

# the power of purpose





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# the power of connections



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*Our purpose guides us to be champions for our customers and our communities.*

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

## Why is corporate responsibility important to Cigna, and how did our actions in 2020 reflect that?

We're guided by our mission, which is to improve the health, well-being, and peace of mind of those we serve. And our purpose guides us to be champions for our customers and our communities. So, guided by that as we step back, the corporate responsibility initiatives are critical. 2020 was a defining year for the globe, and I'm quite proud of what we've done in terms of stepping forward for our customers and our clients with expanded services to provide them the peace of mind, expanded financial support from that standpoint. Additionally, we stepped in from a different relationship within our communities to

Cigna Connects, our environmental, social, and governance approach, is structured around three focus areas that are important to our business and align with our mission. Using this approach, we drive action and bring together stakeholders who can make a difference around critical health topics.

support those we serve – our physician partners who were strained and stressed with more resources, and then bringing more resources even more deeply into the communities that were underserved with targeted initiatives and key markets. And then finally, recognizing that our co-workers around the world were confronting challenges in a very different way, and that needed to be a part of our service and a program. I'm proud of our historic performance relative to diversity and inclusion. We've amped that up yet even further over this last year relative to a five-year multi-dimensional commitment relative to diversity, equity, inclusion, and equality from that standpoint. And it transcends all aspects of what we do. From an inclusion in our workforce to the way we work with our suppliers. Concrete example, we've made a commitment to increase our consumption of supplier services to a billion dollars by 2025, from diverse workforces to evolving new programs, and offerings that are specifically designed for diverse employers to going into communities, and identifying underserved populations that are diverse in nature, and evolving services, and programs. That five-year road map will guide us in everything we do. Not just as an employer, not just as procuring services, but programs we designed for the commercial marketplace, as well as community activation we drive with local community, faith leaders, and governmental leaders. So, I'm quite proud of what we're able to do stepping forward guided by that notion of being a champion for not only our customers but our communities.

## Why does Cigna embrace diversity and having a diverse workforce? Why is that important?

We're blessed and fortunate to have 175 million customer relationships around the world. And if we pause for a moment, we need to recognize that the inherent diversity of those we are privileged to serve each and every day is tremendous. To do our best job

in terms of servicing the individuals, we benefit by having a diverse workforce. So, it's good for business in terms of enabling us, and positioning us to support our customers and our partners around the globe. It's also the right thing to do. The right thing to do in terms of embracing that level of diversity. On a final note, by having a quite diverse workforce, we're able to perform at our best relative to innovation, new ideas, and program evolution as well because diversity in the broadest sense of the word from both representation, belief set, and experience helps us have a more powerful corporation to provide those services for those we serve around the world.

### **How is Cigna working to improve health care?**

We're all guided by a notion around affordability, predictability, and simplification. And we seek to drive new solutions to be able to do so. Examples are through the launch of our Evernorth portfolio of capabilities, we now have a broader set of capabilities that we could bring to employer clients, governmental entities, health plans, and health care professionals. An example of that is a family path offering. Or an additional example is acknowledging that in the United States, that insulin-dependent diabetics were rationing their insulin because of affordability. We transformed the offering, and it still is one of its kind in the commercial marketplace to provide simplicity, affordability, and peace of mind with a \$25 offering. Those are two concrete examples. Finally wrapping around it, everything we do, we seek to be individual or patient-centric, and then partner-centric. Working with our health care professional partners to be able to drive the innovations with them, not to them, for the benefit of their patient, our customer, each and every day.

### **What are some of the ways that Cigna supports its communities?**

We have a broad service framework around the world. So, we have many communities we serve and support. Stepping back from a community standpoint, it's acknowledging that all health care is personal, and all health care is local. So, while there may be national or global initiatives, they are largely converted on a highly localized basis. Example - we have a multi-year grant framework for children, and children's health and well-being through food security, or addressing food insecurity. That is ultimately converted in a highly

localized basis, but we're able to see that by helping a child have more food security, their health improves, their emotional well-being improves, their academic performance improves. So, from a societal standpoint, it's quite powerful.

Secondly, we have initiatives in terms of supporting people with disabilities, whether they are the disabilities manifested through life challenges, genetic challenges, or service in the military. And organizations we support have a global reach around that. It enables us to provide expanded support resources for individuals to live their own best life, and to thrive on a relative basis, and to have a fulsome life through that lens. So, those are two examples that are guided by our corporation at a global standpoint but ultimately are converted in a highly localized and highly personalized standpoint.

### **Why does Cigna believe that it's important to focus on the environment?**

It is clear that the environment has an effect on someone's overall view of their health, well-being, and peace of mind. So, it matches back to our mission. And a thriving environment or a healthy environment presents an opportunity for a healthier individual, a healthier community, a healthier workforce. So, it's inextricably linked, therefore, it's an easy bridge for us to make. It's not a reach for us. It's an easy bridge for us to make because it aligns back against our mission around health, well-being, and peace of mind.

### **About This Report**

Cigna's eighth annual Corporate Responsibility Report illustrates our company's environmental, social, and governance (ESG) approach and the continued value of our integration with Express Scripts. The continued value of the integration can be seen through the results of the [2020 Value of Integration Study](#) and the launch of [Evernorth<sup>SM</sup>](#), a new brand for Cigna's health services portfolio. This report also describes Cigna's holistic, proactive and comprehensive response to serve our stakeholders during the COVID-19 pandemic.

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. These three focus areas are (1) Health and Well-Being, (2) Environment, and (3) Responsible and Inclusive Business.

This report covers the period of January 1 through December 31, 2020, and, unless otherwise noted, performance data includes combined data for Cigna Corporation and its subsidiaries. Forward-focused comments will also be provided to help show the trajectory of our work. The report addresses the parent company, wholly owned subsidiaries 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 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.

## Task Force on Climate-related Financial Disclosures

The [Task Force on Climate-related Financial Disclosures](#) (TCFD) are climate-related financial disclosure recommendations designed to help companies provide better information to support informed capital allocation. Disclosure recommendations are structured around four thematic areas that represent core elements of how organizations operate: (1) governance around climate-related risks and opportunities; (2) strategy about the actual and potential impacts of climate-related risks and opportunities; (3) risk management process used by the organization to identify, assess, and manage climate-related risks; and (4) metrics and targets used to assess and manage relevant climate-related risks and opportunities.

These four thematic areas are intended to interlink and inform each other. For further details, please refer to Cigna's [TCFD Report module](#).

## United Nations Global Compact

Cigna was the first U.S. health services 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 10 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 10 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 [cignaconnects@cigna.com](mailto:cignaconnects@cigna.com) with any thoughts, feedback, or questions.

## Print or Save Reports

[2019 \[PDF\]](#)

[2018 \[PDF\]](#)

[2017 \[PDF\]](#)

[2016 \[PDF\]](#)

\* This report covers calendar year 2020 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, 2020 and Cigna's other filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of [www.cigna.com](http://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.

## Corporate Responsibility 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.

Cigna's purpose fuels our success and enables us to broaden our impact as champions for affordable, predictable, and simple health care.

### 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 preventive health interventions, and focusing on whole person health. And because we aren't wed to specific care delivery models, we have the flexibility to quickly and effectively meet stakeholder needs anytime, anywhere.



## 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
<a href="#">Sustainable Health Care Systems</a>	Improve access, cost, and quality to build a more affordable, simple, and predictable health care system.
<a href="#">Whole Person Health</a>	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.
<a href="#">Health Equity</a>	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.
<a href="#">Health Promotion and Disease Prevention</a>	Promote wellness and prevent illness – moving our system from sick care to health care through Cigna's <a href="#">client services</a> , <a href="#">community outreach</a> , <a href="#">employee wellness programs</a> , <a href="#">COVID-19 Resource Center</a> , and <a href="#">comprehensive COVID-19 Response</a> .
<a href="#">Investing in the Health of Communities</a>	Apply our resources and expertise in an ongoing effort to support community health and convene a broad range of stakeholders – businesses, governments, <a href="#">nonprofits</a> , health care providers, delivery systems, and residents – to drive innovative solutions.

### Where we focus our resources and attention:

Topics	Objectives
<a href="#">Sustainable Operations</a>	Drive progress to meet our 2030 <a href="#">environmental targets</a> on emissions, energy, water, and waste.
<a href="#">Planetary Health</a>	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.
<a href="#">Community Resilience</a>	Support communities impacted by extreme weather events and pandemics through our <a href="#">Customer Disaster Response Program</a> , <a href="#">Employee Assistance Program</a> , <a href="#">Disaster Resource Center</a> , Critical Incident Support, and charitable contributions for relief efforts.





## 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
<a href="#">Human Capital</a>	Provide Cigna employees with training and resources that offer continuous learning and development opportunities, while also fostering an entrepreneurial and innovative culture.
<a href="#">Diversity, Equity, and Inclusion</a>	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.
<a href="#">Supply Chain Management</a>	Execute a supply chain sustainability survey, designed to improve ESG performance through responsible purchasing decisions.
<a href="#">Stakeholder Engagement</a>	Foster mutual learning through continual, proactive, and transparent communication with stakeholders in local and global markets.
<a href="#">Ethics, Integrity, and Human Rights</a>	Champion and protect human rights through our practices and policies in support of the <a href="#">United Nations Guiding Principles on Business and Human Rights [PDF]</a> and the <a href="#">International Labour Organization's Fundamental Principles and Rights at Work</a> .

# 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.

## Code 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. The compliance and ethics teams oversee the annual review and update to the Code, which is applicable to all employees, officers and directors, consultants, suppliers, volunteers, interns and trainees, and those who work with us under collective bargaining agreements.

In 2020, Cigna updated its Code as part of an annual refresh process. The subsequent Code was approved by Cigna’s Board of Directors. The Code continues to address key topics, including avoiding conflicts of interest; promoting a respectful and safe workplace; engaging in full, fair, and accurate reporting; protecting private, sensitive, or

confidential information; refraining from insider trading; preventing money laundering; honoring economic sanctions and trade restrictions; engaging in fair business practices and competition; respecting the environment; and adhering 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 latest updates to the Code further strengthen our commitment to compliance, ethical conduct and integrity, and our core values, including by providing examples of acts that could constitute a bribe. 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, and Thai. While we expect our suppliers and contractors to conduct activities on behalf of Cigna in a manner that is consistent with our Code, Cigna also has a [Supplier Code of Ethics \[PDF\]](#), which we include in our standard supplier contracts. Both of these codes set forth several 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

not only the regulators who oversee Cigna's business but also 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 our business throughout the world. It is also Cigna's policy to avoid any conduct that creates even the appearance of improper interaction with a government official or commercial business, as required by the U.K. Bribery Act. Cigna also maintains an [Anti-Corruption Policy \[PDF\]](#), which was reviewed and refreshed in 2020. The policy covers specific topics related to anti-corruption, such as bribery and facilitation payments. It covers several areas that have been the subject of prosecutions in recent years including charitable contributions, hiring at the request of government officials, and interacting with government officials using third parties. 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. Facilitation payments, which Cigna strictly prohibits, are also covered in the policy. 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.

In 2020, Cigna conducted an anti-corruption and economic sanctions risk assessment focused on business units outside the U.S. We leveraged the results of the risk assessment to provide enhanced training and testing in higher-risk countries.

Cigna is proactive about staying abreast of anti-corruption best practices. To this end, we are a member of TRACE International, a globally recognized anti-bribery business association, and Gartner, a general resource for compliance, ethics and anti-corruption.

## 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. A key element of Cigna's culture of compliance is the company's maintenance of a dedicated Chief Ethics Officer. The role reports directly to our Chief Compliance Officer and has visibility across the enterprise.

We also 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.

In 2020, we have also continued to make enhancements to our core compliance controls and our risk-reporting processes. The compliance organization continues to engage with business partners across the organization 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 Compliance Committee of the Board of Directors to inform them of key compliance topics. The Compliance Committee of the Board of Directors 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, 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 to compare it to both internal historical data and external benchmarking data, to identify potential or emerging risk areas or trends, and to evaluate any training and awareness needs.

This reporting occurs at the enterprise level and at the level of Cigna's three primary business

lines: Evernorth, U.S. Medical, and International Markets. Among other things, our operational reporting tracks overall Ethics Help Line volume; the types of guidance sought or allegations raised; the volume of investigative matters that were substantiated or unsubstantiated; any disciplinary actions taken; the number and type of matters referred to Legal/Litigation; anonymity rates; and average time to close data.

In 2020, Cigna also conducted an Ethics Survey to canvas our employees on our ethics and compliance program and gain insight and benchmarking regarding the ethical culture. Cigna partnered with Ethisphere, a global leader in advancing ethical business standards and practices, to conduct the survey and:

- › Confidentially and anonymously canvas our employees;
- › Get an objective measurement of our ethical culture and compliance program globally;
- › Obtain critical external benchmarking to help measure the effectiveness of our program against corporate peers; and
- › Identify potential risk areas and evaluate training and awareness needs to help guide future program development.

The results of Cigna's Ethics Survey were strong and reflective of a culture that emphasizes integrity and ethical behavior.

## Ethics Training and Employee Engagement

We train new employees, including part-time workers and contractors, on our Code. Additionally, employees affirm their adherence to the Code annually. Similarly, our Board of Directors is also trained on their obligations under the Code and the Director Code of Conduct.

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. We also design training courses that provide a more role-based approach to learning and include engaging and interactive content for learners. 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.

In 2019, a Compliance Training Council was established to review and develop new compliance training for all employees in 2020. In 2020, Cigna created a new Required Compliance Training Policy, which covers the tracking and monitoring of training; responsibility for training completion; training schedule; timing; and delivery method. Additionally, Cigna continues to develop new training models and content to ensure that educational initiatives resonate with and are understood by its employees.

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*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.*

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## Global Anti-Corruption Reporting, Training, and Risk Management

Cigna employees, including part-time employees and contractors, as well as our Board of Directors, are trained on anti-corruption and compliance policies and their implementation during the onboarding process and then annually thereafter. 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 prior to COVID-19. During the COVID-19 pandemic, employees in high-risk geographies are being trained via Webex, which still allows for more personalized and interactive training. Cigna plans to return to in-person trainings for these employees once we can do so safely.

Per the Ethics Policy, 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 their business unit compliance officer, their manager, or the Ethics Help Line.

Third parties outside of the U.S. are assessed on a risk-based basis. Contract templates include anti-corruption language, and higher-risk parties are subjected to additional due diligence.

As a large global enterprise operating in more than 30 countries and jurisdictions and employing a multilingual 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 and monitor emerging FCPA risks in new markets, such as Africa and the Middle East. In 2020, our European compliance team responded to Brexit by rolling out a new suite of policies, including a new anti-corruption policy that complies with the U.K. Bribery Act. We also work diligently to promote a culture of compliance across the enterprise and raise awareness of risks related to corruption, specifically as they relate to Cigna's lines of business and geographies.

As we acquire new businesses, we work to integrate them into our global compliance program and our anti-corruption management process. We work with the onsite compliance teams to ensure compliance with Cigna's policies, including anti-corruption, economic sanctions, and data privacy. The Compliance Committee receives reports from members of senior management, including the Chief Compliance Officer and General Counsel – International Markets, including with respect to 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 Labour Organization's Declaration on Fundamental Principles and Rights at Work and Its Follow-Up \[PDF\]](#)

Cigna is also a participant in the [UN Global Compact](#) and supports the [10 principles](#) set out in this framework.

**Cigna's [Human Rights Statement](#), which has been reviewed by the [Corporate Governance Committee \[PDF\]](#) of the Board of Directors, reflects our expanded understanding of Human Rights.**

**Our company's 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 health care 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, nondiscrimination, and harassment prevention.

### Measures to Protect Employee Rights

In 2020, Cigna created and deployed a new employee dispute resolution process known as the Be HEARD (Helping Employees and Resolving Disputes) program.

The Be HEARD program is designed to foster open communication between employees and management and includes an open door policy, anonymous reporting options, and a process to review disputes regarding disciplinary action and other workplace issues. As part of the Be HEARD process, in 2020 Cigna moved away from a mandatory arbitration policy and issued new arbitration agreements to its employees that included a process by which employees could opt-out of the agreement for a period of time following execution.

We actively monitor employee complaints and grievances to identify potential issues or locations where additional actions may be required. Cigna also conducts annual employee engagement surveys to gauge employee satisfaction. Additionally, Cigna created a focused Climate Assessment/Work Environment Review Team in 2020 to work directly with specific departments and locations. The team gives employees the ability to engage in collaborative discussion about what is working, what may not be working, and how the business can improve overall employee morale and engagement. The climate review team conducts reviews quarterly in areas with identified concerns.

In 2020, Cigna created the *Navigating Social Issues Advisory Team* to focus on reviewing social issue complaints and updating the company's policies and processes using a social justice lens. As part of their review, the employee "dress for your day" policy was updated to permit certain apparel that identifies social injustice, such as Black Lives Matter.

Cigna posts notices informing employees about their rights to unionize and enter into collective bargaining agreements. At present, we have eight collective bargaining agreements in the United States. We have less than 1,000 unionized employees, which comprise less than 2 percent of our United States domestic workforce. We provide relevant manager trainings, such as respecting employees' rights and organized labor, through our Cigna University curriculum.

In 2020, Cigna revamped its [Employee Health Advisory Team](#) (EHAT) to manage the COVID-19 Response process. The EHAT team quickly created a new governance structure, and new COVID-19 policies/processes, and monitored the day-to-day

protocols to ensure ongoing employee health and safety. Cigna, under the guidance of the EHAT, initiated a massive move to virtual working for non-worksite-dependent roles, ensured safety protocols were being followed for worksite-dependent employees, and worked to offer benefit and time off programs that exceeded new government requirements. The EHAT also created an online microsite as a real-time resource for managers and employees during this difficult time. The microsite features a portal where employees can submit COVID-19 questions and issues and get timely responses and guidance.

## Ensuring 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 or 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, 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. 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.

In 2020, the Ethics organization issued a Compliance Investigations Policy that sets forth Cigna's consistent approach and best practices for conducting compliance investigations.

## Promoting Ethical Conduct through Communication and Awareness Campaigns

We created comprehensive programming in 2020, while a large contingent of our global workforce worked at home, to continue to inspire our “speak up” culture of ethics, compliance, and integrity. As part of these efforts, the following communication and awareness campaigns were executed:

- ▶ The “Ask Yourself” Series: A monthly enterprise intranet series featuring digestible misconduct scenarios in an “ask yourself” format, based on actual matters and “lessons learned” from the Ethics and Privacy Offices and other priority risk areas. The series showcased the right actions to take, along with helpful resources.
- ▶ “Lunch and Learn” Sessions: The Ethics Office hosted “lunch and learns” for the Legal and Compliance departments.
- ▶ “Ask the Experts” Podcast: The Chief Ethics Officer and the Chief Privacy Officer conducted an internal podcast on key ethics and privacy risks and resources.
- ▶ Enterprise Leadership Team (ELT) Communications: We also partnered with the ELT and their communications teams to send out emails and campaigns to foster additional awareness of and adherence to the Code, key policies, and risk mitigation.
- ▶ Ethics Videos: 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.

# Global Privacy and Information Protection

At Cigna, data and information are core to our operations, and we are committed to protecting our customers' and clients' right to privacy and value the trust they place in us. To serve our customers globally, Cigna must collect and use sensitive personal information about their health and well-being. Cigna maintains a robust privacy program to protect and appropriately utilize the information that our customers disclose.

Every day, Cigna's computer systems are used to collect, store, and process high volumes of 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 and our ability to protect and use that information appropriately. As we continue to develop our [health services offerings](#), Cigna's privacy and information protection programs are designed to robustly protect that 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 and jurisdictions, 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) 800-53, ISO 27001, and ISO 27002. The latter are information-security standards published by the International Organization for Standardization.

## 2020 Privacy Program Overview

In 2020, there were substantial updates to privacy laws and regulations as well as an unprecedented pandemic that strained our health care systems and required a reexamination of how we work and support our customers. In 2020, Cigna addressed the changing privacy needs for working and interacting with customers and clients in virtual environments; supported the increased use of telehealth; maintained the flow of information to support health care providers and client responses; and supported public health requirements. We also continued to expand our enterprise-wide privacy program. Our privacy compliance program is designed so that appropriate policies, training, reporting mechanisms, incident management protocols, and preventive measures are in place to prevent harm that may result from the failure to appropriately collect, use, share, and protect personal information.

In 2020, we continued to enhance our privacy governance practices in our U.S. and international markets and the tools and framework used to manage privacy incidents and data breaches. With the majority of our workforce working from home, we also provided strategic, risk-based guidance regarding the use of data and data sharing related to COVID-19 and legal requirements to prevent information blocking.



## A Collective Effort – Privacy Requires Cross-Company Engagement

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](#). Clients and customers are notified of any changes to our privacy practices, in accordance with applicable laws. We 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. In support of Cigna's commitment to transparency of its privacy practices, Cigna provides notice to customers describing how their personal information may be used and disclosed by Cigna, and their rights related to such information, including how they may opt out or in to certain types of sharing.

Cigna's Privacy Office works to protect personal information and comply with these various requirements through collaboration and coordination among its Enterprise Privacy Program, information protection program, and governance or risk management structure. These three aspects are key to supporting Cigna's robust and compliant privacy program.

## 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 and contracting with third parties that process personal data on Cigna's behalf;
- ▶ 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

A key objective of Cigna's Information Protection (CIP) team is to keep customer, client, provider, and company data secure and available while enabling speed, scale, and trust. This team focuses on the convergence of technology and governance, ensuring Cigna's business and customer information and systems are secure. 2020 required that we support and secure new ways to work and deliver simple, affordable, and predictable health care to our stakeholders. We also saw a significant increase in the activity across the global cybersecurity threat landscape. To this end, CIP adapted its technology and procedures in addition to partnering with our business, technology, privacy, compliance, and legal teams to overcome these challenges.

The foundation 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 800-53 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 cyberattacks. In addition to the NIST framework, CIP leverages the ISO 27001 and 27002 standards. NIST and ISO standards are internationally accepted and 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 programs 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 to facilitate compliance with international, regulatory, industry, and contractual requirements and recommendations.

In 2020, we continued to invest in cybersecurity to drive maturity, which has become a differentiator for Cigna in the marketplace. We also assigned a Deputy Chief Information Security Officer (DCISO) to each of Cigna's three major business units (Evernorth, U.S. Medical, and International Markets). In 2021, we will continue to evolve our cybersecurity program and increase efficiencies across business and IT units. Among new emerging trends, ransomware, remote worker attacks, and email scams targeting the U.S. health care sector continue. By analyzing the events and lessons learned across the industry, we can accelerate efforts in our cybersecurity program in areas such as third-party security oversight.

## 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 infrastructure 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. In 2020, we also enhanced privacy trainings to include virtual working safeguards and distributed reminders and awareness communications to Cigna's workforce to reinforce these safeguards.
- ▶ **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, HIPAA, 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. In 2020, CIP ensured appropriate safeguards were in place for vendors working remotely.
- ▶ **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.

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 customers' privacy, such as multifactor authentication and enhanced web application firewall controls, including geo-fencing; brute force logon mitigation; IP intelligence and reputational blocking; and bot detection and prevention.

Additionally, 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**

We consistently evolve our privacy and information protection programs to meet current and foreseeable 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 both the Audit Committee, for cybersecurity purposes, and Compliance Committee, for privacy purposes. In these capacities, the Board is responsible for ensuring that the Company has risk management policies and processes in place to meet and mitigate evolving

risks and threats. These committees, as well as the full Board, are briefed on cybersecurity and privacy issues. These briefings are designed to provide visibility about the identification, assessment, and management of critical risks, audit findings, and management's risk mitigation strategies. Additionally, these briefings include information about current trends in the environment, incident preparedness, and various components of the company's cybersecurity and privacy programs.

**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, road map, and budget; setting the organization's priorities; and driving alignment with strategic business initiatives. This organization engages leadership to support and drive a culture of privacy and information protection throughout Cigna and promotes projects to support continual improvement of Cigna's approach to the protection of information.

**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. Led by Cigna's CRO, ERM is designed to identify, assess, manage, and control risks that have an impact on the attainment of Cigna's strategic and financial goals.

**Business Integration** – Our privacy and information protection programs have business liaisons who 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. Among other tasks, 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 to Potential Information Incidents

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 cyberattacks.

Cigna has documented processes for handling breaches, including playbooks and policies that establish Cigna's incident response plan and describe each area's responsibilities. This includes unifying practices across the organization, providing ongoing oversight over the incident response plans, and ensuring that current and emerging privacy and security threats are identified and addressed appropriately.

Cigna's plans are tested regularly through simulated tabletop exercises involving stakeholders from relevant business areas to ensure readiness and identify opportunities to further strengthen our incident response.

# Supply Chain Management

Cigna maintains a complex supply chain, which involves relationships with numerous suppliers in areas such as health services operations, pharmaceuticals, and business services.

Building and maintaining strong relationships with stakeholders throughout our supply chain is critical to our success as an organization and how we are able to serve clients and customers. We also take advantage of compelling opportunities to drive economic, social, and environmental impact through engagement with our suppliers, distributors, and partners.

## Global Procurement and Third-Party Management

Global Procurement and Third-Party Management (GP&TPM) manages strategic sourcing, purchasing, and supplier-relationship management. In 2020, Cigna's GP&TPM team managed more than \$5 billion in goods and services provided by over seven thousand suppliers globally. Our suppliers provide goods and services that support our information technology, operations activities, and internal corporate functions.

Once a contract has been executed with a supplier, the Third-Party Management (TPM) group within Global Procurement takes over responsibility for the day-to-day management of the ongoing third-party relationship, including contract adherence, performance, and supplier risk/issue mitigation.

## Risk Management Procedures

The Third Party Risk Management (TPRM) team within Global Procurement has responsibility for assessing risk prior to contract negotiation and execution. We utilize a third-party risk management software

platform prior to onboarding a new vendor, with each new scope of services contemplated for existing suppliers, and to proactively monitor supply chain risks. Our supplier screening evaluates suppliers for a number of risk dimensions, including risks related to financial solvency, adverse media, compliance, privacy, and information protection. We also work with stakeholders to complete a risk questionnaire. The questionnaire identifies and evaluates potential risks or hazards specific to each of the third party's contract engagements with Cigna, including materiality, operational readiness, data security and privacy, and strategic importance. It can also help to identify additional areas that Cigna may need to assess prior to contracting with the third party.

Once a contract has been executed with a supplier, the TPM group within Global Procurement partners with the appropriate Operations/IT team for the ongoing management of a subset of key supplier relationships, including contract adherence, performance, and supplier risk/issue mitigation. Key responsibilities of the TPM team for that subset of key supplier relationships include managing third party adherence to contractual terms and conditions, including compliance with all service level agreements; setting performance expectations for the third party and managing performance reviews; and managing the remediation of third party risks and issues that negatively impact Cigna. TPM also conducts a third party Performance Scorecard process with key business stakeholders in order to provide guidance to the third party, under TPM purview, on strengths and opportunities for improvement. When needed, TPM may establish and manage a Corrective Action Plan to align third party performance.

## Evernorth™ Supply Chain

Pharmacy is the number one driver of total medical costs – typically making up more than 30 percent of spend; it is also a frequent touchpoint in health care. With the importance of pharmacy in mind, Express Scripts' Supply Chain group is now part of Evernorth<sup>SM</sup>, our next-generation health services portfolio. It also includes a dedicated team that manages Cigna's formulary – a list of preferred prescription drugs – and rebate management, retail pharmacy networks, and pharmaceutical procurement for our owned pharmacies.

Within this supply chain, our goal is to source the highest-quality pharmaceuticals for our customers while negotiating agreements that help produce sustainable value to assist clients and patients in their efforts to lower overall health care costs. Our innovative solutions are designed to tackle difficult challenges facing the U.S. market, including access to ultra-expensive therapies for rare conditions through [Embarc Benefit Protection<sup>SM</sup>](#) and access for patients temporarily without coverage through our [Parachute Rx<sup>SM</sup> initiative](#).

As drug costs continue to rise,<sup>1</sup> we are working to combat these trends by developing new and innovative solutions, including condition-specific programs encompassing customer engagement tools and cost-containment strategies; traditional and value-based pharmacy network solutions; and cost-effective, clinically sound formularies supported by clinical rules helping to ensure customers receive the right medication at the right time for the right price.

## Social and Environmental 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](#). As part of Cigna's Social Responsibility and Sustainability Program, in order to be considered a potential supplier, a company must read and attest that they comply with Cigna's [Supplier Code of Ethics \[PDF\]](#). The latter is standard in Cigna's supplier contracts and 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, nondiscrimination, 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 nonpublic 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

## Launching Our Supplier Sustainability Road Map

In 2020, Cigna carried out the first phase of the supplier sustainability road map that we developed in 2019. In the initial phase of the road map, we incorporated our Supplier Code of Ethics into Cigna's Supplier Master Services Agreement, which outlines ESG principles and expectations for our Supplier Community. We also conducted a sustainability survey with a select group of suppliers in order to better understand the extent of their sustainability reporting and maturity of their sustainability programs; benchmarked the best practices of a group of select suppliers in order to identify measures of success; and reviewed sustainability-focused industry initiatives, such as the U.S. Environmental Protection Agency (EPA) SmartWay Partnership, which Cigna became a member of in 2020.

The next phase in our sustainability efforts will be to establish a Responsible Supplier Program (RSP), where Cigna will collaborate on sustainability through

a common platform, universal scorecard, benchmarks, and performance improvement tools. The initial focus of this program will be suppliers under management, which account for 80 percent of Cigna's indirect spend. Results will be monitored by the RSP for outreach or action-planning activities as needed.

## Creating Economic Opportunity for Diverse Suppliers

Cigna has been promoting supplier diversity for over 50 years. 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 it 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 and 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 that want to do business with us. We continued to actively partner with these organizations in 2020.

Additionally, in 2018, we launched an 18-month [Cigna Supplier Mentor Protégé Program](#) for diverse suppliers. As part of the program, a select group of suppliers are paired with Cigna executives who mentor them through monthly meetings and quarterly onsite forums. Although the COVID-19 pandemic made running the program untenable in 2020, we look forward to relaunching it in 2021.

### Our annual economic impact statistics for 2020 are:<sup>2</sup>

- ▶ **Around 520 million** in Tier 1 diverse spend.
- ▶ **Roughly 125 million** in Tier 2 diverse spend.<sup>3</sup>
- ▶ **Nearly 980 million** in economic contributions delivered through three channels: direct, indirect, and induced.
- ▶ **Slightly more than 3,150 jobs** supported at small and diverse suppliers.
- ▶ **Around 190 million** in earnings through jobs with small and diverse suppliers.

By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with us, we reflect a portion of this spend in our Tier 2 program. A Tier 2 supplier is a supplier that invoices a Tier 1 supplier for goods and services rendered.

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*In 2020, as part of our [Building Equity and Equality Program](#), we set an ambitious target to achieve \$1 billion in diverse supplier spend by 2025.*

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We also expanded on a prior diverse spend target, creating a more ambitious goal to achieve \$1 billion in diverse supplier funding by 2025. Additionally, we continued to raise awareness about the benefits of supplier diversity and empowered employees to take personal accountability for driving diverse spend within their business functions. This included heavier weighting of diverse spend during senior-level virtual Supplier Diversity 101 training for all Global Procurement employees.

## Responding to COVID-19

In 2020, the economic and logistical disruptions associated with COVID-19 impacted our global supply chain. In order to keep our employees, customers, clients, health care partners, and other stakeholders safe and healthy during this unprecedented period, our Supplier Diversity team worked closely with our Procurement team as well as our corporate partners. These teams created a COVID-19 capability list of diverse suppliers to establish a personal protective equipment (PPE) Command Center, allowing us to provide PPE to thousands of customers and Cigna clinical teams across the country.

1. 2020 Drug Trend Report. (2021, March 24). 2020 Drug Trend Report. <https://www.evernorth.com/drug-trend-report/utilization-and-costs#main-content>.

2. Economic impact statistics are from a preliminary data report provided by our third-party source for economic impact modeling, which develops estimates of spending, income, and employment impacts.

3. Procurement spend our Tier 1 suppliers report from their small and diverse suppliers.



# 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).

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

Several board leadership positions are held by diverse directors, and more than half of our independent directors are diverse. Among our directors, three are women and three are racially or ethnically diverse individuals (meaning, an individual who is Black/African American, Hispanic or Latinx, Asian, Pacific Islander, American Indian/Alaskan or who identified as two or more races). Our directors also have diverse backgrounds, with experience gained in corporate, academia, government, public policy, and military settings.

In addition to ensuring that the Board reflects diversity in age, race, ethnicity, gender, global experience, and tenure, the Committee also ensures that the Board is composed of individuals with expertise in fields relevant to Cigna's business and experience from different professions and industries. This approach has proven beneficial given the complex and dynamic nature of the health services industry. Areas of expertise reflected on the Board include business leadership, finance, health services and delivery systems, global operations, marketing and consumer insights, regulated industry/public policy, risk management, and technology operations.

Please refer to our [2021 Proxy Statement \[PDF\]](#) and [Corporate Governance Practices](#) web page for additional information regarding our board leadership structure, board nomination process, and other corporate governance policies and practices.

## Corporate Responsibility Oversight

The Board's Corporate Governance Committee monitors Cigna's social responsibility and environmental sustainability policies, practices, and initiatives and periodically updates and makes recommendations to the entire Board with respect to such matters. The Corporate Governance Committee reviews the following with respect to Cigna's corporate responsibility function:

- ▶ Cigna Connects CR Platform, strategy, initiatives, and reporting process.
- ▶ Alignment with Cigna's business strategy, brand promise, and stakeholder interests.
- ▶ Environmental sustainability goals and initiatives.
- ▶ Philanthropic and community investments.

The Corporate Governance Committee is regularly updated on corporate responsibility and sustainability considerations and feedback raised by shareholders, proxy advisory firms, and other stakeholders.

Within the Corporate Responsibility Report, additional information about the Board's oversight responsibilities can be found in the following sections:

[Ethics, Integrity and Human Rights](#), [Diversity, Equity, and Inclusion](#), [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.

## Cigna Connects Corporate Responsibility Governance Council

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 made up of cross-functional leaders from across the company, including Diversity, Equity, 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.

## Engagement with Shareholders

The Board and the Corporate Governance Committee oversee the Company's shareholder engagement practices. We [engage with shareholders](#) on issues related to corporate governance, executive compensation, ESG, business strategy, and Company performance.

## Risk Management and Board Oversight

Cigna has a strong risk management culture in which employees throughout the organization monitor and manage risk as part of their ordinary day-to-day responsibilities. Our risk management culture is maintained in various ways, including the "tone at the top" from our executive leadership team, mandatory annual ethics training and affirmation for all employees, periodic training on various topics, department-specific training on policies and procedures, and limits of authority for certain decisions or transactions.

As a general matter, Cigna uses a "Three Lines Model" approach to risk management. The first line roles include our business, functional, process, and project leaders, who are each responsible for the day to day management of risks, controls, decision making, and risk evaluation in their area of expertise. The second line roles include oversight from corporate functions, including Enterprise Risk Management, Strategy, Corporate Finance, Compliance, and other areas, which have risk oversight of the first line roles, including recommending changes to procedures or controls, and providing perspective on issues and potential risks. The third line is our internal audit function, which provides independent oversight of the first and second line roles, performs independent audits and reviews, and makes recommendations to enhance our risk management activities.

Cigna's Enterprise Risk Management framework is overseen by Cigna's Audit Committee, and Senior Vice President of Audit and Chief Risk Officer, and a dedicated team that is structurally independent from our business units.

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.

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 [2021 Proxy Statement \[PDF\]](#).

