



CIGNA CONNECTS

2017 Corporate Responsibility Report

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Cigna Connects

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MESSAGE FROM DAVID M. CORDANI, PRESIDENT & CEO, 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 45,000 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 today as well as for future generations.

Each year, we produce an annual corporate responsibility report where we transparently detail our progress in advancing our environmental and social performance, all delivered through our Cigna Connects platform. I am proud of our continued progress relative to these important goals.

Our team remains focused, committed and inspired as we continue to work to reduce our environmental footprint, strategically invest our time, talent and resources to support the communities where we work, live and play, promote diversity, inclusion and development within our workforce and supply chain and positively address health disparities. Always putting our customers first.

Thank you.

David M. Cordani
President & CEO, Cigna

ABOUT THIS REPORT

Our fifth annual Corporate Responsibility Report provides an up-close look at our environmental, social and governance (ESG) policies and priorities. The report describes 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 correspond with the three ESG pillars of corporate responsibility and demonstrate how Cigna's performance in these areas aligns with our mission, supports our core business and creates shared benefits for our stakeholders.

The report also communicates the key issues around which we center our Cigna Connects platform. It describes our focus on creating a more sustainable health care system and how we bring our expertise and resources to work towards a healthier environment and removing barriers to achieving one's best health.



Scope

The ESG data and information in the Corporate Responsibility Report is reported for calendar year 2017. The scope of the report includes our global operations.



Global Reporting Initiative

This report has been prepared in accordance with the Global Reporting Initiative Standards (GRI). The GRI is the most widely used framework for voluntary, nonfinancial reporting. A [GRI Index](#) has been included to direct readers to the report's general standard disclosures and specific standard disclosures for material topics.



United Nations Global Compact

In 2015, Cigna became the first U.S. health insurance company to sign on to the United Nations Global Compact (UNGC). As a signatory of the UNGC, we are committed to living out the Compact's ten principles in our everyday business operations.

To provide the UNGC Cigna's communication on progress, we report on our activity for the Compact's ten principles covering human rights, labor standards, environmental responsibility and business integrity (anti-corruption) in this Corporate Responsibility Report. This information can be found through the [UNGC Index](#) tab, which cross-references the ten principles with annual updates on our management's approach and how our Company addresses the principles.



Invitation for Dialogue

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 discover new opportunities to add value. Please connect with us to share your thoughts or questions at cignaconnects@cigna.com.

This report covers calendar year 2017, unless otherwise noted, and contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties. Forward-looking statements are based on Cigna's current expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as "believe," "expect," "plan," "intend," "anticipate," "estimate," "predict," "potential," "may," "should," "will" or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those contained in Cigna's Annual Report on Form 10-K for the year ended December 31, 2017 and Cigna's other filings with the U.S. Securities and Exchange Commission. Cigna undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. The characterization of items identified throughout this report as "material" should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.

STRATEGY AND KEY ISSUES

The Power of Connections

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

Cigna remains committed to applying our resources and expertise in a way that creates positive change.

Cigna Connects Key Issues

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

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

Health and Well-Being



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

Topics	Objectives
Sustainable Health Care Systems	Improve access, cost and quality to build a better system that produces better results
Health Equity	Pursue the elimination of health disparities resulting from systematic disadvantages due to differences in gender, race, ethnicity, education, literacy, income level, language, culture, age, sexual orientation, disability or geographic location
Health Promotion and Disease Prevention	Promote wellness and prevent illness to moves our system from sick care to health care, through Cigna’s client services , community outreach and employee wellness programs
Investing in the Health of Communities	Apply our resources and expertise in an ongoing effort to support community health and convene a broad range of stakeholders -businesses, governments, nonprofits , physicians, delivery systems, residents – to drive innovative solutions



Environment

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

Where we focus on our resources and attention:

Topics	Objectives
Clean Air, Water, Soil and Food	Meet our 2020 emissions, energy and water performance targets and integrate the principles of sustainability into decision-making processes
Climate Change	Manage risks and opportunities associated with climate change and resource scarcity
Community Resilience	Respond to natural disasters with medical information support systems and funding for non-profit relief efforts



Inclusive Business

Why this issue matters: Our relationship 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 society and achieving responsible, inclusive global growth.

Topics	Objectives
Human Capital	Provide Cigna employees with training and resources that offer continuous learning and development opportunities to create a team that is engaged and highly skilled in critical capability areas
Diversity and Inclusion	Appreciate our individual and collective experiences, different ways of thinking and diverse communication styles across our value chain
Supply Chain Management	Provide best-in-class procurement practices based on four guiding principles: integrity, customer and market focus, team collaboration and enterprise thinking
Stakeholder Engagement	Foster continual, interactive and transparent communication with our stakeholders in global and local markets
Human Rights	Conduct our business in a manner consistent with the United Nations Universal Declaration of Human Rights and the International Labor Organization’s Fundamental Conventions to benefit employees, vendors and the communities in which we operate

2017 HIGHLIGHTS

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. Below are some highlights of our efforts and accomplishments in 2017.



Environmental Sustainability

- Worked toward 2020 environmental targets of **20%** reduction in greenhouse gas emissions, **15%** reduction in energy use and **10%** reduction in water consumption (from 2013 base year)
- Reached **17** LEED certified buildings and **18** sites currently enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program
- Received third-party verification for Cigna's greenhouse gas emissions data
- Encouraged more than **2.7 million** Cigna customers to opt out of paper statements resulting in eliminating millions of pieces of paper and envelopes
- Diverted over **1,066** tons of waste from landfills through Cigna's **100%** paper shredding policy for all office paper
- Replaced **11,578** high watt florescent fixtures with low watt LED lamps in our Philadelphia offices – saving **1,030,877** kWh and avoiding **767** metric tons of GHG emissions
- Donated over 300 computers to Connecticut non-profits, including schools, libraries, hospitals and homeless shelters, through our Cigna IT Computer Donation program
- Donated furnishings valued at more than **\$4,600** through our Cigna Furniture Donation to a variety of non-profit organizations that can use them
- **18** energy conservation projects were completed across the portfolio. The combined savings from these projects was: **1,940,376** kWh electricity; **58,554** therms natural gas; **1,102** metric tons carbon; and **\$456,253** in energy and maintenance cost avoidance.
- Recycled over **725** tons of equipment and materials that were removed as part of building renovations.
- Recycled approximately **51** tons of cans, bottles, and cardboard
- Saved over **150,000** 16oz bottles by implementing infused water stations at the Wilde Building in Bloomfield, CT.



Social

Community

- Contributed **\$21.1 million** in combined Cigna Giving through our Foundation, Civic Affairs and employee volunteering
- Logged **57,751 hours** of Cigna employee volunteer service
- Provided Cigna Foundation and Cigna Korea Foundation grants totaling more than **\$11.6 million**
- Funded **14** Cigna Foundation World of Difference Grants to address health disparities and advance community health navigation



- Packed more than **725,000** meals for Feeding Children Everywhere, assembled by **4,000** Cigna employees, totaling more than **2.6** million meals packed by **15,000** employees since 2013 for hungry children
- Donated over **3,000** pounds of food to a Connecticut-based regional food bank
- Provided **over 620** hours of skill-based community volunteering and **over 130** hours of pro bono work from Cigna legal associates

Health & Wellness

- Engaged more than **20,300** employees and their families from **17** regions to join Cigna's Fitness Challenge, culminating in over **33** million minutes of exercise with an aggregate weight loss of over **33,529 pounds**
- Provided the Health Improvement Tour at **177** events in **100** cities, offering **over 10,000** free biometric screenings and health coaching to communities
- Reached **97%** of employees and families that are tobacco-free
- Reduced opioid use by customers by **25%**—one year ahead of goal
- Facilitated a Cross Cultural Diversity Forum comprised of **6** work groups across different teams within Cigna's Consumer Health Engagement area, providing culturally diverse content and education to approximately **1,561** staff.
- Engaged approximately **180** employees in Cigna Health Equity Council Forums each quarter.
- Completed over **1,000** cultural competency training courses among network providers.
- Offered more than **300** customer-centricity ambassadors in both customer and non-customer facing roles
- Reached **over 500** Cigna Collaborative Care arrangements with large physician groups and hospitals in **35** states. **99%** of Cigna's customers in the United States are within **15 miles** of a health care provider in a collaborative care arrangement.
- Continued our committed to the **50/90 value-based payment goal** set by the Department of Health & Human Services (50 percent of payments in alternative payment models and 90 percent in value-based arrangements by the end of 2018)

Diversity

- Supported **9** Cigna Colleague Resource Groups (including more than **4,000** employees) to generate actionable insights and innovate products and services that are culturally relevant and appropriate in meeting the needs of emerging, influential consumers of health services
- Continued Lean In Circles to provide the power of peer support through guided education and peer mentoring
- Scored **100%** on the Corporate Equality Index from the Human Rights Campaign
- Scored **100%** on the Disability Equality IndexSM Award from U.S. Business Leadership Network[®]
- Scored **90%** on the Hispanic Association on Corporate Responsibility's Corporate Inclusion Index

Training and Development

- Recognized **11,500** employees through our Cigna Champions program in the United States
- Engaged approximately **2,000** Cigna employees in a Leadership Colloquia series designed to inform and influence Cigna's global business strategy and leadership development through dialog with external thought leaders across a variety of disciplines
- Announced our first no out-of-pocket tuition cost accelerated MBA program through the Educational Reimbursement Program for employees. The program includes nine concentrations through the University of Hartford both on campus at Cigna's headquarters in Bloomfield, CT and online.



Governance & Ethics

- Trained **100%** of new employees in our newly refreshed Code of Ethics and all existing employees affirm their adherence to the Code annually
- Supported our commitment to the United Nations Global Compact to back the Compact's **10** principles on human rights, labor, environment and anti-corruption across the enterprise
- Continued our Privacy Steward program to support and drive privacy compliance within the business/corporate areas
- Communicated our Supplier Code of Conduct to support our responsible sourcing practices
- Continued enterprise-wide guidance of Cigna Connects through our Cigna Connects Corporate Responsibility Governance Council comprised of **20** cross-functional leaders

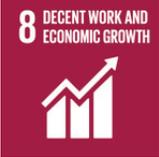
UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

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

Among all SDGs, Goal 3 – “*Good Health and Well-Being*” – provides the greatest opportunity for Cigna to contribute specific industry expertise and resources to drive meaningful progress. We are increasingly identifying opportunities to support other SDGs that are relevant to our business and where we are best positioned to make unique contributions:

Goal	Topic	Programs, Actions and inventions
	Hunger	<p>Employee Volunteerism & Giving</p> <p>Cigna Foundation and World of Difference Grants</p> <ul style="list-style-type: none"> • Blessings in a Backpack – providing U.S. school children with weekend nutrition • Feeding Children Everywhere – addressing food insecurity globally
	Health and Well-Being	<p>Building A Sustainable Health Care System</p> <p>Go. Know. Take Control!® Campaign</p> <p>Health Improvement Tour</p> <p>Opioid Pledge</p> <p>Cigna Foundation and World of Difference Grants</p> <ul style="list-style-type: none"> • American Cancer Society – reducing the risk of cancer by mobilizing people and implementing education programs and new policies • Bright Star Community Outreach – create trauma helpline to address the devastating effects of trauma and violence in Chicago’s Bronzeville Community • Coalition to Transform Advanced Care (C-TAC) – creating tool to transform care for African American family caregivers and patients • Diabetes Awareness and Wellness Network – developing and implementing diabetes self-management programs • Feeding Children Everywhere – addressing food insecurity globally • Healthy Smiles – funding a dental clinic for underserved children in Central California • La Clinica del Pueblo – funding a peer-based obesity, diabetes and cardio-vascular prevention program for low-income, immigrant Latinos • Appalachian Miles for Smiles-providing basic dental care and eye examinations at no cost to the uninsured and underserved residents of Northeast Tennessee and Southwest Virginia

Goal	Topic	Programs, Actions and inventions
	<p>Health and Well-Being <i>(cont.)</i></p>	<ul style="list-style-type: none"> • Mount Sinai – supporting an adolescent peer education intervention to prevent diabetes • Shatterproof – removing the stigma associated with substance abuse • Siloam Health – targeting the faith congregations of Bhutanese, Burmese, Egyptian and Hispanic communities in Nashville, Tennessee to provide them with part-time community health workers • Vickery Meadows Clinic – navigating immigrant and refugees residents of the Vickery Meadows apartment complex in Dallas, TX to clinical services at the local clinic • Sacred Heart Hospital – empowering patients with Pre-Diabetes and Type II Diabetes to manage their symptoms • Los Barrios Unidos Community Clinic – educates Hispanic pediatric asthmatic patients and their families to take control of their disease • East Tennessee Children’s Hospital – supports prenatal opioid exposed infants via care coordination service and outpatient clinic addressing the medical, developmental and emotional needs during the first five years of the child’s life. • Alzheimer’s Association-developed the web-based Live Well Modules enabling early dementia patients to self-manage their disease • Fayette Community Hospital – assisted patients to navigate health and social service systems meeting their unique needs and barriers to health • LifeTrack – developed referral forms and processes to ensure that families identified are have information needed to provide appropriate healthcare <p>Partnership with Achilles International</p>
	<p>Gender Equality</p>	<p>Diversity & Inclusion</p> <p>Supplier Diversity and Mentoring Program</p> <p>Cigna Foundation and World of Difference Grants</p> <ul style="list-style-type: none"> • Girls on the Run – helping girls pursue their dreams through interactive games and running • Rush University Medical Center – helping African-American women adopt health habits that contribute to active and healthy lifestyles • University of Miami – helping Haitian women in reducing the higher incident of cervical cancer in the Little Haiti Neighborhood of Miami.

Goal	Topic	Programs, Actions and inventions
	<p>Inclusive Growth</p>	<p>Human Rights Statement</p> <p>Supplier Code of Ethics</p>
	<p>Reduced Inequalities</p>	<p>Health Equity Council</p> <p>Cigna Foundation and World of Difference Grants</p> <ul style="list-style-type: none"> • Back on My Feet – helping people move from homelessness to independence • Emory University – helping at risk Mexican-American youth in Atlanta, Georgia find employment in health services as community health workers • Health Advocates In-Reach and Research (HAIR) from the University of Maryland’s School of Public Health’s Center for Health Equity – training barbers and beauticians on how to educate their clientele about colorectal cancer and the importance of getting preventive screenings starting at age 45. • Men’s Health-address disparities in healthcare access and to engage young men of color • Methodist La Bonheur Healthcare-targeted community-based health initiatives focused on a highly underserved area • New York Botanical Gardens – advancing research focused on the use of herbal remedies by Caribbean and Latino population in New York City • Novant Health – lowering the incidence of cardiovascular disease and diabetes through a 12-week program • St. Vincent Healthcare – provides programming to reduce and identify health disparities focusing on improving health among American Indian Patients • MedStar Washington Hospital – offers free colon cancer testing kits to African-American residents of Washington DC • Hispanic Services Council – creates opportunities for Hispanics to take control of their health and the health of their community • Lurie’s Children Hospital – provides comprehensive healthcare to at-risk youth • St Louis Children’s Hospital – disseminates its mobile van providing comprehensive asthma management and education while guiding families through complex health and social service systems

Goal	Topic	Programs, Actions and inventions
	Reduced Inequalities (<i>cont.</i>)	<ul style="list-style-type: none"> • Children’s Hospital of Orange County – designed a groundbreaking mental health initiative to create a more effective system of mental health care for children, teens and young adults in Orange County, California. • USC Suzanne Dworak – Peck School of Social Work-pilot program designed to ensure the successful graduation and employment of student veterans in the Masters program • Iraq and Afghanistan Veterans of America – offers free and confidential support to veterans and family members by identifying transitional challenges and obtaining the resources necessary to meet their goals
	Climate Action	Reducing Our Environmental Footprint

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

STAKEHOLDER ENGAGEMENT

Cigna's vision for an empowered health care system is one that supports 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 help 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.

At Cigna, we identify our stakeholders as those who have a vested interest in the organization as well as those who have other relationships with the organization.

Connecting with Stakeholders

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

Cigna Employees

- Conducting frequent pulse surveys and regular manager "check-ins" with employees
- Publishing internal employee blogs
- Convening quarterly CEO-hosted Town Hall meetings
- Convening quarterly senior management-hosted business area town halls
- Maintaining 24/7 Ethics help line
- Stewarding nine Colleague Resource Groups for Cigna's women, African-American/Black, Asian/South-Asian, Hispanic/Latino, LGBT & Allies, people with different abilities, veterans, multigenerational and virtual employees.

Employer Clients

- Helping clients create a [culture of health and wellness](#) 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
- Driving a borderless and culturally sensitive view of health care

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 over 2,600 nurses, 1,000 nutritionists, educators and health care specialists
- Utilizing third-party Net Promoter Score research to drive continuous improvement
- Instituting and communicating information on nationally recognized, comparable and measurable standards that provide transparency into quality and costs
- Using Facebook, Twitter and YouTube social media tools to share information and deepen engagement
- Launching largest public prevention campaign to date with an ensemble of familiar TV doctors (including actors Patrick Dempsey, Neil Patrick Harris, Kate Walsh and Donald Faison) to promote check-ups as an important step in preventive care

Health Care Professionals

- Accessing affordable quality care in a patient-centric and coordinated care environment
- Developing easy-to-use [online tools](#) to access patient information and accurate and timely claim processing and payments to improve productivity and reduce the administrative burden for health care professionals
- Providing [cultural competency training](#) to physicians
- Publishing quarterly newsletters

Community Partners and Non-Governmental Organizations

- Serving as a catalyst and convener working together with our non-profit partners using the knowledge, resources and expertise of Cigna's professionals to help people overcome [barriers to their health and well-being](#) related to factors such as ethnicity, race, gender, age, education, economic status or place of residence
- Renewing signatory status to the United Nations Global Compact
- Encouraging senior leaders' membership on the boards of local and national-level multicultural nonprofit organizations across the country
- Executing the [World of Difference grant program](#) and other grants and sponsorships through the [Cigna Foundation](#) and civic affairs team
- Supporting community service programs with employee volunteerism including projects where employees provide skilled-based volunteerism
- Launching cross-country [Health Improvement Tour](#) to bring free health screenings to communities nationwide so people can learn their blood pressure, cholesterol, blood sugar and body mass index and take control of their health
- Managing local environmental projects through our employee [GreenSTEPS](#) team

Suppliers

- Communicating our [Supplier Code of Ethics](#)
- Facilitating the Open Call Fridays program to connect potential diverse suppliers with Cigna supply chain management through personal phone calls with SCM managers
- Expanding our Supplier Mentor-Protégé program to engage with diverse businesses in the communities in which Cigna operates to help expand their businesses

Investors

- Providing our Annual Report, Proxy Statement, SEC filings and investor presentations on the [Investor Relations](#) section of our website
- Publishing annual [CDP Climate Change Information Request](#) response
- Conducting annual Shareholder's Meeting
- Responding to ESG surveys from investor rating organizations
- Maintaining ongoing outreach and engagement with shareholders by management and the investor relations and corporate secretary teams

Government and Regulatory Organizations

- Participating in industry association activities
- Sharing insights in public policy forums
- Engaging in constructive conversations with regulators

News Media

- Maintaining online newsroom
- Developing and expanding social media channels
- Providing desk-side briefings
- Conducting primary market research

United Nations Global Compact

Since 2005, Cigna's dedicated unit focusing on the needs of international clients and customers has been a member of the United Nations Global Compact (UNGC), a public-private partnership founded in 2000 by former UN Secretary-General, Kofi Annan. In 2015, Cigna Corporation became the first health insurer to join the United Nations Global Compact and committed to support the Compact's ten principles on human rights, labor, environment and anti-corruption across the enterprise.

Cigna has also joined the UNGC's action platform: [Health is Everyone's Business](#), which is a coalition of leading businesses, the UN, academic and civil society partners, that is working to develop a global business agenda the make "good health for all" a corporate goal. This work further supports UN Sustainable Development [Goal 3](#) to "ensure healthy lives and promote well-being for all at all ages."

