Purpose & Performance

2024 CORPORATE IMPACT REPORT

THE CIGNA GROUP

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To illustrate the integration between several of our focus areas, we've highlighted three vignettes:

About This Report

The Cigna Group® 2024 Corporate Impact Report covers environmental, social and governance activities and related performance for calendar-year 2024. Performance data includes combined data for The Cigna Group and its subsidiaries, unless otherwise noted. The report addresses the parent company and wholly owned subsidiaries comprising U.S. and international subsidiaries' operations, including our growth platforms, Evernorth® Health Services and Cigna Healthcare®.

This report:

- Is aligned to the Sustainability Accounting Standards Board (SASB) Managed Care and Professional and Commercial Services Industry Standards.

- Is reported in accordance with the Global Reporting Initiative (GRI) Standards.

- Leverages elements of the International Sustainability Standards Board (ISSB) and International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards, which incorporates the Task Force on Climate-Related Financial Disclosures (TCFD).

- Serves as our Communication on Progress as a member of the United Nations (UN) Global Compact.

This report is also designed to be compliant with the World Wide Web Consortium (W3C) Web Content Accessibility Guidelines (WCAG) 2.0.

The Cigna Group reports on our overall environmental, social and governance performance on an annual basis. Information and data reported herein reflect our goal to collect accurate information, including from third parties on which we rely, and is believed to be accurate based on information available as of the publish date (June 30, 2025). Our systems, sources of information, goals and targets, as well as the disclosure and reporting requirements, standards, methodologies, protocols, and landscape, continue to modify, update and evolve. As a result, we have from time to time discovered (and may discover in the future) updates and/or changes needed to our reported information. Accordingly, we may retroactively restate and/or reframe reported information in future Corporate Impact Reports. In this report, we restated some 2023 environmental data in our performance tables on pages 73–74.

Current and past reports, along with our CDP[1] responses, are available here. For more information or questions, please contact ESGteam@TheCignaGroup.com.

1   CDP is a not-for-profit charity that runs the global disclosure system for investors, companies, cities, states and regions to manage their environmental impacts.

A Message from Leadership

As a global health company, we've long challenged ourselves to be the best possible partner in helping people live their most fulfilling lives.

In this period of unprecedented change, what guides us is our unwavering commitment to our purpose: to improve the health and vitality of those we serve. Purpose without performance, however, is unattainable. It's our unwavering focus on both of these forces—**purpose and performance**—that makes our company unique, and always has. That is why in early 2025, The Cigna Group made a series of public commitments and actions to help drive change for the benefit of those we serve.

In these pages, you will find the data and the human stories that illustrate how our sense of purpose and performance is driving us to have a positive impact on our clients, customers and patients, partners, and communities while driving value and working hard to change the future of health care for the better.

Purpose and performance in action

There is no end to addressing the health needs across the millions of customer touchpoints we are privileged to serve. Focus matters, and the four pillars of our corporate impact and sustainability framework demonstrate how we've been thoughtful and disciplined in identifying the most important areas of need, grounded in our purpose and performance orientation.

Healthy Society

In our effort to support a health care ecosystem that advances better health for all, we recognize that communities face challenges in supporting the health of their citizens. This is why we have a long-standing focus on giving back to the communities in which we live, work and operate. Last year, The Cigna Group Foundation announced a multi-year philanthropic and community engagement initiative focused on partnering with nonprofit organizations in three essential areas: improving youth

mental health, supporting veteran mental health through housing stability and services, and addressing barriers to health equity. Inclusive of grants from The Cigna Foundation, corporate giving, and employee giving and volunteerism, our collective charitable contributions in 2024 totaled approximately $48 million.

Healthy Workforce

The Cigna Group is committed to advancing an inclusive culture that supports colleagues in bringing their best to all we do. We are also proud to showcase our suite of products and services with our own employees for the benefit of their health and vitality and as a source of innovation in how we can better serve our customers worldwide. We know how important preventive care is and that is why we announced that beginning this year, regular U.S. employees have an annual Preventive Care Day to take time away from work for preventive care and wellness appointments.

Healthy Environment

We see an inextricable link between people's health and the health of our environment. Considering the broader environment, responsible waste management is an opportunity that allows us to reduce our impacts, improve resilience and reduce costs.

For example, in 2024, our pharmacy operations team continued their work on more sustainable packaging, such as using smaller coolers for refrigerated medications, which use less materials like plastic shrink-wrap and Styrofoam.

Healthy Company

To promote positive societal impact, ethical behavior, and responsible and resilient business practices, we have a robust governance structure. Our Board of Directors is dedicated to principles of strong corporate governance that enable us to deliver on our commitments. Specifically, the Corporate Governance Committee ensures that the Board is composed of individuals with the experience and expertise that are relevant to our business and reflect the unique backgrounds and needs of our millions of stakeholders worldwide.

As a result of our ongoing work across these four pillars, we are pleased to have had our positive impact recognized, including being named #1 in health care among America's Most JUST Companies by JUST Capital and CNBC. Likewise, our company was included on Business Group on Health's Best Employer for Health and Well-being and named a 2024 *Military Times* Best for Vets Employer, a designation we've received for the fifth consecutive year.

Our commitment to better

While our corporate impact work will never be finished, we are an ever-evolving organization that continually challenges itself to do more for those we serve. While health care is complex, when you break it down, our individual health care experiences are intensely personal and

unique. The reality is we are all going to rely on the health care system at some point and we need to make it work better for all.

Our Commitment to Better is a multi-year effort intended to help lead and drive systemic improvement through a series of tangible steps forward. Specifically, this work to accelerate meaningful change in health care focuses on five key areas: access, support, value, accountability and transparency.

We are proud to be the first in our industry to announce such a series of transformative changes to address some of the most pressing challenges in health care today. Galvanized around our *Commitment to Better,* and guided by our purpose and performance-driven ethos, The Cigna Group is energized about the road we are on. We believe industry change is necessary, and we are choosing to meet the moment with action and great optimism. Thank you.

David M. Cordani
Chairman and Chief Executive Officer
The Cigna Group

Donna F. Zarcone
Chair, Corporate Governance Committee
The Cigna Group Board of Directors

About The Cigna Group

EVERNORTH
HEALTH SERVICES

Evernorth Health Services includes our Pharmacy Benefit Services and Specialty and Care Services operating segments, which provide independent and coordinated health solutions and capabilities to enable the health care system to work better and help people live richer, healthier lives.

cigna
healthcare

Cigna Healthcare includes the U.S. Healthcare and International Health operating segments, which provide comprehensive medical plan services and coordinated solutions to clients and customers.[3]

See our 2024 Annual Report and Form 10-K for more information.

Our Mission

Improve the health and vitality of those we serve

Our Vision

A better future built on the vitality of every individual and every community

Our Values

Our values guide how we work together; serve our customers, patients, clients and communities; and deliver on our mission.

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

$247.1 billion
total revenues[2]

182 million+
customer relationships[2]

73,500+
employees committed to changing people's lives for the better[2,3]

30+
markets and jurisdictions; headquartered in Bloomfield, Connecticut, USA[2]

A Pledge to Better from all of us at The Cigna Group

In early 2025, we announced actions to drive positive change for our customers and patients. Through five key areas of focus and several initial specific actions, we aim to improve the health of our customers and the value of our business:

1. **Easier access to care:** We will address the challenges customers face by making our processes simpler, easier and faster.

2. **Better support:** We will provide customers with more support and resources to navigate the health care system.

3. **Better value:** We will drive better value for our customers.

4. **Accountability:** We will implement governance processes at the highest levels to successfully ensure positive changes.

5. **Transparency:** We will openly share how we are continuously improving.

We see this as a critical element of our corporate impact across all of our sustainability pillars and believe these efforts will also indirectly benefit society as a whole, including those we serve and work alongside. See page 21 for more details about the commitments.

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2   As of December 31, 2024. The Cigna Group 2024 Annual Report, https://s202.q4cdn.com/757723766/files/doc_financials/2024/ar/2024-Annual-Report.pdf

3   In January 2024, The Cigna Group entered into a definitive agreement to sell the Medicare Advantage, Medicare Individual Stand-Alone Prescription Drug Plans, Medicare and Other Supplemental Benefits, and CareAllies businesses within the U.S. Healthcare operating segment to HCSC. The transaction closed in the first quarter of 2025 and, as part of this divestiture, our employee count decreased from the number reported as of December 31, 2024.

Our Vision, Framework and Strategy

Our corporate impact and sustainability vision is to transform the ecosystem of health into one that is well-functioning, sustainable, accessible, and equitable—**advancing better health for all**.

Our vision underscores our enterprise mission to improve the health and vitality of those we serve, and it is an extension of our values (see page 6). Our commitment to this vision guides us in our multidimensional value-creation framework and strategy as we strive to meet the needs of our many stakeholders.

We strive to conduct a materiality assessment every few years, in line with best practices and as we commit to in our annual Proxy Statement. In 2024,

we engaged a third-party consultant to conduct a double materiality assessment using guidance from the European Union (EU) Corporate Sustainability Reporting Directive (CSRD) and the European Financial Reporting Advisory Group (EFRAG).[4] Double materiality assesses how a business is affected by sustainability matters from both an impact and financial perspective and supports our readiness to respond to evolving regulations.

4   EFRAG is a private association established in 2001 with the encouragement of the European Commission to serve the public interest. EFRAG extended its mission in 2022 following the new role assigned to EFRAG in the CSRD, providing Technical Advice to the European Commission in the form of draft European Sustainability Reporting Standards and/or draft amendments to these Standards.

5   Our double materiality assessment should not be construed as a characterization regarding the materiality or significance for any other purpose, including for purposes of applicable securities laws.

Our Double Materiality Assessment Approach

1 **Stakeholder identification.** We identified internal and external stakeholders (e.g., clients, suppliers, shareholders and peer companies) to engage throughout the double materiality assessment.

2 **Research.** We reviewed our existing public reports and internal documents, benchmarked external stakeholders' publicly available materials, leveraged external data sources, and referenced voluntary and regulated reporting standards and frameworks.

3 **European Sustainability Reporting Standards (ESRS) topic mapping and Impact, Risk, Opportunity (IRO) identification.** We drafted IROs for each ESRS topic, sub-topic, and sub-sub-topic, leveraging the research and making them relevant to The Cigna Group. We created scoring criteria aligned with implementation guidance from EFRAG and our internal Enterprise Risk Management (ERM) process.

4 **Indicative scoring of IROs.** Using our scoring criteria, we scored each IRO. Our assessment of impact materiality considered scope, scale, likelihood and remediability, while financial materiality[5] considered magnitude and likelihood.

5 **Scoring validation and materiality determination.** We conducted numerous workshops with internal, cross-functional stakeholders to validate our scoring. We also engaged external stakeholders, such as shareholders and clients. We adjusted IRO scoring based on feedback from our Advisory Committee (see page 10).

The results of our double materiality assessment reaffirmed our priority areas, as highlighted at right. These focus areas will continue to drive our framework and strategy for the near future.

In 2024, we continued to work with subject matter experts throughout the company to drive our vision forward. In the 2023 Environmental, Social and Governance (ESG) Report, we introduced new metrics to demonstrate our progress. We continue to highlight those metrics with a flag symbol throughout this report.

For programs and initiatives that illustrate how we're improving the health of our communities, customers, and patients and gaining momentum toward our vision to advance better health for all, look for the hand symbol throughout this report.

Our Focus Areas

Healthy Society
- Sustainable health care
- Product service and quality
- Health equity
- Community resilience

Healthy Workforce
- Employee health, safety and vitality
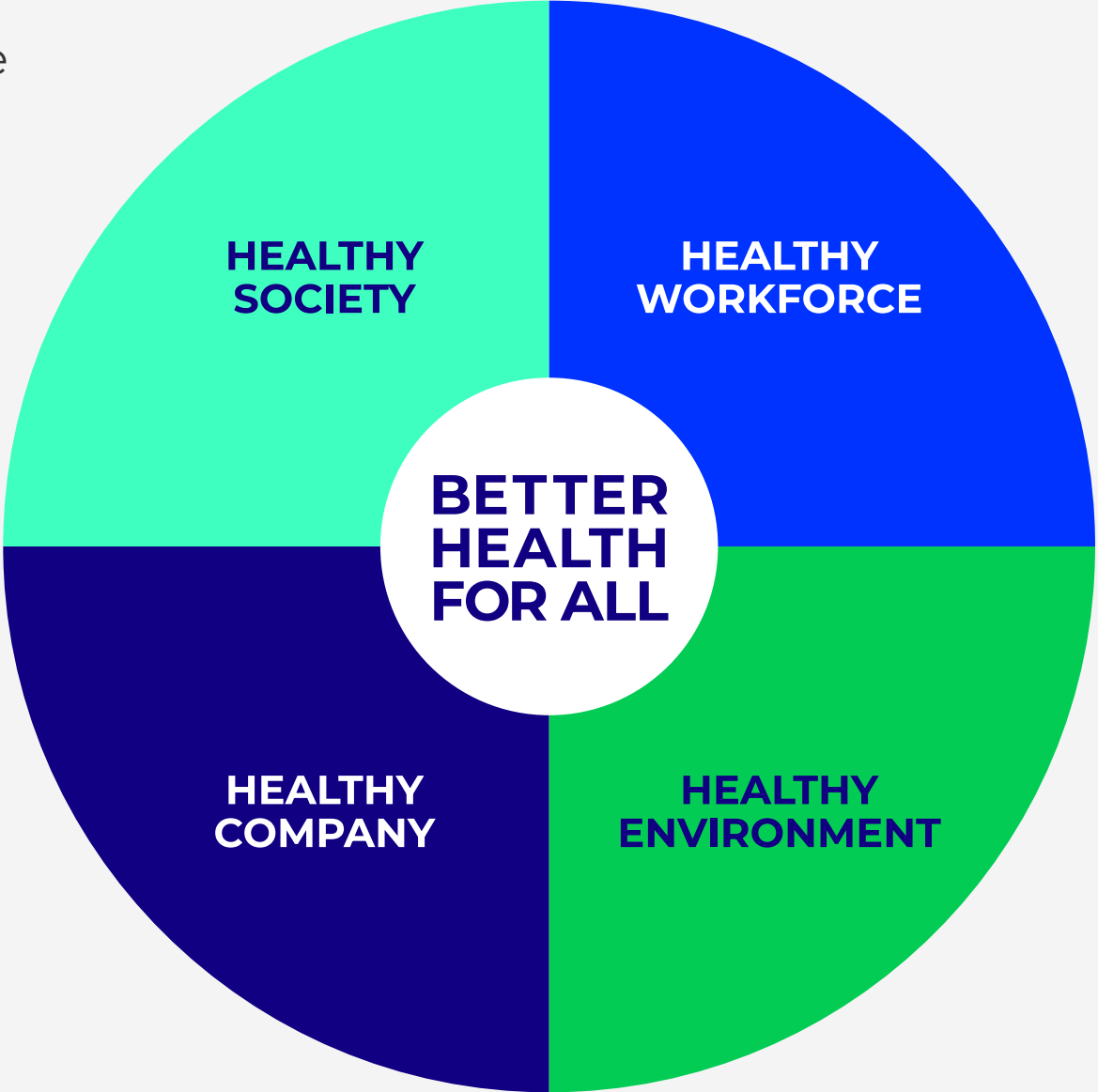- Inclusion within our workforce
- Human capital development

Healthy Company
- Leadership and accountability
- Business ethics and compliance
- Data protection
- Responsible supply chain

Healthy Environment
- Climate change and emissions
- Sustainable operations

Governance and Oversight

To deliver on our sustainability vision and strategy, we leverage a robust governance structure that promotes oversight and accountability.
The Cigna Group Board of Directors (the Board) has ultimate oversight responsibility for the company's sustainability strategy and initiatives and has delegated certain responsibilities to its committees as described below. Our focus areas are aligned to the applicable board committee in the table at right.

Corporate Governance Committee

- Ensures the Board adheres to strong board governance practices generally
- Oversees the company's sustainability policies and performance overall
- Reviews with management the contents and accuracy of our annual Corporate Impact Report
- Updates and makes recommendations to the Board with respect to sustainability-related policies, practices and initiatives

Audit Committee

- Oversees cybersecurity
- Oversees our disclosure controls
- Oversees compliance with legal and regulatory reporting requirements

Compliance Committee

- Oversees health care regulatory requirements governing our business operations
- Oversees ethics, data security and privacy

People Resources Committee

- Oversees human capital management matters, including pay equity and inclusion

In 2024, the full Board received and discussed sustainability-related updates during multiple meetings. Additionally, sustainability-related topics are regularly covered in Board Committee meetings.

ESG Focus Area	Audit	Compliance	Corporate Governance	People Resources
Business ethics and compliance	✓	✓	✓	
Climate change and emissions			✓	
Community resilience			✓	
Data protection	✓	✓		
Inclusion within our workforce				✓
Employee health, safety and vitality				✓
Health equity		✓		
Human capital development				✓
Leadership and accountability			✓	✓
Product service and quality		✓		
Responsible supply chain			✓	
Sustainable health care		✓		
Sustainable operations			✓	

A specific sustainability focus area has not been delegated to the Finance Board Committee.
However, the entire Board has oversight responsibility for our sustainability strategy and initiatives.
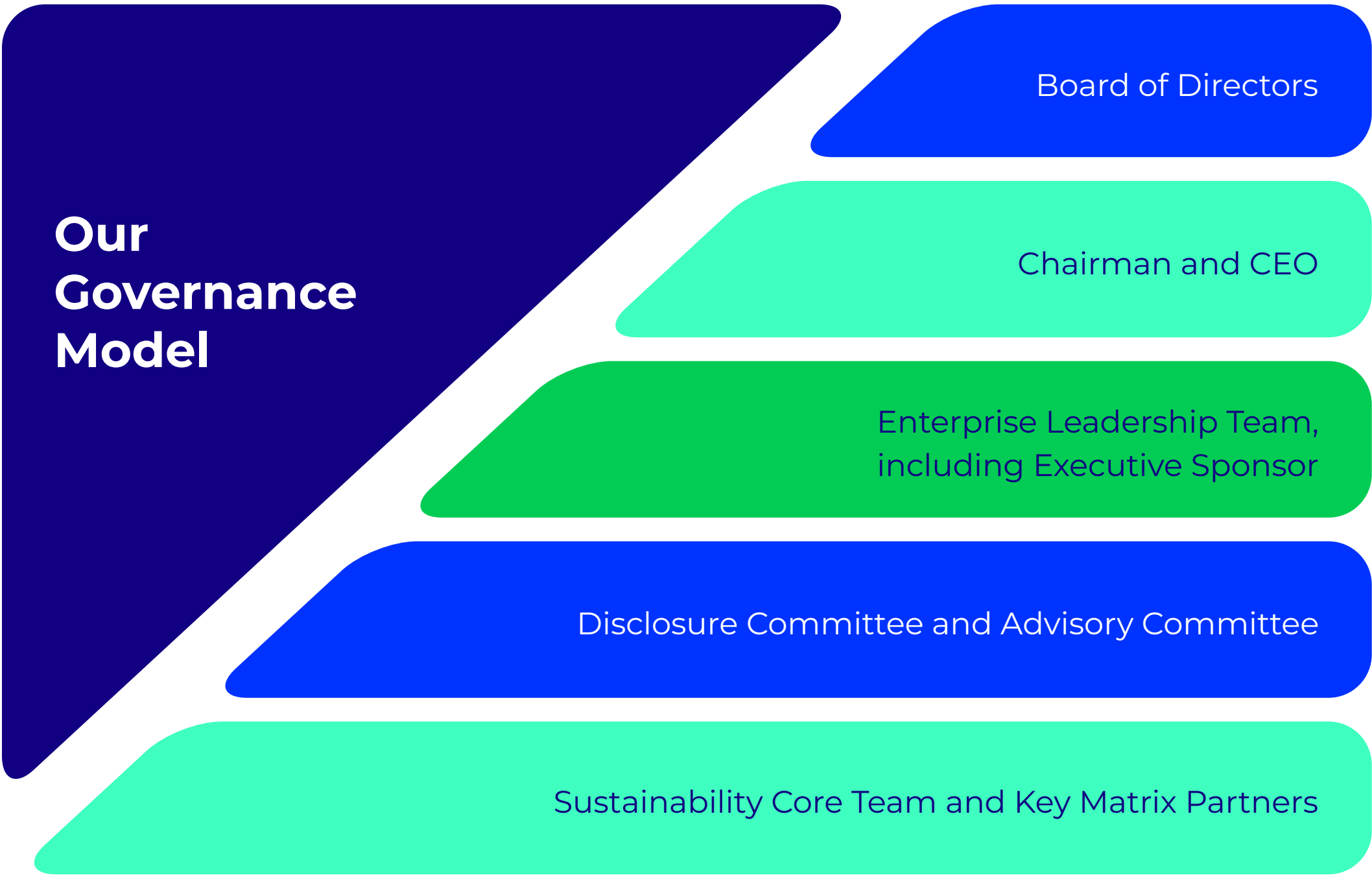
At the management level, our Corporate Impact and Sustainability Advisory Committee (Advisory Committee) comprises more than a dozen senior leaders from across the company, including leaders from each of our growth platforms, to support our ongoing commitment to environmental stewardship, a sustainable and equitable health care system, our employees, corporate social responsibility, and corporate governance. Ultimately, this Advisory Committee, with support from our sustainability team, seeks to further integrate our sustainability vision throughout the enterprise strategy and operations of The Cigna Group.

In 2024, we established a Corporate Impact and Sustainability Disclosure Committee (Disclosure Committee) to review our annual Corporate Impact Report, CDP submission and other external disclosures for accuracy and consistency. The Disclosure Committee includes senior leaders representing communications, internal audit, investor relations, accounting and human resources.

Our Governance Model

- Board of Directors
- Chairman and CEO
- Enterprise Leadership Team, including Executive Sponsor
- Disclosure Committee and Advisory Committee
- Sustainability Core Team and Key Matrix Partners

Snapshot of Recent Corporate Impact & Sustainability Recognitions

- Named among **America's Climate Leaders** by USA TODAY[6]

- Awarded **Silver** medal from EcoVadis, which represents top 15% of all scored companies across environment, labor and human rights, ethics, and sustainable procurement topics

- Named one of the **100 Best Corporate Citizens** by 3BL for 10th consecutive year[7]

- Honored by Business Group on Health as a **2024 Best Employer: Excellence** in Health and Well-being as well as for Excellence in Health Equity[8]

- Named a 2024 **Top Company for Executive Women** by Seramount[9]

- Ranked on Fair360's Top 50 Companies for the **fifth year** in a row[10]

- Maintained **AA** in MSCI ESG Ratings and "**Prime**" status by ISS, representing industry leadership[11,12]

- Named one of **America's Most JUST Companies** for the sixth consecutive year by JUST Capital and CNBC, including:[13]
  - #1 in the Health Care Providers industry
  - #10 overall in the JUST 100

6   The Cigna Group Newsroom, The Cigna Group Named Among America's Climate Leaders by USA TODAY, July 1, 2024.
7   The Cigna Group Newsroom, The Cigna Group Named as one of the 100 Best Corporate Citizens for 10th Consecutive Year, November 13, 2024.
8   The Cigna Group Newsroom, The Cigna Group Named Among Best Employers for Health and Well-Being, April 9, 2024.
9   Seramount, seramount.com/best-companies/2024-top-companies-for-executive-women-winners, 2024.
10 The Cigna Group Newsroom, The Cigna Group Ranks No. 7 in Fair360 Top 50 Companies, May 14, 2024.
11 MSCI ESG Ratings & Climate Search Tool, msci.com/our-solutions/esg-investing/esg-ratings-climate-search-tool/issuer/the-cigna-group/IID000000002920541, September 2024.
12 ISS ESG Gateway, iss-corporate.com/solutions/esg-solutions/iss-esg-gateway/, June 1, 2024.
13 JUST Capital, 2025 Overall Rankings, https://justcapital.com/rankings/, February 2025.

Healthy Society

We advance better health for all. Building a well-functioning, sustainable, accessible and equitable health care system requires understanding and addressing social determinants of health (SDOH) and improving medical quality and access while lowering health risks, promoting preventive health interventions and coordinating all aspects of care.

HEALTHY SOCIETY

HEALTHY WORKFORCE

BETTER HEALTH FOR ALL

HEALTHY COMPANY

HEALTHY ENVIRONMENT
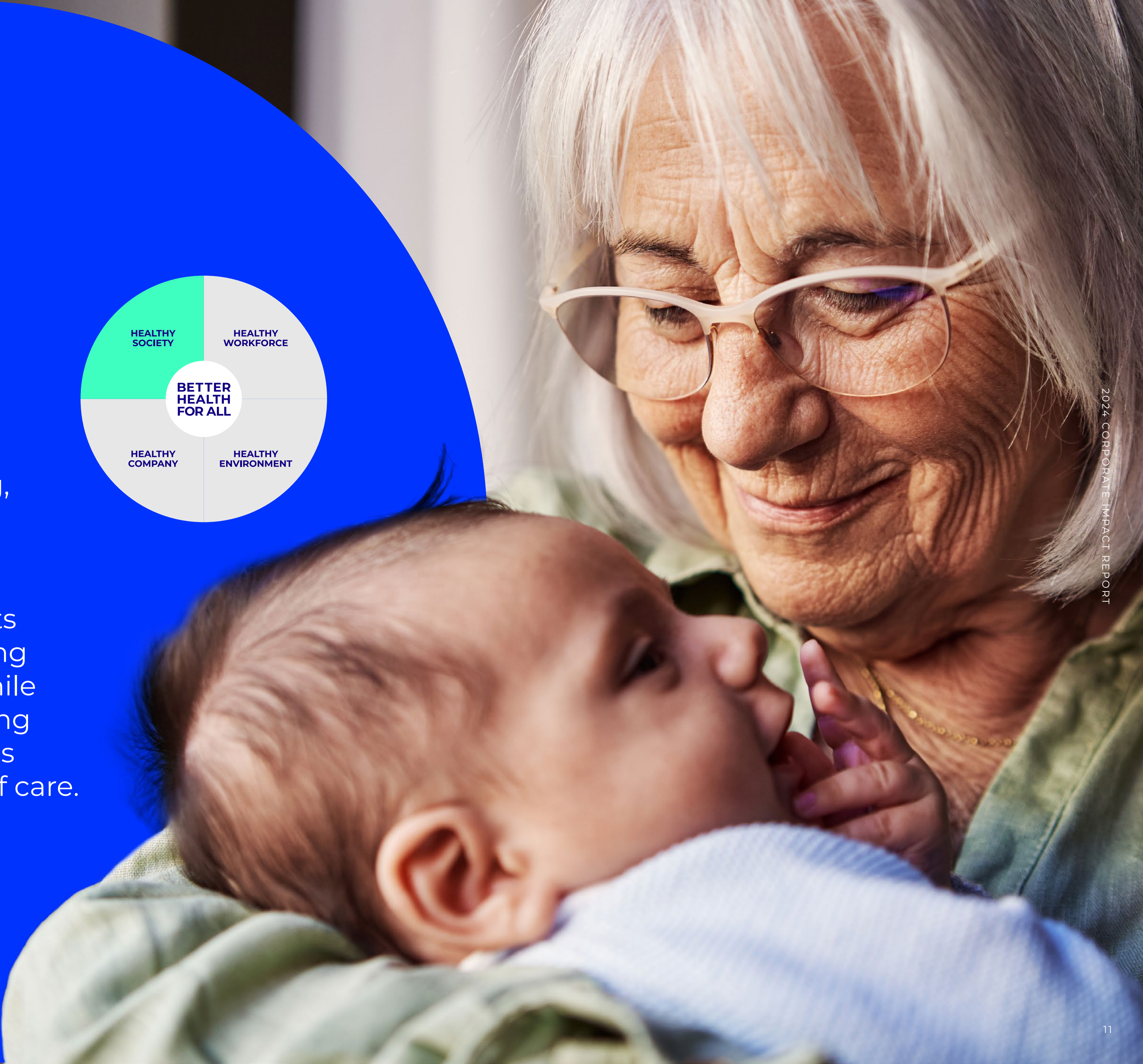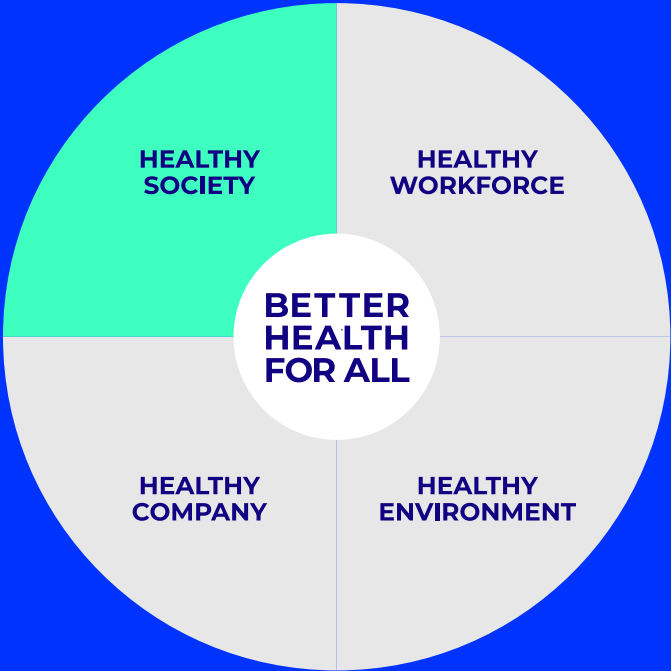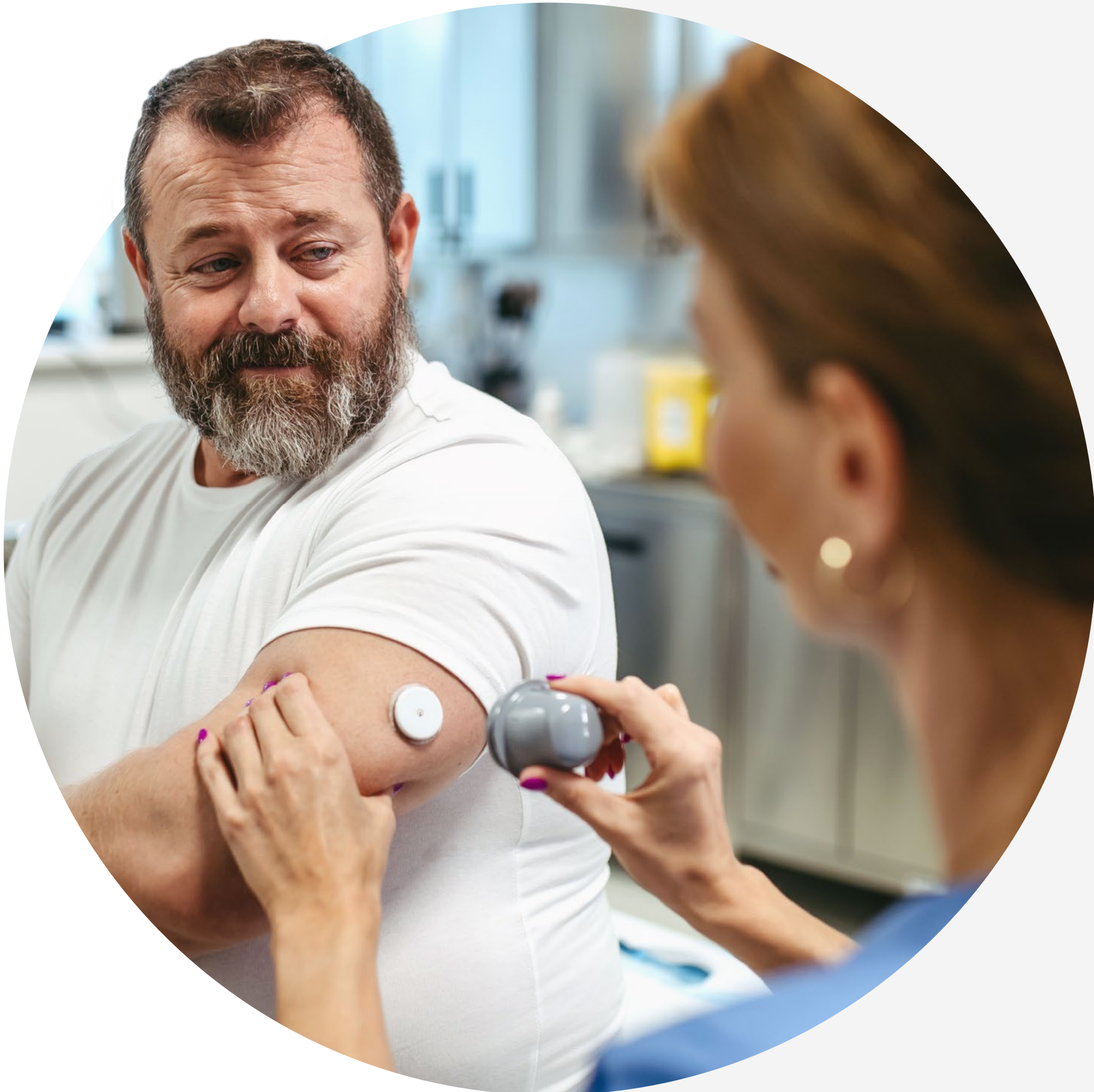
Sustainable Health Care

We are a global health company committed to creating a better future built on the vitality of every individual and every community.

