

[00:05] **Intro/Outro Voiceover:** Welcome to Health Unscripted, brought to you by the Cigna Group, a podcast featuring real, raw conversations with some of the most knowledgeable experts in the healthcare industry.

[00:19] **Ellie Polack:** Welcome to the Health Unscripted podcast. My name is Ellie Pollock, and I'm the manager director of external affairs here at the Cigna Group. And out of the more than 70,000 employees that we have around the world, I consider myself the luckiest one today because I have the honor and privilege of sitting down with our very own chairman and chief executive officer. David Cordani to get a deeper understanding of who you are, what you believe and how you are bringing your vision for reshaping healthcare to life. So welcome, David.

[00:56] **David Cordani:** Thanks, Ellie. It's good to be with you today. I'm looking forward to it.

[00:58] **Ellie Polack:** All right, well, thank you. So let's get right to it to get us started, I've always been struck by the clarity and the vision that you bring to your role every day. So talk to me a little bit about purpose. What role does purpose have for you?

[01:15] **David Cordani:** So I think most people, if not all people, want to be part of something bigger than them in a lot of different ways. And when you think about that, that doesn't mean size. It means to what end? So to me, I fill in the word purpose relative to that, because you want to have an impact. At the end of the day, you want to have a positive impact. And when you think about our company, our company is a company that exists to help people around their health, around their vitality, around their life needs, at various stages of life. So to me, purpose is central to who we are. And therefore, more than a word, it needs to guide what you do. So, as an organization, to give you an example, when we all leaned into and learned a new word that we'll never forget, COVID. The world, in many ways stopped rotating, and norms stop being norms. Everybody was afraid. The uncertainty that existed, the dark tunnels that existed, that people were looking down from that standpoint, so purpose guided us as an organization to almost immediately fill a void that we saw from a societal standpoint, which was we stepped forward as an organization and said, we will cover all costs of COVID full stop, for those we serve. Candidly, we had no idea how much was going to cost. And as a publicly traded company, that's an anxious position to put yourself in. But we were guided by the purpose of the organization at that point in time. And at the end of the day, from an enterprise standpoint, the purpose helps you in the times when the headwinds are blowing a lot easier than when the tailwinds are blowing. On the personal side of life, having a broader purpose is important as well. We're blessed that we have children. We have two children, two wonderful children, one's in college, one's in high school. And in that, I mean, for your children to be able to boil it down to you want your children to be safe and happy, everything else is upside from that standpoint. And for us as parents, we've been able to actually have our children have purpose approach their life, whether it's activation initially through the March of Dimes or for the last decade plus through Achilles International, and see there's an opportunity to have a bigger impact and to be part of something bigger than any individual of being activated. So to me, purpose is really, really important. And on a final note, sometimes when you're maybe feeling a little bit overwhelmed or down, you actually can get resented on the purpose and find your fuel to drive forward.

[03:19] **Ellie Polack:** Personally in that regard. You've had this extraordinary career path and journey, but if you had to boil it down to only one, what is the most important lesson you think everyone should learn?

[03:33] **David Cordani:** So I've been very fortunate, and I remind myself of that sometimes. It's good luck that affords your opportunities in front of you. If I boil it all down to a single item, which is difficult, I think for me it's the Golden Rule treat people like you want to be treated. And if you could reground on that, whether it's in an ultra complex situation with, quote unquote, high profile individuals, or whether it's in a situation that may appear to, based on somebody's filters, to be more rudimentary or mundane, treating people like you want to be treated at the moment, being present and engaging and understanding. And that makes life a little bit more full from my point of view, because not losing track of A, how you're raised, but B, everybody's a human being first, and then everybody's playing a role, helping a team be successful, whether it's a team, an organization, or otherwise. But to me, it comes back to the Golden Rule time and time again. And slowing down to understand and treat people the way you want to be treated has been mission critical and the way I try to lead my life both personally and professionally.

[04:34] **Ellie Polack:** On a day like today, when you have an extremely busy and challenging schedule ahead of you, you always appear to stay focused on what's directly in front of you. And I'm curious, is there a specific phrase that you tell yourself or a Jedi mind trick that you do to help you reorient yourself, to help you achieve your goals?