As a member of the United Nations Global Compact, we communicate our progress and activities with respect to these ten principles within this annual Cigna Connects Corporate Responsibility Report. For ease of locating this information, we have included a [UNGC Index](#) to accompany this report.

Engaging with Stakeholders to Develop our Corporate Responsibility Platform

A few years ago, Cigna began its journey to develop a comprehensive corporate responsibility platform designed to strategically align our environmental, social and governance (ESG) initiatives with our health services mission and to work more closely with our stakeholders on these topics. As a first step in our work, Cigna engaged a third-party organization to conduct a formal stakeholder assessment on our behalf. Interviews were conducted with a variety of Cigna stakeholders discussing a broad range of 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 CR platform, [Cigna Connects](#). We understand the connections between society and business and recognize social and sustainability issues as not simply problems to be solved but as opportunities to create meaningful improvements for society and our company. By applying our expertise and innovative thinking to social issues, we can fully realize the potential of understanding how interconnectedness can create improvement.

Focusing On Opportunities of Greatest Impact and Concern

Since that initial stakeholder assessment, we've continued to evolve our focus using input from many of the engagement tactics listed in this section. For example, we have developed the [Cigna Foundation's World of Difference \(WOD\) Grant Program](#). Our WOD grant focus is centered on addressing economic and social inequalities that affects community health in key markets. Through this grant program, we work together with dedicated non-profit partners and use the knowledge and expertise of Cigna's professionals to help people overcome barriers to their health and well-being related to factors such as ethnicity, race, gender, age, education, economic status or place of residence.

In 2017, we continued our focus on health equity grants a step further by placing an emphasis on the critical role of the [community health worker](#) in helping people overcome barriers and navigate a complex social services and health care system.

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 identified through our stakeholder conversations and partnerships.

BUSINESS OVERVIEW

At Cigna, we believe that our success depends on earning, building and keeping the trust of our clients, customers, employees and business partners. We earn, build and keep this trust through responsible business practices and good corporate governance.

GOVERNANCE & ETHICS

100% of new employees were trained in our **newly refreshed** Code of Ethics

We also supported our commitment to the United Nations Global Compact to back its **10** principles on human rights, labor, environment and anti-corruption.



HEALTH & WELLNESS

↓ 25% reduction in opioid use
1 year ahead of our goal

And **99%** of Cigna's customers in the U.S. are within 15 miles of a health care provider in a collaborative care arrangement.




continued

our Privacy Steward program to support and drive privacy compliance within the business/corporate areas

communicated our Supplier Code of Conduct to support our responsible sourcing practices

And we continued enterprise-wide guidance of Cigna Connects through our Cigna Connects Corporate Responsibility Governance Council comprised of **20** cross-functional leaders.

committed

to the **50/90** value-based payment goal set by the Department of Health & Human Services

50% payments in **alternative** payment models

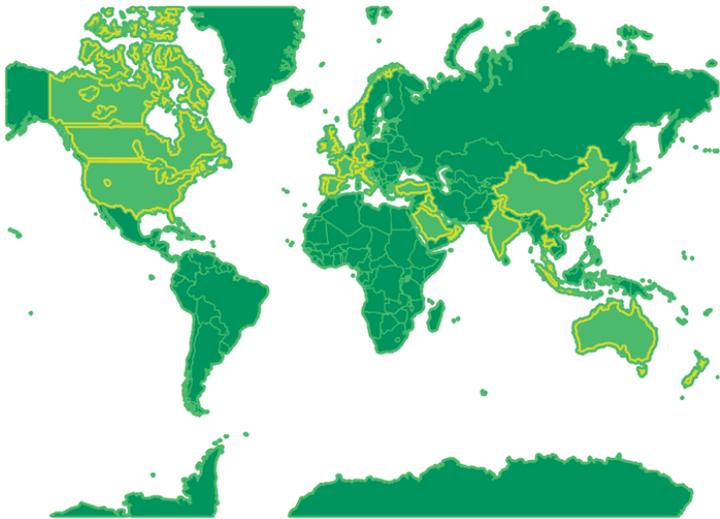
90% payments in **value-based** arrangements

OUR COMPANY

Cigna is a global health service company with approximately 45,000 colleagues and more than 95 million customer relationships worldwide, and over 1 million relationships with health care, providers, clinics and facilities. For more than 200 years, Cigna and its predecessor companies have been in the insurance field.

Today, Cigna continues to execute our global business strategy to drive growth and performance across our three primary business segments:

- **Global Health Care:** Providing health care, wellness and preventive solutions to employers and individuals around the world.
- **Global Supplemental Benefits:** Providing supplemental health, life and accident insurance in several markets across the globe.
- **Group Disability and Life:** Offering group long-term and short-term disability, group life, accident and specialty insurance products and services.



Where we Operate

Cigna operates in over 30 countries and jurisdictions. Wherever Cigna customers are, we're showing that we listen and we care, and connecting them with people, products and programs that help improve their health, well-being and sense of security.

How We Execute on 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.

One way we do this is by creating powerful connections that spark ideas, strengthen partnerships and build trust. We're making meaningful connections for those we serve with the people, programs and services that help them achieve what matters most to their health, well-being and sense of security.

Building a Sustainable Health Care System

Customer needs are changing and Cigna is transforming in response. In the past, conversations around health care were about how to finance “sick care”. Rarely did that conversation include the topics of lowering health risks, improving health status and promoting preventive health interventions.

At Cigna, we see an opportunity to be a catalyst and a convener by bringing resources together to drive change and build a health care system that we can sustain over the long term. We’ve broken out of the traditional mode of being a health insurer focused on financing “sick care”; and transformed ourselves into an innovative global health service company that focuses on health, wellness, preventive care and sense of security solutions.

Our formula for change can be outlined in three dimensions:



With health care costs rising, chronic diseases increasing and a fragmented health care system becoming ever more complicated and difficult to navigate, it’s easy to understand the anxiety and confusion people experience when trying to manage their health and the health of their families.

By harnessing these three dimensions for change – incentive alignment, payment reform and executorial excellence – we can help to build a better system that produces better results.

Learn more about how Cigna is leading a national conversation on how to build a sustainable health care system in the [Health Care Leadership](#) section of our website.

Focusing on Affordability and Personalization

Cigna is working together to make health care better for all. When it comes to staying well – physically, financially and emotionally – we’re with our customers all the way.

Our two strategic imperatives of affordability and personalization are central to our brand promise and how we engage and interact with customers:

- **Affordability** – means helping customers find the right care, at the right price. Affordability also drives us to help customers get the most value from their benefit plans – and to help them lower their costs as their health improves. One important way we do this is through maximizing the relationship between our customers and health care professionals to ensure customers get quality, cost-effective care.
- **Personalization** – means we develop personalized solutions that aim to fit the needs of individuals based on their specific situations and health and wellness needs.

Delivering Value-Based Care through Physician Partnerships



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 and easier ways.

Our physician partnership capability drives our successful [Cigna Collaborative Care](#) efforts where we work with health care professionals across the care delivery spectrum, including large and small physician groups, specialist groups and hospitals to achieve better health, affordability and experiences.

Cigna has been at the forefront of the accountable care organization movement since 2008. Cigna has over 500 value-based arrangements across physician practices and hospitals in 35 states. These programs encompass more than **2.3 million commercial customers** serviced by more than 131,000 health care providers. Today, 99% of Cigna's customers in the United States are within 15 miles of a health care provider in a collaborative care arrangement.

CareAllies

Cigna was the first national health plan to announce its commitment to the 50/90 value-based payment goal set by the Department of Health & Human Services (50 percent of payments in alternative payment models and 90 percent in value-based arrangements by 2018) and we have made significant progress towards achieving that goal. Over time, we've learned that many physicians, provider groups and health systems are seeking a partner for long-term growth through greater alignment and delivery of customized solutions.

To address this opportunity, Cigna established [CareAllies](#) in 2016 as a separate, wholly-owned, U.S.-based population health company focused on helping physicians and delivery systems improve their patients' health outcomes as they navigate the transition towards value-based care.

Cigna has years of proven success in helping physician practices transform from dependence on fee-for-service to engagement and partnership in value-based arrangements, rewarding them for the outcomes they achieve rather than the volume of services they provide. CareAllies brings together our existing, successful provider enablement capabilities from across the enterprise to provide this partnership.

Health Care Quality

We continue to demonstrate our commitment to quality and have a broad scope of quality programs validated through nationally recognized external accreditation organizations. We achieved Health Plan accreditation from the NCQA in 38 of our markets. Additional NCQA recognitions include Full Accreditation for Managed Behavioral Healthcare Organization for Cigna Behavioral Health, Accreditation with Performance Reporting for Wellness & Health Promotion, Accreditation for our Disease Management programs and Physician & Hospital Quality Certification for our provider transparency program. We have Full Accreditation for Health Utilization Management, Case Management, Pharmacy Benefit Management and Specialty Pharmacy from URAC, an independent, nonprofit health care accrediting organization dedicated to promoting health care quality through accreditation, certification and commendation. We participate in the NCQA's Health Plan Employer Data and Information Set ("HEDIS") Quality Compass Report, whose Effectiveness of Care measures are a standard set of metrics to evaluate the effectiveness of managed care clinical programs.

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 a top priority.

We believe health care consumers deserve more choice, quality, transparency and affordability. Partnering with the clinical community is one way that we are adapting to the changing needs of customers. Listening to customers to understand their individual needs is also essential. Our culture emphasizes that our employees put the customer front and center in every discussion and in every decision we make as a company to provide a compassionate and personalized experience.

Cigna is building an environment where all of the stakeholders in health care collaborate for everyone’s mutual advantage. The goal is to:

- Give customers access to the health providers they prefer and an affordable plan designed around where they live, work and access care
- Provide health care professionals with more control over patient care
- Offer employers, as the payers of care, the benefit of coordinated care that avoids unnecessary costs for underuse or overuse of service, and productivity gains associated with prevention and higher quality care.

One Guide: The Power of Digital Combined with Human Touch



Cigna One Guide® combines the power and convenience of an interactive digital solution with the human touch of a live person to deliver Cigna’s personalized service experience. It is designed to support customers in the optimal use of their benefits and is uniquely able to proactively connect customers with health services, tools and resources they need to achieve better health outcomes and cost savings.

Cigna One Guide provides customers the personalized service they need to navigate a confusing health care system, while getting the most value from their health care investment. One Guide is increasing health engagement by making it easier for customers to connect with, and use, their health plan benefits and resources, such as a family health care provider team, and health and wellness rewards programs. One Guide can help improve health and lower health spending by helping customers find and choose the right care, at the right place, for the right price, and get the most value from their Cigna health plans.

CASE STUDY

TV DOCTORS HELP CIGNA SAVE LIVES THROUGH PREVENTIVE CARE



Cigna’s goal is to help save 100,000 lives a year, the number of lives the Centers for Disease Control and Prevention (CDC) estimates would be saved if everyone received his or her recommended preventive care.¹ The campaign encourages all consumers to get their annual check-up – which most U.S. health plans cover at 100% as part of a suite of preventive service.²

Cigna’s TV Doctors of America campaign used an ensemble of familiar TV doctors to promote annual check-ups as a way to improve an individual’s health and encourage a dialogue with his or her health care provider. Actors Patrick Dempsey, Neil Patrick Harris, Kate Walsh and Donald Faison donned scrubs and white coats to take on this role with Cigna. The TV doctors appeared in a multimedia platform including television, digital and social channels, using their star power to help influence consumers to go get their annual check-ups, know their key health numbers for blood pressure, cholesterol, blood sugar and body mass index (BMI), and take control of their health.

1. Source: CDC Prevention Checklist, Centers for Disease Control and Prevention, 2015; <http://www.cdc.gov/prevention/>
 2. Plans may vary. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care services.

CASE STUDY HEALTH IMPROVEMENT TOUR



According to CDC research, chronic diseases, such as heart disease, cancer and diabetes are responsible for 7 of every 10 deaths among Americans each year and account for 75% of the nation’s health spending.³ These chronic diseases can be largely preventable and detected through appropriate screenings.

In 2017, Cigna completed the second year of its Go. Know. Take Control.[®] Health Improvement Tour, where we connect with communities on the importance of preventive health care. The program is helping to uncover health issues for people who may be unaware of their risks, meeting people where they are and engaging them in managing their health.

Through the Health Improvement Tour, we deliver biometric screenings for blood pressure, cholesterol, blood sugar and body mass index in cities across the country. Cigna has helped participants become aware of their numbers and counseled people on how to follow up and seek medical support.



The Health Improvement Tour also provides free health screenings and health coaching, reaching individuals who may not have access to care through traditional means, and regardless of whether they are Cigna customers. The Cigna Foundation arm of the Health Improvement Tour brings free screenings to our non-profit partners. This aspect of the Health Improvement Tour is supported by a generous grant from the Cordani Family Foundation.

In 2017, the HIT **visited 100 U.S. cities** and conducted over **10,000 free biometric screenings** and health coaching to local communities across the United States

As a result, the HIT provided 1,280 free blood pressure, body mass index, blood sugar, and cholesterol screenings at 32 events in 18 cities over the course of two months. The HIT will continue bringing free biometric screenings and health coaching to local communities across the U.S. in 2017.

Click the Health Improvement Tour Infographic below:

- [1. CDC Prevention Checklist, Centers for Disease Control and Prevention, 2015](#)
- [2. CDC Preventive Health Care Tip Sheet, 2015](#)
- Having biometric data in and of itself does not cause total medical costs savings. However, our study did find that customers who have biometric data available do seem to experience lower total medical cost. Cigna’s analysis showed that for those who sought health services and had medical costs within 2015 and had their biometric data present in Cigna’s data system, they tended to have lower medical cost when compared to a set of “statistically matched” customers that also sought medical services, had costs, but did not have biometric data present.



GOVERNANCE

At Cigna, we believe that strong corporate governance provides the foundation for financial integrity, shareholder confidence and attractive performance and is fundamental in today's complex world. Cigna's Corporate Governance Guidelines, together with the charters of the Audit, Corporate Governance, Finance, People Resources and Executive Committees of the Board, provide the framework for our effective governance. For detailed information regarding Cigna's corporate governance policies and practices, please see our 2018 Proxy Statement.

Cigna is committed to conducting business in accordance with the highest standards of integrity, legal compliance and ethical conduct. In addition to the Company's Code of Ethics, with which all directors, executive officers and employees must comply, the Board also has adopted a [Director Code of Business Conduct and Ethics](#), which is intended to make Board-specific policies clearer, while also addressing general shareholder considerations over transparency of company and board practices. Non-employee directors of Cigna's global subsidiaries are required to adhere to Cigna's Code of Ethics and Principles of Conduct and to complete an Ethics and Compliance Affirmation Statement annually.

To further enhance our corporate governance procedures around the world and promote consistency in process among Cigna subsidiaries, Cigna recently launched a Company-wide global policy governing the process for identifying, vetting and electing subsidiary non-employee directors.

Key elements of Cigna's corporate governance framework include the following:

Transparency and communication with shareholders

The Board has oversight of a shareholder engagement practice whereby senior management and the investor relations team regularly meet with shareholders and respond to their questions and feedback throughout the year. The Office of the Corporate Secretary engages with shareholders on issues related to corporate governance, executive compensation and social responsibility.

Independent and diverse Board and Board leadership

Our Board of Directors consists of nine members – [eight male directors and one female director] – each of whom, other than our Chief Executive Officer, is independent. The Board is committed to diversity and the Corporate Governance Committee works to ensure that the Board is comprised of individuals with expertise in fields relevant to Cigna's business, experience from different professions and industries, a diversity of age, ethnicity, gender and global experience and a range of tenures. Collectively, our Board members bring a wealth of diverse backgrounds, experiences and skills to the Board and its Executive, Audit, Corporate Governance, Finance and People Resources Committees.

To fulfill its responsibilities, Cigna's Board, both directly and through its committees, regularly engages with management, ensures management accountability and reviews the most critical issues that face Cigna. We currently separate the roles of Chairman and CEO, as we believe that having an independent Chairman assists in ensuring independent oversight of Cigna and the management team. Additionally, each committee, other than the Executive Committee which may exercise the power of the Board when convening a meeting of the Board is impracticable, is comprised only of independent directors.

Independent and diverse Board and Board leadership (cont.)

Cigna is committed to maintaining its effective and well-functioning Board. On an annual basis, the Corporate Governance Committee oversees the Board, committee and individual director evaluation process. The Board believes a meaningfully designed director evaluation process allows it to gain insights into the effectiveness of the Board, its committees and its individual members, with the goal of enhancing Board and Company performance and, as a result, increasing shareholder value. Through this process, the Board considers the areas of expertise that it believes support Cigna's strategy in the short- and long-term and enables the Board to exercise its oversight function.

Robust Risk Management Oversight

The Board of Directors has ultimate responsibility for risk oversight under Cigna's risk management framework. The Board executes its duty both directly and through its Audit, Corporate Governance, Finance and People Resources Committees. Cigna utilizes a risk enterprise management framework, overseen by the Company's Audit Committee, to identify, assess, prioritize and monitor a broad range of risks and formulate and execute plans to monitor and, to the extent possible, mitigate the effect of those risks. This is a Company-wide initiative that involves the Board, Cigna's management, Cigna's Chief Risk Officer and General Auditor (CRO) and internal audit function.

Cigna has implemented practices so that the Board and its committees, as well as the audit committees of Cigna's U.S. insurance subsidiaries, are regularly briefed on issues related to the Company's risk profile. These briefings are designed to provide visibility to the Board about the identification, assessment and management of critical risks and management's risk mitigation strategies. These briefings address strategic, operational, financial reporting, succession and compensation, cyber-security, compliance, reputational, governance and other risks, as appropriate. In addition, Cigna's CRO meets with the Audit Committee regularly during its executive sessions and reports to the Board at least annually.

Strong Governance Practices and Controls around Executive Compensation

Cigna's executive compensation program is based on the philosophy that executive pay should strongly align with the interests of our shareholders, directly link to Company and individual performance, and attract and retain executive talent.

Annually, the People Resources Committee reviews Cigna's compensation programs and policies to determine whether they encourage unnecessary or excessive risk-taking behavior. The Committee has concluded that Cigna's incentive program does not contain risks that are reasonably likely to have a material adverse effect on the Company.

Our compensation governance controls and practices include:

- Regular review of executive compensation governance market practices, particularly when considering the adoption of new practices or changes to existing programs or policies.
- "Double trigger" requirement for change of control benefits.
- No tax gross-up of severance pay upon a change of control.

Strong Governance Practices and Controls around Executive Compensation *(cont.)*

- Robust stock ownership guidelines and share holding requirements for equity awards to align executives' interests with shareholders.
- Prohibition of hedging of Cigna stock by all directors and employees, including the executive officers, and no pledging of Cigna stock by directors and Section 16 officers unless approved in limited circumstances.
- A disgorgement of awards (clawback) policy beyond the mandates of Sarbanes-Oxley.
- No excessive perquisites.
- Oversight of people development policies and processes, including consideration of assessments of executive officers and key senior management.
- CEO and executive officer succession plans overseen by the Board of Directors, with assistance from the Committee.

Our Board recognizes that Cigna shareholders have an interest in our executive compensation policies and practices and considers the results of our annual "say-on-pay" vote when determining the design and administration of our executive compensation program. In 2017, shareholders expressed their strong support of our executive compensation program, with approximately 93 percent of votes cast in favor.

Further information on our Board of Directors and its Committees can be found on Cigna's [Corporate Governance Practices](#) webpage. In addition, more information may be viewed in our [2018 Proxy Statement](#) that was filed with the SEC on March 16, 2018.

Corporate Responsibility Governance

Cigna's Corporate Responsibility Manager is responsible for implementing our Company's corporate responsibility strategy, and coordinating our reporting to stakeholders on environmental, social and governance performance. Our Corporate Responsibility Manager directly reports to the Director of Cigna Foundation, Civic Affairs & Corporate Responsibility, who also serves as chair of the Cigna Connects Corporate Responsibility Governance Council and reports directly to Cigna's Chief Marketing Officer.

