



Cigna Connects:

2019 Corporate Responsibility Report





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The Power of Connections

Cigna Connects, our approach to corporate responsibility, aligns with our mission by making powerful connections that positively impact the health of people, communities and the environment. Through Cigna Connects we aim to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference around critical health topics.



Being a good corporate steward is a really important part of who Cigna is as a corporation. We're mission-based and we're performance based. Being committed to corporate stewardship, volunteerism, diversity and inclusion, and looking at multiple stakeholder needs, are important parts of who we are today and who we will be in the future.

Watch the [video](#) from David M. Cordani, President and CEO of Cigna.

Why is corporate responsibility important to Cigna?

We're a global health service company and in the pursuit of our mission, which is to improve people's health, well-being and peace of mind, being a responsible corporate steward is mission-critical to us. We're proud to have issued our seventh consecutive corporate responsibility report, demonstrating that we have a variety of stakeholders to serve and each one of those stakeholders are important; from our customers, our clients, our physician partners, our co-workers, our communities, and the like. So, it's really an important part of who we are and the mission we pursue every day.

How does Cigna deliver on its mission?

We started out early as an organization, relative to the industry on how we partner with physicians. Seeking to partner and working differently around improving their patients' health, our customer's health, each and every day. And that has served us really well for over a decade in terms of improving quality of life, improving clinical quality, and improving affordability. On the pharmaceutical side, we were first to step forward relative to the insulin challenge that many Americans face in the United States relative to affordability, with the [Patient Assurance Program](#), that makes it affordable, simple and predictable. And, then lastly, an example is taking some of the most expensive interventions in the world, the more sophisticated gene therapies, and forming a new not-for-profit organization that is transparent for others to engage in, [Embarc Benefit Protection](#), to take those expensive gene therapies and make them more broadly available and then provide financing piece of mind for employers or governmental entities around that.

How does Cigna give back to the community?

We have a responsibility to make a difference in the communities we work, serve, and play in. So, that takes place through a variety of means. For example, our colleagues have the ability to get an additional eight hours off to - to contribute to volunteerism. Secondly, at any given point in time, we have between 10 and 20 coworkers who are on a sabbatical, relative to being community ambassadors and we preserve their position while they're away, we pay them their salary and their benefits, and we give them a stipend to pursue that activity. And then lastly, as an example through our foundation, we provide resources - both financial and then human support resources to provide some community support. For example, dealing with food insecurity for our children, as well as services for our veterans, whether it's through a veteran support line or volunteerism supporting both physically able and physically challenged veterans from that standpoint.

Why is it important for Cigna, or any company, to focus on the environment?

We think everybody has a responsibility to focus on the environment. The environment actually has an impact on our sense - sense of quality of life. So, it's on mission in terms of health, well-being, and peace of mind, but we also think we have just a responsibility to make sure we tend to the environment, not just for the present, but for the next generation. So, as part of that, the way in which we even occupy our buildings, make sure our buildings are green, make sure we evolve our energy consumption standards, and our waste production standards are all in line with best practices relative to being a good environmental steward.

Why does Cigna embrace diversity and a diverse workforce?

Diversity is quite important to us and when we talk about diversity we mean it in all dimensions, from an inclusion standpoint, diversity of opinion, diversity of life experience, et cetera. We have about 170 million customer relationships around the world, so ensuring that our workforce in the broadest sense of the word is diverse is important for both philosophical reasons, but also to serve those 170 million customer lives around the world. So, it's something that transcends who we are and what we do each and every day. And, lastly as an example, me as the CEO of the corporation, I signed on to the [CEO Action Pledge](#) relative to diversity and inclusion to demonstrate my own personal commitment relative to that, that is reinforced by the actions of the corporation as well.

Final thoughts

Being a good corporate steward is a really important part of who we are as a corporation. We're mission-based and we're performance-based. So, whether it comes through corporate stewardship, volunteerism, diversity and inclusion, looking at multiple stakeholder needs, we think that's an important part of who we are today and who we will be in the future.

About this Report

Cigna's first annual Corporate Responsibility Report since its combination with Express Scripts illustrates our combined company's environmental, social, and governance (ESG) approach and the value of our integration.

The structure of this report reflects our ESG framework, "Cigna Connects," which consists of three focus areas that are material to our business, align with our mission, and create shared value: Health and Well-Being, Environment, and Responsible and Inclusive Business. This report covers the period of January 1 through December 31, 2019, and unless otherwise noted, performance data includes Cigna and Express Scripts combined data. Forward-focused comments will also be provided to help show the trajectory of our work. The report addresses the parent company, wholly owned subsidiaries, and joint ventures comprising U.S. and international subsidiaries' operations. The report reflects no material changes from the previous period in topic boundaries.

Reporting Guidelines

The [Global Reporting Initiative](#) (GRI) is the most widely accepted framework for sustainability reporting. This document has been prepared in accordance with the GRI Standards: Core option. The preparation of this report considered all GRI Principles for sustainability reporting, including guidelines for Principles for Defining Report Content and Report Quality. The process for defining content and boundaries reflects the company's previous reporting practices, feedback from stakeholders, and discussions with leading internal and external subject matter experts. A [GRI Index](#) has been included to direct

readers to the report's general standard disclosures and specific standard disclosures for material topics.

United Nations Global Compact

Cigna was the first U.S. health insurance company to sign on to the [United Nations Global Compact](#) (UNGC). As a signatory to the UNGC since 2015, we are committed to living out the Compact's ten principles in our everyday business operations. In this report, we provide our annual communication on progress (COP), as well as the activities undertaken to advance the principles of the UNGC. We also include a [UNGC Index](#) tab, which cross-references the ten principles with annual updates on our management approach and how our company addresses the principles.

Invitation to Dialogue

This report is intended to enhance lines of communication with our stakeholders – creating opportunities to better respond to emerging areas of interest and further add value. Please reach out to us at cignconnects@cigna.com with any thoughts, feedback, or questions.

Print Or Save Reports

[2018 \[PDF\]](#)

[2017 \[PDF\]](#)

[2016 \[PDF\]](#)

[2015 \[PDF\]](#)

*This report covers calendar year 2019 unless otherwise noted, and 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 Cigna's current expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as "believe," "expect," "plan," "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 Cigna's Annual Report on Form 10-K for the year ended December 31, 2019 and Cigna's other filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of www.cigna.com. Cigna 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. The characterization of items identified throughout this report as "material" should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.



Responsible Business

We connect with stakeholders to better understand what's most important to them and how to work together toward the goals of bringing positive changes to society and achieving responsible, inclusive global growth.

Cigna's relationships with stakeholders are built on trust. We earn, build, and keep this trust through responsible business practices and good corporate governance. These trusting relationships help us to better understand what's most important to stakeholders and how to work together toward the goal of bringing positive changes to society and achieving inclusive, responsible global growth.

Strategy and Key Issues

The Power of Connections

Cigna Connects, our environmental, social, and governance (ESG) approach, aligns with our mission and role as an integrated health care company by making powerful connections that positively impact the health of people, communities, and the environment. Through Cigna Connects, we aim to serve as a catalyst of action and a convener of stakeholders who can together make a difference in matters of critical importance to the health care community.

Our commitments and societal impact make us a partner that our clients, customers, and patients can be proud to stand beside.

Cigna Connects Key Issue Areas

Our Cigna Connects corporate responsibility platform is focused on three key issue areas: Health and Well-Being, Environment, and Responsible and Inclusive Business.

Within each issue area, we aim to apply our health services expertise, resources, and innovative thinking to help solve complex challenges globally and within important markets. These key issues are also interrelated and mutually reinforcing.



Health and Well-Being

Cigna is committed to building a better, more sustainable health care system by lowering health risks, fostering health equity, improving health status, promoting preventative health interventions, and focusing on whole person health.

Where we focus our resources and attention:

Topics	Objectives
Sustainable Health Care Systems	Improve access, cost, and quality to build a more affordable, simple, and predictable health care system.
Whole Person Health	Treat the whole person – body and mind – to keep people healthy, identify and minimize health risks, and ensure quality treatment for those with chronic and acute conditions.
Health Equity	Pursue the elimination of health disparities resulting from systematic disadvantages due to differences in gender, race, ethnicity, education, literacy, income level, language, culture, age, sexual orientation, disability, or geographic location.
Health Promotion and Disease Prevention	Promote wellness and prevent illness – moving our system from sick care to health care through Cigna’s client services , community outreach , and employee wellness programs .
Investing in the Health of Communities	Apply our resources and expertise in an ongoing effort to support community health and convene a broad range of stakeholders – businesses, governments, nonprofits , health care professionals, delivery systems, and residents – to drive innovative solutions.



Environment

As a company whose mission is to improve the health, well-being, and peace of mind of those we serve, we take a precautionary approach to our environmental sustainability efforts. We believe that environmental stewardship also makes sound business sense, as we are able to identify new efficiencies and make strategic investments that reduce our operating costs.

Where we focus our resources and attention:

Topics	Objectives
Sustainable Operations	Work towards our 2020 environmental performance targets and set next generation targets that will make meaningful change.

Where we focus our resources and attention: (Cont.)

Topics	Objectives
Planetary Health	Participate in and support discussions about climate change – specifically the connection between planetary health and human health; and manage risks and opportunities associated with climate change and resource scarcity.
Community Resilience	Support communities impacted by extreme weather events and pandemics through our Customer Disaster Response Program , Employee Assistance Program , Disaster Resource Center , on-site Critical Incident Support, charitable contributions for relief efforts, COVID-19 Resource Center , and waiving of customer cost sharing and co-pays for COVID-19 treatment .



Responsible and Inclusive Business

Our proactive engagement with stakeholders allows for mutual learning and supports our dual goals of bringing positive changes to health care systems and achieving responsible, inclusive global growth.

Where we focus our resources and attention:

Topics	Objectives
Human Capital	Provide new and legacy Cigna employees with training and resources that offer continuous learning and development opportunities while also merging company cultures by adopting a common set of values to guide our behaviors.
Diversity and Inclusion	Treat every employee with respect and foster a culture of inclusion and equity by taking an active, strategic approach to appreciate our individual and collective experiences, different ways of thinking, and diverse communication styles.
Supply Chain Management	Execute Cigna's new Sustainable Supply Chain program designed to improve environmental performance through responsible purchasing decisions. Additionally, continue to grow Cigna's Supplier Diversity Program.
Stakeholder Engagement	Foster mutual learning through continual, proactive, and transparent communication with stakeholders in local and global markets.
Human Rights	Champion and protect human rights through our practices and policies in support of the United Nations Guiding Principles on Business and Human Rights [PDF] and the International Labor Organization's Fundamental Principles and Rights at Work .

Ethics, Integrity, and Human Rights

People want to interact with companies that they trust. At Cigna, we focus on earning, building, and maintaining the trust of our customers, clients, employees, business partners and regulators. The more personal the topic, the more important trust is – and we recognize that health care is a very personal topic.

Conducting business ethically is critical to Cigna's continued success as a business. To us, that means more than just obeying laws and regulations. It means meeting consistent standards of integrity in everything that we do. Our ethics, compliance, and employee relations teams play a critical role in driving ethical behavior and values throughout the company by creating a culture that is designed to help employees meet their responsibilities to be ethical corporate citizens and support the dignity of workers across our value chain.

Codes of Ethics and Principles of Conduct

Our [Code of Ethics and Principles of Conduct](#) is the foundation for our unwavering commitment to integrity, compliance, and ethical conduct. Since the merger with Express Scripts in late 2018, the compliance and ethics teams worked to prepare an updated and refreshed Code, applicable to all employees, officers and directors, as well as consultants, suppliers, volunteers, interns and trainees, and those who work with us under collective bargaining agreements.

Cigna's updated Code was approved by Cigna's Board of Directors in 2019, it became effective in 2020 and it reflects Cigna's updated values and mission.

Similar to the legacy Cigna Code, the refreshed Code addresses key topics, including conflicts of interest; full, fair and accurate reporting; protection of private, sensitive or confidential information; insider trading; and adherence to laws and regulations affecting the conduct of Cigna's

business, as well as Cigna's prohibition on retaliation against any individual who, in good faith, reports violations of company policy or unlawful conduct. The updated Code also incorporates language for Express Scripts business lines, including expanded language for Government Business lines and reporting fraud, waste, and abuse. In addition, the Code satisfies the listing requirements of the New York Stock Exchange, which mandate that a code of conduct address at minimum conflicts of interest; corporate opportunities; confidentiality; fair dealing; protection and use of company assets; compliance with laws; rules and regulations; and reporting of illegal or unethical behavior.

Cigna's Code is published in Arabic, Chinese (Simplified and Traditional), Dutch, English, French, French Canadian, Indonesian, Italian, Korean, Spanish, Thai, and Turkish. Although our Code covers suppliers, Cigna also has a [Supplier Code of Ethics \[PDF\]](#), which we include in our standard supplier contracts. Both of these codes sets forth four basic ethical principles, including compliance with all applicable laws; rules and regulations; avoidance of conflicts of interest; protection of company assets; and a commitment to behave ethically.

A Strict Stance against Bribery and Corruption

Cigna's emphasis on doing business ethically and with integrity means we take anti-corruption compliance very seriously. Moreover, the legal requirements in the vast majority of the countries in which Cigna does business prohibit improper payments to government officials. In many cases, government officials include obvious parties like the regulators who oversee Cigna's business, but also less obvious parties like employees of public hospitals with whom we work on a regular basis.

As part of our Code, it is Cigna's policy to conduct business ethically and to prohibit bribery of government officials in connection with the conduct of its business throughout the world. It is Cigna's policy to avoid any conduct that creates even the appearance of improper interaction with a government official or commercial business. Indeed, Cigna's policy prohibits the use of business gifts, meals, and entertainment which improperly influence or create the appearance of improperly influencing employees, customers, suppliers, or others doing business with Cigna.

Cigna also maintains an anti-corruption policy, which covers specific topics related to anti-corruption. Bribery of government officials is illegal under the United States (U.S.) Foreign Corrupt Practices Act ("FCPA"), the U.K. Bribery Act, the Chinese Anti-Unfair Competition law, and the laws of many other countries in which we conduct business (collectively, the "Anti-Corruption Laws"). Violations of these laws subject Cigna and its employees to potential criminal and civil liability, as well as reputational harm. As such, it is the Company's policy that Cigna and all of its wholly owned or controlled subsidiaries, joint ventures, directors, officers, employees, agents, and representatives must comply with the spirit and letter of all Anti-Corruption Laws at all times.

Cigna strictly prohibits facilitation payments. Facilitation payments, also known as "expediting payments" or "grease payments," are payments made to induce foreign officials or political parties to perform routine functions that they are otherwise obligated to perform. Examples of such routine governmental functions include issuing licenses, granting permits, and installing telephone lines.

Cigna recognizes that its personnel may confront situations where payment is demanded to avoid physical harm. In these very limited circumstances, "Personal Safety Payments" may be made. Only where there is an imminent threat to the health or safety of Cigna personnel, may a Personal Safety Payment be made without prior approval. After a Personal Safety Payment has been made, it should be reported immediately to an International Compliance Officer as we report any such payments in our books and records.

Cigna is also a member of TRACE International, a globally recognized anti-bribery business organization.

Enterprise Compliance and Ethics Oversight

Cigna's Enterprise Compliance organization and the Ethics Office continues to reinforce our culture of integrity and compliance with our business partners. We continue to stress both the duty that employees have to report actual or suspected misconduct as well as Cigna's strong prohibition against retaliation. As part of these efforts, we launched a communication strategy to help the organization understand the role of the Ethics Office and the investigation process. Videos discussing Cigna's anti-retaliation policy were created and shared to further emphasize our strict policy against retaliation when someone reports an ethics or compliance concern in good faith.

Since 2018, Cigna has maintained a dedicated Chief Ethics Officer role, who reports directly to our Chief Compliance Officer. Additionally, as part of the integration we made enhancements to our core compliance controls and our risk reporting processes. The compliance organization continues to engage with their business partners to review compliance requirements and conduct compliance risk reviews. These reviews are reported to the Enterprise Compliance Risk Officer and shared with Enterprise Risk Management for reporting purposes. Reporting and oversight at the highest level of the organization are achieved through regular meetings of the Chief Compliance Officer and General Counsel with the Audit Committee of the Board of Directors to inform them of key compliance topics.

In 2019, the Board of Directors established a Compliance Committee that oversees our key compliance and ethics programs, including compliance with the laws and regulations that apply to our business operations, such as data privacy and U.S. federal and state health care program requirements. The Compliance Committee is advised of any significant investigative matters. In addition, at least once annually, the Chief Ethics Officer presents, In addition, at least once annually, the Chief Ethics Officer presents, to the Compliance Committee of the Board, an overview of ethics-related milestones and priorities, as well as an overview of ethics and compliance concerns reported to the Ethics Office and the [Ethics Help Line](#). In addition, on a quarterly basis, the Ethics Office prepares operational reporting regarding ethics and compliance concerns reported to the Ethics Office and the Ethics Help Line, in order to identify potential risk areas and evaluate any training and awareness needs.

This reporting occurs at the enterprise level, at the legacy company level (Cigna, Express Scripts, and eviCore), and at the level of Cigna's four primary business lines: Health Services, U.S. Commercial, Government Business and International Markets. Among other things, our operational reporting tracks:

1. Overall Ethics Help Line volume, broken down by category (i.e., the volume of reports relating to compliance concerns; ethics inquiries; employee relations/human resources issues; data privacy concerns, etc.);
2. The type of allegation raised (e.g., concerns regarding potential fraud; waste and abuse; conflicts of interest; disclosure of confidential information; misuse of resources; etc.);
3. The volume of matters that were substantiated and unsubstantiated;
4. Any disciplinary actions taken (i.e., the volume of verbal warnings, written warnings, and terminations);
5. The number and type of matters referred to Legal/Litigation;
6. Anonymity rates (i.e., the number of matters submitted anonymously vs. the number submitted by an identified reporting individual); and
7. Average time to close data.

Ethics Training and Employee Engagement

We train all new employees on our Code and all employees affirm their adherence to the Code on an annual basis. We have also continued to design training courses that provide a more role-based approach to learning and include engaging and interactive content for learners. We also train our Board of Directors on their obligations under the Director Code of Conduct and the Code.

Cigna maintains a robust compliance and ethics communications calendar to emphasize the critical part that compliance and ethics play in Cigna's business operations, and to inform employees about the resources available to them. To convey our leadership's commitment to the program and to our core value of acting with integrity, Cigna business leaders and the Enterprise Compliance organization communicate directly with employees throughout the year using emails, articles, and videos. The content emphasizes the importance of ethics and compliance, with a particular focus on how a strong ethical culture helps Cigna succeed as a business.

Cigna continues to develop new training models and content to ensure that educational initiatives resonate with and are understood by its employees.

In 2019, a Compliance Training Council was established to review and develop new compliance training for all employees in 2020. Cigna regularly updates and tailors its trainings, communications, and awareness campaigns, with a combination of virtual, live, and other formats to ensure that its ethics and compliance training has broad reach and appeal.

Global Anti-Corruption Reporting, Training, and Risk Management

All Cigna employees, as well as our Board of Directors, are trained on anti-corruption and compliance policies and their implementation during the onboarding process. In addition, certain employees are designated to receive further training on anti-corruption principles and on Cigna's anti-corruption policy based on their roles. Similarly, employees working in higher-risk business units or geographies receive in-person anti-corruption training. Employees are required to report any request for an improper payment by a government official to the Compliance Organization and have an affirmative duty to report actual or potential violations of Cigna's anti-corruption policy or the Anti-Corruption Laws, whether by employees or third parties, to our Compliance Organization. Third parties outside of the U.S. are assessed on a risk-based basis. All parties agree to anti-corruption contract language and higher-risk parties are subjected to additional due diligence.

As a large global enterprise operating in more than 30 countries and employing a multi-lingual workforce, there are inherent challenges that we face around corruption. As a result, we take a proactive stance, anticipating and addressing challenges before they become emergent. For instance, we continuously scope emerging FCPA risks in new markets, like Africa and the Middle East. In 2019, our European compliance team responded to the likelihood of Brexit by rolling out a new suite of policies, including a new anti-corruption policy that complies with the UK Bribery Act. We also work diligently to promote a culture of compliance across the enterprise and are continually raising awareness of risks related to corruption, specifically as it relates to Cigna's lines of business and geographies. This is typified by the monthly anti-corruption and compliance section in our International Markets newsletter.

As we acquire new businesses, we work to integrate them into our global compliance program and our anti-corruption management process. As noted above, in late 2018, the Board of Directors established a Compliance Committee to oversee our key compliance and ethics programs. The Committee meets five times per year and receives quarterly reports from the Global Compliance Officer, including an annual report on Cigna's anti-corruption program and compliance risks.

Integrity in Human Rights and Labor

Cigna supports fundamental human rights for all. While national governments bear the primary responsibility for upholding human rights, we strive to protect human rights through our practices and policies and by complying with the laws of the countries in which we do business. Our commitment to human rights is guided by the laws of the U.S. governing human rights as well as the following international documents:

- › [United Nations Guiding Principles on Business and Human Rights \[PDF\]](#)
- › [International Labor Organization's Declaration on Fundamental Principles and Rights at Work \[PDF\]](#)

Cigna is also a participant in the [UN Global Compact](#) and supports the [ten principles](#) set out in this framework.

In 2019, Cigna refreshed its Human Rights Statement, which is overseen by the Corporate Governance Committee [PDF] of the Board of Directors, to reflect our expanded understanding of Human Rights.

Our company's updated Human Rights Statement addresses human rights within the context of:

Communities	We strive to be a responsible corporate citizen and create a positive impact in the communities where we operate through environmental stewardship , employee engagement , advocacy around access to healthcare and health equity , and charitable contributions .
Employees	We expect our employees to act lawfully toward colleagues, vendors, suppliers, customers, and business partners as outlined in our Code of Ethics and Principles of Conduct . Our respect for human rights is reflected in our labor practices, diversity and inclusion, comprehensive discrimination and harassment policies, workplace health and safety, and strict prohibition of child labor, forced labor, and human trafficking. We take an active, affirmative approach to ensure an appreciation of our individual and collective experiences, different ways of thinking and diverse communication styles. Cigna is committed to treating every employee with respect and protecting their human rights. Cigna does not discriminate in hiring, promotions, salary, or any other terms or conditions of employment nor do we tolerate any form of harassment, whether verbal or physical.
Vendors, Suppliers, and Business Partners	Our Supplier Code of Ethics addresses integrity in human rights and labor and describes our expectations in the areas of community, child labor, human trafficking, forced labor, wages and working hours, health and safety, freedom of association, non-discrimination, and harassment prevention.

In 2019, we reviewed and harmonized over 100 Express Scripts and Cigna policies related to protecting employees' human rights. We actively monitor employee complaints and grievances and produce quarterly trend reports to identify potential issues or locations where additional actions may be required. We also provide manager trainings on topics, such as respecting employees' rights and organized labor through our Cigna University curriculum. Additionally, we post notices informing employees about their rights to unionize and enter into collective bargaining agreements. At present, we have eight collective bargaining agreements with four unions located in the U.S. and Belgium. Our unionized employees comprise 2% of our workforce.

Whistleblower Protection and Addressing Reports of Potential Misconduct

Cigna maintains and communicates its policy that strictly prohibits retaliation against anyone who reports, in good faith, suspected violations of Cigna's Code, principles, or other compliance concerns. Additionally, if employees participate in an investigation of related matters, they will not be subject to retaliation. Cigna employees who engage in retaliation are subject to disciplinary action up to, and including, termination of employment.

Each and every day, we strive to do the right thing for our customers, patients, clients, co-workers, health care professional partners, communities and shareholders. All employees are encouraged and have a duty to speak up, in good faith, when they encounter or identify an ethics or compliance concern. To that end, in 2019, Cigna, Express Scripts, and eviCore integrated their whistleblower hotlines so that all employees can report ethics and compliance concerns through one centralized location. The Ethics Help Line is confidential, anonymous (where permitted by law), and available 24 hours a day, seven days a week, from anywhere. The Help Line can be reached inside or outside of the U.S. and is available in multiple languages. We also have a dedicated [Ethics Help Line](#) website to assist employees around the world with questions they might have, and to facilitate their ability to report concerns or instances of potential misconduct.

Reports of potential misconduct are taken very seriously and promptly vetted, analyzed, responded to, and handled to resolution by attorneys, investigators and/or appropriate subject matter experts.

Global Privacy and Information Protection



At Cigna, we respect our customers' and clients' right to privacy and value the trust they place in us. Every day, Cigna's computer systems are used to collect, store, and process high volumes of sensitive personal information in connection with the services we provide. Our business depends on our clients' and customers' willingness to entrust us with their health-related and other sensitive personal information. Consequently, we are committed to the responsible management, use, and protection of our customers' and clients' personal information.

The digital landscape continues to become more pervasive within business and throughout our personal lives. At the same time, technological advancements continue to accelerate connected devices, artificial intelligence, quantum computing, advanced robotics, block chain, and other game-changing capabilities. Cybersecurity and privacy are only becoming more important in this dynamic environment.

Our operations span more than 30 countries, all of which have unique laws related to the collection, storage, use, processing, transfer, disclosure, and destruction of personal information. We take these legal obligations very seriously. As such, we are committed to maintaining a globally-compliant privacy and information protection program that aligns with international best practices and standards, including the Cybersecurity Framework of the National Institute of Standards and Technology ("NIST"), ISO 27001, and ISO 27002. The latter are information security standards published by the International Organization for Standardization.

A Collective Effort

Protecting the privacy of our customers, employer clients, employees, and business partners is of the utmost importance to us. As such, it is part of [Cigna's Code of Ethics and Principles of Conduct](#) ("Code"). We provide continuous training on the Code as well as specific training on privacy and information protection in order to cultivate an atmosphere in which every employee views themselves as responsible for ensuring the privacy of our stakeholders by adhering to our company's data protection policies and practices.

As part of this effort, we also provide customers with a wealth of online resources regarding Cigna Information Privacy ("CIP"), including our [Online and Mobile Privacy Statement](#), Notices of Privacy Practices, and privacy forms. We also give customers information on how they can further protect their personal information, including their health information, as well as any potential uses of personally identifiable information.

There are many regulations that govern the protection and usage of personal information, such as the Health Insurance Portability and Accountability Act (HIPAA); General Data Protection Regulation (GDPR); the Telephone Consumer Protection Act (TCPA); and the Telemarketing Sales Rule. In addition, there are emerging State privacy laws such as the California Consumer Privacy Act (CCPA). We also take great care in how we use and share Health Plan Clients' competitively sensitive information to run our businesses. All employees are required to protect our Health Plan

Clients' competitively sensitive information and follow established firewall guidelines. Employees whose roles are impacted by these regulations and restrictions receive training on them during their onboarding and then throughout their employment.

In 2019, Cigna's Privacy Office began an Enterprise Privacy Policy Program initiative to review, consolidate, and update all privacy policies within various business segments. When complete, this will result in a common policy framework and specific guidance across the enterprise and for specific business units. Additionally, efforts began in 2019 to integrate Cigna's enterprise-wide privacy training for new hires with the company's annual privacy training for existing employees. Beginning in 2020, all employees across the enterprise will receive enhanced training on privacy policies, applicable privacy laws (i.e. CCPA and TCPA) along with other customized training.

Our Privacy Programs

Cigna's Enterprise Privacy Program is responsible for:

- › Developing policies that support Cigna's governance and use of protected information, and providing advice on strategic initiatives;
- › Monitoring privacy and security laws and regulations, updating policies as necessary, and communicating changes to such policies;
- › Managing privacy risk and reporting privacy-related risks to Cigna management.
- › Creating and maintaining privacy training and privacy awareness efforts to educate employees about the importance of handling personal information with care;
- › Providing legal guidance on information incidents, breaches, and complaints;
- › Investigating and responding to potential privacy incidents, overseeing corrective action plans, and providing required notifications;
- › Ensuring compliance with applicable breach laws; and
- › Monitoring the effectiveness of the privacy programs.

Cigna Information Protection ("CIP")

CIP is the unit within our company that focuses on technology and governance in order ensure that Cigna's business and customer information and systems are secure. The unit focuses on behaviors and technology

needed to safeguard information from unauthorized or inappropriate access, use, or disclosure. CIP strives to keep data secure and available while enabling speed, scale, and trust.

A key part of Cigna's cybersecurity program is our enterprise-wide security policies and standards. CIP has aligned Cigna's cybersecurity program and its security policies and standards with the NIST Cybersecurity Framework. NIST is an internationally recognized security control framework used by companies to assess and improve their ability to prevent, detect, and respond to cyber-attacks. In addition to the NIST framework, CIP leverages the ISO 27001 and 27002 standards. These internationally accepted standards provide best practice recommendations for initiating, implementing, and maintaining information security management systems. Aligning with and leveraging these frameworks helps to ensure that Cigna's cybersecurity and information protection program remain relevant and appropriate in light of changes to the cybersecurity landscape and emerging technologies. CIP reviews Cigna's security policies and standards and updates them regularly to facilitate compliance with regulatory, industry, and contractual requirements and recommendations.

In 2019, we continued to invest in cybersecurity to drive maturity, which has become a differentiator for Cigna in the marketplace. Following the combination with Express Scripts, we evaluated and reorganized the information protection function to leverage best practices and drive standardization through enterprise shared services. As part of this restructuring, we assigned a Deputy Chief Information Security Officer (CISO) to each of Cigna's four major business units (Health Services, U.S. Commercial, Government, and International Markets). In 2020, we will continue to evolve our cybersecurity program and increase efficiencies across business and IT units. Among new emerging trends, Insider Threat continues to be a focal point in health care as shown by prior breaches. By analyzing lessons learned from those incidents, we can accelerate efforts in our cybersecurity program in areas such as education and awareness.

Critical Security Processes

CIP is also responsible for the implementation and effective operation of the following critical security processes:

- › **Cyber risk assessments** – Cigna has a defined process in place to identify, quantify, assess, manage, and report on potential cyber risks as

well as their respective risk levels and action plans to Cigna's senior management and Board of Directors.

- › **Application and infra-structure security assessments** – Cigna uses a comprehensive system development life cycle (SDLC) framework that requires applications and related infrastructure to be reviewed and assessed by CIP before being implemented. CIP's review is intended to verify Cigna's security policy requirements and standards. The framework includes network and website vulnerability assessments, which are performed using industry-standard scanning software.
- › **Identity and access management** – Access to Cigna's information system is managed using a role-based access control methodology, which defines the access a user receives to Cigna's information systems based on job function and includes a process to validate that user access rights remain appropriate over time. Privileged or elevated access to Cigna's systems is subject to heightened internal approval requirements. By having proper security controls in place, Cigna is able to establish and maintain a holistic view of an individual's digital identity. This ensures that employees have the minimal amount of access required to perform their jobs.
- › **Security awareness and training** – Cigna's cybersecurity education and awareness program is focused on cybersecurity simulations; education and awareness content; compliance; and enforcement. Phishing simulations are conducted monthly and remedial training is administered as required. In addition to training on the Code, all employees are required to complete an annual cybersecurity training course. This training is complemented by ongoing security awareness messaging. Additionally, security awareness sponsored events are hosted throughout the year.
- › **Third party security oversight** – Suppliers that have access to, host, or transmit Cigna data are contractually required to comply with Cigna's Security Policies. Additionally, suppliers may be subject to a security review, including requirements such as completion of an extensive security questionnaire; assessment of security capabilities and maturity; inspection

of evidence of compliance with Cigna's Security Policies; security alignment to service specific industry standards, such as NIST, ISO, HIPPA, and Payment Card Industry standards, as appropriate; completion of application vulnerability assessments; site validation of attested controls from security questionnaires; and completion of a risk assessment. CIP continuously improves the company's ability to identify and engage critical suppliers by annually assessing their security programs and continuously monitoring their public Internet presence.

- › **Security operations and monitoring** – Security log data is fed into a centralized system, which performs event correlation and creates an alert if identified trigger events occur. Alerts are then assigned to a member of the enterprise threat management team for analysis. Alerts may be escalated to an incident level if warranted by an investigation. Cigna's global threat management team also monitors the security industry for the latest threats, exposures, and patches.
- › **Cybersecurity incident response planning** – Cigna has a formal incident handling plan in which predefined escalation paths are followed when a cyber-incident occurs. The Enterprise Global Threat Management team works in cooperation with our managed security services partners to provide continuous coverage.

Additionally, CIP implements a broad spectrum of technical controls in connection with these processes, including data loss prevention, role-based access, application/desktop logging, and data encryption. Cigna also maintains several technologies that are used to enhance customer's privacy, such as multi-factor authentication and enhanced web application firewall controls, including geo-fencing; brute force logon mitigation; IP intelligence and reputational blocking; and bot detection and prevention.

The effectiveness of Cigna's overall cybersecurity program is frequently evaluated by reputable and independent firms through various levels of controls assessments such as external penetration tests, advanced attack simulations (red team exercises), and Service Organizational Control (SOC) 2 audits. We also perform security controls benchmarking and monitor operational security metrics to identify opportunities to strengthen Cigna's cybersecurity program.

