

Independent Limited Assurance Statement to Cigna Corporation

ERM Certification & Verification Services Incorporated (“ERM CVS”) was engaged by Cigna Corporation (“Cigna”) to provide limited assurance in relation to the selected information set out below and presented in sections C4.1a, C4.2a, C5, C6.1, C6.3, C6.5, and C8.2a of the 2023 CDP Climate Change Questionnaire (the “Questionnaire”).

Engagement summary	
Scope of our assurance engagement	<p>Whether the 2022 information and data for the specified indicators listed below are fairly presented in accordance with the reporting criteria:</p> <p>GHG Emissions Indicators</p> <ul style="list-style-type: none"> • Scope 1 greenhouse gas (GHG) emissions (MT CO₂e) • Scope 2 greenhouse gas (GHG) emissions (location-based) (MT CO₂e) • Scope 2 greenhouse gas (GHG) emissions (market-based) (MT CO₂e) • Year on Year GHG Performance (2021 to 2022 Scope 1 greenhouse gas emissions) (percent) • Year on Year GHG Performance (2021 to 2022 Scope 2 location-based greenhouse gas emissions) (percent) • Performance towards GHG reduction target (2019 to 2022 Scope 1 and Scope 2 market-based greenhouse gas emissions) (percent)* • Total Scope 3 GHG emissions [metric tons CO₂e], comprised of the following categories: <ul style="list-style-type: none"> ○ Scope 3 GHG emissions: Category 3 – Fuel and Energy-related Activities ○ Scope 3 GHG emissions: Category 6 – Business Travel ○ Scope 3 GHG emissions: Category 7 – Employee Commuting <p>Energy Indicators</p> <ul style="list-style-type: none"> • Energy consumption (kWh) • Energy consumption from renewable sources (percent) <p>* ERM CVS did not assure 2019 data and therefore places reliance on Cigna’s data as presented in the 2019 Corporate Responsibility Report and CDP Climate Change Questionnaire as the basis of the percentage change calculation.</p>
Reporting period	The data covered by the assurance is the year January 1, 2022 - December 31, 2022.
Reporting criteria	<ul style="list-style-type: none"> • WBCSD/WRI GHG Protocol (2004, as updated January 2015) for the Scope 1 and Scope 2 GHG emissions • The WBCSD/WRI GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011) • Cigna’s internal reporting criteria and definitions
Assurance standard and level of assurance	<p>We performed a limited assurance engagement, in accordance with the International Standard on Assurance Engagements ISAE 3000 (Revised) ‘Assurance Engagements other than Audits or Reviews of Historical Financial Information’ and ISO 14064:3 for Greenhouse Gas data.</p> <p>The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.</p>
Respective responsibilities	<p>Cigna is responsible for preparing the Questionnaire and for the collection and presentation of the information within it, and for the designing, implementing and maintaining of internal controls relevant to the preparation and presentation of the selected information.</p> <p>ERM CVS’ responsibility is to provide conclusions to Cigna on the agreed scope based on our engagement terms with Cigna, the assurance activities performed and exercising our professional judgement. We accept no responsibility, and deny any liability, to any party other than Cigna for the conclusions we have reached.</p>

Our conclusion

Based on our activities, as described below, nothing has come to our attention to indicate that the 2022 data and information for the disclosures listed under 'Scope' above are not fairly presented in the Questionnaire, in all material respects, in accordance with the reporting criteria.

- Total Scope 1 GHG emissions: 14,566 MT CO₂e
- Total Scope 2 GHG emissions (location-based): 86,858 MT CO₂e
- Total Scope 2 GHG emissions (market-based): 59,664 MT CO₂e
- Year on Year GHG Performance (2021 to 2022 Scope 1 GHG emissions): 16%
- Year on Year GHG Performance (2021 to 2022 Scope 2 location-based GHG emissions): -12%
- Performance towards GHG reduction target (2019 to 2022 Scope 1 and Scope 2 market-based GHG emissions): -44%
- Total scope 3 GHG emissions: 114,373 metric tons CO₂e, comprised of the following categories:
 - Scope 3 GHG emissions: Category 3 – Fuel and Energy-related Activities
 - Scope 3 GHG emissions: Category 6 – Business Travel
 - Scope 3 GHG emissions: Category 7 – Employee Commuting
- Energy consumption: 300,497 kWh
- Energy consumption from renewable sources: 28%

Our assurance activities

Considering the level of assurance and our assessment of the risk of material misstatement of the Questionnaire a multi-disciplinary team of sustainability and assurance specialists performed a range of procedures that included, but was not restricted to, the following:

- Assessing the appropriateness of the reporting criteria for the selected information
- Interviews with management representatives responsible for managing the selected issues.
- Interviews with relevant staff to understand and evaluate the relevant management systems and processes (including internal review and control processes) used for collecting and reporting the selected disclosures.
- A review at corporate level of a sample of qualitative and quantitative evidence supporting the reported information.
- An analytical review of the year-end data submitted by all locations included in the consolidated 2022 group data for the selected disclosures which included testing the completeness and mathematical accuracy of conversions and calculations, and consolidation in line with the stated reporting boundary.
- Interviews with relevant staff and third parties to understand and evaluate the data management systems and processes (including IT systems and internal review processes) used for collecting and reporting the selected data; checking the calculations and assessing the local internal quality assurance processes.
- Confirming conversion and emission factors and assumptions used.
- Reviewing the presentation of information relevant to the scope of our work in the Questionnaire (C4.1a, C4.2a, C5, C6.1, C6.3, C6.5, and C8.2a) to ensure consistency with our findings.