Through our two growth platforms, Evernorth Health Services and Cigna Healthcare, we take on some of the biggest challenges in health care, including rising costs, access to care and personalized support for individuals with complex conditions. We do this while also being committed to fostering innovative new services and capabilities that build healthier communities.

Delivering Better Health and Value

At The Cigna Group, we employ approximately 20,000 physicians, nurses, pharmacists, and clinical operations and health professionals across Evernorth Health Services and Cigna Healthcare[14]—all who share a purpose of being champions for patients and clinicians to deliver better health and value. We aim to advance our health and value goals that place core importance on our efforts to improve access, quality, outcomes, equity and experience.

14 The Cigna Group Newsroom, Enabling access to safe and effective care through evidence-based coverage policies, May 31, 2024.
15 Based on Cigna Healthcare internal analysis of existing arrangements as of December 2024.

Investing in Value-Based Care

Value-based care models, also known as performance- or measurement-based care, are health care models through which we pay health care providers based on health outcomes and quality metrics instead of on the volume of care and services delivered. Outcome data is measured on specific interventions to highlight both clinical and cost impacts.

As part of our existing value-based model, Cigna Collaborative Accountable Care®, we have the following as of the end of 2024.[15]

- **~550** collaborative accountable care programs
- **~146,000** primary care providers in value-based arrangements
- **~100,000** specialty providers
- **~3.2M** customers who received value-based care through these programs

While value-based care has long existed for physical health, it has not seen the same adoption in behavioral health. In 2023, we launched our measurement-based program for our behavioral health network. As of the end of 2024, the program has more than 53,000 participating providers, and data demonstrates patients are receiving quick access to high-quality care.[16] Specifically, more than 96% of the participating providers have appointment availability in three days or less. In comparison, studies show that approximately 56% of psychologists reported they had no openings for new patients.[16]

To further our commitment to measurement-based care initiatives, we brought together more than 30 behavioral care organizations and their clinical leaders, applied behavior analysis organizations, and large provider groups as part of our inaugural Provider Advisory Council meeting in 2024. The Council shared insights into our strategy and initiatives and will meet quarterly to support our work and advance partnerships.

We also published a paper in *The Journal of Mental Health Policy and Economics*, a quarterly peer-reviewed academic journal, outlining the advantages and challenges of making value-based reimbursement arrangements the norm for behavioral health.

Increasing Preventive Care

Preventive care, like screenings for colorectal, breast and lung cancers, can be lifesaving, as early detection can improve the chances of survival. Yet, there is a large percentage of the population that doesn't get screened.[17] In 2024, we initiated two new pilots to help increase cancer screening rates. In one pilot, we leveraged embedded care coordinators within collaborative accountable care (CAC) provider groups to provide additional support, like helping customers schedule a screening. In the second, onsite coaches supported members from seven clients in completing their overdue screenings. We are planning to replicate this with additional CACs and clients in 2025.

Additionally, health disparities are prevalent among those with cancer. For example, research shows colorectal cancer diagnosis and mortality rates differ widely across racial and ethnic groups.[18] In response, we developed and launched a multicultural cancer screening campaign to boost awareness and incorporate into customer touchpoints. In 2024, we delivered more than 250,000 emails to customers from high and very high Social Determinants Index areas (see page 23) who were eligible for breast, cervical or colon cancer preventive screenings. In three months, approximately 61,000 unique customers who were engaged through the campaign had completed at least one cancer screening.[19] Looking ahead to 2025, we'll continue to make the educational toolkit available to coaches, account teams and others who work with our customers.

In 2024, our overall rate for preventive health screenings was approximately 52%,[20] which includes cancer screenings, children and adolescent care, and women's reproductive health, as defined by the Healthcare Effectiveness Data & Information Set® (HEDIS).[21]

16 Evernorth Health Services Newsroom, Case study: Standardized behavioral health metrics drive improved access and better health outcomes, October 22, 2024.
17 Evernorth Health Services Newsroom, Cancer screenings can improve health outcomes and lower costs for both patients and health plans, March 28, 2023.
18 Evernorth Health Services Newsroom, Promoting colorectal cancer screenings helps overcome health disparities, April 3, 2024.
19 Based on The Cigna Group internal analysis of HEDIS reports and campaign results as of year-end 2024.
20 Based on Cigna Healthcare internal analysis of claims from our US Employer population and HEDIS specifications.
21 HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA). HEDIS is one of the most widely used performance improvement tools in health care and is a standardized set of measurements for health plans that undergoes strict validation by NCQA auditors, who certify data reliability and integrity and evaluate the effectiveness of managed care clinical programs.

Lowering the Cost of Prescription Drugs

We relentlessly advocate on behalf of our clients and their members to make lifesaving therapies and medications more affordable. Below are a few ways we do this.

Biosimilars

One way we address cost is through biosimilars, which are products highly similar to, and with no clinically meaningful differences from, existing biologic medicines. In 2024, we announced a Humira biosimilar available at $0 out of pocket for eligible Accredo® patients.[22] By year-end 2024, the Humira biosimilar reached nearly 50% use, helping eligible patients save up to $3,500 per year.[23] More recently, we announced a Stelara biosimilar available at $0 out of pocket for eligible patients living with inflammatory conditions. This program is expected to save individual patients approximately $4,000 on average per year.[24]

Embarc Benefit Protection

We also address cost and accessibility of gene therapies with our Embarc Benefit Protection® program. Gene therapies can be life-changing for patients with rare diseases but can also be incredibly expensive. Through Embarc, we help shield health plans and customers from the high cost of breakthrough gene therapies.

In 2024, we expanded the program to include patients with a wider range of conditions to be eligible for treatment for gene therapies with Embarc. Newly added therapies include Casgevy and Lyfgenia, both one-time gene therapies to treat patients with sickle cell disease. We also added Lenmeldy, which treats patients with metachromatic leukodystrophy. We expect to add several other therapies throughout 2025.

An average of approximately 7,200,000 customers had access to protection against the high cost of gene therapies through this program in 2024.[25]

Pharmacy Benefit Services

Our Pharmacy Benefit Services business negotiates with pharmaceutical manufacturers to lower the cost of drugs for our clients and patients, in addition to many other services. Our more recent data illustrates how Express Scripts® Pharmacy Benefit Services patients are paying less at the pharmacy counter. For example, in 2023, customers with employer-sponsored insurance saw an approximately 1% decrease in their portion of out-of-pocket costs for their prescriptions compared to 2022, paying an average of $15.10 for a 30-day supply.[26]

22 Evernorth Health Services Newsroom, Evernorth announces Humira biosimilar available at $0 out of pocket for Accredo patients in June, April 25, 2024.
23 The Cigna Group 2024 Annual Report.
24 Evernorth Health Services Newsroom, Evernorth announces another step forward in lowering drug prices by making a Stelara biosimilar available at $0 out of pocket for patients early next year, September 5, 2024.
25 Based on Cigna Healthcare internal analysis of Embarc Benefit Protection membership for 2024.
26 Evernorth Health Services Newsroom, Express Scripts by Evernorth members paid less for their share of prescriptions in 2023 despite drug price increases, June 19, 2024. Due to reporting timelines, this information is reported on a one year lag.

In early 2025, we announced several steps we're taking to improve costs and transparency around pharmacy benefits. These changes aim to help patients benefit directly from Express Scripts' negotiations to lower the costs of prescription drugs. Going forward, the Evernorth standard offerings will help protect patients from paying the high list price of their medication by providing access to the lower price negotiated by Express Scripts, as well as help patients in employer-sponsored plans have improved financial predictability, receiving the benefit of the savings on medication costs that Express Scripts negotiates, if they don't already. This will be particularly meaningful to patients during their deductible phase, when the out-of-pocket cost of medications can be at their highest. Then, we will provide patients and plan sponsors with new pharmacy benefits summaries and disclosures to improve transparency.

Addressing Insulin Pricing[27]

Over the last decade, Express Scripts has saved plan sponsors and their members **billions of dollars** by negotiating with pharmaceutical manufacturers to lower the net cost of drugs, including insulin, as well as lowering out-of-pocket spending.

In 2019, Express Scripts was the **first to cap out-of-pocket costs for insulin medications** at $25 for a 30-day supply.

For years, Express Scripts has taken steps to **include low-list-price insulins** on its standard formularies and continues to expand access to these drugs.

Pharmacy benefit managers **increase adherence and improve health outcomes** for patients with diabetes.

Express Scripts and other pharmacy benefit managers only exist because they **provide real value and savings and drive lower net drug costs for plan sponsors.**

Read more at The Facts about PBMs and Insulin.

Tackling the Most-Complex, Highest-Cost Health Needs and Conditions

We focus on conditions that account for the majority of health care spend—such as diabetes, oncology, behavioral, and rare and orphan diseases—creating coordinated care pathways for patients that reduce waste and effectively manage the entire health journey, supporting better health outcomes.

Oncology

As mentioned earlier, we continue to engage in initiatives to raise cancer awareness among clients and customers and encourage regular screenings. In 2024, we partnered with the Know Your Lemons Foundation to offer its breast cancer awareness app to approximately 12 million covered employees and eligible family members, including our own employees.[28] As of late 2024, our Cigna Healthcare employer clients have the option to implement the Know Your Lemons at Work program within their organizations.

Also starting in 2025, Cigna Healthcare will offer coverage for breast MRI screenings for women with extremely dense breast tissue and regular mammograms for women starting at age 30, as diagnoses of breast cancer among women under 40 are rising.[28]

To address a shortage of medical oncologists who serve rural communities, we continue to leverage the Cigna Healthcare Oncology Consult Service (OCS)—a collaborative solution between community oncologists and subspecialty oncologists at leading comprehensive cancer centers recognized by the National Cancer Institute (NCI). The program pairs community oncologists with experienced cancer subspecialists at NCI-designated cancer centers to perform secondary reviews of diagnoses and drug treatment plans for complex cancer cases. So far, nearly 25% of the time, we're seeing subspecialists return additional recommendations for biomarker testing, imaging or other additional diagnostic testing—which all influence health outcomes.[29]

27 Evernorth Health Services, The Facts about PBMs and Insulin, September 20, 2024.
28 Cigna Healthcare Newsroom, Early detection, specialized support are key to fighting breast cancer, September 25, 2024.
29 Cigna Healthcare Newsroom, Bringing world-class cancer care to rural communities, August 26, 2024.

Announced in 2024 and available to eligible plan sponsors in 2025, Evernorth Oncology Benefit Services[SM] provides an enhanced oncology patient experience across pharmacy and medical treatments while also addressing the rapidly rising cost of cancer care. The service includes a personalized, digital- and mobile-based platform where patients can coordinate care across their team of clinicians and engage with their dedicated oncology nurse navigator. Oncology nurse navigators help patients schedule services, collect and manage documentation, and coordinate a travel schedule, if needed.

Through quality care and consultative approaches to patient care like the above, we aim to ensure patients with cancer are benefiting from the latest innovations in treatment, like genomic testing and earlier identification.

Genomic testing
Immune checkpoint inhibitors (ICIs) enable the patient's immune cells to destroy cancer cells. However, not all patients are appropriate candidates for ICI therapy, which makes genomic testing for key biomarkers crucial.

We aim to maintain or increase genomic testing for eligible patients with breast (oncotype dx) and lung (NGS) cancer, where testing is recommended by the National Comprehensive Cancer Network (NCCN), year-over-year to avoid ineffective treatment. In 2023, we set our baseline for these metrics, and in 2024, we increased to 95% for oncotype dx (compared to 90% in 2023) and dropped slightly to 97% (compared to 98% in 2023) for NGS.[30]

Earlier identification
Our predictive model algorithm identifies patients likely to receive a breast, colorectal, lung and/or prostate cancer diagnosis earlier in their diagnostic journey. By identifying patients earlier, oncology case managers can engage them sooner to help provide support at the time of their diagnosis and regarding treatment decisions.

Using the breast cancer predictive model, we are able to reach out to patients with breast cancer an average of 27 days earlier than standard models.[31]

In addition, patients identified by the breast cancer predictive model and engaged in our oncology case management program are more likely to engage in behavioral health care and see greater medical savings compared to those who are engaged later in their breast cancer journey.[32]

We will look to increase the number of patients identified with breast, lung or colorectal cancer earlier in their cancer journey using our early identification models to positively impact patient engagement, outcomes, experience and costs. In 2024, we identified nearly 4,000 patients earlier in their breast, lung or colorectal cancer journey due to the use of our early identification model.[33]

Specialty Pharmacy

Accredo Specialty Pharmacy serves patients with complex and chronic health conditions, including cancer, hepatitis C, HIV, bleeding disorders and multiple sclerosis. Our pharmacists, who are organized within 15 condition-specific Therapeutic Resource Centers (TRCs), complete continuing education annually, including specialized clinical training related to the TRC they support.

We continue to develop and implement initiatives to engage patients through our TRCs, and we measure this through medication adherence and engagement rates. For example, our multiple sclerosis (MS) population has an average of approximately 85% proportion of days covered (PDC).[34]

One of the ways we help patients achieve optimal adherence is through our one-on-one clinical coaching sessions. We leverage a behavioral trend algorithm to identify those most at risk for future nonadherence and engage them with customized clinical education and motivational coaching.

Also in 2024, we conducted a study to explore the relationship between patients' use of Accredo's digital tools and the positive impact on adherence to treatment. Overall, results showed that patients who enrolled in and leveraged Accredo's digital tools consistently demonstrated higher medication adherence rates when compared to non-digital users.[35]

30 Based on Cigna Healthcare internal analysis of U.S. Commercial oncology customer claims from January to December 2024.

31 Cigna Healthcare Newsroom, Helping women stay on track with screenings for common cancers, July 17, 2023.

32 Based on results of 2025 study of breast cancer early ID model. Comparison of customers who were engaged in oncology case management between April 2022 and December 2023 identified by early ID vs. standard triggers like UM, claims, and call in. Pathwell CM customers excluded.

33 Based on Cigna Healthcare internal analysis of medical customer claims from January to December 2024.

34 PDC is an industry-preferred method to measure medication adherence. Based on Accredo pharmacy benefit management book of business, January to December 2024.

35 Accredo Insights, The use of digital tools and positive impact on patient adherence, April 22, 2024.

Cardiodiabesity

The term "cardiodiabesity" defines and describes the interrelationship between type 2 diabetes, obesity and cardiovascular disease—each of which, individually and together, puts a significant financial strain on patients, families, health care providers and the national economy.[36,37]

One of our solutions is EncircleRx[SM]: Cardiodiabesity, a data-driven portfolio that helps plan sponsors manage cardiodiabesity with the industry's first-ever GLP-1 financial guarantee from our pharmacy benefit manager.

One Potential Solution to the GLP-1 Challenge

Backed by The Cigna Group Ventures, our strategic venture fund, 9amHealth is a leading virtual provider for cardiometabolic health aiming to expand to employers nationwide. 9amHealth is addressing the GLP-1 challenge by providing affordable cardiometabolic care at scale and helping to manage the rising costs of GLP-1s for both patients and employers.

Our goal is to provide necessary GLP-1 coverage to the right patients while carefully controlling growth. For example, we couple GLP-1s with behavioral health support and digital lifestyle programs to provide patients the best outcomes in their weight loss journey.

Additionally, cardiodiabesity is often connected to SDOH. For example, a lack of nutritious food directly impacts health, particularly obesity and diabetes. Community health worker programs offer another solution. See more on page 24.

Behavioral Health

More than one in five American adults have a diagnosed behavioral health condition, accounting for 41% of total health care spend.[38] Plus, 50% of adults with a diagnosed behavioral health condition do not receive treatment.[39] To help people get the support they need to achieve the best mental health possible, we continued to approach behavioral health care as described in the subsequent sections.

Increasing accessibility

In 2024, we launched the Evernorth Behavioral Care Group, an outpatient behavioral health practice that provides evidence-based, outcome-driven care both online and in person through a simpler care delivery experience. As of the end of 2024, Evernorth Behavioral Care Group has more than 1,500 licensed behavioral health clinicians who specialize in treating a wide range of behavioral conditions and are participating in our measurement-based program mentioned on page 13.[40]

Through Evernorth Behavioral Care Group, patients are guaranteed an appointment with a clinician who matches their unique goals and preferences within 72 hours of scheduling.[38] The quality outcomes are excellent, with approximately 83% of all patients experiencing a clinically significant reduction in their depression or anxiety symptoms.[41]

With the addition of Evernorth Behavioral Care Group, our network of behavioral health providers continued to grow in 2024 to include approximately 473,000 mental health and substance use providers, an approximately 26% year-over-year increase.[40] In 2024, virtual care visits accounted for approximately 58% of all outpatient behavioral health claims.[42] Recognizing the continued need for virtual care, we continued expanding our virtual care network to include approximately 328,000 virtual behavioral health providers.[40] We also increased our network by approximately 13% in 2024 to include providers who support counseling for diverse cultures and ethnicities.[40]

Driving better health outcomes

In 2024, we launched a pilot with Calm Health and approximately, 6,700 behavioral health customers to enhance customer engagement. Calm Health engaged customers who were identified through our predictive models as potentially needing behavioral health support now or in the future and offered them free access to personalized care plans and help finding a behavioral health provider through myCigna®. We achieved our target engagement rate, and our analysis showed that approximately 50% of participants who registered and logged in to the Calm Health app also participated in a clinical program, which resulted in an approximately 42% improvement or stabilization in the Patient Health Questionnaire (PHQ)[43]

36   The Cigna Group Newsroom, Combatting cardiodiabesity: Connecting the dots to address one of our most serious health challenges, June 1, 2024.
37   Evernorth Health Services Newsroom, Study: Progression of cardiodiabesity increases care utilization and costs, November 25, 2024.
38   Evernorth Health Services Newsroom, How Evernorth Behavioral Care Group enables clinicians to advance their practice, May 14, 2024.
39   Evernorth Health Services Newsroom, 22% of people have a diagnosed behavioral condition. They account for 41% of health care spend., May 18, 2023.
40   Based on Evernorth Behavioral Health network counts as of December 31, 2024.
41   Based on analysis of average number of Evernorth Behavioral Care Group patients that experienced a clinically significant reduction in symptoms through measurements of PHQ9 and GAD7 in 2024.
42   Based on Cigna Behavioral Health outpatient behavioral health claims and EAP visits in 2024.
43   PHQ is a multiple-choice self-report inventory that is used as a screening and diagnostic tool for mental health disorders of depression, anxiety, alcohol, eating and somatoform disorders.

and approximately 85% improvement or stabilization in generalized anxiety disorder (GAD) for customers with minimal to mild anxiety and/or depression.[44] We plan to incorporate the pilot results into our ongoing product strategy.

Traditionally, we learn about customers admitted to the emergency room (ER) for a mental health or substance use emergency after they have stabilized and transitioned home or to an inpatient facility. In another proof of concept, we launched a pilot with select ERs to receive real-time alerts about customers admitted with behavioral health diagnoses. Our care managers promptly reached out to these customers and their caregivers to ensure an appropriate transition plan was in place for the next level of care, whether an inpatient facility or outpatient stabilization.

Using admission-discharge-transfer (ADT) feeds allowed us to engage customers significantly sooner (50+ days prior to the claim populating) and with their most up-to-date contact information, both of which have proven to be potential transformative changes to our population health program.

Due to the pilot's success, we will continue the program and potentially expand (read more about a similar pilot on page 25).

Since the start of our partnership with the American Psychosocial Oncology Society to create an oncology-specific behavioral health provider network in 2022, more than 850 providers in 48 states have completed the certification process to work with patients with cancer. As a result, they will receive an oncology specialty designation in our myCigna.com® directory.[45] Read more about how combining behavioral health with cancer treatment can improve patient outcomes.

Managing substance use disorders

When it comes to managing substance use disorders, our objectives are as follows:

· Provide support to patients and family members seeking help for a substance use disorder

· Encourage patients to make behavioral changes and take the steps necessary to initiate and engage in outpatient behavioral treatment

· Reduce admissions to higher levels of care, such as inpatient treatment

For opioids specifically, we've been a leader in the fight against abuse and misuse. For example, for more than two decades, our Express Scripts' Advanced Opioid Management® solution has offered a comprehensive approach to safe opioid prescribing that includes patient education, prescriber alerts and safe disposal. This program also limits the quantity and type of opioid medications dispensed to patients new to opioid therapy as well as case management to patients locked into a single pharmacy or provider.

We also leverage predictive analytics to identify patients who are more likely to suffer from an overdose and prompt proactive interventions to prevent the overdose from happening. Read more here.

Through Express Scripts' Advanced Opioid Management, we've demonstrated the following:[46]

43% reduction in the average morphine milligram equivalents (MME)[47] for first-time opioid users with prescriptions above our threshold, with 96% of first-time users dispensed an Rx at or below 90mg MME (from September 2019 to October 2024)

55% reduction in the average days' supply per short-acting opioid claim for first-time users with prescriptions above our threshold (from September 2017 to October 2024)

90% success rate of ensuring patients are dispensed a seven-day supply or less of medications (from September 2017 to October 2024)

44 Calm Health data provided by Calm Health & Cigna internal customer claims analysis 2024. Clinical stabilization and improvement in the minimal to mild anxiety/depression population is measured by scores remaining the same or at least one point improvement, respectively.
45 Based on count of providers who completed certification process within our behavioral health network as of March 2025.
46 Evernorth Health Services, Advanced Opioid Management
47 MME is the amount of milligrams of morphine an opioid dose is equal to when prescribed. Calculating MME accounts for differences in opioid drug type and strength, according to the U.S. Food and Drug Administration.

VIGNETTE
Supporting Youth Mental Health

This vignette is an example of the strong integration between all four priority topics of Healthy Society.

A recent report from the Evernorth Research Institute shows a 28% increase in young people with a mental health diagnosis since 2018 and a 48% increase in those with two or more mental health diagnoses. Yet, almost two in five did not receive treatment within six months of their initial diagnosis, and of those who did, a significant number were treated with medication only.[48]

In turn, there can be negative impacts on the parents, such as experiencing their own diminished mental health, feeling more stressed at work and being less able to carry out job duties. And this leads to lower productivity in the workforce, indirectly costing employers approximately $47.6 billion annually— on top of $200 billion annually spent by U.S. employers on behavioral health costs for employees and their dependents.[48]

We believe there are four areas of opportunity to drive better behavioral health outcomes among youth and their families:

1 **Care – Guiding families to evidence-based behavioral health treatments**

We offer a suite of behavioral coaching and programs designed to support youth facing challenges related to mental health, substance use, autism and eating disorders, as well as their families. Through these programs, we aim to connect youth to essential services while educating and empowering parents to navigate and access resources. We strive to enhance the well-being of both youth and their families, helping them achieve their identified goals and improve their overall quality of life.

2 **Customization – Providing a data-driven, actionable, personalized approach to behavioral health care**

As part of our measurement-based care program for our behavioral health network (see page 17), we're advocating for provider self-identification in specialty areas, including those working with children and teens.

3 **Culture – Helping alleviate stigma, educating employees and addressing SDOH**

In 2024, we expanded the Cigna Healthcare School Support Line to additional Baltimore County middle schools. The Support Line is a no-cost confidential service available 24/7/365 for students, families and staff across 100 Baltimore County Public Schools.

We also offered and encouraged all our colleagues to take a volunteer training provided by Mental Health Collaborative that provides strategies on how to support mental health as part of their role in caring for a child or teen. The training provided guidance on how to identify when someone needs help, how to support yourself and the youth in your life, and how and where to get professional help.

Listen to Eva Borden, president of Evernorth Behavioral Health, emphasize the need for U.S. employers to leverage their influence through health insurance, workplace culture and community engagement to change the youth mental health crisis trajectory.

48   Evernorth Health Services, Research: Employers must strengthen their approach to family behavioral health, April 24, 2024.

4 Community – Supporting individual, workplace and community connectivity

Our research found that more than a quarter (27%) of parents believe that community-driven programs, education and awareness campaigns to draw attention to teen mental health issues can have a positive impact.[49]

In 2024, we announced a multi-year philanthropic and community engagement initiative focused on partnering with nonprofit organizations with expertise in three essential areas, one being improving youth mental health. (Read more about this initiative on page 28.) The Cigna Group Foundation will allocate more than $9 million over three years to improve the mental health of youth (ages 5 to 18) as it relates to

post-pandemic stress and distress and includes support for their parents, caregivers and youth service professionals, such as educators and therapists.[50]

For the first year of our three-year commitment, The Cigna Group Foundation awarded grants to 28 organizations focused on solutions that address mental health concerns early and strategically offer programming, intervention and access to care in schools and related settings in underserved communities.

Among the first grantees was Boys & Girls Clubs of America, which will use funding to work with local clubs to train staff on how to identify the signs and symptoms of youth in distress and become trauma informed in their policies, practices and programs.

Another grant will enable El Rio Health, a federally qualified community health center in Tucson, Arizona, to expand the Mission of Hope—Pediatric Behavioral Health Program. They will provide bilingual behavioral health services for additional underserved youth populations, expand their pediatric model of behavioral health care to children as young as five, and provide training and family services to related adults.

Read about other grantees here.

49 Evernorth Health Services, Research: Employers must strengthen their approach to family behavioral health, April 24, 2024.
50 The Cigna Group Newsroom, The Cigna Group Foundation announces new grant program to address youth mental health crisis, April 18, 2024.
51 The Cigna Group Newsroom, Parents lean on their communities for help with teen mental health crisis, October 9, 2023.
52 The Cigna Group Newsroom, Video: The Cigna Group employees volunteering and giving back, December 2, 2024.

Hundreds of colleagues gathered in Bloomfield, Connecticut; Orlando, Florida; and St. Louis, Missouri, to assemble 1,000+ mental well-being kits for distribution to local Boys & Girls Clubs. The kits included items such as stress balls, fidget key chains, and writing journals to help young people practice techniques that promote positive mental well-being.[52]

Top five solutions parents believe would have the greatest positive impact on teens mental health[51]

1. Access to mental health resources	37%
2. Athletic programs	36%
3. Youth organizations	34%
4. Safe outdoor spaces	34%
5. Life skill classes	33%

UNICEF Global Mental Health Fund

In 2024, as part of our commitment to support youth mental health, we contributed to UNICEF's Global Mental Health Fund, which aims to improve youth mental health across 190 countries and territories with a focus on low- and middle-GDP areas. UNICEF works to address acute mental health needs during crises and promote long-term mental well-being for children and caregivers in communities around the globe. Through the Mental Health Global Fund, they are able to support mental health services at hospitals and clinics, mental health awareness among teachers, and mental health and psychosocial support services and systems in partnership with government and implementing partners.

Product Service and Quality

The Cigna Group portfolio of offerings solves diverse challenges across the health care system.

We offer a differentiated set of pharmacy, medical, behavioral, dental and related products and services. The experiences of our customers and clients are critical to protecting and improving our customers' health and vitality, as well as enabling our business strategy and being a source of competitive differentiation.

Our Commitment to Better

As mentioned earlier (page 6), in early 2025, we announced a new multi-year effort aimed at meaningfully transforming the experiences of those we serve.

To ensure alignment in priorities and greater accountability, we will tie our leaders' compensation to improving the satisfaction of our customers. Specifically, we will measure customer net promoter score (NPS) and progress on customer experience measures related to perception of value, ease of accessing care and ease of interaction. Additionally, starting in 2026, we will publish an annual Customer Transparency Report to make

our progress toward our commitments clear. The report will include important information relating to how the company facilitates customer care, including details about its services and resolution statistics.

