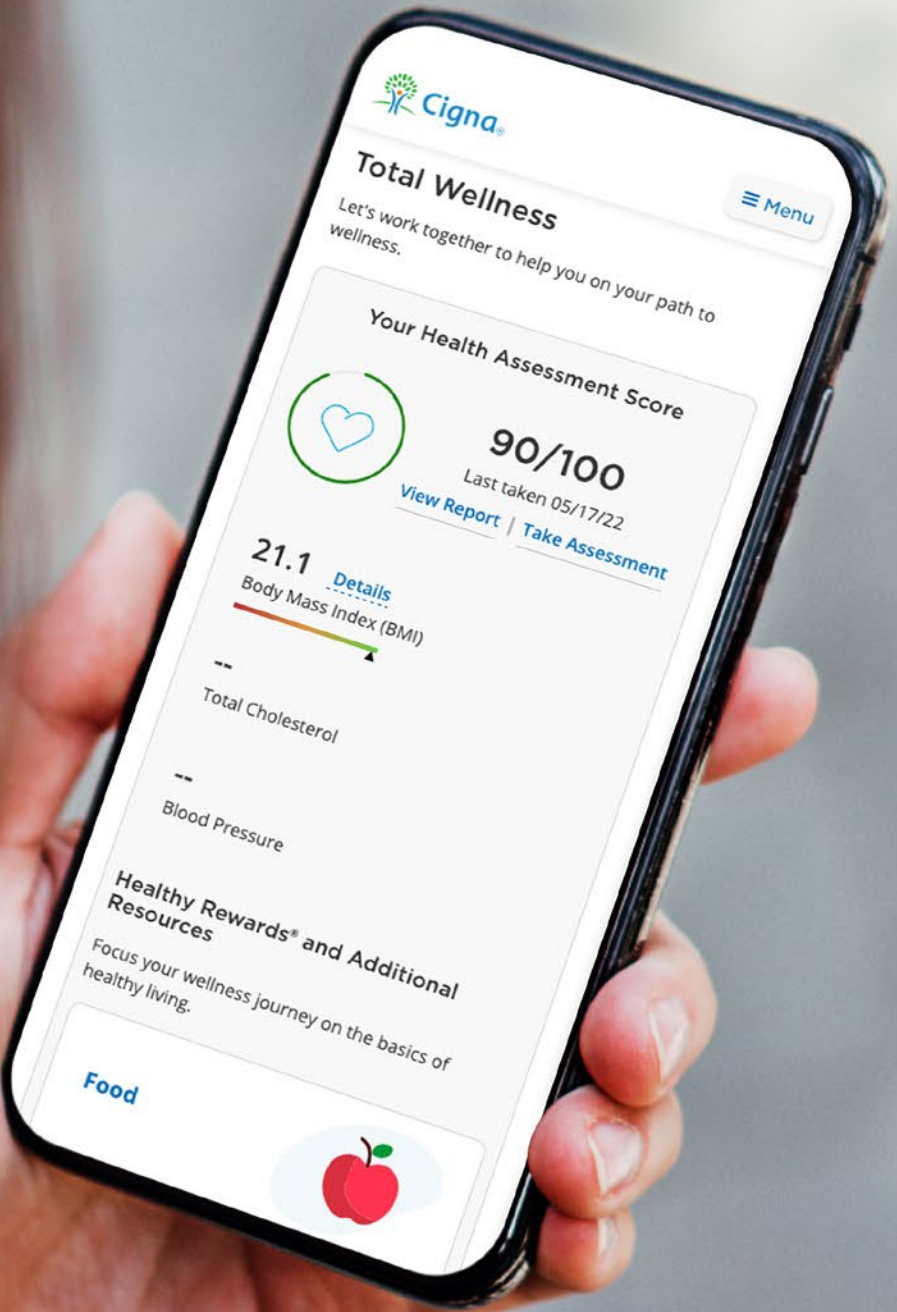


# HEALTHY GROWTH

2021 CIGNA CONNECTS CORPORATE RESPONSIBILITY REPORT



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# Healthy Growth, Powered by Our Purpose

## A MESSAGE FROM OUR CHAIRMAN AND CEO

At Cigna, we're proud to be a mission-driven company – devoted to improving the health, well-being and peace of mind of those we serve. We have a powerful inspiration – knowing the work we do improves lives – and it's our North Star, guiding us in creating a better future for our customers and clients – and a better world for all.



Our purpose fuels our long-standing commitment to championing the healthy growth of our customers, clients, coworkers and communities. In 2021, that meant a significant focus on protecting their health and well-being as we navigated a second year of the pandemic. We hosted and volunteered at COVID-19 vaccination clinics, supported access to testing and treatment and redoubled our ongoing efforts to address the growing challenge of health inequities. The actions we've taken throughout one of the most challenging times in history show how important it is to us to be a responsible corporate citizen.

We've worked to be a leader in making a positive impact on society for many years. For example, we've supported sustainability and socially responsible practices as a long-standing signatory to the United Nations Global Compact. Today, as part of our Cigna Connects program, we are advancing a wide range of environmental, social and governance (ESG) initiatives. Our Cigna Connects Corporate Responsibility Report outlines key actions we took throughout 2021 to continue our ESG leadership.

## FOUR KEY AREAS OF IMPACT

Our program also reflects how we’ve considered where needs are great and where we are in a position to do more. We embrace this responsibility and have focused our ESG program to align with our mission, what’s most important to us as a company and where we can achieve the greatest impact. With our vision for healthy growth, we focus on four areas, each recognizing that health is the backbone of a strong, thriving society. Here are some of the ways we had an impact in each area in 2021:

### HEALTHY ENVIRONMENT

- We joined with companies around the globe to pledge to transition to 100% renewable electricity by 2030.

### HEALTHY SOCIETY

- We are helping to eliminate barriers that contribute to health disparities and improve access to care through 142 grants funded by our Cigna Foundation.
- Our teams continued to help at-risk communities protect themselves against COVID-19 by providing COVID-19 vaccinations and vaccine safety education as part of our Community of Immunity program.

### HEALTHY WORKFORCE

- We are holding ourselves accountable to advancing our diversity, equity and inclusion (DEI) commitments and published our first Diversity Scorecard.

- Our efforts to advance DEI are being recognized:
  - 100% on the Human Rights Campaign Foundation’s Corporate Equality Index – Best Places to Work for LGBTQ+ Equality 2022 (marking 10 years in a row).
  - #24 on DiversityInc’s Top 50 Diverse Companies list for 2022, up nine spots from 2021 and up 18 since 2020.
  - 100% on Disability:IN’s 2021 Disability Equality Index for the seventh year in a row.
- We continue to evolve our employee programs to meet the dynamic working environment, including by making it easier for our coworkers to take leave to care for loved ones with COVID-19.

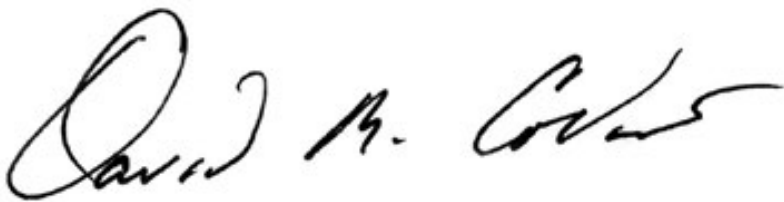
### HEALTHY COMPANY

- We have a long-standing commitment to being an ethical, responsible organization, and we continue building on our rigorous, well-established program with a range of efforts, including:
  - Protecting the sensitive data of our clients and customers by reviewing and updating our large-scale cybersecurity incident response playbooks to ensure best-in-class preparedness.
  - Supporting our commitment to a responsible supply chain as we remain on track to achieve \$1 billion in annual diverse supplier spend by 2025.

Our Cigna Connects Corporate Responsibility Report shares more detail about our priorities and the impact we achieved in 2021. Although our work is never done, I couldn’t be more proud of our teams for bringing our mission to life in ways that are creating a better future for people and communities around the world.

It’s encouraging to receive recognition from others for the progress we’ve made. We were included on the Dow Jones Sustainability Indices for the fifth consecutive year and on 3BL Media’s 100 Best Corporate Citizens list for the eighth consecutive year. While it’s gratifying to be honored in these ways, our motivation to keep driving positive change comes from a much deeper place, and it’s powered by our purpose.

We will keep challenging ourselves – and we’ll never stop asking what more we can do. We’ll continue to lead with innovation and with commitment so that we can support the healthy growth of individuals, companies and communities – and keep making the world a better place.



**DAVID M. CORDANI**

Chairman and Chief Executive Officer  
Cigna Corporation

# Making a Positive Impact

## A MESSAGE FROM THE CORPORATE GOVERNANCE COMMITTEE CHAIR, CIGNA BOARD OF DIRECTORS

Cigna has a long history as a responsible corporate citizen of the world, and we're excited about the progress we made in 2021 to strengthen our commitment to centering environmental, social and governance (ESG) topics within every corner of our business.

**Not only do these issues speak to who we are as a company, we know they are also of great importance to all our stakeholders.**

Our Board of Directors is committed to working with our management team to ensure that we are adopting ESG-related practices that promote the type of oversight, accountability and successful outcomes of which we can all be proud.

In 2021, Cigna engaged a leading independent consultant to perform an updated ESG materiality assessment, which led to our new, prioritized ESG strategic framework centered on four key pillars: Healthy Environment, Healthy Society, Healthy Workforce and Healthy Company.

In addition to rolling out our new framework, our progress over the past year includes:

- The launch of our Enterprise Diversity, Equity and Inclusion Council to oversee our Building Equity and Equality Program, a five-year initiative created to grow and accelerate our efforts to support diversity, inclusion, equality and equity for communities of color.
- Our refreshed Supplier Code of Ethics, which underscores our support for fundamental human rights for all.
- Our Board refreshment efforts that brought us well ahead of the S&P 100 on metrics such as median age, tenure, and gender and ethnic diversity.
- The progress we made to keep us on track to meet our next-generation environmental targets.

Our work in this area isn't done. We know, especially today, that a well-functioning ecosystem of health is the backbone of society. We are committed to continually evaluating and evolving our ESG initiatives to ensure that our Cigna Connects program has continued strong Board governance and oversight – and positions Cigna to make a positive difference for the clients, customers, shareholders and communities that we have the privilege to serve.



**DONNA F. ZARCONE**

Chair, Corporate Governance Committee  
Cigna Board of Directors

# Cigna Connects: Our Environmental, Social and Governance Framework

Cigna Connects, our environmental, social and governance (ESG) framework, is structured around four pillars that underscore our mission to improve the health, well-being and peace of mind of those we serve. We drive action through this framework to deliver on our commitment to serving as a leader and steward of a well-functioning ecosystem of health. This sense of responsibility guides us in our multidimensional value-creation strategy as we strive to meet the needs of our many stakeholders.

## HEALTHY ENVIRONMENT

We believe that responsible environmental stewardship can improve health and well-being and also makes sound business sense. We strive to identify new efficiencies and make strategic investments that reduce our environmental impacts and our operating costs.

## HEALTHY SOCIETY

We work to make health care better for all. Building a sustainable health care system involves understanding social determinants of health, lowering health risks, fostering health equity, improving health status and promoting preventive health interventions.

## HEALTHY WORKFORCE

We believe that employers play a vital role in the health care system, and we strive to be a model for others by prioritizing the health of employees within our own company.

## HEALTHY COMPANY

We strive to promote positive societal impact, ethical behavior and responsible and resilient business practices across our multidimensional enterprise.

### NOTE ON FORWARD-LOOKING STATEMENTS

This report covers calendar year 2021, 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, 2021, and Cigna's other filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of <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. This report addresses a multitude of topics to meet the requests and interests of Cigna's wide range of stakeholders. Due to the varied interests of these groups, this report includes certain information that Cigna believes is not material to the company as such term is defined under applicable securities laws. Accordingly, the inclusion of information in this report should not be construed as a characterization regarding its materiality or significance for any other purpose, including for purposes of applicable securities laws.

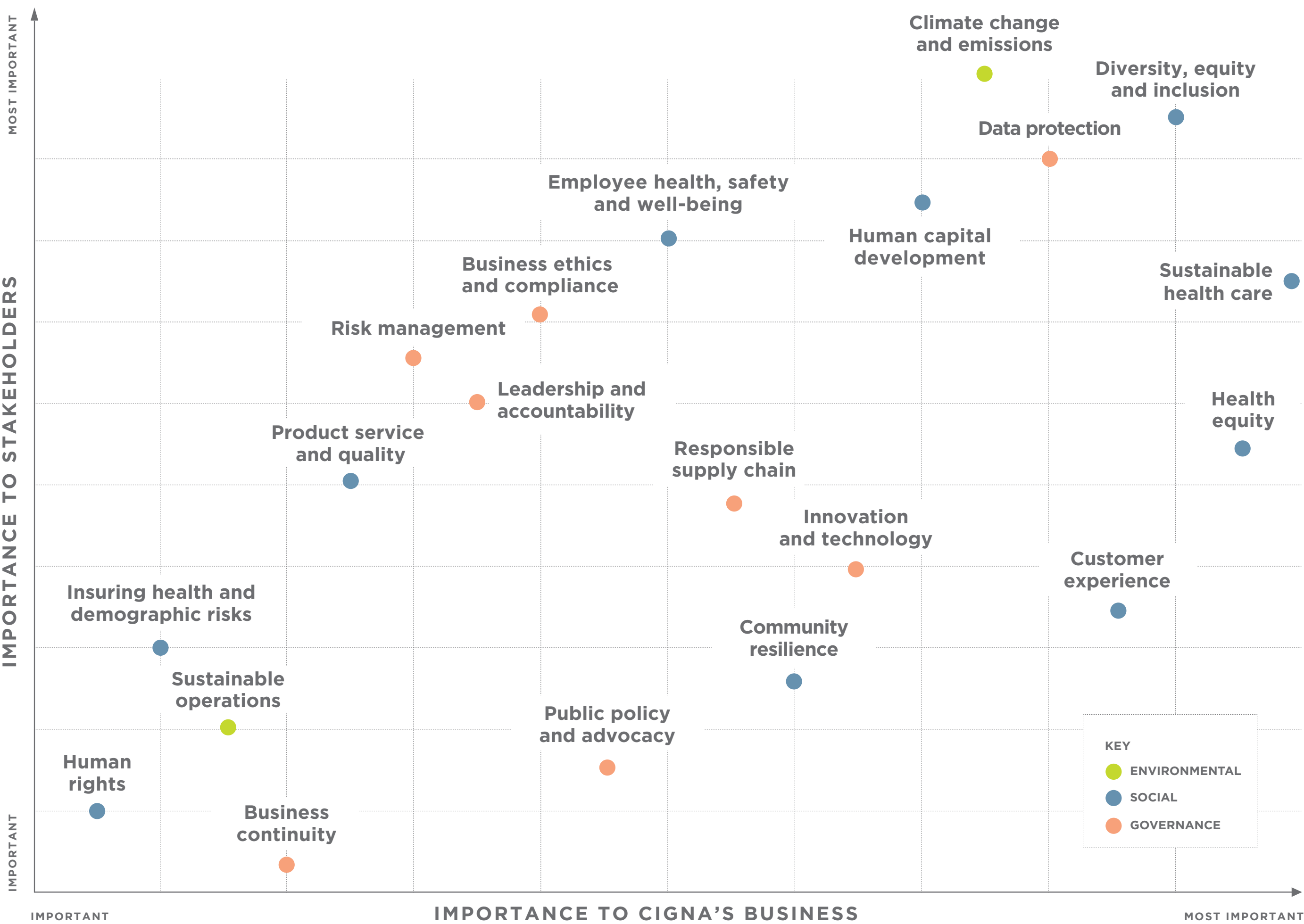
## MATERIALITY ASSESSMENT\*

In 2021, Cigna engaged a global third-party consultancy to perform an updated ESG materiality assessment. Cigna’s evolved ESG framework is guided by the outcome of this assessment, which identified the ESG issues that are most material to Cigna’s business, are most important to our stakeholders and represent areas where we have the greatest capacity to take action and make a positive impact.

As part of this assessment, we reviewed the current state of our business, analyzed the external ESG landscape, engaged with internal leaders and external stakeholders and validated our findings with our ESG Advisory Committee. (For more information about the Advisory Committee, please see the [Leadership and Accountability](#) section of this report.)

The assessment identified and prioritized Cigna’s ESG topics based on their relative relevance and significance to our stakeholders. The results of our assessment are illustrated in the matrix to the right. It is important to note that all of the identified topics, regardless of their position on the matrix, are important to Cigna.

We consolidated our identified topics into focus areas to align with our ESG framework and our mission. We intend to review these focus areas annually and conduct a formal materiality assessment every couple of years.



\* We use the term "materiality" here to reference which environmental, social and governance topics are most important to our various stakeholders. Due to the varied interests of these groups, not all of the identified topics are "material" to the company as such term is defined under applicable securities laws. Accordingly, the inclusion of topics in this assessment and the inclusion of information in this report generally should not be construed as a characterization regarding its materiality or significance for any other purpose, including for purposes of applicable securities laws.

# Our ESG Framework and Key Focus Areas

The table below reflects how the focus areas we identified through our materiality assessment align to the pillars of our Cigna Connects ESG framework.

HEALTHY ENVIRONMENT	HEALTHY SOCIETY	HEALTHY WORKFORCE	HEALTHY COMPANY
<ul style="list-style-type: none"> <li>Climate Change and Emissions</li> <li>Sustainable Operations</li> </ul>	<ul style="list-style-type: none"> <li>Sustainable Health Care</li> <li>Health Equity</li> <li>Community Resilience</li> <li>Product Service and Quality</li> </ul>	<ul style="list-style-type: none"> <li>Human Capital Development</li> <li>Employee Health, Safety and Well-Being</li> <li>Diversity, Equity and Inclusion (DEI)</li> </ul>	<ul style="list-style-type: none"> <li>Responsible Supply Chain</li> <li>Business Ethics and Compliance</li> <li>Leadership and Accountability</li> <li>Data Protection</li> </ul>

# Stakeholder Engagement

Our ESG approach is underpinned by our belief that Cigna plays a vital role in creating a sustainable health care system that supports, empowers and engages a broad coalition of stakeholders. Proactive engagement with our stakeholders supports our goal of bringing positive changes to health care systems through mutual learning and transparency. The frequency of stakeholder engagement and the topics discussed vary based on the stakeholder group and engagement mechanisms. Throughout the report, we provide more information about how Cigna engages with others on ESG topics.

## HOW WE ENGAGE OUR STAKEHOLDERS

STAKEHOLDER GROUP	ENGAGEMENT MECHANISMS		
Clients (Employer Clients and Health Plans)	<ul style="list-style-type: none"> <li>• <a href="#">Health and wellness programs</a></li> <li>• Health engagement incentive programs</li> </ul>	<ul style="list-style-type: none"> <li>• Client forums on meaningful business and health care topics</li> </ul>	<ul style="list-style-type: none"> <li>• Annual Report, Proxy Statement and Corporate Responsibility Report</li> </ul>
Community Partners, Neighbors and Non-governmental Organizations (NGOs)	<ul style="list-style-type: none"> <li>• In-person meetings, calls and conference calls</li> <li>• Social media</li> <li>• Events with local leaders, neighbors, NGOs and advocacy groups</li> </ul>	<ul style="list-style-type: none"> <li>• Board memberships</li> <li>• Financial support (grants and corporate contributions)</li> <li>• Employee volunteering</li> </ul>	<ul style="list-style-type: none"> <li>• 24/7 Veteran Support Line (available to veterans and their families regardless of whether they are customers)</li> <li>• Annual Report, Proxy Statement and Corporate Responsibility Report</li> </ul>
Employees	<ul style="list-style-type: none"> <li>• Employee insights surveys</li> <li>• Quarterly town hall meetings hosted by our CEO and other senior leaders</li> <li>• Our employee dispute resolution program, Be HEARD</li> </ul>	<ul style="list-style-type: none"> <li>• Performance management and development programs</li> <li>• Annual Report, Proxy Statement and Corporate Responsibility Report</li> <li>• Company intranet, email</li> </ul>	<ul style="list-style-type: none"> <li>• In-person meetings</li> <li>• 24/7 Ethics Help Line</li> <li>• Enterprise Resource Groups (ERGs)</li> <li>• Matching gift program</li> </ul>
Health Care Professionals	<ul style="list-style-type: none"> <li>• In-person meetings, calls and conference calls</li> <li>• Conferences and convenings</li> </ul>	<ul style="list-style-type: none"> <li>• Quarterly newsletters</li> </ul>	<ul style="list-style-type: none"> <li>• Annual Report, Proxy Statement and Corporate Responsibility Report</li> </ul>

## HOW WE ENGAGE OUR STAKEHOLDERS

STAKEHOLDER GROUP	ENGAGEMENT MECHANISMS			
Health Plan Customers and Patients	<ul style="list-style-type: none"><li>•Cigna One Guide® service, which provides personalized concierge services and increases the ease with which customers can connect with and use their health plan benefits</li><li>•24/7 customer service call centers</li><li>•Health Information Line with access to clinicians, nutritionists, educators and health care specialists</li></ul>	<ul style="list-style-type: none"><li>•<a href="#">Coronavirus (COVID-19) Resource Center</a></li><li>•In-person conversations</li><li>•Social media</li><li>•Annual Report, Proxy Statement and Corporate Responsibility Report</li></ul>	<ul style="list-style-type: none"><li>•<a href="#">myCigna</a> and the myCigna® App, which allow customers to find the cost of care, view claims, manage spending accounts and receive plan notifications</li><li>•<a href="#">Disaster Resource Center</a></li><li>•Customer satisfaction surveys, customer focus groups and Net Promoter Scores</li></ul>	
Investors	<ul style="list-style-type: none"><li>•Annual Report, 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></ul>	<ul style="list-style-type: none"><li>•Health care investor conferences, office visits and roadshows – virtually and in-person as appropriate</li><li>•One-on-one meetings to discuss financial performance and ESG issues</li></ul>	<ul style="list-style-type: none"><li>•Annual Meeting of Shareholders and, in 2021, an Investor Day</li><li>•Reporting to ESG ratings firms such as CDP Water and Climate, S&amp;P Global DJSI/CSA and EcoVadis</li></ul>	
National and Local Government Officials (U.S. and Abroad)	<ul style="list-style-type: none"><li>•In-person meetings, calls and conference calls</li><li>•Conferences and convenings</li><li>•Industry association participation and public policy forums</li></ul>	<ul style="list-style-type: none"><li>•Press conferences</li><li>•Participation in government councils and committees</li></ul>	<ul style="list-style-type: none"><li>•Transparency regarding <a href="#">political contributions</a></li><li>•Annual Report, Proxy Statement and Corporate Responsibility Report</li></ul>	
News Media	<ul style="list-style-type: none"><li>•Press releases</li><li>•Social media</li></ul>	<ul style="list-style-type: none"><li>•Primary market research</li><li>•Desk-side briefings</li></ul>	<ul style="list-style-type: none"><li>•Annual Report, Proxy Statement and Corporate Responsibility Report</li></ul>	
Suppliers, Vendors and Business Partners	<ul style="list-style-type: none"><li>•24/7 Ethics Help Line</li><li>•In-person meetings, calls and conference calls</li></ul>	<ul style="list-style-type: none"><li>•Conferences and workshops</li><li>•Supplier/vendor registration form and related websites</li></ul>	<ul style="list-style-type: none"><li>•<a href="#">Supplier Code of Ethics</a></li><li>•Annual Report, Proxy Statement and Corporate Responsibility Report</li></ul>	
Thought Leaders and Advocates in Issue Areas Related to Health Services	<ul style="list-style-type: none"><li>•Board memberships</li><li>•In-person and virtual meetings, calls and conference calls</li></ul>	<ul style="list-style-type: none"><li>•Conferences and convenings</li><li>•Industry groups, roundtables, workshops and events</li></ul>	<ul style="list-style-type: none"><li>•Joint projects</li><li>•Annual Report, Proxy Statement and Corporate Responsibility Report</li></ul>	
U.S. State, Federal and International Regulators	<ul style="list-style-type: none"><li>•In-person meetings, calls and conference calls</li></ul>	<ul style="list-style-type: none"><li>•Conferences and convenings</li></ul>	<ul style="list-style-type: none"><li>•Annual Report, Proxy Statement and Corporate Responsibility Report</li></ul>	

# HEALTHY ENVIRONMENT

Responsible environmental stewardship improves health and well-being and also makes sound business sense. We continually identify efficiencies and make strategic investments that reduce our environmental impacts and our operating costs.