The limitations of our engagement

The reliability of the assured information is subject to inherent uncertainties, given the available methods for determining, calculating or estimating the underlying information. It is important to understand our assurance conclusions in this context.

Our independence, integrity and quality control

ERM CVS is an independent certification and verification body accredited by UKAS to ISO 17021:2015. Accordingly we maintain a comprehensive system of quality control, including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements. Our quality management system is at least as demanding as the relevant sections of ISQM-1 and ISQM-2 (2022).

ERM CVS applies a Code of Conduct and related policies to ensure that its employees maintain integrity, objectivity, professional competence and high ethical standards in their work. Our processes are designed and implemented to ensure that the work we undertake is objective, impartial and free from bias and conflict of interest. Our certified management system covers independence and ethical requirements that are at least as demanding as the relevant sections of the IESBA Code relating to assurance engagements.

The team that has undertaken this assurance engagement has extensive experience in conducting assurance on environmental, social, ethical and health and safety information, systems and processes, and provides no consultancy related services to Cigna in any respect.

Other Matters - observations

We have provided Cigna with a separate management report with our detailed (non-material) findings and recommendations. Without affecting the conclusion presented above, we have the following key observation:

- Cigna must undertake a process to quantify their Scope 1 emissions associated with back-up and emergency generators, and refrigerants.

Beth C. B. Wyke

Beth Wyke
Head of Corporate Assurance Services
Malvern, PA

July 25, 2023

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ERMCVS

Independent Limited Assurance Statement to Cigna Corporation

ERM Certification & Verification Services Incorporated (“ERM CVS”) was engaged by Cigna Corporation (“Cigna”) to provide limited assurance in relation to the selected information set out below and presented in section W1.2h of the 2023 CDP Water Security Questionnaire (the “Questionnaire”).

Engagement summary	
Scope of our assurance engagement	Whether the 2022 information and data for the specified indicators listed below are fairly presented in accordance with the reporting criteria: Water <ul style="list-style-type: none">Total water withdrawal: third party sources (megaliters)
Reporting period	The data covered by the assurance is the year January 1, 2022 - December 31, 2022.
Reporting criteria	<ul style="list-style-type: none">Cigna's internal reporting criteria and definitions
Assurance standard and level of assurance	We performed a limited assurance engagement, in accordance with the International Standard on Assurance Engagements ISAE 3000 (Revised) ‘Assurance Engagements other than Audits or Reviews of Historical Financial Information’. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
Respective responsibilities	Cigna is responsible for preparing the Questionnaire and for the collection and presentation of the information within it, and for the designing, implementing and maintaining of internal controls relevant to the preparation and presentation of the selected information. ERM CVS’ responsibility is to provide conclusions to Cigna on the agreed scope based on our engagement terms with Cigna, the assurance activities performed and exercising our professional judgement. We accept no responsibility, and deny any liability, to any party other than Cigna for the conclusions we have reached.

Our conclusion

Based on our activities, as described below, nothing has come to our attention to indicate that the 2022 data and information for the disclosures listed under ‘Scope’ above are not fairly presented in the Questionnaire, in all material respects, in accordance with the reporting criteria.

- **Total water withdrawal: third party sources: 703.92 megaliters**

Our assurance activities

Considering the level of assurance and our assessment of the risk of material misstatement of the Questionnaire a multi-disciplinary team of sustainability and assurance specialists performed a range of procedures that included, but was not restricted to, the following:

- Assessing the appropriateness of the reporting criteria for the selected information
- Interviews with management representatives responsible for managing the selected issues.
- Interviews with relevant staff to understand and evaluate the relevant management systems and processes (including internal review and control processes) used for collecting and reporting the selected disclosures.
- A review at corporate level of a sample of qualitative and quantitative evidence supporting the reported information.
- An analytical review of the year-end data submitted by all locations included in the consolidated 2022 group data for the selected disclosures which included testing the completeness and mathematical accuracy of conversions and calculations, and consolidation in line with the stated reporting boundary.

- Interviews with relevant staff and third parties to understand and evaluate the data management systems and processes (including IT systems and internal review processes) used for collecting and reporting the selected data; checking the calculations and assessing the local internal quality assurance processes.
- Confirming conversion factors and assumptions used.
- Reviewing the presentation of information relevant to the scope of our work in the Questionnaire (W1.2h) to ensure consistency with our findings.

The limitations of our engagement

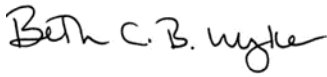
The reliability of the assured information is subject to inherent uncertainties, given the available methods for determining, calculating or estimating the underlying information. It is important to understand our assurance conclusions in this context.

Our independence, integrity and quality control

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