed over **28,400** cultural competency or language assistance services training courses.
- Scored **100%** on the Corporate Equality Index from the Human Rights Campaign
- Scored **100%** on the Disability Equality Index<sup>SM</sup> Award from U.S. Business Leadership Network®
- Scored **5 out of 5** in 3 of the 4 pillars on the Hispanic Association on Corporate Responsibility's Corporate Inclusion Index
- Established goal to increase supplier diversity spend by at least **30%**

## Training and Development

- Recognized **11,500** employees through our Cigna Champions program in the United States
- Engaged approximately **2,000** Cigna employees in a Leadership Colloquia series designed to inform and influence Cigna's global business strategy and leadership development through dialog with external thought leaders across a variety of disciplines
- Contributed approximately **\$11.6 million** in educational reimbursement for about **2,500** Cigna colleagues

## Ethics & Governance

- Trained **100%** of new employees in our newly refreshed Code of Ethics and all existing employees affirm their adherence to the Code annually
- Supported our commitment to the United Nations Global Compact to back the Compact's **10** principles on human rights, labor, environment, and anti-corruption across the enterprise
- Continued our Privacy Steward program to support and drive privacy compliance within the business/corporate areas
- Communicated our Supplier Code of Conduct to support our responsible sourcing practices
- Continued enterprise-wide guidance of Cigna Connects through our Cigna Connects Corporate Responsibility Governance Council comprised of **20** cross-functional leaders

## PERFORMANCE TABLES

2018 results for Cigna’s economic, social, and environmental key performance indicators.

### Cigna 2015–2018 Performance Tables

#### Economic

KEY PERFORMANCE INDICATORS	2018	2017	2016	2015
Global Revenue <sup>1</sup> (in billions)	\$48.7	\$41.6	\$39.7	\$37.9
Financial Impact from Cigna Giving <sup>2</sup> (in millions)	\$24.4	\$21.2	\$13.5	\$12.7
Employee volunteer hours	80,529	57,751	53,496	53,418

#### Social

KEY PERFORMANCE INDICATORS <sup>3</sup>	2018 <sup>4</sup>	2017	2016	2015
Total number of employees <sup>5</sup>	45,288	43,367	41,011	39,300
By Region				
% United States	85.6%	85.8%	87.4%	85.4%
% Global	14.4%	14.2%	12.6%	14.6%
By Employee Type				
% Full-Time	98.5%	98.3%	98.2%	97.1%
% Part-Time	1.5%	1.7%	1.8%	2.9%
By Gender <sup>6</sup> :				
% Women	71.4%	71.5%	71.7%	70.3%
% Men	28.6%	28.5%	28.3%	29.7%
By Age:				
% Under 30 years of age	13.5%	14.0%	14.4%	15.5%
% Age 30-50	56.8%	57.0%	56.9%	56.9%
% Age 50 or older	29.7%	29.0%	28.8%	27.6%
Total number of new hires	7,044	7,079	5,258	7,473
By Gender:				
% Women	69.5%	70.3%	71.8%	65.8%
% Men	30.5%	29.5%	28.1%	34.2%
By Region:				
% Under 30 years of age	31.9%	35.5%	35.4%	36.8%
% Age 30-50	54.5%	52.3%	52.1%	52.0%
% Age 50 or older	13.7%	12.2%	12.5%	11.2%
Average hours for training per employee <sup>7</sup>	59	54	30	26
Safety incident rate <sup>8</sup>	0.40	0.34	0.44	0.37

Disclaimer: The report covers calendar year 2018 and unless otherwise noted, excludes the combination with Express Scripts, which closed on December 20, 2018.

## Environmental<sup>9</sup>

Key Performance Indicators	2018	2017	2016	2015
Greenhouse gas emissions (metric tons of CO <sub>2</sub> e)	69,953	64,948	76,414	84,223
Scope 1 emissions	10,961	10,448	11,247	12,039
Scope 2 emissions	58,992	54,500	65,167	72,184
Emissions intensity per square foot	0.011	0.011	0.013	0.013
Scope 3 business travel emissions <sup>10</sup> (metric tons of CO <sub>2</sub> e)	21,371	20,083	24,811	24,885
Energy consumption (megawatt hours) <sup>11</sup>	207,152	184,794	220,582	235,140
Direct energy consumption <sup>12</sup>	63,130	51,845	69,213	72,471
Indirect energy consumption	144,022	132,949	151,369	162,669
Energy intensity per square foot	0.033	0.031	0.037	0.038
Water withdrawals <sup>13</sup> (in kilo-gallons)	92,614	99,606	80,786	83,587
Water intensity per square foot	0.016	0.017	0.014	0.013

