



# OUR COMMITMENT TO BETTER

2025 Corporate Impact Report



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

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# ABOUT THIS REPORT

The Cigna Group® 2025 Corporate Impact Report covers environmental, social and governance activities and related performance for calendar year 2025, as well as early 2026 where noted. 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 two segments, 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, 2026). 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 2025, The Cigna Group sold 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 Health Care Service Corporation (HCSC). Data in this report excludes related 2025 information. As a result, there may be impacts to year-over-year comparability.

Current and past reports, along with our CDP<sup>1</sup> responses, are available [here](#). For more information or questions, please contact [ESGteam@TheCignaGroup.com](mailto:ESGteam@TheCignaGroup.com).

## Note on Forward-Looking Statements

This report contains forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995) that are subject to risks and uncertainties. Forward-looking statements are based on The Cigna Group's current expectations and projections about future trends, events and uncertainties. Forward-looking statements may include, among others, statements concerning our commitments to our customers and patients; our strategy, including our ability to successfully implement actions across our businesses to strengthen our platform and build a more sustainable model for health care; and our environmental, social and governance, human capital management and risk oversight initiatives. You may identify forward-looking statements by the use of words such as "believe," "expect," "plan," "project," "intend," "anticipate," "estimate," "predict," "potential," "may," "should," "will" or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those described in The Cigna Group's Annual Report on Form 10-K for the year ended December 31, 2025, and The Cigna Group's other filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of <http://www.TheCignaGroup.com>. The Cigna Group undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. This report addresses a multitude of topics to meet the requests and interests of The Cigna Group's wide range of stakeholders. Due to the varied interests of these groups, this report includes certain information that The Cigna Group believes is not material to the company as such term is defined under applicable securities laws. Accordingly, the inclusion of information in this report should not be construed as a characterization regarding its materiality or significance for any other purpose, including for purposes of applicable securities laws.

## Disclaimer

The Cigna Group makes no warranty, express or implied, with respect to any of the information contained in this Corporate Impact Report, including, without limitation, information obtained from third parties. Some of the information contained herein may have not been independently verified or assured by The Cigna Group or any third party. The Cigna Group does not accept any responsibility for the use of or reliance on the content of such information. The information contained in this Corporate Impact Report may change at any time without notice. The Cigna Group does not have any responsibility to update this Corporate Impact Report to account for any such changes.

<sup>1</sup> CDP is a global nonprofit that runs the world's only independent environmental disclosure system for companies, capital markets, cities, states and regions to manage their environmental impacts.



# A MESSAGE FROM LEADERSHIP

At The Cigna Group, we are a purpose-driven company with a mission to improve the health and vitality of those we serve. As health care becomes more complex—with rising costs, uneven access and fragmented experiences—we recognize and embrace our responsibility as a global health services leader to help address these challenges and make a meaningful difference in people’s lives.

As we work to advance better health for all, we continue to focus our efforts through four corporate impact pillars: Healthy Society, Healthy Workforce, Healthy Environment, and Healthy Company. Together, they reflect our vision to help build a health system that works better—one that is well-functioning, sustainable, accessible and equitable for the people and communities we serve.

Our Corporate Impact Report contains data and personal stories that illustrate how we are delivering against our corporate impact pillars. We are proud of the advances made this year and the value we are delivering to our customers and patients, clients, partners and communities.

Additionally, last year we launched our “Commitments to Better”—a multi-year journey to accelerate our evolution and industry leadership and to better serve our customers and patients. Throughout the year, we paired this purpose with disciplined execution to make tangible progress against our five core commitments: easier access to care, better

support, better value, accountability and transparency. Examples of this work are included throughout this report, and more details about our progress can be found in our inaugural Customer Transparency Report.

## Delivering on our Promises

The four pillars of our corporate impact and sustainability framework reflect our thoughtful and disciplined approach:

### Healthy Society

Building a more sustainable and affordable model for health care is one of the defining challenges of our time. It requires improving medical quality and access, while lowering health risks, promoting preventive health interventions and coordinating care. In 2025, The Cigna Group took meaningful action to lower the cost of prescription drugs for millions of Americans by announcing a new rebate-free pharmacy benefit model designed to improve transparency and reduce out-of-pocket costs at the pharmacy counter. These actions reflect a deliberate shift in how we design and scale

solutions—prioritizing simplicity, affordability and accountability across the health care system. Additionally, we accelerated the adoption of affordable biosimilars, partnered to expand fertility treatment options, increased the number of behavioral care providers, and worked to streamline, simplify, and reduce the prior authorization process.

We are proud of our ongoing commitment to give back to the communities in which we live, work and operate, further contributing to a healthy society. Our employees continue to show remarkable dedication and enthusiasm, as evidenced by the nearly 114,000 volunteer hours they contributed in 2025—an approximately 30% increase from the previous year.<sup>2</sup> Employee efforts supported a wide variety of organizations and causes, from food banks and youth programs to projects supporting education, housing security, veteran mental health, the arts and more. Together, through The Cigna Group Foundation, corporate giving, and employee giving and volunteerism, charitable contributions totaled approximately \$52.2 million in 2025.<sup>3</sup>



<sup>2</sup> The Cigna Group internal analysis of existing arrangements as of December 2025.

<sup>3</sup> The Cigna Group internal analysis of existing arrangements as of December 2025. Total charitable contributions does not include in-kind donations.

## Healthy Workforce

Employers play a vital role in the health care system, and we aim to set an industry standard by investing in products, programs and services designed to support our own employees' health and vitality. We know that healthy, fulfilled employees drive inclusion, innovation, better problem-solving and decision-making, and—ultimately—outcomes. Accordingly, we approach workforce health as a core business priority, embedding it into how we operate, invest and lead across the enterprise. In 2025, we extended the availability of lower-cost fertility treatments through EMD Serono to our employees, as well as our customers. Our employees interested in family building have access to a variety of benefits to support their journey to parenthood, including comprehensive coverage through Progyny, access to medication and specialized clinical care, adoption assistance, and, as of 2026, surrogacy support. Additionally, we established The Cigna Group Employee Relief Fund—a way to help employees with emergency financial assistance in their time of need due to a natural disaster or certain other events. Throughout the year, the Fund supported more than 600 employees and distributed more than \$960,000 in financial assistance.<sup>4</sup>

## Healthy Environment

We believe that responsible environmental stewardship contributes to better public health and makes sound business sense. We integrate environmental considerations into day-to-day operations, focusing on practical actions that improve efficiency, reduce impact and strengthen long-term sustainability. As part of our efforts to increase the sustainability of our buildings, we continue to focus on efficiency measures across our operations and pursuing LEED®-certified buildings. In 2025, we achieved LEED Gold for our headquarters in Bloomfield, Connecticut, and LEED Platinum for our office in Hyderabad, India. LEED is the most widely used green building rating system in the world and an international symbol of excellence in green buildings. LEED means electricity cost savings, lower carbon emissions and healthier environments for the places we live, work and play.

## Healthy Company

We have a deep and long-held commitment to strong governance and ethical, resilient business practices. These foundations are critical to how we operate. Our management structure, Board oversight and compliance programs establish clear responsibilities and guide how we operate across the enterprise, as well as our supply chain. Together, these governance foundations strengthen accountability, support sound decision-making and help maintain long-term business resilience. In 2025, to ensure accountability to better serve patients through our Commitments to Better, we aligned leaders' compensation with customer and patient satisfaction, using the customer satisfaction advocacy metric known as Net Promoter Score, or NPS. Our progress is delivering long-term value for our stakeholders, and we're proud to see that impact recognized—from being named the top health care company on America's Most JUST Companies list by JUST Capital and CNBC, to earning Best Employer honors from the Business Group on Health, including recognition for excellence in mental health and health inclusion.

## Leading the Way to Better

As we look to the future, we are motivated and driven by the opportunities ahead. At The Cigna Group, our purpose fuels and inspires us to do better every day. The health care system must work better for every individual, and we are determined and well-positioned to help drive that change through focused action, partnerships and meaningful impact. We believe this so strongly that we're making it the focus of our entire organization. We refer to this focus as "Lead to One," which calls on our colleagues around the world to lead the charge for better health care by considering the needs of our customers and patients—one person at a time. It recognizes that one-size-fits-all health care actually fits no one, and that each individual interaction we have with a customer or patient must be personalized to have a positive impact. We are committed to being part of the solution—using our scale, capabilities, continuous innovation and conviction—to improve the lives of the millions of individuals who count on us every day.

### **David M. Cordani**

Chair and Chief Executive Officer  
The Cigna Group

### **Brian C. Evanko**

President and Chief Operating Officer  
The Cigna Group

### **Eric C. Wiseman**

Chair, Corporate Governance Committee  
The Cigna Group Board of Directors

<sup>4</sup> Based on reports provided by external vendor, E4E Relief, from January to December 2025.

# ABOUT THE CIGNA GROUP<sup>5</sup>

## \$274.9B

total revenues

## 185M+

customer relationships

## 67,700+

employees committed to changing people's lives for the better

## 30+

markets and jurisdictions; headquartered in Bloomfield, Connecticut, USA

As of December 31, 2025

## Our Focused Mission

The Cigna Group is a global health company committed to creating a better future for every individual and every community. Powered by our dedicated people and valued brands, we advance **our mission to improve the health and vitality of those we serve** by staying grounded in the needs of our customers and patients, delivering a personalized, transparent and affordable health care experience. We focus on leading the way to partner and innovate solutions for better health.

### EVERNORTH<sup>®</sup> 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 healthier lives.






**Cigna Healthcare** includes the U.S. Healthcare and International Health operating segments, which provide comprehensive medical and coordinated solutions to customers and clients.

Together, Evernorth Health Services and Cigna Healthcare combine pharmacy and medical capabilities to create solutions that improve affordability, transparency and health outcomes. This combination helps us anticipate needs, accelerate innovation and deliver personalized experiences for customers and patients at scale.

[See our 2025 Annual Report and Form 10-K and 2025 Customer Transparency Report for more information.](#)

## 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.



<sup>5</sup> The Cigna Group 2025 Annual Report, [https://s202.q4cdn.com/757723766/files/doc\\_financials/2025/ar/2025-Annual-Report.pdf](https://s202.q4cdn.com/757723766/files/doc_financials/2025/ar/2025-Annual-Report.pdf)

# 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 is an extension of our values (see page 6). Our commitment to this vision guides us in our 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. 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).<sup>6</sup>

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. See page 7 of our [2024 Corporate Impact Report](#) for more details about our double materiality assessment approach.

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

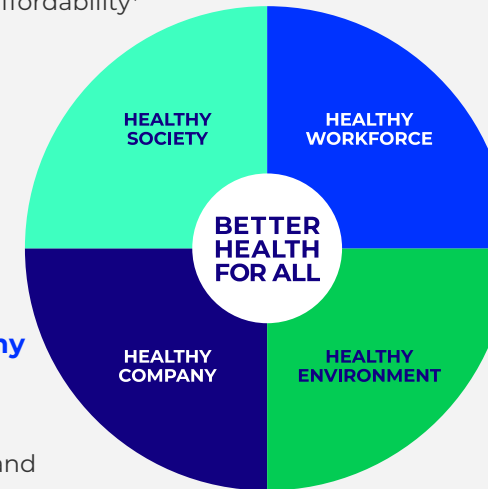
## Our Focus Areas

### Healthy Society

- Innovation and affordability\*
- 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

\*We updated the name of priority topic "Sustainable Health Care" to "Innovation and Affordability" to better convey its definition.

<sup>6</sup> 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.

## 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 (Board) has ultimate oversight responsibility for the company’s sustainability strategy and initiatives and has delegated certain responsibilities to its committees as described to the right. Our focus areas are aligned to the applicable board committee in the table below.

### 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
- Oversees Code of Ethics and Director Code of Conduct

### Audit & Compliance Committee

- Oversees our disclosure controls
- Oversees compliance with legal and regulatory reporting requirements
- Oversees privacy
- Oversees health care regulatory requirements governing our business operations

### Finance & Technology Committee

- Oversees cybersecurity
- Oversees data security, including artificial intelligence technology
- Oversees business continuity and disaster recovery

### People Resources Committee

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



In 2025, the full Board received and discussed sustainability-related updates during multiple meetings. Additionally, sustainability-related topics are regularly covered in Board Committee meetings.

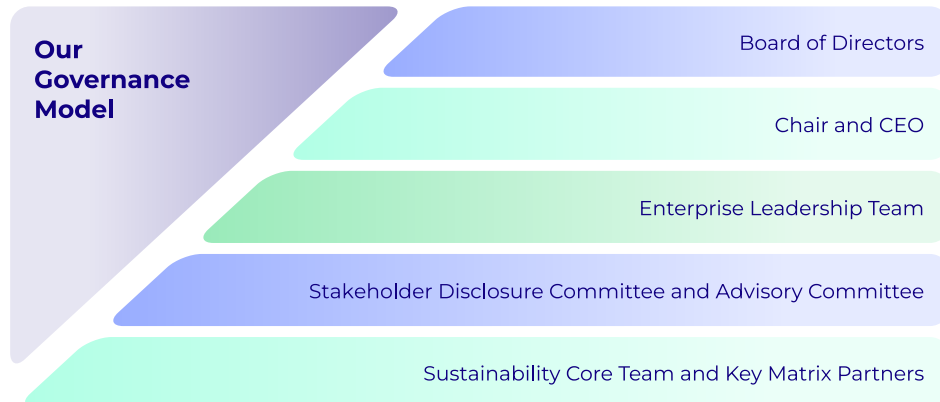
| ESG Focus Areas                      | Full Board | Audit & Compliance Board Committee | Finance & Technology Board Committee | Corporate Governance Board Committee | People Resources Board Committee |
|--------------------------------------|------------|------------------------------------|--------------------------------------|--------------------------------------|----------------------------------|
| Business ethics and compliance       |            | ✓                                  |                                      | ✓                                    |                                  |
| Climate change and emissions         |            |                                    |                                      | ✓                                    |                                  |
| Community resilience                 |            |                                    |                                      | ✓                                    |                                  |
| Data protection                      |            | ✓                                  | ✓                                    |                                      |                                  |
| Employee health, safety and vitality |            |                                    |                                      |                                      | ✓                                |
| Inclusion within our workforce       |            |                                    |                                      |                                      | ✓                                |
| Innovation and affordability         | ✓          |                                    |                                      |                                      |                                  |
| Health equity                        | ✓          |                                    |                                      |                                      |                                  |
| Human capital development            |            |                                    |                                      |                                      | ✓                                |
| Leadership and accountability        |            |                                    |                                      | ✓                                    | ✓                                |
| Product service and quality          | ✓          |                                    |                                      |                                      |                                  |
| Responsible supply chain             |            |                                    |                                      | ✓                                    |                                  |
| Sustainable operations               |            |                                    |                                      | ✓                                    |                                  |

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 segments, 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.

We also have a Stakeholder Disclosure Committee that reviews our annual Corporate Impact Report, Proxy Statement, Customer

Transparency Report and other select external disclosures for accuracy and consistency. The Stakeholder Disclosure Committee includes senior leaders representing our business segments, communications, internal audit, investor relations, financial planning and analysis, accounting, legal and compliance, and human resources.

We introduce all new hires to Corporate Impact at The Cigna Group through our onboarding program. In 2025, more than 4,100 employees completed the Corporate Impact module to learn about our approach and efforts.



## Snapshot of Recent Corporate Impact and Sustainability Recognitions

- **Increased CDP score year over year to an A-**, reaching a high level of environmental leadership.<sup>7</sup>
- Designated as one of **America's Climate Leaders** by USA TODAY.<sup>8</sup>
- Awarded **Silver** medal from EcoVadis, which represents **top 15%** of all scored companies across environment, labor and human rights, ethics, and sustainable procurement topics.
- Maintained **AA** in MSCI ESG Ratings and **"Prime"** status by ISS, representing industry leadership.
- Named one of the **World's Best Companies** of 2025 by TIME, considering employee satisfaction and sustainability transparency.<sup>9</sup>
- Named one of **America's Most JUST Companies** for the seventh consecutive year by JUST Capital and CNBC, including:<sup>10</sup>
  - #1 in the Health Care industry
  - #13 overall in the JUST 100
- Honored by Business Group on Health as a **2025 Best Employer: Excellence in Health and Well-being** for the 18th consecutive year.<sup>11</sup>
- Named one of Seramount's **2025 100 Best Companies for our commitment to inclusive family benefits** like paid leave, childcare support and mental health resources.
- Earned **perfect score for LGBTQ+ workplace inclusion** on the Human Rights Campaign Foundation's 2025 Corporate Equality Index.<sup>12</sup>
- Honored as a **4-star employer by VETS Indexes** for our commitment to recruit, retain and support veterans and the military-connected community.<sup>13</sup>
- Earned perfect score on the Disability Equality Index securing our spot as a **2025 Best Place to Work for Disability Inclusion.**

<sup>7</sup> CDP, Scores and A List, January 8, 2026.

<sup>8</sup> USA TODAY, For Earth Day 2025, list of America's Climate Leaders has grown significantly, April 21, 2025.

<sup>9</sup> TIME, World's Best Companies of 2025, September 10, 2025.

<sup>10</sup> JUST Capital, 2026 Rankings, <https://justcapital.com/rankings/>, March 2026.

<sup>11</sup> The Cigna Group Newsroom, The Cigna Group Recognized for Excellence in Employee Well-Being and Mental Health, May 8, 2025.

<sup>12</sup> The Human Rights Campaign Foundation, Report: Corporate Equality Index 2025, January, 2025.

<sup>13</sup> Veteran Indexes, Recognizing Employers That Support Veterans: VETS Indexes Employer Awards, 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.





# INNOVATION AND AFFORDABILITY

We are a global health company committed to creating a better future for every individual and every community.

Through our two segments, Evernorth Health Services and Cigna Healthcare, we advance our mission to improve the health and vitality of those we serve by staying grounded in the needs of our customers and patients—delivering a personalized, transparent and affordable health care experience. We're focused on leading the way to partner and innovate solutions for better health.

## Delivering Personalized Experiences

At The Cigna Group, we have many touchpoints with customers and patients, and each one is an opportunity for positive impact. We aim to deliver personalized experiences at scale by harnessing the power of technology. Specialty, behavioral, virtual and value-based health care are just a few ways we do this.

## Specialty Health Care

We continue to deepen our leadership in specialty care so customers and patients

with the most complex conditions, such as cancer, neurological conditions and rare diseases, receive the care they need at the moments that matter most.

## Oncology

Early detection through preventive screenings remains one of the most effective tools for improving cancer outcomes. However, despite widespread awareness of the importance of preventive screenings, many individuals still face barriers that delay or prevent early detection—particularly for conditions like cancer.

Two of the most effective ways to encourage preventive care are through direct outreach and integration into the interactions that customers and patients already expect. Through our [Evernorth Precision Path<sup>®</sup> Oncology](#) program, we engage customers and patients through their preferred method (phone call and/or text) to address their screening needs as well as assist them with appointment scheduling. We're also working toward leveraging existing outreach for

approved authorizations when we identify a preventive care gap. This allows us to schedule both a customer's overdue screenings and their needed procedures in a single outreach. When we embed screening reminders into communications that customers already expect, we see significantly higher engagement.<sup>14</sup>



In 2025, our overall rate for preventive health screenings **increased year over year to approximately 47%**,<sup>15</sup> which includes cancer screenings, child and adolescent care, adult immunizations, and women's reproductive health, as defined by the Healthcare Effectiveness Data & Information Set® (HEDIS).<sup>16</sup>

For those who eventually receive a cancer diagnosis, it can take some time between their original preventive screening and receiving the diagnosis. Through our predictive model algorithm, we can identify patients likely to receive a breast, colorectal, and/or lung cancer diagnosis earlier in their diagnostic journey. By identifying patients earlier, oncology nurse advocates can engage them sooner to help provide education and support at the time of their diagnosis and regarding treatment decisions.



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 2025, **we identified approximately 5,400 patients earlier in their breast, lung or colorectal cancer journey** using our early identification model.<sup>17</sup>

Once cancer is diagnosed, we understand the need for personalized, high-touch care, including ensuring customers and patients have access to the latest innovations in treatment.

For example, 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. For the past couple of years, we've reported our genomic testing rates for eligible breast (Oncotype dx) and lung (NGS) cancer patients. As of 2024, we've reached nearly 100%,<sup>18</sup> and genomic testing is now embedded into our cancer care pathways and required before treatment can be approved, for cancer types where genomic testing is available.

Additionally, in 2025, we launched an initiative to standardize chemotherapy dosing through evidence-based protocols—improving coordination, minimizing waste and enhancing patient care. This effort helps reduce unused medication, promoting environmental stewardship while maintaining clinical precision and cost efficiency.

Specifically for breast cancer, we launched online information with a focus on providing resources, programs and tips for those newly diagnosed with cancer, their family and caregivers, and anyone looking to support someone diagnosed with cancer.

### Pharmacy

Accredo® Specialty Pharmacy serves patients with complex and chronic health conditions, including cancer, hepatitis C, HIV, bleeding disorders and multiple sclerosis. Within our 15 condition-specific Therapeutic Resource Centers (TRCs), multidisciplinary teams—including pharmacists, nurses, patient access specialists and other clinical experts—ensure patients receive comprehensive, high-quality specialty care.

Driving medication adherence is a persistent challenge in specialty pharmacy due to barriers such as high-cost therapies, knowledge gaps and/or treatment fatigue.

Multi-modal engagement strategies—referring to the use of multiple communication and support channels to engage and assist patients—encourage medication adherence, backed by an Accredo and Evernorth Research Institute study.<sup>19</sup>



We continue to develop and implement multi-modal strategies 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 87% proportion of days covered (PDC).<sup>20</sup>

In 2025, we opened a new 200,000-square-foot specialty care facility in Newark, Delaware. The facility houses both Accredo Specialty Pharmacy and CuraScript SD by Evernorth, a specialty distributor of pharmaceuticals and medical supplies. Together, the facility distributes and dispenses treatments for complex and rare conditions. Annually, the facility is anticipated to dispense 1.5 million specialty prescriptions from Accredo and distribute nearly 200,000 orders of specialty medications and related supplies from CuraScript SD.<sup>21</sup>

<sup>14</sup> Evernorth Insights, Connecting members to life-saving breast cancer screening and treatment, October 1, 2025.

<sup>15</sup> Based on Cigna Healthcare internal analysis of claims from our US Healthcare population and HEDIS specifications. We uncovered an error in our 2024 reported overall rate for preventive health screenings. Additionally, in 2024, HEDIS added adult immunizations to their preventive health screenings definition, which resulted in a decrease year over year. The restated value for 2024 is 45% (the previously disclosed value was 52%).

