

CIGNA CONNECTS

2013 CORPORATE RESPONSIBILITY REPORT



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CIGNA CONNECTS

OUR APPROACH TO CORPORATE RESPONSIBILITY

MESSAGE FROM DAVID M. CORDANI, PRESIDENT AND CEO OF CIGNA



Our Cigna team is proud to serve as a catalyst for change in the more than 30 countries in which we operate around the world. With more than 35,000 colleagues, we are driven by a mission to help the people we serve improve their health, well-being and sense of security – all with the goal of building a better world both today as well as for future generations.

That's what Cigna Connects is all about. Cigna Connects is our unique approach to leading Corporate Responsibility at Cigna. We connect our mission to a broad range of environmental, social and governance initiatives, which are the three pillars of Corporate Responsibility.

For Cigna, addressing the environmental pillar includes making the connection between personal health and the health of the global environment. Measuring and managing is essential, so we've adopted formal policies around the chief focus areas of environmental sustainability planning: energy and water consumption as well as reduction, and waste management programs.

The Cigna Foundation, and our new World of Difference grant program, is vital in our approach to the social pillar. This is where we take a strong leadership role connecting community partners to drive improved results around **child wellness, senior care, women's health** and **health equity**.

We believe these four critical challenges will be significant determinants of global health in the future, and where Cigna's global capabilities have the greatest potential to make a real difference for our customers and our communities.

Achieving our mission depends on developing strong relationships, which are all built on trust. Our commitment to the governance pillar through clear and consistent policies and practices includes our Code of Ethics as well as employee ethics training programs – all to help ensure that we conduct our business with the highest integrity as well as transparency.

At Cigna, we are proud to publish our unique set of environmental, social and governance goals in our first Cigna Connects Corporate Responsibility Report, which demonstrates our commitment to transparent goal-setting for the reporting of our Corporate Responsibility efforts.

Our report is written in accordance with guidelines established by the Global Reporting Initiative, which provides the world's most widely accepted framework for sustainability reporting.

Please join us in promoting social responsibility practices. You can visit the Corporate Responsibility section of Cigna.com to learn more about these areas of focus, and to see what we're working on around the world. We look forward to hearing from you.

Thank you.

David M. Cordani
President and CEO

CIGNA CONNECTS — OUR UNIQUE APPROACH TO CORPORATE RESPONSIBILITY

Few things are as personal as health.

So when you're in the business of helping improve the health of others, making personal connections is essential. And personal connections are based on trust.

As a global health service company with the mission of helping improve the health, well-being and sense of security of the people we serve, our success depends on earning trust through responsible business practices, corporate citizenship and providing superior services that meet our customers' individual needs. Inspired by our mission, our unique approach to corporate responsibility, Cigna Connects, works to positively impact the health of people, communities and the environment.

Through Cigna Connects, the company aims to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference. A key initiative of Cigna Connects is gathering, engaging and activating interested individuals and organizations to achieve improvements around critical health topics. By listening, by understanding and by taking action, Cigna remains committed to applying our resources and expertise in a way that creates positive change.

As a modern and proactive leader in the health services arena, Cigna is proud to publish our first CR Report highlighting our corporate responsibility goals and initiatives.

Please read the report to learn more and connect with our company in our efforts to make the innovative, personal connections that help improve the health of people, communities and the environment.

CR SNAPSHOT

Cigna Connects, our unique corporate responsibility platform, empowers and guides us in connecting our mission, expertise and resources to a broad range of environmental, social and governance efforts.



ENVIRONMENTAL SUSTAINABILITY

Adopted Strategic Sustainability Performance Plan

Established 2017 Environmental Targets—9% reduction in greenhouse gas emissions , 9% reduction in energy use , 3% reduction in water consumption

As part of our responsible sourcing practices, we will incorporate specific ESG questions into our supplier screening process

100% paper shredding policy for all office paper

Three LEED certified buildings: Gold LEED Designation in Phoenix, AZ and Silver LEED designation in Plano, TX and Pittsburgh, PA.



SOCIAL

Community

In 2013, Cigna Foundation grants totaled more than 3.7 million dollars

Developed new Cigna Foundation World of Difference Grants program

Established four health focus areas: children's wellness, senior care, women's health and health equity

Cigna's employees logged 49,295 hours of volunteer service in 2013

2013 combined Cigna giving — Foundation, Civic Affairs and employee volunteering — totaled \$11,113,678

Wellness

<p>National Business Group on Health honored Cigna’s Health Equity Council with their “Award for Innovation in Reducing Health Care Disparities”</p>	<p>Cigna recognized by the U.S. Surgeon General at the White House receiving the U.S. Surgeon General’s Medallion of Honor, in recognition of exceptional achievements that advance the cause of public health and medicine</p>	<p>Providing 24/7 Health Information line providing access to 2,600 nurses, 1,000 nutritionists, educators and health care specialists</p>
<p>200 customer- centricity ambassadors in both customer and non-customer facing roles</p>	<p>Cigna named one of the United States’ “Best Employers for Healthy Lifestyles” by the National Business Group on Health</p>	<p>94% of employees and families are tobacco free</p>

Diversity

<p>Perfect score on Human Rights Coalition’s Corporate Equality Index naming Cigna “Best Places to Work for LGBT Equality”</p>	<p>Cigna participated in 20 events working to identify the best diverse supplier talent</p>	<p>22% increased spend in goods and services with diverse suppliers from prior year from more than 500 certified minority-and women-owned business enterprises and other diverse suppliers across the United States</p>	<p>Nine Cigna Colleague Resource Groups working on initiatives that increase the understanding of particular needs within our customer segments</p>	<p>Hosted over 50 Cultural Diversity Forums for over 2,000 employees on different cultural customer perspectives</p>
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Training and Development

Nearly 8,000 U.S. employees receive yearly funding through Education Reimbursement Program

377,959 employees recognized during last decade through the Cigna Champions program



GOVERNANCE & ETHICS

100% of new and existing employees are trained in our Code of Ethics and affirm their adherence to the Code

Regular review of Cigna's governance policies and practices by Board of Directors

Privacy Steward program that provides support and drives privacy compliance within the business/corporate areas

Suppliers must read and comply with Cigna Policy Guidelines which includes our Code of Ethics

ABOUT THIS REPORT

This is Cigna's first, comprehensive Corporate Responsibility Report, which provides an up close look at our environmental, social and governance (ESG) policies and priorities. The report reviews our strategically aligned approach to corporate responsibility, called Cigna Connects, and shares facts, figures and stories that demonstrate how we work to create shared value for Cigna and society by applying our unique resources.

The sections of this report align with the ESG pillars of corporate responsibility and demonstrate how Cigna's non-financial performance in these areas aligns with our mission, supports our core business and creates benefits for our stakeholders. The report also communicates how we plan to bring our attention and expertise to bear on four critical health focus areas: children's wellness, senior care, women's health and health equity.

SCOPE

This report presents the material issues and impacts of our ESG activities for 2013. This first report encompasses Cigna's U.S. based operations.

REPORTING PRINCIPLES

This report has been prepared in accordance with the Global Reporting Initiative (GRI) G4 Sustainability Reporting Guidelines. The GRI is the most widely used framework for voluntary, nonfinancial reporting.

ENGAGEMENT

We hope this report will continue to enhance lines of communication with Cigna's stakeholders. The dialogue prompted by this report creates opportunities to better understand areas of interest and expectations and discover new opportunities to add value. Please connect with us to share your thoughts or questions at cignaconnects@cigna.com.

BUSINESS

THE VALUES CONNECTION

OUR COMPANY, OUR CULTURE

Cigna is a global health service company with approximately 35,000 employees and 84 million customer relationships worldwide.

For more than 200 years, Cigna and its predecessor companies have been in the insurance field. Today, Cigna continues to innovate, expand and grow globally in our three primary business segments: Global Health Care, Global Supplemental Benefits and Group Disability and Life.

OUR MISSION

As part of our mission to help improve the health, well-being and sense of security of those we serve, Cigna remains committed to health advocacy as a means of creating sustainable solutions for employers, improving the health of the individuals that the Company serves and lowering the costs of health care for all parties.

CHANGES IN HEALTH CARE

Customer needs are changing and health care systems in the U.S. and throughout the world are transforming in response. There's tremendous pressure on the system to improve affordability and, in many cases, to create more consumer choice as evolving demographics results in a different balance of needs.

At Cigna, we have strategically positioned our company to anticipate and adapt to these dynamic shifts. We've broken out of the traditional mode of being a health insurer focused on financing sick care, and transformed ourselves into a global health service company that focuses on health; wellness and preventive care; and sense of security solutions.

OUR STRATEGY

In 2010, we adopted our "Go Deep, Go Global, Go Individual" growth strategy.

GO

- **Deep** Deepen our leadership in targeted geographies and customer segments and capabilities
- **Global** Expand into new customer segments and product lines while maximizing capabilities in new geographies
- **Individual** Focus on individual needs and offer highly personalized solutions

Cigna's strategy focuses on markets and segments where we can lead and create value and helps us better serve our customers.

A sustainable health care system is dependent on individuals making healthy lifestyle choices and using the right tools to stay healthy, or if they are sick, to get as healthy as possible. When health care is necessary, providers should have access to actionable data and be compensated based on the quality of the outcome, not the volume of services provided.

PARTNERSHIP WITH PHYSICIANS



Physicians have a significant level of influence and a high level of trust with patients. By optimizing the patient/physician relationship with clinical, financial and incentive programs along with data, analytics and health engagement tools, Cigna is able to connect care between our customers and health care professionals in faster, smarter, easier ways.

Our physician partnership capability drives our successful collaborative care efforts. Cigna has been at the forefront of the accountable care organization movement since 2008 and now has 100 [Cigna Collaborative Care](#) arrangements with large physician groups that span 27 states, reaching more than one million commercial customers and encompassing more than 39,000 doctors, including more than 19,000 primary care physicians and more than 20,000 specialists.



PUTTING THE CUSTOMER FRONT AND CENTER

It's important to remember that no single public or private entity can take our health care system to where it needs to go. We need to work together to lead change. Collaborating with our network physicians by sharing accountability, promoting advocacy and better coordinating care is one of Cigna's top priorities.

Partnering with the clinical community is one way we are adapting to the changing needs of customers. Also, essential is listening to customers to understand their individual needs. Our employees put the customer front and center for every decision, discussion, and discovery we make as a company to provide a compassionate and personalized experience.

OUR CULTURE

Cigna employees know they can make a real difference every day in the lives of the millions of people we serve around the world. Our culture supports those efforts with an environment that recognizes and respects individual differences and emphasizes the following priorities:

**Customer
Centricity**

Every day we make experiences easy and reliable — in ways that our customers find proactive, personal and empathetic

Inclusive

Embrace our diverse individual strengths — as one team

Collaboration

Serve as a catalyst and convener to build sustainable solutions to create increased value for our customers, our company and our stakeholders

Innovation

Push for a better tomorrow — and be accountable for its delivery

Integrity

Do the right thing — Always

A CULTURE OF CARING

Cigna's employees have a desire to help others. We provide them with a wide range of projects and programs that enable them to carry that passion into their communities, both on the job and off. Our halls and email inboxes are always a buzz with spirited fundraising events and community activities.

Cigna's culture of caring includes the environmental interests and efforts of our employees. We're connecting to that passion through our GreenSTEPS sustainability program that couples our commitment to corporate responsibility with the enthusiasm of our employees.

GOVERNANCE

At Cigna, we believe clear and consistent governance standards are absolutely fundamental in today's complex business world.

Key elements of Cigna's corporate governance framework include:

Transparency and communication with shareholders and stakeholders

Independent Board and Board Leadership

Robust risk management oversight

Strong governance practices and controls around executive compensation



Cigna's Board of Directors regularly reviews governance policies and practices to ensure that we are conducting our business in accordance with best practices that are in the best interests of Cigna, our customers, and the broader global community. Many of these policies and practices are reflected in Cigna's [Board Practices](#), which establish clear governance standards to which the Board of Directors and management must adhere.