1. Additional financial performance data can be found in our [2018 Annual Report \[PDF\]](#).
2. Figure is inclusive of Cigna Foundation and Civic Affairs contributions inclusive of expenses, corporate contributions from business units, employee giving and the estimated value of employee volunteer hours. The increase in 2017-2018 giving totals is due in part to the inclusion of contributions from our company's foundation in Korea.
3. The boundary for employee data includes Cigna's global workforce.
4. 2018 workforce data is as of December 20, 2018, and precedes our combination with Express Scripts Holdings. Post-combination, Cigna now has approximately 74,000 employees.
5. Please note the following: (1) Cigna also utilizes independent contractors, such as informational technology providers, who are not included in the employee count; (2) employees who did not identify a gender and/or age are included in total employee count but reported in percentage of employees by gender and age group; and (3) the total number of employees has been rounded.
6. We also provide gender-based reporting for United States employees in the Diversity & Inclusion section of our Corporate Responsibility Report. The figures reported in this Performance Table represent our global workforce.
7. Reported average hours of training for employees are estimates derived from data for each career band for Cigna based on our Cigna University course training. Reported averages in 2017-2018 has increased to include specific skills training, career development, business-led learning and higher education training.
8. Safety incident rate is based on the number of U.S. Occupational Safety and Health Administration (OSHA) recordable incidents per 200,000 hours worked. Fluctuations in these incident rates are typical year to year.
9. Environmental performance data excludes our non-U.S. real estate portfolio. Based on square footage and activity, these emissions are estimated to comprise less than 10% of our total Scope 1 and 2 emissions.
10. Business travel emissions include flights, trains, rental cars and hotel nights as provided by Cigna's travel vendor.
11. The number of Cigna's properties increased from 2017 to 2018 (7% increase in square footage), resulting in an increase in energy usage. These newly added properties are being integrated under Cigna's environmental initiatives, and are expected to reduce their energy consumption in upcoming years. Additionally, Cigna extrapolates a conservative estimation for properties with unavailable billing information, and a greater number of properties were extrapolated in 2018 (13.2% of total emissions vs. 6.2% of total emissions in 2017).
12. Direct energy consumption sources include those from natural gas and our vehicle and aviation fleet.
13. Source for water withdrawals is exclusively municipal water. Data has been extrapolated for some properties, and data coverage is limited to a portion of our United States real estate portfolio.

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## GLOBAL REPORTING INITIATIVE

Cigna utilizes the Global Reporting Initiative standards for voluntary, nonfinancial reporting.

To assist our stakeholders in locating corporate responsibility disclosures of interest, Cigna has utilized the GRI Standards, which represents current best practice for reporting on internationally recognized set of indicators covering economic, environmental, and social aspects of business performance.

For additional information on the GRI, please visit [globalreporting.org](http://globalreporting.org).

### I. General Disclosures

#### Organizational Profile

INDICATOR	DESCRIPTION	LOCATION
102-1	Name of the organization	Cigna Corporation (“Cigna”)
102-2	Activities, brands, products, and services	<a href="#">2018 Annual Report [PDF]</a> (pages 18-19) <a href="#">Facts About Cigna</a>
102-3	Location of headquarters	Our corporate headquarters are located in Bloomfield, Connecticut.
102-4	Location of operations	<a href="#">2018 Annual Report [PDF]</a> (pages 18-19) <a href="#">Facts About Cigna</a>
102-5	Ownership and legal form	Cigna is a publicly-traded corporation.
102-6	Markets served	<a href="#">2018 Annual Report [PDF]</a> (pages 1-11 of 10-K Filing) <a href="#">Stakeholder Engagement</a> <a href="#">Facts About Cigna</a>
102-7	Scale of the organization	<a href="#">2018 Annual Report [PDF]</a> (pages 18-19) <a href="#">Facts About Cigna</a>
102-8	Information on employees and other workers	<a href="#">2015-2018 Performance Tables</a>
102-9	Supply chain	<a href="#">Supply Chain Management</a>
102-10	Significant changes to the organization and its supply chain	<a href="#">About This Report</a> <a href="#">Combination with Express Scripts</a>
102-11	Precautionary Principle or approach	<a href="#">Environmental Policy Statement</a> <a href="#">Sustainability Performance Plan</a>
102-12	External initiatives	Cigna is a signatory to the United Nations Global Compact.
102-13	Membership of associations	<a href="#">2018 Political Contributions and Lobbying Activity Report [PDF]</a>