[04:55] **David Cordani:** It's definitely not a Jedi mind trick. I try almost always, because it's never 100%, but it's pretty darn close to 100% to start my day with exercise. And no matter where I am traveling, no matter how tired I am, I find that that helps center me. And I'm able to absorb the news, the business news, the national news, the local news, wherever I am, and get my brain in the right place for what's ahead of me. The exercise also a little cleansing. Back to you're. Right. And today is actually one of those days where it's full of everything. The diversity of what's on my calendar today is immense to me. I've learned to compartmentalize and try to make sure that I'm present in the moment, and I'm focused on the most important thing at that moment. So I need to be present, but I also need to be mindful of what's around the corner for the benefit of the business, et cetera. But in a moment, being present, whether it's with a client, a coworker, partner, a community leader, I had a wonderful opportunity as I'll end with an anecdote, I had a wonderful opportunity to spend time with the leadership of a children's hospital a week and a half ago or so. And the opportunity was either to spend time telephonically, talking about some of their needs and some of the innovation, et cetera. I prioritized physically going and visiting with them. And it was incredibly valuable to spend time physically with the leadership. Understanding, see, feel, touch, understand. Some of the innovations are driving. So back to compartmentalize. Compartmentalize the moment, make sure you're in the moment, make sure you're treating people with the focus and the respect that's necessary, and then move on, as opposed to allow all the moving parts to overtake you.

[06:27] **Ellie Polack:** So, you talked a little bit at the Upfront about Achilles International and how it's something that you are involved with, that your children are involved with. We happen to be sitting in a room with a big t shirt from one of your races with Achilles International, and it just seems that this work is so fundamental to your livelihood. Can you talk a little bit more about Achilles and what it means to be part of a micro community?

[06:48] **David Cordani:** Sure. So, Achilles is an organization that has several decades since its birth, which was founded with the objective of helping people who are challenged or have disabilities to pursue goals. They tend to use physical activity as the mechanism running or hand cranking cycle, or push rim. Essentially, the recipe is helping individuals set a goal that may not deem to be attainable, support them, support them in a way, and then train for, prepare, and then overcome obstacles and achieve that goal. And then the recipe helps those individuals say, well, if I couldn't walk and now I can walk a five k or I couldn't run, now I could run a ten k, or if I couldn't do X and now I could do y, then you could ask the retort question what else could I do? And set the next goal, establish the goal, prepare for it, get some support, overcome obstacles, pursue that goal, ideally achieve that goal, and then the next goal, and the next goal. So it's a really powerful recipe. And the phrase microcommunity was a phrase that kind of hatched after experiencing multiple little vignettes, not little unimportant, little intimate with Achilles athletes or individuals, where you realize that the power of one or two, that micro community, in terms of helping an individual pursue something that seemed to be totally unattainable, just fundamentally unattainable. A double amputee running a marathon, who never ran a marathon when they were able bodied, seemed inconceivable. But seeing that and seeing the micro community or the power of one or two in the support mechanism was really powerful. And it applies obviously outside of Achilles as relates to support, helping, goal orientation, preparation, pursuit, et cetera. So it's a really powerful recipe, and I consider myself to be quite fortunate. Ironically, the Boston Marathon was yesterday, and our daughter, who's going to college in Boston, was trying to determine when certain Achilles athletes would be coming by her school so she could be present to cheer them on, which is kind of neat.

[08:50] **Ellie Polack:** So, on top of being a father, a CEO, an ultramarathoner and Achilles guide, you are also a New York Times bestselling author. Can you tell us a little bit about your book *The Courage to Go Forward*?

[09:04] **David Cordani:** Yeah, well, wonders never ceased, so I had the good fortune of co authoring the book with the founder of Achilles International. Again, the objective of that was trying to use stories, vignettes moments in time of Achilles athletes and telling life stories through their experiences. And I personally had the ability to participate with many, not all, in the book, as did the

founder, Dick Trom. And the objective there was again to share the stories. Allow for some people to reflect who read the book and benefit from the stories. Introduce a recipe, turn the pursuit of this into that recipe, that goal. Goal setting. Support the pursuit of the goals, the preparation, the overcoming obstacles, the achieving goals and then pursuing on a go forward basis. And then ideally, the book serves not only to amplify the wonderful stories of individuals who've gone on to tremendous life successes, whether it's a police officer, motivational speaker, triathlete, medal winning paratriathlete, et cetera, et cetera, et cetera, from that standpoint, but also by selling the book and having it out there, it benefits Achilles. So it's a virtuous cycle, people benefit. And I guarantee if someone goes and grabs the book and only reads two vignettes out of the book and dedicates a half hour to do so, you'll take away some life reflections and some life learnings and 100% of the proceeds benefits Achilles International that virtuous cycle to invest back in and feed that organization which is a global organization helping people from that standpoint. So it was a great, unique opportunity to tell those stories and ideally help people to pause and reflect as they read the book and learn from the many just brave individuals who've overcome so many obstacles.

[10:39] **Ellie Polack:** When I've read the book, it really is just the embodiment of vitality. So, switching gears for a little bit, in the past several months we have launched research and pioneered the concept that vitality is a next generation measure of health. We've proven that vitality is not just a sense of energy, but rather it's deeply rooted in one's overall physical and mental well being and it can be quantified over time. You and I have had lots of conversations about the science of vitality and I sense that in our earliest discussions you had an AHA moment. Is that true? And can you talk a little bit more about vitality and what that means from your viewpoint?