The Cigna Connects Corporate Responsibility Governance Council provides input on Cigna's policies, initiatives and reporting relative to corporate responsibility. This committee is comprised of approximately 20 cross-functional leaders from across the company (including Ethics and Compliance, Global Real Estate, Risk Management, Supply Chain, Human Resources, and the Cigna Foundation) who are engaged with our Cigna Connects corporate responsibility platform. The Cigna Foundation, established in 1962, is a non-profit corporation governed by its own Board of Directors.

Additionally, 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.

The Corporate Governance Committee of the Cigna Board of Directors provides oversight of Cigna's positions and policies with respect to corporate responsibility and our philanthropic efforts globally. The Corporate Responsibility Report and a Giving Overview are presented to the Corporate Governance Committee on an annual basis.

ETHICS & INTEGRITY

People want to interact with companies they can trust. At Cigna, we focus on earning, building and maintaining the trust of our customers, clients, employees, business partners and regulators.

The more personal the topic, the more important trustworthiness becomes – and health care is a very personal topic. Conducting business ethically is critical to Cigna’s continued success. To us, that means more than just obeying laws and regulations. It means meeting consistent standards of integrity in everything we do at Cigna.

Our Code of Ethics

Our Code of Ethics and Principles of Conduct (the “Code”) is the foundation for our unwavering commitment to integrity, compliance and ethical conduct. The Code is 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 the following:

- Protecting company assets, reputation and goodwill
- The marketplace
- The public sector
- The workplace
- Our role as a socially responsible corporate citizen

Our Code applies to directors, employees and officers. We also have a Director Code of Conduct that addresses obligations specific to directors of Cigna. In addition, Cigna has a Supplier Code of Conduct, which we include in our standard supplier contracts.

All of our codes include four basic ethical principles to guide the decisions and actions of individuals acting on Cigna’s behalf:

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.

In 2017, our Enterprise Compliance organization continued to focus on evolving our organizational approach to compliance. We evolved our mission and vision statement to reflect our global efforts and our commitment to our business partners and customers. Reporting to the Global Chief Compliance Officer (CCO), the compliance organization continues to engage with their business partners to discuss compliance requirements and conduct compliance risk reviews. These reviews are reported to the Enterprise Compliance Risk Office and shared with Enterprise Risk Management for reporting purposes. Additionally, reporting and oversight is achieved through regular meetings of the CCO and General Counsel with the Audit Committee of the Board of Directors to inform them on key compliance topics.

Know The Code

We train all new employees on our Code and all employees affirm their adherence annually to the Code. In addition to English, our Code is translated into Chinese, Flemish, French, Indonesian (Bahasa Indonesia), Korean, Spanish, Thai and Turkish. We train our Board of Directors on their obligations under the Director Code of Conduct and the Code. We also

continue to keep Cigna's Board of Directors and Audit Committee of the Board aware of ethics issues, including information regarding reported ethics violations concerns and actions taken.

In 2017, we refreshed our training approach to design courses that include engaging and interactive content for learners. Content was presented in visually appealing format that included real-life scenarios and knowledge checks throughout the course. Feedback from learners has been positive.

Cigna's robust ethics communications and awareness plan incorporates creative delivery methods, focused on the concept of a culture of compliance and reinforced the duty to report violations of the Code and Cigna's no retaliation policy. In partnership with our Privacy and Information Protection groups, we hosted our first Cyber and Compliance week to increase awareness on key topics.

Additionally, we conducted an anonymous culture of ethics survey of international employees in 2017. We are analyzing the data to understand how employees view Cigna's culture, identify areas where we are successful and identify areas of opportunity.

In 2018, we plan to:

- Continue to educate frontline managers on their role in identifying and reporting ethics or compliance concerns
- Continue to create engaging compliance training that focuses on expected behaviors and role-based content
- Emphasize our compliance approach of "every decision, every day" to our employees
- Align the compliance goals and priorities to those of the business

A Strict Stance against Corruption

Due to Cigna's emphasis on doing business ethically and with integrity, we take anti-corruption compliance 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 include obvious parties like the regulators who oversee Cigna's business, but also less obvious parties like employees of public hospitals with whom we work on a regular basis.

As part of our Code, it is Cigna's policy to conduct business ethically and to prohibit bribery of government officials in connection with the conduct of its business throughout the world. Cigna also maintains an anti-corruption policy, which covers specific topics related to anti-corruption, including facilitation payments. Bribery of government officials is illegal under the United States Foreign Corrupt Practices Act ("FCPA"), the U.K. Bribery Act, the Chinese Anti-Unfair Competition law, and the laws of many other countries in which we conduct business (collectively, the "Anti-Corruption Laws"). 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. Cigna is also a member of TRACE International, a globally recognized anti-bribery business organization.

Small payments given to a government official to expedite a routine, non-discretionary administrative action (sometimes referred to as facilitating payments) are not permitted under Cigna's anti-corruption policy, except (1) in exceptional circumstances and where permitted under local law; and (2) only with prior, written approval of the [International Compliance Officer](#). If, in an emergency, an employee is compelled to make a payment to ensure personal health or safety, the payment must be reported to the [International Compliance Officer](#) at the earliest opportunity.

Global Anti-Corruption Reporting and Training

As a large global enterprise operating in approximately 30 countries and employing a multi-lingual workforce, there are a variety of challenges to address. One challenge we are addressing is scoping emerging FCPA risks in new markets, like Africa

and the Middle East. Also, we continue to identify risk areas that would benefit from focused in-person training. We work diligently to promote a culture of compliance so that employees report misconduct without fear of retaliation. We are continually raising awareness of risks related to corruption, specifically as they relate to Cigna's lines of business and geographies, in our focus on doing the right things for our customers, clients, partners and communities around the world.

Employees are required to report any request for an improper payment by a government official to the Compliance Organization and have an affirmative duty to report actual or potential violations of Cigna's anti-corruption policy or the Anti-Corruption Laws, whether by employees or third parties, to the Compliance Organization. Certain employees are identified to receive training on anti-corruption principles and on Cigna's anti-corruption policy based on their role. Employees working in higher risk business units receive in-person anti-corruption training. Third parties outside the United States are assessed on a risk-based basis and higher risk parties are required to agree to anti-corruption contract language.

In 2018, Cigna's Enterprise Compliance and Internal Audit teams will continue to target higher risk markets and will partner to complete a data-driven FCPA Advisory Audit in the China Joint Venture, one of the higher risk countries for anti-corruption where Cigna does business.

As we acquire new businesses, we work to integrate them into our global compliance program and our anti-corruption management process. We will be using the results of a 2017 ethics survey for non-US employees to craft targeted communications regarding our Code of Ethics. We will be rolling out an online anti-corruption training for our Board of Directors in 2018.

Integrity in Human Rights and Labor

Cigna supports fundamental human rights. While national governments bear the primary responsibility for upholding human rights, our company practices and policies, including policies addressing equal employment, harassment avoidance, charitable contributions, anti-corruption and workplace safety work to promote and protect human rights.

We strive to conduct our business in a manner consistent with the United Nations Universal Declaration of Human Rights and the International Labor Organization's Fundamental Conventions.

We actively monitor employee complaints and grievances and produce quarterly trend reports to identify potential issues or locations where additional actions may be required. We also emphasize the importance of respecting employees' rights in our manager training and through our Cigna University curriculum. Additionally, we post notices informing employees about their rights to unionize and enter into collective bargaining agreements.

Cigna has published a [Human Rights Statement](#), which addresses human rights within the context of:

- **Community** – Through a focus on health equity, which is the pursuit of the elimination of health disparities, we strive to give individuals the best opportunity to achieve a healthier life and overcome health disparity barriers related to factors such as ethnicity, race, gender, age, geography or economics.
- **Employees** – We take an active, affirmative approach to ensure an appreciation of our individual and collective experiences, different ways of thinking and diverse communication styles. Cigna is committed to treating every employee with respect and protecting their human rights. Cigna does not discriminate in hiring, promotions, salary, or any other terms or conditions of employment nor do we tolerate any form of harassment, whether verbal or physical.
- **Vendors** – Our Supplier Code of Ethics addresses integrity in human rights and labor and describes our expectations in the areas of: community, prohibition of child labor and forced labor, wages and working hours, health and safety, freedom of association and non-discrimination and harassment prevention.

GLOBAL PRIVACY & INFORMATION PROTECTION

As a global business, Cigna operates in many different countries that have unique laws related to the collection, storage, use, processing, transfer, disclosure and destruction of personal information. Cigna takes these legal obligations very seriously. We are committed to building a globally compliant privacy and information protection program that aligns with international best practices and standards, including the National Institute of Standards and Technology's (NIST's) Cyber Security Framework, ISO 27001 and ISO 27002. We believe our approach is competitively distinct, and will continue to work to build and maintain trust and confidence with our new and existing customers, clients and business partners.

A Collective Effort

Protecting the privacy of our customers, clients, workforce members and other business partners is an inherent part of Cigna's Code of Ethics and Principles of Conduct. We train our workforce members to understand that privacy and information protection is "Everyone's Responsibility". And, we understand that winning, building and maintaining the trust of our customers is essential to our success as a customer-centric organization. We strive to foster and enable trusted relationships in part by being transparent and zealously working to protect the personal information our customers entrust to us.

As part of this effort, we aim to provide customers with a wealth of online resources regarding [Cigna Privacy Information](#), which includes our [Online and Mobile Privacy Statement](#) and [notices of privacy practices](#) and [privacy forms](#).

Our Privacy Programs

Cigna's U.S. and International Privacy Programs are responsible for:

- Developing policies that support Cigna's privacy governance programs
- Monitoring privacy and security laws and regulations, updating policies as necessary, and communicating changes to such policies
- Managing privacy risk and control assessment
- Creating and maintaining privacy training and privacy awareness efforts to educate Cigna associates about the importance of handling private information with care
- Providing legal guidance on information incidents, breaches and complaints
- Monitoring the effectiveness of the privacy programs
- Reporting privacy-related risks to Cigna management

Cigna Information Protection

Cigna Information Protection (CIP) is the unit within our business that focuses on technology and governance to help ensure that Cigna's business and customer information and systems are secure.

CIP focuses on behaviors and technology needed to safeguard information from unauthorized or inappropriate access, use or disclosure. Specifically, a broad spectrum of technical controls – including data loss prevention, network, role based access, application/desktop logging, encryption and others – is deployed and continuously updated to help prevent, monitor, detect and remediate risks to information.

Cigna's security controls are periodically evaluated to determine the effectiveness of Cigna's security program. These control evaluations consist of independent controls assessments, security controls benchmarking and operational monitoring processes.

The independent controls assessments are performed by reputable and independent firms with deep technical expertise in cyber security and include penetration tests, red team exercises, and a system and organization controls (SOC) 2 audit report.

Governance and Risk Management Practices

Safeguarding our customer and business information is a top priority at Cigna, and we consistently evolve our Privacy and Information Protection programs as privacy and information protection risks evolve.

Cyber and Privacy Council (CPC), and our privacy and information protection risk management framework is a shared risk model. The CPC and shared risk model further integrate our privacy, information protection and related enterprise risk management functions. Cigna's Enterprise Risk Management function is led by Cigna's Chief Risk Officer, who reports functionally to Cigna's Chief Financial Officer, and, administratively to the Audit Committee and Board of Directors. The function is independent from the business lines. Risk management is a core aspect of our business and is a critical aspect of employees' day-to-day work with business and project leaders as the front line managers of risk. Our Enterprise Risk Management ("ERM") Department, along with other Corporate Functions such as Compliance, are independent from the business and oversee risks from the business. Ultimately, our senior leadership team, through our Senior Risk Committee ("SRC"), is responsible for our enterprise risk management program, and the Board's Audit Committee, on behalf of the Board of Directors, provides oversight. In 2017, the Cyber and Privacy Council (CPC) participated in table-top sessions where they examined global information protection threats and simulated Cigna's response to such threats.

Another global initiative impacting Cigna this year is the General Data Protection Regulation (GDPR), which went into effect on May 25, 2018. GDPR is a new regulation designed to harmonize data privacy laws across Europe, to protect and empower all European Union (EU) citizens with respect to their personal data, and to reshape the way organizations across the region approach data privacy. Consequently, it imposes new and significant data protection requirements across Cigna's European operations, introduces new accountability obligations, stronger data subject rights and ongoing restrictions on international data flows. Cigna is committed to complying with all applicable legal and regulatory requirements, including the GDPR. To implement the new regulatory scheme, the International Privacy Office has assembled a global GDPR compliance team consisting of subject matter experts from Legal, IT, Privacy, Information Protection and global business operations. The team has partnered with local European business units to execute on a GDPR project plan designed to meet the requirements introduced by the new regulation and, importantly, to help our employees understand responsibilities and obligations under GDPR.

In 2017, we increased testing of associates' abilities to identify malicious e-mails. The Information Protection team put a particular focus on educating employees about global ransomware threats including WannaCry and Petya. Because ransomware attacks continue to be a risk across the globe, it will be a continued focus, along with identifying other phishing attempts, as part of our employee training and awareness programs.

We also provide our customers with detailed information through our [Cigna Privacy Information](#) website, which includes Cigna's use of personal information and commitment that no personally identifiable information collected on Cigna websites be made available to third-party companies. We also provide customers with information on how to further protect their personal information.

Business Integration

Our Privacy and Information Protection programs have business liaisons – Privacy Stewards or International Privacy Leads/ Officers and Information Protection Champions and Coordinators – who play critical roles. They support privacy and information protection implementation by providing insight to make actions and messaging relevant at the local level. Cigna's Supply Chain Management team also serves on the CPC.

These liaisons strive to ensure that business and function area employees have easy access to subject matter experts who can provide guidance, assist with answering questions, help with issues and mitigate related privacy and information protection risks. The collective combinations of these efforts help drive privacy and security compliance across the enterprise.

Protocols to Respond Should Information Incidents Occur

Although we work hard to protect the privacy of our customers' information, we do experience information incidents. We have experienced human errors and have been the target of computer viruses or other malicious codes, unauthorized access, cyber-attacks or other computer related penetrations. In the event of a breach, the Privacy Office strives to contain the incident in a timely manner, notify individuals as quickly as possible, and, when the situation warrants, provide credit monitoring. In addition, we identify and remediate the root cause of the issue when necessary.

SUPPLY CHAIN MANAGEMENT

Supply Chain Management (SCM) is Cigna's strategic sourcing, purchasing and supplier relationship management organization. Our organization supports the global enterprise's supplier activity, including identification of suppliers, conducting the bidding processes, negotiating agreements and managing supplier relationships.

Our Supply Chain

In 2017, SCM managed more than \$3.2 billion in goods and services provided by over seven thousand suppliers. Cigna's suppliers provide goods and services that support information technology, operations activities and internal corporate functions.

Guiding Principles

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

1 – Integrity

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

2 – Customer and Market Focus

- Anticipate and meet the expectations and requirements of our customers.
- 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.

3 – Team Collaboration

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

4 – Enterprise Thinking

- Develop sourcing strategies that harness Cigna's cross-enterprise expertise in order to effectively utilize our knowledge and analytics while properly aligning our objectives.
- Strategically leverage our collective strengths, expertise, and best practices in order to optimize the value delivered to Cigna's individual businesses worldwide.

Supply Chain Responsibility

Cigna’s policy is to solicit competitive bids when purchasing goods and services. In order to be considered a potential supplier, a company must comply with Cigna’s Policy Guidelines, including our [Supplier Code of Ethics](#).

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



INTEGRITY IN HUMAN RIGHTS AND LABOR

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



INTEGRITY IN BUSINESS CONDUCT

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



INTEGRITY IN THE ENVIRONMENT

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

All suppliers are expected to read and comply with the Supplier Code. The Supplier Code of Ethics is an important part of the internal control structure and helps promote effective business controls. Suppliers are directed to this information through our supplier registration process. We also utilize a third-party risk management software platform to proactively monitor supply chain risks.

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. Often, these suppliers can provide the best combination of total cost, quality, and service, which contributes to healthy competition and a level playing field for all potential and existing suppliers. Cigna’s supplier diversity work further supports our Company’s diversity goals and objectives. In 2017, Cigna continued to work 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.

A Different Lens: Measuring Economic Contributions

Cigna has a long history with supplier diversity dating back to the 1970s and each year we aim to identify new and valued ways to engage with and support diverse suppliers. As we look to enhance our program and increase our impact, it is important that we engage with industry experts so we remain abreast of industry best practices. Historically, Cigna has measured our supplier diversity impact by spend alone; however, as we've learned from industry experts, we've started to view our contributions through a different lens.

Our economic impact statistics for 2017 are:

- **\$186 million** in purchases from small¹ and diverse suppliers
- **\$482 million** in economic contribution delivered through three channels: Direct, Indirect and Induced
- **1,352 jobs** supported at small and diverse suppliers
- **\$77 million** earnings through jobs with small and diverse suppliers

In addition, Cigna continues to work with prime suppliers, also referred to as our Tier 1 suppliers, to encourage them to embrace our values and goals of including diverse suppliers in their supply chain. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with Cigna, we reflect a portion of this spend in our Tier 2 program. A second-tier supplier is a supplier that invoices the first-tier supplier for goods and services rendered.



2017 Minority Vetpreneur of the Year

In 2017, Cigna is proud to report that a diverse supplier of goods to our company for over 20 years was named 2017 Minority Vetpreneur by the National Veteran-owned Business Association. The 2017 Vetpreneur of the Year[®] is a prestigious honor bestowed annually among the nation's three million veteran business owners. The Vetpreneur of the Year[®] recognizes the ability to lead a flourishing business, sustain business growth and success; and aspire to cultivate veteran entrepreneurship.

Industry Engagement to Promote Supplier Diversity

Cigna is a long-standing corporate member of the following organizations:

- The National Minority Supplier Development Council (NMSDC)
- The Women's Business Enterprise National Council (WBENC)
- The National Gay and Lesbian Chamber of Commerce (NGLCC)
- US Business Leadership Network (USBLN)

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.

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

Challenges and Opportunities

We are proud of the accomplishments achieved to date but acknowledge there is more work to be done to support inclusive growth within our supply chain. We are focused on increasing awareness throughout the organization, and achieving [more] national, local and regional diverse partnerships – building upon the baseline metrics from our economic impact analysis. In 2018, we are committed to increasing our diverse spend within four priority U.S. Commercial markets through further integration of the inclusion of diverse suppliers and ultimately the selection of a more robust and diverse supplier base. Furthermore we take great pride in the commencement of the second phase of our Supplier Mentoring Program.

CASE STUDY SUPPLIER MENTORING



Three years ago, we developed our Supplier Mentor Protégé Program to proactively engage with businesses in the communities in which we live and work. This unique program allows our suppliers to apply the skills and expertise of Cigna.

Participants in the mentoring program are diverse suppliers who are brought together with Cigna executives to develop strategies to strengthen and expand their businesses. Participants learn about industry best practices, Cigna’s methodologies and how they can support current and future business needs.



The inaugural class, comprised of five protégé companies from different lines of business and different diversity classifications, began in 2016 and is ongoing. The program consists of monthly one-on-one mentoring with a dedicated mentor and six on-site quarterly forums to support strategic planning and thought exchange for a diverse range of topics including financial analysis, marketing, employee development, social responsibility, environmental sustainability and supply chain management.

CUSTOMER CENTRICITY

At Cigna, 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 personal in ways that our customers find proactive and empathetic and, in turn, deliver solutions that provide value and build trust.

Customer-centricity is a strategy that allows Cigna to align its products and services with the needs of our customers. Helping our customers understand the complexity of the health care system, and how to get the most out of their plan and our services, is a top priority.

Our Customer-Centricity Ambassadors

Cigna has more than 300 active customer-centricity ambassadors spanning the organization in various roles. This powerful grassroots movement continues to infuse customer-centricity deep into every area of our organization to help create a more customer driven culture.

Our customer centricity ambassadors are leaders of change who work to embed customer-centricity into our organization. The ambassadors work together across multiple channels throughout the organization to represent the voice of the customer in decision-making, pilot testing, and process enhancements to positively increase the customer experience while influencing colleagues to do the same. Cigna’s ambassadors coach, inspire and lead customer-centricity initiatives and the exchange of ideas and information at all levels of the organization.