CORPORATE RESPONSIBILITY GOVERNANCE

Cigna's Corporate Responsibility Manager is responsible for CR strategy, CR reporting and other environmental reporting and sustainability initiatives within the company. That position reports to Cigna's Vice President of Corporate Communications and Corporate Responsibility, who also serves as chair of the Cigna Connects Corporate Responsibility (CR) Governance Council.

The CR Governance Council provides input on Cigna's policies, initiatives and reporting relative to corporate responsibility. This committee is comprised of leaders from diverse areas of the company who are engaged with our Cigna Connects corporate responsibility platform.

Our Director of the Cigna Foundation and Civic Affairs also reports to Cigna's Vice President of Corporate Communications and Corporate Responsibility. The Cigna Foundation is governed by a Foundation Board of Directors. The Cigna Foundation is a non-profit corporation and by-laws were established at its inception in 1962.

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

Pursuant to the provisions of its charter, the Corporate Governance Committee of the Cigna Board of Directors is responsible for overseeing Cigna's positions and policies with respect to corporate responsibility and our philanthropic efforts globally. An annual Corporate Responsibility and Giving Overview is presented to the Board's Corporate Governance Committee.

ETHICS & INTEGRITY

People want to interact with companies they can trust.

The more personal the topic, the more important trustworthiness becomes...and there's nothing more personal than health. Simply put, conducting business ethically is critical to Cigna's success. And it means more than just obeying laws and regulations; it means that consistent standards of integrity underlie everything we do at Cigna.

OUR CODE OF ETHICS

Cigna's [Code of Ethics and Principles of Conduct](#) are the foundation for our unwavering commitment to integrity, legal compliance and ethical conduct. They are a "real-world guide" to the behaviors and principles of conduct we embody as a team committed to making life better for millions of people in all corners of the world.

In our code we pledge to honor integrity in:

Protecting company assets, reputation and goodwill

The marketplace

The public sector

In the workplace

Our role as a socially responsible corporate citizen

Our Code and Principles apply to employees, officers and directors of the Company. Certain Company business partners, such as agents, affiliates and consultants, are expected to adhere to the spirit of our code and principles, and to any contractual provisions, while working on behalf of the Company.

Our Code defines four basic ethical principles that guide our decisions and our actions:

- 1 We will comply with applicable laws, rules and regulations
- 2 We will avoid conflicts of interest
- 3 We will protect Cigna's assets
- 4 We will behave ethically

TRAINING AND ADHERENCE

All new employees are trained in Cigna's Code of Ethics and annually all employees affirm their adherence to the Code. In addition to English, our Code of Ethics is translated into Chinese, Flemish, French, Indonesian (Bahasa Indonesia), Korean, Spanish and Turkish.

Cigna conducts an annual ethics survey with all employees. In 2013, we executed a multi-media employee communications plan stressing the importance of ethics, duty to report, option to stay anonymous and our no-retaliation policy. Statistics of reported ethics violation concerns are reported quarterly to Cigna's Board of Directors. An Ethics Compliance Audit Report is also provided quarterly to the Audit Committee of the Board.

WHAT HAPPENS WHEN YOU CALL THE ETHICS HELP LINE?

Your call is answered by a third party vendor

Give your name or stay anonymous – it's completely up to you

If you wish to stay anonymous, not even your gender is recorded

Describe your concern, sharing only the information you want

You are assigned a passcode for follow-up

Depending on what it's about, your report is sent to

- The Ethics Office (Ethics Team-Policy Questions)
- Cigna Corporate Audit (Code Violations)
- Employee Relations (HR Issues)

You are encouraged to use your passcode to check back by phone or online in case more information is needed

Retaliating against someone who reports an ethics violation IS an ethics violation

ANTI-CORRUPTION

Cigna's emphasis on doing business ethically and with integrity causes us to take anti-corruption very seriously. Moreover, the legal requirements in just about all parts of the world in which Cigna does business prohibit improper payments to government officials. In many cases, government officials includes obvious parties like the regulators who oversee Cigna's business, but also less obvious parties like employees of public hospitals with whom we work on a regular basis.

REPORTING AND TRAINING

Employees are required to report any request for an improper payment received by a government official to the Compliance Organization and have an affirmative duty to report actual or potential violations of Cigna's anti-corruption policy or the Anti-Corruption Laws, whether by employees or third parties, to the Compliance Organization. Relevant employees are identified to receive training on anti-corruption principles and on Cigna's anti-corruption policy. Third parties outside the U.S. are assessed on a risk-based basis and higher risk parties are required to agree to anti-corruption contract language. Cigna's anti-corruption compliance program is evaluated periodically and revised to account for changes in the Anti-Corruption Laws and to accommodate good compliance practices.

OUR POLICY

As part of our Code, it is the policy of Cigna to conduct business ethically and to prohibit bribery of government officials in connection with the conduct of its business throughout the world. Bribery of government officials is illegal under the U.S. Foreign Corrupt Practices Act ("FCPA"), the U.K. Bribery Act, the Chinese Anti-Unfair Competition law, and the laws of many other countries (collectively, the "Anti-Corruption Laws"), and violation of these laws subjects Cigna and its employees to potential criminal and civil liability, as well as reputational harm. It is the Company's policy that it and all of its wholly owned or controlled subsidiaries, directors, officers, employees, agents, and representatives comply with the spirit and the letter of the Anti-Corruption Laws at all times.

2013-2014 ETHICS & INTEGRITY AREAS OF FOCUS

In addition to our multi-media employment communications plan, Cigna also launched an ethics refresher course in 2013 for existing employees and revamped employee attestation, which was coordinated with Cigna University (our employee training program) to capture all records.

In 2014, we will update our new hire training and create an internal Interactive Ethics Code page. Cigna continues to focus on the challenges of keeping the Code relevant and top-of-mind with employees. We also continually work to overcome employee concerns about reporting by emphasizing our strict no-retaliation policy. We are focused on working more closely with managers to help them understand the important role they play in our ethics process.

PRIVACY & INFORMATION PROTECTION

At Cigna, we train our workforce members to understand that privacy and information protection is “Everyone’s Responsibility”. And, we understand that winning the trust of our customers is essential to our success as a customer-centric organization. We foster and enable that trusted relationship in part by zealously protecting the personal information our customers entrust to us.

The myriad of privacy laws that apply to us across the globe describe our obligations to protect our customers’ information; adherence to those rules provides assurances to current and prospective clients and customers that we take those obligations seriously. As our business practices move us closer to the individual and as knowledge of what our customers want and need becomes more central to our success, we are moving our privacy program closer to the business.

OUR ENTERPRISE PRIVACY OFFICE

We have an Enterprise Privacy Office that:

Develops policies that support Cigna’s privacy governance program	Monitors privacy and security laws and regulations, updating policies, as necessary, and communicating changes to such policies	Develops and maintains Cigna’s Notices of Privacy	Manages an annual privacy risk and control assessment	Creates and maintains privacy training and privacy awareness efforts
Educates Cigna associates about the importance of handling private information with care			Provides legal guidance on information incidents, breaches and complaints	

OUR PRIVACY STEWARD PROGRAM

The Enterprise Privacy Office has established a Privacy Steward program that helps ensure that the business and corporate area staff have easy access to a subject matter expert who can provide guidance on and assist with investigating Privacy related matters and to drive privacy compliance within the business/corporate areas.

CIGNA INFORMATION PROTECTION

Customers entrust their personal health information with us and we take this responsibility seriously. Information Protection is a governance and technology function to help ensure Cigna's business and customer information and systems are secure.

Our security model takes a global risk based approach working with business and technology areas, as well as service providers. The program focuses on behaviors and technology needed to safeguard information from unauthorized or inappropriate access, use or disclosure as well as business disruptions and disasters.

Specifically, a broad spectrum of technical controls - including data loss prevention, network, role based access, application/desktop logging, encryption and others - is deployed to help prevent, monitor, detect and remediate risks to information. This technical control environment is paired with on-going behavior based awareness elements which emphasize employee understanding and practice of actions needed to safeguard data.

In addition, assessment is a key aspect of the program. Annually an external benchmark, third party vulnerability assessments and internal scorecards are completed to evaluate our security posture and identify additional enhancements.

PROTOCOLS TO RESPOND SHOULD INFORMATION INCIDENTS OCCUR

Although we work hard to protect the privacy of our customers' information, we are not perfect and we have experienced breaches. In the event of a breach, the Enterprise Privacy Office strives to notify individuals as quickly as possible and, when the situation warrants, provide credit monitoring. In addition, when appropriate, we identify and remediate the root cause of the issue.

SUPPLY CHAIN MANAGEMENT

In 2013, Cigna Supply Chain managed nearly two billion in procurement with several thousand suppliers worldwide.

GUIDING PRINCIPLES

Cigna Sourcing and Supplier Management functions coordinate the sourcing, contracting and purchasing activities for goods and services as well as the internal and external relationship management in order to provide best-in-class procurement practices based on four guiding principles:

1 Integrity

We abide by the highest standards of ethical business practices in supplier selection, negotiations, determination of Contract awards, and the administration of procurement activities.

We conduct all business in a manner that demonstrates fairness to our shareholders, our customers, our community, and our suppliers.

3 Team Collaboration

We promote an environment that fosters collaborative behavior and values diversity among all key stakeholders resulting in trust, respect, mutual commitment, and thought leadership.

We value many perspectives and incorporate learning from others to enhance our own understanding and appreciation of differences in style, opinions, or approaches to situations.

2 Customer and Market Focus

We are dedicated to anticipating and meeting the expectations and requirements of our customers.

We understand the trends and market opportunities that affect our business and utilize this understanding to develop and implement strategies that effectively deliver value to our stakeholders.

4 Enterprise Thinking

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

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

SUPPLY CHAIN RESPONSIBILITY

Cigna's policy is to solicit competitive bids to obtain the best value when purchasing goods and services. In order to be considered a potential supplier with Cigna Corporate Services, a company must read and comply with Cigna Policy Guidelines which includes our Code of Ethics. Our Code of Ethics and Compliance is part of a compliance program intended to prevent and detect illegal, improper, and unethical conduct by the Corporation and its subsidiaries.

All suppliers are required to read, acknowledge and comply with the Code for which compliance with laws, such as those related to corruption, child labor, forced labor, discrimination and freedom of association is mandated. The Code of Ethics and Compliance is an important part of the internal control structure and helps promote effective business controls. The Code of Ethics and Compliance applies to directors, officers, employees and agents of Cigna Corporation and its subsidiaries throughout the world. Suppliers are directed to this information through our supplier registration process.

As part of our responsible sourcing practices, in 2014, we will incorporate specific questions into our supplier screening process regarding reporting of environmental, social and economic performance data: either by use of a standard corporate responsibility reporting framework or a description of the supplier's corporate responsibility or sustainability strategy, including information that may be relevant to Cigna's use of a supplier's goods or services.

PROMOTING DIVERSITY IN OUR SUPPLY CHAIN

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

The success of minority and women-owned businesses and other under-represented suppliers adds to Cigna's success and to the communities we serve. These suppliers can provide the best combination of total cost, quality, and service, which ultimately provides healthy competition and a level playing field for all potential and existing suppliers. Cigna's supplier diversity work further supports our company's diversity goals and objectives.

OUR JOURNEY

Cigna has a long history with supplier diversity dating back to the 1970s. We are a corporate member of:

The National Minority Supplier Development Council (NMSDC)

The Women's Business Enterprise National Council (WBENC)

The National Gay and Lesbian Chamber of Commerce (NGLCC)

The Minority Corporate Counsel Association (MCCA)

These organizations provide a direct link between corporate America and minority and women-owned businesses and other diverse suppliers. It is our goal to continue to cultivate these alliances to ensure an equal opportunity for all companies who want to do business with Cigna.