[11:27] **David Cordani:** So the AHA, nature, if we go back in time, we did a body of work four years ago around loneliness. In some ways loneliness is the opposite of vitality, right? It's essentially a net negative or net drain. And we're able to do with research, understand that loneliness impedes individuals from having their most full life, et cetera. And it could be a corollary to physical health events, mental health events, et cetera. We didn't follow on body of work relative to resilience one's ability to overcome obstacles and bounce back from challenges that we all know through life. Life throws curveballs at individuals or barriers at individuals to overcome that. And then maybe the AHA moment with vitality was the notion of that's the highest order definition of what we all aspire for. And if you remove yourself from the equation and you think about whether you're a parent and whether you care about your parents, whether you have a dear friend, what do you want for those you love and care for? You want them to have as full a life as possible and as completed life as possible and an unencumbered life as possible. And vitality is a mechanism to both articulate that. But Ellie, as you know, to actually measure it and then understand if it exists, how do you ensure that it continues to exist? Because we don't want to take things for granted. And if it doesn't exist, what are the impediments to it existing? And then how do you help an individual? How do you help an organization? How do you help a community, like a city, assess its level of vitality and then take steps to improve the level of vitality, which means it's thriving in a very different way and it's more full in a very different way. And lastly, if you're an employer, if you can measure the vitality of your employees and you could increase the vitality, what transpires? You have a more engaged workforce, you have a higher level of retention of your workforce, you have more productivity. That doesn't mean working more hours, it means more impact from your workforce. And there's a corollary to all that, which means you more likely than not have more delighted customers and higher revenue growth and more resource to invest in your virtuous cycle of what you're pursuing. So it's a mechanism for us to take the health conversation to another level. On a final note, we're also able through the measurement to determine that without health, without your health, you can't be vital. With your health and certain other things, you can pursue vitality. So it fits into our mission tangibly and it guides us to help, whether it's an individual we serve, an employer, a health plan, a governmental agency, a community, be it a town, a city or otherwise, a very specific guide to action through our now Evernorth vitality index.

[13:55] **Ellie Polack:** So, as a mission driven company, how is Cigna championing vitality across our organization?

[14:02] **David Cordani:** First, we take the concept and validate, as I noted, and we worked independently with research body and a thought leader in terms of a doctor and put the credibility attached to it. And then, as we thought to champion and carry it forward, the first thing we did is assimilate it within our organization and talk about it so our colleagues understand where it fits, how it

fits and how we're going to carry it forward. We then sought to take it to a community and we carried it tangibly into our vitality launch into a physical community. We didn't do a press release, et cetera. We went to a physical community with a diverse group of community leaders, from academia, through political leaders, through clinical leaders, through community leaders, through youth organizations, et cetera. To take the literal cross section of a community and then talk about vitality with external experts, motivational, resources and then a path forward from that standpoint. And then we seek to amplify that and carry it forward. So, for example, we're able to carry forward a multi year commitment through the Why because the Why creates a mechanism to help our youth come together in a safe environment to pursue a variety of items, not just physical activity, but safety and support, academic support in some ways, physical support in other ways, et cetera. So that's another tangible example of a multi year commitment to the Why. That's not a business objective of ours, it's a community objective of ours that's fueled by vitality. And through that multi year partnership we'll be able to see the vitality index move for subpopulations. So share it with our colleagues, guide our organization with tools, initiatives, the way we consult with clients and otherwise engage communities. And our first rollout was a very tangible cross section of leadership in a community, not just business. And we're intimate with business and passionate about business, but as I mentioned, faith, community, academic, political as well as business leaders and then carry it forward with other organizations such as the Y to pursue it. And it will guide us for many years to come now.

[15:56] **Ellie Polack:** So right now, for the first time in history, it's a really interesting time in business because we have five generations alongside each other in the workforce. What does that look like for employers and why is this important?