Both Evernorth Health Services (see page 14) and Cigna Healthcare detailed specific actions as part of the key areas of focus. More information about our commitments is available here.

We'll also continue to use the following methods, among others, to track, evaluate and improve customer satisfaction:

- The Relationship Net Promoter System (rNPS), which tracks our customers' overall experience with our products and services

- The Transactional Voice of Customer Program, which tracks customer satisfaction with the service experience across human-assisted and self-service channels

- Customer feedback generated outside of surveys, including online comment cards, social media engagement, call monitoring, app store reviews and more.

Enhancing Customer Experience

In addition to our Commitment to Better announcement, we continued to make significant technology and process improvements to reduce customer, provider and client pain points around claims and prior authorization. We enacted electronic prior authorization, allowing us to approve many requests in near real time. We also updated language across our customer communications with an eye for health literacy, better understanding and clear next steps.

In 2024, we made several updates to myCigna. Customers can now toggle between English and Spanish versions of the website. Our new virtual assistant within myCigna uses data to generate highly personalized responses to customers' queries about their Cigna Healthcare benefits. If more help is needed, customers are connected to live chat or phone support. A new feature for document upload analyzes submitted claims for completeness, alerting customers if any information is missing that could cause delays in processing. Our provider directory now also displays the cost of care, eliminating the need to navigate separate tools; this is available on myCigna for many of the most frequently searched individual procedures or service codes, with more to be added on an ongoing basis.

Among our pharmacy businesses, we took the following actions in 2024 to improve patient experience and quality:

- We rolled out enhancements designed to further streamline the process and increase customers' visibility into the total price of their medicine and the amount their plan has determined they should pay for each prescription. Plus, our real-time prescription benefit technology informs prescribers about potential safety issues before the prescription is transmitted to a pharmacy.

- We added new functionality to the Express Scripts' member website that shows members how and where to fill a specific prescription to get the best price according to their plan design.

- We communicated according to patient preference. For example, we sent new Accredo referral patients a welcome email informing them of who we are and what to expect along with educational material on copay assistance. We also used email and text communications to those patients to inform them that their order is ready to schedule.

- We enabled push notifications in our mobile app for real-time refill reminders and order updates.

Enabling Quicker Access to Urgent Care

In 2024, we launched an "E-Treatment" option through MD Live by Evernorth®. This allows customers quick, flexible access to urgent care from board-certified doctors, without any direct interaction via phone or video. For many common, lower-risk conditions, such as allergies, eye or ear infections, urinary tract infections, and some respiratory illnesses like the flu, customers can submit a virtual clinical interview through the MD Live portal, and typically within one hour, they will receive their diagnoses and personalized treatment plans.[53]

Maintaining Quality

We are committed to providing customers with the right care at the right time in the right place. We invest substantial resources in a broad scope of quality programs, and our commitment to quality has been recognized by national external accreditation organizations, such as the Utilization Review Accreditation Commission (URAC), NCQA, The Joint Commission and the National Association of Boards of Pharmacy, among others, and through numerous industry and community awards. In 2024, we successfully renewed multiple enterprise-wide accreditations.

Our integrated Quality Management Governing Body oversees the Quality Programs for The Cigna Group and its operating subsidiaries, and it annually evaluates the performance of Quality Programs through an assessment of relevant indicators and activities. The results of this analysis drive improvement throughout the organization.

The responsibility for maintaining a robust and successful quality program extends beyond our National Quality team and includes collaboration and support from multiple operational areas across the enterprise. We use HEDIS® to evaluate performance and identify opportunities for improvement using a market-based approach.

Our U.S. Employer health plan ratings are available by market at reportcards.ncqa.org/health-plans. In 2024, six markets received a four-star or better rating, and five health plans improved their rating over 2023.

53 Cigna Healthcare Newsroom, Cigna Healthcare Makes Virtual Care Even Easier and More Convenient with New E-Treatment Option from MD Live, September 12, 2024

Health Equity

Our health starts in the communities where we are born, grow, work, live and age. That's because SDOH, or the wider set of forces and systems shaping the conditions of daily life, play an important role in achieving optimal health and vitality.

When social needs, such as food, transportation, communication, and cultural understanding and respect, are not met, they can negatively impact health status, utilization of care and, ultimately, health outcomes.

Many underserved segments of the population, including racial and ethnic minorities, individuals with disabilities, LGBTQ+ individuals, and people living in lower-income or rural communities, are disproportionately impacted by negative social conditions. This often contributes to health disparities, which are meaningful and preventable differences in health between members of the population. To achieve health equity, or optimal health for all people, we must address these complex societal and environmental drivers of care.

Our Strategy

The Cigna Group has been on a mission to ensure **all people** have the opportunity to achieve their full health potential regardless of social, economic or environmental circumstances. We take action to improve health equity through our business and our charitable giving efforts (see page 28).

In 2024, we evolved our Health Equity Committee into a newly formed Health Equity Council (HEC). The HEC consists of executive and senior leaders who represent various business units across the enterprise to provide strategic guidance, oversight and accountability to fully support the efforts of embedding the principles of health equity into our enterprise culture, systems, policies and practices.

The HEC developed a framework to further integrate health equity into the core of our business to mitigate or eliminate disparities in preventive care, diagnoses and therapies by:

1 **Strengthening** the ability to effectively address SDOH.

2 **Driving** delivery of personalized care.

3 **Embedding** health equity into the culture and values of our corporation.

Throughout 2024, we aimed to reduce the disparity gap between Cigna Healthcare customers living in high and low Social Determinants Index designation communities who completed eligible preventive care services. While we did not reach the target we set for ourselves, we continue to propose and implement initiatives to address health equity that align with our strategic pillars, as outlined on the following pages.

each&every Campaign

In 2024, we launched our first brand campaign, "Let's Give Each Person Every Opportunity to Live Well." The each&every campaign centers on key health equity issues that impact and involve mothers and children, cardiodiabesity, healthy aging, and access to health care (including rural America). We also published a white paper on how The Cigna Group is advancing health equity as part of the campaign. Check it out here.

Strengthen the Ability to Effectively Address SDOH

Addressing Diabetes Health Disparities

Community Health Worker programs

Improving health starts with breaking down barriers, and that begins by building trust and understanding. This sentiment guided multiple pilot programs where community health workers provided customers living with diabetes who live in higher-risk SDOH communities with personalized support— connecting them to benefits, services and SDOH resources, such as food and transportation, to contribute to better health outcomes. In 2024, we concluded an in-person pilot in Houston, Texas, and three virtual pilots. Participants in one virtual pilot experienced an average reduction of approximately 1.1 in A1c,[54] with approximately 44% of enrolled participants achieving an A1c under 8.[55] This reduction in A1c not only improves health outcomes but also leads to substantial cost savings. Research shows that a one point drop in A1c leads to a 13% reduction in diabetes-related health care costs, or $736 annual savings.[56]

Education and awareness

The prevalence of diabetes in South Asian, African American/Black, and Hispanic/Latino communities is growing at an alarming rate when compared to the general population. A contributing factor is the lack of beneficial information available to these audiences that acknowledges their unique cultural nuances.

To address this challenge, we deployed a year-long communication campaign for diabetes education and awareness that takes the target audiences' cultural nuances into consideration. Campaign materials included a Cigna Healthcare-branded microsite with clear calls to action and has an inclusive, relatable approach for customers and caregivers to envision their diabetes care through their own cultural experience.

> Participants in one virtual pilot experienced an average reduction of ~1.1 in A1c, with 44% of enrolled participants achieving an A1c under 8.

54 An A1c test measures the average amount of glucose (sugar) in your blood over the past three months. For people living with diabetes, the test checks how well they manage blood sugar levels.

55 Based on analysis of internal claims data at completion of pilot in 2024.

56 Lage MJ, Boye KS. The relationship between HbA1c reduction and healthcare costs among patients with type 2 diabetes: evidence from a U.S. claims database. *Curr Med Res Opin.* 2020 Sep;36(9):1441–1447. doi: 10.1080/03007995.2020.1787971. Epub 2020 Jul 17. PMID: 32643451.

Individual and Family Plan (IFP) Care Navigators

In 2024, we established a Care Navigators team to engage IFP customers in new ways and launch innovative pilots focused on improved care and outcomes. One of the first pilots launched focused on SDOH barriers using real-time ADT data feeds to identify and engage customers seen in an ER. Within 12–24 hours of an ER visit, the team reached out to patients to ensure they had adequate support and to identify additional care needs. The initiative also provided referrals to resources, such as community-based programs, and education about benefits and appropriate sites of care.

As with a similar ADT pilot mentioned earlier (page 18), initial results demonstrated very high reached and engaged rates, as well as numerous SDOH challenges identified. Similarly, we piloted a community health worker program to reduce

avoidable ER visits among our IFP customers who recently visited the ER and have a high or very high Social Determinants Index designation.

Pregnancy Support

We continue to partner with Cigna Healthcare providers in communities with disparities in birth outcomes to better engage pregnant customers in comprehensive prenatal care.[57] In 2024, we expanded to create and implement a program to support families experiencing the loss of child. We also added chat capabilities enabling participants to connect directly with a nurse within the Cigna Healthy Pregnancy® App.

In 2025, we've started offering doula coverage in select locations, and we've changed our policies to include remote physiologic monitoring for hypertensive disorders of pregnancy (HDP) and gestational diabetes (see page 27).

We also intend to wind down our pregnancy support pilot program and incorporate it into our overall maternity program.

Food Access Pilot

In 2024, we identified IFP customers experiencing food insecurity[58] and offered expert nutrition counseling by registered dietitians and delivery of healthy food boxes to help improve their overall health and well-being. Over six months, we referred more than 500 customers, delivered more than 1,700 food boxes with educational materials and recipes, and provided nearly 400 nutrition counseling sessions.[59]

In the second phase of this pilot, participants who recently returned home from the hospital received two weeks' worth of delivered, healthy, prepared meals to support their nutrition needs and recovery.

57 See page 25 of the 2023 ESG Report for elements of our pregnancy support pilot program.
58 See page 33 of the 2023 ESG Report for more ways we're addressing food insecurity.
59 Based on count of customers referred through FindHelp.org and data provided by food delivery and nutrition counseling vendor.

Workplace Care

To help people improve their health and vitality, we need to ensure that they can access care when and where they need it. Sometimes the best place for that care is the workplace. Cigna Healthcare and Evernorth Workplace Care are helping clients like SLB, a global technology company, make care more accessible for their workforces. Many SLB employees work in the Permian Basin region of Texas, which we consider to be a health care desert with the lack of preventive dental and medical care options. In 2024, we worked with SLB to build an onsite health clinic that is staffed by a nurse practitioner to provide employees and their dependents with medical coverage for routine visits, wellness screenings, blood work, and more.

Photo caption: The grand opening of the new facility at their Midland headquarters on Feb. 25.

White House Challenge to End Hunger and Build Healthy Communities

Our initiatives to improve food security and health literacy in the state of Florida and the city of Houston, Texas, earned recognition from the White House's Challenge to End Hunger and Build Healthy Communities. Read more here.

Photo caption: Dr. Kamla Angela Persaud-Reddy, market medical executive for Cigna Healthcare in Central and North Florida, stands with the "Food as Medicine" webinar team of health coaches and dietitians. Left to right: Dr. Kamla Angela Persaud-Reddy, Shannon Parks, registered dietitian nutritionist (RDN) and Holli Rahmings, registered dietitian (RD), clinical operations manager.

Drive the Delivery of Personalized Care

Supporting LGBTQ+ Health

People who identify as LGBTQ+ often have unique health care needs but experience health inequities that make it more difficult for them to get the individualized care they need, worsening their health outcomes. We work with health plans to help close gaps in care by implementing strategies to improve access to health care for LGBTQ+ individuals—particularly for preventive care. Learn more here.

In early 2025, we announced a new offering in collaboration with Progyny that will enable employers to offer expanded coverage throughout the entire fertility journey, from preconception planning to postpartum care. Coverage options also include surrogacy and adoption services, which are common pathways to family building for members of the LGBTQ+ community.

Language & Accessibility

We offer language and accessibility services at no additional cost to customers and their covered dependents to help them access care and understand their benefits to improve their health outcomes. Our services include support for customers with limited English proficiency and for those living with disabilities.

In 2024, we completed ~23,400 translation requests and ~7,500 accessibility requests.[60]

Additionally, in 2024, we piloted Video Remote Interpretation Services (VRI) in American Sign Language (ASL) in partnership with a vendor. VRI is a high-quality video platform that can assist staff in engaging with customers and professional interpreters in ASL. Different from TTY, which relies solely on text-based communication, VRI can easily convey nonverbal cues and nuances, leading to more accurate interpretations.

Digital Accessibility Policy and Program

Our Digital Accessibility Policy outlines our commitment to ensuring that all our websites, mobile applications and digital content are accessible to individuals of all abilities (as defined by the Web Content Accessibility Guidelines developed through the World Wide Web Consortium). In 2024, we conducted digital accessibility user research with participants living with disabilities to inform website and mobile app experience improvements. Then, we implemented required digital accessibility training for our cross-functional user experience, product and engineering teams, and we rolled out enterprise-wide accessibility-testing tools to support digital products that are foundationally, consistently and comprehensively accessible by design.

We also surveyed our employees to identify opportunities for digital accessibility in the workplace. As a result, we implemented the following:

- Developed educational materials about topics such as the accommodations process, available accessibility tools, and developing neurodivergent solutions.

- Improved the accessibility of several of our commonly used, internal digital tools.

- Built awareness of interpretation/translation services available and piloted VRI (mentioned earlier on this page).

- Made OpenDyslexic font easily available across the enterprise to improve readability and address common challenges with dyslexia.

60   Based on The Cigna Group internal analysis of requests received through our internal Cultural Linguistics Unit intake form from January to December 2024.

Embed Health Equity into the Culture and Values of Our Corporation

Incentivizing Providers to Implement Health Equity Actions

We include health equity performance measures as part of our quality metrics for some of our contracted collaborative accountable care (CAC) provider groups.[61] We reward these CAC provider groups with shared savings for efforts to improve quality and affordability, including screening for SDOH, assessing health disparities among their patient populations and developing action plans to address an identified disparity in their patient population. As of December 2024, approximately 94% of our assessed CAC providers have implemented SDOH screening for their patient populations and approximately 94% identified health disparities and are creating action plans to address those disparities.[62]

Applying a Health Equity Lens to Coverage Policy

Our internal Institute of Clinical Guidance and Oversight (ICOG), formerly known as the Coverage Policy Unit, provides transparent, consistent, industry-standard and evidence-based guidelines upon which to make clinical policy determinations. The ICOG continues to align with our health equity strategic framework and reviews medical coverage policies with a health equity lens.

In 2024, ICOG updated multiple coverage policies to eliminate or decrease a health disparity. For example, we added gestational diabetes and HDP as indicators for remote physiologic monitoring (RPM). The rate of gestational diabetes is highest among Asian women and known to negatively affect maternal and infant health, increasing the risk for preterm birth.[63] Non-Hispanic Black women have higher odds of entering pregnancy with chronic hypertension and developing severe preeclampsia.[63] By adding these new indicators for RPM, we seek to decrease the number of physician visits needed to monitor these conditions and improve patient outcomes.

Employees as Health Equity Advocates and Ambassadors

Our internal Health Equity Learning Library provides our employees with the opportunity to take a deeper dive into the subject of health equity. We recently enhanced the resources available—including a brand new course, Health Equity at The Cigna Group— to make it easier for employees and leaders to understand the importance of health equity and the role we all play in identifying and closing health disparity gaps.

Our Health Equity Community of Practice, open to all employees, continues to engage colleagues across the enterprise through monthly discussions. In 2024, the Community began hosting and promoting quarterly educational opportunities with various guest speakers on relevant health equity topics.

Using Data to Drive Health Equity

Leveraging advanced analytics, we use a variety of available data sources, tools and governance to identify and address health disparities between subpopulations. For example, our proprietary Evernorth Social Determinants Index (ESDI) provides insight into the social and community challenges that influence health outcomes, enabling us to identify opportunities for collaboration to advance health equity. Read more about the ESDI and health equity here. Plus, see page 64 to read how we're responsibly approaching the use of artificial intelligence (AI) in our work.

Speech Analytics Technology and SDOH

New in 2024, we began leveraging speech analytics technology to gain insights into spoken interactions with our customers. Based on speech triggers, if a customer brings up an SDOH topic, this technology prompts the staff with probing questions and recommendations to support the customer, such as education, resources and community support program referrals.

Diving into Equity and Inclusivity for Kids with Sickle Cell Disease (SCD)

In July 2024, we launched our Safe Swimming with Sickle Cell pilot program at Camp Crescent Moon in Metro Atlanta. We collaborated with Children's Healthcare of Atlanta and the YMCA of Metro Atlanta to provide young campers SCD-focused swim lessons and education through a custom swim guide teaching both children and caregivers the importance of proper preparation when swimming with SCD. Read more here.

61 These measures are included for our Total Medical Cost CAC provider group.
62 Based on Cigna Healthcare internal analysis of Total Medical Cost CAC provider group data from January to December 2024.
63 Ely DM, Driscoll AK. Infant mortality by selected maternal characteristics and race and Hispanic origin in the United States, 2019–2021. National Vital Statistics Reports; vol 73 no 3. Hyattsville, MD: National Center for Health Statistics. 2024. DOI: https://dx.doi.org/10.15620/cdc:145589.

Community Resilience

In 2024, we launched our new, multi-year philanthropic and community engagement initiative that places a sharper focus on achieving better health and vitality in key regions— building healthier communities.

This approach not only aligns to our sustainability vision of advancing better health for all but also connects to broader enterprise strategy areas, such as inclusion and health equity. Collectively, community programs at The Cigna Group encompass The Cigna Group Foundation, corporate giving, and employee giving and volunteerism.

Through all three avenues, charitable contributions totaled approximately $48 million in 2024.

The Cigna Group Foundation

Anchored by extensive customer and community research and data insights, as well as philanthropic best practices, The Cigna Group Foundation investments are focused on three commitment pillars:

1. Improving youth mental health

2. Improving veteran mental health, with a focus on housing stability

3. Reducing barriers to health equity through a dedicated impact fund

The Cigna Group Foundation committed more than $27 million over three years, partnering with local and national nonprofit organizations.[64] More than 60 grantees were selected in 2024 across the three grant programs in 10 priority states: Arizona, Connecticut, Florida, Georgia, Illinois, Missouri, New Jersey, Pennsylvania, Tennessee and Texas.[65] The Cigna Group Foundation also supports disaster relief for communities in need.

64 The Cigna Group Newsroom, The Cigna Group Foundation Announces New Grant Program To Address Youth Mental Health Crisis, April 18, 2024
65 The Cigna Group internal analysis of existing arrangements as of December 2024.

Improving Youth Mental Health

Grantees, including national partner Boys & Girls Clubs of America, are delivering much-needed support and programs in schools, clubs and health centers. Examples of programming include providing services such as grief counseling and acute response and treatment, as well as promoting positive social and emotional well-being within underserved communities.

See page 19 for more information on our grantees that are improving youth mental health and other ways The Cigna Group is supporting youth mental health.

Improving Veteran Mental Health

Grantees in this commitment pillar, including national partner Habitat for Humanity, aim to improve veteran mental health through a specific focus on housing stability. Grants will increase pathways to permanent housing, including offering mortgage assistance and building new houses for veterans and their families, and enable efforts to act as a navigator for complex processes utilizing targeted case management and outreach for government financial assistance programs.

See page 45 for more information on our grantees that are improving veteran mental health and other ways The Cigna Group is supporting veteran mental health.

Reducing Barriers to Health Equity

Guided by research and data from the Evernorth Research Institute, our newly established Health Equity Impact Fund initially includes 15 grantees—8 in Houston, Texas, to address and reduce the prevalence of obesity and diabetes and 7 in Hartford, Connecticut, to increase access to care among underserved residents. The funding in Houston will help provide individuals with diabetes with nutrition education and access to a registered dietitian; in Hartford, funding will support primary care screenings (including dental screenings, vaccinations, mammograms and eye exams) delivered via mobile vans as well as support increased local clinic access.

The Cigna Group Foundation and Employees

The Cigna Group Foundation also supports employee-driven giving through the matching gifts program, where employee donations to eligible nonprofits are matched dollar for dollar.[66] Employees donated nearly $3.3 million to causes of their choice in 2024, and The Cigna Group Foundation donated more than $3 million in connection to matching gifts on employee donations, recognition for employee participation in healthy lifestyle events, grants for employee volunteer time and a scholarship program for qualified dependents of our employees.[67]

The Cigna Group Foundation provided higher-education scholarships to approximately 195 dependents and grandchildren of company employees through The Cigna Group Scholars Program in 2024.[67]

Disaster Relief

In 2024, The Cigna Group Foundation and employees responded to natural disasters, human-caused disasters and other societal crises, donating nearly $500,000 toward essential support for nonprofits responding with critical aid the local communities. This included supporting communities impacted by the multiple hurricanes in Southeast United States as well as community efforts after gun violence in schools in Georgia and Wisconsin.

66   Up to $2,500 per eligible employee per calendar year.
67   The Cigna Group internal analysis of existing arrangements as of December 2024.

Community Impact Through Collaboration

The Cigna Group and its growth platforms of Evernorth Health Services and Cigna Healthcare continue to identify and support nonprofit organizations that are working to address health challenges in local communities where we operate.

Collectively, we supported nearly 600 nonprofit organizations with more than $24 million through sponsorships and donations in communities across the United States.[68]

This includes collaboration with our Accredo Specialty Pharmacy to support more than 50 local nonprofits providing care and resources to patients with bleeding disorders, cancer, neurological diseases and rare diseases.

Also mentioned later (see page 45), Cigna Healthcare made a two-year, $500,000 commitment to Face the Fight, a nonprofit coalition of more than 170 organizations, to raise awareness and support for veteran suicide prevention.[69] The coalition, led by USAA, a Cigna Healthcare client, is well aligned to our philanthropic pillar to improve veteran mental health and provides connected engagement for our employees, such as a one-hour virtual training dedicated to crisis prevention and veteran support.

Relatedly, our Wellness in Motion mobile clinic makes stops in communities across the U.S.—usually in geographies with a large volume of high to very high SDOH risk customers—to offer free biometric health and cancer screenings, among other health services. In 2024, the mobile clinic had approximately 18,700 engagements, performed approximately 3,600 health care services and hosted 43 events in 35 markets.

Community Vitality Project

As part of our Summer of Vitality (see page 36), we invited our workforce to participate in our first-ever Community Vitality Project, a nine-day challenge combining fitness and fundraising. By logging more than 280,000 minutes of fitness activities and awarding their minutes spent moving, The Cigna Group employees helped determine how to allocate a collective $25,000 donation among three nonprofits: National Council for Mental Wellbeing, National Coalition for Homeless Veterans and The American Academy of Family Physicians Foundation. Additionally, during the Community Vitality Project, The Cigna Group donated funds to Boys & Girls Clubs in Connecticut to purchase new bicycles and helmets for the state's youth.[70]

68 The Cigna Group internal analysis of existing arrangements as of December 2024.
69 The Cigna Group Newsroom, How The Cigna Group supports veterans and military families, November 7, 2024.
70 The Cigna Group Newsroom, The Cigna Group's "Community Vitality Project" Donates $75,000 to Nonprofits through Program Encouraging Fitness and Community Engagement, September 9, 2024

2024 CORPORATE IMPACT REPORT

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Bolstering Our Culture of Service

Our philanthropic and community engagement initiative prioritizes nurturing a culture of service and purpose for The Cigna Group employees to volunteer. Our workforce is demonstrating tremendous pride and engagement in how they show up for their communities, reflected in the approximately 90,000 volunteer hours logged in 2024. This represents an approximately 30% increase in employee volunteerism year-over-year and equates to approximately $5.6 million in economic value.[71]

In 2024, we introduced a new program to recognize even greater volunteerism with thresholds at 1 service hour and 10, 25 and 50 service hours. Employees who volunteered and logged 25+ hours with an eligible nonprofit organization automatically received a $250 grant from The Cigna Group Foundation sent directly to the nonprofit organization. Fifty hours volunteered results in an additional $250 grant to a nonprofit of their choice. We also recognized a Volunteer of the Year, a distinct recognition which included a $5,000 grant to the nonprofit from The Cigna Group Foundation and a $2,500 personal award.

Employees continued to volunteer on their own with causes personal and meaningful to them. One way was through the employee benefit of "Use Your 8," an opportunity to use up to eight hours of paid time away each year for volunteering. Another is through our Community Ambassador Fellowship, a program through which employees apply for up to three months of paid leave to support a specific community-based project.

Launched in 2017, approximately 75 employees have been a part of the Community Ambassador Fellowship experience to date, and the collective impact of this program

reflects approximately 35,000 hours in volunteerism and significant investment from The Cigna Group to support program development and execution. Selected employees receive up to $20,000 in support of the project through a direct contribution to their nonprofit partner.

Following are a few of our 2024 Community Ambassador Fellows:

- Arthur Chaminuka worked with Citizens In Action Southern Africa to provide accessible, clean, safe and potable water for the Benzi Clinic, a mother-and-child health care clinic in Masvingo, Zimbabwe.

- Shelly McMillan worked with county representatives in Carver County, Minnesota, and Community Action Partnership to launch a mobile delivery option for an established monthly food drive, helping aging individuals live healthier and more independent lives.

- Helen Ronco worked with Peace River Botanical and Sculpture Gardens to provide a space for the community in Punta Gorda, Florida, to learn how to grow sustainable food and prepare healthy meals.

When colleagues from our technology team led a conference at our Bloomfield, Connecticut, headquarters, they incorporated a volunteer event with Habitat for Humanity into the schedule. Volunteers built two playhouses, which were delivered to local families to give their children a safe and fun place to play at home.
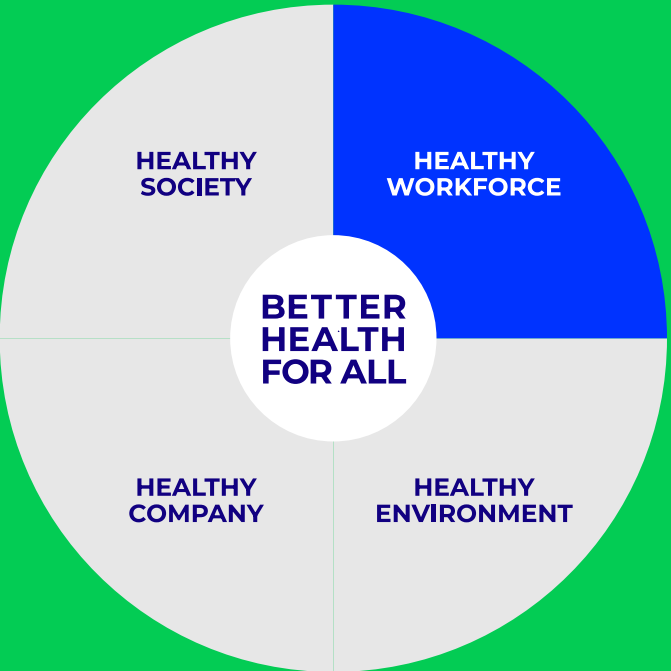
For more examples of our Community Ambassador Fellows' work, visit our social media channels.

71   The Cigna Group internal analysis of existing arrangements as of December 2024. Value is derived from self-reported hours. Calculated by multiplying total number of employee volunteer hours (self-reported and program specific) by the national value of a traditional hands-on volunteer hour of $33.49 and a skills-based, mentoring, pro bono volunteer hour of $220. independentsector.org/resource/value-of-volunteer-time. taprootfoundation.org/tools/pro-bono-valuation/.

Healthy Workforce

We believe that employers play a vital role in the health care system, and we strive to be a model for others by prioritizing the health and vitality of employees within our own company. Further, we aim to cultivate a purpose— and a performance-driven workforce that is equipped and empowered to drive growth and innovation across our diverse businesses. We continually invest in our employees' health, vitality and development to drive inclusion, innovation, better problem-solving and decision- making, and—ultimately—outcomes.

HEALTHY
SOCIETY

HEALTHY
WORKFORCE

BETTER
HEALTH
FOR ALL

HEALTHY
COMPANY

HEALTHY
ENVIRONMENT

VIGNETTE

Boosting Vitality Within a Workforce

This vignette is an example of the integration between the Healthy Society topics of sustainable care and community resilience and all topics of our Healthy Workforce pillar.

Vitality is the capacity to pursue life with health, strength and energy. By better understanding vitality and the factors that impact it, employers can more deeply understand the unique needs of their workforce, act on that knowledge to inform meaningful investment decisions and grow. There are eight dimensions of vitality: physical, emotional, occupational, spiritual, intellectual, environmental, financial and social. A person's perceived ability to make choices and engage willingly, develop skills and capabilities, and connect to others across these life domains impacts their vitality.

Following, we share four insights from our third annual 2024 Vitality in America research, based on a survey of 7,500 adults in the United States to provide thought leadership for employers to leverage to address the vitality needs of their employees. We also share the actions we've taken to boost vitality among our own workforce.

72 The Cigna Group Newsroom, Video: The Cigna Group employees volunteering and giving back, December 2, 2024
73 The Cigna Group, Vitality in America 2024

Insight from the American public: High vitality is linked to higher job satisfaction and better job performance.

U.S. workers with high vitality are more engaged and willing to put in extra effort— approximately 86% of high-vitality employees are ready to work harder to help their workplace succeed, compared to approximately 43% of low-vitality workers. High-vitality workers are also more likely to be upwardly mobile, with more receiving pay raises, promotions and recognition for work achievements.

How we're using this insight for our own workforce: As we continued to welcome more colleagues back to our offices post-pandemic, we increased the number of available "vitality rooms" at various locations dedicated to mediation, virtual care, fitness, behavioral health and nursing mothers. We also reinstated our onsite employee assistance program (EAP) providers at major offices, enabling employees to connect with mental health care quickly and seamlessly. And for all employees, we held a monthly vitality speaker series featuring topics like nutrition, work happiness, social health, the power of sleep and how to master money.

Plus, we encourage employees to boost their vitality through volunteerism and community engagement—both onsite during the workday and outside of work.