Governance and Risk Management

Safeguarding our customer and business information is a top priority for Cigna. Consequently, we consistently evolve our Privacy and Information Protection programs to meet privacy and information protection risks. Our privacy and information protection risk management framework is a shared risk model, which strives to further integrate our privacy, information protection, and related enterprise risk management functions. In addition to our CIP team and Global Privacy Office, our practices include the following features:

Board of Directors – Cigna’s Board of Directors has ultimate oversight over the Company’s privacy and cybersecurity programs and strategy. The Board executes this oversight directly, through the Audit Committee of the Board. Together, the Board and Audit Committee ensure that the Company has risk management policies and processes in place to meet and mitigate evolving risks and threats. The Board and the Audit Committee are regularly briefed on issues related to the Company’s risk profile, including cybersecurity risks. These briefings are designed to provide visibility about the identification, assessment, and management of critical risks, audit findings, and management’s risk mitigation strategies. Management briefs the Audit Committee on an annual basis about Cigna’s cybersecurity and privacy strategy and program, with a focus on items such as current trends in the environment, incident preparedness, business continuity management, program governance, and program components, including updates on security processes, external testing and employee training, and awareness initiatives.

Cyber and Privacy Council – Cigna’s Cyber and Privacy Council (CPC) is composed of members of the Company’s Enterprise Leadership Team, including the Chief Information Officer, the Chief Privacy Officer, the Chief Information Security Officer, the Chief Compliance Officer, Corporate (Physical) Security, and Legal. The CPC is responsible for approving the cybersecurity and privacy strategy, roadmap and budget, setting the organization’s priorities, and driving alignment with the business.

Enterprise Risk Management – Enterprise Risk Management (ERM) is a Company-wide initiative that involves the Board, Cigna’s management, Cigna’s Chief Risk Officer and General Auditor (CRO), and internal audit function. The ERM function is led by Cigna’s CRO, who reports functionally to Cigna’s Chief Financial Officer, and, administratively to the Audit Committee and Board of Directors. ERM is an integrated effort to (1) identify, assess, prioritize, and monitor a broad range of risks,

including privacy and information protection risks, and (2) formulate and execute plans to monitor and, to the extent possible, mitigate the effect of those risks.

Business Integration – Our privacy and information protection programs have business liaisons – Privacy Stewards or International Privacy Leads/Officers and Information Protection Champions and Coordinators – that play critical roles in our program. Our business liaisons support privacy and information protection implementation by providing insight to make actions and messaging relevant at the local level. These liaisons strive to ensure that business and functional area employees have easy access to subject matter experts who can provide guidance, assist with answering questions, help with issues, and mitigate related privacy and information protection risks. Additionally, these liaisons assist in researching incidents and providing business-specific information to the Privacy and Information Protection teams to assist with incident analysis and resolution. The collective combinations of these efforts help drive privacy and security compliance across the enterprise.

Protocols to Respond should Information Incidents Occur

Cigna has protocols in place that are designed to protect against disclosure or improper use of protected health information. Although we work hard to protect the privacy of our customers’ information, we do experience information incidents. The costs to eliminate or address security threats and vulnerabilities before or after a cyber-incident could be significant or infeasible, and potentially exceed the amount of cyber liability insurance carried by Cigna. We have experienced human errors and have been the target of unauthorized access attempts, phishing attacks, and other computer related cyber-attacks.

In the event of a breach, Cigna has documented processes in place to ensure that all required notifications are sent to impacted clients, customers, and regulatory agencies. Customers are typically notified by mail, but may be notified by other means depending on the nature and scope of the incident. Cigna offers credit monitoring, at our expense, when there is risk of identity theft or other potential harms. In all cases, we strive to identify and remediate the root cause of the incident to prevent future occurrences.

Supply Chain Management

Building and maintaining strong relationships with stakeholders throughout our supply chain is critical to our success as an organization.

For decades, our strong supplier relationships have supported our health services operations. With our combination with Express Scripts, our supply chain has expanded and now includes the management of pharmacy benefits and drug procurement.

Although the primary purpose of our supply chain is to serve clients and customers, we take advantage of compelling opportunities to drive economic, social, and environmental impact through engagement with suppliers, distributors, and partners.

Global Procurement and Third Party Management

Global Procurement and Third Party Management (GP&TPM) is the combined procurement organization across Cigna and includes legacy Express Scripts' Corporate Procurement group. GP&TPM manages strategic sourcing, purchasing, and supplier relationship management.

In 2019, Cigna's GP&TPM team managed more than \$4.9 billion in goods and services provided by over nine thousand suppliers globally. Our suppliers provide goods and services that support our information technology, operations activities, and internal corporate functions.

Guiding Principles

GP&TPM coordinates the sourcing, contracting, and purchasing of goods and services as well as internal and external relationship management. We continually focus on providing best-in-class procurement practices based on four guiding principles:

Integrity

- › Abide by the highest standards of ethical business practices in supplier selection, negotiations, determination of contract awards, and the administration of procurement activities.
- › Conduct our business in a manner that demonstrates fairness to our shareholders, customers, communities, and suppliers.

Customer and Market Focus

- › Anticipate and meet the expectations and requirements of our customers and clients in order to provide unparalleled strategic value.
- › Understand the trends and market opportunities that affect our business and utilize this understanding to develop and implement strategies that effectively deliver value to our stakeholders.

Team Collaboration

- › Promote an environment that fosters collaborative behavior and values diversity, resulting in trust, respect, mutual commitment, and thought leadership.
- › Value many perspectives and incorporate learnings from others to enhance our own understanding and appreciation of differences in style, opinions, or approaches to situations.

Enterprise Thinking

- › Develop sourcing strategies that harness Cigna's cross-enterprise expertise in order to effectively utilize our knowledge and analytics while properly aligning our objectives.

- › Strategically leverage our collective strengths, expertise, and best practices in order to optimize the value delivered to Cigna's individual businesses worldwide.

Supply Chain

With the combination of Cigna and Express Scripts in late 2018 came the addition of Express Scripts' Supply Chain group. Supply Chain manages three major areas of prescription drug spend: formulary and rebate management, retail pharmacy networks, and pharmaceutical procurement for our owned pharmacies. In 2019, our network contracts covered over 70,000 retail pharmacies.

Our goal in Supply Chain is to source the highest-quality pharmaceuticals for our customers, while negotiating agreements that produce sustainable value to assist not only employer clients, but also patients in their efforts to lower overall healthcare costs.

As clients continue to experience increased cost trends, we are working to combat these price increases by developing new and innovative solutions, including condition-specific programs encompassing member engagement tools and cost-containment strategies; traditional and value-based pharmacy network solutions; and cost-effective, clinically sound formularies supported by clinical rules ensuring members receive the right medication at the right time for the right price.

More than one-third (37%) of our commercial plans decreased prescription drug spending in 2019.

Supply Chain Management Responsibility

We expect our business partners – including suppliers, distributors, and vendors – to share our commitment to integrity in [human rights](#) and labor, business conduct, and the [environment](#). In order to be considered a potential supplier, a company must read and attest that they comply with Cigna's Policy Guidelines, including our [Supplier Code of Ethics \[PDF\]](#). The latter is standard in Cigna's supplier contracts as no supplier is exempt. In addition to addressing integrity in business conduct and the environment, the Code addresses integrity in human rights and labor – describing our expectations in

the areas of community, child labor, human trafficking, forced labor, wages and working hours, health and safety, freedom of association, non-discrimination, and harassment prevention.

As part of our Supplier Code of Ethics, we explicitly prohibit the use of child or forced labor, and request that our suppliers demonstrate ethics, compliance, and integrity in the following three pillars:

Integrity in Human Rights and Labor

- › Act as responsible corporate citizens
- › Use workers of legal age and pay at least minimum wage
- › Comply with all applicable nondiscrimination laws

Integrity in Business Conduct

- › Protect Cigna assets, intellectual property, and confidentiality
- › Protect Cigna customer, employee, and client privacy
- › Not profit from or disclose non-public information acquired through Cigna
- › Disclose any actual or potential conflicts of interest
- › Comply with all anti-corruption laws

Integrity in Environment

- › Comply with all applicable environmental laws
- › Attempt to minimize and reduce waste, reduce carbon footprints, and conserve water

We utilize a third-party risk management software platform to proactively monitor supply chain risks. Our supplier risk assessment evaluates 17 dimensions of risk, including risks related to financial solvency, privacy, and information protection. We conduct executive business reviews and utilize an “early warning system” that allows us to identify and address emerging risks among suppliers. Based on supplier risk assessment results, select suppliers' internal controls for financial reporting, business operations, information technology, and compliance obligations under their contractual agreement(s) with Cigna are audited. All audit findings are reviewed and analyzed for discrepancies. If discrepancies are found, we then work with suppliers to develop and implement corrective action plans as warranted.

Supplier Sustainability

In 2019, we finalized our plan to launch a formal Sustainable Supply Chain program. The new program focuses on seven key areas: commitment, communications and reporting, supplier evaluation and selection, sustainable sourcing, generating business value, as well as partnerships and collaborations. We are launching the program with a supplier sustainability survey, which we will then leverage to create an engagement plan.

Promoting Diversity and Inclusion

Our history of promoting supplier diversity dates back to the 1970s. Each year we aim to identify new ways to expand contributions within local markets and deepen engagement with and support of small and diverse suppliers.

Supplier diversity expands and enhances our corporate relationships and experiences and contributes to our ability to better understand and serve our broad spectrum of customers. Cigna's program is designed to support its purchasing needs and engage the very best suppliers, including those who share our commitment to integrity, quality, and efficiency.

The success of small, minority, women, veteran, and LGBTQ+ owned businesses - as well as other underrepresented suppliers - adds to Cigna's success and to the communities we serve. Often, these suppliers can provide the best combination of total cost, quality, and service, which contributes to healthy competition and a level playing field for all potential and existing suppliers. Additionally, our supplier diversity work aligns with and furthers our company's diversity goals and objectives.

Cigna is a long-standing corporate member of various development organizations, including the National Minority Supplier Development Council (NMSDC), the Women's Business Enterprise National Council (WBENC), and the National Veteran Business Development Council (NVBDC). These organizations provide a direct link between large corporations and diverse suppliers. It is our goal to continue to cultivate these alliances to ensure an equal opportunity for all companies who want to do business with Cigna. To this end, Cigna furthered its commitment to these organizations in 2019 by sponsoring the annual conferences for NMSDC and WBENC.

Our annual economic impact statistics for 2019 are:

- › **\$466 million** in diverse spend; purchases from small¹ and diverse suppliers.
- › **\$865 million** in economic contributions delivered through three channels: direct, indirect, and induced.
- › **3,011 jobs** supported at small and diverse suppliers.
- › **\$175 million** in earnings through jobs with small and diverse suppliers.

Additionally, we continue to work with our "prime" or Tier 1 suppliers, to encourage them to embrace our values and goals of including diverse suppliers in their supply chain. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with Cigna, we reflect a portion of this spend in our Tier 2 program. A Tier 2 supplier is a supplier that invoices a Tier 1 supplier for goods and services rendered.

In 2019, we established a goal to increase diverse spend (Tier 1 and Tier 2) to 15% by 2023.²

As Cigna and Express Scripts integrated in 2019, supply chain partnered with Diversity and Inclusion (D&I) to raise awareness about the benefits of supplier diversity and empower employees to take personal accountability for driving diverse spend within their business functions by providing them with resources on how to find diverse supplier opportunities and partnerships.

Our supplier diversity efforts gained recognition in 2019 from regional development councils for minority suppliers across the U.S.

Cigna's Supplier Mentor Protégé Program & Supplier Development

In 2016, we launched our 18-month [Cigna Supplier Mentor Protégé Program](#). Program participants are diverse suppliers who are paired with Cigna executives, who mentor them on how to develop strategies to strengthen and expand their businesses. During the program, each protégé has monthly meetings with their mentor and participates in quarterly onsite forums to learn about

industry best practices from subject matter experts. This program typifies our commitment to helping diverse suppliers grow their businesses, so that they can continue to contribute to their local communities.

In 2018, we graduated our inaugural class of diverse suppliers. Instead of ushering in a new class in 2019, we sought to make improvements to the program by reviewing and integrating feedback from participants and mentors in addition to looking to similar programs for best practices. We look forward to relaunching an improved program in 2020 and are in the process of recruiting for our upcoming class.

Our commitment to the ongoing development of diverse suppliers extends beyond our Supplier Mentor Protégé Program. In 2019, we hosted several “road shows” to educate diverse suppliers in our local communities about how to do business with Cigna. Additionally, we provided scholarships to two of our suppliers to attend the Tuck Executive Education Program at Dartmouth Business School. The two scholarship recipients also received a year of mentoring from Cigna’s Chief Procurement Officer.

Challenges and Opportunities

We are proud of the accomplishments that we have achieved to date, particularly as our Supply Chain and GP&TPM functions have grown in scope, size, and complexity since the integration. With that said, we are always striving to increase our support of D&I and environmental efficiency initiatives throughout our supply chain. In 2020, we are collectively focusing on the following:

- ▶ Advancing national, local and regional diverse partnerships by building on baseline metrics from our economic impact analysis.
- ▶ Increasing diverse spend within our key sales markets in 2020.
- ▶ Continuing the integration of diverse suppliers.
- ▶ Developing a robust, sustainable supply chain program that mitigates environmental, social, and governance risks; creates opportunities; and adds value.

1. As defined by U.S. Small Business Administration, A Handbook for Small Business Liaison Officers, June 2010, [https://www.sba.gov/sites/default/files/articles/Small_Business_Liaison_Officer_\(SBLI\)_Handbook_6_2010.pdf](https://www.sba.gov/sites/default/files/articles/Small_Business_Liaison_Officer_(SBLI)_Handbook_6_2010.pdf) [PDF].

2. In 2019, the baseline diverse spend was 10%.

Corporate Governance and Risk Management

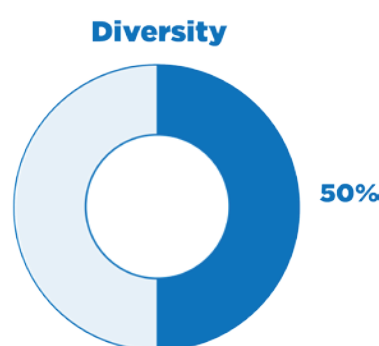
At Cigna, we believe that strong corporate governance provides the foundation for financial integrity and shareholder confidence. The Board's [Corporate Governance Guidelines \[PDF\]](#) set forth the key governance principles that guide the Board. These Guidelines, together with the charters for the Board's [Audit \[PDF\]](#), [Compliance \[PDF\]](#), [Corporate Governance \[PDF\]](#), [Finance \[PDF\]](#), and [People Resources \[PDF\]](#) Committees, provide the framework for effective governance.

Cigna's Board of Directors

Our Board, composed of directors with qualifications, characteristics, skills, and experiences to support Cigna's short- and long-term strategy, oversees the company's business strategy and provides risk oversight. Twelve directors serve on our Board, each of whom is independent, with the exception of our Chief Executive Officer (CEO). In the past two years, six new directors have joined our Board, including four who previously served on the now dissolved board of Express Scripts.

We currently separate the roles of the Chairman of the Board and CEO. Our CEO sets the strategic direction for the Company in conjunction with the Board and provides day-to-day leadership. Our independent chairman leads the Board in the performance of its duties and serves as the principal liaison between the independent directors and the CEO. We believe that having an independent chairman is vital to ensuring that the Board has independent oversight of the Company and its management team.

The Board is committed to fostering diversity at every level of the company, including at the Board level. To this end, diversity is an integral part of our Corporate Governance Guidelines - requiring the Corporate



■ Diverse independent director nominees (based on gender, race and/or ethnicity)

Governance Committee and any search firm it engages to actively consider diversity when recruiting and nominating directors, in part, by including women and minority candidates in the selection pool.

In addition to ensuring that the Board reflects diversity in age, ethnicity, gender, global experience, and a range in tenures, the Committee also ensures that the Board is composed of individuals with expertise in fields relevant to Cigna's diverse lines of business and experience from different professions and industries. This approach has proven beneficial given the complex and dynamic nature of the health services industry.

Role in Risk Oversight - The Board of Directors has ultimate responsibility for risk oversight under Cigna's risk management framework. The Board oversees Cigna's policies and procedures for assessing and managing risk, while management is responsible for assessing and managing the Company's risk exposure on a day-to-day basis. The Board executes its duty both directly and

through its Audit, Compliance, Corporate Governance, Finance, and People Resources Committees. The Audit Committee oversees and utilizes Cigna's enterprise risk management (ERM) framework to identify, assess, prioritize, and monitor a broad range of risks in addition to formulating and executing plans to monitor and, to the extent possible, mitigate the effect of those risks.

The Board and its Committees are regularly briefed on issues related to the Company's risk profile, such as strategic, operational, financial reporting, succession, compensation, cyber security, compliance, reputational, and governance risks. Further, in executive session the Board and its Committees meet with key management personnel and representatives of outside advisors without management present.

For additional information regarding the Board's risk oversight responsibilities, including a summary of each committee's area of risk oversight responsibility, please refer to the [2020 Proxy Statement \[PDF\]](#).

Engagement with Shareholders - The Board and the Corporate Governance Committee oversee the Company's shareholder engagement practices. Cigna's Board of Directors and management engage with shareholders on issues related to corporate governance, executive compensation, corporate responsibility, business strategy, and Company performance.

Within the Corporate Responsibility Report, additional information about the Board's oversight responsibilities can be found in the following sections: [Ethics and Integrity](#), [Human Capital Development](#), and [Global Privacy and Information Protection](#). Similarly, additional information regarding the Cigna Foundation's Board of Directors can be found in [The Cigna Foundation](#) section. Externally, further information on our Board of Directors and its Committees can be found on Cigna's [Corporate Governance Practices](#) webpage and in our [2020 Proxy Statement \[PDF\]](#).

Corporate Responsibility Governance

The Corporate Governance Committee of the Board is responsible for overseeing Cigna's positions on, and policies with respect to, Cigna's corporate responsibility efforts around the globe. The Corporate Governance Committee annually reviews the following in regard to Cigna's corporate responsibility function:

- › Platform, strategy, initiatives, and reporting process;
- › Alignment with Cigna's business strategy, brand promise, and stakeholder interests;
- › Philanthropic and community investments;
- › Focus of charitable contributions; and
- › Employee volunteerism and engagement initiatives.

To support the Corporate Governance Committee's oversight of Corporate Responsibility, Cigna has established the Cigna Connects Corporate Responsibility Governance Council to provide input on Cigna's policies, initiatives, and reporting relative to its corporate responsibility function. The Cigna Connects Corporate Responsibility Governance Council is comprised of 20 cross-functional leaders from across the company, including Diversity and Inclusion, Ethics and Compliance, Global Real Estate, Risk Management, Supply Chain, Human Resources, and Investment Management.

The Senior Director of Corporate Responsibility is responsible for implementing Cigna's corporate responsibility strategy and managing our reporting to stakeholders on our environmental, social, and governance (ESG) performance. Cigna's Managing Director of Corporate Real Estate oversees our facilities-related environmental sustainability strategy, performance, and initiatives in addition to managing the Corporate Real Estate team responsible for oversight of energy and emissions targets and reduction activities.

Stakeholder Engagement

Our Cigna Connects corporate responsibility strategy is underpinned by the belief that Cigna has a vital role in creating a sustainable health care system that supports, empowers, and engages a broad coalition of stakeholders. We believe that proactive engagement with our stakeholders supports our goal of bringing positive changes to health care systems through mutual learning and transparency.

Stakeholder Group

How We Engage

Stakeholder Feedback and Integration

Investors

- › Annual Report, Proxy Statement, and Corporate Responsibility Report
- › Press releases
- › [Investor Relations](#) website
- › Webcasts and conference calls
- › Health care investor conferences
- › Proxy voting
- › Investor visits to Cigna Headquarters
- › One-on-one visits to discuss financial performance and ESG issues
- › Engagement through Investor Relations, the Office of the Corporate Secretary, senior management and the company's Board of Directors
- › Annual Meeting and Investor Days
- › Responses to ESG surveys from ratings firms and [CDP \[PDF\]](#)

- › Adoption of the "Rooney Rule," which requires that the Corporate Governance Committee and any search firm it engages include women and minority candidates in the pool from which the Committee selects director candidates.
- › Adoption of our special meeting and proxy access bylaws.
- › Elimination of supermajority voting provisions in our governing documents.

Stakeholder Group

How We Engage

Stakeholder Feedback and Integration

<p>Health Plan Customers (Patients)</p>	<ul style="list-style-type: none"> › In-person conversations › Social media › Annual Report, Proxy Statement, and Corporate Responsibility Report › Cigna One Guide¹ › 24/7 customer service call centers › Health information line with access to nurses, nutritionists, educators, and health care specialists › myCigna and the myCigna App² › Disaster Resource Center › Go. Know. Take Control® Campaign › Customer satisfaction surveys, customer focus groups, and net promoter scores › Social media 	<ul style="list-style-type: none"> › Communication of information on nationally recognized, comparable, and measurable standards that provide transparency into quality and costs. › Creation of Embarc Benefit Protection and Patient Access Program³ › Development of employee unconscious bias training.
<p>Employer Clients</p>	<ul style="list-style-type: none"> › Health and wellness programs for clients' employees › Health engagement incentive programs › Client forums on meaningful business and health care topics 	<ul style="list-style-type: none"> › Creation of health equity programs for employer clients focused on addressing social determinants of health and eliminating health disparities that may impact employee populations. › Creation of Embarc Benefit Protection, which protects both patients and employer clients against high price shocks. › Creation of tools that provide customers and clients with the ability to compare effectiveness of treatments, procedures, drugs, and medical devices.
<p>Employees</p>	<ul style="list-style-type: none"> › Employee pulse surveys › CEO-hosted quarterly Town Hall meetings › Senior management-hosted quarterly business area town hall › Be HEARD (Helping Employees and Resolving Disputes): Our new Employment Dispute Resolution Program › Performance management and development programs › Volunteer events › Annual Report, Proxy Statement, and Corporate Responsibility Report › Matching gifts program › Employee Enterprise Resource Groups and GreenSTEPS (Sustainability Team for Environmental Protection and Stewardship) › Company intranet, email, direct mail, social media, and in-person meetings › 24/7 Ethics Help Line 	<ul style="list-style-type: none"> › Overhaul of the performance management system and more frequent feedback provided to employees › Development of unconscious bias program to increase cultural competency.

Stakeholder Group

How We Engage

Stakeholder Feedback and Integration

<p>Health Care Professionals</p>	<ul style="list-style-type: none"> › In-person meetings, calls, conference calls › Conferences and convenings › Quarterly newsletters › Annual Report, Proxy Statement and Corporate Responsibility Report › Pharmacy outreach programs⁴ 	<ul style="list-style-type: none"> › Creation of online tools to improve productivity and reduce administrative burden. › Institution of cultural competency trainings for health care providers. › Creation of Help With Pain hub available for health care professionals.⁵ › Use of predictive analytics to identify patients who are more likely to suffer from an overdose and prompt interventions to help prevent overdoses. › Creation of Cigna for Health Care Providers website.⁶
<p>Community Partners, Neighbors, and Non-Governmental Organizations (NGOs)</p>	<ul style="list-style-type: none"> › In-person meetings, calls, 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) 	<ul style="list-style-type: none"> › Deployment of procurement spending to a diverse range of suppliers and vendors, which includes firms owned by minorities, women, veterans, disabled, and LGBTQ individuals as well as local businesses. › Deployment of grants that enable nonprofit partners to help patients overcome barriers to health and well-being related to factors such as ethnicity, race, gender, age, education, economic status, and place of residence.
<p>National and Local Government Officials Located in the U.S. and Abroad</p>	<ul style="list-style-type: none"> › In-person meetings, calls, and conference calls › Conferences and convenings › Lobbying activities, industry association participation, and public policy forums › Press conferences › Participation in government councils and committees › Transparency regarding political contributions [PDF] 	<ul style="list-style-type: none"> › Partnership with the Department of Veterans Affairs to help educate veterans about safe opioid use and improve the delivery of care and health outcomes for veterans.
<p>U.S. State, Federal, and International Regulators</p>	<ul style="list-style-type: none"> › In person meetings, calls, and conference calls › Conferences and convenings › Lobbying activities, industry association participation, public policy forums, and press conferences 	<ul style="list-style-type: none"> › Expansion of anti-corruption policy to cover facilitation payments.⁷
<p>Suppliers, Vendors, and Business Partners</p>	<ul style="list-style-type: none"> › 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 [PDF] 	<ul style="list-style-type: none"> › Creation of a robust human rights policy that extends to suppliers, vendors, and business partners. › Creation of Supplier Mentor-Protégé Program (CSMPP) for diverse suppliers.⁸

Stakeholder Group

How We Engage

Stakeholder Feedback and Integration

<p>News Media</p>	<ul style="list-style-type: none"> ▶ Press Releases ▶ Social media ▶ Primary market research ▶ Desk-side briefings 	<ul style="list-style-type: none"> ▶ Creation of online newsroom to facilitate transparent and easy communication with the press.
<p>Thought Leaders and Advocates in Issue Areas Related to Health Services</p>	<ul style="list-style-type: none"> ▶ Board memberships ▶ In-person meetings, calls, and conference calls ▶ Conferences and convenings ▶ Industry groups, roundtables, workshops, and events ▶ Joint projects ▶ Responses to ESG surveys from ratings firms and CDP 	<ul style="list-style-type: none"> ▶ Partnership with the First Day Project and Center on Addiction to bring “The First Day” film and educational resources to communities.⁹ ▶ Membership in United Nations Global Compact’s Health is Everyone’s Business Action Platform.

Health Is Everyone’s Business

In addition to being the first health insurer to join the [United Nations Global Compact](#) (UNGC), we have been a leading member of the UNGC’s [Health is Everyone’s Business Action Platform](#) since its inception in 2017. The platform convened a broad coalition of businesses and UN, academic, and civil society partners to develop and advance a global agenda for planetary health in business. The work of this coalition focused on supporting [Sustainable Development Goal \(SDG\) 3](#), which seeks to ensure healthy lives and promote well-being for all at all ages. At the end of 2019, this action platform delivered the [Business Leadership Brief for Healthy People](#). In 2020, this workstream is being brought together with the UNGC climate action platform.

As part of this unique coalition, Cigna has shaped and tested a set of guiding principles for how to take action on SDG 3 and identified new collective impact and partner opportunities at the intersection of SDG 3 and our core business capabilities. Through these actions Cigna has continued to strengthen its integrated approach to human health by addressing its environmental and climate determinants.

Envisioning the Future of Health

Cigna conducted its second multi-dimensional materiality assessment in 2018 in order to inform the development of robust corporate responsibility goals, objectives, and targets. Through interviews, surveys, and focus groups with stakeholders across the country, we connected with employees, employer clients, customers, healthcare providers, executive leadership, our board of directors, suppliers, thought leaders, and community partners. The

assessment confirmed that our targeted Cigna Connects strategy to support health, the environment, inclusive growth, and responsible business was directionally appropriate. Furthermore, our emerging strategies – notably our focus on mental health and deepening community impacts in local markets – were also separately recommended by stakeholders. The assessment also revealed opportunities for us to go deeper and drive even greater impact.

As a newly combined company in 2019, we sought to map and socialize the results of the assessment with key stakeholders in the company, receiving valuable feedback in the process. We are now leveraging these learnings to develop and advance a robust set of corporate responsibility targets in our focus areas of health and well-being, responsible and inclusive business, and the environment that align with our focus areas, our mission, and our scale.

1. Cigna One Guide provides personalized concierge service, increasing health engagement by making it easier for customers to connect with, and use, their health plan benefits and resources, such as a family provider team, and health and wellness rewards programs.
2. myCigna and the myCigna App allow customers to find the cost of care, view claims, manage spending accounts, and receive plan notifications.
3. Embarc Benefit Protection and the Patient Access Programs protect patients from high price shocks and create predictability.
4. Programs provide information about patients’ pharmaceutical treatment patterns and options. These programs can help providers improve outcomes and avoid unintended drug consequences.
5. The Pain Resource Hub is a website intended for consumers, health care providers, and employers. It provides educational material and resources about pain: how it manifests, how it’s treated, and how to manage it safely.
6. Cigna for Health Care Providers website features information and resources providers can use to support the day-to-day needs of their offices.
7. Cigna’s anti-corruption policy strictly prohibits facilitation payments.
8. Cigna’s Supplier Mentor Protégé Program (CSMPP) occurs over 18 months and pairs diverse suppliers with Cigna executives to develop strategies to strengthen and expand their businesses. Protégés have one-on-one monthly meetings with their dedicated mentor and once each quarter protégés attend onsite forums to learn about industry best practices from subject matter experts. Cigna is committed to helping protégé companies grow their businesses so they can continue to contribute to their local communities.
9. The First Day film, presented by Center on Addiction and Cigna, is a new approach to prevention education. It focuses on the reasons why young people turn to substances in the first place, rather than dwelling on later stages of the disease of addiction.



Health and Well-Being

As an innovative, global health services company, we are working to drive change and build a more sustainable health care system.

Cigna is working to make health care better for all. Building a sustainable health care system involves lowering health risks, fostering health equity, improving health status, and promoting preventive health interventions.

Formula for Change

Building Toward a Transformative Model of Health Care

Health care is expensive, complicated, and fragmented, creating inefficiencies and gaps in care that are deleterious to patients, communities, and health care systems. Our goal as a combined company is to build a better, more sustainable health care system through a transformative model of health care that aligns the industry with the individual. Our model puts the patient at the center of health care transformation by focusing on whole person health and surrounding each customer with the support and resources they need to stay and get healthy.

Our approach is straightforward:

1. Treat the whole person – mind and body – to keep people healthy, identify and minimize health risks, and ensure quality treatment for those with chronic and acute conditions.
2. Leverage data and technology to create more connectivity between the individual and the health care system.
3. Target rapid innovations that deliver real and personalized solutions for individuals and health care providers and make the health care experience simpler.

Our formula for change can be outlined in three dimensions:



Affordable



Predictable



Simple

We are committed to delivering a health care experience that is affordable, predictable, and simple for clients, customers, and patients. To keep costs low we work with health care providers who provide quality, cost-effective care. Our coordinated approach to whole person health allows us to keep patients healthy and costs down while our focus on preventive care helps us keep our customers well. We create predictability through “your care anywhere” – telehealth, virtual health, coaching, and access to providers that fit our customers’ specific needs.

Additionally, our innovative marketplace offerings, such as the [Patient Assurance Program](#) and [Embarc Benefit Protection](#) provide predictability around cost for patients as well as employer clients. Advanced analytics and predictive modeling also create predictability by allowing us to intervene in time to drive better health outcomes, lower the cost of care, and partner with providers. We do this by using data to identify and predict customers who are at risk, stay ahead of potential health risks, and reduce out-of-network claims. This has resulted in a 9% reduction in high dollar claimants. Customers, health care providers, and employer clients are also benefitting from a simpler, more personalized health care experience that integrates medical, behavioral, and pharmacy benefits.

Cigna [One Guide](#)[®], our concierge health service, meets customers where they are by combining the ease of intelligent digital experiences with the empathy and expertise of a team of personal guides. One Guide makes it easier for patients to choose how and when they want care, helping them to locate high-performing health care providers and appropriate sites of care. Patients who use One Guide report a 133% higher use of preventive care and 50% greater use of high-performing providers.

Expanding Our Impact and Reach

Our combination with Express Scripts has allowed us to rapidly deliver needed consumer-centric solutions around accessibility.

Embarc Benefit Protection brings together the expertise of the company's health services, medical management, and specialty pharmacy businesses to make breakthrough, potentially life-changing medicines more affordable and ensures access for those who need it, while protecting clients from the shock of high priced one-time treatments they might not otherwise anticipate. By 2024, the cost of gene therapies in the U.S. is expected to reach more than \$16 billion. Embarc Benefit Protection was created with the industry's projected growth in mind and can grow over time as the need and market for gene and cell therapies increase.

The Patient Assurance Program, which became available 100 days after Cigna and Express Scripts merged, was also created to expand accessibility and improve affordability. The program, which is for patients who have diabetes and rely on insulin, has the potential to reach 700,000 customers and patients. The maximum out-of-pocket cost for insulin under the program is \$25 per 30-day prescription for every fill, which will result in an average yearly savings of \$505 per patient.

Learn more about how Cigna is leading a national conversation on how to build a sustainable health care system [here](#).

Serving as a Catalyst for Health Care Innovation

Innovation at Cigna happens in several ways, including organic innovation, acquisitions, partnerships, and [Cigna Ventures](#), our strategic corporate venture capital fund and wholly owned indirect subsidiary Cigna Ventures' mission is simple: to be a catalyst for health care innovation and change that helps improve the health, well-being, and peace of mind of those we serve.





Cigna's venture capital platform complements our existing commitment to organic innovation and research and development (R&D) – so we can bring more personalized, outcomes-focused solutions to market faster. Cigna Ventures accelerates our company's commitment as a partner of choice in health care through its focus on addressing critical market needs for affordability, predictability, and simplicity. It does this by scouting the marketplace for entrepreneurs who are unlocking new growth possibilities in health care.