# 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. The following describes our ongoing engagement:

Stakeholder Group	How We Engage	Stakeholder Feedback and Integration
<b>Investors</b>	<ul style="list-style-type: none"> <li>› Annual Report, 10-K, Proxy Statement, and Corporate Responsibility Report</li> <li>› Press releases</li> <li>› <a href="#">Investor Relations</a> website</li> <li>› Webcasts and conference calls</li> <li>› Health care investor conferences, office visits, and roadshows virtually and in person as appropriate</li> <li>› One-on-one visits to discuss financial performance and ESG issues</li> <li>› Ongoing shareholder engagement, including:               <ul style="list-style-type: none"> <li>- Leading up to the 2020 Annual Meeting of Shareholders, we invited holders of 75 percent of our outstanding stock to engage with us. In the fall, we invited holders of 61 percent of our outstanding stock to engage with us. Throughout the year, we engaged on governance-related topics with holders of 44 percent of our outstanding stock.</li> </ul> </li> <li>› Annual Meeting of Shareholders and, in 2021, held an Investor Day</li> <li>› Responses to ESG surveys from ratings firms and <a href="#">CDP [PDF]</a></li> </ul>	<ul style="list-style-type: none"> <li>› Adopted 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.</li> <li>› Adopted our special meeting and proxy access bylaws.</li> <li>› Eliminated supermajority voting provisions in our governing documents.</li> </ul>

Stakeholder Group	How We Engage	Stakeholder Feedback and Integration
<b>Health Plan Customers (Patients)</b>	<ul style="list-style-type: none"> <li>› <a href="#">Coronavirus Resource Center</a></li> <li>› In-person conversations</li> <li>› Social media</li> <li>› Annual Report, 10-K, Proxy Statement, and Corporate Responsibility Report <a href="#">Cigna One Guide</a><sup>®1</sup></li> <li>› 24/7 customer service call centers</li> <li>› Health Information line with access to clinicians, nutritionists, educators, and health care specialists</li> <li>› <a href="#">myCigna</a> and the <a href="#">myCigna</a><sup>®</sup> App<sup>2</sup></li> <li>› <a href="#">Disaster Resource Center</a></li> <li>› Customer satisfaction surveys, customer focus groups, and net promoter scores</li> </ul>	<ul style="list-style-type: none"> <li>› Communicated information on nationally recognized, comparable, and measurable standards that provide transparency into quality and costs.</li> <li>› Created <a href="#">Embarc Benefit Protection</a><sup>SM</sup> and <a href="#">Patient Assurance Program</a><sup>SM, 3</sup></li> <li>› COVID-19 Pandemic Response: <ul style="list-style-type: none"> <li>- Removed cost as a barrier by <a href="#">waiving out-of-pocket costs</a> for COVID-19-related <a href="#">diagnostic visits, testing, telehealth screenings, and treatment</a>.<sup>4</sup></li> <li>- Protected customers from surprise bills from out-of-network providers for COVID-19 care through the <a href="#">Customer Protection Program</a>.</li> <li>- Expanded our Employee Assistance Program (EAP) for customers and household members.</li> <li>- Created the <a href="#">Cigna Care Card</a> so employers can provide tax-free financial assistance to employees for qualified disaster relief payments, such as medical payments, groceries, child care, and wellness services.</li> <li>- Added a new furlough package that offers a prescription savings program (<a href="#">Inside Rx</a>), a dental savings card, and more for customers.</li> <li>- Expanded virtual care offerings, including virtual wellness screenings in partnership with MDLIVE<sup>®5</sup> and virtual maternity care in select markets, increasing virtual care by three times.</li> <li>- Provided virtual care for non-COVID-19 issues to customers at the standard in-office benefit.</li> <li>- Offered <a href="#">Cigna Dental Virtual Care</a> powered by The TeleDentists to Cigna Dental customers.</li> <li>- Provided digital mental health care tools to customers and patients via <a href="#">Happify</a>, <a href="#">iPrevail</a>, <a href="#">Talkspace</a>, and <a href="#">SilverCloud Health</a>.</li> </ul> </li> </ul>

Stakeholder Group	How We Engage	Stakeholder Feedback and Integration
<b>Clients (Employer Clients and Health Plans)</b>	<ul style="list-style-type: none"> <li>› <a href="#">Health and wellness</a> programs for clients' employees</li> <li>› Health engagement incentive programs</li> <li>› <a href="#">Client forums</a> on meaningful business and health care topics</li> <li>› 10-K</li> </ul>	<ul style="list-style-type: none"> <li>› Created health equity programs for employer clients focused on addressing social determinants of health and eliminating health disparities that may impact employee populations.</li> <li>› Created <a href="#">Embarc Benefit Protection</a><sup>SM</sup>, which protects both patients and employer clients against high price increases.</li> <li>› Created <a href="#">tools</a> that provide customers and clients with the ability to compare effectiveness of treatments, procedures, drugs, and medical devices.</li> <li>› Expanded financial assistance to Cigna group dental clients by <a href="#">issuing one-month premium credits</a>.</li> <li>› COVID-19 Pandemic Response: <ul style="list-style-type: none"> <li>- Launched Express Scripts <a href="#">Parachute Rx</a><sup>SM</sup> to provide prescription drug cost relief to Americans who are temporarily uninsured.</li> <li>- Provided financial relief to guaranteed cost group clients through the <a href="#">Guaranteed Cost Client Relief</a> program.</li> <li>- Activated our COVID-19 Analytics Suite heat maps to assist O500/National Client office reopening strategy.</li> <li>- Created <a href="#">Healthy Ways to Work</a><sup>SM</sup>, which provides companies with a <a href="#">diverse set of capabilities</a> to move forward and keep people healthy long term by addressing both the immediate needs and the evolving nature of the crisis.</li> </ul> </li> </ul>
<b>Employees</b>	<ul style="list-style-type: none"> <li>› Employee pulse surveys</li> <li>› CEO-hosted quarterly Town Hall meetings</li> <li>› Senior-management-hosted quarterly business area town hall</li> <li>› Be HEARD (Helping Employees and Resolving Disputes): Our new Employment Dispute Resolution Program</li> <li>› Performance management and development programs</li> <li>› Volunteer events</li> <li>› Annual Report, 10-K, Proxy Statement, and Corporate Responsibility Report</li> </ul>	<ul style="list-style-type: none"> <li>› Updated performance management system and encouraged managers to provide more frequent feedback to employees.</li> <li>› Launched unconscious bias training, called Conscious Inclusion, for all U.S.-based employees. Additionally, to support an inclusive culture, we offer regularly scheduled optional inclusive discussions as safe spaces to build bridges of understanding across our differences on a variety of complex Diversity, Equity, and Inclusion topics.</li> <li>› Offered an incentive award to those enrolled in our medical plan for being fully vaccinated against COVID.</li> </ul>

Stakeholder Group	How We Engage	Stakeholder Feedback and Integration
<b>Employees</b> <i>(cont)</i>	<ul style="list-style-type: none"> <li>➤ Matching gift program</li> <li>➤ Employee Enterprise Resource Groups and GreenSTEPS (Sustainability Team for Environmental Protection and Stewardship)</li> <li>➤ Company intranet, email, direct mail</li> <li>➤ Social media</li> <li>➤ In-person meetings</li> <li>➤ 24/7 Ethics Help Line</li> <li>➤ Employee Resource Groups (ERGs)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Committed to inclusive hiring processes designed to ensure our workforce reflects the diversity of our customers and to address underrepresentation. In 2020, we implemented a mandatory diversity of candidate slates process for senior-level individual contributor and above externally posted jobs. Requiring a diverse slate of qualified candidates helps mitigate unconscious bias, or the natural inclination to surround ourselves with people who think, act, and look like us. By mitigating unconscious bias, we can continue to improve gender and race/ethnic representation within our workforce.</li> <li>➤ Committed to reaching gender parity in our leadership pipeline by increasing the number of women at our director and senior director levels from 45 percent to 50 percent by 2024.</li> <li>➤ COVID-19 Pandemic Response: <ul style="list-style-type: none"> <li>- In less than one month's time, <a href="#">transitioned nearly 100 percent of employees who could work from home to do so, globally</a>, until further notice.</li> <li>- Provided 10 <a href="#">Emergency Time Off</a> days (80 hours) for U.S. employees to use for COVID-19-related absences, including time away from work to get vaccinated, through June 30, 2021.</li> <li>- Lifted restriction on Paid Time Off (PTO) being used before its accrual, until further notice.</li> <li>- Provided a 20 percent pay premium to U.S.-based employees with worksite-dependent roles.</li> <li>- Created an employee-focused COVID-19 resource site on Cigna's company intranet.</li> <li>- Created an Employee Relief Fund to help employees experiencing financial hardship due to COVID-19.</li> <li>- Revamped Cigna's Employee Health Advisory Team (EHAT) to help manage the COVID-19 Response process.</li> </ul> </li> </ul>

Stakeholder Group	How We Engage	Stakeholder Feedback and Integration
<b>Employees</b> <i>(cont)</i>		<ul style="list-style-type: none"> <li>- Adopted a combination of measures to help protect those in worksite-dependent roles and limit the spread of COVID-19 at our worksites, including mandating physical distancing; installing barriers; mandating the use of face masks; providing guidance for the use of personal protective equipment (PPE); launching the <a href="#">Helping Employees: Cloth Face Coverings</a> campaign for employees to make masks for worksite-essential coworkers; when necessary, <a href="#">making improvements to building ventilation</a>; ensuring continued supply of hand sanitizer for good hygiene; and routinely cleaning and disinfecting.</li> <li>- <a href="#">Leveraged employee pulse surveys and focus groups</a> during COVID-19 to understand our employees' varied experiences and <a href="#">then created a variety of digital and programmatic resources</a> for employee to utilize.</li> <li>- <a href="#">Eliminated the eligibility requirement</a> for leave to care for a sick family member, when the illness in question is COVID-19.<sup>6</sup></li> <li>- Created PPE <a href="#">Command Center</a>, which delivered PPE to thousands of customers and Cigna clinical teams across the country.<sup>7</sup></li> <li>- Enhanced our employee recognition program, Cigna Standout.</li> </ul>
<b>Health Care Professionals</b>	<ul style="list-style-type: none"> <li>› In-person meetings, calls, conference calls</li> <li>› Conferences and convenings</li> <li>› Quarterly newsletters</li> <li>› Annual Report, 10-K, Proxy Statement, and Corporate Responsibility Report</li> <li>› Pharmacy outreach programs<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>› Created <a href="#">online tools</a> to improve productivity and reduce administrative burden.</li> <li>› Instituted <a href="#">cultural competency trainings</a> for health care providers.</li> <li>› Created <a href="#">Help With Pain</a> hub available for health care professionals.<sup>8</sup></li> <li>› Used predictive analytics to identify patients who are more likely to suffer from an overdose and prompt interventions to help prevent overdoses.</li> <li>› Created <a href="#">Cigna for Health Care Providers</a> website.<sup>9</sup></li> </ul>

Stakeholder Group	How We Engage	Stakeholder Feedback and Integration
<b>Health Care Professionals</b> <i>(cont)</i>		<ul style="list-style-type: none"> <li>› COVID-19 Pandemic Response:               <ul style="list-style-type: none"> <li>- Launched via Cigna and the <a href="#">Cigna Foundation</a>,<sup>10</sup> the <a href="#">Brave of Heart Fund</a> in partnership with the New York Life Foundation to provide financial and emotional support to the families of frontline U.S. health care workers who gave their lives in the fight against COVID-19.</li> <li>- Made it easier for <a href="#">hospitals to transfer</a> patients to long-term acute care hospitals and subacute facilities.</li> <li>- <a href="#">Donated medications</a> to Washington University for a clinical trial on COVID-19 treatment.</li> </ul> </li> </ul>
<b>Community Partners, Neighbors, and Non-Governmental Organizations (NGOs)</b>	<ul style="list-style-type: none"> <li>› In-person meetings, calls, conference calls</li> <li>› Social media</li> <li>› Events with local leaders, neighbors, NGOs, and advocacy groups</li> <li>› Board memberships</li> <li>› Financial support (grants and corporate contributions)</li> <li>› Employee volunteering</li> <li>› 24/7 Veteran Support Line (available to veterans and their families regardless of whether they are customers)</li> </ul>	<ul style="list-style-type: none"> <li>› Deployed procurement spending to a diverse range of suppliers and vendors, which includes firms owned by minorities, women, veterans, those with disabilities, and LGBTQ individuals as well as local businesses.</li> <li>› Deployed 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.</li> <li>› COVID-19 Pandemic Response:               <ul style="list-style-type: none"> <li>- Launched an industry-first partnership with <a href="#">The National Emergency Responder and Public Safety Center</a> to provide training to behavioral health providers to address the unique mental health needs of emergency responders.</li> <li>- Donated \$250,000 toward COVID-19 relief efforts in China during the earliest days of the pandemic.</li> <li>- Created a COVID-19 Disparities Initiative that targeted several communities (Memphis, Houston, and South Florida) and employer clients in the delivery of a comprehensive campaign to protect, prepare, and support customers around COVID-19.</li> </ul> </li> </ul>
<b>National and Local Government Officials Located in the United States and Abroad</b>	<ul style="list-style-type: none"> <li>› In-person meetings, calls, and conference calls</li> <li>› Conferences and convenings</li> <li>› Lobbying activities, industry association participation, and public policy forums</li> </ul>	<ul style="list-style-type: none"> <li>› <a href="#">Created a partnership with the Department of Veterans Affairs</a> to help educate veterans about safe opioid use and improve the delivery of care and health outcomes for veterans.</li> </ul>



Stakeholder Group	How We Engage	Stakeholder Feedback and Integration
<b>National and Local Government Officials Located in the United States and Abroad</b> <i>(cont)</i>	<ul style="list-style-type: none"> <li>› Press conferences</li> <li>› Participation in government councils and committees</li> <li>› Transparency regarding <a href="#">political contributions [PDF]</a></li> </ul>	
<b>U.S. State, Federal, and International Regulators</b>	<ul style="list-style-type: none"> <li>› In-person meetings, calls, and conference calls</li> <li>› Conferences and convenings</li> <li>› Lobbying activities, industry association participation, public policy forums, and press conferences</li> </ul>	<ul style="list-style-type: none"> <li>› Expanded anti-corruption policy to cover facilitation payments.<sup>11</sup></li> </ul>
<b>Suppliers, Vendors, and Business Partners</b>	<ul style="list-style-type: none"> <li>› 24/7 Ethics Help Line</li> <li>› In-person meetings, calls, and conference calls</li> <li>› Conferences and workshops</li> <li>› Supplier/Vendor registration form and related websites</li> <li>› <a href="#">Supplier Code of Ethics [PDF]</a></li> </ul>	<ul style="list-style-type: none"> <li>› Created a robust human rights policy that extends to suppliers, vendors, and business partners.</li> <li>› Creation of Supplier Mentor-Protégé Program for diverse suppliers.<sup>12</sup></li> <li>› Created a Supplier Sustainability Survey.</li> </ul>
<b>News Media</b>	<ul style="list-style-type: none"> <li>› Press releases</li> <li>› Social media</li> <li>› Primary market research</li> <li>› Desk-side briefings</li> </ul>	<ul style="list-style-type: none"> <li>› Created online newsroom to facilitate transparent and easy communication with the press.</li> </ul>
<b>Thought Leaders and Advocates in Issue Areas Related to Health Services</b>	<ul style="list-style-type: none"> <li>› Board memberships</li> <li>› In-person meetings, calls, and conference calls</li> <li>› Conferences and convenings</li> <li>› Industry groups, roundtables, workshops, and events</li> <li>› Joint projects</li> </ul>	<ul style="list-style-type: none"> <li>› Partnered with the First Day Project and Center on Addiction to bring <a href="#">The First Day</a> film and educational resources to communities.<sup>13</sup></li> <li>› Sustained membership in United Nations Global Compact's <a href="#">Action Platform on Climate Ambition</a>.</li> <li>› Sustained membership in Global Reporting Initiative (GRI) <a href="#">Business Leadership Forum</a>.</li> </ul>

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 Assurance Program protect patients from high-price shocks and create predictability.
4. Enhanced coverage for COVID-19-related services 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. Treatments covered include those covered under Medicare and other applicable state regulations.
5. Cigna acquired MDLIVE in 2021. MDLIVE is now an Evernorth business.
6. Cigna previously required employees to work for one year and 1,250 hours prior to taking leave to care for a sick family member.
7. Cigna Leverages Diverse Supplier Partners to Keep Employees and Patients Safe. (2020, July). DiversityPlus Magazine. [https://diversityplus.com/digital/dp\\_julaug2020/index.html](https://diversityplus.com/digital/dp_julaug2020/index.html)
8. 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.
9. Cigna for Health Care Providers website features information and resources that providers can use to support the day-to-day needs of their offices.
10. The Cigna Foundation is a private foundation funded by contributions from Cigna Corporation and its subsidiaries.
11. Cigna's anti-corruption policy strictly prohibits facilitation payments.
12. Cigna's Supplier Mentor-Protégé Program 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.
13. The First Day, 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

The delivery of health care has become increasingly costly, complicated, and fragmented – creating inefficiencies and gaps in care that are deleterious to patients, communities, and health care systems within our key markets. In 2020, these were further exposed and enlarged by COVID-19.

Cigna’s goal is to redefine the future of health care to create a system that connects people to the best care and medications, in the best place, at the best time. We see each person as a whole person – so we treat the body and mind as one to help people live their healthiest lives. And because we aren’t confined to specific care delivery models, we have the flexibility to quickly and effectively meet stakeholder needs anytime, anywhere.

Our approach is straightforward: We leverage data, advanced analytics, and technology to improve health and to create more connectivity between the individual, their health care provider, and the health care system.

### Our formula for change can be outlined in three dimensions:



Affordable



Predictable



Simple

- Affordability** – All Americans should have access to high-quality, affordable health care. Cigna is committed to advancing policies that will improve access. We are also deeply committed to affordability – aligning health care delivery around the patient. We believe that in order to ensure affordability, we need to strengthen what works in America’s health care system – building on the employer-based health care system and public-private partnerships such as Medicare Advantage and health care exchanges in addition to working with health care providers who provide quality, cost-effective care. We remain committed to delivering sustainable medical and pharmacy costs for our customers. 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.

› **Predictability** – To us means guiding customers to high-performing care anywhere – at an office, in an urgent care center, in an emergency room or through virtual care – and ensuring our customers know we are here for them, 24/7, through on-demand support and resources. This includes supporting our customers and clients through the COVID-19 pandemic, including protecting them from surprise out-of-network bills through our Customer Protection Program. Predictability also means innovative programs and tools, such as the Patient Assurance Program<sup>SM</sup> for diabetic insulin and Embarc Benefit Protection<sup>SM</sup> for gene therapy. The Patient Assurance Program<sup>SM</sup>, 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.<sup>1</sup> Also launched in 2019, Embarc Benefit Protection, brings together health services, medical management, and specialty pharmacy expertise to make breakthrough medicines more affordable and ensure access for those who need it. We built Embarc Benefit Protection to be flexible and grow over time as we anticipate the market for gene and cell therapies will only increase as the focus on niche diseases also increases. In 2020, more than 7 million customers enrolled and approximately 100,000 diabetic participating patients received financial relief totaling roughly \$16 million. We expect total participating patient savings in 2021 to reach approximately \$35 million. In addition to these programs, analytics-driven solutions are creating predictability for customers by allowing us to proactively identify and address risk.

› **Simplicity** – For Cigna 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 and launching of **Evernorth**<sup>SM</sup>, a next-generation health service portfolio, 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 to deliver 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.

## Evernorth: Bringing People Together to Drive Progress

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*Evernorth is Cigna’s new brand for the company’s high-performing health services business and is built on four core capabilities that are critical drivers of value for clients, customers, and partners: pharmacy, care coordination, benefits management, and intelligence.*

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Our capacity to both understand emerging marketplace needs and create solutions for those needs spurred the creation of Evernorth. Through Evernorth we are bringing people and capabilities together to drive progress. Specifically, our connected solutions include the following:

- › **inMynd**<sup>SM</sup> – A personalized solution that helps patients and payers better recognize, treat, and support behavioral health conditions.
- › **Embarc Benefit Protection**<sup>SM</sup> – We bring 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 anticipate.
- › **FamilyPath**<sup>SM</sup> – FamilyPath is a comprehensive fertility benefit solution that combines integrated medical benefit management, a network of high-quality physicians and labs, and a high-touch, proactive member-engagement model to provide holistic fertility care coordination across the health care continuum. With an increasing number of organizations adding fertility benefits, it is important to have a solution designed to nurture the future of growing families while avoiding unnecessary cost and stress.

› [Healthy Ways To Work<sup>SM</sup>](#) – Companies likely won't be back to "business as usual" anytime soon, if ever. Some impacts of COVID-19 on how we all work – and how patients access care – could be here to stay. Healthy Ways To Work provides companies with a diverse set of capabilities to move forward and keep people healthy long-term by addressing both the immediate needs and the evolving nature of the crisis.



**Request a personalized risk analysis with the new COVID-19 Risk Dashboard**



**Find new solutions customized to your situation with our recommendation tool**



**Stay up-to-date with our latest COVID-19 news**

## One Guide

[Cigna One Guide<sup>®</sup>](#) is our advocacy infrastructure – the people, process, and technology that engages customers in a new way. Our integrated, multichannel experience combines intuitive digital tools and services with the expertise and empathy of our Personal Guides, powered by proprietary analytics. One Guide provides personalized reminders about preventive care, health coaching, and available financial incentives. It is powered by artificial intelligence (AI) analyzing data from medical claims, and it anticipates – and meets – customer needs. At present, Cigna One Guide<sup>®</sup> is our advocacy infrastructure – the people, process, and technology that engages customers in a new way. Our integrated, multi-channel experience combines intuitive digital tools and services with the expertise and empathy of our Personal Guides, powered by proprietary analytics. One Guide provides personalized reminders about preventive care, health coaching, and available financial incentives. It is powered by AI analyzing data from medical claims, and it anticipates – and meets – customer needs.

## 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.

In 2018, Cigna 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
- › Care delivery/enablement

## 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.

## Cigna Ventures Direct Investment Portfolio

Digital health/ Experience	Insights/ Analytics	Care Delivery/ Enablement
<ul style="list-style-type: none"> <li>› Omada</li> <li>› RecoveryOne</li> <li>› Buoy</li> <li>› MedAvail</li> <li>› Ginger</li> </ul>	<ul style="list-style-type: none"> <li>› GNS Healthcare</li> <li>› Prognos</li> <li>› Arcadia Data</li> <li>› Datavant</li> </ul>	<ul style="list-style-type: none"> <li>› Contessa Health</li> <li>› MDLIVE</li> <li>› Cricket Health</li> <li>› AristaMD</li> <li>› Octave</li> </ul>

1. 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).

## CASE STUDY



### Portfolio Partnership: Buoy Health

Cigna worked closely with Buoy Health in the early days of COVID-19 to provide an early intervention screening tool to help customers and members understand their personal risks for COVID-19. The digital tool immediately triages symptoms and recommends next steps for care, while also relieving demand on an over-burdened health care system. Buoy Health's digital tool is an example of a rapid release to market solution in response to a market need. It is also an example of an impressively fast concept to delivery time of less than 90 days.

### 2020 COVID-19 Symptom Checker Impact Metrics

In 2020, more than 200,000 customer COVID-19 assessments were completed on Buoy Health's COVID-19 symptom checker across all Cigna platforms. Through these interviews, the program was able to help users determine whether or not in-person care was required. Across all Cigna platforms, 77 percent of users did not require in-person care, saving nearly \$3.7 million dollars. Additionally, the use of this tool and the subsequent data that it generated lessened the strain on the health care system during COVID-19 by allowing customers to seek out alternative care if they did not have COVID-19

1. 7,500 hours is an estimate based on assumed 7.5-minute average visit.



symptoms. By steering patients who did not have COVID-19 away from provider visits, Buoy's COVID-19 Symptom Checker helped to avoid over an estimated 7,500 provider hours<sup>1</sup>, which allowed health providers to focus on COVID-19 cases.

The COVID-19 Symptom Checker is based off the Buoy Assistant Artificial Intelligence (AI) platform and provides users with their most appropriate "next step in care." Users are also given additional care navigation solutions (i.e., testing centers) as well as several Cigna-specific solutions (e.g., Cigna Health Information Line and Cigna Provider Directory). The Buoy Health symptom checker feature has an overall 26 percent click-through rate.

## CASE STUDY



### MDLIVE: An Evernorth Company

Our virtual patient offerings continued to expand in 2020 through our Cigna Ventures partnership with MDLIVE. We built on our preventive care efforts by expanding our medical virtual care to include primary care services, starting with wellness screenings. To expand access to preventative care during the COVID-19 pandemic, we also gave eligible customers the option of conducting a wellness screening with a primary care provider using video or phone. The screening included a review of biometric and lab results, such as blood pressure and cholesterol, and a behavioral health assessment.

Additionally, we expanded our behavioral health offerings through MDLIVE to help increase customer access treatment for conditions such as anxiety, stress, and depression.

Our partnership with MDLIVE – established in 2013 – allowed us to expand virtual urgent care for over 12.5 million customers enrolled in employer-sponsored plans – translating to higher satisfaction and lower costs.



In 2021, Evernorth<sup>SM</sup> acquired MDLIVE in pursuit of forming an end-to-end virtual care offering for customers, an important step toward creating a more affordable, convenient, and connected patient care experience. By integrating MDLIVE's virtual platform into our health services business, Evernorth<sup>SM</sup> is building a new model of connected care delivery that can identify and diagnose critical care needs earlier; more seamlessly facilitate specialist and behavioral health referrals; ensure convenience; and broadly reduce costs.

# 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.

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.

In 2020, COVID-19 presented our business, the health care sector, and society at large with unprecedented challenges. It also provided us with a unique opportunity to demonstrate our commitment to our clients, customers, health care partners, and communities. [In response to COVID-19](#), Cigna took early and decisive action to help our stakeholders navigate the uncertainties created by the pandemic. For example, Cigna protected customers from surprise bills from out-of-network providers through the [Customer Protection Program](#).

## Customer Insights, Segmentation, and Moments That Matter

Our insights and voice of customer programs act as the yardsticks by which we measure our progress as a customer-centric organization. Importantly, they also provide us with the insights and diagnostics to inform our strategic areas of focus and bring customer-focused experiences to life in a compelling way. For example, our proprietary consumer segmentation model classifies our customers into distinct customer segments that we use to help us design more personalized solutions and experiences. Key driver analyses that we have completed on our NPS programs over the last several years have also provided us

with prioritized sets of focus areas that we can apply comprehensively to advance our experience and business-driven initiatives. Collectively, these insights have allowed us to enable a "closed-loop" approach to experience management whereby results, design, and insights all work symbiotically to help us continuously improve the value that we deliver to our stakeholders.

## Key Enterprise Metrics

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

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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 have also found that having insight into customers' satisfaction with their service experience across channels – including phone, Internet, and click to chat – is invaluable



because our customers' overall relationship with our company is mediated through this engagement. Improving customers' multichannel 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 how likely they are to recommend 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 2020, 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, multichannel, 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.
- › **myCigna Digital Tools** – We have made significant progress over the last several years in improving our digital tool set to meet the expectations of our customers. We enhanced tools to help with provider selection, including provider reviews and Brighter Match. The latter is a proprietary algorithm-based capability that matches customers to the best provider for their specific needs. We also relaunched the myCigna App® with a new, simplified user interface and enhanced capabilities.
- › **Agent Tools and Capabilities** – As we look to drive more digital engagement as a portion of overall customer engagement, we realize that human connection will remain critical for certain interactions. To this end, we are continually updating the tools and capabilities we put in the hands of our customer-facing agents and clinicians to assist customers. New tools to better understand and assist with digital journeys, improved knowledge management and content, and optimization of our next best actions inventory are all enhancing our relationship-based approach to service.

As a result of these targeted improvement efforts, we have continued to see increased satisfaction scores across key areas of the business. Oversight for our performance is provided by Cigna's Executive

Operating Committee (EOC), which receives regular updates on our progress against a defined set of objectives in the areas of engagement, efficiency, value generation, and satisfaction.

## Handling Customer Concerns and Complaints

We seek to resolve customer inquiries and challenges expeditiously. However, when a Cigna customer feels that their issue has not been resolved, they can raise their concerns in two ways: the escalated call team and executive office complaints. In both cases, care is taken to review the cause of the escalation as well as all actions taken toward resolution through case reviews, call reviews, and end-to-end audits – all with an eye toward improving the customer experience.

The Satisfaction Organization encompasses several teams dedicated to supporting our customers. This is relevant, because there are instances in which we recognize that a customer may require additional support while we are resolving their initial issues. In these cases, the supervisor will transfer the customer to a relevant expanded support model.

With all escalations, we work with our business partners to track and find trends in the root causes of issues. We do this in order to gain an understanding of where and how we can improve, thus minimizing future impacts on our customers. Additionally, in the case of the Executive Office, we maintain all records of formal complaints to report to compliance, state, and other legal entities for audits and examinations.

## Cigna's Customer Centricity Ambassadors

We created Cigna's Customer Centricity Ambassador Program in 2013, as an outgrowth of our commitment to being a company that puts customers at the center of all that we do. Selected from thousands of candidates through a thorough and thoughtful vetting process, Cigna's more than 200 active customer-centricity ambassadors ("ambassadors") ensure that customer centricity is embedded in our everyday actions and act as advocates for our customers. Their empathy, caring, and compassion for customers has been a differentiator for Cigna.

Our ambassadors solve complex and unusual customer problems, in part by leveraging a robust ambassador network that 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.

Our ambassadors have come together over the past year to solve new and complex challenges related to the COVID-19 pandemic. Their efforts have also strengthened our culture and customer-focused processes. Our ambassadors have provided insights that have galvanized process improvements and championed businesses' efforts to evolve in ways that allow us to better serve our stakeholders. Ambassadors

also enrich our culture with initiatives such as the Goldstrong Campaign, which raises money for children with cancer and their families.

## 2020 Initiatives

Cigna's Customer Centricity Ambassadors sponsored the fifth annual #GOLDSTRONG campaign for childhood cancer in 2020. Due to COVID-19, the awareness and fundraising campaign was virtual.

In addition to raising nearly \$17,000 in funds and a number of in-kind donations for three nonprofits, the awareness activities put a special focus on how COVID-19 was impacting these children and their families.

## CASE STUDY



### Stopping Surprise Billing

Balanced billing – also known as surprise billing – is a particular pain point for health care customers. Surprise billing burdens millions of individuals and families with hundreds and sometimes thousands of dollars in unexpected health care costs. Despite provisions in the 2020 CARES Act that prohibit this practice among health care providers and practices that accepted emergency COVID-19 funding, we believed that an additional safety net for our customers was important to protect them from the risk of unexpected charges due to receiving out-of-network COVID-19 care.

Launched in May 2020, [Cigna's COVID-19 Customer Protection Program](#) was designed to help families minimize the stress and financial strain of COVID-19 surprise billing. The program has several components,

including proactive outreach to Cigna customers who are at risk of surprise billing and special handling from Customer Service Advocates for customers who call us because they believe they have been billed incorrectly. Our commitment to our customers is to resolve each matter directly with the billing provider on the customer's behalf. Additionally, in order to prevent other customers from being taken advantage of, we report any excessive or egregious COVID-19 billing practices to state and federal regulatory officials.

To date, the program has identified more than 250,000 customer households as being at risk for receiving surprise bills as a result of out-of-network COVID-19 care, and the average risk exposure per household exceeds \$800.

# Quality and Access

## Focusing on Affordability, Predictability, and Simplicity

We are redefining the future of health care to move toward 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, we are focused on treating the body and mind as one to help people live their healthiest, most productive, and most vital lives. Towards that aim, 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.

## Clinical Quality Accreditations and Programs

Cigna continues to demonstrate a commitment to quality, by which we mean providing customers with the right care at the right time in the right place. 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 Governing Body (QMGB), 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.

The QMGB is given the authority by the Chief Clinical Officer, to oversee the Quality Programs for Cigna Corporation operating subsidiaries. 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. Cigna uses the Healthcare Effectiveness Data Information Sets (HEDIS®)<sup>1</sup> to evaluate performance and identify opportunities for improvement using a market-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 National Association of Committee for Quality Assurance (NCQA)-auditors, who certify data reliability and integrity and evaluate the effectiveness of managed care clinical programs.

## In 2020, Cigna earned and maintained 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 for seven Onsite Health clinics

Cigna's Pharmacy Benefit Management program holds accreditation with the National Association of Boards of Pharmacy (NABP) Digital Pharmacy (formally known as Verified Internet Pharmacy Practice Site [VIPPS]) and the Pharmacy Verified Websites Program.

Additionally, Cigna's Health Services businesses earned and/or maintained the following accreditations for Cigna's utilization management, case management and pharmacy programs in 2020:

- ▶ NCQA Certification for Utilization Management (Express Scripts, eviCore Healthcare/CareCore National, CareContinuum);
- ▶ URAC Health Utilization Management (CareContinuum, eviCore Healthcare)
- ▶ URAC Health Case Management
- ▶ URAC Pharmacy Benefit Management (Express Scripts)
- ▶ CMS Certification of On-Exchange Markets
- ▶ URAC Specialty Pharmacy (Accredo, Freedom Fertility)
- ▶ URAC Mail Service Pharmacy (Express Scripts Pharmacy)
- ▶ The Joint Commission (TJC) Home Care Accreditation: Specialty Pharmacy, Home Infusion Therapy (HIT) Provider, Home Health Skilled Nursing, Ambulatory Infusion Suites, Durable Medical Equipment (Accredo)
- ▶ National Association of Boards of Pharmacy (NABP) Digital Pharmacy (formally known as Verified Internet Pharmacy Practice Site [VIPPS]) (Accredo, Express Scripts)
- ▶ NABP Pharmacy Verified Websites Program (Express Scripts, Accredo, Freedom Fertility, Inside Rx)
- ▶ LegitScript Healthcare Merchant Certification (Inside Rx)
- ▶ NABP Drug Distributor Accreditation (formerly known as Verified Accredited Wholesale Distributors [VAWD])

## Other Awards and Recognitions

Cigna was recently recognized by the National Alliance of Healthcare Purchaser Coalitions (NAHPC) with the 2019 and 2020 eValue8 Innovation Award for our pharmacy integrated health benefits program, which has resulted in increased health engagement and savings, and for our Breast Cancer Screening Disparity Initiative in Tennessee. Similarly, in the latest scored eValue8 (2018) Cigna's Connecticut PPO plan is the national benchmark of PPO plans in eValue8.

Additionally, Cigna's newest [social determinants of health](#) (SDoH)<sup>2</sup> initiative, is a distress screening tool for cancer patients, was selected by NCQA for submission in their 2020 SDoH resource publication.

## Partnering with Providers to Deliver a Value-Based Care Model

The Cigna Collaborative Care<sup>®</sup> program includes accountable care organizations (ACOs) and is Cigna's approach to achieving population health goals. 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. Unlike other programs, our ACOs are embedded in our networks.

Cigna launched its value-based care delivery more than ten years ago. Through coordinated, value-based care, ACOs provide better results, improve affordability and efficiency, and deliver a better experience for patients.

Value-based care programs encompass over 700 accountable care programs including more than 230 ACOs. Through our arrangements, we contract with over 99,000 primary care providers, and over 78,000 specialist programs. As a result of our focus, in 2020 the 2.9 million customers in value-based care arrangements received quality care in a timely manner.

In 2020, due to the COVID-19 pandemic, we pivoted from growing our collaborative care arrangements to focusing on working with our existing collaborative partners to help ensure that our customers received comprehensive care. COVID-19 resulted in deferred

and delayed preventive and chronic illness care as well as increased levels of depression, both of which exacerbated health care disparities. To combat these trends, we focused our value-based partnerships on addressing these interconnected issues.