SUSTAINABLE OPERATIONS

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. Our direct environmental impacts, particularly our Scope 1 and 2 emissions, stem primarily from our global real estate portfolio, which has a footprint of 11.9 million square feet (of which 10.5 million square feet are part of our Scope 1 and 2 emissions initiatives).<sup>1</sup> Our strategic sustainability performance plan supports the environmental management of our global real estate portfolio. Minimizing the environmental impact of our physical operations is an important part of our overall sustainability strategy and aligns with the International Organization for Standardization’s (ISO) 14001 continuous improvement principles. Cigna’s [ESG Advisory Committee](#) oversees our strategic sustainability performance plan and environmental targets.

OUR SCOPE 1 AND 2 GREENHOUSE GAS FOOTPRINT

Cigna’s Scope 1 and 2 operational greenhouse gas (GHG) footprint is made up of two primary activities: operating our buildings, which comprises electricity, heating and cooling, and operating company-owned aircraft and vehicles for a small portion of our business travel. Scope 2 emissions from purchased electricity are the largest drivers of our building-related emissions and overall operational GHG footprint.

OUR GREENHOUSE GAS FOOTPRINT

SCOPE	DEFINITION	EMISSIONS SOURCES <sup>5</sup>	YOY CHANGE (%)	EMISSIONS MTCO <sub>2</sub> E <sup>6</sup>	CARBON-NEUTRAL STRATEGIES <sup>5</sup>
SCOPE 1	Direct emissions from owned or controlled sources	Fuel oil to heat buildings, diesel to run generators, jet fuel for company-owned aircraft	+11% increase	14,049	Reduce energy consumption
SCOPE 2 <sup>4</sup>	Indirect emissions from the generation of purchased electricity	Purchased electricity for owned and leased facilities for which the firm controls the energy usage and pays the utility bills	-15% decrease	98,570	Reduce energy consumption Install on-site renewable energy Execute long-term renewable energy procurement agreements Purchase applicable Energy Attribute Certificates (EACs)

1

11.7 million square feet are used in Company operations.

2

For its 2030 and 2040 targets, Cigna will use a new 2019 baseline that reflects the global portfolio. The new baseline inventory takes the revised 2019 inventory as a base, adjusts for divestitures and increases the coverage of international data to include all sites in the portfolio. In total, the baseline for the international portfolio includes 996,223 square feet. In 2021, Cigna announced a divestiture of its life, accident and supplemental benefits businesses in Hong Kong, Indonesia, South Korea, New Zealand, Taiwan and Thailand. The divestiture was completed on July 1, 2022. These exclusions are reflected in the 2019 Baseline Inventory. Cigna has not set any targets for Scope 3 emissions. Our current emissions targets are only inclusive of Scope 1 and Scope 2 emissions. Similar to emissions calculations, the baseline data for water consumption will also include sites that were previously not included in the inventory due to lack of complete data. This was accomplished via pro-rating the water consumption for the full 12 months for these locations.

3

We are working to develop a baseline for our waste target, similar to our 2019 emissions baseline work that we completed in 2022. Therefore, we are not yet reporting on our progress toward our zero-waste target.

4

Scope 2 emissions are location based.

5

List is not exhaustive.

6

Metric tons of carbon dioxide equivalent.

## ACHIEVING CARBON-NEUTRAL OPERATIONS

We are committed to maintaining carbon-neutral operations after we achieve our initial goal set for 2040. Our commitment includes Scope 1 (direct) greenhouse gas (GHG) emissions from building operations and company-owned aircraft and vehicles, as well as Scope 2 (indirect) GHG emissions from purchased electricity.

Our strategy to achieve – and maintain – carbon-neutral operations is focused on the following elements:

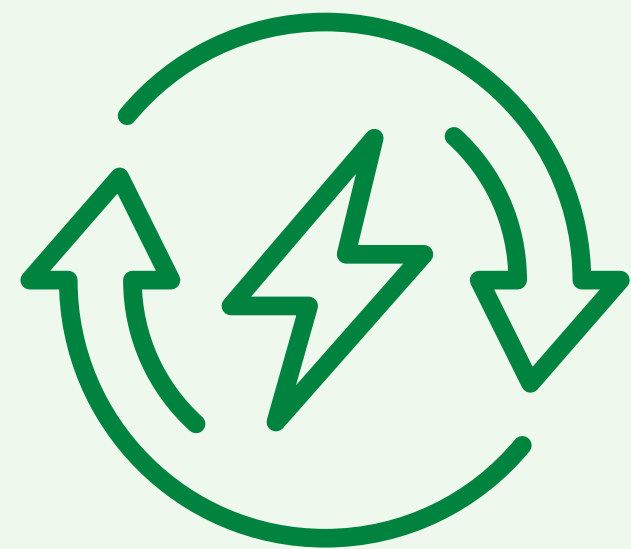
- **Improving efficiency:** Our first priority is to reduce the amount of energy we use. We have undertaken a range of energy efficiency measures across our operations and we plan to implement additional improvements over the next decade.
- **Sourcing renewables:** We committed to sourcing 100% renewable electricity by 2030 when we [joined the global RE100 pledge](#) in 2022. We are also exploring the installation of on-site renewable energy systems at Cigna properties and executing long-term renewable energy procurement agreements, including Power Purchase Agreements and green power supply contracts.
- **Purchasing Energy Attribute Certificates (EACs):** To address our remaining direct emissions, we are purchasing applicable EACs, including green e-certified Renewable Energy Certificates (RECs) and International RECs.

## SUSTAINABLE BUILDINGS

Our strategy for carbon-neutral operations focuses on addressing our largest Scope 1 and Scope 2 emissions sources through energy efficiency, renewable energy and emissions reductions. As part of our efforts to increase the sustainability of our buildings, we implemented a number of efficiency measures across our operations. In 2021:

- 9% of managed and controlled sites were LEED® certified
- 18% of our managed and controlled sites were ENERGY STAR® certified
- 100% of our managed sites were tracked in the U.S. EPA's ENERGY STAR® program
- Both of our office locations in the United Kingdom held an ISO 50001 Energy Management System Accreditation
- We prioritized leasing LEED®-certified buildings

To increase energy efficiency, we implemented an all-inclusive program in 2021. This no-cost/low-cost solution offers quick and impactful energy savings targeting the specific needs of our portfolio. These measures focus on system categories including air-side HVAC, lighting, space heating/boiler systems, chilled water systems, motors, building automation systems (BAS) and water (domestic/potable/irrigation).



# 100%

renewable electricity goal by 2030

CASE STUDY:

# Cigna’s Sustainable Headquarters

Implementing best practices and seeking continuous improvement within our portfolio are central to our sustainable operations. Improving the performance of our buildings enables us to optimize building function, provide reliability and business continuity, maintain a comfortable working environment for our employees and help reduce energy consumption and carbon emissions.

At our global headquarters in Bloomfield, Connecticut, our facility management engineering team leveraged a number of best practices and continuous improvement principles to implement a multiphase building improvement project in 2021, with savings realized over the course of 2022. The first phase of the project is estimated to lead to overall electricity savings of approximately 61,930 kilowatt hours (43.9 metric tons of CO2) and 35,709 ccf (197 metric tons of CO2) in gas annually, equating to an anticipated reduction of 240.9 metric tons of carbon emissions over the course of a year.

The second phase of the project included a steam trap survey, steam boiler blow down optimization and insulation upgrades to mechanical equipment, resulting in significant process improvements that drove energy conservation, equipment lifespan improvements and infrastructure support. Phase II of the project is estimated to yield an overall heat loss reduction of 10,822.53 ccf, resulting in an estimated reduction of 59.6 metric tons of carbon emissions.

In 2021, our headquarters building also went through a comprehensive audit to verify we are energy efficient in our current building operating model and to identify possible future improvements. The American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) survey was conducted in partnership with the Connecticut Retro-Commissioning (RCx) Program. The site underwent a Level 2 Energy Survey and Analysis ASHRAE audit and received a certificate from ASHRAE (per the 2004 publication *Procedures for Commercial Building Energy Audits*) that further helped us identify future energy conservation measures (ECMs) of up to 10% in long-term savings.

**BUSINESS TRAVEL**

In 2021, Scope 3 emissions from business travel totaled 2,822 metric tons. Business travel was less frequent in 2021 than it was pre-pandemic in 2019. We aim to minimize travel when possible by leveraging virtual technology. Necessary business travel must be approved by senior leadership. For those who need to travel between major cities on the Eastern Seaboard, we encourage the use of rail transportation. We are also establishing a fuel-efficient, leased vehicle fleet to reduce emissions for business travel.

**RESPONSIBLE WATER MANAGEMENT**

Efficient resource management helps us reduce our environmental impact and lower costs. To drive progress toward a smaller water footprint, in 2020 we set new targets to reduce our water consumption per square foot by 30% overall and by 50% for high-risk facilities where Cigna is the customer of contact for the utility invoice by 2030 compared with 2019 baselines. Our 2021 water intensity was 0.022 kGals/sq. ft., which is an 8% reduction from our 2019 baseline of 0.024 kGals/sq. ft. 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-related 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 habitats, waterways and water supplies from pollutants carried by building discharge water.

To create our water reduction targets, we leveraged the findings from our 2020 portfolio-wide water risk assessment to identify locations within our global real estate portfolio that have the highest levels of water stress and other water-related challenges. We are continuing to use the findings from the risk assessment in our 2021 site plan actions to identify and prioritize high-risk sites and implement mitigation activities. We also use the analysis to support context-based water reduction at priority sites.

**In 2021, we reduced our water intensity by 8% compared to our 2019 consumption.**

REDUCING WASTE AND SOURCING RESPONSIBLY

Responsible waste management is an integral part of our sustainability strategy, allowing us to reduce our impacts, improve resilience and reduce costs. Our focus is on reducing our waste footprint, coupled with responsible disposal of the waste we produce. To drive progress in this area, in 2020 we set new targets for zero waste for paper, plastic and e-waste for all sites where Cigna is the customer of contact on the hauler invoice by 2030.\*

To meet these targets, we prioritize our largest waste streams and apply best practices in waste disposal and reduction, materials selection and responsible procurement. For example, Cigna developed a specialty recycling program for plastic pill bottles and other unique materials generated from our four pharmaceutical fulfillment centers’ operations. In 2021, we were able to recycle nearly 854 metric tons of pill bottles and nearly 1,264 tons of cardboard from our fulfillment centers alone. We also implemented the recycling and procurement programs shown in the chart to the right to support our targets and reduce our overall impact.

For more information about our historical environmental practices, programs and initiatives, please refer to the Environment section of the [2020 Cigna Connects Corporate Responsibility Report](#).

\* For its 2030 and 2040 targets, Cigna will use a new 2019 baseline that reflects the global portfolio. The new baseline inventory takes the revised 2019 inventory as a base, adjusts for divestitures and increases the coverage of international data to include all sites in the portfolio. In total, the baseline for the international portfolio includes 996,223 square feet. In 2021, Cigna announced a divestiture of its life, accident and supplemental benefits businesses in Hong Kong, Indonesia, South Korea, New Zealand, Taiwan and Thailand. The divestiture was completed on July 1, 2022. These exclusions are reflected in the 2019 Baseline Inventory. Cigna has not set any targets for Scope 3 emissions. Our current emissions targets are only inclusive of Scope 1 and Scope 2 emissions. Similar to emissions calculations, the baseline data for water consumption will also include sites that were previously not included in the inventory due to lack of complete data. This was accomplished via pro-rating the water consumption for the full 12 months for these locations.

FOCUS AREAS	COMPANY PRACTICES
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<b>PAPER</b>	<ul style="list-style-type: none"><li>Promote a 100% paper shredding policy.</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 approximately 60% of our total paper spend from our main supplier.</li><li>Encourage customers to go paperless where feasible by providing them with the option to receive paperless statements, submit claims online, use direct deposit and view plan information through myCigna.com and the myCigna® app.</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-free hot and cold filtered water systems at our offices.</li><li>Encourage employees to recycle plastic and glass by locating recycling stations at various Cigna offices. The recycle streams range from single-stream recycling programs to segregated recycling streams, such as plastics (printer ribbons, patient bottles and printed mailer bags from pharmacies), removable media (DVDs, CDs and flash drives), steel cans, glass, plastic bottles and aluminum cans. Cigna has recycled over 390 tons of recyclables from our office-based recycling program.</li></ul>
<b>INK AND TONER</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 REPURPOSING AND DONATION</b>	<ul style="list-style-type: none"><li>Encourage space optimization through the use of the “reduce, reuse and recycle” model, which our furniture donation program was created, in part, to facilitate.</li><li>Participate in strategic furniture and fixture resale, donation and recycling programs throughout the portfolio to engage in the circular economy where possible and improve and maintain landfill diversions. Cigna achieved a landfill diversion rate of approximately 87% in 2021 through these special projects.</li></ul>

# HEALTHY SOCIETY

We work to make health care better for all. Building a sustainable health care system involves understanding social determinants of health, lowering health risks, fostering health equity, improving health status and promoting preventive health interventions.

# Sustainable Health Care

The future of health care is shaped by emerging forces such as the acceleration of pharmacological innovations, a greater recognition of the link between physical and mental health, and rapidly changing access to care models. Cigna plays a key role in building a sustainable health care system and enhances the delivery of health care to help people live their healthiest and most productive lives.

## AFFORDABLE

We build on our leading, differentiated position to lower the total cost of care. Cigna has implemented meaningful solutions that generate real value for those we serve while improving care.

**Affordability in Action:** Embarc Benefit Protection<sup>SM</sup> makes breakthrough, potentially life-changing medicines more affordable and accessible for those who need them while protecting clients from the shock of high-priced, one-time treatments they might not otherwise anticipate. In 2021, we grew Embarc Benefit Protection to include over 5.6 million customers.

## PREDICTABLE

We take surprise out of the system and help people make informed health care choices.

**Predictability in Action:** Cigna took early and decisive action to help our stakeholders navigate the uncertainties created by the COVID-19 pandemic, such as providing customer financial support, ensuring access to care, supporting employer clients, taking care of our workforce and supporting the medical community. Once vaccines became available, we held vaccination clinics, supported access to testing and treatment, and volunteered at mass walk-in sites as part of our Community of Immunity program.

## SIMPLE

We make it easier for those we serve to get the care they need.

**Simplicity in Action:** Virtual health services leverage our expertise and innovative tools and resources help the people we serve improve their health, well-being and peace of mind. We quickly responded to increased demand for virtual care following the onset of the COVID-19 pandemic, including by expanding virtual health services to include digital counseling and therapy. This enables people to get the support they need without the anxiety of having to visit a medical facility.

### DIGITAL TRANSFORMATION

To foster affordability, predictability and simplicity, we focus on creating a digital-first experience for our customers – leveraging innovative digital technology to reimagine business processes and deliver powerful experiences across the customer journey. Our unique vantage point across all critical moments of care – combined with advanced data and analytics, a culture of iteration and collaboration, and deep clinical expertise – allows us to produce meaningful insights for our clients.

We are on the cusp of an innovative leap forward as we bring together real-time data, move from reactive to proactive and predictive care, and fully unleash our potential to address whole-person health in truly personal ways. Digital enables us to improve health outcomes and lower costs. For example:

- We proactively reach out to help customers and provide them with tools and resources to support behavior change. In 2021, we piloted a predictive model that identified customers in need of case management 177 days earlier on average than without the predictive model. This early identification allows us to guide customers’ medication adherence and coordinate care among their providers, thereby reducing avoidable hospital admissions. The pilot resulted in improved outcomes and an estimated \$1 million in savings, with an estimated \$4.3 million per year in expected savings from the scaled solution.

#### Early case management outreach

\$1.0M

in estimated realized savings

\$4.3M

in estimated savings at scale

- We leverage data to understand the most common long-term complications of COVID-19 infections and provide case management, behavioral health services and other resources to help customers and patients regain their health. Cigna case management of those hospitalized with COVID-19 reduced 60-day post-disease costs by approximately \$2,000 on average and enabled a return to work eight days sooner.\*

#### COVID-19 hospitalization case management

\$2,000

per person average savings

8 days

earlier return to work

- Cigna’s COVID-19 Analytics Suite’s vaccination dashboard and reporting help clients understand vaccination trends within their employee population and have helped inform office reopening strategies.

\* Case management analysis was for COVID-19 hospital cases in 2020.

### DRIVING INNOVATION WITH CIGNA VENTURES

At Cigna, we innovate in multiple ways: continuous improvement innovation, organic and disruptive innovation, innovation through acquisitions, and innovation through partnerships, often with Cigna Ventures investments. [Cigna Ventures](#) is our strategic corporate venture capital fund and wholly owned subsidiary with a mission 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. The fund complements our commitment to organic innovation and research and development, enabling our business to bring more personalized, outcomes-focused solutions to market faster. Cigna Ventures seeks to be the strategic venture capital partner of choice and focuses on finding and partnering with bold and innovative health care startups that are working to make health care more affordable, predictable and simple.

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: digital health/experience, insights/analytics and care delivery/enablement. In 2021, Cigna Ventures focused on specific topics within those pillars: virtual/decentralized care, oncology management, behavioral health, women’s health and maternity, Medicare Advantage, pharmacy services, and data interoperability and analytics solutions. We committed an additional \$450 million in February 2022 to drive continuous health care transformation, innovation and growth. We have a range of difference-makers in our portfolio. View our partners below.

### CIGNA VENTURES PORTFOLIO

DIGITAL HEALTH AND EXPERIENCE	INSIGHTS AND ANALYTICS	CARE DELIVERY AND ENABLEMENT
<div>   </div> <div>   </div> <div>   </div> <div>  </div>	<div>  </div> <div>   </div> <div>   </div>	<div>   </div> <div>   </div> <div>   </div>

\* In March 2021, Evernorth, the leading health services portfolio of Cigna, announced the [acquisition of MDLIVE](#) (a Cigna affiliate), a leading virtual care delivery platform available to members 24 hours a day, 7 days a week, 365 days a year.

### ACCESS AND AFFORDABILITY

To improve overall medical quality and access while prioritizing affordability, we align our products and services with value-based care models, leverage integrated benefits, manage drug costs through innovation, and expand digital offerings.

### INVESTING IN VALUE-BASED CARE

Value-based care models are health care models through which we incentivize providers by basing payments on health outcomes and quality metrics instead of the volume of care and services accessed. Outcome data is measured on specific interventions to highlight both clinical and cost impacts.

Cigna launched our value-based care model, Cigna Collaborative Care®, in 2008, and since then, we have been aligning our products and services with value-based models of care. Our value-based arrangements consistently perform 10%–15% better than the market on affordability and quality metrics. This results in direct savings for Cigna’s health plans, clients and patients, as well as better experiences and health outcomes. For example, value-based care generated \$573 lower behavioral costs per participant per month for customers in the substance use program in 2021.\*

As of the end of 2021, we have approximately 640 collaborative care programs, including approximately 235 accountable care organizations (ACOs). As defined by the Centers for Medicare & Medicaid Services (CMS), ACOs are groups of doctors, hospitals and other health care providers who come together voluntarily to give coordinated high-quality care to their Medicare patients.

Through our collaborative care programs, we contract with over 110,000 primary care providers and approximately 84,000 specialist programs. In 2021, approximately 3.1 million customers received value-based care through these programs. In addition, 40% of our Open Access Plus (OAP) network primary care providers, 9% of our OAP specialists and 7% of our OAP network hospitals participate in value-based programs.

### PHARMACY SOLUTIONS

Drug costs are projected to continue to rise, so we are developing innovative solutions to maintain affordability.\*\* To help members receive the right medication at the right time for the right price, we leverage condition-specific programs, including member engagement tools and cost-containment strategies, traditional and value-based pharmacy network solutions, and cost-effective, clinically sound formularies supported by clinical rules.

Additionally, Cigna-aligned pharmacists are dedicated to our value-based Cigna Collaborative Care offices and work directly with embedded care coordinators. Together, they review the data of Cigna pharmacy and medical patients to help close care gaps and provide lower-cost prescription options, especially for those with chronic conditions or those who take multiple medications.

### CASE STUDY

## VALUE-BASED CARE IMPROVES OUTCOMES FOR MEDICARE ADVANTAGE CUSTOMERS

Cigna Medicare Advantage launched the National Partnership team in 2019 to expand value-based care arrangements to include provider groups across multiple markets. In the two years since inception, nine provider groups, encompassing over 2,500 primary care providers, have entered into value-based care agreements with Cigna. In 2021, these groups provided care to 25,000 Cigna Medicare Advantage customers. In 2022, we expect the total number of provider groups in value-based arrangements with our Medicare Advantage business to rise by 33%. Providers and customers in Cigna Medicare Advantage have realized meaningful savings and improved quality outcomes compared to customers managed by providers not using a value-based care model.

33%

expected increase in Cigna Medicare Advantage value-based arrangements in 2022

\*

Case study of its substance abuse program to determine cost-savings benefits was completed in 2019.

\*\*

From 2025 to 2030, CMS projects that spending for retail prescription drugs will rise an average of 5.2% per year: <https://www.cms.gov/medicare/coverage/coverage-summaries/2025-to-2030-retail-drug-price-projections-forecast-summary.pdf>.

## DELIVERING ACCESS, QUALITY AND AFFORDABILITY WITH EVERNORTH

Evernorth<sup>SM</sup>, Cigna’s next-generation health services business, manages best-in-class total health care outcomes to improve affordability, quality, simplicity and health equity. Powered by our proprietary Benefits+, Pharmacy+, Care+ and Intelligence+ solutions, Evernorth is working to seamlessly connect all touchpoints so patients have a consistent, simple health care experience.

In 2021, we expanded access to care and improved affordability across our Evernorth businesses, including Evernorth Direct Health, Evernorth Care Group (formerly Cigna Medical Group) and Evernorth Home Solutions.

- Evernorth completed our acquisition of MDLIVE in April 2021, helping patients access high-quality virtual care. [MDLIVE](#) has more than 3,000 providers, including more than 900 behavioral health clinicians across all 50 states, so patients can access holistic care at any time, anywhere. Additionally, MDLIVE behavioral health visits are typically scheduled within five days of a request, compared with the weeks or months it can take to get an appointment with a local in-person provider.
- Evernorth Direct Health provides clients’ employees and their families with personalized, dedicated care professionals, making it easy to access care. Services include onsite and virtual Wellness Centers and Custom Coaching solutions. Clients with on-site and virtual Evernorth Wellness Centers saw 19% cost savings for employees who utilized the center.
  - Customers who visited Evernorth Wellness Centers had 19% fewer urgent care visits and 36% lower inpatient admissions compared to those who did not. They also utilized preferred specialists or hospitals when referred out for care 125% more often than those who did not.
  - Clients with Custom Coaching solutions experienced 8.8% cost savings for employees who used those services compared to those who did not, and patients/ customers who utilized Custom Coaching had 16% fewer avoidable ER visits.

By connecting resources and partnering freely across the health care ecosystem – including with health plans, employers, government, health systems and provider organizations – Evernorth drives business value for clients. And together with Cigna Healthcare, we create better health outcomes for customers, patients and communities.

MDLIVE	Evernorth Wellness Centers	Custom Coaching
<div>3,000</div> <div>providers</div>	<div>19%</div> <div>savings</div>	<div>8.8%</div> <div>cost savings</div>
<div>900</div> <div>behavioral health clinicians</div>	<div>36%</div> <div>lower inpatient admissions</div>	<div>16%</div> <div>fewer avoidable ER visits</div>

**HOLISTIC CARE**

To advance our commitment to holistic health care, we connect pharmacy, medical and behavioral services, ensure quicker access to affordable behavioral care, and implement policies and practices that target the prescription and use of controlled substances.