Cigna has committed \$250 million to Cigna Ventures to fund investments in promising startups and growth-stage companies that are making groundbreaking progress in three strategic areas:

- › Insights/analytics;
- › Digital health/experience; and
- › Care delivery/enabement

Portfolio Company Highlights

By investing in and partnering closely with companies that are transforming health care, *we work with them* to deliver innovations to customers and clients. Each Cigna Ventures partner has a proven track record of delivering improved value and health outcomes. Through these deep partnerships, we collaborate, innovate, and solve for critical market challenges impacting our stakeholders. Then, we introduce novel solutions that address them head on. This type of partnership benefits our key stakeholders because it's based on information sharing as well as the testing and learning of new tools, technologies, and innovations – all with the sole focus on customer, patient, and client needs.

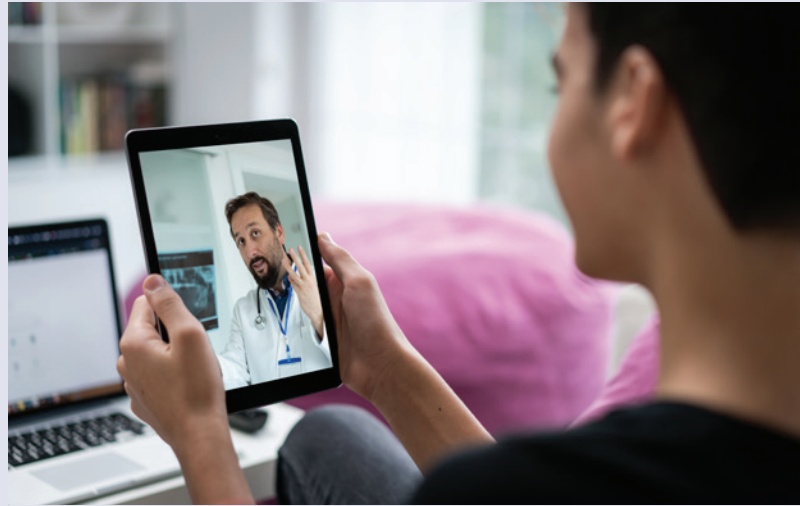
 AI-powered platform that provides personalized clinical triage and support.	 Comprehensive telehealth platform offering virtual on-demand medical and behavioral services	 Provider of digital care program that empowers people to achieve their health goals through sustainable lifestyle changes.	 Personalized musculoskeletal programs that combine the convenience of digital therapy and support of live coaching.
Strategic Alignment			
buoy <ul style="list-style-type: none"> • Buoy's first-step virtual option supports Cigna's focus on whole person health • Improving clinical resources, support and navigation the moment individuals have a healthcare concern 	MD LIVE <ul style="list-style-type: none"> • MDLIVE's behavioral health virtual visits promote Cigna's drive to make health care more affordable, predictable and simple • Expanding behavioral health offerings helps increase access to mental well-being support and treatment 	omada <ul style="list-style-type: none"> • Omada's outcome-based revenue model aligns perfectly with Cigna's focus on value based care • Evidence-based digital behavioral counseling for individuals with pre-diabetes, type 2 diabetes, as well as those at elevated risk of heart disease and hypertension 	recovery one <ul style="list-style-type: none"> • RecoveryOne's robust solution supports Cigna's commitment to making health care more affordable • Driving greater adherence to recovery plans driving improved outcomes and savings

Case Study:

Encouraging Everyone to Take Control of Their Physical and Emotional Health through a Cigna Ventures Partnership

We continue to build on our preventive care efforts and the Go. Know. Take Control.® Campaign (encouraging patients to get an annual check-up and learn their four health numbers: blood pressure, cholesterol, blood sugar, and body mass index) by harnessing our Cigna Ventures partnership with MDLIVE. Since 2013, Cigna has partnered with MDLIVE. Together, we have expanded virtual urgent care for 14 million customers enrolled in employer-sponsored plans – translating to higher satisfaction and lower costs. A study of 20,000 Cigna customers who used MDLIVE (compared with non-virtual care users) showed:

- › 17% lower total medical costs
- › 36% net reduction in emergency department use per 1,000 individuals
- › 45% higher use of generic medications
- › Higher net promoter (NPS) score of 81.1 among Cigna customers who used the service



In 2020, we expanded our behavioral health offerings through MDLIVE to help increase customer access to mental well-being treatment for conditions such as anxiety, stress, and depression. We also expanded our medical virtual care to include primary care services, starting with wellness screenings, in collaboration with MDLIVE. During the COVID-19 pandemic, the services offered by MDLIVE have been invaluable for patients, health care providers, and health care systems.

Beginning in the second quarter of 2020, Cigna also plans to give eligible customers the option of conducting a wellness screening with a primary care provider using video or phone. The screening will include a review of biometric and lab results, such as blood pressure and cholesterol, and a behavioral health assessment. As a preventive care service, there are no out-of-pocket costs for the customer associated with MDLIVE.

Customer Centricity

At Cigna, customer centricity is the practice of putting our customers' satisfaction at the center of everything that we do in order to deliver solutions that meet our diverse clients' unique health, financial, and experiential needs. Our combination with Express Scripts has strengthened and informed our customer centricity practices and strategy as we are able to leverage the resources of our combined company to solicit and act on customer feedback and insights. This allows for an integrated and responsive experience for customers across the enterprise.

Cigna's customer centricity efforts put tools, training, and resources in the hands of every Cigna employee in ways that are relevant to their specific roles and the impact that their work ultimately has on our customers. These endeavors allow us to deliver solutions that align with our customers' needs; partner with our customers to help them proactively navigate their health journey; and maximize the value our customers get from our products and services. Oversight for our customer portfolio is provided by Cigna's Executive Operating Committee (EOC) who receive regular updates on our progress against a defined set of objectives in the areas of Engagement, Efficiency, Value Generation and Satisfaction.

Key Enterprise Metrics

An essential component of our customer centricity strategy is having a consistently measured, enterprise-wide metric that provides insights into our customer relationships. To this end, Cigna uses the enterprise Net Promoter Score (eNPS) measurement to track total satisfaction and trends across the company and against competitors. The score measures how likely a customer is to recommend Cigna to their friends and family. The idea is simple: If you like doing business with a company, you are more likely to share this experience with others.

Having a clear metric to measure our progress helps drive value for our customers, and for our company. Simply put, it is central to our growth strategy.

We use data analytics to review and synthesize information – comprising 30 billion data points, both quantitative and qualitative, from 11 cross-channel sources – to us gains insight and build better, more responsive systems to serve our customers.

We have also found that having insight into customers' satisfaction with their service experience across channels – including phone, internet, and click to chat – is invaluable as our customers' overall relationship with our company is mediated through this engagement. Improving customers' multi-channel service experience has been a key focus for us over many years. We measure our progress against this goal through the transactional Net Promoter Score (tNPS) metric, which asks customers about the likelihood of their recommending Cigna to their family or friends based on a recent service interaction. We also analyze customer satisfaction data and information through post call surveys; online feedback; social media engagement; call monitoring; customer comments; and our respective websites and mobile apps.

In 2019, Cigna continued to leverage these enterprise-wide customer satisfaction insights to improve our customer-facing processes and services. To this end, we have recently implemented the following customer centricity initiatives:

- › [One Guide®](#) – Our integrated, multi-channel, intuitive, and human-centered advocacy infrastructure that combines intuitive digital tools and services with the expertise and empathy of our Personal Guides, and is powered by our proprietary analytics.
- › Customer Empathy Training – Front line employees receive this training during their onboarding and then are measured through a quality monitoring program that is managed by our Service Operations team.
- › Digital activation & engagement – We recognize that customers increasingly seek to interact with us seamlessly across channels and with a focus on digital. Our investments in building a comprehensive suite of digital tools and services and in getting our customers to use them more frequently are helping us drive more customer engagement when and where they want to interact with us

As a result of these targeted improvement efforts, we have continued to see increased satisfaction scores across key areas of the business including an over 54% increase in our legacy Cigna tNPS scores over the past four years. Additionally, we have continued to see increased satisfaction scores and engagement with customers who use One Guide.

Customer Insights, Segmentation, and Moments That Matter

Cigna also uses customer insights to inform our strategic areas of focus and bring customer-focused experiences to life in a compelling way. Our insights strategy team actively uses our consumer segmentation model, which classifies our customers into eight distinct customer segments, to help us design more personalized solutions and experiences. We have also completed research to identify the moments in our customers' journey that matter most. We leverage this information to deliver best in class experiences at those junctures and in those moments.

Cigna's Customer Centricity Ambassadors

Selected from thousands of candidates through a thorough and thoughtful vetting process, Cigna's more than 300 customer centricity ambassadors ("ambassadors") ensure that customer centricity is embedded in our company and act as advocates for our customers. Our customer centricity initiatives are overseen by Cigna's customer centric action team, which provides strategic and tactical direction to our ambassadors.

Our ambassadors solve complex and unusual customer problems, in part, by leveraging a robust ambassador network, which cuts across businesses, geographies, and silos. In their unique roles, ambassadors also advance solutions by piloting initiatives and suggesting process enhancements to improve the customer experience, while influencing colleagues to do the same. Additionally, our ambassadors champion customer centricity initiatives and the exchange of ideas through individual conversations, manager engagement, team presentations, department newsletters, and large-scale employee engagement, as well as community events.

In seeking to find solutions for our customers, our ambassadors are continually educating different lines of business about customers' needs and experiences – and receiving feedback from our different lines of businesses. This iterative process allows us to build solutions into our processes for long-term improvement. This grass-roots effort creates awareness about customers' needs and embeds customer and patient culture in every decision, discussion, and action we make as a company.

Ambassadors are invaluable to our enterprise as their efforts drive changes that help to differentiate Cigna in the marketplace, add value at the key moments that matter most to our customers, and position us to deliver on our brand promise.

Customer Centricity Community Engagement Highlights

Awareness Events: Living with Disabilities

Each year Ambassadors host the Group Disability Awareness Day to educate employees about what it is like to live with disabilities. The event was designed to help employees understand how various impairments can impact functionality and daily living.



Working with Clients

In 2019, our ambassadors presented to multiple prospective clients on Cigna's culture and the invaluable work of our employee ambassadors.

Giving Back

St. Louis employees hosted our annual Puppies and Potluck event in 2019. We invite a local animal rescue nonprofit to attend the event every year. Employees attending the gathering spent time with the dogs from the rescue – socializing them to larger crowds, playing with them, and showing them affection. Several dogs were adopted as a result of the event, which gains in popularity every year.



Quality and Access

Focusing on Affordability, Predictability, and Simplicity

We are redefining the future of health care to create a system of “well care.” A system that champions healthy living and proactive, preventive care, and surrounds each individual with supportive tools and resources to minimize the chance of illness and disease. As we enhance delivery of whole person health – treating the body and mind as one to help people live their healthiest, most productive, and most vital lives – Cigna is addressing the need for greater affordability, predictability, and simplicity.

These strategic imperatives are central to our brand promise and how we engage and interact with customers:

- › **Affordability** means helping customers find the right care, at the right price. We are committed to delivering sustainable medical and pharmacy costs for our customers – and as a larger, integrated company, we have the ability to deliver on that promise. Affordability also drives us to encourage, support, and incentivize health – for individuals and health care providers. The integration of behavioral health care as part of whole person health is also an important tool to lower costs. To further improve customer health and affordability, Cigna launched several initiatives involving new and improved solutions and benefits in 2019. For example, [Cigna introduced benefits](#) for its Medicare Advantage Customers in select plans to address Social Determinants of Health (SDoH),¹ including:
 - Air conditioner allowance in some Texas plans;
 - Fall prevention program in some Mississippi and Kansas plans;
 - Adult day care allowance in New Jersey plans;

- Acupuncture allowance for all Preferred Provider Organization (PPO) plans and Colorado Health Maintenance Organizations (HMO) plans; and
- Expanded transportation benefits – including trips to places of worship and grocery stores – in some Arizona and Pennsylvania plans.

- › **Predictability** means guiding customers to high performing care. It also means innovative programs and tools, such as the Patient Assurance Program for Diabetic Insulin and Embarc Benefit Protection for gene therapy. The former, launched in 2019, creates cost predictability for customers managing their diabetes. This program ensures that eligible customers with diabetes in participating plans pay no more than \$25 for a 30-day supply of insulin.² Predictive analytics-driven solutions also create predictability for customers, because they allow Cigna to proactively identify and address risk.
- › **Simplicity** means a more integrated and personalized health care experience; tools and resources that promote connectivity and engagement; and tailored networks of hospitals, pharmacies, and providers.

Cigna’s integration with Express Scripts has furthered our creation of a blueprint for personalized, whole person health care: enhancing our ability to put the customer at the center of all that we do. Together, our data-driven insights, combined with our clinical expertise, have enabled us to create uniquely tailored interventions that have more frequently delivered the right amount of medicine to the right customer at the right time. Our differentiated solutions address both utilization and cost, positioning us to deliver health outcomes that our

competitors cannot. Cigna also strategically focuses on offering customers choice, to make it easier for them to access the health services that they need.

Partnering with Providers to Deliver a Value-Based Care Model

[Cigna Collaborative Care](#)[®] is Cigna's approach to achieving the same population health goals as accountable care organizations (ACOs). Cigna has been a leader in creating ACO programs for more than 10 years. Through coordinated, value-based care, ACOs provide better results, improve affordability, and deliver a better experience for patients and health care providers.

These programs encompass more than 3.6 million customers with access to value-based care through over 240 primary care provider organizations, over 500 hospital facilities, and over 250 specialist programs in 6 disciplines, including over 245 Episodes of Care programs. Today, 96% of Cigna customers in our top 40 markets are within 15 miles of at least 3 participating primary care providers. Additionally, we are delivering on our health care promise by establishing goals to reach 280 collaborative care arrangements with primary care organizations, growing to over 600 hospital facilities with reimbursements tied to quality metrics, and reaching approximately 380 specialist groups in value-based reimbursement arrangements by the end of 2020.

ACOs incentivize providers to help patients stay healthy and get healthy by basing provider payments on health outcomes and quality metrics instead of the volume of care and services accessed. Our support of ACOs is predicated on our belief that in order for health care systems to become more sustainable, they must adopt a business model that focuses on positive outcomes instead of relying on a fee-for-service model.

1 in 5 Cigna customers visited an Accountable Care Organization (ACO) provider in 2019, resulting in a 22% increase in customer engagement and an 8% increase in preventive care visits.

In 2015, Cigna introduced bundled payments for maternity programs in the United States (U.S.). We currently work with 49 providers in 22 states, including the U.S. Women's Health Alliance. Results from OB/GYN providers in the program for three or more years illustrate the benefits of focusing on health outcomes instead of the volume of care and services accessed. These providers reduced costs by at least 5% each year; performed 7% better than projected at reducing C-sections; and increased gestational diabetes screening amongst patients by 39%.

Integrated Benefits

We connect care across medical, behavioral, and pharmacy services, which allows us to approach care delivery to each patient as a whole person. This includes:

- › Delivery of connected care through ACO programs;
- › Reimbursement of primary care providers (PCPs) for behavioral services;
- › Access to specialty pharmacy drugs managed by Accredo, which connects patients to other services, including behavioral health care;
- › Integrated electronic medical records; and
- › Choice for customers around how and when they want to access care:
 - 24/7 support, including access to behavioral specialists, crisis support, and nurses;
 - Expanded access to health care providers through our growing network, as well as access to virtual options; and
 - Employee Assistance Program (EAP) access for customers and anyone who shares their address.

In 2019, Cigna produced an externally validated report on the value of integrated benefits, which showed that connected benefits customers are more engaged in their health and well-being; more likely to stay in-network for their care; and more informed about their care options – all of which not only drive down costs, but often translate to improved outcomes. The study showed,³ on average:

- › 17% higher customer engagement in programs, such as counseling for conditions like diabetes and heart disease; lifestyle or wellness coaching to help with weight management and smoking cessation; and personal case management for more complex conditions like rheumatoid arthritis and cancer.

- › 32% lower mental health readmission rates and 18% fewer out-of-network behavioral claims.
- › 5% higher utilization of in-network and high-performing providers, which translated into 4% lower out-of-network claims.
- › Improved outcomes for individuals in need of treatment for opioid misuse – with a 15% higher rate of receiving treatment and 30% reduction in subsequent overdoses when an overdose was experienced one year prior.

In 2019, customers with fully integrated health benefits saved \$207 annually and customers with fully integrated health benefits and a health improvement opportunity saved \$867 annually.

Clinical Quality Accreditations and Programs

Cigna continues to demonstrate a commitment to quality. We have invested substantial resources in a broad scope of Quality Programs, validated through nationally recognized [external accreditation](#) organizations and through numerous awards.

We have an integrated Quality Management Committee, which is responsible for annually evaluating the performance of Quality Programs; monitoring a wide range of quality indicators and activities that ensure quality of care and quality of service to our customers; and driving improvement throughout the organization. Quality oversight is performed by the Chief Medical Officer, who has designated the Quality Management Governing Body to oversee enterprise-wide quality activities.

While the Quality Program is administered by a National Quality team, the responsibility for maintaining a robust and successful Quality Program extends beyond the National Quality team and includes collaboration and support from multiple operational areas across the enterprise.

In 2019, Cigna earned and maintained National Committee for Quality Assurance (NCQA) accreditation, certification, or recognition of the following:



Accreditation

- › Health Plan Accreditation
- › Managed Behavioral Healthcare Organization Accreditation
- › Wellness and Health Promotion Accreditation
- › Disease Management Accreditation



Certification

- › Physician and Hospital Quality Certification



Recognition

- › Patient-Centered Connected Care Recognition

Additionally, Cigna's Utilization Management, Case Management, and Pharmacy Benefit Management programs hold Utilization Review Accreditation Commission (URAC) accreditations.

Health Services subsidiaries earned and maintain the following accreditations:

- › NCQA for Utilization Management;
- › URAC Health Utilization Management;
- › URAC Pharmacy Benefit Management;
- › URAC Specialty Pharmacy and URAC Mail Service Pharmacy;
- › The Joint Commission (TJC) Home Care accreditation;
- › National Association of Boards of Pharmacy (NABP) Verified Internet Pharmacy Practice Site (VIPPS);
- › NABP Dot Pharmacy Verified Websites Program; and
- › NABP Drug Distributor Accreditation (formerly known as VAWD).

Cigna was recently recognized by the National Alliance of Healthcare Purchaser Coalitions (NAHPC) with its 2019 eValue8 Innovation Award for its pharmacy integrated health benefits program, which has resulted in increased

health engagement and savings. Similarly, Cigna's Connecticut PPO plan is the national benchmark of PPO plans in eValue8. Additionally, Cigna's newest SDoH initiative is a distress screening tool for cancer patients and Cigna's SDoH initiative to prevent social isolation has been selected by NCQA for submission in their upcoming 2020 SDoH resource publication.

Cigna uses the Healthcare Effectiveness Data Information Sets (HEDIS®)⁴ to evaluate performance and identify opportunities for improvement using a marker-based approach. 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.

1. Social determinants of health are the economic and social conditions that influence individual and population differences in health status.

2. The Patient Assurance Program is available to customers in participating non-government funded pharmacy plans managed by Express Scripts, including Cigna and many other health plans with out-of-pocket costs for insulin greater than \$25 (out-of-pocket costs for insulin include deductibles, copays, and coinsurance).

3. "Combining Medical, Pharmacy and Behavioral Benefits Delivers Annual Savings of More than \$850 per Customer with an Identified Health Improvement Opportunity." Cigna, a Global Health Insurance and Health Service Company. Cigna, January 6, 2020. <https://www.cigna.com/newsroom/news-releases/2020/combining-medical-pharmacy-and-behavioral-benefits-delivers-annual-savings-of-more-than-850-percustomer-with-an-identified-opportunity>.

4. HEDIS is a registered trademark of the National Committee for Quality Assurance (NCQA).

Case Study:

Offering Customized Colorectal Cancer Solutions for Clients

Cigna is dedicated to working closely with customers and health care providers to provide quality preventive health services to improve health outcomes. In 2019, we created new customer outreach initiatives to help increase awareness among young adults of the rising incidence of colorectal cancer in this population. Over 75,000 customers received preventive care information. Subsequent follow-up revealed that there were undiagnosed colorectal cancers among the targeted population. As a result of our targeted outreach over the past two years, over 25 customers were screened for and subsequently diagnosed with colon cancer.

Cigna has also signed the [“80% in Every Community”](#) pledge, sponsored by the National Colorectal Cancer Roundtable. The pledge commits to the goal of 80% of adults aged 50 and older being regularly screened for colorectal cancer. In 2018 and 2019, Cigna achieved and sustained the 80% goal in the Maine market, making it one of the few commercial health plans to attain this accomplishment. Cigna’s quality national colorectal cancer screening program has been recognized by the National Colorectal Cancer Roundtable as a best practice. Established in 2007, the national program has shown statistically significant improvement in screening rates year over year. In 2020, we will continue our commitment across other communities nationally.



Building on the success of our colorectal cancer work, in 2019 we used customized mailings to reach out to over 50,000 female customers in the New England and Texas markets with information about breast, cervical, and colorectal cancer screenings. These mailings noted the preventive screenings that customers’ had already completed and provided information about additional recommended screenings. The initiative resulted in a statistically significant lift in screening rates. In 2020, we are expanding the initiative to additional markets.

Opioids and Mental Health

Our Efforts to Combat the Opioid Epidemic

Cigna was the first in our industry to address the opioid epidemic and we are continuing to set the standard as a combined company – applying our extensive, integrated experience across medical, behavioral, and pharmacy benefits.

Having achieved our goal to reduce customer opioid use by 25%, we've expanded our ambition and set a new goal to reduce overdoses among our customers by 25% by 2021.

A Multi-Stakeholder Collaboration

In 2016, we committed to reducing opioid use among our customers by 25% in three years. We chose a 25% reduction target because this would return customers' usage of opioids to pre-epidemic levels.¹ We met our target ahead of schedule by partnering with over one million prescribing physicians as well as dentists, pharmacists, advocacy groups, employers, and regulators to change overprescribing patterns and reduce prescribed opioids to customers. Our engagement with these key stakeholders early on helped us to identify near- and long-term approaches that increased safeguards in the opioid prescribing process, enhanced support and counseling, and made it easier for patients and customers to access

treatments for substance use disorders. As a result of our continued work in this area, we have reduced opioid use among our customers by over 50% in three years. Additionally, in 2019 we prevented over 1.9 million days' worth of opioid pills from being dispensed. This occurred as a result of a 57% reduction in average day supply per claim for first-time opioid users and an additional full-day reduction in the average day supply of the second claim. We also worked to prevent opioid abuse affecting the pediatric patient population that we serve, with the goal of seeing those patients dispensed no more than three days worth of medication. With our enhancements, we have achieved a 99.2% success rate in this regard.

Where Do We Go From Here

While the number of opioid prescriptions is decreasing, the number of Americans overdosing, and dying due to overdose, is increasing. As a result, we intensified our commitment to curtail this epidemic, and, in 2018, set a new goal to reduce overdoses among our customers in targeted communities by 25% by 2021.

To meet this goal, our initial focus has been on targeted U.S. communities where a sizable number of Cigna customers reside and where there are higher incidences of overdose. These communities include Connecticut, Maryland, New Jersey, Virginia, Chicago, New York City, Philadelphia, and Washington, D.C. We are using a multifaceted approach to achieve our new target, including identifying and managing opioid use; providing chronic pain support for those who are suffering; intervening through connective care coordination; and collaborating with stakeholders who can help us drive positive change.

1. To track our progress against this goal, we have been measuring the total volume of opioids being prescribed based on morphine milligram equivalent doses, taking into account the number of pills, the dosing of those pills, and the relative strengths of the different opioid medications.

Interventions and Advocacy to Prevent Opioid Use and Abuse

Identifying At Risk Customers and Providing Interventions

Cigna uses a variety of methods to identify customers who may be at risk for substance use disorders, such as behavioral assessments during chronic health and other coaching sessions; predictive analytics driven by our medical, behavioral, and pharmacy data; and hospital or treatment facility admittance, which triggers a notification that we quickly act on to ensure effective ongoing treatment after discharge. Our pharmacy benefit manager (PBM) plays a key role in the company's management of opioid use by monitoring and measuring consumption; stepping in with first-time-user education and controls; reviewing for appropriate use; reducing patients' quantity on hand through utilization management; deploying our behavioral health experts to quickly support our customers in need; and collaborating with network providers to oversee medication treatment, taper use, offer alternatives, and counsel patients.

Providing chronic pain support to patients is another tool that we are using to reduce opioid prescribing and overdoses. One in five people in the U.S. are living with chronic pain. By reviewing data across benefits, we are identifying customers who may be struggling with daily pain and letting them know about support programs, including our integrated pain case management and our comprehensive pain management programs. Cigna's integrated pain case management program is comprised of trained case managers who counsel customers on pain management options other than opioids, such as physical therapy, pain management, and behavioral health. Our comprehensive pain management program equips primary care providers (PCPs) with evidence-based resources and tools to manage the complex needs of customers with back pain. PCPs leverage guidelines for when to refer customers to pain providers, physical therapy, and behavioral health care in the community, including selecting preferred pain management specialists. We are also reducing overdoses through five intervention models:

- ▶ Substance Use Coaching Program – A team of case managers who specialize in substance use disorders follow and support patients through their recovery journey. The program encourages behavioral changes and necessary first steps,

such as outpatient treatment at a designated substance use treatment provider. It also includes care coordination with PCPs.

- ▶ PBM Oversight Intervention – When pharmacy or other interventions identify a customer who may be struggling with opioid use disorder, we bring in our behavioral team as well as care coordination assistance to listen and provide education.
- ▶ Predictive Overdose Model – Using integrated pharmacy, medical, and behavioral health data, we identify customers at highest risk of overdose in the next 30 days. Representatives from our behavioral health team then actively reach out to these customers with connections to counseling and other local support.
- ▶ Medication-Assisted Treatment (MAT) – Prescribed by a medical or behavioral provider, MAT can include a combination of therapy and medications to help those identified with opioid use disorder. We have increased our network by more than 66% since 2017 and waived prior authorizations for Cigna Pharmacy customers.
- ▶ Virtual Access – Created specifically for patients who are living in low access areas or who may not be willing or able to seek in-person care or professional counseling, such as during a natural disaster or the COVID-19 pandemic. This intervention is particularly effective because it meets patients where they are. We're working to provide models of care that consist of complete substance use treatment programs that are almost entirely virtual.

Advocacy

To fight opioid overdoses we are also teaming up with stakeholders with a mutual interest in driving positive change. We have engaged prescribers since the start of the epidemic and are continuing to expand this relationship. We offer providers data, tools, and support to help them deliver effective care. High-risk alerts go out annually to 145,000+ prescribers whose patients have a hazardous pattern of opioid prescription use and providers are notified when their patients reach a high daily narcotic potency level to help with intervention and pain management options. We also partner with Centers of Excellence (COE), which are Cigna-contracted behavioral facilities that have earned top rankings for patient outcomes and cost efficiency based on our methodology. Additionally, we are working closely with

communities to fight opioid overdoses. For example, we have donated more than \$300,000 to Shatterproof™, a nonprofit organization committed to giving those living with addiction, and their families, resources and information to overcome addiction.

Cigna is also advocating for policy solutions at state and federal levels that advance prevention and optimal treatment. We are partnering with policymakers to modernize the sharing of addiction treatment records, which will allow providers to treat substance use disorders in a coordinated way, like other chronic diseases. We are also working with policymakers to provide health plans access to state prescription drug monitoring programs (PDMPs). PDMPs collect, monitor, and analyze electronically transmitted prescribing and dispensing data submitted by pharmacies and practitioners. Access to PDMPs would greatly enhance the ability of regulators, providers, pharmacies, and insurers/health plans to monitor and manage opioid utilization. Additionally, we are working with policymakers to expand Medicare coverage for alternative pain treatments. Coverage of alternative pain treatments and therapies could reduce demand for opioids to address chronic pain. We are also pushing to expand coverage for the full range of substance use disorder treatment levels. Lastly, we are collaborating with researchers in the hopes of uncovering new insights and evidence-based treatments.

Opioids Initiative: Comprised of physicians, dentists, patient awareness programs, and support organizations in local communities, this collaborative effort identified immediate and longer-term approaches that increased safeguards in the opioid prescribing process, enhanced support and counseling, and made it easier to access treatments for substance use disorders.

Removing Stigmas and Creating Necessary Dialogue on Mental Health

Cigna was an early leader in viewing physical health and mental health holistically. We have strengthened our commitment to behavioral health through our transformative model of health care, which [elevates whole person health and puts the patient at the center](#).

We remain dedicated to removing the negative stigma of mental health through a variety of initiatives. Cigna's Go. Know. Take Control.® campaign is a strategic initiative intended to remove mental health stigmas, encourage annual check-ups, and galvanize open and honest conversations between patients and health care providers about behavioral and physical health matters. To help bring this initiative to life, Cigna developed a grassroots Health Improvement Tour (HIT) that visits communities around the country to deliver free health screenings. In 2019, HIT held more than 140 events in 71 cities, providing over 10,000 free health screenings.

The mind and body are inextricably linked – both suffer and drive costs when patients are not receiving the support and resources that they need. As such, we are committed to finding novel ways to encourage customers experiencing stress, anxiety, depression, loneliness, or substance use disorders to connect with their health care providers. As a result of these mind-body initiatives, Cigna has seen an 18% increase in annual check-ups among customers since the launch of the campaign.

In 2019, we launched our new initiative **SeeStressDifferently**, which builds on our Go. Know. Take Control.® campaign and the results of the 360 well-being survey, [Well and Beyond](#), that we have commissioned over the past five years. The need for this initiative is underscored by the results of the 2019 survey, in which 64% of respondents around the world blamed an “always on” work culture as a direct cause of their stress.² Stress at work is also costing businesses worldwide – over \$187 billion.³ The reality is that stress leads us to neglect our personal health and make seemingly insignificant decisions that over time have serious long-term implications. According to the American Institute of Stress, people who are highly stressed are less likely to eat healthy and exercise, and

2. “Cigna 360° Global Well-Being Survey,” Cigna, 2019, <https://wellbeing.cigna.com/>. Based on Cigna 360 Global Well-being survey of 13,200 people across 23 markets: Australia, Benelux, Canada, China, France, Germany, Hong Kong, India, Indonesia, Korea, New Zealand, Nigeria, Saudi Arabia, Singapore, South Africa, Spain, Taiwan, Thailand, Turkey, UAE, UK, and USA.

3. The cost of work-related stress to society: A systematic review, Hassard et al., The Journal of Occupational Health Psychology Volume 23. Published January 2018, <https://psycnet.apa.org/PsycARTICLES/journal/ocp/23/1>.

get half as much sleep. In fact, stress drives more than 75% of primary care doctor visits.⁴ Now more than ever, it is critical for both individuals and businesses to think about health holistically rather than viewing it as separate pieces. Our approach to support workplace health and well-being, called [Health Accelerated: Life Connected \[PDF\]](#), is a way for us to help clients and their employees by addressing their whole health needs. Our goal in partnering with employers is to optimize their workforce health and well-being. Leveraging the Health Accelerated: Life Connected approach, we can help drive better health, greater resiliency, and increased productivity by looking at the following five dimensions of well-being:

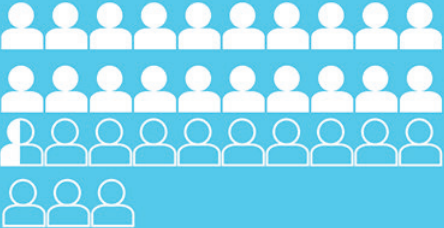
- ▶ Physical Health: Putting Fitness and Nutrition at the Forefront
- ▶ Emotional Health: Coping with Stress
- ▶ Environmental Health: Improving Creativity
- ▶ Financial Health: Preparation and Peace of Mind
- ▶ Social Health: Staying Connected and Engaged

Talking About Loneliness and its Root Causes

Loneliness is a rising public health problem in the U.S.⁵ Research shows that chronic loneliness leads to poorer health outcomes.⁶ It has been correlated with increased risks for diabetes,⁷ heart disease,⁸ depression,⁹ suicide, substance use disorders, and even dementia. It is as deadly as smoking 15 cigarettes a day.¹⁰ As such, improving people's sense of connection to others will improve their overall health and functioning. In 2018, Cigna released results from a groundbreaking national [survey](#) exploring the impact and the potential underlining root causes of loneliness in the U.S. The survey of more than 20,000 U.S. adults age 18 and over, conducted in partnership with market research firm Ipsos, revealed that most American adults are considered lonely, and that the youngest generation of adults is the loneliest of all.

Cigna's 2020 Loneliness Index showed that America's loneliness epidemic is getting worse, with three in five adults (61%) reporting they are lonely, a seven percentage-point increase from 2018. These results come against the backdrop of a rising mental health crisis in America, with more than 46 million people living with a mental illness.¹¹ In response, Cigna is taking action to help communities across the country proactively reduce the risks of mental illness and improve mental well-being overall.

THERE ARE 330 MILLION AMERICANS,¹ YET WE'RE LONELY AND GETTING LONELIER



61%

% of those surveyed are lonely

Loneliness in Americans is up 7-percentage points from 54% in 2018 to 61% in 2019. Why?