Cigna began providing bundled payments for maternity programs in the United States in 2015. Over the past five years we have expanded the number of providers that we work with and now partner with approximately 50 in 20 states plus Washington, D.C., including the U.S. Women's Health Alliance. Results from maternity program 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. Our collaborative efforts with the U.S. Women's Health Alliance alone resulted in savings of over \$4.5 million in one year.

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*Through 2019, in our priority markets, a total of approximately 46 percent of total spend goes through Accountable Care programs with approximately 17 percent of value-based spend tied to Hospital Collaboration Care programs.*

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## Integrated Benefits

We offer tailored, integrated benefits combining medical, pharmacy, and behavioral care to approach each individual as a whole person and drive better health outcomes. Benefits of such integration include:

- ▶ Identifying behavioral risks earlier through connectivity and predictive modeling.
- ▶ Health coaching, case management specialists, and expanded behavioral health offerings.
- ▶ Connected care via our Cigna Collaborative Care® programs.

Our annual externally validated [Value of Integration](#) study shows that clients with integrated medical, pharmacy, and full behavioral health benefits see greater savings in total medical costs compared to those with medical and basic behavioral health.

On average, in 2020, those with fully integrated benefits:

- ▶ Saw annual medical cost savings of approximately \$6,400 for individuals with conditions requiring a specialty medication.
- ▶ Saved approximately \$6,700 for customers with an oncology diagnosis, and approximately 12 percent lower inpatient readmissions.

With connected benefits, customers are more engaged in their health and well-being, are more likely to stay in-network for their care, and are more informed about their care options, which helps drive down costs and often translates to improved outcomes.

The 2020 study showed<sup>3</sup>, on average:

- ▶ 25 percent higher customer engagement in medical case management and behavioral coaching.
- ▶ 6 percent less use of an emergency room and 7 percent more likely to use highest-performing providers.
- ▶ 21 percent higher engagement rate in health improvement opportunities and 16 percent lower inpatient admissions for those with a depression diagnosis.

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*In 2020, customers with fully integrated health benefits saved approximately \$200 annually and customers with fully integrated health benefits and a health improvement opportunity saved approximately \$4,700 annually.*

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1. 1HEDIS is a registered trademark of the National Committee for Quality Assurance (NCQA).

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

3. New Cigna Study Shows Integrated Medical, Pharmacy and Behavioral Benefit Design Delivers Better Health Outcomes and Improves Affordability. Cigna, January 12, 2021. [Cigna Newsroom | New Cigna Study Shows Integrated Medical, Pharmacy and Behavioral Benefit Design Delivers Better Health Outcomes and Improves Affordability.](#)

## CASE STUDY



### Multi-year Focus on Eliminating Cancer Screening Disparities within Communities

African American/Black women die of breast cancer more often than their White counterparts (27.6 compared with 19.8 per 100,000).<sup>1</sup> In certain states, including Tennessee, while the incidence of new breast cancer is similar between White and African American/Black women (122.3 vs. 123.6 per 100,000), the number of deaths per 100,000 African American/Black women is higher, than that of White women (29.8 versus 20.5 per 100,000), suggesting that African American/Black women are being diagnosed at later stages.<sup>1</sup> Breast cancer screening is an effective method for identifying cancer in its early stages, and can result in better outcomes and mortality rates. However, research has shown that African American/Black women are less likely to be screened for breast cancer in some communities – including Tennessee. An analysis of Cigna's breast cancer screening rates found significantly lower screening rates among African American/Black customers in comparison to White customers.

Cigna sought to increase screening rates among African American/Black women in the state of Tennessee, which has a very diverse population. Even though we saw significant improvements across the state, we decided to make a concerted effort to focus on the greater Memphis area (Shelby County). We did this in conjunction with the Health Equity Team at Cigna and a local health system because there is a large concentration of customers in that area who have limited access to screening facilities. The objective of the campaign was to reduce the disparity in screening rates between African American/Black and White customers within the state, and within Shelby County in particular. In year one, the campaign focused on unscreened African American/Black women statewide, while in year two the campaign



narrowed the focus on Shelby County. Finally, in year three, the campaign was further narrowed to those customers in neighborhoods where access to screening facilities was limited.

Cigna focused on engaging customers to obtain screening through multiple innovative initiatives, including culturally tailored messaging and imagery, segmentation messaging tailored to individual personas, personalized location listing of screening facilities nearest to the customer's home, and personalized mobile mammography events in the customer's neighborhood.

The initiatives occurred from 2012 through 2017. Cigna measured improvement each year and found statistically significant improvement year over year. The end result of this multi-year, multi-modal approach resulted in the breast cancer screening disparity between African American/Black and White customers, originally identified in 2012 data, being eliminated in both Shelby County and Tennessee as a whole. In 2020, buoyed by the promising results in Tennessee, Cigna launched a national initiative to increase screening rates among African American/Black women.

1. U.S. Cancer Statistics Working Group. U.S. Cancer Statistics Data Visualizations Tool, based on 2019 submission data (1999 – 2017): U.S. Department of Health and Human Services, Centers for Disease Control and Prevention and National Cancer Institute; [www.cdc.gov/cancer/dataviz](http://www.cdc.gov/cancer/dataviz), released in June 2020.

## CASE STUDY



### 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 2020, we continued to evolve our customer outreach initiatives to help increase awareness among young adults of the rising incidence of colorectal cancer in this population. Our efforts resulted in 400,000 customers receiving preventive care information on this topic. Additionally, subsequent follow-up revealed that there were undiagnosed colorectal cancers among the targeted population. As a result of our targeted outreach over the past three years, customers under age 50 were screened for, diagnosed, and treated sooner for colon cancer.

Cigna has also signed the “**80 percent in Every Community**” pledge, sponsored by the National Colorectal Cancer Roundtable. The pledge commits to the goal of 80 percent of adults age 50 and older being regularly screened for colorectal cancer. Since 2018, Cigna achieved and sustained the 80 percent goal in the Maine market, making it one of the few commercial health plans to attain



this accomplishment. Cigna is also committed to achieving this goal nationally and has a national program in place to support this effort. 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, Cigna expanded its offering of at home fecal immunochemical test (FIT) kits. The company tested 9,793 kits, which is more than two-fold increase over the previous year. The increased interest in at-home testing is likely due to the COVID-19 pandemic.

# Substance Use Disorders and Mental Health

The mind and body are inextricably linked – both suffer and drive costs when patients are not receiving the support and resources that they need. The connection between mind and body is illustrated by the following proof points:

- › 35 percent of Americans with physical illness also have mental health disorders.<sup>1</sup>
- › Nearly 70 percent of adults in the United States with mental illness also have physical illness.<sup>2</sup>
- › 30 percent of adults in the United States with a chronic health condition also have symptoms of depression.<sup>3</sup>

In light of this connection, we are committed to finding novel ways to encourage customers experiencing stress, anxiety, depression, loneliness, or substance use disorders (SUDs) to connect with their health care providers and to build resiliency.

## Removing Stigmas and Creating Necessary Dialogue on Mental Health

Cigna was an early leader in viewing physical health and mental health holistically. In 2020, we 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](#).

Our approach to addressing whole person health has become even more important: With COVID-19, it is critical for both individuals and businesses to understand the connection between physical and mental health. At present, one in four Americans has struggled with depression since stay-at-home orders; 47 percent feel lonelier due to social isolation and fewer social interactions; 30 percent have developed generalized anxiety disorders; and two times more Americans in 2020 said they considered suicide than did in 2018.<sup>4,5,6</sup>

## Americans need help with behavioral health support

### Extraordinary times now more than ever



**1 in 4 struggles with depression since stay-at-home orders**



**47 percent feel lonelier due to social isolation and fewer social interactions**



**30 percent have developed generalized anxiety disorders**



**2x more people in 2020 said they considered suicide than did in 2018**

Our approach to support workplace health and well-being, called [Health Accelerated:Life Connected<sup>SM</sup> \[PDF\]](#), is a way for us to help clients and their employees by addressing their whole health needs. 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:** Prioritizing 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 United States.<sup>7</sup> Research shows that chronic loneliness leads to poorer health outcomes.<sup>8</sup> It has been correlated with increased risks for diabetes,<sup>9</sup> heart disease,<sup>10</sup> depression,<sup>11</sup> suicide, substance use disorders, and even dementia. It is as deadly as smoking 15 cigarettes a day.<sup>12</sup> 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 percent) 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.<sup>13</sup> Importantly, because Cigna's loneliness study was concluded by the end of 2019, the results of Cigna's 2020 Loneliness study did not account for the unprecedented isolation that occurred as a result of COVID-19. In response to the results of the 2020 Loneliness Study, Cigna is taking action to help communities across the country proactively reduce the risks of mental illness and improve mental well-being overall.

### Understanding Resilience

In 2020, Cigna released the findings from the [Cigna Resilience Index](#), the largest study of resilience in the U.S. to date. The study found that resilience was at risk for 60 percent of Americans.

Resilience, commonly defined as the ability to quickly recover from challenges, has been a key theme of 2020 and will be moving forward. The [Cigna Resilience Index](#), developed in partnership with the [Resilience Research Centre](#), evaluated two cohorts: school- and university-age communities (students age 5 - 17 and their parents, and young adults age 18 - 23) and the American workforce (age 18+).

Among the robust findings from the Cigna Resilience Index, the data shows that children entering their early pre-teen years (age 11 - 13) often experience a sharp decline in resilience that continues through age 23, with most acute levels of low resilience occurring between the ages of 18 and 23.

Results also show that only 37 percent of full-time workers have high resilience; that full-time workers with lower resilience are 16 times less likely to say that people like to spend time with them (95 percent versus 6 percent); and that workers with access to expanded mental health services are more likely to be resilient than those without access (48 percent versus 35 percent). Moreover, one-third of full-time workers (33 percent) and one-third of essential workers (32 percent) say they almost never have workplace discussions about the impact of COVID-19 on them, their families, and their mental health.

The consequences of low resilience can have lasting effects on people and businesses. Children with lower resilience are more likely to have lower self-esteem, perform worse in the classroom, have lower educational aspirations, and require treatment for a mental or behavioral health issue. In adult workers, low resilience has a direct impact on business outcomes because as it is correlated to lower job satisfaction, engagement, performance, and retention. Without the ability to cope with challenges, adults are also more likely to experience stress, anxiety, and depression and resort to negative coping strategies, such as social withdrawal or substance abuse.<sup>14,15</sup>

The results of the study prompted Cigna to launch [GROW FORTH: A Cigna Approach to Building Greater Resilience](#) as a free resource to help people learn more about the various aspects of improving resilience. Cigna also introduced a toll-free School Community Support Line within Miami-Dade County and Nashville school districts for the 2020 - 2021 academic year to help build resilience and improve well-being in students.

### Cigna Takes Action

Cigna is combatting loneliness and helping people build resilience to improve mental health at home, in the workplace, and in our schools. Cigna is taking several steps, which 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.
- › **Committing to uncover and understand** how factors such as loneliness can impact stress, so that we can develop solutions to address these factors holistically.
- › **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 MDLIVE<sup>®16</sup>, an Evernorth<sup>SM</sup> business. 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 2020-2021 school year. The dedicated phone line is provided at no charge and is staffed by Cigna advocates who are trained in how to interact with students, parents, and staff.
- › **The [Cigna Foundation](#) committed \$3 million** over three years in 2019 to support mental health well-being in schools, as part of our broader \$25 million dollar initiative, [Healthier Kids for Our Future](#)<sup>®</sup>.

## Our Efforts to Combat the Opioid Epidemic

### Achieving Our Target to Reduce Opioid Use

In 2016, we committed to reducing opioid use among our customers by 25 percent in three years. 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 SUDs.

## Target to Combat Opioid Overdoses

In response to the increase in overdose deaths, in 2018 Cigna set a goal to reduce overdoses among our customers in targeted communities by 25 percent by 2021.

To meet our 2021 overdose reduction 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.

Over 81,000 drug overdose deaths occurred in the United States in the 12 months ending in May 2020, the highest number of overdose deaths ever recorded in a 12-month period – 38 percent higher than the previous 12 months.<sup>17</sup> Although overdose deaths were already increasing prior to COVID-19, the numbers from spring 2020 suggest an acceleration of overdose deaths during the pandemic.

Prior to COVID-19, we were on track to meet this target. In 2020, we continued to be on track in our target markets as opioid overdoses were down 18 percent vs. our 2018 baseline. That said, our customers are facing the isolation and economic uncertainties that people all over the country are facing – factors that are accelerating opioid abuse and overdose trends.<sup>18</sup> We are continuing to work hard to improve the care of customers at risk due to opioids, and we believe that we can still hit our target, but there is risk from the pandemic that may impact our ability to reduce overdoses 25 percent by the close of 2021.

## 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 efforts to help clients guard against opioid misuse. Express Scripts' Advanced Opioid Management monitors and measures consumption, stepping in with first-time-user education and controls; reviewing for appropriate use; reducing patients' quantity on hand through utilization management, safe disposal, and prescriber alerts; deploying our behavioral health experts to quickly support our customers in need; and collaborating with. In September 2019, we enhanced the program with added utilization management touchpoints and functionality, staying current with evolving market needs. As a result of our continued work in this area, which includes the distribution of 3.2 million member education letters on opioids and the distribution of specialized disposal bags, we facilitated the disposal of 33.5 million pills and prevented 4.5 million days' worth of opioid pills from being dispensed as of the end of 2020. Additionally, we achieved a 55 percent reduction in average day supply of short-acting opioids per claim for first-time opioid users and a nearly 92 percent success rate in limiting first-time adult opioid users to a 7-day supply (or less) of short-acting opioids.

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*We are also working to prevent opioid abuse affecting the pediatric patient population that we serve. With our enhancements, we achieved a 91 percent success rate in limiting first-time pediatric opioid users to a 3-day supply (or less) of short-acting opioids.*

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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. is living with chronic pain.<sup>19</sup> 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 made up of trained case managers who counsel customers on pain management options other than opioids, such as physical therapy 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 SUDs 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.
- ▶ **Pharmacy 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 proprietary algorithms and integrated pharmacy, medical, and behavioral health data, we leverage our predictive analytic capabilities to identify patients at highest risk of overdose in the next 30 days. Representatives from our behavioral health team then actively reach out to these customers to intervene with connections to counseling and other local support. The model uses integrated claims data and analytics to detect opioid use patterns that suggest possible misuses that may lead to overdose within the next 30 days.
- ▶ **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 percent 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.

## Driving Change through 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. Over the last five years, we have donated more than \$400,000 to Shatterproof™, a nonprofit organization committed to giving those living with addiction, and their families, resources and information to overcome addiction. We are also part of Shatterproof's Substance Use Disorder Task Force.

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.

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*Our opioid-reduction strategy is continuing to evolve. We are continuing to aid at-risk populations through support mechanisms, care coordination, and integrated contracting strategies; going deeper locally; focusing support for clients and caregivers; and issuing earlier notifications to enable more timely care coordination.*

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## CASE STUDY



### Helping Employees and Employers Navigate Caregiving

In 2020, Cigna explored the impacts of caregiving on employees and employers. This is particularly relevant as COVID-19 has turned many employees into caregivers. Our research showed that 30 percent of American adults care for a sick or disabled relative and 20 percent of these individuals are employees.<sup>1,2</sup> These caregivers spend, on average, \$7,000 on out-of-pocket expenses yearly, are at an increased risk of suffering from depression, and spend between 20 - 39 hours a week on caregiving.<sup>3</sup> The impacts of caregiving also cascade into the workplace and onto employers. Employee caregivers have 8 percent higher total medical costs, are three times more likely to take short-term disability leave, and are 83 percent more likely to leave a job for better family benefits.<sup>4,5</sup>

To support caregivers and employers, Cigna created and launched two tools - designed to provide different levels of support to caregivers:

- ▶ **The Caregiver HelpHub** - Provides digital cognitive behavioral therapy with quality clinical experts. The tool's benefits include:
  - Employees can customize their experience based on their engagement preference.
  - Coaches are available to help with goal setting and one-on-one coaching.
  - Employees can check in at any time and track changes to their well-being.
  - Digital interface with coaches is provided through **Vela**, a HIPAA-secure communication application available 24/7, for real-time coaching, and through Geriatric Care Assist.

- ▶ **Caregiver Bridge** - Offers all of the benefits contained in Caregiver HelpHub, but replaces the Geriatric Care Assist program with one-on-one Caregiver Coaches. Users reported significant improvements in their caregiving experience, including:
  - Access to a designated team of behavioral licensed clinicians, nurses, and social workers who all have experienced their own caregiving journey - available by telephone and digitally - for more intensive clinical support.
  - Guidance to additional state and federal resources that may be available.
  - Support from a Cigna Caregiver Coach for as long as it's needed throughout the caregiving journey.
- ▶ Caregivers who use both products/services reported significant improvements in their caregiving experience, including:
  - 86 percent of caregivers feel more connected to their care coaches and say they can better communicate with them;
  - 89 percent of caregivers feel they have a more accurate, detailed record of member's care in Vela;
  - 88 percent of caregivers feel they can better impact the health of their loved ones;
  - 89 percent of caregivers report having faster, easier access to their coaches; and
  - 89 percent of caregivers would recommend Vela to another caregiver.<sup>6</sup>

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# Health Equity

## Long-Term Commitment to Addressing the Social Determinants of Health

For more than a decade, Cigna has been a leader in promoting identification of health disparities<sup>1</sup> and influencing the development of solutions that will result in more equitable health among our customers, our workforce, and in the community. Cigna has committed to making health equity an enterprise-wide strategic priority, a long-term commitment to improving health equity<sup>2</sup> in the marketplace by deploying strategic and operational resources to improve access to affordable high-quality health care while establishing and meeting organizational standards.

As a key advocate at the national level, Cigna actively shares best practices related to addressing health disparities and social determinants of health (SDoH)<sup>3</sup> as well as advancing equitable health care with network providers, other health plans, employer groups, and clients.

## Health Disparities and Health Equity

**Health disparities** are defined as avoidable and unfair differences in health status between segments of the population. Health disparities negatively affect groups of people who have experienced greater social and/or economic obstacles to health based on their:

- › Race
- › Ethnicity
- › Education
- › Literacy
- › Income level
- › Language
- › Culture
- › Age
- › Sexual orientation
- › Gender identity/expression

- › Cognitive, sensory, or physical disabilities
- › Geographical location

Health disparities can lead to a state of health inequity in one's business, community, region, or country. **Health equity** is "achieved when every person has the opportunity to 'attain his or her full health potential' and no one is 'disadvantaged from achieving this potential because of social position or other socially determined circumstances.' Inequities in health are reflected in differences in length of life; quality of life; rates of disease, disability, and death; severity of disease; and access to treatment."<sup>4</sup>

## Social Determinants of Health

SDoH are the conditions and environments in which people are born, grow, live, learn, work, play, worship, and age that affect a wide range of health risks and outcomes. They help us to understand the factors affecting an individual's health. Studies have shown that people with unmet social needs are associated with:

- › Nearly twice the rate of depression
- › A greater likelihood of having chronic conditions
- › More than double the rate of emergency department visits and no-shows to clinic appointments
- › 60 percent higher prevalence of diabetes and more than 50 percent higher prevalence of high cholesterol and elevated blood sugar levels<sup>5</sup> [Factors that impact Health and Well-Being \[PDF\]](#).

## Our Strategy

In 2008, Cigna formed the Health Equity Council, the governing body of our overall strategy to address health equity. Composed of influential leaders from across the enterprise, the Council identified five key pillars to improve health equity among our customers.

- › **Leadership** – Broaden and strengthen 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 SDoH 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 populations.
- › **Cultural and Linguistic Competency** – Improve cultural and linguistic competency of a diverse workforce and health care provider network.

An action plan has been created to ensure progress is made in each of these five areas. It is the council’s responsibility to formulate and oversee progress on our strategy.

In 2020, Cigna furthered our commitment to addressing health equity by launching the [Building Equity and Equality Program](#), a multifaceted, five-year initiative to expand and accelerate our efforts to support diversity, inclusion, equality, and equity for communities of color. This program, among other initiatives, includes the acceleration of our efforts to recognize SDoH eliminate barriers to care, and improve access to care.

Cigna continues to recognize the importance of providing cultural competency resources and education to our stakeholders in order to better equip them to understand and address disparities among customers and within our communities. The examples below represent ways in which we engaged stakeholders, including employees, clients, and network providers, and equipped them with cultural competency education and resources in 2020.

## Employee Training

We support our staff with cultural competency training and education, including mandatory training for customer-facing new hires. In 2020, we also launched two new courses: Conscious Inclusion Unconscious Bias Training and Spotlight on Poverty. The Conscious Inclusion course was designed to help our workforce recognize what biases are, learn where biases come from, and understand how individuals can take action to be more inclusive. In addition, the course is connected to the Cigna competencies – the

desired behaviors for all employees. This training is now a part of our onboarding for all incoming hires in the U.S. In 2021, we plan to roll out the Conscious Inclusion training to our international employees. The Spotlight on Poverty training focuses on poverty, one of the most impactful SDoH. The goal of the training is to build awareness, dispel myths, and share information that can inform sensitive and supportive interactions with those impacted by poverty at work, or in their personal life.

In 2020, Cigna’s cultural competency training modules included a cultural competency series as well as multiple cultural trainings focused on subpopulations, including our transgender and gender nonbinary customers. 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.

## Provider Partnerships

Cigna recognizes that our networks of providers are key partners in ensuring our customers receive culturally competent health care. Cigna’s [Cultural Competency and Health Equity website](#) is free to providers and their staff and offers quick access to customer-focused cultural competency web-based trainings, white papers and tool kits promoting patient-centered care, and culturally appropriate communication techniques for diverse populations. Trainings include developing cultural agility to examine assumptions, unconscious bias, and cultural competency best practices to serve as a primer for the other trainings; in addition, trainings focus on including insights from the latest research and how implicit bias impacts patients.

In addition to training, the website includes:

- › **CultureVision™** – An online database providing insights into more than 60 cultural communities.
- › **Translated Patient Forms** – Commonly used patient forms are available in Spanish.
- › **Language Service Discounts** – Available to Cigna-contracted providers for translation and interpretation services, including video/remote interpretation services, to support Cigna customers with limited English proficiency (LEP) and disabilities, including those who are deaf and hard of hearing.

Additionally, we regularly promote articles in the provider newsletters that are distributed to our medical, behavioral, and dental providers. These articles include health equity topics such as health disparities, unconscious bias, SDoH, and cultural competency.

## Collaboration with Employer Clients

Cigna is committed to supporting employers in identifying, assessing, and addressing the social needs of their employees. Cigna developed its proprietary Social Determinants Index (SDI), so that we could better understand the potential health disadvantages an individual may experience, based on where they live. These findings are used to enhance our clinical program offerings, close disparities, and better serve our vulnerable customer populations. Clients have found value in this analysis, such as:

- ▶ Prevalence of behavioral health and other chronic diseases along the SDI
- ▶ Compliance with preventive health related to the SDI
- ▶ Emergency room utilization across the SDI

Cigna has also 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 employer clients with significant populations of employees from underrepresented communities. In 2020, a special meeting was held with our HDAC to present and discuss the information on disparities and COVID-19 and share salient resources.

Cigna also provides clients with resources such as white papers, presentations, videos, client reporting, and Aunt Bertha, a social care network that can help identify and locate local resources related to counseling, education, finances, and more.

1. A health disparity is a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage. Defined as individuals who have experienced greater social and/or economic obstacles to health based on their race, ethnicity, education, literacy, income level, language, culture, age, sexual orientation, gender identity/expression, disability (cognitive, sensory, or physical), or geographic location.
2. Health 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.
3. 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.
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## New Strategic Goals

The Health Equity and SDoH Governance Council collaborated with key stakeholders to identify and commit to actions that will ensure progress is made in 2021 on each of the five new goals created to improve health equity among our customers:

1. Improve our capabilities to identify customers impacted by disparities based on race, language, and SDoH risk, and create test-and-learn opportunities to close gaps.
2. Evaluate the impact employee health plan benefits have on health equity, and establish opportunities for employers to address the SDoH that contribute to disparities.
3. Improve customer health and affordability by creating benefits and enhancing our solutions that reduce health disparities and address SDoH.
4. Institute models that pay health care providers based on improvements in equitable health outcomes as part of our value-based reimbursement initiatives.
5. Commit to expanding digital solutions, without creating a “digital divide” and exacerbating disparities, to close gaps in access to care.

In 2021, Cigna will continue to work closely with clients, customers, and providers in the public and private sectors to address SDoH that negatively affect our customers and communities, eliminate barriers, and improve access to care for our customers.



## CASE STUDY



### COVID-19 Disparities Initiative

Cigna targeted several communities (Memphis, Houston, and South Florida) and employer clients to deliver a comprehensive campaign to protect, prepare, and support customers during the COVID-19 pandemic. Cigna suggested four simple actions to keep individuals, families, and communities healthy and safe and to limit the spread of COVID-19:

- › See yourself as your family's COVID-19 protector.
- › Access [Cigna.com](https://www.cigna.com) to know what to do at the first sign of symptoms.
- › Find out how to help minimize your COVID-19 risk.
- › Ease concerns about the cost of COVID-19 testing. There are no out-of-pocket costs for Cigna customers.

For Phase One, Cigna sent more than 135,000 S.A.F.E. Personal Protective Equipment (PPE) kits to employees at seven large employer clients in Memphis, South Florida, and Houston.

For Phase Two, Cigna hit the road to reach even more communities of color. We repurposed our Health Improvement Tour ("the Tour") vehicles, which have been traveling the country since 2016 offering free health screenings. During the winter of 2020, the Tour provided free flu shots, PPE, and other COVID-19 resources. The Tour made 25 stops at multiple locations in Memphis, Houston, and South Florida,

including local churches, the YMCA, food banks, and other charitable organizations that hosted Tour stops and helped to engage members of the community.

To encourage Black and Hispanic communities to get their flu shots and take other preventive measures, Cigna teamed up with local leaders and influencers, each passionate about improving health disparities, including NBA Hall of Fame legend [\*\*Earvin "Magic" Johnson\*\*](#).

#### Campaign Impact Metrics:

- › Reached **5.8 million individuals** and more than **1,000 clients**.
- › Distributed more than **265,000 items of PPE** including **135,000 care kits**.
- › Delivered almost **600 flu shots** at **25 community events**.
- › Donated **1,700 meals**.
- › Sent more than **546,000 customer emails**, which doubled engagement levels.
- › Conducted a robust multichannel campaign resulting in more than **36 million impressions** to spread the word about staying S.A.F.E. during the pandemic.

# Cigna's COVID-19 Response

In 2020, Cigna focused on delivering peace of mind to our stakeholders during unprecedented times. We have taken actions to provide financial support and remove uncertainty for our customers. Additionally, we have increased flexibility for providers, supported behavioral health in our communities as well as community partners, and cared for our employees around the world.

In this Cigna Connects Corporate Responsibility Report, we have included this dedicated page summarizing Cigna's multidimensional approach to serving stakeholders during the COVID-19 response in 2020. Please visit our [Newsroom](#) and our [COVID-19 Resource Center](#) for continuing updates on Cigna's COVID-19 actions.

## Providing Financial Support for Customers<sup>1</sup>

- › Removed cost as a barrier by [waiving out-of-pocket costs](#) for COVID-19-related [diagnostic visits, testing, telehealth screenings, and treatment](#).<sup>2</sup>
- › Protected customers from surprise bills from out-of-network providers for COVID-19 care through the [Customer Protection Program](#).
- › Expanded our Employee Assistance Program (EAP) for customers and household members.
- › Created the [Cigna's Care Card Program](#), so that employers can provide tax-free financial assistance to employees for qualified disaster-relief payments, such as medical payments, groceries, child care, and wellness services.
- › Expanded financial assistance to fully insured group dental clients<sup>3</sup> [by issuing one-month premium credits](#).

## Ensuring Access to Care

- › Created the [COVID-19 Command Center](#) to respond comprehensively to the COVID-19 pandemic.
- › Expanded virtual care offerings, including virtual wellness screenings in partnership with MDLIVE® and virtual maternity care in select markets, increasing virtual care by three times.
- › Continued providing free standard shipping of up to 90-day supplies for prescription maintenance medications and 24/7 [access](#) to pharmacists.
- › Provided digital behavioral health care tools to customers and patients including [Happify](#), [iPrevail](#) and [Talkspace](#), and [SilverCloud Health](#).
- › Helped customers get COVID-19 care in the safety of their home from [Medocity](#).
- › Maintained in-home medication infusions by [Accredo](#) nurses so vulnerable patients had the option to avoid travel.
- › Implemented protective quantity limits on select medications to guarantee access and protect supply.
- › [Waived prior authorizations](#) for transfers, emergency department visits, and home health care services.
- › Provided virtual care for non-COVID-19 issues to customers at the standard in-office benefit.
- › Offered at-home acute and advanced illness care.
- › Developed a COVID-19 High-Risk Patient Report, which identifies the members at highest risk of adverse outcomes with COVID-19 infection.
- › [Offered Cigna Dental Virtual Care](#) powered by The TeleDentists to Cigna Dental customers.

## Supporting Our Employer Clients

- › Launched Express Scripts [Parachute Rx<sup>SM</sup>](#) to provide prescription drug cost relief for people temporarily without drug coverage.
- › Provided financial relief to guaranteed cost group clients through the [Guaranteed Cost Client Relief](#) program.
- › Activated our COVID-19 Analytics Suite heat maps to assist O500/National client office reopening strategy.
- › Created [Healthy Ways to Work<sup>SM</sup>](#), which provides companies with a [diverse set of capabilities](#) to move forward and keep people healthy long-term by addressing both the immediate needs and the evolving nature of the crisis.

## Taking Care of Our Workforce

- › Provided financial resources to employees to help with day-to-day [emergencies and the unexpected](#). These resources included: low cost loans through Kashable, debt and credit counseling through GreenPath, student loan assistance tools and counseling, and full adoption of retirement provisions under the Cares Act as they related to our 401(k) Plan.
- › Launched [Project Lemonade](#) to respond to employee needs from a talent management standpoint during COVID-19.
- › In less than one month's time, [transitioned nearly 100 percent of global employees who could do so to work at home](#), until further notice.
- › Provided 10 [Emergency Time Off](#) days (80 hours) for U.S. employees to use for COVID-19-related absences, including time away from work to get vaccinated, through December 31, 2021.
- › Lifted restriction on Paid Time Off (PTO) being used before its accrual, until further notice.
- › Provided a 20 percent pay premium to U.S.-based employees with worksite-dependent roles.<sup>3</sup>
- › Through the Cigna Foundation, created an employee-focused COVID-19 resource site on Cigna's intranet.
- › Launched a [podcast for employees](#) specifically to address COVID-19-related issues and concerns.
- › Created an Employee Relief Fund to help employees experiencing financial hardship due to COVID-19.

- › Revamped Cigna's [Employee Health Advisory Team](#) (EHAT) to help [manage the COVID-19 Response process](#).
- › Adopted a combination of measures to [help protect those in worksite-dependent roles and limit the spread of COVID-19 at our worksites](#), including mandating physical distancing; installing of barriers; mandating the use of face masks; providing guidance on use of personal protective equipment (PPE); launching [Helping Employees: Cloth Face Coverings](#) campaign for employees to make masks for worksite-essential coworkers; when necessary, [making improvements to building ventilation](#); ensuring continued supply of hand sanitizer for good hygiene; and routinely cleaning and disinfecting.
- › [Leveraged employee pulse surveys and focus groups](#) during COVID-19 to understand our employees' varied experiences and [then created a variety of digital and programmatic resources for employees to utilize](#).
- › [Eliminated the eligibility requirement](#) for leave to care for a sick family member, when the illness in question is COVID-19.<sup>4</sup>
- › Created a personal protective equipment (PPE) [Command Center](#) that delivered PPE to thousands of customers and Cigna clinical teams across the country.<sup>5</sup>
- › Enhanced our employee recognition program, Cigna Standout, to strengthen recognition for our employees.

## Supporting the Medical Community

- › The [Cigna Foundation](#)<sup>6</sup> launched the [Brave of Heart Fund](#) in partnership with the New York Life Foundation to provide financial and emotional support to the families of frontline U.S. health care workers who gave their lives in the fight against COVID-19.
- › Made it easier for [hospitals to transfer](#) patients to long-term acute care hospitals and subacute facilities.
- › [Donated medications](#) to Washington University for a clinical trial on COVID-19 treatment.

## Strengthening the Resilience of Communities

- › Launched an industry-first partnership with [The National Emergency Responder and Public Safety Center](#) to provide training to behavioral health providers to address the unique behavioral health needs of emergency responders.
- › The Cigna Foundation donated \$250,000 toward COVID-19 relief efforts in China during the earliest days of the pandemic.
- › Created a [COVID-19 Disparities Initiative](#) that targeted several communities (Memphis, Houston, and South Florida) and employer clients in the delivery of a comprehensive campaign to protect, prepare, and support customers around COVID-19.

## Advocating for Whole Person Health

- › Launched a 24/7 toll-free behavioral health support line for the public to speak with behavioral health clinicians.
- › Provided free on-demand supportive resources for customers and the general public, such as online articles, podcasts, and webinars to help manage fear and anxiety and build resiliency.

- › Helped provide much-needed protections for high-risk communities through Cigna's [Health Improvement Tour](#), which provided free flu shots, as well as PPE and COVID-19-related resources in multiple locations including Memphis, Houston, and South Florida.
- › Sent more than 5,000 greeting cards to seniors from our employers and their families.
- › With the goal of mitigating loneliness, called more than 148,000 Medicare Advantage customers as part of our [Social Connector Program](#). Of the nearly 65,000 contacted, 50 percent opted in to the follow-up calls that we offered.

1. Cigna did not request or retain any proceeds under the CARES Act.

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. Cigna's 20 percent pay premium for worksite-dependent employees – in recognition of the critical role these employees play in light of the pandemic – expired on November 1, 2020.

4. This applies to fully insured group dental clients who had active dental premiums in May. The Cigna Dental Client Relief Program premium credit is pending approval or may be unavailable in Massachusetts. Subject to regulatory review, clients in Washington State will receive a 50 percent rate reduction on both July and August billed insured-product premium.

5. Cigna previously required employees to work for one year and 1250 hours prior to taking leave to care for a sick family member.

6. Cigna Leverages Diverse Supplier Partners to Keep Employees and Patients Safe. (2020, July). DiversityPlus Magazine. [https://diversityplus.com/digital/dp\\_julaug2020/index.html](https://diversityplus.com/digital/dp_julaug2020/index.html).

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



# 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 because we are able to identify new efficiencies and make strategic investments that reduce our operating costs.

Additionally, Cigna's expanded global real estate – now composed of both legacy Cigna and Express Scripts properties – creates an even stronger incentive for us to reduce our environmental footprint in alignment with ISO 14001 continuous improvement principles.

### Our Strategic Sustainability Performance Plan

In 2020, Cigna and Express Scripts' combined global real estate portfolio reporting boundary consisted of approximately 12.4 million square feet. The portfolio is composed of both owned and leased properties, most of which are leased. The majority of the portfolio is domestic, with approximately 10.3 million square feet in 43 states and jurisdictions, 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, the United Arab Emirates, and the United Kingdom.

Our strategic sustainability performance plan supports the environmental management of our global real estate portfolio. 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, water, and waste 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.
- ▶ 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.

## 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.

Our global real estate portfolio includes 23 Leadership in Energy and Environmental Design (LEED®) Certified buildings. The portfolio currently has seven Silver LEED® certified properties; six Gold LEED® certified properties; three Platinum LEED® certified properties; and seven LEED certified properties. In 2020, two sites became newly LEED certified: one location received a LEED Gold certification and one location became LEED Certified. In addition, Cigna Tower in Seoul, South Korea, a Cigna-owned site, also holds a LEED® Gold certification and G-SEED certification. Also, it is particularly noteworthy that all of Express Scripts’ high-volume fulfillment locations hold a LEED® Certification. Cigna continues to participate in the U.S. Environmental Protection Agency’s ENERGY STAR® program, with over 50 percent of our managed sites being tracked in the registry and three new locations becoming Energy Star certified in 2020. Additionally, our office locations in the United Kingdom hold an ISO 50001 Energy Management System Accreditation.