**EXPANDING ACCESS TO BEHAVIORAL HEALTH CARE**

Cigna was an early leader in recognizing the connection between physical health and behavioral health and in viewing health holistically. Our transformative model of health care elevates whole-person health through a number of different approaches:

**We help people find behavioral health providers.** Our advocates find and schedule appointments on behalf of customers to help reduce the burden of finding care in an ecosystem where demand well outpaces supply. Our provider search capability also helps customers choose the best provider for their needs.

**We increase accessibility of behavioral health care.** Our comprehensive network of behavioral health providers includes more than 229,000 mental health and substance use providers. We doubled the size of our network in the past five years, with over 6,800 facilities and 223,000 individual providers. Cigna is also creating preferred provider networks that target areas where the behavioral provider industry faces a significant supply-and-demand issue. Furthermore, our Fast Access Network helps identify first-time appointments for routine therapy within five or fewer days, ensuring we connect customers to the treatment they need as quickly as possible.

**We make it easier for customers to get behavioral care through virtual options.** Our provider network includes over 75,000 virtual behavioral health care providers and the largest virtual network in the country. Virtual care helps customers overcome potential barriers related to mental health stigma, scheduling, privacy and in-person accessibility.

**Largest virtual behavioral health network in the United States**

229K

total mental health and substance use providers

75K

virtual mental health and substance use providers

**We address health equity in behavioral health care.** Customers can now search for providers who deliver cultural and race-related counseling and search for providers by ethnicity. Specifically, we work to increase the number of providers in our network with cultural and ethnic issue specialties, including Black providers and providers with LGBTQ+ expertise.

**DATA-INFORMED INSIGHTS HELP US IMPROVE BEHAVIORAL HEALTH CARE**

We connect data across clinical care team members to give us a holistic view of members’ care plans, helping to ensure the treatment they receive leads to a more productive and happier life. By leveraging machine-learning models and our behavioral expertise, we analyze pharmacy, medical and behavioral claims data, hospitalizations, medical/behavioral comorbidities, and additional analytics to generate clinical recommendations. We use these insights to outreach to customers to help them mitigate behavioral symptoms and the associated medical risks, address any access issues, and inform them about our digital solutions.

## OUR EFFORTS TO COMBAT SUBSTANCE USE DISORDERS

Express Scripts’ Advanced Opioid Management monitors and measures the consumption of controlled substances. When we identify customers who may be at risk for substance use disorders, we leverage the following interventions:

**Substance use coaching program:** A team of case managers specializing in substance use disorders supports patients through their recovery journey. The program encourages behavior changes and necessary first steps, including outpatient treatment from a designated substance use treatment provider and care coordination with primary care doctors.

**Predictive overdose model:** Using proprietary algorithms and integrated pharmacy, medical and behavioral health data, our predictive analytic capabilities identify patients at the highest risk of overdose in the next 30 days.

The model detects opioid use patterns that suggest possible misuses that may lead to overdose. It then alerts representatives from our behavioral health team to contact these customers and provide connections to counseling and other local support.

**Pharmacy oversight intervention:** If we identify a customer who may be struggling with opioid use disorder, we bring in our behavioral team to offer support through listening, education and assistance with care coordination.

**Medication-assisted treatment (MAT):** Prescribed by a medical or behavioral provider, MAT can include a combination of therapy and medications to help those with opioid use disorder.

**Virtual access:** We created our virtual access program 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 for reasons such as a natural disaster or the COVID-19 pandemic.

**Proactive overdose programs:** Cigna set a goal in 2018 to reduce overdoses by 25% among customers in targeted U.S. communities (Chicago, Connecticut, Mid-Atlantic, New York/New Jersey and Philadelphia) by 2021. In support of this goal, Cigna undertook a number of initiatives, including:

- Significantly increasing access to providers who prescribe MAT
- Enabling reimbursement codes in primary care, hospital care and treatment facilities
- Initiating outreach to outlier prescribers
- Making advancements to inform collaborative accountable care organizations (ACOs) of prescribers, triggers, at-risk patients and other prescription details
- Initiating primary care provider notification-of-overdose letters
- Providing comparative insights for hospital and ACOs nationally
- Launching substance use resources digimag (for clients and customers) and CignaforHCP.com updates
- Partnering with America’s Health Insurance Plans (AHIP) Opioid Addiction Prevention and Treatment Taskforce to align payers

We measured baseline overdose rates for customers with Cigna medical, behavioral and pharmacy benefits in these communities. By fall 2021, overdose rates were 18% lower than the 2018 baseline rate. While short of our goal, this decrease was particularly meaningful given the dramatic increase in opioid overdoses in the United States over the same period.

For more information about our historical sustainable health care strategy, please refer to the Health and Well-Being section of the [2020 Cigna Connects Corporate Responsibility Report](#).

# Product Service and Quality

Cigna’s portfolio of offerings solves diverse challenges across the health care system. We offer a differentiated set of pharmacy, medical, behavioral, dental and supplemental products and services. The experiences of our customers and clients are both critical enablers of our business strategy and a source of competitive differentiation. For this reason, we manage ongoing, real-time feedback loops across audiences, business lines and channels. The insights we glean from these programs inform the actions we take and the investments we make in product, service and quality improvements across the enterprise.

## MAINTAINING QUALITY

We are committed to providing customers with the right care at the right time in the right place. We invest substantial resources in a broad scope of quality programs, and our [commitment to quality](#) has been recognized by national [external accreditation](#) organizations and through numerous industry and community awards. Our integrated Quality Management Governing Body oversees the Quality Programs for Cigna and its operating subsidiaries, and it annually evaluates the performance of Quality Programs through an assessment of relevant indicators and activities. The results of this analysis drive improvement throughout the organization.

The responsibility for maintaining a robust and successful Quality Program extends beyond our National Quality team and includes collaboration and support from multiple operational areas across the enterprise. Cigna uses the Healthcare Effectiveness Data & Information Set® (HEDIS®)\* to evaluate performance and identify opportunities for improvement using a market-based approach.

\* HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA). HEDIS is one of the most widely used performance improvement tools in health care and is a standardized set of measurements for health plans that undergoes strict validation by NCQA auditors, who certify data reliability and integrity and evaluate the effectiveness of managed care clinical programs.

## CUSTOMER EXPERIENCE

Cigna provides tools, training and resources for every Cigna employee, tailored to their specific role and the impact that their work has on our customers. To track, evaluate and improve customer satisfaction, we use a variety of metrics, including:

- The Relationship Net Promoter Score (rNPS), which tracks the totality of our customers’ relationship with Cigna and compares that to our competitors’.
- The Transactional Net Promoter Score (tNPS), which tracks customer satisfaction with the service experience across human-assisted and self-service channels.
- Customer feedback generated outside of our NPS surveys, including online comment cards, social media engagement and call monitoring.

When customer appeals or grievances are routed through the escalated call team or through executive office complaints, the Satisfaction Organization reviews the cause of the escalation as well as all actions taken toward resolution through case reviews, call reviews and end-to-end audits. We do this to gain a better understanding of opportunities for improvement and to prevent similar experiences for future customers. We maintain all records of formal complaints raised with the executive office to report to compliance, the state and other legal entities for audits and examinations.

Our member-centered approach to health care informs how we engage with our clients and customers. With a digital-first focus, we make it easier for clients and customers to connect with us and have a positive overall experience. In 2021, we refined our focus and matured our approach to cross-stakeholder experiences, including onboarding and prior authorization. In these situations, our customers engage with other key stakeholder groups, such as providers and employers, so there are additional opportunities for Cigna to deliver satisfaction, advocacy and transformational value.

Cigna’s Executive Operating Committee, comprising C-suite executives and senior leaders, is responsible for oversight of our customer experience. The Committee receives regular updates on our progress against a defined set of objectives in the areas of engagement, efficiency, value generation and satisfaction.

For more information about our historical product service and quality and our customer experience practices, programs and initiatives, please refer to the Customer Centricity section of the [2020 Cigna Connects Corporate Responsibility Report](#).

# Health Equity

Health equity is the attainment of full health potential for all people, with no one disadvantaged in achieving this potential due to social position or other socially determined circumstances. Achieving health equity requires focused and ongoing societal efforts to address avoidable inequalities, historical and contemporary injustices, and the elimination of health care disparities. Inequities in health cause differences in length of life; quality of life; rates of disease, disability, and death; severity of disease; and access to treatment.

For nearly 15 years, Cigna has made health equity a strategic priority, working to ensure that everyone has the opportunity to achieve their full health potential regardless of social, economic or environmental circumstances. We continue to lead industry efforts, including active engagement with key stakeholders and communities, to promote the identification of health disparities. Health disparities are closely linked to social determinants of health (SDOH), which are conditions in the environments where people are born, live, learn, work, play, worship and age, as well as factors that influence day-to-day life, such as economic stability, educational attainment, infrastructure, food access, access to health care, community and social environment, all of which can affect a wide range of health outcomes and risks.

Through Cigna’s Community Support Program, a team of social workers, mental health clinicians and nurses identify local resources to address SDOH issues that our customers face, including food insecurity, housing, rent/mortgage assistance, eldercare/childcare, transportation and utilities.

Additionally, Cigna developed a proprietary census-track-level index that captures dimensions of the SDOH framework and produces a social determinants index score related to the level of unmet needs. Along with claims utilization and customer characteristics and behaviors, the index score is incorporated into analytics and predictive models to identify customers at high risk for adverse health events, which helps us take action to address unmet social needs that impact health.

CASE STUDY

## REACHING HBCU STUDENTS TO DRIVE HEALTH OUTCOMES

Cigna partnered with Yard Talk 101 to focus on students at Historically Black Colleges and Universities (HBCUs). As part of the program, Cigna hosted a three-part event at Howard University offering free biometric health screenings for students, faculty and staff through Cigna’s Health Improvement Tour bus. The event also included a Cigna-sponsored panel discussion on mental health to help support our goal of reducing mental health stigma. Students also learned about Cigna internships and career opportunities during one-on-one conversations. Through these efforts, Cigna reached more than 700 students in 2021.

## OUR HEALTH EQUITY STRATEGY

In July of 2021, Cigna launched our Diversity, Equity and Inclusion (DEI) Council, which works in partnership with our Health Equity Committee to drive oversight and accountability for our health equity program. We developed strategic goals to expand, accelerate and advance a broad health equity/social determinants of health (SDOH) program and deliver interventions to close health disparities and gaps in SDOH. Our work focuses on delivering results along five strategic pillars:

**1 | Innovation:** Addressing the root causes of health disparities through innovative and measurable interventions that are impactful and scalable.

**Progress:** We launched our Preterm Birth Pilot to reduce disparities among Black and Hispanic women and infants.

**2 | Solution Enhancements:** Enhancing Cigna solutions, benefits and lifestyle management to reduce health disparities and address SDOH, including a pathway to collaborate with community-based organizations.

**Progress:** We instituted screenings for SDOH and referrals to community-based organizations in our case management and coaching programs with tailored empathetic messaging.

**3 | Benefits and Client Opportunities:** Influencing benefit plan design to promote health equity and opportunities for our clients to address the SDOH that contribute to disparities.

**Progress:** We developed insights and resources that were shared with clients to proactively address health equity and SDOH.

**4 | Provider Collaboration:** Collaborating with providers to integrate health equity and SDOH into a value-based reimbursement model.

**Progress:** We incorporated health equity performance metrics into our value-based provider contracts. Hospitals are rewarded when they take the American Hospital Association #123forEquity pledge to take action to advance health equity. Physicians are rewarded for SDOH screenings and referrals, identifying disparities, and taking action to eliminate those disparities in their patient population.

**5 | Digital Equity Solutions:** Expanding digital solutions and equitable internet access to promote health equity while reducing the digital divide that exacerbates disparities.

**Progress:** Cigna Medical Group (CMG) launched a virtual health literacy campaign to educate customers and promote access to care.

To further advance our health equity program, we are embedding health equity into our culture, systems, policies and practices. We empower our staff to approach their work through an equity lens in multiple ways. For example:

- We created the Health Equity Advocate Leadership (HEAL) program to provide education, insight and solutions that reduce health disparities by making health equity an organizational priority across our business.
- We launched a Health Equity Ambassador Resource Team (HEART) program to empower Cigna employees to identify and implement opportunities to advocate for customers by integrating a health equity lens into day-to-day operations.
- We adopted guiding principles to align coverage policies to a health equity focus consistent with evidence-based standards.

## OUR GOALS

In 2021, we set and exceeded the two short-term goals below, which helped drive progress on our health equity commitment:

- Double the number of customers screened for SDOH or non-medical barriers (e.g., food, transportation and housing) that can negatively impact health so we can understand their basic needs and connect them with resources to address those barriers.
- Double the number of health equity actions taken by teams and employees to embed health equity into the framework of how we do business.

We also set a long-term goal in late 2021 to eliminate health disparities in the incidence, management and progression of diabetes. Meeting this complex goal will require multiple approaches. As a first step, we developed a training for Cigna’s case managers and health coaches to address the unique needs of Black people living with diabetes. The training helps reduce health disparities and SDOH by empowering clinicians with relevant clinical information that meets the needs of each patient’s lifestyle, values and beliefs.

### TRAINING AND CULTURAL COMPETENCY

Cigna continues to recognize the importance of providing cultural competency education to our stakeholders to equip them to understand and address disparities among customers and within our communities. We provide our employees with cultural competency training and education, including mandatory training for new hires in customer-facing roles, such as Conscious Inclusion and Spotlight on Poverty trainings. We also provide multiple trainings focused on subpopulations within the LGBTQ+ community, including transgender and gender nonbinary customers.

In 2021, we launched a Health Equity Enterprise Employee Toolkit to provide foundational knowledge to establish awareness, sensitivity and advocacy for health equity among employees, including a working knowledge of racism, discrimination, disparities, cultural sensitivity and social justice.

### COLLABORATING TO ADVANCE HEALTH EQUITY

Our provider networks are key partners as we work to ensure culturally competent health care for our customers. Our [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 toolkits promoting patient-centered care and culturally appropriate communication techniques for a broad range of populations. We explicitly require our collaborative partners to assess their patients for SDOH and develop a plan to address at least one area of health care disparity.

In 2021, Cigna provided additional resources to providers and patients, including the [Social Determinants of Health Provider Guide](#), [patient resources](#), Spanish-translated patient forms and updated language service discounts, which are available to Cigna-contracted providers for translation and interpretation services including American Sign Language.

In addition to supporting providers, Cigna helps employers identify, assess and address the social needs of their employees. By leveraging our proprietary Social Determinants Index (SDI), we can better understand the potential health disadvantages an individual may experience based on where they live. These findings are used to identify under-resourced communities where overall health status and utilization are negatively impacted by SDOH; improve predictions that identify and prioritize customers at increased risk for poor health status and utilization; and then deploy additional support and resources. In 2021, we built several resources for clients and their employees, including [ways to address health disparities](#) in the workplace, Cigna [community resources](#) and language assistance improvements. Cigna aligns charitable giving to SDOH, with 94% of the 142 grants the Cigna Foundation awarded in 2021 supporting efforts to address SDOH. Please refer to the [Community Resilience](#) section of this report for more information about these grants and our charitable giving.

### 2022 AND BEYOND

In 2022, Cigna will continue to address disparities and gaps in SDOH that affect our customers and communities and work to advance health equity by:

- Taking action in each of the five pillars to improve health equity among our customers.
- Making progress on our goal to eliminate health disparities in diabetes by decreasing gaps and improving overall well-being, engaging those we don’t today, working with clients and building from known successes.
- Embedding health equity into our culture, systems, policies and practices by expanding the enterprise’s trainings on inclusive leadership, health equity and cultural competency.

For more information about our historical health equity strategy, please refer to the Health Equity section of the [Cigna Connects 2020 Corporate Responsibility Report](#).

# Community Resilience

At Cigna, we are driven by a powerful mission: to improve the health, well-being and peace of mind of those we serve. Our charitable contributions, which reflect and magnify the positive impacts of our mission, totaled nearly \$50 million in 2021. Cigna gives in three ways: through the Cigna Foundation, corporate giving and employee giving.

In 2021, the COVID-19 pandemic disproportionately affected marginalized communities, demonstrating the continued urgency to address health equity and social determinants of health (SDOH). Every day, the people of Cigna work to make a difference in communities around the world by creating more sustainable health care systems, advancing whole-person health and eliminating health disparities by promoting health equity.

And Cigna aligns our charitable giving to causes that advance diversity, equity and inclusion and address SDOH. In 2021, the Cigna Foundation funded 142 grants, 94% of which supported efforts to address SDOH, as described in the table below.

## 2021 CIGNA FOUNDATION GRANT CATEGORIES

TOTALS	HEALTH CARE ACCESS	ECONOMIC STABILITY	EDUCATION ACCESS	NEIGHBORHOOD AND ENVIRONMENT	SOCIAL AND COMMUNITY	OTHER
142 GRANTS	61	34	28	6	5	8
% OF GRANTS	43%	24%	20%	4%	3%	6%
	Connecting community members to clinical and behavioral services using community health workers and culturally appropriate clinical staff	Connecting community members to financial resources to work toward eliminating food insecurity, unemployment and housing instability	Supporting access to early childhood education, graduation from high school and affordable higher education	Supporting racial/ethnic minorities and people with low incomes living in places with risk of crime, noise, inaccessible areas and pollutants that trigger asthma attacks	Supporting positive relationships at home, at work and in the community, which can help reduce negative health impacts	Providing disaster relief and employee engagement donations

## THE CIGNA FOUNDATION

For more than 50 years, the Cigna Foundation has aligned to Cigna’s mission through charitable grants. The Foundation supports nonprofit organizations that create innovative health solutions and address community needs in ways that are sustainable, scalable and effective. This support includes grants made through the Foundation’s three signature programs: Building Equity and Equality, Healthier Kids For Our Future®, and Cigna Scholars. The Foundation also supports employee-driven giving through our matching gift program and direct grants to employee-selected nonprofits.

## BRAVE OF HEART FUND

At the onset of the COVID-19 pandemic, the Cigna Foundation and the New York Life Foundation launched and funded the [Brave of Heart Fund](#). The Fund provided financial assistance and emotional support to more than 900 families of health care workers who lost their life to COVID-19. The application period for grants from the Fund officially closed in 2021, with remaining funds allocated to programs focused on the mental health and well-being of health care workers, grief and bereavement resources, and the diversification of the health care worker pipeline.

## BUILDING EQUITY AND EQUALITY PROGRAM

The Building Equity and Equality Program, launched in 2020, is Cigna’s five-year initiative to expand and accelerate efforts to support diversity, inclusion, equity and equality for communities of color. The program also supports Cigna’s efforts to address social determinants of health (SDOH) through initiatives and partnerships that improve access to education and job opportunities for underserved and underrepresented groups. This includes the following:

- A \$250,000 donation to the Howard University Urban Superintendents Academy, which funded scholarships to help 12 educators achieve a promotion to superintendent or an executive leadership role in their respective school district.
- Support for the National Alliance of Black School Educators through the creation of a database of Black superintendents in the United States to track progress toward greater representation. The creation of the database is supported by our partnership with Howard University’s Urban Superintendents Academy.
- A \$250,000 donation to the Wake Forest School of Medicine to establish an endowed scholarship and improve the pipeline of Black professionals in health care careers.
- The Urban League of Philadelphia’s Jobs4Health program, which works to comprehensively train Black and Hispanic candidates for in-demand health care jobs.
- The Black Men Teach program, which aims to recruit, place, train and support a more diverse teacher population for primary and secondary schools in the Minneapolis-St. Paul, Minnesota area.
- OutMaine, an organization building welcoming and affirming communities for rural young people of diverse sexual orientations, gender expressions and gender identities in the state of Maine.
- Civic Suds, which teaches children to read and helps parents with taxes and health insurance during wait times at laundromats in the Philadelphia, Pennsylvania area.

**In 2021, the Cigna Foundation spent approximately \$15.8 million on grants and other programming in support of the following [focus areas](#):**

- Health and well-being
- Education and workforce development
- Community and social issues
- Military, veterans and first responders
- Disaster relief
- Global and trending causes
- Employee programs

## HEALTHIER KIDS FOR OUR FUTURE

2021 marked the third year of the Cigna Foundation’s signature Healthier Kids for Our Future program, a \$25 million, five-year global initiative to improve the health and well-being of children in alignment with three of the [United Nations Sustainable Development Goals](#): No Poverty, Zero Hunger and Good Health and Well-Being. In 2021, the Cigna Foundation made grants totaling \$5 million to programs designed to help eliminate food insecurity and focus on the mental health needs of children.

\$

5

M

Healthier Kids for Our

Future Grants in 2021

## CORPORATE AND EMPLOYEE GIVING

In 2021, Cigna's corporate giving included nearly \$30 million through sponsorships, corporate charitable giving, and payments to nonprofit organizations in California and New York, which were precipitated by Cigna's combination with Express Scripts in late 2018. We provided sponsorship support for more than 400 nonprofits in 2021 through financial donations, event participation and volunteerism.

Caring for our communities is embedded in our employee culture, and Cigna supports this culture through employee-driven corporate philanthropy. In connection with our programs, employees reported donating approximately \$2.7 million to causes of their choice in 2021, of which nearly \$2.3 million was matched by the Cigna Foundation. In addition, the Foundation awarded \$160,000 in healthy lifestyle and community service grants in support of employees' activities with nonprofit organizations.

Although COVID-19 continued to make in-person volunteering more complicated, our employees found innovative ways to give back to their communities and the causes most important to them, both virtually and in person. In 2021, employees around the world logged more than 59,000 hours to over 500 causes, equating to more than \$1.5 million in volunteer-engagement value.

To further empower employee philanthropy and volunteering, Cigna launched the Community Ambassador Fellowship program in 2017. The program gives employees up to three months of paid leave and up to \$20,000 to support a community-based project. Over 30 employees have been a part of this powerful experience to date, and the collective impact of this program reflects approximately 14,000 hours in volunteerism across five countries and significant investment from Cigna to support program development and execution.

**30+** Community Ambassador Fellowships since 2017

**\$30M**

corporate giving

**59K**

volunteer hours

**\$2.3M**

Cigna Foundation match



**\$2.7M**

employee giving

For more information about our historical community resilience practices, programs and initiatives, please refer to the Community section of the [2020 Cigna Connects Corporate Responsibility Report](#).

# HEALTHY WORKFORCE

We believe that employers play a vital role in the health care system, and we strive to be a model for others by prioritizing the health of employees within our own company. A healthy and diverse workforce is essential to achieving our mission, and we continually invest in our employees to support their health and well-being, to foster their growth and development, and to further cultivate diversity and inclusion.

# Employee Health, Safety and Well-Being



## OUR COMMITMENT TO HEALTH AND SAFETY

Cigna is committed to the health, safety and well-being of all our employees. A healthy and diverse global workforce is critical to achieving our mission to improve the health, well-being and peace of mind of those we serve.



## HEALTH, WELL-BEING AND EMPLOYEE BENEFITS

While health is unique for each individual, a whole-person health approach is a crucial business need and must be embedded into an organization's culture. A healthy workforce is more productive, has fewer absences and is a critical driver of our business and strategy. We provide comprehensive benefits to our employees because it is one of the most important investments we can make in our enterprise.

At Cigna, we believe that a healthy body and mind are impacted by five dimensions of health: physical, emotional, environmental, financial and social.



### PHYSICAL HEALTH



### EMOTIONAL HEALTH



### ENVIRONMENTAL HEALTH



### FINANCIAL HEALTH



### SOCIAL HEALTH

Our employee well-being strategy and benefits programs are designed to provide holistic support, encompassing each of these five areas, for our tens of thousands employees worldwide and their families.

We provide mental health benefits for our employees as part of our comprehensive benefits offerings, including medical, dental and pharmacy. Our programs that support mental health include Employee Assistance Program (EAP) benefits that are free to all employees and to any member of their household, digital tools that provide access to education, and therapy to help individuals build greater resilience and cope with stress, anxiety and depression.

Financial well-being is a key aspect of whole-person health, and we offer our employees debt and credit counseling, student loan debt consolidation support, low-interest loans that can be repaid via payroll deduction, and one-on-one retirement counseling, in addition to a competitive 401(k) match. On top of company-provided solutions, Cigna offers voluntary benefits and discount programs to further support the health, well-being and peace of mind of our employees.