Cigna regularly participates in supplier fairs sponsored by these and other minority and women's organizations. In 2013, Cigna participated in 20 events working to identify the best diverse supplier talent. Cigna has also hosted road shows in various markets where community-based suppliers are able to attend an information session and networking event. As tangible evidence of our growing dedication to supplier diversity, from 2012 to 2013 Cigna increased spend with diverse suppliers from \$161 million to \$197.6 million (a 22% increase year-over-year) in goods and services from more than 500 certified minority and women-owned business enterprises and other diverse suppliers across the United States.

In 2013, Cigna focused on increasing Tier 2 spend by working with prime suppliers to ensure that they embrace the same values and goals of including diverse suppliers in their supply chain. We are pleased that this effort resulted in 35 new prime suppliers being included in 2013 Tier 2 reporting. In 2014, Cigna is working to increase visibility on a national level as part of our commitment to being a "partner of choice" for women and minority-owned business enterprises and other diverse suppliers.

CASE STUDY

OPEN CALL FRIDAYS



One of Cigna's supplier diversity managers travels the U.S. attending diverse supplier events and hosting road shows which have been instrumental in helping Cigna reach many diverse

suppliers. However, we recognized that we wanted an additional way to personally connect with potential suppliers on a regular basis. So another Cigna supplier diversity manager hosts "Open Call Fridays" where she offers 30-minute conference calls for potential diverse suppliers to give them the opportunity to highlight their company's goods and services. She protects this time on her calendar—no other meetings are allowed on Fridays. Instead, this manager spends every Friday on the phone with potential diverse suppliers. She explains, "This is a commitment that pays rewards. In essence, by dedicating Fridays to personal calls with diverse suppliers, I'm committing 20 percent of my time to learning about these companies and providing them with feedback and guidance on working with a company like Cigna. Every Friday is different and every potential supplier has a unique, interesting story to tell."

PEOPLE

THE STAKEHOLDER CONNECTION

STAKEHOLDER ENGAGEMENT

Cigna's vision for an empowered health care system is one that aligns and engages stakeholders such as customers, employees, physicians, client employers, government, community groups and others to maximize health and well-being. Our relationships with stakeholders helps us to better understand what's most important to them and how to work together towards the goal of bringing positive changes to health care systems.

CONNECTING WITH STAKEHOLDERS

We aim to foster continual, interactive and transparent communication with our key stakeholders, which includes our employees, employer clients, health plan customers, non-governmental organizations, community partners, suppliers, investors, government and regulatory organizations, news media and health care professionals.

Cigna Employees

Annual engagement surveys and quarterly pulse surveys	Your Cigna Life Intranet site with feature stories, social tools for employee blogging and CEO blog	Quarterly CEO-hosted Town Hall meeting
Quarterly senior management-hosted business area town halls	24/7 Ethics help line	Colleague Resource Groups

Employer Clients

Helping clients create a culture of health for their employees	Providing tools to allow customers and clients to have the ability to compare effectiveness of treatments, procedures, drugs and medical devices	Holding Client Forums to inform and engage discussion about topical and meaningful business and health care topics
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Driving a borderless and culturally sensitive view of health care	Executing our focused business strategy to create value for customers, clients and shareholders and driving strong performance and growth
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Health Plan Customers

Assisting customers through one of the very first health insurance 24/7 customer service call centers

Providing 24/7 Health Information line providing access to 2,600 nurses, 1,000 nutritionists, educators and health care specialists

Developing third-party net promoter score research

Instituting nationally recognized, comparable and measurable standards that provide transparency into quality and cost by communicating information on nationally recognized, comparable and measurable standards

Using Facebook, Twitter and YouTube Social Media tools

Health Care Professionals

Accessing affordable quality care in a patient-centric and coordinated care environment

Working to reduce the administrative burden for health care professionals by supporting them with easy-to-use online tools to access patient information and accurate and timely claim processing and payments to improve productivity

Instituting physician cultural competency training

Publishing quarterly newsletters

Non-Governmental Organizations and Community Partners

Sponsoring forums on key health issues among our four focus topics featuring Cigna medical directors, outside thought leading organizations and policy makers and disseminate that information to a broad audience who can benefit from the conversation and solutions

Encouraging senior leaders Board membership on local and national-level multicultural nonprofit organizations across the country

Initiating World of Difference grant program and other grants and sponsorships through the Cigna Foundation and civic affairs team

Supporting programs with employee volunteers

Managing local environmental projects through our employee GreenSTEPS team

Suppliers

Requiring participation with our Code of Ethics and Supplier Screening process

Facilitating the Open Call Fridays program for potential diverse suppliers with Cigna supply chain management.

Investors

Providing Annual Report, Proxy Statement, SEC filings, Investor presentations, quarterly earnings investor calls and our Investor Relations section of our website

Providing CDP Climate Change Information Request Response

Government and Regulatory Organizations

Industry association activities

Public policy forums

Constructive conversations with regulators

News Media

Online Newsroom

Social Media Channels

Desk-side briefings

Primary Market Research

FOCUSING ON TOPICS OF GREATEST IMPACT AND CONCERN

In an effort to work more closely with our stakeholders on environmental, social and governance issues, in 2012 Cigna conducted a formal stakeholder assessment conducted by a third-party organization. Interviews were conducted with a variety of Cigna stakeholders discussing a broad range of environmental, social and governance (ESG) topics designed to create a matrix of subjects deemed most important to stakeholders and the company. Not surprisingly, both internal and external stakeholders collectively agreed that several critical health topics should be Cigna's CR areas of focus and where we can apply our unique resources to create positive impact.

As an outcome of this stakeholder assessment, we developed our new CR platform, Cigna Connects, to strategically align our core business goals, expertise and resources with our ESG initiatives.

We focus our attention and expertise on these four critical health areas:

① Children's Wellness

Building a foundation for a lifetime of healthy choices right from the very start.

② Senior Care

Helping seniors enjoy a vital life and supporting those around them.

③ Women's Health

Addressing the unique health and wellness issues women face at every age and stage of their lives.

④ Health Equity

Removing barriers to help all people pursue optimal health and personal achievement.

By listening, understanding and taking action, we're committed to applying our resources and expertise in a way that creates positive change in these vital areas which were identified in our formal stakeholder analysis.

CUSTOMER-CENTRICITY

Customer-centricity means delivering exceptional customer experiences and meeting the unique needs of the individuals we serve. To achieve this we must make experiences easy, reliable, and proactive in ways that our customers find personal and empathetic and, in turn, deliver solutions that provide value.

Customer-centricity is a strategy that allows Cigna to align our products and services to the needs of our customers.

In the simplest terms, we put customers at the center of everything we do.

OUR BELIEFS

At Cigna, we believe that:

Understanding and putting our customers' needs, wants and goals ahead of our own will lead to profitable growth

Personalized, value-added service is a differentiator

Engaged, empowered and empathetic employees drive customer satisfaction

"Making it easy" drives higher service satisfaction at a lower cost

Strong customer engagement leads to improved health, well-being and sense of security

OUR PRIORITIES

At Cigna, we know that life can be difficult — using your health plan shouldn't be, so we will work together as a team to help our customers:

1 Make it Easy

Increase customer loyalty by providing an easy service experience.

2 Make it Affordable

Provide the highest quality service at the lowest cost.

3 Make it For Me

Help our customers to get the most out of their benefit plans.

OUR CUSTOMER-CENTRICITY AMBASSADORS

Cigna has nearly 200 customer-centricity ambassadors in both customer and non-customer facing roles. This powerful grassroots movement continues to grow; infusing customer-centricity deep into every area of our organization. The ambassadors coach and inspire, lead customer-centricity initiatives and the exchange of ideas and information at all levels of the organization.

During their first year, they launched a powerful grass roots movement, building a program from the ground up. The ambassadors worked to embed customer-centricity into our organization with customer-centricity days; town hall presentations; team meetings and “water-cooler” chats that raised awareness and fostered dialog.

OUR APPROACH TO MANAGING CUSTOMER SATISFACTION

Cigna has created a Customer Centric Scorecard that serves as a continuous improvement framework that surrounds the customer and improves the touch points that matter most. This framework works in conjunction with our sustained focus on operational excellence.

An essential component for successfully achieving customer-centricity is having a regular, consistent, company-wide metric that provides strong insight into how we’re doing in the eyes of our customers. In 2013, Cigna adopted the Net Promoter Score (NPS) system, specifically Benchmark NPS, to measure our progress across the company.

Net Promoter Score is a measure of customer loyalty. NPS assesses to what extent a respondent would recommend a certain company, product, or service to their friends, relatives, or colleagues. The idea is simple: if you like using a certain product or doing business with a particular company, you like to share this experience with others.

Having a clear metric for measuring our progress to support the people we serve — one that’s focused on creating winning solutions for our customers and doing the right thing for them each and every day — will help deliver business value for our company. It’s central to our growth strategy.

Service Experience is one key component of Benchmark NPS. We aggressively measure and monitor our customers’ satisfaction with their service experience through our post-customer service interaction survey and Transactional NPS results. In 2013, Cigna’s Transactional NPS rose nearly 10% from 25.7 (2012) to 28.2 (2013)*. In 2014, we are on track to reach our goal to achieve a Transactional NPS score of 32, which would translate into an additional 13.5% year-over-year increase.

* From surveys of customers after they’ve called our US based customer service for medical, dental and retail pharmacy.



OUR TEAM

Cigna has more than 35,000 dedicated employees working to deliver results every day towards the advancement of healthcare. We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve. The collective skills, behaviors and work experiences of all Cigna employees enable us to make a real difference in the lives of our customers.

EMPLOYEE BENEFITS AND WORK-LIFE BALANCE

We recognize the importance of maintaining a balanced and healthy life and know that balance is defined differently by every employee. Providing resources that help people navigate their Work/Life is part of our business.

To meet the varying needs of our employee population we provide a number of helpful options, including:

Flexible work arrangements	Child / dependent care discounts and referrals	Resource and referral services through our Life Coaching Program (EAP)	Onsite clinics and fitness centers	Commuter benefits and ride share options
Ergonomic assessment and workstation modifications	Voluntary programs, and discounts on childcare, retail items, travel and more			

EMPLOYEE SURVEYS

In 2013, Cigna conducted a global employee engagement survey, inviting 35,000 employees to share their thoughts on a wide range of topics. We're using the survey results to find ways to strengthen our culture, simplify processes, and improve the experiences our customers have when interacting with Cigna.

Throughout 2014, we're conducting quarterly pulse surveys to check our progress on our improvement activities. They're insightful for helping us understand what employees think about how things are going, which - in turn - helps us adjust our ongoing engagement and communication activities.

TRAINING & HUMAN CAPITAL DEVELOPMENT

For Cigna to deliver on our mission and strategic objectives, we must have engaged employees skilled in critical capability areas. We provide our employees with training and resources which provide continuous learning and development opportunities. Our culture supports employees being the drivers of their careers.

EMPLOYEE TRAINING MANAGEMENT

Cigna's Senior Director of Learning oversees a broad team responsible for employee learning and career development and reports to Cigna's Vice President of Talent Management.

The Cigna University team is comprised of five directors who are aligned to primary areas of knowledge and skill that employees need to be successful. In addition, the University includes responsibility for program management, client business management, design and development consulting, delivery, and performance innovation.

CIGNA UNIVERSITY

Cigna University supports employee skills, knowledge and career development through a robust portfolio of personal and professional development offerings, activities and resources. Many of these resources are available to employees 24x7 and can also be leveraged by family members with internet access. Cigna University offers ways for our employees to advance their current careers at Cigna or branch out to other areas of our company.

Engaged employees expect access to and involvement in on-going development activities such as assignments and experiences which are also provided as part of role and career based development. An education reimbursement program is also provided which helps to fund professional certifications and degree programs related to areas of strategic importance for Cigna and career interest for employees.

Cigna employees, on average, spend approximately 29 hours per year in Cigna University course training and an additional 14.36 hours per year focused on specific skills training, career development and lifelong learning programs.