## Performance Against 2020 Environmental Targets<sup>1</sup>

In 2013, Cigna set our first environmental targets within our domestic real estate portfolio, and in 2017, we set a second-generation target to achieve a 20 percent absolute reduction in Scope 1 and 2 emissions from 2013 to 2020. The 2020 target aligned with the level of decarbonization required to keep global temperature increase below 2 degrees Celsius. The 2020 targets equated to an annual reduction of 2.85 percent in emissions. To support the emissions

target, we also set a new target to reduce absolute energy consumption by 15 percent during the same period. Additionally, we set a 10 percent water consumption reduction target from 2013 to 2020.



### Scope 1 and 2 Emissions Reduction

Target 20%



### Facilities’ Energy Reduction

Target 15%



### Facilities’ Water Reduction

Target 10%

While our goals expired at the end of 2020, due to the majority of our employees working remotely during the year as a result of COVID-19, we consider 2020 consumption data anomalous. As such, we are reporting our progress against our 2013 baseline using the data from the end of 2019.

Achievement of the 2020 environmental targets reflects progress made with the domestic legacy Cigna portfolio to create a fair comparison for which the original 2013 targets were set. Express Scripts was integrated into our real estate portfolio in 2019 and not part of the energy and water reduction efforts within the Cigna facilities from 2013 to 2019. Express Scripts properties are now included in our data collection and will be included in our new baseline. Additionally, we have been working to increase data collection among our international properties and continue to grow that data to advance our environmental sustainability management.

## Performance Data within Legacy Cigna Domestic Portfolio (2013 - 2019)

Target Category	2013	2019	2020 Goal	2019 Achievement	Difference (exceeded by)
GHG Emissions	82,311,325	51,138,961	20%	37.9%	17.9%
Energy	190,036	152,511	15%	19.8%	4.8%
Water	158,617	117,511	10%	25.9%	15.9%

## Summary of Performance by Target:

### Greenhouse Gas Emissions Reduction Target (Scope 1 and 2 emissions)

- › Cigna exceeded the 20 percent greenhouse gas (GHG) target by 18 percent from the 2013 baseline.
- › In addition to gains in energy reduction, Cigna benefitted from the electric power grid and natural gas becoming less carbon intensive per unit of energy consumed.

### Energy Efficiency Target

- › Cigna exceeded the 15 percent energy consumption reduction target by 4.8 percent from the 2013 baseline.
- › We achieved this target by consolidating data centers, reducing floor area, and completing a number of energy-reduction projects in our facilities.
- › Absolute energy consumption was reduced by 21 percent at Cigna's corporate headquarters and largest data center.
- › Cigna also reduced its total floor area by 11.5 percent to drive reductions.

### Water Efficiency Target

- › Cigna exceeded the 10 percent water consumption target by 15.9 percent from the 2013 baseline.
- › Cigna was able to achieve this reduction by reducing total floor area by 11.5 percent and increasing building efficiency in our largest buildings.
- › Baseline water consumption was set in 2013 on information available at that time, which represented approximately 40 percent of our then-existing facilities. To measure our achievement, we have adjusted our baseline to reflect (1) the data available in 2013 and (2) an extrapolation of 2019 to better reflect water consumption at sites that were not included in the original 2013 baseline.
- › In 2020, we conducted our first global water risk assessments at the property level, which covered our entire global real estate portfolio, including Cigna's offices, claim centers, data centers, clinics, distribution centers, pharmacies, parking, storage facilities, and airplane hangars. This water risk assessment is inclusive of our combination with Express Scripts and its affiliates.

## Next Generation Environmental Targets

Cigna's new next generation environmental targets provide the company with a path to support long-term decarbonization of operations; procurement of renewable energy; reduced water consumption at high-risk and high-priority sites; and reduced waste and increased landfill diversion rates.

### Greenhouse Gas Emissions:

- › 50 percent reduction of Scope 1 and 2 emissions from 2019 baseline by 2030
- › 100 percent renewable electricity by 2030
- › Achieve carbon neutrality for Scope 1 and Scope 2 emissions at facilities by 2040

### Water:

- › 30 percent reduction in water consumption per square foot from 2019 baseline where Cigna is the customer of contact for utility invoice by 2030
- › 50 percent reduction from 2019 baseline for high-risk locations where Cigna is the customer of contact for utility by 2030

### Waste:

- › Zero waste for specific waste streams: paper, plastic and e-waste for all sites where Cigna is the customer of contact on the hauler invoice by 2030

## 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 sophisticated data management portal to assist in the ongoing identification of sustainability risks and opportunities in our now expanded real estate portfolio.

In order to better manage the environmental impacts of our real estate portfolio, we utilize highly skilled asset managers, facilities – outsourced providers, and in-house subject matter experts in project management, reliability and engineering, environmental health and safety and sustainability, data analytics, decision support, transaction management and lease administration, and strategic sourcing.

In 2020, the Global Real Estate team continued to execute toward Cigna's environmental targets, by conducting various energy-saving initiatives and bolstering the backbone of our operations, our critical infrastructure. We invested in high tech building automation systems including Automated

Logic Control (ALC) to help monitor the status of our critical equipment and pharmaceutical environments to not only ensure product safety but also optimize our building operations. We expanded our building management technology platform (Web Control) to additional locations and enhanced our change management program to mitigate risk and business impacts, harmonizing technology platforms between the two legacy companies, Express Scripts and Cigna. We conduct life cycle and risk-based reliability analysis to manage business risk from failure, and this ensures our assets operate effectively and efficiently.

In efforts to better track building optimization efforts, infrastructure improvement projects, energy and water use reduction initiatives, utility consumption, utility spends, and GHG emissions against our environmental and sustainability goals, we expanded our environmental data analytics tool, Envizi, to the entire Cigna portfolio.

## 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, a cross-functional team composed of senior leaders, representing corporate centers and lines of business with lines of sight to environment, social, and governance issues across the company, and third-party consultants. This team develops comprehensive environmental targets to guide our work over the next decade.

Board-level oversight of Cigna's environmental strategy and policy is provided by the Corporate Governance Committee. We communicate our environmental performance to Cigna leadership, including reporting to the [Corporate Governance Committee \[PDF\]](#) of the Board of Directors.

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



## CASE STUDY



### Corporate Real Estate's Response to COVID-19

In 2020, the majority of Cigna employees were asked to work from home. As a result, the majority of Cigna's locations remained vacant, with the exception of a skeleton crew, who worked to ensure that our clients, customers, and employees didn't face service interruptions. However, our critical operation locations such as our data centers, pharmacy fulfillment locations, and warehouses remained staffed due to site dependency for these roles. These occupied sites represented 30 percent of our portfolio, with around 15,000 onsite employees.

To support our onsite workforce, the Global Real Estate team deployed a tiered incident response protocol and implemented a building conditioning program to help curtail disease transmission while maintaining indoor air quality comfort parameters. Our protocols, which complied with the Centers for Disease Control and Prevention (CDC) guidelines, allowed for minimal disruption to business from a positive case onsite. As a result of these efforts and the efforts of other work streams, Cigna has been able to ensure service to our clients and customers who depend on us and to support onsite services and employees.

In 2020, Cigna's Global Real Estate team implemented improvement projects, including enhanced

maintenance protocols to ensure adequate ventilation and air quality, while maintaining indoor air comfort parameters. We also tested additional technologies to improve our indoor air quality in locations where we have a site-dependent workforce. Additionally, we leveraged Crowd Comfort Technologies in order to better understand and respond to comfort, maintenance, and safety issues in our occupied spaces.

While our buildings were unoccupied, we took the opportunity to perform several efficiency upgrades without impacting business operations. Our 2020 utility usage and emission data, however, is anomalous compared with previous years' due to the unusual workplace impacts from the pandemic. We saw minor reductions in energy use overall as we had to maintain building set points and conditioning to prevent mold growth and equipment failure upon reopening. We also utilized remote monitoring tools such as Building Management Systems and Building Automation Systems to improve efficiency in sporadically occupied buildings.

As we prepare for employees to return to our worksites, we are implementing onsite measures to provide a safe and healthy workplace experience for our employees, including:

Technology	Space Planning	Facilities Management	Process and Strategy Development
<ul style="list-style-type: none"> <li>Developed a desk-reservation system to allow flex seating for employees coming into the office; this also allowed for targeted cleaning of those spaces.</li> </ul>	<ul style="list-style-type: none"> <li>Developed modified seating arrangements to allow sufficient social distancing.</li> <li>With clinical guidance, determined maximum occupancy of each worksite to allow for sufficient distancing and good indoor air quality.</li> </ul>	<p><b>Air quality:</b></p> <ul style="list-style-type: none"> <li>Increased ventilation with minimized recirculation of air</li> <li>Extended operation of HVAC system</li> <li>Improved air filtration (MERV-13 filters)</li> </ul>	<ul style="list-style-type: none"> <li>Developed robust COVID-19 protocols to scale to all worksites, ensuring all standards are met and consistent across the enterprise.</li> </ul>

## CASE STUDY



### Corporate Real Estate's Response to COVID-19 (Cont.)

Technology	Space Planning	Facilities Management	Process and Strategy Development
<ul style="list-style-type: none"> <li>› Developed a Tableau dashboard that keeps track of all sites, with site readiness status for re-occupancy.</li> </ul>		<p><b>Cleaning and sanitation:</b></p> <ul style="list-style-type: none"> <li>› Enhanced cleaning protocols in place at all sites.</li> </ul> <p><b>Social distancing signage at all worksites:</b></p> <ul style="list-style-type: none"> <li>› Wellness information</li> <li>› Hand sanitizing station</li> <li>› Self-cleaning station</li> <li>› Floor social distancing</li> </ul> <p><b>Markers</b></p> <ul style="list-style-type: none"> <li>› Elevator/Escalator capacity</li> <li>› Conference room usage</li> </ul>	

# Energy, Emissions, Water, and Waste

In 2020, we continued our efforts toward reducing our operational energy, emissions, water, and waste footprint across our owned and leased properties. Cigna's Corporate Real Estate team is focused on creating alignment in the structure, operations, processes, and technology across our growing real estate portfolio.

## 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 implement energy-efficiency projects; building control system optimization; standardize our operating protocols; minimize waste generated from repairs and maintenance activities; and consciously schedule work to minimize emissions from these critical activities. When renovating existing spaces or building new spaces, we prioritize our [employees' physical well-being, health, and safety](#) and create collaborative and productive green-built environments. In regard to the latter, while leasing new spaces, we prioritize LEED certified buildings and include green leasing language as much as possible to support our mission of environmental stewardship. We also implement thorough maintenance protocols designed to maximize equipment uptime and extend lifespan. A life cycle and risk-based reliability methodology also helps keep our properties operating efficiently and effectively. Additionally, we prioritize repurposing existing furnishings as much as possible and recycle our construction waste whenever possible, in line with the "reduce, reuse, and recycle" principle.
- › **Business Travel:** Although business travel was greatly impacted in 2020 due to the COVID-19 pandemic, we support telecommuting, encouraging 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: the majority of our vehicles are four-cylinder with alternative fuel capabilities and hybrid engines, and are classified as partial zero emissions vehicles. Similarly, Cigna's global security utilizes a fleet of hybrid vehicles, Segways, and rovers to support onsite security.
- › **Information Technology:** We prioritize our largest waste streams, including e-waste. We utilize server virtualization, and desktop virtualization, and we have a zero e-waste policy.

## Modernizing Our Corporate Headquarters

Cigna is focused on making investments that support the long-term energy efficiency, evolving workforce, and modernization goals at our corporate headquarters in Bloomfield, Connecticut, which was built in 1957. We worked toward these goals in 2020 by participating in the Sustainable Office Design (SOD) program in partnership with our local energy company, Eversource, which allowed us to receive expertise and incentives to help implement thoughtful, integrated efficiency improvements. Several opportunities were identified as part of the SOD at both the HQ building and Cigna's training facility, Cigna University, which included upgrades to the Energy Management System throughout our headquarters; extensive HVAC improvements; replacement of air handling units; and replacement of our old uninsulated roof.

The changes that we are instituting at our corporate headquarters are expected to reduce carbon emissions by slightly over 3,100 tons, the equivalent of removing around 600 cars from the road or powering approximately 300 homes for a year. The lighting projects throughout headquarters and Cigna University will also deliver a lifetime savings of approximately \$1.7 million.

## 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, irrigation optimization through climate – and weather-sensing technology, 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, while increasing the number of sites we are collecting water usage information from. 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 lessen water use.

Additionally, the findings from our most recent portfolio-wide water risk assessment allowed us to better understand which locations within our global real estate portfolio have the highest levels of water

stress and other water-related challenges using the WRI Aqueduct tool and WWF Water Risk Filter. The water risk assessment helped Cigna identify sites most vulnerable to external water risks. Twenty-six sites were identified as having a ‘high or ‘extremely high’ business significance with an ‘extremely high’ baseline water stress risk. Baseline water stress is defined as the ratio of total water withdrawals to available surface and groundwater supplies. Out of the 26 sites, 24 sites with at least ‘high’ business significance and ‘extremely high’ baseline water stress risks were located in Arizona and two sites were located in California. We continue to use the findings from the risk assessment in our 2021 site plan actions to help identify and prioritize sites with high water risk and implement actions to address water-related risks. We are also utilizing the key findings from this analysis to help support context-based water reductions at priority sites to help reduce consumption at a particular property, since there is no one-size-fits-all solution to managing risks.

## Implementing Strategic Waste Reduction and Recycling Programs

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"> <li>› Promote a 100 percent paper shredding policy, which resulted in the diversion of 1,195 metric tons of waste to landfill across the portfolio in 2020 and 9,195 tons since 2014.</li> <li>› Encourage the reduction of paper use, which includes eliminating unnecessary printing, setting office copiers to two-sided printing, and suggesting the use of misprints as notepaper where appropriate.</li> <li>› Support the purchasing of recycled paper through procurement practices, which now represents roughly 60 percent of our total paper spend.</li> </ul>

Focus Areas	Company Practices
<b>Paper</b> (Cont.)	<ul style="list-style-type: none"> <li>Encourage 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 <b>myCigna.com</b> and the myCigna® App. In 2019 and 2020, over 6 million customers opted to receive paperless statements, which resulted in the elimination of nearly 68 million paper statements and envelopes.</li> </ul>
<b>Plastic and Glass</b>	<ul style="list-style-type: none"> <li>Empower employees to reduce their use of single-use plastic bottles by offering bottle-less hot and cold filtered water systems at our offices.</li> <li>Encourage employees to recycle plastic and glass by locating recycling stations at more than 60 offices across the portfolio. In 2020, Cigna’s non-pharma locations recycled over 255 tons of waste. The recycle streams range from single-stream recycling programs to individual items such as plastics (printer ribbons, patient bottles and printed mailer bags from pharmacies), removable media (DVDs, CDs, flash drives), steel cans, glass, plastic bottles, aluminum cans, and glass jars. Our portfolio-wide efforts to recycle most recyclable items, and operations like waste to energy at our headquarters, and construction waste recycling programs have allowed us to divert 65 percent of our waste stream from going into landfills.</li> <li>Recycled nearly 1,000 tons of plastic pill bottles as part of our pharmaceutical fulfillment centers’ specialty recycling program.</li> </ul>

Focus Areas	Company Practices
<b>Cafeterias and Break Rooms</b>	<ul style="list-style-type: none"> <li>Reuse food scraps by implementing a composting program at our Bloomfield, Connecticut office, which resulted in the diversion of pounds of food from landfill – and subsequently pounds of carbon being avoided. This ties in closely with our recycling mission.</li> <li>Reduced food waste in 2020 by donating 1,185 pounds of prepared food to the Open Hearth, a nonprofit in Hartford, Connecticut. Five other Cigna locations around the United States donated more than 400 pounds of food to local nonprofits.</li> </ul>
<b>Ink and Toners</b>	<ul style="list-style-type: none"> <li>Encourage recycling of copier ink and toner cartridges through recycling programs at all of our locations.</li> <li>Support the exclusive purchase of toner cartridges made from partially recycled materials through procurement policies.</li> </ul>
<b>Furniture and Computer Repurposing and Donation</b>	<ul style="list-style-type: none"> <li>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.</li> <li>Encourage the reuse of furniture and office supplies.</li> <li>Support the reuse of technology by donating computers to nonprofits through the computer donation program, which is facilitated by the Information Technology team.</li> </ul>
<b>Lamps and Ballasts</b>	<ul style="list-style-type: none"> <li>Cigna currently has recycling programs at over 50 offices throughout the portfolio.</li> </ul>

Cigna undertook a renovation of its corporate headquarters in 2015, which continued through 2020 in spite of the COVID-19 pandemic. We were able to proceed with renovations due to proper infection-control strategies, training of our staff and vendors, and modified work shifts. In addition to restacking the building and the many efficiency projects undertaken during the renovation, ensuring environmental stewardship, optimizing building operations, and reducing our carbon footprint remained central to the multi-year project. To minimize the environmental impact of the project, we leveraged a robust construction debris recycling program from the start. In 2020, we diverted over 900 tons of debris from landfills, which represents more than 65 percent of debris generated from the headquarter's project and from the construction project at our data center in Connecticut.

At Cigna-managed facilities, we were able to achieve a landfill diversion rate of 65 percent utilizing various recycling streams and programs.

## **Specialty Recycling at Pharmaceutical Fulfillment Centers**

At Cigna's four pharmaceutical fulfillment centers, we devised a specialty recycling program for plastic pill bottles and other unique materials generated from our operations to divert them from landfills. Through this program, we were able to recycle nearly 1,000 tons of pill bottles, over 800 tons of cardboard, and over 3,000 wooden pallets. The plastic from the pill bottles will be used to manufacture post-consumer recycled goods such as park benches, composite lumber, and mulch. Another unique operation at our largest warehouse in Ohio utilizes a densifier machine that helps compact polystyrene containers, used for temperature control of sensitive drugs, into logs that take 1/50th of the space compared with non-compacted material. This reduces the number of pick-ups needed from the warehouse and drop-offs to the recycling facility and diverts over 50 tons of waste from the landfill annually and over 600 miles driven each year.

## 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, New Jersey, 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.<sup>1</sup> The recyclable cooler that we piloted has thermal properties comparable to our regularly used EPS/Styrofoam coolers, and even performed slightly better. Additionally, it is assumed to be made with 90 percent less energy than traditional polystyrene coolers and breaks down naturally at end-of-life.

Over 12,000 coolers were shipped to patients during the pilot, which allowed us to test the efficacy of the product and also somewhat mitigate the negative impacts<sup>2</sup> of our EPS/Styrofoam coolers on the environment.

The cooler pilot provided us with meaningful results and a strategy for how we could advance our enterprise's back-end sustainability efforts and reduce our carbon footprint. Throughout 2020, Express Scripts® Pharmacy continued exploration of sustainable cooler alternatives. Moving into 2021, our team will initiate a formal RFP to engage vendors and determine the best product for implementation across the sites. We intend to roll out the recyclable cooler across our back-end sites throughout 2021 and into 2022, with the end goal of eliminating the use of EPS/Styrofoam coolers across our pharmacy 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.

2. EPS/Styrofoam products are human carcinogens. Additionally, they take hundreds of years to break down and, because they remain in landfills, the leaching of styrene can also occur, allowing it to seep into the groundwater, thus affecting water quality.

## CASE STUDY



### Joining the Environmental Protection Agency's SmartWay Partnership Program

Last year, Cigna was officially registered as a participant of the U.S. Environmental Protection Agency's (EPA) SmartWay Partnership Program. As a participant, Cigna will be recognized as a SmartWay Transport Partner for the 2020 and 2021 calendar years.

SmartWay is an EPA program that encourages organizations to improve fuel efficiency and reduce greenhouse gases and air pollution across the supply

chain. Our participation in this program will help us to benchmark environmental impact from freight transportation practices and assist in managing environmental business risk.

In 2021, we will continue to expand our involvement in the program and ensure that we are doing all we can to improve our transit and logistics network.



# 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.

In 2020, we built on the actions that we had previously taken to promote resilience in our communities so that they are better equipped to bounce back after experiencing adversity. We did 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.<sup>1</sup>

## 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; onsite 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 clients, and health care providers 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](#).

Cigna participates in and supports 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 2020 included the United Nations Global Compact's (UNGC's) [Action Platform on Climate Ambition](#).

## Engaging Our Employees on Environmental Stewardship

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 has worked on a variety of community-oriented environmental projects, such as holding an Electric Vehicle Experience Day, hosting environmental fairs, planting a vegetable garden on the grounds of our corporate headquarters, and building the first production-scale aquaponics system near our corporate headquarters. During COVID-19 we have temporarily halted these projects to comply with public health and safety measures.

In 2020, GreenSTEPS launched a new internal communications campaign to engage employees in environmental sustainability efforts. The campaign featured monthly articles about Environmental, Social, and Governance (ESG) initiatives that the company was participating in; shined a light on different environmental efforts; and provided employees with tips on how they could reduce their consumption while working remotely. We also continued to 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.

## CASE STUDY



### Cigna's Business Continuity Planning

Cigna is driven by an important mission to help improve the health, well-being, and peace of mind of those we serve across the numerous communities that we reach. To deliver on our mission, we must be prepared to provide our services and offer our products virtually without fail.

Cigna's Business Continuity Planning (BCP) Team is responsible for developing, maintaining, and implementing business continuity and disaster recovery strategies and solutions, including risk assessments, business impact analyses, strategy selection, and documentation of business continuity and disaster recovery procedures. The company's Business Continuity Program sets forth plans and procedures for the continuation of business functions and the use of supporting technology to recover critical business processes in the event of hurricanes and other unexpected disruptions, including pandemics. The plans are updated and documented annually. Cigna's enterprise-wide recovery strategies are also tested on an annual basis.

Additionally, Cigna's critical applications reside in data centers that are protected by emergency generators, and top prioritized data is continuously replicated to our secondary data center. Cigna's data center recovery plans are routinely tested with end-user evaluations of the restored systems as part of the testing protocol.

During the COVID-19 pandemic, Cigna fully utilized its business continuity capabilities to shift more than 42,000 employees into work-at-home positions quickly and on a global scale. This ensured that only worksite-dependent employees remained onsite. Throughout 2020, BCP continued to monitor COVID-19 impacts to our staff and potential events that could disrupt operations. Cigna had success with the majority of its employees working from home, even while some regions of the United States were also impacted by weather events. Knowing that weather events could pose challenges for our employees during COVID-19, with the majority of our staff working at home, we ensured that we had appropriate contingencies in place for both worksite-dependent employees as well as some non-worksite-dependent employees. For example, we created, tested, and implemented protocols that included safely populating offices in case of emergencies such as winter storms, hurricanes, and prolonged regional power outages.



# 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 whole person 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 to nonprofit organizations to support programs that result in innovative health solutions that address community needs in ways that are sustainable, scalable, and effective. In 2020, the Cigna Foundation continued its long-term focus on advancing health equity. Moving forward, helping individuals overcome barriers of social determinants of health (SDoH)<sup>1</sup> will remain at the forefront of our Foundation’s strategy. However, in 2021, we will also be adding new focus areas, including health

and well-being; education and workforce development; community and social issues; military, veterans, and first responder resources; and other critical global and trending health and social issues.

### Healthier Kids for Our Future®

2020 marked the second year of [Healthier Kids for Our Future](#) (HKFOF), which is a \$25 million five-year [global initiative committed to improving the health and well-being of children](#) that is aligned with three of the [United Nations Sustainable Development Goals \(UN SDGs\)](#): No Poverty, Zero Hunger, and Good Health and Well-Being.

### Employee Volunteerism and Giving

Cigna’s employees have a desire to help others. We provide employees 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 2020, despite the pandemic, Cigna’s U.S. employees contributed more than 57,000 virtual and in-person volunteer hours to nonprofits and communities across the globe.

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*In 2020, our combined [Cigna Giving \[PDF\]](#) totaled over \$81 million.<sup>2</sup>*

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1. 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.

2. Includes 2020 Cigna Foundation and Express Scripts Foundation grants (over \$38.7 million, including \$25 million to the Brave of Heart Fund), Employee Volunteerism and Giving (over \$5.2 million), Cigna Charitable Giving (over \$17.7 million), and Undertaking payments (\$10.7 million) to non-profits in CA and NY, which were precipitated by Cigna’s combination with Express Scripts in late 2018. This figure also includes charitable giving from Cigna LINA Korea business to the LINA Foundation in Korea, which totaled \$9.2 million in 2020. In past years, the LINA Foundation funding included in this figure was described as giving from this Foundation. This note clarifies the giving total is from the business to the charitable LINA Foundation.

# The Cigna Foundation

Established more than 50 years ago, the Cigna Foundation has been taking steps to actively improve the health, well-being, and peace of mind of those we serve. In 2020, we completed the integration of the Cigna and Express Scripts® foundations and refreshed our charitable giving strategy and portfolio, which strengthened and enhanced our commitment to building a healthier future for people and their communities. Combining our charitable giving portfolios allowed us to expand our nonprofit partnerships.

Philanthropy can be a powerful force for driving systemic, sustainable, and positive change. Corporate foundations play a vital role in this – and can truly help solve some of society’s biggest challenges in creative and impactful ways.

In an unprecedented year marked by a global health crisis and economic uncertainty, the Cigna Foundation’s commitment to improve health equity was unwavering, and perhaps more important than ever. In 2020, the Cigna Foundation made more than \$38 million in total contributions to nonprofit partners working tirelessly to help people who needed it most – from the underrepresented and underserved, to those struggling with chronic conditions and natural disasters.<sup>1</sup>

## Pursuing Health Equity and Community Health Navigation

The Cigna Foundation continued its long-term focus on advancing health equity in 2020. Pursuing health equity means furthering the elimination of social determinants of health (SDoH)<sup>2</sup> as well as working to reduce disparate health outcomes.

In 2021, helping individuals overcome barriers of SDoH will continue to be at the forefront of our Foundation’s strategy. We will also be adding new focus areas, including health and well-being; education and workforce development; community and social issues; military, veterans, and first responder

resources; and other critical global and trending health and social issues.

As part of our new Foundation strategy, we sunset our signature World of Difference grant program, but we will be integrating its priority focus areas of health equity and community health navigation into the new Health and Well-Being focus area and grant applications.

## Supporting Health Care Workers and Disadvantaged Communities During the COVID-19 Pandemic

In early 2020, the Cigna Foundation joined the worldwide effort to address urgent concerns related to the COVID-19 pandemic. This included partnering with Give2Asia, the Centers for Disease Control and Prevention (CDC) Foundation, Feeding America, and other nonprofits on the front lines tackling food insecurity, mental health, and health care worker’s needs. This also included launching the [Brave of Heart Fund](#) with \$25 million in support from both the Cigna and New York Life Foundations a little over a month after COVID-19 was declared a pandemic. The fund was established to honor the efforts and ongoing sacrifices of health care workers by offering charitable financial assistance to family members of health care workers who gave their lives fighting COVID-19. Eligible health care workers include doctors, nurses, technicians, orderlies, cafeteria workers, custodians, volunteers, and others on the front lines.

Grants awarded through this program can be used to cover a range of essential goods and services such as funeral costs, medical care, counseling, food, children’s educational expenses, mortgage and rent payments, and other immediate living expenses. These resources are critical for eligible recipients, who are dealing with loss as they move forward and continue managing through the crisis. In addition to the financial support, Cigna provides free emotional and behavioral

health services to aid families' recovery, and New York Life provides a variety of resources to help grieving family members during this exceptional time.

Nothing can replace the loss of a loved one, but it is our sincere hope that the support available through the Brave of Heart Fund can offer some assistance to the families of fallen medical workers.



## Healthier Kids for Our Future®

2020 marked the second year of [Healthier Kids for Our Future](#) (HKFOF), which is a \$25 million five-year global initiative committed to improving the health and well-being of children that is aligned with three of the [United Nations Sustainable Development Goals \(UN SDGs\)](#): No Poverty, Zero Hunger, and 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, resources, and schools. In phase one, we teamed up with schools and community groups to reduce food insecurity and connect our partners with the resources they need to solve this worldwide challenge. In phase two, we added programming to

address the mental health and emotional well-being of children, with emphasis on loneliness, anxiety, depression, and suicide prevention.

The Cigna Foundation is focused on these topics because poor nutrition and food insecurity in childhood can lead to health disparities and poorer health outcomes later in life.<sup>3</sup> 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.<sup>4</sup> And, sadly, the reality is that up to 20 percent of children and adolescents experience mental disorders worldwide.<sup>5</sup> Further, more than one-half of American youth (age 6 – 17) diagnosed with a mental health condition do not receive treatment.<sup>6</sup>

The COVID-19 pandemic shed light on a worsening global mental health crisis that includes struggles with emotional issues, increased loneliness, anxiety, and depression. Additionally, social distancing restrictions forced our education-focused nonprofit partners to adjust their programming to accommodate virtual learning and changes to supplemental meal programs. These partners often work with Title 1 schools with large concentrations of low-income students that receive supplemental funds to assist in meeting students' educational goals.

Through HKFOF, partner schools work 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. In 2020, at the height of the pandemic, our national food insecurity partner, Feeding Children Everywhere, quickly pivoted to deliver boxes of groceries, at no cost, directly to students' homes. Additionally, for programs addressing mental health issues, we have supported mindfulness and social-emotional learning training for educators, suicide prevention programs, and youth Mental Health First Aid programs, to name a few.

Washington University's Brown School Evaluation Center (Brown School) is partnering with the Cigna Foundation to evaluate the overall program and impact made by individual grantees. We are using the Brown School's findings to inform our work as we continue to manage and expand the initiative.

## Express Scripts® Foundation

During Cigna's integration with Express Scripts, we have continued to operate the legacy Express Scripts Foundation and the Cigna Foundation separately, recognizing 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 focused 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 2020, the Express Scripts Foundation deployed over \$1.2 million dollars to organizations improving the health and well-being of individuals in the community, supporting organizations such as Barnes-Jewish Hospital Foundation, Beyond Housing, Rx Outreach, Inc., and Operation Food Search.

For its final year, the Express Scripts Foundation continued support of the dependent scholarship program, awarding \$975,000<sup>7</sup> in scholarship dollars to eligible dependents<sup>8</sup> or grandchildren of employees in the United States and Canada. The scholarship program will continue as the Cigna Scholars Program, managed by Scholarship America, and will be funded through the Cigna Foundation.

1. Based on Cigna Foundation year-end reporting, in 2020 the Cigna Foundation and the Express Scripts Foundation invested \$38.8 million in total contributions. This included \$13.8 million in established grant programs and \$25 million in support by the Cigna Foundation to the Brave of Heart Fund.
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. Gunderson C, Kreider B. Bounding the effects of food insecurity on children's health outcomes. *J Health Econ*, 2009; 28(5):971–983.
4. 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, [https://sites.nationalacademies.org/cs/groups/dbassesite/documents/webpage/dbasse\\_084306.pdf](https://sites.nationalacademies.org/cs/groups/dbassesite/documents/webpage/dbasse_084306.pdf) [PDF].
5. Kessler RC, Angermeyer M, Anthony JC, et al. Lifetime prevalence and age-of-onset distributions of mental disorders in the World Health Organization's World Mental Health Survey Initiative. *World Psychiatry*. 2007; 6: 168–76.
6. Whitney, D. US National and State-Level Prevalence of Mental Health Disorders and Disparities of Mental Health Care Use in Children. *JAMA Pediatrics*, JAMA Network, 1 Apr. 2019, <https://jamanetwork.com/journals/jamapediatrics/fullarticle/2724377?guestAccessKey=f689aa19-31f1-481d-878a-6bf83844536a>.
7. \$975,000 represents only the amount of scholarship awards and does not include additional fees.
8. 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.

## CASE STUDY



### 2020 Grant Recipients

Our 2020 grant recipients are innovators striving to address health disparities, have had clear and measurable impacts for targeted populations, and support the United Nations Sustainable Development Goals (UN SDGs). The work of the organizations highlighted in the following case studies typifies the vital work of our grant recipients.



### 2020 Grant Recipients MedStar Washington Hospital Center

#### Colorectal Cancer Prevention in the Neighborhood Program (Washington, DC)

The Cigna Foundation partnered with and provided programmatic support for the Washington, D.C.-based MedStar's Colorectal Cancer Prevention in the Neighborhood (CCPN) Program in 2020. The initiative focuses on good health and well-being, and targets ethnic and racial disparities, and aligns with UN SDGs 3 "**Good Health and Well-Being**" and 10 "**Reduced Inequalities**."

Colorectal cancer is the third-most commonly diagnosed cancer and the second-leading cause of cancer-associated death in the United States.<sup>1</sup> Racial minorities and African Americans/Blacks, in particular, are disproportionately affected by colorectal cancer. Washington, DC ranks fifth among all states in incidence of Colorectal Cancer with 45.6 cases per 100,000 people.<sup>2</sup> In Washington, DC the incidence of colorectal cancer among African Americans/Blacks is 58 percent higher than among whites. The mortality rate for African Americans/Blacks is also considerably greater (52.1 versus 24.6 per 100,000).<sup>3</sup> Although colorectal cancer screening has been found to be life-saving and cost-effective, the current U.S. screening rate is below 50 percent, and almost 30 percent of adults age 50 and over have never been screened for colorectal cancer.<sup>4</sup>



MedStar Washington Hospital Center's CCPN Program focuses on reducing structural and economic barriers to colorectal cancer screening in the African American/Black population as well as other underrepresented populations in Washington, DC's Wards 5, 7, and 8, where the colorectal cancer screening rates are considerably lower than the U.S. average and a high proportion of the population is diagnosed with late-stage colorectal cancer.

In collaboration with the American Cancer Society and the Cigna Foundation, CCPN deploys community navigators to educate community members, complete risk assessments, and distribute fecal occult blood test (FOBT) kits for free LabCorp testing and colonoscopy screenings. CCPN is innovative in utilizing a socioecological model (SEM).



## CASE STUDY



### 2020 Grant Recipients MedStar Washington Hospital Center (Cont.)

Components implemented correspond with one or more of five SEM bands of influence: individual and community education, community navigators, FOBT kit distribution, genetic counseling, colorectal cancer Screening nurse navigators, reminder systems, and the stakeholder committee. In addition to these evidence-based resources for use within local communications, the community navigators use ethnically sensitive navigation as part of colorectal screening and follow-up care after screening.

#### 2020 Impact Metric:

- 25 new community partnerships made in the Washington, DC, metro area
  - 76 community events held during the grant cycle
  - 1,302 people educated on preventive care measures
- 128 FOBT kits distributed
    - 69 kits returned
    - 65 negative kits returned (no additional testing is needed as the patient is unlikely to have colon cancer)
    - 4 positive kits returned (additional testing – such as a colonoscopy - is needed to determine if the patient has colon cancer)
  - 54 people were provided with colonoscopy referrals
    - 40 positive colonoscopies (a colonoscopy is considered positive if polyps or abnormal tissue is found in the colon)
    - 14 negative colonoscopies (a colonoscopy is considered negative if no abnormalities are found in the colon)

1. The American Cancer Society medical and editorial content team. "Key Statistics for Colorectal Cancer." *American Cancer Society*, 12 Jan. 2021, [www.cancer.org/cancer/colon-rectal-cancer/about/key-statistics.html](http://www.cancer.org/cancer/colon-rectal-cancer/about/key-statistics.html).
2. The American Cancer Society medical and editorial content team. "Colorectal Cancer Rates Higher in African Americans, Rising in Younger People." *American Cancer Society*, [www.cancer.org/latest-news/colorectal-cancer-rates-higher-in-african-americans-rising-in-younger-people.html](http://www.cancer.org/latest-news/colorectal-cancer-rates-higher-in-african-americans-rising-in-younger-people.html).
3. DC Health. "What is Cancer?" *DC Health – Cancer*, District of Columbia Cancer Control Programs, <https://dchealth.dc.gov/service/cancer>. Accessed 5 May 2021.
4. Centers for Disease Control and Prevention Division of Cancer Prevention and Control. Colorectal Cancer Screening Rates. 26 June 2020, [www.cdc.gov/cancer/ncccp/screening-rates/index.htm](http://www.cdc.gov/cancer/ncccp/screening-rates/index.htm).