# New and Enhanced Employee Programs

Cigna evolved our practices and programs to meet the dynamic working environment created by the COVID-19 pandemic and changing workplace norms. We implemented or enhanced the following programs in 2021:

## CAREGIVER LEAVE

In 2021, we expanded our caregiver leave program, which allows up to four weeks of paid leave to enable employees to care for a family member with a serious health condition, to include care for grandparents and grandchildren in addition to children, spouses and parents.

## PAID TIME OFF PROGRAMS

In 2020 and 2021, our paid time off program included up to 80 hours of paid time off for each employee as needed for reasons related to the COVID-19 pandemic.

## EMOTIONAL HEALTH RESOURCES

In addition to our EAP and other resources, Happify provides employees with online self-improvement content and tools to help build resilience and positivity.

## HEALTH PROGRAMS

Programs such as Omada seek to help employees manage weight, hypertension and diabetes, while dedicated health coaches work with employees on individual health and wellness goals.

## GLOBAL WELLNESS CHALLENGE

The annual six-week wellness campaign encourages employees to strengthen their whole-person health.

## FITNESS AND NUTRITION RESOURCES

Resources include Foodsmart, a platform to help guide healthy food choices and preparation, and Wellbeats, which offers more than 1,000 virtual fitness, mindfulness and nutrition classes.

## SHORT-TERM DISABILITY

Cigna offers short-term disability to employees who become disabled or unable to work. We pay a significant portion of an employee’s salary during an approved leave of absence.

## LONG-TERM DISABILITY

Cigna provides basic long-term disability coverage equal to 50% of an employee’s eligible earnings at no cost, with the option to purchase supplemental coverage.

## TUTOR.COM

This service provides employees access to virtual tutoring hours for their children in grades K-12 as well as training for standardized tests, such as the SAT.

## CIGNA FAMILIES

This is a program for new parents to help welcome their family’s newest addition. We also offer lactation consulting and support for new moms.

## BACKUP CHILDCARE PROGRAM

This pilot program, available to a targeted employee population, offers subsidized emergency childcare at KinderCare centers.

# Workplace Health and Safety

Cigna's dedication to our employees' health and well-being is also reflected in our commitment to workplace health and safety. In 2021, we advanced workplace safety in the following ways:

## CONTINUOUS LEARNING

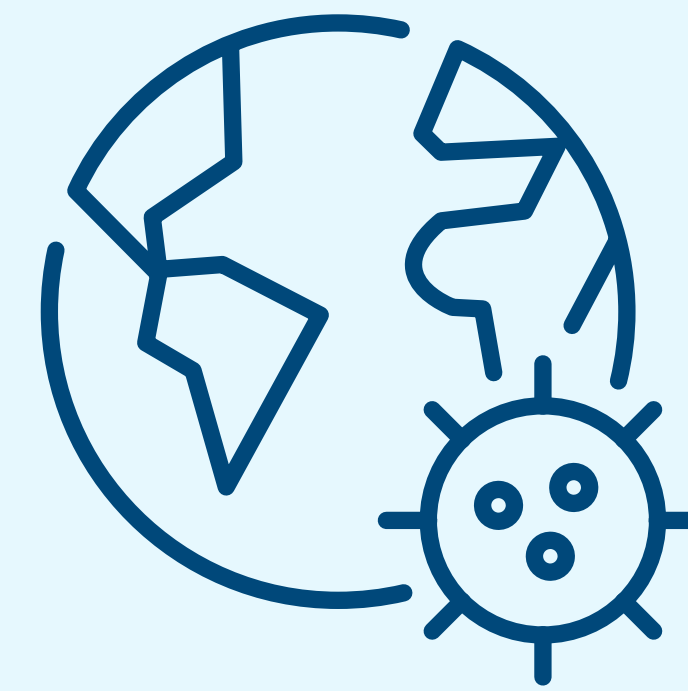
We updated employee training on safety in the workplace, ergonomics and other topics. We expanded training and engagement with a focus on recognizing and correcting at-risk conditions and behaviors, as well as providing recognition for safety excellence.

## SAFETY BY DESIGN PROJECT

This project sought to reduce the risk of injury, illness and environmental damage by integrating decisions affecting safety, health and the environment in all stages of the pharmacy dispensing system design process. As a result of this team's outstanding contributions, we can better incorporate safety into new processes, facilitate compliance, reduce operating costs, increase productivity, eliminate the risk of strains or ergonomic illnesses and improve the employee experience.

## WHITESTOWN PHARMACY

Our high-volume fulfillment pharmacy in Whitestown, Indiana, achieved a 35% reduction in their Occupational Safety and Health Administration (OSHA)-recordable occupational injury and illness rate through engagement with the site leadership and safety committee.



**In 2020, we revamped and expanded our Employee Health Advisory Team to manage our COVID-19 pandemic response process. In 2021, the team continued to provide support to Cigna employees working remotely and those returning to the office.**

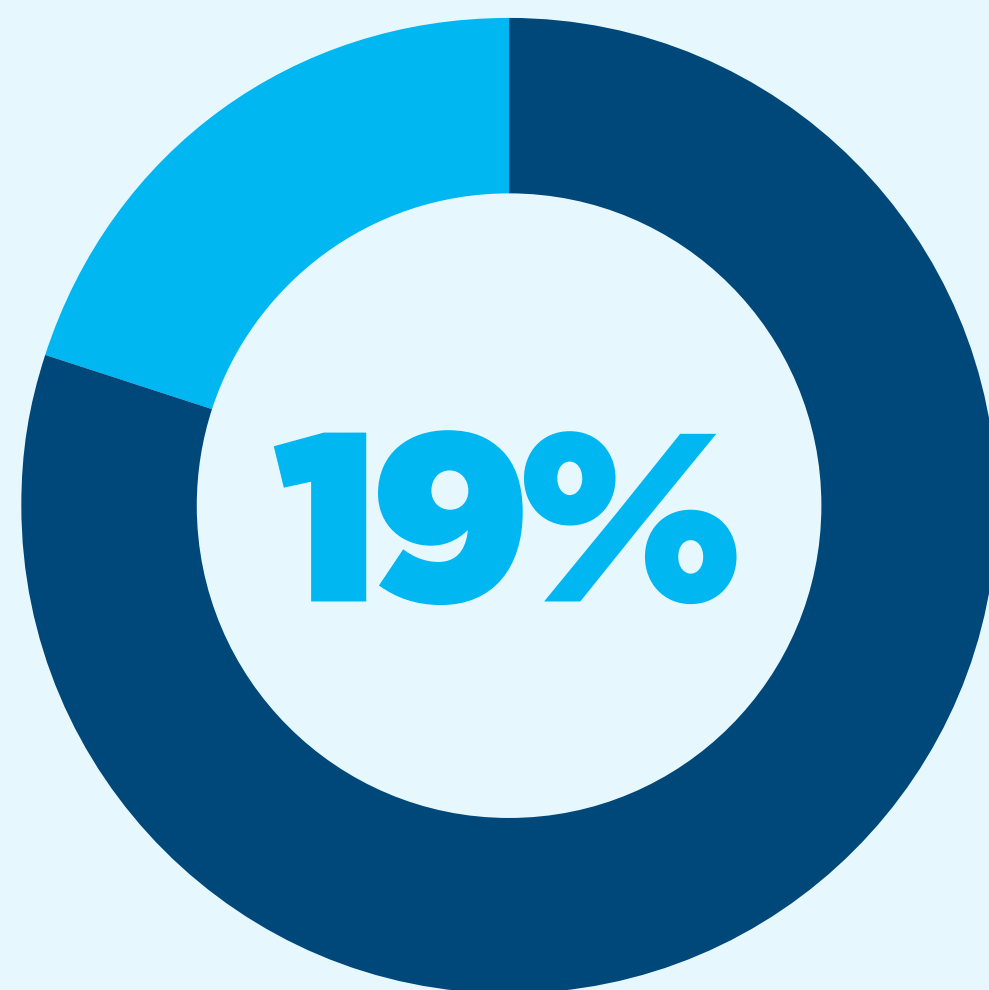
## EMPLOYEE BENEFITS AND SATISFACTION

# Performance

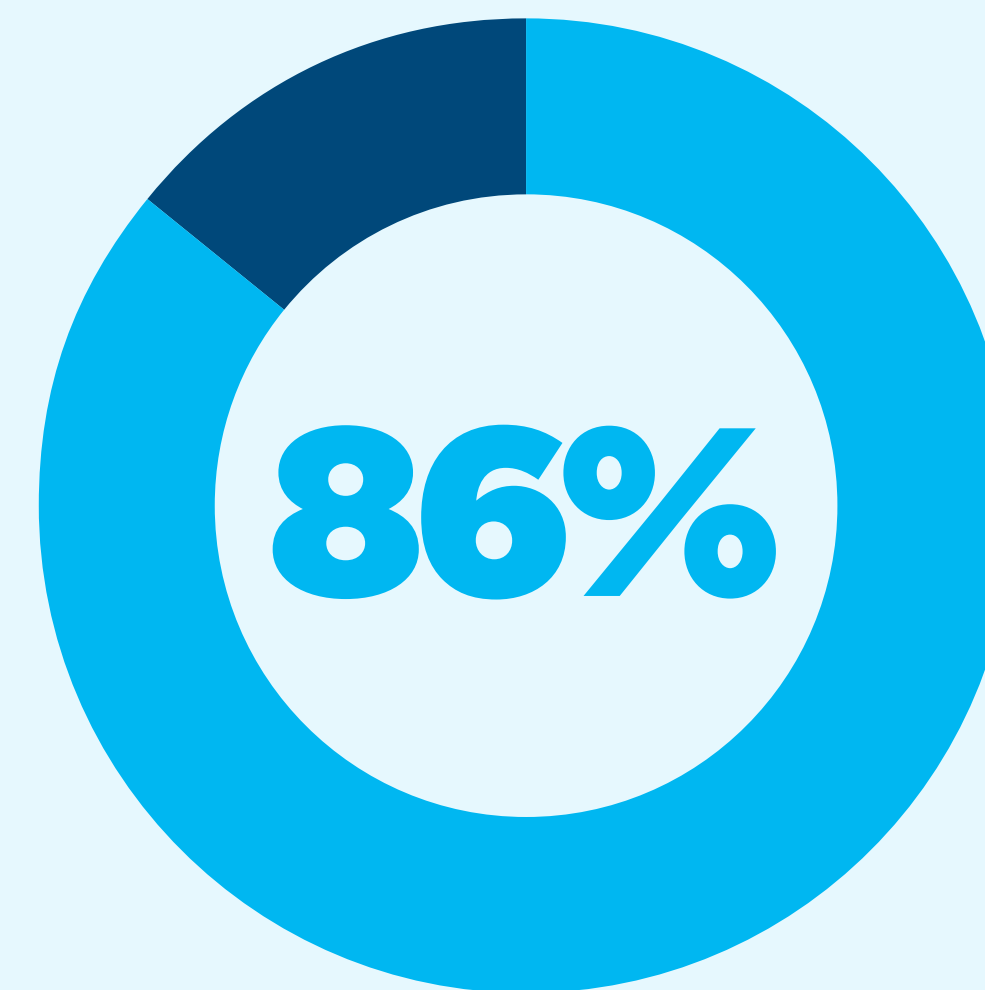
In 2021, Cigna invested approximately 19% of total payroll in health, well-being and other benefits, including life and disability programs, 401(k) contributions and retirement-related benefits for its employees in the United States. This represents an increase from the prior year and is attributed to medical spend and COVID-19-related benefits offered to employees.

We continually build and reinforce a culture of health within our company, and an average of 86% of employees who responded to our global surveys over the past two years (with an average 70% employee response rate) indicated that Cigna's health and well-being programs encourage them to pursue a healthy lifestyle.

For more information about our performance, please refer to our [Performance Tables and Indices](#). For more information about our historical employee health, safety and well-being practices, programs and initiatives, please refer to the Employee Health, Safety and Wellness section of the [2020 Cigna Connects Corporate Responsibility Report](#).



**Invested  
approximately  
19% of total  
payroll  
in health,  
well-being and  
other benefits**



**86% of respondents  
said our health and  
well-being programs  
encourage them  
to pursue a  
healthy lifestyle**

# Adapting to New Ways of Working

Cigna empowers our employees to work in a flexible and collaborative manner. In the past year, we have taken a measured approach to reopening our offices and kept the health and safety of employees top of mind.

After reopening some offices in 2020, we reopened all our offices in the second half of 2021 for employees seeking to work, socialize or collaborate in person. As we reopened, we adopted new ways of working that continue to evolve.

Where possible, we offer employees the option to work onsite, work at home or leverage a hybrid option. We enhanced workplace safety protocols, created an internal intranet site with all safety policies and updated our “Safety in the Workplace” training for employees.

# Diversity, Equity and Inclusion (DEI)

## OUR COMMITMENT TO DIVERSITY, EQUITY AND INCLUSION

We recognize that our continued success depends on the collective strengths of our employees. At Cigna, DEI enhances our ability to execute on our long-term business strategy and drive future success. Championing a diverse and inclusive workplace improves our ability to innovate and create solutions that resonate with all customers, partners and communities. We take an expansive view of diversity including, but not limited to, dimensions of race, ethnicity, nationality, gender, veteran status, ability, sexual orientation and gender identity.

**A diverse and inclusive workplace helps us create more effective solutions.**

We strive for  
**50%  
Women**  
in director roles by 2024.

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 in our director and senior director roles to 50% by 2024. Additionally, in 2021, DEI was added as an area of focus for the strategic priorities measure of our Enterprise Incentive Plan. Quantitative measurements of our performance relative to this strategic priority include engagement survey responses related to DEI, progress against our goals to improve representation of women and racially and ethnically diverse individuals in our leadership pipeline, and goals relative to health equity and social determinants of health.

# Enterprise Resource Groups (ERGs)

Cigna actively builds an inclusive culture that is powerfully diverse, strives for equity and values unique differences and talents. When employees feel represented and heard at work, it can positively impact their overall well-being and engagement.

We offer 11 Enterprise Resource Groups (ERGs) to recognize and support diverse communities within our company. They are forums for camaraderie, support and cross-cultural understanding, which creates stronger connections among our colleagues.

Our ERGs help us innovate to improve health resources and outcomes for our customers and the communities we serve. Our ERGs also demonstrate additional business value in recruitment and retention, marketing, brand enhancement and employee development.

11 ENTERPRISE RESOURCE GROUPS. 22,642 MEMBERS.

**ABLE**  
(Achieving Better Lives for Everyone)

**African American/Black**

**Aspire**  
(Asian/South Asian)

**Generations**  
(Multigenerational)

**Juntos**  
(Hispanic/Latino)

**Pride**  
(LGBTQ+)

**Salute**  
(Veterans/Military)

**UpLift**  
(Interfaith)

**UpNext**  
(Career Mobility)

**Virtual**

**WIN**  
(Women Influencing and Networking)

## DIVERSITY, EQUITY AND INCLUSION EVENTS

### Inspiring Inclusive Conversations Series

We provided employees with a voluntary safe space to listen, learn, share experiences and strengthen relationships with each other.

### Experience Diversity Summit

Our ninth annual event continued our work to advance our commitment to diversity, equity and inclusion.

### Global Women’s Leadership Summit

This inaugural event for purposeful dialogue focused on the idea that everyone can succeed regardless of gender.

# Ensuring Equity in Our Talent Strategy

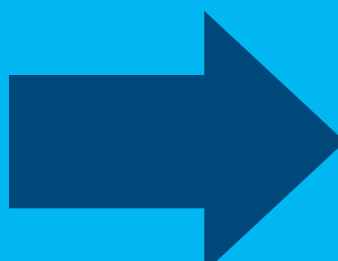
Cigna is committed to attracting and recruiting diverse talent. Our success is rooted in strategic relationships with diverse student groups at our partner colleges and universities, as well as multiple national, regional and local organizations. These partnerships provide focused recruiting opportunities with women, people of color, the LGBTQ+ community, military veterans and other underrepresented groups.

We are making progress toward increasing the representation of women and racially and ethnically diverse individuals, particularly in middle and senior management roles.\* In 2021, we achieved 96% diverse slates for external requisitions of manager-level and above roles, which yielded 70% diverse hires (women, ethnic minorities or both).

\* Manager-level and above positions include individual contributor and management roles at the same hierarchical level within the organization.

## MAKING PROGRESS IN 2021

**96%**  
diverse slates



**70%**  
diverse hires

We have training, processes and procedures in place to help ensure all decisions related to recruiting, hiring, promotion and all other personnel actions are made without regard to an individual's race, color, religion, ethnicity, gender or sexual orientation. We require all employees to take unconscious bias training to help ensure that recruiting, hiring, promotion and other personnel decisions are focused on skills and qualifications. In 2021, we made the training available in five additional languages for employees outside the United States.

We are committed to fairness in pay and opportunity for all of our employees. Our compensation practices are rooted in our pay-for-performance philosophy and promote equity in pay through measures such as benchmarking compensation by role, eliminating questions on applicants' compensation history and monitoring for potential disparities. Additionally, we proactively monitor pay equity on the basis of gender and race. Our most recent pay equity analysis, conducted in 2022, showed that in the United States, female employees at Cigna earn more than 99 cents for every dollar earned by similarly situated male employees. Employees from underrepresented groups earn more than 99 cents for every dollar earned by similarly situated white employees.

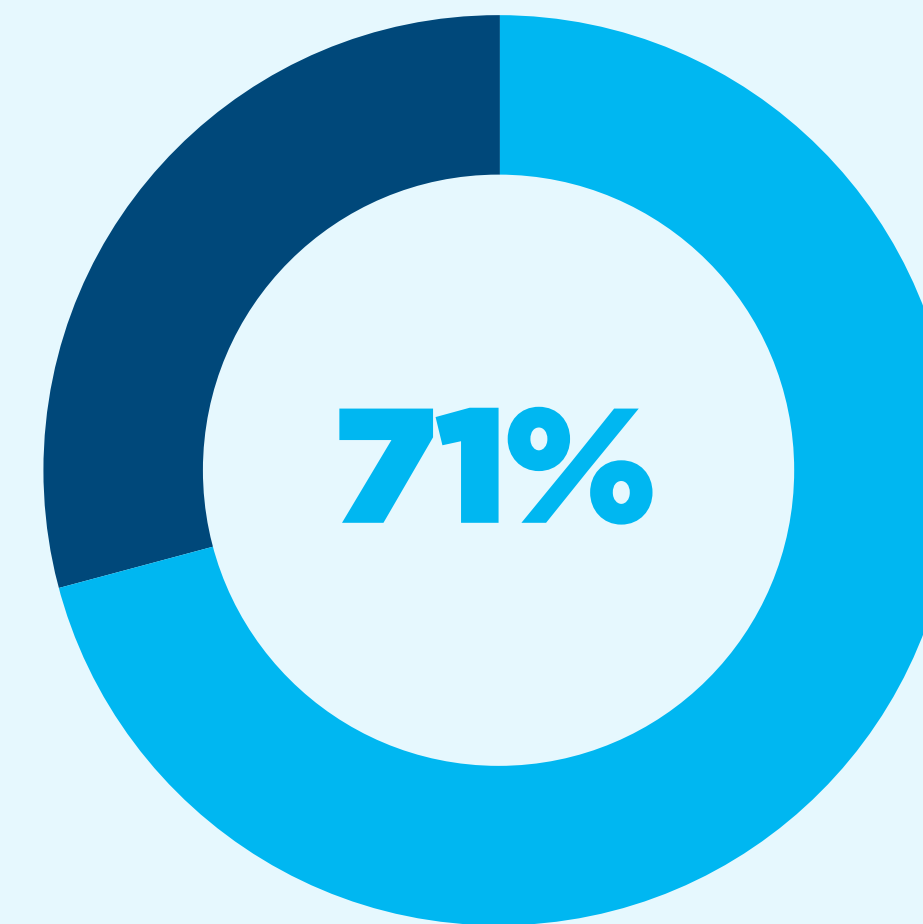
Additional information regarding our commitment to diversity, equity, inclusion and equitable pay is included in our [Pay Equity Commitment Statement](#).

## DIVERSITY NUMBERS

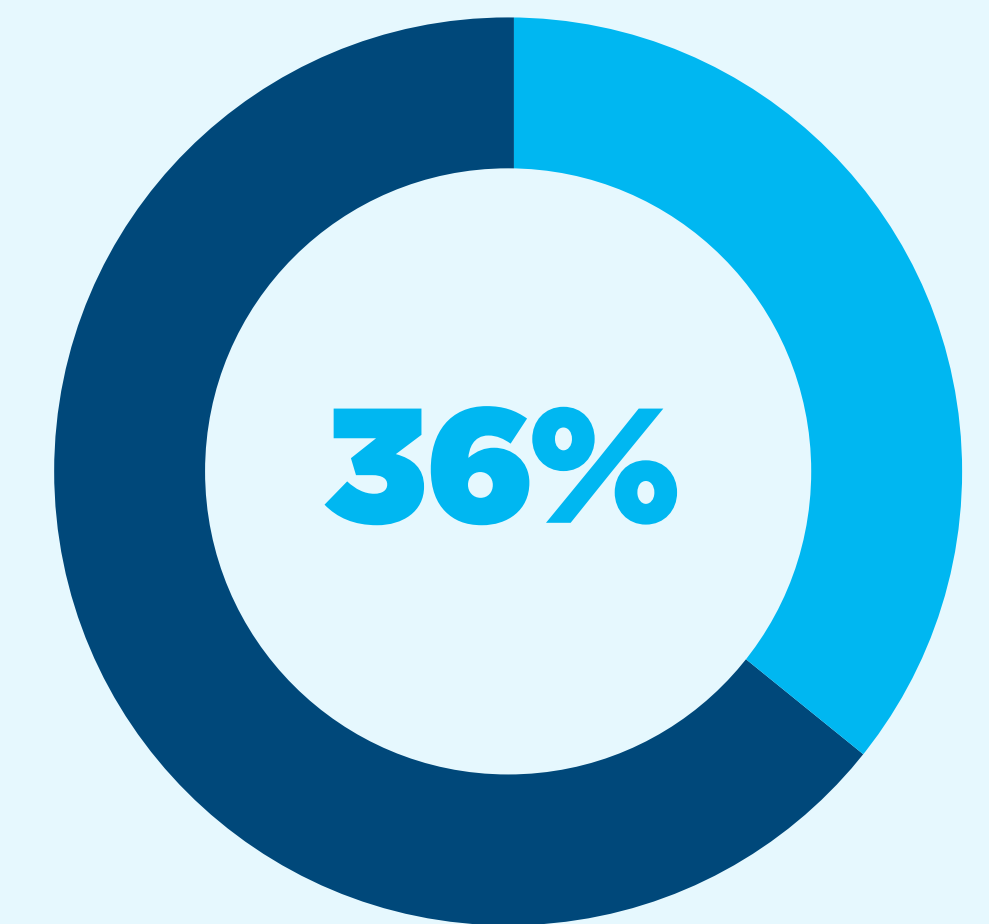
# Performance

As of the end of 2021, 71% of our employees were women and 36% of our employees in the United States were Black/African American, Hispanic or Latino, Asian, Pacific Islander and/or American Indian/Alaskan.

For more information about our performance, including EEO-1 data, please refer to our [Performance Tables and Indices](#). For more information about our historical diversity, equity and inclusion practices, programs and initiatives, please refer to the Diversity, Equity and Inclusion section of the [2020 Cigna Connects Corporate Responsibility Report](#).



**Female employees**



**Black/African American, Hispanic or Latino, Asian, Pacific Islander, and/or American Indian/Alaskan employees**

# Enterprise Diversity, Equity and Inclusion (DEI) Council

In 2021, we launched our Enterprise DEI Council, which is chaired by our chief executive officer and comprises key leaders from across the company.

The DEI Council includes two committees:

## HEALTH EQUITY COMMITTEE

Works toward ensuring that all people have the opportunity to achieve their full health potential regardless of social, economic or environmental circumstances. We're developing interventions to address health disparities and gaps in social determinants of health (SDOH) in the communities we serve, and we continue to embed health equity across Cigna's enterprise systems, policies and practices.