- Not enough social support
- Too few meaningful social interactions
- Poor physical and mental health
- Not enough balance in out lives

4. Stress: America's #1 Health Problem, American Institute of Stress, January 4, 2017, <https://www.stress.org/americas-1-health-problem>.

5. Loneliness in the Workplace Can Be a High Cost For Employers, American Psychiatric Association (APA) Center for Workplace Mental Health, 2018; <http://workplacementalhealth.org/News-Events/Blog/January-2018/Loneliness-in-the-Workplace-Can-Be-a-High-Cost>.

6. Loneliness and social isolation as risk factors for mortality: a meta-analytic review.

7. Socially Isolated Individuals are More Prone to Have Newly Diagnosed and Prevalent Type 2 Diabetes Mellitus - the Maastricht Study, BMC Public Health, 2017; <https://bmcpublihealth.biomedcentral.com/articles/10.1186/s12889-017-4948-6>.

8. Loneliness and Social Isolation as Risk Factors for Coronary Heart Disease and Stroke: Systematic Review and Meta-Analysis of Longitudinal Observational Studies, BMJ Journals Heart, 2016; <http://heart.bmj.com/content/102/13/1009.info>.

9. Unraveling the Role of Loneliness in Depression: The Relationship Between Daily Life Experience and Behavior, Interpersonal and Biological Processes, 2017; <https://www.tandfonline.com/doi/full/10.1080/00332747.2016.1256143>.

10. Testimony before the US Senate Aging Committee, Julianne Holt-Lunstad, Ph.D., 2017; https://www.aging.senate.gov/imo/media/doc/SCA_Holt_04_27_17.pdf [PDF].

11. National Institute of Mental Health (2019, February). Mental Illness. Retrieved from <https://www.nimh.nih.gov/health/statistics/mental-illness.shtml>.

Cigna Takes Action

To combat the rise of loneliness and improve mental health at home, in the workplace, and in our schools, Cigna is taking several steps to alleviate this multifaceted issue. These include:

- › **Redefining and broadening** the services available to address and deliver support for mental health needs.
- › **Expanding access** to our comprehensive network of more than 170,000 behavioral health care providers who are dedicated to helping customers improve their well-being and navigate issues such as loneliness, stress, depression, anxiety, and addiction. Cigna is also creating preferred provider networks to target areas of the country where the behavioral provider industry faces a significant supply and demand issue.
- › **Making it easier and quicker** for customers to connect with mental health specialists virtually through our own broad network of 18,000 virtual providers, and schedule appointments online through an expanded partnership with MDLIVE. Virtual care helps customers overcome stigmas as well as scheduling and accessibility barriers, while giving people peace of mind, privacy, and convenience.
- › **Creating a path forward for future generations**, Cigna is partnering with clients and school districts in select areas to provide a School Support Line for junior high or high school (grades 7-12) students, staff, and parents for the upcoming 2020-2021 school year. The dedicated phone line will be provided at no charge and will be staffed by Cigna advocates who are trained in how to interact with students, parents, and staff.
- › **The Cigna Foundation is committing \$3 million** over three years to support mental health well-being in schools, as part of our broader \$25 million dollar initiative, [Healthier Kids for Our Future](#).

Case Study:

Cigna Partners with the Department of Veterans Affairs to Help Prevent Opioid Misuse

In 2019, Cigna and the U.S. Department of Veterans Affairs launched a [public-private partnership](#) to improve safety and quality of care for veterans with chronic pain, who are at risk for opioid misuse. The aim of the partnership is to educate veterans and their families, the public, and health care providers about [safe opioid use](#); enhance provider and patient interactions around opioid use; and improve delivery of care and health outcomes for veterans.

Through this partnership Cigna will also continue to promote its existing resources for veterans, such as the company's [24/7 Veteran Support Line](#). Veterans can also access the [1-in-5 campaign](#), which is available to the public. The campaign drives consumers to Cigna's new pain resource hub, which provides educational material and resources about pain, how it manifests, how it's treated, and ultimately, how to manage it as safely as possible. The online hub, which launched in 2018 and contains information for consumers, providers, and employers, is another innovative way in which Cigna is leading the national effort to curb opioid addiction and



misuse. Consumers can text 25792 to receive questions to ask prescribers and a link to resources about opioids to review before they meet with prescribers. The online hub also features a simple way to check prescription names to see if they are opioids. Cigna shares information about the campaign and resource kits with its employer clients, with the understanding that opioid addiction has a real and tangible impact on workplace productivity and wellness. The 1-in-5 campaign, including the pain resource hub, is the result of a cross-functional group representing Pharmacy, Behavioral, Medical, Total Health & Network Solutions, and Global Marketing.

Health Equity

A Business Imperative and Long-Term Company Commitment

For more than a decade Cigna has been actively engaged in the effort to address and eliminate disparities in health care.¹ As a key advocate at the national level, Cigna actively shares best practices related to addressing health disparities and social determinants of health (SDoH)² as well as advancing equitable health care with network providers, other health plans, employer groups, and clients.

At the same time, we continue to work closely with our stakeholders to improve health equity³ among our customers, our workforce, and our communities. Our company has made a long-term commitment to improving health equity in the marketplace – deploying strategic and operational resources to improve access to affordable high-quality health care while establishing and meeting standards of health equity and cultural competency within our own organization.

In 2019, Cigna received its fourth Innovation in Advancing Health Equity Award from the National Business Group on Health (NBGH), a nonprofit organization devoted exclusively to representing large employers' perspective on national health policy issues and helping companies optimize business performance through health improvement, innovation, and health care management.

1. A health disparity is a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage.

2. Social Determinants of Health (SDoH) are conditions in the environments in which people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks. They include factors that influence our daily lives, such as economic stability; educational attainment; infrastructure (including housing and transportation); food access; access to health care; and community and social environment (with related factors including loneliness, stress and discrimination). Research shows that these factors play a significant role in health behavior and health status, utilization of care and health outcomes – even more so than clinical care.

3. Healthy Equity is the attainment of the highest level of health for all people. Achieving health equity requires valuing everyone equally with focused and ongoing societal efforts to address avoidable inequalities, historical and contemporary injustices, and the elimination of health and health care disparities.

Where Health Disparities Often Occur

Health disparities adversely affect groups of people who have systematically experienced greater obstacles to health based on their racial or ethnic group; religion; socioeconomic status; gender; age; mental health; cognitive, sensory, or physical disability; sexual orientation or gender identity; geographic location; or other characteristics historically linked to discrimination or exclusion.⁴ For example:

- › **African Americans/Blacks** have 20% more likely to develop colorectal cancer than non-Hispanic whites.⁵
- › **Women of color** are up to 50% more likely to give birth prematurely, and their infants are 130% more likely to die.⁶
- › Depression is more than twice as common among older adults who identify as **Lesbian, Gay, Bisexual, or Transgender (LGBT)** than among older adults in general.⁷

The Factors That Contribute to Health Disparities

Factors that contribute to health disparities are low health literacy, language barriers, cultural beliefs and practices, access to quality care, bias in the medical profession, and SDoH such as physical environment or educational achievement. Both individually and collectively these factors can present preventable health care barriers to achieving optimal health status and outcomes for certain populations. Despite significant improvement in overall health outcomes over the past decade, many sub-populations, including under-resourced communities, continue to experience substantial health disparities.

Why Addressing Health Disparities is Critical

As the United States (U.S.) becomes increasingly more diverse, it's no surprise that Cigna's clients reflect this diversity within their workforces. This demographic shift requires different health service models to offer culturally-responsive care. We know that to be a more effective health advocate for our customers, we need to understand cultural differences, recognize changing population demographics, and address gaps in care relative to health disparities.

Disparities can result in worsened health outcomes, added health care costs, lost work productivity, and premature death.⁸ Health disparities are all too pervasive, not to

mention costly to our country and our economy. Analysis estimates that disparities amount to approximately \$93 billion in excess medical care costs and \$42 billion in lost productivity per year as well as economic losses due to premature deaths.⁹

Health Equity Strategy

Cigna's Health Equity Council, launched in 2008, is the governing body of our overall strategy to address health equity. Comprised of leaders from across the enterprise, the Council's purpose is to:

- › Increase awareness, share knowledge, and exchange ideas about health equity.
- › Integrate health equity into every business area and promote collaboration.
- › Monitor progress on the strategy to promote health equity.

Following a similar framework as the Department of Health and Human Services' (HHS) National Partnership for Action to End Health Disparities, the council identified five key pillars to improve health equity among our customers:

- › Leadership - strengthen and broaden leadership at all levels to address health disparities and personalize care for each customer
- › Data, Research, and Evaluation - identify and prioritize health disparities and evaluate the impact of initiatives to close gaps in care
- › Social Determinants of Health - address the social determinants of health that contribute to inequitable health care among our customers and in the community
- › Health Care Services - improve health and health care outcomes for racial, ethnic, and underserved populations¹
- › Cultural Competence - improve the cultural and linguistic competency of a diverse workforce and health care provider network

4. U.S. Department of Health and Human Services. The Secretary's Advisory Committee on National Health Promotion and Disease Prevention Objectives for 2020. Phase I report: Recommendations for the framework and format of Healthy People 2020 [Internet]. Section IV: Advisory Committee findings and recommendations [cited 2010 January 6]. Available from: http://www.healthypeople.gov/sites/default/files/PhaseI_0.pdf.

5. Colorectal Cancer Facts & Figures 2017-2019. <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/colorectal-cancer-facts-and-figures/colorectal-cancer-facts-and-figures-2017-2019.pdf> (p. 4).

6. March of Dimes. Fall 2019 Prematurity Research Centers Update.

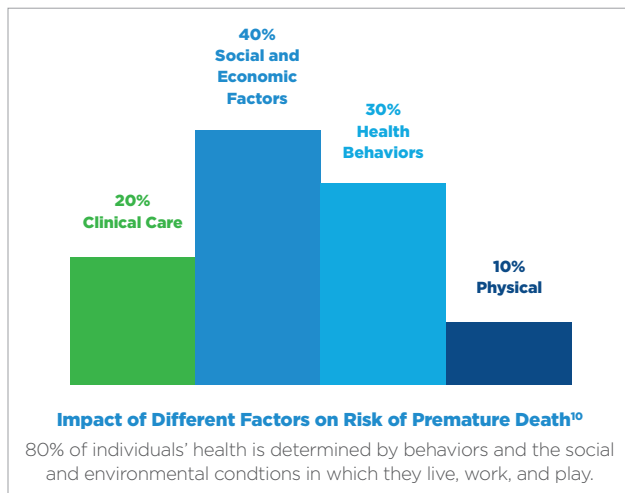
7. Promoting The Behavioral Health of LGBT Older Adults. May 2019. National LGBT Health Education Center. Fenway Institute.

8. Disparities in Health and Health Care: Five Key Questions and Answers, KFF Henry J. Kaiser Family Foundation, Published: August 8, 2018

Cigna has created a detailed action plan annually to ensure progress is made in each of these five areas, and it is the council's responsibility to formulate and oversee progress on our strategy.

In 2019, the Health Equity Council formed the SDoH Governance Council, which is composed of a group of stakeholders from across the enterprise who are working to build a shared strategy to address the SDoH that influence health outcomes and contribute to health disparities among our customers and in the community at large.

In 2019, we continued to shift our understanding of, and approach to, what constitutes whole person health, with the goal of better addressing the SDoH that negatively impact health status, outcomes, utilization, and costs. To this end, we completed a comprehensive evaluation of our U.S. Commercial Book of Business to better understand



the impact that SDoH have on chronic disease condition prevalence, engagement in case management, emergency room and inpatient utilization, and primary care alignment. Additionally, a comprehensive mapping analysis was completed using our proprietary Social Determinants Index (SDI) which helps us to identify populations and communities at-risk based on their geographic location. And finally, we completed multiple focus groups of physicians across the U.S. to better understand how SDoH impact their patient populations and how they are assessing those patients' needs for support.

This analytic work has enabled Cigna to undertake evidence-based dialogues within our organization and across varied industries to encourage collaborative efforts to mitigate the SDoH that may be contributing to negative outcomes. In 2019, we become a member at the Steering Committee level of the National Alliance to Impact Social Determinants of Health (NASDOH) and engaged with

staff and members from various Department of Health and Human Services agencies, including: Medicaid; Medicare; the Centers for Medicare and Medicaid Innovation (CMMI); the Office of the National Coordinator (ONC); the Office of the Assistant Secretary for Health (ASH); the Surgeon General; and the Chief Data Officer (CDO). Cigna also become a member of [Project Link](#) organized by America's Health Insurance Plans (AHIP) – and participated in National Quality Forum's [SDoH Data Integration Action Team](#).

Individuals with unmet social needs are more likely to have:¹¹

- › chronic conditions, including a 60% greater prevalence of diabetes
- › more than double the rate of emergency room visits
- › nearly double the rate of depression

Where Do We Go From Here

Many opportunities exist for the public and private sectors – including Cigna as a leading health services company – to help close the gaps between health disparity and health equity in the U.S. To this end, Cigna has been actively engaged in efforts to address and eliminate disparities in health care: collaborating with key stakeholders to identify and resolve health disparity issues within the workforce and the community. Essentially, we practice what we preach – establishing and striving for standards of health equity and cultural competency within our own organization so that we can continue to improve the health, well-being, and peace of mind of our increasingly diverse customer base.

In 2020, we will continue to work closely with clients, customers, and health coaches in the public and private sectors to eliminate the health disparities that continue to plague far too many people and populations. In particular, we are committed to cultivating a state of health equity in the marketplace by deploying strategic and operational resources to improve affordability and access to high-quality health care for our customers.

9. Ani Turner, The Business Case for Racial Equity, A Strategy for Growth, (W.K. Kellogg Foundation and Altarum, April 2018), <https://altarum.org/publications/the-business-case-for-racial-equity-a-strategy-for-growth>.
 10. County Health Rankings and Roadmaps: A Robert Wood Johnson Foundation Program. (2019). Country health rankings model. <https://www.countyhealthrankings.org/explore-health-rankings/measures-data-sources/county-health-rankings-model>.
 11. Berkowitz, et al. (2016). Addressing basic resource needs to improve primary care quality: a community collaboration programme. *BMJ Quality & Safety*, 25(3), 164–172. <https://www.ncbi.nlm.nih.gov/pubmed/26621916>.

Case Study:

How Health Disparities are Identified and Prioritized through Data and Research at Cigna

Data, research, and evaluation are used at Cigna to identify and prioritize health disparities and evaluate the impact of initiatives to close gaps in care. To help us quantify and better comprehend these disparities, we utilize a Disparities Dashboard to track several quality measures by race and gender at the state and county level, as well as to pinpoint where to focus improvement efforts and inform clinical interventions. These analytics help us to move the needle from health disparity to health equity – an essential part of our mission as a leading health service company working to improve the health, well-being, and peace of mind of those we serve. For example, Cigna recently piloted a two-touch campaign to improve breast cancer screening rates among Latina women in California and Latina and African American/Black women in Texas. The two-touch method strategy involved:

- › Touch 1, General Education: We published a *Customer Engagement Newsletter* article, “General Preventive Care/Health Awareness,” with a focus on the importance of annual check-ups and reminders to schedule one.
- › Touch 2, Targeted Follow Up Promoting Breast Cancer Screening Awareness

There was a 15% response rate for breast cancer screenings among those who engaged with the two-touch model – a 2% lift in response compared to customers who only received one touch.¹

1. Cigna Central Warehouse mammography screening claims pulled between June 20, 2019 – December 20, 2019, <https://www.cigna.com/about-us/corporate-responsibility/report/health-and-well-being/health-equity/case-study-one>

Case Study:

Increasing Cultural Competency and Inclusion through Training

Cigna recognizes the importance of providing cultural competency education to stakeholders, in order to better equip them to understand and address disparities. The examples below represent a few of the ways in which we engaged and provided cultural competency education to stakeholders in 2019.

Employees

In 2019, Cigna employees completed nearly 9,300 cultural training modules. These modules include a cultural competency series as well as multiple cultural trainings focused on sub-populations. Participants learned how to deliver culturally responsive services, including understanding cultural values and practices of sub-populations; identifying and countering implicit bias; and establishing trust through cross-cultural communication.

We also implemented interactive web based Transgender Inclusion Awareness training in 2019. Available to all Cigna staff, this training supports our commitment to embrace diversity and to serve our transgender customers. Participants learn about transgender health disparities through the module and are asked to empathize with the challenges our transgender and gender non-binary customers face related to accessing health care services. Participants also learn how to comply with state and federal laws, including the Affordable Care Act, and gain the skills and the confidence to serve customers in a culturally responsive manner reflective of Cigna's mission.

Health Care Providers

Cigna is committed to broadening the cultural scope of the health care providers with whom we engage. Collaborative efforts include:

- ▶ Cultural Competency Training and Resources – This program includes training series addressing topics such as diabetes among South Asians and engagement with Hispanic/Latino patients. These resources are available to providers at no cost and promoted through relationships such as our accountable care organizations (ACOs) via our [Cultural Competency and Health Equity Resources website](#).
- ▶ CultureVision™ – An online database providing insights into more than 60 cultural communities.
- ▶ Commonly used patient forms that have been translated into Spanish.
- ▶ Language Service Discounts – Available to Cigna-contracted providers for translation and interpretation services, including video remote interpretation services.

Employer Clients

Cigna has sought to improve engagement in preventive health among the customers associated with employer clients that participate in our Health Disparities Advisory Council (HDAC). The HDAC consists of 14 employers/clients with significant populations of employees/customers from underrepresented communities. To help address mental health stigma among these employees/customers, Cigna piloted a client toolkit utilizing Stamp Out Stigma (SOS) – an initiative by the Association for Behavioral Health and Wellness (ABHW) to reduce the stigma surrounding mental illness and substance use disorders.



Environment

Our focus on environmental sustainability is grounded in the important connection between the health of the planet and the health of people.

As a health services company, we take a precautionary approach to our environmental sustainability efforts, believing that environmental stewardship has a health impact and also makes sound business sense as we strive to identify new efficiencies and make strategic investments that reduce our environmental impacts and our operating costs.

Sustainability Performance Plan

As a company whose mission is to improve the health, well-being, and peace of mind of those we serve, we take a precautionary approach to our environmental sustainability efforts. We believe that environmental stewardship also makes sound business sense as we are able to identify new efficiencies and make strategic investments that reduce our operating costs.

Following our combination with Express Scripts, we manage a larger global real estate portfolio and have even stronger incentives to reduce our environmental footprint in alignment with ISO 14001 continuous improvement principles.

Our Strategic Sustainability Performance Plan

Our strategic sustainability performance plan supports the environmental management of our global real estate portfolio – now comprised of both Cigna and legacy Express Scripts properties. This best-in-class plan enables us to reduce our carbon footprint, eliminate operational inefficiencies, and significantly improve our energy efficiency.

Our plan is focused on:

- › Reducing our emissions, energy, and water consumption.
- › Utilizing the “reduce, reuse, and recycle” model to minimize our waste footprint.

- › Increasing efficiencies in all of our building operations and investing in energy efficiency projects.
- › Seeking and entering into “green” leases that prioritize energy efficient infrastructure.
- › Engaging employees and key stakeholders across the enterprise to support the goals of the strategic sustainability performance plan.

2020 Environmental Goals

Our strategic sustainability performance plan also sets the environmental cost and conservation targets for our domestic portfolio. While we have been measuring our progress for many years, our 2020 environmental targets – set against our base year 2013 – represent Cigna’s second-generation commitment to set specific, annual, and longer-term targets.¹



Scope 1 and 2 Emissions Reduction Target 20%



Facilities’ Energy Reduction Target 15%



Facilities’ Water Reduction Target 10%

1. Cigna set initial first-generation environmental targets in 2013 for 2017. In 2017, we extended our environmental targets to 2020.

In 2019, we worked diligently to meet our 2020 environmental targets by making strategic investments in infrastructure; closely monitoring our emissions, energy, and water performance; and executing capital investments to support our reduction targets. We are currently on track to exceed our 2020 greenhouse gas (GHG) emissions reduction target for legacy Cigna sites, but are behind schedule to meet our 2020 energy and water reduction targets. Because we are targeting absolute reductions from a base year that preceded our combination with Express Scripts and its affiliates, it will likely be more challenging for us to meet our legacy Cigna targets as a combined company.

In advance of our environmental targets expiring at the end of 2020, the Corporate Responsibility and Global Real Estate teams have been working closely with the [Cigna Connects Corporate Responsibility Governance Council](#), a cross-functional team comprised of senior leaders who represent corporate centers and lines of business with lines of sight to environment, social, and governance issues across the company, and third-party consultants to develop comprehensive environmental targets to guide our work over the next decade.

Sustainability Oversight

Cigna's Corporate Responsibility and Global Real Estate teams work closely to deliver on our strategic sustainability performance plan and environmental goals. This work is overseen at the enterprise level by the Cigna Connects Corporate Responsibility Governance Council. We also communicate our environmental performance to Cigna leadership, including the CEO and our Board of Directors. The [Corporate Governance Committee \[PDF\]](#) of our Board of Directors provides board-level oversight of our sustainability efforts described in our recently refreshed [Environmental Policy Statement](#).

Employee Engagement

We raise awareness about environmental stewardship among employees and empower employees to act through job aids; information in the Employee Handbook; behavioral change initiatives that encourage employees to integrate the principles of sustainability into decision-making; and the employee-led environmental action-oriented program called [GreenSTEPS](#).

Managing Our Real Estate Portfolio

Cigna continuously monitors its compliance with all applicable environmental codes and regulations. The Global Real Estate team also utilizes a proprietary data management portal to assist in the ongoing identification of sustainability risks and opportunities in our now expanded real estate portfolio.

In 2019, Cigna and Express Scripts' combined global real estate portfolio reporting boundary consisted of approximately 12.9 million square feet. The portfolio is comprised of both owned and leased properties, most of which are leased. The majority of the portfolio is domestic with approximately 11 million square feet in 43 states, including Hawaii, Washington, DC, Puerto Rico, and the U.S. Virgin Islands. Our international properties contain approximately two million square feet and are located throughout the following countries: Australia, Bahrain, Belgium, Canada, China, France, Germany, Hong Kong, India, Indonesia, Kenya, Malaysia, New Zealand, Portugal, Singapore, South Korea, Spain, Sweden, Switzerland, Taiwan, Thailand, United Arab Emirates, and United Kingdom.

To ensure alignment between legacy Express Scripts and Cigna Real Estate teams and partners post-integration, we focused on strengthening our relationships externally with our building management companies and facility management partners and internally with Supply Chain and Global Procurement and Third Party Management (GP&TPM) and our internal site leads.

In order to better manage the environmental impacts of our real estate portfolio, we utilize a highly skilled in-house team of regional facility leads as well as subject matter experts in reliability engineering, data analytics, decision support, transaction management and lease administration, environmental health safety and sustainability, and performance delivery and sourcing.

In 2020, our integrated Global Real Estate team is consolidating and advancing the environmental gains that we have made across our domestic and international portfolios in 2019 by focusing on executing against Cigna's 2020 environmental targets, implementing building management technologies, enhancing our Change Management protocols, and improving performance delivery. Our reliability programs contribute to energy efficiencies and reduce waste streams within our portfolio by decreasing risk of equipment failure, preventing business interruptions, and rightsizing Cigna's preventive maintenance programs for critical infrastructure.

Green Building Certifications and Ratings

Cigna's strategic sustainability performance plan follows the U.S. Green Building Council's LEED® guidelines for Green Building Operations and Management.

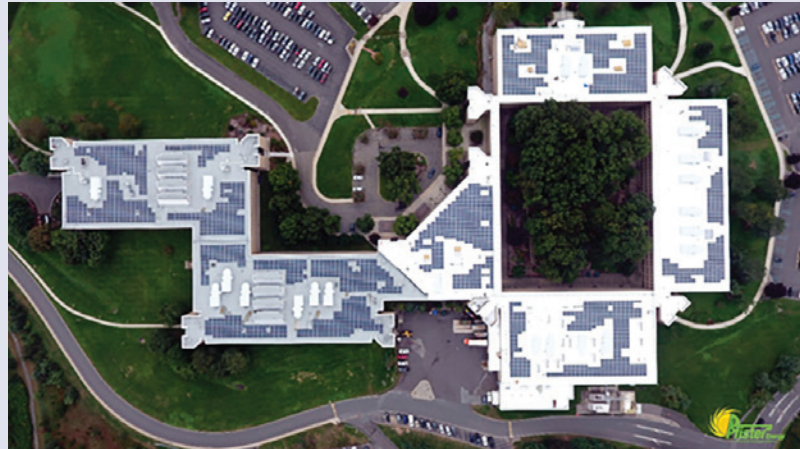
In 2019, Cigna's and Express Scripts combined global real estate portfolio included 21 Leadership in Energy and Environmental Design (LEED®) Certified buildings. The portfolio currently has 7 Silver LEED® certified properties; 6 Gold LEED® certified properties; 3 Platinum LEED® certified properties; and 5 LEED certified properties. In addition, Cigna Tower in Seoul, South Korea, a Cigna-owned

site, also holds a LEED® Gold certification and G-SEED certification. It is particularly noteworthy that all of Express Scripts' high volume fulfillment locations hold a LEED® Certification. Cigna continues to participate in U.S. Environmental Protection Agency's ENERGY STAR® program with over 50% of our sites being tracked in the registry. Additionally, all twelve of Cigna office locations in the United Kingdom hold an ISO 50001 Energy Management System Accreditation.

Case Study:

Express Scripts Invests in Solar at New Jersey Facility

In 2019, Cigna's Franklin Lakes, NJ location added a rooftop solar array consisting of 1930 panels. This legacy Express Scripts site worked closely with Pfister Energy to develop and launch this unique roof replacement project, which included additional installation of white membrane. This provides a more energy-efficient roof system, reducing the need for both heating and cooling at the facility. Additionally, the system is expected to generate 1.2 million kilowatt hours of power annually – enough energy to power 131 households. This clean form of power generation will replace nearly 1,000 metric tons of greenhouse gas emissions every year – the equivalent of 2.1 million miles of car rides.



Energy, Emissions, Water, and Waste

In 2019, the two legacy Global Real Estate teams within Express Scripts and Cigna worked diligently to meet our integrated company's environmental stewardship goals. In particular, we focused on combining the two real estate portfolios and ensuring environmental data integration and reporting.

At the same time, we continued to identify and execute on environmental stewardship projects to support our [2020 environmental targets](#) and reduce our operational energy, emissions, water, and waste footprint across our owned and leased properties.

Identifying Energy and Emissions Reduction Opportunities

To increase energy efficiency and reduce greenhouse gas emissions, we have prioritized the following areas of focus:

- › **Real Estate:** We pursue space optimization; energy-efficiency projects; building control system optimization; the recycling of construction material; the “reduce, reuse, and recycle” model for furniture; environmentally friendly repair and maintenance processes; and the utilization of green products in our buildings.
- › **Business Travel:** We support telecommuting, ride-sharing programs, and offer a pre-tax mass transit benefit program. Additionally, we have established a fuel-efficient, leased-vehicle fleet. Our fleet exceeds the national average for fuel efficiency as the majority of our vehicles are 4-cylinder with alternative fuel capabilities and hybrid engines, and are classified as partial zero emissions vehicles. Similarly, Express Scripts' security utilizes a fleet of hybrid vehicles, Segways, and rovers.

- › **Information Technology:** We prioritize our largest waste streams, including e-waste. We utilize server virtualization, desktop virtualization, and have a zero e-waste policy.

In 2019, we accelerated our investment in the efficient operation of our critical equipment, leveraging energy engineering best practices. At our data center in Windsor, CT, we anticipate a reduction of approximately 2 million kilowatt hours in energy following the completion of a power distribution unit upgrade project. We also expect a potential reduction of up to 700,000 kilowatt hours associated with right sizing our UPS modules and substation replacement at our data center. We also continue to benefit from our retrofitting of LED lighting at a number of Cigna and legacy Express Scripts locations.

We also continue to explore alternative energy resources for our larger sites. For example, in 2019, we installed [rooftop Solar Arrays at Express Scripts' Franklin Lakes, NJ office](#), which have the ability to generate enough clean power to replace nearly 1,000 metric tons of greenhouse gas emissions annually over a 25-year period.

Deploying Water Efficient Technologies and Practices

Much of Cigna's water use comes from cooling towers; make-up water for condenser systems; landscaping and irrigation for owned properties; older model heating at a few properties; and ventilation and air conditioning (HVAC) systems. We have employed many significant water reduction techniques, including low-water landscape designs, faucet sensors in all large facilities, and the upgrading of HVAC equipment.

To reduce water consumption, save energy, and increase sustainability, we use a variety of strategies and technologies that lessen the burden on the potable water supply and wastewater systems. We are guided by the following model:

- › **MONITOR** water consumption performance.
- › **MAXIMIZE** fixture 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 habitat, waterways, and water supply from pollutants carried by building discharge water.

We continue to work toward improving the data integrity of our water usage and have implemented guidelines for improvements with vendors to avoid data discrepancies. This process has allowed us to make informed decisions about where improvements are needed. Increasing the integrity of our data will help us to target properties for

improvements, such as projects to lower water use. As we work toward our 2020 environmental targets, we are focused on deploying best practices, including efficient water distribution systems and low-flow fixtures across our properties.

In 2019, we also undertook a water risk assessment in order to better understand which locations within our global real estate portfolio have the highest levels of water stress and other water-related challenges. We will use the results from the assessment to further our water reduction strategy, including supporting context-based water reduction at priority sites.

Implementing Strategic Waste Reduction and Recycling Programs

In order to reduce the quantity of waste we generate, while improving our workplace environment, we apply best practices in materials selection, waste disposal and reduction, and responsible procurement practices. We have also created numerous recycling programs to assist us with our waste management efforts, which include:

Focus Areas

Company Practices

Paper	<ul style="list-style-type: none"> › Promote a 100% Paper Shredding Policy, which resulted in the diversion of 2,260 tons of paper from landfills in 2019. › Encourage the reduction of paper use, which includes eliminating unnecessary printing, setting office copiers to two-sided printing, and suggesting the use misprints as notepaper where appropriate. › Support the purchasing of recycled paper through procurement practices, which now represents 75% of our total paper spend. › Encourage the use of paper with recycled content, which now accounts for nearly 50% of the paper used for professionally printed materials. › Support the recycling of corrugated paper through programs in more than 18 offices. › Galvanize customers to choose paperless options where feasible by providing them with the option to receive paperless statements, submit claims online, use direct deposit, and view plan information through myCigna and the myCigna® App. In 2019, 4.8 million customers opted to receive paperless statements, which resulted in the elimination of 46 million paper statements and envelopes in 2019.
Plastic and Glass	<ul style="list-style-type: none"> › Empower employees to reduce their use of single-use plastic bottles by offering bottle-less hot and cold filtered water systems at our offices. › Encourage employees to recycle plastic and glass by locating recycling stations at more than 18 offices. In 2019, over 714 tons of waste was recycled, including items such as steel cans, glass and plastic bottles, aluminum cans, and glass jars. Our portfolio-wide recycling efforts have allowed us to divert 49% of our waste stream from going into landfills – the equivalent of 1,500 tons of waste.

Focus Areas

Company Practices

<p>Cafeterias and Breakrooms</p>	<ul style="list-style-type: none"> ▶ Reuse food scraps by implementing a composting program at our Bloomfield, CT office, which resulted in the diversion of 14,532 pounds of food from landfill – the equivalent of 8,138 pounds of carbon being avoided. As part of Cigna’s sustainable waste management efforts, we are able to convert 400 tons of solid waste annually into energy. This ties in closely with our recycling mission. ▶ Conserve over 200,000 16-ounce bottles by implementing infused water stations at our corporate headquarters. ▶ Combat food insecurity through the Wilde Side Garden at our Bloomfield, CT location, which has produced 3,500 pounds of produce for Greater Hartford’s regional foodbank since 2012. ▶ Reduce food waste by donating 1,670 pounds of prepared food to The Open Hearth, a nonprofit in Hartford, CT.
<p>Ink and Toners</p>	<ul style="list-style-type: none"> ▶ Encourage recycling of copier ink and toner cartridges through recycling programs at all of our locations. ▶ Support the exclusive purchase of toner cartridges made from partially recycled materials through procurement policies.
<p>Furniture and Computer Repurposing and Donation</p>	<ul style="list-style-type: none"> ▶ Encourage space optimization efforts through the use of the “reduce, reuse, and recycle” model, which our Furniture Donation program was created, in part, to facilitate. ▶ Encourage the reuse of furniture and office supplies, while supporting local nonprofits through the donation of over \$181,000 of items to the YMCA of Greater Hartford, Good360, and the Hartford Area Habitat for Humanity. ▶ Support the reuse of technology by donating computers to nonprofits through the Computer Donation Program, which is facilitated by the Information Technology team.
<p>Lamps and Ballasts</p>	<ul style="list-style-type: none"> ▶ Encourage the recycling of lamps and ballasts by establishing programs in over 80 offices.

Cigna undertook a renovation of its corporate headquarters in 2015, which is ongoing. To minimize the environmental impact of the project, we leveraged a robust construction debris recycling program from the start. In 2019, we diverted over 306 tons of debris from landfills through recycling, which represents 66% of the debris generated by the project during the year. Since 2015, we have diverted roughly 75% of the debris generated from the project from landfills through recycling. Additionally, by utilizing flooring that is sustainably sourced, produced, and installed during the lifecycle of the project we have ensured a future landfill avoidance of 420 tons of waste.