## CASE STUDY



### 2020 Grant Recipients Memphis Fire Department

#### Healthcare Navigator Program (Memphis, TN)

The Cigna Foundation partnered with and provided programmatic support for the Memphis, Tennessee-based Memphis Fire Department's **Healthcare Navigator Program** (HCN) in 2020. The initiative focused on good health and well-being and on reducing inequalities, and it aligns with UN SDGs 3 "**Good Health and Well-Being**" and 10 "**Reduced Inequalities**."

In Memphis, Tennessee over 20 percent of the 911 calls the fire department receives each year are for nonemergency issues that may be better addressed in a community-based care setting. The Cigna Foundation provided funding for the Memphis Fire Department's HCN Program, which serves the entire Memphis community while focusing on three at-risk populations: vulnerable persons, persons with behavioral health conditions, and persons who are homeless or housing insecure. HCN is designed to reduce unnecessary emergency medical service (EMS) transport utilization while also navigating low-acuity patients to the most appropriate resource.

Within the HCN program, there are currently four teams designed to better connect 911 callers with the right level of care. The Healthcare Navigator Team includes a behavioral health specialist; registered nurse for telephone consultations; on-scene care; and referral, engagement, and monitoring of 911 calls by professional medical providers. Additionally, the Fire Department launched the RADAR (Rapid Assessment, Decision, and Redirection) Program during the COVID-19 pandemic. The RADAR Program



consists of two non-ambulance vehicles that respond to nonemergency medical calls 12 hours a day, seven days a week. The RADAR-1 vehicle is staffed by a paramedic, a physician (or nurse practitioner or physician assistant), and a social worker. The RADAR-2 vehicle is staffed with two paramedics and is connected to the RADAR-1 physician via a telemedicine platform.

#### 2020 Social Impact Metrics

- ▶ 69 percent of 911 calls that were processed did not result in ambulance transport to an emergency department
- ▶ Over 1,500 calls responded to by RADAR staff
- ▶ More than 80 percent of patients were not transported via ambulance
- ▶ Approximately 60 percent of patients were diverted from emergency department visits via the form of onsite care, a physician office visit, or a behavioral facility intervention
- ▶ 40 percent of 911 calls were handled via the telemedicine platform

## CASE STUDY



### 2020 Grant Recipients Hispanic Health Council and Saint Francis Hospital

#### Breastfeeding Heritage and Pride Program (Hartford, CT)

The Cigna Foundation partnered with and provided programmatic support for the Hartford, Connecticut-based Hispanic Health Council and Saint Francis Hospital's Breastfeeding Heritage and Pride Program in 2020. The initiative focuses on good health and well-being along with gender equality, and it aligns with UN SDGs 3 "**Good Health and Well-Being**" and 5 "**Gender Equality**."

The benefits of breastfeeding for infants are numerous and include the promotion of sensory and cognitive development along with protection against some illnesses, such as diarrhea, ear infections, and pneumonia. Breastfeeding also provides benefits to mothers by reducing the risk of ovarian and breast cancers, including triple negative breast cancer, a cancer that disproportionately affects African-American women.

Although breastfeeding rates in Connecticut are higher than the national average, rates in Hartford are well below the national average, particularly among low-income women of color. To promote breastfeeding rates in the Hartford area, the Hispanic Health Council (HHC) developed Breastfeeding Heritage and Pride (BHP), an evidence-based breastfeeding peer counselor program that utilizes a specialized community health worker (CHW) model. Saint Francis Hospital (SFH) is collaborating with HHC to run the clinically integrated program in SFH's Hartford outpatient OB/GYN clinic as well as in their inpatient maternity unit. In the BHP model, the peer counselor (PC) establishes a relationship with expectant mothers. During this time, the PC provides



thorough prenatal breastfeeding education to set expectant mothers up for success in meeting their postpartum breastfeeding goals. Upon delivery, the PC meets the new mother in the hospital to support breastfeeding initiation. PCs then provide regular breastfeeding encouragement through phone calls, face-to-face visits at the office, and hands-on support in the home for new mothers for up to a year following delivery.

Due to the COVID-19 pandemic, the BHP program made accommodations to continue providing lactation services to its target population while adhering to stay-at-home orders in both Connecticut and Massachusetts. In 2020 and 2021, PCs pivoted from at-home visits and face-to-face visits in the office to videoconferencing, which allowed for face-to-face contact. PCs also increased the use of text messaging. In 2021, only PCs at SFH returned to providing in-person support services, albeit part-time, so the use of these virtual supportive tools continues.

In 2021, the BHP Core Team is developing protocols and best practices for offering and using secure videoconferencing to provide both the prenatal education sessions and postpartum support.

## CASE STUDY



### 2020 Grant Recipients

### Hispanic Health Council and Saint Francis Hospital *(Cont.)*

#### 2020 Social Impact Metrics

- › Over the past year, the SFH BHP program served over 500 women.
- › At birth, 95 percent of participants initiated breastfeeding
- › At two weeks, 34 percent of new mothers were exclusively breastfeeding and 89 percent were breastfeeding at least once in 48 hours.
- › At one month, 25 percent of new mothers were exclusively breastfeeding and 76 percent were breastfeeding at least once in 48 hours.
- › At two months, 34 percent of new mothers were exclusively breastfeeding and 59 percent were breastfeeding at least once in 48 hours.
- › At three months, 23 percent of new mothers were exclusively breastfeeding and 43 percent were breastfeeding at least once in 48 hours.
- › At four months, 17 percent of new mothers were exclusively breastfeeding and 38 percent were breastfeeding at least once in 48 hours.
- › At five months, 19 percent of new mothers were exclusively breastfeeding and 34 percent were breastfeeding at least once in 48 hours.
- › At six months, 19 percent of new mothers were exclusively breastfeeding and 30 percent were breastfeeding at least once in 48 hours.

# Global Citizenship

At Cigna, we value supporting the health and well-being of individuals in the communities where we live and work. Even though the COVID-19 pandemic presented logistical challenges for well-established approaches to volunteering – and, as a matter of safety, employees changed how they volunteered in 2020 – our global workforce found innovative ways to give back to their communities and the causes that were most important to them during this unprecedented time. We are proud to report the following global citizenship highlights from 2020.

## United States

### The Food Bank of Delaware

In Delaware, 121,850 people are struggling with hunger - and of them 38,680 are children.<sup>1</sup>

To help combat food insecurity in Delaware, Cigna employees at the Wilmington site have conducted an annual Thanksgiving food drive benefitting the Food Bank of Delaware for the past 15 years. With the traditional collection of food donations untenable given COVID-19 restrictions, 25 Wilmington staff participated in a virtual food drive – raising money for the Food Bank to replace the value of the items traditionally donated. The Wilmington team met their goal of raising \$1,500.

Founded in 1981, the Food Bank of Delaware, a member of Feeding America, provides food for food-insecure individuals statewide. The Food Bank solicits, collects, purchases, and stores food from farmers, manufacturers, brokers, wholesalers, retailers, individuals, and others in the food industry and redistributes it to nonprofit agencies that provide food to those who are food insecure.

## South Korea

### Used Eyeglass Donation

In 2020, 100 employees of LINA Korea, a health and life insurance subsidiary of Cigna, donated their used eyeglasses and sunglasses to 2,000 seniors living alone, children, and day laborers in Cambodia. Once

collected, the 1,124 boxes of eyeglasses and sunglasses were cleaned by employees and professionally repaired by opticians, who removed and replaced old lenses.



### Musical Instrument Donation

In 2020, employees of LINA Korea donated 120 musical instruments, including pianos, violins, cellos, guitars, drums, flutes, and ocarinas, to children who were interested in learning to play music but couldn't afford to buy instruments. The total value of the donations was almost \$11,000. Faulty parts were replaced and instruments were tuned by professionals before they were delivered to 53 community childcare centers where children from low-income families receive after-school care. The children practiced their new instruments throughout the year and participated in an online concert the Foundation held at the end of the year.

### Donations for Teenagers Aging Out of Orphanages

In 2020, employees of LINA Korea donated kitchen supplies and daily necessities to help young adults who have aged out of orphanages in South Korea.

At the start of the campaign, the LINA Foundation set a goal to collect 200 boxes in a month. The target was easily achieved within the first week as employees rallied around the cause. The LINA Foundation's donation campaign was also shared by

employees on social media, which drew a lot of attention – especially from mothers. As a result, the campaign took off and a total of 756 boxes of kitchen tools and daily necessities were donated, each with heart-warming messages for these young adults.

Employees repackaged the boxes of donations and were able to give 242 young adults necessities to help them start living independently. Small appliances, kitchen tools, and some food items were included in the packages. Some larger items that weren't suitable for donation were sold online, and the proceeds were donated to scholarship projects for the young adults. The LINA Foundation also provided these young people with a daylong virtual “life skills” class that included lessons on cooking, financial basics, and housekeeping.

## Taiwan

### Parent-Child Body and Mind Well-Being Program: Play and Move, Flying High

According to Cigna's 360 Well-Being Survey, the family well-being index in Taiwan has been the second lowest in the world for the past five years. The survey also found that 75 percent of Taiwan's “sandwich parents” – parents taking care of multiple generations – were under stress. These parents also worried about the stress that their children faced as a result of heavy workloads at school and peer comparison. However, Cigna's 360 Well-Being Survey also revealed that spending time with family, particularly for children, could significantly improve stress levels.

To help parents and children in Taiwan alleviate stress and improve relationships, Cigna Taiwan, in collaboration with the John Tung Foundation, launched the Parent-Child Body and Mind Well-Being Program: Play and Move, Flying High in 2020. The project was introduced in four elementary schools in the Greater Taipei area and promoted parents and kids exercising together in daily life through Frisbee. Over the three-month period, more than 5,000 families participated in the program. Cigna and the John Tung Foundation analyzed the benefits of the initiative and learned that over 80 percent of survey participants found that exercising with their children benefitted their relationships with family members.

Cigna Taiwan volunteers worked as ambassadors for this health-promotion initiative. Cigna Taiwan also integrated this program into Cigna Day and encouraged employees to check-in with their families and friends during COVID-19. A total of 1,178 check-ins were logged within a week.



## Hong Kong

### Raising Awareness About Diabetes

Employees in Cigna's Hong Kong office work with a number of charitable organizations, including charitable organizations that support health and well-being. One example is Angel of Diabetic (AOD), which the Hong Kong office has worked with since 2012 to help raise awareness of diabetes and other important health issues. Through the partnership, Cigna's Hong Kong office has been sponsoring diabetes screening for thousands of Hong Kong residents, providing them access to free blood sugar and blood pressure tests.

During the COVID-19 pandemic, screenings were curtailed to comply with social distancing restrictions. However, AOD staff and volunteers visited a local senior center to provide seniors with diabetes screening through blood sugar and blood pressure tests while ensuring social distancing was maintained.

As a result of Cigna Hong Kong's long-standing commitment to corporate responsibility, specifically positively impacting the health of local communities, Cigna staff were recently honored for the 18th consecutive year with the “Caring Company” logo from the Hong Kong Council of Social Service.



## United Arab Emirates (UAE)

### Healthier Kids for Our Future® - Cup of Uji Initiative

The Cigna Foundation partnered with Cup of Uji Kenya, a school nutrition program to reduce food insecurity among primary school children in Kenya, in support of the Hope Alive Campaign. The Cigna Foundation contributed \$200,000 to fund nutritious meals for children attending the school, and employees worked alongside the Cup of Uji Kenya to contribute towards the purchase, packaging, and distribution of meals. The Cigna Foundation's partnership with Cup of Uji Kenya enabled local nonprofits to purchase and distribute 500,000 meals in local schools. Through this initiative, the Foundation helped to eliminate food insecurity and incentivize school attendance.

The grant was part of Cigna's Healthier Kids for Our Future, an enterprise-wide, five-year global initiative to improve the health and well-being of children – and to help build healthier, more vibrant communities for the next generation. Healthier Kids for Our Future is aligned with three of the 17 leading global objectives identified by the United Nations Sustainable Development Goals (SDGs): SDG 1 – No Poverty, SDG 2 – Zero Hunger, and SDG 3 – Good Health and Well-Being.



1. Feeding America. (2020). Hunger in Delaware. <https://www.feedingamerica.org/hunger-in-america/delaware>.

# Employee Volunteerism and Giving

Cigna's employees create strong, healthy, and vibrant communities through their volunteer commitments. Employees also get to know their communities better, share their skills, and grow both personally and professionally through their volunteer experiences. Even though the COVID-19 pandemic presented logistical challenges for well-established approaches to volunteering – and, as a matter of safety, employees changed how they volunteered in 2020 – we are proud to say that our workforce found innovative ways to give back to their communities and the causes that are most important to them during this unprecedented time.

## Advancing Health Equity Through March of Dimes and United Way Campaigns

In 2020, Cigna's two annual enterprise-wide employee fundraising campaigns found strong support. Despite coinciding with the start of the COVID-19 pandemic in the United States, the 2020 United Way Campaign contributed more than \$1.8 million<sup>1</sup> into the community through Cigna's first-ever internal campaign focused on health equity. The campaign offered employees an opportunity to direct personal contributions to an established Health Impact Fund designed to address social determinants of health (SDoH).<sup>2</sup> Additionally, employees were invited to participate in an internal health equity challenge to educate and demonstrate Cigna's commitment to reducing health disparities in the communities we serve. Similarly, the March of Dimes campaign raised more than \$327,000<sup>3</sup> to help improve health outcomes for moms and babies, and it engaged employees in 25 locations.

## Virtual Volunteering During COVID-19

Volunteering while maintaining our internal safety protocols as a result of COVID-19 presented logistical challenges for employees but also allowed our workforce to change the volunteer landscape. Examples of our employees adapting quickly included pivoting from in-person walk/runs to virtual 5k walk/runs and from in-person events to fundraising events “in a box” mailed to attendees' homes. Enterprise Resource Groups (ERGs) also offered new ways for their members to support the community. In one instance, an ERG launched an external mentoring program focused on providing young adults with type 1 or type 2 diabetes with peer connections and expert resources needed to manage the transition to college. The first cohort consisted of eight Cigna mentors and 16 community mentees. In another instance, an ERG created a virtual volunteer program with Upchieve, a nonprofit organization focused on connecting low-income youth with live academic support. In the first year, 171 Cigna employees registered to volunteer in support of this partnership.

As our result of our workforce's willingness to innovate, our employees volunteered over 57,000<sup>4</sup> hours globally in 2020. Approximately 9,000 of these hours were logged through Cigna's “Use Your 8” program, which gives employees up to eight hours of paid time off to volunteer. Employees also continued to support new and long-standing partnerships with organizations such as Girls on the Run, the Multiple Sclerosis Society, Blessings in a Backpack, Achilles International, and Toys for Tots.





## 2020 Employee Volunteer Highlights

- › 31,000 Cigna employees participated in the company’s Global Wellness Challenge, where colleagues around the world join together for our annual fitness challenge. When employees collectively surpassed the challenge activity goal, the Cigna Foundation donated \$30,000 to three global charities – the World Food Programme, CARE, and Volunteers of America.
- › 200 Cigna interns volunteered with three charitable organizations: Letters of Love, Together We Rise, and The Happy Hope Factory.
- › Employees led a variety of local initiatives, including holding virtual food drives, packing activity kits for children in hospitals, and decorating stockings for military personnel overseas.

## Individual Action Grants

In addition to employee volunteerism, Cigna supports employee-driven corporate philanthropy. In 2020, the Cigna Foundation invested more than **\$2.3 million**<sup>5</sup> into the community through the following signature employee programs:

- › **Cigna Foundation Matching Gifts Program:** We support the charities our employees support by matching – dollar for dollar – individual employee gifts to any eligible nonprofit organization. The Cigna

Foundation offered a 2:1 match opportunity in light of COVID-19. This initiative allowed employees to respond to the hardships occurring in the United States when volunteering in person was logistically challenging. Over **\$2.2 million** was donated through the Matching Gifts Program.

- › **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 races. The Healthy Lifestyle Grants Program awarded **\$105,500** 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 the amount of \$500. Cigna contributed **\$49,000** to nonprofits through this program.
- › **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. Cigna awarded **\$7,500** through this program.
- › **Board Member and Pro Bono Services:** This offers employees another way to volunteer: by serving as a board member for providing pro bono services to a nonprofit. Pro bono services and nonprofit board membership provide skills-based volunteering that enable employees to demonstrate leadership within their local communities.

1. In 2020, the Cigna United Way campaign invested more than \$1.8M in communities through corporate gifts (\$675,000) and employee contributions (\$1,183,741).  
 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. In 2020, the Cigna March of Dimes campaign invested more than \$327,000 in communities through corporate gifts (\$217,500), matching gifts (\$30,000), and employee contributions (\$80,000).  
 4. In 2020, Cigna U.S. employees volunteered 43,496 hours and international employees volunteered 13,715 hours – collectively volunteering for 57,211 hours.  
 5. In 2020, the Cigna Foundation funded \$2.3 million in support of the following employee-driven programs: matching gifts (\$2,257,133), healthy lifestyles (\$105,500), community service champions (\$49,000), and volunteer of the year (\$7,500).



# 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, our strong, collaborative customer-focused culture drives our ability to be a leader in the health service industry and underpins all other dimensions of talent management, including how we develop and engage employees and how we collaborate and innovate to achieve results.

Finding and nurturing the best talent is critical to the success of our organization. Tending to our employees' health, well-being, and peace of mind is more than just our mission - it is a critical business imperative for our company.

At Cigna, we believe that the provision of health and wellness benefits for our employees is our responsibility as an employer and should not be outsourced to the government or other third parties. Ensuring that our employees have comprehensive health and wellness benefits is not only the right thing to do from a societal perspective - it is also one of the most important investments in our enterprise that we make each year. That is because we strongly believe that a healthy workforce is more productive, has fewer absences, and is a critical enabler for us to drive our business and our strategy forward, thereby creating significant shareholder value.

## Our 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**

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*In 2020, Cigna invested approximately 17 percent of total payroll in health, well-being, and other benefits, including life and disability programs, 401(k) contributions, and retirement-related benefits for its employees in the United States.*

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## 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. For example, in addition to providing traditional medical and pharmacy benefits, we provide mental health support to employees.

We believe that positive mental health is the foundation for other dimensions of well-being, and we work to ensure that our employees are aware of the resources we provide and that they feel comfortable taking advantage of them without stigma.

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

## Personal Health and Well-being

- › Health benefits, including health care, dental, and vision, for employees and dependents with coverage starting on the first date of hire.
- › All four medical plan options include integrated Cigna Pharmacy benefits enhanced by Express Scripts, with coverage for specialty medications through Accredo. Employees also have the ability to earn well-being incentives. Spouses, domestic partners, and children up to age 26 are eligible for coverage.<sup>1</sup>
- › All plans come with Cigna's broad national network, Open Access Plus. Some areas will also have a smaller local network option (LocalPlus or SureFit) to choose from.
- › Employer-paid short-term disability (STD) and long-term disability (LTD), with an option to buy additional LTD coverage.
- › Onsite health resources for employees
  - Onsite clinics\*
  - Onsite health coaches\*
  - Onsite fitness centers and classes\*
  - Onsite meditation rooms and classes\*
  - Onsite biometric exams\*
  - Flu prevention program
  - Mobile mammography
  - Company-wide well-being campaigns - Global Wellness Challenge, Resilience Journey, and mental health training sessions
  - Digital apps to support well-being - nutrition, resilience, and virtual fitness and mindfulness classes
- › Dental
  - Employees may choose from two options. Both plans cover dependent and adult orthodontia.

- › Dental HMO
  - No deductible, no annual maximum. Employees pay predictable copays for services.
- › Dental PPO
  - Annual deductible of \$25/\$75 with a \$2,000 annual maximum.
  - Employees pay a portion of costs.
- › Vision
  - Cigna offers one vision plan that covers routine preventive exams, lenses, frames, and contacts.
- › Mental Health
  - Employee Assistance Program (EAP) benefits that are free to all employees and to any member of their household.
  - Therapy to help individuals build greater resilience and cope with stress, anxiety, and depression.
  - Complimentary programs that support time away from work for restoration.

\*Selected locations

## Personal Development

- › Career advising
- › [myUniversity](#)
- › Employee education and tuition assistance
- › Coaching and mentoring programs
- › Employee Recognition Program
- › Nine company-recognized paid holidays
- › Paid Day of Reflection - added in 2020 to support our diversity, inclusion, and community engagement focus
- › Paid Time Off based on employee's level within the company and years of service, ranging from a minimum of 18 days to a max of 28 days<sup>2</sup>
- › 40 hours of Bought Time Off (BTO) available to employees
- › Work schedule flexibility, including, flex-time, job sharing, compressed work week, and working less than full-time

## Family Health

- ▶ Paid new-child bonding time (four weeks of paid caregiver leave to bond with a child)
- ▶ Paid leave to support seriously ill family member (four weeks of paid caregivers leave\* to care for a sick family member)<sup>3</sup>
- ▶ Adoption support
- ▶ Dependent care assistance programs
- ▶ Eldercare programs – coaches offered to support employees as caregivers
- ▶ Flexible work options – flex schedules, telecommuting
- ▶ Nursing mothers’ rooms
- ▶ Healthy Pregnancies, Healthy Babies® support program
- ▶ Moms on the Go program that provides convenient, no-cost breast milk home delivery services for nursing mothers who travel on business
- ▶ Parent Partnership Program
- ▶ Bereavement leave to cover time away to grieve or attend the funeral of a family member; leave includes bereavement for a miscarriage

\* Selected locations

## Community Health

- ▶ Community Ambassador Fellowship – paid time away with stipend to focus on mission-aligned community work
- ▶ Paid Volunteer Day (up to 8 hours)
- ▶ Team and curated volunteer opportunities
- ▶ Matching grants

## Financial Health

- ▶ 401(k) program with match
- ▶ Financial wellness education (debt and credit counseling, student loan consolidation support, and one-on-one retirement counseling)
- ▶ Company-provided and supplemental life insurance
- ▶ Short-and long-term disability plans
- ▶ Voluntary benefits to provide income protection
- ▶ Relocation benefits
- ▶ Discount programs
- ▶ Auto/Home/Pet insurance
- ▶ Legal and identity theft voluntary benefits
- ▶ Pre-tax commuter benefits
- ▶ Long-term incentive program<sup>4</sup>

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*Additional benefits provided to employees during the COVID-19 pandemic are detailed on Cigna’s COVID-19 Response Page and in our [Cigna’s Approach to Employee Support during the COVID-19 Pandemic Case Study](#).*

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## 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 time off available is up to 12 weeks.<sup>5,6,7,8</sup>

## Remote Working and Flexible Work Schedule Arrangements

Cigna recognizes that we can help our employees balance the demands of work and home by adding flexibility to when work is performed. Work at home (WAH) and flexible work schedule 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. We recognize the value of these arrangements to both the business and our employees and are committed to making them successful. During the COVID-19 pandemic, the company has been promoting flexibility wherever possible throughout the organization and encouraged managers and leaders to utilize our flexible work arrangements whenever possible, subject to business need.

48 percent of our total U.S. workforce was in permanent remote work arrangements in 2019 and 2020 pre-pandemic. In response to the COVID-19 pandemic, and consistent with our cultural value of ensuring the well-being of our employees, the vast majority of our global workforce were deployed to working from home at the beginning of the COVID-19 pandemic. Our U.S. work-at-home population increased from 48 percent to 90 percent. The ability of our non-worksites-dependent employees in the U.S. to continue to work from home remains in place at present. Cigna’s established WAH and flexible work schedule programs allowed us to quickly transition

in-office resources to WAH settings. 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 and to ensure no disruption to our customers, patients, clients, or other business partners.

During the COVID-19 pandemic, only 4,000 site-dependent staff (i.e. employees who are in roles that physically require them to be on site) continued to work in our office locations and at our pharmacy benefit manager (PBM) facilities. For these employees, we continue to [support significant health and safety measures to limit their risks of contracting COVID-19 in the workplace](#). In addition, we created and implemented various new employee-friendly policies to ensure our workforce could manage through such a difficult time, including providing all employees with 10 extra paid days off for any COVID-related reason – including childcare, schooling of family members, caregiving, testing, and vaccinations – and a new job accommodation process for employee situations impacted by COVID-19.

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 resource group \(vERG\)](#). The vERG disseminates information about how employees can enhance connectedness and overcome barriers as we “work together apart.”

## 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 2020, 83 percent of our employees stated that they feel inspired to “go above and beyond” their normal job duties.<sup>9</sup> Our employees overall satisfaction is also

reflected in 86 percent of our workforce reporting that “they have a supportive network of colleagues at Cigna.” Additionally, 90 percent of our employees said that “the work they do is important and has an impact.” Our employees’ responses<sup>10</sup> were all above industry norms and trended positively compared with 2019, which indicates that Cigna was able to deepen its positive and supportive employee culture in 2020. This is especially impressive, because we were able to do this during the COVID-19 pandemic and two years after we began integrating Cigna and Express Scripts.

In 2020, Cigna also sought to understand how employees viewed the company’s response to salient topics, including social justice and racial inequality issues, through employee surveys. 85 percent of employees stated that they felt that employees of all backgrounds could succeed at Cigna.

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 helped 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 is instrumental as we strive to be a more connected and inspired workforce. In 2020, we also used our surveys to build a stronger, more unified culture.

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*As a result of our investments, and our efforts to build and reinforce a culture of health within the organization, an average of 85 percent of employees who responded to our global surveys over the past two years indicated that Cigna’s health and well-being programs encourage them to pursue a healthy lifestyle.*

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1. Below are the highlights of the 2020 medical plan coverage:

- ▶ HSA \$3,200/\$6,400 and HSA \$1,700/\$3,400
  - HSA-based plan
  - Automatic HSA funding
  - You pay full cost until deductible
- ▶ HRA \$2,500/\$5,000
  - HRA-based plan with automatic HRA funding
  - Deductible is waived for in-network PCP visits
  - Co-pays for prescriptions before the deductible
- ▶ Co-pay Plan \$1,000/\$2,000
  - HRA-based plan with no automatic HRA funding
  - Co-pays for some physician services and prescriptions before the deductible

2. Paid Sick Time (PST) is a part of the Paid Time Off (PTO) bucket for PTO. Eligible employees have 56 hours unless otherwise specified by state and local law.

3. In 2020, Cigna eliminated the eligibility requirement, which was previously one year and 1,250 hours, for leave taken to care for a family member due to a COVID-19 diagnosis.

4. Long-term incentives are only available to certain Cigna employees.

5. Cigna's Caregiver Leave provides wage replacement of 100 percent 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.

6, 7. Cigna's short-term disability pays eligible employees' salaries while they are on leave. Depending upon the nature of the birth (vaginal vs. c-section), an employee may be eligible for either six or eight weeks of time off.

- ▶ Up to two years of service – 75 percent after seven-day unpaid waiting period
- ▶ Two or more years of service – 100 percent for six weeks after seven-day unpaid waiting period and then 75 percent thereafter

8. 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).

9. There was not a difference between men's and women's responses to this question.

10. More than 83 percent of our employees responded to surveys in 2020.

## CASE STUDY



### Cigna's Approach to Employee Support during the COVID-19 Pandemic

The COVID-19 pandemic created unique and unprecedented challenges for both employees and employers. Cigna responded to meet the needs of its over 70,000 employees by providing new and expanded benefits and resources to support employee well-being. Since our employees' personal situations are all unique, we supported our workforce's financial well-being in a variety of ways:

#### Financial Well-Being Support

During the unprecedented challenges presented in 2020, Cigna focused on sharing some new financial resources that provided more options to help employees deal with life's day-to-day emergencies and the unexpected. Some of the resources included:

- ▶ Low-cost loans through Kashable®. Kashable offers benefit-eligible employees in the United States, with at least six months of consecutive service, a reliable way to borrow money to pay down expensive debt, preserve retirement savings, and cover unexpected expenses with affordable loans that are repaid automatically through payroll.
- ▶ Debt and credit counseling through GreenPath. GreenPath is non-profit organization that helps employees regain control of their finances with free initial debt counseling session with a certified expert who will help them understand individual financial situations and goals, explore debt management options, and determine a personalized action plan.
- ▶ Student loan assistance tools and counseling, which enable employees to take a short assessment and discover how they may be able to lower their monthly payments through loan consolidation, or refinance existing loans.
- ▶ Ability to schedule free 30-minute virtual coaching sessions with a retirement counselor.
- ▶ Full adoption of retirement provisions under the Cares Act as they related to our 401(k) plan.
- ▶ **Cigna's Care Card Program**, which is designed to qualify as a disaster relief program under section 139 of the Internal Revenue Code, was conducted in partnership with our Cigna Behavioral Health Employee Assistance Program (EAP). The company issued over 8,000 Cigna Care Cards, each totaling \$250, to employees in the last quarter of 2020 to provide financial support to qualifying employees with dependents under age 18.
- ▶ We allowed for a great deal of flexibility for premiums for those on leave of absence during COVID-19. Retiree Health Care and COBRA are two examples of programs where we provided flexibility.
- ▶ We allowed employees' age-26 dependents to stay on the active Cigna Medical plan until the end of 2020, instead of aging them out and requiring them to elect COBRA.
- ▶ To support those who left the company during the pandemic, we increased Cigna's subsidy to our COBRA benefit to ensure that post-employment individuals would continue paying at or around the same costs for their medical coverage as they did when they were active employees. This ensured that no one went without critical health coverage due to affordability issues.

# Diversity, Equity, and Inclusion

At Cigna, we stand for diversity, equity, and inclusion, and we are committed to respecting differences, treating each other fairly, and standing together. At Cigna, we take an expansive view of diversity, including race, ethnicity, nationality, gender, veteran status, ability, sexual orientation, and gender identity. We believe that diverse perspectives and different ways of thinking help us anticipate and meet our customer needs in new ways.

Our inclusive culture allows us to look at problems differently, and makes Cigna a more innovative and stronger partner for our clients and customers. Among our stakeholders, including more than 70,000 employees, many different cultures, beliefs, and values are represented. We take great pride in our diverse and talented workforce, which spans five generations.

## Our Diversity, Equity, and Inclusion Commitment

### Strategy and Focus Areas

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.

#### The four pillars of our 2020 DEI strategy:

› **Leadership Accountability:** We are creating accountability in hiring by requiring diverse candidate slates for all senior manager and senior advisor roles and above. We are also committed to elevating the next set of diverse leaders, and have set aspirational goals to increase gender equality in our leadership pipeline

by increasing the number of women at our director and senior director roles to 50 percent by 2024. In 2021, Diversity, Equity, and Inclusion (DEI) was added as an area of focus for the strategic priorities measure of our Enterprise Incentive Plan. Quantitative measurements of this strategic priority focus include internal, employee-focused goals, including engagement survey responses related to diversity, equity, and inclusion; progress against our goals to improve representation of racially and ethnically diverse individuals and women in our leadership pipeline; and goals relative to social determinants of health.

- › **Inclusive Culture:** We want every employee to feel a sense of belonging so they are able to reach their fullest potential. We strive for this with required unconscious bias training and the addition of DEI workshops into our leadership development programs.
- › **Organizational Commitment:** We proactively monitor our people, processes, and programs to ensure equitable outcomes in hiring, promotions, and compensation. For example, we routinely review our compensation programs for potential disparities. We are also strengthening our partnerships with diverse suppliers, with a goal of doubling our diverse supplier spend to \$1 billion by 2025.
- › **Mission Alignment:** We showcase the impact of DEI with our colleagues, customers, clients, and communities. Our five-year Building Equity and Equality Program was created to grow and accelerate our efforts to support diversity, inclusion, equality, and equity for communities of color. We're doing this by focusing on improvements to health, well-being, peace of mind, and governance.



## CEO Action for Diversity and Inclusion

Since 2017, Cigna has been a signatory to the pledge for [CEO Action for Diversity and Inclusion](#) (CEO Action), the largest CEO-driven business commitment to advance diversity, equity, and inclusion (DEI) within the workplace. CEO Action focuses on four main areas: creating a safe workplace environment for dialogue, mitigating unconscious bias, sharing learnings and best practices, and sharing DEI strategic plans with our Board of Directors in order to prioritize and drive accountability around DEI.

To further our commitment, in 2020, Cigna partnered with CEO Action on their [Racial Equity Fellowship](#), which provided an opportunity for the company to work collaboratively with other CEO Action signatories to address systemic racism, social injustice, and societal well-being through public policy and corporate strategies.

## Gender Parity

In 2020, we established a bold goal: We aspire to reach gender parity in our leadership pipeline by increasing the number of women at our director and senior director levels to 50 percent by 2024. To further this commitment, we joined [Paradigm for Parity](#) and the [United Nations' Women's Empowerment Principles](#), initiatives that provide strategies and focused actions to advance gender parity. In addition, we launched a Women Sponsorship Program pilot, in partnership with [Tenshey, Inc.](#), for a group of high-performing, mid-career women. The program was designed with an emphasis on building for the future, leveraging learning opportunities to promote diversity, and cultivating a culture of sponsorship across Cigna. To further understand and address the unique experiences and needs of women, we participated in McKinsey's 2020 [Women in the Workplace](#) study that tracked the progress of women in corporate America. And in 2021, leveraging both internal and external insights, we will host our inaugural Cigna Global Women's Leadership Summit to further Cigna's commitment to empowering and advancing women on their leadership journeys.

## We're Standing Together

Our work to create meaningful change by advancing a culture of DEI within Cigna was accelerated by the tragic death of George Floyd and the national protests that followed. In reaction to these events, our company took a [strong stance against racism](#), making

clear that, as a company, we are aligned with the following values:

- ▶ **Zero Tolerance of Racism:** Racism of any kind is unacceptable at Cigna and in our society. It goes against everything we stand for as a responsible global organization and health service leader.
- ▶ **Investing in Health Equity:** Investing in the health of our communities is critical to our mission. We are focused on pursuing health equity for all by eliminating unfair and unjust barriers in health care.
- ▶ **Finding Common Ground through Inclusion to Help Create a Better World:** We are committed to ensuring people feel comfortable being themselves, both inside and outside of work. The more we understand each other and treat each other with dignity and respect, the stronger we will be.
- ▶ **Building Equity and Equality Program:** Launched in 2020, [the Building Equity and Equality Program](#) was created to expand and accelerate our efforts to support diversity, inclusion, equality, and equity for communities of color. Please see [Case Study on Building Equity and Equality Program](#).

## Enterprise-Wide Programs

Our Vice President of Diversity, Equity, Inclusion, Civic Affairs, Corporate Responsibility, and the Cigna Foundation oversees Cigna's diversity strategy, goals, and initiatives. The Vice President of Diversity, Equity, Inclusion, Civic Affairs, Corporate Responsibility, and the Cigna Foundation 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 (PRC) of Cigna's Board of Directors is updated by management on our DEI programs and progress. Additionally, several teams support our commitment to DEI:

- ▶ **Business-Market-Led Inclusion Councils:** Composed of employees, managers, and senior leaders, this Council helps our business units leverage DEI to address local market strategies, customer experience, and business capabilities. We have Inclusion Councils across the company.
- ▶ **Enterprise Resource Groups (ERGs):** Encompassing employee groups that play a critical role in the company's commitment to DEI, ERGs encourage all employees to bring their whole selves to work. ERGs also 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.
- **Diversity, Equity, and Inclusion Council:** In 2021, we are launching our Enterprise DEI Council, which will oversee all parts of our program. The Council will be chaired by the Chief Executive Officer and Chief Human Resources Officer. Also in 2021, we will develop and publish an annual diversity scorecard to advance the principles of diversity, equity, and equality.