## LEADERSHIP ACCOUNTABILITY COMMITTEE

Advances our commitment to be an employer of choice for everyone. Under the leadership of the council, Cigna committed to publishing an annual Diversity Scorecard Report. We have been focused on increasing the diversity of our company's leadership through the expansion of diverse succession candidates and talent readiness and development programs for underrepresented groups, specifically African American/Black, Hispanic and female talent.

Additional information on the diversity of our workforce can be found on our 2022 Diversity Scorecard. Our Diversity by the Numbers (EEO-1) data can be found in our [Performance Tables and Indices](#).

# Human Capital Development

A healthy and diverse global workforce is essential to achieving our mission and our business growth strategies. We are continually investing in our global workforce to support our employees' health and well-being, to further drive DEI, to provide fair and market-competitive pay and to foster employee growth and development.

## TALENT ATTRACTION AND RETENTION

It is important that we invest in an engaged and skilled workforce. Our talent acquisition and rewards strategies are designed to ensure we attract and retain skilled employees who are engaged in our mission. Workforce dynamics are shifting as a result of COVID-19 and other geopolitical trends, so we adapted our practices to meet the needs of our current and potential employees.

For example, in 2021 we revamped our employee recognition program using a new digital platform called Cigna Standout that allows employees to recognize coworkers for their contributions to our company. Managers and senior individual contributors are empowered to use this system to reward those who have gone above and beyond.

## EMPLOYEE ENGAGEMENT

We regularly measure employee engagement through global surveys, and Cigna's leaders use the results to identify ways to strengthen our culture and retention, simplify processes, enhance employee satisfaction, support employee well-being and improve customer interactions. From 2020 to 2021, 77% of employees who completed our global surveys responded favorably to questions related to engagement. For example, 87% of employees responded that they have a supportive network of colleagues at Cigna.

**87%** of employees feel they have a supportive network of colleagues at Cigna.

## TRAINING AND DEVELOPMENT

Our online learning platform and career development tools offer a broad range of training, education and development resources to all employees. We also provide eligible full- and part-time employees with financial support toward the costs of external learning pursuits through our Educational Development Program. These programs contribute to employee engagement and retention in addition to the growth and development of our workforce. Our 2021 initiatives included additional professional skills training, such as robust virtual career development programs called People Leader Forums. These programs promote effective people management and engagement in the virtual environment as well as integration of DEI into all enterprise leadership and development programs.

We provide enterprise leadership development programs to executive, high-potential and new manager audiences to develop and expand leadership pipelines and capabilities. In 2021, this included leadership forums focused on meaningful career development; immersive, holistic leadership programs (including specific programs for clinical team members); enterprise mindset development; and a greater focus on inclusive leadership, which we will expand further in 2022.

## EARLY CAREER DEVELOPMENT

To attract and develop diverse talent, we offer [leadership development programs](#) to recent graduates who seek valuable career experience with Cigna. We also offer college students opportunities to join Cigna for a paid summer internship. Our internship program, which has a high conversion rate, serves as a robust talent pipeline for the Company.

For more information about our historical human capital development practices, programs and initiatives, please refer to the Human Capital Development section of [the 2020 Cigna Connects Corporate Responsibility Report](#).

ONGOING EMPLOYEE EDUCATION

# Performance

Like many companies, we experienced higher turnover in 2021 than in prior years. The voluntary turnover rate for the year was 8% for exempt employees in the United States. However, in a 2021 Insights survey, 76% of employees responded that, given the choice, they would plan to continue working at Cigna for more than five years (or until retirement).

Cigna’s learning experience platform, myUniversity, is a central resource for employee development. Over 90% of the global Cigna employee population (excluding MDLIVE employees) are active users of myUniversity. In 2021, U.S. employees engaged in an average of 62 hours of learning, for a total of approximately 1.9 million hours of learning completed in myUniversity. Employees can assess their skills, explore resources and track their skills progression in myUniversity. Currently, 57% of employees have assessed at least one of their skills. From 2020 to 2021, we saw a 13% increase in the number of skill assessments in myUniversity. Our learning programs have improved both employee satisfaction and job proficiency. In 2021, enterprise learning programs received an average NPS of 59.

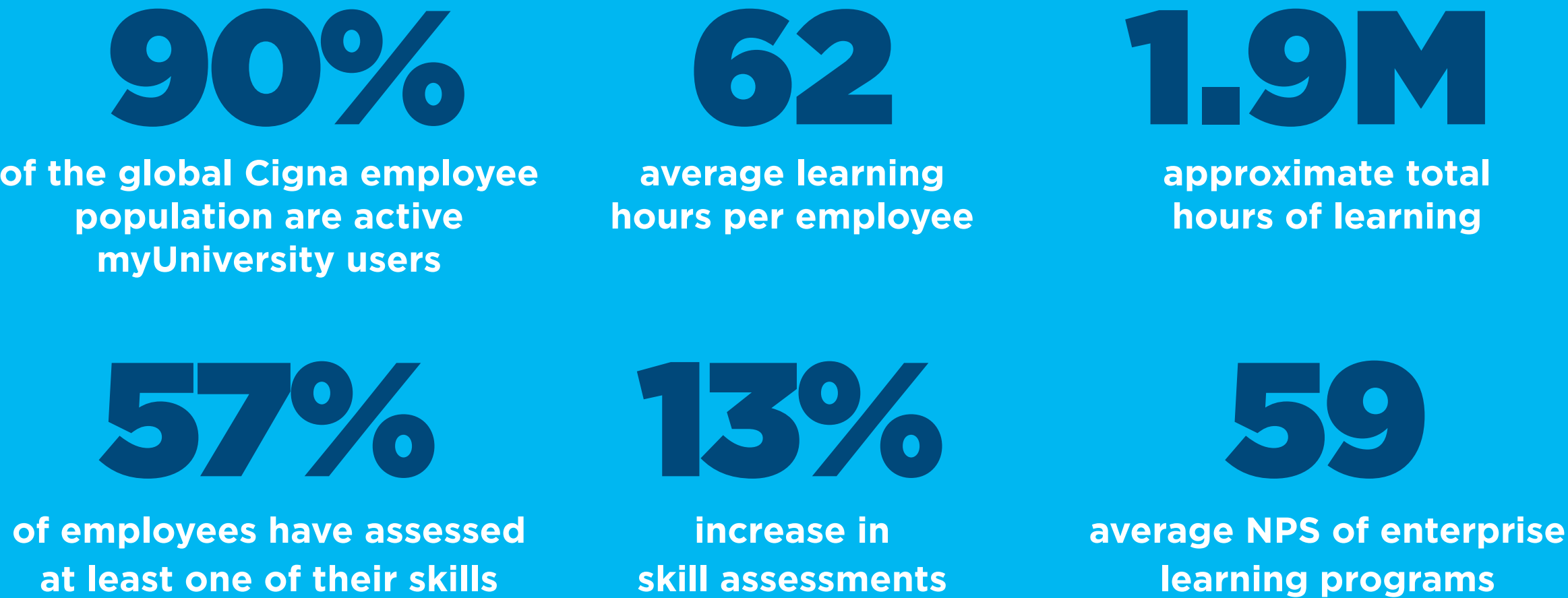
# Building Powerful Networking Platforms

In 2021, over 3,000 employees made new connections by joining NetWork, Cigna’s networking technology platform that makes it easy to meet colleagues from across the company in a meaningful, informal way.

NetWork matches employees with a colleague and sends an email prompting the pair to schedule a 30-minute virtual meeting to learn more about each other. Matches are made about once a month, and employees can join (and opt out) at any time.

As of December 31, 2021, the program facilitated approximately 16,000 connections, enabling stronger networks across the enterprise.

We help employees level up their skills and knowledge:



# HEALTHY COMPANY

We strive to promote positive societal impact, ethical behavior and responsible and resilient business practices across our multidimensional enterprise.

# Business Ethics and Compliance

Earning, building and maintaining the trust of our customers, clients, employees, business partners and regulators is critical to the success and sustainability of our business. We strive to meet consistent standards of integrity in everything that we do. Our Ethics, Compliance and Employee Relations teams play a critical role in driving ethical behavior across our business. Through a company culture that emphasizes ethics and integrity, we empower employees to be responsible corporate citizens and support the dignity of workers across our value chain.



**Our commitment to integrity, compliance and ethical conduct is unwavering.**

## CODE OF ETHICS AND PRINCIPLES OF CONDUCT

Our [Code of Ethics and Principles of Conduct](#) is the foundation of our unwavering commitment to integrity, compliance and ethical conduct. The Code applies to all employees, including those covered by collective bargaining agreements, officers and directors, consultants, interns, trainees, volunteers and suppliers. All new employees, including part-time workers and contractors, are trained on our Code as mandated through our Required Compliance Training Policy. Furthermore, all employees must affirm their adherence to our Code annually. Our Board of Directors is also trained on their obligations under the Code and the Director Code of Conduct.

With oversight from our Ethics and Compliance teams, we review and update our Code on an annual basis. In 2021, we updated our Code by including new information about our ESG approach, as well as new processes to facilitate both the disclosure and review of potential conflicts of interests and interactions with public officials.

## CIGNA'S STRICT STANCE AGAINST BRIBERY AND CORRUPTION

At Cigna, we take anti-corruption compliance very seriously. As stated in our Code, it is Cigna's policy to conduct business ethically, to prohibit bribery of government officials in connection with our business and to avoid any conduct that creates even the appearance of improper interaction with a government official. Government officials include not only the regulators who oversee Cigna's business but also employees of government entities who we work with on a regular basis, including public hospitals, school districts and government agencies.

Cigna also maintains an [Anti-Corruption Policy](#). In 2021, Cigna updated the Anti-Corruption Policy's gifts, hospitality, travel, entertainment and charitable and political contributions sections. We require certain employees, such as those in high-risk geographies, to receive further training on anti-corruption principles and our Anti-Corruption Policy. All employees who are assigned anti-bribery and corruption training are required to complete such training that is appropriate to their role, operating environment and jurisdiction. To proactively stay abreast of anti-corruption best practices globally, we are members of [TRACE International](#), a globally recognized anti-bribery business association, and [Gartner](#), a general resource for compliance, ethics and anti-corruption.

OVERSIGHT AND GOVERNANCE

Creating a culture of integrity and ensuring compliance with our Code and other policies, laws and regulations is an enterprise-wide responsibility. Cigna’s Chief Compliance Officer and our Chief Ethics Officer are responsible for designing, implementing and monitoring adherence to our Code and related policies, as well as other programs built to reinforce our commitment to integrity and compliance.



Compliance risk reviews are key to meeting our high standards for business integrity.

The Compliance organization regularly reviews compliance requirements and conducts compliance risk reviews to identify potential or emerging risk areas and evaluate any changes needed to our Code, policies and training. The Chief Compliance Officer reports the results of their compliance risk reviews to the Chief Risk Officer and to Enterprise Risk Management. The Chief Compliance Officer and the General Counsel also meet regularly with the Compliance Committee of the Board of Directors to review key compliance topics, including any significant investigative matters, and to reinforce oversight for ethics and compliance at the highest level of the organization.

Our employees are also responsible for compliance and ethics, and we emphasize their duty to report actual or suspected misconduct, whether by other employees or third parties. To encourage such reporting, Cigna provides a confidential, anonymous (where permitted by law) [Ethics Help Line](#) available to employees globally, 24/7. The Ethics Help Line includes a corresponding website that addresses questions and facilitates reporting concerns or instances of potential misconduct. In 2021, we launched a guide on ethics and compliance for managers, which addresses how to handle conversations about ethics and compliance concerns with their team members, their obligation to report concerns, assurance that concerns are taken seriously and reviewed to resolution, and prohibitions against and protection from retaliation.

PROTECTING OUR EMPLOYEES

Cigna strictly prohibits retaliation against anyone who reports, in good faith, suspected violations of our Code, principles or other compliance concerns and against anyone who participates in any investigation of related matters. We reinforce this prohibition through regular communication with our managers and employees. Cigna employees who engage in retaliation are subject to disciplinary action up to, and including, termination of employment.

Cigna posts notices informing employees about their rights to unionize and enter into collective bargaining agreements as required by law. At present, we have eight collective bargaining agreements in the United States. We have fewer than 1,000 unionized employees, and they make up less than 2% of our U.S. domestic workforce.

For more information about our historical business ethics and compliance practices, programs and initiatives, please refer to the Ethics, Integrity and Human Rights section of the [2020 Cigna Connects Corporate Responsibility Report](#).

# Data Protection



**Protecting personal information and our customers’ privacy is core to our operations.**

As a global health service company serving customers globally, Cigna must collect, store and process high volumes of personal information in connection with the services we provide, and protecting this information and our customers’ privacy is core to our operations. As more information and processes are digitized, cybersecurity is increasingly critical to data protection. We value the trust that our clients and customers place in us, and we are committed to protecting their right to privacy.

The different jurisdictions in which Cigna operates have unique and differentiated 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.

## OVERSIGHT AND GOVERNANCE

To maintain a robust data protection program amid a rapidly evolving landscape, we consistently update our programs and policies. Cigna’s Board of Directors has ultimate oversight for our data protection, privacy and cybersecurity programs and strategy and is responsible for ensuring that we have risk management policies and processes in place that help Cigna mitigate evolving threats and risks. Oversight is directly executed through both the Audit Committee and the Compliance Committee for cybersecurity and privacy purposes respectively.

To support the Board, key members of Cigna’s Senior Leadership Team, including the Chief Information Security Officer, the Chief Privacy Officer, and the SVP, General Auditor and Chief Risk Officer, sit on Cigna’s Cyber and Privacy Council (CPC). The CPC is responsible for approving Cigna’s cybersecurity and privacy strategy, roadmap and budget; setting the organization’s priorities; and driving alignment with strategic business initiatives.

Cigna’s Information Protection team (CIP) is responsible for securing member, client, provider and company data while enabling speed, scale and trust. Our Enterprise Risk Management (ERM) program, which includes the Board, management, the SVP, General Auditor and Chief Risk Officer, and the internal audit function, also supports our data protection strategy and initiatives. The enterprise-wide program helps identify, assess, manage and control risks that have an impact on our ability to achieve strategic and financial goals.


We also recognize that data protection is a cross-functional initiative that spans leaders across our business globally. Such liaisons support our Privacy and Information Protection teams with incident analysis and resolution and provide overall support to our collective efforts to drive privacy and security compliance across the enterprise.

### PRIVACY AND DATA PROTECTION PROGRAMS

Protecting the privacy of our customers, patients, clients, employees and partners is of the utmost importance to us. Cigna’s [Code of Ethics and Principles of Conduct](#) outlines our obligations to protect personal information across all parts of our business. In addition to training our employees about our Code, we also provide specific data protection training and emphasize the responsibility of every employee to ensure the privacy of our stakeholders by adhering to our company’s data protection policies and practices.


For our customers, we provide online resources about our privacy and information protection practices, including our [Online and Mobile Privacy Statement](#), [Notice of Privacy Practices](#), and [Privacy Forms](#). Cigna notifies customers on how their personal information may be used and disclosed by Cigna, as well as their rights. In addition to notifying customers and clients of any changes to our privacy practices, we also tell customers how they can take additional steps to protect their personal information. In 2021, Cigna’s Privacy Office undertook a project to further consolidate and integrate privacy notices across the organization, resulting in greater consistency, transparency and efficiency moving forward.

In 2021, Cigna focused on employee and contractor training and updates to our privacy incident response plans. We also continued the expansion of our enterprise-wide privacy program, which is designed so that appropriate policies, training, reporting mechanisms, protocols and measures are in place to prevent harm that may result from potential privacy incidents. We also enhanced our privacy governance practices, as well as the tools and frameworks used to manage privacy and data breaches. To accommodate a majority virtual workforce, we provided guidance to address privacy concerns related to working and interacting with customers and clients virtually.




Every employee plays a part in ensuring the privacy of our stakeholders.


### CIGNA’S ENTERPRISE PRIVACY PROGRAM IS RESPONSIBLE FOR:



**Developing policies** that support Cigna’s governance and use of personal information in addition to providing advice on strategic initiatives.



**Managing privacy risk** and reporting privacy-related risks to Cigna management.



**Providing legal guidance** on information incidents, breaches and complaints and contracting with third parties that process personal data on Cigna’s behalf.



**Ensuring compliance** with applicable breach laws.




**Monitoring privacy and security laws and regulations** and updating policies as necessary as well as communicating changes to such policies.



**Creating and maintaining privacy training** and privacy awareness efforts to educate employees about the importance of handling personal information with care.



**Investigating and responding to potential privacy incidents** while overseeing corrective action plans and providing required notifications.



**Monitoring the effectiveness** of the privacy programs.

Cigna also undertakes the following critical security processes to mitigate and protect against cybersecurity risks:



CYBER RISK ASSESSMENTS

Cigna has a defined process in place to identify, quantify, assess and manage potential cyber risks and their respective risk levels and action plans and to report on them to Cigna’s senior management and Board of Directors.



APPLICATION AND INFRASTRUCTURE SECURITY ASSESSMENTS

Cigna uses a comprehensive system development life cycle (SDLC) framework, which includes vulnerability assessments performed using industry-standard scanning software. The Cigna Information Protection team (CIP) is required to review applications and related infrastructure before implementation. CIP’s review is intended to verify Cigna’s security policy requirements and standards.



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; this 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. Proper security controls ensure that 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 focuses on cybersecurity simulations, education, compliance and enforcement. Phishing simulations are conducted monthly, and remedial training is administered as required. Employees are also required to complete an annual cybersecurity training course. This training is complemented by ongoing security awareness messaging. Security awareness-sponsored events are hosted throughout the year.



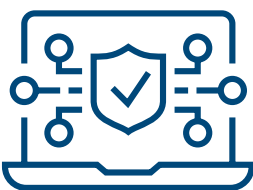
THIRD-PARTY SECURITY OVERSIGHT

Suppliers that have access to, host or transmit Cigna data are contractually required to comply with Cigna’s Security Policies. Additionally, suppliers may be subject to security reviews or other requirements, such as security questionnaires, assessment of security capabilities and maturity, evidence of compliance with Cigna’s Security Policies, security alignment to service-specific industry standards (e.g., NIST, ISO, HIPAA and Payment Card Industry standards), application vulnerability assessments, site validation of attested controls from security questionnaires and risk assessments. CIP works to improve Cigna’s ability to identify and engage critical suppliers by annually assessing their security programs and continuously monitoring their public internet presence.



SECURITY OPERATIONS AND MONITORING

Security log data is fed into a centralized system that performs event correlation and creates an alert if identified trigger events occur. Alerts are then analyzed and 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.

The effectiveness of Cigna’s overall cybersecurity program is frequently evaluated by independent firms through various levels of controls assessments. We also perform security controls benchmarking and monitor operational security metrics to identify opportunities to strengthen Cigna’s cybersecurity program.

CYBERSECURITY

A number of enterprise-wide security policies and standards provide the foundation for Cigna’s cybersecurity program. Our program and security policies and standards align with the NIST 800-53 Cybersecurity Framework. Additionally, our program leverages the ISO 27001 and 27002 standards. Both frameworks help ensure our cybersecurity and information protection programs align with internationally recognized standards and best practice recommendations and keep us abreast of changes in the cybersecurity landscape. Our Cigna Information Protection team (CIP) regularly reviews and updates Cigna’s cybersecurity policies and standards, both in response to the dynamic landscape and to facilitate compliance with international, regulatory, industry and contractual requirements and recommendations.



**Our enterprise-wide security policies and standards provide the foundation for Cigna’s cybersecurity program.**

RESPONDING TO POTENTIAL INCIDENTS

Cigna has protocols in place, such as incident response plans and responsibilities, to protect against disclosure or improper use of protected health information, including breaches. Although we work hard to protect the privacy of our customers’ information, it is always possible for us to experience information incidents, including targeted unauthorized access attempts, phishing attacks and other computer-related cyberattacks.

**In 2021, we reviewed and updated our large-scale cybersecurity incident response playbooks to:**

- Ensure best-in-class preparedness
- Test our incident response documents by conducting tabletop exercises at various levels of the organization
- Improve incident response plan visibility with top-level leadership

Additionally, training on both the updated plans and the risks associated with large-scale incidents was required of key stakeholders. We test our plans regularly with cross-functional stakeholders to ensure readiness and identify opportunities to further strengthen our incident response.

For more information about our historical data protection practices, programs and initiatives, please refer to the Global Privacy and Information Protection section of the [2020 Cigna Connects Corporate Responsibility Report](#).

# Responsible Supply Chain

As we drive sustainability across our operations, we look to ensure that our indirect supply chain (procured goods and services to support Cigna’s day-to-day operations) and direct supply chain (procured goods and services to be delivered to Cigna’s customers) embody our corporate responsibility aspirations and commitments.

## SUPPLIER GOVERNANCE AND RISK

In 2021, we updated our [Supplier Code of Ethics](#) to strengthen the expectations we have of vendors to mitigate their impact on climate change and maintain workplaces that respect human rights. To be considered a supplier, a potential vendor must read and attest that they comply with our Supplier Code of Ethics. That attestation is standard in Cigna’s supplier contracts, and no supplier is exempt.

To proactively manage supply chain risks, we leverage a third-party risk management software platform that screens suppliers before we onboard them. The screening evaluates suppliers across a number of different risk dimensions, including risks related to financial solvency, compliance, data protection and adverse media. Suppliers are also required to complete a questionnaire on potential risks and hazards specific to their contract engagements, including materiality, operational readiness, data protection and strategic importance. For a subset of our key suppliers, we provide ongoing management encompassing contract adherence, performance and supplier risk/issue mitigation.

## SUPPLIER SUSTAINABILITY

As a first step in establishing our Responsible Supplier Program, in 2020 we benchmarked our vendors against industry-specific ESG business practices. In 2021, we began using a third-party management tool that comprehensively assesses our suppliers’ industry-specific ESG business practices. Moving forward, we will seek to collaborate with our suppliers on sustainability through a shared platform, the creation of a universal scorecard, ongoing benchmarking and performance improvement tools. The initial focus of our program is on suppliers under management that account for 80% of our indirect spend. So far, approximately 40% of targeted suppliers have completed the assessment.

**Embedding sustainability across our direct supply chain continues to be a strategic priority. To drive progress in this area, we took the following actions:**

- Became an EPA SmartWay Transport Partner in 2020 to drive improvements in fuel efficiency and reductions in greenhouse gas (GHG) emissions and air pollution across our supply chain.
- Continued to explore the feasibility of implementing a sustainable packaging program for our medications.

SUPPLIER DIVERSITY

Our 2025 goal: Increase our indirect annual diverse supplier spend so it’s nearly 20% of our \$5 billion U.S. indirect spend.

As part of our [Building Equity and Equality Program](#), we announced in 2020 the aspirational goal of doubling our indirect diverse supplier spend by 2025 to \$1 billion, representing nearly 20% of our \$5 billion indirect spend in the Unites States. As of 2021, we are on track to meet our planned diverse spend target. Not only will this level of indirect spending put us among the leaders in diverse spending in the United States, but it will also help support the economic development of underserved communities. Our aspirational goal is in no way a quota. All decisions regarding vendor engagement are made without discrimination on the basis of race, gender, sexual orientation, disability or any other protected characteristic.

We empowered employees to take personal accountability for driving diverse spend within their business functions by weighing diverse spend more heavily during senior-level reviews. We also provided a diverse supplier selection tool to businesses across the enterprise and expanded the rollout of supplier diversity training for procurement employees.

2021 diverse supplier economic impact\*,\*\*

- **\$582 million** in Tier 1 diverse spend
- **\$182 million** in Tier 2 diverse spend\*\*\*
- **\$1 billion** in economic contributions delivered through three channels: direct, indirect and induced
- **3,350 jobs** supported at small and diverse suppliers
- **\$195 million** in earnings through jobs with small and diverse suppliers

DRUG SOURCING

The goal of our direct supply chain is to source the highest-quality pharmaceuticals for our customers while negotiating agreements that help lower overall health care costs for clients and customers. With the importance of pharmacy in mind, a dedicated team within our Evernorth™ Supply Chain group manages Cigna’s formulary – a list of preferred prescription drugs – and rebate management, retail pharmacy networks and pharmaceutical procurement for our owned pharmacies.