Case Study:

Reducing, Reusing, and Recycling – Gardening and Composting at Cigna’s Offices

At Cigna, we have extended the “reduce, reuse, recycle” model that we apply to many of the goods that we use to how we think about and consume food. Consequently, we have instituted a prepared food donation program and a composting program at our headquarters in Bloomfield, CT. In 2019, we donated 1,670 pounds of prepared food to The Open Hearth, a nonprofit in Hartford, CT that provides comprehensive services to men experiencing homelessness. Our composting program in 2019 was also a huge success, resulting in 14,532 pounds of foods being diverted from landfill for use as soil for landscaping and the Wilde Side Garden at our Bloomfield location.

In 2019, the Wilde Side Garden produced nearly 500 pounds of produce for Foodshare. A partner of Cigna’s since 2012, Foodshare is Greater Hartford’s regional food bank – connecting surplus food to its network of 280 partner food pantries, meal programs, and Mobile Foodshare websites. We are one of the nonprofit’s few sources for fresh vegetables, making our partnership critically important. Additionally, the work that we do with Foodshare and The Open Hearth extends beyond our environmental goals – supporting the [Cigna Foundation’s work around food insecurity](#).



Case Study:

Protecting Customers' Medicine and the Environment

Cigna is committed to creating innovative, value-driven solutions across its home delivery back-end fulfillment sites. In 2019, we identified a feasible solution for greener shipping of temperature-sensitive medications. Our back-end fulfillment site in Florence, NJ participated in an eight-week pilot testing the environmental impact and operational feasibility of a [plant-based recyclable cooler \[PDF\]](#).

Typically, we utilize molded expanded polystyrene (otherwise known as EPS/Styrofoam) coolers in our cold chain.¹ The recyclable cooler that we piloted had thermal properties comparable to our regularly used EPS/Styrofoam coolers, and even performed slightly better.

Over 12,000 coolers were shipped to patients during the pilot, which allowed us to test the efficacy of the product and also to somewhat mitigate the negative impacts of our EPS/Styrofoam coolers on the environment.

The cooler pilot provided us with meaningful results and a strategy for how we can advance our enterprise's back-end sustainability efforts and reduce our carbon footprint. In 2020, we intend to move forward with this initiative with the goal of ultimately eliminating the use of EPS/Styrofoam coolers across our back-end sites.

1. The term cold chain or cool chain denotes the series of actions and equipment applied to maintain a product within a specified low-temperature range from production to use. A cold chain is a temperature-controlled supply chain. An unbroken cold chain is an uninterrupted series of refrigerated production, storage, and distribution activities, along with associated equipment and logistics, which maintain a desired low-temperature range. It is used to preserve, extend, and ensure the shelf life of products.

Community Resilience

We understand that improving the health and well-being of our customers doesn't stop at the individual level. Our customers are part of communities and when their communities face challenges, they do too. Consequently, strengthening communities is vitally important to us at Cigna. We are taking action to promote resilience in our communities so that they are better equipped to bounce back after experiencing adversity. We are doing this by reducing our impact on the environment and contributing to conversations about the link between climate change, human health, and planetary health; building more sustainable health care systems and advancing health equity; and supporting communities experiencing global health emergencies and extreme weather events.¹ In order to strengthen and amplify our efforts, we actively engage and solicit feedback from our stakeholders.

Serving Customers and Strengthening Communities During Natural Disasters

Understanding that climate change and environmental risk pose unique challenges to clients and communities, specifically health and public health systems, we maintain an online [Disaster Resource Center](#) for first responders, health plan customers, and employer clients. The site is continually updated by our Employee Assistance Consultant team, which has intimate knowledge of our provider network and can make real-time updates to help impacted stakeholders.

We also support customers during extreme weather events through our Customer Disaster Response Program, which offers access to trained clinicians through our Employee Assistance Program; on-site Critical Incident support; and flexibility to make temporary policy changes, such as waiving various medical requirements, refilling

prescriptions, and expanding our help line to proactively address customer service issues and provide personal assistance and support for all affected by a disaster.

In addition to directly supporting our customers through these resources, the Cigna Foundation provides support to communities impacted by extreme weather events through charitable contributions and partnerships with credible, leading disaster relief organizations.

We work to ensure that services to customers, employer client, and health care professionals are not interrupted by extreme weather events by following the procedures set forth by [Cigna's Business Continuity Program](#).

Advancing the Conversation on the Link between Climate Change and Human Health

We recognize that we have an important role to play in creating community resilience by reducing our environmental impact as an organization and advancing the conversation on the [link between climate change, human health, and planetary health](#).

We describe the steps that we are taking as an enterprise to manage and reduce our environmental footprint in [this report](#) and our [Environmental Policy Statement](#). We communicate our environmental performance to Cigna leadership, including reporting to the [Corporate Governance Committee \[PDF\]](#) of our Board of Directors, CEO, and the Cigna Connects Corporate Responsibility Governance Council. Board-level oversight of Cigna's environmental strategy and policy is provided by the Corporate Governance Committee. We transparently report on our actions and enterprise-level oversight of this portfolio of work because we believe that our environmental stewardship efforts as a company are critical to strengthening our communities.

Outside of our enterprise-level strategy and framework, we raise awareness about environmental stewardship among employees and customers. We empower employees to take action through job aids, information in the Employee Handbook, and the employee-led environmental action-oriented program called GreenSTEPS (“Sustainability Team for Environmental Protection and Stewardship”). The GreenSTEPS team works on a variety of projects, such as offering a sustainability scavenger hunt for children, holding an Electric Vehicle Experience Day, hosting environmental fairs, creating internal sustainability communications, and planting a vegetable garden on the grounds of our corporate headquarters. In addition to being internal advocates for Cigna’s environmental sustainability efforts, our GreenSTEPS members also engage with their communities through local environmental projects. For example, members of the GreenSTEPS and Service Operations teams volunteered their time to help build the first production-scale aquaponics system near our corporate headquarters. We also empower our customers to reduce their environmental impact by providing them with the option to receive paperless statements, submit claims online, use direct deposit, and view plan information through myCigna and the myCigna® App.

Disseminating information about the link between human and planetary health is also of the utmost importance to us. We participate in and support local, national, and international discussions about climate change – specifically the connection between planetary health and human health through engagement with our community partners, business partners, [industry associations](#), and intergovernmental organizations. Our collaborations in 2019 included sponsoring the University of Connecticut’s partnership with [Net Impact on a Supply Chain Sustainability MBA Case Competition](#) and participating in the [United Nations Global Compact’s \(UNGC\) Health is Everyone’s Business Platform](#).

Building Sustainable Health Care Systems and Reducing Health Disparities

Building sustainable health care systems and reducing health disparities are vital to protecting individuals and communities from health security threats, including climate change, and fostering community resiliency. Cigna has been a tireless champion of these causes and in 2019 we were able to bring our considerable resources to bear as a combined organization to advance these issues even further.

In redefining the future of health care to create a system of “well care,” we are minimizing the chance of illness and disease and impacting the health care system in a meaningful way that will promote community resilience. Similarly, in championing Accountable Care Organizations we are turning the traditional health care business model on its head and advancing a system of care that privileges outcomes over service volume, reducing costs and saving time as well as lives. Our whole person health approach to health care, which focuses on the mind-body connection and patient-centered care, is another way in which we are disrupting the traditional health care system and building a more sustainable one.

Health equity is not only a business imperative and long-term company commitment for Cigna, it is a crucial contributor to protecting individuals and communities from the negative health impacts associated with climate change and to advancing community resilience. Over the past decade, Cigna has been a key advocate of health equity at the national level and actively shares best practices related to addressing health disparities and advancing equitable health care with other health care companies, employer groups, and clients. We also work closely with customers and health advocates in the public and private sectors to address health disparities that plague many people and communities. Our company has made a long-term commitment to improving health equity in the marketplace – deploying strategic and operational resources to improve access to affordable high-quality health care.

Serving Customers and Strengthening Communities during COVID-19 Pandemic

Please note, the information below is as of May 8, 2020. Please visit our [Newsroom](#) on Cigna.com for further updates.

As the world fights the COVID-19 pandemic, Cigna remains focused on delivering peace of mind during these unprecedented times. We have taken actions to drive affordability and remove uncertainty for our customers, increase flexibility for providers, support mental health in our communities, and care for our colleagues around the world. To date, these actions include:

Answering the Call for Affordability

- › Waived customer out-of-pockets costs through May 31, 2020, for COVID-19-related:²
 - Diagnostic [testing](#)
 - Office visits for testing
 - Telehealth screenings
 - [Treatment](#)

- › Cigna has not requested or retained any proceeds under the CARES Act.
- › Launched the Consumer Protection Program to safeguard customers from surprise bills from out-of-network providers for COVID-19 care.
- › Launched Express Scripts Parachute RxSM to provide prescription drug cost relief to Americans who are newly uninsured due to the pandemic.

Ensuring Access to Care

- › Offered free standard shipping of up to 90-day supplies for prescription maintenance medications and 24/7 access to pharmacists.
- › Implemented protective quantity limits on select medications to guarantee access and protect supply.
- › Deployed hundreds of Cigna clinicians to telehealth provider MDLIVE to increase capacity.
- › Provided [Buoy Health symptom checker](#) for U.S. Cigna customers and Express Scripts members, and the multilingual symptom checker Infermedica for international customers.
- › Maintained in-home medication infusions by Accredo nurses so vulnerable patients can avoid travel.
- › Expanded our Employee Assistance Program services for Cigna customers and household members.
- › Added a new furlough package that offers a prescription savings program ([Inside Rx](#)), a dental savings card, and more for customers.

Supporting the Medical Community

- › Made it easier for [hospitals to transfer](#) patients to long-term acute care hospitals and subacute facilities.
- › Waived prior authorizations for patient transfers, emergency department visits, and home health care services.
- › [Donated medications](#) to Washington University for a clinical trial on COVID-19 treatment.

Advocating Whole Person Health

- › Launched a [social connector initiative](#) for Medicare Advantage customers to help mitigate feelings of loneliness.
- › Offered free on-demand webinars and other resources to the public to help manage fear and anxiety while building resiliency.

- › Created a 24/7 toll-free help line for the public to speak with behavioral health clinicians.
- › Established partnership with [SilverCloud Health](#), a digital mental health platform for Express Scripts clients and members.
- › Sent 5,000+ greeting cards to seniors from our employees and their families.

Taking Care of Our Workforce

- › All U.S. employees able to do so are [working from home until further notice](#).
- › Allotted 10 Emergency Time Off (ETO) days (80 hours) for our U.S. colleagues to use for COVID-19-related absences through 2020.
- › Lifted the restriction on Paid Time Off (PTO) being used before it is accrued, until further notice.
- › U.S.-based employees with worksite essential roles receive a 20% pay premium.
- › Created an employee-focused COVID-19 resource site on our company's intranet.
- › Enhanced our employee recognition program, Cigna Standout, to strengthen recognition for our employees during this time.

Assisting Our Communities

- › Cigna and the Cigna Foundation³ have:
 - Launched the [Brave of Heart Fund](#) with a [\\$25 million grant \[PDF\]](#) to provide financial assistance to survivors of frontline [U.S. healthcare workers](#) who gave their lives in the fight against COVID-19. The Fund was created in partnership with the New York Life Foundation. Cigna will also provide emotional support services to their families.
 - Committed over \$1 million to nonprofits addressing food insecurity and health care support needs in the U.S.
 - Donated \$250K toward relief efforts in China during the earliest days of the outbreak.

1. Community resilience is the sustained ability of a community to use available resources to respond to, withstand, and recover from adverse situations.

2. Enhanced coverage for COVID-19 diagnostic testing, office exams, telehealth screenings and virtual care applies to customers in the United States who are covered under Cigna's employer/union-sponsored insured group health plans, insured plans for globally mobile individuals, Medicare Advantage, Medicaid, and the Individual and Family insurance plans. Self-insured group health plans administered by Cigna have an opportunity to opt out of these benefits.

3. The Cigna Foundation is a private foundation funded by contributions from Cigna Corporation and its subsidiaries.



Community

Through charitable giving and employee volunteerism, we invest in the health of our communities around the world.

Central to our mission, striving to improve health is at the heart of everything we do at Cigna. That includes improving the health of our communities. Every day, the people of Cigna are committed to making a difference in communities around the world.

Community Investment

Improving health and well-being is at the heart of everything we do at Cigna. This includes creating more sustainable health care systems in our communities; advancing health through a holistic approach that focuses on behavioral and physical health; and eliminating health disparities by promoting health equity through a variety of initiatives.

Cigna Giving

Our charitable contributions and advocacy serve to reflect and magnify the positive effect of Cigna's mission to improve the health, well-being, and peace of mind of those we serve. By focusing on access to health care and health equity, which is the pursuit of the elimination of health disparities, we strive to give individuals the best opportunity to achieve a healthier life.

Cigna Foundation

[The Cigna Foundation](#) makes charitable grants, including World of Difference grants, to nonprofit organizations with a focus on health equity and community health navigation. Cigna Foundation grants are true partnerships that bring dedicated nonprofit organizations together with knowledgeable Cigna professionals to share expertise and experience, resulting in innovative health

solutions that work to improve health equity and respond to community needs in ways that are sustainable, scalable and effective.

Healthier Kids for Our Future

In 2019, we launched our newly combined company's first initiative, Healthier Kids for Our Future (HKFOF). HKFOF is a \$25 million five-year global initiative committed to improving the health and well-being of children and aligned with three of the [United Nations Sustainable Development Goals](#) (UN SDGs):

- ▶ Goal 1: No Poverty
- ▶ Goal 2: Zero Hunger
- ▶ Goal 3: Good Health and Well-being

In the program's first year, we joined with schools and community groups to reduce food insecurity – ensuring that our nonprofit partners had the support they needed to address this serious challenge. The Cigna Foundation is focused on this topic, because poor nutrition and food insecurity in childhood can lead to health disparities and poorer health later in life.¹ Additionally, for millions of children, chronic food insecurity and hunger will lead to poor educational outcomes – including reduced proficiency in math and reading as well as social and

1. Gunderson C, Kreider B. Bounding the effects of food insecurity on children's health outcomes. *J Health Econ*, 2009; 28(5):971–983.

behavioral problems.² Our nonprofit partners primarily work with Title 1 schools with large concentrations of low-income students who receive supplemental funds to assist in meeting students' educational goals. Under HKFOF, each school works with a nonprofit partner to submit a grant request to the Cigna Foundation to provide tailored, onsite programming and services. We have supported programs such as weekend meal kits, onsite food pantries, community gardens, and community nutrition education events. We also offer a meal kit service to participating students through our partnership with the nonprofit Feeding Children Everywhere (FCE). FCE's Full Cart program delivers a box of groceries, at no cost, directly to these students' homes.

To increase the efficacy of HKFOF, we partnered with Washington University's Brown School Evaluation Center (Brown School) to evaluate the program in its first year. We are already using the Brown School's findings to inform our work as we expand the focus of the initiative to include [supporting mental well-being in schools](#).

Children and adults who are food insecure are at an increased risk of a variety of negative health outcomes, yet more than 1 in 6 children in the U.S. face hunger – and more than 1 in 4 children worldwide face food insecurity.^{3,4}

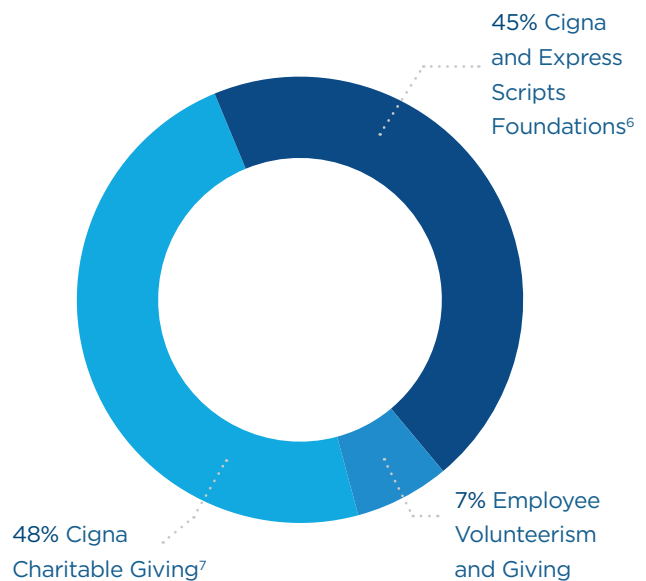
Employee Volunteerism and Giving

Cigna's employees have a desire to help others. We provide them with a wide range of [projects and programs](#) that enable them to translate their personal passion into service that benefits their local communities, both inside and outside of work.

In 2019, Cigna's U.S. employees contributed more than 92,000 volunteer hours to nonprofits and communities across the country.

In 2019, our combined Cigna Giving totaled over \$40 million.⁵

Anchored by our Cigna Connects corporate responsibility platform, our corporate citizenship efforts focus on bringing our specific industry expertise and resources to bear on critical issues where we are uniquely positioned to help.



2. Cook, JT. Impacts of food insecurity and hunger on health and development in children: Implications of measurement approach. In paper commissioned for the Workshop on Research Gaps and Opportunities on the Causes and Consequences of Child Hunger. 2013 April.

3. No Kid Hungry, <https://www.nokidhungry.org/who-we-are/hunger-facts>.

4. Hunger Statistics, Food Aid Foundation, 2015, <https://www.foodaidfoundation.org/world-hunger-statistics.html>

5. This figure includes charitable giving from Cigna's Korea Foundation, which totaled \$8.5 million. It also includes \$4 million in grants to nonprofits in California as part of the company's merger undertaking agreement with the state, which was precipitated by Cigna's combination with Express Scripts in late 2018.

6. In 2019, the Cigna Foundation invested more than \$10.5 million in communities through grants and the Express Scripts Foundation invested more than \$3.5 million in communities through grants.

7. Cigna Charitable Giving includes \$4 million in grants to nonprofits in California as part of the company's merger undertaking agreement with the state, which was precipitated by Cigna's combination with Express Scripts in late 2018.

The Cigna Foundation

Established more than 50 years ago, the Cigna Foundation carries out our corporate philanthropy goals of bringing Cigna's mission to life for individuals and communities around the globe. The Cigna Foundation accomplishes these goals through strategically focused charitable grants to nonprofit organizations whose work enhances the health of individuals and families and the well-being of communities.

In 2019, the Cigna and Express Scripts Foundations deployed more than \$14 million in grants to support nonprofits that share our commitment to enhancing health and well-being.¹

Healthier Kids for Our Future

In 2019, after our combination with Express Scripts, the Cigna Foundation launched our newly combined company's first philanthropic initiative, Healthier Kids for Our Future (HKFOF). HKFOF is a \$25 million five-year global initiative committed to improving the health and well-being of children and aligned with three of the [United Nations Sustainable Development Goals \(UN SDGs\)](#):

- Goal 1: No Poverty
- Goal 2: Zero Hunger
- Goal 3: Good Health and Well-being

At its core, HKFOF is the bridge connecting local organizations that already make a measurable difference in children's health outcomes with volunteers and resources. In our first year, we joined with schools and community groups to reduce food insecurity – ensuring that our nonprofit partners had the support they needed to address this serious challenge.

The Cigna Foundation is focused on this topic because poor nutrition and food insecurity in childhood can lead to health disparities and poorer health later in life.² Additionally, for millions of children, chronic food insecurity and hunger will lead to poor educational outcomes – including reduced proficiency in math and reading as well as social and behavioral problems.³ Our nonprofit partners are primarily Title 1 schools with large concentrations of low-income students who receive supplemental funds to assist in meeting students' educational goals. Under HKFOF, each school works with a nonprofit partner to submit a grant request to the Cigna Foundation to provide tailored, onsite programming and services. We have supported programs such as weekend meal kits, onsite food pantries, community gardens, and community nutrition education events. We also offer a meal kit service to participating students through our partnership with the nonprofit Feeding Children Everywhere (FCE). FCE's Full Cart program delivers a box of groceries, at no cost, directly to these students' homes.

To increase the efficacy of HKFOF, we partnered with Washington University's Brown School Evaluation Center (Brown School) to evaluate the program in its first year. We are using the Brown School's findings to inform our work as we expand the focus of the initiative to include [supporting mental well-being in schools](#).

1. In 2019, the Cigna Foundation invested more than \$10.5 million in communities through grants and the Express Scripts Foundation invested more than \$3.5 million in communities through grants.

2. Gunderson C, Kreider B. Bounding the effects of food insecurity on children's health outcomes. *J Health Econ*, 2009; 28(5):971–983.

3. Cook, JT. Impacts of food insecurity and hunger on health and development in children: Implications of measurement approach. In paper commissioned for the Workshop on Research Gaps and Opportunities on the Causes and Consequences of Child Hunger. 2013 April.

For more detailed information on the Cigna Foundation's HKFOF Grant program or for application information, please [visit our web page](#).

Working to Make a World of Difference

The Cigna Foundation also continued to execute its long standing World of Difference grant program in 2019, which is focused on providing and expanding health equity⁴ and community health navigation services. These services are crucial for eliminating health disparities across the population and creating more sustainable health care systems.

World of Difference grants center around collaborations with nonprofits pursuing unique, targeted projects that help individuals overcome barriers to their health and well-being related to social determinants of health (SDoH).⁵

Requirements for the World of Difference grant program include:

- › A pilot (or early stage) multi-year project that directly serves the needs of individuals in the health focus area under consideration;
- › A focus on a specific health challenge or related group of challenges faced by those individuals;
- › An innovative approach that stresses the importance of engaging individuals to address the health challenges related to project objectives;
- › Opportunities for volunteer involvement by the Cigna team;
- › Potential to expand to additional geographic areas (special consideration is given to projects that provide, or have the potential to provide, services globally); and
- › A fiscally sound development plan with strong emphasis on metrics, analysis, and reporting.

Pursuing Health Equity and Community Health Navigation

In 2019, Cigna and the Cigna Foundation continued to focus on advancing health equity. Pursuing health equity means furthering the elimination of SDoH, as well as eliminating disparate health outcomes.⁶

Through our World of Difference grants, we demonstrate our understanding of the importance of convening a broad range of stakeholders – businesses, government entities, nonprofits, providers, delivery systems, and residents – and committing to an ongoing effort. One of the most effective ways to improve health equity is through the navigational assistance of a Community Health Worker, as an engaged and trusted member of the relevant group's community. We have seen firsthand how positive health outcomes can be realized by supporting community health navigation.

For more detailed information on the Cigna Foundation's HKFOF Grant program or for application information, please [visit our web page](#).

Express Scripts Foundation

During Cigna's integration with Express Scripts over the past year, we have continued to operate the legacy Express Scripts Foundation and the Cigna Foundation separately, in sensitivity to each organization's stakeholders and commitments.

The Express Scripts Foundation has acted as a catalyst for change since it was established in 2003. Its charitable giving strategy focuses on enabling access to health and medical services; supporting education initiatives for underserved youth; advancing pharmacy education; providing services to U.S. military troops and their families; strengthening communities by aiding children and families in need; and providing disaster relief to devastated communities. In 2019, the Express Scripts Foundation

4. Healthy Equity is the attainment of the highest level of health for all people. Achieving health equity requires valuing everyone equally with focused and ongoing societal efforts to address avoidable inequalities, historical and contemporary injustices, and the elimination of health and health care disparities.

5. Social Determinants of Health (SDoH) are conditions in the environments in which people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks. They include factors that influence our daily lives, such as economic stability; educational attainment; infrastructure (including housing and transportation); food access; access to health care; and community and social environment (with related factors including loneliness, stress and discrimination). Research shows that these factors play a significant role in health behavior and health status, utilization of care and health outcomes – even more so than clinical care.

6. A health disparity is a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage. Health disparities adversely affect groups of people who have systematically experienced greater obstacles to health based on their racial or ethnic group; religion; socioeconomic status; gender; age; behavioral health; cognitive, sensory, or physical disability; sexual orientation or gender identity; geographic location; or other characteristics historically linked to discrimination or exclusion.

deployed \$3.5 million to leading organizations, such as the American Cancer Society, Barnes-Jewish Hospital, Little Bit Foundation, Institute for Safe Medicine, United Way, and Washington University, in support of these causes.

The Express Scripts Foundation also continued to fund the Dependent Scholarship Express Scripts Scholar Program. Designed in partnership with Scholarship America, the program awards scholarships for undergraduate or vocational-technical education to eligible dependents⁷ or grandchildren of employees. The Express Scripts Foundation worked diligently with its strategic partners throughout the year to wind down programming before its planned dissolution in 2020. In advance of the Foundation's dissolution, the Cigna Foundation integrated initiatives formerly under the umbrella of the Express Scripts Foundation, including the Dependent Scholarship/Express Scripts Scholar Program, into its programming. The Cigna Foundation's strategy will continue to evolve in 2020, taking on the characteristics of both organizations and reflecting our newly combined company.

In 2019, the Cigna Foundation continued to report on its activities to the Corporate Governance Committee of the Board of Directors. Additionally, in advance of the dissolution of the Express Scripts Foundation, two board members were transitioned onto the Cigna Foundation board and began attending meetings.

7. Dependents include natural children, legally adopted children from the date the employee assumes legal responsibility, children for whom the employee assumes legal guardianship, and stepchildren.

2019 Grant Recipients – Case Studies

Our 2019 World of Difference Grant recipients represent the best in innovation in regard to addressing health disparities with clear and measurable impacts for the targeted population and in support of the UN Sustainable Development Goals (UN SDGs). The work of the organizations highlighted in the following case studies typifies the vital work of all of our grant recipients.

Case Study:

Supporting Health in Hispanic/Latino Communities

The Cigna Foundation partnered with and provided programmatic support for the Tampa, FL – based Hispanic Services Council's (HSO) *Vivia Mi Salud!* (“Long Live My Health!”) Program in 2019. The initiative targets ethnic and racial disparities and aligns with UN SDGs 3 “[Good Health and Well-Being](#)” and 10 “[Reduced Inequality](#).”

Viva Mi Salud! was developed to create opportunities for Hispanics/Latinos to actively engage in their health and the health of their communities. Utilizing Promotoras (Community Health Workers), *Viva Mi Salud!* promotes a healthy lifestyle through nutrition education, cooking classes, and access to social services. In particular, Promotoras play a key role in connecting vulnerable and marginalized members of the community to health resources and information, so that they can achieve optimal physical and emotional health. Although *Viva Mi Salud!* does not specifically target women, they comprise a large portion of the population that is served by the program.

The work of *Vivia Mi Salud!* is vital, because the program targets Hispanics/Latinos – a historically underserved and marginalized population – that experience significant health disparities. While there are many underlying causes for the health disparities within this population, some of the most common are poverty, inadequate access to health care, educational inequalities, language



barriers, individual and environmental factors, and bias in the medical profession. Cigna is committed to eliminating these disparities through support of programs like *Viva Mi Salud!* as well as [research](#) and advocacy on the subject.

2019 Impact Metrics:

- ▶ Served 2,298 individuals in the greater Tampa, FL area with the *Viva Mi Salud!* Program.
- ▶ 199 adults and 16 children participated in Cooking Matters classes, nearly 70% of whom graduated from the program.
- ▶ Assisted more than 2,000 individuals in applying for food stamp benefits or the Supplemental Nutritional Assistant Program (SNAP).
- ▶ In supporting community members with SNAP assistance applications, helped bring over \$260,000 in benefits into the community each month – or more than \$3 million over the course of the year.



Case Study:

Reducing Trauma through Education and Support

The Cigna Foundation provided programmatic support for the Chicago, IL – based Bright Star Community Outreach’s (BSCO) TURN Help Line Advocates Program (Advocates Program) and Ambassador Outreach Program (Outreach Program) in 2019. The initiatives target ethnic and racial disparities and align with UN SDGs 3 “[Good Health and Well-Being](#)” and 10 “[Reduced Inequality](#).”

BSCO’s Programs are contributing to the renewal of Chicago’s most vulnerable and underserved communities and populations by addressing the devastating effects of trauma and violence. Inspired by the work of NATAL, an Israeli Trauma and Resiliency nonprofit, BSCO’s Advocates Program relies on trained faith and community leaders as well as mental health professionals to provide counseling services through a help line and other emergency support services. Notably, 73% of help line callers identified as women and 96% of help line callers identified as African American/Black.¹ BSCO’s Outreach Program works in parallel with the Advocates Program by educating individuals, organizations, and schools about trauma and its potential impacts.

BSCO’s programming is vital, in part, because the organization serves a largely African American/Black community. African Americans/Blacks have historically been underserved and marginalized and consequently, experience significant health disparities with chronic conditions, access to care, preventative screenings, and mental health. Notably, African Americans/Blacks are 20% more likely to report psychological distress and 50% less likely to receive counseling or mental health treatment.² These statistics highlight the importance of the trauma-informed counseling, supportive services, and education that BSCO provides. Cigna is committed to eliminating health disparities by supporting the work of nonprofits like BSCO as well as research and advocacy on the subject.

2019 Impact Metrics:

- Served 440 clients through the TURN Help Line.
- Reached more than 39,000 individuals through education and awareness programming.
- 73% of calls made to the TURN Help Line were from individuals who identified as women.
- On average, callers’ distress/crisis scores dropped – as in callers became less distressed – by two-percentage points from the beginning to the end of a help line call.

1. This percentage is based on Help Line callers who chose to identify their race during the call. A small percentage of callers declined to provide their race.

2. Mental Health and African Americans. Modified 2014. U.S. Department of Health and Human Services Office of Minority Health. <http://minorityhealth.hhs.gov/omh/browse.aspx?lvl=4&lvlid=24>.

Case Study:

Empowering Family Caregivers in Underserved and Marginalized Populations

The Cigna Foundation provided programmatic support for the Washington, DC – based Coalition to Transform Care's (C-TAC) faith-based caregiver outreach initiatives in 2019. The initiative targets ethnic and racial disparities and aligns with UN SDG 3 “[Good Health and Well-Being](#)” and 10 “[Reduced Inequality](#).”

C-TAC's faith-based caregiver outreach initiatives are contributing to a decrease in inadequate access to medical care for urban Latino/Hispanic and African American/Black patients during advanced chronic illness and increasing support for family caregivers within these populations. Recognizing that a general distrust of health care systems within these populations was contributing to co-morbidities and inadequate access to medical care for patients with advanced illness and that a majority of caregivers within these populations identify as spiritual, C-TAC engaged the faith community to act as a bridge between stakeholders in the medical community and family caregivers. From 2017-2019, leveraging a grant from the Cigna Foundation, C-TAC partnered with places of worship and developed relationships with these hard to reach patients and their caregivers in order to facilitate better medical outcomes. These partnerships allowed for caregivers and patients to become more comfortable with the medical community and ensured that the values and needs of these underserved and marginalized populations – rather than clinical protocol alone – informed care delivery.

C-TAC's faith-based caregiver initiative targets Latino/Hispanic and African American/Black populations. These populations have historically been underserved and



marginalized within society and by extension – health care systems. While one of many drivers, this dynamic has contributed to the health disparities that exist within both populations. C-TAC's program not only engages caregivers and patients in a new way, it offers a new model of engagement for the health care system. Cigna is committed to eliminating health disparities through support of nonprofits like C-TAC as well as [research](#) and advocacy on the subject.

2019 Impact Metrics:

- › Built an Interfaith and Diversity Workgroup to over 70 members with a collective reach of 200,000 individuals.
- › Used a digital ethnographic study of over 6,000 conversations with caregivers to glean insight into the mental, physical, and financial health of family caregivers supporting someone with an advanced illness.
- › Held a number of community workshops with clergy, who are trusted conveners in their communities, across the mid-Atlantic.
- › Convened three summits to disseminate the research and results of C-TAC's faith-based caregiver outreach project, reaching 1,200 professionals.

Global Citizenship

At Cigna, we value supporting the health and well-being of individuals in the communities where we live and work. Our Global Citizenship efforts support our mission and are an important part of our culture. We are proud to report the following global citizenship highlights from 2019.

United States

Helping Us Grow Smiles

Every parent's first priority when their child is admitted to the hospital is to ensure that in addition to getting the best medical treatment possible, they feel a sense of safety and normalcy. Cigna's Helping Us Grow Smiles (HUGS) Committee strives to ease this burden for the parents of patients at Valley Children's Hospital in Visalia, CA by throwing an annual "afternoon away from the hospital" event. This fun-filled celebration is held in a wing of the hospital, which allows patients and their families to take advantage of the festivities – painting, coloring, eating, listening to music – without having to venture very far.

In 2019, Cigna was able to fund the celebration through employee donations as well as in-kind donations from local vendors. This event was a continuation of Cigna's ongoing support of the hospital, which has included donations of art supplies and games.



South Korea

Combatting Loneliness in Seniors through Care Call

In 2019, over 300 employees of LINA Korea, a health and life insurance subsidiary of Cigna, volunteered with “Care Call,” a nonprofit that matches volunteers with seniors who live alone in Jongro-gu, where our office is located.