## Recruitment and Development

### *Evolving Our Recruitment Strategy*

People are at the core of Cigna's business model. 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 have dedicated ourselves to being an employer of choice for diverse talent, and we 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 to all hiring teams.

Cigna works to form and strengthen our partnerships with historically black colleges and universities (HBCUs) as a highly valued source of top diverse talent for all of our functions. We participate in a variety of events including student engagement, student and career development, and networking. Additionally, we have HBCU alumni across our organization who volunteer to partner with our talent acquisition team on engagement and recruitment efforts of early career talent.

In 2020, our talent acquisition team launched a Diversity Speaker Series. This series discusses current topics of interest and is marketed to university students, with significant outreach to diverse student populations. Our goal is to engage students through meaningful and relevant content and introduce Cigna as an employer of choice. Topics included resilience in communities of color and bringing your whole self to work.

In 2020, we continued to strengthen our relationships with the following organizations:

- AfroTech
- Anita Borg Foundation
- Atlanta University Center Consortium
- CALIBR
- Campus Philly
- Disability:IN
- Forte Foundation
- Grace Hopper Celebration
- Hartford Youth Scholars
- Historically Black Colleges and Universities (Howard, North Carolina Agricultural and Technical State University, and more)
- INROADS
- International Association of Black Actuaries (IABA)
- MBA Veterans
- National Association of Colleges and Employers
- National Sales Network (NSN)
- Reaching Out MBA
- Starkloff Disability Institute
- The Consortium
- University of Missouri – St. Louis

- › Urban League of Philadelphia
- › Urban League of St. Louis

In addition, each of Cigna's ERGs has dedicated recruitment leads who participate in bi-monthly Recruitment Alliance 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 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 ERGs play a key role in sourcing talent.

Some activities from the recruitment leads and the Recruitment Alliance Council include:

- › Employee referral program
- › Internal communication of current job postings
- › LinkedIn participation, including internal career mobility tips
- › *Military 101* (a guide to help recruiters and hiring managers understand military-specific resumes)
- › Resume review/mock interviews

Additionally, we are committed to inclusive hiring processes designed to ensure our workforce reflects the diversity of our customers and to address underrepresentation. In 2020, we implemented a mandatory diversity of candidate slate process for externally posted manager level and above positions. A diverse candidate slate must have no fewer than three qualified candidates and is required to have at least one female and one racial/ethnic minority candidate. Requiring a diverse slate of qualified candidates helps mitigate unconscious bias, or the natural inclination to surround ourselves with people who think, act, and look like us. By mitigating unconscious bias, we can continue to improve gender and race/ethnic representation within our workforce.

## Leadership Development and Training

### ***Unconscious Bias and Specialized Diversity Training***

Our commitment to an inclusive, diverse, and equitable culture where racism and discrimination are not tolerated took on a greater sense of need and urgency in 2020. We addressed current and ongoing events, reaffirmed our zero-tolerance for racism and discrimination, trained employees to address unconscious bias, and helped combat systemic

racism in health care by deepening our work on social determinants of health.

Our five-year Building Equity and Equality Program was created to grow and accelerate our efforts to support diversity, inclusion, equality, and equity for communities of color. We are doing this by focusing on improvements to health, well-being, peace of mind, and governance.

Other initiatives launched in 2020 in support of our commitment to standing together include:

- › **Inspiring Inclusive Conversations:** An initiative that creates a safe space for our employees to have complex – and sometimes tough – conversations about DEI topics. These conversations are open to all employees interested in these topics and provide employees with the opportunity to listen to each other, share experiences, and strengthen relationships. Topics covered in 2020 included allyship, tolerance, acceptance, privilege, discrimination, and microaggressions; intersectionality; inclusive leadership; and equality, equity, and inclusion. Over 10,000 employees attended our Inspiring Inclusive Conversations sessions in 2020.
- › **Unconscious Bias Training:** In 2020, we launched required Conscious Inclusion unconscious bias training for all U.S.-based employees. The Conscious Inclusion course was designed to help our workforce recognize what biases are, learn where biases come from, and understand how individuals can take action to be more inclusive. In addition, the course is connected to the Cigna competencies – the desired behaviors for all employees. This training is now a part of our onboarding for all incoming hires in the U.S. In 2021, we are rolling out the Conscious Inclusion training to our international employees.
- › **We Stand Together: Lessons in Diversity & Inclusion:** This program consisted of curated, optional learning and development opportunities on a number of topics, including the role unconscious bias plays in racism and discrimination, effective allyship, and inclusive leadership.
- › **Enterprise Commitment to Inclusion:** Employees were invited to make a personal commitment to embody inclusive behavior in everyday life – “I commit to be inclusive, treat others fairly, respect differences, and speak up for others to keep Cigna free from discrimination and racism – because when

we explore and understand what makes each of us unique, we all can create better futures for those we serve, together.”

› **Creation of an Online Hub with DEI Resources:**

[Cigna.com Better Together](#) is an internet site available to all Cigna employees that offers resources that promote well-being, advance the dialogue around DEI and race, and promote a better understanding of others.

› **Advancing the Conversation on Systemic Racism:**

In 2020, we invited our clients to join us for a discussion about systemic racism and pervasive inequality in America. Featured panelists included Earvin “Magic” Johnson, Chairman and CEO of Magic Johnson Enterprises; Dr. Valerie Montgomery Rice, President and Dean, Morehouse School of Medicin; and Cigna CEO and President David Cordani. The discussion, moderated by DiversityInc CEOCarolynn Johnson, focused on how people of all races can be effective allies to create both equality and equity for Black, Brown, and other minority communities.

**Leadership Development for Multicultural Women and Minority Employees**

Cigna offers targeted networking and professional development opportunities for underrepresented talent through internal and external leadership programs including: CALIBR, McKinsey Black Leadership Academy, and our Transformational Leadership program, which is designed to expand our leadership talent pipeline by addressing the unique challenges of multicultural women (MCW) at Cigna. These programs focus on helping participants accomplish critical learning objectives:

1. Develop capabilities, mindsets, behaviors, and networks needed to achieve their professional aspirations.
2. Navigate the unwritten rules of business and take ownership of their career progression.
3. Increase awareness of the most typical setbacks for leaders and how to move past them.
4. Expand skills for leading teams with critical nuances for MCW and minorities in presence, dealing with pushback, strategic relationships, and more.
5. Create their own community and network of support to draw upon – long after the program ends.

**Lean In Circles @ Cigna**

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. Lean In Circle participants meet monthly to encourage and support each other in an atmosphere of confidentiality and trust.

In 2020, Cigna continued its expansion of Lean In Circles by offering new Circles and piloting an internship forum. Six new Circles were launched at an ERG event, and three Circles were rolled out to our finance summer interns. To date, the program has reached over 1,400 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 that is sought after to advise other partners in their program development.

**Equitable Compensation**

Cigna is committed to fairness in pay and opportunity for all of our employees, regardless of gender, race, or ethnicity, and our recruiting, training, and compensation programs are 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.

We also proactively monitor our compensation programs for potential disparities, including conducting a regular annual review of compensation to identify differences in pay among similarly situated employees that cannot be explained by objective factors, such as geography and time in role. Outside counsel directs the annual review process and analysis. Following our evaluation of the results, we take action as warranted to address unexplained differences, and report on our progress to the People Resources Committee of the Board of Directors on an annual basis.

Our most recent pay equity analysis, conducted in 2020, showed that in the U.S., female employees

at Cigna earn 99.9 cents for every dollar earned by similarly situated male employees, and employees from underrepresented groups (which includes Black/African American, Hispanic or Latinx, Asian, Pacific Islander, American Indian/Alaskan, and employees who identified as two races or more) earn 99.7 cents for every dollar earned by similarly situated white employees.

## 2020 Diversity by the Numbers

Below is a snapshot of our workforce:

EEO-1 Category	Percentage Within Job Category Employed by Cigna 2020 <sup>(1)</sup>		
	Women	White	Ethnic Minorities <sup>(2)</sup>
Executive/Senior-Level Officials	35%	88%	12%
First/Mid-Level Officials	60%	76%	24%
Professionals	71%	70%	30%
Sales Workers <sup>(5)</sup>	75%	71%	29%
Administrative Support Workers <sup>(5)</sup>	90%	48%	52%
All Other <sup>(3)</sup>	77%	44%	56%
Total Cigna Workforce <sup>(4)</sup>	76%	63%	37%

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 2021 that will be reported on an EEO-1 filing in May/June 2021, when the EEOC begins 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.

4. Totals do not include employees who chose not to identify race/ethnicity.

5. Chart updated on Dec. 21, 2021 due to category transposition error.

## Enterprise Resource Groups

Cigna's 11 Enterprise Resource Groups (ERGs), supported by more than 21,000 employees, provide employees with opportunities to learn, grow, and connect across diverse experiences and encourage employees to bring their whole selves to work every day. They are employee led and governed

and sponsored by Cigna executives. Cigna's ERGs continually build on a successful record of contribution to the workforce with strong employee engagement, targeted networking, career development, impactful community volunteerism, and customer focus - bringing increased value to our clients and partners. Our ERGs help create cross-cultural understanding, contributing to our focus on building an inclusive culture. ERG members also lend their expertise to assist in recruiting diverse talent to Cigna and partner with teams across the company to help with business needs as they arise. Our ERGs saw a 45 percent increase in membership in 2020 and played a vital role in keeping employees connected during the pandemic.

ERG members also have access to an exclusive mentoring program - Engaging and Mentoring ERG Employees (EMERGE). 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. Over 1,000 mentee/mentor pairs were matched in 2020, and over 8,000 mentoring hours were recorded.

## Cigna 2020 Enterprise Resource Group Highlights

### Achieving Better Lives for Everyone (ABLE)

- ▶ Cigna's talent acquisition team and ABLE work closely with Disability:IN as part of our commitment to hire people with disabilities and learn about new ways to engage employees with diverse abilities. In 2020, during National Disability Employment Awareness Month, ABLE partnered with Disability:IN on a Disability Etiquette webinar, ensuring participants understand that respectful communication and interaction with people with disabilities can help make individuals feel more comfortable, and that good etiquette can help us as a company better serve our clients, customers, and communities. We also continue to have employees volunteer to mentor students with disabilities through Disability:IN's NextGen Leaders program.
- ▶ In 2020, our president and CEO signed Disability:IN's [CEO Letter on Disability Inclusion](#), reaffirming our commitment to advancing a diverse, equitable, and inclusive culture and to being a champion for all abilities.

## African American/Black

- › In 2020, the AA/B ERG created and launched a COVID-19 giving campaign, *Combating Racial Disparities and Food Insecurity*. ERG members, in combination with the [Cigna Foundation's two-for-one matching gifts initiative](#), donated over \$37,000 to 13 food banks in 11 states with the highest number of African American cases and deaths from COVID-19.
- › The AA/B ERG offered several programs to assist with mental health wellness in response to COVID-19 and racial and social injustice, including a 10-week Gratitude Challenge, Circles of Trust groups, and a *Resilience in Challenging Times* webinar in partnership with Cigna's Employee Assistance Program (EAP). The ERG also launched a new Allyship workgroup to build advocacy and assist colleagues in their growth and understanding of issues of racial and social injustice. In addition, the ERG partnered with Cigna's EAP to launch [Coping with the Impact of Racial Injustice](#) and [Coping with Racial Trauma](#), webinars designed to help with maintaining well-being in response to the impact of racial injustice. These webinars are available to employees, as well as our clients, customers, and the community.

## Aspire (Asian/South Asian)

- › In 2020, the Aspire ERG partnered with Cigna's Health Equity Council on a [South Asian Health Disparities white paper \[PDF\]](#), a cumulative review of current literature on how health disparities affect the South Asian community, including trends in cardiovascular disease (CVD), diabetes, cancer, stress, and mental health.
- › Aspire partnered with all ERGs to coordinate and execute the annual ERG Innovation Tournament (iTournament), an opportunity for employees to tackle health care and business challenges while expanding their skillsets and network. The 2020 program focused on unmet behavioral/mental health needs in the market. The three-part program included the iTournament, where employees pitched their ideas to a group of leaders from across the company; the iBootcamp, an idea accelerator to help iTournament participants take their ideas to the next stage by identifying pathways to idea adoption; and iEducation, an innovation talk and meetup series to help employees learn new concepts, get exposure to emerging technologies, and meet like-minded innovators.

## Generations (Multigenerational)

- › Collaboration with other ERGs was a key driver in delivering value to Generations members. Together with the Virtual ERG, Generations won two external awards (2020 Above and Beyond Award from Diversity Best Practices and Top 10 Enterprise-Wide ERG Diversity Impact Award from the Association of ERGs & Councils) for the Power of Connections wellness circles, a program designed to help reduce social isolation and increase connections among colleagues. In collaboration with ABLE, Salute, and WIN, Generations provided support to family caregivers on topics such as financial planning, working while caregiving, and the role of caregiver during COVID-19.
- › Generations launched the Parent Partnership Program, initiated through an online experience, to help match colleagues based on child age ranges and topics of interest. There are more than 40 topics of interest, and to date this ERG has paired more than 250 colleagues, with engagement continuing to grow.

## 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.
- › Working with other multinational brands across the country, as well as nationally recognized Hispanic/Latino thought leaders, Juntos elevated their virtual Hispanic Heritage Month events in 2020 and delivered powerful new programming that contributed to over a 30 percent lift in membership.

## Pride (LGBTQ+)

- › In 2020, Pride engaged employees through virtual panel events that included having discussions with executive leaders, showcasing Transgender Day of Visibility, understanding the perspective of LGBTQ+ seniors, and partnering with the AA/B ERG on a “Transgender People of Color” discussion. In lieu of local Pride parades and in-person events, Pride leveraged virtual workshops delivered by LGBTQ+ partner organizations. Cigna also celebrated

Pride Month virtually through weekly blog posts encouraging members to share pictures and favorite Pride memories, add pronouns to email signatures, and more. While all celebrations were held virtually, Cigna flew the Pride flag at numerous locations, including our headquarters in Bloomfield, Connecticut.

- › In our effort to improve the customer experience, Pride provided specific training on LGBTQ+ health issues to over 600 Cigna clinicians and team members. We also shared helpful resources to in-network health providers on the Cigna website and collaborated internally with cross-functional partners to introduce an LGBTQ-friendly indicator for providers appearing in the myCigna directory in 2021. The latter allows Cigna customers to search for health care providers in their area who are culturally competent in the unique health needs of the LGBTQ+ community, and makes it easier for transgender and gender diverse customers to identify in-network providers who perform gender-confirmation surgeries and treatments.

### 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 members and the community at large.
- › Salute partnered with Cigna's talent acquisition team on *Military 101*, a guide to help recruiters and hiring managers understand military-specific resumes. The guide also provides access to employee veterans from all branches of the military if additional support is needed. In addition, Salute led an effort to get a "military spouse" self-identification indicator added to our human resources management system, which allows Cigna to report on the number of military spouses it employs.

### UpLift (Interfaith)

- › In 2020, UpLift implemented celebrations to highlight many holidays and days of observance, including Ramadan and Eid al-Fitr in June, the Jewish High Holy Days in September, Native American spirituality in November, and Hanukkah, Bodhi Day, Kwanzaa, Yule, Ghambar Mailyarem, and Christmas in December.
- › In response to the events of 2020, UpLift launched Moments of Hope, a virtual quiet room that incorporated silent reflection, prayer, and wisdom sharing. This platform enabled the ERG to support all employees while working virtually, and provided a safe space for employees to engage on various topics, such as racial injustice, and focus on togetherness and healing.

### UpNext (Career mobility)

- › UpNext held the third-annual ERG Development Dash, coordinating development sessions hosted by all ERGs. This multi-week event was geared toward helping all 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.
- › UpNext launched a new dedicated community partnership with UPchieve, an organization that provides online tutoring for low-income high school students, creating virtual volunteer opportunities for all members. UPchieve's mission is to democratize access by providing free, virtual academic support so that all students have an equal opportunity to finish high school, attend college, and achieve upward mobility.

### 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 others across the business, learn new skills, contribute to the community, and support their health and wellness. COVID-19 brought an immediate need to support Cigna's workforce when employees who are not worksite dependent

transitioned to working from home in early 2020. The Virtual ERG provided a solid foundation for Cigna to navigate this transition with speed and efficiency, providing employees with critical tools, support, and guidance.

- › The Virtual ERG supported awareness of men’s health through a social and funding campaign in partnership with Movember. Movember is the leading charity changing the face of men’s health, and it focuses on suicide prevention, prostate cancer, and testicular cancer. The social campaign inspired participation via personal stories, health education, executive leadership sponsorship, and competitions. The campaign raised over \$12,000, supporting Movember’s efforts to influence men’s health research and transform how health services reach and support men.

### Women Influencing and Networking (WIN)

- › 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 provided unique insights to help shape Cigna’s market offerings, messages, and engagement with our current and prospective clients, customers, and brokers. Additionally, WIN provides women at Cigna with professional development, mentoring, and networking opportunities.
- › In 2020, in response to the COVID-19 pandemic and social unrest, WIN held a series of open dialogue discussions designed for members to share their feelings, listen, and learn from the experience of others, and provide ongoing support.

## Recent Cigna DEI Awards and Recognitions

Recent awards and recognitions for Cigna’s DEI program include:

### African American/Black

- › *Black EOE Journal* – Best of the Best 2018, 2019, 2020, and 2021

### Hispanic/Latino

- › *Hispanic Network* – Best of the Best 2018, 2019, 2020, and 2021
- › Latino 100 Company, Best Companies for Latinos (Latino Magazine) – 2019

- › Hispanic Association for Corporate Responsibility (HACR), scored 5 out of 5 stars in the Employment and Governance pillars and 4 out of 5 stars in the Philanthropy and Procurement pillars – 2020

### Interfaith

- › Corporate Religious Equity, Diversity and Inclusion (REDI) Index Top 10 – 2021

### LGBTQ+

Human Rights Campaign (HRC) Corporate Equality Index, Scored 100%, Best Places to Work for LGBTQ Equality – 2021 (Ninth Consecutive Year)

### People with Different Abilities

- › Disability:IN and American Association of People with Disabilities (AAPD) Disability Equality Index, Scored 100 percent, Best Place to Work for Disability Inclusion – 2020 (Sixth Consecutive Year)
- › DIVERSEability Magazine Top Companies – 2018, 2019, and 2020
- › National Organization on Disability (NOD) Leading Disability Employer – 2020

### Women

- › *Professional Woman’s Magazine* – Best of the Best 2018, 2019, 2020, and 2021

### Veterans

- › Military Times Best for Vets Employer (Top 40 Company) – 2019 and 2020
- › Military Friendly Employer – 2018, 2019, 2020, and 2021
- › Military Friendly Spouse Employer – 2019 and 2020

### DiversityInc

- › Top 50 Companies for Diversity – 2019 (Express Scripts)
- › Top 15 Companies for People With Disabilities – 2019 (Express Scripts)
- › Top Companies for LGBT Companies – 2019 (Express Scripts)
- › Top 50 Companies for Diversity – 2020 (Cigna)
- › Top Companies for LGBTQ Employees – 2021 (Cigna)
- › Top Companies for Employee Resource Groups – 2021 (Cigna)



- › Top Companies for Environment, Social, and Governance - 2021 (Cigna)
- › Top 50 Companies for Diversity - 2021 (Cigna)

#### **Diversity Best Practices 2020 Above and Beyond Awards**

- › Generations and Virtual ERGs - Special Recognition Award (Power of Connections wellness circles)
- › African American/Black ERG - Community Impact Award, Honorable Mention (health care disparities for African American women with breast cancer)

#### **The Association of ERGs & Councils 2020 Diversity Impact Awards™**

- › Generations and Virtual ERGs - Top 10 Enterprise-Wide ERG Award (Power of Connections Wellness Circles)

## CASE STUDY



### Building Equity and Equality Program

The **Building Equity and Equality Program** is a five-year initiative created to grow and accelerate our efforts to support diversity, inclusion, equality, and equity for communities of color. We're doing this by focusing on improvements to health, well-being, peace of mind, and governance. This work addresses many areas of focus.

#### Health

Through the **Cigna Foundation**, we will continue to make **grants available to help eliminate barriers to health and make it easier to get care**. This includes addressing needs amplified by COVID-19 through our **Healthier Kids for Our Future® Initiative**, which focuses on tackling the challenges affecting children's health.

To further address health disparities, Cigna has **piloted a program** for minority- and women-owned small and mid-size businesses in Los Angeles. By offering customized health plans and dedicated support, we are improving the health and well-being of their workforces. Additionally, we are working with government entities to address and eliminate racial and ethnic disparities in health care. We will also continue to share insights and solutions that address social determinants of health and strengthen the well-being of all communities.

#### Health Equity and Equality

Because American/Black and Hispanic/Latino customers are disproportionately impacted by the COVID-19 pandemic, we initially targeted communities and employer populations in Memphis, Tennessee, Houston, Texas, and South Florida with our Health Improvement Tour, providing free flu shots, personal protective equipment (PPE), and other COVID-19 resources. Part of the Health Improvement Tour,

Cigna's S.A.F.E campaign suggests four simple actions that anyone can take to keep each other healthy and safe and limit the spread of COVID-19:

- › See yourself as your family's COVID-19 protector
- › Access Cigna.com to know what to do at the first sign of symptoms
- › Find out how to help minimize your COVID-19 risk
- › Ease concerns about the cost of COVID-19 testing (no out-of-pocket costs for Cigna customers)

#### Well-Being

Racism and bias impact health and overall well-being.<sup>1</sup> We believe that no one should feel the need to confront racism and bias alone. As a result, we are inviting our over 70,000 employees to sign an inclusive behavior commitment. We are also encouraging our employees to collectively donate 100,000 volunteer hours annually to justice, health equity, diversity and inclusion, and community outreach organizations. Additionally, we now require unconscious bias training for all employees, and are launching a cultural competency training for managers in 2021. We also offer regularly scheduled, inclusive discussions about systemic racism.

#### Educational and Economic Opportunities

Racism and bias not only impact health; they take a toll on overall well-being and, when face to face with the education system, threaten to deepen existing racial gaps. We are taking steps to help current and future generations access educational opportunities by **partnering with Howard University** and the School Superintendents Association. Our goal is to create educational opportunities and improve school district leadership in our nation's urban areas. We are will do this by funding fellowships for individuals pursuing careers as urban public school superintendents.

## CASE STUDY



### Building Equity and Equality Program *(Cont.)*

Additionally, we are **expanding the Cigna Supplier Mentor Protégé Program** by pairing minority suppliers with Cigna executives to help participants learn ways to strengthen and grow their businesses.

#### Governance

As an outgrowth of our DEI program, in 2021 we are launching our Enterprise Diversity, Equity, and Inclusion Council and a DEI scorecard to drive strategic accountability for DEI results, provide governance on DEI efforts, and promote our internal and external communication on DEI progress. We will share data and insights to provide a valuable lens into how we continue to evolve our programs, practices, and processes to ensure that working at Cigna is a positive, equitable experience for our employees.

1. Gee, G., & Ford, C. (2015, January 26). STRUCTURAL RACISM AND HEALTH INEQUITIES: Old Issues, New Directions. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4306458/>.

## CASE STUDY



### Global Diversity Awareness Month

At Cigna, we celebrate Global Diversity Awareness Month every October. During this annual observation we pay tribute to the diverse values, beliefs, experiences, backgrounds, and behaviors held by all cultures around the world. Numerous events, activities, and programs were scheduled throughout the month, including:

› **“I am...” mosaic** – At Cigna, individual differences represent a mosaic of opportunities, and diversity, equity, and inclusion further enable us to execute on our long-term business strategy and drive the future success of the company. The strength of Cigna comes from the rich tapestry of cultures, perspectives, and experiences of our employees. In an effort to bring our organization’s diversity to life, we launched an “I am...” mosaic for employees to share who they are and see how unique life experiences contribute to the powerful, diverse culture of our enterprise. The “I am...” mosaic features the thoughts and images of thousands of employees and symbolizes how our differences bring us together.



› **Everybody Counts self-identification campaign** – At Cigna, we are committed to fostering a culture that values DEI, and ensuring that all employees are able to succeed at work because of who they are. Everybody Counts is Cigna’s self-identification campaign designed to invite employees to voluntarily and confidentially self-disclose certain indicators within our human resource management system. Self-identification helps us continue to build a positive, inclusive, and equitable employee experience.



› **Virtual Film Fest** – Employees were invited to watch award-winning documentaries and movies that explored the connection between identity, lived experience, and societal positioning. At the end of the month, the DEI team facilitated Inspiring Inclusive Conversation sessions on the topic of intersectionality, and the importance of understanding how multiple dimensions influence a person’s identity and experiences. Attendees had the opportunity to learn about intersectional identity and engage around the films’ themes. In addition, throughout the month of October, employees were able to sign the Enterprise Commitment to Inclusion, complete their mandatory Conscious Inclusion unconscious bias training, join an ERG, and participate in the annual Employee Giving Campaign.

# Human Capital Development

Cigna's mission is to improve the health, well-being, and peace of mind of those we serve by enabling affordable, predictable, and simple health care. A healthy and diverse global workforce is essential to executing the growth strategies that enable us to deliver that mission. We continually invest in our global workforce to support our employees' health and well-being; further drive diversity, equity and inclusion; provide fair and market-competitive pay; and foster their growth and development. Information regarding our efforts to support our employees' health and well-being can be found on the [Our Culture](#) and [Employee Health, Safety, and Wellness](#) pages, and information regarding our diversity, equity, and inclusion efforts and equitable pay can be found on the [Diversity, Equity, and Inclusion](#) page.

Cigna recognizes that having engaged employees, skilled in critical capability areas, is essential to delivering on our mission and strategic objectives. We are investing in a variety of training, development, and upskilling programs that 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 talent strategy, which we updated in 2021, reinforces our mission, strategy, and values and consists of four strategic pillars:

- › Focus on Critical Talent Capabilities
- › Anticipate the Workforce of the Future

- › Build a Phenomenal Career Experience for All
- › Diversity, Equity, and Inclusion

The achievements that we are making in each of the four pillars have been enabled by our commitment to a healthy workforce, DEI, an effective human resources operating model, and data and analytics. Our commitment to talent contributes to our low voluntary turnover rate, which was 3.9 percent for exempt employees in the United States in 2020.

## Career Management

Career management is about the future of the organization and the effective development and mobility of all employees. From an employee lens, career management requires structured planning and active management of one's own career. Effective career management enables employees to feel connected to their work, valued for their contribution, engaged with the organization, and motivated to contribute. It provides the opportunity for an organization to align the aspirations of individual employees with current and future business needs, increasing the chances that the workforce will be willing, ready, and able to move into the roles that the organization needs them to play.

At Cigna, career management is a continuing process of investing resources to accomplish future career goals and adapting to the changing demands of our dynamic world. The career management process embraces various concepts, including: self-awareness, career development planning and exploration, life-long learning, and networking.

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. Some examples of career development resources that are available for employees and managers include career insights tools, career conversation guides, and tools for how to create a career plan.

We are committed to reskilling and upskilling our global workforce to help meet the emerging needs of our customers and the business. We actively solicit employee feedback on these programs through a variety of measures, including the Employee Engagement Survey.

For the career opportunities dimensions on our Employee Engagement Survey, we saw a year over year improvement in the following areas: opportunities for growth development, access to training to perform job well, and fair and open processes for promotions.

In 2020, we had nearly 2,000 employees take advantage of career webinars and over 36,000 unique users accessed the Career Management resources.

## Connect for Growth

Connect for Growth, our Performance Management model, 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 during 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.

Our process and philosophy for Connect for Growth did not change, despite the uncertainty and challenging times of 2020 (e.g., shifting priorities, changing work environment, recognizing greater need for work flexibility). The flexibility built into Connect for Growth allowed managers and employees to adapt to a challenging year without requiring a shift in the process. The flexibility of the model actually encouraged more check-in conversations between managers and employees during COVID-19 to ensure that they remained connected and engaged. Resources for Connect for Growth include employee and manager guides, reflection tools, self-directed learning modules, and facilitated webinars. We also continue to invest in sustainment through several

mechanisms. In 2020, over 7,900 employees took advantage of Performance Management learning modules. Employees using the Connect for Growth intranet site and resources increased by 72.3 percent in 2020, which reflects increased use by legacy Cigna employees as well as the model adoption by Express Scripts and eviCore employees.

Every year we focus some questions in the annual Employee Engagement Survey on performance management. In 2020, the three dimensions below saw favorable increases: manager understands strengths and opportunities for improvement, performance feedback throughout the year facilitated development and improvement, and check-in conversations were frequent enough to meet employee needs. We believe was due in part to the increased use of the Connect for Growth Performance Management model and site.

## Competency Model

In 2020, we also introduced the Competency Model. Cigna's competency model has 38 competencies, of which 14 are identified as leadership competencies. Examples of competencies include Strategic Mindset, Manages Complexity, Financial Acumen, Tech Savvy, and Action Oriented. Cigna's competencies help set clear behavior expectations at all levels of the organization. The behaviors also help employees to improve performance and development. Competencies are now leveraged for behavior-based interviews for talent recruiting. The intranet site offers resources, and over 31,000 users have taken advantage of them.

## Leadership Development

Our leadership development philosophy is rooted in our mission, our values, and our purpose. We equip our leaders to deliver for our patients, customers, clients, and communities – and our team members around the world. In doing so, we aspire to provide leadership-development opportunities for colleagues at every level, which include both broad and targeted solutions that are aligned to our mission, values, and purpose. Our goal is to develop leadership capabilities, enable strategy execution, drive business results, and develop “whole-person leaders” – ensuring that Cigna is a place where our leaders want to stay, contribute, and grow their career. Our leadership-development approach provides scalable, sustainable learning and leadership solutions for all

at key inflection points across the employee lifecycle. Enterprise leadership-development programs include New Leader Experience, Leading with Excellence, Transformative Leadership, Inclusive Leadership, and Leaders in Transition.

In 2020, we successfully introduced a holistic leadership model that reinforces the importance of whole-person leadership that includes key elements of who you are (Grounded and Conscious), what you do (Competencies), and how you lead (Enterprise Mindset and Inclusive Leadership), all of which connect to how you perform as a leader. The various components of the leadership model are based on a solid foundation and the constant integration of our strong commitment to diversity, equity, and inclusion.

In the midst of a global pandemic, we successfully adjusted and adapted our leadership development portfolio of programs and solutions to meet the evolving needs of our business and employees around the world. In 2020, over 10,000 of our leaders attended formalized leadership-development programs and/or learning sessions in an effort to increase their knowledge, skills, and/or competencies. As part of our ongoing talent review and readiness processes, we frequently assess our leadership talent utilizing various inputs and assessments in order to gain a comprehensive understanding of strengths and areas of growth and identify successors for key leadership roles. In 2020, we also launched a monthly People Leader Forum for all people managers across the enterprise in an effort to help build and reinforce key leadership behaviors and competencies; provide an opportunity for leaders to network, speak to, and learn from each other; and build our community of people leaders. In each of the monthly sessions, two senior leaders share stories, vulnerabilities, and teachable points of view around various topics. We remain steadfast in our commitment to developing our emerging and existing leaders in an effort to deliver on our promise of affordable, predictable, and simple health care.

## Learning at Cigna

In 2020, Cigna evolved the learning experience to better meet employee needs through easy, effective, meaningful, and measurable tools and strategies. We consolidated the repositories for learning by moving from three learning management systems to one – myUniversity – with the goal of one platform to measure outcomes. The integration simplifies the learning experience for employees.

myUniversity is a central resource for employee learning that rapidly mobilizes relevant learning by giving employees access to content in multiple formats that leverage formal, informal, and social learning modalities. Through the myUniversity platform, employees can assess their skills, track skills development, and receive coaching and feedback from managers and peers. 89 percent of the global Cigna employee population are active users of myUniversity. In 2020, 203,700 hours of learning were completed in myUniversity for a total of 281,200 learning items. Outside of myUniversity, there were 10,400 active courses available, with 2,031,500 completed courses and 1,964,600 completed hours of learning.

In response to the COVID-19 pandemic, Cigna was able to rapidly redesign and deploy its learning portfolio in a virtual learning format. The shift to virtual resulted in a significant increase in access to learning globally. In 2020, learning at Cigna's facilitation team implemented more than 550 virtual sessions compared with approximately 100 courses supported in 2019, an increase of more than 600 percent. Additionally, the quality of courses and perceived value were not impacted by the shift to virtual learning. In 2020, the learner satisfaction score significantly exceeded the benchmark and industry average.

In 2020, the average Cigna employee spent 59 hours on training. Of those, 30 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.

We are transforming our approach to learning governance. Learning governance is a framework consisting of processes, practices, standards, and structures used to inform decision-making and enable consistent and positive learning experiences that align with the learning strategy and overall business needs. The goal for learning governance is to provide accountability and guidance for all the learning experiences, platforms, and content. Learning governance will ultimately be delivered through two major functions: oversight and execution.

In 2020, we launched the first phase of governance focused on technical governance and the learning platform experience. The launch, which coincided with the launch of myUniversity, introduced a new portfolio of governance tools, including playbooks,

an intranet site, job aids, communications, and training in myUniversity. The next phase of governance expanded on the platform and learning experience, with an additional 10 playbooks focused on use, management, and experience within the LMS.

For 2021, we are expanding learning governance to create universal learning standards, processes, and best practices as well as evolve the long-term governance approach, strategy, structures, and processes. This includes but is not limited to:

- › Supporting the learning strategy and operating model.
- › Defining learning, compliance, platform, and skills standards.
- › Implementing formal governance structure, council, policies, and procedures.
- › Identifying and delivering priority core and common service offerings.
- › Continuously updating playbooks, job aids, communications, and trainings.

The planned governance initiatives aim to increase speed to learning and business impact by enabling meaningful, consistent learner experiences. Our goal is for learning governance to have a positive impact on the quality of the learning and business outcomes.

## Educational Development Program

Cigna's Educational Development Program (EDP) provides tuition reimbursement and planning guidance for external learning pursuits for full and part-time employees who meet the continuing education criteria. Cigna's EDP is one avenue that Cigna offers to attract, develop, and retain internal talent through educational pursuits. In 2020, employees participated in the program globally, with educational reimbursement increasing year-over-year.

The EDP received 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 EDP portal. This investment of \$17.2 million allows the EDP to enhance the available areas of learning and development and expand access to all employees globally.

Cigna has partnered with leading universities – including the University of Hartford and the University of Missouri St. Louis – to provide affordable and competitive Master's-level degree programs

specifically designed to align with Cigna's strategic priorities. In 2020, the University of Hartford's two-year, cohort-based Customized Accelerated Master's in Business Administration (MBA) Program was available 100 percent online, and all costs – including tuition, books, and fees – were covered at 100 percent in accordance with Cigna's EDP policy. In 2020, Cigna decreased the number of education partners from 39 to 34 as a result of analyzing outcomes and costs. These university partnerships provide tuition deferrals and/or discounts, and many have available grants. Beginning in 2020, Cigna also made available a personalized education concierge service through ClearDegree to guide eligible employees to an online program that fits their specific professional and personal goals.

## Early Careers Program

### Early Careers Mission

By leveraging our expertise with colleges, universities, and external diversity partners, we attract and develop diverse early career talent that meets Cigna's business needs now and in the future.<sup>1</sup>

### Early Career Recruitment

Cigna partners with universities across the United States in developing our early career talent pipelines. Due to COVID-19, we transitioned away from our traditional 'on-campus' recruitment model to a virtual candidate engagement strategy. Leveraging our university relationships and innovative technologies allowed us to continue a high-touch candidate recruitment experience. Despite the logistical challenges we faced as a result of COVID-19, we hired over 90 percent of our forecasted Early Career targets by the end of 2020.