To drive product safety and quality across our direct supply chain, we maintain and adhere to written policies and procedures for the receipt, security, storage, inventory and distribution of prescription drugs. This includes policies and procedures for identifying, recording and reporting losses or thefts and for correcting errors and inaccuracies in inventories. We also maintain policies and practices designed to prevent counterfeit medications by tracking and tracing products from the point of manufacture to the point of sale.

Our Risk Mitigation team regularly conducts risk analyses specifically related to drug sourcing, which are critical to monitoring production levels, supplier challenges and other important inputs to our direct supply chain. These efforts helped address some of the supply chain disruptions resulting from the COVID-19 pandemic.

For more information about our historical responsible supply chain practices, programs and initiatives, please refer to the Supply Chain Management section of the [2020 Cigna Connects Corporate Responsibility Report](#).

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

\*\* Tier 1 suppliers include those that Cigna pays directly for the goods and services rendered. Tier 2 suppliers include those that are subcontractors to the Tier 1 suppliers.

\*\*\* Procurement spend that our Tier 1 suppliers report from their 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.

# Leadership and Accountability

We believe that strong corporate governance provides the foundation for financial integrity and shareholder confidence. Our [Corporate Governance Guidelines](#) set forth the key governance principles that guide the Board. These Guidelines, together with the charters for the Board's [Audit](#), [Compliance](#), [Corporate Governance](#), [Finance](#) and [People Resources](#) Committees, provide the framework for effective governance to promote oversight, accountability and successful outcomes.

## BOARD COMPOSITION

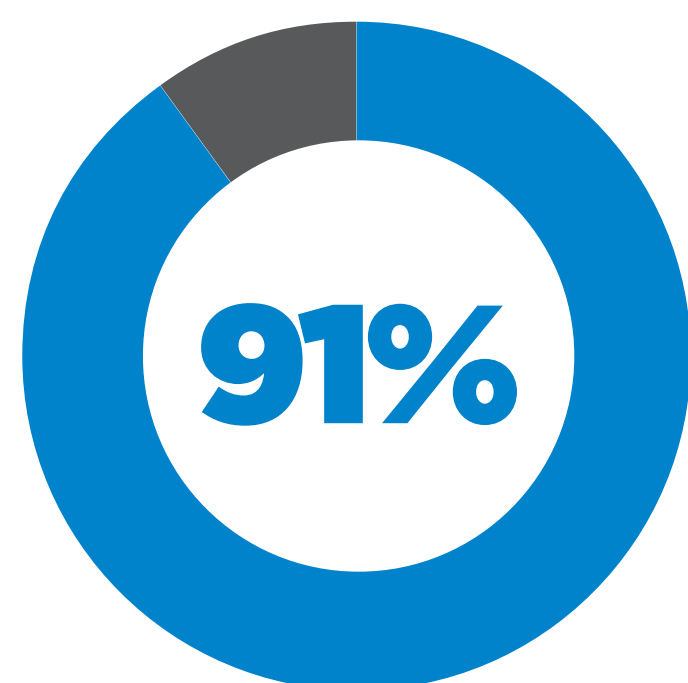
Our Board oversees the company's business strategy and provides risk oversight, and it comprises directors with the qualifications, skills and experiences to support Cigna's short- and long-term strategy. Eleven directors serve on our Board, each of whom is independent, with the exception of our Chairman and Chief Executive Officer.

The Corporate Governance Guidelines require the Corporate Governance Committee and any search firm it engages to include women and racially and ethnically diverse candidates in the pool from which the Committee selects director candidates. Currently, several board leadership positions are held by diverse directors, and more than half of our independent directors are diverse: four are women, and three are racially or ethnically diverse individuals.

In addition to ensuring the Board reflects diversity in gender and race and/or ethnicity, the Committee also ensures that the Board is composed of individuals with expertise in fields relevant to Cigna's business. Areas of expertise reflected on the Board include business leadership, finance, global operations, health services and delivery systems, marketing and consumer insights, regulated industry/public policy, risk management and technology operations.

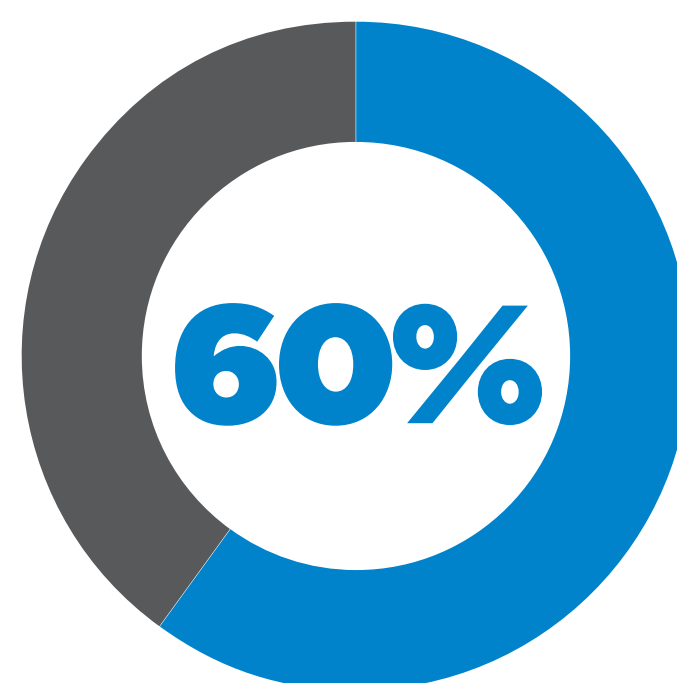
Please refer to our [2022 Proxy Statement](#) and [Corporate Governance Practices](#) web page for additional information regarding our Board leadership structure, board nomination process and other corporate governance policies and practices.

### INDEPENDENT DIRECTORS



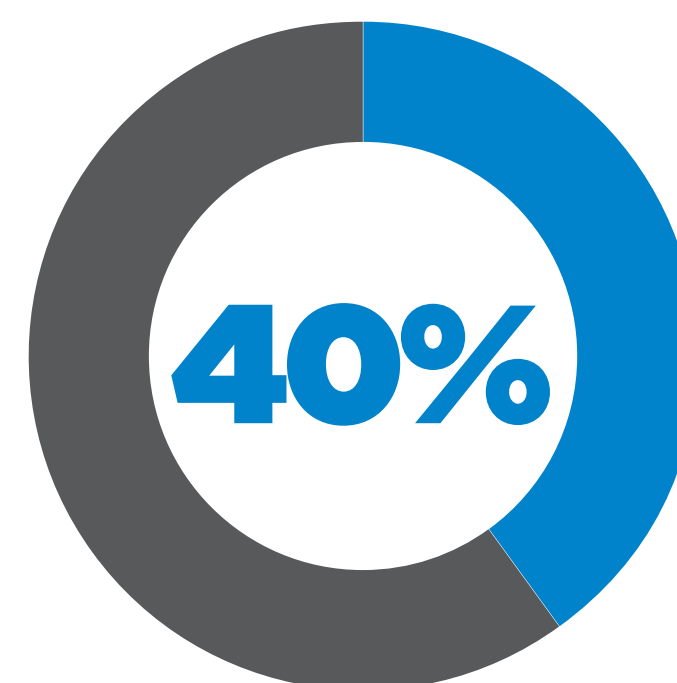
● INDEPENDENT DIRECTORS

### OVERALL DIVERSITY



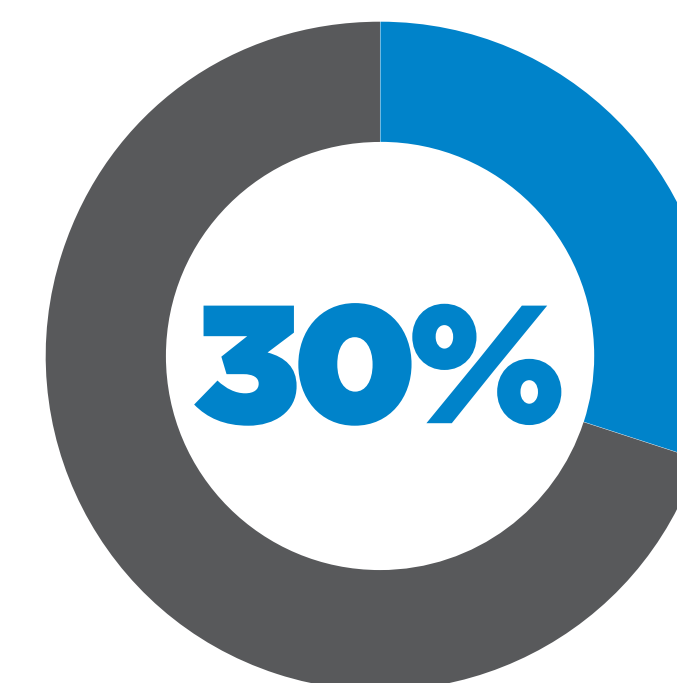
● INDEPENDENT DIVERSE DIRECTORS

### GENDER DIVERSITY



● INDEPENDENT FEMALE DIRECTORS

### RACIAL/ETHNIC DIVERSITY



● INDEPENDENT RACIALLY OR ETHNICALLY DIVERSE DIRECTORS

### SHAREHOLDER ENGAGEMENT

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

### RISK GOVERNANCE AND OVERSIGHT

Cigna has a strong risk management culture that is maintained through the “tone at the top” from our Senior Leadership Team, mandatory business ethics and compliance trainings on a variety of material topics, and department-specific training on policies and procedures.

#### We use a Three Lines Model approach to risk management:

- 1 | The first line includes 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 respective areas of expertise.
- 2 | The second line includes 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.
- 3 | 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.

The Board of Directors has ultimate responsibility for risk oversight under Cigna’s risk management framework, with each committee having oversight of different areas of risk. Risks not otherwise delegated to a committee are overseen by the full Board.

### KEY AREAS OF RISK OVERSIGHT



**Full Board of Directors**  
Business strategy | CEO succession planning | ESG strategy, initiatives and risks



**Audit Committee**

- Financial statements
- Internal controls
- Disclosure and financial controls
- Cybersecurity



**Finance Committee**

- Capital deployment
- Operating plan/budget
- Technology investments
- Investment strategy



**Compliance Committee**

- Compliance programs
- Compliance risk assessments
- Data privacy
- Code of Ethics and Director Code



**People Resources Committee**

- Executive compensation
- Incentive compensation programs and policies
- Succession planning
- Human capital management, including diversity, equity and inclusion



**Corporate Governance Committee**

- Corporate governance policies and practices
- Board succession planning
- ESG landscape, policies and performance
- Shareholder engagement
- Political and charitable contributions

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) GOVERNANCE AND OVERSIGHT

To deliver on our ESG mission and strategy, we leverage a robust governance structure that promotes oversight and accountability. Our Board’s Corporate Governance Committee monitors the policies, practices and initiatives related to corporate responsibility and environmental sustainability.

Our Board has oversight responsibility for our ESG strategy and initiatives and has delegated certain responsibilities to its Audit, Compliance, Corporate Governance and People Resources Committees. The Corporate Governance Committee monitors the Company’s policies, practices and initiatives related to corporate responsibility and environmental sustainability. The Audit Committee oversees cybersecurity and our disclosure controls, including with respect to our ESG disclosures. The Compliance Committee oversees health care regulatory requirements governing our business operations as well as ethics and data security and privacy, and the People Resources Committee oversees human capital management matters.

In 2021, we evolved our Corporate Responsibility governance structure and established a new ESG Advisory Committee to replace our former Corporate Responsibility Council. The Committee comprises several senior leaders from across the Company to support Cigna’s ongoing commitment to environmental stewardship, health and safety, corporate social responsibility, corporate governance and sustainability. Ultimately, this Committee, with support from our Corporate Responsibility team, seeks to further integrate into and align sustainability with Cigna’s enterprise strategy and operations.

For more information about our historical leadership and accountability practices, programs and initiatives, please refer to the Corporate Governance and Risk Management section of the [2020 Cigna Connects Corporate Responsibility Report](#).

# PERFORMANCE TABLES AND INDICES

# Performance Tables

## HEALTHY ENVIRONMENT

KEY PERFORMANCE INDICATORS	UNIT	2017	2018	2019	2020	2021
Global real estate footprint	Square feet (millions)	~7.9	~7.7	~11.1	~11.1	~11.9 <sup>1</sup>
Climate change and emissions <sup>2</sup>						
Greenhouse gas emissions <sup>3</sup>	Metric tons CO <sub>2</sub> e	64,948	69,953	133,702	128,949	112,619
Scope 1 emissions	Metric tons CO <sub>2</sub> e	10,448	10,961	16,671	12,687	14,049
Scope 2 emissions	Metric tons CO <sub>2</sub> e	54,500	58,992	117,032	116,261	98,570
Emissions intensity	Metric tons CO <sub>2</sub> e per square foot	0.011	0.011	0.012	0.011	0.010
Scope 3 business travel emissions	Metric tons CO <sub>2</sub> e	20,083	21,371	23,693	8,394	2,822
Energy consumption <sup>4</sup>	Megawatt hours	184,794	207,152	362,910	329,733	302,627
Direct energy consumption	Megawatt hours	51,845	63,130	83,072	65,622	66,038
Indirect energy consumption	Megawatt hours	132,949	144,022	261,794	262,616	236,589
Energy intensity	Megawatt hours per square foot	0.031	0.033	0.031	0.030	0.029
Sustainable operations						
Water withdrawals	Kilogallons	99,606	92,614	266,964	236,662	230,687
Water intensity	Kilogallons CO <sub>2</sub> e per square foot	0.017	0.016	0.024	0.021	0.022

1. Cigna’s global real estate portfolio has a footprint of 11.9 million square feet, with an operational footprint of 11.7 million square feet of which 10.5 million square feet are part of our scope 1 and 2 emissions initiatives.

2. For its 2030 and 2040 targets, Cigna is using an adjusted 2019 baseline that reflects the global portfolio. The new baseline inventory takes the revised 2019 inventory as a base, adjusts for divestitures and increases the coverage of international data to include all sites in the portfolio. The 2020 figures have also been restated to align with the expanded coverage of the international portfolio into the 2019 baseline. The sources of our emission factors include the U.S. Environmental Protection Agency (EPA), Intergovernmental Panel on Climate Change (IPCC) and the International Energy Agency (IEA), and we use operational control for our consolidation approach. When calculating the data, we use a standard methodology and calculation tools.

3. Cigna’s total GHG emissions, Scope 2 emissions, and emissions intensity data are all based on location-based emissions.

4. We use a standard methodology and standard conversion factors to estimate our energy consumption.

HEALTHY WORKFORCE

KEY PERFORMANCE INDICATORS	UNIT	2017	2018	2019	2020	2021
Employee health, safety and well-being						
Safety incident rate	Rate	0.34	0.40	0.60	0.41	0.41
Average hours training per employee	Hours	59	54	59	54	62
Diversity, equity and inclusion*						
Executive/senior-level officials						
Women	Percent	35.00%	35%	31%	35%	35%
White	Percent	82.86%	83%	90%	88%	86%
Ethnic minorities	Percent	17.14%	17%	10%	12%	14%
First-mid-level officials						
Women	Percent	51.98%	52%	57%	60%	58%
White	Percent	81.19%	81%	78%	76%	75%
Ethnic minorities	Percent	18.81%	19%	22%	24%	25%
Professionals						
Women	Percent	72.21%	72%	66%	71%	66%
White	Percent	76.16%	76%	74%	70%	71%
Ethnic minorities	Percent	23.84%	24%	26%	30%	29%
Sales workers						
Women	Percent	55.12%	55%	70%	75%	71%
White	Percent	77.66%	78%	74%	71%	72%
Ethnic minorities	Percent	22.34%	22%	26%	29%	28%

\*“Ethnic minorities” includes Black/African American, Hispanic or Latino, Asian, Pacific Islander, American Indian/Alaskan, and employees who identified as two or more races.

KEY PERFORMANCE INDICATORS	UNIT	2017	2018	2019	2020	2021
Administrative support workers <sup>1</sup>						
Women	Percent	83.13%	83%	81%	90%	85%
White	Percent	65.73%	66%	54%	48%	50%
Ethnic minorities	Percent	34.27%	34%	46%	52%	50%
All other <sup>2</sup>						
Women	Percent	88.96%	89%	73%	77%	72%
White	Percent	61.20%	61%	54%	44%	48%
Ethnic minorities	Percent	38.80%	39%	46%	56%	52%
Total Cigna workforce <sup>3</sup>						
Women	Percent	73.00%	73%	77%	76%	71%
White	Percent	72.79%	73%	66%	63%	64%
Ethnic minorities	Percent	27.21%	27%	34%	37%	36%
Human capital development						
Average hours of training per employee	Hours	54	59	54	59	62
Total number of employees <sup>4</sup>	Number	43,367	45,288	71,745	71,001	70,653
By region						
United States	Percent	85.8%	85.6%	90.0%	90.1%	89.9%
Global	Percent	14.2%	14.4%	10.0%	9.9%	10.1%
By employee type						
Full-time	Percent	98.3%	98.5%	98.5%	98.5%	98.5%
Part-time	Percent	1.7%	1.5%	1.5%	1.5%	1.5%

1. “Ethnic minorities” includes Black/African American, Hispanic or Latino, Asian, Pacific Islander, American Indian/Alaskan, and employees who identified as two or more races.

2. “All Other” includes EEO-1 job categories for technicians, operatives and service workers.

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

4. Includes all regular employees only.

KEY PERFORMANCE INDICATORS	UNIT	2017	2018	2019	2020	2021
By Gender						
Women	Percent	71.5%	71.4%	70.1%	70.4%	70.3%
Men	Percent	28.5%	28.6%	29.9%	29.6%	29.7%
By age						
Under 30	Percent	14.0%	13.5%	12.9%	13.0%	11.5%
30–50	Percent	57.0%	56.8%	55.8%	57.3%	57.5%
Over 50	Percent	29.0%	29.7%	31.3%	29.7%	30.9%
Total number of employee hires	Number	7,079	7,044	10,853	12,864	13,136
By gender						
Women	Percent	70.3%	69.5%	71.5%	72.3%	75.1%
Men	Percent	29.5%	30.5%	28.5%	27.7%	24.9%
By age						
Under 30	Percent	35.5%	31.9%	36.0%	35.4%	30.8%
30–50	Percent	52.3%	54.5%	49.5%	49.6%	54.7%
Over 50	Percent	12.2%	13.7%	14.4%	15.0%	14.6%
Voluntary turnover rate*	Rate	-	-	-	3.9%	8%

\* Includes exempt employees in the United States.

## HEALTHY COMPANY

KEY PERFORMANCE INDICATORS	UNIT	2017	2018	2019	2020	2021
Business ethics and compliance						
Unionized employees	Percent	1%	1%	2%	2%	Less than 2%
Responsible supply chain						
Tier 1 diverse spend	\$USD (millions)	-	-	-	~\$520	~\$582
Tier 2 diverse spend	\$USD (millions)	-	-	-	~\$125	~\$182
Economic contributions delivered through direct, indirect and induced channels	\$USD (millions)	\$482	\$473	\$865	~\$980	~\$1,000
Jobs supported at small and diverse suppliers	Number	1,352	1,708	3,011	~3,150	~3,350
Earnings through jobs with small and diverse suppliers	\$USD (millions)	\$77	\$84	\$175	~\$190	~\$195
Leadership and accountability*						
Independent directors	Percent	-	-	-	-	91%
Independent female directors	Percent	-	-	-	-	40%
Independent racially or ethnically diverse directors	Percent	-	-	-	-	30%
Independent diverse directors	Percent	-	-	-	-	60%

## HEALTHY SOCIETY

KEY PERFORMANCE INDICATORS	UNIT	2017	2018	2019	2020	2021
Global revenue	\$USD (billions)	\$41.6	\$48.7	\$153.6	\$160.4	174.1
Sustainable health care						
Accountable care programs	Number	-	-	-	~700	~235
Primary care providers in value-based care arrangements	Number	-	-	-	~99,000	~110,000
Customers in value-based care arrangements	Number	-	-	~3.6 million	~2.9 million	~3.1 million
Community resilience						
Financial impact from Cigna giving	\$USD (millions)	\$21.2	\$24.4	\$40.0	\$81.0	\$49.9
Employee volunteer hours	Hours	57,751	80,529	92,732	57,211	~59,000

\* As reported in our annual proxy statements.

# Equal Employment Opportunity Report (EEO-1)

CO= H008734  
U= H008734

EQUAL EMPLOYMENT OPPORTUNITY  
2021 EMPLOYER INFORMATION REPORT EEO-1  
CONSOLIDATED REPORT

SECTION B - COMPANY IDENTIFICATION

1. CIGNA HEALTH LIFE INS. CO.  
900 COTTAGE GROVE ROAD  
BLOOMFIELD, CT 06002

2.a. CIGNA HEALTH LIFE INS. CO.  
900 COTTAGE GROVE ROAD  
BLOOMFIELD, CT 06002

c. EIN= 591031071

SECTION C - TEST FOR FILING REQUIREMENT

1- Y 2- Y 3- Y DUNS= 012345678

SECTION E - ESTABLISHMENT INFORMATION

NAICS: 524114 - Direct Health and Medical Insurance  
Carriers

SECTION D - EMPLOYMENT DATA

JOB CATEGORIES	HISPANIC OR LATINO		NOT-HISPANIC OR LATINO												OVERALL TOTALS
			*****MALE*****						*****FEMALE*****						
	MALE	FEMALE	WHITE	BLACK OR AFRICAN AMERICAN	NATIVE HAWAIIAN OR PACIFIC ISLANDER	ASIAN	AMERICAN INDIAN OR ALASKAN NATIVE	TWO OR MORE RACES	WHITE	BLACK OR AFRICAN AMERICAN	NATIVE HAWAIIAN OR PACIFIC ISLANDER	ASIAN	AMERICAN INDIAN OR ALASKAN NATIVE	TWO OR MORE RACES	
EXECUTIVE/SR OFFICIALS & MGRS	3	1	115	8	0	7	0	0	63	5	0	4	0	0	206
FIRST/MID OFFICIALS & MGRS	188	298	2751	199	6	397	9	52	3757	601	12	277	12	82	8641
PROFESSIONALS	589	1241	7036	633	30	1555	27	146	13820	2273	36	1557	53	339	29335
TECHNICIANS	75	224	374	118	2	67	1	20	754	508	5	94	11	52	2305
SALES WORKERS	119	311	889	109	0	38	2	32	2073	379	9	88	10	56	4115
ADMINISTRATIVE SUPPORT	369	1854	1700	609	21	211	11	65	8290	5804	62	449	108	469	20022
CRAFT WORKERS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OPERATIVES	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1
LABORERS & HELPERS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SERVICE WORKERS	35	180	89	33	0	9	3	1	203	88	4	13	11	10	679
TOTAL	1378	4109	12954	1709	59	2284	53	316	28960	9659	128	2482	205	1008	65304
PREVIOUS REPORT TOTAL	1305	3752	12907	1704	52	2035	52	301	28335	9079	131	2238	185	962	63038

SECTION F - REMARKS

DATES OF PAYROLL PERIOD: 12/13/2021 THRU 12/24/2021

SECTION G - CERTIFICATION

CERTIFYING OFFICIAL: KENT HICKMAN  
EMAIL: Kent.Hickman@cigna.com  
EEO1 REPORT CONTACT PERSON: KENT HICKMAN  
EMAIL: Kent.Hickman@cigna.com

CERTIFIED DATE [EST]: 5/12/2022 11:26 AM

TITLE: Employee Relations Director  
PHONE: 972-863-4979  
TITLE: Employee Relations Director  
PHONE: 972-863-4979

# Global Reporting Initiative (GRI) Index

This document has been prepared in accordance with the GRI Standards: Core option (2016). 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.