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## Strategy

INDICATOR	DESCRIPTION	LOCATION
102-14	Statement from the most senior decision-maker about the relevance of sustainability and organization's strategy	<a href="#">Message from David Cordani</a>
102-15	Key impacts, risks, and opportunities	<a href="#">2018 Highlights</a> <a href="#">2018 Annual Report [PDF]</a> <a href="#">CDP 2018 Climate Change Information Request</a> (Question C2)

## Ethics, Integrity & Human Rights

INDICATOR	DESCRIPTION	LOCATION
102-16	Values, principles, standards, and norms of behavior	<a href="#">Our Culture</a> <a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Human Rights Statement</a> <a href="#">Supplier Code of Ethics [PDF]</a>
102-17	Mechanisms for advice and concerns about ethics	<a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Ethics-Based Web Reporting</a>

## Governance

INDICATOR	DESCRIPTION	LOCATION
102-18	Governance structure of the organization, including committees of the highest governance body and those responsible for decision-making on economic, environmental and social impacts.	<a href="#">Corporate Governance &amp; Risk Management</a> <a href="#">Corporate Governance Practices</a> <a href="#">Board of Directors</a>
102-22	Composition of the highest governance body and its committees	<a href="#">Board Committees and Charters</a>
102-23	Chair of the highest governance body	Isaiah Harris, Jr. is the Chairman of Cigna's Board of Directors. Mr. Harris is an independent member of the Board.
102-24	Nominating and selecting the highest governance body	<a href="#">Corporate Governance Guidelines [PDF]</a> (pages 1-3)
102-25	Conflicts of interest	<a href="#">Director Code of Business Conduct and Ethics [PDF]</a> (Section 2)
102-28	Evaluating the highest governance body's performances	<a href="#">Corporate Governance Guidelines [PDF]</a> (pages. 6-7)
102-35	Remuneration policies	<a href="#">2019 Proxy Statement [PDF]</a> (pages 37-40)
102-36	Process for determining remuneration	<a href="#">2019 Proxy Statement [PDF]</a> (pages 55-59)

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## Stakeholder Engagement

INDICATOR	DESCRIPTION	LOCATION
102-40	List of stakeholder groups	<a href="#">Stakeholder Engagement</a>
102-41	Collective bargaining agreements	Approximately 1% of Cigna employees (employees from our operations formerly known as Vanbreda) were represented by collective bargaining agreements during the reporting period.
102-42	Identifying and selecting stakeholders	<a href="#">Stakeholder Engagement</a>
102-43	Approach to stakeholder engagement	<a href="#">Stakeholder Engagement</a> <a href="#">Customer Centricity</a> <a href="#">2018 Highlights</a>
102-44	Key topics and concerns raised	<a href="#">Stakeholder Engagement</a> <a href="#">Health Equity</a>

## Reporting Practice

INDICATOR	DESCRIPTION	LOCATION
102-45	Entities included in the consolidated financial statements	<a href="#">About This Report</a> <a href="#">2018 Annual Report [PDF]</a> (page 117 of 10-K Filing)
102-46	Defining report content and topic boundaries	<a href="#">About This Report</a>
102-47	List of material topics	Please refer to the Management Approach Disclosures in this GRI Content Index, where we have provided disclosures on 20 economic, environment and social topics.
102-48	Restatements of information	None during the reporting period.
102-49	Changes in reporting	None during the reporting period.
102-50	Reporting period	Our reporting period is calendar year 2016.
102-51	Date of most recent report	<a href="#">2017 Corporate Responsibility Report [PDF]</a>
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	<a href="mailto:cignaconnects@cigna.com">cignaconnects@cigna.com</a>
102-56	External assurance	We received assurance for our greenhouse gas emissions during the reporting period for Scope 1 and 2 greenhouse gas (GHG) emissions. <a href="#">GHG Emissions Assurance Statement</a>

