

Independent Limited Assurance Report 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 the 2023 Cigna Connects Corporate Responsibility Report ('the Report').

Engagement summary	
Scope of our assurance engagement	<p>Whether the 2023 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"> • Total Scope 1 greenhouse gas (GHG) emissions (MT CO₂e) • Total Scope 2 greenhouse gas (GHG) emissions (location-based) (MT CO₂e) • Total Scope 2 greenhouse gas (GHG) emissions (market-based) (MT CO₂e) • Year on Year GHG Performance (2022 to 2023 Scope 1 greenhouse gas emissions) (percent)* • Year on Year GHG Performance (2022 to 2023 Scope 2 location-based greenhouse gas emissions) (percent)* • Performance towards GHG reduction target (2019 to 2023 Scope 1 and Scope 2 market-based greenhouse gas emissions) (percent)* • Total Scope 3 GHG emissions (MT CO₂e) comprised of the following categories: <ul style="list-style-type: none"> • Category 1 – Purchased Goods & Services • Category 2 – Capital Goods • Category 3 – Fuel and Energy-related Activities • Category 4 – Upstream Transportation & Distribution • Category 6 – Business Travel • Category 7 – Employee Commuting • Category 15 – Investments <p>Energy Indicators</p> <ul style="list-style-type: none"> • Energy consumption (kWh) • Energy consumption from renewable sources (percent) <p>Water Indicators</p> <ul style="list-style-type: none"> • Water Withdrawals (ML) <p>*ERM CVS placed reliance on the external assurance conducted on Cigna's GHG Emissions data as presented in the 2019 Corporate Responsibility Report and CDP Climate Change Questionnaire as the basis of the percentage change calculation.</p>
Reporting period	January 1, 2023 to December 31, 2023.
Reporting criteria	<ul style="list-style-type: none"> • The GHG Protocol Corporate Accounting and Reporting Standard (WBCSD/WRI Revised Edition 2015) for Scope 1 and Scope 2 GHG emissions • GHG Protocol Scope 2 Guidance (An amendment to the GHG Protocol Corporate Standard (WRI 2015) for Scope 2 GHG emissions • The WBCSD/WRI GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011) • PCAF (2022). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Second Edition. • RE100 Technical Criteria • Cigna's internal reporting criteria and definitions
Assurance standards	<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' issued by the International Auditing and Assurance Standards Board 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 Report and for the collection and presentation of the information within it, and for the designing, implementing and maintaining of internal controls relevant to the preparation and presentation of the selected information.</p> <p>ERM CVS' responsibility is to provide a conclusion to Cigna on the agreed scope based on our engagement terms with Cigna, the assurance activities performed and exercising our professional judgement.</p>

Our conclusion

Based on our activities, as described below, nothing has come to our attention to indicate that the 2023 data and information for the disclosures listed under 'Scope' above are not fairly presented in the Report, in all material respects, in accordance with the reporting criteria.

Our assurance activities

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

- Evaluating the appropriateness of the reporting criteria for the selected information;
- Interviewing management representatives responsible for managing the selected issues;
- Interviewing relevant staff to understand and evaluate the management systems and processes (including internal review and control processes) used for collecting and reporting the selected disclosures;
- Reviewing of a sample of qualitative and quantitative evidence supporting the reported information at a corporate level;
- Performing an analytical review of the year-end data submitted by all locations included in the consolidated 2023 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;
- Evaluating the conversion and emission factors and assumptions used;
- Reviewing the presentation of information relevant to the scope of our work in the Report 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 work was undertaken at Cigna's head office. We did not undertake source data verification at any operated facilities.

Our independence, integrity and quality control

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

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

ERM CVS has extensive experience in conducting assurance on environmental, social, ethical and health and safety information, systems and processes, and provides no consultancy related services to Cigna in any respect.



Andrea Duque
Partner, Corporate Assurance
Malvern, PA

June 24, 2024

On behalf of:

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