2013-2014 EMPLOYEE TRAINING AREAS OF FOCUS

In 2013, we delivered a comprehensive learning and development series targeted at improving our customer focus capability to support Cigna's customer-centricity goals. Our 2014 goals are to further develop our customer focus capability. We measure our impact by results from the Net Promoter Score; the key metric for measuring our customer focus capabilities. In 2013 Cigna saw a 10 percentage point improvement in our Transactional NPS score. We expect additional improvement in our overall NPS in future years and view this improvement as evidence that employees are more skilled and are applying the skills in working with our customers.

Additionally, Cigna recognizes the challenge of increasing the agility of the organization so we are best able to identify and move in the direction of new opportunities with urgency and efficiency. To work towards that goal, we're focusing considerable resources on developing change leadership capabilities.

DIVERSITY & INCLUSION

Cigna takes great pride in our diverse and talented workforce. Cigna employees represent different cultures, beliefs and values. We take an active, affirmative approach to ensure an appreciation of our individual and collective experiences, different ways of thinking and diverse communication styles.

Our Diversity and Inclusion strategy is an enabler of Cigna's Go Deep, Go Global, Go Individual business strategy and focuses on four areas:

- 1 Optimizing workforce composition, development and engagement
- 2 Differentiating the customer connection and enhancing value to clients
- 3 Developing culturally competent partnerships
- 4 Creating value in emerging communities

We strive to recognize the whole person and define diversity in all of the ways we are different, from traditional definitions of race, religion, gender, age and ability to non-traditional differences such as work styles, preferred languages, veteran status or domestic partner status to name a few.

We recognize that our continued success depends on the collective strengths of our employees. As such, we are committed to Equal Employment Opportunity (EEO) and Affirmative Action (AA). We recruit, hire, train and promote persons in all job titles and ensure that all other personnel actions are administered without regard to an employee's race, ethnicity, gender, sexual orientation, religion, color, age, disability, veteran status, national origin, ancestry, gender identity, marital status, citizenship status, medical condition (including pregnancy and childbirth), or any other such characteristics as specified by the applicable laws.

Cigna's Director of Diversity and Inclusion manages our diversity strategy, goals and initiatives and reports directly to Cigna's Executive Vice President of Human Resources and Services. Cigna's Business Leadership Councils (BLCs) are accountable for setting and managing annual diversity and inclusion plans for the business. They set business objectives and help to address any gaps in diversity, inclusion and engagement. BLCs consist of senior leaders, managers, and employees who establish and communicate diversity objectives on behalf of the business and work with managers and employees to support Cigna's diversity and inclusion strategy. BLCs also partner with our Colleague Resource Groups in areas that include recruitment, education, professional development and volunteerism.

OUR COLLEAGUE RESOURCE GROUPS

One of the ways that we support an open and welcoming environment is through our employee-led Colleague Resource Groups where employees meet regularly to discuss ground-level concerns of specific demographics. Cigna Colleague Resource Groups work on initiatives that increase the understanding of particular needs within our customer segments.

Our nine CRG groups are:

African American / Black	Asian / South Asian	Hispanic / Latino	Millennial	Lesbian, Gay, Bisexual, Transgender (LGBT) & Allies
People with Different Abilities	Veterans	Virtual Communities	Women	

CASE STUDY

BIENESTAR AND THE HISPANIC STORY



Improving health outcomes through engagement with health care professionals

The Hispanic Colleague Resource Group developed a white paper to help doctors and their staff to better understand the cultural and health needs of our Hispanic customers. This white paper, *Bienestar and the Hispanic Story: The Case for Deeper Engagement in the Hispanic Community*, offered a reader-friendly overview of the Latino population in the U.S. today and in the future and laid out the case for why enhanced engagement makes business sense for Cigna. Additional versions of the white paper were tailored specifically to health care providers and to the sales and brokers communities to address their specific situations and needs. As a companion to the white paper, a “road show” was created to help different groups of Cigna employees better understand how the information in the white paper relates to the work they do every day. Members of the Hispanic Colleague Resource Group also presented the road show to Cigna’s Finance Diversity Council and the Health Equity Council. Future plans are to share the road show with members of Cigna’s Service Operations and Customer Health Engagement organizations to further integrate this work into Cigna’s core business areas.

CASE STUDY

RE:ACT



The People with Different Abilities Colleague Resource Group hosted the first Re:Act Forum to inspire diverse thinking, and to foster the development of new ideas and products for our customers, while educating us all on ways we can embrace our different abilities, learn from each other, grow our business, and help our customers in new and creative ways.

The panel of external and internal voices focused on three different perspectives for the differently abled: the customer, the health care professional and our employees. Edward Kennedy, Jr. was the keynote speaker and joined the panel to discuss their experiences and how they turned challenges into opportunities.

2013 DIVERSITY AND INCLUSION AWARDS AND RECOGNITIONS

Recent awards and recognitions for Cigna’s diversity and inclusion program include:

Scored 100 on the Human Rights Campaign’s 2013 Corporate Equality Index naming Cigna “Best Places to Work for LGBT Equality ”

Cigna was awarded the 2013 Vision Award by the Urban League of Philadelphia

Cigna was named by Latino Magazine among the Top 100 Companies providing the most opportunities for Latinos in 2013

Cigna was selected by Military Times as being one of the best companies to work for in

Cigna was awarded a Honorable Mention in the International Innovations in Diversity Awards in 2013

HEALTH, SAFETY & WELLNESS

Cigna has health and safety policies that govern all aspects of our business and provide guidance on our interactions with each other, our clients, and our vendors. It is important for our employees to understand our policies and how they apply to their jobs. We make our Health and Safety policies and training available online for our employees to easily access, and our 24x7 Global Security emergency telephone number is embossed on every Cigna employee ID badge.

We are continually focused on the health and safety of our employees and their physical workplace conditions. Being an office setting, our initiatives primarily revolve around avoidance of slips, trips and falls and repetitive motion related injuries. We have a comprehensive ergonomic program and offer a Cigna University class on workstation ergonomics.

In addition to complying with all local and federal laws pertaining to safety, various departments such as Cigna Global Real Estate, Cigna Global Risk Management, Cigna Human Resources, Cigna's Employee Health Advisory Team, and Cigna Global Security have contributed to a work-place environment that completely embodies Cigna's mission and vision. Cigna's Safety policies are strictly enforced and training occurs on Cigna properties throughout the country.

HEALTHY LIFE WORKPLACE WELLNESS

Healthy Life is our global employee health and wellness strategy. It's our way of applying Cigna's business strategy to ourselves. Cigna emphasizes helping our clients and customers live better lives, and we equally emphasize helping our own employees around the world to do the same thing. This makes Cigna a healthier, more productive organization, and we believe it also makes us a more attractive employer to our current and prospective employees.

For the eighth year in a row, Cigna has been named one of the United States' "Best Employers for Healthy Lifestyles" by the National Business Group on Health and earned the non-profit group's highest honor, the platinum award - for the sixth consecutive year.

Through our Healthy Life program, which includes account based medical plans, our employees have access to tools and resources in the form of one-on-one coaching, web based materials, and onsite programs. With this support employees can take charge of their health and become more informed health care consumers.

How Employees can use Healthy Life tools and resources to learn what it means to be at your best and create a personal plan to achieve those goals:

- 1 Get preventive care
- 2 Work with a personal coach to make progress on their goals
- 3 Get support in quitting tobacco, losing weight and replacing stress with resiliency
- 4 Learn how to choose energy boosting meals and be more physically active
- 5 Better manage chronic health conditions, such as heart disease, asthma, diabetes, depression and many more
- 6 Join our regular series of telephone seminars and webinars, on topics ranging from getting a better night's sleep to managing change

CASE STUDY

HAPPY PLACE



Cigna's Happy Place campaign was created to help employees reduce stress in the work place and in their lives.

The campaign began in March 2013 and lasted the duration of the month. Fifty-six Cigna offices participated

with local employee volunteers. The campaign consisted of a scavenger hunt within Cigna office buildings where more than 20,000 "Happy Place" cards could be found. "Happy Place" icons were hidden on the intranet for virtual workers to encourage participation in an electronic scavenger hunt. Weekly intranet articles, blogs and education were utilized and garnered more than 1,000 employee blog posts on the intranet. Cigna also saw a 2 percent increase in employees utilizing the Life Coaching Program (employee assistance services) and nearly two times higher online utilization of Life Coaching resources.

2013-2014 WORKPLACE WELLNESS FOCUS AREAS

Each year employees are asked to participate in the Healthy Life Employee Pulse Survey. The results show continued improvement in engagement with the Healthy Life programs and working towards personal wellness goals, but there's still room to improve. To encourage more employees to make strides to improve their health and well-being we created a discussion board on the Healthy Life Community Site for employees to ask questions, share their challenges or encourage and help others with their personal stories.

HEALTH EQUITY

A health disparity is defined as having a worse health status within a distinct group of people resulting from systematic disadvantages due to differences in gender, race, ethnicity, education, literacy, income level, language, culture, age, sexual orientation, disability or geographic location.

Health equity is the pursuit of the elimination of such health disparities.

HEALTH DISPARITIES

Despite significant improvement to overall health outcomes over the past decade, many subpopulations continue to experience substantial health disparities. As the U.S. population becomes more diverse, it is increasingly important to address health disparities:

The rate of preterm birth is 60% higher for Black infants than white or Asian infants

Mexican American adults have lower rates of blood pressure control compared to other ethnic groups

Preventable hospitalization incidents had higher rates for residents of low income neighborhoods compared with higher income neighborhoods

Women are more likely to report fair or poor self-rated health than men

[Fact Sheet - CDC Health Disparities and Inequities Report - U.S. 2013](#)

FACTORS CONTRIBUTING TO HEALTH DISPARITIES

Some of the factors that contribute to health disparities are low health literacy, language barriers, cultural beliefs and practices, access to quality care, bias in the medical profession, and social determinants to care such as physical environment or educational achievement. Individually and collectively these factors can present preventable health care barriers to certain populations from achieving optimal health status and outcomes.

As the U.S. population becomes more diverse, with minorities projected to account for over half of the population by 2050, it is increasingly important to address this important health issue.

HEALTH DISPARITIES AND OUR BUSINESS

With the majority of Cigna's ten largest accounts having minority populations of 30% or greater, we know that to be a more effective health advocate for our customers, we need to understand cultural differences, recognize changing population demographics and address gaps in care relative to health disparities.

Eliminating health disparities is the right thing to do from a social justice and business perspective. Disparities can result in worsened health outcomes and added health care costs, lost work productivity and premature death. Recent analysis estimates that 30% of direct medical costs for Blacks, Hispanics, and Asian Americans are excess costs due to health inequities and that, overall, the economy loses an estimated \$309 billion per year due to the direct and indirect costs of disparities.¹

CIGNA'S RESPONSE

There are many opportunities for the United States as a nation and Cigna as a leading health service company, to close the gaps between health disparity and health equity. For nearly 10 years, Cigna has been a key stakeholder at the national level with active participation in the National Health Plan Collaborative (NHPC) sharing best practices related to health disparities and equitable health care with other health plans, employer groups and clients.

In 2008, Cigna formed our Health Equity Council, a team of multidisciplinary leaders from across the enterprise, who work collaboratively to:

Increase awareness, share knowledge, and exchange ideas about health equity

Address Cigna's effort to integrate health equity into all business areas and promote collaboration

Establish and monitor progress on Cigna's overall strategy to address health disparities and promote health equity

The Health Equity Council has outlined Cigna's strategy to address health equity in a three-year Strategic Plan that follows a similar framework as the U.S. Health and Human Services **National Partnership for Action to End Health Disparities**.