## Management Approach

INDICATOR	DESCRIPTION	LOCATION
103-1	Explanation of the material topic and its Boundary	Please refer to the Management Approach Disclosures in this GRI Content Index, where we aim to frame our disclosures with an explanation of each topic’s importance to the organization and our stakeholders, as well as the scope of our impacts.
103-2	The management approach and its components	Please refer to the Management Approach Disclosures in this GRI Content Index, where we discuss policies, procedures and practices in addition to goals and objectives for material topics.
103-3	Evaluation of the management approach	Please refer to the Management Approach Disclosures in this GRI Content Index, where we aim to report on challenges and opportunities in a balanced manner and identify future plans.

## II. Specific Disclosures

### Management Approach Disclosures

#### Economic

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Economic Performance (201)	<a href="#">2018 Annual Report [PDF]</a> <a href="#">Formula for Change</a>	●	●	Cigna’s economic performance is relevant to our investors, client employers, customers, suppliers and communities.
Indirect Economic Impacts (203)	<a href="#">2018 Annual Report [PDF]</a> (pages 2-14) <a href="#">Health Equity</a> <a href="#">Quality and Access</a> <a href="#">Opioids and Mental Health</a> <a href="#">Community Investments</a> <a href="#">United Nations Sustainable Development Goals</a>	●	●	Cigna’s activities and investments to support health care systems and communities are relevant to our investors, client employers, customers and communities.
Anti-Corruption (205)	<a href="#">Ethics, Integrity &amp; Human Rights</a> <a href="#">Code of Ethics and Principles of Conduct</a>	●	●	Anti-corruption is relevant to all stakeholders, including our investors and the global communities that we serve.

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## Environmental

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Energy (302)	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water and Waste</a>	●	●	Energy consumption associated with operations is relevant to all stakeholders including our communities, client employers, customers and investors.
Water (303)	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water and Waste</a>	●	●	Water and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Emissions (305)	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water and Waste</a>	●	●	Greenhouse gas emissions and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Effluents and Waste (306)	<a href="#">Energy, Emissions, Water and Waste</a>	●	●	Efficient use of resources and management of waste is relevant to our investors, client employers, customers and communities.
Environmental Compliance (307)	<a href="#">Sustainability Performance Plan</a> <a href="#">Environmental Policy Statement</a>	●	●	Compliance with environmental regulations is relevant to our investors and the communities where we operate.
Supplier Environmental Assessment (308)	<a href="#">Supply Chain Management</a>	●	●	Our assessment of suppliers' environmental practices is relevant to our corporate client employers, investors, suppliers and our communities.



## Social

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Employment (401)	<a href="#">Our Culture</a>	●	●	Cigna's employment practices are relevant to our investors, client employers, customers and the communities where we are employers.
Occupational Health and Safety (403)	<a href="#">Employee Health, Safety &amp; Wellness</a>	●	●	Occupational health and safety is relevant to our investors, client employers and communities.
Training and Education (404)	<a href="#">Human Capital Development</a>	●	●	Training and education is relevant to our investors and communities.
Diversity and Equal Opportunity (405)	<a href="#">Diversity and Inclusion</a>	●	●	Diversity and equal opportunity is relevant to our investors, client employers and communities.
Human Rights Assessment (412)	<a href="#">Ethics, Integrity &amp; Human Rights</a> <a href="#">Human Rights Statement</a>	●	●	Our assessment of any human rights issues with our operations is relevant to our investors and our communities.
Local Communities (413)	<a href="#">Health Equity</a> <a href="#">The Cigna Foundation</a> <a href="#">Global Citizenship</a> <a href="#">Employee Volunteerism &amp; Giving</a> <a href="#">United Nations Sustainable Development Goals</a>	●	●	Local community impacts are relevant to all stakeholders, particularly the communities where we operate.
Supplier Social Assessment (414)	<a href="#">Supply Chain Management</a> <a href="#">Human Rights Statement</a> <a href="#">Supplier Code of Ethics [PDF]</a>	●	●	Our assessment of suppliers' social practices, particularly pertaining to labor and human rights topics, is relevant to our client employers, investors, suppliers and our communities.
Public Policy (415)	<a href="#">2018 Political Contributions and Lobbying Activity Report [PDF]</a>	●	●	Public policy activities are relevant to all stakeholders including our customers.