Their efforts drive changes that help us differentiate Cigna in the marketplace and add value at key moments that matter to our customers. This enables us to deliver on our brand promise, which guides everything we do as we work together to serve our customers.

Program Highlights



Over 300
Ambassadors
27
States

Communication



Amanda Duffer, Customer Centricity

- Vital collaboration community
- Local community and business unit newsletters
- Active bloggers and Cigna Story Corps members
- Bringing the customer focus to team meetings, town halls and break rooms

Together, all the way customer awareness day
Denison Ambassadors

Awareness Events



Unique events and activities to engage, inform and inspire customer focus

Potluck, puppies and customer-centricity
St.Louis Ambassadors

Solving Customer Issues



Cross-functional “House” team triaged 32 customer issues, while diagnosing and treating the internal process root causes to prevent recurrence

Customer-centricity day
Eden Prairie Ambassadors

Working with Vendors



Keeping vendors aligned with our customer-centric culture, we identify customer pain points – like getting timely lab results – and convene the right people to fix issues at the source

Leadership engagement at Customer-centricity awareness day
Bloomfield Ambassadors

Giving Back



Day of Caring with Habitat for Humanity
Denison Ambassadors

One standout from amongst dozens of ambassador-sponsored charitable activities was a Go Gold for Children Cancer event in Pittsburgh. Shelli James from the claims team shared the deeply moving story of losing her young son, Ricky, to a standing-room-only crowd.

Growth Mindset



Ignite Cigna customer-centric Olympic torch
Scranton Ambassadors

All ambassadors participate in training and development on:

- Brand business strategy alignment
- Brand basics
- Communication, goal setting, diversity
- Leadership, change management and being role models
- Storytelling

The governance of our customer-centricity initiatives is overseen by Cigna's Customer Centric Action Team, which provides strategic and tactical direction to translate our aspirations into actions.

Our Approach to Managing Customer Experience

An essential component for successfully achieving our customer-centricity strategies is having a consistently measured, enterprise-wide metric that provides insights into our relationship with our customers. Cigna uses the enterprise Net Promoter Score (eNPS) measurement methodology to track our progress across the company, and against competitors. eNPS measures how likely a customer is to recommend Cigna to their friends or colleagues for insurance. The idea is simple: If you like doing business with a company, you often like to share this experience with others. Having a clear metric to measure our progress helps drive value for our customers, and for our company. It's central to our growth strategy.

We've also found that the service experience is a key element of our customers' overall relationship with Cigna. Improving the service experience has been a key focus of the organization over the past several years and we measure our progress against this goal with a transactional Net Promoter Score (tNPS) which asks customers about their likelihood to recommend Cigna based on a recent service interaction. In 2017, Cigna's customers completed approximately 270,453 surveys

providing transactional NPS (tNPS) feedback based on key drivers including: level of customer effort, first contact resolution and overall satisfaction with the customer service representative. We continue to turn that insight into action by implementing numerous initiatives, such as Customer Empathy training for front-line employees, continued focus on our upgraded service model, One Guide, and extending our servicing footprint into new modalities to ensure that we are serving customers in their channel of choice – all aimed at improving the customer’s experience. As a result of these targeted improvement efforts, we’ve continued to see increased satisfaction scores across key areas and an over 60% increase in our tNPS scores over the last four years.

Understanding Customers’ Unique Health Journeys and Creating Moments that Matter

Cigna monitors a diverse set of customer-centric metrics to understand, diagnose and improve performance, but we also use customer insights to inform our strategic areas of focus and bring customer-focused experiences to life in a compelling way. We are passionate about connecting with our customers to better understand their needs, desires and expectations. We actively use our consumer segmentation model, which classifies our customers into eight distinct customer segments, to help us design more personalized solutions and experiences. We have also completed research to identify the moments in our customers’ journey that matter most and are focused on ensuring that the experiences we deliver in those moments are best in class. Segmentation, Moments that Matter and other key customer insights initiatives and techniques are informing our Customer Experience strategy as we work to realize our goal of being the brand that customers most aspire towards in the healthcare industry.

HEALTH EQUITY

Why Addressing Health Disparities Matters to Our Company and the Communities We Serve

Health disparity is defined as having a worse health status within a distinct group of people as a result of systematic disadvantages due to differences in gender, race, ethnicity, education, literacy, income level, language, culture, age, sexual orientation, disability or geographic location. In short, it is an unfair or avoidable difference in health outcomes or access for some populations.

- **White males** have nearly triple the suicide rate as Black males and have the highest opioid/drug overdose death rate compared to all other groups.
- **Black women** have nearly double the preterm birth rate and triple the infant death rates compared to Asians.¹
- Non-Hispanic **Black children** and **Hispanic children** are three times as likely as white children to live in poverty¹
- 64% of U.S. **veterans** report substance misuse and mental health issues²
- **Hispanics** have 133% higher rate of diabetes and are 51% more likely to die from the disease³
- **Women** lose more years of their expected life after a heart attack compared to men⁴
- **Transgender** people have a 1,600% higher murder rate.⁵



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

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.

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

Why Addressing Health Disparities is Critical

As the U.S. becomes increasingly more diverse, it's no surprise that Cigna's clients reflect this diversity within their workforces. This demographic shift requires different health service models to offer culturally-responsive care. We know that to be a more effective health advocate for our customers, we need to better understand cultural differences, recognize changing population demographics and address gaps in care relative to health disparities. Disparities can result in worsened health outcomes, added health care costs, lost work productivity and premature death.

Many opportunities exist for the public and private sectors – including Cigna as a leading health service company – to help close the gaps between health disparity and health equity in the United States.



It is estimated that 30% of direct medical costs for Blacks, Hispanics, and Asian Americans are excess costs due to health inequities. Overall, the economy loses an estimated \$309 billion per year due to the direct and indirect costs of disparities.⁶

Cigna's Strategy and Response

Over the past decade, Cigna has been a key advocate at the national level and actively shares best practices related to addressing health disparities advancing and equitable health care with other health plans, employer groups and clients. Cigna also works closely with employers, consumers and health advocates in the public and private sectors to strive to eliminate the health disparities that continue to plague far too many people and communities.

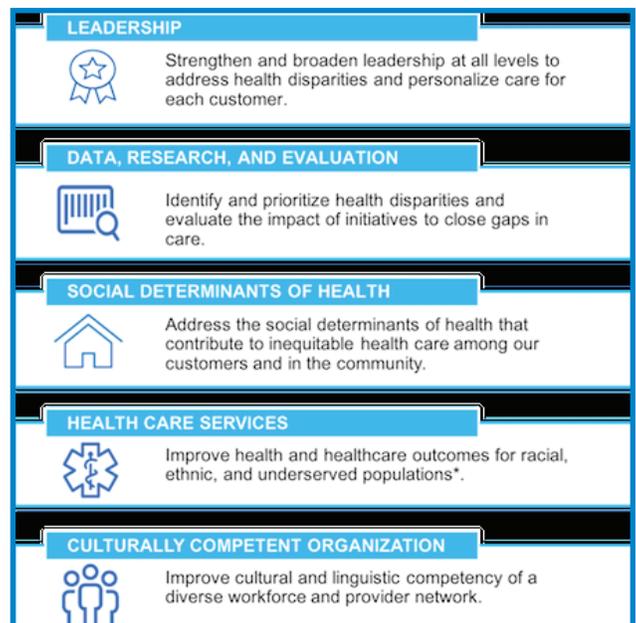
Our company has made a long-term commitment to cultivating a state of health equity in the marketplace – deploying strategic and operational resources to improve access to affordable high-quality health care.

The Health Equity Council's strategic plan is based on the following five pillars: **Leadership, Data, Research and Evaluation, Social Determinants of Health, Health Care Services and Cultural and Linguistic Competence.**

Cigna's efforts have 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.

Our Health Equity Council

Leadership is provided by Cigna's Health Equity Council, which is comprised of over two dozen influential leaders across the enterprise who commit to dozens of new actions each year to improve health equity. This work is supported by the Enterprise Leadership Team and involves many groups across the enterprise. The Health Equity Council operates as part of our company's long-term strategic initiatives to improve the health outcomes of customers and communities in which we operate.



Key Goals and Milestones in 2017

1 – Leadership: Broaden and strengthen leadership at all levels to address health disparities and personalize care for each customer.

LEADERSHIP



Strengthen and broaden leadership at all levels to address health disparities and personalize care for each customer.

- Cigna was honored with an “Innovation in Advancing Health Equity Award” by the National Business Group on Health in [2017](#) for its ongoing commitment to promoting health equity and reducing health care disparities in the workplace and community.

- In 2017, Cigna was proud to launch our [Veteran Support Line and Mindfulness Program](#). The Veteran Support Line provides a wide range of assistance for veterans, as well as their caregivers and families, whether or not they are Cigna customers. The telephonic Support Line is free, anonymous and available 24/7/365.
- Over 200 employees participate in quarterly Cigna Health Equity Forums which promote thought leadership and engagement in health equity related efforts across the enterprise. Cigna produced an external white paper on [Cultural Competency in Health Care](#) to promote awareness and action among its stakeholders.

2 – Data, Research and Evaluation: identify and prioritize health disparities and evaluate the impact of initiatives to help close gaps to care. Improve data availability, coordination, utilization and diffusion of research and evaluation outcomes.

- In 2017, Cigna created a dashboard which identifies health disparities in our Cigna population by calculating compliance rates for several key preventive care screening and chronic disease management quality measures. The dashboard also allows Cigna to identify and prioritize disparity gaps in local markets and communities where there are opportunities to develop and test solutions for closing those gaps.
- Cigna has expanded our use of advanced data analytics to meet our goals of personalization and customer-centricity and improve health equity. For example, Cigna is using race data to identify disparities by adding data standards to key consumer health engagement key as well as metrics for health improvement and engagement. As another example, the use of geospatial information system (GIS) software was enriched to create a self-serve application for employees to identify health disparities and social vulnerability among our customer populations down to the census tract level. The tool is now being deployed in local markets to identify disparities and contributing social determinants of health in their community.

DATA, RESEARCH, AND EVALUATION



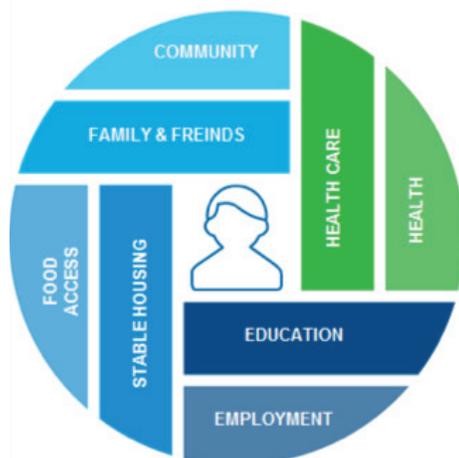
Identify and prioritize health disparities and evaluate the impact of initiatives to close gaps to care.

3 – Social Determinants of Health: Address the social determinants of health that contribute to inequitable health care among our customers and in the community.

SOCIAL DETERMINANTS OF HEALTH



Address the social determinants of health that contribute to inequitable health care among our customers and in the community.



[Healthy People 2020](#) defines social determinants of health as conditions in the environments in which people live, learn, work, play, worship and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks. Social determinants of health have a significant impact on quality of life, health conditions and health seeking behaviors. The Center for Disease Control (CDC) has developed a vulnerability index based on public survey data to assist with emergency preparedness. Cigna has taken this foundational work and, in 2017, created a Cigna specific index. Cigna plans to use this index to identify vulnerabilities and needs of the communities we serve at a national, regional and local level based on publicly available data along with Cigna’s claims data.



- Strong community partnerships were created with Congregational Health Network and Methodist Le Bonheur Healthcare that led to the deployment of a mobile mammography screening van to 10 locations within the community in key areas where members live, work, play and worship. These screenings were offered to Cigna customers and community members alike.

4 – Health Care Services: Improve health and healthcare outcomes for racial ethnic, and underserved populations. Cigna launched several initiatives to address health disparities in 2017.

Gender disparities in cardiovascular disease

Cigna deployed several awareness and educational initiatives to help close the disparity in women actively managing cardiovascular disease based on preventive guidelines. Based on insights gained through research, Cigna implemented the following in 2017:

HEALTH CARE SERVICES

Improve health and healthcare outcomes for racial, ethnic, and underserved populations*.

- Separated statin medication use by gender in our Gaps in Care program and tailored customer education outreach letters specifically for women and men.
- Added clinical text to support coaches in speaking with customers about statin therapy when they are alerted in our customer platform that a customer has a gap in statin use.
- Trained our health coaches on how to address statin therapy and coronary artery disease.
 - Created education/training enhancements for several clinical audiences, including provider network clinicians and Cigna case managers, coaches and pharmacists.
- Launched the American Heart Association’s Go Red for Women campaign at Cigna, featuring activities for employees like “Wear Red Day” and a social media campaign that generated 194,681 media impressions.
- Broadcast a [podcast](#) interview with Dr. Victoria Dickson, women’s heart health expert at NYU, about her Cigna Foundation grant program to improve cardiovascular disease management among women. The associated social media campaign generated 864 clicks to podcast page.
- Published newsletter articles for health care providers on coronary artery disease and women in our Network News in [2017](#).

5 – Cultural and Linguistic Competency: Improve cultural and linguistic competency of a diverse workforce and provider network. Cigna has taken a leadership position in the industry and we are developing initiatives and resources to build a more culturally competent Cigna workforce and to support our health care providers’ efforts to provide culturally competent care.

CULTURALLY COMPETENT ORGANIZATION

Improve cultural and linguistic competency of a diverse workforce and provider network.

Cigna Employees: Several resources are available to support Cigna employees in delivering culturally responsive services. Employees have access to a multilingual resource website with tools for bilingual staff and customers; Toma Control, a Spanish microsite; and the Lesbian, Gay, Bisexual, Transgender ([LGBT](#)) [Health Resources](#) microsite; a three-part training series focused on Hispanic community values, health behaviors and beliefs; and a two-part training series focused on cross-cultural communication with Haitian customers. In 2017, over 5,000 employees completed Cigna’s newly launched cultural competency training series with specific scenarios relevant to various key roles across Cigna, designed to meet needs reflected in our organizational assessment.

Cigna also continues to host Cross Cultural Diversity Forums for our clinical, customer-facing employees. The Forums help employees better understand gaps in clinical outcomes of various sub-groups of customers through focused trainings. They also provide a venue to learn from one another about how to meet the unique needs of a diverse customer base. Forum topics in 2017 included health disparities among African-Americans and kidney transplants; transgender health, treatment and challenges; and mental health among immigrants.



Network Providers Cigna offers a robust [Cultural Competency and Health Equity webpage](#) including podcasts, tool kits, white papers, translated forms and access to an online cultural resource center for on-the-spot access to culturally-responsive patient care for over 60 community groups readily available for our network providers. The health equity podcast series provides insights into non-traditional methods that are being used to reduce health disparities in some underserved communities. In 2017, Cigna released and promoted the Cultural Agility and the in-depth Culturally-Responsive Care Hispanic Community series as online training tools for network providers. The training builds on the concepts of cultural agility, Hispanic community characteristics and health beliefs with a goal of enabling providers to better engage their patients while honoring their values and beliefs. In addition, a new training series focused on diabetes in South Asians was developed and will officially launch in 2018.

Cigna recognizes the important role hospitals and health systems play in helping to ensure that individuals of all races, ethnicities, and cultural backgrounds receive high-quality, equitable care. To accelerate these efforts, Cigna added a health equity metric into the performance standard for our Hospital Collaborative Care (HCC) program. Starting on January 1, 2018, all new or renewing hospitals in the HCC program now have the opportunity to earn credit towards their overall performance score when they sign American Hospital Association's [#123forEquity pledge](#). Cigna is the first health plan to collaborate with American Hospital Association (AHA) and its [#123forEquity pledge](#). This relationship gives our HCC partners access to AHA's training and resources. Cigna hospitals can fulfill the cultural competency training goal in the pledge by encouraging their providers to take advantage of the training and tools on our [webpage](#).

Focus Areas for 2018

In 2018 Cigna will seek to expand our efforts to address health equity by:

- Broadening support within the organization to promote awareness of health disparities and their impacts, and to prepare employees to be health equity leaders in their communities.
- Investing in the design of intervention strategies and generating meaningful insights to create best practices for reducing health disparities.
- Creating community originated intervention strategies to build capacity and scale solutions for addressing the social determinants of health that result in inequitable care.
- Integrating cultural competency as a key component of Cigna's workforce personalization efforts and supporting network providers to meet the patients' social, cultural and linguistic needs.

1. CDC.Health, United States, 2015 Chartbook: Special Feature on Racial and Ethnic Health Disparities. <http://www.cdc.gov/nchs/hus.htm>

2. Cigna/Edelman interview with Hidden Heroes

3. MMR Weekly. Vital Signs: Leading Causes of Death, Prevalence of Diseases and Risk Factors, and Use of Health Services Among Hispanics in the United States – 2009-2013. May 8, 2015 / 64(17):469-4784

4. Emily M. Bucholz, Sharon-Lise T. Normand, Yun Wang, Shuangge Ma, Haiqun Lin, Harlan M. Krumholz. Life Expectancy and Years of Potential Life Lost After Acute Myocardial Infarction by Sex and Race. Journal of the American College of Cardiology, 2015; 66 (6): 645 DOI: [10.1016/j.jacc.2015.06.022](https://doi.org/10.1016/j.jacc.2015.06.022)

5. Cigna. (n.d.). Health Disparities: *Lesbian, gay, bisexual and transgender (LGBT)*. Retrieved March/April, 2018, from <https://www.cigna.com/assets/docs/health-care-professionals/lgbt-health-disparities.pdf>.

6. Focus on Health Care Disparities, Henry J. Kaiser Family Foundation, December 2012

PEOPLE OVERVIEW

Cigna has more than 45,000 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.



EMPLOYEE RECOGNITION

through Cigna Champions

Recognized
11,500
employees through our **Cigna Champions** program in the United States



Cigna Employee



EMPLOYEE ENGAGEMENT

with external thought leaders

Engaged approximately
2,000
Cigna employees in a Leadership Colloquia series

DESIGNED TO:
Inform and influence **Cigna's global business strategy** and **leadership development** through dialogue with external thought leaders across a variety of disciplines



engaged more than



20,300
employees and their families

supported

9
Cigna Colleague Resource Groups



from 17 regions to join

CIGNA'S FITNESS CHALLENGE



↓

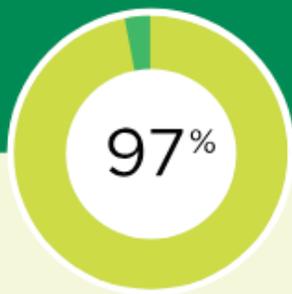


> **CULMINATING:** 33 million+ minutes of exercise



> **AGGREGATING:** 33,529+ pounds of weight loss

and we also reached



97%

of employees and families that are **tobacco-free**

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. Cigna has more than 45,000 dedicated employees globally, working to deliver results every day towards the advancement of healthcare.

Finding and nurturing the best talent is critical to the success of our organization and those we serve. We believe it is important to recognize and respect individual differences and strive to create a culture that emphasizes the following priorities:

- **Customer Centricity**
We understand our customers’ needs and work together to help them achieve healthier, more secure lives.
- **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 abuzz 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.

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 continue to expand the number of options for our employees, which include:

Personal Health and Well-being	
• Health benefits	• On-site biometric exams*
• Healthy choices, discounts, and free infused water in on-site cafes*	• On-site Employee Assistance Program Counselors
• On-site clinics*	• Company-wide well-being campaigns – fitness challenge, mental health training sessions
• On-site health coaches*	• Digital apps to support wellbeing – nutrition, resiliency, virtual group exercise
• On-site fitness centers and classes*	• Flu prevention program
• On-site meditation rooms and classes*	• Mobile Mammography

Personal development

- Career advising
- Employee education and tuition assistance
- Coaching and mentoring programs

Family Health

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

Community Health

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

Financial Health

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

* selected locations

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

Employee Surveys

Each year, Cigna conducts a global employee engagement survey where employees are invited to share their thoughts on a wide range of topics. In 2017, we continued to use the survey results to identify ways to strengthen our culture, simplify processes, and improve the experiences our customers have when interacting with Cigna.