<sup>16</sup> 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.

<sup>17</sup> Based on Cigna Healthcare internal analysis of medical customer claims from January to December 2025.

<sup>18</sup> See page 16 of the 2024 Corporate Impact Report.

<sup>19</sup> Evernorth Insights, Accredo multi-modal supports medication adherence, June 3, 2025.

<sup>20</sup> PDC is an industry-preferred method to measure medication adherence. Based on Accredo pharmacy benefit management book of business, January to December 2025.

<sup>21</sup> Evernorth Insights, Evernorth Celebrates Grand Opening of State-Of-The-Art Specialty Care Facility in Newark, DE, October 29, 2025.



**Accredo Patient Spotlight: Kenya**

After her MS diagnosis, Kenya found a trusted partner in Accredo. The Accredo team not only provided her with the necessary medications to treat her MS but also offered support and 24/7 access to specialty-trained clinicians, answering her questions and easing her concerns. Beyond medication management, Accredo's app helps Kenya track symptoms and manage refills with ease. Accredo's comprehensive support system empowers Kenya to focus on what matters most—enjoying life and staying active in her community. Watch her inspiring story of strength [here](#).

## Behavioral Health Care

The demand for behavioral health therapy and support continues to grow, fueled by societal stressors, increased awareness and the lasting impact of the COVID-19 pandemic.

### Expanding Access

Launched in 2024 with 1,000 providers, [Evernorth Behavioral Care Group](#) has expanded to more than 5,000 providers across all 50 states.<sup>22</sup> Plus, the group now offers in-person appointments to complement its virtual care services and improved patient-to-provider matching capabilities. Customers and patients can schedule directly through myCigna and identify a provider that best matches their individual preferences like gender, age, specialty and more.

With the support of our Provider Advisory Council,<sup>23</sup> we recruit providers for the Evernorth Behavioral Care Group based on clinical expertise, experience and commitment to developing and implementing [measurement-based clinical frameworks](#) across all conditions. Results have been positive—for example, **approximately 84%** of Evernorth Behavioral Care Group patients achieve a clinically significant reduction in depression or anxiety symptoms.<sup>22</sup>

With the expansion of Evernorth Behavioral Care Group, our overall network of behavioral health providers continued to grow in 2025 to include approximately 554,500 mental health and substance use providers, an **approximately 17% year-over-year increase**.<sup>24</sup> We continued expanding our virtual care network to include approximately 414,900 virtual behavioral health providers.<sup>24</sup> We also increased our network by **approximately 8%** in 2025 to include providers who support counseling for diverse cultures and ethnicities.<sup>24</sup>

Also in 2025, we launched “That’s a Thought!”, a [mental health podcast series](#), hosted by our expert clinicians and covering topics like neurodiversity, anxiety, screen time for youth and more.


### Driving Better Health Outcomes

In 2025, we expanded our emergency room pilot program to another state (now in two states total), and expanded how we used admission-discharge-transfer (ADT) feeds.<sup>25</sup> Through the expansion, we received real-time alerts about customers admitted or discharged with behavioral health diagnoses, allowing us to engage those customers in the first **72 hours**, which we know to be the most vulnerable for those suffering from a mental health crisis.



The Cigna Group and Business Roundtable convened business and health care industry thought leaders at the [Workforce Mental Health Summit](#) in 2025 to discuss strategies to address mental health issues within the American workforce. Among the featured speakers was Olympic champion gymnast Simone Biles, who talked about ways she prioritizes her mental health and what business and community leaders can do to address the mental health crisis.

To support emotional health, we [partnered with Earvin “Magic” Johnson](#) to create Magic Sounds, six therapeutic tracks scientifically designed to help people bounce back from stress, stay sharp and find their rhythm.



<sup>22</sup> Evernorth Insights, [Evernorth Behavioral Care Group advances behavioral health through outcomes, access, and collaboration](#), December 3, 2025.

<sup>23</sup> See page 13 of the 2024 Corporate Impact Report.

<sup>24</sup> Based on Evernorth Behavioral Health network counts as of December 31, 2025.

<sup>25</sup> See page 18 of the 2024 Corporate Impact Report.

## Managing Substance Use Disorders

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

- 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, our [Express Scripts Advanced Opioid Management](#)<sup>®</sup> solution offers a comprehensive approach to safe opioid practices that includes patient education, prescriber alerts, safe disposal information with limits on the quantity and type of opioid medications dispensed to patients new to opioid therapy, and case management to patients locked into a single pharmacy or provider.

Through this program, we've demonstrated a:<sup>26</sup>

- **~43% reduction** in the average morphine milligram equivalents (MME) 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 day supply per short-acting opioid claim for first-time users with prescriptions above our threshold (from September 2017 to October 2024)
- **~90% success rate** for patients that were dispensed a 7-day supply or less of medications (from September 2019 to October 2024)

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.

## Virtual Care

We continue to modernize health care delivery by expanding our virtual care offerings. Through virtual care, we can provide:

- **Care in hours or days**, instead of weeks or months, which may reduce costly escalations and/or detect issues earlier.
- **Condition-specific expertise**, anywhere, opening access to providers and specialists in other regions.
- **Convenient access to care**, for customers and patients who may prefer the convenience of virtual care, and/or for those working full time, living in rural areas or facing mobility challenges.

Patients can access primary care, including preventive screenings, urgent care, behavioral care and dermatology resources through [MD Live](#) by Evernorth. As of early 2026, [MD Live is the first to earn NCQA accreditation](#)—a recognized seal of quality—for virtual primary care and urgent care in all 50 states in the U.S. Plus, through [partnerships with virtual providers](#), we're augmenting the services provided by MD Live and increasing access to affordable specialty care for gastrointestinal issues, cardiac conditions, women's health and more.

The future of health care involves digital solutions. Looking ahead, we intend to continue evolving our offerings to enable simpler access for customers and patients.

## Value-Based Care

Our value-based care strategy, also known as measurement-based care, emphasizes collaborative, provider-centric models that support clinicians in delivering care that is proactive, coordinated and patient-centered. By pairing actionable data and insights with aligned incentives, value-based arrangements are designed to support well-being, care coordination and improved outcomes, while also helping reduce administrative burden and care fragmentation.

As part of our existing value-based model, Cigna Collaborative Care<sup>®</sup>, we have the following as of the end of 2025:<sup>27</sup>

- **~500** collaborative care programs
- **~159,100** primary care providers in value-based arrangements
- **~104,800** specialty providers
- **~2.8M** customers who received value-based care through these programs

We see positive impacts on quality, utilization and outcomes through value-based care. For example, based on reporting from October 2024 to September 2025, customers in our flagship Total Medical Cost value-based care arrangements were more likely to receive preventive care and had lower rates of emergency room visits and inpatient admissions compared with the market.<sup>28</sup>



MD Live [named one of the World's Top HealthTech Companies of 2025](#) by TIME

<sup>26</sup> Evernorth Health Services, [Advanced Opioid Management](#)

<sup>27</sup> Based on Cigna Healthcare internal analysis of existing arrangements as of December 2025.

<sup>28</sup> Based on Cigna Healthcare internal analysis of customers in Total Medical Cost value-based care arrangements from October 2024 to September 2025.

## Improving Affordability and Value

One of our five [commitments](#) made in 2025 is **better value**. Health care prices have significantly increased, especially those related to medications. We work to provide the lowest price available to customers and patients, improve value, and, ultimately, drive better health outcomes.

### Lowering Drug Costs

Rapid advances in pharmaceuticals, including GLP-1 medications and a growing pipeline of specialty and biologic therapies, deliver meaningful but increasingly expensive, clinical promise. Notably, launch prices for many new brand-name medicines have escalated. According to 2024 data, the median price of a new prescription drug is more than \$370,000<sup>29</sup>—compared to approximately \$2,000 about 20 years ago.<sup>30</sup> We lower costs in a few ways, such as those called out to the right.



### Biosimilars

Biosimilars are helping deliver meaningful progress in lowering costs and expanding access to essential therapies. With the recent introductions of biosimilars for Humira, we're seeing the drug trend for inflammatory conditions decrease.<sup>31</sup> As more biosimilars are introduced to the market, increased competition continues to bend the cost curve, offering lower-cost alternatives and enabling broader access to treatment. We continue to focus on ensuring these options remain accessible and affordable.

*[Read more insights from our 2025 Pharmacy in Focus report.](#)*



### Embarc Benefit Protection

We also address cost and accessibility of gene therapies with our [Embarc Benefit Protection](#)<sup>®</sup> 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. An average of **approximately 7.8 million customers** had access to protection against the high cost of gene therapies through this program in 2025.<sup>32</sup>

### Evernorth Therapy Link

We're also leveraging data, insights and clinical expertise to identify and support patients who can benefit most from gene or cell therapies through [Evernorth Therapy Link](#). This makes it easier for manufacturers to launch these treatments and for patients to get timely, appropriate care.



### Copay Assistance

Accredo has been helping patients access [copay assistance programs](#) for more than 10 years. While some copay assistance programs are simple to access and intuitive to use, others can be challenging for patients to learn about, enroll in and access. When possible, Accredo helps patients enroll or enrolls them on their behalf. Looking ahead, Accredo is partnering with [TailorMed](#) to help eligible patients seamlessly sign up for copay assistance for certain drugs.



<sup>29</sup> U.S. News & World Report, Prices for New US Drugs Doubled in 4 Years as Focus on Rare Disease Grows, May 22, 2025.

<sup>30</sup> KFF Health News, Median Launch Price for a New Drug Was \$2,115 in 2008. In 2021? \$180K. June 8, 2022.

<sup>31</sup> Evernorth Insights, Pharmacy in Focus: Unlocking the promise of biosimilars, July 30, 2025.

<sup>32</sup> Based on Cigna Healthcare internal analysis of Embarc Benefit Protection membership for 2025.

## Transforming Pharmacy Benefit Services

In 2025, we [announced a new rebate-free pharmacy benefit model](#), called [Evernorth Signature Pharmacy Benefit Services](#), designed to help customers and patients stay healthy and get the medications they need by lowering costs, improving transparency and supporting local pharmacies so care is always within reach. The new model is rooted in three core components:

- 1. Transparent, rebate-free pharmacy benefit services.** We will make discounts negotiated with drug companies available upfront to customers and patients buying their medications, lowering their costs at the counter. Cigna Healthcare will adopt this new model for its fully insured customers beginning in 2027. It will become the standard model available for Evernorth Health Services pharmacy benefit clients beginning in 2028.
- 2. Lower costs and better experiences for customers.** To ensure customers pay the lowest price available for both brand-name and generic medications, we automatically compare the negotiated-discount price, the cash-discount price, the drug manufacturer's direct-to-consumer price (if available), and the customer's copay. Eligible customers pay the lowest available price at the pharmacy counter.

- 3. Support for community pharmacies so medications and care are always within reach.** We are adopting a new reimbursement model that compensates pharmacies based on their cost for medications, plus a dispensing fee and additional reimbursement for the essential clinical services they provide to patients.

💰 Read more about our new pharmacy benefit model:

- [Transforming pharmacy reimbursement to strengthen community health](#)
- [Americans will save money on prescription medications with Evernorth's new pharmacy benefit model](#)
- [How Evernorth's new pharmacy benefit model will deliver unmatched transparency and simplicity for plan sponsors](#)

## Expanding our GLP-1 Solutions to Improve Patient Outcomes and Drive Value

GLP-1s offer significant promise to millions of Americans living with obesity, diabetes and/or cardiovascular disease, but their unprecedented demand and high price tags are creating challenging downstream impacts, including fluctuating supply, inconsistent clinical support and runaway cost trajectory.<sup>33</sup>

In 2025, we expanded our suite of GLP-1 solutions to include a [new program, Evernorth EnReachRx](#). EnReachRx is a high-touch patient support clinical model enabled by pharmacies committed to enhanced clinical care for dispensing GLP-1 prescription medications, integrated throughout the patient journey and backed by optimized drug spend management.

We also introduced a new home delivery pharmacy called **Evernorth EnGuide Pharmacy**. Focused on dispensing GLP-1 medications, the pharmacy is staffed by clinicians with specialized knowledge in GLP-1s who will provide enhanced guidance and education support to patients. Where available, EnGuide Pharmacy helps connect patients to manufacturer copay assistance options they may be eligible to receive.



In 2025, we [announced a first-of-its-kind pharmacy benefit](#) offering to make weight loss medications **WEGOVY®** and **ZEPBOUND®** more available to patients. Through direct negotiations with the medications' manufacturers, we have ensured that patients' monthly cost **will not exceed \$200**.



<sup>33</sup> Evernorth Insights, [New Evernorth EnReachRx model expands its suite of GLP-1 solutions, works to improve patient outcomes and drive value](#), May 2, 2025.

## Expanding Partnerships

Innovation and affordability often require collaboration. We're focused on expanding our partnerships with health systems and independent pharmacies to broaden our impact. Throughout 2025, these partnerships included the following.

### Specialty Investment

In 2025, we made a \$3.5 billion investment in Shields Health Solutions, a leading specialty pharmacy management company. Shields helps hospitals and health systems develop and manage their own specialty pharmacies. Shields partners with more than **80 health systems** comprised of more than **1,000 hospitals and clinics across nearly all 50 states**.<sup>34</sup>

## Strengthening Relationships with Independent Pharmacies

Independent pharmacies are trusted health care partners embedded in their communities, often serving as the first point of care, providing personalized guidance, medication counseling and essential clinical services. Through our **IndependentRx** work, we are focused on improving the relationship Express Scripts has with independent pharmacies and expanding patient access by addressing geographic, social and economic barriers to care.

In 2023, IndependentRx expanded rural health care access while increasing reimbursement rates for independent pharmacies in rural communities. As of 2025, we've increased reimbursement opportunities to approximately 900 rural independent pharmacies while we continue to explore ways to ensure their viability as critical partners.<sup>35</sup>

We expanded our work with independent pharmacies with the creation of the Independent Pharmacy Advisory Committee (IPAC), a select group of diverse independent pharmacy owners representing unique communities across the country. During the spring 2025 IPAC meeting, we took an important step forward and hosted an inaugural independent pharmacy panel for our sales and account teams that featured pharmacy owners from Alaska, Mississippi, North Carolina and Texas. The conversation spanned the logistical challenges of remote pharmacies, the differences between owning one location versus multiple pharmacies, the value of medication synchronization, and the importance of home delivery to their patients.

As we look ahead, collaboration and innovative ideas will be key to our ongoing work with independent pharmacies.



As of 2025, we've increased reimbursement opportunities to ~900 rural independent pharmacies.<sup>35</sup>

<sup>34</sup> <https://shieldshealthsolutions.com/>

<sup>35</sup> Evernorth, The Value Express Scripts Delivers, <https://www.evernorth.com/esfacts/key-topics/the-value-express-scripts-delivers>



# 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

In 2025, we [announced](#) a new multi-year effort aimed at meaningfully transforming the experiences of those we serve. Our [five key areas of focus](#) include:

- **Easier access to care:** helping our customers by making processes simpler, easier and faster.
- **Better support:** providing our customers enhanced support and resources so they can navigate the health care system with greater ease and peace of mind.
- **Better value:** providing better value for our customers and patients.

- **Accountability:** standing behind our commitments to our customers.
- **Transparency:** providing information on how we are continuously improving to serve our customers better.


## Customer Transparency Report

As part of that commitment, we published our first annual Customer Transparency Report, available [here](#). Highlights include:

- **Simplifying and reducing prior authorization.** This includes standardizing electronic prior authorization, reducing the volume of requirements and ensuring continuity of care.
- **Expanding personalized, proactive support** for patients facing the most challenging or complex health conditions, through programs and tools like Cigna Healthcare My Personal Champion® and Accredo Smart Path.
- **Announcing new protections to help reduce out-of-pocket costs** for more of our customers, particularly those with high-deductible health plans.

We 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.

 [Read more in the full 2025 Customer Transparency Report.](#)

### Enhancing Customer Experience

We continued to make significant technology and process improvements to enhance the customer and patient experience as part of our Commitment to Better.

In 2025, we [introduced a series of digital features](#) to improve the customer experience during common health insurance interactions, such as checking benefits coverage, estimating costs and finding care. Available through myCigna, some of the features include:

- **myCigna AI Assistant** to provide clear, conversational and personalized answers to common questions about medical benefits coverage, claims and care options (read more about AI on page 57).

- **Personalized provider matching** to give customers a tailored list of in-network providers and care delivery methods based on their specific health care needs and preferences.
- **Real-time cost tracking** to provide a simple breakdown of deductibles, out-of-pocket expenses and integrated bill payments.

Leveraging many of these AI-powered digital tools, we announced [Clarity by Cigna Healthcare](#), a new copay-only health plan designed to bring greater transparency, predictability and simplicity to the care experience, available to most customers starting January 1, 2027. The Clarity plan empowers customers to make confident, informed health care decisions with upfront pricing, verified patient reviews, and a user-friendly digital experience designed for simplicity and trust.

Among our pharmacy businesses, we took the following actions in 2025 to improve patient experience and quality:

- Made financial assistance for specialty medications more accessible by notifying eligible patients about copay programs.
- Helped ensure specialty medication continuity with easier re-ordering and more visibility for patients into order status and delivery dates.
- Launched new digital experience and expanded communication via text for first-time Accredo patients, engaging them once a referral is received.

- Created a customer communication and digital experience for the Evernorth EnGuide Pharmacy for GLP-1 medications (see page 16).
- Announced that beginning in 2026, customers will have access to a personalized, itemized statement detailing their 2025 pharmacy benefit savings, including negotiated savings with discounts and rebates secured on their behalf.

### 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 Utilization Review Accreditation Commission (URAC), NCQA, The Joint Commission, and the National Association of Boards of Pharmacy, among others.



Our U.S. Healthcare plan ratings are available by market at [reportcards.ncqa.org/health-plans](https://reportcards.ncqa.org/health-plans). In 2025, five markets received a four-star or higher rating, and two health plans improved their rating over 2024.

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 Enterprise Quality and Accreditation 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.

### Hosting Our First Patient Advisory Board Meeting

In 2025, we welcomed 35 patients from several states for our first-ever Patient Advisory Board meeting. Over three days, participants shared their personal health care journeys, helping us better understand the real-life challenges they face—and how we can do better.

Feedback focused on five core areas: Accredo, Home Delivery, Transparency, Communication, and Access. Patients expressed a strong desire to feel known and understood, to receive faster answers and access to medications, and to better grasp how the health care ecosystem connects. In response, we identified opportunities to deliver a more consistent experience, clarify the prior authorization process, and enhance health literacy through improved digital tools.

Participants provided positive responses following the event, with 100% of survey respondents saying they will return for future sessions. As a result, we've hosted a second meeting in early 2026 with another planned for later in the year.



VIGNETTE

### Supporting Women Throughout Their Health Journey

*This vignette is an example of the connection between Healthy Society topics of innovation and affordability and health equity, and the Healthy Workforce topic of employee health, safety and vitality.*

Even though women tend to live longer than men, they spend 25% more of their lives in poor health. Diseases that primarily affect women often receive significantly less research funding.<sup>36</sup> A study by the Evernorth Research Institute of 7.4 million insured people ages 13 to 64 found that women, who make up half of those covered, accounted for 53% of health care use and 57% of total costs. Despite only 7% of evaluated health conditions being OB/GYN-related, **69% of all reported conditions were more common or costlier for women.**<sup>37</sup> These health disparities impact every aspect of women’s lives, including their ability to work and care for loved ones.

### Preventive Care

One in eight women in the U.S. will be diagnosed with breast cancer in their lifetime.<sup>38</sup> Non-Hispanic white women have a 14% lifetime chance of developing breast cancer, slightly higher than other racial or ethnic groups, while African American/Black women are more likely to be diagnosed at a later stage when it’s harder to treat.<sup>39</sup> But, when caught early through mammograms and other screenings, the survival rate for some breast cancer can increase to as high as 99%.<sup>38</sup> Research shows this is similar for cervical and uterine cancers in women, too.<sup>40</sup>

So, in 2025, we continued to push the importance of preventive care to our customers, patients and employees. We created and promoted a new website, [womanshealthally.com](https://womanshealthally.com), that provides resources for physical, reproductive and mental health targeted toward women.

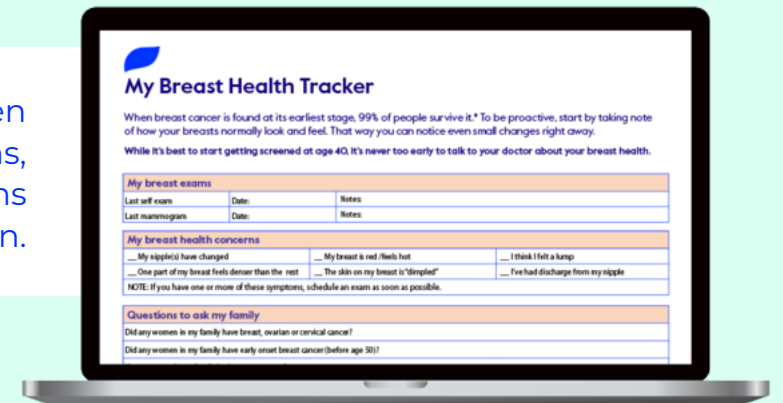
The website also has **three health trackers for breast, menstrual and perimenopausal health**. The trackers encourage women to keep track of symptoms, family history, health questions and other personal information to share with their doctor or OB/GYN.

*See more about our efforts to increase preventive health care on pages 11 and 31.*

### Family Planning

With one in six people worldwide impacted by infertility, demand for comprehensive fertility and family-building services continues to grow.<sup>41</sup> In 2025, we collaborated with [Progyny, Inc.](https://progyny.com) to make these services accessible and equitable for more employers. Progyny gives patients access to quality care through a premier network of top fertility specialists in the U.S., as well as unlimited emotional support and clinical guidance from a dedicated patient care advocate.

Our trackers encourage women to keep track of symptoms, family history, health questions and other personal information.



<sup>36</sup> Cigna Healthcare Newsroom, Exploring the women’s health gap, February 17, 2025.

<sup>37</sup> Evernorth Insights, Health care must evolve to meet the multifaceted needs of women, October 22, 2024.

<sup>38</sup> National Breast Cancer Foundation, “Breast Cancer Facts & Stats.” Last updated August 1, 2024. <https://www.nationalbreastcancer.org/breast-cancer-facts/>.