Following are a few onsite volunteer opportunities we hosted throughout 2024:[72]

- Supported childhood literacy by creating 750+ "reading buddies," which were given to children through local chapters of Easterseals

- Wrapped 500+ gifts for children in homeless shelters with nonprofit partner Birthday Wishes

- Decorated 400+ duffle bags with nonprofit partner Foster Love, providing foster children with a safe place to keep their belongings; each duffle was packed with teddy bears, blankets, toiletries and other items to give kids a sense of stability and comfort

Read more on how we support, recognize and reward employees who volunteer outside of work on page 31.

Insight from the American public: The vitality of women remains strained, but positive signs emerge.

Since 2022, women have had lower average vitality than men. The disparity is also reflected in self-reported overall health and physical health and is starkest in mental health, where approximately 39% of women reported excellent or very good mental health compared to approximately 55% of men.[73]

For example, we know that hormonal changes during menstruation, pregnancy, postpartum and menopause can significantly impact women's mental health.[74] Menopause isn't talked about often, especially in the workplace.

How we're using this insight for our own workforce: Within our own employee population, mature women's health is a priority. So, in 2024, our Benefits team partnered with our WIN (Women Influencing and Networking) Enterprise Resource Group (see page 40) to host a webinar on menopause. The session included a moderated discussion with Dr. Stephanie Fabion, Director of the Mayo Clinic Center for Women's Health and the Medical Director of The North American Menopause Society. The overwhelming amount of interest and positive feedback from the webinar led us to create a menopause resource infographic and guide. This guide offers information aimed to normalize menopause and to provide employees with external resources to learn more about menopause and internal resources to help manage symptoms.

Employees interested in family-building benefits have access to a variety of benefits to support their journey to parenthood, including a new comprehensive fertility solution with Progyny; adoption benefits; the Healthy Pregnancies, Healthy Babies Program, designed to help the mother and the

baby stay healthy during pregnancy; the Moms on the Go Program, which offers a convenient no-cost milk delivery service while traveling on business; childcare discounts; and more.

Additionally, women are more likely to experience certain stressors, such as caregiving responsibilities, which can also contribute to mental health issues.[74] To support our employee caregivers, we offer up to eight weeks of paid leave for time to bond with a child after adoption or birth (in addition to short-term disability paid time off for recovery after giving birth), care for a family member (a child, spouse, parent, grandparent or grandchild) with a serious health condition, care for a covered military service member, or care for qualifying exigencies. See page 36 of our 2023 ESG Report for other ways we support families.

Insight from the American public: Across generations, the vitality of workers is significantly higher than that of nonworkers.

Vitality at work—which includes employees having a sense of ownership over tasks, believing they can succeed and grow in their role, and feeling connected to and supported by others— is essential to workers' well-being and can be a catalyst for individual, business and community growth. Our research shows that generational trends in vitality levels held steady in 2024, with Baby Boomers

(born 1946–1964) reporting the highest average vitality and Generation Z adults (born 1997–2006) reporting the lowest.

How we're using this insight for our own workforce: One way we engage our early career workforce is through leadership development programs. These programs foster development in technology, underwriting, operations, actuarial science, sales, finance, marketing, human resources and other areas across the enterprise. They provide recent college students, graduates and CPAs with the knowledge, skills and training needed to fill key roles, including leadership positions, across the enterprise. The programs can last several years with three to five rotations across different individual contributor and manager roles.

With the launch of Grow to Thrive (see page 43), we're seeing more participation in our education development program from our entry- and lower-level employees.[75] The program includes a catalog of 270+ relevant programs at 40+ schools, which are tuition-free or partially funded[76] to lower the out-of-pocket cost for employees.

For our employees considering retirement but not quite ready to completely leave the workforce, The Cigna Group Encore program offers eligible post-retirement employees opportunities to return to work under a casual job program while maintaining retirement benefits.

Insight from the American public: Finances remain the leading cause of stress.

Finances continue to be the leading source of stress for the general population, no matter their vitality level, with approximately 39% reporting frequent stress due to finances during the past month.

How we're using this insight for our own workforce: To help combat this stress among our employees, we offer debt and credit counseling, student loan debt consolidation support, low-interest loans that can be repaid via payroll deduction, and one-on-one retirement counseling. We also offer voluntary benefits and discount programs that employees may choose to participate in to further support their financial vitality.

In 2025, we established The Cigna Group Employee Relief Fund—a way to help employees seeking emergency financial assistance in their time of need. This Fund is available to most U.S. and global active employees, including those on a leave of absence, who experience a financial hardship due to a natural disaster or certain other events. To bring this effort to life, The Cigna Group and The Cigna Group Foundation are contributing at least $2 million in 2025 to launch the program.

74 Evernorth Health Services, Supporting mental and behavioral health among women across life stages, November 14, 2024.
75 Based on internal analysis of 2024 data received by educational development program vendor.
76 Up to $5,250 tuition paid per year per eligible employee.

Employee Health, Safety and Vitality

Health and Vitality

We continually work to build and reinforce a culture of health and vitality within our company. In 2024, The Cigna Group invested approximately 19% of total payroll in health, well-being and other benefits, including life and disability programs; 401(k) contributions and retirement-related benefits for employees in the United States; and the programs and initiatives discussed below.[77]

Preventive Care

As a health company, we understand the importance of preventive care. In 2024, we announced that beginning January 1, 2025, regular U.S. employees can take an annual paid Preventive Care Day (in addition to paid time off) to attend preventive care appointments and wellness checks. For employees on our medical plan, as of 2025, we also provide 100% coverage for diagnostic cancer screenings related to breast, colon and prostate cancer, making it easier to get the care they need beyond the initial screening.

In 2024, we provided more onsite screenings and promoted additional free options for employees to complete biometric screenings, such as going to a Quest patient service center or completing an at-home self-collection. We held 19 onsite events in 2024, where approximately 4,300 employees received onsite biometric screenings, which resulted in approximately 2,100 newly identified risks. We encouraged employees with identified risks to meet with one of our dedicated health coaches.

Emotional Health Resources

Our Confide Behavioral Health Navigator℠ (Confide), a personalized EAP experience that connects a dedicated Care Navigator with individuals to support them along each step of their care journey, is available to all U.S. employees and their family members regardless of whether they participate in our company health plan.

77 The Cigna Group internal analysis for fiscal year 2024. Value is derived by taking the total cost of employee benefits (including health, well-being, retirement, disability, and others) divided by total payroll.

U.S. employees and their household family members who engaged with Confide used, on average, approximately seven sessions in 2024.[78]

Our Mental Health Champion program formally trains employees to administer mental health first aid in the workplace through a Mental Health First Aid Course delivered by an Accredited Mental Health First Aid Instructor.[79] After taking the course, employee participants must pass an assessment to qualify as a Mental Health Champion. The program increases mental health awareness and provides resources to employees in need of support related to a mental health challenge. Employees can connect with a Mental Health Champions through our intranet.

As of the end of 2024, we have approximately 130 Mental Health Champions.[80]

Summer of Vitality

Our annual six-week wellness campaign encourages all global employees, spouses and dependents over the age of 13 to strengthen their health and vitality through physical activity, mindfulness and socially connecting activities, including volunteering. In 2024, we partnered with our Recognition team to create Summer of Vitality, which paired our Global Wellness Challenge with a Standout Recognition Challenge. The challenge encouraged employee engagement in both well-being and recognition activities (see page 42), highlighting the linkage of both to vitality. The campaign created energy and engagement across the enterprise— bringing colleagues together for friendly competitions. Overall, more than 26,400 participants logged nearly 53 million minutes of activity,[81] and nearly 16,000 colleagues gave more than 121,000 recognitions.[82]

In September 2024, we celebrated World Gratitude Day with our colleagues featuring:

- **Global sweepstakes and double award points** through our employee recognition platform, Standout (see page 42)
- **Announcement of Preventive Care Day** (see page 35) and additional flexibility to work from home for two weeks annually at mid-year and year-end (for office-aligned employees)
- **Free lunch and continued investment** into engagement opportunities and site-specific enhancements

Fitness and Nutrition Resources

Our U.S. employees have free access to the Peloton App, which offers thousands of live and on-demand fitness classes with no equipment needed. As of the end of 2024, nearly 10,000 employees were enrolled in the program.[83] We also partner with Peloton to host quarterly employee challenges and speaker events with Peloton instructors. Our international employees have access to the wellness app Wellbeats.

Employees enrolled in our company medical plan seeking to improve their nutrition habits have access to unlimited, no-cost virtual visits with a Foodsmart dietitian and can join Foodsmart's "MoneySaving Program" to learn to navigate money-saving tools and budget-friendly tips to maximize savings. Additionally, all employees have access to virtual or in-person health coaching to help with a variety of lifestyle behavior changes, including healthy eating, exercise, hypertension, diabetes and more.

Financial Well-Being

We're proud that approximately 90% of our U.S.-based employees participate in our 401(k) plan and that approximately 68% take full advantage of our competitive company-provided matching contributions.[84] See more financial well-being-related benefits on page 34.

Paid Time Off

Depending on career level and geographic location, we offer a minimum 12 to 28 days of paid time off (PTO) to our employees. Paid sick time is also part of our PTO allotment for all our employees.

78 Based on Cigna Healthcare internal data and analysis of unique users from January to December 2024. Excludes U.S. employees and their household family members who did not use any sessions.
79 As available through the National Council for Mental Wellbeing at mentalhealthfirstaid.org.
80 Based on count of U.S. employees enrolled as Mental Health Champions as of December 2024.
81 Based on participants registered and activities logged through The Cigna Group Global Wellness Challenge portal.
82 Based on internal analysis of data from Standout platform during Global Wellness Challenge time frame (July–August 2024).
83 The Cigna Group U.S. employees enrolled in Peloton as of December 31, 2024, as provided by Peloton.
84 Participation rate is based on active/eligible The Cigna Group employees who have a contribution rate of 1% or more as of December 31, 2024, as provided by our retirement solutions provider. "Full advantage" refers to those employees who have maximized company-provided matching contributions.

GLP-1 Access to Our Employees

As of July 1, 2024, qualified U.S. employees and eligible dependents enrolled in our medical plan have access to ground-breaking GLP-1 medications for weight loss through the EncircleRx program. See page 17 for more details, and read about one employee's experience here.

Occupational Health and Safety

Our Occupational Health and Safety Policy outlines the elements of our comprehensive occupational health and safety framework, including governance, worker participation, hazard identification and assessment, education and training, and continuous improvement. It leverages principles from International Organization for Standardization (ISO) 45001 and applies to all of our facilities, including contractors who work from our locations, and employees in the United States. Our international facilities, employees and contractors are required to comply with local regulations for worker safety and health. To strengthen our support of occupational health and safety, we conducted third-party pre-ISO certification audits in 2023 at our high-volume pharmacy fulfillment centers, which are our highest-risk locations from an occupational safety perspective. As we explore ISO certification in the future, in 2024, we onboarded a new safety management system software solution to facilitate, support and manage health and safety activity across the enterprise.

Oversight and Risk Management

Our Global Risk Management and Safety teams, with executive oversight from our Chief Financial Officer, lead our occupational health and safety processes across the enterprise. The teams regularly collaborate with internal and external stakeholders on safety topics.

In addition to the Global Risk Management and Safety teams, location-specific Safety Committees, comprising members of management and employees with cross-functional representation, are responsible for monitoring, communicating and participating in occupational health and safety matters. This includes identifying hazards through safety observations and inspections, helping to prevent injury and illness, supporting emergency preparedness efforts, and raising awareness on safety topics among our employees.

We regularly conduct risk assessments to review specific projects, process changes, machinery and equipment, and other safety-related initiatives to gauge and minimize the level of injury and illness risk to our employees and ensure compliance with our policy.

Employee Education and Training

All employees are required to complete our Safety in the Workplace training, which covers basic safety and compliance topics and which is reviewed and refreshed annually. Health and safety information is constantly disseminated to our employees through toolbox talks, postings on bulletin boards, digital monitors and awareness campaigns.

Preventing Ergonomic Challenges

With many of our employees working at desks, ergonomics is incredibly important to their health and safety. We regularly implement ergonomic improvements throughout the company, and we provide our employees with a number of ergonomics-related tools and resources, including an office workstation ergonomics training course through our learning management system and assistance with proper workstation setup and ergonomic assessments.

In 2024, the most common work-related injuries and illnesses were muscle strains, the majority of which were caused by repetitive motion and lifting. Overall, approximately 0.3% of our U.S. employee population claimed workers' compensation in 2024.[85]

Additional information about occupational health and safety at The Cigna Group can be found in the GRI Index, page 84.

85 Based on The Cigna Group internal analysis of U.S. workers' compensation claims from January to December 2024.

Inclusion within Our Workforce

The Cigna Group mission is to improve the health and vitality of those we serve. We do so by striving for excellence and offering capabilities and solutions that address our stakeholders' unique backgrounds, perspectives, experiences and needs.

We work with millions of customer and providers in the more than 30 markets and jurisdictions in which we operate. We have deep relationships with employers, government organizations, clinicians, physicians, other stakeholders and the communities in which we work and live. Meeting such a broad range of needs requires diverse perspectives to ensure our solutions are reflective of the population we serve.

Our commitment to including diverse perspectives and experiences across our enterprise is driven by our vision to create a better future by delivering solutions that address the health and vitality needs of each employee and every individual we serve.

We approach inclusion with intentionality to drive fair opportunity and impact. As it relates to Healthy Workforce, we invest in our employees' health, vitality and development to drive inclusion, innovation, better problem-solving and decision-making, and—ultimately—outcomes.

We want the best from our colleagues, and we seek to support them with a wide range of programs, practices and policies.

Our inclusion efforts are grounded in our commitment to update and improve inclusive practices and programs across three dimensions:

Marketplace: We serve people from all walks of life; each person is unique, and to best serve all our customers and patients, we need to understand them and their needs.

Workforce: We invest in our employees' health, vitality and development to drive inclusion, innovation, better problem-solving and decision-making, and—ultimately—outcomes.

Community: All health care is local, so we will continue to partner and invest where we live and work; every person will have a fair and just opportunity to achieve their best health.

Our Enterprise Inclusion Council plays a pivotal role in ensuring that inclusion is integrated into our business and throughout our workforce. The Council is chaired by members of our enterprise leadership team and comprised of senior leaders throughout the enterprise who provide oversight of inclusion and diversity initiatives—for those we serve, for our employees and for the communities in which we work and live.

One way in which we measure our progress relative to our inclusion commitments is through the responses to relevant questions on our employee engagement survey.

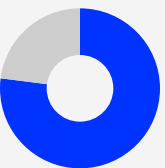*Additional information about our workforce can be found on page 71.*

In 2024, with an approximately 83% employee response rate,[86] responses showed:
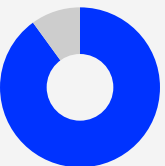
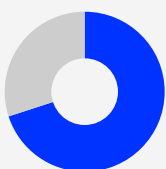**90%** feel their manager respects and cares about them as a person.
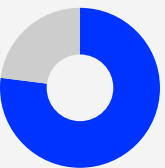
77% believe everyone is treated fairly and supported equitably regardless of personal background or characteristics.

77% feel a personal connection to the people they work with at The Cigna Group.
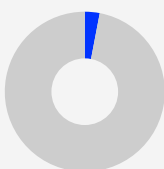
Our Healthy Workforce

At the end of 2024, employees self-identified in the following ways:[87]

~**70%** women

~**41%** ethnic minorities[88]

~**3%** veterans[89]

~**30%** men
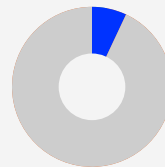
~**7%** LGTBQ+[89]
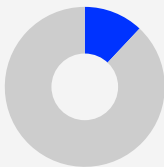
~**12%** people living with disabilities[89]

86 Our employee engagement survey is distributed globally, but regional markets may choose to opt out of participation. This figure represents the results among those who participated.
87 Based on The Cigna Group internal analysis of workforce data as of December 31, 2024. Percentages do not include employees who chose not to identify gender, race/ethnicity.
88 United States only. Includes employees who identified as Black/African American, Asian, Hispanic or Latino/a, Pacific Islander, American Indian/Alaskan, and two or more races.
89 Denominator of the percentage represents U.S. employees who responded to these questions, which is approximately 20%–40% of total employees.

Fair Opportunity

We work to ensure that all people actions, including recruiting, hiring, training and promoting for all positions, are administered without regard to an employee's race, ethnicity, nationality, veteran status, disability, sexual orientation, gender identity or any other classifications protected under applicable laws and regulations.

> In 2024, we introduced a new Inclusion Learning Center on myUniversity to help employees, including leaders, drive a culture of inclusivity.

The available trainings focus on reducing the impact of bias within interactions among colleagues, including in talent-management decisions, such as recruitment, performance management and professional development.

In the first half of 2025, we launched the Healthy Workforce Network— a new platform designed to more cohesively bring together employee-led groups, such as Enterprise Resource Groups, inclusion councils in business and corporate functions, and informal affinity groups, while strengthening virtual and geographic connectivity. This network enhances these groups' abilities to collaborate and leverage diverse and intersectional perspectives to impact business results, talent pipelines and market opportunities. The platform also introduces a global workforce collective that connects employees across geographies, encouraging open dialogue and cultural exchange.

Groups in the Healthy Workforce Network sponsor opportunities for connection and education, such as inviting external speakers, and engaging events, like a "Shark Tank" competition to innovate ways to tackle health care challenges. Membership in every Healthy Workforce Network group is open to all current employees—and participation has been increasing.

> Approximately 14,400 employees participate in Enterprise Resource Groups.[90]

In addition to raising awareness of and engagement with our Enterprise Resource Groups, these year-round offerings contribute to a healthy workforce by cultivating employee growth and development, a culture of inclusion and belonging, and improved health and vitality for all.

Fair Pay

We are committed to fairness in pay and opportunity for all of our employees. Our compensation practices, rooted in our pay-for-performance philosophy, promote equity in pay through measures such as benchmarking compensation by role, eliminating questions on applicants' compensation history and monitoring for potential disparities.

Our most recent pay equity analysis among our U.S. employees, conducted in 2025, showed that female employees at The Cigna Group earn more than 99 cents for every dollar earned by similarly-situated male employees, and employees from underrepresented groups (which includes Black/African American, Hispanic or Latino/a, Pacific Islander and American Indian/Alaskan employees) earn more than 99 cents for every dollar earned by similarly-situated white employees. We also analyzed gender pay on a global basis and found that across the entire company, female employees at The Cigna Group earn more than 99 cents for every dollar earned by similarly-situated male employees.[91]

90 This number represents unique members, or employees who are in at least one Enterprise Resource Group. Based on The Cigna Group internal analysis of Enterprise Resource Group membership from January to December 2024.
91 Based on The Cigna Group pay gap analysis performed by an external vendor.

Human Capital Development

Throughout the full employee lifecycle, we aim to be the employer of choice.

That means fostering a culture of learning and development, enabling high performance, and making the employee experience the best it can be. We encourage all employees to drive growth for themselves, the organization and the industry so that we can continue to improve lives.

Talent Attraction and Retention

Our talent acquisition and rewards strategies are designed to attract and retain skilled employees who share our passion for driving growth and improving the vitality of our clients, customers, colleagues and communities. Our talent acquisition team uses modern talent attraction strategies while building relationships at colleges and universities to find and recruit top talent. Our external career website enables candidates to learn about The Cigna Group, search and apply for open positions, and sign up for our talent community, which automatically emails open jobs to interested candidates. We also leverage technology and omnichannel marketing strategies

to create awareness of opportunities at The Cigna Group and attract candidates through email, text, social media, advertising, quarterly newsletters and one-to-one outreach from our recruiters.

We also offer our employees an internal career marketplace where they can create a career profile, search for new job opportunities within the company, identify colleagues for networking and develop career paths to support their career development for future opportunities. The career marketplace enables both employee development and cross-enterprise talent movement.

In 2024, approximately 62% of open positions (excluding entry-level roles) were filled by internal candidates, and our voluntary turnover rate decreased year-over-year to approximately 9% for all employees.[92]

We recognize the importance of flexibility in the workplace and provide schedules, tools and support for employees to balance their work responsibilities with their life outside of work.

92   Based on The Cigna Group internal analysis of workforce data as of December 31, 2024.

Most in-office colleagues follow a hybrid arrangement, and we offer flexible work options, including part-time opportunities.

To support flexibility for our call center employees, we initiated the following in 2024:

- **Flexible work arrangements.** Employees can opt in to work fewer weekly hours during our lower-volume seasons.
- **Greater collaboration and better schedule management.** We implemented a new system software that allowed more collaboration and alignment across all our customer service teams. The software also enables employees to self-manage their schedules and make changes more efficiently.
- **Accessible resources.** We continued to maintain a robust intranet page, giving employees on-demand access to key workforce management materials, scheduling assistance, how-to guides, timelines and more.

Looking ahead, we continue to explore how we can improve support and offer more-flexible schedule options.

Employee Engagement

We regularly measure employee engagement through global surveys. Our leaders use the results to identify ways to strengthen our culture and retention, simplify processes, enhance employee satisfaction, support employee well-being and improve customer interactions.

In 2024, 83% of employees responded to our employee engagement survey.[93] We identified several strengths, particularly regarding our people leaders. Survey results illustrated that our managers at all levels significantly impact the employee experience by exhibiting empathy, driving and guiding performance conversations, and empowering employee decision-making. We also identified areas for deeper exploration, such as increased employee engagement, especially in the wake of reduced public sentiment toward health insurers. We created a cross-functional team of leaders to develop strategies and action plans focused on employee inspiration and activation, our customers, inclusion, transparency, and learning and development opportunities.

We also invite feedback from employees through event surveys, open mic sessions, new-hire surveys, focus groups and more.

To further engage and reward employees, we have a global employee recognition program called Standout that allows employees to recognize their colleagues for their contributions to our company and to celebrate both personal and professional milestones. Everyone is empowered to use this online recognition platform to recognize colleagues for going above and beyond or to simply say thank you. Employees can also reward each other for significant contributions with award points—redeemable for branded swag, merchandise, travel, experiences and charitable donations through a dedicated rewards catalog on the platform. The program is meant to foster a global culture of recognition and connection. Over 99% of employees received recognition from their colleagues at least once in 2024.

Colleagues can nominate Quarterly Standouts for exceptional, "best of the best" contributions or performances that have a significant, positive impact on patients, customers or coworkers. Quarterly Standout winners receive a cash award, award points and an invitation to our annual CEO awards gala, where employees and their guests receive the red carpet treatment with our CEO and Enterprise Leadership Team.

Additionally, we recognize employees who go above and beyond with monetary spot bonuses. Spot bonuses can range from $500 to $5,000 depending on career level and the extent of their positive impact and/or contribution.

Our goal is to make sure we drive and foster a global culture of recognition and find ways to infuse it into every day life within our teams.

Overall, 73% of employees responded favorably to questions related to engagement. Additionally:

- **77% feel a personal connection** to the people they work with at The Cigna Group
- **77% feel proud** to work for The Cigna Group
- **74% feel motivated** to go beyond formal job responsibilities

93   Our annual employee engagement survey is distributed globally but regional markets may choose to opt out of participation. This figure represents the results among those who participated.

Learning and Development

We aim to foster a learning culture within The Cigna Group; providing access to meaningful learning opportunities across the enterprise for our employees' growth, skill development and career advancement is a foundational element of our talent strategy. We offer a broad range of training, education and development resources to all employees, which include live sessions, career development tools and on-demand content through our learning experience platform, myUniversity.

In 2024, we launched learning programs in support of priority skill development areas, including these:

· **Know the Business,** a learning journey that enables all employees to build business acumen by deepening their knowledge and understanding of our company and the differentiated services we offer to our customers and patients.

· **Artificial Intelligence (AI) Knowledge Series,** which supports our employees' knowledge of evolving AI technology. The series explains the fundamentals of AI and how responsible use can add value and increased efficiency. Our senior leaders also receive AI training to prepare them for the implications of AI within their specific functional areas. Read more about how we use AI on page 64.

We also launched a new onboarding program to guide our new employees through their first 60 days. The program is designed to equip employees with the essential knowledge and skills needed to understand the company, navigate key tools and resources, make the most of their career and connect with others.

In 2024, we launched Grow to Thrive, our enhanced educational development program that expands access to educational opportunities through unique funding options and new types of programming. Grow to Thrive helps remove financial barriers by offering U.S. employees 100% tuition-free and partially-funded learning programs, tuition reimbursement, and more, and it's all available on the first day of employment.[94] Employees can explore an extensive online catalog and take courses in eligible areas of study for degrees, certificates and bootcamp programs through high-quality and well-known schools and universities.

Leadership Development

Exceptional leadership is critical to our success as a performance- and mission-based company. A key component of our talent strategy underscores the importance of hiring, developing and fostering exceptional leadership at all levels; investing in a strong leadership pipeline; and aligning leadership practices to our mission and strategic goals. Our leadership development strategy and approach is designed to equip leaders at all levels with the skills and behaviors they need to thrive now and in the future, navigate the challenges of a dynamic business environment, and drive organizational success in alignment with our Leader Profile.

94 Up to $5,250 tuition paid per year per eligible employee.
95 Based on The Cigna Group internal analysis of learning views and completion and participation in the EDP from January 2024 to December 2024.
96 Based on The Cigna Group internal analysis of year-end report capturing employee responses to "How likely are you to recommend that Cigna invest in learning like this again?" NPS is calculated from a 1 to 10 rating scale.

Our Leader Profile

Designed to simplify and clarify expectations for our leaders, making it easier for them to lead, grow, develop and drive greater alignment with our enterprise goals, the Leader Profile is focused on three dimensions of leadership:

Leading Self

Leading Others

Leading the Enterprise

Ongoing Employee Education Performance

· **~37** average learning hours per employee[95]

· **2.6 million** approximate total hours of learning

· **68** average NPS of enterprise learning programs[96]

Also in 2024, we expanded our portfolio of leadership development offerings to address the skill development needs of our employees at unique moments of their leadership journey:

· We launched new leader programs, including our **Supervisor and Manager Learning Journeys** for newly hired and promoted leaders to help them learn, practice and apply core leadership skills in alignment with our Leader Profile. At the completion of their learning journeys, our leaders receive consistent tools, resources and knowledge to develop themselves and their teams and are able to help deliver successful business outcomes for our company.

· We created the **Aspiring Leader Development Journey** to empower and upskill individual contributors who aspire to become leaders. This program teaches valuable skills and leadership capabilities that initiate the preparation for future leadership roles.

· We built the **Leader Learning Marketplace,** a curated resource to help people leaders easily find learning opportunities. The Marketplace provides quick access to recommended learning for 12 priority skills aligned to our Leader Profile, current and new leader programs, leader assessment offerings, and additional resources. For example, one priority skill is

"digital dexterity," which helps leaders be agile and adapt quickly to new technologies and changing circumstance and leverage digital tools to drive innovation, growth and business outcomes.

In 2024, we designed the Cigna Academy for Health Management (CAHM) and launched it in early 2025. Throughout 2024, we continued to develop our high-potential clinical leaders with an advanced learning program leveraging content from ExecOnline in partnership with top business schools.

See more leadership programs on page 46 of our 2023 ESG Report.

Early Career Development

Across all our early career development programs (see page 34), we welcomed more than 210 newly hired interns and more than 200 full-time associates across the United States in 2024.[97] Visit our careers website for information about summer internships, undergraduate rotational programs and graduate rotational programs.

Driving Accountability and Growth through Performance

Also in 2024, we continued to advance our performance framework with a sharper focus on accountability, purpose and measurable impact. Through goal setting, regular feedback and meaningful reviews, we fostered a high-performing culture of growth and success by guiding employees and ensuring their contributions align with enterprise goals.

We achieved a significant milestone with an approximately 97% completion rate for our first enterprise midyear review, as captured through our workforce management system, Workday.[98] This activity helped drive performance conversations between employees and managers on progress, impact and development. High engagement continued, with approximately 98% of employees completing their year-end self-assessments in 2024.[98] These efforts underscore our commitment to driving accountability, recognizing contributions and aligning individual performance with enterprise goals.

Another meaningful advancement was the introduction of performance ratings for our Enterprise Leadership Team and their direct reports, a pilot group of approximately 100 leaders. This initiative established clear performance expectations, recognized contributions and provided structured feedback to align

individual efforts with critical business goals. By clarifying expectations and reducing uncertainty in evaluations, ratings supported structured rewards that drive motivation and organizational success. The pilot approach offered valuable insights to refine and expand ratings in 2025.

Developing SMART goals—specific, measurable, actionable, relevant and time bound—in collaboration with their managers remained a cornerstone of our employee performance framework. In 2024, approximately 83% of our workforce documented their goals in Workday, highlighting our commitment to aligning individual and team goals with enterprise goals and priorities.[98]

Through these actions, we continue to redefine what success looks like by connecting performance to purpose and fostering a workforce that is motivated, engaged and aligned with enterprise goals and priorities.

Our commitment to continuous improvement ensures we remain poised to achieve meaningful impact and success for our company and employees.

97 Based on The Cigna Group internal analysis of interns hired in May 2024.
98 Based on The Cigna Group internal analysis of mid-year performance reviews, year-end self assessments, and goals entered into Workday from January 1 to December 31, 2024. Note, participation rates varied based on role-specific eligibility across our workforce. Additionally, not all business units use Workday to capture goals.

VIGNETTE

Investing in Our Veterans and Military Families

This vignette illustrates the connection between health equity, community resilience and inclusion within our workforce.

Our support for veterans and their families is deeply rooted in our enterprise-wide culture. Read on for examples of how we support the health and vitality of the veteran community.

Our Clients and Customers

Our Veteran Support Line is a free resource for veterans and their families—regardless of whether they are Cigna Healthcare customers or not—available 24 hours a day, 365 days a year. Those in need can call 855.244.6211 toll-free to receive information on services and resources for pain management, substance use counseling and treatment, financial issues, food, clothing, housing, safety, transportation, parenting and childcare, aging services, health insurance, legal assistance, and more.

We also recently announced a two-year commitment with Face the Fight to raise awareness around veteran suicide prevention and break the stigma around suicide in the military community.[99]

This awareness extends to our employees, who have access to Face the Fight's virtual on-demand volunteer training designed to give them the tools and knowledge to support veteran mental health.