[16:13] **David Cordani:** Yeah. So I'm smiling a little bit that our listeners can't see, but maybe you can hear it in my tone. It means one of two things. It either means an oh, my God, this is really complicated, or it means, oh, my God, what a tremendous opportunity to have more leverage and more impact and more creativity and more diversity of thought, et cetera. Because as you think about the generations, the last two generations, more recent generations coming through the workforce, with the most recent being Generation Z, it's the most diverse generation we've seen. Measurably more diverse. And its social thought processes as well are much more diverse and much more activated from that standpoint. So if an employer of any size thinks about how do you retrofit and I'm using those terms on purpose. A different generation into a current ecosystem, you're probably going to have more friction versus not if an employer or an organization or team thinks about how can you embrace all the wonder and diversity that's coming in now from the fifth generation to be able to merge up within the order of you, articulate at the first generation, an employer to get the leverage out of all of the above. That's diversity in the broadest sense of the word. And how are you asking open ended questions versus closed ended questions? How are you trying to understand why some people think a certain way in terms of help me understand why you conclude that as opposed to telling somebody no. The answer is the following slowing down to be a good active listener, which is what I talk about all the time, is a critical skill of leaders to try to understand what somebody thinks and how they think are mission critical. And then lastly, as we talk about in the organization, in most cases working to seek the best answer as opposed to the right answer. The right answer is what I think is the right answer. Best answer is what we, a group of individuals, could adopt as our shared answer. And we will bring it to life and we will nurture it and we will innovate it and we will evolve it from that standpoint. So to me, this is another wonderful time where, on one hand, if you're resistant to change, it's going to create more friction. On the other hand, if you're fueled by challenge, opportunity, diversity, different thought process, there's more leverage or there's more impact by embracing the diversity of those five generations that exist in a workforce. But the caution is don't try to do it the same way you did it five years ago or ten years ago. You need to evolve. And if I end with the message, open ended, active listening, seeking to understand, and seeking to find kind of shared accountability relative to the best answers that teams could carry forward.

[18:39] **Ellie Polack:** So we've learned a lot about Generation Z and we've learned a lot through our research about how they're impacted by social connectedness and loneliness and resilience. And now Vitality, is there any advice that you have for up and coming Gen Z workers who are looking to aspire to achieve in the workforce?

[18:55] **David Cordani:** So the first question that's most important is when people are aspiring to something, it almost ties all the way back to the Achilles dialogue. When an Achilles athlete sets a goal, it's really important that it's their goal. And the goal is deeply rooted within of a desire to pursue

it. It's not someone else's goal. So if I can just share an anecdote, one of the Achilles soldiers that I veterans, that I had the ability to guide a double amputee through a half marathon at the end, said this other individual, another double amputee, said he can run a full marathon. Do I think he can? I said yes. I think he can. He said, okay, good. I want to run the Boston Marathon with you in three months. I said, no. I said, you're on a runner's high right now. That's not your decision. You need to think and reflect, and in 30 days, if you still want to do that and set that goal, give me a call and let's talk about it and why. And 30 days later, very structured individual called me and had very thoughtful consideration as to why that goal was important to him. And then we locked arms, went, and I had 100% confidence he would achieve something that is more than twice as difficult as a half marathon. Associating that back to career advice. Understand your goals, and if they're not clear, accept that. Understand your measures of success. Don't adopt other people's measures of success, be they monetary, be they power, be they prestige or otherwise, and find enjoyment in the art and act of learning. Because in many cases when people leave academics and enter the workforce, they think they're done learning and they start doing. You're just starting to learn. You're just learning differently from that standpoint. So reflect and be thoughtful around your goals, and if they're not clear, accept that. But be in pursuit of creating some clarity relative to that. Two, accept the notion of learning. Don't think you're done learning, you're just going to be learning in a very different way. Three, just like I said, in terms of the organization needs to be open minded relative to, in that case, the newer individual's thought process. The individual needs to be open minded and intellectually curious around the knowledge and thought process of an organization. Last anecdote, because I'm going long and this answer is when I first came to Cigna, I thought I knew a lot about healthcare. Back in 1991, eons ago, I realized I had a lot to learn. So I started essentially buying people a cup of coffee or sitting down and picking people's brains from a diverse set of backgrounds. And I realized I was kind of quilting together something over time, and I started enjoying it. I enjoyed all the learning along the way. So back to clarity of your goals. Understand if it's not clear. That's okay. Clarity unfolds. Over time, fall in love again with learning. Embrace and ask open ended questions of individuals that may have different experience of yours and realize you're on a journey of aggregating more thoughts, vignettes experiences, et cetera. And then find your own risk return balance. It's okay to take risks. It's okay to put yourself in uncomfortable positions, but realize that may increase a little bit of your anxiety. But more likely than not, you're going to come out the other side of it a little bit better for the learnings you're going to have.

[21:51] **Ellie Polack:** That is tremendous advice from a truly purpose driven CEO. So. Thank you, David. This has been an insightful conversation that gives us all a lot to think about. This brings us to the end of our episode of Health Unscripted. Thank you so much. And thank you to our listeners for tuning in.

[22:09] **David Cordani:** Thanks, Ellie.

[22:15] **Intro/Outro Voiceover:** Thank you for listening to this episode of Health Unscripted, brought to you by The Cigna Group. If you enjoyed today's show, please take a moment to subscribe wherever you get your podcast.