### Cigna Leadership Development Programs

Our Leadership Development Programs (LDPs) are offered to undergraduate and graduate students who are looking to gain valuable real-life experiences.<sup>1</sup> The projects that LDPs work on have a lasting impact on the business and LDPs and put them on the path to advancement within the organization. Cigna has a variety of [graduate and MBA leadership development programs as well as undergraduate leadership development programs. \[PDF\]](#)



## Cigna Internship Program

Cigna's internship experience is designed to provide real-world job experience to college students who are rising sophomores, juniors, and seniors. These students join Cigna for a paid, 10-12-week summer internship, during which they work on projects, with real, everyday impact to the business. Cigna leverages the intern program as a true talent pipeline and achieves a year-over-year strong conversion rate, extending job offers to 71 percent of our interns; 88 percent of those offers are accepted.<sup>2, 3</sup>

Due to COVID-19, Cigna intentionally shifted its internship program to a 100 percent virtual experience, allowing interns to complete their summer program at home, in a safe and supported environment.<sup>4</sup> Orientation, volunteer opportunities, networking sessions, an executive speaker series, and professional development sessions were all offered virtually.<sup>5</sup>

Results of the 2020 Cigna Intern Satisfaction Survey were very positive in spite of the logistical challenges that COVID-19 presented. The survey found that 83.5 percent of interns were either satisfied or extremely satisfied with their experience, which is illustrated by the fact that they strongly identified with the statements that they grew professionally and felt connected to the Cigna team and culture.

1. Early Career Recruitment supports Cigna Leadership Development Programs along with departments that hire both intern and new graduate collegiate talent. On average, 70 percent of Early Career hires funnel into leadership development programs, while the remaining 30 percent of roles cut across various Cigna departments.
2. Intern conversion rate is determined by dividing the number of accepted offers by the number of conversion-eligible interns and multiplying by 100. Conversion-eligible interns are those who are in, or entering, their senior year of college.
3. According to the NACE (National Association of Colleges & Employers) 2020 Intern and Co-op Survey Report, data, the average intern conversion rate was 55.5 percent.
4. According to NACE (National Association of Colleges & Employers):
  - 54.8 percent of organizations moved internship programs to a virtual format
  - 48.7 percent of organizations reduced their length of their internship programs
  - 25.1 percent of organizations reduced intern headcount
  - Overall, 90 percent of internships were changed in some capacity
5. In 2020, intern hiring projections were met, without reduction in headcount or duration of internship experience.

## CASE STUDY



### Project Lemonade: Human Capital's Response to the COVID-19 Pandemic

#### Learning About and Responding to Employee Challenges

At the beginning of the COVID-19 pandemic, our Talent Management Team launched “Project Lemonade” – an initiative to respond to the challenges of COVID-19 and create positive outcomes for our workforce. Our Talent Management Team was particularly interested in the impact of the COVID-19 pandemic on our employees and quickly organized to gather diagnostics (e.g. focus groups, surveys) that would provide insight. Through focus groups and pulse surveys, the team quickly ascertained that our employees were grappling with fear and anxiety, economic insecurity, and work-life-home-family balance, particularly as the transition to remote schooling became prevalent.

The Human Capital Development Team continuously tapped into focus groups and surveys until mid-2020, when they began seeing and hearing consistent data.

The Talent Management Team also partnered with the Benefits Team to understand what our employees needed and how we could best support them; they also partnered with Employee Resource Groups (ERGs) across the company to expand on the data gathered from surveys with the intention of gathering more detailed information from ERG discussions through voluntary engagement. In particular, they asked our ERGs to ask employees to respond to the following question: *What can the company provide you?*

The information gathered from the Benefits Team, ERGs, and diagnostics allowed our Talent Management Team to respond by deploying resources to employees. For example, many employees said that their new home workspace was not conducive to working. As such, the team deployed resources to help employees create a work-friendly space at home. Additionally, easily accessible resources on

a variety of topics were stored on the company's intranet site, including manager support guides (PDFs, podcasts, links); employee support guides on how to manage stress, how to set up a home office, and how to flex your day while having children at home (PDFs, podcasts, links); and ERG Connections (communications, kid based contests).

The Talent Management Team also created resources for parents around how to balance supporting family needs (young kids at school, virtual learning) with work needs. Instead of simply drafting a document with our work at home and flexibility policies, the team highlighted stories about how employees were leveraging Cigna's flexible scheduling policies in order to help managers and employees understand how they could use these policies to their benefit.

Prior to the start of the 2020–2021 school year, the team again convened focus groups so that they could home in on what parents of school-age children would benefit from most as their children headed back to school. The results of these focus groups galvanized Cigna to partner with a tutoring organization, which provided support to employees who needed additional educational resources for their children to prevent them from falling behind.

#### Supporting Our Leaders

Fairly early in the COVID-19 pandemic, our Talent Management Team realized that Cigna needed to support leaders who were feeling burdened by frequently needing to be emotionally available for their teams while simultaneously performing their work duties and supporting their families emotionally. Using the guiding question, *How are leaders being impacted through COVID*, the team ran focus groups and gathered employee survey data to understand leaders' stress, exhaustion, satisfaction, and team connections. The leadership data that

## CASE STUDY



### Project Lemonade: Human Capital's Response to the COVID-19 Pandemic *(Cont.)*

our Human Capital Team gathered early in the COVID-19 pandemic laid the groundwork for Project Enablement, which supported the launch of Leader Forums throughout 2020. The forums covered topics such as How to take Care of Yourself and Resilience. These forums empowered our leaders to acknowledge they couldn't "fix" most of the things occurring in the lives of the people they worked with, but they could work on being deeply empathetic. Additionally, the forums helped leaders understand they needed to focus on self-care. These monthly forums for people managers have continued through 2021.

Other initiatives the Talent Management Team undertook as part of Project Lemonade included creating a one-pager of resources for employees that provided information about health and well-being programs, such as Livongo and WellBeats. The team also monitored what was happening externally by regularly reviewing content from Gartner, Korn Ferry, and the NeuroLearning Institute to compare against trends and conduct gap analyses. Similarly, the team reviewed what other companies were doing and weighed those actions against our own to ensure that we were on the forefront in responding to the needs of our diverse workforce.

#### Creating Positive Outcomes

The Talent Management Team found that one of the best ways to connect with our workforce and tell meaningful stories during the COVID-19 pandemic was through a new employee podcast. The first podcast was entitled "Coping with COVID." The topic was a hit with employees who craved stories about how other employees were managing to navigate work-life balance during the pandemic. Employees also responded well to the subsequent podcast "What does it mean to be flexible?" In the latter, we discussed blocking time, balancing responsibilities with a spouse, and changing work schedules and hours to accommodate family commitments. Podcast topics initially focused on coping during the COVID-19 pandemic but naturally evolved to focus on other salient topics. For example, social justice issues were highlighted on the podcast as were various departments within the company.

# Employee Health, Safety, and Wellness

## Our Commitment to Health and Safety

At Cigna, we are committed to the health, safety, and well-being of our stakeholders. 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 2020, outside of COVID-19-related precautions, our health and safety initiatives revolved around preventing slips, trips, and falls; ergonomics; and overexertion injuries. We are committed to continuous improvement – meeting and exceeding industry standards as well as actively adapting to industry changes and advancements.

## Health and Safety During COVID-19<sup>1</sup>

Our unwavering commitment and proactive approach to the health, safety, and well-being of employees as well as our commitment to continuous improvement served as the foundation for our response at the onset of the COVID-19 pandemic.

During this unprecedented time, we acted quickly to transform Cigna's workforce and worksites to serve our clients and customers while protecting the health and safety of our workforce.

- ▶ We transitioned our non-worksites-dependent employees to work at home, and helped them work safely by providing resources covering key safety topics.
- ▶ We provided our employees with the resources and guidance needed to help ensure a safe and healthy workplace.

These resources included new health and safety policies, guidelines around travel, and meeting requirements; temperature checks at home and at worksites prior to entry; training for safe return to our worksites; COVID-19 prevention videos and infographics; and answers to frequently asked questions for worksite-dependent employees.

- ▶ We implemented Back With Care™ (BWC), a digital tool created by Buoy Health that screens for COVID-19 symptoms and other relevant risk factors to determine whether someone is able to report for in-person work. This is supported through the Benefits Team and part of Evernorth's suite of services under "Healthy Ways to Work<sup>SM</sup>."
- ▶ We adopted a combination of measures to help protect those in worksites-dependent roles and limit the spread of COVID-19 at our worksites, including physical distancing, installation of barriers, mandatory use of face masks, guidance on the use of personal protective equipment (PPE), [improvements to building ventilation](#), a continued supply of hand sanitizer for good hygiene, and routine cleaning and disinfection.

Cigna's Employee Health Advisory Team (EHAT) also provided ongoing support to the entire organization during this pandemic and [helped guide our response and actions for the management of health and safety issues and employee communications](#). This cross-functional team is responsible for providing a timely and appropriate response as well as effective remediation to any anticipated or sudden large-scale employee health and safety incidents or issues and includes expertise from Benefits, Business Continuity Planning (BCP), Cigna Onsite Health, Corporate Communications, Employee

Relations, Global Compensation, Global Real Estate, Global Risk Management (GRM), Global Security and Aviation, and Legal, and Public Affairs.

## Creating a Safety-Oriented Culture

It takes leadership, teamwork, and continuous improvement to achieve safety excellence, an accident-free environment, and a safety-oriented culture. This is the mission for Cigna's Health and Safety Team, and it involves engaging in continuous learning, setting a positive example, caring for others, and making safety a way of life.

Within Cigna's Global Risk Management department, a team of dedicated safety professionals helped lead the safety and health processes across Cigna. This function resides within the Finance organization and ultimately reports up through the Chief Financial Officer. The team also collaborates and engages with both internal and external customers and stakeholders to further our mission and serve as subject matter experts.

Training employees to work safely is essential. Cigna's required annual and new hire Safety in the Workplace training provides our employees with training on key safety and compliance topics. This training also includes a supplemental module based on the type of work performed by certain employee groups and includes workplace hazards that may be encountered in the course of their work. Additional safety training is defined and provided to employees based on their job function.

In 2020, we advanced our health and safety integration work through additional consolidation and integration of Cigna and legacy Express Scripts health and safety policies and training, and we expanded access to other safety and health resources across our combined company. Notably, this included our Office Workstation Ergonomics training and our online office ergonomic assessment and training solution.

In 2021, we continue to focus on work-at-home safety as well as safe return to work; workplace prevention of slips, trips, falls; overexertion and ergonomic injuries and illnesses; and continuous improvement of the health and safety process. We are also emphasizing on workplace Safety Committees across the organization as we prepare to return to work. Cigna's Safety Committees are charged with monitoring, discussing, communicating, and participating in the health and safety process. Activities include raising awareness

and understanding of key safety topics, participating in the identification of hazards through safety observations and inspections, preventing injury and illness, engaging in compliance activities, and ensuring emergency preparedness. Our Safety Committees include joint management and worker team members with cross-functional representation.

## Global Security

Our Global Security Team has also implemented robust security policies - inside the United States and in the more than 30 other countries and jurisdictions where we operate. We provide learning modules on security and safety policies and practices through the company intranet to maximize accessibility. For ease of reporting emergencies, a 24/7 Global Security telephone number is embossed on all Cigna employee ID badges. 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.

Global Security also offers 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

We focus on advancing our employees' health and wellness needs through innovative, personalized programs, and services that guide employees through different life stages. Wherever possible, we also deliver choice and flexibility in our programming. To that end, we continue to execute on a multiyear plan that includes an evolving global strategy targeting top health risks in the United States and globally, quarterly population health metrics, and site-specific employee health dashboards. We have also broadened our incentives platform to reward employees enrolled in the Cigna Medical Plan for positive actions across the physical, behavioral, social, environmental, and financial dimensions of health.

In 2020, we continued to evolve our internal health and well-being strategy to encompass a more holistic, mind-body focus. This shift aligns with our long-standing internal focus on providing behavioral health support to employees and reducing the

stigma associated with seeking behavioral health care. In 2020, we saw an increase in employee visits to behavioral health providers and an 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 they need to be well. Additionally, in order to provide more accessible behavioral health treatment to employees, we introduced Talkspace, a digital text and phone therapy app. We also launched a training for managers on identifying struggling employees and connecting them to support, and we started a multi-year plan to offer “Mental Health First Aid” training to employees, which provides guidance on how to support individuals struggling with an immediate mental health crisis. We also 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, and we further expanded mindfulness meditation sessions to employees and leaders.

To further reduce the stigma associated with seeking behavioral health services, we 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 those at the highest levels of the organization.

Easy access to and awareness of benefit programs was a priority for Cigna in 2020. As such, we focused on adding navigation support to help connect employees and their families to the right programs and resources at the right time. We undertook this process by improving the functionality of our company intranet site while at the same time investing in benefit navigation resources aligned to three large markets – St. Louis, Missouri; Memphis, Tennessee; and virtual employees. In addition, we have engaged and will continue to engage managers as an important component of our strategy.

## Workplace Well-Being Strategy

Our enterprise well-being strategy includes a supportive work environment and culture of health; connects people to a comprehensive set of solutions for healthy lifestyle behavior change; and drives personal engagement with healthy choices using a whole-person health approach.

We promote a workplace culture of health by:

- ▶ Leveraging Cigna’s leading products and services;
- ▶ Encouraging employees and their families to take greater personal accountability for their health through incentive programs;
- ▶ Managing company costs and employee cost sharing;
- ▶ Prioritizing whole-person health – leading to increased productivity; and
- ▶ Providing programs and resources that enable a personalized approach to employee health and well-being. This includes pivoting to innovative care solutions that support our new way of working within a mostly virtual workplace.

Although we continued to deliver personalized health and well-being programs to employees with a focus on the whole person across the physical, behavioral, emotional, financial, and social dimensions of health, our approach to employee engagement went beyond traditional benefits communications and tools in 2020. We partnered across the Human Resources organization to support employees virtually as the pandemic impacted their ability to juggle work, parent, oversee remote learning for children, ensure workplace safety for some, and manage anxiety about the virus. Health and well-being resources that were provided to employees during the COVID-19 pandemic included:

1. Assistance with preventive care and services, such as drive-thru flu clinics at various worksites;
2. The option to work with a personal coach to make progress toward health and well-being goals;
3. Guidance leveraging time off and caregiving benefits to better balance work and personal demands;
4. Support to help quit tobacco, lose weight, and replace stress with resilience;
5. Assistance with learning how to choose energy-boosting meals and become more physically active;
6. Help managing chronic health conditions, such as heart disease, asthma, diabetes, and depression;
7. Empowerment to engage in global campaigns focused on our key health priorities, including resilience, nutrition, physical fitness, behavioral health, and financial well-being; and
8. Broaden mental health support through the EAP and other tools.

## CASE STUDY



### Adapting Onsite Well-Being Resources During COVID-19

In 2020, we quickly adapted our onsite well-being resources in light of the health and safety issues posed by the COVID-19 pandemic. For instance, we expanded capabilities across our health and well-being organization to reach employees across the enterprise. Our 15 For You program expanded in popularity during the pandemic and provided a needed stress reliever to employees who were worksite dependent and virtual. As the name of the program implies, these 15-minute sessions offer information on a variety of topics, such as

1. All safety and health content relates to U.S.-based employees and operations.

mindfulness, nutrition education, and progressive relaxation. Historically this program was scheduled upon request and available where Cigna has fitness and health clinic staff. In 2020, program utilization increased tremendously, from only nine sessions in the first quarter to 489 sessions throughout the rest of the year, reaching over 11,000 employees. The program was featured on social media and on the home page of our intranet site. Due to its success, we expanded the 15 For You topics available for selection in 2021.

## CASE STUDY



### Cigna Care Card Program

Due to the COVID-19 pandemic, Cigna partnered with our Employee Assistance Program (EAP) to leverage their concierge model to help connect employees to the right resources at the right time. These resources included a \$250 Cigna Care Card for eligible employees.<sup>1</sup> The Care Card program was designed to qualify as a disaster relief program under section 139 of the Internal Revenue Code. Under that Code section, employers may provide tax-free benefits in the form of cash to assist employees with certain reasonable and necessary eligible expenses incurred as a result of a “qualified disaster.”<sup>2</sup> During the COVID-19 pandemic, the president made such a disaster determination for all 50 states, the District of Columbia, and all U.S. territories. As a result, Cigna

was able to issue a Cigna Care Card as a means of assisting eligible employees who incurred additional expenses due to the COVID-19 pandemic.

In partnership with our Cigna Behavioral Health EAP, we issued over 8,000 Cigna Care Cards to employees in 2020 to provide financial support with dependents under age 18. Because COVID-19 has disproportionately impacted caregivers<sup>3</sup>, caregivers are primarily female<sup>4</sup>, and our workforce is 73 percent female, we worked to come up with a holistic approach to support our employees. The Care Card could be used for eligible expenses including costs associated with education and childcare, as well as other costs associated with home schooling related to the COVID-19 pandemic.

## CASE STUDY



### Cigna Care Card Program (Cont.)

In the initial launch of our expanded EAP and Care Card program, our EAP partners took more calls in one week than they typically take in a whole month. They were able to connect our employees with community resources and childcare. Through these calls, EAP team members learned the Care Cards were being used for a variety of purposes, as detailed in the following table:

Item/Location	Percent
Wal-Mart	29.0%
Grocery	22.5%
Unknown	14.5%
Clothing	8.9%
Target	8.0%
Amazon	5.6%
Utilities	4.1%
Electronics	2.8%
Childcare	1.2%
Drug Store Chains	0.5%
Costco	0.5%
Gas Station	0.5%

1. Employees classified as eligible for health and wellness benefits are generally a regular full-time employees of a participating company or regular part-time employees of a participating company scheduled to work at least 30 hours each week;
  - › In Career Band 1, 2, or 3;
  - › Work in United States, Puerto Rico, and/or associated U.S. Territories; and
  - › Adhere to a one card per company couple limit (i.e., if both you and your spouse/partner work at Cigna, only one of you may apply for the Cigna Care Card).
2. Under section 139 of the Internal Revenue Code, employers may provide tax-free benefits in the form of cash to assist employees with certain reasonable and necessary eligible expenses incurred as a result of a “qualified disaster.” The term “qualified disaster” includes a federally declared disaster, such as the COVID-19 global pandemic, determined by the president of the United States to warrant federal assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.
3. Kilaberia, T., Bell, J., Bettega, K., Mongoven, J., Kelly, K., & Young, H. (2020, December 6). Impact of the COVID-19 Pandemic on Family Caregivers. US National Library of Medicine National Institutes of Health. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7741794/>.
4. Centers for Disease Control and Prevention. (n.d.-b). Women, Caregiving, and COVID-19. Centers for Disease Control and Prevention: Healthy Living. Retrieved April 29, 2020, from <https://www.cdc.gov/women/caregivers-covid-19/index.html>.





# 2020 Highlights

## Responsible Business

### Fast Facts:

- › Several of Cigna's Board of Director leadership positions are held by diverse directors, and more than half of our independent directors are diverse.
- › In 2020, Cigna created and deployed a new employee dispute resolution process known as the Be HEARD (Helping Employees and Resolving Dispute) program. The Be HEARD program is designed to foster open communication between employees and management and includes an open door policy, anonymous reporting options, and a process to review disputes regarding disciplinary action and other workplace issues.
- › In 2020, Cigna created the Navigating Social Issues Advisory Team focused on reviewing social issue complaints and updating the company's policies and processes using a social justice lens.
- › 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) 800-53, ISO 27001, and ISO 27002.
- › As part of Cigna's Social Responsibility and Sustainability Program, in order to be considered a potential supplier, a company must read and attest that they comply with Cigna's [Supplier Code of Ethics \[PDF\]](#). The attestation is standard in Cigna's supplier contracts and no supplier is exempt.

Below are some 2020 highlights of our environmental, social, and governance efforts and accomplishments.

## Impact Metrics:

**7** directors have joined Cigna's Board since 2018, including **4** who previously served on the Board of Express Scripts.

Cigna uses a "**3** Lines Model" approach to risk management.

Cigna set an ambitious target to achieve **\$1 billion** in diverse supplier spend by 2025 as part of the [Building Equity and Equality Program](#).

Around **\$975 million** in economic contributions delivered through 3 supply chain spend channels, an increase of roughly **\$135 million** over the past year.

Slightly more than **3,150** jobs supported at small and diverse suppliers.

## Health and Well-Being

### Fast Facts:

- › Our formula for change is focused on making health care simple, affordable, and predictable.
- › In 2020, we 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](#).
- › Our approach is straightforward: We leverage data, advanced analytics, and technology to improve health and to create more connectivity between the individual, their health care provider, and the health care system.
- › 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.

- › Evernorth<sup>SM</sup> is Cigna's new brand for the company's high-performing health services business and is built on four core capabilities that are critical drivers of value for clients, customers, and partners: pharmacy, care coordination, benefits management, and intelligence.
- › In 2021, Cigna will continue to work closely with clients, customers, and providers in the public and private sectors to address social determinants of health that negatively affect our customers and communities, eliminate barriers, and improve access to care for our customers.

#### Impact Metrics:

Achieved a nearly **92 percent** success rate in limiting first-time adult opioid users to a 7-day supply (or less) of short-acting opioids.

Prevented **4.5 million** days' worth of opioid pills from being dispensed as of the end of 2020.

Through 2019, in our priority markets, a total of approximately **46 percent** of total spend goes through Accountable Care programs with approximately **17 percent** of value-based spend tied to Hospital Care Collaboration programs.

In 2020, more than **7 million** customers enrolled in the Patient Assurance Program and approximately **100,000** participating patients with diabetes received financial relief totaling roughly **\$16 million**. We expect total participating patient savings in 2021 to reach approximately **\$35 million**.

Approximately **200,000** customer COVID-19 assessments were completed on Buoy Health's COVID-19 symptom checker across all Cigna platforms. Through these interviews, the program was able to help users determine whether or not in-person care was required. Across all Cigna platforms, **77 percent** of users did not require in-person care, saving nearly **\$3.7 million**.<sup>1</sup>

We called approximately **148,000** Medicare Advantage customers with the goal of mitigating loneliness during the COVID-19 pandemic as part of our [Social Connector Program](#).

**13** companies comprise Cigna Ventures' direct investment portfolio.

**2.9 million** Cigna customers were in value-based care arrangements and received quality care in a timely manner in 2020.

## Environment

#### Fast Facts:

- › Cigna set ambitious next-generation environmental performance targets, which include water, waste, and emissions goals. The latter includes achieving carbon neutrality for Scope 1 and Scope 2 emissions at facilities by 2040 and reducing scope 1 and scope 2 emissions from the 2019 baseline by 2030.
- › Cigna exceeded its 2020 Environmental Targets in water, waste, and greenhouse gas emissions.<sup>2</sup>
- › The findings from our most recent portfolio-wide water risk assessment allowed us to better understand which locations within our global real estate portfolio have the highest levels of water stress and other water-related challenges.
- › We intend to roll out recyclable coolers across our fulfillment centers throughout 2021 and into 2022, with the end goal of eliminating the use of EPS/Styrofoam coolers across our pharmacy sites.
- › In 2020, the employee-led environmental action-oriented program, GreenSTEPS, launched a new internal communications campaign to engage employees in environmental sustainability efforts.
- › Last year, Cigna was officially registered as a participant of the U.S. Environmental Protection Agency's SmartWay Partnership Program. As a participant, Cigna will be recognized as a SmartWay Transport Partner for the 2020 and 2021 calendar years.

#### Impact Metrics:

Slightly over **3,100 tons** of carbon emissions are expected to be reduced through Cigna's long-term energy-efficiency investments at its headquarters. This is the equivalent of removing around **600** cars from the road or powering approximately **300** homes for a year.

**23 LEED**<sup>®</sup>-certified buildings are in Cigna's integrated global real estate portfolio, a nearly **10 percent** increase over 2019.

Over **50 percent** of Cigna's locations are currently enrolled in the U.S. Environmental Protection Agency's ENERGY STAR<sup>®</sup> program.

Nearly **68 million** paper statements and envelopes were avoided between 2019 and 2020 through Cigna's paperless options offerings.

We diverted over **900 tons** of debris from landfills, which represents over **65 percent** of debris generated from the construction projects at our headquarters and a data center.

Diverted **1,195 metric tons** of waste to landfills across the portfolio in 2020 as a result of Cigna promoting a **100 percent** Paper Shredding Policy.

Recycled nearly **1,800 tons** of pill bottles and cardboard and over **3,000** wooden pallets as part of Cigna's specialty recycling program at our four pharmaceutical fulfillment centers.

**6** different Cigna locations donated **1,585 pounds** of prepared foods to local nonprofits across the United States to reduce food waste and food insecurity.

## Community

### Fast Facts:

- › Cigna's [Healthier Kids for Our Future](#) program, which is a \$25 million five-year [global initiative committed to improving the health and well-being of children](#), entered its second year.
- › [The Brave of Heart Fund](#) launched in 2020, a little over a month after the COVID-19 pandemic was declared, with \$25 million in support from both the Cigna and New York Life Foundations.
- › Cigna ranked first in the Insurance Industry 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.
- › In 2020, the Cigna Foundation continued its long-term focus on advancing health equity. Moving forward, helping individuals overcome barriers of social determinants of health (SDoH)<sup>3</sup> will remain at the forefront of our Foundation's strategy.
- › We are committed to skills-based volunteering through board service, pro bono work, and a unique [community service sabbatical program](#).

### Impact Metrics:

Over **\$81 million**<sup>4</sup> in combined Cigna Giving went to nonprofits in 2020.

More than **\$1.8 million**<sup>5</sup> was contributed to the community through the 2020 United Way Campaign, Cigna's first-ever internal campaign focused on health equity.

**57,211 hours** of volunteer service were contributed by Cigna employees.

**\$2.3 million**<sup>6</sup> was invested into the community through **5** signature employee programs, including Cigna Foundation Matching Gifts Program, Board Member and Pro-Bono Services, and Community Service Champions.

**\$327,000**<sup>7</sup> was raised through Cigna's March of Dimes campaign to help improve health outcomes for moms and babies; it engaged employees in **25** locations.

**48 percent**<sup>8</sup> of Cigna Giving comes from the Cigna and Express Scripts Foundations, **46 percent**<sup>9</sup> comes from Cigna Charitable Giving, and **6 percent**<sup>10</sup> comes from Employee Volunteerism and Giving.

**31,000** Cigna employees participated in the company's Global Wellness Challenge, where colleagues around the world join together for our annual fitness challenge. When employees collectively surpassed the challenge activity goal, the Cigna Foundation donated **\$30,000** to **3** global charities – the World Food Programme, CARE, and Volunteers of America.

**200** Cigna interns volunteered with 3 charitable organizations: Letters of Love, Together We Rise, and the Happy Hope Factory.

## Our People

### Fast Facts:

- › Cigna has committed to reaching gender parity in our leadership pipeline by increasing the number of women at our director and senior director levels from 45 percent to 50 percent by 2024.
- › Our talent strategy, which we updated in 2021, reinforces our mission, strategy, and values and consists of four strategic pillars: Focus on Critical Talent Capabilities; Anticipate the Workforce of the Future; Build a Phenomenal Career Experience for All; Diversity, Equity, and Inclusion.
- › We launched required unconscious bias training in 2020, Conscious Inclusion, for all U.S.-based employees. The Conscious Inclusion course was designed to help our workforce recognize what biases are, learn where biases come from, and understand how individuals can take action to be more inclusive.
- › Tending to our employees' health, well-being, and peace of mind is more than just our mission – it is a critical business imperative for our company.

At Cigna, we believe that the provision of health and wellness benefits for our employees is our responsibility as an employer and should not be outsourced to the government or other third parties.

- In order to provide more accessible mental health treatment to employees in 2020, we expanded our Employee Assistance Program and launched a training for managers on identifying struggling employees and connecting them to support. We also began offering “Mental Health First Aid” training to employees, which provides guidance on how to support individuals struggling with an immediate mental health crisis.
- Cigna’s established work-at-home and flexible work schedule programs allowed us to quickly transition in-office resources to Work At Home settings in response to the COVID-19 pandemic in 2020.

#### Impact Metrics:

**11** Enterprise Resource Groups regularly engage **21,000** employees across the company, a **45 percent** increase in membership over 2019.

Over **30** Inspiring Inclusive Conversations sessions were offered over a month-long period, reaching nearly **9,000** employees.

**100 percent** score on the Human Rights Campaign’s Corporate Equality Index and Disability:IN’s Disability Equality Index.

**59 hours** of training completed, on average, by each Cigna employee.

Cigna invested approximately **17 percent** of total payroll in health, well-being, and other benefits, including life and disability programs, 401(k) contributions, and retirement-related benefits, for its employees in the United States.

Cigna extended job offers to **71 percent** of interns in 2020, and **88 percent** of those offers were accepted, which illustrates that our various internships programs are a true talent pipeline.<sup>11,12</sup>

**83 percent** of our employees stated that they feel inspired to “go above and beyond” their normal job duties.<sup>13,14</sup>

**89 percent** of the global Cigna employee population are active users of myUniversity. myUniversity is a central resource for employee learning that rapidly mobilizes relevant learning by giving employees access to content in multiple formats that leverage formal, informal, and social learning modalities.

1. 37,500 hours is an estimate based on assumed 7.5-minute average visit.

2. Express Scripts was integrated into our real estate portfolio in 2019 and was not part of the energy and water reduction efforts within the Cigna facilities from 2013-2019. Express Scripts properties are not included in the 2013 baseline that we measured our progress against. However, they are included in our data collection and will be included in our new baseline for our next generation targets.

3. 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.

4. Includes 2020 Cigna Foundation and Express Foundation grants (over \$38.7 million, including \$25 million to the Brave of Heart Fund), Employee Volunteerism and Giving (over \$5.2 million), Cigna Charitable Giving (over \$17.7 million), and Undertaking payments (\$10.7 million) to nonprofits in CA and NY, which were precipitated by Cigna’s combination with Express Scripts in late 2018. This figure also includes charitable giving from Cigna LINA Korea business to the LINA Foundation in Korea, which totaled \$9.2 million in 2020. In past years, the LINA Foundation funding included in this figure was described as giving from this Foundation. This note clarifies the giving total is from the business to the charitable LINA Foundation.

5. In 2020, the Cigna United Way campaign invested more than \$1.8 million in communities through corporate gifts (\$675,000) and employee contributions (\$1,183,741).

6. In 2020, the Cigna Foundation funded \$2.3 million in support of the following employee-driven programs: matching gifts (\$2,257,133), healthy lifestyles (\$105,500), community service champions (\$49,000), and volunteer of the year (\$7,500).

7. In 2020, the Cigna March of Dimes campaign invested more than \$327,000 in communities through corporate gifts (\$217,500), matching gifts (\$30,000), and employee contributions (\$80,000).

8. Includes 2020 Cigna Foundation and the Express Scripts Foundation program grants (over \$13.7 million) and Brave of Heart Fund (\$25 million).

9. Includes 2020 Civic Affairs support (over \$4.7 million), Corporate Charitable Contributions (over \$13 million), and funding to the LINA Foundation (\$9.2 million). It also includes Undertaking payments (\$10.7 million) to nonprofits in CA and NY, which were precipitated by Cigna’s combination with Express Scripts in late 2018.

10. Includes Employee Volunteerism and Giving (over \$5.2 million).

11. Intern conversion rate is determined by dividing the number of accepted offers by the number of conversion-eligible interns and multiplying by 100. Conversion-eligible interns are those who are in, or entering, their senior year of college.

12. According to the NACE (National Association of Colleges & Employers) 2020 Intern and Co-op Survey Report data, the average intern conversion rate was 55.5 percent.

13. There was no difference between men’s and women’s responses to this question.

14. Cigna received an over 83 percent response rate from employees in 2020.



# UNGC

Reporting on our 2020 activity for the 10 UN Global Compact principles.

## United Nations Global Compact Index

Cigna was the first U.S. health services 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 10 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 10 UNGC 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 10 principles with annual updates on our management approach and how our Company addresses the principles.

### Human Rights

Principle	Cigna Policies and Statements	2020 Performance and Approach
1. Businesses should support and respect the protection of internationally proclaimed human rights.	<a href="#">Human Rights Statement</a> <a href="#">Supplier Code of Conduct [PDF]</a>	<a href="#">Ethics, Integrity, and Human Rights</a>
2. Businesses should make sure that they are not complicit in human rights abuses.	<a href="#">Human Rights Statement</a>	<a href="#">Ethics, Integrity, and Human Rights</a>

### Labor

Principle	Cigna Policies and Statements	2020 Performance and Approach
3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	<a href="#">Human Rights Statement</a>	<a href="#">Supply Chain Management</a> <a href="#">Ethics, Integrity, and Human Rights</a>
4. Businesses should uphold the elimination of all forms of forced and compulsory labor.	<a href="#">Human Rights Statement</a>	<a href="#">Supply Chain Management</a> <a href="#">Ethics, Integrity, and Human Rights</a>
5. Businesses should uphold the effective abolition of child labor.	<a href="#">Human Rights Statement</a>	<a href="#">Supply Chain Management</a> <a href="#">Ethics, Integrity, and Human Rights</a>
6. Businesses should uphold the elimination of discrimination in respect of employment and occupation.	<a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Supplier Code of Conduct [PDF]</a> <a href="#">Equal Employment Opportunity [PDF]</a>	<a href="#">Diversity, Equity, and Inclusion</a> <a href="#">Ethics, Integrity, and Human Rights</a>

## Environment

Principle	Cigna Policies and Statements	2020 Performance and Approach
7. Businesses should support a precautionary approach to environmental challenges.	<a href="#">Environmental Policy Statement</a>	<a href="#">Sustainability Performance Plan</a> <a href="#">Community Resilience</a> <a href="#">Current CDP Climate Change Information Request [PDF]</a> <a href="#">Current CDP Water Security Information Request [PDF]</a>
8. Businesses should undertake initiatives to promote greater environmental responsibility.	<a href="#">Environmental Policy Statement</a>	<a href="#">Energy, Emissions, Water, and Waste</a> <a href="#">Sustainability Performance Plan</a> <a href="#">Community Resilience</a>
9. Businesses should encourage the development and diffusion of environmentally friendly technologies.	<a href="#">Environmental Policy Statement</a>	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water, and Waste</a> <a href="#">Supply Chain Management</a>

## Anti-Corruption

Principle	Cigna Policies and Statements	2020 Performance and Approach
10. Businesses should work against corruption in all its forms, including extortion and bribery.	<a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Anti-Corruption Policy [PDF]</a>	<a href="#">Ethics, Integrity, and Human Rights</a>

# 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 blueprint for governments, businesses, and civil society organizations to address the most pressing environmental and social issues globally.