<sup>39</sup> Verywell Health, “Breast Cancer Risk: Disparities That Affect Black Women.” Updated May 22, 2024. <https://www.verywellhealth.com/breast-cancer-risk-black-women-6740824>.

<sup>40</sup> Cigna Healthcare, Your cancer risks, by the numbers. <https://womanshealthally.com/your-cancer-risks-by-the-numbers/>.

<sup>41</sup> World Health Organization, 1 in 6 people globally affected by infertility, April 4, 2023.

Plus, this comprehensive benefit offers coverage options for family-building services such as surrogacy and adoption. It does not require a medical diagnosis of infertility before allowing customers and patients access to treatment coverage. This design ensures equitable access to care for all, including LGBTQ+ individuals and couples, and single parents by choice.

Internationally, we [announced](#) a new solution powered by [Carrot Fertility](#) to provide personalized support, education, and guidance for eligible customers and their covered spouses/partners navigating fertility, family-building and hormonal health journeys.

Also in 2025, we [announced](#) that our specialized fertility pharmacies—Evernorth’s [Freedom Fertility](#) and [VFP Pharmacy Group](#)—will partner with TrumpRx to offer EMD Serono’s common treatments for infertility at the lowest cash price available, making these treatments more accessible and affordable.<sup>42</sup>

Our employees interested in family-building have access to a variety of benefits to support their journey to parenthood, including comprehensive coverage through Progyny, access to medication and specialized clinical care through the fertility pharmacies mentioned above, adoption assistance, and, as of 2026, surrogacy support.

## Pregnancy and Postpartum

One area where women’s health outcomes vary widely—based on factors such as race, socioeconomic status and geographic location—is pregnancy and the postpartum period. For example, statistics show that Black women have over double maternal mortality rates than any other race in the U.S.<sup>43</sup>

Over the last few years, we piloted a program with Cigna Healthcare providers in communities with higher disparities in birth outcomes to better engage pregnant customers in prenatal care. Interventions have included, but were not limited to:<sup>44</sup>

- Opportunities for providers to participate in complimentary implicit bias training delivered by the March of Dimes.
- Free prenatal vitamins and low-dose aspirin provided to pilot participants to help prevent or delay the onset of preeclampsia.
- Comprehensive screenings to identify those at risk for preterm birth, SDOH barriers, and behavioral health needs before and after pregnancy.
- Resources to address SDOH barriers, such as free food delivery, access to a registered dietitian and transportation to health care appointments, as appropriate.

Concluding in early 2025, results from our pilot analysis demonstrated medical cost savings throughout the pregnancy and positive health outcomes, like an increase in gestational age for participants with a very high-risk Social Determinants Index (SDI) designation. The program was also successful in identifying participants earlier in their pregnancy.<sup>45</sup>

Looking ahead, the positive outcomes of this pilot program are helping us develop a model to identify customers with high-risk pregnancies earlier in their journey. This enables us to educate, guide and support them with a goal of improving health outcomes, reducing NICU admissions and lowering the cost of care.



More generally, our employees have access to the following during pregnancy and postpartum:

- **Eight weeks of paid caregiver leave** to bond with a child after adoption or birth (in addition to short-term disability paid time off for recovery after giving birth)<sup>46</sup>
- **Healthy Pregnancies, Healthy Babies® program**, designed to help the mother and the baby stay healthy during pregnancy
- **The Cigna Moms program**, which provides comprehensive breastfeeding guidance, including virtual lactation consultations, educational resources and a support group for new moms
- **Moms on the Go program**, which offers a convenient no-cost milk delivery service while traveling on business
- **Childcare** referrals, discounts and financial resources

<sup>42</sup> The Cigna Group Newsroom, [The Cigna Group joins Trump Administration effort to help more Americans access affordable fertility medications](#), October 17, 2025.

<sup>43</sup> Evernorth Women’s Health Hub

<sup>44</sup> Not all pilot participants received all interventions listed. Interventions were unique to customer needs and dependent on when the customer joined the program.

<sup>45</sup> Based on internal analysis of pilot data from January 2022 to December 2024. Pilot included approximately 1,900 participants in Houston, Texas.

Results were compared to a control group of approximately 2,100 customers within the Houston market who did not enroll in the pilot program.

<sup>46</sup> Paid caregiver leave is also available for employees to 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.



## Perimenopause and Menopause

Approximately 1.3 million American women enter menopause every year with many saying they do not receive adequate care.<sup>47</sup> Plus, an Evernorth analysis found that more than half of women ages 40 through 64 had experienced symptoms related to perimenopause or menopause, yet **only 8% of the women** had received a confirmed diagnosis. This is significant because delays in diagnosis and treatment of symptoms bring discomfort, which can result in women seeking care and treatment that may not be evidence-based or appropriate.<sup>48</sup>

As part of [The Visibility Gap podcast](#), we delved into the disruptive effect of perimenopause and menopause with Dr. Jen Ashton, a certified OB/GYN, and a panel of clinical experts who have personal experience with perimenopause and menopause. The panelists advocated for more transparent dialogue and workplace accommodations to ensure women can thrive during perimenopause and menopause, and we offer more insights and actions for employers [here](#), such as connecting women to behavioral health resources.

For our employees, we hosted a session in 2025 with Dr. Jessica Shepherd, MD, MBA, FACOG, a board-certified OB/GYN, a leading voice in women's health and longevity, and the author of *Generation M: Living Well in Perimenopause and Menopause*.

We offer both our employees and customers access to several virtual women's health clinics, such as [Visana](#), that specializes in reproductive health, metabolic health, and giving women the best medical care at every life stage including menopause and perimenopause.

[See more about our emotional health resources on page 32.](#)



“How do we begin to breakdown the stigma?”

LinkedIn Live with Wendy Sherry  
CEO Global Health Benefits,  
Cigna Healthcare



Our CEO for Global Health Benefits in International Health, Wendy Sherry, discussed the importance of supporting millennial women in the workplace through perimenopause. Listen [here](#).

<sup>47</sup> Cigna Healthcare Newsroom, [Exploring the women's health gap](#), February 17, 2025.

<sup>48</sup> Evernorth Insights, [Research finds that few women receive diagnoses of perimenopause or menopause](#), February 7, 2025.



# HEALTH EQUITY

Our health starts in the communities where we are born, grow, work, live and age. That's because social determinants of health (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 access, 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.

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 26).

Our Health Equity Council (HEC), comprised of executive and senior leaders that represent various business units across the enterprise, provides 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.

We encourage employees to take a deeper dive into the subject of health equity through self-guided modules via our internal Health Equity Learning Library and monthly discussions hosted by our Health Equity Community of Practice.

Across our health equity efforts, we continue to leverage and build on advanced analytics, using a variety of available data sources, tools and governance to identify and address health disparities between subpopulations. These insights can help us pinpoint where gaps exist and guide targeted, equitable interventions.

## Improving Accessibility

By enabling greater accessibility, we see our customers and patients engage more with their health care coverage; receive health and benefit information in their preferred language, which helps reduce health disparities; and improve their overall health by reducing communication barriers that may lead to adverse health effects.

### Language and Accessibility Services

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 compliance with state and federal laws, and where needed, we're improving customer experience by connecting customers with our bilingual staff who have



passed a bilingual proficiency test. This test ensures our staff are fluent in the language for which they are assessed, including health care terminology for clinical staff, prior to using their language skills to directly communicate with customers. This allows us to speak with customers in real time when possible, avoiding delayed responses or additional translation costs. In 2025, we expanded this program to test for written proficiency, in addition to oral proficiency, which will enable bilingual staff to communicate with customers via chat, email and/or text messages.

We recently introduced automation capabilities to improve the way our staff request and engage interpreter and translation services during customer interactions. By tracking customer language preferences and autopopulating a significant portion of required fields within service request forms, we have made access to language support services easier than ever, resulting in faster service and improved customer experience. This also reduces the administrative load of our staff so they can focus their efforts on meaningful connections with our customers to get them the support they need in the language that works best for them.



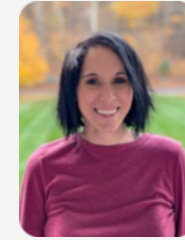
In 2025, we completed approximately **56,100 translation requests** and approximately **24,100 accessibility requests**.<sup>49</sup>

<sup>49</sup> Based on The Cigna Group internal analysis of requests received through our internal Cultural Linguistics Unit intake form from January to December 2025.  
<sup>50</sup> Cigna Healthcare Newsroom, [High health insurance literacy associated with improved vitality, work productivity, and health outcomes](#), April 25, 2025.

### Celebrating Our 2025 Health Literacy Hero

Our [research](#) shows that high health insurance literacy is associated with improved vitality, work productivity and health outcomes.<sup>50</sup>

So, each year, we honor a Health Literacy Hero—a colleague who uses plain language to help customers find, understand and act on health information. In 2025, we named Janet Lussier as our Health Literacy Hero. Janet writes messages that are shared with more than 8 million Cigna Healthcare customers with pharmacy benefits. Her communications help customers understand benefit changes, navigate pharmacy networks and make informed choices about their care. She also encourages colleagues to go beyond routine messaging and truly help customers understand what matters and what to do next.



### Digital Accessibility Policy and Program

Our Digital Accessibility Policy outlines our commitment to enhancing our websites, mobile applications and other digital content to be more accessible to individuals of all abilities (as defined by the Web Content Accessibility Guidelines developed through the World Wide Web Consortium). In 2025, we advanced this commitment through several initiatives designed to better embed universal accessibility approaches

into our digital ecosystem, workflows and digital product life cycle.

For example, we integrated more automated and manual checks into software processes to ensure digital products are accessible by design. We also provided enterprise-wide accessibility training and learning opportunities for user experience, product, and engineering teams, focusing on various aspects of inclusive and equitable design and leveraging assistive technology techniques and compatibility.

We continued to survey our employees to identify additional opportunities to improve digital accessibility in the workplace. As a result, in 2025, we made interpretation/translation services and Video Remote Interpretation Services (VRI) available for enterprise-wide meetings, making employee communications more accessible. We also focused on ensuring AI tools kept accessibility in mind, and we continued developing and sharing educational materials on topics such as accessible design concepts. See more actions related to accessibility on page 36.

### Digital Health Equity Framework

In 2025, we launched the Digital Health Equity Framework to ensure our digital health products are fair and equitable for all users. The framework provides clear instructions, tools and responsibilities to help employees create solutions based on the key principles of:

- **Equity by design:** We make sure health equity is part of our products from the very beginning, not added after development.
- **Community-centered approach:** We work with and for the communities we serve, especially those facing health problems.
- **Cultural responsiveness:** Our products respect and fit different cultural backgrounds, languages and health beliefs.
- **Accessibility first:** We use universal design to make sure our products can be used by people with different abilities and technology access.
- **Data justice:** We collect, analyze and use data in a way that protects privacy and helps fix unfair systems.

The framework is regularly updated to integrate new insights and advances in health equity and digital innovation.

## Breaking Down SDOH Barriers to Improve Health

We regularly deploy pilot programs to test interventions with certain populations and learn from the results before scaling more broadly. Across our pilots focused on SDOH, we see a clear pattern emerging: when we break down barriers related to social needs, customers and patients are more likely to engage in our programs that drive better

health outcomes. While each pilot has a distinct purpose, design and intervention model, results from two recent initiatives reinforced this finding.

### Food Insecurity

Studies show that SDOH barriers like food insecurity can increase hospitalization readmission risk.<sup>51</sup> In the second phase of our food access pilot,<sup>52</sup> participants received two weeks' worth of delivered, healthy, prepared meals once they returned from the hospital to support their nutritional needs and recovery. We delivered over **1,000 food boxes** to more than **300 participants**.

Results showed a high case management engagement rate.<sup>53</sup> This illustrates that identifying and addressing SDOH barriers, such as food insecurity, increases the customers' and patients' ability to connect with nurse advocates and focus on their health. Additionally, despite total medical costs increasing across both the pilot and control groups, pilot participants experienced a notably lower increase in costs.<sup>54</sup>

### Community Health Workers

In 2024, we deployed community health workers to engage Individual & Family Plan (IFP) customers in Dallas-Fort Worth, Texas, who recently visited the emergency room (ER)

two or more times and had a high or very high SDI designation. Community health workers met with participating customers in person and over the phone, with the goal of reducing avoidable ER visits. While results did not indicate a reduction in ER utilization, further analysis of this pilot throughout 2025 showed an **increase in post-pilot case management engagement** by pilot participants compared to pre-pilot engagement and compared against a control group.<sup>55</sup>

The pilot also sought to understand if community health worker interventions could help to close gaps in social needs. Among the 89 pilot participants, 130 SDOH needs were identified and more than **80% of those needs** were partially or fully met by community health worker interventions. For participants who had their social needs partially or fully met, there was even more engagement in case management. Participants also demonstrated higher levels of engagement with digital tools, such as myCigna.<sup>55</sup>

Like the food access pilot mentioned earlier, results of this pilot also suggest that closing gaps in social needs has a direct impact on customers' likelihood to engage with a nurse advocate and address their medical needs. By building meaningful connections and addressing individual social needs, community health workers are positioned

to empower our customers and allow them to receive the holistic support they need to improve health outcomes.

### Incentivizing Providers to Implement Health Equity Actions

Separate from our pilot programs, we also include health equity performance measures as part of our quality metrics for some of our contracted collaborative accountable care (CAC) provider groups.<sup>56</sup> We reward these CAC provider groups shared savings for efforts to improve quality and affordability, including screening for SDOH and assessing health disparities among their patient populations and developing action plans to address an identified disparity in their patient population.

As of December 2025, approximately 85% of our assessed CAC providers have implemented SDOH screening for their patient populations, and approximately 90% identified a health disparity and are creating action plans to address those disparities.<sup>57</sup>

<sup>51</sup> Sterling, M. R., Ringel, J. B., Pinheiro, L. C., Safford, M. M., Levitan, E. B., Phillips, E., Brown, T. M., Nguyen, O. K., & Goyal, P. (2021). Social determinants of health and 30-day readmissions among adults hospitalized for heart failure in the REGARDS study. *Circulation: Heart Failure*. <https://doi.org/10.1161/CIRCHEARTFAILURE.121.008409> [ahajournals.org]; <https://advisor.avalerehealth.com/insights/identifying-malnutrition-associated-with-lower-readmission-rates>.

<sup>52</sup> See page 25 of the 2024 Corporate Impact Report for details about the first phase.

<sup>53</sup> Our benchmark from the previous year included our case management engagement rate across all programs, not specifically for our food access pilot since we did not have a previous year of the program to use as a comparison.

<sup>54</sup> Based on internal analysis of pilot results from June to December 2024. Pilot included ~300 participants across the U.S. Results were compared to a control group of ~850 customers who did not receive food boxes or participate in the pilot program.

<sup>55</sup> Based on internal analysis of pilot results from May 2024 to May 2025. Pilot included ~90 participants in Dallas-Fort Worth, Texas. Results were compared to a control group of ~400 customers within the Dallas-Fort Worth market who did not enroll in the pilot program.

<sup>56</sup> These measures are included for our Total Medical Cost CAC provider group.

<sup>57</sup> Based on Cigna Healthcare internal analysis of Total Medical Cost CAC provider group data from January to December 2025.



# COMMUNITY RESILIENCE

Our multi-year philanthropic and community engagement initiative places a sharper focus on achieving better health and vitality in key regions.

This approach not only aligns to our sustainability vision of advancing better health for all, but also connects to broader enterprise focus 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 \$52.2 million** in 2025.<sup>58</sup>

## The Cigna Group Foundation

Anchored by extensive 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

Starting in 2024, The Cigna Group Foundation committed **more than \$27 million over three years**, partnering with local and national nonprofit organizations. In 2025, **63 grantees** were selected across the three grant programs in 10 priority states: Arizona, Connecticut, Florida, Georgia, Illinois, Missouri, New Jersey, Pennsylvania, Tennessee and Texas.<sup>58</sup>

*The Cigna Group Foundation also supports disaster relief to communities in need (see page 41).*

## 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.

<sup>58</sup> The Cigna Group internal analysis of existing arrangements as of December 2025. Total charitable contributions does not include in-kind donations.

In October 2025, we released our [Improving Youth Mental Health 2025 Impact Report](#) to demonstrate the progress grantees made during the 2024-25 academic year. In that time, **23 nonprofits** engaged approximately **34,000 youth, families and professionals** and reported the following:<sup>59</sup>

-  ~99% increased access to care
-  ~96% engagement in therapeutic services
-  ~90% enhanced resilience through coping

Services delivered through the nonprofit partnerships included:

- Mental health literacy for youth and adults
- Behavioral health services
- Social-emotional learning activities
- Case management
- Parental engagement workshops
- Grief counseling and support
- Mentoring

We [announced](#) additional grantees for the 2025-26 academic year that will continue to address mental health challenges among youth ages 5-18 through innovative projects that build trust, foster resilience and lay the foundation for lasting change.



To aid local communities impacted by the Southern California wildfires in 2025, The Cigna Group and basketball legend Earvin "Magic" Johnson [joined forces](#) on a Bright Futures Carnival that provided Boys & Girls Club of Pasadena kids with a fun-filled day of activities, food and gifts—along with a special visit from the basketball legend himself.

## Improving Veteran Mental Health

Grantees in this area aim to improve veteran mental health through a specific focus on housing stability. Grants are intended to increase pathways to permanent housing, including mortgage assistance, construction of new houses for veterans and their families, and navigation of complex processes through targeted case management and outreach for government financial assistance programs.

In 2025, grant funding supported **more than 8,000 veterans** in housing financial assistance, housing placement, permanent or stable housing building and development, and wraparound services such as counseling, job training and placement, and transportation.<sup>60</sup> See more results in our [Improving Veteran Mental Health 2025 Impact Report](#), published in early 2026.

Additionally, we [partner](#) with American Corporate Partners (ACP) and the Face the Fight Coalition to offer employee volunteer opportunities. Through ACP, employees mentor and help veterans translate their military experience into civilian career success and assist veteran spouses in growing their careers after long periods of deployment.

Through the Face the Fight Coalition, **more than 180 employees** completed a [one-hour virtual training](#) to learn how to recognize signs of crisis and support veteran mental health since the offering began in 2024.<sup>61</sup>

See more [examples](#) of volunteer activities and corporate charitable sponsorships that extend the reach of our Foundation's support for veterans.

We continue to support veterans and their families with additional [grant funding awarded](#) for projects beginning in early 2026.

Employees from The Cigna Group volunteer with Veterans Community Project in St. Louis, Missouri, to help build veteran transitional housing.



<sup>59</sup> The Cigna Group Newsroom, [Improving youth mental health through nonprofit collaboration and employee volunteerism](#), October 9, 2025.

<sup>60</sup> The Cigna Group Newsroom, [From stability to strength: Improving veteran mental health through housing support](#), March 18, 2026.

<sup>61</sup> Based on The Cigna Group employee completions recorded from September 2024 to December 2025.

## Reducing Barriers to Health Equity

Guided by research and data from the Evernorth Research Institute, our Health Equity Impact Fund (Fund) initially focused on Houston, Texas, to address and reduce the prevalence of obesity and diabetes, and on Hartford, Connecticut, to increase access to care among underserved residents.

For example, Malta House of Care, which provides free, essential primary care to uninsured adults in Greater Hartford, [opened a new mobile health clinic site](#), supported by a two-year grant through the Fund. The clinic will serve the East Hartford community from St. Mary's Church Community Center twice per month and provide free primary care services to uninsured adults who might otherwise forgo care.

**More than 117,000 local residents** were engaged in the first year of programs and services, such as transportation to a health visit in Hartford, Connecticut, and nutrition education in Houston, Texas.<sup>62</sup> We also convened our grantees in person to collaborate, share insights and spark ideas to drive greater collective impact. See more results in our [Reducing Barriers to Health Equity 2025 Impact Report](#), published in early 2026.

In late 2025, we expanded the Fund to include additional grantees in [Hartford, Connecticut](#), and launched in [St. Louis, Missouri](#), with a focus on reducing barriers to mental health care and substance-use disorder treatment.

## Employee Giving and Support

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.<sup>63</sup> Employees donated **more than \$3.3 million** to causes of their choice in 2025, and The Cigna Group Foundation donated **nearly \$3.8 million** in connection to matching gifts on employee donations, recognition for employee participation in healthy lifestyle events and donations for employee volunteer time.<sup>64</sup>

The Cigna Group Foundation provided higher-education scholarships to approximately 200 dependents and grandchildren of company employees through The Cigna Group Scholarship Program in 2025.<sup>64</sup>

## Community Impact Through Collaboration

The Cigna Group continues to identify and support nonprofit organizations that are working to address health challenges in our local communities where we operate. For example, across some of our key IFP markets, we sponsored school lunches in Florida, embedded community health workers in barbershops in Indianapolis, and funded under-resourced programs at Federally Qualified Health Centers in Illinois.

Collectively, **we supported approximately 600 nonprofit organizations with more than \$24.8 million** in communities through sponsorships and donations across the country.<sup>64</sup>

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 2025, the mobile clinic had approximately **16,000 engagements**, performed approximately **1,200 health care services** and hosted **21 events in 16 markets**.<sup>65</sup>



## An Example of Collective Impact

In 2025, we [sponsored the Achilles International Relay](#), a 350-mile group bike ride, and marked the milestone by bringing employees together for community service projects benefiting teens from The Boys & Girls Clubs in both Hartford, Connecticut, and Washington D.C. In Bloomfield, employees built **50 bikes** and we donated **125 more** to teens at the Boys & Girls Clubs of Hartford. These bikes are more than just a means of transportation; they are tools for independence, helping kids get to school and work, as well as stay active.

As the bike relay continued its ride to Washington D.C., employees celebrated the finish line with more community service—by packing more than 200 youth mental health kits to be donated to local teens at the Boys & Girls Clubs of Washington D.C. These kits, filled with journals, stress balls and fidget toys, can help kids better cope with and manage their stress levels, while supporting their overall emotional well-being.<sup>66</sup>

<sup>62</sup> The Cigna Group Newsroom, [The Cigna Group Foundation health equity investments deliver early results in Houston and Hartford](#), February 24, 2026.

<sup>63</sup> Up to \$2,500 per eligible employee per calendar year.

<sup>64</sup> The Cigna Group internal analysis of existing arrangements as of December 2025.

<sup>65</sup> Based on internal analysis of Wellness in Motion events held from January to December 2025.

<sup>66</sup> The Cigna Group Newsroom, [The Cigna Group employees "Gear Up For Good" to champion better health for all](#), September 12, 2025.