Throughout 2017, we also conducted frequent pulse surveys to check our progress on our improvement activities. These surveys help us understand what employees think about how things are going, which, in turn, helps us adjust our ongoing engagement and communication activities.

In 2017, Cigna began a journey to take us from an engaged to an inspired workforce. As part of that effort, we replaced the question used to indicate “engagement” in previous years’ reporting with a more rigorous one. For that reason, it may appear that engagement has dropped in comparison to 2014-2016 performance. However, when looking at other questions in our annual survey that we have asked consistently over time, favorability rates have risen, indicating that our employee population is at the highest level of engagement since we began tracking it on a regular basis in 2013.

Awards and Recognitions

As a result of our culture and employee engagement efforts, we received the following recognitions in 2017:



- Scored 100 percent on the Corporate Equality Index from the Human Rights Campaign
- Scored 100 percent on the Disability Equality IndexSM (DEISM)



- Named Military Friendly Employer from GI Jobs
- Received Department of Defense Employer Support of the Guard and Reserve Award



- RChosen as one of CR Magazine’s 100 Best Corporate Citizens for 2017 and received their Ladder Award recognizing the 25 companies on the 100 Best list that have shown the most advancement in 2017 in their commitment to responsible business practices
- Received CEO Cancer Gold Standard Accreditation
- Named Platinum winner of American Heart Association “Fit Friendly” Worksites Award

For additional information, please visit our [Awards, Recognitions and Collaborations](#) page.

CASE STUDY

CREATING AN OWNERSHIP MENTALITY AND SUPPORTING OUR CULTURE OF CARING



As Cigna looks forward to the next chapter in its 225-year history, in 2017, the company made a special one-time global stock award of five shares to employees worldwide. The stock award recognized the passion and commitment that Cigna employees bring to customer service and their ability to stay focused on customers during a dynamic and disruptive environment. The stock award represents an investment in employees' futures and promotes an ownership mentality that fuels our ability to support and change our customers' lives for the better.

Additionally, to support employees in balancing work and life demands, Cigna launched a Caregiver Leave Program, a new benefit for U.S. employees that offers up to four weeks of paid leave for employees caring for others, including child bonding, care for a seriously ill family member or qualifying military support. Cigna also ensured that in all countries where it operates outside the United States, employees have a minimum of 12 weeks of full paid maternity leave, and four weeks of paid paternity and adoption leave.

CASE STUDY

COMMUNITY AMBASSADOR FELLOWSHIP PROGRAM



In 2017, Cigna introduced its new Community Ambassador Fellowship program, which offers eligible employees an opportunity to take a sabbatical-style paid leave from work to improve life in communities where they work and live by supporting projects that exemplify Cigna's mission. Program participants are selected through a competitive application process for a one- to three-month fellowship, and receive full salary and benefit plus a stipend to support their community work.



Children are often affected by violence, crime, and other economic and social challenges in their neighborhoods in Southwest Philadelphia. The community expressed a need for more programming and tools to help trauma-affected students in this neighborhood where approximately one-third of the residents live below the poverty line. Recognizing the need to better support students' mental health and well-being, one of Cigna's Community Ambassador Fellows coordinated with staff at the William T. Tilden Middle School and Turning Points for Children to create a "calming room" for students. The room was funded by a \$20,000 grant from Cigna through the Community Ambassador Fellowship program. The Calming Room proves a safe, therapeutic space for students with activities such as meditation, reading, art, and yoga.

TRAINING & HUMAN CAPITAL DEVELOPMENT

To deliver on our mission and strategic objectives, we must have engaged employees that are skilled in critical capability areas. We offer our employees training and other resources that provide continuous learning and development opportunities.

Cigna University

Through Cigna University, we aim to create a culture that empowers employees to drive their careers and professional development objectives. Cigna University supports employee skills, knowledge and career development through a robust portfolio of personal and professional development offerings, activities and resources.

We are focused on delivering personalized, community-oriented and future-focused learning to drive successful business outcomes. Cigna University does this by providing:

- Social technology that enables sharing and co-creation between people and functions not otherwise connected.
- Easy access to the most relevant and valuable content curated by and for Cigna employees.
- Immersive experiences designed to create transformational change in mindset, skills, and behaviors.
- Adoption and engagement of new social learning technologies through gamification.
- Micro-learning that creates short and easy to grasp information on trending topics.

Many of these resources are available to employees 24/7 and can also be leveraged by family members of Cigna employees. Cigna University offers training 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 ongoing development activities such as assignments and experiences selected for role and career based development. Our education reimbursement program provides funds for professional certifications and degree programs related to areas of strategic importance for Cigna and career interest for employees.



Cigna employees, on average, spend approximately 30 hours per year in Cigna University course training and an additional 23 hours per year focused on specific skills training, career development and lifelong learning programs.

Connect For Growth

In 2017, we continued with our strategic approach to performance management, called Connect for Growth. Connect for Growth centers on a growth mindset where we can continuously develop talent and foster an ongoing desire to learn. This model focuses on encouraging managers and employees to have quality conversations to set expectations and define a clear path to achieve goals, review performance and employees' contributions to the organization and align individual career aspirations with organizational priorities. Through these conversations, we strive to create an environment of collaboration, innovation and engagement. All full-time, salaried employees participate in the Connect for Growth program.

Research shows that people thrive through coaching, feedback, and getting opportunities to develop, and that people get stressed and anxious in an environment that is focused on backward-looking, gap-oriented feedback and coaching. With Connect for Growth, the emphasis is on the quality and frequency of informal conversations with a future-focused orientation and strengths-based development aspects and not on formal documentation. Connect for Growth is one of the many ways we strive to lead in an ever-changing global business environment through fostering a high-performing and motivated global employee team.

Descriptions of Courses Offered to Cigna Employees:

Employee Well-Being

- **Sweet Wise:**
A brief presentation and question and answer session to learn more about sweeteners, food label reading, and how to best incorporate them into your healthy lifestyle
- **Mindful Practice – Introduction to Mindfulness:**
Grow more mindful by learning to observe what you are experiencing without judging or labeling that experience. Noticing the sounds around you and your own thoughts without adding a “story” can help you practice
- **Mindful Practice – Sound and Thought Focus:**
Grow more mindful by learning to observe what you are experiencing without judging or labeling that experience
- **Mindful Practice – Body Scan:**
When your thoughts get tied up in worry about the future or past, it can leave you stressed and tense, but bringing your mindful awareness to the present and the sensations of your body can help release some of this tension
- **Mindful Practice – Loving Kindness Meditation:**
Being mindful can help you approach life with an open mind and heart
- **Know Your Numbers:**
Explore strategies to build a healthy lifestyle while learning about the major health indicators of blood pressure, cholesterol, glucose and body mass index (BMI)
- **Release, Refresh, Refocus:**
Learn what progressive relaxation is and how it can reduce tension
- **Work @ Home:**
Learn how to achieve a successful transition to work-at-home. Understand the steps you can take to evaluate your work-at-home work practices and environment to maximize success, plus discuss ways to stay connected in a virtual environment
- **Mindful Eating:**
Understand what mindful eating is, how it affects your life, identify triggers and learn tricks to follow portion control and eating more mindfully
- **Food Additives:**
Learn more about potentially harmful preservatives and additives that are in many prepared and processed foods
- **The Five “S” Approach to Healthy Eating:**
Learn simple ways to make healthier changes to your food choices, portion sizes and quick tips to keep you on the right path.
- **The Happiness Advantage with Shawn Achor:**
Features a world-renowned expert on positive psychology and Harvard educated specialist to speak about how happiness can actually make you healthier and, even better, that happiness is within your control

Employee Rights and Non-Discrimination

- **Preventing Workplace Harassment:**
Learn about important developments and legal trends that could have an impact on you as well as those around you
- **Manager Learning Series Workplace Discrimination:**
Reviews the legal requirements and policies that focus on the prevention of discrimination in the workplace, and the resources available to help you understand your role in preventing workplace discrimination
- **Preserving the Right to Manage Employees Directly:**
Impact of New NLRB Rules: Course for U.S. people managers that reviews organized labor topics and reviews new National Labor Relations Board rule changes that affect unionization.

Employee Health & Safety

- **Workstation Ergonomics:**
Provides basic information on ergonomics, steps to correctly set up a workstation, how to apply proper body mechanics when using office equipment and work tools, and the importance of periodically alternating work tasks to help minimize risk of injury caused by repetitive motions which may result in Musculoskeletal Disorders (MSDs)
- **Preventing Violence in the Workplace:**
Provides information to help identify the behavioral signs that can lead to violence in the workplace and provides guidance for reporting violent and potentially violent situations
- **Protecting You, Protecting Us – Workplace Violence Awareness:**
Presents two videos, Run, Hide, Fight and Make the Call, funded by the Department of Homeland Security and produced by the City of Houston Mayor's Office of Public Safety. These videos feature actions to take when violence is threatened

Educational Reimbursement Program

Cigna's strategy is delivering quality, affordable and personalized solutions for our customers and clients by leveraging our insights, brand, talent and localized approach. Critical to this focus is Cigna's Educational Reimbursement Program (ERP), which leverages a growth mindset – fostering a collaborative and positive environment in support of our employees' growth and development.

Cigna Scholars

Current or recent participants in Cigna's ERP are eligible to participate in an initiative called Cigna Scholars. Cigna Scholars offers employees contemplating or currently enrolled in a higher-education program the opportunity to collaborate through mentoring, networking, and peer-to-peer support across the organization. Group members continue to increase their value to Cigna by enhancing their knowledge base to grow the business, implementing solution-based initiatives, and sharing ideas for continued improvement.

Cigna Scholars hosts quarterly topics that are designed specifically for colleague needs as a busy working adult and student – and have received positive feedback as a useful tool to balance work life with learning pursuits.

In 2017, training was offered to Cigna Scholar Participants which included: messages that matter, time management, meditation, mindfulness and writing, situational leadership, working across generations and building your personal learning network.

Health Care Compliance Program

In 2017, we announced a Health Care Compliance Certificate Program in partnership with Quinnipiac University School of Business and School of Law. The program is offered 100% online and features six sequential courses that are transferable into Quinnipiac's MBA program. The program can be completed in less than one year. All program costs are covered 100% through Cigna's ERP (tuition, books, and fees).

Six-course program to earn your health care compliance certificate

- Corporate Compliance in Health Care Industry
- Quality Management in Health Care Facilities
- Human Resource Management in Health Care Administration
- Legal Aspects of Health Care Delivery
- Integrated Health Systems and Managed Care
- Financial Management in Health Care Organizations

Cigna Customizes Accelerated MBA Program

Cigna partnered with the University of Hartford to offer a customized/accelerated Master of Business Administration (MBA) program. The two-year, cohort-based program is specifically designed to align with Cigna's strategic priorities and is available via two options: on-site at the Cigna Learning Center in Bloomfield, CT, or 100% online. There are no out-of-pocket expenses. All costs – tuition, books, and fees – are covered at 100% through Cigna's ERP in accordance with Cigna's ERP policy. Cigna leaders also serve as guest lecturers throughout the program. The inaugural class includes over 70 employees and began in Spring 2018.

Employees choose from nine concentrations to develop their expertise including:

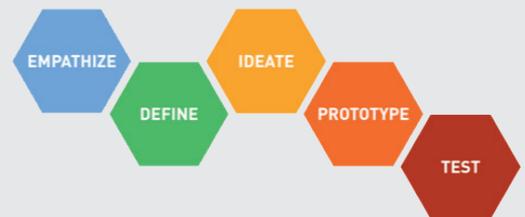
- Accounting
- Business Analytics
- Finance
- Health Care Management
- International Business
- Management
- Marketing
- Project Management
- Supply Chain Management

CASE STUDY

INNOVATION FOR THE FUTURE – DESIGN THINKING

Cigna University helps build innovation capabilities across Cigna. Over 330 team members, managers and senior leaders were skilled in Design Thinking for Innovation. Design Thinking provides a solutions-based approach to problem solving. Attendees reported an overwhelming amount of success with immediate application back to their job.

Design Thinking has been embedded in critical Enterprise projects and across over 10 project lead teams across our businesses. Business leaders are eager to experiment with new approaches that will address complex issues through a solution focused and action oriented mindset to create a preferred future.



DIVERSITY & INCLUSION

Our View On Diversity & Inclusion

Among our stakeholders – employees, customers, partners, suppliers and communities – there are many different cultures, beliefs and values represented. We define diversity in all of the ways we are different, yet similar, including race, ethnicity, nationality, gender, veteran status, ability, preferred languages, work styles, generational and cultural facets, sexual orientation and gender identity.

Cigna takes great pride in our diverse and talented workforce that spans five generations. In our efforts to better understand our workforce and customers, we take an active, strategic approach to appreciate our individual and collective experiences, different ways of thinking and diverse communication styles.

A Commitment From The Top

In 2017, David Cordani, joined the [CEO Action for Diversity & Inclusion™](#), which is the largest CEO-led alliance to champion the business community to advance diversity and inclusion within the workplace by working collectively. The CEO Action for Diversity & Inclusion focuses on three main areas: creating a safe workplace environment for dialog, mitigating unconscious bias, and sharing best – and unsuccessful – practices.

Cigna's Strategy and Focus Areas

Our Diversity and Inclusion strategy focuses on four areas:

- **Optimizing workforce composition, development and engagement**
Led by a dedicated Diversity and Inclusion team that reports directly to the Chief Human Resources Officer, we strive for an inclusive environment that values all aspects of diversity. Supported by 9 Colleague Resource Groups and integrated Talent Management we make advancements towards a culture of belonging. Tracked on our Enterprise Scorecard our outcomes are imbedded in our management process. These measures include hiring, turnover, promotion, participation in leadership development programs, engagement surveys and other key indicators.
- **Differentiating the customer connection and enhancing value to clients**
Our Diversity and Inclusion work goes beyond our employees to how we achieve our business mission. Award winning work to reduce health disparities extends the lens of diversity to improving health outcomes and ensuring culturally competent care for our customers. Our employee diversity informs this work, we leverage the strength of our diversity. Examples include, the Hispanic/Latino White Paper on health, Asian/South Asian Diabetes Reference Guide and the LGBT Health Access information now found on www.cigna.com.
- **Developing culturally competent partnerships**
We can't do it alone. Partnerships with diverse suppliers, professional associations, education institutions and others help us achieve our objectives. We also provide cultural training to our network of physicians and healthcare providers on important topics that yield insights into better serving their diverse patients – our customers.
- **Creating value for emerging communities**
With an eye toward the future we reach out, and in, to communities that have experienced systemic disadvantage. Leveraging our partnerships and our global workforce we work to open doors to education and opportunity. Our Supplier Diversity Program creates economic impact for women and minority owned businesses. We also act on our commitment to create the next generation of diverse leaders, partnering with organizations like Hartford Youth Scholars, we encourage at-risk young people to pursue higher education.

Recruiting and Development

We recognize that our continued success depends on the collective strengths of our employees. As such, we are committed to Equal Employment Opportunity and Affirmative Action. We recruit, hire, train and promote persons in all job titles and work to ensure that all 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.

We have dedicated ourselves to being an employer of choice for diverse talent. In 2017, we actively recruited and attended various diversity national organization conferences such as:

- Ascend National Conference and Career Fair
- Black Data Processing Associates Technology Conference
- Grace Hopper Celebration
- Hartford Youth Scholars Student Development Day
- Chattanooga Health Career Connection Internship Fair
- International Association of Black Actuaries (IABA) Annual Meeting
- MBA Veterans Career Conference
- National Association of Women MBA (NAWMBA) Conference and Career Expo
- National Black MBA Association Conference
- National Sales Network (NSN) Student Sales and Marketing Conference
- Prospanica various local events
- Reaching Out MBA Conference
- Undergrad Vets Career Conference
- US Business Leadership Network Conference and Career Fair

Our recruiting and leadership development programs have helped to influence the careers of women and people of color. We recognize that this work is continuous. As part of our gender and leadership development, since 2014 we have been offering a training program for high potential females and their managers. This program emphasizes the importance of personal brand, awareness of unconscious bias and techniques to stimulate career progression and acceleration. In 2018, we plan to offer six sessions of this program, and we are developing a virtual "Unconscious Bias" training to launch by later in the year. We also offer two programs focused on advancing women (Menttium) and professionals of color (Momentum). The programs match our highly skilled employees with seasoned executives from other organizations. The programs broaden the mentees' perspectives and increases their ability to lead and innovate. Participants have reported increased problem-solving and goal-setting skills, an opportunity to learn and practice new leadership skills in a risk-free environment, increased self-confidence resulting in enthusiasm to take on roles with larger scopes of responsibility and stronger relationships with colleagues across the organization.

Here at Cigna, we are proud of the diversity our employees represent; we encourage each employee to bring their whole self to work each day. It is the best way for us to truly connect with each other and with our customers as we work to improve health and well-being. Knowing that this work doesn't end, and rather evolves; we push ourselves to increase representation of women and people of color particularly in middle and senior management roles. In December of 2017 we on-boarded a full time Diversity Talent Strategist as part of our Talent Acquisition Team. This role is focused on deepening current relationships and creating new partnerships to extend our recruiting reach to diverse communities for roles at all levels across the organization. We are making progress but like many businesses find ourselves wanting to do more and better. Our desire is that each and every employee has the opportunity to achieve their full potential.

2017 Diversity By The Numbers:

Below is snapshot of our workforce:

EEO-1 Job Category	Percentage Within Job Category Employed by Cigna (2017) ¹		
	Women	White	All Minority ²
Executive/Senior Level Officials	35.00	82.86	17.14
First/Mid-Level Officials and Managers	51.98	81.19	18.81
Professionals	72.21	76.16	23.84
Sales Workers	55.12	77.66	22.34
Administrative Support Workers	83.13	65.73	34.27
All Other ³	88.96	61.20	38.80
Total Cigna Workforce	73.00	72.79	27.21

1. Data from the Company’s most recent Employee Information Report (EEO-1) as filed with the U.S. Equal Employment Opportunity Commission.

2. Includes Black/African American, Hispanic or Latino, Asian, Pacific Islander, American Indian/Alaskan and employees that identified as two races or more.

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

How We Deploy Programs Across The Enterprise

Cigna’s Chief Diversity Officer manages our diversity strategy, goals, and initiatives and reports directly to our Chief Human Resources Officer. Cigna’s Board of Directors or a committee of the Board reviews our Diversity & Inclusion programs and progress on a biannual basis.

Additionally, several teams support our commitments to diversity and inclusion:

- **Enterprise Leadership Council:** Senior executives who work to ensure workplace programs reflect global, cultural, and business goals
- **Business Leadership Councils:** A balanced team of employees, managers, and senior leaders who help our business units leverage diversity and inclusion to address local market strategies, customer experience, and business capabilities
- **Colleague Resource Groups (CRGs):** Employee groups that leverage cultural insights and connections to innovate approaches and solutions to increase engagement, performance, and career mobility, while building enterprise capabilities to address the needs of diverse customers.
- **Health Equity Council:** A team of multidisciplinary leaders that collaborates in research, testing, and piloting solutions to mitigate the prevalent health disparities and chronic diseases in underrepresented groups
- **Cross Cultural Diversity Forum:** Overarching goal is to educate all staff across our Consumer Health Engagement area on cultural diversity so they may better engage, understand and service our customers.

Additionally, our Consumer Health Engagement team has convened six working groups across different sites and teams, providing culturally diverse content and education to approximately 1,600 Cigna employees through “diversity minutes”, email blasts, newsletters, panel discussions, health fairs and other activities. Topics covered include mental health of refugees, stress and living in uncertain times for minority populations and women, recognizing assumptions and biases and identifying ways to change them, cultural competency for South Asian population, health information and transplant resource for Hispanic populations, and experience of being transgender.

Our Colleague Resource Groups

Cigna's nine Colleague Resource Groups (CRGs) empower employees to recognize the talents and distinct cultural attributes and needs of diverse communities within our own company, while also connecting us at a fundamental level to the communities we serve.