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. This focus was further sharpened by the COVID-19 pandemic. We are also focused on opportunities to support other SDGs that are relevant to our business:

Goal	Topic	Programs, Actions and Investments
	2 Zero Hunger	<p> <a href="#">Healthier Kids for Our Future® Initiative</a>  <a href="#">Employee Volunteerism and Giving</a>  <a href="#">The Cigna Foundation</a>  <a href="#">Community Investment</a> </p> <p>In support of SDG 2 – Zero Hunger, the Cigna Foundation awarded 79 grants totaling over \$3.4 million to nonprofit organizations. Communities supported by these grants include Hartford, CT; Phoenix, AZ; St. Louis, MO; Denver, CO; and Memphis and Nashville, TN.</p>
	3 Good Health and Well-Being	<p> <a href="#">Value of Integration Study</a>  <a href="#">Health Equity</a>  <a href="#">Formula for Change</a>  <a href="#">Quality and Access</a>  <a href="#">COVID-19 Response</a>  <a href="#">Substance Use Disorders and Mental Health</a>  <a href="#">The Cigna Foundation</a>  <a href="#">Community Investment</a>  <a href="#">Cigna U.S. Loneliness Index [PDF]</a>  <a href="#">COVID-19 Global Impact Study</a> </p> <p>In support of SDG 3 – Good Health and Well-Being, the Cigna Foundation awarded 55 grants totaling nearly \$4.7 million to nonprofit organizations. Communities supported by these grants include Atlanta, GA; Brooklyn, NY; West Hollywood, CA; and Mumbai, India.</p>

Goal	Topic	Programs, Actions and Investments
	5 Gender Equality	<p> <a href="#">Diversity, Equity, and Inclusion</a>  <a href="#">Pay Equity at Cigna [PDF]<sup>1</sup></a>  <a href="#">Pay Equity Commitment Statement</a>  <a href="#">Supplier Diversity and Mentoring Program</a>  <a href="#">Health Equity</a>  <a href="#">United Nations Women’s Empowerment Principles</a>  <a href="#">Paradigm for Parity</a>  <a href="#">CEO Action for Diversity and Inclusion</a>  <a href="#">The Cigna Foundation</a> </p> <p>In support of SDG 5 – Gender Equality, the Cigna Foundation provided 14 grants totaling over \$1.1 million to nonprofit organizations. Communities supported by these grants include Charlotte, NC; Billings, MT; Philadelphia, PA; and Oklahoma City, OK.</p>
	6 Clean Water and Sanitation	<p> <a href="#">Environmental Policy Statement</a>  <a href="#">Energy, Emissions, Water, and Waste</a>  <a href="#">Sustainability Performance Plan</a> </p>
	8 Decent Work and Economic Growth	<p> <a href="#">Human Rights Statement</a>  <a href="#">Diversity, Equity, and Inclusion</a>  <a href="#">Ethics, Integrity, and Human Rights</a>  <a href="#">Supplier Code of Ethics [PDF]</a> </p>
	10 Reduced Inequalities	<p> <a href="#">Health Equity</a>  <a href="#">The Cigna Foundation</a>  <a href="#">Community Investment</a> </p> <p>In support of SDG 10 – Reduced Inequalities, the Cigna Foundation awarded 28 grants totaling nearly \$1.1 million to nonprofit organizations. Communities supported by these grants include Washington, DC; Chicago, IL; Roxbury, MA; Seattle, WA; and Fort Lauderdale, FL.</p>
	13 Climate Action	<p> <a href="#">Environmental Policy Statement</a>  <a href="#">Energy, Emissions, Water, and Waste</a>  <a href="#">Sustainability Performance Plan</a>  <a href="#">Community Resilience</a> </p>

You can learn more about the United Nations Sustainable Development Goals: <https://sustainabledevelopment.un.org/sdgs>.

1. Please refer to the “Diversity, Equity & Inclusion and Equitable Pay” section on pages 29 and 101–102 of Cigna’s 2021 Proxy Statement.





# Performance Tables

2020 results for Cigna's economic, social, and environmental key performance indicators.

## Cigna 2017–2020 Performance Tables

*Increases in 2019–2020 performance indicators reflect Cigna's combination with Express Scripts and its affiliates.*

### Economic:

Key Performance Indicators	2020	2019	2018	2017
Global revenue <sup>1</sup> (in billions)	\$160.4	\$153.6	\$48.7	\$41.6
Financial impact from Cigna Giving <sup>2</sup> (in millions)	\$81.0	\$40.0	\$24.4	\$21.2
Employee volunteer hours <sup>3</sup>	57,211	92,732	80,529	57,751

### Social:

Key Performance Indicators <sup>4</sup>	2020	2019	2018	2017
Total number of employees <sup>5</sup>	71,001	71,745	45,288	43,367

#### By Region:

% United States	90.9%	90.0%	85.6%	85.8%
% Global	10.1%	10.0%	14.4%	14.2%

#### By Employee Type:

% Full-Time	98.5%	98.5%	98.5%	98.3%
% Part-Time	1.5%	1.5%	1.5%	1.7%

#### By Gender<sup>6</sup>:

% Women	70.4%	70.1%	71.4%	71.5%
% Men	29.6%	29.9%	28.6%	28.5%

#### By Age:

% Under Age 30	13.0%	12.9%	13.5%	14.0%
% Age 30–50	57.3%	55.8%	56.8%	57.0%
% Age 50 or older	29.7%	31.3%	29.7%	29.0%

## Social: (Cont.)

Key Performance Indicators <sup>4</sup>	2020	2019	2018	2017
Total number of new hires	12,864	10,853	7,044	7,079
<b>By Gender:</b>				
% Women	72.3%	71.5%	69.5%	70.3%
% Men	27.7%	28.5%	30.5%	29.5%
<b>By Age:</b>				
% Under Age 30	35.4%	36.0%	31.9%	35.5%
% Age 30-50	49.6%	49.5%	54.5%	52.3%
% Age 50 or older	15.0%	14.4%	13.7%	12.2%
Average hours of training per employee <sup>7</sup>	59	54	59	54
Safety incident rate <sup>8</sup>	0.41	0.60	0.40	0.34

## Environmental<sup>9</sup>:

Key Performance Indicators	2020	2019	2018	2017
Greenhouse gas emissions (metric tons of CO <sub>2</sub> e).	129,234	136,321	69,953	64,948
Scope 1 emissions	12,814	16,894	10,961	10,448
Scope 2 emissions	116,420	119,427	58,992	54,500
Emissions intensity per square foot	0.012	0.012	0.011	0.011
Scope 3 business travel emissions (metric tons of CO <sub>2</sub> e) <sup>10</sup>	7,765	23,693	21,371	20,083
Energy consumption (megawatt hours) <sup>11</sup>	329,733	362,910	207,152	184,794
Direct energy consumption <sup>12</sup>	66,249	95,842	63,130	51,845
Indirect energy consumption	263,484	267,068	144,022	132,949
Energy intensity per square foot	0.031	0.033	0.033	0.031
Water withdrawals <sup>13</sup> (kilogallons)	241,787	264,361	92,614	99,606
Water intensity per square foot	0.023	0.024	0.016	0.017

1. Additional financial performance data can be found in our [2020 Annual Report \[PDF\]](#).
2. Figure is inclusive of Cigna Foundation and Civic Affairs contributions inclusive of expenses, corporate contributions from business units, employee giving and the estimated value of employee volunteer hours. The increase in 2020 reflects Cigna's contributions to [Brave of Heart Fund](#). The increase in 2019 giving totals from 2017 to 2018 is due in part to the inclusion of contributions from Cigna LINA Korea business to the LINA Foundation in Korea. 2020 giving totals include charitable giving from Cigna LINA Korea to the LINA Foundation. In past years, the LINA Foundation funding included in this figure was described as giving from this Foundation. This note clarifies the giving total is from the business to the charitable LINA Foundation.
3. The decrease in 2020 employee volunteer hours reflects social distancing measures during the COVID-19 pandemic.
4. The boundary for employee data includes Cigna's global workforce. 2019 – 2020 data included in the table reflects combined internal data post-integration with Express Scripts and affiliates.
5. Please note the following: (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.
6. We also provide gender-based reporting for U.S. employees in the Diversity, Equity, 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 data for each career band for Cigna based on our Cigna University course training. Reported averages 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. In 2020, the decrease is attributable to remote working during the COVID-19 pandemic.
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 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. 2017–2019 Scope 3 business travel emissions reflects legacy Cigna operations. The 2020 business travel emissions includes Cigna, Express Scripts, and subcontractor company emissions. Beginning in 2020, the calculation method of company vehicles was modified based on MPG of vehicles and vehicle mileage.
11. Cigna extrapolates a conservative estimation for properties with unavailable billing information, (approximately 5 percent of total property emissions in United States and Canada were extrapolated in 2020).
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. The 2019 data has been restated from 449,097 kilogallons to 264,361 kilogallons. This restatement corrected an error due to not having pro-rata share entered in multi-tenant lease situations. Starting in 2019, total water withdrawals increased due to the integration of Express Scripts into the portfolio, as well as increased data availability across the entire portfolio. The increase in water intensity, starting in 2019, is attributable to adding more water-intensive properties to our data boundary. The 2020 water-withdrawals figure is based on a new calculation methodology that gap fills missing data.



# 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 is utilizing the GRI Standards, which represents current best practices for reporting on 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 except for GRI 303 and GRI 403, which apply the 2018 version of the GRI Standards, and GRI 306 which applies the 2020 version of the GRI Standards.

For additional information on the GRI, please visit [www.globalreporting.org](http://www.globalreporting.org).

## GRI STANDARDS CONTENT INDEX

### GRI 102: General Disclosures 2016

Indicator	Description	Location
<b>Organizational Profile</b>		
102-1	Name of the organization	Cigna Corporation (“Cigna”)
102-2	Activities, brands, products, and services	<a href="#">Company Profile</a> <a href="#">2020 Form 10-K (pages 1-2) [PDF]</a>
102-3	Location of headquarters	Bloomfield, Connecticut
102-4	Location of operations	<a href="#">2020 Form 10-K (page 48) [PDF]</a>
102-5	Ownership and legal form	Cigna (NYSE: CI) is a publicly-traded corporation.
102-6	Markets served	<a href="#">Company Profile</a> <a href="#">Stakeholder Engagement</a> <a href="#">2020 Form 10-K (pages 3-19) [PDF]</a>
102-7	Scale of the organization	<a href="#">Company Profile</a> <a href="#">2020 Annual Report (page 9) [PDF]</a> <a href="#">2020 Form 10-K (pages 54-55) [PDF]</a>

Indicator	Description	Location
102-8	Information on employees and other workers	<a href="#">2017–2020 Performance Tables</a> <a href="#">Our Culture</a> <a href="#">Diversity, Equity, and Inclusion</a> <a href="#">Human Capital Development</a> <a href="#">Employee Health, Safety, and Wellness</a> <a href="#">2020 Form 10-K (page 21) [PDF]</a>
102-9	Supply chain	<a href="#">Supply Chain Management</a>
102-10	Significant changes to the organization and its supply chain	Not applicable during the reporting period.
102-11	Precautionary principle or approach	<a href="#">Environmental Policy Statement</a> <a href="#">Sustainability Performance Plan</a>
102-12	External initiatives	<p>Cigna is a signatory to the <a href="#">United Nations Global Compact</a>.</p> <p>Cigna is also a signatory to the pledge for <a href="#">CEO Action for Diversity &amp; Inclusion</a>, and supports the <a href="#">Paradigm for Parity</a> and the <a href="#">United Nations' Women's Empowerment Principles</a>.</p>
102-13	Membership of associations	<a href="#">2020 Political Contributions and Lobbying Activity Report [PDF]</a>

### Strategy

102-14	Statement from the most senior decision-maker about the relevance of sustainability and organization's strategy	<a href="#">Message from David Cordani</a>
102-15	Key impacts, risks, and opportunities	<a href="#">Strategy and Key Issues</a> <a href="#">2020 Annual Report (pages 1–8) [PDF]</a> <a href="#">2020 Form 10-K (pages 34–52) [PDF]</a> <a href="#">Current CDP Climate Change Information Request [PDF]</a> (Question C2)

### Ethics, Integrity, and Human Rights

102-16	Values, principles, standards, and norms of behavior	<a href="#">Our Culture</a> <a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Ethics, Integrity, and Human Rights</a> <a href="#">Anti-Corruption Policy [PDF]</a> <a href="#">Human Rights Statement</a> <a href="#">Supplier Code of Ethics [PDF]</a>
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Indicator	Description	Location
102-17	Mechanisms for advice and concerns about ethics	<a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Ethics, Integrity, and Human Rights</a> <a href="#">Anti-Corruption Policy [PDF]</a> <a href="#">Ethics-Based Web Reporting</a>

## Governance

102-18	Governance structure of the organization, including committees of the highest governance body and those responsible for decision-making on economic, environmental, and social impacts.	<a href="#">Corporate Governance and Risk Management</a> <a href="#">Corporate Governance Practices</a> <a href="#">Board of Directors</a>
102-22	Composition of the highest governance body and its committees	<a href="#">Board Committees and Charters</a>
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	<a href="#">Corporate Governance Guidelines (pages 1-3) [PDF]</a>
102-25	Conflicts of interest	<a href="#">Director Code of Business Conduct and Ethics (pages 1-2) [PDF]</a>
102-28	Evaluating the highest governance body's performance	<a href="#">Corporate Governance Guidelines (pages 6-7) [PDF]</a>
102-35	Remuneration policies	<a href="#">2021 Proxy Statement (pages 8 and 38-41) [PDF]</a>
102-36	Process for determining remuneration	<a href="#">2021 Proxy Statement (pages 37-62) [PDF]</a>

## Stakeholder Engagement

102-40	List of stakeholder groups	<a href="#">Stakeholder Engagement</a>
102-41	Collective bargaining agreements	<p>At present, we have eight collective bargaining agreements in the United States. We have less than 1,000 unionized employees, which comprise less than 2 percent of our U.S. domestic workforce.</p> <a href="#">Ethics, Integrity and Human Rights</a>
102-42	Identifying and selecting stakeholders	<a href="#">Stakeholder Engagement</a>
102-43	Approach to stakeholder engagement	<a href="#">Stakeholder Engagement</a> <a href="#">Customer Centricity</a> <a href="#">2020 Highlights</a>

Indicator	Description	Location
102-44	Key topics and concerns raised	<a href="#">Stakeholder Engagement</a> <a href="#">Strategy and Key Issues</a> <a href="#">Health Equity</a> <a href="#">Advancing the UN SDGs</a> <a href="#">COVID-19 Response</a>

### Reporting Practice

102-45	Entities included in the consolidated financial statements	<a href="#">2020 Form 10-K (page 87) [PDF]</a> <a href="#">About This Report</a>
102-46	Defining report content and topic boundaries	<a href="#">About This Report</a> <a href="#">Strategy and Key Issues</a> <a href="#">Stakeholder Engagement</a>
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, environmental, and social topics.
102-48	Restatements of information	<a href="#">2017–2020 Performance Tables</a> (Footnote 13)
102-49	Changes in reporting	None during the reporting period.
102-50	Reporting period	Our reporting period is calendar year 2020.
102-51	Date of most recent report	<a href="#">2019 Corporate Responsibility Report [PDF]</a>
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	<a href="mailto:cignaconnects@cigna.com">cignaconnects@cigna.com</a>
102-54	Claims of reporting in accordance with the GRI Standards	<a href="#">About This Report</a>
102-55	GRI content index	<a href="#">GRI Content Index</a>
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> <a href="#">GHG Emissions Assurance Statement [PDF]</a>

## GRI 103: Topics and Boundaries

Material Aspects	Management Approach Disclosures	Material within the organization	Material outside the organization	Relevance outside the organization
<b>Economic</b>				
GRI 201: Economic Performance 2016	<a href="#">2020 Annual Report (pages 1-5) [PDF]</a> <a href="#">2020 Form 10-K (pages 1-2 and 19-20) [PDF]</a> <a href="#">Formula For Change</a>	✓	✓	Cigna's economic performance is relevant to our investors, employees, clients, customers, suppliers, and communities.
GRI 203: Indirect Economic Impacts 2016	<a href="#">2020 Annual Report (pages 6-7) [PDF]</a> <a href="#">Health Equity</a> <a href="#">Quality and Access</a> <a href="#">Substance Use Disorders and Mental Health</a> <a href="#">Community Investment</a> <a href="#">Advancing the UN SDGs</a> <a href="#">Supply Chain Management</a> <a href="#">COVID-19 Response</a> <a href="#">Community Investment</a> <a href="#">Value of Integration Study</a>	✓	✓	Cigna's activities and investments to support health care systems and communities are relevant to our investors, employees, clients, customers, and communities.
GRI 205: Anti-Corruption 2016	<a href="#">Ethics, Integrity, and Human Rights</a> <a href="#">Code of Ethics and Principles of Conduct (page 18)</a> <a href="#">Anti-Corruption Policy [PDF]</a>	✓	✓	Anti-corruption is relevant to our investors, employees, clients, customers, suppliers, and communities.
<b>Environmental</b>				
GRI 302: Energy 2016	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water, and Waste</a>	✓	✓	Energy consumption associated with operations is relevant to all stakeholders including our employees, communities, clients, customers, and investors.
GRI 303: Water and Effluents 2018	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water, and Waste</a> <a href="#">Current CDP Water Security Information Request [PDF]</a>	✓	✓	Water and associated potential risks or challenges are relevant to all stakeholders including our communities, clients, customers, employees, and investors.



Material Aspects	Management Approach Disclosures	Material within the organization	Material outside the organization	Relevance outside the organization
GRI 305: Emissions 2016	<a href="#">Sustainability Performance Plan</a> <a href="#">Energy, Emissions, Water, and Waste</a>	✓	✓	Greenhouse gas emissions and associated potential risks or challenges are relevant to all stakeholders including our communities, clients, employees, customers, suppliers, employees, and investors.
GRI 306: Effluents and Waste 2016	<a href="#">Energy, Emissions, Water, and Waste</a>	✓	✓	Efficient use of resources and management of waste is relevant to our investors, clients, customers, employees, and communities.
GRI 307: Environmental Compliance 2016	<a href="#">Sustainability Performance Plan</a> <a href="#">Environmental Policy Statement</a>	✓	✓	Compliance with environmental regulations is relevant to our investors, clients, suppliers, and employees and to the communities where we operate.
GRI 308: Supplier Environmental Assessment 2016	<a href="#">Supply Chain Management</a>	✓	✓	Our assessment of suppliers' environmental practices is relevant to our clients, investors, suppliers, employees, and communities.

## Social

GRI 401: Employment 2016	<a href="#">Our Culture</a>	✓	✓	Cigna's employment practices are relevant to our investors, clients, customers, and employees and to the communities where we are employers.
GRI 403: Occupational Health and Safety 2018	<a href="#">Employee Health, Safety, and Wellness</a>	✓	✓	Occupational health and safety is relevant to our investors, clients, customers, employees, and communities.
GRI 404: Training and Education 2016	<a href="#">Human Capital Development</a>	✓	✓	Training and education is relevant to our investors, clients, customers, employees, and communities.
GRI 405: Diversity and Equal Opportunity 2016	<a href="#">Diversity, Equity, and Inclusion</a> <a href="#">2021 Proxy Statement (page 29) [PDF]</a>	✓	✓	Diversity and equal opportunity is relevant to our investors, clients, customers, employees, and communities.

Material Aspects	Management Approach Disclosures	Material within the organization	Material outside the organization	Relevance outside the organization
GRI 412: Human Rights Assessment 2016	<a href="#">Ethics, Integrity, and Human Rights</a> <a href="#">Human Rights Statement</a>	✓	✓	Our assessment of any human rights issues with our operations is relevant to our investors, customers, clients, employees, and communities.
GRI 413: Local Communities 2016	<a href="#">Health Equity</a> <a href="#">COVID-19 Response</a> <a href="#">The Cigna Foundation</a> <a href="#">Global Citizenship</a> <a href="#">Employee Volunteerism and Giving</a> <a href="#">Advancing the UN SDGs</a> <a href="#">Community Resilience</a>	✓	✓	Local community impacts are relevant to investors, customers, clients, and employees, particularly in the communities where we operate.
GRI 414: Supplier Social Assessment 2016	<a href="#">Supply Chain Management</a> <a href="#">Human Rights Statement</a> <a href="#">Supplier Code of Ethics [PDF]</a>	✓	✓	Our assessment of suppliers' social practices, particularly pertaining to labor and human rights topics, is relevant to our clients, investors, customers, employees, suppliers, and communities.
GRI 415: Public Policy 2016	<a href="#">2020 Political Contributions and Lobbying Activity Report [PDF]</a>	✓	✓	Public policy activities are relevant to all stakeholders including our customers, clients, employees, and investors.
GRI 416: Customer Health and Safety 2016	<a href="#">Customer Centricity</a> <a href="#">Health Equity</a> <a href="#">Quality and Access</a> <a href="#">Cigna Accreditation</a> <a href="#">Substance Use Disorders and Mental Health</a> <a href="#">Health and Wellness</a>	✓	✓	Customer health and safety is relevant to our customers, clients, employees, and investors and to the communities where we operate.
GRI 418: Customer Privacy 2016	<a href="#">Global Privacy and Information Protection</a> <a href="#">Cigna Privacy Information</a>	✓	✓	The protection of customer privacy and information is relevant to our customers, clients, and investors.

## GRI 200-400: Topic-Specific Disclosures

Material Aspects	GRI Indicators	Location	
<b>Economic</b>			
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	<a href="#">2020 Form 10-K (pages 54–55) [PDF]</a> <a href="#">2017–2020 Performance Tables</a> <a href="#">Community Investment</a>
	201-2	Financial implications and other risks and opportunities for the organization’s activities due to climate change	<a href="#">Current CDP Climate Change Information Request [PDF]</a> (Question C2)
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	<a href="#">The Cigna Foundation</a> <a href="#">Advancing the UN SDGs</a> <a href="#">Substance Use Disorders and Mental Health</a> <a href="#">2020 Highlights</a> <a href="#">Healthier Kids for Our Future®</a> <a href="#">COVID-19 Response</a>
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	<a href="#">Ethics, Integrity, and Human Rights</a>
<b>Environmental</b>			
GRI 302: Energy 2016	302-1	Energy consumption within the organization	<a href="#">2017–2020 Performance Tables</a>
	302-3	Energy intensity	<a href="#">2017–2020 Performance Tables</a>
GRI 303: Water and Effluents 2018	303-3	Water withdrawals	<a href="#">2017–2020 Performance Tables</a> <a href="#">Current CDP Water Security Information Request [PDF]</a>
GRI 305: Emissions 2016	305-1	Direct greenhouse gas (GHG) emissions (Scope 1)  ✓ <b>Assured by third-party verifier</b>	<a href="#">2017–2020 Performance Tables</a> <a href="#">GHG Emissions Assurance Statement [PDF]</a>
	305-2	Energy indirect greenhouse gas (GHG) emissions (Scope 2)  ✓ <b>Assured by third-party verifier</b>	<a href="#">2017–2020 Performance Tables</a> <a href="#">GHG Emissions Assurance Statement [PDF]</a>
	305-3	Energy indirect greenhouse gas (GHG) emissions (Scope 3)	<a href="#">2017–2020 Performance Tables</a>

Material Aspects	GRI Indicators		Location
GRI 305: Emissions 2016	305-4	Greenhouse gas (GHG) emissions intensity	<a href="#">2017-2020 Performance Tables</a>
	305-7	NOX, SOX, and other significant air emissions	These emissions are not material to our operations.
GRI 306: Waste 2020	306-4	Waste diverted from disposal	<a href="#">Energy, Emissions, Water, and Waste</a> This indicator is partially reported. Please note that hazardous waste is not a material stream at Cigna facilities.
GRI 307: Environmental Compliance 2016	307-1	Noncompliance with environmental laws and regulations	None during the reporting period.
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	<a href="#">Supply Chain Management</a>

## Social

GRI 401: Employment 2016	401-1	New employee hires and employee turnover	<a href="#">2017-2020 Performance Tables</a> <a href="#">2020 Form 10-K (page 21) [PDF]</a>
	401-3	Parental leave	<a href="#">Our Culture</a>
GRI 403: Occupational Health and Safety 2018	403-9	Work-related injuries	<a href="#">2017-2020 Performance Tables</a> 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	<a href="#">2017-2020 Performance Tables</a>
	404-2	Programs for upgrading employee skills and transition assistance programs	<a href="#">Human Capital Development</a> <a href="#">2020 Highlights</a>
	404-3	Percentage of employees receiving regular performance and career development reviews	<a href="#">Human Capital Development</a>
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	<a href="#">2017-2020 Performance Tables</a> <a href="#">Diversity, Equity, and Inclusion</a> <a href="#">2021 Proxy Statement (page 12) [PDF]</a>
GRI 412: Human Rights Assessment 2016	412-2	Employee training on human rights policies or procedures	<a href="#">Ethics, Integrity, and Human Rights</a> <a href="#">Human Capital Development</a>

Material Aspects	GRI Indicators		Location
GRI 413: Local Communities 2016	413-1	Operations with implemented local community engagement, impact assessments, and development programs	<a href="#">Health Equity</a> <a href="#">Community Investment</a> <a href="#">The Cigna Foundation</a> <a href="#">Global Citizenship</a> <a href="#">Community Resilience</a> <a href="#">COVID-19 Response</a> Every Cigna global location has local community engagement programs and/or activities in place.
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	<a href="#">Supply Chain Management</a>
GRI 415: Public Policy 2016	415-1	Political contributions	<a href="#">2020 Political Contributions and Lobbying Activity Report [PDF]</a>
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories	<a href="#">Customer Centricity</a> <a href="#">Quality and Access</a> <a href="#">Cigna Accreditation</a> <a href="#">Health Equity</a> <a href="#">Substance Use Disorders and Mental Health</a> <a href="#">Health and Wellness</a>
GRI 418: Customer Privacy	418-1	Substantiated complaints regarding breaches of customer privacy and losses of customer data	There were no material data breaches in 2020.

This report covers calendar year 2020, 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, 2020, 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.



# TCFD Index

Information aligned with Task Force on Climate-Related Financial Disclosures (TCFD) recommendations.

## TCFD Report

Cigna has aligned its Task Force on Climate-Related Financial Disclosure (TCFD) Report with the four sections of the TCFD framework: (1) Governance, (2) Strategy, (3) Risk Management, and (4) Metrics and Targets.

For additional information on TCFD, please visit <https://www.fsb-tcfid.org>.

## Governance

Disclose the organization's governance around climate-related risks and opportunities.

### Disclosure: Board's oversight of climate-related risks and opportunities

#### Response and References:

The Corporate Governance Committee monitors the Company's social responsibility and environmental sustainability policies, practices, and initiatives; reviews the annual corporate responsibility report; and periodically updates and makes recommendations to the Board with respect to such matters.

Within Cigna's Board of Directors, the Audit Committee oversees the Company's risk management framework, including but not limited to those related to climate change.

#### References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Question C1.1, page 2

[Environmental Policy Statement](#)

[Corporate Governance Committee Charter \[PDF\]](#); page 2

[2021 Proxy Statement \[PDF\]](#); page 23

### Disclosure: Management's role in assessing and managing climate-related risks and opportunities

#### Response and References:

The Cigna Connects Corporate Responsibility Governance Council ("Council") provides guidance on Cigna's policies, initiatives, and reporting relative to corporate responsibility, including assessing and managing climate-related risks and opportunities. The Council is a cross-functional committee composed leaders from areas including risk management, real estate and procurement.

Cigna's Senior Director of Corporate Responsibility chairs the Council and is responsible for the corporate responsibility strategy, corporate responsibility reporting, and environmental reporting. This leader also helps guide sustainability initiatives within the company and supports the ongoing identification and monitoring of climate related risks and opportunities at Cigna.

Additionally, the Company's Corporate Real Estate Managing Director oversees our facilities-related environmental sustainability strategy and initiatives and manages the Corporate Real Estate Director responsible for oversight of energy and emissions targets and reduction activities.

#### References:

[Corporate Governance and Risk Management](#)

[Environmental Policy Statement](#)

[CDP 2021 Climate Change Information Request \[PDF\]](#); Questions C1.2 and C1.3, pages 2-3

## Strategy

Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.

### Disclosure: Climate-related risks and opportunities identified over short-term, medium-term, and long-term horizons

### Response and References:

We define time horizons for climate risks and opportunities as: short-term (1-3 years), medium-term (4-6 years), and long-term (7-10 years). Cigna uses both qualitative thresholds and quantitative factors to define risks or opportunities that could have a substantial financial or strategic impact to our Company.

## Climate-related Risks

Categories	Types	Risk Descriptions	Time Horizons
Transition	Market	Uncertainty in market signals: Uncertainty in the price of energy and fuel could increase our operating costs. Additionally, from a long-term perspective, the link between climate change and human health may present broader socioeconomic impacts that could potentially impact Cigna's cost structure within the health services that we provide.	7-10 years
Transition	Reputation	Increased stakeholder concern or negative stakeholder feedback: Corporate reputation on performance related to environmental responsibility, particularly on issues related to climate change, is increasingly important to Cigna's corporate employer clients.	1-3 years
Physical	Acute	Increased severity and frequency of extreme weather events: Increases in the frequency and severity of extreme weather events could impact our business services distribution capacities and may cause damage to physical assets.	4-6 years

## Climate-related Opportunities

Categories	Opportunity Descriptions	Time Horizons
Resource Efficiency	More efficient buildings: Increasing the energy efficiency of buildings in our real estate portfolio presents the opportunity to reduce our operating costs from energy consumption.	4-6 years
Products & Services	Shift in consumer preferences: Corporate reputation on performance related to environmental responsibility, is increasingly important to Cigna's corporate employer clients, creating opportunities for Cigna.	1-3 years
Resilience	Participation in renewable energy programs and adoption of energy-efficiency measures: Further development and enactment of renewable energy regulations and energy-efficiency incentives at the national, state, and local levels may create new investment opportunities and present new incentives, including rebates and the ability to generate renewable energy credits.	4-6 years

## References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Questions C2.1, C2.3, and C3.4, pages 3–4, 6–9, and 13–14

## Disclosure: Impact on businesses, strategy, and financial planning

### Responses and references:

#### Impact on Businesses and Strategy

Climate-related risks that may impact our products and services (Cigna's health care plans and pharmacy benefits management services), supply chain, and operations are integrated through our establishment of emissions-reduction targets and our investments to maintain and enhance Cigna's Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery programs. We are also investing in digital capabilities, advanced analytics, and artificial intelligence that provide key areas of competitive advantage. Additionally, we have begun to engage prominent thought leaders at the intersection of climate change and human health to share perspectives on future actions and opportunities for our Company. Throughout our operations, we are also pursuing LEED® certification and ENERGY STAR® building ratings and investments in onsite renewable energy, where we expect to generate and sell renewable energy credits.

#### Impact on Financial Planning

Risks that may impact our revenue have been integrated into our business strategy and planning process through our work responding to sustainability questions on RFPs and RFIs for potential and existing corporate clients as well as the development and advancement of annual strategic plans for the Cigna Connects corporate responsibility program.

Risks that may impact our operating costs and capital expenditures are managed through our low-carbon transition plan, including the establishment of our environmental targets, identification of emissions-reductions projects, and participation in renewable energy programs.

## References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Questions C3.1-C3.4, pages 11-14

[Sustainability Performance Plan](#)

## Disclosure: Impact of different scenarios, including a 2°C scenario

### Responses and references:

Based on the findings from considering both qualitative and quantitative scenarios related to climate change, we have established environmental targets, identified emissions-reduction projects, pursued LEED® certification and ENERGY STAR® building ratings, and invested in renewable energy.

Cigna's new next generation of energy and emissions environmental targets provide the company with a path to support long-term de-carbonization of operations and procurement of renewable energy.

### Greenhouse Gas Emissions:

- ▶ 50 percent reduction of scope 1 and 2 emissions from 2019 baseline by 2030
- ▶ 100 percent renewable electricity by 2030
- ▶ Carbon neutrality for scope 1 and 2 emissions at facilities by 2040

## References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Question 3.2a, page 12

[Sustainability Performance Plan](#)

[Environmental Policy Statement](#)

## Risk Management

Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.

### Disclosure: Process for identifying and assessing climate-related risks

### Responses and references:

#### Company-Level Process Overview

At the company level, our Corporate Responsibility team maintains daily strategic oversight of identifying and managing company-level climate-related risks that may impact our reputation, profitability, and access to capital. Cross-functional perspectives from our Cigna Connects Corporate Responsibility Governance Council assist in the identification of company-wide market risks and opportunities related to climate change. Our Risk Management team also facilitates a formal, quarterly review of climate-related risks.



## Asset-Level Process Overview

At the asset level, our Corporate Real Estate Senior Advisor, who is responsible for facilities management, oversees our Inventory Management Program, which includes our greenhouse gas emissions. We also conduct a quarterly review process of energy consumption and emissions data for our North America portfolio, and our international properties are reviewed annually.

### References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Question C2.2, pages 5–6  
[Corporate Governance and Risk Management](#)

## Disclosure: Processes for managing climate-related risks

### Responses and references:

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.

Processes to manage climate-related risks include the following:

- › Developing action plans to meet our emissions, energy, and water targets.
- › Increasing efficiencies across our building operations and investing in energy-efficiency projects.
- › Seeking and entering into “green” leases that prioritize energy-efficient infrastructures.
- › Engaging employees and key stakeholders across the enterprise to support the goals of the strategic sustainability performance plan.

### References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Questions C2.1 and C2.2, pages 3–4  
[Sustainability Performance Plan](#)  
[Energy, Emissions, Water, and Waste](#)  
[Environmental Policy Statement](#)

## Disclosure: Integration into overall risk management

### Responses and references:

Our assessment of climate-related risks is fully integrated into our Company’s overall risk management process. Each quarter, Cigna’s Risk Management team facilitates a formal review process for business stakeholders to identify and assess physical, regulatory, and business risks including, energy and natural resources pricing, supply chain, and business continuity risks. Environmental risk, including risk drivers associated with climate change, is an explicit risk within Cigna’s enterprise risk register.

The Audit Committee of Cigna’s Board of Directors oversees the Company’s risk management framework, including those risks related to climate change.

### References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Question C2.2, pages 5–6  
[Community Resilience](#)  
[Environmental Policy Statement](#)

## Metrics and Targets

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities.

## Disclosure: Metrics used by the organization to assess climate-related risks and opportunities

### Responses and references:

Cigna monitors and reports on our Scope 1 and 2 emissions and Scope 3 (business travel) greenhouse gas emissions. Cigna also monitors and reports on indirect and direct energy consumption, including renewable energy and energy-intensity metrics. We also track and report on green building certifications and ratings throughout our global real estate portfolio.

### References:

[CDP 2021 Climate Change Information Request \[PDF\]](#); Questions C4–C9, pages 14–30  
[Sustainability Performance Plan](#)

## Disclosure: Scope 1, 2, and 3 greenhouse gas emissions

### Responses and references:

The following metrics represent Cigna's 2020 greenhouse gas emissions (GHG) performance data, and, with respect to Scope 1 and Scope 2 emissions, have been third party assured. Our 2020 data reflects decreased energy consumption at our facilities due to remote working arrangements for nonessential employees during COVID-19:

Greenhouse Gas Emissions	2020 Performance (metric tons of CO <sub>2</sub> e)
Scope 1	12,814
Scope 2 (location based)	116,420
Scope 2 (market based)	113,199
Scope 3 (business travel)	7,765

### References:

[2017-2020 Performance Tables](#)

[Independent Assurance Statement \[PDF\]](#)

[CDP 2021 Climate Change Information Request \[PDF\]](#); Questions C4-C7.9, pages 14-27

## Disclosure: Targets used and performance against targets

### Responses and references:

Cigna has committed to achieving carbon neutrality for scope 1 and 2 emissions at facilities by 2040.

In 2017, we set a second-generation target for the legacy Cigna portfolio to achieve a 20 percent absolute reduction in energy consumption by 2020, from base year 2013. This absolute target aligned with reductions advocated for science-based targets and under the 2-degree scenario in limit rises in global temperatures.

Measuring our performance against 2019 data, due to the anomaly of 2020 energy consumption as a result of the pandemic, Cigna has exceeded this target, having achieved a 37.9 percent reduction in absolute greenhouse gas emissions at legacy Cigna sites. In 2021, we began execution on Cigna's new third generation of environmental targets, where we have targeted a further 50 percent absolute reduction in scope 1 and 2 emissions by 2030 from base year 2019, which reflects Cigna's combination with Express Scripts and affiliates.

We have also set a target to achieve 100 percent renewable electricity consumption at facilities by 2030.

### References:

[Sustainability Performance Plan](#) (includes final reporting on progress for expired second-generation targets, covering 2013-2020 performance)