## Bolstering Our Culture of Service

Our philanthropic and community engagement initiatives nurture a culture of service and purpose for The Cigna Group employees to volunteer. Our workforce demonstrates tremendous pride and engagement in how they show up for their communities, reflected in the nearly 114,000 volunteer hours logged in 2025. This represents an approximately 30% increase in employee volunteerism year-over-year and equates to approximately \$7.1 million in economic value.<sup>67</sup>

In 2025, we refreshed our volunteer rewards program. Now, employees receive \$25 for each volunteer hour they log, up to a maximum of \$1,250 annually, that they can then direct to an eligible nonprofit of their choice. We continue to recognize a Volunteer of the Year, which includes a \$10,000 grant to the nonprofit from The Cigna Group Foundation and a \$2,500 personal award. And, we launched the inaugural Volunteer All Stars awards to recognize employees making a difference in one of our three healthier

communities commitments. Our All Stars receive a \$2,500 donation to the nonprofit they support.

Employees continued to volunteer on their own with causes personal and meaningful to them through the employee benefit of “Use Your 8,” an opportunity to use up to eight hours of paid time away each year for volunteering, and 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, 86 employees have been a part of the Community Ambassador Fellowship experience to date, and the collective impact of this program reflects approximately 41,000 volunteer hours and significant investment from The Cigna Group to support program development and execution.<sup>68</sup> Selected employees receive up to \$20,000 and up to three months of paid time off in support of the project through a direct contribution to their nonprofit partner.

The following are a few colleagues who made an incredible impact in 2025:

**Suzan G. Brydon** worked with [Girls on the Run International](#) to model and mentor healthy habits for children and adults through in-person and social media educational sessions in rural areas. She also created information and tools to share with the community to build sustainable, long-term healthy habits.

**Sarah Stephens** partnered with [Our Aging Services](#) to increase awareness of the organization for seniors, caregivers, and families caring for individuals with developmental needs. This included developing community outreach programs and hosting a county-wide summit that unified caregivers, providers and local organizations.

**Samantha Merwin** worked with [Elbowbumpkid Inc](#) to provide education and tools to economically disadvantaged families with dual diagnoses of celiac disease and Type 1 diabetes. The resources help them manage the lifelong diseases, improve health outcomes, and decrease the financial and emotional impact.



Our workforce logged nearly 114,000 volunteer hours in 2025, a ~30% increase in employee volunteerism year-over-year, equating to ~\$7.1 million in economic value.<sup>67</sup>

<sup>67</sup> The Cigna Group internal analysis of existing arrangements as of December 2025. 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](https://independentsector.org/resource/value-of-volunteer-time). [taprootfoundation.org/tools/pro-bono-valuation/](https://taprootfoundation.org/tools/pro-bono-valuation/).  
<sup>68</sup> Based on internal analysis of program participants from 2017 to 2025.



# 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 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.



# 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 2025, The Cigna Group invested approximately 20% 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.<sup>69</sup>



*See page 11 for our programs and initiatives related to preventive care, and page 20 for ways we support new families.*

## Benefits Central

In late 2025, we launched Benefits Central, an enhanced digital platform powered by Evernorth, designed to make it easier for our employees and their covered family members to manage their health and well-being. The platform brings all our benefit resources together in one convenient place and provides personalized recommendations to individuals based on their needs. For example, the platform only

displays the benefits that the employee is eligible for, eliminating confusion regarding an individual's eligibility.

In the first three months after launch, approximately **47% of eligible employees** had already enrolled in Benefits Central, exceeding benchmarks and expectations.<sup>70</sup>

## Preventive Care Day

Effective in 2025, our regular U.S. employees have an annual paid Preventive Care Day (in addition to paid time off) to attend preventive care appointments and wellness checks. We implemented this as a result of employee feedback pointing to a lack of time as a top reason they did not get preventive care.

We promoted the Preventive Care Day, reminding employees and managers to use the time, as part of a broader “Power of Prevention” communications campaign. The campaign included a dedicated intranet page, quarterly communications, videos, grand prize giveaway, and specific communications for our hourly and/or early- to mid-career employees who may have less job flexibility.

<sup>69</sup> The Cigna Group internal analysis for fiscal year 2025. Value is derived by taking the total cost of employee benefits (including health, well-being, retirement, disability and others) divided by total payroll.

<sup>70</sup> Based on Cigna Healthcare internal data and analysis from September to December 2025.

Results showed:

- **~46% of employees** used their Preventive Care Day with higher utilization among our hourly and/or early- to mid-career employees<sup>71</sup>
- **~34% of employees** who did not receive preventive care in 2024 did so in 2025<sup>72</sup>
- Numerous personal stories from employees who were inspired by and used their Preventive Care Day and discovered a health condition in an earlier and more treatable stage

### Onsite Health Coaching and Clinics

Our U.S. employees at and in the vicinity of some of our larger sites have free access to onsite health coaches and clinics that provide convenient, personalized support to help employees stay engaged, make meaningful progress toward their goals and get timely care when they need it. Our dedicated team of coaches include nurses, dietitians and health educators available to help with a variety of health topics, such as:

- Managing weight, developing healthy eating habits and improving nutrition
- Understanding the sources of stress and learning effective coping strategies
- Managing conditions like high blood pressure and high cholesterol

- Developing a quit plan to get and stay tobacco-free
- Developing strategies to manage conditions like asthma, diabetes or depression

Some of our office locations in the U.S. offer full primary care on site, including annual wellness exams, biometrics and flu vaccines.

Additionally, we continue to host on-site biometric screenings, flu shots and ancillary screenings like mammograms and bone density screenings. In 2025, we introduced worksite dental screenings. We held several onsite events in 2025 with approximately 4,900 employees receiving on-site biometric screenings.<sup>73</sup> We also provide at home biometric and colorectal screening kits to U.S. employees at no cost.

### Emotional Health Resources

Our Confide Behavioral Health Navigator<sup>SM</sup> (Confide), an enhanced employee assistance program (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.



In 2025, **approximately 6,400 U.S. employees** and their household family members engaged with Confide, and used on average approximately eight sessions.<sup>74</sup>

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.<sup>75</sup> 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 Champion through our intranet.



As of the end of 2025, we have **approximately 126 Mental Health Champions**.<sup>76</sup>

### 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.

Additionally, the challenge encourages employee engagement in recognition activities (see page 38). Overall, nearly **25,000 participants** logged more than **57.3 million minutes** of activity.<sup>77</sup>

### Financial Well-being

We're proud that **approximately 90%** of our U.S.-based employees participate in our 401(k) plan and that **approximately 72%** take full advantage of our competitive company-provided matching contributions.<sup>78</sup>

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.

<sup>71</sup> Based on The Cigna Group internal data and analysis from January to December 2025.

<sup>72</sup> Based on Cigna Healthcare internal data and analysis from January to December 2025 of employees who participate in the Cigna Medical Plan.

<sup>73</sup> Based on internal analysis of events held from January to December 2025.

<sup>74</sup> Based on Cigna Healthcare internal data and analysis of unique users from January to December 2025. Excludes U.S. employees and their household family members who did not use any sessions.

<sup>75</sup> As available through the National Council on Mental Wellbeing at mentalhealthfirstaid.org.

<sup>76</sup> Based on count of U.S. employees enrolled as Mental Health Champions as of December 2025.

<sup>77</sup> Based on participants registered and activities logged through The Cigna Group Global Wellness Challenge portal.

<sup>78</sup> Participation rate is based on active/eligible The Cigna Group employees who have a contribution rate of 1% or more as of December 31, 2025, as provided by our retirement solutions provider.

"Full advantage" refers to those employees who have maximized company-provided matching contributions.



## 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.

### Oversight and Risk Management

Our Global Workplace and Safety teams, with executive oversight from our Global Chief Information 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 Workplace 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

Ergonomics is incredibly important to our employees' 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 for employees with proper workstation setup and ergonomic assessments.



In 2025, the most common work-related injuries and illnesses were muscle strains, the majority of which were caused by slips, trips and falls, overexertion, and repetitive motion. Overall, **approximately 0.3%** of our U.S. employee population claimed workers' compensation in 2025.<sup>79</sup>

*Additional information about occupational health and safety at The Cigna Group can be found in the GRI Index, page 79.*



<sup>79</sup> Based on The Cigna Group internal analysis of U.S. workers' compensation claims from January to December 2025.



# 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 customers, patients 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 reflect the populations we serve.

We are committed to being a catalyst for **personalized, transparent and affordable health care** for each employee and every patient by advancing inclusive, equitable and industry-leading business, employment and technology practices, and including diverse perspectives and experiences across our enterprise.



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 composed 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.

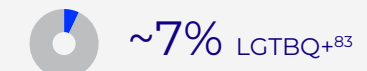
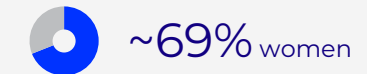
We encourage all employees and leaders to visit our Inclusion Learning Center on myUniversity to help drive a culture of inclusivity. The available trainings focus on reducing the impact of bias within interactions among colleagues, including in talent management processes such as recruitment, performance management and professional development.

In 2025, with an approximately 83% employee response rate to our employee engagement survey,<sup>80</sup> responses showed:



## Our Healthy Workforce

At the end of 2025, employees self-identified as:<sup>81</sup>



*Additional information about our workforce can be found on page 65.*

<sup>80</sup> 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.

<sup>81</sup> Based on The Cigna Group internal analysis of workforce data as of December 31, 2025. Percentages do not include employees who chose not to identify gender, race/ethnicity, or employees not captured in our workforce management system.

<sup>82</sup> U.S. only. Includes Black / African American, Asian, Hispanic or Latino/a, Pacific Islander, American Indian / Alaskan, and two or more races.

<sup>83</sup> Denominator of the percentage represents U.S. employees who responded to this question, which is approximately 20% of U.S. employees.

<sup>84</sup> Denominator of the percentage represents U.S. employees who responded to this question, which is approximately 45% of U.S. employees.

<sup>85</sup> Denominator of the percentage represents U.S. employees who responded to this question, which is approximately 40% of U.S. employees.

## Healthy Workforce Network

In 2025, we launched the Healthy Workforce Network—a platform designed to more cohesively bring together employee-led groups—such as Enterprise Resource Groups, inclusion councils in departments and functions, and affinity groups—while strengthening virtual and geographic connectivity. This network enhances these groups’ abilities to collaborate and leverage intersectional perspectives to impact business results, talent pipelines and market opportunities.

Groups in the Healthy Workforce Network sponsor opportunities for connection and education, such as inviting external speakers and hosting engaging events.

In 2025, the Healthy Workforce Network:

- **Saw a record-breaking year** in the number of submissions to iTournament, a “Shark Tank”-like competition to innovate ways to tackle health care challenges
- **Added several new chat spaces and micro-communities** for employees living with disabilities to encourage peer support and connection
- **Advanced veteran support**, such as establishing battle-buddy onboarding and mentorship opportunities

- **Recognized employees** with Working Parent and Working Caregiver of the Year awards
- **Hosted listening sessions** with hundreds of employees to enhance our benefits
- **Made workspaces more inclusive** through better signage, wayfinding and sensory-friendly elements, and enabled employees to opt in for additional assistance if site evacuation is necessary during an emergency

As we move into 2026, our focus will expand toward fostering stronger global connection through enterprise-wide communities, international engagement moments, and more intentional touchpoints that bring employees together across regions. This approach—which will largely come to life through our recently established Global Workforce Collective—supports belonging while enabling employees to learn from one another’s diverse perspectives and experiences.

Membership in every Healthy Workforce Network group is open to all current employees—and participation has been increasing. **Approximately 18%** of our employee population participate in at least one Enterprise Resource Group and even more participate in our broader Healthy Workforce Network.<sup>86</sup>

For our Enterprise Resource Groups, we launched a Leadership Resource Hub and Playbook to empower and support Enterprise Resource Group leaders in driving impactful initiatives. The Playbook provides essential guidance, best practices and templates. We also provided each Enterprise Resource Group with funded EAP resources, which can be used for a wide range of seminars focused on reducing stress, promoting health and enhancing performance.



As part of the Healthy Workforce Network, many departments and functions establish dedicated Inclusion Councils with the goal of fostering an inclusive workplace culture at all levels.

For example, the Finance Inclusion Council aims to accomplish this goal through strategic initiatives that drive innovation, accountability and progress within Finance while aligning with the enterprise’s broader goals.

## Fair Pay and Opportunity

We are committed to fairness in pay and opportunity for all of our employees. We work to ensure that all people actions, including recruiting, hiring, training and promotions for all positions, are administered without regard to any classifications protected under applicable laws and regulations.

Our compensation practices, rooted in our pay-for-performance philosophy, promote fairness in pay through measures such as benchmarking compensation by role, eliminating questions on applicants’ compensation history and monitoring for potential disparities. Within the U.S., **female employees of The Cigna Group earn more than 99 cents for every dollar** earned by similarly situated male employees, and employees from **underrepresented groups earn more than 99 cents for every dollar** earned by similarly situated white employees. On a global basis, across the entire company, **female employees at The Cigna Group earn more than 99 cents for every dollar** earned by similarly situated male employees.<sup>87</sup>



<sup>86</sup> Percentage 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 as of December 31, 2025.  
<sup>87</sup> Based on internal processes.



# HUMAN CAPITAL DEVELOPMENT

As part of our commitment to being an employer of choice, we invest in an employee experience that fosters growth, high performance and connection to meaningful work.

We promote a culture of continuous development and inclusion that encourages every employee to continually make better possible by strengthening their skills, elevating their contributions, and enhancing long-term organizational success. By enabling our people to grow alongside the business, we advance our ability to improve lives and deliver long-term value.

## Talent Attraction and Retention

Our talent acquisition and rewards strategies are designed to attract and retain employees who act with integrity, go the extra mile, and take action for our clients, customers, colleagues and communities. Our talent acquisition team connects with candidates both online and in person—at colleges, universities, conferences, events and within local communities—to identify and recruit exceptional talent. Through our external career site, candidates can explore and apply to opportunities and learn more about The Cigna Group. We complement this with a robust,

technology-driven, omnichannel strategy that includes email, text messaging, social media, a quarterly newsletter and personalized outreach from our recruiters. These efforts help us build awareness, foster relationships, and attract highly qualified candidates who align with our mission and values.

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 2025, **approximately 52%** of open positions (excluding entry-level roles) were filled by internal candidates, and our voluntary turnover rate was **approximately 9%** for all employees.<sup>88</sup>

<sup>88</sup> Based on The Cigna Group internal analysis of workforce data as of December 31, 2025. Voluntary turnover rate includes employees who had a planned retirement or participated in a voluntary separation program.

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. Most in-office employees 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 2025:

- **Flexible work arrangements.** We extended opportunities for employees to opt in to work fewer weekly hours during our lower-volume seasons, as well as during Q4 for most areas of business.
- **Greater autonomy and self-management.** We expanded access within our enterprise workforce application to allow customer service teams the opportunity to utilize more self-service features, giving them a greater sense of control over their schedules.
- **Mental health and well-being prioritization.** We encouraged employees to take science-backed “micro-breaks,” which we call Thrive Resets. These brief, targeted pauses help employees recharge, relieve stress, and improve focus and resilience throughout the workday.

Looking ahead, we keep driving toward automation and innovation to offer more schedule options that improve and support work-life balance.

## Employee Engagement

We invite feedback from employees through event surveys, open mic sessions, new-hire surveys, focus groups and more—including regularly measuring 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 response to our 2024 employee engagement survey, we prioritized the following in 2025:



Career workshops  
(see page 40)



Career marketplace/portal communications to encourage employees to create a profile and set up alerts for positions that fit their skills (see page 37)



Expanded access to leader learning opportunities  
(see page 39)



Investment in new mentor program (see page 40)

In 2025, 83% of employees responded to our employee engagement survey.<sup>89</sup> Compared to 2024, our key performance indicators **stayed consistent or improved**, including our employee net promoter score (eNPS), which measures how likely employees are to recommend The Cigna Group as a place to work, as well as our Commitment Index, which is a holistic measure of our employees' experience that reflects their commitment to the organization's mission, people and future. We continue to see strengths related to our people leaders and our customer focus.

We also identified opportunities for growth, including increasing meaningful connections with leaders, strengthening leadership skills, and focusing on career growth and development. Our 2025 actions have started to make progress in these areas, but we'll continue building them on 2026.

Overall, **74% of employees** responded favorably to questions related to engagement. Additionally:

- **80%** feel a personal connection to the people they work with at The Cigna Group
- **78%** feel proud to work for The Cigna Group
- **75%** intend to continue working for The Cigna Group for 5 years or more

## Recognition

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

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. In 2025, we introduced a Standout mobile app to make it even easier, faster and more accessible for our colleagues to provide recognition. **Over 96% of employees received recognition** from their colleagues at least once in 2025.

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 CEO awards gala, where employees and their guests receive

<sup>89</sup> 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.

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.

## 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**.

Employees also have access to **Grow to Thrive**, our educational development program. Grow to Thrive helps remove financial barriers to skill development by offering **100% tuition-free** and partially funded learning programs to U.S. employees, starting on the first day of employment. 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.

In 2025, we focused on the following in support of priority skill development areas:

- **Launched learning journeys** to ensure every employee understands their role in the customer and patient experience. This learning brings our Commitments to Better (see page 18) to life in a tangible way and aligns with our values.
- **Further refined our AI learning strategy and knowledge series** to help all employees build AI fluency through the development of foundational AI/GenAI knowledge, technology skills and essential human skills. Learning resources include GenAI prompt engineering and best practices, GenAI use cases within Microsoft Office tools, and the role of AI/GenAI in health care and at The Cigna Group. (Read more about how we use AI on page 57.)

### Ongoing Employee Education Performance

~45 average learning hours per employee<sup>90</sup>

~3 million total hours of learning<sup>90</sup>

66 average NPS of enterprise learning programs<sup>91</sup>



## 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 are 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 (shown to the right).

### 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

<sup>90</sup> Based on The Cigna Group internal analysis of learning views and completion, and participation in the EDP from January to December 2025.

<sup>91</sup> 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 1-10 rating scale.

In 2025, we revamped our enterprise coaching and feedback framework with on-demand resources and tools, program-specific learning, external partnerships, and a dedicated team of International Coaching Federation (ICF)-certified colleagues. For example, we continued to partner with a digital coaching platform, **BetterUp Lead**, which provides one-to-one coaching for future readiness and transformational leadership. We're also piloting other offerings from BetterUp, including programs for senior leaders and AI coaching enabled by voice or text.

Our portfolio of leadership development offerings continues to improve every year. In 2025, we:

- Piloted a **change leadership learning experience** targeted toward our senior leaders in 2025 with broader implementation planned for 2026. This framework equips leaders with the mindset, behaviors and tools to be able to craft a compelling change narrative, turn vision into action, create cross-collaboration and remove barriers during times of transformation.
- Welcomed the first cohort of the **Cigna Academy for Health Management (CAHM)**, which included physicians, pharmacists and licensed clinicians from across the organization. Through immersive experiences and strategic exposure, CAHM equips participants with the tools to lead in a rapidly evolving health care landscape.

For example, the cohort attended Health Evolution Connect in Nashville to engage in high-impact conversations, build meaningful connections, and gain firsthand insights into the forces reshaping health care, such as health equity, data and AI.

- Convened a group of participants as part of our **Senior Leader Catalyst** leadership program, designed to develop relationships and mindsets to scale and accelerate innovation and business priorities through cross-enterprise collaboration. This cohort's theme focused on the increasingly digital environment with modules emphasizing how to accelerate key digital initiatives and apply learnings to enterprise priorities to drive customer value.

Looking ahead to 2026, we're partnering with **MentorcliQ** to bring multiple, role-specific mentoring programs under a cohesive, enterprise-wide mentoring strategy. We also continue to work with **Menttium** to match high-potential leaders with seasoned executives for one-on-one mentoring.



*See our previous Corporate Impact Reports for additional leadership development programs.*

### Early Career Development

In 2025, we held career workshops targeted to our entry-level employees, but open to all employees. **More than 800 employees** attended one or more of four live sessions, which focused on resume and interviewing skills.

Across all our early career development programs, we welcomed approximately **200 newly hired interns** to our highly competitive programs and approximately **195 full-time associates** across the U.S. in 2025.<sup>92</sup> Visit our [careers website](#) for information about summer internships, undergraduate rotational programs and graduate rotational programs.

### Performance Accountability and Growth

Performance is most effective when expectations are clear and outcomes are evaluated consistently. Our performance framework supports this approach by reinforcing accountability and transparency across the company.

In 2025, we continued to strengthen our performance framework by moving from design toward broader practice. Building on established performance processes, we reinforced clarity, consistency and leader accountability through goal setting, ongoing feedback and structured

performance discussions that supported more effective performance assessment throughout the year.

As part of this effort, we **expanded the full performance cycle to senior leaders**, who completed goal setting, regular performance discussions, mid-year reviews and structured year-end assessments that included performance ratings. This expansion supported more direct conversations about performance and results, increased consistency in performance evaluations, and reinforced shared standards for assessing performance. Throughout the year, we expanded the use of performance ratings carefully, maintaining stable, company-wide performance activities such as goal setting, ongoing feedback and transparent evaluation practices.

During our 2025 performance cycle, we saw strong employee participation:<sup>93</sup>

- ✓ ~94% of eligible employees completed their mid-year performance review
- ✓ ~97% of eligible employees completed their year-end performance self-assessment
- ✓ ~86% of eligible employees formally documented their performance goals

<sup>92</sup> Based on The Cigna Group internal analysis of interns and full-time associates hired in 2025.

<sup>93</sup> 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, 2025. Note, participation rates varied based on role-specific eligibility across our workforce. Additionally, not all business units use Workday to capture goals.



## VIGNETTE

## Responding in the Wake of Disasters

*This vignette is an example of the connection between Healthy Society topics of product service and quality, health equity and community resilience; all topics of Healthy Workforce; and the Healthy Environment topic of climate change and emissions.*

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 who face social and economic discrimination, contributing to further health inequity.<sup>94</sup>

In the aftermath of natural and human-caused disasters, we take the following actions to support our customers, employees and communities.

## Ensuring Continued Care for Our Customers

When a crisis strikes, we help customers and patients access the care they need as easily as possible. This includes easing prescription requirements, extending access to a toll-free help line, providing a grace period extension for premium payments, covering out-of-network claims as in-network and relaxing prior authorization requirements. We also offer 24/7 clinical support to help with anxiety, stress or other behavioral issues.