The strategy focuses on five main goals:

1 Awareness

Increase awareness of the significance of health disparities, their impact, and the actions necessary to improve health outcomes for racial, ethnic, and underserved populations*

2 Leadership

Strengthen and broaden leadership for addressing health disparities at all levels

3 Data, Research and Evaluation

Improve data availability, coordination, utilization and diffusion of research and evaluation outcomes

4 Health Care Services

Improve health and health care outcomes for racial, ethnic and underserved populations

5 Cultural and Linguistic Competency

Improve cultural and linguistic competency of a diverse workforce

* Defined as individuals that have experienced greater social and/or economic obstacles to health based on their race; ethnicity; education; literacy; income level; language; culture; age; sexual orientation; gender identity/expression; cognitive, sensory or physical disabilities; or geographic location.

Cigna's efforts have already been recognized by the National Business Group on Health with their Award for Innovation in Reducing Health Care Disparities and the U.S. Surgeon General's Medallion of Honor for exceptional achievements that advance the cause of public health and medicine.

KEY ACCOMPLISHMENTS

Cigna made significant strides in identifying and addressing health disparities in our customer population in each of the focus areas:

Awareness

Established a quarterly Forum for all Cigna employees to share best practices and efforts across the enterprise

Created a Client Advisory Board comprised of clients with diverse employee populations to work collaboratively with Cigna and on issues of health equity

Leadership

Created a Leadership Council comprised of key stakeholders across the enterprise to act as ambassadors in each area of the company

Instituted an annual Action Plan that outlines responsibility, funding and timelines for a concrete set of actions to be achieved each year and monitors progress quarterly

Data, Research and Evaluation

Improved efforts to identify potential disparities by adding self-reported customer race, ethnicity, and language (REL) fields to new and existing customer platforms

Incorporated disparities analysis into Consumer Health Engagement prioritized efforts by creating an analytic standard to run race, ethnicity and other demographic data against prioritized metrics

Health Care Services

Improved colorectal², cervical³ and breast cancer⁴ screening rates among African Americans, partnering with American Cancer Society and local physician practices

Increased engagement in health advocacy program among Spanish-speaking customers by adding a Spanish call prompt on outbound calls and bilingual call staff - reducing abandonment rate from 23% down to 0%⁵

Cultural and Linguistic Competency

Created a webpage on mycigna.com for health care professionals with cultural competency training and resources including a self-assessment tool, videos and training courses. There were more than 3,000 hits to the webpage in 2013 as the result of a promotional campaign

Created cultural competency training courses that are specifically customized for health plan employees and now required of all new hires and customer facing staff.

Hosted over 50 Cultural Diversity Forums for over 2,000 employees in 13 clinical teams on different cultural perspectives of customers and facilitated discussion

Established a training course series on developing customer communications in plain language, at the appropriate reading levels, and with consistent language and terminology

NEXT STEPS

Cigna employee awareness campaign including a communication brief and presentation to spark conversation and solutions in each business area of the enterprise

Creation of a white paper and video for Cigna Sales staff to use with employers and brokers to approach the subject of health equity and the importance of addressing disparities

A cultural competency organizational assessment and expanded training opportunities for Cigna employees

Free access for all employees and health care professionals to CultureVision™, a comprehensive, user-friendly online resource to gain insights and understanding on patient care for more than 50 cultural communities

With an increasingly diverse population and influx of new customers in the health care market, Cigna’s customer-centric mission and efforts are more critical than ever to providing health equity. Moving from a state of health disparity to health equity will be challenging. But as a leader in the industry, with champions for health equity among us, we can collaborate with our clients and health care professional network to build winning strategies and solutions to achieve success.

CASE STUDY

LOWERING BLOOD PRESSURE AT WORK

Cigna’s Client Health Disparities Advisory Council wanted to address the significantly high rate of high blood pressure among the clients’ African American employee populations. A Cigna team took on the difficult challenge of creating a worksite campaign for clients that would raise awareness and motivate African American employees to control their blood pressure.

They created a toolkit of campaign materials that each employer could customize in the workplace. The toolkit included e-cards, posters, table cubes and a BINGO game challenge – all designed to help customers understand the threat high blood pressure poses and to provide helpful tips to keep it under control. They trained more than a dozen Client Engagement Managers on how to implement the One Heart. One Life. campaign and how to host Heart and Soul days at multiple worksites.

The result was a resounding success with 111 worksites participating and 47 Heart and Soul days held among 24 departments. More than 1,000 employees took the BINGO challenge promoting behavior change and over 1,200 attended Lunch and Learn presentations on high blood pressure control.

ONE HEART. ONE LIFE.
Positive paths to healthy blood pressure.



CASE STUDY

GETTING CREATIVE TO REACH LOW LITERATE CUSTOMERS



A dedicated Cigna case manager in Florida, had a problem. Even though she is fluent in Haitian Creole and French, as well as English, she was struggling to reach Haitian customers referred to case management after a hospitalization or a serious medical issue. Many of her Haitian customers were low literate and could not read - even in their native language.

The case manager partnered with the Health Equity Council and Customer Experience team to create a pictorial, trilingual communication which urges

customers to call their nurse. She mailed the card whenever she was unable to reach a customer. The postcards were very effective and her case management contact rates improved. Cigna estimates a cost savings of over \$41,000 in the first nine months of using the postcard. Cigna is now replicating the initiative with other hard-to-reach populations.

Low health literacy is a pervasive issue across all racial, age, gender, economic and educational groups. Only 12% of U.S. adults have the health literacy skills needed to fully navigate and engage in our U.S. health care system. We are reducing barriers caused by low health literacy by following Cigna's clear communication guidelines and policy to make things more understandable to our customers.

- 1 Focus on Health Care Disparities, Henry J. Kaiser Family Foundation, December 2012
- 2 Claims review was conducted on nearly 1,000 patient records to measure increases in colorectal cancer screening among those enrolled in the study. Customers who received educational material and the ACS telephonic outreach had the highest screening rate at 8.7% compared to those who only received the material (8.5%), and especially compared to those who received only usual care (5.9%).
- 3 Pilot tested increases in cervical cancer screening among African American women ages 21-64 in OH & TN who did not have a Pap test within the past 36 months. Women who received the culturally tailored reminder card and \$25 financial incentive for completing a Pap test were more likely to receive the test than those who got a reminder with no incentive or no reminder at all.
- 4 Pilot tested increased in mammography screening among African American women ages 40-64 in OH, NC & NJ who did not have a screening mammogram within the past 24 months. Women sent a brochure that included a list of 3 mammography screening facilities located near the customer's home were more likely to be screened (statistically significant) than those with no reminder or a reminder with no listings.
- 5 The new protocol established and implemented in the first quarter of 2013 now offers Cigna customers the option of a Spanish queue during auto-dialer outbound calls. It also connects customers who enter the Spanish queue directly with a bilingual Personal Advocate. The Personal Advocate team helps explain the health advocacy programs available to the customer and engages them in a coaching program. In the first quarter of implementation, the abandonment rate fell from 23% to 0%. Additionally, the percentage of Spanish speaking customers routed to a Spanish speaking advocate has nearly tripled for Your Health First - rising from 30% in December 2012 to an average of 88% in March and April 2013.

COMMUNITY

THE HUMAN CONNECTION

OUR ROLE AS A CORPORATE CITIZEN

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

CIGNA GIVING

Our charitable giving goals focus on contributions that reflect and magnify the positive impact of Cigna's mission, particularly in the global communities where it has a business or market presence and engaging employees in meaningful service activities.

Cigna Foundation

The Cigna Foundation makes charitable grants to nonprofit organizations. Our new World of Difference grant program provides large, multiyear grants with global impact awarded in areas where we can apply our unique resources to create a collaborative relationship with nonprofits working to improve children's wellness, senior care, women's health and health equity.

Cigna Charitable Contributions

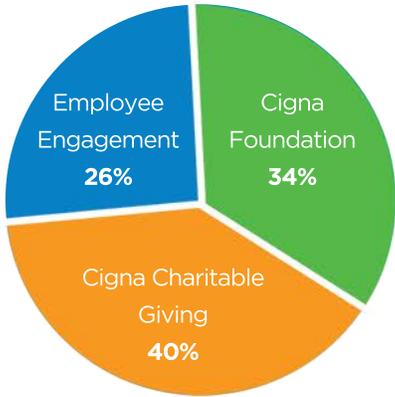
This facet of our giving program includes Civic Affairs funding to nonprofit organizations primarily in the form of charitable sponsorships and financial support from our business units to directly support charities and sponsor charitable events in the local communities of their clients, customers and our employees.

Employee Engagement

Cigna's employees have a desire to help others. We provide them with a wide range of projects and programs that enable them to carry their personal passion into efforts benefiting their communities, both on the job and off.

CIGNA CONNECTS

Employee Volunteerism & Giving



In 2013, our combined Cigna giving totaled \$11,113,678

Cigna understands the close relationship between individual health and community health. As a leading global health service company, we want to be a leader in global social responsibility. Our Cigna Connects corporate responsibility platform focuses our efforts by bringing our specific industry expertise and resources to bear on critical issues where we are uniquely positioned to help.

THE CIGNA FOUNDATION

Cigna believes that investing in the health of our communities directly connects with our company's overall success. The Cigna Foundation is an important part of that strategy.

Established more than 50 years ago, in 1962, the Cigna Foundation carries out our corporate philanthropy goals of bringing Cigna's mission and brand promise to life for individuals and communities around the globe. This is accomplished through strategically focused charitable grants to nonprofit organizations whose work enhances the health of individuals and families and the well-being of their communities.

In 2013, Cigna Foundation grants totaled more than 3.7 million dollars to support organizations sharing its commitment to enhancing the health of individuals and families and the well-being of their communities.

FOCUSING OUR EFFORTS TO DELIVER ON OUR CIGNA CONNECTS PLATFORM

As a result of our 2012 stakeholder assessment, four health topics arose as important areas of focus and are integrated into our Cigna Connects corporate responsibility platform.

Largely carried out by the work of the Cigna Foundation and supported by its new World of Difference philanthropic grant program, we are taking a leadership role and connecting with organizations doing innovative work in children's wellness, senior care, women's health and health equity.

These four critical challenges are key to the future of global health and where Cigna has the greatest potential for our resources to make a real difference:

1 Children's Wellness

Building a foundation for a lifetime of healthy choices right from the very start

2 Senior Care

Helping seniors enjoy a vital life and enrich the lives of those around them

3 Women's Health

Addressing the unique health and wellness issues women face at every age and stage of their lives

4 Health Equity

Removing barriers to help all people pursue optimal health and personal achievement

LOOKING FORWARD—A WORLD OF DIFFERENCE

With our Cigna Foundation World of Difference Grants, we're now focusing Cigna's philanthropic giving program on organizations doing innovative work in our focus areas.

The Cigna approach to service is built on treating people as individuals — on listening to them; on finding out what makes them unique; and then on working with them to discover the path to health that best suits those personal strengths.

Through our World of Difference Grants program, the Cigna Foundation is connecting with nonprofit organizations that share this approach to closely collaborate on projects that address our four health focus areas.

Pilot grants of \$75,000-\$125,000 will cover the initial year of collaboration. After that pilot period, projects that meet established objectives may be offered either development or program grants at appropriate funding levels.

World of Difference Grant Program Requirements:

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

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

GRANT RECIPIENTS

Some of the first organizations receiving World of Difference grant funding by topic category:

Children's Wellness

Blessings in a Backpack:

Providing nutrition to elementary school students to build healthier futures

Achilles International:

Expanding their sports-based programs to help young people with autism

Senior Care

Alzheimer's Association:

To help people in the early stage of dementia live well with Alzheimer's, or another dementia, through the development of an innovative tool that will use a multimedia strategy designed to improve quality of life

Women's Health

Girls on the Run:

Teaching healthy life lessons to young women through the sport of running

Samahope:

Crowdsourcing lifesaving surgical solutions for women in developing countries

Health Equity

Community Solutions:

Using our expertise to bring improved individual and family health to our underserved Northeast Hartford neighbors

ADDITIONAL GRANT PROGRAMS

Global Solutions: Healthy Workplace Awards and Summit

The Global Healthy Workplace Awards and Summit, sponsored for two years running by the Cigna Foundation, brought an international array of experts and others interested in the field of workplace health to London, England in 2013 and Shanghai, China in 2014. Participants learned from representatives of six companies whose job-based health programs were recognized as exemplary by a distinguished panel of judges.