LINA Korea volunteers reached out regularly to their matched seniors throughout the year through phone calls to assess and bolster their physical and behavioral health and well-being. If their senior’s health or well-being appeared to be flagging, our employees would request that additional care and support be provided. Employees also visited with their seniors on at least three different occasions throughout the year – in May, September, and December. It is common for seniors living alone to feel a void during these months in particular, as “family month” occurs in May; Chuseok or “Korean Thanksgiving Day” occurs in September; and Christmas and year-end holidays occur in December.

During visits, employees treat their seniors to nice meals and ensure that their living conditions are comfortable. Our colleagues have made more than 100,000 calls to seniors since the program started in 2011.



Sundukhome Volunteer Program

In 2019, more than 150 employees of Cigna’s subsidiary, LINA Korea, volunteered at an orphanage located in Jongro-gu. Employees provided a variety of after-school programs, including art, physical education, and cooking to 39 children between the ages of 3 and 16. LINA Korea’s work with the nonprofit included providing financial resources to the children in the orphanage as well as a range of opportunities and experiences that were designed to help them build their creativity, social awareness, and emotional resiliency.



Forest Conservation Program

In 2019, more than 430 employees of LINA Korea participated in the forest conservation program on the trails of Aengbongsan and Bukhansan (“san” in Korean means mountain) in Eunpyeong-gu to collect trash and remove invasive plants disturbing the ecosystem.



United Kingdom

Médecins Sans Frontières

In 2019, Cigna Europe collaborated with Médecins Sans Frontières to support a vaccination campaign against measles in the Democratic Republic of Congo (DRC). Nearly 200 staff members in our Greenock and Glasgow offices participated in the effort, which raised enough funds to provide 10,000 children in the DRC with measles vaccinations.

Walking for Health and Well-Being

Cigna Day is celebrated annually at our United Kingdom (U.K.) offices. On Cigna Day our employees in the Greenock and Glasgow offices participate in a 5k walk to raise funds for charities that are associated with health and well-being. In 2019, our U.K. employees chose the British Heart Foundation as their nonprofit partner for

the walk. The Glasgow office also raised funds for the Macmillan Cancer Support Center by hosting a “Coffee Morning” bake sale before their walk.



Taiwan

Turning Kilometers into Nonprofit Fundraising

In 2019, Cigna’s Taiwan office held its annual month-long health promotion volunteer activity, “Cigna Walking and Cycling.” The ambitious digital campaign promoted exercise for stress-free healthy living. As part of the initiative, employees were encouraged to enter the distance they walked or cycled into an app. For every kilometer (km) accumulated, Cigna Taiwan pledged to donate to the HOPE Foundation for Cancer Care and Cancer Prevention. The campaign aimed to accumulate 100,000 km, for which Cigna would donate over \$3,000 to support the health and wellbeing of those in the community.

Over 6,000 Cigna employees across Taiwan participated in the initiative, accumulating more than 125,000 km and outperforming the original goal. Cigna Taiwan subsequently donated over \$4,000 to the HOPE Foundation. This achievement shows the extent to which participants identified with the theme of building a healthy life and achieving well-being in their communities. Cigna Taiwan employees also joined the online campaign and made personal donations to the HOPE Foundation for Cancer Care and Cancer Prevention in an effort to further Cigna’s support.



Addressing United Nations Sustainable Development Goals to Reduce Hunger and Advance Health

In 2019, Cigna's Taiwan office addressed United Nations Sustainable Development Goals (UN SDGs) 2 “[Zero Hunger](#)” and 3 “[Good Health & Well-being](#),” by volunteering with two nonprofit partners – the HOPE Foundation for Cancer Care and Cancer Prevention and Andrew Food Bank.

Our team volunteered nearly 600 hours over 119 events to provide support in the following areas: (1) Food packaging for disadvantaged children and families, (2) Making crafts for cancer patients, and (3) Cash donations (from internal employee donations) to help cancer patients and their families.



Thailand

Running to Combat Heart Disease and Stress

Heart disease is one of the leading causes of death in Thailand. Cigna is committed to improving heart health as part of our mission to improve the health, well-being and peace of mind of those we serve.

In 2019, Cigna Thailand organized “Cigna Run Therapy” for the first time, in order to combat heart disease. The event was unique in that in addition to raising money it was also designed to relieve participants’ stress by combining running with the engagement of the five senses.

Apart from improving their own health and well-being, the 130 run participants had an opportunity to help with heart diseases through donations to Chulalongkorn Hospital and the Thai Red Cross.





Employee Volunteerism and Giving

Cigna's employees have a strong desire to help their communities. We actively support our employees' individual and collective efforts to impact their communities and support issues and causes that they care deeply about through charitable contributions and volunteerism.

In 2019, Cigna employees packed 289,481 meals for Feeding Children Everywhere.

Additionally, Cigna's two annual enterprise-wide employee charitable fundraising campaigns continued to show strong results. Our 2019 March of Dimes campaign engaged 37 locations across the country and raised over \$400,000. Similarly, our 2019 United Way Campaign raised more than \$1.2 million.

In 2019, Cigna's employees logged more than 92,000 hours of volunteer service.

To encourage employees to engage in meaningful service activities in their communities, Cigna has developed the "Use Your 8" program. The program provides eligible employees with eight hours of paid time each year, which they can spend volunteering with nonprofit organizations. In 2019, employees contributed nearly 19,000 volunteer hours to nonprofits through the program.

Individual Action Grants

Cigna supports employee-driven corporate philanthropy through the following mechanisms.

Cigna Foundation Matching Gifts Program: We support the charities our employees support by matching individual employee gifts to any eligible nonprofit organization. In 2019, the Matching Gifts Program donated over **\$1.2 million**.

Cigna Foundation Healthy Lifestyle Grants: We make the connection between personal health and charitable giving by awarding small grants to nonprofits selected by employees who participate in healthy events such as walk-a-thons, bike-a-thons, and 5 kilometer (km) races. In 2019, the Healthy Lifestyle Grants Program awarded more than **\$112,000** to participating nonprofits.

Community Service Champions: Cigna recognizes employees who regularly volunteer with nonprofits outside of work. Eligible employees who volunteer more than 50 hours of their personal time are recognized and celebrated on Cigna's intranet in a quarterly Community Service Champions announcement. In addition, the nonprofit where the employee volunteered receives a Cigna Foundation grant. In 2019, Cigna contributed **\$55,000** to nonprofits through this program.

The Cigna Board Service Program: This program offers team members another way to volunteer by serving as a board member for a nonprofit. Nonprofit board membership provides skills based volunteering that enables employees to demonstrate leadership within their local communities.

Volunteer of the Year Award: The Cigna Volunteer of the Year Award is selected from the previous year's Community Service Champions. The finalist is chosen by the Cigna Foundation Board of Directors and awarded a **\$5,000** grant and a **\$2,500** personal award.



Our People

We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve.

Cigna employees are dedicated to delivering results every day toward the advancement of health care. We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve.

Our Culture

At Cigna, we are passionate about advancing the unique and compelling culture that gives us a competitive advantage. Our culture not only drives our ability to be a leader in the health services industry on a broad array of topics, it underpins all other dimensions of talent management, including how we develop and engage employees and how we collaborate and innovate to achieve results. Our combination with Express Scripts has strengthened our culture – merging the best of both organizations’ cultures and unifying us around a common set of values. During our integration, dedicated workstreams were organized to thoughtfully consider how to integrate career architecture, policies, and benefits with a strong focus on the employee experience. Our unified employee benefit offering illustrates the power of the Cigna and Express Scripts combination and tangibly demonstrates our new culture to employees.

Finding and nurturing the best talent is critical to the success of our organization and achieving our mission. We strive to create a culture that emphasizes the following guiding values:



We care deeply about our customers, patients, and coworkers



We create a better future—together



We innovate and adapt



We partner, collaborate, and keep our promises



We act with speed and purpose

* Selected locations

Employee Benefits and Work-Life Balance

Health is our business, so as an employer we recognize the importance of our employees maintaining balanced and healthy lives. We also know that balance is defined differently by every employee. As such, we provide a wide variety of benefits that our employees can use to navigate work-life balance.

To meet the needs of our expanded employee population, we continued to broaden the number of benefit options for our employees, which include:

Personal Health and Well-Being

- › Health benefits
- › Healthy choices, discounts, and free infused water in onsite cafes*
- › Onsite clinics*
- › Onsite health coaches*
- › Onsite fitness centers and classes*
- › Onsite meditation rooms and classes*
- › Onsite biometric exams*
- › Onsite Employee Assistance Program counselors
- › Company-wide well-being campaigns – fitness challenge, mental health training sessions
- › Digital apps to support well-being – nutrition, resiliency, virtual group exercise
- › Flu prevention program
- › Mobile mammography

Personal Development

- › Career advising
- › Employee education and tuition assistance
- › Coaching and mentoring programs
- › Employee Recognition Program

Family Health

- › Paid new-child bonding time
- › Paid leave to support seriously ill family member
- › Adoption support
- › Dependent care assistance programs
- › Eldercare programs
- › Flexible work options – flex schedules, telecommuting
- › Nursing mothers' rooms
- › Healthy Pregnancies, Healthy Babies® support program
- › Returning moms buddy program

Community Health

- › Community Ambassador Fellowship – paid time away with stipend to focus on mission-aligned community work
- › Paid Volunteer Day
- › Volunteer opportunities
- › Matching grants

Financial Health

- › 401(k) program with match
- › Financial wellness education
- › Company-provided and supplemental life insurance
- › Short- and long-term disability plans
- › Voluntary benefits to provide income protection
- › Relocation benefits
- › Discount programs
- › Pre-tax commuter benefits

Additional information can be found on our [Careers](#) webpages.

Parental Leave Description

Cigna provides all eligible employees with four weeks of Caregiver Leave, which can be used to bond with a new child. This means that for birth mothers, who generally combine short-term disability with caregiver leave, the total period of 100% paid time off available is up to 12 weeks.^{1,2,3}

Employee Surveys

Each year, Cigna conducts an all-employee Global Engagement Survey, in which employees are invited to share their thoughts on a wide range of topics. We use the survey results to identify ways that we can strengthen our culture, simplify processes, enhance engagement, and improve customer interactions.

In 2019, 80% of our employees stated that they feel inspired to “go above and beyond” their normal job duties.⁴ At the enterprise level, these results are 11% above the general industry norm, and 6% above the high-performing norm.⁵ The results also align with – and are slightly higher than – employees' pre-combination responses to this question. In 2017 and 2018, 78% of employees responded that they felt inspired to “go above and beyond” their normal job duties. Overall satisfaction is also reflected in 84% of employees reporting that “they have a supportive network of colleagues at Cigna” and 89% saying that “the work they do is important and has an impact.”

Throughout 2019, we also conducted frequent pulse surveys to measure engagement, our progress on improvement activities that were undertaken during the year, and employees' feelings about various integration activities. These surveys helped us to understand what matters most to our employees, which informs our ongoing engagement and communication activities.

1. Cigna's Caregiver Leave provides wage replacement of 100% for up to four weeks to employees who need time off to bond with a child. Employees who have worked 1,250 hours in the preceding 12 months may be eligible for Caregiver Leave.

2. Cigna's short-term disability pays a portion of eligible employees' salaries for the period of approved leave:

- 0–2 years of service – 75% after 7 day unpaid waiting period

- 2+ years of service – 100% for six weeks after 7 day unpaid waiting period and then 75% thereafter

3. Cigna's Caregiver Leave and/or short-term disability can also be increased through combination with Paid Time Off (PTO) and/or Bought Time Off (BTO).

4. The difference between men's and women's responses to this question was statistically insignificant. 81% of men responded that they “felt inspired to go above and beyond” and 80% of women responded that they “felt inspired to go above and beyond.”

5. Cigna received an 87% response rate from employees. This was due in part to the fact that employees who joined the company in Q4 of 2019 were not eligible to participate. The response rate is 2% higher than high-performing company norms and 4% higher than general norms.

Historically, we have used our surveys to gain insight into our biggest opportunities for improvement. For example, results from previous surveys informed our enhancement of work processes to alleviate employee stress. Seeing value in increasing our understanding of how we can better work together, we launched a Cigna Connections survey with questions designed to help us improve workstreams and collaborations. The insights from the survey are helping us to identify ways to assist employees who feel overloaded, reduce stress, and improve processes. The information that we gather from this and other surveys are instrumental as we strive to be a more connected and inspired workforce. In 2019, we also used our surveys to build a stronger, more integrated organization with a unified culture.

To help employees through the unprecedented COVID-19 pandemic, Cigna provided 10 Emergency Time Off (ETO) days for all time-off eligible U.S. employees to be used for situations related to Coronavirus illness or dependent care.⁶

6. This benefit does not apply to contingent workers; mandated state laws may supersede; eligible employees who are scheduled to work less than 40 hours received a prorated amount.

Case Study:

Cigna's Innovative Approach to Supporting Working Mothers

Moms on the Go, a program that provides home delivery services for nursing mothers who travel on business, is one of many new benefits that Cigna offered at no cost to all employees in 2019, as well as one of the many programs that Cigna offers to support working mothers. The program also leverages our expanded capabilities as a combined company. It was initially conceived by a working mother, who proposed the idea to her manager, and Human Resources provided the support to bring the idea to life.

The concept began when one of our employees had a business trip shortly after returning from maternity leave. She was worried about how traveling would impact her ability to continue breastfeeding her then five-month-old son. The thought of being away from him for the first time, coupled with the logistics of transporting her pumped breast milk while traveling on business, left her feeling stressed.



Ever the pragmatist, she searched for a solution to her dilemma and found a vendor that was both willing and able to safely ship her pumped breast milk. Information in hand, she approached Human Resources and her supervisor to see if it would be possible for the company to cover the cost. After reviewing the cost for service and supplies, our team at Cigna realized that we could provide the same service at a reduced cost by leveraging the resources of our pharmacy benefit manager business area.

Our new Moms on the Go program enables our employees who are nursing to place an order for temperature-sensitive packaging - which we use for certain medications to ensure both quality and safety while in transit - to be delivered to their hotel. Moms can then ship the temperature-sensitive storage pouches containing their breast milk to their home for future use.

Diversity and Inclusion

At Cigna, we take an expansive view of diversity to include race; ethnicity; nationality; gender; veteran status; ability; preferred languages; work styles; generational and cultural facets; sexual orientation; and gender identity. Among our stakeholders and more than 70,000 employees, many different cultures, beliefs, and values are represented. And while diversity is the broad mix of people, inclusion is making the mix work. Cigna takes great pride in our diverse and talented workforce, which spans five generations.

In our efforts to better understand our workforce and customers, we take an active, strategic approach, factoring in our individual and collective experiences, different ways of thinking, and diverse communication styles. An inclusive environment enables us to see people's potential, innovate, and solve important business problems that are critical to our mission.

Our Diversity and Inclusion Commitment

Since 2017, Cigna has been a signatory to [CEO Action for Diversity and Inclusion](#), which is the largest CEO-driven business commitment to advance diversity and inclusion (D&I) within the workplace. CEO Action focuses on three main areas: creating a safe workplace environment for dialogue, mitigating unconscious bias, and sharing learnings and best practices.

Strategy and Focus Areas

Our 2019 D&I strategy focused on four areas:

- › **Optimizing workforce composition, development, and engagement** Led by a dedicated D&I team that reports directly to the Executive Vice President, Chief Human

Resources Officer, we strive for an inclusive environment that values all aspects of diversity. Supported by 11 Enterprise Resource Groups (ERGs) and integrated with Talent Management, we strive toward a culture of belonging. We track key metrics, including hiring; turnover; promotion; participation in leadership development programs; engagement surveys; and other key indicators of D&I.

- › **Differentiating the customer connection and enhancing value to clients** Our D&I work goes beyond our employees to how we achieve our business mission. Award-winning work to reduce health disparities extends the lens of diversity to improving health outcomes and better enabling culturally competent care for our customers. Our employee diversity informs this work. Examples include the Hispanic/Latino White Paper on Health; Asian/South Asian Diabetes Reference Guide; and LGBTQ+ Health Access information now found on our [Cultural Competency Training](#) page.
- › **Developing culturally competent partnerships** We can't do it alone. Partnerships with diverse suppliers, professional associations, education institutions, and others help us achieve our objectives. We also provide cultural competency training to our network of physicians and health care providers that helps them better serve their diverse patients – our customers.
- › **Creating value for emerging communities** By leveraging our partnerships and our global workforce, we work to open doors to education and opportunity in communities that have experienced systemic disadvantage. Our [Supplier Diversity Program](#) creates economic

impact for women and minority-owned businesses by using a diverse supplier base in the procurement of goods and services. We also act on our commitment to create the next generation of diverse leaders.

In 2020, as a combined company, we refreshed our D&I commitment, which is “to advance an inclusive culture that is powerfully diverse, strives for equity, and values the unique differences and talents we each bring in service to our mission.”

We will deliver on this commitment through a targeted strategy focused on the following:

- › **Leadership Accountability:** We seek to elevate the next generation of diverse leaders.
- › **Inclusive Culture:** We work to foster an inclusive culture where every employee is able to reach their fullest potential.
- › **Organizational Commitment:** We align our people, processes, and programs to support equitable outcomes.
- › **Mission Alignment:** We showcase the impact of D&I to our colleagues, customers, clients, and communities.

Enterprise-Wide Programs

Our Vice President of Diversity, Inclusion, Civic Affairs and the Cigna Foundation oversees Cigna’s diversity strategy, goals, and initiatives. She reports directly to our Executive Vice President, Chief Human Resources Officer, and acts as the Executive Sponsor for the Cigna Connects Corporate Responsibility Governance Council. The People Resources Committee of Cigna’s Board of Directors is updated by management on our D&I programs and progress. Additionally, several teams support our commitment to D&I:

- › **Business/Market Led Inclusion Councils:** A balanced team of employees, managers, and senior leaders who help our business units leverage D&I to address local market strategies, customer experience, and business capabilities.
- › **Enterprise Resource Groups (ERGs):** Employee groups that play a critical role in the company’s commitment to D&I by encouraging all employees to bring their whole self to work. The ERGs provide opportunities for networking, mentoring, personal and professional development, and community service, while

building enterprise capabilities to address the needs of our diverse clients, customers, and communities.

- › **Health Equity Council:** A team of multidisciplinary leaders that collaborates in research, testing, and piloting solutions to reduce prevalent health disparities and chronic diseases in underrepresented groups.
- › **Cross Cultural Diversity Forum:** Overarching goal is to educate all staff across our Consumer Health Engagement area on cultural diversity so they may better engage, understand, and service our customers.

In 2020, these teams will continue to build on our integrated company’s D&I strategy by evaluating the work done prior to integration and identifying best practices to deliver advanced D&I capabilities to our stakeholders. We will also leverage the community orientation of Civic Affairs and the Cigna Foundation to drive deeper connections and positive impact to underrepresented groups.

Recruitment and Development

Evolving Our Recruitment Strategy

At the core of Cigna’s business model is people. Employees, customers, vendors, and community partners keep us balanced, focused, and driven. At Cigna, our individual differences help drive our successes. As such, we are committed to [Equal Employment Opportunities and Affirmative Action](#). We are proud of our recruiting, hiring, training, and development across all job levels and job titles. The success and growth of our company depends on the fullness of the employee experience – we bring our best selves to work every day. We have dedicated ourselves to being an employer of choice for diverse talent, and continue to conduct internal audits and regular monitoring of our efforts, which target the recruitment, retention, and promotion of diverse employees.

We also partner and build relationships with numerous organizations supporting the inclusion and advancement of underrepresented groups. Our goal is to build strong relationships with each organization and sustain a pipeline of diverse talent for opportunities across the enterprise. We seek to recruit diverse candidates at all stages of their careers and through a variety of venues and programs, including at national conferences for diversity organizations. Additionally, we aim to give our current employees and leaders an opportunity to support and give back to the communities and organizations

they value. We leverage our internal talent to support various diversity conferences and organizations through opportunities to participate in career development, speaking engagements, training, and recruitment. Diversity awareness training, compliance training, and toolkits are reviewed annually and made available for all hiring teams.

In 2019, we continued to strengthen our relationships with the following organizations:

- › AfroTech
- › Ascend National Conference and Career Fair
- › Atlanta University Center Consortium
- › CALIBR
- › Consortium for Graduate Study in Management
- › Disability:IN
- › Grace Hopper Celebration
- › Hartford Youth Scholars Student Development Day
- › Health Career Connections
- › Chattanooga Health Career Connection Internship Fair
- › Historically Black Colleges and Universities (Howard and North Carolina Agricultural and Technical State University)
- › International Association of Black Actuaries (IABA) Annual Meeting
- › MBA Veterans Career Conference
- › National Sales Network (NSN) Student Sales and Marketing Conference
- › Prospanica local events (Philadelphia, Connecticut, Houston, etc.)
- › Reaching Out MBA Conference
- › Simmons Leadership Conference
- › Urban League of Philadelphia
- › Undergrad Vets Career Conference

Our ERGs are employee-led organizations with executive leadership team sponsorship. Each Cigna ERG has dedicated “Recruitment Leads” that participate in monthly Recruitment Council meetings to discuss upcoming recruitment conferences and engagement opportunities. Each Recruitment Lead’s mission is to partner with the Talent Acquisition team to share information; participate in national, regional, and local recruiting events; and to participate in panel discussions as they arise. Each Recruitment Lead is also available to help facilitate employee referrals. Employee networks are the best source of talent and at Cigna, our ERG’s play a key role.

Some activities derived from the Recruitment Leads and the Recruitment Council include:

- › Employee Referral Program
- › Internal communication of current job postings
- › LinkedIn and internal career mobility tips
- › Military 101 – Resume Help Tree for recruiters (Military veterans help recruiters understand military-specific resumes)
- › Resume review/Mock interviews
- › Bring a Friend to Learn webinars

Additionally, our leadership team has committed to processes designed to yield diverse candidate slates. In 2020, we will implement a mandatory diversity of candidate slates process for the manager level and above for externally posted jobs.

Leadership Development and Training

Inclusive Leadership Development for Women and Minority Employees

The Inclusive Leadership Program (ILP) is an immersive two-day initiative to accelerate the development of underrepresented employees by giving them and their supervisors an opportunity to explore unconscious bias and the practice of cultural awareness. The program also gives visibility to diverse senior leaders, creates mentoring relationships, and expands networks.

Program participants are high-potential diverse employees, also known as Emerging Leaders, who have been nominated by their manager or Human Resources business partner. By including managers as well as participants, we aspire to create a more inclusive culture in which managers recognize some of the challenges employees from diverse backgrounds face in managing their careers; become advocates for the ongoing support and resources needed to develop the careers of emerging leaders from underrepresented backgrounds; and leverage D&I tenants to optimize business results.

Unconscious Bias and Specialized Diversity Training

Unconscious bias training and courageous conversations continued to be a focus for us in 2019. We held training and discussion series designed to ensure that decisions around hiring and promotions were focused on abilities and qualifications as well as the mitigation of unconscious bias in the hiring process. Initially, this program was available to D&I and Talent Acquisition team members, and in 2019, we expanded this program to hiring managers.

The D&I team has also developed business area-specific training for audiences throughout the enterprise. The courses have been designed to develop competencies for working in a multicultural, multigenerational environment. Through these facilitated sessions, topics such as unconscious bias, team building, and challenges relevant to specific business areas and local markets are addressed.

Cigna Lean In Circles

Lean In Circles, small peer groups that are focused on supporting career development, were established at Cigna to meet our goal of developing an inclusive culture and changing the conversation about gender equity by supporting our employees in their professional development through peer-to-peer mentoring. Cigna meets monthly to encourage and support each other in an atmosphere of confidentiality and trust.

In 2019, Cigna continued its expansion of Lean In Circles by elevating the group to a stand-alone enterprise D&I program. Thirty-one new Circles were launched at an enterprise-wide event. The program has reached over 1,300 women and men who are educated on gender bias and empowered through peer mentoring to support each other in an atmosphere of confidentiality and trust. Cigna continues to be a Lean In Corporate Partner who is sought after to advise other partners in their program development.

Other examples of programs and partnerships designed to strengthen our commitment to D&I include:

- › **“Check Your Blind Spots” Mobile Tour** – In 2019, Cigna hosted the “Check Your Blind Spots” unconscious bias mobile tour at our corporate headquarters.
- › **Cigna University** – Learning and development opportunities for employees to expand their D&I knowledge and skills.
- › **Experience Diversity Summit** – At this annual summit, we host nationally recognized thought leaders and champions who share best practices, leading research, and stories related to overcoming challenges and adversity in their personal and professional lives.
- › In 2020, we plan to host our inaugural **Women’s Leadership Summit** to further Cigna’s commitment to empowering and advancing women on their leadership journeys.

We are also committed to reaching gender parity in our leadership pipeline by increasing the number of women at our director and senior director levels from 45% to 50% by 2024.

Equitable Compensation

We proactively monitor our compensation programs for potential disparities, including conducting a regular annual review of pay equity. Outside counsel directs the annual review process and analysis. The annual review considers multiple factors as determinants of compensation. We evaluate the results and take action as warranted, in addition to reporting our progress to the People Resources Committee of the Board of Directors on an annual basis. We are committed to continuing to find ways to prevent bias, monitor our pay practices, and diligently address any disparities that may not be explained by objective factors.

Our most recent analysis of pay equity of Cigna, which illustrates our continued commitment to pay equity and includes employees who joined Cigna through the combination with Express Scripts, analyzed gender and race pay equity. Based on a review of job classifications and relevant nondiscriminatory factors, we found no material differences in our pay data related to gender or race.

Cigna’s recruiting, training, and compensation programs are also designed to prevent gender pay differences. We recruit diverse candidates at all stages of their careers through a variety of venues and programs; do not inquire about previous compensation on job applications; and rely heavily on market and benchmarking data in setting our compensation structure. The compensation programs at Express Scripts were designed, similar to those at Cigna, to prevent gender pay differences and avoid disparate treatment based on gender, among other factors.

In 2019, we continued our efforts to review and manage pay equity and mitigate bias in our compensation and promotion processes by committing to [Paradigm for Parity](#) and the [United Nations’ Women’s Empowerment Principles](#). These initiatives provide strategies and focused actions to advance gender parity and will inform work in 2020 to increase representation of women and ethnic minorities, particularly in middle and senior management roles.

2019 Diversity by the Numbers

Below is a snapshot of our workforce:

Percentage Within Job Category Employed by Cigna 2019¹

EEO-1 Job Category	Women	White	Ethnic Minorities ²
Executive/Senior Officials and Managers	31%	90%	10%
First/Mid-Level Officials and Managers	57%	78%	22%
Professionals	66%	74%	26%
Sales Workers	70%	74%	26%
Administrative Support Workers	81%	54%	46%
All Other ³	73%	54%	46%
Total Cigna Workforce	77%	66%	34%

1. Due to COVID-19, the U.S. Equal Employment Opportunity Commission (EEOC) has delayed the collection of data for Employee Information Reports (EEO-1) until filers have resumed more normal operations. Data included in the table reflects combined company internal data as of January 2020 that would have been reported on an EEO-1 filing in March 2020 had the EEOC been collecting data.

2. "Ethnic Minorities" includes Black/African American, Hispanic or Latino, Asian, Pacific Islander, American Indian/Alaskan, and employees who identified as two races or more.

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

Cigna's 11 Enterprise Resource Groups, supported by more than 15,000 members, empower employees to recognize the talents and distinct cultural attributes and needs of diverse communities within our own company, while also connecting us at a fundamental level to the communities we serve.

Enterprise Resource Groups

Cigna's ERGs continually build on a successful record of contribution to the workforce with strong employee engagement, targeted networking and career development, impactful community volunteerism, and customer focus – bringing increased value to our clients and partners. Our ERGs have expanded their focus to include creating more cross-cultural understanding, contributing to our focus on building an inclusive culture. Members also lend their expertise to assist in recruiting diverse talent to Cigna.

ERG members also have access to an exclusive mentoring program – EMERGE (Engaging and Mentoring ERG Employees). This nine-month program provides mentors and mentees with increased ownership and engagement in their professional development, an expanded network, exposure to more growth and opportunities, and much more.

Cigna 2019 Enterprise Resource Group Highlights

African American/Black

- › In 2019, the African American/Black (AA/B) ERG continued their “Setbacks to Success” and “Can We Talk?” speaker series, hosting numerous sessions featuring prominent leaders from across the organization. In addition, the AA/B Mentorship Program successfully matched 82 mentors and mentees, with over 5% of mentees reporting that they were promoted or took a new role as a direct result of participating in the program.
- › The AA/B ERG partnered with Ascension St. Thomas Health Hospital, the American Cancer Society, and Mount Zion Baptist church in the Nashville community for a “Stronger Together” breast cancer initiative. The goal of this initiative was to improve health equity by raising awareness and improving breast cancer screening rates of African American/Black women in the Nashville area. The initiative offered free health and wellness screenings through partnerships with eight health providers, access to no-cost mammogram screenings, and education counseling opportunities to close the gap in breast cancer screenings.

Aspire (Asian/South Asian)

- › Aspire was selected as a finalist for Asia Society’s Best Asian Pacific American Employee Resource Groups Award, which recognizes companies that have created successful models for leadership development and the advancement of Asian Pacific American (APA) employees. In addition, Aspire received Diversity Best Practices’ Above and Beyond Innovators Award, which recognized their work within Cigna and our communities to drive innovation and inclusion.
- › Aspire created and hosted an Innovation Tournament, which resulted in multiple ideas added to Cigna’s 2019 customer offerings in the areas of chronic diseases, healthy pregnancy, and behavioral health.

Juntos (Hispanic/Latino)

- › Juntos provides our Hispanic/Latino employees with opportunities for growth, learning and development, and meaningful connections with our colleagues, clients, and the many communities we serve. They aim to create a diverse and inclusive environment that showcases the contributions of our Hispanic/Latino employees and allies, and inspires positive evolution and success – personally and professionally.
- › Juntos works closely with local markets across the U.S. to expand support of Hispanics/Latinos. In 2019, Juntos established a national partnership with the National Alliance for Hispanic Health and will look to build on this new relationship in the years to come.

Generations (Multigenerational)

- › Generations provides a home base for collaboration, networking, mentoring and support for a diverse network of Cigna employees spanning five generations, who offer a deep pool of life learnings that can enrich our personal and professional lives. They create an inclusive and supportive work environment by leveraging the knowledge and life experiences of all generations, offering an opportunity for all members to develop, grow and feel valued. The group is focused on three areas: caregiver support, parenting and family, and working in a multigeneration workplace.
- › Generations also provides additional information on internal services available to employees that support caregiving, and offers resources and information for work-life balance and parenting as children age. They also provide thought leadership on multigeneration topics such as reciprocal mentoring and networking within Cigna.

Pride (LGBTQ+)

- › In 2019, Cigna participated in 10 local Pride events across the country through employee participation in Pride parades and our Health Improvement Tour. In addition, they ensured the Pride flag was flown during Pride Month at numerous locations, including Cigna’s headquarters in Bloomfield, CT.

- › Pride partnered with the Health Equity Council to design a transgender inclusion awareness training for our employees. This training was created to assist our colleagues on how to serve our transgender customers in a more culturally sensitive manner. This training also provided education on Cigna's responsibility to comply with federal and state laws which broadly prohibit sex discrimination.

ABLE (Achieving Better Lives for Everyone)

- › Cigna's Talent Acquisition department and ABLE work closely with Disability:IN as part of our commitment to hire people with different abilities and learn about new ways to engage employees. We attended their annual conference and took part in the onsite interviewing sessions, and we continue to have employees volunteer to mentor students with disabilities through Disability:IN's NextGen Leaders program. In 2019, during National Disability Employment Awareness Month, ABLE launched an I Am ABLE campaign to celebrate a workforce with all abilities. The campaign, which highlighted Cigna employees of all abilities, was designed to reduce stigma surrounding disabilities and make Cigna a more inclusive and diverse place to do business. I Am ABLE celebrated the rich tapestry of people who make up Cigna's workforce, and the strengths, talents, and inspiration they bring to Cigna each day.

Salute (Veterans)

- › As a leader in the U.S. health care system, and a proud employer of veterans, Cigna is committed to helping veterans. To show our appreciation for veterans' sacrifices, Cigna established the Veteran Support Line and Mindfulness for Vets program. The Veteran Support Line is available 24/7/365 and provides a wide range of assistance for veterans, as well as their caregivers and families. The Mindfulness for Vets program provides training in mindful stress management, acceptance, and compassion. Both programs are open to Cigna and non-Cigna members.
- › Salute supports numerous organizations in the community that support our veteran population, including Honor Flight, Wreaths Across America, Breaking Bread Tour, and the Marine Corps Marathon, to name a few.

UpLift (Interfaith)

- › In 2019, Cigna launched UpLift, an interfaith ERG that encourages all employees to bring their whole selves to work regardless of religious or non-religious beliefs, practices, or backgrounds. In 2019, UpLift hosted celebrations in observance of Ramadan and Eid al-Fitr in several locations.
- › UpLift partnered with D&I to establish quiet rooms in multiple locations. These quiet rooms provide employees with a place for quiet meditation, prayer, and reflection in accordance with their faith and/or belief systems.