To help our federal clients serve their unique populations, including veterans, active-duty service members and first responders among other government employees, we launched Evernorth Federal Services on January 1, 2025. This wholly owned subsidiary is designed to better align health services and solutions that improve patient outcomes. Services and capabilities will include pharmacy benefits, specialty pharmacy, telehealth, medical utilization management and behavioral health services, among others from across the Evernorth portfolio.

Our Employees

Our Enterprise Resource Group (see page 40) called Salute is focused on supporting employee veterans, military spouses and families, and allies with opportunities for networking, mentoring, personal and professional development, and community service. Salute offers a safe space for employees to support each other and provide veterans and military spouses access to the resources they need. For example, active and veteran military employees and their family members and friends gather

monthly as part of the "Battle Buddy" program to help each other celebrate accomplishments and navigate through all the challenges and accomplishments that accompany military life.

Salute also works to educate the business on the unique skills that our veteran and military colleagues offer. In recent years, Salute has partnered with our talent acquisition team to help recruiters and hiring managers understand military-specific resumés, connecting human resources directly with employee veterans from all branches of the military for collaboration. Additionally, we have ambassador teams in local communities that partner with military installations, colleges and community programs to translate the job skills of veterans and military spouses and match them with open roles. In early 2025, we established an internal Military Affairs function for recruiting and retention strategies.

In 2024, The Cigna Group was named a Military Times Best for Vets Employer, a prestigious designation we've received for five consecutive years. In 2024, the company was also named a 4-star employer by the VETS Indexes Employer Awards, up from 3 stars in 2023, and recognized as a Military Friendly Employer for the sixth consecutive year.

99   The Cigna Group Newsroom, How The Cigna Group supports veterans and military families, November 7, 2024.

Our Community

While we've long been involved with community-based efforts serving veterans and military families, The Cigna Group Foundation announced in 2024 a $9 million commitment over three years to help improve veteran mental health, with a focus on housing stability. The grant program is part of our broader $27 million, multi-year philanthropic and community engagement initiative (see page 28).

As part of this commitment, The Cigna Group Foundation awarded grants to 23 organizations that can help increase permanent housing available for veterans, improve affordability for housing for veterans through rental or mortgage assistance, and enhance the offering of wraparound services for veterans transitioning to permanent housing. Among the first grantees is Habitat for Humanity International (HFHI), which was awarded a grant to support increased homeownership opportunities to veterans through an expansion of its HUD-VASH (Veterans Affairs Supportive Housing) initiative.

In the fall of 2024, employees volunteered to support housing projects for local veterans in eight states. Partnering with community organizations such as Veterans Community Project and Veterans Villages, employees tackled a wide range of hands-on projects, including home construction, landscaping, repair and painting. In St. Louis, 80+ colleagues worked together over four days to build a fence along one side of the veterans community.

Healthy Environment

We believe that responsible environmental stewardship can improve health and vitality—and also makes sound business sense. We strive to identify new efficiencies and make strategic investments that reduce our environmental impacts and our operating costs. In addition, we see an opportunity to positively impact the environment through a number of ways we are advancing our business, including through our continued investment in virtual care.

HEALTHY
SOCIETY

HEALTHY
WORKFORCE

BETTER
HEALTH
FOR ALL

HEALTHY
COMPANY

HEALTHY
ENVIRONMENT

Climate Change and Emissions

We take a precautionary approach to our environmental sustainability efforts, which is outlined in our Environmental Policy Statement.

Our strategic sustainability performance plan supports the environmental management of our global real estate portfolio and leverages the ISO 14001 continuous improvement principles.

As a global health company, we are keenly focused on the connection between environmental health and human health. We recognize that climate change presents global public health challenges, such as those relating to extreme weather and wildfire events, increased spread of infectious diseases, decreases in water supply, heat exposure, and declining crop yields. We also acknowledge that the effects of climate change disproportionately impact communities that face social and economic discrimination, contributing to further health inequity.[100]

Managing Our Footprint

Our direct environmental impacts, particularly our Scope 1 and 2 greenhouse gas (GHG) emissions, stem primarily from our global real estate portfolio, which has a footprint of approximately 9.2 million square feet as of the end of 2024 (of which approximately 8.9 million square feet are under our operational control).

We use the operational control approach to define our organizational boundary, which means that we account for all emissions from operations over which we have control. We define *operational control* as having the authority to introduce and implement operational policies over an asset, and we report all energy and emissions for The Cigna Group and its subsidiaries' data centers, offices and other assets under our operational control.

See our Basis of Reporting document for additional details on emissions methodologies and calculations.

100 KFF.org, Climate Change and Health Equity: Key Questions and Answers

Our Climate-Related Targets

Reduce Scope 1 and 2 greenhouse gas (GHG) emissions by 50% by 2030 from 2019 baseline.

Achieve carbon neutrality for Scope 1 and 2 GHG emissions by 2040.

Source renewable electricity for 100% of our global power needs by 2030.

Scope 1 and 2 Emissions

Our Scope 1 and 2 operational GHG footprint is made up of two primary activities: operating our buildings, which comprises electricity, heating and cooling; and operating company-owned aircraft and vehicles for a small portion of our business travel. Scope 2 emissions from purchased electricity are the largest drivers of our building-related emissions and overall operational GHG footprint.

In 2024, our combined Scope 1 and 2 location-based GHG emissions decreased by approximately 1% over 2023 and our market-based GHG emissions decreased by approximately 35%. Our Scope 1 emissions increased by approximately **34%**. In 2024, we accounted for emissions from refrigants for the first time, which primarily accounted for the year-over-year increase but provides a more complete and accurate figure. Our location-based Scope 2 emissions decreased by approximately **8%** and market-based by **57%** over 2023. Since our 2019 baseline, we've reduced our overall Scope 1 and 2 (market-based) footprint by **66%**,[101] achieving, ahead of schedule, our goal of reducing Scope 1 and 2 emissions 50%. We largely achieved our goal through renewable electricity procurement. Next, we'll refresh our Scope 1 and 2 emissions-reduction goal in line with the Science Based Targets initiative (SBTi), and we'll aim to achieve carbon-neutral operations (see page 50).

Scope 3 Emissions

Our Scope 3 GHG emissions are primarily made up of purchased goods and services and our investments. We formally committed to SBTi in early 2024. As a next step, we plan to set near-term science-based GHG reduction targets and receive validation from SBTi.

As part of our pharmacy business, we deliver medications directly to patients' homes. Our custom carrier network includes strategic partnerships with FedEx, UPS, DHL and the U.S. Postal Service, all of whom leverage their national scale and fleet to optimize delivery routes and minimize carbon emissions when possible. We continue to reduce air transit by using ground instead. We also use a geopreferencing model to ship medications, including temperature-dependent ones when possible, from the pharmacy closest to the destination, reducing transit time, inventory waste, ice and refrigeration in some cases, and, ultimately, emissions from less travel.

We continue to navigate patients to optimal sites of care, including virtual, digital and in-home alternatives. Multiple scientific studies[102] illustrate that telemedicine and access to digital health can reduce GHG emissions due to less patient travel to and from clinics.

We estimate that approximately 8,300 metric tons of GHG emissions were avoided in 2024 as a result of patients using our MD Live virtual care services versus driving to and from a clinic.[103] This is equivalent to removing approximately 2,000 gas-powered passenger vehicles off the road for one year.[104]

101 Limited assurance of bold data points has been provided by ERM CVS. Please see the assurance statement page 99 for further details.
102 Scientific studies include sources from the National Library of Medicine, npj Digital Medicine, UC Davis Health and JAMA Network.
103 The Cigna Group internal analysis of MD Live treatments as of December 2024. Calculated using publicly available travel behavior information from the Federal Highway Administration's National Household Travel Survey, as well as emissions factors from the EPA.
104 According to the U.S. EPA Greenhouse Gas Equivalencies Calculator.

Decarbonizing our Operations

Our strategy to achieve—and maintain— carbon-neutral operations is focused on the following elements:

- **Improving efficiency:** Our first priority is to reduce the amount of energy we use and shift to electrification wherever possible. We have undertaken a range of energy efficiency measures across our operations, and we will continue to make strategic investments in building improvements. We are also putting a stronger emphasis on green leasing practices to empower our role as a tenant (see page 52).

- **Sourcing renewables and purchasing Energy Attribute Certificates (EACs):** We committed to sourcing 100% renewable electricity by 2030, joining the global RE100 pledge in 2022. As of the end of 2024, we have sourced approximately 52% of our global power needs from renewable electricity. We continue to explore executing long-term renewable energy procurement agreements, including power purchase agreements and onsite renewables where plausible. To address our remaining direct emissions, we are purchasing applicable EACs, including green e-certified Renewable Energy Certificates (RECs).

- **Exploring high-quality carbon credits:**[105] As we get closer to 2040 and exhaust other options for reducing our Scope 1 and 2 emissions, we plan to closely evaluate the use of high-quality carbon credits to achieve our goal.

We are committed to maintaining carbon-neutral operations after we achieve our initial goal set for 2040. Our commitment includes Scope 1 (direct) GHG emissions from building operations and company-owned aircraft and vehicles, as well as Scope 2 (indirect) GHG emissions from purchased electricity. For the purposes of communicating progress towards our 2040 carbon neutrality goal, we calculate our total operational emissions by summing Scope 1 and Scope 2 (market-based) emissions. This market-based subtotal has been reduced by procuring EACs and market-based emission factors.

105 Also known as carbon offsets, carbon credits are purchased to help fund projects around the world that help reduce, avoid or remove carbon. They can be used by individuals, businesses and organizations to reach carbon neutrality by compensating their footprints while they help project developers to continue to finance their green projects (as defined by United Nations).

Connecting with Nature in Hong Kong

Our Hong Kong colleagues partnered with Inspiring Girls Hong Kong and The Nature Conservancy to host a panel for youth about the mental and social benefits of connecting with nature. Separately, another group of Hong Kong colleagues joined students in restoring oyster reefs by removing aquaculture debris and invasive species.

2024 CORPORATE IMPACT REPORT

Sustainable Operations

To further support our operational sustainability targets and reduce our environmental impact, we prioritize efficiency in our buildings, responsible water management and proper waste reduction.

Sustainable Buildings

As part of our efforts to increase the sustainability of our buildings, we continue to focus on efficiency measures across our operations.

As of December 31, 2024:

- Managed sites representing ~21% of our operational footprint were LEED® certified, including our Bloomfield, Connecticut, headquarters.[106]

- Managed sites representing ~65% of our operational footprint were tracked in the U.S. EPA's ENERGY STAR® program.[105]

- One of our office locations in the United Kingdom held an ISO 50001 Energy Management System Accreditation.

We continue to prioritize leasing LEED-certified buildings, and we're working with our landlords to incorporate green language into our leases.

For our building leases to be considered green, it must meet one of the five categories:

1. Commitment to share environmental-related data

2. Established waste management practices, such as landfill diversion and recycling

3. Energy management provisions, such as building automation systems and smart metering or sub-metering options

4. Green building attributes, such as recognized certifications, onsite renewable energy or long-term renewable energy procurement contracts, onsite electric vehicle charging, smart efficient irrigation system, recycled water use, and/or other related attributes

5. Indoor air quality, such as routine testing and use of environmentally friendly building materials and cleaning products

106 Percentages are based on our operational square footage.

In 2024, we added several new leases and calculated how much of our existing square footage is covered by green lease language encompassing one or more of the categories outlined above.
We aim to use this as our new baseline and strive to increase year-over-year.

Following best practices outlined in our strategic sustainability plan, we regularly do the following when designing new offices or renovating existing spaces:

- Benchmark our buildings' energy use against similar buildings in ENERGY STAR Portfolio Manager
- Integrate building automation using platforms including WebCTRL
- Install efficient infrastructure
- Use building envelope studies, roof infrared (IR) scans and IR thermography of refrigeration equipment

We also regularly conduct internal and external energy audits to identify opportunities for improving energy performance.

LEED Gold for Our Headquarters

Our Bloomfield, Connecticut, headquarters achieved LEED Gold certification in early 2025. LEED is the most widely used green building rating system in the world and an international symbol of excellence in green buildings. LEED certification ensures electricity cost savings, lower carbon emissions and healthier environments for the places we live, work and play. Following are a few initiatives that contributed to our LEED Gold achievement:

Lighting
LED lighting throughout the building and parking structures; lighting control systems to set schedules; occupancy sensors to reduce unnecessary runtime
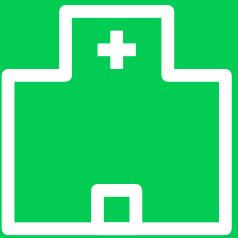
Energy
Building Automation System to monitor and control building-wide systems, such as HVAC, lighting, alarms, and security access and cameras; improved roof with better insulation

Water
High-efficiency restroom sinks, toilets and urinals to optimize water conservation

Waste
Composting and paper recycling to divert waste from the landfill

Green Health Care Facilities

As part of our Care Delivery business, we operate four ENERGY STAR-certified health care clinics in Arizona. To achieve ENERGY STAR certification, the clinics earned an ENERGY STAR score of 75 or higher (out of 100)—indicating that they operate more efficiently than at least 75% of similar buildings nationwide. Additionally, the clinics have been verified by a licensed professional that the buildings operate in accordance with industry standards for indoor environmental quality, contributing to a healthy environment that patients should expect when they visit a health care clinic.

Responsible Water Management

We use a variety of strategies and technologies that lessen the burden of our operations on the potable water supply and wastewater systems. We are guided by the following model:

- Monitor water-consumption performance.
- Maximize fixture-related potable water efficiency within buildings with the use of low-flow plumbing fixtures, sensors and automatic controls.
- Practice water-efficient landscaping and smart-efficiency irrigation technology.
- Protect natural habitats, waterways and water supplies from pollutants carried by building discharge water.

However, with more colleagues returning to our offices and facilities in 2024, we saw an 8% increase in water withdrawals year-over-year. As of early 2025, we've updated our water risk assessment to incorporate all sites within our global operational boundary, which helps us identify and prioritize high-risk sites and implement mitigation activities. We also plan to explore setting new water consumption targets in the coming years.

Reducing Waste and Sourcing Responsibly

Responsible waste management is an integral part of our environment sustainability strategy, allowing us to reduce our impacts, improve resilience and reduce costs. Our focus is on reducing our waste footprint, with an emphasis on diverting any waste we produce away from landfills.

In 2024, we analyzed a drug we ship through our home delivery pharmacy to see if it could handle higher temperatures without needing a cooler. Because we found that it could, we estimate that we will use about 65,000 fewer coolers every year. Then, we continued to move to more-sustainable packaging, such as using smaller-sized coolers for refrigerated medications that use less materials like plastic shrink wrap and Styrofoam®. We also implemented new innovations in our Styrofoam coolers to significantly reduce the time spent in a landfill from an estimated 500 years to under 5 years.[107]

Additionally, we took the following actions to reduce our waste and overall impact on the environment in 2024:

- Recycled approximately 800 metric tons of pill bottles and approximately 1,500 metric tons of cardboard from our high-volume fulfillment centers[108]
- Composted approximately 94,000 pounds of waste throughout 2024 at our headquarters in Bloomfield, Connecticut, and our St. Louis, Missouri offices[109]
- Continued to take a data-driven approach to reducing pharmaceutical inventory waste,[110] such as leveraging new analytics tools to monitor weather trends and proactively adjust the timing of deliveries to mitigate risk of delays in transit
- Continued to use our proprietary packaging software that helps determine the most optimal packaging type, which can help reduce the amount of material used and the package's weight
- Continued to work with our partners on electronics recycling and refurbishing

We continue to evaluate our overall waste target to ensure it is measurable and relevant for our operations. We intend to continue to develop action plans that identify ways to meaningfully impact and measure waste reduction efforts across our enterprise.


Celebrating Earth Month

We engaged our colleagues in several activities to celebrate Earth Month (April) in 2024:

- We encouraged colleagues to join a local neighborhood cleanup. Colleagues volunteered on their own or as part of small groups in Bloomfield, Philadelphia and St. Louis.
- We taught colleagues how to reduce food waste and eat more sustainably through our pop-up Teaching Kitchen in Bloomfield and St. Louis.
- We gave away hundreds of tabletop compost bins and pointed colleagues to an infographic we created with tips and tricks for composting at home.

107 According to the Society of Environmental Journalists and the manufacturer's specifications.
108 Based on internal analysis of waste management reports from January to December 2024.
109 Based on data provided by our composting vendor from January to December 2024.
110 Our pharmaceutical inventory waste is defined as any medication and/or medical device, including expired products, carrier returns that were marked undeliverable and patient returns due to damage.

Healthy Company

We have a deep and long-held commitment to strong governance as well as ethical and resilient business practices. The strength of our Board contributes meaningfully to upholding these commitments.

HEALTHY SOCIETY

HEALTHY WORKFORCE

BETTER HEALTH FOR ALL

HEALTHY COMPANY

HEALTHY ENVIRONMENT
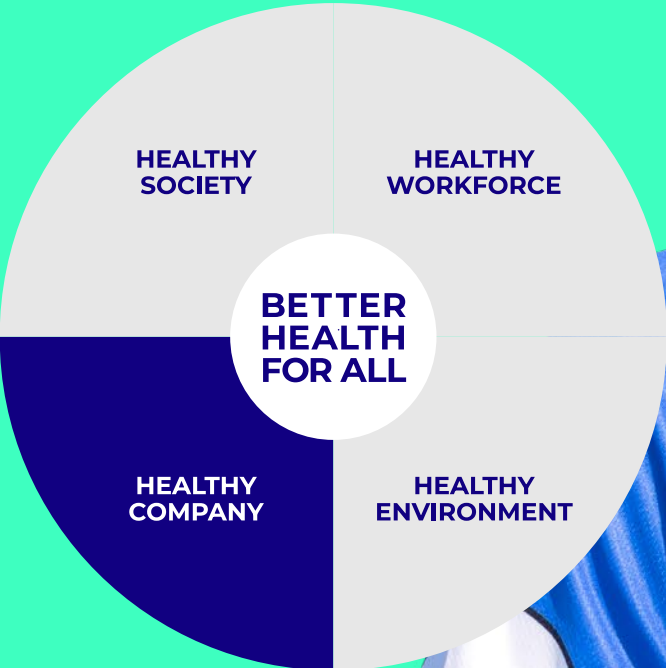
Leadership and Accountability

Our Board is committed to principles of good corporate governance. Our Corporate Governance Guidelines set forth the key governance principles that guide the Board.

These guidelines, together with the charters for the Board's Audit, Compliance, Corporate Governance, Finance and People Resources Committees, provide the framework for effective governance to promote oversight, accountability and successful outcomes.

See page 9 for information about our sustainability governance.

Board Composition

Our Board comprises directors with the qualifications, skills and experiences that are directly relevant to the short- and long-term business strategy of The Cigna Group, thus enabling the Board to exercise its oversight function.

As of our Annual Meeting of Shareholders, held in April 2025, 11 directors serve on our Board, each of whom is independent, with the exception of our Chairman. With our CEO serving as Chairman, we have a lead independent director of the Board.

The Corporate Governance Committee ensures that the Board is composed of individuals with expertise in fields relevant to our business. Areas of expertise reflected on the Board include but are not limited to business leadership, finance, global operations, health services and delivery systems, marketing and consumer insights, regulated industry/public policy, risk management, and technology—strategy, operations and security. To show the variety of the Board's expertise, we included an individual skills matrix in our 2025 Proxy Statement (page 13).
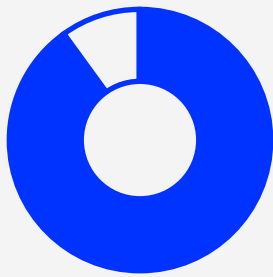
Our Board of Directors

Tenure

8.4 years average

40% independent directors with less than 5 years' tenure
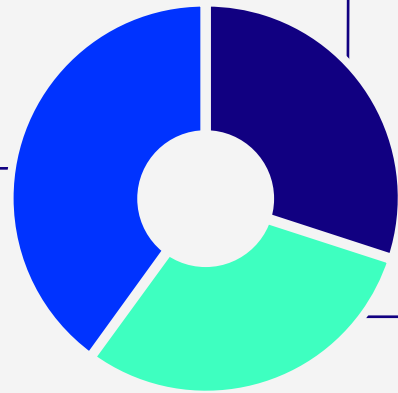
30% independent directors with 5 to 10 years' tenure

30% independent directors with more than 10 years' tenure

Public company service

90% independent directors with past experience serving on a public company board

Overall

70% independent diverse directors

Gender

40% independent female directors

Racial/ethnic

40% independent racially or ethnically diverse directors

As of April 2025.

Shareholder Engagement

The Board and the Corporate Governance Committee oversee the company's shareholder engagement practices. We engage with shareholders (see page 89) on issues related to corporate governance, executive compensation, sustainability, company performance and other areas of focus.

From the filing of our 2024 Proxy Statement to the filing of our 2025 Proxy Statement, we engaged with holders of approximately 30% of our outstanding stock.[111]

Summaries of these discussions are shared with our senior leaders, as well as the Board and its committees.

111 Based on The Cigna Group holdings as of December 31, 2024.

Leadership in Health Care

Our Board remains committed to fostering best-in-class business practices and a culture of purpose and performance. As we strive to be a leader in the health care industry, following are two ways we believe exemplify this.

1 To ensure we bring experienced leadership and a clinical view to our commitments to drive positive change for our customers and patients (see page 21), this work will be governed by a new Office of Excellence and Transformation and overseen by our Executive Vice President and Chief Health Officer, Dr. David Brailer, a physician with decades of patient experience Additionally, Chris DeRosa will assume a newly created role leading the office, reporting to Dr. Brailer.

2 Our Evernorth Research Institute is the research and thought leadership arm of Evernorth Health Services. It is a team of researchers who partner externally with leading scientific institutions and work in tandem with physicians, nurses, therapists and pharmacists across Evernorth to produce research that informs action for improving people's health. In 2024, the team released more than 15 reports and presented data and insights at numerous conferences to support the health care industry and businesses across Evernorth.

Risk Governance and Oversight

The Cigna Group Enterprise Risk Management (ERM) program is responsible for identifying and unifying risk management activities across all lines of business while establishing a common framework, standards and guiding principles. ERM facilitates and assists in the identification of risks that may impact the overall strategic goals of The Cigna Group and provides consistent reporting to the company's Board on those potential risks. ERM ensures there is a process to proactively identify and escalate risks, in accordance with our risk appetite and tolerance.

The Cigna Group is fully committed to the long-term success of its business and to ensuring the best outcome for all of its stakeholders. The Cigna Group takes appropriate risk balanced against expected rewards, ensuring stakeholder assets are not subject to excessive levels of risk. As such, we manage risk appetite at the enterprise, business unit and individual risk level—by ensuring risk-taking reflects our commitment to pursuing long-term sustainable growth and innovation while also following our high standards for governance and risk management.

We use the Three Lines Model approach to manage risk:

Line 1 – Business area controls and monitoring

The first line is represented by those closest to the details of each line of business operations. These are the subject matter experts who know that area best and are positioned to be the first ones to identify a potential risk immediately. Line 1 establishes internal controls and processes to mitigate risks. Line 1 is also responsible for monitoring processes for key controls and risk treatments.

Line 2 – ERM, Compliance and Finance controls, review and monitoring

The second line provides policy, standards, processes and best practices to the first line. In addition, they may review or monitor Line 1 controls. ERM reviews our company's risk exposure quarterly at a minimum, and more often for risks that are rated as inherently high.

Line 3 – Internal Audit

The third line is Internal Audit, which serves as independent assurance of the first and second lines' adherence to our risk management standards. Additionally, individual business units regularly engage with third parties for audits of their programs.

The Board has ultimate responsibility for risk oversight. ERM provides updates to the Audit Committee at each regular meeting, and the full Board receives an annual update. The Board also receives regular education on the company's approach to risk management, including but not limited to inherent risk rating, current risk drivers, risk mitigation activities, residual risk rating and risk outlook.

The Chief Compliance & Risk Officer oversees the ERM function, which is structurally independent of our business lines. Additionally, all employees learn how to identify and report risks as part of our annual compliance and ethics training.

Business Ethics and Compliance

Earning, building and maintaining the trust of our customers, clients, employees, business partners and regulators is critical to the success and sustainability of our business.

We strive to meet high standards of integrity in everything that we do. Our Ethics, Compliance and Employee Relations teams play a critical role in driving and embedding ethical behavior across our business.

Through a company culture that emphasizes ethics and integrity, we empower employees to be responsible corporate citizens and support the dignity of workers across our value chain.

Code of Ethics and Principles of Conduct

The Cigna Group Code of Ethics and Principles of Conduct (Code) is the foundation of our unwavering commitment to integrity, compliance and ethical conduct. The Code applies to all employees, including those covered by collective bargaining agreements, officers and directors, consultants, interns, trainees, volunteers, and suppliers.

All new employees, including part-time workers and in-scope contractors, are trained on our Code pursuant to our Required Compliance Training Policy. Furthermore, all employees must affirm their adherence to our Code annually. Our Board is also trained on their obligations under the Code and the Director Code of Conduct.

Additionally, as part of the mandatory compliance training program, all employees must complete our U.S. or Global Workplace Harassment training upon hire. Most employees undertake a biennial refresher course (others complete it annually). The training covers harassment prevention, legal trends that impact the workforce, and our company policy and expectations.

With oversight from our Ethics and Compliance teams, we review and update our Code on an annual basis. In 2024, we updated our Code to reflect data governance in relation to AI.

Fundamental Human Rights for All

Our Human Rights Statement outlines our commitment to human rights, which is guided by the laws of the United States as well as the United Nations Guiding Principles on Business and Human Rights and the International Labor Organization's Declaration on Fundamental Principles and Rights at Work. Human rights are embedded into our sustainability priority topics of health equity (page 23) and inclusion within our workforce (page 38). For example, in addition to our Human Rights Statement, we have a dedicated Anti-Trafficking Policy and an Anti-Discrimination Policy. Also, see page 96 for our UN Global Compact Communication on Progress.

Anti-Bribery and Corruption

At The Cigna Group, we take anti-bribery and anti-corruption compliance very seriously. As stated in our Code, it is the policy of The Cigna Group to conduct business ethically, to prohibit bribery of anyone, whether commercial business representatives or government officials, and to avoid any conduct that creates even the appearance of improper interaction in order to obtain or retain business or gain an unfair business advantage. Government officials can be anyone employed by a government entity or employed by an organization controlled by any government, and can include the regulators who oversee The Cigna Group business and employees of government entities that we work with on a regular basis, including public hospitals, school districts and government agencies.

The Cigna Group also maintains an Anti-Corruption Compliance Policy.

Employees in high-risk geographies receive further training on anti-corruption principles and our Anti-Corruption Compliance Policy. All employees who are assigned anti-bribery and corruption training are required to complete such training that is appropriate to their role, operating environment and jurisdiction.

To proactively stay abreast of anti-corruption best practices globally, we maintain membership of TRACE International, a globally recognized anti-bribery business association, and Gartner, a general resource for compliance, ethics and anti-corruption.

Oversight and Governance

Creating a culture of integrity and ensuring compliance with our Code and other policies, laws and regulations is an enterprise-wide responsibility. The Cigna Group Chief Compliance & Risk Officer and our Ethics Office are responsible for designing, implementing and monitoring adherence to our Code and related policies, as well as other programs built to reinforce our commitment to integrity and compliance.

The Compliance organization regularly reviews compliance requirements and conducts compliance risk reviews to identify potential or emerging risk areas and evaluate any changes needed to our Code, policies and training. The Chief Compliance Officer also serves as the Chief Risk Officer, and compliance risk reviews are actively included in the enterprise risk assessment process. The Chief Compliance & Risk Officer and the General Counsel meet regularly with the Compliance Committee of the Board to review key compliance topics, including any significant investigative matters, and to reinforce oversight for ethics and compliance at the highest level of the organization.

Reporting Concerns

Responsibility for compliance and ethics starts with our employees, and we emphasize, through targeted communications, training and awareness activities, their duty to report actual or suspected misconduct, whether by other employees or third parties. To encourage such reporting, The Cigna Group provides a confidential, anonymous (where permitted by law) Ethics Help Line available to employees globally, 24/7. The Ethics Help Line includes a QR code and corresponding website that addresses questions and facilitates reporting concerns or instances of potential misconduct.

In 2024, we received approximately 2,300 reports, disclosures and requests for guidance through the Ethics Help Line or directly to the Ethics Office via our Duty to Report and Open Door Policies. Only approximately 29% of the reports that had an option to remain anonymous were made anonymously, exceeding benchmarks of similarly situated companies.[112] This can be interpreted to indicate employee trust in The Cigna Group. Approximately 41% of reported matters raised human resources–related questions or concerns and were handled by our Employee Relations team.[113] Of the matters handled by the Ethics Office and our Enterprise Investigations team, approximately 39% were found to be substantiated. All substantiated reports resulted in appropriate and proportionate action, including training, coaching, policy reviews or disciplinary action.

The Cigna Group strictly prohibits retaliation against anyone who 1) reports, in good faith, suspected violations of our Code, principles or other compliance concerns and 2) participates in any investigation of related matters, as detailed in our Protection Against Retaliation Policy. We reinforce this prohibition through regular communication with our managers and employees. Employees who engage in retaliation are subject to disciplinary action up to and including termination of employment.

112 According to annual NAVEX Whistleblowing & Incident Management Benchmark Report.
113 Based on The Cigna Group internal analysis of reports submitted through the Ethics Help Line or directly to the Ethics Office via our Duty to Report and Open Door Policies from January to December 2024.

Data Protection

As a global health company, we collect, store and process a high volume of sensitive data in connection with the services we provide.

We understand the critical importance of securing personal information and maintaining a robust and agile data-protection program in an ever-evolving landscape. We take the trust our clients and customers place in us very seriously and are committed to protecting their information.

We operate in many jurisdictions and are responsible for complying with the laws and regulations governing the collection, storage, use, processing, transfer, disclosure and destruction of personal information in each of these jurisdictions. We follow these legal obligations and maintain a privacy and information protection program that aligns with global industry best practices and standards.

Oversight and Governance

In addition to the Board Audit and Compliance Committees' oversight of our data protection programs and strategy (see page 9), our Global Chief Information Security Officer (GCISO) and Chief Privacy Officer jointly manage the company's cybersecurity and data privacy risks in our evolving digital landscape in alignment with other enterprise data stakeholders to ensure integrated approaches across the organization. Responsibilities of these officers include approving the cybersecurity and privacy strategy, roadmap and budget of The Cigna Group; setting the organization's priorities; and driving alignment with strategic business initiatives.