Doing Good, Feeling Better: Healthy Lifestyle Grants

Cigna fully understands that individuals enjoy healthier, more productive lives when they devote some of their time to helping their neighbors. The Cigna Foundation's Healthy Lifestyle Grants make that "healthy living--healthy giving" connection even stronger. Cigna employees can direct a \$100 grant to charity whenever they take part in certain organized physical activities. And the Cigna Foundation Grants for Givers program directs \$200 to organizations where employees regularly volunteer.

Matching Gifts

An important goal of the Cigna Foundation is to encourage and support the generosity and community involvement of Cigna employees. And one way we do that is by matching, dollar for dollar, donations made by employees to eligible nonprofit organizations of their choice. The Foundation matches up to \$5,000 annually per employee.

CASE STUDY

ACTIVELY IMPROVING CHILDREN'S HEALTH: CHILDOBESITY180



Cigna's approach to addressing health concerns is to find what's working for some, and helping make it work for many. The ChildObesity180 (CO180) Active Schools Acceleration Project follows this formula. CO180 discovers schools with exceptional physical activity programs. Then they provide other schools support to establish similar programs to help their students stay fit. Significant funding from the Cigna Foundation is helping make it happen. Fueled by his passion for this issue, Cigna's President and CEO, David Cordani, is also a Charter Member of ChildObesity 180.

[▶ Watch Cigna and Child Obesity 180 Launch 2013-14](#)

CASE STUDY

SHARING HOPE AND POSSIBILITY WITH ACHILLES INTERNATIONAL



Cigna has a long-standing relationship with Achilles International; a non-profit organization that enables people with various challenges to participate in mainstream athletics. Cigna employees serve as volunteer guides to disabled athletes in Achilles races around the country. Our relationship also includes our unique program for selected long-term disability customers to take part in programs that Achilles offers including individual coaching, personal training, support and opportunities to participate in activities as Achilles athletes.

The relationship between Cigna and Achilles International has grown since we started working together in 2008. Since then, Cigna and the Cigna Foundation have provided almost \$200,000 in charitable contributions to Achilles, sponsoring veterans and other athletes so they can participate in mainstream athletics. And, recently, at the organization's annual World of Difference grant to Achilles International during the organization's annual "Hope and Possibility" race in New York City's Central Park, the Cigna Foundation

announced it will direct its third \$100,000 World of Difference grant to Achilles International to help determine whether running holds the key to better mental and physical development for children with autism. Inspired by evidence showing that walking and running helps people on the autism spectrum improve their emotional and physical health, our goal is to work with Achilles and develop quantitative measures proving that running has beneficial effects on children with autism.

[▶ Watch Cigna Awards Achilles with Grant to Study Autism in Kids](#)

CIVIC AFFAIRS & SPONSORSHIPS

Cigna's Civic Affairs and Events Sponsorship teams coordinate our sponsorships and charitable fundraising events and activities.

Here are Some of the Types of Projects Cigna supports:

Funding the travels of Cigna's Mobile Learning Lab which is a traveling health exhibit. Through friendly and creative interactions, visitors learn about the elements that might affect their health and determine if their current lifestyle choices impact them in a positive or negative way. Upon exiting the exhibits, guests are encouraged to consider changes they can make to improve their health or actions to continue to maintain their health.

Presenting Sponsorship of the Walt Disney World® Marathon Weekend and sponsorship of the Cigna/Elliott Corporate 5k road race, and other road races, providing an opportunity for Cigna to reinforce our mission and participate alongside runners and spectators from around the world to cross the finish line.

Juvenile Diabetes Research Foundation for the support of research and outreach (Hartford & Philadelphia Galas)

National Urban League for the 2013 National Urban League Annual Conference

Cigna's Civic Affairs and Events Sponsorship teams coordinate our sponsorships and charitable fundraising events and activities.

CASE STUDY

SIX YEARS RUNNING



For six years, Cigna has been the Presenting Sponsor of the Walt Disney World® Marathon Weekend. Tens of thousands of Disney visitors; Cigna team members; Cigna clients, brokers, health care professionals and Achilles International athletes, whose participation we sponsor, ran in races ranging from five kilometers to a full marathon. All of this participation supports the Leukemia and Lymphoma Society, which the Disney event benefits.

EMPLOYEE VOLUNTEERISM & GIVING

Cigna's employees have a desire to help others. We provide them with a wide range of projects and programs that enable them to carry that passion into their communities, both on the job and off.

COMMUNITY SERVICE PROGRAM

To encourage members of the Cigna team to engage in meaningful service activities, Cigna has developed our Community Service Program which offers eligible employees up to 8 hours of paid time per year to volunteer for leading non-profit organizations on projects they find personally interesting and fulfilling.



This graphic image is used throughout the year in employee communications designed to remind and encourage employees to utilize the Community Service Program to enjoy a meaningful day away from the office helping their neighbors.

Through our Community Service dashboard, employees can create their own personalized volunteering and giving page to track their hours, activities and donations.

EMPLOYEE-DRIVEN CORPORATE PHILANTHROPY

Cigna Matching Gifts Program. We match individual employee gifts to special education, colleges and universities, and arts and cultural organizations.

Cigna Foundation Community Caring Awards. Our employee volunteer recognition program includes Grants for Givers, Volunteer of the Month, Volunteer of the Year awards.

Cigna Healthy Lifestyle Grants. We make the connection between personal health and charitable giving by awarding a \$100 grant to charities selected by employees who participate in healthy events such as walk-a-thons, bike-a-thons and 5k races.

In 2013, Cigna's employees logged 49,295 hours of volunteer service, valued at \$1,091,391. This represents a 32% increase over the 2012 total of hours logged, which were 37,270.

CASE STUDY

SKILLS-BASED VOLUNTEERING PROVIDES FOR GIFTS OF LOVE

As part of our strategic approach to community service we are developing our skills-based volunteering opportunities to match the talents and skills of our employees with specific needs of non-profit organizations. Applying the unique talents of Cigna employees to benefit our communities provides valuable assistance to charitable agencies and provides a very effective and meaningful experience for our volunteers.

A team of eight Cigna process engineers applied their professional skills to make a difference for the organization and the people they serve. Located in Avon, Connecticut, Gifts of Love is committed to providing basic need services to over 500 Greater Hartford residents who are experiencing a financial crisis providing them with donated food, clothing and essential supplies. With seven paid staff members and over 200 Gifts of Love volunteers, the organization's work space gets very cluttered and disorganized. That's where the Cigna team came in. Gifts of Love requested help organizing their facility. The Cigna team applied the process engineering Five S approach — a simple, disciplined five step approach to organizing a space for maximum efficiency and effectiveness.

They identified several issues, made needed recommendations and transformed the Gifts of Love clutter into a neat and efficient workspace complete with an easy-to-follow maintenance plan.

An example of Cigna's skills-based volunteerism at work, the goal of the Gifts of Love volunteer project was to put the unique business knowledge of our employees to work so that we can empower them to more effectively manage their challenges and, in turn, make a more significant impact in the community.

Before:



After:



CASE STUDY

CIGNA LEGAL VOLUNTEER PROGRAM

The Cigna Legal Volunteer Program includes a long-standing pro bono program and group community volunteering activities. In 2013, Cigna legal associates provided 492 hours of community volunteering and 200 hours of skill-based pro bono work which represents a value of \$24,000 in donated legal services.



CHALLENGES AND GOALS

As we work to continually expand and improve our Community Service Program, we look to enhance our personalized Community Service employee portal. By increasing engagement with this portal, employees will see more of the community needs that exist and volunteering opportunities available to them or their business areas. We also wish to improve reporting of volunteer time to help us better understand our progress towards our goals. Additionally, through our Cigna Foundation World of Difference grants and business unit non-profit sponsorship, we're looking to increase skills-based volunteer opportunities so we can best support those organizations we work with by matching up our unique talent with their specific needs.

SUSTAINABILITY

THE ENVIRONMENTAL CONNECTION

REDUCING OUR ENVIRONMENTAL FOOTPRINT

As a global health service company, we understand the connection between personal health and the health of our environment. Cigna considers managing the risks and opportunities associated with climate change and resource scarcity as a significant aspect of our corporate responsibility platform.

Cigna's global real estate portfolio consists of approximately 7.9 million square feet of owned and leased properties. Our boundary for environmental performance, measurement and management is currently limited to our domestic portfolio, which has approximately 6.0 million square feet in 38 states, the District of Columbia, Puerto Rico and The Virgin Islands.

Cigna currently has three Leadership in Energy and Environmental Design (LEED) certified buildings. Our Cigna Medical Group multi-specialty medical center in Phoenix, Arizona has a Gold LEED designation. In Plano, Texas we constructed a four-story office building that has achieved Silver LEED designation. The building incorporates a rain-capture roof system, an East-West orientation to minimize direct sun exposure and utilized recycled materials in the construction. And, our building in Pittsburgh, Pennsylvania has been Silver LEED certified since 2010.

OUR STRATEGIC SUSTAINABILITY PERFORMANCE PLAN

Cigna's Global Real Estate (GRE) team has adopted a Strategic Sustainability Performance Plan designed to execute a best-in-class environmental sustainability program.

To deliver on our Strategic Sustainability Performance Plan, Cigna GRE is establishing programs and policies that can result in significant improvements in energy efficiency. This Strategic Sustainability Performance Plan is intended to follow the United States Green Building Council's LEED® guidelines for Green Building Operations and Management.

We are focused on:

Reducing our emissions; energy and water consumption; and waste to landfill

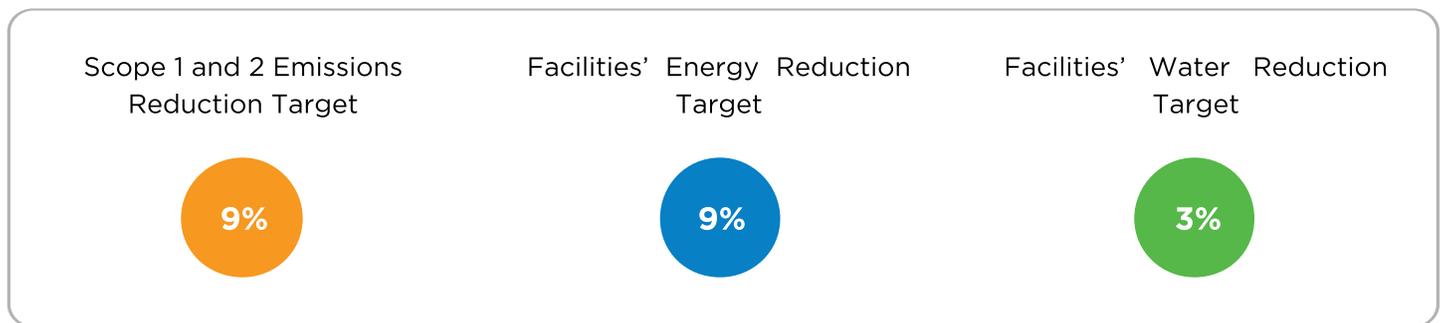
Reusing and recycling more of what we consume

Increasing efficiencies in all our operations

Engaging with our employees and key stakeholders to support our corporate responsibility platform

2017 ENVIRONMENTAL GOALS

Another facet of the new Strategic Sustainability Plan is the setting of environmental cost and conservation targets. While we've been measuring our progress for many years, this is Cigna's first effort to set specific annual and longer-term targets.



To reach these three-year goals we are monitoring our emissions performance and making capital investments to support our emission reductions target. Additionally, we are engaging our employees on behavioral change initiatives and integrating the principles of sustainability into decision-making processes.