Cigna's CRGs, supported by more than 4,000 employees, continue to build on a successful record of contribution to the workforce with strong employee engagement, targeted mentoring, impactful community volunteerism, and customer focus – bringing increased value to our clients and partners. Our CRGs have expanded their focus to include creating more cross cultural understanding, contributing to our focus on creating an inclusive culture. Members also lend their expertise to assist in recruiting diverse talent to Cigna.

Our nine CRG groups, along with examples of each's initiative are described below:

- **African American / Black**

- The “Setbacks to Success” speaker series provides an opportunity for African American/Black CRG participants to learn from key leaders who have found success in their professional careers despite prior career setbacks. The speaker series features a different guest speaker each month. This series was developed by the Advancing Black Leaders work stream of the African American/Black CRG.
- Inspired by research underscoring worrisome health disparities between black and white Americans, the African American/Black CRG and Cigna health coaches partnered to host monthly telephonic Wellness Circles for CRG members. Each one-hour session combined the power of personal and social interaction to help participants cultivate and maintain healthy behaviors. The Wellness Circles created a safe, confidential, culturally sensitive environment where employees could address barriers to wellness and build healthy habits. More than 50 CRG members participated in the sessions over six months, with small-group discussions covering a wide range of health and wellness issues and concerns. In addition to supporting our colleagues in achieving healthier and more secure lives, the team has created a program template that could be offered to help employer clients establish a culture of wellness in the workplace. The Wellness Circle initiative was awarded the Cigna Champions Award for its innovation and impact.

- **Asian / South Asian**

- As part of the Asian/South Asian CRG's South Asian Diabetes Prevention Initiative, the CRG coordinated a podcast featuring Dr. Saligram, founder and CEO of Arogya World, to talk about how her organization is working to help prevent diabetes in India through innovative programs such as the 'mDiabetes' and 'My Thali'.
- The Asian/South Asian CRG also developed an informational card developed to raise awareness of how genetics, cultural beliefs and lifestyle choices can influence the risk of developing Type 2 diabetes in the Asian population.

- **Hispanic / Latino**

- The Hispanic/Latino CRG has worked closely with our multi-cultural marketing team to support and enhance our reach into Spanish speaking communities.
- External partnerships continue to provide growth opportunities for current employees and help us to attract Hispanic/Latino talent to Cigna. In 2017, Cigna was a national partner of Prospanica and sponsored professional development opportunities in Austin, Chicago, Hartford, Houston, Dallas, Orlando, Phoenix and Pittsburgh.

- **Multigenerational**

- The newest of our CRGs, this group will become the place to educate employees on the issues that arise with five generations actively at work. In 2018, we plan to launch an employee caregiver support network as part of our multi-generational efforts.

- **PRIDE (Lesbian, Gay, Bisexual, Transgender (LGBT) & Allies)**

- The PRIDE CRG partnered with clients/vendors to provide transgender training for employees of clients.
- The PRIDE CRG also helped to participate in and support organizations and events such as the Gay and Lesbian Medical Association, Philadelphia Transgender Health Conference, Hartford Gay & Lesbian Health Collective, Pride, and Out and Equal.

- **People with Different Abilities (PWDA)**

- Cigna works closely with the U.S. Business Leadership Network (USBLN) as part of our commitment to hiring people with different abilities. We launched education and awareness programs, such as a national exhibit called “Brilliant and Resilient” that showcased women in leadership roles who happen to have disabilities.
- During Mental Health Awareness Month, PWDA coordinated events that provided our clients and our employees with insights and resources to further remove mental health stigma. We’ve engaged the business community through a live-streamed event to thousands worldwide to discuss changing the orientation and attitudes around disability.
- Cigna’s PWDA CRG partnered with the Arc of the Farmington Valley, Inc., (Favarh) to help them start their own project to change signage and graphics to the new accessibility icon, promoting capability and independence.

- **Veterans**

- In 2017, Cigna introduced a 24/7/365 national support line for Veterans, families and caregivers
- The Veterans CRG also helped to launch a mindfulness program for Veterans.

- **Virtual**

- The Virtual CRG piloted a dedicated wellness team for Work at Home employees. The Wellness for Work at Home program helps connect members to tools and resources to help them lead a healthy life.
- The Virtual CRG also created quarterly campaigns and challenges to support members’ efforts in leading a healthy lifestyle.

- **Women**

- Our largest CRG is our Women’s CRG which provides unique insights to shape Cigna’s market offerings, messages and engagement with our current and prospective female clients and customers, while ensuring Cigna’s female employees’ voices and contributions are heard, understood, and positioned effectively among our many stakeholders around the globe.
- Cigna’s Women’s CRG continued to expand its Lean In Circles to provide the power of peer support through guided education and peer mentoring. This framework empowers, educates and supports women in their career development at Cigna. Lean In Circles meet monthly to encourage and support each other in an atmosphere of confidentiality and trust.



2017 Diversity & Inclusion Awards and Recognitions

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

- **African American / Black**
 - Black Enterprise 50 Best Companies for Diversity
- **Hispanic/Latino**
 - Latino 100 Company, Best Companies for Latinos (Latino Magazine)
 - Latino Leaders, Top 5 Companies for Hispanic Diversity
 - Hispanic Association on Corporate Responsibility's Corporate Inclusion Index, Score 90
- **LGBT**
 - Human Rights Campaign (HRC) Corporate Equality Index, Best Places to Work for LGBT Equality
 - Top Corporations for LGBT Economic Empowerment
- **People with Different Abilities**
 - Disability Equality Index Best Places to Work (United States Business Leadership Network and American Association of People with Disabilities), Scored 100
- **Veterans**
 - Military Times Best for Vets Employer (Top 40 Company)
- **Overall**
 - National Business Group on Health Innovation in Advancing Health Equity

CASE STUDY

CIGNA'S VETERAN SUPPORT PROGRAMS



Veterans disproportionately face various health challenges such as mental health disorders like depression, post-traumatic stress disorder (PTSD) and other health conditions. Challenges are also experienced by those closest to veterans such as their families and caregivers as they readjust to civilian life. To show our appreciation for their sacrifices and to help veterans combat opioid addiction, Cigna introduced a free national Veteran's Support Line available 24/7/365 for all veterans, their families and caregivers.

The Veterans Support line is available whether or not the Veteran or loved one is a Cigna customer. The service provides resources for pain management, substance use counseling and treatment, financial issues, food, clothing, housing, safety, transportation, parent and child care, again services, health insurance, legal assistance and more.

Cigna is committed to helping veterans overcome the misuse of opioids. Often, veterans fall through the cracks of the health care system. As a result, Cigna developed this free support service.

In addition, Cigna offers a weekly Mindfulness for Vets session based on evidence-based therapy proven to have a positive impact on depression, stress, anxiety, performance, sleep, addiction, PTSD and more.

The Cigna Foundation also gave a \$300,000 grant to the Iraq and Afghanistan Veterans of America (IAVA) to help expand its Rapid Response Referral Program which is a community effort to help veterans meet their life goals through connections to education, medical and legal resources and benefits. Over 8,000 veterans have been assisted.

EMPLOYEE HEALTH, SAFETY & WELLNESS

Policies, Procedures and Training To Keep Our Employees Safe

Cigna maintains 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.

Our global security team has implemented security policies, inside and outside the United States. A 24/7 emergency telephone number is embossed on every Cigna employee ID badge so that employees can easily report security and safety-related issues.

We make our health and safety policies and training available online for our employees to easily access. We continually focus on the health and safety of our employees and their physical workplace conditions. Because we are primarily an office setting, our initiatives 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 2017, Cigna continued to maintain its historical trend of having no workplace safety-related fatalities.

Various departments, including Cigna Global Real Estate, Cigna Global Risk Management, Cigna Human Resources, Cigna's Employee Health Advisory Team and Cigna Global Security, lead our efforts to comply with local and federal laws pertaining to safety and contribute to a work-place environment that embodies Cigna's mission and vision.

A Targeted Approach To Health & Wellness

As a leading global health service company, giving our customers high quality, cost effective care, which contributes to improved health outcomes and satisfaction, is at the core of Cigna's business strategy and company mission. We apply this same focus with our own employees by delivering programs that support an individual's journey to better health, all with a focus on personal and affordable options.

To advance employee wellness, we have a multi-year plan that involves an evolving global strategy targeting top U.S and global health risks, quarterly population health metrics and site-specific employee health dashboards. We provide a robust incentives platform to reward employees for healthy actions. We also execute on a communications campaign to promote education on available programs, incentives and services both onsite and virtually. 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.

Each year, employees are asked to participate in the Healthy Life Post Benefits Enrollment Survey. The 2017 results show very positive feedback from our employees, with 93% of employees stating that they believe that Cigna shows concern for their health, wellbeing and security and (96%) that Cigna's culture is supportive of their efforts to pursue a healthy lifestyle.

Healthy Life Workplace Wellness Strategy

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

Our Healthy Life strategy focuses on the following:

- Building and evolving a workplace culture of health
- Leveraging Cigna's leading products and services
- Driving employees and their families to take greater personal accountability for their health
- Managing company costs and employee cost sharing, and
- Improving workforce productivity while positively impacting business results

Our program, which includes account based medical plans, provides our employees access to tools and resources in the form of one-on-one coaching, web based materials, and onsite programs, including holistic health centers and fitness centers. With this support, employees can conveniently take charge of their health and become more informed health care consumers.

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

1. Get preventive care
2. Work with a personal coach to make progress towards their goals
3. Receive support to quit tobacco, lose weight and replace 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. Engage in global campaigns focused on our key health priorities including resiliency, nutrition and physical activity

In 2017, we continued to provide our employees the tools and resources to make it easy to improve their health and well-being. Moving forward, we expect to deliver on more personalized programs that focus on the whole person – from their physical, mental and emotional health to their financial health.

Our Global Wellness Councils

Our Global Wellness Councils work to advance a best-in-class culture of health across Cigna to improve health and well-being, improve employee productivity and increase employee engagement.

Asia Pacific Council	Europe, Middle East and Africa Council	U.S. Council
Hong Kong	Belgium	California
India	Dubai	Colorado
Indonesia	Middle East	Connecticut
Korea	Spain	Florida
New Zealand	Turkey	Illinois
Taiwan	United Kingdom	Pennsylvania
Thailand		Tennessee

CASE STUDY

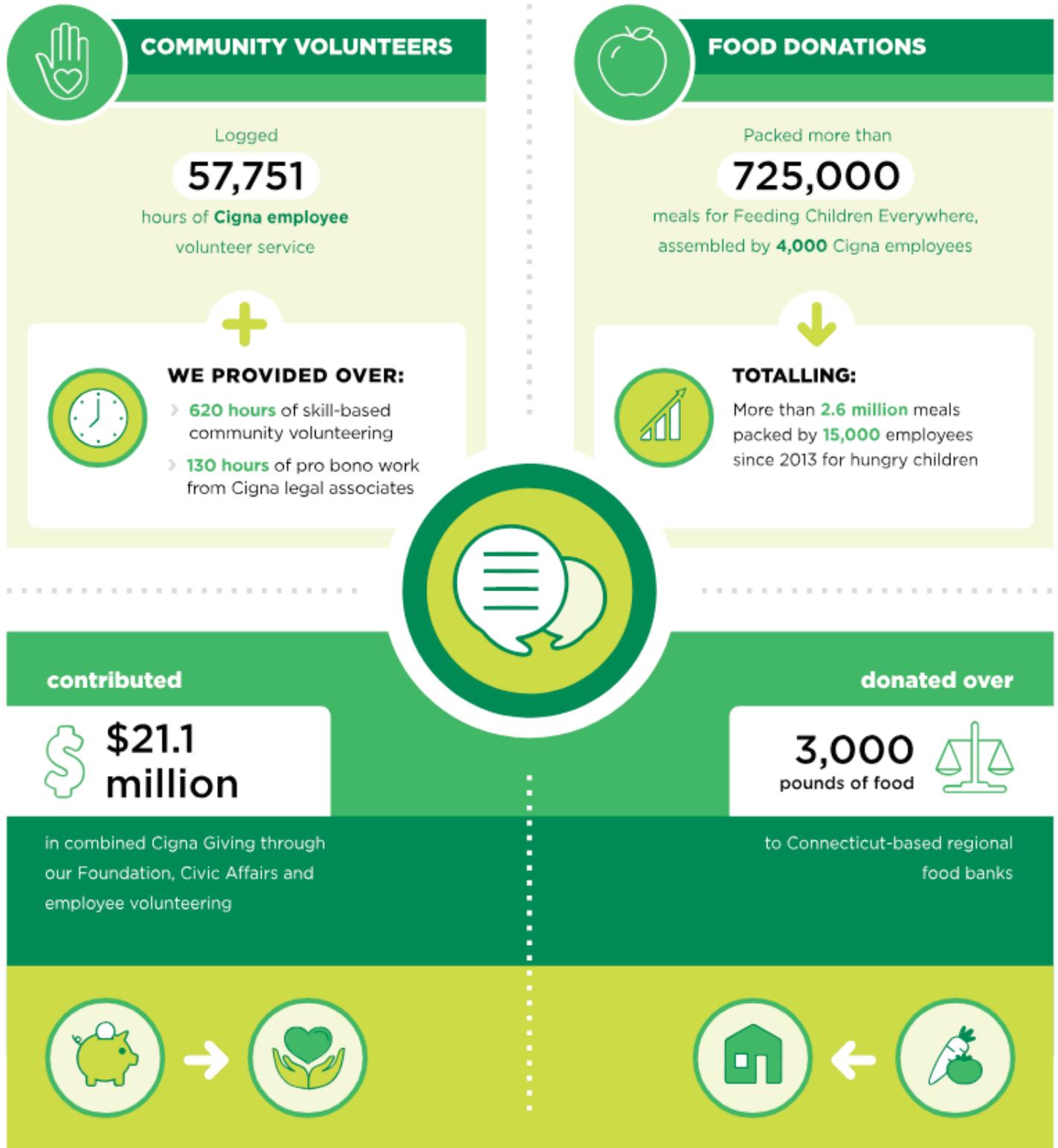
HEALTH HEROES



We know that making choices to support a healthy life can be hard and it's sometimes a challenge to make health a priority. To help address this challenge, we launched the Health Hero campaign for our employees. Cards were distributed to employees in addition to access to an interactive online platform. Each health hero includes manageable steps you can take to get closer to your goals. Employees were encouraged to pick the hero they would like to work on and display it where they will see it every day. Employees also had the option to sign up for weekly health emails tailored to their health goals.

COMMUNITY OVERVIEW

At Cigna, we understand that investing in the health of our communities directly connects with our company's overall success. The Cigna Foundation is an important part of how we deliver on this opportunity.



COMMUNITY INVESTMENT

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

Cigna Giving

Our charitable giving activities are focused on contributions that reflect and magnify Cigna’s mission, particularly in the global communities we serve.

Cigna Foundation

The Cigna Foundation makes charitable grants to nonprofit organizations. Driving the Cigna Foundation’s leadership is the World of Difference grant program. With a focus on health equity and community health navigation, the World of Difference grant program is making significant commitments that provide much more than just funds to grant recipients. Cigna Foundation World of Difference grants are true partnerships that bring dedicated nonprofit organizations together with knowledgeable Cigna professionals to share expertise and experience, resulting in innovative health solutions that work to improve health equity and respond to community needs in ways that are sustainable, scalable and effective.

Cigna Charitable Giving

This facet of our giving program includes our Civic Affairs funding to nonprofit organizations, primarily in the form of charitable sponsorships and financial support from our business units. These funds are used to directly assist charities and sponsor charitable events in the local communities of Cigna’s clients, customers and employees around the globe.

Employee Volunteerism and Giving

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

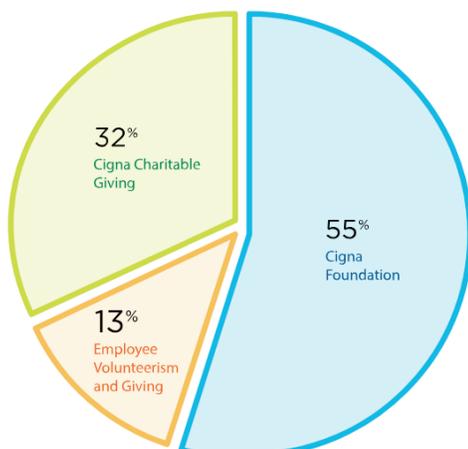


In 2017, Cigna’s employees logged 57,751 hours of volunteer service.



In 2017, OUR COMBINED CIGNA GIVING TOTALED \$21,179,688

* 2017, includes the Cigna Korea foundation which totals \$6,348,000.



Cigna understands the close relationship between individual health and community health. As a leading global health service company, we aim to be a leader in global social responsibility.

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

THE CIGNA FOUNDATION

At Cigna, we believe that investing in the health of our communities directly connects with our company's overall success. The Cigna Foundation is an important part of how we deliver on this belief.

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. The Cigna Foundation accomplishes these goals through strategically focused charitable grants to nonprofit organizations whose work enhances the health of individuals and families and the well-being of their communities.



In 2017, Cigna Foundation grants totaled more than six million dollars to support organizations that share our commitment to enhancing the health and well-being of individuals, families and communities.

Working To Make A World Of Difference

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

With our Cigna Foundation World of Difference Grants, Cigna's philanthropic giving program is able to target and identify organizations that bringing innovative solutions to life within our focus area of health equity.

World of Difference grants center around collaborations with nonprofits pursuing unique, targeted projects that help people overcome barriers to their health and well-being related to factors such as ethnicity, race, gender, age, education, economic status or place of residence.

World of Difference Grant Program Requirements:

- A pilot (or early stage) multi-year project that directly serves the needs of individuals in the health focus area under consideration
- A focus on a specific health challenge or related group of challenges being faced by those individuals
- An innovative approach that stresses the importance of engaging individuals being served in meeting the health challenges related to project objectives
- Opportunities for volunteer involvement by the Cigna team
- Potential to expand to additional geographic areas (special consideration will be given to projects that provide or have the potential to provide services globally)
- 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](#).

Pursuing Health Equity and Community Health Navigation

[Health equity](#) is a primary focus area for Cigna and for the Cigna Foundation. Health equity pursuing the elimination of avoidable health inequities which are differences in health that are avoidable, unfair and unjust, as health disparities which is the health outcomes among different groups of that can result in unfair differences in health status.

Through our World of Difference grants, we understand the importance of convening a broad range of stakeholders – businesses, government entities, nonprofits, providers, delivery systems, residents – and committing to an ongoing effort. And we’ve learned that one of the most effective ways to improve health equity is through the navigation assistance of a Community Health Worker who is an engaged and trusted member of their community. We’ve seen first-hand how positive health outcomes can be realized by supporting Community Health Navigation.

2017 Grant Recipients

Our 2017 World of Difference grants ranged from \$100,000 dollars to large multi-year partnership programs. These grants represented the best of innovation in addressing health disparities with clear and measurable impacts for the targeted population in support of the [United Nations Sustainable Development Goals](#).

Below is a list of the disparities our grants target and the organizations we support and work with in each target area.

Age
<p>Grant Partner – Healthy Smiles</p> <p>Location – Fresno, CA</p> <p>Initiative:</p> <p>Cigna’s grant supported a mobile dental clinic to provide healthy smiles and better overall health outcomes for underserved children and families who live in the agricultural heartland of Central California.</p>
<p>Grant Partner – Mount Sinai</p> <p>Location – New York, NY</p> <p>Initiative:</p> <p>Mount Sinai’s Project TEEN HEED (Help Educate to Eliminate Diabetes) developed a 12-week curriculum for teens ages 13-19 with the funding. It is a peer-led diabetes prevention program incorporating mobile health technologies for at-risk East Harlem adolescents.</p> <p>The 12 week curriculum covers behavioral skills including goal setting (weekly action plans), self-monitoring, brainstorming, problem solving, contingency management, coping skills, and social support. Workshop topics included explanation of pre-diabetes/diabetes, label reading, healthy plate planning, portion control, decreasing fat intake, the importance of breakfast, finding affordable healthy foods, making good choices when eating out, strategies to increase physical activity, role of the media, body image, stress management, positive thinking/mindfulness, coping with eating triggers and social pressures, local resources and advocacy. Each session includes demos of aerobic, strength training and flexibility exercises using music chosen by the teens.</p> <p>TEEN HEED developed a mobile app which includes the twelve weeks of content from the workshops. Teens will receive an average of two messages per day focusing on goals, behavior tracking with feedback, individually tailored advice, motivation and creation of a photo diary related to healthy eating and active living. A TEEN HEED Facebook page has been created so participants can take part in these groups for additional social support and to keep teens engaged as they go through the program.</p>

Grant Partner – Los Barrios Unidos Community Clinic

Location – Dallas, TX

Initiative:

Los Barrios Unidos Community Clinic was able to expand their Pediatric Asthma Promotora de Salud (the Spanish phrase for a “Community Health Worker”) program to their new clinic in the underserved Oak Cliff area of Dallas. The promotora’s primary duties include individualized follow-up with asthma patients and any asthma related hospital referrals, assisting with the scheduling of Shared Medical Appointments, as well as providing asthma education/classes during Shared Medical Appointments.