Led by the GCISO, The Cigna Group Information Protection team (CIP) is dedicated to securing customer, client, provider and company data while enabling speed, scale and trust. Reporting directly to the GCISO are line of business Chief Information Security Officers (CISOs), each entrusted with the cybersecurity management of their respective business segments. This tiered structure facilitates effective communication, policy implementation and alignment of cybersecurity efforts across different regions. The GCISO reports to the Audit Committee of the Board quarterly and the full Board annually to ensure cybersecurity and data privacy risks are effectively managed.

Effective data protection is a collaborative and multidisciplinary effort, vital to all aspects of business. In partnership with our ERM program and Internal Audit function, we identify, assess, manage and control risks that have an impact on our ability to achieve strategic and financial goals. Our unified approach integrates privacy and security compliance to all enterprise operations. Building on our risk management framework, we integrate cyber liability insurance to enhance our preparedness. This insurance plays a crucial role in supplying financial resources necessary for an effective response in the event of significant cybersecurity incidents.

Privacy

Protecting the privacy of our customers, patients, clients, employees and partners is of the utmost importance to us. Our Code of Ethics and Principles of Conduct (see page 58) and internal Enterprise Privacy Policy outline our obligations to protect personal information across all parts of our business. In addition to training our employees about our Code, we also provide specific data protection training and emphasize the responsibility of every employee to ensure the privacy of our stakeholders by adhering to our company's data protection policies and practices.

For our customers, we provide online resources about our privacy and information protection practices, including our Online and Mobile Privacy Statement, Notice of Privacy Practices, and Privacy Forms. The Cigna Group notifies customers about how their personal information may be used and disclosed by The Cigna Group, as well as their rights. In addition to notifying customers and clients of any changes to our privacy practices, we also tell customers how they can take additional steps to protect their personal information.

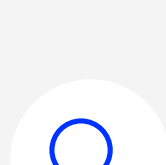**The Cigna Group enterprise privacy program is responsible for:**

Developing policies that support our governance and use of personal information in addition to providing advice on strategic initiatives

Monitoring privacy and security laws and regulations and updating policies as necessary as well as communicating changes to such policies

Managing privacy risk and reporting privacy-related risks to The Cigna Group management

Creating and maintaining privacy training and privacy awareness efforts to educate employees about the importance of handling personal information with care
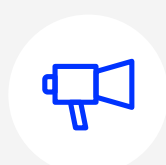
Providing legal guidance on information incidents, breaches and complaints and contracting with third parties that process personal data on our behalf

Investigating and responding to potential privacy incidents while overseeing corrective action plans and providing required notifications

Ensuring compliance with applicable breach laws

Monitoring the effectiveness of the privacy programs

In 2024, we incorporated automated processes for our HIPAA individual rights requests and state law data subject rights requests. We continue to update and implement these processes as required by new state legislation and federal regulatory changes. We also trained on and implemented new processes that align with the HIPAA Reproductive Rights Rule. These updates require our workforce to include an attestation to current processes.

Cybersecurity

Our Governance, Risk and Compliance platform hosts all our information protection policies and standards. These policies and standards are regularly reviewed and updated both in response to the dynamic landscape and to facilitate compliance with international, regulatory, industry and contractual requirements and recommendations.

⚑ The Cigna Group security controls are 100% aligned with the National Institute of Standards and Technology (NIST) SP 800-53 Security Control Baseline Moderate.[114]

Independent third-party assessments are performed regularly over various levels of controls for specific business lines and core processes against the Health Information Trust Alliance (HITRUST) for health care data security, Payment Card Industry Data Security Standard (PCI DSS) for payment security, and the System and Organization Controls (SOC) 2 framework,[115] which provide an objective evaluation of our internal processes and cybersecurity controls for certain applications. Benefits of these audits include thorough independent reviews to help ensure that we have adequate and effective controls to secure and protect sensitive data and the facilitation of continuous improvement of our security posture.

Central to our cybersecurity model is our defense-in-depth framework, comprising multiple layers of processes and technologies that help prevent, detect and respond to threats. Our approach to safeguarding against external threats incorporates a suite of preventive technologies, including malicious email blocking, defenses against automated attacks, and multifactor authentication. These strategies act to proactively intercept and neutralize cyber threats, helping ensure data remains secure within our environment. Event monitoring technologies run continuously, detecting intrusion attempts and alerting our Cybersecurity Incident Response team.

114 Based on The Cigna Group internal analysis of our data environment from January to December 2024. NIST Special Publication (SP) 800-53B provides industry best practice security and privacy control baselines for the U.S. federal government based off of NIST SP 800-53. There are three security control baselines: low-, moderate- and high-impact. Our information protection policies and standards cover 100% of 800-53B moderate-impact baseline controls.
115 The SOC 2 framework is published by the American Institute of Certified Public Accountants (AICPA) and is a voluntary cybersecurity framework most widely used by service organizations with primarily U.S.-based customers. Our SOC 2 audits are scoped to assess key controls within select core systems and do not encompass our entire environment.

The Cigna Group undertakes the critical security processes to mitigate and protect against cybersecurity risks, which include but are not limited to the following:

Business Continuity and Disaster Recovery

In the event of a cybersecurity crisis, rapid and effective response is crucial to safeguard information and minimize disruptions. We adhere to industry best practices and principles of continuous improvement to validate our strategies, document business recovery plans and conduct enterprise-wide tests of these procedures at least annually. Critical supplier resiliency is regularly evaluated to help mitigate impacts in the event of extended disruptions.

Cyber Risk Assessments

We regularly conduct thorough analyses of our network and information systems. These assessments help us identify areas for enhancement in risk mitigation. Subsequent reports are used by senior management to strategically allocate resources, reducing cyber risks and strengthening overall security.

Cybersecurity Incident Response

Our Cybersecurity Incident Response Team, comprising technical and cross-functional management personnel, evaluates the severity of a validated cybersecurity event and coordinates the response plan. Our incident handling procedures outline detailed actions for each phase of a response, which include communications, actions to be performed, methods of operation and contingencies for unanticipated outcomes.

External Audits and Benchmarking

Independent firms frequently evaluate the effectiveness of our our overall cybersecurity program through various assessments of our controls. Additionally, we use a third party to perform an annual maturity assessment and benchmark our security controls to identify opportunities to strengthen our cybersecurity program.

Identity and Access Management

Employees are provided with the minimal amount of access required to perform their jobs using role-based access control methodology, which defines access to our information systems based on job function. Privileged or elevated access to The Cigna Group systems is subject to supplemental approval requirements, increased authentication processes, and additional logging and monitoring.

Security Awareness and Training

We host events and education activities throughout the year, such as Cybersecurity Awareness Month, videos, training programs and frequent phishing simulations. The Cigna Group continuously trains workforce members on the importance of preserving the confidentiality and integrity of customer data. All new hires have mandatory information protection and privacy training as part of their onboarding, and all employees complete an annual cybersecurity refresh training.

Security Operations and Monitoring

We employ a centralized system for operational monitoring, which collects security logs and performs event correlation. This system alerts us to any unusual activities, enabling us to quickly address deviations from our security targets with appropriate corrective actions.

Third-Party Vendor Security Oversight

Suppliers that have access to, host or transmit The Cigna Group data are contractually required to comply with our Security Policies and Standards. Additionally, suppliers may be subject to periodic security audits or risk assessments, which include security questionnaires, security capabilities and maturity assessments, review of controls evidence, application vulnerability assessments, public internet presence monitoring and alignment reviews with service-specific industry standards (e.g., NIST, ISO, HIPAA and Payment Card Industry standards). Follow-up activities are performed as needed to discuss observations, track issues and ensure remediation plans are completed to maintain compliance.

EMG is governed by a board comprised of senior leaders from across the company. The board includes representation from business, clinical, privacy, legal, internal audit, information protection and other departments, and it oversees an enterprise-wide model approval and governance process for the review of any models in use, in development or procured from external vendors. The Cigna Group Board of Directors oversees and receives updates on our technology strategy, including the use, ethics and governance of AI.

Our AI programs are reviewed and approved before implementation to align with our existing security controls, privacy and security standards, and overall data protection policies (see page 61). This includes role-based access, vulnerability management and reporting, logging, and other controls for consistent governance across our enterprise. EMG partners closely with privacy, legal and information security to ensure compliance. Given the growing volume of state and federal legislation governing AI, we formalized a cross-functional working group led by EMG to closely monitor regulations, understand their impact and communicate regularly to other governing bodies within The Cigna Group.

To address the emerging risks of using AI from third parties related to data protection, intellectual property and vendor accountability, we negotiate GenAI terms that govern the vendor's provision of products and services that leverage GenAI. These terms are designed to target risks specific to GenAI such as prohibiting vendors from training GenAI using our data, requiring vendor transparency and information sharing, and holding vendors liable for infringing outputs.

To improve awareness and literacy on the use of AI for our employees, in 2024, we introduced AI training for mid- and senior-level employees (see page 43) and convened the first-ever cross-enterprise clinical data and AI summit.

Board of Directors

Executive Leadership and Oversight
- Oversee the use of all AI
- Support model governance as an enterprise-wide function
- Provide insight on governance mechanisms to monitor and mitigate risk

Internal Audit	Enterprise Model Governance Board	AI Center of Enablement (Steering Committee)
Independent review of AI and GenAI policy and program on periodic basis	Voting members who approve AI policies, frameworks and operating procedures	Voting members who approve GenAI policies, guardrails and operating procedures

External Advisory	Enterprise Model Governance Team	AI Center of Enablement (Operating Committee)
Provision of AI and GenAI updates and guidance on regulation, analytical frameworks and guardrails	• AI model approval, reporting, exception review • Coordination with other areas enterprise wide • Program guidance and training	• GenAI approval, reporting, exception review • Coordination with other areas enterprise wide • Program guidance and training

Business Partners
- Responsible for day-to-day execution and compliance
- Ensure models are compliant with EMG policy and procedures
- Complete bias testing for review and approval
- Perform periodic model reviews for performance changes

Ongoing Auditing and Monitoring

Our EMG program was assessed by an independent advisory firm that confirmed we have established a robust and comprehensive governance program, supported by effective cross-functional collaboration among leaders in Government Affairs, Regulatory & Compliance as well as business development teams and subject matter experts. We will continue periodic independent assessments and internal audits to ensure the continued maturation of our program.

We monitor AI models through our model lifecycle protocols. Each approved model undergoes a recertification process, ensuring that the model remains fit for use and continues to perform as expected. We also maintain real-time tracking of model performance metrics. This approach ensures continuous oversight and the timely resolution of potential performance issues. Models are also monitored for equitable use of AI due to intrinsically occurring socioeconomic biases in health services data. Our governance program identifies disparate treatment in model outcomes and mitigates algorithmic bias wherever possible, and we continuously review and improve our AI models to mitigate unintended biases.

AI Center of Enablement

With the rapid advances in generative AI (GenAI), we recognized the need for additional governance and oversight. As a highly regulated organization, we align with industry standards and applicable laws, which are continually evolving, to establish guidelines and principles for responsible and trustworthy AI usage.

> We also established comprehensive governance processes specifically for GenAI through our AI Center of Enablement (AI COE).

Our AI COE expands on EMG and brings together individuals from across our technology, privacy, data governance, security, legal, compliance, marketing and other teams to evaluate and approve GenAI use cases. The AI COE ensures these use cases align with our Responsible AI Principles and adhere to health care privacy and security requirements.

Some ways we use GenAI include the following:

Help reduce administrative burden for providers. We use it to assist doctors with visit summaries and note transcriptions, flag potential early intervention opportunities and improve efficiency, all while upholding accuracy.

Help elevate the service experience. We released an AI-indexed Knowledge Base solution to assist our agents in rapidly, precisely and accurately answering customer and broker inquiries related to plan benefits and coverages.

Help improve patient safety and provider experience. We use AI to perform automated chart reviews of virtual visits, assessing multiple quality metrics. This approach enables continuous monitoring of visits and enhancing care while reducing the time spent on manual chart reviews.

As GenAI continues to evolve, we are actively refining the intake process and evaluating the technology to maximize its purpose while maintaining stringent compliance standards. We also established a robust infrastructure to proactively monitor potential threats and take prompt actions when needed. This includes our secure AI Gateway, which serves as the central hub for managing access and interfacing with our approved AI models.

The AI Gateway leverages a layered approach that reflects our commitment to security, privacy and quality at every stage of the data and model lifecycle. We built centralized logging, monitoring, rate limiting and detailed request tracking into the platform to provide full visibility into all invocations and to support operational oversight. The platform also includes an AI registry with detailed insights into approved use cases, users and active models for additional governance and transparency.

Access to our AI Gateway is tightly controlled and subject to continuous monitoring. A review process involving legal, compliance and technical stakeholders is required before employees are granted access. All access is routed through the AI Gateway proxy, which enforces authorized use cases, audit logging, authentication and access controls for approved GenAI solutions.

Responsible Supply Chain

As we drive sustainability across our operations, we look to ensure our indirect supply chain (procured goods and services to support our day-to-day operations) and direct supply chain (procured goods and services to be delivered to our customers) embody our aspirations and commitments.

Supplier Governance and Risk

Reviewed annually, our Supplier Code of Ethics outlines the expectations we have of our suppliers to mitigate their environmental impact and maintain workplaces that respect human rights. Potential suppliers must read and attest that they comply with our Supplier Code of Ethics, and that attestation is standard in all our supplier contracts. Our procurement practices are regularly reviewed to ensure alignment with our Supplier Code of Ethics and to avoid potential conflicts with sustainability expectations.

We also have an Ethical Procurement Policy to guide the procurement actions of our own employees. This Policy includes a specific section on sustainability, including topics like inclusion, environmental stewardship, global citizenship, labor rights and transparency. Anti-bribery and gifts practices are a specific focus of annual training.

Our Chief Procurement Officer oversees our Supplier Code of Ethics and supplier sustainability program and reports into our Global Chief Information Officer. The Board receives updates multiple times per year as part of both sustainability and inclusion agenda topics.

To proactively manage supply chain risks, we leverage a third-party risk management software platform that assesses suppliers before we onboard them. The assessments and screenings evaluate suppliers' criticality, as well as across a number of different risk dimensions, including risks related to financial solvency, compliance, data protection, adverse media and sustainability aspects. The assessments consider risks at specific country, sector and commodity levels.

Suppliers are also required to complete a questionnaire on potential risks and hazards specific to their contract engagements, including materiality, operational readiness, data protection and strategic importance. For our suppliers under management,[117] we provide ongoing management encompassing contract adherence, supplier performance and risk/issue mitigation. This includes conducting performance reviews, establishing and managing corrective action plans when needed, and continued, ongoing risk screening for potential negative impacts.

Supplier Sustainability

We continue to use EcoVadis, a sustainability ratings tool, to comprehensively assess our suppliers' sustainability business practices, including topics across environment, labor and human rights, ethics, and sustainable procurement. Our focus is on our suppliers under management. In 2024, we implemented an iterative process to review suppliers under management quarterly and determine whether they should remain classified as a supplier under management. This will potentially change our targets for EcoVadis completion each year. Through 2024, approximately 55% of our indirect suppliers under management have been rated by EcoVadis.[118]

When responding to EcoVadis, suppliers must upload supporting documentation, all of which is verified by EcoVadis' sustainability analysts. Once completed and scored, suppliers can access their strengths and improvements areas, including improvement recommendations customized to the supplier. Suppliers can also benchmark and compare their performance against peers, as well as access e-learning and best practice sharing to implement improvement plans.

Our third-party managers and internal stakeholders are briefed on the EcoVadis platform and its role in our procurement decisions. Impact and sustainability is also a topic at our internal, enterprise-wide Supply Chain Forum. We intend to launch additional sustainability-focused training for our internal procurement team members in 2025.

Our indirect supplier contracts and requests for proposals include specific language that set expectations to complete EcoVadis or an equivalent assessment.

As part of our near-term Scope 3 emissions reduction goal-setting process (see page 49), we intend to explore how we can reduce Category 1 emissions through supplier engagement. One way will be continuing to refine our strategy and plans to more proactively collaborate with suppliers to complete and improve their EcoVadis rating year-over-year, especially within the environment dimension.

We are also focused on developing small and underrepresented suppliers in the supply chain. We achieved our initial goal of $1 billion in annual total spend with small and underrepresented suppliers two years ahead of schedule, and then we expanded that aspiration to $1.6 billion in spend in 2025. In 2024, we surpassed this aspiration, growing our spend approximately 38% compared to 2023.[119,120]

> In 2024, our third cohort started The Cigna Group Supplier Mentor Protégé Program.

The Cigna Group Supplier Mentor Protégé Program is an 18-month program that pairs suppliers with executives from The Cigna Group to develop strategies to strengthen and expand their businesses. This includes one-on-one monthly meetings and quarterly onsite forums to learn industry best practices from subject matter experts. Learn more.

117 Suppliers under management include indirect suppliers that are selected based on relationship segmentation, criticality to our operations, and risk profile. Suppliers under management represent about half of our indirect spend.
118 Based on The Cigna Group internal analysis from reports received from EcoVadis.
119 Our aspirational goal is in no way a quota. All decisions regarding vendor 1 are made without discrimination on the basis of race, gender, sexual orientation, disability or any other protected characteristic.
120 Based on The Cigna Group internal analysis of our total procurement spend from January to December 2024.

2024 economic impact of small and underrepresented suppliers in the supply chain[121,122]

~$1.3 billion
in Tier 1 indirect small and
underrepresented supplier spend

~$250 million
in Tier 2 indirect small and
underrepresented supplier spend[123]

~$408 million
with certified small
and underrepresented
independent pharmacies[124]

~$16 million with certified
small and underrepresented
health services administrators

~$1.97 billion
in total small and
underrepresented supplier spend

~$2.4 billion
in economic contributions delivered
through three channels: direct,
indirect and induced

~5,800
jobs supported at small and
underrepresented suppliers

~$700 million
in earnings through
jobs with small and
underrepresented suppliers

Drug Sourcing

The goal of our direct supply chain is to source the highest-quality pharmaceuticals for our customers while negotiating agreements that help lower overall health care costs for clients and customers. With the importance of pharmacy in mind, three distinct committees, comprising internal and external experts, develop our standard formularies, which are lists of covered medications. These teams and their efforts create clinical and financial opportunities for our clients, such as the ability to add new, low list price biosimilars to our formularies (see page 14).

We also have dedicated teams within our Evernorth Supply Chain group that manage rebate management, retail pharmacy networks and pharmaceutical procurement for our owned pharmacies.

To drive product safety and quality across our direct supply chain, we maintain and adhere to written policies and procedures for the receipt, security, storage, inventory and distribution of prescription drugs. This includes policies and procedures for identifying, recording and reporting losses or thefts and for correcting errors and inaccuracies in inventories. We also maintain policies and practices designed to prevent counterfeit

medications by tracking and tracing products from the point of manufacture to the point of sale.

Our Risk Mitigation team continuously monitors and evaluates risk specifically related to drug sourcing, which is critical to monitoring product availability, supplier challenges and other important inputs to our direct supply chain.

121 Economic impact statistics are approximations from a preliminary data report provided by our third-party source for economic impact modeling, which develops estimates of spending, income and employment impacts.
122 Tier 1 suppliers include those that The Cigna Group pays directly for the goods and services rendered. Tier 2 suppliers include those that are subcontractors to the Tier 1 suppliers.
123 We rely on data from our Tier 1 suppliers for their procurement spend with small and diverse suppliers. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with us, we reflect a portion of this spend in our Tier 2 program.
124 We have not historically tracked spend with certified small and underrepresented independent pharmacies in our total small and underrepresented supplier spend.

Performance Tables and Reporting Indices

This report is aligned to the SASB Managed Care and Professional and Commercial Services Industry Standards and GRI. The report also leverages elements of the ISSB and IFRS Sustainability Disclosure Standards, which incorporates the TCFD, and serves as our Communication on Progress as a member of the UN Global Compact.

Performance Tables

Healthy Society

Sustainable Health Care[125]	2024	2023	2022	2021	2020
Accountable care organizations	~200	~230	~240	~235	~240
Value-based care – Primary	~146,000	~134,000	~126,000	~110,000	~99,000
Value-based care – Customers	~3M	~3M	~3M	—	—

Community Resilience[126]	2024	2023	2022	2021	2020
Financial impact from The Cigna Group giving (total)	$48M	$51M	$54M	$50M	$81M
Employee volunteer hours	~90,000	~69,000	~57,000	~59,000	~57,000

Healthy Workforce

Employee Health, Safety and Vitality	2024	2023	2022	2021	2020
Safety incident rate[127]	0.28	0.27	0.73[128]	0.41	0.41

Inclusion within Our Workforce[129]

The data in this table represents U.S. employees only, and the categories align with the U.S. EEO-1 job categories.[130]

Total U.S. Workforce[131]	2024	2023	2022	2021	2020
Women	72%	72%	72%	71%	76%
White	59%	59%	61%	64%	63%
Ethnic minorities	41%	41%	39%	36%	37%

Executive/Senior-Level Officials	2024	2023	2022	2021	2020
Women	36%	37%	38%	35%	35%
White	85%	86%	87%	86%	88%
Ethnic minorities	15%	14%	13%	14%	12%

First-Mid-Level Officials	2024	2023	2022	2021	2020
Women	60%	59%	59%	58%	60%
White	73%	73%	74%	75%	76%
Ethnic minorities	27%	27%	26%	25%	24%

Professionals	2024	2023	2022	2021	2020
Women	66%	66%	66%	66%	71%
White	66%	66%	68%	71%	70%
Ethnic minorities	34%	34%	32%	29%	30%
Sales Workers	2024	2023	2022	2021	2020
Women	73%	73%	72%	71%	75%
White	67%	59%	69%	72%	71%
Ethnic minorities	33%	37%	31%	28%	29%
Administrative Support Workers	2024	2023	2022	2021	2020
Women	87%	87%	87%	85%	90%
White	41%	42%	45%	50%	48%
Ethnic minorities	59%	58%	55%	50%	52%
All Others[132]	2024	2023	2022	2021	2020
Women	74%	75%	77%	72%	77%
White	44%	45%	46%	48%	44%
Ethnic minorities	56%	55%	54%	52%	56%

Human Capital Development[133]

Total Number Of Employees	2024	2023	2022	2021	2020
Total	73,477	72,477	71,270	70,653	71,001
Employees by Region	2024	2023	2022	2021	2020
United States	90%	93%	94%	90%	90%
International	10%	7%	6%	10%	10%
Employees by Type	2024	2023	2022	2021	2020
Full-time	97%	97%	97%	98%	98%
Part-time	3%	3%	3%	2%	2%
Employees by Gender	2024	2023	2022	2021	2020
Women	70%	71%	71%	70%	70%
Men	30%	29%	29%	30%	30%
Employees by Age	2024	2023	2022	2021	2020
Under 30	10%	11%	12%	12%	13%
30–50	58%	57%	56%	57%	57%
Over 50	32%	32%	32%	31%	30%
Unionized Employees	2024	2023	2022	2021	2020
Total	1%	1%	1%	<2%	—

132 "All Others" includes EEO-1 job categories for technicians, operatives, and service workers.

133 Based on The Cigna Group internal analysis of workforce data as of December 31, 2024.

Total Number Of Employee Hires	2024	2023	2022	2021	2020
Total	10,883	13,497	16,689	13,136	12,864
Hires by Region	**2024**	**2023**	**2022**	**2021**	**2020**
United States	78%	91%	89%	86%	83%
International	22%	9%	11%	14%	17%
Hires by Gender	**2024**	**2023**	**2022**	**2021**	**2020**
Women	69%	75%	77%	75%	72%
Men	31%	25%	23%	25%	28%
Hires by Age	**2024**	**2023**	**2022**	**2021**	**2020**
Under 30	32%	33%	32%	31%	35%
30–50	57%	55%	55%	55%	50%
Over 50	11%	12%	13%	14%	15%
Hires by Ethnicity	**2024**	**2023**	**2022**	**2021**	**2020**
Ethnic minority	63%	64%	58%	56%	—
Additional Human Capital Development Information	**2024**	**2023**	**2022**	**2021**	**2020**
Open positions filled by internal candidates	62%	67%	66%	62%	63%
Voluntary turnover rate	9%	11%	16%	16%	10%
Average hours of learning per employee[134]	37	30	34	27	35

134 Based on The Cigna Group internal analysis of learning views and completion, and credits approved for reimbursement, January to December 2024.

Healthy Environment[135,136]

Climate Change and Emissions	2024	2023	2022	2021	2020
Total GHG Scope 1 and 2 emissions (location-based) – $mtCO_2e$[137]	100,342	101,056[138]	101,424	111,107	128,949
Total GHG Scope 1 and 2 emissions (market-based) – $mtCO_2e$	45,665	70,524[138]	74,230	107,133	128,949
Scope 1 emissions	**22,212**	16,559	14,566	12,537	12,687
Scope 2 emissions (location-based)	**78,130**	84,496	86,858	98,570	116,261
Scope 2 emissions (market-based)	**23,453**	53,965	59,664	94,596	116,261
Emissions intensity – $mtCO_2e$/sq ft	0.011	0.012[138]	0.011	0.010	0.011
Scope 3 emissions – 1 (purchased goods and services)[139]	**6,762,857**	6,847,062	—	—	—
Scope 3 emissions – 2 (capital goods)	**34,027**	60,888	—	—	—
Scope 3 emissions – 3 (fuel- and energy-related activities)	**19,805**	23,656	—	—	—

135 Limited assurance of bold data points has been provided by ERM CVS. Please see the assurance statement page 99 for further details.

136 Please see our Basis of Reporting document for additional details on emissions methodologies and calculations.

137 Emissions intensity is calculated using location-based emissions. Scope 1 and 2 emissions are calculated using an operational control consolidation approach. Sources of emissions deemed to be de minimis are omitted, including refrigerants. All GHG emissions are calculated in accordance with the guidance set out by the GHG Protocol. The sources of our emission factors include the U.S. EPA, Intergovernmental Panel on Climate Change (IPCC) and the International Energy Agency (IEA). Where primary activity data was not available, we used an extrapolation methodology to make estimations by considering site type, historical usage, square footage, geography and other factors.

138 Our fleet provider had a system-wide issue with their reporting that listed the incorrect unit of measure in 2023. This resulted in the fuel value being unnecessarily converted. As a result, we underreported several of our 2023 energy and emissions values, and values have been corrected in this report.

139 Our ESI-Canada entity is currently excluded from our Category 1 reporting because of limited data availability.

Climate Change and Emissions	2024	2023	2022	2021	2020
Scope 3 emissions – 4 (upstream transportation and distribution)	**33,418**	84,128	—	—	—
Scope 3 emissions – 6 (business travel)	**18,900**	18,448[140]	10,535	2,822	8,394
Scope 3 emissions – 7 (employee commuting)	**77,850**	76,024	—	—	—
Scope 3 emissions – 15 (investments)	**5,475,575**	8,479,726[141]	—	—	—
Energy consumption – MWh	**283,044**	296,453[142]	300,497	302,627	329,733
Direct energy consumption	79,960	82,767[142]	75,078	66,038	65,622
Indirect energy consumption	203,085	213,686	225,418	236,589	262,616
Energy intensity – MWh/sq ft	0.032	0.034[142]	0.033	0.029	0.030

Sustainable Operations	2024	2023	2022	2021	2020
Global real estate footprint – sq ft	~9.2M	~9.2M	~9.8M	~11.9M	~11.1M
Water withdrawals – kgal[143]	**140,148**	129,810	185,956	187,901	236,662
Water intensity – kgal/sq ft[144]	0.016	0.015	0.020	0.018	0.021

140 In 2023, we updated our business travel calculation to include rental cars. In 2022 and prior years, rental cars were excluded from the data.
141 We updated our methodology for Category 15, selecting more-precise emission factors based on home country of our portfolio companies. As a result, we restated our 2023 value.
142 Our fleet provider had a system-wide issue with their reporting that listed the incorrect unit of measure in 2023. This resulted in the fuel value being unnecessarily converted. As a result, we underreported several of our 2023 energy and emissions values, and values have been corrected in this report.
143 Water withdrawal data includes only international locations where primary data is available.
144 The Cigna Group global real estate portfolio has a footprint of approximately 9.2 million square feet as of the end of 2024. Approximately 8.9 million square feet are considered our operational boundary, which is used for our intensity calculations.

Healthy Company

Revenue	2024	2023	2022	2021	2020
Global revenue	$247.1B	$195.3B	$180.5B	$174.1B	$160.4B

Leadership and Accountability	2024	2023	2022	2021	2020
Independent directors	90%	92%	91%	91%	92%
Independent female directors	40%	36%	40%	40%	27%
Independent racially or ethnically diverse directors	40%	36%	30%	30%	27%
Independent diverse directors	70%	64%	60%	60%	55%

Responsible Supply Chain	2024	2023	2022	2021	2020
Tier 1 diverse spend[145]	~$1.3B	~$1.1B	~$662M	~$582M	~$520M
Tier 2 diverse spend	~$248M	~$293M	~$214M	~$182M	~$125M
Economic contributions delivered through direct, indirect and induced channels[146]	~$2.4B	~$2B	~$1.2B	~$1B	~$980M
Jobs supported at small and diverse suppliers[146]	~5,800	~4,500	~2,500	~3,350	~3,150
Earnings through jobs with small and diverse suppliers[146]	~$700M	~$576M	~$262M	~$195M	~$190M

145 We rely on data from our Tier 1 suppliers for their procurement spend with small and diverse suppliers. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with us, we reflect a portion of this spend in our Tier 2 program.
146 Economic impact statistics are approximations from a preliminary data report provided by our third-party source for economic impact modeling, which develops estimates of spending, income and employment impacts.

SASB Index

Managed Care

Customer Privacy & Technology Standards

HC-MC-230a.1—Description of policies and practices to secure customers' protected health information (PHI) records and other personally identifiable information (PII)

The Cigna Group privacy policies and information security program require that every customer's personal information be safeguarded and kept confidential in accordance with all applicable laws, including the Health Insurance Portability & Accountability Act (HIPAA)/Health Information Technology for Economic and Clinical Health Act (HITECH). The policies apply to every employee, agent and director. Highlights of the corporate privacy policies include these:

- PHI and PII are collected only as necessary and through ethical means.