## GRI 102: GENERAL DISCLOSURES 2016

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
Organizational Profile		
102-1	Name of the organization	Cigna Corporation (“Cigna”)
102-2	Activities, brands, products and services	<a href="#">2021 Annual Report</a> , pg. 1-18
102-3	Location of headquarters	Bloomfield, Connecticut
102-4	Location of operations	<a href="#">2021 Annual Report</a> , pg. 48
102-5	Ownership and legal form	Cigna (NYSE: CI) is a publicly traded corporation
102-6	Markets served	<a href="#">2021 Annual Report</a> , pg. 1-18, 48 <a href="#">Company Profile</a> <a href="#">Stakeholder Engagement</a>
102-7	Scale of the organization	<a href="#">2021 Annual Report</a> , pg. 1-21, 48 <a href="#">Company Profile</a>
102-8	Information on employees and other workers	<a href="#">2021 Annual Report</a> , pg. 20–21 <a href="#">Performance Tables and Indices</a> Almost all of our employees are full-time, with less than 2% of employees regularly working fewer than 30 hours per week.
102-9	Supply chain	<a href="#">Responsible Supply Chain</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="#">Cigna Environmental Policy Statement</a> <a href="#">Sustainable Operations</a>
102-12	External initiatives	Cigna is a signatory to the <a href="#">United Nations Global Compact</a> . 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> .
102-13	Membership of associations	<a href="#">2021 Political Contributions and Lobbying Activity Report</a>

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
Strategy		
102-14	Statement from the most senior decision-maker	<a href="#">CEO Letter</a>
102-15	Key impacts, risks and opportunities	<a href="#">2021 Annual Report</a> , pg. 1-47 <a href="#">2022 CDP Climate Change</a> , C2: Risks and Opportunities <a href="#">Cigna's ESG Framework</a> <a href="#">Materiality Assessment</a>
Ethics and Integrity		
102-16	Values, principles, standards and norms of behavior	<a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Supplier Code of Ethics</a> <a href="#">Anti-Corruption Compliance Policy</a> <a href="#">Human Rights Statement</a>
102-17	Mechanisms for advice and concerns about ethics	<a href="#">Code of Ethics and Principles of Conduct</a> <a href="#">Supplier Code of Ethics</a> <a href="#">Anti-Corruption Compliance Policy</a> <a href="#">EthicsPoint (Ethics-Based Web Reporting)</a>
Governance		
102-18	Governance structure	<a href="#">Corporate Governance Committee Charter</a> <a href="#">Leadership and Accountability</a>
102-22	Composition of the highest governance body and its committees	<a href="#">2022 Proxy Statement</a> , pg. 7, 16-21
102-23	Chair of the highest governance body	<a href="#">2022 Proxy Statement</a> , pg. 7, 14, 23
102-24	Nominating and selecting the highest governance body	<a href="#">Board Corporate Governance Guidelines</a> <a href="#">2022 Proxy Statement</a> , pg. 7, 12-15
102-25	Conflicts of interest	<a href="#">Director Code of Business Conduct and Ethics</a> <a href="#">2022 Proxy Statement</a> , pg. 16-21, 35 <a href="#">2021 Annual Report</a> : We do not have a controlling shareholder.
102-28	Evaluating the highest governance body's performance	<a href="#">Corporate Governance Committee Charter</a> <a href="#">Board Corporate Governance Guidelines</a>
102-35	Remuneration policies	<a href="#">2022 Proxy Statement</a> , pg. 40-83
102-36	Process for determining remuneration	<a href="#">2022 Proxy Statement</a> , pg. 40-83

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
Stakeholder Engagement		
102-40	List of stakeholder groups	<a href="#">Business Ethics and Compliance Performance Tables and Indices</a>
102-41	Collective bargaining agreements	<a href="#">Materiality Assessment Stakeholder Engagement</a>
102-42	Identifying and selecting stakeholders	<a href="#">Materiality Assessment Stakeholder Engagement</a>
102-43	Approach to stakeholder engagement	<a href="#">Materiality Assessment Stakeholder Engagement</a>
102-44	Key topics and concerns raised	<a href="#">Materiality Assessment Stakeholder Engagement</a>
Reporting Practice		
102-45	Entities included in the consolidated financial statements	<a href="#">2021 Annual Report</a> , pg. 77-83
102-46	Defining report content and topic boundaries	<a href="#">Materiality Assessment Performance Tables and Indices</a>
102-47	List of material topics	<a href="#">Materiality Assessment</a>
102-48	Restatements of information	We revised our segments in 2021 and updated the historical information reported in the 10K for comparability. This resulted in revising the prior segments.
102-49	Changes in reporting	Our response to this indicator only covers changes related to ESG reporting. In 2021, we updated our material topics through a materiality assessment with a global third-party sustainability consultancy.
102-50	Reporting period	Our reporting period is calendar-year 2021.
102-51	Date of most recent report	<a href="#">2020 Corporate Responsibility Report</a>
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	CignaConnects@Cigna.com
102-54	Claims of reporting in accordance with the GRI Standards	This document has been prepared in accordance with the GRI Standards: Core option (2016).
102-55	GRI content index	<a href="#">GRI Index</a>
102-56	External assurance	<a href="#">GHG Emissions Assurance Statement</a> We received assurance for our greenhouse gas emissions during the reporting period for Scope 1 and 2 greenhouse gas (GHG) emissions.

MATERIAL TOPICS

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
Healthy Environment		
Climate Change and Emissions		
103-1	Explanation of the material topic and its boundary	<a href="#">2021 Annual Report</a> , pg. 33–47 <a href="#">Sustainable Operations</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. Energy consumption associated with operations is relevant to all stakeholders, including our employees, communities, clients, customers and investors.
103-2	The management approach and its components	<a href="#">Sustainable Operations</a> <a href="#">Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Sustainable Operations</a> <a href="#">Performance Tables and Indices</a>
302-1	Energy consumption within the organization	<a href="#">Performance Tables and Indices</a>
302-3	Energy intensity	<a href="#">Performance Tables and Indices</a>
305-1	Direct greenhouse gas (GHG) emissions (Scope 1)	<a href="#">Performance Tables and Indices</a>
305-2	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	<a href="#">Performance Tables and Indices</a>
305-3	Energy indirect greenhouse gas (GHG) emissions (Scope 3)	<a href="#">Performance Tables and Indices</a>
305-4	Greenhouse gas (GHG) emissions intensity	<a href="#">Performance Tables and Indices</a>
Sustainable Operations		
103-1	Explanation of the material topic and its boundary	<a href="#">Sustainable Operations</a> Water and associated potential risks or challenges are relevant to all stakeholders, including our communities, clients, customers, employees and investors. Efficient use of resources and management of waste are relevant to our investors, clients, customers, employees and communities. Compliance with environmental regulations is relevant to our investors, clients, suppliers and employees and to the communities where we operate.
103-2	The management approach and its components	<a href="#">Sustainable Operations</a> <a href="#">Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Sustainable Operations</a> <a href="#">Performance Tables and Indices</a>
303-3	Water withdrawals	<a href="#">Performance Tables and Indices</a>

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
306-4	Waste diverted from disposal	<a href="#">Performance Tables and Indices</a> Hazardous waste is not a material waste stream at Cigna facilities.
307-1	Noncompliance with environmental laws and regulations	None during the reporting period
Healthy Workforce		
Employee Health, Safety and Well-Being		
103-1	Explanation of the material topic and its boundary	<a href="#">Employee Health, Safety and Well-being</a> Employee Health, Safety and Well-Being is relevant to our investors, clients, customers, employees and communities.
103-2	The management approach and its components	<a href="#">Employee Health, Safety and Well-Being</a> <a href="#">Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Employee Health, Safety and Well-Being</a> <a href="#">Performance Tables and Indices</a>
Company-specific	Company-specific disclosures	<a href="#">Employee Health, Safety and Well-being</a> <a href="#">Performance Tables and Indices</a>
Diversity, Equity and Inclusion		
103-1	Explanation of the material topic and its boundary	<a href="#">Diversity, Equity and Inclusion</a> Diversity, equity and inclusion is relevant to our investors, clients, customers, employees and communities.
103-2	The management approach and its components	<a href="#">Diversity, Equity and Inclusion</a> <a href="#">Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Diversity, Equity and Inclusion</a> <a href="#">Performance Tables and Indices</a>
405-1	Diversity of governance bodies and employees	<a href="#">Diversity, Equity and Inclusion</a> <a href="#">Performance Tables and Indices</a>
Human Capital Development		
103-1	Explanation of the material topic and its boundary	<a href="#">Human Capital Development</a> Training and education are relevant to our investors, clients, customers, employees and communities. Cigna’s employment practices are relevant to our investors, clients, customers and employees and to the communities where we are an employer.
103-2	The management approach and its components	<a href="#">Human Capital Development</a> <a href="#">Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Human Capital Development</a> <a href="#">Performance Tables and Indices</a>

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
401-1	New employee hires and employee turnover	<a href="#">Human Capital Development Performance Tables and Indices</a>
404-1	Average hours of training per year per employee	<a href="#">Human Capital Development Performance Tables and Indices</a>
404-2	Programs for upgrading employee skills and transition assistance programs	<a href="#">Human Capital Development</a>
Healthy Company		
Business Ethics and Compliance		
103-1	Explanation of the material topic and its boundary	<a href="#">Business Ethics and Compliance</a> Business ethics and compliance, as well as anti-corruption, is relevant to our investors, employees, clients, customers, suppliers and communities.
103-2	The management approach and its components	<a href="#">Business Ethics and Compliance Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Business Ethics and Compliance Performance Tables and Indices</a>
Company-specific	Company-specific disclosures	<a href="#">Business Ethics and Compliance Performance Tables and Indices</a>
Data Protection		
103-1	Explanation of the material topic and its boundary	<a href="#">Data Protection</a> The protection of customer privacy and information is relevant to our customers, clients and investors.
103-2	The management approach and its components	<a href="#">Data Protection</a>
103-3	Evaluation of the management approach	<a href="#">Data Protection</a>
Company-specific	Company-specific disclosures	<a href="#">Data Protection</a>
Responsible Supply Chain		
103-1	Explanation of the material topic and its boundary	<a href="#">Responsible Supply Chain</a> Our assessment of suppliers’ environmental practices is relevant to our clients, investors, suppliers, employees and communities. 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.
103-2	The management approach and its components	<a href="#">Responsible Supply Chain Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Responsible Supply Chain Performance Tables and Indices</a>
Company-specific	Company-specific disclosures	<a href="#">Responsible Supply Chain Performance Tables and Indices</a>

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
Leadership and Accountability		
103-1	Explanation of the material topic and its boundary	<a href="#">Leadership and Accountability</a> Leadership and accountability practices, including Board structure, Board effectiveness, and corporate governance practices and policies, are relevant to our clients, investors, customers and employees.
103-2	The management approach and its components	<a href="#">Leadership and Accountability Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Leadership and Accountability Performance Tables and Indices</a>
Company-specific	Company-specific disclosures	<a href="#">Leadership and Accountability Performance Tables and Indices</a>
Customer Experience		
103-1	Explanation of the material topic and its boundary	<a href="#">Product Service and Quality</a> The protection of customer privacy and information is relevant to our customers, clients and investors. Customer health and safety is relevant to our customers, clients, employees and investors and to the communities where we operate.
103-2	The management approach and its components	<a href="#">Product Service and Quality</a>
103-3	Evaluation of the management approach	<a href="#">Product Service and Quality</a>
Company-specific	Company-specific disclosures	<a href="#">Product Service and Quality</a>
Business Continuity		
103-1	Explanation of the material topic and its boundary	<a href="#">2021 Annual Report</a> Cigna’s economic performance is relevant to our investors, employees, clients, customers, suppliers and communities. Business continuity intersects many of our material topics.
103-2	The management approach and its components	<a href="#">2021 Annual Report</a> Business continuity intersects many of our material topics.
103-3	Evaluation of the management approach	<a href="#">2021 Annual Report</a> Business continuity intersects many of our material topics.
201-2	Financial implications and other risks and opportunities for the organization’s activities due to climate change	<a href="#">2022 CDP Climate Change</a> , C2: Risks and Opportunities
Innovation and Technology		
103-1	Explanation of the material topic and its boundary	<a href="#">Sustainable Health Care Health Equity</a> Innovation and Technology is relevant to many stakeholders, including investors, employees, clients, customers, and communities, and intersects with many of our material topics.

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
103-2	The management approach and its components	<a href="#">Sustainable Health Care Health Equity</a> Innovation and technology intersects with many of our material topics.
103-3	Evaluation of the management approach	<a href="#">Sustainable Health Care Health Equity</a> Innovation and technology intersects with many of our material topics.
Public Policy and Advocacy		
103-1	Explanation of the material topic and its boundary	<a href="#">2021 Political Contributions and Lobbying Activity Report Stakeholder Engagement Business Ethics and Compliance</a> Public Policy and Advocacy is relevant to many of our stakeholders, including investors, peers, regulators and communities.
103-2	The management approach and its components	<a href="#">2021 Political Contributions and Lobbying Activity Report Stakeholder Engagement Business Ethics and Compliance</a>
103-3	Evaluation of the management approach	<a href="#">2021 Political Contributions and Lobbying Activity Report Stakeholder Engagement Business Ethics and Compliance</a>
415-1	Political contributions	<a href="#">2021 Political Contributions and Lobbying Activity Report</a>
Risk Management		
103-1	Explanation of the material topic and its boundary	<a href="#">2021 Annual Report</a>
103-2	The management approach and its components	<a href="#">2021 Annual Report</a> Risk management intersects with many of our material topics.
103-3	Evaluation of the management approach	<a href="#">2021 Annual Report</a> Risk management intersects with many of our material topics.
Healthy Society		
Sustainable Health Care		
103-1	Explanation of the material topic and its boundary	<a href="#">Sustainable Health Care</a> Sustainable Health Care is relevant to many of our stakeholders, including investors, customers, NGOs and the media.
103-2	The management approach and its components	<a href="#">Sustainable Health Care Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Sustainable Health Care Performance Tables and Indices</a>
Company-specific	Company-specific disclosures	<a href="#">Sustainable Health Care Performance Tables and Indices</a>

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
Product Service and Quality		
103-1	Explanation of the material topic and its boundary	<a href="#">Product Service and Quality</a> Product Service and Quality is relevant many of our stakeholders, including investors, customers, NGOs and the media.
103-2	The management approach and its components	<a href="#">Product Service and Quality</a>
103-3	Evaluation of the management approach	<a href="#">Product Service and Quality</a>
Health Equity		
103-1	Explanation of the material topic and its boundary	<a href="#">Health Equity</a> Health Equity is relevant many of our stakeholders, including investors, customers, clients, employees and communities.
103-2	The management approach and its components	<a href="#">Health Equity</a>
103-3	Evaluation of the management approach	<a href="#">Health Equity</a>
Community Resilience		
103-1	Explanation of the material topic and its boundary	<a href="#">Community Resilience</a> Local community impacts are relevant to investors, customers, clients and employees, particularly in the communities where we operate.
103-2	The management approach and its components	<a href="#">Community Resilience</a> <a href="#">Performance Tables and Indices</a>
103-3	Evaluation of the management approach	<a href="#">Community Resilience</a> <a href="#">Performance Tables and Indices</a>
413-21	Operations with local community engagement, impact assessments and development programs	<a href="#">Community Resilience</a> <a href="#">Performance Tables and Indices</a>
Company-specific	Company-specific disclosures	<a href="#">Community Resilience</a> <a href="#">Performance Tables and Indices</a>
Human Rights		
103-1	Explanation of the material topic and its boundary	<a href="#">Human Rights Statement</a> <a href="#">Diversity, Equity and Inclusion</a> <a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a> Our assessment of any human rights issues with our operations is relevant to our investors, customers, clients, employees and communities.
103-2	The management approach and its components	<a href="#">Human Rights Statement</a> <a href="#">Diversity, Equity and Inclusion</a> <a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a>

INDICATOR	DESCRIPTION	LOCATION OR DIRECT RESPONSE
103-3	Evaluation of the management approach	<a href="#">Human Rights Statement</a> <a href="#">Diversity, Equity and Inclusion</a> <a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a>
412-1	Operations that have been subject to human rights reviews or impact assessments	<a href="#">Human Rights Statement</a>

Insuring Health and Demographic Risks

103-1	Explanation of the material topic and its boundary	Insuring Health and Demographic Risks is relevant to our investors, customers, clients, employees and communities and intersects with many of our material topics.
103-2	The management approach and its components	Insuring Health and Demographic Risks intersects with many of our material topics.
103-3	Evaluation of the management approach	Insuring Health and Demographic Risks intersects with many of our material topics.

# Sustainability Accounting Standards Board (SASB) Index

The Sustainability Accounting Standards Board’s (SASB’s) Standards support companies across 77 industries to disclose financially material sustainability information. Based on SASB’s Sustainable Industry Classification System (SICS), we use the Managed Care industry standard to inform our disclosures. Performance data for Cigna’s SASB disclosure below covers calendar-year 2021, unless otherwise noted.

TOPIC	ACCOUNTING METRIC	CODE	CIGNA DISCLOSURE
SASB Managed Care Standard			
Customer Privacy & Technology Standards	Description of policies and practices to secure customers’ protected health information (PHI) records and other personally identifiable information (PII)	HC-MC-230a.1	<p>Cigna’s privacy policies and information security program require that every member’s personal information be safeguarded and kept confidential in accordance with all applicable law, including the Health Insurance Portability &amp; Accountability Act (HIPAA)/Health Information Technology for Economic and Clinical Health Act (HITECH). This policy applies to every Cigna employee, agent and director. Highlights of the corporate privacy policy include:</p> <ul style="list-style-type: none"> <li>• PHI and PII are collected only as necessary and through ethical means.</li> <li>• PHI and PII are used and disclosed only as permitted or required by, and in accordance with, the requirements of applicable law, including laws requiring prior notice to or consent of the member.</li> <li>• The minimum amount of PHI and PII will be used or disclosed as necessary to accomplish the purpose of the permissible use or disclosure.</li> <li>• Every Cigna employee and business associate is responsible for protecting the personal information of individuals and complying with the privacy policy.</li> <li>• Cigna will not sell, rent or license PHI and PII unless authorized by the subject of the personal information or permitted by law to do so.</li> <li>• Internal sharing of PHI and PII is permitted only if allowed by law and a legitimate business need exists. If the purpose of sharing the information is not clearly consistent with the purpose for which the PHI and PII were collected, approval of the Privacy Council is required prior to sharing the PHI and PII.</li> <li>• Cigna maintains a detailed and extensive information security program, including industry best practices and technology, to protect the security and integrity of personal information. Cigna complies with all federal and state privacy laws, including all aspects of HIPAA. Like any large health care organization, Cigna receives complaints and inquiries from clients, members, patients or regulatory agencies alleging potentially improper or unauthorized use or disclosure of PHI or PII. Cigna will promptly investigate and remediate any reported cases of improper or unauthorized use or disclosure of PHI and PII, including those reported as a breach under HIPAA/HITECH or pursuant to applicable state law. While these individual cases may require disclosure to regulatory agencies, clients or individuals, in the past 12 months Cigna has not experienced any material data breach or compromise of its information systems. In the past 12 months, Cigna has not experienced any material data breaches requiring disclosure in its Securities and Exchange Commission filings. Refer to the <a href="#">Data Protection</a> section of this report for more information. Additional information can be found in the <a href="#">Data Protection</a> section of Cigna’s 2021 Corporate Responsibility Report.</li> </ul>
	Number of data breaches; Percentage involving personally identifiable information (PII) only and protected health information (PHI); Number of customers affected in each category (PII only and PHI)	HC-MC-230a.2	Cigna reports required data breaches to the U.S. Department of Health and Human Services, Office for Civil Rights. Please refer to the U.S. Department of Health & Human Services – Office for Civil Rights. <a href="#">U.S. Department of Health &amp; Human Services - Office for Civil Rights</a> .
Access to Coverage	Medical Loss Ratio (MLR)	HC-MC-240a.1	Cigna’s MLR for the 12 months ending December 31, 2020, was 86.74%. We will report 2021 information on our website when available.
	Total amount of rebates accrued and paid due to non-compliance with the Patient Protection and Affordable Care Act for Medical Loss Ratio (MLR)	HC-MC-240a.2	Cigna had \$89.6M accrued MLR rebates as of December 31, 2020, and paid \$69.8M MLR rebates during the 12 months ended December 31, 2020. We will report 2021 information on our website when available.

TOPIC	ACCOUNTING METRIC	CODE	CIGNA DISCLOSURE
Plan Performance	Average Medicare Advantage plan rating for each of the following plan types: (1) HMO, (2) local PPO, (3) regional PPO, (4) private fee-for-service (PFFS), and (5) special needs plans (SNPS)	HC-MC-250a.1	Cigna’s average 2022 Star Ratings released in 2021 for Medicare Advantage plans were as follows: <ul style="list-style-type: none"><li>• HMOs (4.5 out of 5)</li><li>• Local PPOs<sup>1</sup> (3.5 out of 5)</li><li>• SNPS<sup>2</sup> (4.5 out of 5)</li><li>• Regional PPOs (N/A)<sup>3</sup></li><li>• PFFS (N/A)<sup>3</sup></li></ul>
Improved Outcomes	Percentage of enrollees in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking or alcohol cessation, or (6) other	HC-MC-260a.1	Cigna offers a number of programs to help improve health outcomes for enrollees. Approximately 58% of Cigna’s U.S. Commercial risk-based enrollees are eligible to participate in Cigna’s Health Advisor <sup>4</sup> and Lifestyle Management Programs. <sup>5</sup>
	Total coverage for preventive health services with no cost sharing for the enrollees; Total coverage for preventive health services requiring cost sharing by the enrollee	HC-MC-260a.2	Background Information: Every group medical plan falls under a Health Care Reform (ACA) status: <ul style="list-style-type: none"><li>• Non-Grandfather: ACA applies. Preventive health services covered at 100% in-network; no dollar maximum.</li><li>• Grandfather: Only some ACA rules apply. Preventive health services covered at cost-share or 100% in-network; no dollar maximum.</li><li>• Exempt: ACA does not apply. Client choice to exclude preventive health services or cover at cost-share or 100% in-network. An annual dollar maximum may be applied.</li></ul> Some clients with Grandfather and Exempt plans embrace preventive care and choose voluntarily to cover at 100% in-network. Therefore, the percentage of plans that apply cost-share or do not cover preventive care is lower than the percentage in these statuses. Based on the above considerations, we estimate: <ul style="list-style-type: none"><li>• Approximately 96% of our plans cover preventive care at 100%.</li><li>• Approximately 4% of our plans cover preventive care at cost-share. A small subset percentage of these plans may impose an annual dollar maximum, limit the services covered or exclude preventive care altogether.</li></ul> In 2021, approximately \$3.6 billion in preventive care services were provided with no cost sharing for plan enrollees, and \$127 million in preventive care services required some form of cost sharing for plan enrollees. For additional information on coverage and services, please refer to the <a href="#">Healthy Society</a> section of our report.
	Percentage of enrollees receiving Initial Preventive Physical Examinations (IPEE) or Annual Wellness Visits (AWV)		In 2021, approximately 47% of enrollees received IPEE or AWV. This data point does not include annual gynecological examinations.
	Number of customers receiving care from Accountable Care Organizations or enrolled in Patient-Centered Medical Home programs	HC-MC-260a.3	The Cigna Collaborative Care® program includes accountable care organizations (ACOs) and is Cigna’s approach to achieving population health goals. Cigna launched its value-based care delivery more than 10 years ago. Through coordinated and value-based care, ACOs provide better results, improve affordability and efficiency, and deliver a better experience for patients. Value-based care programs encompass over 640 accountable care programs, including more than 235 ACOs. Through our arrangements, we contract with over 110,000 primary care providers and over 84,000 specialist programs. As a result of our focus, in 2021 the 3.1 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, all of which exacerbated health care disparities. To combat these trends, we focused our value-based partnerships on addressing these interconnected issues. Please refer to the <a href="#">Sustainable Health Care</a> section of the 2021 Cigna Connects Corporate Responsibility Report for additional information.

1 PPO: Score does not include Cigna’s H7849 PPO contract, which earned a rating of “Plan too new to be measured” for the 2021 plan year and will earn revenue in 2022 based on Cigna’s Parent Star rating of 4.5 Stars.