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MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Customer Health and Safety (416)	<a href="#">Customer Centricity</a> <a href="#">Health Equity</a> <a href="#">Quality &amp; Access</a> <a href="#">Accreditation</a> <a href="#">Opioids and Mental Health</a> <a href="#">Go. Know. Take Control® Campaign</a> <a href="#">Partnership with Achilles International</a>	●	●	Customer health and safety is relevant to our customers, employer clients and investors.
Customer Privacy (418)	<a href="#">Global Privacy &amp; Information Protection</a>	●	●	The protection of customer privacy and information is relevant to our customers, employer clients and investors.

Indicators

Economic

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Economic Performance	201-1 Direct economic value generated and distributed	<a href="#">2018 Annual Report [PDF]</a> <a href="#">2015-2018 Performance Tables</a> <a href="#">Community Investments</a>
	201-2 Financial implications and other risks and opportunities for the organization’s activities due to climate change	<a href="#">CDP 2018 Climate Change Information Request</a> (Question C2)
Indirect Economic Impacts	203-1 Infrastructure investments and services supported	<a href="#">The Cigna Foundation</a> <a href="#">United Nations Sustainable Development Goals</a> <a href="#">Opioids and Mental Health</a> <a href="#">2018 Highlights</a> <a href="#">Go. Know. Take Control® Campaign</a> <a href="#">Healthier Kids for our Future</a>
Anti-Corruption	205-2 Communication and training about anti-corruption policies and procedures	<a href="#">Ethics, Integrity &amp; Human Rights</a>

Environmental

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Energy	302-1 Energy consumption within the organization	<a href="#">2015-2018 Performance Tables</a>
	302-3 Energy intensity	<a href="#">2015-2018 Performance Tables</a>
Water	303-1 Total water withdrawal by source	<a href="#">2015-2018 Performance Tables</a>
Emissions	305-1 Direct greenhouse gas (GHG) emissions (Scope 1) ✓ <b>Assured by third-party verifier</b>	<a href="#">2015-2018 Performance Tables</a> <a href="#">GHG Emissions Assurance Statement [PDF]</a>
	305-2 Energy indirect greenhouse gas (GHG) emissions (Scope 2) ✓ <b>Assured by third-party verifier</b>	<a href="#">2015-2018 Performance Tables</a> <a href="#">GHG Emissions Assurance Statement [PDF]</a>
	305-3 Energy indirect greenhouse gas (GHG) emissions (Scope 3)	<a href="#">2015-2018 Performance Tables</a>
	305-4 Greenhouse gas (GHG) emissions intensity	<a href="#">2015-2018 Performance Tables</a>
	305-7 NOX, SOX, and other significant air emissions	These emissions are not material to our operations.
Effluents and Waste	306-1 Waste by type and disposal method	<a href="#">Energy, Emissions, Water and Waste</a> This indicator is partially reported.
Environmental Compliance	307-1 Non-compliance with environmental laws and regulations	None during the reporting period.
Supplier Environmental Assessment	308-1 New suppliers that were screened using environmental criteria	<a href="#">Supply Chain Management</a>

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## Social

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Employment	401-1 Total number and rates of new employee hires and employee turnover by age group, gender, and region	<a href="#">2015-2018 Performance Tables</a>
Occupational Health and Safety	403-2 Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities	<a href="#">2015-2018 Performance Tables</a> Our employees primarily work in office settings. Work-related fatalities were not applicable during the reporting period.
Training and Education	404-1 Average hours of training per year per employee	<a href="#">2015-2018 Performance Tables</a>
	404-2 Programs for upgrading employee skills and transition assistance programs	<a href="#">Human Capital Development</a> <a href="#">2018 Highlights</a>
	404-3 Percentage of employees receiving regular performance and career development reviews	<a href="#">Human Capital Development</a> All full-time, salaried part-time, and hourly part-time employees are required to have check-in conversations that are frequent, quality conversations that enable both managers and employees to better position themselves for the future and perform in a way where they can meet individual, team, and organizational goals. Employees are also encouraged to complete a development action plan.
Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	<a href="#">2015-2018 Performance Tables</a> <a href="#">Diversity &amp; Inclusion</a> <a href="#">2019 Proxy Statement [PDF]</a> (page 10)
Human Rights Assessment	412-2 Employee training on human rights policies or procedures	<a href="#">Ethics, Integrity &amp; Human Rights</a> <a href="#">Human Capital Development</a>
Local Communities	413-1 Operations with implemented local community engagement, impact assessments, and development programs	<a href="#">Health Equity</a> <a href="#">Community Investments</a> <a href="#">Cigna Foundation</a> <a href="#">Global Citizenship</a> All Cigna global locations have local community engagement programs and/or activities in place.
Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	<a href="#">Supply Chain Management</a>
Public Policy	415-1 Political contributions	<a href="#">2018 Political Contributions and Lobbying Activity Report [PDF]</a>