UpNext (Career mobility)

- › UpNext coordinated the annual ERG Development Dash with all 11 ERGs. This week-long event is geared toward helping ERG members achieve their overall career goals while celebrating the positive impact a diverse workforce has on our company and society overall. This virtual event, open to all ERG members, is comprised of breakout sessions designed to develop ERG members as future leaders, empower members to take ownership of their career, and provide opportunities for members to experience what each ERG has to offer.
- › For the past five years, UpNext has hosted a quarterly book club that allows members to connect with peers in a small-group setting, apply new tools and tactics from leadership-focused books, and increase exposure to books, media and ideas. 2019 saw a significant increase in participation, expanding our reach to more UpNext members than ever before.

Virtual

- › Connecting colleagues at Cigna is a focus for the Virtual ERG through providing a social forum for colleagues to find best practices, connect with other across the business, learn new skills, contribute to the community, and support their health and wellness.
- › The Virtual ERG partnered with Generations, the Health Equity Council and our EAP on a "Power of Connection Circles" pilot, which was inspired by the results of Cigna's 2018 Loneliness Index that identified a collective need for making meaningful connections. The

goal of the pilot was to help Cigna employees learn strategies and techniques to build deeper, more meaningful relationships and work toward improved overall health and well-being. Over 140 employees participated in the six-month pilot, with the majority of participants expressing that this experience was valuable and they would recommend it to others.

WIN (Women Influencing and Networking)

- › The WIN ERG – Cigna’s largest – ensures that our female employees’ voices and contributions are heard, understood, and positioned effectively among our many stakeholders. WIN has also provided unique insights to shape Cigna’s market offerings, messages, and engagement with our current and prospective female clients, customers, and brokers.
- › In May 2019, WIN partnered with the Technology Early Careers Development Program (TECDP) and numerous ERGs (AA/B, Aspire, Salute, and Virtual) on the Women’s Health Supply Drive during National Women’s Health Week. The drive was supported by more than 160 volunteers across 20 different sites and collected over 13,000 personal hygiene items for 29 total shelters.

Recent Cigna Diversity and Inclusion Awards and Recognitions

Recent awards and recognitions for Cigna’s D&I program include:

African American/Black

- › Black Enterprise 50 Best Companies for Diversity 2018
- › Black EOE Journal Magazine – Best Place to Work 2019 & 2020

Hispanic/Latino

- › Latino 100 Company, Best Companies for Latinos (Latino Magazine) 2019
- › Top 5 Companies for Hispanic Diversity by Latino Leaders 2018
- › Hispanic Association for Corporate Responsibility (HACR) Scored 5 out of 5 stars in the Employment, Philanthropy, and Governance pillars and 4 stars in the Procurement pillar (4th Consecutive Year)

LGBTQ+

- › Human Rights Campaign (HRC) Corporate Equality Index, 2020 Scored 100%, Best Places to Work for LGBTQ Equality (8th Consecutive Year)
- › Top Corporations for LGBT Economic Empowerment

People with Different Abilities

- › Disability:IN and American Association of People with Disabilities (AAPD) Disability Equality Index, 2019 Scored 100%, Best Place to Work for Disability Inclusion (5th Consecutive Year)
- › DIVERSEability Magazine Top Companies 2019

Women

- › Women Magazine – Top Places To Work 2019

Veterans

- › Military Times Best for Vets Employer (Top 40 Company) 2019
- › Military Friendly Best Places to Work Award 2018, 2019, & 2020
- › Military Spouse Best Places to Work Award 2019 & 2020

DiversityInc. (Express Scripts)

- › Top 50 Companies for Diversity 2019
- › Top 15 Companies for People With Disabilities 2019
- › Top Companies for LGBT Companies 2019
- › Top 50 Companies for Diversity (Cigna) 2020

Case Study:

Experience Diversity

When we express diversity, we create a space for everyone. When we embrace inclusion, we create a better world.

Diversity brings together different stories – sharing those stories brings them to life and fuels inclusion. Experience Diversity is our annual summit where attendees get to see, hear, and feel diversity in fresh and engaging ways from regionally and nationally recognized speakers, champions, and storytellers. Each speaker offers a unique story that connects people, ideas, and experiences in personal and meaningful ways.

2019 marked the seventh year of the summit, which is held during Global Diversity Awareness Month. More than 500 attendees from across the company and community organizations came together for a shared purpose: to listen, understand, and embrace our uniqueness. The insights, perspectives, and experiences that were shared sparked meaningful moments of reflection, understanding, and action. Our Chief Human Resources and Services Officer



shared: “This was one of the most moving experiences of my career. Inspiring, thought-provoking, and amazing are descriptions that come to mind.” A post-event survey indicated that 98% of attendees were satisfied or highly satisfied with the summit. Many shared the positive impact of the summit and key takeaways that included:

- › Honor the human in front of you. Everyone has a story to tell. Take time to listen.
- › We all have biases. We are all human. But if we don’t know, we can’t do better.
- › Show up every day as who you are. Everyone wants a chance to bring their whole self to work.

Case Study:

Check Your Blind Spots Bus

In 2019, Cigna hosted the Check Your Blind Spots (CYBS) mobile exhibit in Bloomfield, CT. CYBS is the CEO Action on D&I unconscious bias interactive and educational tour experience, designed to provide employees with the opportunity to learn about and explore ways to mitigate unconscious bias in our everyday lives. The mobile unit travels across the country to major events and signatory companies to build awareness and inspire change.

Through a series of immersive and interactive elements such as virtual reality, identity holograms, and quizzes to test your blind spots, Cigna employees and community guests were exposed to the nuances of unconscious bias. Participants also had the chance to sign the [LAct On pledge](#) to address personal biases and drive inclusive behaviors. 107 pledges were taken during the event.



Human Capital Development

Cigna recognizes that engaged employees, skilled in critical capability areas, are essential to delivering on our mission and strategic objectives. As a combined company, we are investing heavily in a variety of training, development, and upskilling programs that will provide continuous learning and development opportunities for our employees, so that they can grow both with and within our organization.

Cigna's Talent Management organization optimizes enterprise, organizational, and individual capabilities through organizational development and team effectiveness, learning and development, leadership development and talent mobility, talent planning and solutions, and strategy and operations.

Our people strategy reinforces our mission, strategy, and values and consists of five strategic pillars:

- › Differentiate Cigna as a phenomenal career experience;
- › Ensure effective and adaptable organizational structures and processes;
- › Promote ongoing learning and development;
- › Enable talent readiness and mobility; and
- › Inspire our talent to build a better tomorrow together.

The achievements that we have made in each of the five pillars have been enabled by our commitment to a digitally enabled workforce, diversity and inclusion (D&I), an effective human resources operating model, as well as data and analytics. We measure our success in these areas through metrics, such as retention, diversity of talent, employer of choice, customer satisfaction data ("voice of the customer"), employee engagement and enablement, and enterprise scorecard results.

Career Management

Cigna's new Career Architecture, introduced in 2018, was expanded in 2019 to integrate Express Scripts and eviCore. Workday, our enhanced Human Capital Management System, was launched in early 2019, and further empowers employees by providing them with improved development planning tools, visibility into Career Architecture details, and access to new opportunities. The combination of our refreshed Career Architecture and enhanced Human Capital Management System enables employees to manage their careers and take advantage of opportunities to advance within our company.

In 2019, we launched a learning series designed to help our employees actively manage their careers. These virtual sessions, led by Human Resources facilitators as well as business trainers, introduced employees to tools and resources to help them identify their professional interests, articulate their transferable competencies and skills, and thoughtfully plan to grow in their current roles or prepare for the job they aspire to next.

Cigna provides career development opportunities to employees through a variety of professional and technical career and skill building resources and workshops, learning and leadership development programs, and networking events. We are committed to reskilling and upskilling our global workforce to help meet the emerging needs of our customers and the business.

Cigna University

Through Cigna University, we aim to create a culture that empowers employees to drive their careers and professional development. We are focused on delivering personalized, community-oriented, and future-focused learning to drive successful individual and business outcomes. Examples include:

- › **Collaborative resources** that link people and functions not otherwise connected;
- › **Customized content** to meet the current and future needs of the business and employees;
- › **Immersive experiences** designed to create transformational change in mindset, skills, and behaviors; and
- › **Practical learning** that creates short and easy-to-grasp information on a variety of topics.

We remain dedicated to researching and finding the appropriate learning opportunities for all employees. Through the use of self-service offerings, employees have access to a variety of content 24/7. In addition, targeted instructor-led training is offered to employees across the enterprise in leadership and individual contributor roles.

In 2019, the average Cigna employee spent 53 hours on training. 24 hours were devoted to Cigna University course training, with the remaining 29 hours devoted to specific skills training, career development, lifelong learning programs, and external learning pursuits.

Connect for Growth

Connect for Growth reflects our determination to continuously develop talent and foster an ongoing desire to learn. This model focuses on encouraging managers and employees to have quality conversations in which they can set expectations and define a clear path to

achieve goals; review performance and employees' contributions to the organization; and align individual career aspirations with organizational priorities. Through these conversations, we strive to create an environment of collaboration, innovation, and engagement.

In 2019, employees and managers in our Human Resources and Services and Technology Departments became early adopters and champions of Connect for Growth. This group has provided us with invaluable feedback and now leads the way for the remaining employees of Express Scripts and eviCore who will begin the transition in 2020.

Remote Working and Flexible Work Schedule Arrangements

Cigna recognizes that there are circumstances under which work at home (WAH) and flexible work schedules arrangements, on either a full-or part-time basis, have the potential to benefit the Company and its employees. Cigna encourages managers to work with employees to discuss such alternative work arrangements, so that they can meet both employee and business needs. With 40% of our total workforce in permanent remote work arrangements in 2019, we recognize the value of these arrangements to both the business and our employees and are committed to making them successful.

To support our virtual population, we provide both managers and employees with a comprehensive series of resources and tools that enable a successful transition to WAH. Our goal is to ensure that the employee experience is productive and positive and that our team members remain connected and engaged regardless of location. In order to bolster the connectedness of our WAH employees, Cigna also offers a [virtual employee resource group \(vERG\)](#). vERG disseminates information about how employees can enhance connectedness and overcome barriers as we “work together apart.”

Cigna's established WAH and flexible work schedule programs allowed us to quickly transition in-office resources to WAH settings in response to the COVID-19 pandemic in 2020. In a short period of time, temporary WAH policies, technical support, and additional tools and resources were developed and disseminated to support managers and employees shifting to working remotely without disruption to our customers, patients, clients, or other business partners. During the COVID-19 pandemic only site-dependent staff continued to work in our office locations and at our pharmacy benefit manager (PBM) facilities.

Educational Reimbursement Program

Cigna's Educational Reimbursement Program (ERP) provides tuition reimbursement and planning guidance for external learning pursuits. It also increases productivity and retention. In 2019, approximately 3,115 employees participated in the ERP program globally, with educational reimbursement valued at \$16.5 million, a 37% increase from 2018.

Cigna has partnered with leading universities – including the University of Hartford and the University of Missouri St. Louis – to provide affordable and competitive Masters-level degree programs specifically designed to align with Cigna's strategic priorities. The University of Hartford's

two-year, cohort-based Customized Accelerated Master's in Business Administration (MBA) Program is available onsite at the Cigna Learning Center at our corporate headquarters or 100% online, and all costs – including tuition, books, and fees – are covered at 100% through Cigna's ERP in accordance with Cigna's ERP policy.

The ERP will undergo a comprehensive update in 2020 to fully integrate Express Scripts personnel and to provide all employees with the ability to pursue educational development opportunities via the Cigna ERP portal. The significant investment made by Cigna and Express Scripts will allow the ERP to enhance the available areas of learning and Development and expand access to all Cigna and Express Scripts employees globally.

Case Study:

How Cigna Built Successful Teams during a Time of Great Change

Cigna's combination with Express Scripts in late 2018 reinforced the need for the Team Effectiveness Toolkit that was already under development at Cigna. The toolkit was conceived to enable leaders to create, develop, and maintain high performing teams with engaged team members. Its creation was based on research from a variety of sources — including Gallup and Table Group — that highlighted the importance of highly effective teams, showing that these teams produce superior results and are more likely to meet their business goals. The toolkit was created with a dual purpose in mind:

- › Enable Cigna's Human Resources organization to provide Human Resources-led team effectiveness engagements.
- › Enable the leaders in our organization to have a self-service toolkit for less complicated engagements.

The toolkit was created by the Organizational Development team within Human Resources by incorporating feedback from employee interviews, external research, and industry best practices. By focusing on a variety of team situations, the toolkit helps provide resources for the many situations and challenges our leaders and teams will encounter. The Organizational Development team understands the critical need these resources fill in empowering our leaders and teams, especially during a period of great change.



In 2019, our Organizational Development team, in collaboration with our Human Resources Business Partners, participated in over 150 team effectiveness engagements across the enterprise. These engagements came in many forms including:

- › Team building/getting to know your colleagues
- › How to work together effectively as a team
- › Personality-based sessions
- › Leader feedback sessions
- › Strategy and vision creation

2020 provides an exciting opportunity for our entire Human Resources organization to continue our work helping to empower and enable teams, while also increasing our focus on new leaders in the organization. We are integrating team effectiveness into many talent management programs and initiatives.

We understand that change will continue to affect the health services industry and bring challenges to our company, leaders, and teams. Our Team Effectiveness toolkit will continue to evolve to meet these new challenges and ensure our leaders have the sustainable tools and resources they need to continue building our new culture.

Employee Health, Safety and Wellness

Policies, Procedures, and Training to Keep Our Employees Safe

Cigna maintains a comprehensive health and safety program and policy that governs all aspects of our business and provides guidance on our interactions with each other as well as our clients, contractors, visitors, suppliers, and vendors. We continually focus on the health and safety of our employees and their physical workplace conditions. In particular, our health and safety initiatives revolve around preventing slips, trips and falls, ergonomic, and overexertion injuries. We are committed to continuous improvement – meeting and exceeding industry standards as well as actively adapting to industry changes and advancements.

Various departments and cross-functional groups with lines of sight across the business, including Global Real Estate, Global Risk Management, Human Resources, Global Security, an Employee Health Advisory Team, and Safety Committees, lead our efforts to comply with all applicable codes and regulations pertaining to health and safety. To this end, Cigna's Safety Committees conduct health and safety audits semiannually and make corrective action recommendations as required. This work is supported by Global Risk Management, which investigates incident reports and partners with appropriate stakeholders to remediate any identified safety hazards.

In 2019, the integration of Cigna and Express Scripts provided our combined company with an opportunity to review and strengthen our health and safety policies and programs. Over the course of the year, a dedicated working group of functional experts from both companies evaluated our health and safety policies and programs

with the goal of eliminating redundancies and expanding best practices across the business. In 2020, we will build on this work by:

- ▶ Broadening legacy Express Script's annual safety action process to all Cigna locations.
- ▶ Completing the consolidation and integration of 30+ Cigna and legacy Express Scripts health and safety policies.
- ▶ Expanding access to legacy Express Script's suite of workplace health and safety courses to all Cigna employees.

Our Global Security team has implemented robust security policies – inside the U.S. and in the more than 30 other countries where we operate. We have made trainings on these health and safety policies and procedures available to employees through our company intranet to maximize accessibility. Additionally, a 24/7 Global Security team emergency telephone number is embossed on every Cigna employee ID badge. This allows employees to easily report security and safety-related issues. Starting in 2020, when employees receive a new ID badge they will also receive a card that indicates when to call the emergency number, as well as Active Shooter guidance.

Every employee is responsible and accountable for ensuring the safety of our workplace and adhering to safe work practices and procedures established by Cigna. Management actively supports and encourages participation by all employees in our company's safety initiatives. To this end, we maintain a comprehensive ergonomic program, which includes online courses on workstation ergonomics as well as access to vocational counselors who assist employees with proper workstation

setup and discuss alternative mobility options. The program includes follow-up on ergonomic risk factors and recommendations after an initial evaluation. We also offer online courses on workplace violence awareness and violence prevention in addition to wellness topics such as mindfulness, meditation, stress management, healthy eating, and happiness.

A Whole Person Health Approach to Well-Being

During Cigna and Express Script's integration in 2019, our Benefits Team established a set of guiding principles to develop a meaningful framework and strategy to support employees' health and wellness. From leading the market through innovation – with a focus on health and well-being – to offering personalized programs and services that guide employees through multiple life stages, we deliver meaningful choice, flexibility, and peace of mind with a focus on improving our employees' health.

To advance employee well-being, we are continuing to execute on a multi-year plan that includes an evolving global strategy targeting top U.S and global health risks, quarterly population health metrics, and site-specific employee health dashboards. We have also broadened our incentives platform to reward employees for positive actions across the physical, mental, social, environmental, and financial dimensions of health. In 2019, we began executing on a communications campaign to promote education on available programs, incentives, and services both onsite and virtually. We are continuously leveraging digital communication techniques, in part, to target a growing remote employee population that accounted for at least 40% of our workforce in 2019.

Healthy Life Workplace Well-being Strategy

Our enterprise well-being strategy advocates a supportive work environment and culture of health; connects people to total health options for care and coaching; and drives personal engagement and accountability for healthy choices.

To this end, our strategy focuses on promoting a workplace culture of health by:

- › Leveraging Cigna's leading products and services;
- › Driving employees and their families to take greater personal accountability for their health;
- › Managing company costs and employee cost sharing;

- › Improving workforce productivity while positively impacting business results; and
- › Providing programs and resources that enable a personalized approach to employee health and well-being.

Our Healthy Life Workplace Well-Being Program also includes account-based medical plans that provide our employees with online access to one-on-one health coaching, health and well-being materials, and apps targeting nutrition, resiliency, and financial wellness. We also offer a variety of holistic onsite programs, such as health and fitness centers, health coaches, and mental health well-being and support. The latter includes meditation rooms and Employee Assistance Program (EAP) counselors, who are available for in-person and phone consultations.

With so many resources available, we strive to make it easy for employees to navigate and choose options that make sense for them. In 2019, we implemented a client service partner resource for specific locations and our WAH employees. Employees can use this resource to receive assistance with actions such as earning incentives for healthy lifestyle choices; finding a second opinion; understanding health care plan design; understanding or appealing a medical bill; and reviewing onsite perks. Our goal in creating this resource – and all of our health and well-being resources – is to empower employees to take charge of their health and become more informed health care consumers.

Employees can use tools and resources to learn what it means to be at their best and create a personal plan to achieve specific goals, including:

1. Finding preventive care;
2. Working with a personal coach to make progress toward their goals;
3. Receiving support to quit tobacco, lose weight, and replace stress with resiliency;
4. Learning how to choose energy-boosting meals and become more physically active;
5. Managing chronic health conditions, such as heart disease, asthma, diabetes, and depression; and
6. Engaging in global campaigns focused on our key health priorities, including resiliency, nutrition, physical activity, mental health, and financial well-being.

In 2019, we delivered personalized health and well-being programs to employees with a continued focus on whole person health – from physical, mental, and emotional health to financial health. To this end, we also launched a new financial wellness assessment and visited 23 offices to educate employees on the value of financial well-being and total health in 2019. Our strategy aims to provide programs that impact all aspects of well-being across Cigna’s diverse, multigenerational, global workforce – ensuring that our employees are able to bring their best self to work each day.

Cigna’s Global Wellness Councils

Cigna’s three Global Wellness Councils (“Wellness Councils”) promote a best-in-class culture of health across the enterprise, with a focus on improving well-being, advancing productivity, and increasing engagement. Our Wellness Councils consist of key stakeholders across the organization who meet throughout the year to review the progress of all Healthy Life programs and assess how health issues are being addressed at local and global levels. Each of our councils support a different geography: Asia Pacific, Europe and the Middle East, and the United States, respectively. The councils are supported by country-specific wellness champions and teams that encourage employees to join local programs and activities. Wellness Council members and local champions work together to bring our strategy to life.

Case Study:

Mental Health and Well-Being - Focus on Body, Mind, and Whole Person Health

In 2019, we evolved our internal health and well-being strategy to encompass a more holistic, mind-body focus. This shift aligns with our customer-facing Go. Know. Take Control.® campaign promoting whole person health, as well as our long-standing internal focus on providing behavioral health support to employees and reducing the stigma associated with seeking behavioral health care.

In 2019, we saw a 13% increase in employee visits to behavioral health providers and a 15% increase in Employee Assistance Program (EAP) utilization. We view this trend as positive, because it reflects our belief that employees are empowered to seek the care that they need to be well.

In order to provide more accessible mental health treatment to employees in 2019, we expanded our EAP and launched a training for managers on identifying struggling employees and connecting them to support. We also began offering a “Mental Health First Aid” training to employees, which provides guidance on how to support individuals struggling with an immediate mental health crisis. Additionally, we continued our support of, and partnerships with, digital and gamified mental



health programs, such as [Happify](#), an app that provides simple and effective solutions for mental health and well-being. We found that Cigna employees with any level of depressive symptoms who used the Happify app showed a statistically significant improvement in their symptoms.¹

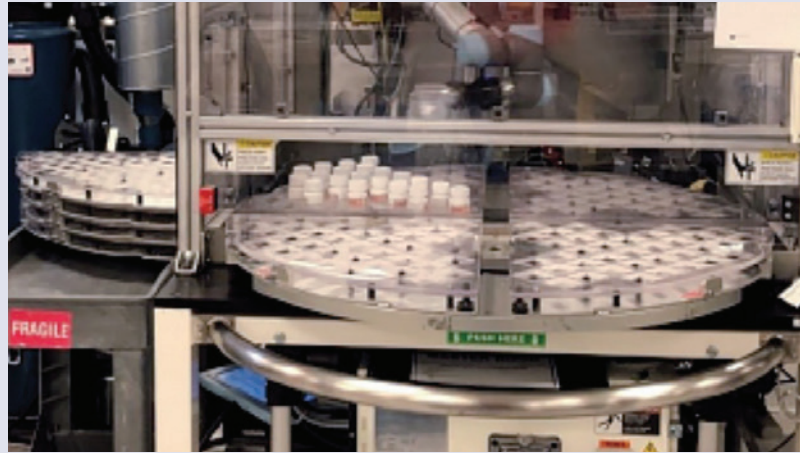
To further reduce the stigma associated with seeking mental health services, we also partnered with senior leaders in Cigna Behavioral Health and other areas of the business during Mental Health Awareness Month to promote the resources available to employees in support of whole person health. Weekly interviews, employee testimonials, and intranet articles reinforced the message that we all struggle at times, even at the highest levels of the organization.

Case Study:

A Prescription for Collaborating Across the Business to Advance Productivity and Safety

In 2019, our Health and Safety and Product teams saw an opportunity to collaborate to increase safety and productivity at our fulfillment pharmacies. The teams joined together, harnessing their respective knowledge and resources, to create a “bottle cutter,” or robotic fulfillment machine (internally known as Gen II and Gen III Robotic Bulk Up Stations), that is now used at two of our four fulfillment pharmacies, in St. Louis, MO and Florence, NJ. Our other two fulfillment pharmacies are in the process of implementing the robotic bulk-up station. This novel equipment not only virtually eliminates repetitive motion hazards, it also increases productivity and reduces costs.

The idea to create a robotic fulfillment machine that would both open and empty the pill bottles handled at our fulfillment pharmacies came during a company Safety Engagement Summit. The Health and Safety group, which receives employee injury data on a weekly basis, was seeing a trend: pill bottle opening was by far the greatest source of ergonomic illness outside of general office-related ergonomic illnesses. This was due almost entirely to the risk created by the repetitive nature of the motions required to open and empty a pill bottle and the number of pill bottles that employees were opening and emptying on a daily basis. The frequency of this process is due to the fact that tablets typically come to our fulfillment pharmacies in bottles of 90 or less and need to be emptied to fulfill work orders that typically call for between one and two thousand tablets of medication. To meet the needs of our customers, our employees were opening between 35,000 and 50,000 bottles daily at each of our four fulfillment pharmacies.

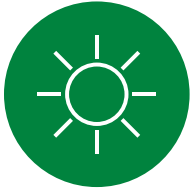


Our Health and Safety and Product teams realized that it was unsustainable for our employees to continue opening and emptying bottles at that volume, and also saw an opportunity to advance other issues in finding a solution, such as productivity and cost. The teams also realized early on in their discussions that automation was going to be a key part of an eventual solution.

The bottle cutter machine that our Product team conceived has reduced the risk of repetitive motion-based ergonomic illnesses associated with pill bottle opening and emptying by 100% in the locations where it is utilized. It does this by automating the following four tasks associated with repetitive motion in the opening and emptying of pill bottles:

1. Removal of cap
2. Removal of seal
3. Removal of cotton/packing materials
4. Shaking of the bottle

We are committed to continuing to facilitate cross-functional collaborations like this, which have the potential to result in products like the bottle cutter. This product first and foremost increases the safety of our employees – enabling them to do their important work.



2019 Highlights

Below are highlights of our environmental, social, and governance efforts in 2019.

Responsible Business

Fast Facts:

- › Cigna joined with other leading U.S. companies as a signatory of the Business Roundtable's Statement on the Purpose of a Corporation to redefine the mission of a corporation to benefit all stakeholders.
- › We revised our Code of Ethics and Principles of Conduct to reflect our values as a combined company and harmonized more than 100 labor policies.
- › Our supplier risk assessments evaluate nearly 20 dimensions, including privacy and information protection.
- › Cigna has a dedicated Cyber and Privacy Council, which is comprised of a cross-functional group of company executives.
- › In 2015, Cigna became the first U.S. health insurer to join the United Nations Global Compact.
- › **\$865 million** in economic contributions delivered through 3 supply chain spend channels.
- › **10** United Nations Global Compact principles on human rights, labor, environment, and anti-corruption supported across the enterprise through our role as a signatory.

Health and Well-Being

Fast Facts:

- › Our formula for change is focused on making health care simple, affordable, and predictable.
- › Cigna's [Health Accelerated: Life Connected](#) approach helps employers drive better health, greater resiliency, and increased productivity by looking at the five dimensions of well-being: physical, emotional, financial, social, and environmental.
- › Cigna Ventures, our strategic corporate venture capital fund, has committed \$250 million to fund promising startups and growth-stage companies that are making groundbreaking progress in three strategic areas: insights and analytics; digital health and experience; and care delivery and enablement.
- › Since 2010, Cigna has been at the forefront of addressing the social determinants of health to eliminate disparities based on race, gender, and socioeconomic status.

Impact Metrics:

- › **6** directors have joined Cigna's Board since 2018, including **4** who previously served on the Board of Express Scripts.
- › **15%** of Cigna's Tier 1 and Tier 2 spend is targeted to come from diverse suppliers by 2023.¹
- › **20** senior leaders who represent corporate centers and lines of business with lines of sight to environment, social, and governance issues comprise the cross-functional Cigna Connects Corporate Responsibility Governance Council.

1. In 2019, the baseline diverse spend was 10%.

- › Cigna has successfully partnered with health care providers, pharmacists, and nonprofits to combat opioid use. Our next frontier is addressing opioid overdoses and the effects of loneliness on mental health.

Impact Metrics:

- › **96%** of customers in our top 40 markets are within **15** miles of at least 3 participating primary care providers.
- › **50%** reduction in opioid use among our customers over the past 3 years.
- › More than **65%** of Cigna's medical payments are now in value-based arrangements across our top 40 markets in the U.S. and all of our Medicare business.²
- › **3** major initiatives launched: 1) Patient Assurance program; 2) the Embarc Benefit Protection program; and 3) our Digital Health Formulary.
- › **1 in 5** Cigna customers visited an Accountable Care Organization, resulting in a **22%** increase in customer engagement and an **8%** increase in preventive care visits.
- › Cigna's **300** customer centricity ambassadors act as advocates for customers and ensure that customer centricity is embedded in our company.
- › **13%** increase in employee visits to behavioral health providers as a result of Cigna evolving its internal health and well-being strategy to encompass a more holistic mind-body focus.
- › **92%** of the health care providers in our programs are delivering a differentiated level of quality of care and **90%** believe that Cigna is the industry leader in this area.³

Environment

Fast Facts:

- › Cigna's environmental sustainability strategy centers on the direct connection between planetary health and human health.
- › We are working toward our 2020 environmental performance targets, which include reducing our absolute greenhouse emissions as well as our energy and water consumption.

2. Cigna internal analysis of total claim spends in priority markets as of March 2019.

3. Cigna internal analysis of existing arrangements as of May 2019.

- › Cigna was named to the Dow Jones Sustainability World and North America Indices in 2019 with the leading score for the health care providers and services industry sector. The Dow Jones Sustainability Indices are among the most important global indicators of sustainability leadership.
- › Guided by our Strategic Sustainability Performance Plan, we have continued to increase the number of LEED® certified buildings in our real estate portfolio.
- › Cigna's employee-led GreenSTEPS program has helped us to achieve our environmental goals and supported our community resilience efforts.

Impact Metrics:

- › Nearly **40%** reduction in absolute greenhouse gas emissions at Cigna corporate headquarters and data centers since 2013.
- › **21** LEED® certified buildings in Cigna's integrated global real estate portfolio.
- › Over **50%** of Cigna's locations are currently enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program.
- › **50 million** paper statements and envelopes are avoided annually through Cigna's paperless options offerings.
- › **8,000 tons** of waste have been diverted from landfills through Cigna's **100%** paper shredding policy since 2014.
- › More than **200,000** single-use plastic bottles avoided by implementing infused water stations at our corporate headquarters.
- › **1,000** tons of cans, bottles, cardboard, equipment, and materials recycled during the renovation of our corporate headquarters.
- › Nearly **15,000 pounds** of food waste composted at our corporate headquarters.

Community

Fast Facts:

- › Cigna's Healthier Kids for Our Future program is a five-year, \$25 million global initiative. In 2019, Cigna awarded grants to more than 40 organizations.

- › The Cigna Foundation advances health equity through its long-standing World of Difference grant program, which supports nonprofit organizations whose work helps underserved groups overcome barriers to health and improves access to essential health services.
- › Cigna ranked second on the Top 100 U.S. Companies Supporting Healthy Communities and Families list compiled by JUST Capital.
- › Cigna empowers employees to volunteer with nonprofits in their communities through paid time off with the “Use Your 8” program.
- › We are committed to skills-based volunteering through board service, pro bono work, and a unique [community service sabbatical program](#).

Impact Metrics:

- › Over **\$40 million**⁴ in combined Cigna Giving went to nonprofits in 2019.
- › **\$14 million** in annual grants to support nonprofits that share our commitment to addressing health disparities and enhancing health and well-being.⁵
- › **\$3 million** committed to support [mental well-being in schools over the next three years as the second focus area for Healthier Kids for Our Future](#).
- › **92,000 hours** of volunteer service contributed by Cigna employees and valued at nearly **\$2.5 million**.
- › Nearly **4 million** meals packed and donated to Feeding Children Everywhere, a nonprofit dedicated to creating a hunger-free world, since 2013.
- › More than **3,500** pounds of produce donated to regional food banks since 2013.
- › **2,235** hours of nonprofit board service work contributed by employees in 2019.

Our People

Fast Facts:

- › Cigna committed to reaching gender parity in our leadership pipeline by increasing the number of women at our director and senior director levels from 45% to 50% by 2024.

- › During Cigna and Express Script's integration, our Benefits Team established a set of guiding principles to develop a meaningful framework and strategy to support employees' health and wellness.
- › To better reflect the values of our combined company, we refreshed our diversity and inclusion focus areas and commitments.
- › Cigna joined [Paradigm for Parity](#) and the [United Nations' Women's Empowerment Principles](#) in 2019. These initiatives provide strategies and focused actions to advance gender parity.
- › We are dedicated to finding new ways to engage our growing remote employee population – through digital communication techniques and employee resource groups.

Impact Metrics:

- › **11** Employee Resource Groups regularly engage **15,000** employees across the company.
- › **110** Lean In Circles provide support, education, and mentoring to female employees at Cigna.
- › **100%** score on the Human Rights Campaign's Corporate Equality Index and Disability:IN's Disability Equality Index.
- › **9,300** cultural and language assistance services training courses completed by Cigna employees.
- › **53 hours of training** completed, on average, by each Cigna employee.
- › Nearly **4,500** employees participated in Cigna's Leadership Colloquia series.
- › **33,740** employees recognized through the Cigna Champions Program and legacy Express Scripts employee recognition program.
- › **3,115** employees participated in Cigna's Education Reimbursement Program, a **37%** annual increase.

4. This figure includes charitable giving from Cigna's Korea Foundation, which totaled \$8.5 million.

5. This figure encompasses Cigna Foundation and Civic Affairs contributions inclusive of expenses, corporate contributions from business units, employee giving, and the estimated value of employee volunteer hours. It also includes charitable giving from Cigna's Korea Foundation, which totaled \$8.5 million. Additionally, Cigna giving includes grants to nonprofits as part of the company's merger undertaking, which is a result of Cigna's combination with Express Scripts. Lastly, it includes over \$3.5 million from the Express Scripts Foundation.



UNGC

Reporting on our 2019 activity for the ten UN Global Compact principles.

United Nations Global Compact Index

Cigna was the first U.S. health insurance company to sign on to the [United Nations Global Compact \(UNGC\)](#) in 2015. As a signatory, we are committed to living out the Compact's ten principles on human rights, labor standards, environment, and anti-corruption (business integrity) in our everyday business operations.