Our [Disaster Resource Center](#) is updated with real-time alerts for any wide scale disasters, in addition to hosting ongoing resources that can help individuals prepare for the unexpected and cope during and after a disaster or tragedy.

Natural disasters and inclement weather can also potentially disrupt patients relying on medications that we're responsible for delivering. Behind the scenes, our teams closely monitor conditions and go to extreme lengths to ensure critical medications get to patients.

For example, when a winter storm hit St. Louis, Missouri, where one of our pharmacies operates, our teams:

- **Secured** hotel rooms near the pharmacy for colleagues essential to dispensing medications
- **Coordinated** closely with shipping carriers, such as UPS and FedEx, to manage delays
- **Pivoted** from snow removal to tractor trailer recovery when delivery trucks got stuck in ice-covered lots
- **Coordinated** with area plows to ensure lots were cleaned
- Ultimately **ensured** packages made it onto a truck to be delivered to patients across the country



<sup>94</sup> KFF.org, Climate Change and Health Equity: Key Questions and Answers

## Supporting Our Employees

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 contributed **more than \$1.6 million** in 2025, and employees donated **more than \$26,600**, including our Foundation’s matching gifts.<sup>95</sup>

Depending on the nature of the qualifying event and demonstrated need, employees may receive grant awards—funds that do not need to be repaid—of **up to \$2,500**.

Throughout 2025 and early 2026, the Employee Relief Fund:<sup>95</sup>

 **Supported**  
600+ employees

 **Distributed**  
\$960,000+  
in financial assistance

 **Provided relief**  
in the face of unexpected medical conditions, tornado recovery and loss of household income—the top three event types funded

## Providing Relief to Communities

In the communities where we live, work and play, The Cigna Group and The Cigna Group Foundation **donated approximately \$655,000** in financial support for disaster relief and recovery efforts to humanitarian organizations, including the American Red Cross and Direct Relief.<sup>96</sup> In 2025, this included supporting communities impacted by the wildfires in California, floods in Texas, and multiple storms in the southeastern and Midwest areas of the United States.

We also partnered with Direct Relief to create a new in-kind pharmaceutical donation pathway that enables them to rapidly deploy critical medications during times of need. The inaugural donation through Express Scripts Pharmacy<sup>®</sup> of **more than 41,100 pharmaceutical supplies is valued at approximately \$194,700**.<sup>96</sup> The medications donated are among those most frequently needed during emergencies and treat conditions including asthma, chronic obstructive pulmonary disease, diabetes and organ transplant rejection. The prescription medications have long shelf lives, enabling Direct Relief to store frequently needed medications in advance to improve disaster preparedness.



<sup>95</sup> Based on reports provided by external vendor, E4E Relief, from January to December 2025.

<sup>96</sup> The Cigna Group internal analysis of existing arrangements as of December 2025.



# 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.





# CLIMATE CHANGE AND EMISSIONS

We take a precautionary approach to our environmental sustainability efforts, which is outlined in our [Environmental Policy Statement](#) (updated in 2025).

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

## 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 an operational footprint of approximately 8.6 million square feet as of the end of 2025.<sup>97</sup>

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.

### Our Climate-Related Targets

- 
 Reduce Scope 1 and 2 GHG emissions by **50%** by 2030 from 2019 baseline, achieved as of 2024.
- 
 Achieve **carbon neutrality** for Scope 1 and 2 GHG emissions by 2040.
- 
 Source renewable electricity for **100%** of our global power needs by 2030.

<sup>97</sup> Based on internal analysis of our real estate portfolio in 2025.

## 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 2025, our combined Scope 1 and 2 location-based GHG emissions decreased by approximately 17% over 2024<sup>98</sup> and market-based decreased by approximately 28%. Our Scope 1 emissions decreased by approximately 10%, which can be attributed to a reduction in our real estate portfolio. Our location-based Scope 2 emissions decreased by approximately 19% and market-based decreased by 41% over 2024, largely due to renewable electricity procurement and the reduction in our real estate portfolio. We've submitted a refreshed, near-term Scope 1 and 2 emissions reduction goal to the Science Based Targets initiative (SBTi) for validation, expected in 2026. We'll also continue to aim to achieve carbon-neutral operations.

## Scope 3 Emissions

Our Scope 3 GHG emissions are primarily made up of purchased goods and services and our investments. We submitted a target for validation to SBTi on our near-term Scope 3, Category 15 emissions reduction goal in 2026.

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 United States Postal Service, all of whom leverage their national scale and fleet to optimize delivery routes and minimize carbon emissions when possible.

We continue to shift shipments from air to ground transit and are actively decentralizing our pharmacy distribution network using a geo-preferencing model. By shipping medications—including temperature-sensitive therapies—from the pharmacy closest to the patient when feasible, we reduce transit time, inventory waste, and the need for ice and refrigeration in some cases.

We continue to navigate patients to optimal sites of care, including virtual, digital and in-home alternatives. Multiple scientific studies illustrate that telemedicine and access to digital health can reduce GHG emissions

due to less patient travel to and from clinics.<sup>99</sup> We estimate that approximately 7,400 metric tons of GHG emissions were avoided in 2025 as a result of patients using our MD Live virtual care services versus driving to and from a clinic.<sup>100</sup> This is equivalent to removing approximately 1,700 gas-powered passenger vehicles off the road for one year.<sup>101</sup>

## 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 47).
- **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 2025, we have derived approximately 78% of our global electricity needs from renewable

sources.<sup>102</sup> We continue to explore executing long-term renewable energy procurement agreements, including power purchase agreements and exploring 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:**<sup>103</sup> 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.

<sup>98</sup> We recalculated our 2024 environmental data. Please see page 68 for more details.

<sup>99</sup> Scientific studies include sources from the National Library of Medicine, npj Digital Medicine, UC Davis Health and JAMA Network.

<sup>100</sup> The Cigna Group internal analysis of MD Live treatments as of December 2025. 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.

<sup>101</sup> According to the U.S. EPA Greenhouse Gas Equivalencies Calculator.

<sup>102</sup> In previous reports, we've disclosed how much of our global energy needs are sourced from renewable electricity. We've updated to align to RE100 and disclose how much of our total electricity needs are sourced from renewable electricity. In 2024, this value was 72%.

<sup>103</sup> 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 the United Nations.)



We estimate that ~7,400 metric tons of GHG emissions were avoided in 2025 as a result of patients using our MD Live virtual care services versus driving to and from a clinic.<sup>100</sup>



# 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, 2025:

- Managed sites representing ~43% of our operational footprint were LEED-certified, including our Bloomfield, Connecticut, headquarters.<sup>104</sup>
- Managed sites representing ~63% of our operational footprint were tracked in the U.S. EPA's ENERGY STAR® program.<sup>104</sup>
- 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

<sup>104</sup> Percentages are based on our operational square footage.

As we renew or add new leases, we're tracking how much of our square footage is covered by green lease language encompassing one or more of the categories outlined above.

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 like 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. For example, in 2025, our headquarters participated in a demand response program. These programs incentivize utility customers to reduce their energy use during periods of high demand (i.e., summer afternoons). When a peak demand event is "called," we respond by using building occupancy sensors to determine areas with no occupancy, monitoring the electrical demand in real time, and automating processes using a building management system.

### LEED Platinum and Fitwel 3-star certification for Hyderabad

Following the [LEED](#) Gold certification of our Bloomfield, Connecticut, headquarters in 2025, we achieved LEED Platinum and [Fitwel](#) 3-star for our Hyderabad, India, location. LEED is the most widely used green building rating system and ensures electricity cost savings, lower carbon emissions, and healthier environments for the places we live, work and play. Fitwel recognizes buildings that embed physical, mental and social health strategies into its design and operations. Following are a few initiatives that contributed to our certifications:

- **Optimized indoor water use** by installing low-flow fixtures throughout the facility and using treated water for all flushing needs.
- **Reduced energy costs** through high-efficiency HVAC systems, energy-efficient lighting and sensor-based controls, supported by enhanced commissioning and advanced energy metering to ensure long-term performance and verification.
- **Maximized location and transportation benefits** by selecting a high-density, mixed-use location with access to public transit and implementing shared employee transportation, which significantly reduced parking requirements.
- **Partnered with the building landlord** to implement green building education initiatives, sustainable wastewater reuse, and enhanced indoor air quality and infection control measures.

### 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

In 2025, we saw a 29% decrease in water withdrawals year over year. Annually, we conduct a water risk assessment to help us identify and prioritize high-risk sites and implement mitigation activities.

### Reducing Waste and Sourcing Responsibly

Responsible waste management is an integral part of our environmental 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.

Over the last few years, we've installed [Bevi](#) commercial water coolers in many of our offices, offering employees a more sustainable alternative to purchasing single-use plastic water bottles or other beverages. In that time, Bevi has enabled us to potentially save more than 2 million 12 oz. bottles and/or cans.<sup>105</sup>

In 2025, we began introducing more aluminum cans—including water—into our Bloomfield cafeteria's beverage selection as a



#### Support for Clean Water

As part of our International Health colleagues' Wellness Warriors Challenge—a 30-day challenge to promote wellness and improve the health and vitality of employees—we partnered with [UNICEF](#) to support their initiative to raise awareness and funds for clean water projects, making a significant impact on the lives of children and families in need. The final week of the challenge featured a "water walk," simulating the journey millions undertake for access to clean water.

<sup>105</sup> As reported by Bevi from June 2023 to December 2025.

more sustainable alternative to single-use plastic. We also replaced individual plastic condiment packets with reusable, bulk dispensers, helping us further reduce waste and streamline our cafeteria experience. In Hong Kong, we provided reusable cutlery sets to employees to help reduce the reliance on single-use plastics and provided guidance on planning appropriate portion sizes when catering events to help reduce food waste. And in Bengaluru, India, we've replaced disposable paper cups with reusable options.

Additionally, we took the following actions to reduce our waste and overall impact on the environment in 2025:



Recycled approximately **900 metric tons of pill bottles** and approximately **1,400 metric tons of cardboard** from our high-volume fulfillment centers.<sup>106</sup>



Composted approximately **140,000 pounds of waste** throughout 2025 at our offices in Bloomfield, Connecticut, and St. Louis, Missouri.<sup>107</sup>



Continued to take a data-driven approach to reducing pharmaceutical inventory waste<sup>108</sup> by leveraging advanced analytics to monitor weather trends and **proactively redirect prescriptions** to pharmacies not impacted by adverse weather events.



Continued use of proprietary packaging software to determine the **optimal packaging configuration** that maintains drug stability while reducing the number of ice bricks (when required) and overall packaging materials.



Continued to work with our partners on **electronics recycling** and refurbishing.

We intend to continue to develop action plans that identify ways to meaningfully impact and measure waste reduction efforts across our enterprise.

## Employee Engagement

In 2025, we launched employee-led Green Teams at our three major hub sites—Bloomfield, Philadelphia and St. Louis. These cross-functional groups are designed to drive employee engagement around environmental sustainability efforts throughout the year. Co-leads of the Green Teams host topical forums, activate employee feedback and coordinate local events.

We also introduced the Greener Together Innovation Tournament, a crowdsourcing campaign inviting employees to submit site-specific ideas for a greener workplace. During Earth Month in April, employees

across the three hubs submitted ideas ranging from solar lounges and carpool incentives to composting incentives and pollinator gardens.

The three winning ideas, judged by Green Team co-leads and implemented in 2025-2026, include:

- **Enhanced sorted recycling in Philadelphia.** A new partnership with [Bottle Underground](#) introduces clearly marked drop boxes across multiple office floors for recycling glass bottles and jars. Employees are encouraged to bring in clean glass from home and contribute to monthly pickups. Some of the collected glass will be upcycled into cups and drinking glasses for future giveaways.
- **An office supply pantry in Bloomfield.** A thoughtfully curated space for upcycled office supplies and swag, designed to reduce landfill waste while promoting reuse and resourcefulness.
- **Campus beehive program in St. Louis.** This initiative will bring beekeeping to campus, with employee engagement opportunities and honey giveaways planned.

Like our Healthy Workforce Network (page 36), these initiatives offer another way for employees to collaborate with others outside of their day-to-day responsibilities and leverage their interests to create engaging workplaces. Plus, onsite projects have the potential to further support our operational sustainability targets and reduce our environmental impact.



<sup>106</sup> Based on internal analysis of waste management reports from January to December 2025.

<sup>107</sup> Based on data provided by our composting vendors from January to December 2025.

<sup>108</sup> 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 and ethical, resilient business practices. Our management structure, Board oversight, and compliance programs establish clear responsibilities and guide how we operate across the enterprise, as well as our supply chain. Together, these governance foundations strengthen accountability, support sound decision-making and help maintain long-term business resilience.



# 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 & Technology, and People Resources Committees, provide the framework for effective governance to promote oversight, accountability and successful outcomes.



See page 8 for information about our sustainability governance.

## Board Composition

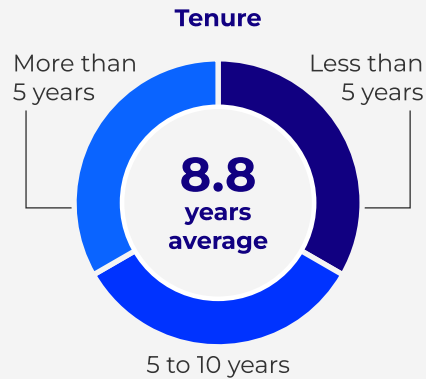
Our Board comprises directors with the qualifications, skills and experience that are directly relevant to the short- and long-term business strategies of The Cigna Group, thus enabling the Board to exercise its oversight function. As of our Annual Meeting of Shareholders, held in April 2026, 12 directors serve on our Board, each of whom is independent, with the exception of David Cordani, our CEO and Chair of the Board, and Brian Evanko, our President and Chief Operating Officer. With our CEO serving as

Chair, we have a lead independent director of the Board.

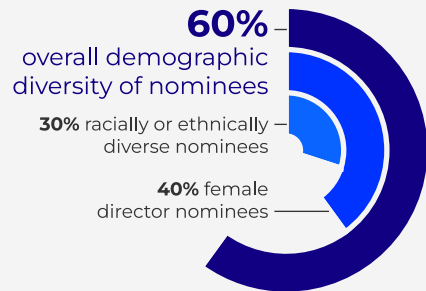
Earlier this year, we announced that David will be retiring as our CEO. After the official transition on July 1, David will continue to serve the company in the role of Executive Chair of the Board of Directors. Brian Evanko will become the next CEO of The Cigna Group. See more in our [2026 Proxy Statement](#) (page 4).

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, security and operations. To show the variety of the Board's expertise, we included an individual skills matrix in our [2026 Proxy Statement](#) (page 14).

In 2025, we appointed [Michael J. Hennigan](#) to the Board, and in early 2026, we [consolidated](#) our board committee structure, and [Brian Evanko](#) was appointed to the Board.



### Current Board Composition



As of March 2026

## Shareholder Engagement

The Board and the Corporate Governance Committee oversee the company's shareholder engagement practices. We engage with shareholders (see page 85) on issues related to corporate governance, executive compensation, corporate responsibility, company performance and other areas of focus for shareholders. From the filing of our 2025 Proxy Statement to the filing of our 2026 Proxy Statement, we engaged with holders of **approximately 42%** of our outstanding stock.<sup>109</sup> Summaries of these discussions are shared with our senior leaders, as well as the Board and its committees.

## Risk Governance and Oversight

The Cigna Group Enterprise Risk Management (ERM) program is responsible for identifying, assessing and unifying risk management activities across all lines of business while establishing a common framework, standards and guiding principles. ERM facilitates the proactive identification of risks that may impact the company's strategic objectives and ensures timely escalation and consistent reporting of those risks to senior management and the Board, in alignment with the company's defined risk appetite and tolerance.

The Cigna Group is fully committed to the long-term success and sustainability of its business and to achieving positive outcomes for all stakeholders. We take appropriate risk

balanced against expected rewards, ensuring that stakeholder assets are not exposed to excessive levels of risk. Risk appetite is managed at the enterprise, business unit, and individual risk level, reinforcing our commitment to long-term sustainable growth and innovation, while maintaining high standards for governance and risk management. Insights from our ERM process inform strategic planning and decision-making across the organization.

We use the Three Lines Model approach to manage risk:

### Line 1 – Business Area Controls and Monitoring

The first line consists of business leaders and teams closest to day-to-day operations. These subject matter experts establish and operate internal controls and processes to identify, assess and mitigate risks. Line 1 is responsible for monitoring key controls and implementing risk mitigation within their areas of accountability.

### Line 2 – ERM, Compliance, and Finance Controls, Review and Monitoring

The second line provides enterprise-wide policies, standards, processes, and best practices, and may independently review or monitor Line 1 controls. ERM regularly reviews the company's risk exposure at least quarterly, and more frequently for risks assessed as inherently high, to ensure appropriate oversight and escalation.

### Line 3 – Internal Audit

Internal Audit provides independent assurance on the effectiveness of governance, risk management and internal controls across the first and second lines. In addition, individual business units may engage third parties to conduct independent audits of specific programs.

The Board has ultimate responsibility for risk oversight. ERM provides updates to the Audit & Compliance Committee at each regular meeting, approximately five times a year, and the full Board receives an annual update. The Board also receives ongoing education on the company's risk management approach, including inherent risk ratings, key risk drivers, mitigation activities, residual risk ratings and forward-looking risk outlooks.

The Chief Compliance & Risk Officer oversees the ERM function, which is structurally independent of the company's business lines. The company conducts both internal and external assessments of our risk management process at least every two years.



In addition, all employees receive training on how to identify and report risks as part of the annual compliance and ethics training program, reinforcing shared accountability for effective risk management.

<sup>109</sup> Based on The Cigna Group holdings as of December 31, 2025.



# 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.

## Fundamental Human Rights For All

Our [Human Rights Statement](#), updated in 2025, 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](#), [International Labor Organization's Declaration on Fundamental Principles and Rights at Work](#) and the [OECD Guidelines for Multinational Enterprises on Responsible Business Conduct](#). Human rights are embedded into our sustainability priority topics of health equity (page 23) and inclusion within our workforce (page 34). For example, in addition to our Human Rights Statement, we have a dedicated [Anti-Trafficking Policy](#) and an [Anti-Discrimination Policy](#). Also, see page 91 for our UN Global Compact Communication on Progress.

## Anti-Bribery and Corruption

At The Cigna Group, we take 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 government officials and private persons or entities in connection with our business, and to avoid any conduct that creates even the appearance of improper interaction with a government official and/or private person or

entity. Government officials include not only the regulators who oversee The Cigna Group business but also employees of government entities that we work with on a regular basis, including public hospitals, schools and universities, 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 to organizations like [Gartner](#), which provide general resources 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 Audit & 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 2025, we received **approximately 2,200 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.<sup>110</sup>

Only approximately 19% of the reports that had an option to remain anonymous were made anonymously, exceeding benchmarks of similarly situated companies.<sup>111</sup> This can be interpreted to indicate employee trust in The Cigna Group.

Approximately 32% of reported matters raised human resources-related questions or concerns and were handled by our Employee Relations team.<sup>112</sup> Of the matters handled by the Ethics Office and our Enterprise Investigations team, **approximately 47%** were found to be substantiated.<sup>112</sup> All substantiated reports resulted in appropriate and proportionate action, including training, coaching, policy reviews or disciplinary action.

The Cigna Group strictly prohibits retaliation: (1) against anyone who reports, in good faith, suspected violations of our Code, principles or other compliance concerns; and (2) against anyone who 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.

<sup>110</sup> 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 2025.

<sup>111</sup> According to annual NAVEX Whistleblowing & Incident Management Benchmark Report.

<sup>112</sup> 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 2025.

We updated our methodology for capturing substantiated cases year-over-year to remove cases that were ultimately referred elsewhere or that were considered simple inquiries. We believe this results in a more accurate value.



# DATA PROTECTION

As a global health organization, we are entrusted with significant volumes of sensitive information in support of the services we provide.

Protecting personal data is fundamental to maintaining the trust of our clients, customers, providers and communities. We view data protection as a core element of operational resilience, ethical responsibility and long-term value creation.

Our privacy and information protection program is built on a risk-based framework designed to address an evolving regulatory and threat landscape. We continuously assess emerging risks, strengthen controls and enhance capabilities to remain responsive and adaptable in a rapidly changing environment.

Operating across multiple jurisdictions requires adherence to diverse legal and regulatory requirements governing the collection, use, storage, transfer, disclosure and destruction of personal information. We embed these obligations into our governance processes and align our practices with recognized global standards and industry best practices.

Through ongoing monitoring, risk assessment and control enhancement, we remain committed to safeguarding the information entrusted to us and sustaining stakeholder confidence.

## Oversight and Governance

Effective data protection requires disciplined oversight and clear accountability across the enterprise. Our Information Protection structured governance model ensures cybersecurity and data privacy risks are actively managed, strategically aligned and transparently reported.

At the Board level, the Finance & Technology Committee oversees cybersecurity and data protection risks, while the Audit & Compliance Committee oversees privacy. The Global Chief Information Security Officer (GCISO) and the Chief Privacy and Innovation Governance Officer jointly lead enterprise cybersecurity and privacy strategy, ensuring an integrated approach across global operations and business segments. These executives are responsible for approving our cybersecurity and privacy strategy, roadmap and budget; setting organizational priorities; and aligning cybersecurity and privacy initiatives with business objectives. The GCISO reports quarterly to the Finance & Technology Committee and annually to the full Board, providing visibility into risk posture, program maturity and emerging threats.

Cybersecurity and privacy risk management are embedded within our broader ERM framework (see page 51). In partnership with ERM and Internal Audit, we identify, assess and manage risks that may impact our strategic and financial objectives. This integrated approach strengthens operational resilience and promotes continuous improvement.

As part of our comprehensive risk management strategy, we maintain cyber liability insurance to enhance preparedness and support an effective response in the event of a significant cybersecurity incident.

## Privacy

Protecting the privacy of our customers, patients, clients, employees and partners is of the utmost importance to us. The Cigna Group [Code of Ethics and Principles of Conduct](#) (see page 52) 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 2025, we reinforced our commitment to customer, client and employee privacy by automating additional data subject rights processes and expanding technology-enabled monitoring capabilities. We continued to implement and respond to evolving state and federal regulatory changes to align with evolving regulatory requirements.