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MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Customer Health and Safety	416-1 Assessment of the health and safety impacts of product and service categories	<a href="#">Customer Centricity</a> <a href="#">Quality and Access</a> <a href="#">Accreditation</a> <a href="#">Health Equity</a> <a href="#">Opioids and Mental Health</a> <a href="#">Go. Know. Take Control® Campaign</a> <a href="#">Partnership with Achilles International</a>
Customer Privacy	418-1 Substantiated complaints regarding breaches of customer privacy and losses of customer data	<a href="#">Global Privacy &amp; Information Protection</a> <a href="#">2018 Annual Report [PDF]</a> (pages 21-22 of 10-K Filing)

This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards. The GRI is the most widely used framework for voluntary, nonfinancial reporting.

This report covers calendar year 2018, unless otherwise noted, and contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties. Forward-looking statements are based on Cigna’s current expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as “believe,” “expect,” “plan,” “intend,” “anticipate,” “estimate,” “predict,” “potential,” “may,” “should,” “will” or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those contained in Cigna’s Annual Report on Form 10-K for the year ended December 31, 2018 and Cigna’s other filings with the U.S. Securities and Exchange Commission. Cigna undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. The characterization of items identified throughout this report as “material” should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.

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Reporting on our 2018 activity for the 10 UN Global Compact principles.

[United Nations Sustainable Development Goals](#)

## United Nations Global Compact (UNGC)

Cigna was the first U.S. health insurance company to sign on to the United Nations Global Compact. As a signatory of the United Nations Global Compact since 2015, we are committed to living out the Compact’s 10 principles on human rights, labor standards, environment, and anti-corruption in our everyday business operations.

### Communication on progress

We report on our activity for the 10 UN Global Compact’s Principles covering human rights, labor standards, environmental responsibility, and business integrity (anti-corruption) in our annual Cigna Connects Corporate Responsibility Report. The following UNGC Index cross-references the 10 principles with annual updates on our management approach and how our Company addresses the Principles.

### Human Rights

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2018 PERFORMANCE AND APPROACH
1. Businesses should support and respect the protection of internationally proclaimed human rights.	<a href="#">Human Rights Statement</a>	<a href="#">Ethics, Integrity and Human Rights</a>
2. Businesses should make sure that they are not complicit in human rights abuses.	<a href="#">Human Rights Statement</a>	<a href="#">Ethics, Integrity and Human Rights</a>

### Labor

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2018 PERFORMANCE AND APPROACH
3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	<a href="#">Human Rights Statement</a>	<a href="#">Supply Chain Management</a>
4. Businesses should uphold the elimination of all forms of forced and compulsory labor.	<a href="#">Human Rights Statement</a>	<a href="#">Supply Chain Management</a>
5. Businesses should uphold the effective abolition of child labor.	<a href="#">Human Rights Statement</a>	<a href="#">Supply Chain Management</a>
6. Businesses should uphold the elimination of discrimination in respect of employment and occupation.	<a href="#">Code of Ethics and Principles of Conduct</a>	<a href="#">Diversity and Inclusion</a>