Communication on Progress

We report on our activity for the ten UNGC's Principles covering human rights, labor standards, environment, and anti-corruption in our annual Cigna Connects Corporate Responsibility Report. The following UNGC Index cross-references the ten principles with annual updates on our management approach and how our Company addresses the Principles.

Human Rights

Principle	Cigna Policies and Statements	2019 Performance and Approach
1. Businesses should support and respect the protection of internationally proclaimed human rights.	Human Rights Statement	Ethics, Integrity, and Human Rights
2. Businesses should make sure that they are not complicit in human rights abuses.	Human Rights Statement	Ethics, Integrity, and Human Rights

Labor

Principle	Cigna Policies and Statements	2019 Performance and Approach
3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Human Rights Statement	Supply Chain Management Ethics, Integrity, and Human Rights
4. Businesses should uphold the elimination of all forms of forced and compulsory labor.	Human Rights Statement	Supply Chain Management Ethics, Integrity, and Human Rights
5. Businesses should uphold the effective abolition of child labor.	Human Rights Statement	Supply Chain Management Ethics, Integrity, and Human Rights
6. Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Code of Ethics and Principles of Conduct	Diversity and Inclusion Ethics, Integrity, and Human Rights

Environment

Principle	Cigna Policies and Statements	2019 Performance and Approach
7. Businesses should support a precautionary approach to environmental challenges.	Environmental Policy Statement	Sustainability Performance Plan Community Resilience CDP 2019 Climate Change Information Request [PDF]
8. Businesses should undertake initiatives to promote greater environmental responsibility.	Environmental Policy Statement	Energy, Emissions, Water, and Waste Sustainability Performance Plan Community Resilience
9. Businesses should encourage the development and diffusion of environmentally friendly technologies.	Environmental Policy Statement	Supply Chain Management Ethics, Integrity, and Human Rights


Anti-Corruption

Principle	Cigna Policies and Statements	2019 Performance and Approach
10. Businesses should work against corruption in all its forms, including extortion and bribery.	Code of Ethics and Principles of Conduct	Ethics, Integrity, and Human Rights

United Nations Sustainable Development Goals

Through our Cigna Connects platform, we aim to connect and align our activities with the 17 aspirational global goals and 169 targets set forth in the United Nations Sustainable Development Goals (UN SDGs), a global plan for action for the next decade.

Among all SDGs, Goal 3 – focusing on “ensuring healthy lives and promoting well-being” – provides the greatest opportunity for Cigna 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:

Goal	Topic	Programs, Actions and Investments
	Hunger	<p>Healthier Kids for Our Future</p> <p>Employee Volunteerism and Giving</p> <p>Energy, Emissions, Water, and Waste</p> <p>Cigna Foundation</p> <p>Community Investment</p> <ul style="list-style-type: none"> › Blessings in a Backpack — Providing U.S. school children with weekend nutrition. › Feeding Children Everywhere — Addressing affordability head-on by providing families with a box of groceries delivered directly to their home at no cost. › Healing Meals Community Foundation — Enhancing a 12-week program designed for low-income individuals that now includes cooking, nutrition, and wellness classes, as well as healthy groceries and recipes. › Boys & Girls Club of Metro Phoenix — Providing healthy meals and nutrition education. › Brighter Bites — Expanding fresh produce distribution and nutrition education to schools in six states. › DC Central Kitchen — Offering a holistic, neighborhood-based approach that empowers children and families to access nutritious, affordable food and make healthy choices. › Good Shepherd Food Bank of Maine — Connecting youth and families to healthy food. › Green Village Initiative — Cultivating well-being and self-sufficiency through school gardens and urban farming. › Houston Area Food Bank — Using a health navigation tool to end food insecurity.

Goal

Topic

Programs, Actions and Investments



Hunger (cont.)

- › **Kitchen on the Street** — Delivering healthy meals to low-income students.
- › **Lemoyne Community Center** — Providing at-risk youth with a healthy snack and full nutritious dinner four days a week during the school year through their afterschool program.
- › **Memphis Leadership Foundation** — Enhancing the summer food program.
- › **Mid-South Area Food Bank** — Creating a school food pantry and providing nutritional items via a backpack program.
- › **Near North Health Service Corporation** — Enrolling low-income infants and toddlers in Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) services at their daycare locations.
- › **PA Chapter American Academy of Pediatrics** — Educating providers to connect pediatric patients to local community food resources.
- › **Perspectives** — Improving low-income and homeless children’s access to nutritious food, increasing healthy food consumption and behaviors, and supporting student learning.
- › **Primary Care Coalition of Montgomery County** — Providing clients with food insecurity screening and assistance referrals in addition to connecting them to food assistance services and intensive nutrition support.
- › **Social and Health Research Center** — Increasing the availability of fresh produce and educating preschoolers and their cafeteria attendants on fresh produce consumption.
- › **St. Mary’s Food Bank Alliance** — Increasing the number of low-income children receiving healthy food assistance and delivering food to them in a safe and nurturing environment.
- › **The Little Bit Foundation** — Creating shop-and-grow markets in two low-income schools in St. Louis, MO.







Health and Well-Being

- [Go. Know. Take Control® Campaign](#)
- [Value of Integration Study](#)
- [Health Equity](#)
- [Formula for Change](#)
- [Quality and Access](#)
- [Protection and Support of Cigna Customers during COVID-19](#)
- [Opioids and Mental Health](#)
- [Cigna Foundation](#)
- [Community Investment](#)



Health and Well-Being (cont.)

- › **Bright Star Community Outreach** — Creating a trauma helpline to address the devastating effects of trauma and violence in Chicago's Bronzeville Community.
- › **The Joyce D. and Andrew J. Mandell Greater Hartford Jewish Community Center, Inc.** — Implementing youth mental health first aid in the Greater Hartford Area.
- › **La Clinica del Pueblo** — Funding a peer-based obesity, diabetes, and cardio-vascular prevention program for low-income, immigrant Latinos.
- › **Appalachian Miles for Smiles** — Providing basic dental care and eye examinations at no cost to the uninsured and underserved residents of Northeast Tennessee and Southwest Virginia.
- › **Siloam Health** — Targeting the faith congregations of Bhutanese, Burmese, Egyptian, and Hispanic communities in Nashville, TN to provide them with part-time community health workers.
- › **East Tennessee Children's Hospital** — Supporting prenatal opioid exposed infants via a care coordination service and outpatient clinic and addressing the medical, developmental, and emotional needs during the first five years of the child's life.
- › **Memphis Fire Department** — Assisting the expansion of a pilot mobile van program responding to non-emergency calls.
- › **Mount Sinai** — Supporting an adolescent peer education intervention to prevent diabetes.
- › **Peer Health Exchange** — Empowering young people with the knowledge, skills, and resources to make healthy decisions.
- › **Shatterproof** — Removing the stigma associated with substance abuse.
- › **Vickery Meadows Clinic** — Navigating immigrant and refugees residents of the Vickery Meadows apartment complex in Dallas, TX to clinical services at the local clinic.
- › **Los Barrios Unidos Community Clinic** — Educating Hispanic pediatric asthmatic patients and their families to take control of their disease.
- › **Connecticut Community for Addiction and Recovery** — Adding a Peer Recovery Coach in the emergency department to provide support, resources, and continued care (to the OD patient).
- › **Catholic Housing and Community Services** — Providing culturally appropriate wellness services to Latino seniors with diabetes.
- › **LevelUp Kids** — Providing basic dental care to children in low-income schools.
- › **Urban Peak** — Providing behavioral health services to homeless youth.
- › **University of North Texas at Dallas** — Educating community members in Mental Health First Aid.
- › **ChildHaven** — Providing developmental screenings and referrals to early intervention and trauma treatment services for children from birth to age 5 in a hospital setting.
- › **YMCA of Seattle** — Teaching youth in the foster care and juvenile justice systems how to successfully transition to society through behavioral health programs.
- › **Houston Health Foundation** — Managing diabetes in the Latino community.

Goal	Topic	Programs, Actions and Investments
	Health and Well-Being (cont.)	<ul style="list-style-type: none"> › Baptist Children’s Hospital — Providing free tele-medical care for all eligible children living in South Miami. › Florida Firefighters Safety and Health Collaborative — Raising behavioral health awareness and building resiliency modalities specifically targeted to firefighters prevent burnout, PTSD, and suicidal ideation among firefighters. › Arogya World — Empowering people in India to eat right and reduce the prevalence of diabetes in their country. › Metro Drug Coalition — Using a certified peer recovery coaching model of intervention to help those with substance disorders achieve a healthy lifestyle. › Brown University — Treating and preventing opioid overdose through emergency room peer support services. › City Square — Using community health workers to close the gap in behavioral health services in low-income neighborhoods.
	Gender Equality	<p> Diversity and Inclusion Pay Equity at Cigna [PDF]¹ Supplier Diversity and Mentoring Program United Nations Women’s Empowerment Principles Paradigm for Parity Cigna Foundation </p> <ul style="list-style-type: none"> › Girls on the Run — Helping girls pursue their dreams through interactive games and running. › Rush University Medical Center — Partnering with African American/Black women to adopt healthier habits that contribute to active and healthy lifestyles. › University of Miami — Providing resources to Haitian women to help reduce higher incidence of cervical cancer in the Little Haiti Neighborhood of Miami. › Saint Francis Hospital and Medical Center — Implementing a community health worker model to improve breastfeeding rates among low-income women. › March of Dimes — Supporting an innovative model of group prenatal care to improve health outcomes. › Healthy Mothers, Healthy Babies Coalition of Palm Beach County — Reducing the incidence of low birth weight in babies born to African American/Black mothers.
	Water	<p> Environmental Policy Statement Energy, Emissions, Water, and Waste Sustainability Performance Plan Community Resilience </p>
	Inclusive Growth	<p> Human Rights Statement Diversity and Inclusion Ethics, Integrity, and Human Rights Supplier Code of Ethics [PDF] </p>

1. Please refer to the “Commitment to Diversity and Inclusion and Equitable Pay” section on page 28 of Cigna’s 2020 Proxy Statement.

Goal



Topic

Reduced Inequalities

Programs, Actions and Investments

[Health Equity](#)

[Cigna Foundation](#)


[Community Investment](#)

- › **MedStar Washington Hospital** — Offering free colon cancer testing kits to African American/Black residents of Washington, DC.
- › **New York Botanical Gardens** — Advancing research focused on the use of herbal remedies by Caribbean and Latino populations in New York City.
- › **Novant Health** — Lowering the incidence of cardiovascular disease and diabetes in minority communities through a 12-week program.
- › **St. Vincent Healthcare** — Providing programming to identify and reduce health disparities focusing on improving health among American Indian patients.
- › **Hispanic Services Council** — Creating opportunities for Latinos to take control of their health and the health of their community.
- › **Lurie's Children Hospital** — Providing comprehensive health care to at-risk youth.
- › **Saint Louis Children's Hospital** — Using a mobile van to provide comprehensive asthma management and education while also guiding families through complex health and social service systems.
- › **Children's Hospital of Orange County** — Designing a groundbreaking mental health initiative to create a more effective system of mental health care for children, teens, and young adults in Orange County, CA.
- › **Iraq and Afghanistan Veterans of America** — Offering free and confidential support to veterans and family members by identifying transitional challenges and obtaining the resources necessary to meet their goals.
- › **University of Southern California (USC) Suzanne Dworak-Peck School of Social Work** — Tailored support for veterans pursuing a Master's in Social Work (MSW).
- › **Children's Mercy** — Assisting with a culturally and language-appropriate coaching program for behavioral health providers serving Hispanic and Latino individuals.
- › **Women's Foundation of Greater Memphis** — Improving health and well-being of children and youth by promoting physical fitness, outdoor gardening activities, and healthy eating habits.
- › **Snake River Community Clinic** — Increasing access to health care, behavioral care services, and medication in seven counties encompassing Southeast Washington and North Central, ID.
- › **Chester County Literacy Council** — Providing free colon cancer screening to and promoting awareness among African Americans/Blacks in Chester County, SC.
- › **Baptist Health Care Foundation** — Improving patient health behaviors and chronic disease self-management through faith-based community health navigator intervention and support.
- › **Central Oklahoma American Indian Health Clinic** — Coordinating with community health workers to improve pregnancy, newborn, and early childhood health outcomes for Central Oklahoma American Indians.

Goal

Topic

Programs, Actions and Investments

	<p>Reduced Inequalities</p>	<ul style="list-style-type: none"> › Flagstaff Shelter Services — Promoting the integration of local housing, physical health, and behavioral health services to improve outcomes among individuals experiencing homelessness. › The Color of Autism — Providing training and support to caregivers and families in underserved communities. › Veterans Recovery Resources — Enhancing well-being and active, life-long recovery from substance use disorders, post-traumatic stress, and other major health issues for veterans. › Zufall Health Center — Conducting community health worker outreach to homeless individuals with the goal of referring them to primary care doctors, housing, food, and other vital resources. › Jessie Trice Community Health System — Focusing on early identification of chronic disease and substance use risks through the use of community health workers and onsite screenings. › United States Virgin Islands — Utilizing community health workers to address chronic disease prevention.
	<p>Climate Action</p>	<p>Environmental Policy Statement</p> <p>Energy, Emissions, Water, and Waste</p> <p>Sustainability Performance Plan</p> <p>Community Resilience</p>

You can learn more about the United Nations Sustainable Development Goals [here](#).

Back to [UNGC Index](#) ➔



Performance Tables

2019 results for Cigna's economic, social, and environmental key performance indicators.

Cigna 2016–2019 Performance Tables

Annual increases in 2019 performance indicators reflect Cigna's combination with Express Scripts and its affiliates.

Economic:

Key Performance Indicators	2019	2018	2017	2016
Global revenue (in billions) ¹	\$153.6	\$48.7	\$41.6	\$39.7
Financial impact from Cigna Giving (in millions) ²	\$40.0	\$24.4	\$21.2	\$13.5
Employee volunteer hours	92,732	80,529	57,751	53,496

Social:

Key Performance Indicators ³	2019 ⁴	2018	2017	2016
Total number of employees ⁵	71,745	45,288	43,367	41,011
<i>By Region:</i>				
% United States	90.0%	85.6%	85.8%	87.4%
% Global	10.0%	14.4%	14.2%	12.6%

1. Additional financial performance data can be found in our [2019 Annual Report \[PDF\]](#).

2. This figure encompasses Cigna Foundation and Civic Affairs contributions inclusive of expenses, corporate contributions from business units, employee giving, and the estimated value of employee volunteer hours. It also includes charitable giving from Cigna's Korea Foundation, which totaled \$8.5 million. Additionally, Cigna giving includes grants to nonprofits as part of the company's merger undertaking, which is a result of Cigna's combination with Express Scripts. Lastly, it includes over \$3.5 million from the Express Scripts Foundation.

3. The boundary for employee data includes Cigna's global workforce.

4. 2019 data included in the table reflects combined company internal data.

5. Please note: (1) This data refers to all Cigna regular full-time and part-time employees. Cigna also utilizes casual, co-op/intern, encore, fixed term contract, joint venture, per diem/on-call, and temporary employees who are not included in the employee count; (2) employees who did not identify a gender and/or age are included in total employee count but not reported in percentage of employees by gender and age group; and (3) the total number of employees has been rounded.

Social: (Cont.)

Key Performance Indicators ³	2019 ⁴	2018	2017	2016
<i>By Employee Type:</i>				
% Full-Time	98.5%	98.5%	98.3%	98.2%
% Part-Time	1.5%	1.5%	1.7%	1.8%
<i>By Gender⁶:</i>				
% Women	70.1%	71.4%	71.5%	71.7%
% Men	29.9%	28.6%	28.5%	28.3%
<i>By Age:</i>				
% Under 30	12.9%	13.5%	14.0%	14.4%
% Age 30-50	55.8%	56.8%	57.0%	56.9%
% Age 50 or older	31.3%	29.7%	29.0%	28.8%
Total number of new hires	10,853	7,044	7,079	5,258
Average hours for training per employee ⁷	54	59	54	30
Safety incident rate ⁸	0.46	0.40	0.34	0.44

Environmental:⁹

Key Performance Indicators	2019	2018	2017	2016
Greenhouse gas emissions (metric tons of CO ₂ e)	136,321	69,953	64,948	76,414
Scope 1 emissions	16,894	10,961	10,448	11,247
Scope 2 emissions	119,427	58,992	54,500	65,167
Emissions intensity per square foot	0.012	0.011	0.011	0.013
Scope 3 business travel emissions (metric tons of CO ₂ e) ¹⁰	23,693	21,371	20,083	24,811

6. We also provide information regarding the diversity of our U.S. employees in the [Diversity and Inclusion](#) section of our Corporate Responsibility Report. The figures reported in this Performance Table represent our global workforce.

7. Reported average hours of training for employees are estimates derived from internal data. Reported averages in 2017–2019 also includes specific skills training, career development, business-led learning and higher education training.

8. Safety incident rate is based on the number of U.S. Occupational Safety and Health Administration (OSHA) recordable incidents per 200,000 hours worked. Fluctuations in these incident rates are typical year to year. In 2019, the increase is attributable to the combination with Express Scripts.

9. Environmental performance data includes our U.S. and non-U.S. real estate portfolio, unless otherwise noted. Data coverage of our non-U.S. portfolio is limited to a portion of properties. Please note that the number of Cigna's properties in our real estate portfolio increased in 2019 due to the integration of the Express Scripts portfolio, resulting in an increase in emissions, energy and water.

10. Business travel emissions include flights, trains, rental cars, and hotel nights as provided by Cigna's travel vendor.

Environmental:⁹ (Cont.)

Key Performance Indicators

	2019	2018	2017	2016
Energy consumption (megawatt hours) ¹¹	362,910	207,152	184,794	220,582
Direct energy consumption ¹²	95,842	63,130	51,845	69,213
Indirect energy consumption	267,068	144,022	132,949	151,369
Energy intensity per square foot	0.033	0.033	0.031	0.037
Water withdrawals (in kilo-gallons) ¹³	449,097	92,614	99,606	80,786
Water intensity per square foot	0.052	0.016	0.017	0.014

11. Cigna extrapolates a conservative estimation for properties with unavailable billing information (approximately 14% of total property emissions in U.S. and Canada were extrapolated in 2019).

12. Direct energy consumption sources include those from natural gas and our vehicle and aviation fleet.

13. Source for water withdrawals is exclusively municipal water. Data coverage is limited to a portion of our U.S. real estate portfolio, where actual data is available. Increase in total water consumption can be attributed to the integration of the Express Scripts portfolio, in addition to increased data availability across the entire portfolio. The increase in 2019 water intensity is attributable to adding more water-intensive properties to our data boundary. Please note that 2019 water consumption is based on partial-year data for select Express Scripts properties.



Global Reporting Initiative

Cigna utilizes the Global Reporting Initiative (GRI) Standards for voluntary, nonfinancial reporting.

To assist our stakeholders in locating corporate responsibility disclosures of interest, Cigna has utilized the GRI Standards, which represent current best practice for reporting on an internationally recognized set of indicators covering economic, environmental, and social aspects of business performance.

Cigna's Corporate Responsibility Report applies the 2016 version of the GRI Standards with the exception of GRI 303 and GRI 403, which apply the 2018 version of the GRI Standards.

For additional information on the GRI, please visit www.globalreporting.org.

GRI 102: General Disclosures 2016

Organizational Profile

Indicator	Description	Location
102-1	Name of the organization	Cigna Corporation, ("Cigna") (NYSE: CI)
102-2	Activities, brands, products, and services	Company Profile 2019 Annual Report [PDF] ; page 20 Form 10-K [PDF] ; pages 1-2
102-3	Location of headquarters	Bloomfield, Connecticut
102-4	Location of operations	2019 Annual Report [PDF] page 20 Form 10-K [PDF] ; pages 13-14, 46
102-5	Ownership and legal form	Cigna (NYSE: CI) is a publicly traded corporation
102-6	Markets served	Company Profile Stakeholder Engagement 2019 Annual Report [PDF] ; pages 3-19 Form 10-K [PDF] ; pages 1-19
102-7	Scale of the organization	Company Profile 2019 Annual Report [PDF] ; page 21 Form 10-K [PDF] ; page 50

Organizational Profile (Cont.)

Indicator	Description	Location
102-8	Information on employees and other workers	2016-2019 Performance Tables Our Culture Diversity and Inclusion Human Capital Development Employee Health, Safety, and Wellness
102-9	Supply chain	Supply Chain Management
102-10	Significant changes to the organization and its supply chain	About This Report Combination with Express Scripts Annual Report [PDF] ; page 20 Form 10-K [PDF] ; pages 3-19 Supply Chain Management
102-11	Precautionary Principle or approach	Environmental Policy Statement Sustainability Performance Plan
102-12	External initiatives	<p>Cigna is a signatory to the United Nations Global Compact, and a member of the UNGC's Health is Everyone's Business action platform.</p> <p>Cigna is also a signatory to the CEO Action for Diversity & Inclusion pledge and the United Nations' Women's Empowerment Principles [PDF], as well as a member of Paradigm for Parity.</p>
102-13	Membership of associations	2019 Political Contributions and Lobbying Activity Report [PDF]

Strategy

102-14	Statement from senior decision-maker	Message from David Cordani
102-15	Key impacts, risks, and opportunities	Strategy and Key Issues Form 10-K [PDF] ; pages 31-45 and 55-57 CDP 2020 Climate Change Information Request [PDF] (Question C2)

Ethics, Integrity, and Human Rights

Indicator	Description	Location
102-16	Values, principles, standards, and norms of behavior	Our Culture Code of Ethics and Principles of Conduct Ethics, Integrity, and Human Rights Human Rights Statement Supplier Code of Ethics [PDF]
102-17	Mechanisms for advice and concerns about ethics	Code of Ethics and Principles of Conduct Ethics, Integrity, and Human Rights Ethics-Based Web Reporting

Governance

102-18	Governance structure	Corporate Governance and Risk Management Cigna Corporate Governance Board of Directors
102-21	Consulting stakeholders on economic, environmental, and social topics	Stakeholder Engagement Corporate Governance and Risk Management
102-22	Composition of the highest governance body and its committees	Board Committees and Charters
102-23	Chair of the highest governance body	Isaiah Harris, Jr. is the Chairman of Cigna's Board of Directors. Mr. Harris is an independent member of the Board.
102-24	Nominating and selecting the highest governance body	Corporate Governance Guidelines [PDF] ; pages 1-3
102-25	Conflicts of interest	Director Code of Business Conduct and Ethics [PDF] ; pages 1-2
102-28	Evaluating the highest governance body's performance	Corporate Governance Guidelines [PDF] ; pages 6-7
102-35	Remuneration policies	2020 Proxy Statement [PDF] ; pages 41-44
102-36	Process for determining remuneration	2020 Proxy Statement [PDF] ; pages 44-56

Stakeholder Engagement

Indicator	Description	Location
102-40	List of stakeholder groups	Stakeholder Engagement
102-41	Collective bargaining agreements	Approximately 2% of Cigna employees were represented by collective bargaining agreements during the reporting period. Ethics, Integrity, and Human Rights
102-42	Identifying and selecting stakeholders	Stakeholder Engagement
102-43	Approach to stakeholder engagement	Stakeholder Engagement Customer Centricity 2019 Highlights
102-44	Key topics and concerns raised	Stakeholder Engagement Strategy and Key Issues Health Equity Advancing the UN SDGs

Reporting Practice

102-45	Entities included in the consolidated financial statements	About This Report Form 10-K [PDF] ; page 87
102-46	Defining report content and topic boundaries	About This Report Strategy and Key Issues Stakeholder Engagement
102-47	List of material topics	Please refer to the Management Approach Disclosures in this GRI Content Index where we have provided disclosures on 20 economic, environment, and social topics.
102-48	Restatements of information	None during the reporting period.
102-49	Changes in reporting	None during the reporting period.
102-50	Reporting period	Our reporting period is calendar year 2019.
102-51	Date of most recent report	2018 Corporate Responsibility Report [PDF]

Reporting Practice (Cont.)

Indicator	Description	Location
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	cignaconnects@cigna.com
102-54	Claims of reporting in accordance with the GRI Standards	About This Report
102-55	GRI content index	GRI Content Index
102-56	External assurance	<p>We received assurance for our greenhouse gas emissions during the reporting period for Scope 1 and 2 greenhouse gas (GHG) emissions.</p> <p>GHG Emissions Assurance Statement [PDF]</p>

GRI 103: Topics and Boundaries

Economic

Material Aspects	Management Approach Disclosures	Material within the organization	Material outside the organization	Relevance outside the organization
GRI 201: Economic Performance 2016	Form 10-K [PDF] ; pages 67-73 Annual Report [PDF] ; pages 20-21 Formula For Change	●	●	Cigna's economic performance is relevant to our investors, client employers, customers, suppliers, and communities.
GRI 203: Indirect Economic Impacts 2016	2019 Annual Report [PDF] pages 2-6 Supply Chain Management Health Equity Quality and Access Value of Integration Study Opioids and Mental Health Community Investment Advancing the UN SDGs	●	●	Cigna's activities and investments to support health care systems and communities are relevant to our investors, client employers, customers, and communities.
GRI 205: Anti-Corruption 2016	Ethics, Integrity, and Human Rights Code of Ethics and Principles of Conduct ; page 18	●	●	Anti-corruption is relevant to all stakeholders, including our investors, employer clients, customers, and the communities where we work, and the markets that we serve.

Environmental

Material Aspects	Management Approach Disclosures	Material within the organization	Material outside the organization	Relevance outside the organization
GRI 302: Energy 2016	Sustainability Performance Plan Energy, Emissions, Water, and Waste	●	●	Energy consumption associated with operations is relevant to all stakeholders, including our communities, employer clients, customers, and investors.
GRI 303: Water 2018	Sustainability Performance Plan Energy, Emissions, Water, and Waste CDP 2020 Water Security Information Request [PDF]	●	●	Water and associated potential risks or challenges are relevant to all stakeholders, including our communities, employer clients, customers, and investors.
GRI 305: Emissions 2016	Sustainability Performance Plan Energy, Emissions, Water, and Waste	●	●	Greenhouse gas (GHG) emissions and associated potential risks or challenges are relevant to all stakeholders, including our communities, employer clients, customers, and investors.
GRI 306: Effluents and Waste 2016	Energy, Emissions, Water, and Waste	●	●	Efficient use of resources and management of waste is relevant to our investors, employer clients, customers, and the communities where we operate.
GRI 307: Environmental Compliance 2016	Sustainability Performance Plan Environmental Policy Statement	●	●	Compliance with environmental regulations is relevant to our investors and the communities where we operate.
GRI 308: Supplier Environmental Assessment 2016	Supply Chain Management	●	●	Our assessment of suppliers' environmental practices is relevant to our employer clients, investors, suppliers, customers, and the communities where we work.

Social

GRI 401: Employment 2016	Our Culture	●	●	Cigna's employment practices are relevant to our investors, client employers, customers, and the communities where we operate.
GRI 403: Occupational Health and Safety 2018	Employee Health, Safety, and Wellness	●	●	Occupational health and safety is relevant to our investors, employer clients, customers, suppliers, and the communities where we operate.

Social (Cont.)

Material Aspects	Management Approach Disclosures	Material within the organization	Material outside the organization	Relevance outside the organization
GRI 404: Training and Education 2016	Human Capital Development	●	●	Training and education is relevant to our investors, employer clients, customers, and the communities where we operate.
GRI 405: Diversity and Equal Opportunity 2016	Diversity and Inclusion 2020 Proxy Statement [PDF] ; page 28	●	●	Diversity and equal opportunity is relevant to our investors, employer clients, customers, and the communities where we operate.
GRI 412: Human Rights Assessment 2016	Ethics, Integrity, and Human Rights Human Rights Statement	●	●	Our assessment of any human rights issues with our operations is relevant to our investors, employer clients, customers, and the communities where we operate.
GRI 413: Local Communities 2016	Health Equity Cigna Foundation Global Citizenship Community Investment Employee Volunteerism and Giving Advancing the UN SDGs Community Resilience Coronavirus (COVID-19) Response	●	●	Local community impacts are relevant to all of our stakeholders, particularly the communities where we operate and the markets that we serve.
GRI 414: Supplier Social Assessment 2016	Supply Chain Management Human Rights Statement Supplier Code for Ethics [PDF]	●	●	Our assessment of suppliers' social practices, particularly pertaining to labor and human rights topics, is relevant to our employer clients, investors, suppliers, customers, and the communities where we operate.
GRI 415: Public Policy 2016	2019 Political Contributions and Lobbying Activity Report [PDF]	●	●	Our public policy activities are relevant to all of our stakeholders, including our customers

Social (Cont.)

Material Aspects	Management Approach Disclosures	Material within the organization	Material outside the organization	Relevance outside the organization
GRI 416: Customer Health and Safety 2016	Customer Centricity Health Equity Quality and Access Formula For Change Cigna Accreditation Opioids and Metal Health Go. Know. Take Control® Campaign	●	●	Customer health and safety is relevant to our customers, employer clients, and investors.
GRI 418: Customer Privacy 2016	Global Privacy and Information Protection Cigna Privacy Information	●	●	The protection of customer privacy and information is relevant to our customers, employer clients, and investors.

GRI 200-400: Topic-Specific Disclosures

Economic

Material Aspects	GRI Indicators		Location
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Form 10-K [PDF] ; 67-73 Annual Report [PDF] ; pages 20-21 2016-2019 Performance Tables Community Investment
	201-2	Financial implications and other risks and opportunities for the organization's activities due to climate change	CDP 2020 Climate Change Information Request [PDF] (Question C2)
Indirect Economic Impacts	203-1	Infrastructure investments and services supported	Cigna Foundation Advancing the UN SDGs Opioids and Mental Health 2019 Highlights Go. Know. Take Control® Campaign Healthier Kids for our Future Coronavirus (COVID-19) Response
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	Ethics, Integrity, and Human Rights

Environmental

Material Aspects

GRI Indicators

Location

GRI 302: Energy 2016	302-1	Energy consumption within the organization	2016-2019 Performance Tables
	302-3	Energy intensity	2016-2019 Performance Tables
GRI 303: Water 2018	303-3	Water withdrawals	2016-2019 Performance Tables CDP 2020 Water Security Information Request [PDF]
GRI 305: Emissions 2016	305-1	Direct greenhouse gas (GHG) emissions (Scope 1) ✓ Assured by third-party verifier	2016-2019 Performance Tables GHG Emissions Assurance Statement [PDF]
	305-2	Energy indirect greenhouse gas (GHG) emissions (Scope 2) ✓ Assured by third-party verifier	2016-2019 Performance Tables GHG Emissions Assurance Statement [PDF]
	305-3	Energy indirect greenhouse gas (GHG) emissions (Scope 3)	2016-2019 Performance Tables
	305-4	Greenhouse gas (GHG) emissions intensity	2016-2019 Performance Tables
	305-7	NOX, SOX, and other significant air emissions	These emissions are not material to our operations.
GRI 306: Effluents and Waste 2016	306-1	Waste by type and disposal method	Energy, Emissions, Water and Waste This indicator is partially reported.
	306-3	Significant spills	None during the reporting period.
GRI 307: Environmental Compliance 2016	307-1	Non-compliance with environmental laws and regulations	None during the reporting period.
GRI 308: Environmental Compliance 2016	308-1	New suppliers that were screened using environmental criteria	Supply Chain Management

Social

Material Aspects	GRI Indicators		Location
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	2016-2019 Performance Tables
	401-3	Parental leave	Our Culture
GRI 403: Occupational Health and Safety 2018	403-9	Work-related injuries	2016-2019 Performance Tables Our employees primarily work in office settings. Work-related fatalities were not applicable during the reporting period.
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	2016-2019 Performance Tables Human Capital Development
	404-2	Programs for upgrading employee skills and transition assistance programs	Human Capital Development 2016-2019 Performance Tables
	404-3	Percentage of employees receiving regular performance and career development reviews	Human Capital Development Cigna employees are required to complete both Interim and Annual Reviews. Additionally, employees are encouraged to complete annual development action plans.
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	2016-2019 Performance Tables Diversity and Inclusion 2020 Proxy Statement [PDF] ; page 9
GRI 412: Human Rights Assessment 2016	412-2	Employee training on human rights policies or procedures	Ethics, Integrity, and Human Rights Human Capital Development
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Health Equity Community Investment Cigna Foundation Global Citizenship Community Resilience Coronavirus (COVID-19) Response Every Cigna location has local community engagement programs and/or activities in place.
GRI 414: Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	Supply Chain Management
GRI 415: Public Policy 2016	415-1	Political contributions	2019 Political Contributions and Lobbying Activity Report [PDF]

Social (Cont.)

Material Aspects	GRI Indicators		Location
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories	Customer Centricity Quality and Access Cigna Accreditation Health Equity Opioids and Mental Health Go. Know. Take Control® Campaign
GRI 418: Customer Privacy	418-1	Substantiated complaints regarding breaches of customer privacy and losses of customer data	Not applicable during the reporting period

This report covers calendar year 2019, unless otherwise noted, and 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 Cigna's current expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as "believe," "expect," "plan," "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 contained in Cigna's Annual Report on Form 10-K for the year ended December 31, 2019 and Cigna's other filings with the U.S. Securities and Exchange Commission. Cigna 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. The characterization of items identified throughout this report as "material" should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.



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