## 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. Our policies include commitments to (as further described on page 56):

- Continuously monitor information security systems to identify improvements
- Ensure integrity and protection of data
- Monitor and respond to information security threats
- Establish individual responsibilities for information security for the entire workforce
- Establish information security requirements for third parties (e.g., suppliers)



The Cigna Group security controls are **100% aligned** with the National Institute of Standards and Technology (NIST) SP 800-53 Security Control Baseline Moderate.<sup>113</sup>

Internal audits and 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

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

- **Establishing and maintaining privacy standards and policies** that govern the collection, use, and protection of personal information across the organization.
- **Monitoring evolving privacy and security laws and regulations**, updating policies, and communicating changes to stakeholders.
- **Managing and reporting privacy risks** to The Cigna Group management.
- **Creating and delivering privacy training** and privacy awareness programs to ensure employees understand their responsibilities when handling personal information.
- **Providing legal and compliance guidance** on data use, data protection, third-party contracting, and in response to information incidents, breaches and complaints.
- **Investigating and responding** to potential privacy incidents, overseeing corrective action plans, and providing required notifications.
- **Ensuring compliance** with applicable privacy, data and breach laws.
- **Monitoring the effectiveness** of the privacy program.

<sup>113</sup> Based on The Cigna Group internal analysis of our data environment from January to December 2025. 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.

Industry Data Security Standard (PCI DSS) for payment security, and the System and Organization Controls (SOC) 2 framework,<sup>114</sup> 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 to help facilitate 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 multi-factor authentication. These strategies act to proactively intercept and neutralize cyber threats, to help ensure data remains secure within our environment. Event monitoring technologies run continuously, detecting intrusion attempts and alerting our Cybersecurity Incident Response Team. We also maintain an escalation process for employees to report incidents, vulnerabilities or suspicious activities.



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

**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**

The effectiveness of The Cigna Group overall cybersecurity program is frequently evaluated by independent firms through various levels of controls assessments. 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 activity, 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 The Cigna Group's Security Policies and Standards. When applicable and available, we also request and periodically review our supplier's third-party assessment reports including SOC 2. Additionally, suppliers may be subject to periodic security audits or risk assessments which include security questionnaires, security capabilities and maturity assessments, controls evidence reviews, 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.

<sup>114</sup> 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 US-based customers. Our SOC 2 audits are scoped to assess key controls within select core systems and do not encompass our entire environment.



### VIGNETTE

## Implementing and Ensuring Responsible Artificial Intelligence (AI)

*This vignette is an example of the strong integration between data protection, innovation and affordability, product service and quality, health equity, and business ethics and compliance.*

At The Cigna Group, we leverage AI<sup>15</sup> to support health care transformation and enable the next generation of accessible, effective, affordable and enhanced health care solutions. AI models directly support our corporate commitments—including easier access to care, enhanced support and better value—by streamlining administrative processes, enabling earlier interventions for complex conditions, and personalizing care to improve outcomes and reduce costs.

### Human-in-the-Loop



We do not use AI as a replacement for expert decisions made by physicians or employees at The Cigna Group. All significant care decisions involve human oversight at every step.

We primarily use AI as augmented intelligence, providing information to human experts for further consideration, in combination with many other factors evaluated in care and benefit administration decisions.

We require human oversight of all AI-driven processes, following our Responsible AI Principles (see page 58). **We use AI to help make us better, faster and smarter—**but people are always in charge and always review important decisions.

For example, EviCore's **intelliPath® AI** solution helps us say “yes” quickly when something is easy to approve, but it is never allowed to say “no.” EviCore intelliPath is an industry-leading technology that provides real-time approvals of pre-authorization requests for physicians. To ensure fairness and accuracy, intelliPath has a built-in audit process that regularly reviews its performance. If it cannot approve something right away, the request is sent to a trained clinician for review. Only humans are allowed to make tough decisions about pre-authorization requests. We use AI to help—not replace—humans.

### How We Use AI

Through our use of AI, we gain many insights about our customer population, which we use to enhance health care access and quality of care. AI models assist us in predicting which customers are most likely to benefit from using certain products (e.g., telehealth).

We use the highest standards of equitable AI to provide health products and services to our customers and clients. We review, revise, retrain and evaluate algorithms to mitigate potential biases that may cause unintended outcomes. Our AI governance program also ensures we respect privacy and fair use of data (see pages 54-56 for more information on our cybersecurity and privacy practices).

The following are some of the ways we use AI to contribute to advancing better health for all.

### Improving Customer Experience

We use AI to elevate customer service experience. We have an AI-indexed Knowledge Base solution to assist our human customer service agents in quickly and accurately answering member and broker inquiries related to plan benefits.

In 2025, we introduced the **AI Assistant** on myCigna to provide clear, conversational and personalized answers to common questions about medical benefits coverage, claims and care options. If additional assistance is needed, the AI Assistant seamlessly connects customers to a human customer service advocate. Early results show a reduction in conversations being escalated to our human advocates, **indicating customers are receiving the answers they’re looking for and likely in a timelier manner.**

<sup>15</sup> Per the Organization for Economic Cooperation and Development (OECD), an AI system is a machine-based system that, for explicit or implicit objectives, infers, from the input it receives, how to generate outputs such as predictions, content, recommendations, or decisions that can influence physical or virtual environments. Different AI systems vary in their levels of autonomy and adaptiveness after deployment.

### Influencing Positive Behaviors

Our AI models help recommend wellness checks or medication reminders. We influence positive oral health with **Smartscan technology** in a partnership with Dental.com. Customers receive a preliminary oral health assessment by taking and submitting photos of their teeth using a smartphone. Smartscan uses AI and data-driven algorithms to analyze the photos for any potential dental issues such as plaque buildup, cavities or tooth damage. The photos are also reviewed by a Cigna Healthcare network dentist. Customers then set up virtual dentist appointments to review their results, ask questions and discuss treatment options.

### Empowering Providers

Nearly half of a typical physician’s day is spent on data entry and other administrative work.<sup>116</sup> We use AI to assist physicians with visit summaries and note transcriptions, flagging potential early intervention opportunities, improving efficiency and upholding accuracy. AI automates medical necessity reviews, further easing the administrative burdens providers face.

We also deploy machine learning capabilities to enhance our clinicians’ knowledge about their patients and factors influencing their health care, including therapies, medication management, and other lifestyle considerations.

We see tremendous continued potential across all AI to make predictions and recommendations that will help bring new levels of precision to clinical pathways.

### AI Governance

Our Enterprise Model Governance (EMG) team oversees the development, deployment and monitoring of AI models—driven by our seven Responsible AI Principles:

- 1 Validity & Reliability.** We build and use AI systems that are accurate, and we employ human intervention to detect and correct errors.
- 2 Safety.** Our AI systems behave as intended and are resilient to attacks by bad actors.
- 3 Privacy.** We incorporate privacy and data protection principles in our use of AI technologies.
- 4 Fairness.** We mitigate potential bias or disparate treatment in our AI systems.
- 5 Transparency.** We can explain how an AI system provided an output (explainability), and why the system provided that output (interpretability).
- 6 Accountability.** Our AI systems are subject to human direction and control.
- 7 Ethical usage.** We deploy AI in a way that upholds our values, promotes equity and serves the broader good.

Our EMG Policy applies to all workforce members of The Cigna Group and pertains to models and AI, including predictive models, machine learning models, generative AI (GenAI), and other advanced and analytics capabilities and tools, both internally and externally derived. The policy outlines how we evaluate and govern our models and AI applications to identify and mitigate potential risks associated with them.

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 oversees an enterprise-wide model approval and governance process for the review of any models in use, in development or procured from external vendors. This board also ensures alignment with our health equity commitments (see page 23).

The Cigna Group Board of Directors has ultimate oversight over our AI governance. Certain members of the Board have experience in AI-related matters. Throughout 2025, the Board executed this oversight of AI matters through the Finance Committee,

which received regular updates from our Chief Digital & Analytics Officer regarding our responsible use and governance of AI. Beginning in 2026, the Finance & Technology Committee oversees AI matters and receives regular updates from our Chief Digital & Analytics Officer regarding our responsible use and governance of AI. In addition, our Chief Digital & Analytics Officer annually reports to the full Board on AI matters.

### Privacy and Security Measures

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 54). 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.

**Third-party AI providers are held to the same rigorous AI principles and governance standards as internally developed tools** and must demonstrate compliance with all applicable EMG and AI Enablement Office policies.



<sup>116</sup> Evernorth Insights, *Optimizing the human experience with AI in health care*, July 23, 2025.

We also have specific AI-related security measures in place beginning at the earliest stages of the solution lifecycle and continuing through development, deployment and production monitoring:



**Initiation stage.** Every use case undergoes structured vetting and risk assessment to evaluate data sensitivity, regulatory exposure, model risk and potential business impact.



**Design and development.** We apply defined guardrails to stress test the solution's resilience. We define specific quality metrics based on the intended use case and operational context, which are used to validate that the solution meets its stated functional objectives. In parallel, we apply a standardized set of metrics across all AI-enabled solutions to evaluate responsible AI risk domains, including hallucination propensity, bias and fairness indicators, and toxicity.



**Production.** We continuously monitor AI risk and quality metrics against defined performance baselines to detect degradation and drift. We also enforce many runtime safeguards and, where applicable, detect and block Personal Information (PI)/PHI exposure in real-time.

Together, these controls ensure ongoing oversight, managed exposure and disciplined operational governance across our AI portfolio.

### Third Parties

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

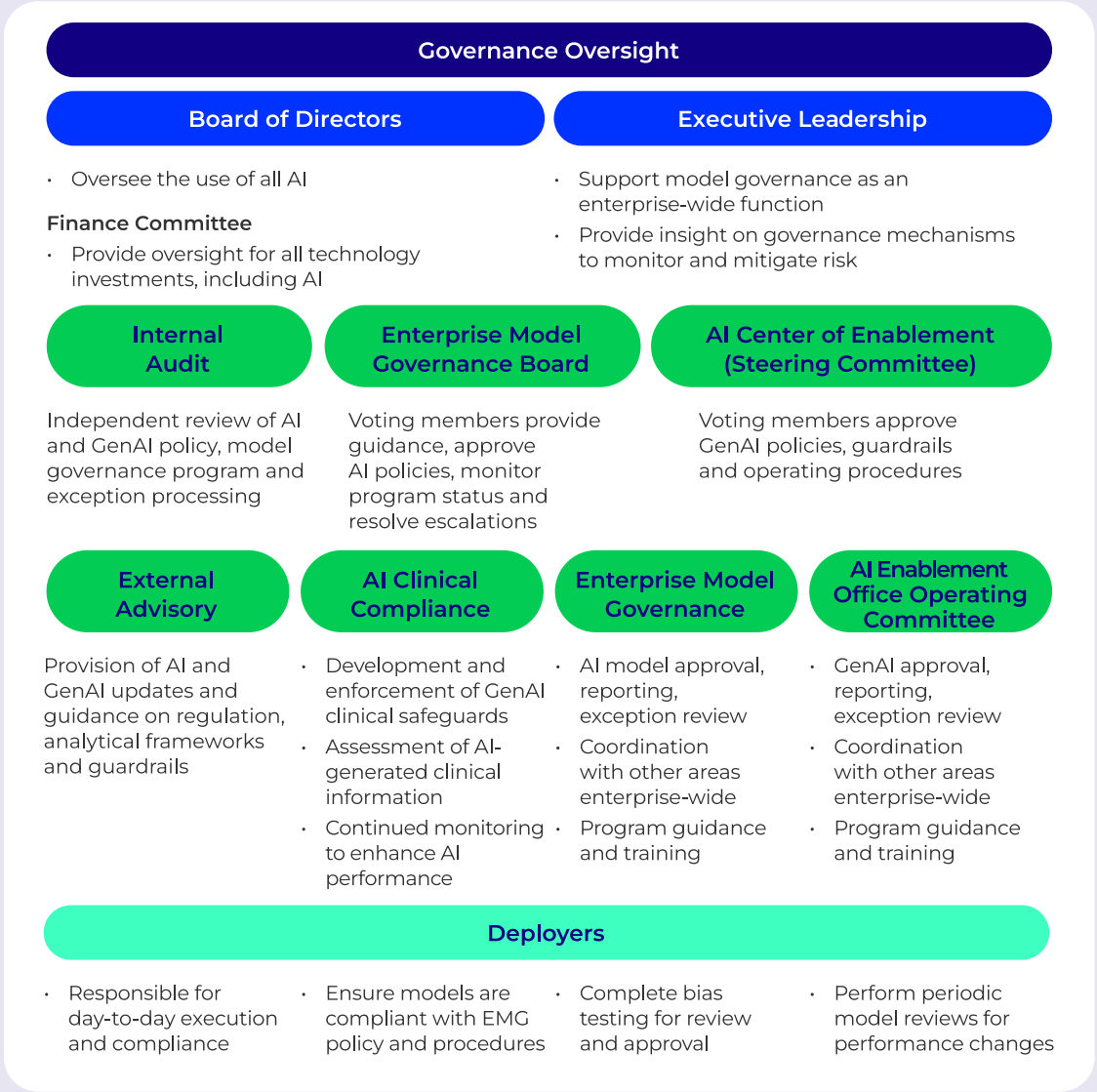
### Standards and Regulatory Frameworks

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.

The following are some of the industry standards and regulatory frameworks that guide our AI governance practices:

- [NIST AI Risk Management Framework](#)
- [Federal Reserve SR 26-2 Guidance](#)
- [New York Department of Financial Services Circular Number 7 on the Use of Artificial Intelligence](#)

As standards and frameworks continue to evolve, we maintain a proactive stance in updating our governance processes.



### 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, 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 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.

We also employ a tiered risk assessment framework that evaluates models based on their potential impact on member health outcomes, the sensitivity of the populations served and the complexity of the underlying algorithms. This risk-based approach ensures

that resources are appropriately allocated to models with the greatest potential for impact. Ongoing monitoring, risk assessment and bias mitigation are integral to our model lifecycle management and compliance.

### AI Enablement Office

With the rapid evolution and expanding use of AI technologies, we recognize the need for additional enablement, coordination and oversight.

At The Cigna Group, all AI technologies fall under the oversight of EMG. In addition, the AI Enablement Office (AI EO) provides a complementary enablement layer focused on scaling adoption, establishing consistent practices and addressing emerging risks. This dual approach ensures both standardized model controls and appropriate safeguards tailored to more complex AI use cases.



Our AI EO brings together individuals from across our technology, privacy, data governance, security, legal, compliance, marketing and other teams to evaluate, guide and support AI use cases.

The AI EO ensures these use cases align with our Responsible AI Principles and adhere to health care privacy and security requirements.

As AI technologies continue to evolve, we actively refine our intake process and evaluation criteria to maximize business value while maintaining stringent compliance standards. We also established a robust infrastructure to proactively monitor potential risks and take prompt action 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 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 AI solutions.

As a highly regulated organization, we align with industry standards and applicable laws (see previous page), which are continually evolving to establish guidelines and principles for responsible and trustworthy AI usage.



In summary, we're committed to protecting our stakeholders' and our company's interests, while also building for the future, which includes:

- **Ethical AI practices**, ensuring transparency, accountability and safety in all that we do.
- **Providing enablement and oversight** to make sure AI is used responsibly.
- Ensuring employees have access to the most current policies, procedures and resources to **safely and securely explore AI technologies** and responsibly implement them for approved use cases at The Cigna Group.



# 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 to our Chief Financial 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 their performance 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,<sup>117</sup> 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.

Through 2025, approximately 54% of our indirect suppliers under management have been rated by EcoVadis with the following results:<sup>118</sup>

✓ ~90%  
of our suppliers scored good or higher performance (45+) with more than half scoring advanced/outstanding

📈 ~79%  
of our suppliers improved their scores year-over-year (by 4.2 points on average)

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. In 2025, we held a more in-depth training for our internal procurement team covering EcoVadis, sustainability matters and their role in our procurement process.

Our indirect supplier contracts and requests for proposals include specific language that set expectations to complete EcoVadis or an equivalent assessment. We continue to refine our supplier engagement strategy and plan 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 and expanding access to small businesses and emerging suppliers from communities not fully reflected in or have had limited participation in the supply chain (certified business enterprises). We [achieved](#) our initial goal of \$1 billion in annual total spend with certified business enterprises two years ahead of schedule. **In 2025, we achieved \$1.6 billion in spend.**<sup>119</sup>

We continue to work with suppliers through The Cigna Group Supplier Mentor Protégé Program. This 18-month program pairs suppliers with The Cigna Group executives 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 here.](#)



<sup>117</sup> Suppliers under management include indirect suppliers that are selected based on relationship segmentation, criticality to our operations, and risk profile. Suppliers under management represent ~56% of our indirect spend based on internal analysis for 2025.

<sup>118</sup> Based on The Cigna Group internal analysis from reports received from EcoVadis.

<sup>119</sup> Our aspirational goal is in no way a quota. All decisions regarding vendor engagement are made without discrimination on the basis of race, gender, sexual orientation, disability or any other protected characteristic.

## 2025 Economic Impact of Small and Emerging Businesses (Certified Business Enterprises) in the Supply Chain<sup>120</sup>

~\$1.2 billion  
in Tier 1 indirect certified  
business enterprise  
supplier spend

~\$200 million  
in Tier 2 indirect certified  
business enterprise  
supplier spend<sup>121</sup>

~\$175 million  
with certified independent  
pharmacies

~\$17.3 million  
with certified health  
services administrators

~\$1.6 billion  
in total certified business  
enterprise supplier spend

~\$2.2 billion  
in total certified business  
enterprise supplier spend  
in economic contributions  
delivered through three  
channels: direct, indirect  
and induced

~5,600 jobs  
supported at small  
businesses and emerging  
suppliers

~\$728.3 million  
in earnings through jobs  
with small businesses and  
emerging 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 15).

We also have dedicated teams within our Evernorth Supply Chain group that manage drug formulary 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.



<sup>120</sup> Based on The Cigna Group internal analysis of our total procurement spend from January to December 2025. 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. 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.

<sup>121</sup> 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.

# 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 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), and serves as our Communication on Progress as a member of the UN Global Compact.

# PERFORMANCE TABLES

## Healthy Society

| Innovation and Affordability <sup>122</sup> | 2025     | 2024     | 2023     | 2022     | 2021     |
|---|----------|----------|----------|----------|----------|
| Accountable care organizations              | ~200     | ~200     | ~230     | ~240     | ~235     |
| Value-based care – Primary                  | ~159,100 | ~146,000 | ~134,000 | ~126,000 | ~110,000 |
| Value-based care – Customers (millions)     | ~2.8     | ~3.0     | ~3.0     | ~3.0     | –        |

| Community Resilience <sup>123</sup>                           | 2025     | 2024    | 2023    | 2022    | 2021    |
|---|----------|---------|---------|---------|---------|
| Total financial impact from The Cigna Group giving (millions) | \$52.2   | \$48    | \$51    | \$54    | \$50    |
| Employee volunteer hours                                      | ~114,000 | ~90,000 | ~69,000 | ~57,000 | ~59,000 |

## Healthy Workforce

| Employee Health, Safety and Vitality | 2025 | 2024 | 2023 | 2022                | 2021 |
|--------------------------------------|------|------|------|---------------------|------|
| Safety incident rate <sup>124</sup>  | 0.21 | 0.28 | 0.27 | 0.73 <sup>125</sup> | 0.41 |

<sup>122</sup> Based on Cigna Healthcare internal analysis of existing arrangements as of December 2025.

<sup>123</sup> Based on The Cigna Group internal analysis of existing arrangements as of December 2025.

<sup>124</sup> Based on all work-related injuries reported to internal systems compared to overall employee population (including terminations) in 2025.

<sup>125</sup> We attribute the increase in our 2022 safety incident rate to the Omicron variant of COVID-19 in early 2022. Several health care professionals that tested positive with either asymptomatic or minor symptoms had to be sent home to quarantine, which is noted as a recordable injury. More than half of our recordable cases in 2022 were COVID-19-related. With COVID-19 recordable cases removed, our safety incident rate drops to 0.27.

<sup>126</sup> "Ethnic minorities" includes Black/African American, Hispanic or Latino, Asian, Pacific Islander, American Indian/Alaskan, and employees who identified as two or more races.

<sup>127</sup> Our latest EEO-1 is available on our website at this link.

<sup>128</sup> Totals do not include employees who chose not to identify gender or race/ethnicity.

## Inclusion Within Our Workforce<sup>126</sup>

The data in this table represents U.S. employees only, and the categories align with the U.S. EEO-1 job categories.<sup>127</sup>

| Total U.S. Workforce <sup>128</sup>     | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|------|------|------|------|------|
| EEO-1 categories by women (U.S. only)   | 72%  | 72%  | 72%  | 72%  | 71%  |
| EEO-1 categories by white (U.S. only)   | 60%  | 59%  | 59%  | 61%  | 64%  |
| EEO-1 categories by ethnic minority     | 40%  | 41%  | 41%  | 39%  | 36%  |
| <b>Executive/Senior-Level Officials</b> |      |      |      |      |      |
| EEO-1 categories by women (U.S. only)   | 42%  | 36%  | 37%  | 38%  | 35%  |
| EEO-1 categories by white (U.S. only)   | 83%  | 85%  | 86%  | 87%  | 86%  |
| EEO-1 categories by ethnic minority     | 17%  | 15%  | 14%  | 13%  | 14%  |
| <b>First-Mid-Level Officials</b>        |      |      |      |      |      |
| EEO-1 categories by women (U.S. only)   | 59%  | 60%  | 59%  | 59%  | 58%  |
| EEO-1 categories by white (U.S. only)   | 73%  | 73%  | 73%  | 74%  | 75%  |
| EEO-1 categories by ethnic minority     | 27%  | 27%  | 27%  | 26%  | 25%  |

| Total U.S. Workforce <sup>128</sup>   | 2025 | 2024 | 2023 | 2022 | 2021 |
|---------------------------------------|------|------|------|------|------|
| <b>Professionals</b>                  |      |      |      |      |      |
| EEO-1 categories by women (U.S. only) | 66%  | 66%  | 66%  | 66%  | 66%  |
| EEO-1 categories by white (U.S. only) | 67%  | 66%  | 66%  | 68%  | 71%  |
| EEO-1 categories by ethnic minority   | 33%  | 34%  | 34%  | 32%  | 29%  |
| <b>Sales Workers</b>                  |      |      |      |      |      |
| EEO-1 categories by women (U.S. only) | 73%  | 73%  | 73%  | 72%  | 71%  |
| EEO-1 categories by white (U.S. only) | 68%  | 67%  | 59%  | 69%  | 72%  |
| EEO-1 categories by ethnic minority   | 32%  | 33%  | 37%  | 31%  | 28%  |
| <b>Administrative Support Workers</b> |      |      |      |      |      |
| EEO-1 categories by women (U.S. only) | 86%  | 87%  | 87%  | 87%  | 85%  |
| EEO-1 categories by white (U.S. only) | 43%  | 41%  | 42%  | 45%  | 50%  |
| EEO-1 categories by ethnic minority   | 57%  | 59%  | 58%  | 55%  | 50%  |
| <b>All Others<sup>129</sup></b>       |      |      |      |      |      |
| EEO-1 categories by women (U.S. only) | 74%  | 74%  | 75%  | 77%  | 72%  |
| EEO-1 categories by white (U.S. only) | 44%  | 44%  | 45%  | 46%  | 48%  |
| EEO-1 categories by ethnic minority   | 56%  | 56%  | 55%  | 54%  | 52%  |

**Human Capital Development<sup>130</sup>**

| Total Number of Employees  | 2025                  | 2024   | 2023   | 2022   | 2021   |
|----------------------------|-----------------------|--------|--------|--------|--------|
| Total                      | 67,700 <sup>131</sup> | 73,500 | 72,500 | 71,300 | 70,700 |
| <b>Employees by Region</b> |                       |        |        |        |        |
| United States              | 88%                   | 90%    | 93%    | 94%    | 90%    |
| International              | 12%                   | 10%    | 7%     | 6%     | 10%    |
| <b>Employees by Type</b>   |                       |        |        |        |        |
| Full-time                  | 97%                   | 97%    | 97%    | 97%    | 98%    |
| Part-time                  | 3%                    | 3%     | 3%     | 3%     | 2%     |
| <b>Employees by Gender</b> |                       |        |        |        |        |
| Women                      | 69%                   | 70%    | 71%    | 71%    | 70%    |
| Men                        | 31%                   | 30%    | 29%    | 29%    | 30%    |
| <b>Employees by Age</b>    |                       |        |        |        |        |
| Under 30                   | 11%                   | 10%    | 11%    | 12%    | 12%    |
| 30-50                      | 58%                   | 58%    | 57%    | 56%    | 57%    |
| Over 50                    | 31%                   | 32%    | 32%    | 32%    | 31%    |
| <b>Unionized Employees</b> |                       |        |        |        |        |
| Total                      | 1%                    | 1%     | 1%     | 1%     | <2%    |

<sup>129</sup> "All Others" includes EEO-1 job categories for technicians, operatives, and service workers.