In its first year, the grant helped to engaged 237 asthmatic pediatric patients by promotora referrals of patients with a diagnosis of asthma and a high risk score, by referrals from medical providers, and/or by hospital emergency room utilization outreach from the promotora

Grant Partner – Lurie’s Children’s Hospital

Location – Chicago, IL

Initiative:

The Chicago Youth Program (CYP) clinic housed at Lurie Children’s hospital provides comprehensive healthcare to at-risk youth. CYP clinic staff have extensive expertise in developing and implementing programs that reduce the health and social risks for those living in poverty. Funds were provided to the CYP clinic to create a comprehensive assessment tool to identify the interconnected social, emotional and medical factors that impact the long-term health and well-being of children and adolescents, as well as extended hours staffing.

In its first year, CYP created and administered transportation and patient emergency funds that serviced 50 families. CYP clinic staff have distributed approximately \$3,000 worth of transportation funds via Ventra cards used in all public transportation locations in Chicago. Additional support identified via the templates created included prescriptions, cribs, baby bottles and formula and clothes. Food has also been purchased for many families who have lost public food assistance.

Extended hours staff also assisted in supporting a social worker, nurse practitioner and psychiatrist. Combined with the pediatrician in charge of the CYP clinic, they were able to provide support to 300 patients.

Grant Partner – St. Louis Children’s Hospital

Location – St Louis, MO

Initiative:

Healthy Kids Express Asthma (HKEA) Mobile Health Program improves childhood wellness by providing comprehensive asthma management and education while guiding families through complex health and social service systems. HKEA provides personalized disease management training, medication technique assistance, connections to primary care providers, and asthma coaching for those needing a higher level of intervention. The funding provided supports two asthma coaches 100%.

In the 2016-17 school year, HKEA identified 1,103 pre-K through 8th students with asthma, delivering intensive services to 448 children (13,195 clinical asthma encounters) and providing an asthma coach for 132 families. Students receiving 3+ inhaler checks showed a 21% improvement in technique, those in grades 3 – 5 showed a 17% asthma knowledge increase, and 100% developed action plans. Moreover, 86 families were referred by the coaches to a dedicated social worker to obtain additional supports.

Grant Partner – East Tennessee Children’s Hospital

Location – Knoxville, TN

Initiative:

East Tennessee Children’s Hospital understands long-term developmental outcomes related to prenatal opioid exposure and subsequent Neonatal Abstinence Syndrome (NAS) are unclear; however these infants are at risk for multiple ongoing issues. This program is a care coordination service and outpatient clinic designed to strengthen fundamentals and address the medical, developmental and emotional needs during the first five years of the child’s life. Funding supports additional staff to provide more support.

Program successes in the first six months include the enrollment of 184 patients, serving infants in 25 Tennessee counties where 100% of patients had a 12-month appointment kept rate. Additionally, the number of biological parents (as opposed to foster parents or guardians) signing up for program increased.

Grant Partner – Children’s Hospital of Orange County

Location – Orange, CA

Initiative:

Funds provided for the LEAP (Mental Health Leadership, Education, Access, and Prevention) of Faith pilot program which addresses the mental health needs in faith communities by providing basic mental health training and materials that are appropriate and adaptable for any faith. This program is a key component of CHOC Children’s groundbreaking mental health initiative to create a more effective system of mental health care for children, teens and young adults in Orange County, California.

Critical to building a cohesive system of pediatric mental health care is engaging Orange County’s faith communities. Unfortunately, pastors are often ill-equipped to address these issues within the context of the congregation. Faith communities can be important venues to create awareness, provide education, help families navigate a confusing array of services, and reduce stigma about such problems as attention deficit disorder, obsessive-compulsive disorder, autism, anxiety, depression and other conditions.

Ethnicity and Race

Grant Partner – Rush University Medical Center

Location – Chicago, IL

Initiative:

Grant provided funding to the Health Legacy Program which empowers African-American women to adopt new health habits and behaviors that promote an active and healthy lifestyle. Health Legacy is offered at churches, faith organizations, and community centers on the south and west sides of Chicago.

This program offers women a positive jumpstart through hands-on activities in a supportive group environment offering four key program components that promote behavior change: (1) health education (2) exercise (3) an interactive weekly support circle and (4) healthy meal planning and food demonstration with a chef. Women learn how to better manage their chronic conditions and deepen their understanding of the impact of food and physical activity on health.

In 2017, 800 women were recruited to participate in the program across 25 churches and community sites on the south and west sides of Chicago. The women have experienced measurable decreases in blood pressure, weight and diabetes management.

Grant Partner – University of Maryland-HAIR Project

Location – Prince George’s County, MD

Initiative:

World of Difference grant partnership for African Americans through health promotion initiatives in barbershops and beauty salons in Prince George’s County. Health Advocates In-Reach and Research (HAIR) established a network of eleven black beauty salons and shops in Prince George’s County, including approximately 50% in the Health Enterprise Zone (HEZ) neighborhoods in a Maryland zip code near Washington D.C., The HAIR initiative has evolved, from colon cancer screenings and detection, to include addressing risk factors for common chronic diseases (diabetes, hypertension, obesity, etc.).



This 2018 funding year, the program leaders will launch the National Association for Black Barbershops and Salons for Health. It will be the primary means to disseminate best practices and mobilize Black barbershops and salons from across the nation into a sustainable platform for ongoing quality improvement of the HAIR model and deployment of the official HAIR Smartphone App.

Grant Partner – New York Botanical Garden

Location – New York, NY

Initiative:

This World of Difference grant to The New York Botanical Garden is designed to improve health care for New York’s immigrant Latino and Caribbean communities. The grant funds the work of Dr. Ina Vandebroek, an ethnomedical research specialist at The New York Botanical Garden.

This project serves the Caribbean and Latino population in NYC; about one million individuals. More than 500 medical students, residents and physicians were educated by Dr. Vandebroek as part of the grant. It is estimated that 50% or more of the communities the medical students, residents and physicians serve visit botanicas and use herbal remedies.

Recent results demonstrate 76% increase in cultural knowledge, 29% increase in cultural attitudes and 35% increase in cultural skills related to Caribbean and Latino immigrants’ use of herbal remedies for healthcare.

Additionally, Dr. Vandebroek has attended numerous scientific conferences as a panelist, and developed a Cigna webinar and podcast on the project’s research on the use of botanicals within the communities studied and how U.S. healthcare practitioners and clinical Cigna staff can approach topic with patients.

The New York Botanical Garden received funding to improve health care for New York’s immigrant Latino and Caribbean communities. Dr. Vandebroek incorporated ethnobotanical research methods to record, identify, and compare the herbal remedies popular in four communities (Dominicans, Puerto Ricans, Jamaicans, and Mexicans) in NYC for self-medication, and to analyze the variation that exists in these communities’ cultural health beliefs and practices.

Grant Partner – Emory University Rollins School of Public Health

Location – Atlanta, GA

Initiative:

The Mexican-American Participatory Assessment Project at the Emory University Rollins School of Public Health used an innovative approach that allowed a local health program to reach a broader audience, while also strengthening the ability of at-risk young adults to gain entry-level employment in health services by providing training and work experience. As the youth become professionals, they are expected to help bridge the health equity gap among Hispanics and non-Hispanics in the state.

The MAPA project has enabled at-risk youth to become trained as certified community health workers. Each youth completed an internship at the Mexican Consulate’s Ventanilla de Salud Atlanta (VSDA). Each youth participant was able to reach approximately 2,000 people during the 10-week internship.

Grant Partner – Houston Healthcare Foundation**Location – Houston, TX****Initiative:**

Grant for the Diabetes Awareness and Wellness Network (DAWN). The funding assisted in development and implementation of the Exerstart exercise program, as improvements to nutrition education room and three major events during National Diabetes Month.

Exerstart is a 20 week series in which participants meet twice per week for 45 minutes. Physical activity exercises are modified for individual and exercises are designed to improve flexibility, mobility and agility. In 2017, nearly 200 members participated in the nutrition education room for individual/group. Additionally, 286 members participated in physical fitness opportunities and 207 community members reached through DAWN center activities during National Diabetes Month.

Grant Partner – La Clínica del Pueblo**Location – Washington, DC****Initiative:**

This World of Difference grant provides funds for the Tu Salud en tus Manos program, a peer-based obesity, diabetes and cardiovascular disease prevention program for low-income, immigrant Latinos in Prince George's County.

Tu Salud en tus Manos is a comprehensive peer-based education and outreach program that uses culturally and linguistically accessible strategies to encourage the integration of basic building blocks of good health, which includes good nutrition, regular fitness and stress management.

The program incorporates community and environmental level strategies with direct, behavioral change strategies to reach the target population, including social marketing efforts through social media, radio, brochures and posters. Spanish radio ads to promote behavioral changes aired for two weeks targeting 121,000 people. Social media and print material efforts have also reached more than 4,000 people. Community level strategies include health fairs and 67 small group education talks (known as charlas) led by 19 peer health promoters and focusing on behavior change strategies. These efforts reached 603 participants in the community.

Grant Partner – Life Track**Location – Minneapolis, Minnesota****Initiative:**

Lifetrack received a grant to support the incorporation of a community health worker into the Families Together program. The addition of the this role to Families Together allowed them to address the significant health problems experienced by many families: 75% of mothers report mental health concerns; staff observed significant oral health problems among the children; and parents often rely on hospital emergency rooms to address healthcare needs.

The community health worker, working with Families Together staff, developed referral forms and other documents and processes to ensure that families identified by home visitors or other staff as having health-related issues are collected, information gathered on individuals' health needs is entered into the electronic health records system, and that any subsequent referrals and other actions are duly noted; and that home visitors have information needed to provide appropriate follow-up.

Grant Partner – Novant Health

Location – Winston-Salem, NC

Initiative:

Novant Health piloted the Project CARE (Congregational Approach to Risk reduction and Empowerment). Project CARE's goals are to lowering the incidence of cardiovascular disease and diabetes via a twelve week program. The program is available to faith communities in three zip codes that are characterized by low-income, underserved minorities.

In the first year, Project CARE partnered with nine congregations (eight African-American and one Hispanic/Latino), reaching nearly 300 participants that participated in the program. The indirect reach of family members and friends is estimated to be between 700-800 participants. Among participants, the average blood pressure decreased seven points. Cholesterol and triglycerides levels also decreased by 15 points.

Grant Partner – Fayette Community Hospital

Location – Atlanta, GA

Initiative:

The grant supported social work case managers who assisted patients navigate health and social service systems to meet their unique needs and address barriers to health. The social work case managers were placed within partner charity clinics at Hands of Hope in Henry County, Fayette CARE Clinic in Fayette County and Piedmont Newnan employee servicing the Coweta County Clinic patients. This allowed twenty hours a week for each social worker to work with patients in the clinics identifying needs and helping navigate the patients to needed resources.

This year the social work case manager program has helped to improve these patients' ability to maintain a normal life while living with their medical diagnosis. The referrals to community resources and regular interactions help to keep patients out of the emergency room for non-emergent care. A total of 772 patient encounters with social work case managers were recorded during the initial funding year. In addition, hundreds of community referrals were made connecting patients to resources to which they would not have otherwise had access.

Grant Partner – Bright Star Community Outreach

Location – Chicago, IL

Initiative:

Bright Star Community Outreach (BSCO) is addressing the devastating effects of trauma and violence on our community. Inspired by the work of NATAL in Israel, BSCO uses trained faith and community leaders, as well as mental health professionals, as trauma counselors to provide counseling services through a helpline. Additionally, BSCO Ambassadors are tasked with educating individuals, organizations, and schools about trauma and its potential impacts.



BSCO Ambassadors have serviced over 6,000 individuals including parents, teachers, school counselors and first responders.

Grant Partner – University of Miami

Location – Miami, FL

Initiative:

Funding was provided to the University of Miami’s (UM) Sylvester Comprehensive Cancer Center’s Dr. Kobetz, Research in Ethno Medicine and Education (REMEDI), and her community partners who are exploring how Haitian women use plants for a feminine hygiene process (twalet deba). They are investigating how this practice impacts health, including cervical cancer risk. UM has partnered with Fairchild Tropical Botanical Garden (FTG) on this project who will classify/catalogue the plants used, and develop intergenerational educational opportunities around plants and health.

At six months into the project, the community health worker has conducted interviews with 60 women in Little Haiti. She has collected 53 plant specimens, which have been transferred to Fairchild Tropical Botanical Garden for identification, cataloguing and analysis.

Close to 1,500 students from 49 schools conducted intergenerational interviews about medicinal uses of plants through the Fairchild Tropical Garden Green Treasures education program.

Grant Partner – Hispanic Services Council

Location – Tampa, FL

Initiative:

Viva Tu Salud!/ “Long Live My Health!” was developed to create opportunities for Latinos to actively engage in their health and the health of their communities. Utilizing Promotoras (Community Health Workers-CHW), Viva Tu Salud! promotes healthy living through nutrition education, cooking classes and access to social services to Latino families. Promotoras play a key role as connectors, mediators and messengers to those most vulnerable and marginalized who need to be linked to health resources and information so that they can achieve optimal physical and emotional health.

Gender

Grant Partner – Girls on the Run

Location – United States

Initiative:

The World of Difference grant was provided to Girls on the Run (GOTR) International, to support the organization’s Coach and Recruitment Initiative. The goal was to better understand current barriers to recruiting coaches, as well as develop tools and resources for GOTR’s over 200 councils to create sustainable coaching and volunteer staffing pools reflective of the participant’s diversity.

Based on key council needs identified, the Coach Recruitment online toolkit now includes the following resources: (1) Training materials (How-to’s and best practices for coach recruitment), (2) Marketing Materials (Videos, Social Media posts, Photos reflective of program diversity, Coach Recruitment Rack Cards and Flyers in both English and Spanish, and a Coach Business Card) and (3) Informational Materials (Presentation Deck, Email Appeal)

Grant Partner – Men’s Health Clinic

Location – Compton, CA

Initiative:

The Men’s Health Foundation (MHF) seeks to address disparities in healthcare access and to engage young men of color – particularly young men who have sex with men of color, (YMSMoc) – who are at greater risk for HIV infection, in vital HIV/STD testing and prevention services and linkage to healthcare.

Funds were utilized to open a new clinic in the Compton, CA area that provides a safe space for Young MSM of Color to engage in social activities (including competitions, art, social, recreational and skill-development activities) and regularly access integrated culturally sensitive preventive medical care, mental health services and wellness classes in one central trusted location to reduce or eliminate challenges related to stigma, discrimination, distrust and transportation.

Cigna’s grant is helping to establish a Primary Prevention and HIV Healthcare clinic, a medical home, within a youth-driven environment in a community lacking in services for HIV positive and at-risk YMSMoc.

People with Different Abilities

Grant Partner – Clubhouse International

Location – United States

Initiative:

Clubhouses International has 320 clubhouses around the world that offer people living with mental illness opportunities for friendship, employment, housing, education and access to medical and psychiatric services in a single environment that enables members to fully participate as members of society.

Building on the growing interest in promoting healthy lifestyles and reducing premature mortality for Clubhouse members, funds were provided to identify a set of best practices in wellness related programming and incorporate these into the ongoing Clubhouse training programs.

Grant Partner – Shatterproof

Location – United States

Initiative:

Cigna funded the redesign of the Shatterproof website, <https://www.shatterproof.org/>, to become a trusted resource for families by providing easy to navigate, easy to understand content to educate families on the disease of addiction, prevention, treatment and recovery. The website is the first in the industry with all content medically reviewed and sourced to provide peace of mind to families so desperate for information. The website also includes access to the Family Resource Center, a portal that aggregates information for families from across trusted resources.



In this initial funding year, Shatterproof.org has had nearly 500,000 visits to the website, received over 500 memorial submissions and over 180 blog posts and stories shared.

Grant Partner – Alzheimer’s Association

Location – National

Initiative:

Cigna Foundation provide 100% of the funds to the Alzheimer’s Association requested to create the [LiveWell E-Learning Project](#):

The Alzheimer’s Association held four town hall meetings and asked, for the first time in its nearly 40 year history, the patient living with some form of dementia the simple question of: what did they want. All the current content on the web-page was mostly conducive to the caregiver, family members or friends. The patient stated they wanted content information on how to live with the disease, quality of life versus the current focus of dying and suffering from the disease. They enlisted the assistance of the Boston Consulting Group to conduct a market research on how to help the patient after the diagnosis. From this market research the LiveWell Modules were created.

They created five modules with the clinical guidance of Dr. Sam Fazio, an expert in the field. The modules are based on the experience of living with some form of dementia and are completely independent of each other. Thus enabling the patient to click only on what they want at that given moment. The modules are innovative, inter-active, web-based and self-selective. The modules also include videos (non-scripted), activities the patient can complete and action plans to work on.

Socio-Economic

Grant Partner – Blessings in a Backpack

Location – Richmond, VA, Sanford, FL, Atlanta, GA, El Paso, TX, Hartford, CT, Sterling, VA, Tempe, AZ & Memphis, TN

Initiative:

Blessings in a Backpack is the only national nonprofit solely working to change the face of childhood hunger, envisioning a world where every school-aged child in America has adequate nourishment to learn and grow.

Throughout the 2016-2017 school year, 1,876 students in eight schools across eleven states were provided with weekend nutrition via their backpack, and a combined 65,660 hunger-free weekends were ensured.

The impact of these hunger-free weekends goes beyond easing hunger pangs. Consistent nutrition is necessary for children to participate in school. Better test scores, expanded reading skills, improved health, and increased attendance have all been attributed to consistent childhood nutrition, which is what Blessings in a Backpack helps to provide.

Grant Partner – Coalition to Transform Advanced Care (C-TAC)

Location – Washington, DC and Richmond, VA

Initiative:

C-TAC harnesses the power of partnerships with faith communities to transform care for African American family caregivers and patients.



In 2016, the first phase of the grant provided the funding to create a tool to research caregivers’ digital ethnography and footprints. Results of the digital research were compiled in 2017.

Key findings included the following: caregiving can have very negative impacts on caregivers’ lives, including their state of mind, career, financial health, social lives and personal relationships. To address these negative impacts, two important support systems that caregivers look to are family (but 24% of caregivers fail to get adequate support from their families) and online support groups.

The next steps are to identify resources that caregivers will use, pilot testing them with key audiences, assessing which resources resonate best and if different tools and methods of communication are differently effective, depending on the audience. C-TAC’s intent is to continue to disseminate findings on caregiver values, needs and resources via social media in partnership with our caregiver ambassadors.

Grant Partner – Methodist La Bonheur Healthcare

Location – Memphis, TN

Initiative:

Grant to support “Improving Health of a Community – One Navigated Patient at a Time.” Methodist Le Bonheur Healthcare continued Wellness without Walls and Familiar Faces, the targeted community-based health initiatives focused on a highly underserved zip code in Memphis. This program further focused continued efforts on identifying healthcare needs and expanding opportunities for community members in this zip code to access preventive, appropriate care resources in order to improve their overall health and well-being.



In 2017, Wellness without Walls provided seven community events, which enabled 572 community members received baseline health screenings and 304 community members received baseline health screenings for blood pressure, cholesterol, and blood glucose.