2 SNP: Score is based on an enrollment weighted average of the SNP population within applicable contracts that earned a Star rating for the 2021 plan year.

3 N/A: Cigna is not currently contracted with CMS to administer Regional PPO or PFFS plans.

4 Cigna Health Advisor® program identifies both at-risk and seemingly healthy individuals who exhibit unhealthy behaviors. Through one-on-one coaching, we guide customers to make lifestyle changes, close gaps in care and help them choose cost-effective treatments.

5 Lifestyle Management Programs provide support and coaching with a focus on setting goals, overcoming barriers, and providing the resources and motivation to be successful. Programs include phone-based and online coaching for weight, tobacco cessation and stress management.

TOPIC	ACCOUNTING METRIC	CODE	CIGNA DISCLOSURE
Climate Change Impacts on Human Health	Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographic incidence, morbidity, and mortality of illnesses and diseases are incorporated into risk models	HC-MC-450a.1	Please refer to the <a href="#">Sustainable Operations</a> section of the 2021 Cigna Connects Corporate Responsibility Report for a discussion of our environmental targets and progress against our goals. Please also see our CDP responses and our <a href="#">Independent Third-Party Assurance Statement</a> related to our reported greenhouse gas (GHG) emissions performance data.

ACTIVITY METRIC	CODE	CIGNA DISCLOSURE
Number of enrollees by plan type	HC-MC-000.A	As of December 31, 2021, Cigna had approximately 17.1 million medical customers within our Cigna Healthcare segment. Reported data is segmented by funding types (including Medicare Advantage and Medicare Supplement) and market segments. Refer to the following for additional information: <a href="#">2021 Fourth Quarter Financial Supplement</a> , pg. 7 (“Total Medical Customers”) <a href="#">2021 10-K Filing</a> , pg. 71 (“Medical Customers”).

SASB PROFESSIONAL & COMMERCIAL SERVICES INDUSTRY STANDARD

TOPIC	ACCOUNTING METRIC	CODE	CIGNA DISCLOSURE
Workforce Diversity & Engagement	Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees	SV-PS-330A.1	Cigna discloses the percentage of gender and racial/ethnic group representation for executive management and all other employees in the <a href="#">Performance Tables and Indices</a> section of the 2021 Cigna Connects Corporate Responsibility Report.
	(1) Voluntary and (2) involuntary turnover rate for employees	SV-PS-330A.2	Cigna discloses voluntary turnover rate for exempt employees in the United States in our <a href="#">2021 10-K Filing</a> , pg. 21.
	Employee engagement as a percentage	SV-PS-330A.3	Cigna discloses employee engagement in the <a href="#">Healthy Workforce</a> section of the 2021 Cigna Connects Corporate Responsibility Report.
Professional Integrity	Description of approach to ensuring professional integrity	SV-PS-510A.1	Cigna discloses our approach to ensuring professional integrity in the <a href="#">Business Ethics and Compliance</a> section of the 2021 Cigna Connects Corporate Responsibility Report.

# Task Force on Climate-related Financial Disclosures Index

## GOVERNANCE

Our governance around climate-related risks and opportunities.

Cigna has aligned its Task Force on Climate-related Financial Disclosure (TCFD) Index with the four sections of the TCFD framework: governance, strategy, risk management, and metrics and targets. For additional information about TCFD, please visit: <https://www.fsb-tcfd.org>.

DISCLOSURE	RESPONSE AND REFERENCES
Board’s oversight of climate-related risks and opportunities	<p>The highest level of responsibility within Cigna Corporation for the management of climate-related issues is held by the Corporate Governance Committee of our Board of Directors. Specific responsibilities of the Corporate Governance Committee include oversight over the Cigna Connects corporate responsibility framework and related sustainability policies, practices, and initiatives. 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.</p> <p>Within Cigna’s Board of Directors, the Audit Committee also maintains oversight over enterprise risks, including but not limited to those related to climate change.</p> <p><b>References:</b> <a href="#">2022 CDP Climate Change</a>, C1.1 <a href="#">Environmental Policy Statement</a> <a href="#">Corporate Governance Committee Charter</a>, pg. 2 <a href="#">2022 Proxy Statement</a>, pg. 26</p>
Management’s role in assessing and managing climate-related risks and opportunities	<p>In 2021, we evolved our Corporate Responsibility governance structure and established a new ESG Advisory Committee to replace our former Corporate Responsibility Council. The Committee comprises several senior leaders from across the Company to support Cigna’s ongoing commitment to environmental stewardship, health and safety, corporate social responsibility, corporate governance and sustainability. Ultimately, this Committee, with support from our Risk Management and Corporate Responsibility teams, seeks to further integrate into and align sustainability with Cigna’s enterprise strategy and operations.</p> <p>Our Corporate Real Estate Managing Director oversees our facilities-related environmental sustainability strategy and initiatives, manages the Corporate Real Estate Director responsible for oversight of energy and emissions targets and reduction activities and oversees our Environmental Policy Statement. Our Corporate Real Estate Managing Director reports directly to the Senior Vice President of Service Operations.</p> <p><b>References:</b> <a href="#">2022 CDP Climate Change</a>, C1.2 and C1.2a <a href="#">Leadership and Accountability</a> <a href="#">Environmental Policy Statement</a></p>

STRATEGY

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

DISCLOSURE	RESPONSE AND REFERENCES
Climate-related risks and opportunities identified over short-term, medium-term and long-term horizon	<p><b>Short-term:</b> We typically consider the 1–3 year time horizon when establishing short-term objectives and monitoring near-term climate-related risks and opportunities.</p> <p><b>Medium-term:</b> We typically consider the 4–6 year time horizon when establishing medium-term objectives and monitoring associated climate-related risks and opportunities that are not imminent in the short-term but are pertinent around the 5-year term.</p> <p><b>Long-term:</b> We typically consider the 7–10 year time horizon when establishing long-term objectives and monitoring associated climate-related risks and opportunities within a long-term time horizon. (While using a 7–10 year time horizon, we also try to look ahead toward economic, social and environmental trends over the next few decades that may affect our Company and the health care industry).</p>

CLIMATE-RELATED RISKS

CATEGORY	TYPE	RISK DESCRIPTIONS	TIME HORIZONS
Physical	Acute	Cigna, as a global health services organization, has operations and facilities in geographical areas that are subject to natural hazards and extreme weather events. In a high-carbon scenario where the global temperature reaches above 2°C, the frequency, length, and severity of hurricanes will likely be exacerbated and could impact our business services distribution capacities, and have potential to cause damage to physical assets in our high-risk locations. Over the past three years, Cigna has experienced approximately \$1.5M in direct physical and business operation loss costs related to natural disasters events in these high-risk locations. Cigna completes an annual due diligence review of its operations by partnering with our insurance brokers and internal subject matter experts to evaluate the exposures of our key locations, risk tolerance, industry benchmarking data, historical loss trends, plus an assessment of coverages available in the insurance marketplace to ensure the most effective risk financing solutions are implemented. Additionally, these risks are mitigated and managed through our Business Continuity and Global Risk Management teams that have built out processes to prepare our operations in the wake of business disruptions. We also understand that climate change and environmental acute physical risks may pose unique challenges to clients and communities – specifically health and public health systems. In the event of extreme hurricanes and flooding disasters, the execution of Cigna’s Customer Disaster Response Program may result in making temporary policy changes, such as waiving various medical requirements, assisting with replacement medications, transferring prescriptions, and expanding its help line to proactively address customer service issues and provide personal assistance and support for all affected by a disaster.	Short-term
Transition	Market	Uncertainty in the price of energy and fuel could continue to increase our direct and indirect operating costs. It is expected that electricity rates will rise as utilities and regulators make improvements to the electricity grid to increase resiliency against climate-related weather events and as broad electrification increases to reduce GHG emissions. Additionally, we consider geo-political impacts on the price of fuel, and how the use of transportation in our operations will be impacted by rising prices of fuel. Due to the rising economic prices of oil and gas globally in recent years, this risk has been identified as having a moderate-very high probability of occurrence. In 2021, Cigna’s energy spend was approximately \$24 million which is anticipated to increase based on current market trends. Through internal forecasted analysis, we anticipate that utility grid improvements and upgrades could potentially pose a substantive impact on Cigna’s electricity bills in the medium-term time frame, due to the prolonged time it will take for utilities and regulators to make such transformative changes.	Medium-term

CLIMATE-RELATED OPPORTUNITIES

CATEGORY	OPPORTUNITY DESCRIPTIONS	TIME HORIZONS
Resource efficiency	Our Global Real Estate team is guided by Cigna’s Strategic Sustainability Performance Plan, and our next-generation environmental targets. In 2021 we set a target to reduce our Scope 1 and 2 emissions by 50% by 2030 from 2019 baseline. Additionally, we set targets to become carbon neutral for Scope 1 and 2 emissions by 2040, and to achieve 100% renewable electricity purchased by 2030 as part of our RE100 commitment. Increasing the energy efficiency of buildings in our real estate portfolio presents the opportunity to reduce our operating costs from energy consumption and reduce emissions generated from our buildings, thereby helping us achieve our climate goals. Cigna’s global real estate portfolio has a footprint of 11.9 million square feet, with an operational footprint of 11.7 million square feet of which 10.5 million square feet are part of our Scope 1 and 2 emissions initiatives. A commitment to energy-efficient operations is consistent with Cigna’s corporate values, which includes caring deeply, acting with purpose, and creating a better future together.	Medium-term

References:  
[2022 CDP Climate Change](#), C2.3a and C2.4a

DISCLOSURE	RESPONSE AND REFERENCES
Impact on businesses, strategy and financial planning	<p><b>Impact on Businesses and Strategy</b></p> <p>Potential risks associated with product and services (including Cigna’s health care plans and pharmacy benefits management services) include extreme weather events and shifts in consumer preferences. Upstream potential risks associated with our supply chain include changes in the cost of energy, fuel, and commodities in addition to broader uncertainty in market signals associated with climate change. Downstream potential risks within Cigna’s value chain (our health services customers and the key markets we serve) include those associated with extreme weather events and correlations between chronic climate change risks and human health. The management of these risks may also present the opportunity for Cigna to increase long-term profitability and establish competitive advantages. Potential risks associated with operations (including Cigna’s global real estate portfolio) include potential increases in the price of energy and fuel. Potential opportunities include the move to more energy-efficient buildings and participating in renewable energy programs.</p> <p>These risks have been integrated into our business strategy and planning process through (1) Cigna’s establishment of new third-generation environmental targets; and (2) our investments to maintain and continue to enhance Cigna’s Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery programs. The management of risks also present the opportunity for Cigna to increase operational efficiency and establish competitive advantages. The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna’s current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next one to 10 years.</p> <p><b>Impact on Financial Planning</b></p> <p>The most significant risk identified as having a potential impact to our revenues is related to reputation, as corporate employer clients are increasingly interested in climate change and broader corporate responsibility performance. The management of these risks also presents the potential opportunity to increase revenue through competitive differentiation. The most significant risk identified as having a potential impact to our operating costs is changes in the cost of energy, fuel and commodities. Potential opportunities associated with managing this risk include the move to more energy-efficient buildings and participating in renewable energy programs. The most significant risks identified as having a potential impact to our capital expenditures are (1) the need to mitigate risks associated with increases in the cost of energy, fuel, and commodities and (2) the need to reduce Cigna’s operational footprint from a reputational perspective and work to meet our environmental targets. Potential opportunities associated with managing this risk include the move to more energy-efficient buildings and participating in renewable energy programs.</p> <p>These risks have been integrated into our business strategy and planning processes.</p> <p><b>References:</b></p> <p><a href="#">2022 CDP Climate Change</a>, C3.3 and C3.4</p> <p><a href="#">Sustainable Operations</a></p>
Impact of different scenarios, including a 2°C scenario	<p>The findings from qualitative and quantitative scenario analyses related to climate change informed our strategy and approach to managing climate-related risks and opportunities through our (1) establishment of Cigna’s targets toward carbon neutrality for Scope 1 and 2 emissions by 2040, (2) identification of emissions reduction projects to support our interim 2030 targets, (3) pursuit of LEED® certification and ENERGY STAR® building ratings, and (4) investments in renewable electricity consumption.</p> <p><b>References:</b></p> <p><a href="#">2022 CDP Climate Change</a>, C3.2, C3.2a and C3.2b</p> <p><a href="#">Sustainable Operations</a></p> <p><a href="#">Environmental Policy Statement</a></p>

RISK MANAGEMENT

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

DISCLOSURE	RESPONSE AND REFERENCES
Process for identifying and assessing climate-related risks	<p><b>Company-Level Process Overview</b></p> <p>Cigna uses both bottom-up and top-down approaches to identify climate-related risks and opportunities within the Company. The Corporate Responsibility and Business Continuity (BC) teams maintain daily identification and oversight of any company-level risks (i.e., acute and chronic physical risks) related to climate change that may impact Cigna’s physical assets, reputation, profitability and access to capital. Cross-functional perspectives from the ESG Advisory Committee provide additional assistance in the identification of company-wide market risks and opportunities related to climate change.</p> <p><b>Asset-Level Process Overview</b></p> <p>At the asset level, the Global Real Estate Sustainability Manager oversees our Inventory Management Program to identify additional climate-related risks and opportunities with the support of the Senior Director of Corporate Responsibility.</p> <p><b>References:</b></p> <p><a href="#">2022 CDP Climate Change</a>, C2.2</p> <p><a href="#">Leadership and Accountability</a></p>
Processes for managing climate-related risks	<p>Cigna responds to climate-related risks and opportunities through a decision-making process with respect to mitigation, transfer, acceptance and/or control of potential climate change risks and opportunities which considers the degree of potential regulatory, physical and other business impacts to Cigna identified through the assessment stage. We consider all geographic locations and markets where we operate, in addition to potential new markets, during the evaluation. The Company’s BC Team 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, wildfires, and other unexpected disruptions, including pandemics. The plans and procedures are updated and documented annually, and the enterprise-wide recovery strategies are conducted on an annual basis. Our Global Real Estate team has a formal process for proposing, evaluating and budgeting for consumption reduction projects that serve as opportunities to improve the efficiency of our operations and support our environmental sustainability targets.</p> <p><b>References:</b></p> <p><a href="#">2022 CDP Climate Change</a>, C2.2</p> <p><a href="#">Sustainable Operations</a></p> <p><a href="#">Environmental Policy Statement</a></p>
Integration into overall risk management	<p>Cigna’s Risk Management Team also facilitates a formal annual review process for business stakeholders to identify physical, regulatory and business risks which include, but are not limited to, energy and natural resource 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. Within Cigna’s Board of Directors, the Audit Committee also maintains oversight over enterprise risks, including but not limited to those related to climate change.</p> <p><b>References:</b></p> <p><a href="#">2022 CDP Climate Change</a>, C1.1a and C2.2</p> <p><a href="#">Community Resilience</a></p> <p><a href="#">Environmental Policy Statement</a></p>

METRICS AND TARGETS

Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities.

DISCLOSURE	RESPONSE AND REFERENCES
Metrics used by the organization to assess climate-related risks and opportunities	Cigna monitors and reports on our Scope 1 and 2 emissions and our Scope 3 (business travel) greenhouse gas (GHG) 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. <b>References:</b> <a href="#">2022 CDP Climate Change</a> , C4-C9 <a href="#">Sustainable Operations Performance Tables</a>

SCOPE 1, 2 AND 3 GREENHOUSE GAS EMISSIONS

The following metrics represent Cigna’s 2021 GHG performance data and, with respect to Scope 1 and 2 emissions, have been third-party assured.

GREENHOUSE GAS EMISSIONS	2021 PERFORMANCE (METRIC TONS OF CO <sub>2</sub> E)
Scope 1	14,049
Scope 2 (location based)	98,570
Scope 2 (market based)	94,596
Scope 3 (business travel)	2,822
<b>References:</b> <a href="#">2022 CDP Climate Change</a> , C4-C7.9 <a href="#">Performance Tables</a> <a href="#">GHG Assurance Statement</a>	
Targets used and performance against targets	<p>We set the following targets to drive progress on operational sustainability:</p> <ul style="list-style-type: none"><li>• Reduce Scope 1 and 2 greenhouse gas emissions by 50% by 2030 from 2019 baseline.</li><li>• Achieve carbon neutrality for Scope 1 and 2 greenhouse gas emissions by 2040.</li><li>• Source renewable electricity for 100% of our global power needs by 2030.</li><li>• Reduce overall water consumption per square foot by 30% at facilities where Cigna is the customer of contact on the utility invoice by 2030 from 2019 baseline.</li><li>• Reduce water consumption per square foot by 50% for high-risk facilities where Cigna is the customer of contact on the utility invoice by 2030 from 2019 baseline.</li><li>• Achieve zero paper, plastic and e-waste for all sites where Cigna is the customer of contact on the hauler invoice by 2030.</li></ul> <p>For its 2030 and 2040 targets, Cigna will use a new 2019 baseline that reflects the global portfolio. The new baseline inventory takes the revised 2019 inventory as a base, adjusts for divestitures and increases the coverage of international data to include all sites in the portfolio. In total, the baseline for the international portfolio includes 996,223 square feet. In 2021, Cigna announced a divestiture of its life, accident and supplemental benefits businesses in Hong Kong, Indonesia, South Korea, New Zealand, Taiwan, and Thailand. The divestiture was completed on July 1, 2022. These exclusions are reflected in the 2019 Baseline Inventory. Cigna has not set any targets for Scope 3 emissions. Our current emissions targets are only inclusive of Scope 1 and Scope 2 emissions. Similar to emissions calculations, the baseline data for water consumption will also include sites that were previously not included in the inventory due to lack of complete data. This was accomplished via pro-rating the water consumption for the full 12 months for these locations.</p> <b>References:</b> <a href="#">2022 CDP Climate Change</a> , C4 <a href="#">Sustainable Operations Performance Tables</a>

UNITED NATIONS GLOBAL COMPACT: COMMUNICATION ON PROGRESS

Cigna was the first U.S. health service 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.

HUMAN RIGHTS

PRINCIPLE	CIGNA POLICIES AND STATEMENTS	2021 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</a>	<a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a> <a href="#">Diversity, Equity and Inclusion</a>
2. Businesses should make sure that they are not complicit in human rights abuses.	<a href="#">Human Rights Statement</a>	<a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a> <a href="#">Diversity, Equity and Inclusion</a>

LABOR

PRINCIPLE	CIGNA POLICIES AND STATEMENTS	2021 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="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a>
4. Businesses should uphold the elimination of all forms of forced and compulsory labor.	<a href="#">Human Rights Statement</a>	<a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a>
5. Businesses should uphold the effective abolition of child labor.	<a href="#">Human Rights Statement</a>	<a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</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</a> <a href="#">Equal Employment Opportunity</a>	<a href="#">Business Ethics and Compliance</a> <a href="#">Responsible Supply Chain</a> <a href="#">Diversity, Equity and Inclusion</a>

ENVIRONMENT

PRINCIPLE	CIGNA POLICIES AND STATEMENTS	2021 PERFORMANCE AND APPROACH
7. Businesses should support a precautionary approach to environmental challenges.	<a href="#">Environmental Policy Statement</a>	<a href="#">Sustainable Operations</a> <a href="#">Community Resilience</a> <a href="#">2022 CDP Climate Change</a> <a href="#">2022 CDP Water Security</a>
8. Businesses should undertake initiatives to promote greater environmental responsibility.	<a href="#">Environmental Policy Statement</a>	<a href="#">Sustainable Operations</a> <a href="#">Community Resilience</a> <a href="#">2022 CDP Climate Change</a> <a href="#">2022 CDP Water Security</a>
9. Businesses should encourage the development and diffusion of environmentally friendly technologies.	<a href="#">Environmental Policy Statement</a>	<a href="#">Sustainable Operations</a> <a href="#">Community Resilience</a> <a href="#">2022 CDP Climate Change</a> <a href="#">2022 CDP Water Security</a>

ANTI-CORRUPTION

PRINCIPLE	CIGNA POLICIES AND STATEMENTS	2021 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</a>	<a href="#">Business Ethics and Compliance</a>

# United Nations Sustainable Development Goals





Through our Cigna Connects platform, we aim to 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. For more information about the UN SDGs, please visit their website: <https://sustainabledevelopment.un.org/sdgs>.

Among all of the SDGs, the third goal of ensuring healthy lives and probing 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.

SUSTAINABLE DEVELOPMENT GOALS	PROGRAMS, ACTIONS AND INVESTMENTS
<div>2</div> <div>ZERO HUNGER</div> 	<div> <a href="#">Healthier Kids For Our Future®</a>  <a href="#">Community Resilience</a> </div> <div> <p>In support of SDG 2 – Zero Hunger, the Cigna Foundation awarded 30 grants totaling over \$2.9 million to nonprofit organizations. Communities supported by these grants include Paterson, NJ; Louisville, KY; Washington, DC; Mesa, AZ; and Indianapolis, IN.</p> </div>
<div>3</div> <div>GOOD HEALTH AND WELL-BEING</div> 	<div> <a href="#">Value of Integration Study</a>  <a href="#">Health Equity</a>  <a href="#">Sustainable Health Care</a>  <a href="#">Community Resilience</a>  <a href="#">Cigna Loneliness Index</a> </div> <div> <p>In support of SDG 3 – Good Health and Well-Being, the Cigna Foundation awarded 54 grants totaling nearly \$4.7 million to nonprofit organizations. Communities supported by these grants include Kent, WA; Chicago, IL; Decatur, GA; San Francisco, CA; and Boston, MA.</p> </div>
<div>4</div> <div>QUALITY EDUCATION</div> 	<div> <a href="#">Community Resilience</a> </div> <div> <p>The Cigna Foundation opened a portfolio of giving in support of SDG 4 – Quality Education in 2021. This new portfolio funded 27 grants totaling over \$2 million in communities such as St. Louis, MO; Emory, VA; Raleigh, NC; Tampa, FL; and White Plains, NY.</p> </div>
<div>5</div> <div>GENDER EQUALITY</div> 	<div> <a href="#">Diversity, Equity and Inclusion</a>  <a href="#">Pay Equity at Cigna*</a>  <a href="#">Pay Equity Commitment Statement</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="#">Community Resilience</a> </div> <div> <p>In support of SDG 5 – Gender Equality, the Cigna Foundation provided 9 grants totaling over \$700,000 to nonprofit organizations to support the following communities: Dallas, TX; Hartford, CT; Denver, CO; Memphis, TN; and Eugene, OR.</p> </div>

## NOTE ON FORWARD-LOOKING STATEMENTS

This report covers calendar-year 2021, 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, 2021, 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. This report addresses a multitude of topics to meet the requests and interests of Cigna’s wide range of stakeholders. Due to the varied interests of these groups, this report includes certain information that Cigna believes is not material to the company as such term is defined under applicable securities laws. Accordingly, the inclusion of information in this report should not be construed as a characterization regarding its materiality or significance for any other purpose, including for purposes of applicable securities laws.

SUSTAINABLE DEVELOPMENT GOALS	PROGRAMS, ACTIONS AND INVESTMENTS
<div>6</div> <div>CLEAN WATER AND SANITATION</div> 	<a href="#">Environmental Policy Statement</a> <a href="#">Sustainable Operations</a>
<div>8</div> <div>DECENT WORK AND ECONOMIC GROWTH</div> 	<a href="#">Human Rights Statement</a> <a href="#">Diversity, Equity and Inclusion</a> <a href="#">Business Ethics and Compliance</a> <a href="#">Supplier Code of Ethics</a>
<div>10</div> <div>REDUCED INEQUALITIES</div> 	<a href="#">Community Resilience</a> The Cigna Foundation awarded nine grants totaling \$600,000 focused on SDG 10 – Reduced Inequalities. Communities supported by these grants include New York, NY; Silver Spring, MD; West Haven, CT; Philadelphia, PA; and statewide Maine.
<div>13</div> <div>CLIMATE ACTION</div> 	<a href="#">Environmental Policy Statement</a> <a href="#">Sustainable Operations</a> <a href="#">2022 CDP Climate Change</a>

\* Please refer to the “Diversity, Equity & Inclusion and Equitable Pay” section on page 29 of Cigna’s 2022 Proxy Statement.