- PHI and PII are used and disclosed only as permitted or required by, and in accordance with, the requirements of applicable law, including laws requiring prior notice to or consent of the customer.

- The minimum amount of PHI and PII will be used or disclosed as necessary to accomplish the purpose of the permissible use or disclosure.

- Every employee is responsible for protecting the personal information of individuals and complying with the privacy policies.

- The Cigna Group and its subsidiaries will not sell, rent or license PHI and PII unless authorized by the subject of the personal information or permitted by law to do so.

- Internal sharing of PHI and PII is permitted only if allowed by law and a legitimate business need exists. If the purpose of sharing the information is not clearly consistent with the purpose for which the PHI and PII were collected, approval of the Privacy Council is required prior to sharing the PHI and PII.

- The Cigna Group maintains a detailed and extensive information security program, including industry best practices and technology, to protect the security and integrity of personal information. The Cigna Group complies with all federal and state privacy laws, including all aspects of HIPAA. Like any large health care organization, The Cigna Group receives complaints and inquiries from clients, customers, patients and regulatory agencies alleging potentially improper or unauthorized use or disclosure of PHI

or PII. The Cigna Group will promptly investigate and remediate any reported cases of improper or unauthorized use or disclosure of PHI and PII, including those reported as a breach under HIPAA/HITECH or pursuant to applicable state law. While these individual cases may require disclosure to regulatory agencies, clients or individuals, in the past three years, The Cigna Group has not experienced any material (as defined by whether it meets the threshold requiring disclosure in the company's public reports filed with the Securities and Exchange Commission) data breach or compromise of its information systems. Refer to the Data Protection section of this report for more information.

HC-MC-230a.2—(1) Number of data breaches, (2) percentage involving (a) personally identifiable information (PII) only and (b) protected health information (PHI), (3) number of customers affected in each category, (a) PII only and (b) PHI

The Cigna Group reports required data breaches to the U.S. Department of Health and Human Services, Office for Civil Rights. Please refer to the U.S. Department of Health & Human Services—Office for Civil Rights.

Access to Coverage

HC-MC-240a.1—Percentage of total health care insurance premiums spent directly on medical claims and efforts to improve the quality of care

Our medical care ratio (MCR) was 83.2% for the 12 months ending December 31, 2024, for our Cigna Healthcare segment, as reported on page 50 of our 2024 Form 10-K.

Medical loss ratio (MLR) rebate filings are completed and filed as directed by the U.S. Department of Health and Human Services (HHS) in Title 45: Public Welfare Part 158—Issuer Use of Premium Revenue: Reporting and Rebate Requirements (45 CFR Part 158).

HC-MC-240a.4—Description of policies and practices regarding customer access to coverage

2024 Corporate Impact Report, Sustainable Health Care, page 12

Plan Performance

HC-MC-250a.5—Description of plan performance and ratings for offered plan types, by region

Our U.S. Employer health plan ratings are available by market at reportcards .ncqa.org/health-plans. In 2024, six markets received a 4-star or better rating, and five health plans improved their rating over 2023.

Our average 2025 Medicare Advantage Star Ratings as released in December 2024 were as follows:[147]

- HMO: 4 (out of 5)
- Local PPO: 3 (out of 5)
- Special Needs Plans (SNP): 4 (out of 5)[148]
- Regional PPO: N/A[149]
- PFFS: N/A[149]

HC-MC-260a.4—Discussion of initiatives and programmes to maintain and improve enrollee health

2024 Corporate Impact Report, Sustainable Health Care, page 12

Improved Outcomes

HC-MC-260a.1—Percentage of enrollees in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking or alcohol cessation, or (6) other

The Cigna Group offers a number of programs to help improve outcomes for enrollees. Approximately 50% of Cigna Healthcare U.S. Employer risk-based enrollees are eligible to participate in Cigna Health Advisor®[150] and our Lifestyle Management Programs.[151]

Looking ahead, we are transitioning our Health Advisor and Lifestyle Management Programs into a new Cigna Healthcare Well-Being Solution. Part of our Cigna Healthcare Medical plan, this solution serves as a single, integrated source for all client and customer health and wellness needs. We expect this transition will change our methodology for reporting this metric in our 2025 Corporate Impact Report.

Climate Change Impacts on Human Health

HC-MC-450a.1—Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographical incidence, morbidity and mortality of illnesses and diseases are incorporated into risk models

As a global health company, we are keenly focused on the connection between planetary health and human health. In 2024, we conducted a climate scenario analysis focused on the longer-term time horizon (more than five years). We considered a range of potential opportunities driven by physical climate risks, including changes in temperatures, precipitation patterns and sea levels. In the short term, we prioritized extreme weather events as our greatest physical risk. However, we recognize the potential for climate change to present a broader series of global public health challenges, such as those relating to (1) extreme weather events, (2) decreases in water supply and (3) declining crop yields. We also recognize how changes in physical and transition risks could influence a series of socioeconomic challenges and opportunities that would likely impact the delivery of health care.

Please see page 90 and our most recent CDP response for further discussion of our climate-related risks and opportunities.

Activity Metric

HC-MC-000.A—Number of enrollees by plan type

The Cigna Group had approximately 19,147,000 medical customers within our Cigna Healthcare segment. Data is reported by funding types and market segments. Refer to the following for additional information:

- 2024 Fourth Quarter Financial Supplement ("Total Medical Customers"), page 7
- 2024 Form 10-K, page 39

147 In January 2024, The Cigna Group entered into a definitive agreement to sell the Medicare Advantage, Medicare Individual Stand-Alone Prescription Drug Plans, Medicare and Other Supplemental Benefits, and CareAllies businesses within the U.S. Healthcare operating segment to HCSC. The transaction closed in the first quarter of 2025. Thus, Medicare Advantage Star Ratings will not be applicable for our business in future reporting.

148 SNP: Score is based on an enrollment weighted average of the SNP population within applicable contracts that earned a Star rating for the 2024 plan year.

149 Cigna Healthcare is not currently contracted with CMS to administer Regional PPO or PFFS plans.

150 Cigna Health Advisor program identifies both at-risk and seemingly healthy individuals who exhibit unhealthy behaviors. Through one-on-one coaching, we guide customers to make lifestyle changes, close gaps in care and help them choose cost-effective treatments.

151 Lifestyle Management Programs provide support and coaching with a focus on setting goals, overcoming barriers, and providing the resources and motivation to be successful. Programs include phone-based and online coaching for weight, tobacco cessation and stress management.

Professional & Commercial Services

Data Security

SV-PS-230a.1—Description of approach to identifying and addressing data security risks

2024 Corporate Impact Report, Data Protection, page 60

SV-PS-230a.2—Description of policies and practices relating to collection, usage, and retention of customer information

2024 Corporate Impact Report, Data Protection, page 60

SV-PS-230a.3—(1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected

See SASB disclosure HC-MC-230a.2.

Workforce Diversity & Engagement

SV-PS-330a.1—Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, and (c) all other employees

2024 Corporate Impact Report, Performance Tables, page 71; Inclusion within Our Workforce, page 38

SV-PS-330a.2—(1) Voluntary and (2) involuntary turnover rate for employees

Our 2024 voluntary turnover rate was approximately 9% and our involuntary turnover rate was approximately 6%.

SV-PS-330a.3—Employee engagement as a percentage

2024 Corporate Impact Report, Human Capital Development, page 41

Professional Integrity

SV-PS-510a.1—Description of approach to ensuring professional integrity

2024 Corporate Impact Report, Business Ethics and Compliance, page 58

Activity Metric

SV-PS-000.A—Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract

See GRI 2-7 and 2-8 on page 88.
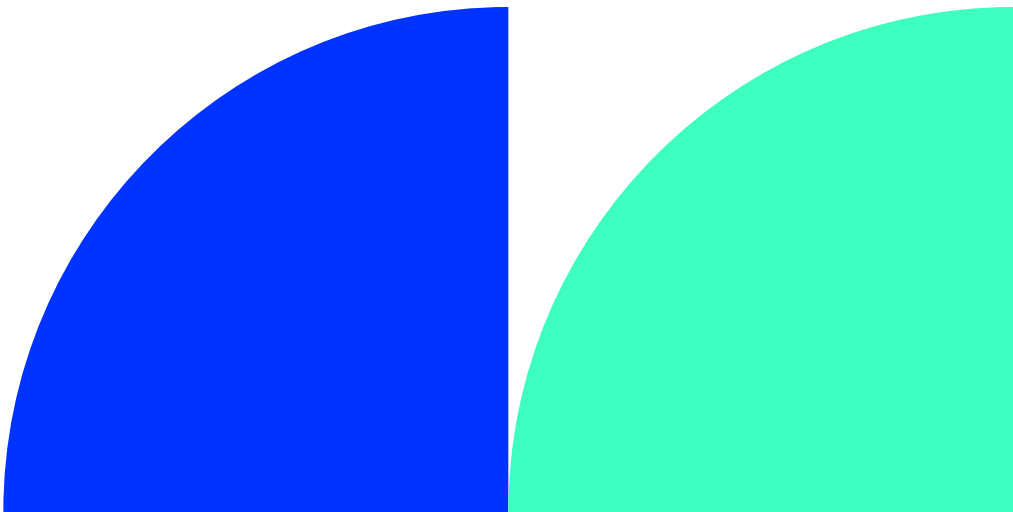
GRI Index

Statement of use: The Cigna Group has reported in accordance with the GRI Standards for the period January 1, 2024, to December 31, 2024.
GRI 1 used: GRI 1: Foundation 2021

GRI 2: General Disclosures 2021

Disclosure		2024 Response
The organization and its reporting practices		
2-1	Organizational details	The Cigna Group
2-2	Entities included in the organization's sustainability reporting	2024 Form 10-K, Exhibit 21 — Subsidiaries of the Registrant (This is not a comprehensive list as this is a list of our significant subsidiaries, as defined by SEC guidance.)
2-3	Reporting period, frequency and contact point	2024 Corporate Impact Report, About This Report, page 3
2-4	Restatements of information	Restatements due to methodology changes are stated as footnotes throughout our Corporate Impact Report.
2-5	External assurance	2024 Corporate Impact Report, page 99. We received external, limited assurance for our Scope 1, 2, and 3 GHG emissions, our energy consumption and our water withdrawals. Assured data is denoted by an asterisk or bold typeface.
Activities and workers		
2-6	Activities, value chain and other business relationships	2024 Form 10-K, Item 1: Business, page 1
2-7	Employees	2024 Corporate Impact Report, Performance Tables, page 72; Table 1, page 88. Fewer than 1% of our employees have non-guaranteed hours.

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Disclosure		2024 Response
2-8	Workers who are not employees	As of the 2024 year-end close, The Cigna Group engaged approximately 50,000 non-employee workers with systems access globally on a contract basis as the consumer of services. Of those, approximately 86% were engaged on a managed services workers or statement of work (SOW) basis and 14% were engaged transactionally on a time and materials basis (known as temporary and SSLP). 1. Managed services workers are engaged on an outsourced services delivery basis where the vendor is responsible for meeting service levels defined in the Master Services Agreement (MSA) and/or SOW. Managed services workers operate under the direct supervision of the vendor employer. Common forms of managed services engagement include but are not limited to business process outsourcing, IT outsourcing, call center outsourcing, etc. SOW workers are engaged on either a fixed bid, flex, or time and materials basis under a project-specific SOW. SOW workers operate under the direction and control of the vendor employer who has money at risk for non-performance. 2. Temporary labor and labor through our Strategic Supplier Labor Program (SSLP) at The Cigna Group are engaged transactionally on a time and materials basis through either an approved temporary staffing agency, consulting firm or directly sourced (i.e., through a referral or The Cigna Group Careers Page) and onboarded via an approved third-party payroll firm. Temporary and SSLP workers operate subject to time card approval under a shared direction and control model and are the employees of the vendor employer subject to standard contract terms and conditions. The Cigna Group policy restricts the engagement of individuals on an independent contractor basis without a formal legal review and exception approval. Independent contractor physicians are allowed on a limited exception basis subject to formal review and would be classified in this reporting under SOW workers.
Governance		
2-9	Governance structure and composition	2024 Corporate Impact Report, page 55, 2025 Proxy Statement, page 28, Corporate Governance Committee Charter
2-10	Nomination and selection of the highest governance body	2025 Proxy Statement, page 13, Board Corporate Governance Guidelines
2-11	Chair of the highest governance body	2024 Corporate Impact Report, page 55, 2025 Proxy Statement, page 29
2-12	Role of the highest governance body in overseeing the management of impacts	2024 Corporate Impact Report, page 9, 2025 Proxy Statement, page 35
2-13	Delegation of responsibility for managing impacts	2024 Corporate Impact Report, page 9, 2025 Proxy Statement, page 35
2-14	Role of the highest governance body in sustainability reporting	2024 Corporate Impact Report, page 9, 2025 Proxy Statement, page 35
2-15	Conflicts of interest	2025 Proxy Statement, page 29

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Disclosure		2024 Response
2-16	Communication of critical concerns	2025 Proxy Statement, page 117
2-17	Collective knowledge of the highest governance body	Sustainability is discussed at least annually with the Board. In addition to annual sustainability updates, specific topics including inclusion, cybersecurity, and human capital development are discussed quarterly.
2-18	Evaluation of the performance of the highest governance body	Sustainability is included as a topic on the Board's Evaluation Framework, which asks if the overall performance and functioning of the Board is effective. Board Corporate Governance Guidelines Corporate Governance Committee Charter
2-19	Remuneration policies	2025 Proxy Statement, page 58
2-20	Process to determine remuneration	2025 Proxy Statement, page 57
2-21	Annual total compensation ratio	2025 Proxy Statement, page 96
Strategy, policies and practices		
2-22	Statement on sustainable development strategy	2024 Corporate Impact Report, page 4
2-23	Policy commitments	The Cigna Group is a signatory to the United Nations Global Compact. The Cigna Group also supports the United Nations' Women's Empowerment Principles.
2-24	Embedding policy commitments	2024 Corporate Impact Report, UNGC, page 96
2-25	Processes to remediate negative impacts	Code of Ethics and Principles of Conduct
2-26	Mechanisms for seeking advice and raising concerns	Code of Ethics and Principles of Conduct, Supplier Code of Ethics, Anti-Corruption Policy, EthicsPoint (Ethics-Based Web Reporting)
2-27	Compliance with laws and regulations	2024 Form 10-K, Note 21—Contingencies and Other Matters (Legal and Regulatory Matters), page 105
2-28	Membership associations	2024 Lobbying Activity and Political Contributions Report
Stakeholder engagement		
2-29	Approach to stakeholder engagement	2024 Corporate Impact Report, Table 2, page 88
2-30	Collective bargaining agreements	Approximately 1% of our employees are covered under collective bargaining agreements.

GRI 3: Material Topics 2021

Disclosure	2024 Response
Material Topics	
3-1 Process to determine material topics	2024 Corporate Impact Report, page 7
3-2 List of material topics	2024 Corporate Impact Report, page 8
Climate Change and Emissions	
3-3 Management of material topics	2024 Corporate Impact Report, Climate Change and Emissions, page 48
201-2 Financial implications and other risks and opportunities due to climate change	CDP, C3: Disclosure of risks and opportunities
302-1 Energy consumption within the organization	2024 Corporate Impact Report, page 74, CDP, C7: Environmental performance—Climate Change
302-2 Energy consumption outside of the organization	See GRI 305-3 for related data.
302-3 Energy intensity	2024 Corporate Impact Report, page 74
302-4 Reduction of energy consumption	2024 Corporate Impact Report, page 74
302-5 Reductions in energy requirements of products and services	Partially disclosed; 2024 Corporate Impact Report, page 49
305-1 Direct (Scope 1) GHG emissions	2024 Corporate Impact Report, page 73
305-2 Energy indirect (Scope 2) GHG emissions	2024 Corporate Impact Report, page 73
305-3 Other indirect (Scope 3) GHG emissions	2024 Corporate Impact Report, page 73
305-4 GHG emissions intensity	2024 Corporate Impact Report, page 73
305-5 Reduction of GHG emissions	2024 Corporate Impact Report, page 73
Sustainable Operations	
3-3 Management of material topics	2024 Corporate Impact Report, Sustainable Operations, page 51
303-1 Interactions with water as a shared resource	CDP, C2: Identification, assessment, and management of dependencies, impacts, risks, and opportunities

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Disclosure	2024 Response
303-2 Management of water discharge-related impacts	CDP, C2: Identification, assessment, and management of dependencies, impacts, risks, and opportunities
303-3 Water withdrawal	2024 Corporate Impact Report, page 74, CDP, C9: Environmental performance—Water security
303-4 Water discharge	CDP, C9: Environmental performance—Water security
303-5 Water consumption	CDP, C9: Environmental performance—Water security
306-1 Waste generation and significant waste-related impacts	2024 Corporate Impact Report, page 53
306-2 Management of significant waste-related impacts	2024 Corporate Impact Report, page 53
306-3 Waste generated	Information unavailable/incomplete. We continue to evaluate our overall waste target to ensure it is measurable and relevant for our operations. We intend to develop a new target that will have a meaningful impact across our enterprise.
306-4 Waste diverted from disposal	See GRI 306-3
306-5 Waste directed to disposal	See GRI 306-3
Sustainable Health Care	
3-3 Management of material topics	2024 Corporate Impact Report, Sustainable Healthcare, page 12
Product Service and Quality	
3-3 Management of material topics	2024 Corporate Impact Report, Product Service and Quality, page 21
416-1 Assessment of the health and safety impacts of product and service categories	2024 Corporate Impact Report, Product Service and Quality, page 22, Commitment to Quality
417-1 Requirements for product and service information and labeling	2024 Form 10-K, Item 1: Business (Regulation), page 12
Health Equity	
3-3 Management of material topics	2024 Corporate Impact Report, Health Equity, page 23
203-2 Significant indirect economic impacts	2024 Corporate Impact Report, Health Equity, page 23

Disclosure		2024 Response
Community Resilience		
3-3	Management of material topics	2024 Corporate Impact Report, Community Resilience, page 28
203-2	Significant indirect economic impacts	2024 Corporate Impact Report, Community Resilience, page 28
413-1	Operations with local community engagement, impact assessments, and development programs	The Cigna Group engages with the communities we have a presence in through charitable efforts and other ways. See 2024 Corporate Impact Report, Community Resilience, page 28. The Cigna Group leaders often serve on local chambers of commerce and other related organizations. While portfolio changes are an inherent part of a growing business, employees in communities that have experienced change have largely remained in the same geographies and transitioned to remote working. When we close a site, our philosophy is to leave it better than we found it. We are transparent in our disclosures to the new occupant/owner and complete all required due diligence before turning the site over.
413-2	Operations with significant actual and potential negative impacts on local communities	The Cigna Group does not believe it has any operations with a significant actual or potential negative impact on local communities.
Employee Health, Safety and Vitality		
3-3	Management of material topics	2024 Corporate Impact Report, Employee Health, Safety and Vitality, page 35
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	The breadth and depth of our benefit programs have something for all employees. Medical benefits are accessible to those enrolled in the Cigna Healthcare Medical Plan, which includes the majority of our U.S. employee population, and we provide a full range of well-being resources to all U.S. employees. All U.S. employees, including non-guaranteed hours employees, are eligible for the Cigna Healthcare Medical Plan.
401-3	Parental leave	Partially disclosed; all employees are entitled to caregiver leave, which includes time to care for a child. Length varies by country. See 2024 Corporate Impact Report, page 34.
403-1	Occupational health and safety management system	2024 Corporate Impact Report, page 37

Disclosure	2024 Response
403-2 Hazard identification, risk assessment, and incident investigation	The Hazard Hunt is one method used to identify and assess workplace hazards at The Cigna Group. It is intended to develop safer employees and reduce workplace injuries by finding and fixing hazards. Hazard Hunts are routinely conducted at our operational sites and may involve site leadership, Safety Committee members, supervisors, leads and employees. Hazard Hunts are designed to be flexible based on the number of people involved in the inspection, time allotted for the inspection, number of areas observed and number of sections addressed. Risk assessment processes involve collaboration both internally and externally with stakeholders on projects, process changes, machinery and equipment, and other safety initiatives to reduce the risk of injury and illness and facilitate compliance by integrating decisions affecting occupational health and safety in the design process. Work-related accidents, injuries and illnesses are investigated to identify and ensure that corrective actions are taken to prevent reoccurrence.
403-3 Occupational health services	Employees are informed of how they are to report a work-related injury or illness with all information, which is also available on our intranet. Our Safety in the Workplace training provides the basic procedures for reporting, emphasizes the importance of reporting, and informs employees that they have a right to report work-related injuries and illnesses free from discharge, discrimination or retaliation. Immediate and timely reporting helps to ensure injured or ill employees receive prompt medical treatment when needed, is a necessary component of the Workers' Compensation process, and aids in the incident investigation process. Occupational health services are managed by our workers' compensation claims administrator, who provides clinical consultation via a 24/7 nurse triage line, provides medical assessment and care recommendations, and helps set up workers' compensation claims. Additionally, qualified third-party providers are engaged to assist with managing other occupational health and safety programs, such as respiratory protection program services and others.
403-4 Worker participation, consultation, and communication on occupational health and safety	2024 Corporate Impact Report, Occupational Health and Safety, page 37
403-5 Worker training on occupational health and safety	2024 Corporate Impact Report, Occupational Health and Safety, page 37
403-6 Promotion of worker health	2024 Corporate Impact Report, Health and Vitality, page 35

Disclosure	2024 Response
403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	It is the policy of The Cigna Group to establish minimum safety performance standards that all contractors must observe and comply with to minimize the potential of injury or damage to contractor employees and The Cigna Group employees and facilities, equipment and products. Contractors, while working on properties or facilities owned or managed by The Cigna Group, are expected to work in a safe and compliant manner. All contractors are required to adhere to all applicable local, state and federal health, safety and environmental laws and regulations.
403-8 Workers covered by an occupational health and safety management system	2024 Corporate Impact Report, page 37
403-9 Work-related injuries	2024 Corporate Impact Report, Performance Tables, page 71
403-10 Work-related ill health	The Cigna Group does not distinguish between work-related injuries and ill health in its safety incident rate.
Inclusion within Our Workforce	
3-3 Management of material topics	2024 Corporate Impact Report, Inclusion within Our Workforce, page 38
405-1 Diversity of governance bodies and employees	2024 Corporate Impact Report, Performance Tables, page 71
405-2 Ratio of basic salary and remuneration of women to men	2024 Corporate Impact Report, page 40
406-1 Incidents of discrimination and corrective actions taken	Complaints of discrimination are formally investigated and handled appropriately. Number, status of incidents and actions taken are not reported as this information is considered confidential.
Human Capital Development	
3-3 Management of material topics	2024 Corporate Impact Report, Human Capital Development, page 41
401-1 New employee hires and employee turnover	2024 Corporate Impact Report, page 73; our 2024 voluntary turnover rate was approximately 9% and our involuntary turnover rate was approximately 6%.
402-1 Minimum notice periods regarding operational changes	The Cigna Group complies with all federal, state and local legal and regulatory requirements in the states and countries we operate, including providing appropriate notice to employees who are impacted by business and/or operational changes.
404-1 Average hours of training per year per employee	2024 Corporate Impact Report, page 43

Disclosure	2024 Response
404-2 Programs for upgrading employee skills and transition assistance programs	2024 Corporate Impact Report, page 43
404-3 Percentage of employees receiving regular performance and career development reviews	Partially disclosed; 2024 Corporate Impact Report, page 44
Leadership and Accountability	
3-3 Management of material topics	2024 Corporate Impact Report, Leadership and Accountability, page 55
415-1 Political contributions	Lobbying Activities and Political Contributions
Business Ethics and Compliance	
3-3 Management of material topics	2024 Corporate Impact Report, Business Ethics and Compliance, page 58
205-1 Operations assessed for risks related to corruption	The Cigna Group performs regular compliance risk assessments across its business lines, including as it relates to corruption. In 2024, we completed assessments for 100% of our operations.
205-2 Communication and training about anti-corruption policies and procedures	2024 Corporate Impact Report, page 59
205-3 Confirmed incidents of corruption and actions taken	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
206 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
417-2 Incidents of non-compliance concerning product and service information and labeling	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
417-3 Incidents of non-compliance concerning marketing communications	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
419-1 Non-compliance with laws and regulations in the social and economic area	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.

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Data Protection		
3-3	Management of material topics	2024 Corporate Impact Report, Data Protection, page 60
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	The Cigna Group is committed to protecting the confidentiality of customer information. The Privacy Office ensures all potential privacy incidents are thoroughly researched and investigated. If an issue is determined to be substantiated, the Privacy Office ensures that the appropriate corrective actions are taken to prevent future occurrences and that steps are taken to mitigate any harm to the extent possible. In addition, depending on the nature of the incident, notifications may be sent to the client, customer, or regulatory authorities, including to the U.S. Department of Health and Human Services (HHS) Office of Civil Rights. As with all large health care organizations, such incidents do occur; however, the majority of such incidents impact just one individual.
Responsible Supply Chain		
3-3	Management of material topics	2024 Corporate Impact Report, Responsible Supply Chain, page 67
203-2	Significant indirect economic impacts	2024 Corporate Impact Report, Responsible Supply Chain, page 67
204-1	Proportion of spending on local suppliers	Approximately 98% of our indirect spend in the United States is from suppliers based in the United States.
308-1	New suppliers that were screened using environmental criteria	2024 Corporate Impact Report, page 68
308-2	Negative environmental impacts in the supply chain and actions taken	Partially disclosed; 2024 Corporate Impact Report, page 68
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Human rights and compliance with local laws and regulation are emphasized in our Supplier Code of Ethics, which is referenced in our vendor agreements and contracts. Potential vendors must read and attest that they comply with our Supplier Code of Ethics, and that attestation is standard in nearly all our supplier contracts.
414-1	New suppliers that were screened using social criteria	2024 Corporate Impact Report, page 68
414-2	Negative social impacts in the supply chain and actions taken	Partially disclosed; 2024 Corporate Impact Report, page 68

Table 1: GRI 2-7 Employees
(global workforce as of December 31, 2024)

Employee Type	Female	Male	Total
Full-time employees	~68%	~29%	~97%
Part-time employees	~2%	~1%	~3%
Total	**70%**	**30%**	**100%**

Employee Type	United States	International	Total
Full-time employees	~88%	~9%	~97%
Part-time employees	~2%	~1%	~3%
Total	**~90%**	**~10%**	**100%**

GRI 2-29 Approach to stakeholder engagement

Clients (Employer clients and health plans)

- Health and wellness programs
- Health engagement incentive programs
- Client forums on meaningful business and health care topics
- Annual Report, Proxy Statement and Corporate Impact Report

Community partners, neighbors and non-governmental organizations (NGOs)

- In-person meetings, calls and conference calls
- Social media
- Events with local leaders, neighbors, NGOs and advocacy groups
- Board memberships
- Financial support (grants and corporate contributions)
- Employee volunteering
- 24/7 Veteran Support Line (available to veterans and their families regardless of whether they are customers)
- Annual Report, Proxy Statement and Corporate Impact Report

Employees

- Employee insights surveys
- Quarterly town hall meetings hosted by our CEO and other senior leaders
- Our employee dispute resolution program, Be HEARD
- Performance management and development programs
- Annual Report, Proxy Statement and Corporate Impact Report
- Company intranet, email
- In-person meetings
- 24/7 Ethics Help Line
- Enterprise Resource Groups
- Matching gift program
- Recognition programs

Health care professionals

- In-person meetings, calls and conference calls
- Conferences and convenings
- Quarterly newsletters
- Annual Report, Proxy Statement and Corporate Impact Report

Health plan customers and patients

- Cigna One Guide® service, which provides personalized concierge services and increases the ease with which customers can connect with and use their health plan benefits

- 24/7 customer service call centers

- Health Information Line with access to clinicians, nutritionists, educators and health care specialists

- In-person conversations

- Social media

- Annual Report, Proxy Statement and Corporate Impact Report

- myCigna and the myCigna App, which allow customers to find the cost of care, view claims, manage spending accounts and receive plan notifications

- Disaster Resource Center

- Customer satisfaction surveys, customer focus groups and Net Promoter Scores

Investors

- Annual Report, Proxy Statement and Corporate Impact Report

- Press releases

- Investor Relations website

- Webcasts and conference calls

- Health care investor conferences, office visits and roadshows—virtually and in-person as appropriate

- One-on-one meetings to discuss financial performance and sustainability issues

- Annual Meeting of Shareholders

- Investor Day

- Reporting to ESG ratings firms, such as CDP, S&P Global CSA and EcoVadis

National and local government officials (United States and abroad)

- In-person meetings, calls and conference calls

- Conferences and convenings

- Industry association participation and public policy forums

- Press conferences

- Participation in government councils and committees

- Transparency regarding political contributions

- Annual Report, Proxy Statement and Corporate Impact Report

News media

- Press releases

- Social media

- Primary market research

- Desk-side briefings

- Annual Report, Proxy Statement and Corporate Impact Report

- Newsroom

Suppliers, vendors and business partners

- 24/7 Ethics Help Line

- In-person meetings, calls and conference calls

- Conferences and workshops

- Supplier/vendor registration form and related websites

- Supplier Code of Ethics

- Annual Report, Proxy Statement and Corporate Impact Report

Thought leaders and advocates in issue areas related to health services

- Board memberships

- In-person and virtual meetings, calls and conference calls

- Conferences and convenings

- Industry groups, roundtables, workshops and events

- Joint projects

- Annual Report, Proxy Statement and Corporate Impact Report

U.S. state, federal and international regulators

- In-person meetings, calls and conference calls

- Conferences and convenings

- Annual Report, Proxy Statement and Corporate Impact Report
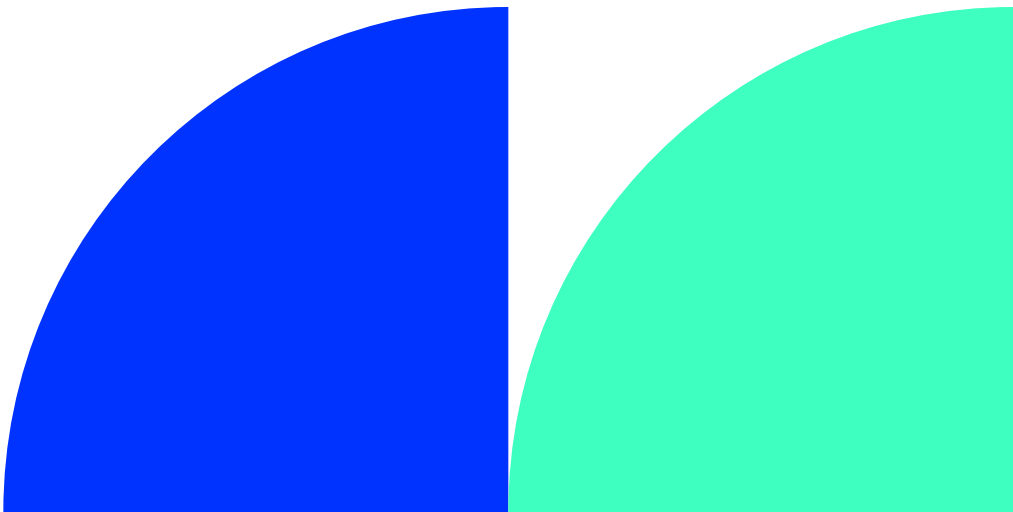
Climate-Related Risks and Opportunity Disclosure

With the ISSB and IFRS Sustainability Disclosure Standards marking the culmination of TCFD, we have re-titled this section of our report. However, we continue to leverage the four pillars of TCFD and ISSB IFRS S2 Climate-related Disclosures: Governance, Strategy, Risk Management, and Metrics and Targets. The Cigna Group also reports to CDP. Our latest CDP submission is available <u>here</u>.