<sup>130</sup> Based on The Cigna Group internal analysis of workforce data as of December 31, 2025. With the exception of total number of employees, workforce data excludes a small population of employees (less than 2%) not captured in our workforce management system.

<sup>131</sup> In 2025, The Cigna Group sold 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 Health Care Service Corporation (HCSC).

| Total Number of Employee Hires | 2025                 | 2024   | 2023   | 2022   | 2021   |
|--------------------------------|----------------------|--------|--------|--------|--------|
| Total                          | 7,800 <sup>132</sup> | 10,900 | 13,500 | 16,700 | 13,100 |
| Hires by Region                | 2025                 | 2024   | 2023   | 2022   | 2021   |
| United States                  | 74%                  | 78%    | 91%    | 89%    | 86%    |
| International                  | 26%                  | 22%    | 9%     | 11%    | 14%    |
| Hires by Gender                | 2025                 | 2024   | 2023   | 2022   | 2021   |
| Women                          | 67%                  | 69%    | 75%    | 77%    | 75%    |
| Men                            | 33%                  | 31%    | 25%    | 23%    | 23%    |
| Hires by Age                   | 2025                 | 2024   | 2023   | 2022   | 2021   |
| Under 30                       | 36%                  | 32%    | 33%    | 32%    | 31%    |
| 30-50                          | 53%                  | 57%    | 55%    | 55%    | 55%    |
| Over 50                        | 11%                  | 11%    | 12%    | 13%    | 14%    |
| Hires by Ethnicity (U.S. only) | 2025                 | 2024   | 2023   | 2022   | 2021   |
| Ethnic minority                | 58%                  | 63%    | 64%    | 58%    | 56%    |

| Additional Human Capital Development Information      | 2025 | 2024               | 2023 | 2022 | 2021 |
|---|------|--------------------|------|------|------|
| Open positions filled by internal candidates          | 52%  | 55% <sup>133</sup> | 67%  | 66%  | 62%  |
| Voluntary turnover rate                               | 9%   | 9%                 | 11%  | 16%  | 16%  |
| Average hours of learning per employee <sup>134</sup> | 45   | 37                 | 30   | 34   | 27   |

<sup>132</sup> Data excludes employees that joined the company through acquisitions.

<sup>133</sup> We are restating our 2024 value for open positions filled by internal candidates due to an update in methodology and for year-over-year comparability. Note, values prior to 2024 use our former methodology, impacting comparability.

<sup>134</sup>Based on The Cigna Group internal analysis of learning views and completion, and credits approved for reimbursement, Jan to Dec 2025.

## Healthy Environment<sup>135</sup>

### Recalculation of 2024 environmental metrics

In 2025, we implemented a carbon accounting tool to better track and report our environmental data. This resulted in methodology changes and improvements in data accuracy. As such, we've recalculated our 2024 environmental data for year-over-year comparability and where changes exceeded our threshold for a material variance, we've updated in the performance tables on this page and the next. Data indicated by **bold** typeface has received limited assurance, including 2024 Scope 1 and 2 recalculations. With updated 2024 values, we still achieved our goal of reducing Scope 1 and 2 emissions by 50% from our 2019 baseline. Note, values prior to 2024 use our former methodology, impacting comparability. Please see our [Basis of Reporting](#) for more details.

| GHG Emissions (in thousands)  | 2025        | 2024        | 2023  | 2022  | 2021  |
|---|-------------|-------------|-------|-------|-------|
| Total GHG Scope 1 and 2 emissions (location-based) mtCO <sub>2</sub> e <sup>136</sup> | 91.6        | 110.1       | 101.1 | 101.4 | 111.1 |
| Total GHG Scope 1 and 2 emissions (market-based) mtCO <sub>2</sub> e                  | 39.7        | 55.2        | 70.5  | 74.2  | 107.1 |
| Scope 1 emissions   | <b>20.5</b> | <b>22.7</b> | 16.6  | 14.6  | 12.5  |
| Scope 2 emissions (location-based)  | <b>71.1</b> | <b>87.5</b> | 84.5  | 86.9  | 98.6  |
| Scope 2 emissions (market-based)  | <b>19.2</b> | <b>32.5</b> | 54.0  | 59.7  | 94.6  |
| Emissions intensity — mtCO <sub>2</sub> e/sq ft <sup>137</sup>                        | 0.011       | 0.012       | 0.012 | 0.011 | 0.010 |

| GHG Emissions (in thousands)   | 2025            | 2024     | 2023    | 2022 | 2021 |
|--|-----------------|----------|---------|------|------|
| Total GHG Scope 3 emissions — mtCO <sub>2</sub> e                    | <b>12,036.3</b> | 12,422.4 | —       | —    | —    |
| Scope 3 emissions — 1 (Purchased goods and services) <sup>138</sup>  | 6,884.9         | 6,796.9  | 6,908.0 | —    | —    |
| Scope 3 emissions — 3 (Fuel- and energy-related activities)          | 25.1            | 30.3     | 23.7    | —    | —    |
| Scope 3 emissions — 4 (Upstream transportation and distribution)     | 33.5            | 33.4     | 84.1    | —    | —    |
| Scope 3 emissions — 5 (Waste generated in operations) <sup>139</sup> | 3.3             | —        | —       | —    | —    |
| Scope 3 emissions — 6 (Business travel)                              | 26.6            | 39.7     | 18.4    | 10.5 | 2.8  |
| Scope 3 emissions — 7 (Employee commuting)                           | 67.9            | 77.9     | 76.0    | —    | —    |
| Scope 3 emissions — 15 (Investments)                                 | 4,994.1         | 5,475.6  | 8,479.7 | —    | —    |

<sup>135</sup> Limited assurance of **bold** data points has been provided by ERM CVS. Please see the [assurance statement](#) for further details. Please see our [Basis of Reporting](#) document for additional details on emissions methodologies and calculations.

<sup>136</sup> 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. 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.

<sup>137</sup> Our intensity calculations use our operational boundary for real estate square footage, which was approximately 8.6 million square feet as of the end of 2025.

<sup>138</sup> In line with the GHG Protocol Scope 3 Standard, capital goods are defined as a distinct reporting category (Category 2). However, due to the structure of our enterprise procurement and financial systems, expenditures related to capital goods are not consistently distinguishable from broader purchased goods and services spend within the underlying data used for emissions estimation. As a result, all relevant spend—including capital expenditures—has been incorporated into the Category 1 (purchased goods and services) calculation. Accordingly, emissions associated with capital goods are included within Category 1 and are not reported separately. Additionally, ESI-Canada is currently excluded from Category 1 reporting because of limited data availability.

<sup>139</sup> Includes data from locations where The Cigna Group is the customer of contact. We are not currently using estimations at this time but aim to improve our data coverage year-over-year.

| Sustainable Operations                                   | 2025           | 2024    | 2023    | 2022    | 2021    |
|--|----------------|---------|---------|---------|---------|
| Operational real estate footprint — millions square feet | 8.6            | 8.9     | 8.7     | 9.0     | 10.5    |
| Energy consumption — MWh                                 | <b>274,700</b> | 305,100 | 296,500 | 300,500 | 302,600 |
| Energy consumption — Direct                              | 80,200         | 86,900  | 82,800  | 75,100  | 66,000  |
| Energy consumption — Indirect                            | 194,500        | 218,100 | 213,700 | 225,400 | 236,600 |
| Energy intensity — MWh/sq ft <sup>140</sup>              | 0.032          | 0.032   | 0.034   | 0.033   | 0.029   |
| Water withdrawals — kgal <sup>141</sup>                  | <b>83,400</b>  | 117,800 | 129,800 | 186,000 | 187,900 |
| Water intensity — kgal/sq ft <sup>142</sup>              | 0.010          | 0.013   | 0.015   | 0.020   | 0.018   |
| Waste diverted from disposal — short tons <sup>143</sup> | <b>4,800</b>   | —       | —       | —       | —       |
| Waste directed to disposal — short tons <sup>143</sup>   | <b>5,500</b>   | —       | —       | —       | —       |

## Healthy Company

| Revenue  | 2025    | 2024    | 2023    | 2022    | 2021    |
|--|---------|---------|---------|---------|---------|
| Global revenue (billions)  | \$274.9 | \$247.1 | \$195.3 | \$180.5 | \$174.1 |
| Leadership and Accountability  | 2025    | 2024    | 2023    | 2022    | 2021    |
| Independent directors  | 91%     | 90%     | 92%     | 91%     | 91%     |
| Independent female directors   | 40%     | 40%     | 36%     | 40%     | 40%     |
| Independent racially or ethnically diverse directors   | 30%     | 40%     | 36%     | 30%     | 30%     |
| Independent diverse directors  | 60%     | 70%     | 64%     | 60%     | 60%     |
| Responsible Supply Chain   | 2025    | 2024    | 2023    | 2022    | 2021    |
| Tier 1 spend (billions)  | \$1.2   | \$1.3   | \$1.1   | \$0.7   | \$0.6   |
| Tier 2 spend (millions) <sup>144</sup>   | \$201   | \$248   | \$293   | \$214   | \$182   |
| Economic contributions delivered through direct, indirect and induced channels (billions) <sup>145</sup> | \$2.2   | \$2.4   | \$2.0   | \$1.2   | \$1.0   |
| Jobs supported at small and diverse suppliers <sup>145</sup>   | ~5,600  | ~5,800  | ~4,500  | ~2,500  | ~3,400  |
| Earnings through jobs with small and diverse suppliers (millions) <sup>145</sup>                         | \$728   | \$700   | \$576   | \$262   | \$195   |

<sup>140</sup> Our intensity calculations use our operational boundary for real estate square footage, which was approximately 8.6 million square feet as of the end of 2025.

<sup>141</sup> Water withdrawal data includes only locations where primary data is available. If primary data was available in the previous reporting year but no longer available the previously reported value is used in the current reporting year.

<sup>142</sup> Approximately 8.6 million square feet are considered our operational boundary, which is used for our intensity calculations.

<sup>143</sup> Includes data from locations where The Cigna Group is the customer of contact. We are not currently using estimations at this time but aim to improve our data coverage year-over-year.

<sup>144</sup> 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.

<sup>145</sup> 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

| Disclosure   | Description   | Response   |
|--------------|---|--|
| HC-MC        | Managed Care  |  |
| HC-MC-230a   | Customer Privacy & Technology Standards   |  |
| HC-MC-230a.1 | Description of policies and practices to secure customers' protected health information (PHI) records and other personally identifiable information (PII) | <p>The Cigna Group's 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 &amp; 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:</p> <ul style="list-style-type: none"> <li>• PHI and Personal Information (PI) are collected only as necessary and through ethical means.</li> <li>• PHI and PI 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.</li> <li>• Wherever possible, the minimum amount of PHI and PI will be used or disclosed as necessary to accomplish the purpose of the permissible use or disclosure.</li> <li>• Every employee is responsible for protecting the personal information of individuals and complying with privacy policies.</li> <li>• The Cigna Group and its subsidiaries will not sell, rent or license PHI and PI unless authorized by the subject of the personal information or permitted by law to do so.</li> <li>• Internal sharing of PHI and PI 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 PI were collected, approval of the Privacy Council is required prior to sharing the PHI and PI.</li> <li>• 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 applicable 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 or regulatory agencies alleging potentially improper or unauthorized use or disclosure of PHI or PI. The Cigna Group will promptly investigate and remediate any reported cases of improper or unauthorized use or disclosure of PHI and PI, 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 <a href="#">Data Protection</a> section of this report for more information.</li> </ul> |

| Disclosure        | Description  | Response   |
|-------------------|--|--|
| 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. <a href="#">Please refer to the U.S. Department of Health &amp; Human Services Office for Civil Rights.</a>  |
| <b>HC-MC-240a</b> | <b>Access to Coverage</b>  |  |
| 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 84.4% for the 12 months ending December 31, 2025, for our Cigna Healthcare segment, as reported on page 43 of our 2025 Form 10-K.<br>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  | 2025 Corporate Impact Report, <a href="#">Innovation and Affordability</a> , page 11; <a href="#">Product Service and Quality</a> , page 18; <a href="#">Health Equity</a> , page 23   |
| <b>HC-MC-250a</b> | <b>Plan Performance</b>  |  |
| HC-MC-230a.5      | Description of plan performance and ratings for offered plan types, by region  | Our U.S. Healthcare plan ratings are available by market at <a href="https://reportcards.ncqa.org/healthplans">reportcards.ncqa.org/healthplans</a> . In 2025, five markets received a four-star or higher rating, and two health plans improved their rating over 2024.   |
| <b>HC-MC-260a</b> | <b>Improved Outcomes</b>   |  |
| 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 52% of our U.S. Healthcare risk-based enrollees are eligible to participate in Cigna’s Health Advisor® and Lifestyle Management programs. Looking ahead, we are transitioning our Health Advisor and Lifestyle Management programs into a new Cigna Healthcare Well-being Solution. Part of our Cigna 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 future reports. <sup>146</sup> |

<sup>146</sup> 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. 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.

| Disclosure        | Description   | Response   |
|-------------------|---|--|
| HC-MC-260a.4      | Discussion of initiatives and programs to maintain and improve enrollee health  | 2025 Corporate Impact Report, <a href="#">Innovation and Affordability</a> , page 11   |
| <b>HC-MC-450a</b> | <b>Climate Change Impacts on Human Health</b>   |  |
| 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 | <p>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, 5+ 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.</p> <p>Please see page 86 and our <a href="#">most recent CDP response</a> for further discussion of our climate-related risks and opportunities.</p> |
|                   | <b>Activity Metric</b>  |  |
| HC-MC-000.A       | Number of enrollees by plan type  | <p>The Cigna Group had approximately 18.1 million medical customers within our Cigna Healthcare segment. Data is reported by funding types and market segments. Refer to the following for additional information:</p> <p><a href="#">2025 Fourth Quarter Financial Supplement</a> ("Total Medical Customers"), page 7</p> <p><a href="#">2025 Form 10-K</a>, page 43</p>  |
| <b>SV-PS</b>      | <b>Professional &amp; Commercial Services</b>   |  |
| <b>SV-PS-230a</b> | <b>Data Security</b>  |  |
| SV-PS-230a.1      | Description of approach to identifying and addressing data security risks   | 2025 Corporate Impact Report, <a href="#">Data Protection</a> , page 54  |
| SV-PS-230a.2      | Description of policies and practices relating to collection, usage and retention of customer information   | 2025 Corporate Impact Report, <a href="#">Data Protection</a> , page 54  |

| Disclosure   | Description   | Response   |
|--|---|--|
| 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   |
| <b>SV-PS-330a Workforce Diversity &amp; Engagement</b> |   |  |
| 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                                 | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 65; <a href="#">Inclusion Within Our Workforce</a> , page 34 |
| SV-PS-330a.2   | (1) Voluntary and (2) involuntary turnover rate for employees   | Our 2025 voluntary turnover rate was approximately 9% and our involuntary turnover rate was approximately 15%.                       |
| SV-PS-330a.3   | Employee engagement as a percentage   | 2025 Corporate Impact Report, <a href="#">Human Capital Development</a> , page 37  |
| <b>Professional Integrity</b>                          |   |  |
| SV-PS-510a.1   | Description of approach to ensuring professional integrity  | 2025 Corporate Impact Report, <a href="#">Business Ethics and Compliance</a> , page 52   |
| <b>Activity Metric</b>                                 |   |  |
| 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 74.  |

# GRI INDEX

Statement of use: The Cigna Group has reported in accordance with the GRI Standards for the period January 1 to December 31, 2025.

**GRI 1 used:** GRI 1: Foundation 2021

| Disclosure  | Description  | 2025 Reference  |
|---|--|---|
| <b>GRI 2: General Disclosures 2021</b>              |  |   |
| <b>The Organization and its Reporting Practices</b> |  |   |
| 2-1   | Organizational details   | The Cigna Group   |
| 2-2   | Entities included in the organization's sustainability reporting | <a href="#">2025 Form 10-K</a> , 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                    | 2025 Corporate Impact Report, <a href="#">About This Report</a> , page 3  |
| 2-4   | Restatements of information                                      | Restatements due to methodology changes or other reasons are stated as footnotes throughout our Corporate Impact Report.  |
| 2-5   | External assurance   | <a href="#">Environmental Data Assurance Statement</a><br>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 <b>bold</b> typeface.   |
| <b>Activities and Workers</b>                       |  |   |
| 2-6   | Activities, value chain and other business relationships         | <a href="#">2025 Form 10-K</a> , Item 1: Business, page 1   |
| 2-7   | Employees  | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 65; Table 1, page 84<br>Fewer than 1% of our employees have non-guaranteed hours.   |
| 2-8   | Workers who are not employees                                    | As of December 31, 2025, The Cigna Group engaged approximately 40,000 non-employee workers globally through our third-party contingent labor management system. Of those, approximately 91% were engaged on a managed services or statement of work basis and 9% were engaged transactionally on a time and material basis. Our enterprise-wide non-employee workforce plays a critical role in delivering business outcomes, enabling scalability, innovation, and operational continuity through a broad range of labor models, including outsourced services, professional and technical expertise, managed services, and other externally sourced capabilities across the organization. |

| Disclosure        | Description   | 2025 Reference   |
|-------------------|---|--|
| <b>Governance</b> |   |  |
| 2-9               | Governance structure and composition  | 2025 Corporate Impact Report, <a href="#">Leadership and Accountability</a> , page 50<br><a href="#">2026 Proxy Statement</a> , page 30<br><a href="#">Corporate Governance Committee Charter</a>  |
| 2-10              | Nomination and selection of the highest governance body                     | <a href="#">2026 Proxy Statement</a> , page 14<br><a href="#">Board Corporate Governance Guidelines</a>  |
| 2-11              | Chair of the highest governance body  | 2025 Corporate Impact Report, <a href="#">Leadership and Accountability</a> , page 50<br><a href="#">2026 Proxy Statement</a> , page 31  |
| 2-12              | Role of the highest governance body in overseeing the management of impacts | 2025 Corporate Impact Report, <a href="#">Our Vision, Framework and Strategy</a> , page 8<br><a href="#">2026 Proxy Statement</a> , page 37  |
| 2-13              | Delegation of responsibility for managing impacts                           | 2025 Corporate Impact Report, <a href="#">Our Vision, Framework and Strategy</a> , page 8<br><a href="#">2026 Proxy Statement</a> , page 37  |
| 2-14              | Role of the highest governance body in sustainability reporting             | 2025 Corporate Impact Report, <a href="#">Our Vision, Framework and Strategy</a> , page 8<br><a href="#">2026 Proxy Statement</a> , page 37  |
| 2-15              | Conflicts of interest   | <a href="#">2026 Proxy Statement</a> , page 31   |
| 2-16              | Communication of critical concerns  | <a href="#">2026 Proxy Statement</a> , page 124  |
| 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.<br><a href="#">Board Corporate Governance Guidelines</a><br><a href="#">Corporate Governance Committee Charter</a> |
| 2-19              | Remuneration policies   | <a href="#">2026 Proxy Statement</a> , page 62   |
| 2-20              | Process to determine remuneration   | <a href="#">2026 Proxy Statement</a> , page 61   |
| 2-21              | Annual total compensation ratio   | <a href="#">2026 Proxy Statement</a> , page 104  |