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## Environment

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2018 PERFORMANCE AND APPROACH
7. Businesses should support a precautionary approach to environmental challenges.	<a href="#">Environmental Policy Statement</a>	<a href="#">Sustainability Performance Plan</a> <a href="#">Community Resilience</a> <a href="#">CDP 2018 Climate Change Information Request</a>
8. Businesses should undertake initiatives to promote greater environmental responsibility.	<a href="#">Environmental Policy Statement</a>	<a href="#">Energy, Emissions, Water and Waste</a> <a href="#">Community Resilience</a>
9. Businesses should encourage the development and diffusion of environmentally friendly technologies.	<a href="#">Environmental Policy Statement</a>	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water and Waste</a> <a href="#">Supply Chain Management</a>

## Anti-Corruption

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2018 PERFORMANCE AND APPROACH
10. Businesses should work against corruption in all its forms, including extortion and bribery.	<a href="#">Code of Ethics and Principles of Conduct</a>	<a href="#">Ethics, Integrity and Human Rights</a>


## UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS


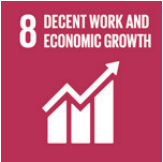

Through our Cigna Connects platform, we aim to connect and align our activities with the goals and targets set forth in the United Nations’ Sustainable Development Goals (SDGs), a global plan for action for the next decade with 17 goals and 169 targets.

Among all SDGs, Goal 3-focusing on “ensuring healthy lives and promoting well-being” – provides the greatest opportunity for Cigna to contribute specific industry expertise and resources to drive meaningful progress. We are also focused on opportunities to support other SDGs that are relevant to our business and where we are best positioned to make unique contributions:



Goal	Topic	Programs, Actions and Investments
	Hunger	<p><a href="#">Healthier Kids for Our Future Initiative</a></p> <p><a href="#">Employee Volunteerism and Giving</a></p> <p><a href="#">Cigna Foundation and World of Difference Grants</a></p> <p><b>National</b></p> <ul style="list-style-type: none"> <li>Blessings in a Backpack – Providing U.S. school children with weekend nutrition</li> </ul>
	Health and Well-Being	<p><a href="#">Building A Sustainable Health Care System</a></p> <p><a href="#">Go. Know. Take Control® Campaign</a></p> <p><a href="#">Health Improvement Tour</a></p> <p><a href="#">Opioids and Mental Health</a></p> <p><a href="#">Cigna Foundation and World of Difference and Healthier Communities Grants</a></p> <p><b>Midwest</b></p> <ul style="list-style-type: none"> <li>Bright Star Community Outreach – Create trauma helpline to address the devastating effects of trauma and violence in Chicago’s Bronzeville Community</li> </ul> <p><b>Connecticut</b></p> <ul style="list-style-type: none"> <li>The Joyce D. and Andrew J. Mandell Greater Hartford Jewish Community Center, Inc. – Implementing Youth Mental Health First Aid in the Greater Hartford Area</li> </ul> <p><b>Mid-Atlantic</b></p> <ul style="list-style-type: none"> <li>La Clinica del Pueblo – Funding a peer-based obesity, diabetes, and cardio-vascular prevention program for low-income, immigrant Latinos</li> </ul>

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Goal	Topic	Programs, Actions and Investments
	<p>Health and Well-Being (cont.)</p>	<p><b>Mid-South</b></p> <ul style="list-style-type: none"> <li>Appalachian Miles for Smiles – Providing basic dental care and eye examinations at no cost to the uninsured and underserved residents of Northeast Tennessee and Southwest Virginia</li> <li>Siloam Health – Targeting the faith congregations of Bhutanese, Burmese, Egyptian, and Hispanic communities in Nashville, Tennessee, to provide them with part-time community health workers</li> <li>East Tennessee Children’s Hospital – Supporting prenatal opioid-exposed infants via care coordination service and outpatient clinic, addressing the medical, developmental, and emotional needs during the first five years of the child’s life</li> <li>Memphis Fire Department – Assisting to expand a pilot mobile van program responding to non-emergency calls</li> </ul> <p><b>Tri-State</b></p> <ul style="list-style-type: none"> <li>Mount Sinai – Supporting an adolescent peer education intervention to prevent diabetes</li> </ul> <p><b>National</b></p> <ul style="list-style-type: none"> <li>Peer Health Exchange – Empowering young people with the knowledge, skills, and resources to make healthy decisions</li> <li>Shatterproof – Removing the stigma associated with substance abuse</li> </ul> <p><b>North Texas</b></p> <ul style="list-style-type: none"> <li>Vickery Meadows Clinic – Navigating immigrant and refugees residents of the Vickery Meadows apartment complex in Dallas, Texas, to clinical services at the local clinic</li> <li>Los Barrios Unidos Community Clinic – Educating Hispanic pediatric asthmatic patients and their families to take control of their disease</li> </ul> <p><a href="#">Partnership with Achilles International</a></p>