MANAGING OUR EFFORTS

To deliver on our Strategic Sustainability Performance Plan and 2017 environmental goals, our corporate responsibility team works closely with our Cigna Global Real Estate (GRE) team. Cigna's Corporate Real Estate Manager reports to our Corporate Services Director who reports to Cigna's SVP of Service Operations.

GRE utilizes a proprietary technology data management portal to assist in the ongoing identification of sustainability risks and opportunities in our overall real estate portfolio. Quarterly Sustainability reports are produced and shared up this management ladder. Additionally, cross-functional perspectives from our Cigna Connects CR Governance Council support our sustainability efforts.

2013 KEY MILESTONES

In addition to the creation of the Strategic Sustainability Performance plan, Cigna worked closely with CBRE, our contracted real estate services firm, to implement a proprietary technology data management portal and Utility Insight; a tool to aggregate data for all the energy & sustainability program efforts. This tool provides a detailed dashboard of utility cost, consumption and variance and ties that data to other program information such as emission calculations, program checklists and certification activities; keeping accurate and timely reporting information. Cigna also developed a quarterly energy and sustainability master report.

In 2013, we invested nearly \$1.2 million in completed emissions reduction projects that reduce our exposure to the risk of increases in energy prices.

CHALLENGES AND OPPORTUNITIES

Continuously improving on our metrics gathering and assessment will be critical to meeting our long-term targets. Cigna GRE will apply the U.S. Green Building Council Green Buildings Operations and Maintenance guidelines to our efforts. GRE also currently has 30 sites enrolled in the U.S. Environmental Protection Agency's ENERGY STAR program. We will work to continually increase use of ENERGY STAR efficiency solutions whether through EnergyStar certified equipment and ENERGY STAR certified buildings. We utilize Demand Response programs where offered and take full advantage of shedding the building electrical usage. We also plan to pursue additional LEED certifications and further encourage employees to align with corporate reduction goals.

Continuous improvement of data quality and metric measurements is a top priority. Additionally, we recognize that gross lease sites, where Cigna does not control the facility, are challenges we need to address as we work towards our environmental goals.

MANAGING OUR IMPACT — ENERGY, WATER & WASTE

In 2013, we developed a Strategic Sustainability Performance Plan which included key environmental sustainability goals through 2017.

IDENTIFYING ENERGY AND EMISSIONS REDUCTION OPPORTUNITIES

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

Real Estate

We pursue space optimization, energy-efficiency projects, green building materials, Leadership in Energy and Environmental Design (LEED) and ENERGY STAR® certifications and have a "green clean" mandate

Information Technology

We utilize server virtualization, desktop virtualization and have a zero e-waste policy

Business Travel

We support telecommuting, ride-sharing programs, and offer a pre-tax mass transit benefit program. We have established a fuel-efficient, leased-vehicle fleet

Cigna's most energy intensive facilities are its data centers and a production center for customer document printing.

BLOOMFIELD, CT — LIGHTING CONTROL INSTALLATION

At Cigna headquarters, an 827,000 square foot office building, office lighting was generally left on during off hour periods. A \$430,000 lighting control project was initiated, and completed at the end of 2013 in which the site now realizes a 1,920,000 annual kWh reduction in electricity.

Cigna's vehicle fleet exceeds the national average fuel efficiency — the majority of our vehicles are 4-cylinder with alternative fuel capabilities and hybrid engines, and are classified as partial zero emissions vehicles.

2013 emissions reductions decreased by 3% due to improved operational efficiencies (electricity and natural gas), and some site level energy reduction measures.

CASE STUDY

SUN AND SHADE



In 2012, Cigna began a project working with Energy Management Advisors, LLC to develop a solar carport project. Utilizing CBRE as Project Manager, the project took place at Cigna Central, a 90,000 square foot medical lab building in Phoenix, Arizona. Assisted by federal, state and Arizona Public Service financial incentives, 470 Suntech 290 watt solar panels were installed and the project was completed in January, 2013.

The completed solar carport helps reduce 365,000 pounds of CO2 emissions per year. During the first year of installation the project produced 234,714 kilowatts of power. As an added benefit, the unique design of the solar carport also provides shade for 102 parking spaces at the site.

DEPLOYING WATER EFFICIENT TECHNOLOGIES AND PRACTICES

Much of Cigna's water use comes from cooling towers, make-up water for condenser systems, landscaping and irrigation for owned properties and some remaining older model HVAC systems. Many significant water reduction techniques have been employed including low-water landscape designs, faucet sensors for all large facilities and upgrading older HVAC equipment.

To reduce water consumption, save energy and improve environmental well-being we use a variety of strategies and technologies that lessen the burden on potable water supply and wastewater systems:

Monitor water consumption performance	Maximize fixture potable water efficiency within buildings with the use of low-flow plumbing fixtures, sensors and automatic controls	Practice water-efficient landscaping and use high efficiency irrigation technology	Protect natural habitat, waterways and water supply from pollutants carried by building discharge water
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In 2013, Cigna’s water consumption decreased in buildings where we have operational management. Facility management has reduced usage for irrigation needs and has taken advantage of the milder weather patterns. When feasible, low flow plumbing fixtures, sensors, and automatic controls are installed to improve efficiencies.

IMPLEMENTING WASTE REDUCTION AND RECYCLING PROGRAMS

To reduce the quantity of waste while improving the building environment we apply best practices in materials selection, waste disposal and waste reduction as well as responsible procurement practices. Cigna employs numerous recycling programs to assist us with our waste management efforts.

Bottle-less hot and cold filtered water systems are located throughout our office space so employees can refill their	Encourage paper use reduction through discouraging unnecessary printing, setting office copiers to two-sided printing and suggesting employees to use misprints as notepaper	100% Paper Shredding Policy
Corrugated recycling program available in over 64 Cigna offices	Recycling arrangement established for copier inks and toner cartridges	Plastic/glass recycling stations conveniently located throughout office locations. Cigna has approximately 59 offices with plastic/glass recycling programs in place.
Lamps and ballast recycling programs established in over 80 Cigna offices	Procurement practices in place that includes purchasing recycled content paper. Currently recycled content paper represents 30% of total paper spend.	Conducting a formalized waste audit to establish baseline data in support of future reduction opportunities

100% PAPER SHREDDING POLICY

As part of Cigna's environmental sustainability records management programs, paper records which are no longer needed must be destroyed. We call this our 100% Paper Shredding Policy and it ensures that confidential documents are not accidentally discarded in the regular trash and that our paper waste is being recycled instead of finding its way to landfills. Under every Cigna employee's desk sits a blue recycle bin making the process easy and convenient. When full, our employees toss the contents of the blue bin into metal Sensitive Documents/Recycle stations placed around the office floors. In 2013, our U.S. offices recycled 2726 tons of paper material. This paper recycling process provides both security and environmental benefits by reducing pollution, preserving landfill space and saving trees, water and oil resources.

COMPUTER DONATION

The Cigna Computer Donation Program enables us to donate used computers to non-profit organizations. In 2013, Cigna's IT team finalized the details of the program to be launched in January of 2014. Already in 2014, Cigna has donated over 100 computers to Connecticut nonprofits including schools, libraries, hospitals and homeless shelters. We estimate Cigna IT will invest about 275 hours annually to support this program.

EMPLOYEE ENGAGEMENT — GREENSTEPS

When it comes to reducing our environmental footprint, our people are our finest resource. Cigna's GreenSTEPS (Sustainability Team for Environmental Protection and Stewardship) is a voluntary group of Cigna employees who are passionate about the environment and want to take steps in both their personal and professional lives to make a positive impact.

In addition to being inside advocates for Cigna's environmental sustainability efforts, GreenSTEPS members also engage with their communities through local environmental projects. In the last year, our members hosted a home energy conservation workshop for employees in conjunction with a local utility, cleared trails in an historic city park that suffers from neglect and crime and planted a vegetable garden on the grounds of our Bloomfield, Connecticut headquarters. These are just some examples of how GreenSTEPS members work to promote environmental sustainability practices and support the concept that a healthy environment supports a healthy lifestyle.

CASE STUDY

PROTECTING LAKE SMETANA



Our Eden Prairie, Minnesota GreenSTEPS Team created a subcommittee focused on improving the water quality and enjoyment of nearby Lake Smetana and Nine Mile Creek. By working together with surrounding Lake Smetana businesses, employees from Cigna and other area businesses enjoy the year round use of the Lake during their break times. The team collaborated with the Nine Mile Creek Watershed District and the City of Eden Prairie in the development of Best Practices document. They are currently working with several businesses that make up PALS (Partners at Lake Smetana) to implement the best practices.

Lake Smetana Best Practices:

- 1 Decrease the amount of organic matter (leaves, grass) and pollutants (oil, gas) from entering Lake Smetana from storms sewers and run off.
- 2 Decrease the amount of chloride that enters Lake Smetana.
- 3 Reduce shoreline erosion and improve shoreline habitat. Remove buckthorn and replace with native plants.
- 4 Improve habitat for birds, insects and animals that live at Lake Smetana.
- 5 Improve the aesthetic quality for people that enjoy Lake Smetana.
- 6 Share best practices with surrounding commercial properties and build ongoing relationships.
- 7 Collaborate with Nine Mile Creek Watershed District using new or innovative best practices.

CASE STUDY

GROWING FOR GOOD



In 2012, the Bloomfield, Connecticut GreenSTEPS team broke ground on a 20 x 20 foot vegetable garden located a few steps out the door of our employee cafeteria. In that first year the “garden squad” harvested 206 pounds of vegetables to donate to Foodshare -- greater Hartford's food bank that distributes food to feed hungry neighbors.

In 2013, the second year of the Wilde-Side Garden, the crop yielded 268 pounds; a 30 percent increase from the prior year despite constant wet weather and the resulting onslaught of weeds at the beginning of the growing

season. Herbs were added to the garden and the basil plants proved especially hearty and productive.

Members of the gardening team planted, watered, weeded and harvested all season long to provide as much healthy food as possible to our neighbors in need. Cigna is always looking for ways to help improve the health and well-being of our communities and employees and the Wilde-Side Garden is the perfect opportunity to do both.

CIGNA 2012 - 2013 PERFORMANCE TABLES

Key Performance Indicators	2013	2012
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ECONOMIC

Global revenue ¹ (in billions)	\$32.4	\$29.1
Financial impact from Cigna Giving ² (in millions)	\$11.1	\$10.7
Employee volunteer hours	49,295	37,270

SOCIAL

Total number of employees ³	34,861	33,849
By Employee Type:		
% Full-Time	96.6%	96.5%
% Part-Time	3.4%	3.5%

¹ Additional financial performance data can be found in our 2013 Annual Report.

² Figure is inclusive of Cigna Foundation and Civic Affair contributions inclusive of expenses, corporate contributions from business units, employee giving to the March of Dimes and United Way and the estimated value of employee volunteer hours.

³ Reported data is limited to the United States workforce. Global employee count was approximately 35,800 in 2012 and 36,500 in 2013. Please note that Cigna also utilizes independent contractors, such as informational technology providers, who are not included in the employee count. Additionally, please note that employees who did not identify a gender and/or age are included in total employee count but reported in percentage of employees by gender and age group.

Key Performance Indicators	2013	2012
By Gender:		
% Female	71.5%	72.1%
% Male	28.5%	27.9%
By Age Group:		
% Under 30 years of age	12.2%	9.3%
% Age 30-50	54.7%	55.4%
% Age 50 or older	27.8%	30.1%
Total number of new hires ⁴	5,792	9,725
By Gender:		
% Female	68.3%	69.4%
% Male	31.5%	30.6%

⁴ Reported data is limited to the United States workforce.