Governance

Board's Oversight of Climate-Related Risks and Opportunities

Related IFRS S2 Climate-related Disclosures: para. (6) (a)
Related CDP Sections: C1.1

The highest level of responsibility within The Cigna Group for the management of climate-related issues is held by the Corporate Governance Committee of our Board of Directors. The Corporate Governance Committee oversees our sustainability policies and performance overall, reviews with management the contents and accuracy of our annual Corporate Impact report, and updates and makes recommendations to the Board with respect to sustainability-related policies, practices and initiatives. The Committee is regularly updated on sustainability considerations and feedback raised by shareholders, proxy advisory firms and other stakeholders.

The Cigna Group has implemented practices so that the Board and its committees are regularly briefed on material issues related to our risk profile. Environmental risk, including those associated with climate change, is an explicit risk within our Enterprise Risk Register. The Cigna Group Chief Compliance & Risk Officer meets with the Audit Committee regularly and provides reporting to the Board at least annually. These reports are designed to provide visibility to the Board about the identification, assessment, monitoring and management of critical risks, along with leadership's risk mitigation strategies. Climate-related concerns may be addressed in the context of our areas of focus, which include strategic, operational, financial reporting, succession and compensation, cybersecurity, compliance, reputational, governance, and other risks.

The Cigna Group full Board also receives periodic climate-related updates and maintains oversight on strategic, financial and execution risks and exposures associated with our business strategy, including impact of emerging, new or changing laws and regulations; significant litigation and regulatory exposures; and other current matters that may present material risk to financial performance, operations, infrastructure, plans, prospects, reputation, acquisitions and divestitures.

Management's Role in Assessing and Managing Climate-Related Risks and Opportunities

Related IFRS S2 Climate-related Disclosures: para. (6) (b)
Related CDP Sections: C1.2, C1.2a

Our Chief HR Officer oversees the sustainability team, responsible for integrating climate-related issues and other sustainability issues into enterprise strategy, setting and monitoring related

targets, and assessing and managing related risks. This role is the executive sponsor of our Corporate Impact and Sustainability Advisory Committee (Advisory Committee), which comprises several senior leaders from across the company to support the company's ongoing commitment to environmental stewardship, health and safety, corporate social responsibility, and corporate governance. The Committee includes leaders such as our Global Chief Information Security Officer, Chief Compliance and Risk Officer, Chief Communications Officer, Chief Accounting Officer, Head of Total Rewards, Head of Government Affairs, and Head of Investor Relations. It also includes, among others, our Global Workplace Vice President, who oversees our facilities-related environmental sustainability strategy and initiatives, manages the Global Workplace Managing Director responsible for oversight of energy and emissions targets and reduction activities, and oversees our Environmental Policy Statement.

We evolved our sustainability governance structure to include a Corporate Impact and Sustainability Disclosure Committee (Disclosure Committee) composed of qualified individuals that lead various functional areas of The Cigna Group. This committee is responsible for reviewing the company's annual Corporate Impact Report, CDP submission, and other external sustainability-related disclosures as needed.

Ultimately, the Advisory Committee, with support from our sustainability team, seeks to further integrate into and align sustainability with the company's enterprise strategy and operations. The Advisory Committee typically convenes as a full group a few times a year to review and discuss strategy, performance, and objectives with regards to sustainability topics, including climate-related issues. Our Chief Sustainability Officer also meets with Committee members throughout the year to support the ongoing identification and monitoring of sustainability risks and opportunities.

Strategy

Identifying Our Climate-Related Risks and Opportunities

Related IFRS S2 Climate-related Disclosures: para. (9), (10), (22), (25) Related CDP Sections: C2.1a, C2.3, C2.3a, C2.4, C2.4a

In 2024, we conducted a double materiality assessment and refreshed our climate scenario analysis to identify climate-related risks and opportunities. We updated our time horizons to align with how we approached our double materiality assessment and the time horizons used within our internal enterprise risk management processes.

- Short term: 0–1 years
- Medium term: 1–5 years
- Long term: 5+ years

For our climate scenario analysis, we used a 25-year time frame (2025–2050) and information and data as of the end of 2023. The scenario analysis considered several of the climate-related risks and opportunities we found to be financially material through our double materiality assessment.[152] (See more on .)

Overall, cost differences across physical and transition risks and opportunities between the two scenarios were minimal. A summary of our climate scenario analysis follows.

Note, while we consider the impact of climate change on human health to be both a financial risk and opportunity, we did not quantify this particular topic through the scenario analysis due to the lack of mature forecasting models in this area.

Assumptions

Future climate-related financial impacts cannot be precisely predicted, but they are assessed across a range of future scenarios using Representative Concentration Pathways (RCPs), which are globally recognized GHG concentration trajectories adopted by the Intergovernmental Panel on Climate Change (IPCC). These pathways are widely used to examine different GHG emissions scenarios and associated temperature changes. It's important to note the use of climate scenarios carries inherent uncertainty; thus, results included on the next page should be interpreted as plausible, but not definite.

Additionally, the scenarios only consider the potential impacts of a changing climate and does not anticipate other possible future changes related to the economy and other conditions.

The physical risk assessment relies on modeled global climate threat datasets spanning various spatial and temporal scales, which may not fully capture hazards at the local level. Transition risk and opportunity results are based upon the use of scenario datasets from a well-established global macroeconomic model that factors macroeconomic relationships across sectors, emissions, energy and climate policy. This macroeconomic model uses the Model for the Assessment of Greenhouse Gas Induced Climate Change to confirm the emissions output aligns with the selected warming scenario and outputs are also benchmarked against other scenario providers, such as Network for Greening the Financial System (NGFS) and International Energy Agency (IEA).

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152 Our double materiality assessment should not be construed as a characterization regarding the materiality or significance for any other purpose, including for purposes of applicable securities laws.

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Physical

In our physical risk assessment, we considered all the geographic areas where our company and its subsidiaries operate, with a focus on the United States. We analyzed the financial risk from property damage and business interruption for the top 33 sites ranked by Total Insured Value (TIV), which represented 89% of total TIV across all of our U.S. and international owned or leased sites.

IPCC Scenario and Description	Physical Risks Assessed	Description of Impact
• **RCP 2.6**—RCP 2.6 is a more stringent pathway that limits temperatures to between 1.5°C and 2°C by 2100. • **RCP 8.5**—RCP 8.5 is taken to be the worst-case and "business-as-usual" scenario and projects temperature increases of over 4°C by 2100.	Forest fire, coastal inundation, riverine flooding, surface water flooding, extreme wind, extreme heat, soil subsidence and freeze thaw	We define a substantive financial or strategic impact on our business for the purposes of our scenario analysis and CDP response as one that could have at least a 1% impact on our shareholder's net income (as presented in our Form 10-K filings). In 2023, this was $52 million.[153] While the total risk value for all hazards across all 33 sites was slightly more than this amount under both scenarios in 2050, none of the total risks for each hazard individually passed our substantive threshold of $52 million. The highest total risk value came from coastal inundation concentrated in one site in Newburyport, Massachusetts. The next-highest total risk value was from riverine flooding concentrated primarily in two sites in Phoenix and Tempe, Arizona. Seventeen of our sites may be exposed to extreme heat risk.

Transition

In our transition risk and opportunity analysis, we focused on our U.S. pharmacy operations business, which represents a significant portion of our portfolio. We reviewed the following risks and opportunities and saw slight differences between modeling under a 1.5°C scenario and a 4°C scenario.

Risk or Opportunity Assessed	Type	Description of Impact
Supply chain decarbonization	Technology risk	Indirect costs of supply chain decarbonization may be passed down from logistic suppliers to our pharmacy operations business (e.g., ground freight cost increases due to supplier fleet electrification).
Energy market fluctuations	Market risk	Price and supply shocks in the energy markets may result in higher energy prices compared to a scenario without regulation in place, leading to energy cost increases for buildings owned or leased by our pharmacy operations.
Substituting air freight with ground transportation	Resource efficiency opportunity	Substituting air freight with ground transportation may reduce operational costs for our pharmacy operations business.

153 We used the most recent full-year data available at the time we conducted our climate scenario analysis, which was fiscal year 2023.

Impact on Businesses and Strategy

Related IFRS S2 Climate-related Disclosures: para. (13), (14), (15), (16), (22) Related CDP Sections: C2.3a, C2.4a, C3.1, C3.2a, C3.2b, C3.3, C3.4

Overall, the potential impacts from climate-related risks and opportunities are discussed and reviewed by representatives from our Enterprise Risk Management and Sustainability teams. Environmental risks, including those associated with climate change, are explicitly stated within the company's Enterprise Risk Register.

Operations

In response to our physical risk assessment, we are reviewing our resiliency plans and real estate strategy; this could include looking at revisions to existing contingency plans, a review of lease terms and an evaluation of longer-term risk diversification approaches, such as relocating key sites. Additionally, these risks are mitigated and managed through our Business Continuity team, which has built out processes to prepare our operations in the wake of business disruptions. We also continue to focus on improving efficiency, sourcing renewables and purchasing EACs, and exploring high-quality carbon offsets to achieve our operational sustainability targets (see pages 49–50).

In response to the transition risk and opportunity assessment, we manage energy costs through actions like participating in supply-side utility contracting programs in deregulated markets. Additionally, we have various delivery optimization sustainability plans. For example, in 2024, we shifted approximately 40% of our coolers to an extra-small size. We've already recognized cost savings as a result of the shift in cooler size and a subsequent reduction in ice and postage.

Products and services

We consider the potential for changes in physical climate parameters to present a broader series of global public health challenges, such as those relating to (1) extreme weather events, (2) decreases in water supply and (3) declining crop yields. We also consider how changes in physical and transition risks could influence a series of socioeconomic challenges and opportunities that would likely impact the delivery of health care. For example, in the event of extreme hurricanes and flooding disasters, the execution of our Customer Disaster Response Program may result in making temporary policy changes, such as waiving various medical requirements, assisting with replacement medications, transferring 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 will continue to consider how these negative societal and environmental impacts could present opportunities where The Cigna Group, in particular, could provide products and services to help respond to these changes in physical climate parameters across the markets we serve. For example, we continue to prioritize health equity across our enterprise, as described on pages 23–27.

Supply chain

Reviewed annually, our Supplier Code of Ethics outlines the expectations we have of our vendors to mitigate their environmental impact. Potential vendors must read and attest that they comply with our Supplier Code of Ethics, and that attestation is standard in all our supplier contracts. Our procurement practices are regularly reviewed to ensure alignment with our Supplier Code of Ethics and to avoid potential conflicts with sustainability expectations. We also continue to use EcoVadis, a third-party management tool, to comprehensively assess our suppliers' sustainability business practices, including topics across environment (see page 68).

Financial planning

Our financial planning is potentially impacted by climate-related risks and opportunities as it relates to revenues, direct and indirect costs, capital expenditures and allocations, assets, and/or access to capital. Examples are as follows:

- Corporate employer clients are increasingly interested in climate change and broader sustainability performance, which could result in reputation changes, potentially impacting our revenues.

- Potential impacts to our operating costs include changes in the cost of energy, fuel and commodities.

- Capital expenditures may include moving to more-energy-efficient buildings, participating in renewable energy programs, and implementing water reduction technologies.

- For owned properties, we may see increases in energy prices and potential property damage associated with both acute and chronic physical risks.

- Many investors and financial institutions track environmental metrics, performance and disclosure.

- We invest time and resources to engage in impact and sustainability reporting, assurance and overall strategy, and we expect these costs to increase given evolving regulation and assurance requirements.

Resiliency of Our Strategy

Related IFRS S2 Climate-related Disclosures: para. (22)
Related CDP Sections: C3.2, C3.2a, C3.2b

Considering the results of our climate scenario analysis—notably, the minimal cost differences across physical and transition risks and opportunities between the two scenarios—we consider our operations and business strategy to be relatively resilient to the effects of these climate-related risks. (It's worth repeating, however, that while we consider the impact of climate change on human health to be both a financial risk and opportunity, we did not quantify these through the scenario analysis due to the lack of mature forecasting models for these topics.) As mentioned earlier, we have already begun to capitalize on various climate-related opportunities, such as shifting from air to ground transport and using a smaller cooler size within our pharmacy operations. While we do not currently have a climate transition plan that aligns with a 1.5° C world, we intend to develop one over the next two years and, in the meantime, we have a strategic sustainability plan designed to reduce our carbon footprint and gain operational efficiencies. Further, our climate-related targets provide us with a path to support long-term decarbonization of operations and the procurement of renewable energy (see page 50).

Risk Management

Related IFRS S2 Climate-related Disclosures: para. (25)
Related CDP Sections: C2.1, C2.2

In addition to regular climate scenario analyses, the following teams and actions help The Cigna Group identify, assess and manage climate-related risks, as well as integrate them into our overall risk management processes. For more information about our overall risk management processes, please see page 57.

Enterprise Risk Management (ERM)

The ERM team assesses physical regulatory, technological and reputational climate-related risks and opportunities annually using various quantitative and qualitative factors. For high risks, ERM coordinates with business owners on mitigation plans. ERM also facilitates a review process for business stakeholders to identify physical, regulatory and business risks. Environmental risk, including risk drivers associated with climate change, is an explicit risk within the company's Enterprise Risk Register. The Board of Director's Audit Committee maintains oversight over the ERM framework, while material risks are overseen by the appropriate committees.

Business Continuity

The Business Continuity team is responsible for developing, maintaining and implementing business continuity and disaster recovery strategies and solutions for physical risks related to climate change, among other things, that may impact the company's physical assets, reputation, profitability and access to capital. This work includes risk assessments, business impact analyses, strategy selection and documentation of business continuity and disaster recovery procedures. We consider global environmental, socioeconomic and geopolitical trends, which may impact the value of our assets and the revenue and costs in our target markets. Business Continuity sets forth plans and procedures for the continuation of business functions and the use of supporting technology to recover critical business processes in the event of hurricanes, wildfires and other unexpected disruptions. The plans and procedures are updated and documented annually, and enterprise-wide recovery strategies are tested at least annually.

Corporate Impact & Sustainability

Cross-functional perspectives from the Advisory Committee provide additional assistance in the identification of company-wide market risks and opportunities related to climate change. At the asset level, the Sustainability and Global Workplace teams oversee our Inventory Management Program to identify additional climate-related risks and opportunities.

The Chief Sustainability Officer works with ERM, the Office of the Corporate Secretary and business leaders to review sustainability topics that are material to the business, including those related to climate change. The Chief Sustainability Officer reports to the Chief HR Officer and Corporate Secretary, who regularly presents to the Corporate Governance Committee and full Board on current sustainability initiatives and informs them of emerging environmental and climate-related risks and opportunities.

Metrics and Targets

Related IFRS S2 Climate-related Disclosures: para. (29)
Related CDP Sections: C4.2, C4.2a, C4.2b, C9.1, C6.1, C6.3, C6.5, C6.5a

The Cigna Group monitors and reports on our Scope 1 and 2 emissions and most of our Scope 3 GHG emissions. We also monitor and report on indirect and direct energy consumption, including renewable energy and energy intensity metrics. We also track and report on green building certifications and ratings throughout our global real estate portfolio.

See page 73 for our GHG emissions data and applicable footnotes.

Our Climate-Related Targets

Related IFRS S2 Climate-related Disclosures: para. (33), (35), (36)
Related CDP Sections: C4.1, C4.1a, C4.1b, C4.2, C4.2a, C4.2b

We set the following climate-related targets to drive progress on operational sustainability:

- Reduce Scope 1 and 2 greenhouse gas emissions by 50% by 2030 from 2019 baseline.

- Achieve carbon neutrality for Scope 1 and 2 greenhouse gas emissions by 2040.

- Source renewable electricity for 100% of our global power needs by 2030.

The Cigna Group committed to SBTi in early 2024. We intend to set near-term targets for our Scope 3 emissions over the next two years. Our current emissions targets are only inclusive of Scope 1 and Scope 2 emissions. See progress against our targets on page 49.
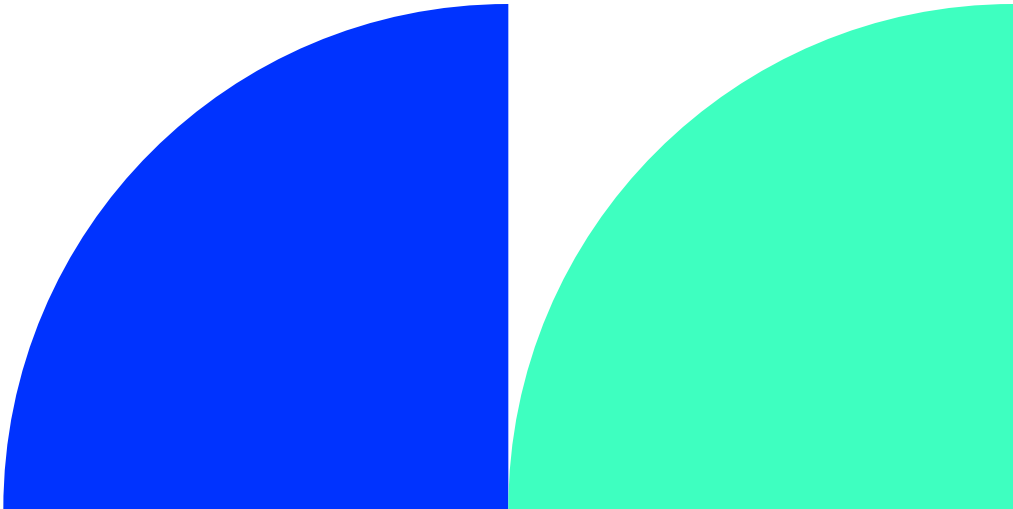
UN Global Compact

In 2015, The Cigna Group was the first U.S. health service company to sign on to the UN Global Compact. As a signatory, we are committed to living out the Compact's 10 principles on human rights, labor standards, environment and anti-corruption (business integrity) in our everyday business operations.

Human Rights	Policies and Statements	2024 Performance and Approach
1 Businesses should support and respect the protection of internationally proclaimed human rights.	Human Rights Statement, Supplier Code of Ethics	2024 Corporate Impact Report, Inclusion within Our Workforce, Business Ethics and Compliance, Responsible Supply Chain
2 Businesses should make sure that they are not complicit in human rights abuses.	Human Rights Statement	2024 Corporate Impact Report, Inclusion within Our Workforce, Business Ethics and Compliance, Responsible Supply Chain

Labor	Policies and Statements	2024 Performance and Approach
3 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Human Rights Statement	2024 Corporate Impact Report, Business Ethics and Compliance, Responsible Supply Chain
4 Businesses should uphold the elimination of all forms of forced and compulsory labor.	Human Rights Statement	2024 Corporate Impact Report, Business Ethics and Compliance, Responsible Supply Chain
5 Businesses should uphold the effective abolition of child labor.	Human Rights Statement	2024 Corporate Impact Report, Business Ethics and Compliance, Responsible Supply Chain
6 Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Code of Ethics and Principles of Conduct, Supplier Code of Ethics, Equal Employment Opportunity	2024 Corporate Impact Report, Inclusion within Our Workforce, Business Ethics and Compliance, Responsible Supply Chain

Environment	Policies and Statements	2024 Performance and Approach
7 Businesses should support a precautionary approach to environmental challenges.	Environmental Policy Statement	2024 Corporate Impact Report, Climate Change and Emissions, Sustainable Operations, CDP
8 Businesses should undertake initiatives to promote greater environmental responsibility.	Environmental Policy Statement	2024 Corporate Impact Report, Climate Change and Emissions, Sustainable Operations, CDP
9 Businesses should encourage the development and diffusion of environmentally friendly technologies.	Environmental Policy Statement	2024 Corporate Impact Report, Climate Change and Emissions, Sustainable Operations, CDP

Anti-Corruption	Policies and Statements	2024 Performance and Approach
10 Businesses should work against corruption in all its forms, including extortion and bribery.	Code of Ethics and Principles of Conduct, Anti-Corruption Policy	2024 Corporate Impact Report, Business Ethics and Compliance

UN Sustainable Development Goals (SDGs)

We aim to align our activities with the 17 aspirational global goals and 169 targets set forth in the UN SDGs, a blueprint for governments, businesses and civil society organizations to address the most pressing environmental and social issues globally.

Among all of the SDGs, the third goal of Good Health and Well-being provides the greatest opportunity for The Cigna Group 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.

SDG 2: Zero Hunger

- Community Resilience
- Health Equity

In 2024, we launched a food access pilot with our IFP customers. Additionally, our initiatives to improve food security earned recognition from the White House's Challenge to End Hunger and Build Healthy Communities. See page 25 for details.

SDG 3: Good Health and Well-being

- Health Equity
- Sustainable Health Care
- Community Resilience
- Evernorth Vitality Index

We are addressing good health and well-being in many ways through our business and The Cigna Group Foundation. For example, The Cigna Group Foundation announced a multi-year philanthropic and community engagement initiative focused on three essential areas: improving youth mental health, bolstering veteran mental health through housing stability and services, and addressing barriers to health equity. See page 28 for details. In China, our Cigna and CMB joint venture continue to help subsidize surgical treatment costs for children from low-income families with congenital heart disease through donations to the Aiyou Charity Foundation.

SDG 4: Quality Education

- Community Resilience

The Cigna Group Foundation awarded a grant to Wings for Kids to elevate the quality of social emotional skills training provided to educators and community leaders and significantly enhance the positive social, emotional and mental health development of thousands of children across the state of Georgia. In Kenya, our colleagues gathered to support Langata Primary School by repairing the school fence, preparing and sharing meals with students as part of the school's feeding program, and providing mentorship to the children.

SDG 5: Gender Equality

- Inclusion within Our Workforce
- Pay Equity Commitment Statement
- Health Equity
- United Nation's Women's Empowerment Principles
- Community Resilience

Colleagues based in the U.K. partnered with Inverclyde Women's Aid, an organization that offers support to women who have experienced domestic or sexual abuse. The team participated in a garden makeover of the charity's grounds to create a safe environment for those they serve; they also put together Halloween goody bags for the women and children supported by the organization. In India, our Hyderabad Innovation Hub hosted its inaugural women's networking event, bringing together over 160 women employees to connect and learn from our leadership.

SDG 8: Decent Work and Economic Growth

- Human Rights Statement
- Inclusion within Our Workforce
- Business Ethics and Compliance
- Supplier Code of Ethics

Our Antwerp, Belgium, colleagues engaged with local organization Rising You, a climbing school offering newcomer refugee youth the opportunity to develop their skills, build their network and connect to job opportunities.

SDG 10: Reduced Inequalities

- Health Equity
- Community Resilience

We are addressing reduced inequalities in many ways. For example, The Cigna Group Foundation awarded grants to 15 organizations focused on reducing health disparities. See page 29 for details.

SDG 12: Responsible Consumption

- Sustainable Operations
- Environmental Policy Statement

We continued to move to more-sustainable packaging within our pharmacy operations business, such as using smaller-sized coolers for refrigerated medications that use less materials like plastic shrink wrap and Styrofoam. In the Middle East and Africa, our offices replaced all plastic bottles with glass ones.

SDG 13: Climate Action

- Climate Change and Emissions
- CDP Climate Change
- Sustainable Operations
- Environmental Policy Statement

We are progressing toward our RE100 goal of sourcing 100% renewable electricity by 2030. As of the end of 2024, The Cigna Group has sourced 52% of its global power needs from renewable electricity.

External Assurance Letter

ERMCVS

Independent Limited Assurance Report

ERM Certification & Verification Services Incorporated ("ERM CVS") was engaged by Cigna Corporate Services LLC ("Cigna") to provide limited assurance in relation to the Selected Information set out below and presented in the Cigna 2024 Corporate Impact Report (the "Report").

ENGAGEMENT SUMMARY

Scope of our assurance engagement	Whether the following Selected Information for 2024, as indicated on Pages 49, 50, 73 and 74, are fairly presented in the Report, in all material respects, in accordance with the reporting criteria. Our assurance engagement does not extend to information in respect of earlier periods or to any other information included in the Report.

Selected Information	**GHG Emissions Indicators**
	 • Total Scope 1 greenhouse gas (GHG) emissions (MT CO$_2$e)
	 • Total Scope 2 greenhouse gas (GHG) emissions (location-based) (MT CO$_2$e)
	 • Total Scope 2 greenhouse gas (GHG) emissions (market-based) (MT CO$_2$e)
	 • Year on Year GHG Performance (2023 to 2024 Scope 1 greenhouse gas emissions) (percent)
	 • Year on Year GHG Performance (2023 to 2024 Scope 2 location-based greenhouse gas emissions) (percent)
	 • Performance towards GHG reduction target (2019 to 2024 Scope 1 and Scope 2 market-based greenhouse gas emissions) (percent)*
	 • Total Scope 3 GHG emissions (MT CO$_2$e) comprised of the following categories:
	    o Category 1 – Purchased Goods & Services
	    o Category 2 – Capital Goods
	    o Category 3 – Fuel and Energy-related Activities
	    o Category 4 - Upstream Transportation and Distribution
	    o Category 6 – Business Travel
	    o Category 7 – Employee Commuting
	    o Category 15 – Investments
	 Energy Indicators
	 • Energy consumption (mWh)
	 • Energy consumption from renewable sources (percent)
	 Water Indicators
	 • Water Withdrawals (kgal)
	 *ERM CVS placed reliance on the external assurance conducted on Cigna's GHG Emissions data as presented in the 2019 Corporate Responsibility Report and CDP Climate Change Questionnaire as the basis of the percentage change calculation.

Reporting period	January 1, 2024 to December 31, 2024
Reporting criteria	• The GHG Protocol Corporate Accounting and Reporting Standard (WBCSD/WRI Revised Edition 2015) for Scope 1 and Scope 2 GHG emissions • GHG Protocol Scope 2 Guidance (An amendment to the GHG Protocol Corporate Standard (WRI 2015) for Scope 2 GHG emissions • The WBCSD/WRI GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011) • PCAF (2022). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Second Edition. • RE100 Technical Criteria • Cigna's internal reporting criteria and definitions
Assurance standard and level of assurance	We performed a limited assurance engagement, in accordance with the International Standard on Assurance Engagements ISAE 3000 (Revised) 'Assurance Engagements other than Audits or Reviews of Historical Financial Information'.

The procedures performed in a limited assurance engagement vary in nature and timing from and are less in extent than for a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Respective responsibilities
Cigna is responsible for preparing the Report and for the collection and presentation of the information within it, and for the designing, implementing and maintaining of internal controls relevant to the preparation and presentation of the Selected Information.

ERM CVS' responsibility is to provide a conclusion to Cigna on the agreed assurance scope based on our engagement terms with Cigna, the assurance activities performed and exercising our professional judgement.

OUR CONCLUSION
Based on our activities, as described below, nothing has come to our attention to indicate that the Selected Information for 2024 is not fairly presented in the Report, in all material respects, in accordance with the reporting criteria.

OUR ASSURANCE ACTIVITIES
Considering the level of assurance and our assessment of the risk of material misstatement of the Selected Information a multi-disciplinary team of sustainability and assurance specialists performed a range of procedures that included, but was not restricted to, the following:

• Evaluating the appropriateness of the reporting criteria for the Selected Information;
• Interviewing management representatives responsible for managing the Selected Information;
• Interviewing relevant staff to understand and evaluate the management systems and processes (including internal review and control processes) used for collecting and reporting the Selected Information;
• Reviewing of a sample of qualitative and quantitative evidence supporting the Selected Information at a corporate level;
• Performing an analytical review of the year-end data submitted by all locations included in the consolidated 2024 group data for the Selected Information which included testing the completeness and mathematical accuracy of conversions and calculations, and consolidation in line with the stated reporting boundary;
• Evaluating the conversion factors, emission factors and assumptions used;
• Reviewing the presentation of information relevant to the assurance scope in the Report to ensure consistency with our findings.

THE LIMITATIONS OF OUR ENGAGEMENT
The reliability of the Selected Information is subject to inherent uncertainties, given the available methods for determining, calculating or estimating the underlying information. It is important to understand our assurance conclusions in this context. Our work was undertaken at Cigna's head office. We did not undertake source data verification at any operated facilities.

OUR INDEPENDENCE, INTEGRITY AND QUALITY CONTROL
ERM CVS is an independent certification and verification body accredited by UKAS to ISO 17021:2015. Accordingly, we maintain a comprehensive system of quality control, including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements. Our quality management system is at least as demanding as the relevant sections of ISQM-1 and ISQM-2 (2022).

ERM CVS applies a Code of Conduct and related policies to ensure that its employees maintain integrity, objectivity, professional competence and high ethical standards in their work. Our processes are designed and implemented to ensure that the work we undertake is objective, impartial and free from bias and conflict of interest. Our certified management system covers independence and ethical requirements that are at least as demanding as the relevant sections of the IESBA Code relating to assurance engagements.

ERM CVS has extensive experience in conducting assurance on environmental, social, ethical and health and safety information, systems and processes, and provides no consultancy related services to Cigna in any respect.

ERMCVS

June 30, 2025
Malvern, PA
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