| Disclosure                              | Description  | 2025 Reference   |
|---|--|--|
| <b>Strategy, Policies and Practices</b> |  |  |
| 2-22                                    | Statement on sustainable development strategy                                  | 2025 Corporate Impact Report, <a href="#">A Message From Leadership</a> , 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   | 2025 Corporate Impact Report, <a href="#">UNGC</a> , page 91   |
| 2-25                                    | Processes to remediate negative impacts  | <a href="#">Code of Ethics and Principles of Conduct</a>   |
| 2-26                                    | Mechanisms for seeking advice and raising concerns                             | <a href="#">Code of Ethics and Principles of Conduct</a><br><a href="#">Supplier Code of Ethics</a><br><a href="#">Anti-Corruption Compliance Policy</a><br><a href="#">EthicsPoint</a> (Ethics-Based Web Reporting) |
| 2-27                                    | Compliance with laws and regulations   | <a href="#">2025 Form 10-K</a> , Note 22 - Contingencies and Other Matters (Legal and Regulatory Matters), page 104  |
| 2-28                                    | Membership associations  | <a href="#">2025 Lobbying Activity and Political Contributions Report</a>  |
| <b>Stakeholder Engagement</b>           |  |  |
| 2-29                                    | Approach to stakeholder engagement   | 2025 Corporate Impact Report, Table 2, page 84   |
| 2-30                                    | Collective bargaining agreements   | Approximately 1% of our employees are covered under collective bargaining agreements.  |
| <b>GRI 3: Material Topics 2021</b>      |  |  |
| 3-1                                     | Process to determine material topics   | 2025 Corporate Impact Report, <a href="#">Our Vision, Framework and Strategy</a> , page 7  |
| 3-2                                     | List of material topics  | 2025 Corporate Impact Report, <a href="#">Our Vision, Framework and Strategy</a> , page 7  |
| <b>Climate Change and Emissions</b>     |  |  |
| 3-3                                     | Management of material topics  | 2025 Corporate Impact Report, <a href="#">Climate Change and Emissions</a> , page 44   |
| 201-2                                   | Financial implications and other risks and opportunities due to climate change | <a href="#">CDP</a> , C3: Disclosure of risks and opportunities  |

| Disclosure                    | Description  | 2025 Reference   |
|-------------------------------|--|--|
| 302-1                         | Energy consumption within the organization                 | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68<br><a href="#">CDP</a> , C7: Environmental performance - Climate Change |
| 302-2                         | Energy consumption outside of the organization             | See GRI 305-3 for related data.  |
| 302-3                         | Energy intensity   | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68   |
| 302-4                         | Reduction of energy consumption                            | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68   |
| 302-5                         | Reductions in energy requirements of products and services | Partially disclosed; 2025 Corporate Impact Report, <a href="#">Climate Change and Emissions</a> , page 44  |
| 305-1                         | Direct (Scope 1) GHG emissions                             | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68   |
| 305-2                         | Energy indirect (Scope 2) GHG emissions                    | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68   |
| 305-3                         | Other indirect (Scope 3) GHG emissions                     | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68   |
| 305-4                         | GHG emissions intensity                                    | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68   |
| 305-5                         | Reduction of GHG emissions                                 | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 68   |
| <b>Sustainable Operations</b> |  |  |
| 3-3                           | Management of material topics                              | 2025 Corporate Impact Report, <a href="#">Sustainable Operations</a> , page 46   |
| 303-1                         | Interactions with water as a shared resource               | <a href="#">CDP</a> , C2: Identification, assessment, and management of dependencies, impacts, risks, and opportunities                            |
| 303-2                         | Management of water discharge-related impacts              | <a href="#">CDP</a> , C2: Identification, assessment, and management of dependencies, impacts, risks, and opportunities                            |
| 303-3                         | Water withdrawal   | 2025 Corporate Impact Report, page 69<br><a href="#">CDP</a> , C9: Environmental performance—Water security  |
| 303-4                         | Water discharge  | <a href="#">CDP</a> , C9: Environmental performance—Water security   |
| 303-5                         | Water consumption  | <a href="#">CDP</a> , C9: Environmental performance—Water security   |
| 306-1                         | Waste generation and significant waste-related impacts     | 2025 Corporate Impact Report, <a href="#">Sustainable Operations</a> , page 47   |

| Disclosure                          | Description   | 2025 Reference   |
|-------------------------------------|---|--|
| 306-2                               | Management of significant waste-related impacts                               | 2025 Corporate Impact Report, <a href="#">Sustainable Operations</a> , page 47   |
| 306-3                               | Waste generated   | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 69   |
| 306-4                               | Waste diverted from disposal  | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 69   |
| 306-5                               | Waste directed to disposal  | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 69   |
| <b>Innovation and Affordability</b> |   |  |
| 3-3                                 | Management of material topics   | 2025 Corporate Impact Report, <a href="#">Innovation and Affordability</a> , page 11   |
| <b>Product Service and Quality</b>  |   |  |
| 3-3                                 | Management of material topics   | 2025 Corporate Impact Report, <a href="#">Product Service and Quality</a> , page 18  |
| 416-1                               | Assessment of the health and safety impacts of product and service categories | 2025 Corporate Impact Report, <a href="#">Product Service and Quality</a> , page 18<br><a href="#">Commitment to Quality</a> |
| 417-1                               | Requirements for product and service information and labeling                 | <a href="#">2025 Form 10-K</a> , Item 1: Business (Regulation), page 12  |
| <b>Health Equity</b>                |   |  |
| 3-3                                 | Management of material topics   | 2025 Corporate Impact Report, <a href="#">Health Equity</a> , page 23  |
| 203-2                               | Significant indirect economic impacts   | 2025 Corporate Impact Report, <a href="#">Health Equity</a> , page 23  |
| <b>Community Resilience</b>         |   |  |
| 3-3                                 | Management of material topics   | 2025 Corporate Impact Report, <a href="#">Community Resilience</a> , page 26   |
| 203-2                               | Significant indirect economic impacts   | 2025 Corporate Impact Report, <a href="#">Community Resilience</a> , page 26   |

| Disclosure                                  | Description  | 2025 Reference  |
|---|--|---|
| 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 2025 Corporate Impact Report, <a href="#">Community Resilience</a> , page 26. 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.   |
| <b>Employee Health, Safety and Vitality</b> |  |   |
| 3-3   | Management of material topics  | 2025 Corporate Impact Report, <a href="#">Employee Health, Safety and Vitality</a> , page 31  |
| 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 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 regular and casual U.S. employees are eligible to participate in the Cigna 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 2025 Corporate Impact Report, <a href="#">Supporting Women Throughout Their Health Journey</a> , page 21.  |
| 403-1                                       | Occupational health and safety management system   | 2025 Corporate Impact Report, <a href="#">Employee Health, Safety and Vitality</a> , page 33  |
| 403-2                                       | Hazard identification, risk assessment, and incident investigation                                 | <p>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.</p> <p>Risk assessment processes involve internal and external collaboration 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.</p> <p>Work-related accidents, injuries and illnesses are investigated to identify and ensure that corrective actions are taken to prevent recurrence.</p> |

| Disclosure | Description   | 2025 Reference   |
|------------|---|--|
| 403-3      | Occupational health services  | <p>Employees are informed of how they are to report a work-related injury or illness, with all information also available on our intranet. The Cigna Group's 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.</p> <p>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.</p> |
| 403-4      | Worker participation, consultation, and communication on occupational health and safety                       | 2025 Corporate Impact Report, <a href="#">Employee Health, Safety and Vitality</a> , page 33   |
| 403-5      | Worker training on occupational health and safety   | 2025 Corporate Impact Report, <a href="#">Employee Health, Safety and Vitality</a> , page 33   |
| 403-6      | Promotion of worker health  | 2025 Corporate Impact Report, <a href="#">Employee Health, Safety and Vitality</a> , page 31   |
| 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 must be observed by and complied with by all contractors in order to minimize the potential of injury or damage to contractor employees, The Cigna Group employees, 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  | 2025 Corporate Impact Report, <a href="#">Employee Health, Safety and Vitality</a> , page 33   |
| 403-9      | Work-related injuries   | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 65   |
| 403-10     | Work-related ill health   | The Cigna Group does not distinguish between work-related injuries and ill health in its safety incident rate.   |

| Disclosure                            | Description  | 2025 Reference  |
|---------------------------------------|--|---|
| <b>Inclusion Within Our Workforce</b> |  |   |
| 3-3                                   | Management of material topics  | 2025 Corporate Impact Report, <a href="#">Inclusion Within Our Workforce</a> , page 34  |
| 405-1                                 | Diversity of governance bodies and employees   | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 65  |
| 405-2                                 | Ratio of basic salary and remuneration of women to men                               | 2025 Corporate Impact Report, <a href="#">Inclusion Within Our Workforce</a> , page 36  |
| 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.  |
| <b>Human Capital Development</b>      |  |   |
| 3-3                                   | Management of material topics  | 2025 Corporate Impact Report, <a href="#">Human Capital Development</a> , page 37   |
| 401-1                                 | New employee hires and employee turnover   | 2025 Corporate Impact Report, <a href="#">Performance Tables</a> , page 67<br>Our 2025 voluntary turnover rate was approximately 9% and our involuntary turnover rate was approximately 15%.  |
| 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                                      | 2025 Corporate Impact Report, <a href="#">Human Capital Development</a> , page 39   |
| 404-2                                 | Programs for upgrading employee skills and transition assistance programs            | 2025 Corporate Impact Report, <a href="#">Human Capital Development</a> , page 39   |
| 404-3                                 | Percentage of employees receiving regular performance and career development reviews | Partially disclosed; 2025 Corporate Impact Report, <a href="#">Human Capital Development</a> , page 40  |
| <b>Leadership and Accountability</b>  |  |   |
| 3-3                                   | Management of material topics  | 2025 Corporate Impact Report, <a href="#">Leadership and Accountability</a> , page 50   |
| 415-1                                 | Political contributions  | <a href="#">Lobbying Activities and Political Contributions</a>   |
| <b>Business Ethics and Compliance</b> |  |   |
| 3-3                                   | Management of material topics  | 2025 Corporate Impact Report, <a href="#">Business Ethics and Compliance</a> , page 52  |

| Disclosure             | Description   | 2025 Reference   |
|------------------------|---|--|
| 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. As of January 2026, we completed assessments for 100% of our operations.  |
| 205-2                  | Communication and training about anti-corruption policies and procedures                      | 2025 Corporate Impact Report, <a href="#">Business Ethics and Compliance</a> , page 53   |
| 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.  |
| <b>Data Protection</b> |   |  |
| 3-3                    | Management of material topics   | 2025 Corporate Impact Report, <a href="#">Data Protection</a> , page 54  |
| 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. |

| Disclosure                      | Description  | 2025 Reference  |
|---------------------------------|--|---|
| <b>Responsible Supply Chain</b> |  |   |
| 3-3                             | Management of material topics  | 2025 Corporate Impact Report, <a href="#">Responsible Supply Chain</a> , page 61  |
| 203-2                           | Significant indirect economic impacts  | 2025 Corporate Impact Report, <a href="#">Responsible Supply Chain</a> , page 61  |
| 204-1                           | Proportion of spending on local suppliers  | The Cigna Group is a global health services company, and we work with suppliers based around the world. We are focused on developing and expanding access to small businesses and emerging suppliers from communities not fully reflected in or have had limited participation in the supply chain (certified business enterprises). In 2025, we achieved \$1.6 billion in spend with these suppliers. See more on page 62. |
| 308-1                           | New suppliers that were screened using environmental criteria  | 2025 Corporate Impact Report, <a href="#">Responsible Supply Chain</a> , page 62  |
| 308-2                           | Negative environmental impacts in the supply chain and actions taken   | Partially disclosed; 2025 Corporate Impact Report, <a href="#">Responsible Supply Chain</a> , page 62   |
| 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 regulations 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   | 2025 Corporate Impact Report, <a href="#">Responsible Supply Chain</a> , page 62  |
| 414-2                           | Negative social impacts in the supply chain and actions taken  | Partially disclosed; 2025 Corporate Impact Report, <a href="#">Responsible Supply Chain</a> , page 62   |

**Table 1: GRI 2-7 Employees  
(Global Workforce as of December 31, 2025)**

| Employee Type       | Female     | Male         | Total       |
|---------------------|------------|--------------|-------------|
| Full-time employees | 66%        | 31%          | 97%         |
| Part-time employees | 3%         | Less than 1% | 3%          |
| <b>Total</b>        | <b>69%</b> | <b>31%</b>   | <b>100%</b> |

| Employee Type       | United States | International | Total       |
|---------------------|---------------|---------------|-------------|
| Full-time employees | 85%           | 12%           | 97%         |
| Part-time employees | 3%            | Less than 1%  | 3%          |
| <b>Total</b>        | <b>88%</b>    | <b>12%</b>    | <b>100%</b> |

**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, Customer Transparency Report 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, Customer Transparency Report 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, Customer Transparency Report and Corporate Impact Report
- Company intranet, email
- In-person meetings
- 24/7 Ethics Help Line
- Healthy Workforce Network, including 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, Customer Transparency Report 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, Customer Transparency Report 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, Customer Transparency Report 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 (U.S. 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, Customer Transparency Report and Corporate Impact Report

## News media

- Press releases
- Social media
- Primary market research
- Desk-side briefings
- Annual Report, Proxy Statement, Customer Transparency Report 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, Customer Transparency Report 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, Customer Transparency Report 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, Customer Transparency Report and Corporate Impact Report

# CLIMATE-RELATED RISKS AND OPPORTUNITIES DISCLOSURE

With the ISSB and IFRS Sustainability Disclosure Standards marking the culmination of TCFD, we have re-titled this section of our report, but 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 [here](#).

## 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, 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 that 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, cyber-security, 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. The Head of Sustainability Core Team works with the Office of the Corporate Secretary to keep the entire Board apprised of relevant climate-related risks in addition to broader sustainability trends.

### 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 EVP, General Counsel and Corporate Secretary oversees the sustainability team, and supports the team in its work regarding climate-related strategy, including setting

and monitoring related targets, and assessing and managing related risks.

Our Corporate Impact and Sustainability Advisory Committee (Advisory Committee) 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 & Risk Officer, Chief Communications Officer, Vice President of Accounting, Head of Total Rewards, Head of Government Affairs, and Head of Investor Relations. It also includes, among others, our Global Workplace Managing Director, who oversees our facilities-related environmental sustainability strategy and initiatives, energy and emissions targets and reduction activities, and our Environmental Policy Statement.

We also have a Stakeholder Disclosure Committee that reviews our annual Corporate Impact Report, Proxy Statement, Customer Transparency Report, and other select external disclosures for accuracy and consistency. The Stakeholder Disclosure Committee includes senior leaders representing communications, internal audit, investor relations, financial planning and analysis, accounting, legal and compliance, and human resources.

Ultimately, the Advisory Committee, with support from our sustainability team, seeks to further integrate sustainability practices into 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. The Head of Sustainability Core Team 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.<sup>147</sup> (See more on page 7.)

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 do 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 employs 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 NGFS and IEA.

<sup>147</sup> 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.

## 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 | Scenario Description   | Physical Risks Assessed   | Description of Impact   |
|---------------|--|---|---|
| RCP 2.6       | RCP 2.6 is a more stringent pathway that limits temperature increases to between 1.5°C and 2°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), with a minimum threshold, or backstop, of \$50 million to ensure consistency and comparability across reporting years. In 2025, this was \$60 million. 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 \$60 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. |
| 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. |   |   |

## 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.  |

## 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 (ERM) 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 that 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 in order to achieve our operational sustainability targets (see page 45).

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 seen 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 also 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 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 page 23.

### 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 62).

### 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. For example:

- Corporate employer clients are increasingly interested in climate change and broader sustainability performance, which could result in reputation 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 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 above, 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 warmer world, we intend to develop one over the next two years. In the meantime, we have a strategic sustainability plan designed to reduce our carbon footprint and gain operational efficiencies. Furthermore, our climate-related targets provide us with a path to support long-term decarbonization of operations and the procurement of renewable energy (see page 45).

## 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 51.

## 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 & Compliance 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 and 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 Head of Sustainability Core Team 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 Head of Sustainability Core Team reports to the EVP, General Counsel and Corporate Secretary, and regularly presents to the Corporate Governance Committee and full Board on current sustainability initiatives and to inform 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 68 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 GHG emissions by 50% by 2030 from 2019 baseline. **[Achieved in 2024]**
- Achieve carbon neutrality for Scope 1 and 2 GHG emissions by 2040.
- Source renewable electricity for 100% of our global power needs by 2030.

We've submitted a refreshed, near-term Scope 1 and 2 emissions reduction target and near-term Scope 3, Category 15 emissions reduction target to the Science Based Targets initiative (SBTi) for validation, expected in 2026. See progress against our targets on page 45.

# UN GLOBAL COMPACT

The Cigna Group was the first U.S. health service company to sign on to the [UN Global Compact](#) in 2015. 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.

| Principle   | The Cigna Group Policies and Statements   | 2025 Performance and Approach  |
|---|---|--|
| <b>Human Rights</b>   |   |  |
| <b>1</b> Businesses should support and respect the protection of internationally proclaimed human rights.                         | <a href="#">Human Rights Policy Statement</a> , <a href="#">Supplier Code of Ethics</a>   | 2025 Corporate Impact Report, <a href="#">Inclusion Within Our Workforce</a> , <a href="#">Business Ethics and Compliance</a> , <a href="#">Responsible Supply Chain</a> |
| <b>2</b> Businesses should make sure that they are not complicit in human rights abuses.  | <a href="#">Human Rights Policy Statement</a>   | 2025 Corporate Impact Report, <a href="#">Inclusion Within Our Workforce</a> , <a href="#">Business Ethics and Compliance</a> , <a href="#">Responsible Supply Chain</a> |
| <b>Labor</b>  |   |  |
| <b>3</b> Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining. | <a href="#">Human Rights Policy Statement</a>   | 2025 Corporate Impact Report, <a href="#">Business Ethics and Compliance</a> , <a href="#">Responsible Supply Chain</a>  |
| <b>4</b> Businesses should uphold the elimination of all forms of forced and compulsory labor.                                    | <a href="#">Human Rights Policy Statement</a>   | 2025 Corporate Impact Report, <a href="#">Business Ethics and Compliance</a> , <a href="#">Responsible Supply Chain</a>  |
| <b>5</b> Businesses should uphold the effective abolition of child labor.   | <a href="#">Human Rights Policy Statement</a>   | 2025 Corporate Impact Report, <a href="#">Business Ethics and Compliance</a> , <a href="#">Responsible Supply Chain</a>  |
| <b>6</b> Businesses should uphold the elimination of discrimination in respect of employment and occupation.                      | <a href="#">Code of Ethics and Principles of Conduct</a> , <a href="#">Supplier Code of Ethics</a> , <a href="#">Equal Employment Opportunity</a> | 2025 Corporate Impact Report, <a href="#">Inclusion Within Our Workforce</a> , <a href="#">Business Ethics and Compliance</a> , <a href="#">Responsible Supply Chain</a> |
| <b>Environment</b>  |   |  |
| <b>7</b> Businesses should support a precautionary approach to environmental challenges.  | <a href="#">Environmental Policy Statement</a>  | 2025 Corporate Impact Report, <a href="#">Climate Change and Emissions</a> , <a href="#">Sustainable Operations</a> , <a href="#">CDP</a>                                |
| <b>8</b> Businesses should undertake initiatives to promote greater environmental responsibility.                                 | <a href="#">Environmental Policy Statement</a>  | 2025 Corporate Impact Report, <a href="#">Climate Change and Emissions</a> , <a href="#">Sustainable Operations</a> , <a href="#">CDP</a>                                |
| <b>9</b> Businesses should encourage the development and diffusion of environmentally friendly technologies.                      | <a href="#">Environmental Policy Statement</a>  | 2025 Corporate Impact Report, <a href="#">Climate Change and Emissions</a> , <a href="#">Sustainable Operations</a> , <a href="#">CDP</a>                                |
| <b>Anti-Corruption</b>  |   |  |
| <b>10</b> Businesses should work against corruption in all its forms, including extortion and bribery.                            | <a href="#">Code of Ethics and Principles of Conduct</a> , <a href="#">Anti-Corruption Policy</a>   | 2025 Corporate Impact Report, <a href="#">Business Ethics and Compliance</a>   |

# 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 2025, our Singapore colleagues volunteered with a local organization, [Children's Wishing Well](#), to support their [FRESH](#) (Fresh groceries for Every Student's Home) program.

Volunteers are paired with children from lower-income families to help them learn about nutrition, budgeting and decision-making at the grocery store. Additionally, we continue to acknowledge and try to reduce barriers around food insecurity as an SDOH. See page 25 for details.



## SDG 3: Good Health and Well-being

- Health Equity
- Innovation and Affordability
- Community Resilience
- [Evernorth Vitality Index](#)
- [Vitality in America](#)

We address good health and well-being in many ways through our business and The Cigna Group Foundation. For example, The Cigna Group Foundation committed to 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 26 for details. In Hong Kong, we supported free blood screenings and educational materials to raise awareness of diabetes through local NGO [Angel of Diabetics](#).



## SDG 4: Quality Education

- Community Resilience

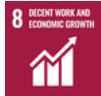
In Kuala Lumpur, colleagues accompanied local students to an interactive science center to learn about a variety of topics from rocket science to the laws of motion through hands-on exhibits and experiments. To further support their learning journey, each child received a school bag, shoes, water bottle and pencil case. In India, we piloted an initiative with two local NGOs to provide smart vision glasses to students with visual impairments. The glasses use assistive technology to improve accessibility.



## SDG 5: Gender Equality

- Inclusion Within Our Workforce
- [Pay Equity Commitment Statement](#)
- Health Equity
- Community Resilience

We support several nonprofits focused on women's health through The Cigna Group. For example, in 2025, we supported [Chick Mission](#), an organization helping young women diagnosed with cancer with options to preserve their fertility.



## SDG 8: Decent Work and Economic Growth

- [Human Rights Statement](#)
- Inclusion Within Our Workforce
- Business Ethics and Compliance
- [Supplier Code of Ethics](#)

Through The Cigna Group Foundation's Improving Veteran Health grant program, [Gulfstream Goodwill Industries, Inc.'s](#) Housing our Heroes project advances job readiness for Florida veterans facing trauma, substance use and economic instability. The program's wraparound model addresses key barriers to employment by stabilizing mental health, supporting housing security, and strengthening pathways to income and long-term self-sufficiency. Individualized case management promotes workforce engagement, employment readiness and lasting independence.



## 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 14 organizations focused on reducing health disparities in 2025 (see page 28). One such grant awarded to the Wilson-Gray YMCA Health Passport Program is helping expand access to culturally responsive wellness services for Hartford residents disproportionately impacted by chronic disease. Through a referral-based model, participants receive individualized fitness and nutrition support, with engagement and key health indicators—such as blood pressure and weight—tracked to measure improvements in access, participation and health outcomes.

In Dubai, employees volunteered with the [Special Needs Future Development Center](#), supporting young adults living with disabilities through an arts and crafts session that included painting, dancing and playing games. In Antwerp, employees partnered with a local charity to donate toys and clothes to those in need.



## SDG 12: Responsible Consumption

- Sustainable Operations
- [Environmental Policy Statement](#)

We promote responsible consumption through our food services efforts to reduce single-use plastic and food waste. See pages 47-48 for details and additional examples of how we're reducing waste.



## 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 2025, The Cigna Group has derived 78% of its global electricity needs from renewable sources.



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