Key Performance Indicators	2013	2012
By Age Group:		
% Under 30 years of age	32.7%	21.3%
% Age 30-50	52.0%	51.0%
% Age 50 or older	15.3%	22.7%
Average hours for training per employee ⁵	29.1	*
Female	29.8	*
Male	28.4	*
Safety incident rate ⁶	0.36	0.83

5 Reported average hours of training for employees are estimates derived from data for each career band for Cigna. (For males, average hours of training in 2013 ranged from 23.9 to 33.5 across career bands. For females, average hours of training in 2013 ranged from 18.3 to 33.6 across career bands.)

6 Safety incident rate is based on the number of U.S. Occupational Safety and Health Administration (OSHA) recordable incidents per 200,000 hours worked. Small fluctuations in these incident rates are typical year to year. Cigna is continually focused on the health and safety of our employees and their physical workplace conditions through specific initiatives and programs.

Key Performance Indicators	2013	2012
ENVIRONMENTAL⁷		
Greenhouse gas emissions (metric tons of CO ₂ e)	85,420	87,895
Scope 1 emissions	13,730	8,458
Scope 2 emissions	71,690	79,437
Emissions intensity per square foot	0.014	0.016
Scope 3 business travel emissions (metric tons of CO ₂ e)	23,470	20,242
Energy consumption (megawatt hours)	214,343	203,373
Direct energy consumption ⁸	68,083	44,058
Indirect energy consumption	146,260	159,315
Energy intensity per square foot	0.034	0.036
Water withdrawals ⁹ (in kilogallons)	75,532	88,404

⁷ Environmental performance data excludes our global real estate portfolio and that 2012 energy and greenhouse gas emissions data has been restated.

⁸ Direct energy consumption sources include those from natural gas and our vehicle and aviation fleet.

⁹ Source for water withdrawals is exclusively municipal water. Data has been extrapolated for some properties, and data coverage represents approximately 40% of our United States real estate portfolio. The reduction in 2013 water withdrawals is attributable to changes in our boundary and the implementation of efficiency improvements at facilities in Connecticut and Texas.

GRI G4 CONTENT INDEX

To assist our stakeholders in locating corporate responsibility disclosures of interest, Cigna’s reporting follows the Global Reporting Initiative G4 disclosure framework, which is an internationally recognized set of indicators for economic, environmental and social aspects of business performance. For additional information, please visit globalreporting.org.

Please note that the GRI G4 Content Index directs readers to sections within our 2013 Corporate Responsibility Report in addition to our 2013 Annual Report, CDP 2014 Climate Change Information Request response, Corporate Governance website and other relevant public documents and websites. We also provide direct answers to further assist the reader.

I. GENERAL STANDARD DISCLOSURES

Indicator	Description	Location
Strategy and Analysis		
G4-1	Statement from the most senior decision-maker about the relevance of sustainability and organization’s strategy	Message from David Cordani
Organizational Profile		
G4-3	Name of the organization	Our Company, Our Culture
G4-4	Primary brands, products, and services	Our Company, Our Culture
G4-5	Location of the organization’s headquarters	Our corporate headquarters are located in Bloomfield, Connecticut.

Indicator	Description	Location
G4-6	Number of countries where the organization	2013 Annual Report , p. 23 and 56
G4-7	Nature of ownership and legal form	Cigna is a publicly traded corporation.
G4-8	Markets served, and types of customers and beneficiaries	Our Company, Our Culture Facts About Cigna
G4-9	Scale of the organization	Our Company, Our Culture Facts About Cigna
G4-10	Total number of employees by employment contract and gender	2012-2013 Performance Tables
G4-11	Percentage of total employees covered by collective bargaining agreements.	0% of Cigna employees were represented by collective bargaining agreements during the reporting period.
G4-12	Description of supply chain	Supply Chain Management
G4-13	Significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain	None during the reporting period.
G4-14	Whether and how the precautionary approach or principle is addressed by the organization.	Governance

Indicator	Description	Location
G4-15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	None during the reporting period.
G4-16	Memberships in associations and national/international advocacy organizations	2013 Political Contributions and Lobbying Activity Report

Identified Material Aspects and Boundaries

G4-17	All entities included in the organization's consolidated financial statements or equivalent documents, and whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report	2013 Annual Report (Exhibit 21, Notes to Financial Statements) About This Report
G4-18	Process for defining the report content and the Aspect Boundaries; and how the organization has implemented the Reporting Principles for Defining Report Content.	Supply Chain Management
G4-19	All the material aspects identified in the process for defining report content.	GRI Index (Disclosures on Management Approach)
G4-20	The aspect boundary for each material aspect within the organization and whether the aspect is material for all entities within the organization	GRI Index (Disclosures on Management Approach)
G4-21	Whether the aspect boundary for each material aspect outside the organization	GRI Index (Disclosures on Management Approach)

Indicator	Description	Location
G4-22	Effect of any restatements of information provided in previous reports, and the reasons for such restatements.	2012-2013 Performance Tables (Footnote 7)
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries.	None during the reporting period.

Stakeholder Engagement

G4-24	List of stakeholder groups engaged by the organization.	Stakeholder Engagement
G4-25	Basis for identification and selection of stakeholders with whom to engage.	Stakeholder Engagement
G4-26	Organization's approach to stakeholder engagement	Stakeholder Engagement
G4-27	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns	Stakeholder Engagement

Report Profile

G4-28	Reporting period for information provided.	Our reporting period is calendar year 2013.
G4-29	Date of most recent previous report	Not applicable, this is our first Corporate Responsibility Report.

Indicator	Description	Location
G4-30	Reporting cycle	Annual
G4-31	Contact point for questions regarding the report or its contents.	cignaconnects@cigna.com
G4-32	GRI Index with "in accordance" option chosen and references to External Assurance Reports	We have reported in accordance with the G4 framework at the "Core" level.
G4-33	Organization's policy and current practice with regard to seeking external assurance for the report	We did not seek external assurance during the reporting period.
Governance		
G4-34	Governance structure of the organization, including committees of the highest governance body and those responsible for decision-making on economic, environmental and social impacts.	Governance
Ethics & Integrity		
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Ethics & Integrity Our Company, Our Culture

II. SPECIFIC STANDARD DISCLOSURES

A. DISCLOSURES ON MANAGEMENT APPROACH

Material Aspects	Location	Material Within Organization	Material Outside Organization	Relevance Outside Organization
1. Economic				
Economic Performance	2013 Annual Report	●	●	Cigna's economic performance is relevant to our investors, client employers, customers, suppliers and communities.
2. Environmental				
Energy	Reducing Our Footprint Managing Our Impact – Energy, Water and Waste	●	●	Energy consumption associated with operations is relevant to all stakeholders including our communities, client employers, customers and investors.
Water	Reducing Our Footprint Managing Our Impact – Energy, Water and Waste	●	●	Water and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.

Material Aspects	Location	Material Within Organization	Material Outside Organization	Relevance Outside Organization
Emissions	Reducing Our Footprint Managing Our Impact – Energy, Water and Waste	●	●	Greenhouse gas emissions and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Effluents and Waste	Managing Our Impact – Energy, Water and Waste	●	●	Efficient use of resources and management of waste is relevant to our investors, client employers, customers and communities.
Supplier Environmental Assessment	Supply Chain Management	●	●	Our assessment of suppliers’ environmental practices is relevant to our corporate client employers, investors, suppliers and our communities.

3. Labor Practices and Decent Work

Employment	Our Team	●	●	Cigna’s employment practices are relevant to our investors, client employers, customers and the communities where we are employers.
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Material Aspects	Location	Material Within Organization	Material Outside Organization	Relevance Outside Organization
Occupational Health and Safety	Health and Safety	●	●	Occupational health and safety is relevant to our investors, client employers and communities.
Training and Education	Employee Training	●	●	Training and education is relevant to our investors and communities.
Diversity and Equal Opportunity	Diversity and Inclusion	●	●	Diversity and equal opportunity is relevant to our investors, client employers and communities.
Supplier Assessment for Labor Practices	Supply Chain Management	●	●	Our assessment of suppliers' labor practices is relevant to our client employers, investors, suppliers and our communities.

4. Human Rights

Supplier Human Rights Assessment	Supply Chain Management	●	●	Our assessment of human rights risks with our supply chain is relevant to our client employers, investors, suppliers and our communities.
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Material Aspects	Location	Material Within Organization	Material Outside Organization	Relevance Outside Organization
5. Society				
Local Communities	Our Role as a Corporate Citizen	●	●	Local community impacts are relevant to all stakeholders, particularly the communities where we operate.
Anti-corruption	Ethics & Integrity	●	●	Anti-corruption is relevant to all stakeholders, including our investors and the global communities that we serve.
Public Policy	2013 Political Contributions and Lobbying Activity Report	●	●	Public policy activities are relevant to all stakeholders including our customers.
6. Product Responsibility				
Product and Service Labeling	Customer Centricity	●	●	Customer satisfaction is relevant to our customers, employer clients and investors.
Customer Privacy	Privacy and Information Protection	●	●	The protection of customer privacy and information is relevant to our customers, employer clients and investors.

B. PERFORMANCE INDICATORS

Material Aspects	GRI Indicators	Location
1. Economic		
Economic Performance	G4-EC1 Direct economic value generated and distributed	2013 Annual Report 2012-2013 Performance Tables This indicator is partially reported.
	G4-EC2 Financial implications and other risks and opportunities for the organization's activities due to climate change	CDP 2014 Climate Change Information Request 
2. Environmental		
Energy	G4-EN3 Energy consumption within the organization	2012-2013 Performance Tables
	G4-EN5 Energy intensity	2012-2013 Performance Tables
Water	G4-EN8 Total water withdrawal by source	2012-2013 Performance Tables

Material Aspects	GRI Indicators	Location
Emissions	G4-EN15 Energy consumption within the organization	2012-2013 Performance Tables
	G4-EN16 Energy indirect greenhouse gas (GHG) emissions (Scope 2)	2012-2013 Performance Tables
	G4-EN17 Energy indirect greenhouse gas (GHG) emissions (Scope 3)	2012-2013 Performance Tables
	G4-EN18 Greenhouse gas (GHG) emissions intensity	2012-2013 Performance Tables
Effluents and Waste	G4-EN23 Total weight of waste by type and disposal method	2012-2013 Performance Tables This indicator is partially reported.
Supplier Environmental Assessment	G4-EN32 Percentage of new suppliers that were screened using environmental criteria	Supply Chain Management

3. Labor Practices and Decent Work

Employment	G4-LA1 Total number and rates of new employee hires and employee turnover by age group, gender, and region	2012-2013 Performance Tables
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Material Aspects	GRI Indicators	Location
Occupational Health and Safety	G4-LA6 Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	2012-2013 Performance Tables This indicator is partially reported.
Training and Education	G4-LA9 Average hours of training per year per employee by gender, and by employee category	2012-2013 Performance Tables
	G4-LA10 Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	2012-2013 Performance Tables
	G4-LA11 Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	All full-time, salaried part-time, and hourly part-time employees are required to complete both an Interim and Annual Review and encouraged to complete a development action plan.
Diversity and Equal Opportunity	G4-LA12 Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	2012-2013 Performance Tables Board of Directors This indicator is partially reported.
Supplier Assessment for Labor Practices	G4-LA14 Percentage of new suppliers that were screened using labor practices criteria	Supply Chain Management

Material Aspects	GRI Indicators	Location
4. Human Rights		
Supplier Human Rights Assessment	G4-HR10 Percentage of new suppliers that were screened using human rights criteria	Supply Chain Management
5. Society		
Local Communities	G4-SO1 Percentage of operations with implemented local community engagement, impact assessments, and development programs	100% of Cigna's United States facilities have local community engagement programs.
Anti-Corruption	G4-SO4 Communication and training on anti-corruption policies and procedures	Ethics & Integrity
Public Policy	G4-SO6 Total value of political contributions by country and recipient/beneficiary	2013 Political Contributions and Lobbying Activity Report
6. Product Responsibility		
Product and Service Labeling	G4-PR5 Results of surveys measuring customer satisfaction	Customer Centricity
Customer Privacy	G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	2013 Annual Report, p. 142 This indicator is partially reported.