Goal	Topic	Programs, Actions and Investments
	Gender Equality	<p> <a href="#">Diversity and Inclusion</a>  <a href="#">Supplier Diversity and Mentoring Program</a>  <a href="#">Cigna Foundation and World of Difference Grants</a> </p> <p><b>National</b></p> <ul style="list-style-type: none"> <li>Girls on the Run – Helping girls pursue their dreams through interactive games and running</li> </ul> <p><b>Mid-west</b></p> <ul style="list-style-type: none"> <li>Rush University Medical Center – Partnering with African-American women to adopt healthier habits that contribute to active and healthy lifestyles</li> </ul> <p><b>South Florida</b></p> <ul style="list-style-type: none"> <li>University of Miami – Providing resources to Haitian women to reducing the higher incident of cervical cancer in the Little Haiti Neighborhood of Miami</li> </ul>
	Inclusive Growth	<p> <a href="#">Human Rights Statement</a>  <a href="#">Supplier Code of Ethics [PDF]</a> </p>
	Reduced Inequalities	<p> <a href="#">Health Equity Council</a>  <a href="#">Cigna Foundation and World of Difference and Healthier Communities Grants</a> </p> <p><b>Mid-Atlantic</b></p> <ul style="list-style-type: none"> <li>Health Advocates In-Reach and Research (HAIR) from the University of Maryland’s School of Public Health’s Center for Health Equity – Training barbers and beauticians on how to educate their clientele about colorectal cancer and the importance of getting preventive screenings</li> <li>MedStar Washington Hospital – Offering free colon cancer testing kits to African-American residents of Washington DC</li> </ul> <p><b>South Florida</b></p> <ul style="list-style-type: none"> <li>Healthy Mothers, Healthy Babies Coalition of Palm Beach County – Reducing low birth weight babies among African American mothers</li> </ul> <p><b>Tri-State</b></p> <ul style="list-style-type: none"> <li>New York Botanical Garden – Advancing research focused on the use of herbal remedies by Caribbean and Latino population in New York City</li> </ul>

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Goal	Topic	Programs, Actions and Investments
	Reduced Inequalities (cont.)	<p><b>Carolinas</b></p> <ul style="list-style-type: none"> <li>Novant Health – Lowering the incidence of cardiovascular disease and diabetes through a 12-week program</li> </ul> <p><b>Montana</b></p> <ul style="list-style-type: none"> <li>St. Vincent Healthcare – Providing programming to reduce and identify health disparities focusing on improving health among American Indian patients</li> </ul> <p><b>North Florida</b></p> <ul style="list-style-type: none"> <li>Hispanic Services Council – Creating opportunities for Hispanics to take control of their health and the health of their community</li> </ul> <p><b>Mid-west</b></p> <ul style="list-style-type: none"> <li>Lurie’s Children Hospital – Providing comprehensive healthcare to at-risk youth</li> </ul> <p><b>Mid-America</b></p> <ul style="list-style-type: none"> <li>St Louis Children’s Hospital – Disseminating its mobile van providing comprehensive asthma management and education while guiding families through complex health and social service systems</li> </ul> <p><b>Southern California</b></p> <ul style="list-style-type: none"> <li>Children’s Hospital of Orange County – Designing a groundbreaking mental health initiative to create a more effective system of mental health care for children, teens, and young adults in Orange County, California</li> </ul> <p><b>National</b></p> <ul style="list-style-type: none"> <li>Iraq and Afghanistan Veterans of America – Offering free and confidential support to veterans and family members by identifying transitional challenges and obtaining the resources necessary to meet their goals</li> <li>March of Dimes – Supporting an innovative model of group prenatal care to improve health outcomes</li> <li>USC Suzanne Dworak-Peck School of Social Work – Tailored support for veterans pursuing an MSW</li> </ul>
	Climate Action	<p><a href="#">Sustainability Performance Plan</a></p> <p><a href="#">Community Resilience</a></p>

You can learn more about the United Nations Sustainable Development Goals [here](#).

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