Since 2014, Familiar Faces has demonstrated significant positive impacts on patient wellness, which include up to 55% decrease in average hospital visits monthly and nearly 70% decrease in average in-patient visits per month – reducing cost per patient by 40-60%.

Grant Partner – Back on my Feet

Location – Philadelphia, PA and Baltimore, MD

Initiative:

Back on My Feet uses running and community to motivate and support individuals every step of the way from homelessness to independence. Cigna’s grant was used to develop a Health and Wellness curriculum for more than 1,500 individuals, annually, who are homeless or at risk of homelessness.



In 2017, Back on My Feet implemented eight new Health and Wellness workshops, four in each market. A total of 88 unique Back on My Feet Alumni participated in the Program, exceeding the goal of 50 unduplicated participants.

93% of respondents reported that Back on My Feet helped them find resources, health care providers or community organizations to help with their health and wellness. 86% of respondents reported that through the workshop on mental health and stress reduction, they learned ways to better manage their stress. 79% of survey respondents reported that, through the Health and Wellness classes, they were inspired to exercise more, and 71% reported a better understanding of how to eat healthy on a budget.

Grant Partner – Siloam Health

Location – Nashville, TN

Initiative:

This grant targets four vulnerable communities in Nashville, TN. Siloam Health was provided funding for six part-time community health workers and two full-time. Siloam created the Community Health Outreach program to develop community health leadership within four target faith congregations: Bhutanese, Burmese, Egyptian, and Hispanic.

As trusted leaders and significant forces for wellness in individuals’ lives, these churches serve as outreach hubs for community health workers in each of Siloam’s targeted communities. The program’s key accomplishments over the past year include hiring eight community health workers equipped to help their communities on health topics tailored to their populations, and completed four Congregational Health Assessments totaling close to 300 individual participating.

Congregational health assessments used a five-part, strengths-based survey translated into the four community-targeted languages (Arabic, Spanish, Burmese, and Nepali) administered through health fairs to collect baseline data in the following areas: health basics, health with diabetes, healthy families, healthy emotions, healthy mouths and healthy living.

As the result of these congregational health assessments, programs that previously did not exist on these health topics are now being developed and disseminated among in target communities. Siloam Health anticipates the impact to multiply as health principles are digested, applied and spread.

Grant Partner – American Cancer Society

Location – Wyoming

Initiative:

The Cigna Foundation saw a need for healthier living and environments in Wyoming and worked with the American Cancer Society to address it. The overall goal of “Tip the Scales in Your Favor Wyoming” was to build capacity in five identified communities – Cheyenne, Wheatland, Casper, Gillette, and Powell – as a foundation to promote Healthy Eating, Active Living Environments (HEALE) throughout these communities. The HEALE program aims to reduce the risk of cancer through behavior and policy change by building capacity, mobilizing people and implementing educational programs and new policies.

The five healthcare facilities distributed and educated patients and/or staff and presented information at a conference on HEALE and cancer risk. The populations that were reached included: (1) underserved patients, (2) health professionals, and (3) clinic staff. The three State partners also established community touch-points for education at health fairs and events, helped target tobacco prevention and promoted HEALE across the state. In 2017, the grant was able to help educate over 3,000 people, with partners educating an additional 6,500 people.

Grant Partner – Texas Health Resources/Vickery Meadows Clinic

Location – Dallas, TX

Initiative:

Grant funds were provided to support a partnership between Texas Health Resources, Vickery Meadows Clinic and Healing Hands Ministry. These funds supported three Community Health Workers who are Vickery Meadows residents. One speaks Spanish/English, another speaks French, Togo, and English, and the third speaks Burmese and Chin.

Partnership results from the first year include:

- 119% increase in pediatric visits to the clinic due to the community health workers connecting with the nurses at local school districts.
- 128% increase in behavioral health users based on the community health workers making the community aware that Healing Hands Ministry offers these resources.
- 54% increase in dental users based on the community health workers asking the community aware that Healing Hands Ministry offers these resources.
- 2,000 potential patients screened for enrollment, which is a combination of the three community outreach events and community health workers being in the field at local non-profits.

Grant Partner – St Vincent Healthcare

Location – Billings, MT

Initiative:

American Indians (AI) have long experienced lower health status compared to other populations, including lower life expectancy and disproportionate disease burden. This health disparity is caused by such factors as poverty, poor access to healthcare, historical trauma, and cultural differences.

Funding was provided for a much needed AI Health Disparities Coordinator (Community Health Worker). The AI Health Disparities Coordinator is responsible for implementation and day to day oversight of projects to reduce and identify health disparities with focus on improving health among AI Patients, and serves in an advocate and cultural liaison role.

Maternal/Child Opioid Reduction

- AI Health Disparities Coordinator hosts bi-weekly moccasin making classes in the Neonatal Intensive Care Unit to encourage mothers and fathers to get assistance for opioid usage. The art of moccasin making is beading on to buckskin and, during beading, the positive energy from the moccasin maker goes to the moccasins. The mother and

father are encouraged to reach out to family to learn the family’s traditional designs and storytelling as each tribe has their own stories. 18 families participated in the first year.

Cultural Competency Training

- AI Health Disparities Coordinator has created an American Indian Humility Training she provides to all staff as part of onboarding or continued American Indian education. During this funding year, 55 clinical staff members and 10 spiritual care chaplains have been provided training.
- AI Health Disparities Coordinator has met or secured meetings with tribal elders in Aaniiin, Cree, Dakota/Nakota, Sioux, Crow and Northern Cheyenne to record Native prayer from the spiritual leaders in each community. The kick-off to Native prayer was provided during November which is National Native American Heritage Month. Native prayer was played over the intercom in the hospital throughout the third week of November.

Community Outreach

- 800 plus reservation members have received outreach and circled back to hospital for access to healthcare. Two events at target reservations were the annual Montana State University Billings Pow Wow which provided blood sugar screens and blood pressure measurements, and the annual Block Party at the Northern Cheyenne Reservation.

Grant Partner – Appalachian Miles for Smiles

Location – Kingsport, TN

Initiative:

Appalachian Miles for Smiles Mobile Dental Unit provides basic dental care and eye examinations at no cost to the uninsured and underserved residents of Northeast Tennessee and Southwest Virginia.

During the funding year, Appalachian Miles for Smiles Mobile Dental Unit delivered dental care through 1,354 patient encounters, including 709 fillings, 3,083 extractions and 248 hygiene encounters. In addition, the Mobile Unit has been used at major remote area medical events to deliver care through 1,277 patient encounters for a total of 2,631 dental patient encounters.

Grant Partner – MedStar Washington Hospital Center

Location – Washington, DC

Initiative:

Funding was provided to MedStar Washington Hospital for its Colon Cancer Prevention in the Neighborhood (CCPN) program. The CCPN deploys navigators to educate, do risk assessments, and distribute Fecal Occult Blood (FOB) Tests kits for free LabCorp testing and/or to navigate to colonoscopy. CCPN navigators target African Americans in Ward 5, where 68% of the patients have stage 2-4 colon cancer.

Targeted impact metrics from grants include partnering with 400 community based organizations, educated 500 individuals, and distributed 103 FOB kits (with 34 returned) and 51 colonoscopies have been scheduled. Through the grant, one early stage colon cancer has already been diagnosed.

Grant Partner – Sacred Heart Hospital

Location – Allentown, PA

Initiative:

Sacred Heart Hospital hired a Community Health Worker to assist in finding out how diabetes impacts the low income and minority community. The Community Health Worker works with providers in the Allentown Family Practice, who see a high occurrence of patients with Pre-Diabetes and Type II Diabetes. Together they are addressing the complications this disease brings, including medical, social, physically, mental and economic.



In 2017, Community Health Worker reached 725 patients: 270 with health literacy issues, 175 with housing issues and 100 with food disparities. 125 patients were also treated for emotional issues with collaboration of Licensed Social Worker and 180 people with medication assistance.

Grant Partner – Leaders’ Quest Foundation

Location – Global

Initiative:

Leaders’ Quest Foundation received a \$100,000 grant from the Cigna Foundation that enables four grassroots and community based organizations to working across the spectrum of health, sanitation and wellness to affect increased impact in their local communities.

The organizations are the following: 1) London’s Carney’s Community, 2) CORO India (The Right to Pee Campaign), 3) Mumbai Mobil Crèches, and 4) Jacaranda Health, a Kenyan-based clinic. These organizations are able to address vital needs and challenges of the most vulnerable and marginalized groups in their areas, which include:

- Lack of sustained and coordinated outreach to at risk youth
- Lack of access to free, clean and safe toilets for women
- Lack of health services to the children of migrant laborers on urban construction sites

Veterans

Grant Partner – USC Suzanne Dworak-Peck School of Social Work, Military Academic Center

Location – National

Initiative:

Military Academic Center is a pilot program designed to ensure the successful graduation and employment of student veterans enrolled in the Masters of Social Work program at the USC Suzanne Dworak-Peck School of Social Work via hiring of a project specialist.

The Military Academic Center is a project of Center for Innovation and Research on Veterans & Military Families (CIR), the first university-based research center to focus exclusively on military behavioral health. The Center envisions a world where the unique needs of veterans and military families are met compassionately and competently.

Grant Partner – Iraq and Afghanistan Veterans of America

Location – National

Initiative:

Iraq and Afghanistan Veterans of America (IAVA) created the Rapid Response Referral Program (RRRP) in New York City to help new veterans navigate their transitions. Over the past six years, the RRRP has grown into a national program that has been recognized for impact and innovation. RRRP is the only high-tech, high-touch program of its kind and fills a critical gap in veterans’ assistance.

Cigna funds were utilized to support those veterans needing to work one-on-one with professionally qualified and culturally competent Veteran Transition Managers (VTMs), who provide free and confidential support identifying transitional challenges and obtaining the resources necessary to meet their goals.

In the first funding year, 930 clients were reached including 124 female veterans, 87 clients at risk of homelessness, 48 veteran family members, and 18 veterans where connections to the Veterans Crisis Line for clients at imminent risk of suicide were made.

Additional Grant Programs

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.

GLOBAL CITIZENSHIP

Cigna actively supports the communities where Cigna employees live and work around the world. In 2017, we are proud to report the following global citizenship highlights.

United States

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

Every year, Cigna colleagues in Bloomfield, CT participate in a site-based mentoring program with Nutmeg Big Brothers Big Sisters. Colleagues or “Bigs” volunteer to meet with their “Littles,” who attend local schools in Hartford, once weekly throughout the school year. A Big Brother or Big Sister is an adult mentor – a supporter, advocate, and friend to a youth. They are people who can make a powerful positive impact in the life of a young person. The goal of the program is to encourage youth to become healthy and responsible adults.



Back on My Feet (BoMF) is an organization supported by the Cigna Foundation and our businesses that combats homelessness through the power of running and connected communities. BoMF helps those experiencing homelessness improve their self-image so they can make real sustainable changes in their lives that lead to employment and permanent housing.

Cigna is proud to be a sponsor of BoMF, and the organizations have co-hosted community-based health events like these held in Philadelphia, Pennsylvania and Dallas, Texas.



Global

Hong Kong



Cigna Day

In 2017, Cigna Hong Kong held a “mooncake making” activity on Cigna Day, where 60 volunteers from the Hong Kong office came together and volunteered to make healthy mooncakes for people in need. The event took place to coincide with World Heart Day.



Mooncakes are a special festive treat enjoyed during the Chinese Mid-autumn Festival which is celebrated in Hong Kong every year. While traditional mooncakes are typically considered unhealthy due to high sugar and fat content, volunteers from Cigna Hong Kong used a special recipe to make healthy mooncakes from natural and raw ingredients. Over 300 mooncakes were produced and distributed to spread festive blessings among those in need in the community. The initiative was run in partnership with an NGO partner with the goal of raising awareness for heart health and advocating healthy eating.



Sugar Free Day

Cigna Hong Kong was the main sponsor of "Sugar Free Day", an event that was held in conjunction with a "World Diabetes Day Carnival" to promote health and well-being in the community.



The World Diabetes Day Carnival offered a series of activities to the general public, such as basic diabetes screening, blood pressure testing, health talks, and a fun fair to raise awareness for diabetes. Sugar Free Day was the key opening event, highlighting the negative impact of excess sugar consumption, and promoting healthy eating habits by encouraging participants to be smart on choosing food for a healthier diet.



Cigna Hong Kong executives and a team of Cigna Hong Kong volunteers supported the event by distributing Cigna-sponsored goodie bags to over 140 participants. The volunteers also hosted a game booth to raise awareness of diabetes and the risks of excessive sugar consumption, promoting a low-sugar diet for a healthier lifestyle.

The event was organized by Angel of Diabetic, a long-term NGO partner of Cigna Hong Kong, whose objective is to raise public awareness for diabetes and advocate healthy lifestyles.

Korea



Heart Hero

LINA Korea takes the initiative in spreading the culture of social contribution by participating in volunteer activities and making financial donations. It has developed “Heart Hero,” a public mobile app that alerts emergency personnel when a person suffers a cardiac arrest. Through the launch of “Heart Hero,” LINA Korea is increasing public awareness of the need for cardiopulmonary resuscitation (CPR) and improving the public’s awareness of public safety. In 2017, we provided CPR training for 5,200 people and donated 100 automatic external defibrillators (AEDs) to social welfare organizations. LINA Korea

employees led the way in taking CPR training. LINA Korea also took advantage of 2017 “Cigna Day” to conduct a campaign with employee volunteers to let the world know the importance of CPR.

Care Call

Care Call is led by LINA Korea’s telemarketers and employees for the purpose of building a safety net for seniors living alone. For eight years, LINA Korea has placed regular calls to seniors living alone to make sure that they are well and offer local resources.

New Zealand

In 2017, Cigna New Zealand partnered with Heart Saver, an organization that produces automated external defibrillators (AEDs) and provides first-aid and medic training, to get involved with their Become a Heart Saver Campaign. The campaign seeks to make AEDs more accessible and to help address the high rate of sudden cardiac arrest in New Zealand. In a seven month period, the team donated 15 AEDs to New Zealand communities.



We also continued support our charity partner Achilles New Zealand, which helps to enable people of all abilities to take part in mainstream running events throughout New Zealand. Cigna New Zealand's sponsorship during the year helped support 190 Achilles athletes compete in mainstream events alongside able bodied athletes – that's 55,908,600 steps taken by 1,970 people in the Cigna Achilles half marathon.

About 200 employees from Cigna New Zealand's Wellington head office helped the Wellington City Council prepare a newly built walking track by picking up over 600 bags of trash in a bush reserve in the city on Cigna Day. Another 28 work from home employees, located around the country, volunteered at their local Animal Rescue and Protection agency, Hospice, Community Patrols and Salvation Army.



Taiwan



In 2017, Cigna Taiwan's team continuously provided volunteer services to three strategic community partners: HOPE Foundation, Huashan Foundation and Andrew Food Bank. In total, our team contributed approximately 3,500 service hours.

The Cigna Taiwan team came together to contribute to a series of community engagement activities, which included:

- Packing food for disadvantaged children and families
- Coordinating a community tag sale to raise funds for a community partner
- Delivering lunch boxes to a senior housing community
- Cleaning the homes of elderly persons that live alone
- Providing skills-based support to local community organizations



Thailand



In 2017, Cigna Thailand participated in a program called “From Hands to Hearts” where the team donated Automated External Defibrillators (AEDs) together with nearly 800 exercise elastic bands to Hua Hin Hospital at Prachuap KhiriKhan Province.

The elastic bands were delivered to seniors and people in the community close to the hospital to promote fitness and a healthier lifestyle.



CASE STUDY

WALT DISNEY WORLD® MARATHON WEEKEND

For the 10th consecutive year, Cigna sponsored the 2017 Walt Disney World® Marathon Weekend. The event is part fitness, part fun, and – in true Disney fashion – part magic. It’s an opportunity for Cigna to directly promote the importance of wellness and preventive care to the Orlando community and to over 100,000 runners and their guests.



Giving back to the people and communities where we live and serve is a big part of our culture at Cigna. To bring that commitment to life at the Walt Disney World® Marathon Weekend, Cigna hosted four different organizations and their athletes as part of our Cigna Foundation World of Difference Grant program. Those organizations were Achilles International, Girls on the Run, Back on my Feet and YMCA Houston. Team Cigna members guided athletes from these organizations to the finish line, helping make their race dreams come true.

EMPLOYEE VOLUNTEERISM & GIVING

Cigna realizes value from employee volunteerism through: improved employee retention and productivity; enhanced personal and community health; and increased awareness of its culture, capabilities and mission.



In 2017, Cigna's employees logged 57,751 hours of volunteer service, valued at over \$1.4 million.

Additionally, Cigna's two annual enterprise-wide employee charitable fundraising campaigns continued to show strong results. In our March of Dimes campaign, 1,751 participants raised \$342,678. During our United Way Campaign, 2,221 donors pledged \$1,013,145.

“Use Your 8” Program

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

Employee-Driven Corporate Philanthropy

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

Cigna Foundation Matching Gifts Program: We support the charities our employees support by matching individual employee gifts to any eligible non-profit organization.

Cigna Foundation Volunteer Recognition Program: We recognize employees who go above and beyond to help their communities with our Grants for Givers, Community Service Champions and Volunteer of the Year programs.

Cigna Foundation 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.

Community Service Champions: The Cigna Foundation Community Service Champions program recognizes Cigna employees who regularly volunteer with charitable organizations outside of work. A Cigna employee may be eligible if he or she volunteers more than 50 hours of his or her personal time with a nonprofit organization in a calendar year. If the qualifications are met, the employee will be recognized in a quarterly announcement of Cigna Foundation Community Service Champions and the nonprofit where he or she volunteered will receive a \$500 Cigna Foundation grant.

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

Challenges and 2018 Focus Areas

We are working to create a sustainable and scalable employee volunteering program that is easily understood and accessible to all of our employees around the globe. To support these goals, we are launching tools to support our volunteerism program utilizing technology.

As the number of millennials in Cigna's workforce grows, it's important to us to have a modern program that uses current technology to identify volunteer opportunities and capture our contributions to our communities. At Cigna, we have a lot of talent to contribute in unique ways to help communities achieve better health and live better lives.

CASE STUDY

PRO BONO LEGAL SERVICES AND COMMUNITY VOLUNTEERING



The Cigna Legal Volunteer Program includes a long-standing pro bono program and group community volunteering activities. In 2017, Cigna legal associates provided over 600 hours of community volunteering and more than 130 hours of skill-based pro bono work which represents a value of over \$30,000 in donated legal services.

The legal team in Minnesota volunteered at Second Harvest Heartland in Eden Prairie, MN. Second Harvest Heartland provides a full range of innovative solutions to connect the resources of their community to the hungry, including food collection services, indoor hydroponic farming, farming surplus programs, food rescue from local grocery stores, and more. Our team packed more than 18,000 pounds of food to help support their feeding programs.

SUSTAINABILITY OVERVIEW

As a global health service company, we understand the connection between personal health and the health of our environment. Environmental stewardship also makes sound business sense.



SAVING PAPER

with online statements

Encouraged more than

2.7 million

Cigna customers to opt out of paper statements

↓

RESULTING IN:

Eliminating **millions** of pieces of paper and envelopes




CONSERVING ENERGY

through multiple projects

Completed

14

energy conservation projects across the portfolio

↓

TOTALLING A SAVINGS OF:

- > **13,425,069 kWh** electricity
- > **58,554 therms** natural gas
- > **3,928 metric tons** carbon
- > **\$1,335,338** in energy and maintenance cost avoidance



replaced



11,578

high watt fluorescent fixtures

with low watt LED lamps in our Philadelphia offices

- > **SAVING: 1,030,877 kWh** electricity
- > **AVOIDING: 767 metric tons** GHG emissions



→



recycled

51 tons

of cans, bottles, and cardboard



were recycled and over **150,000** 16oz bottles were saved by implementing infused water stations at the Wilde Building in Bloomfield, CT



←



REDUCING OUR ENVIRONMENTAL FOOTPRINT

As a global health service company, we recognize 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.

Our Global Real Estate Portfolio

In 2017, Cigna's global real estate portfolio consisted of approximately 7.9 million square feet of owned and leased properties. Our domestic portfolio has approximately 5.7 million square feet in 38 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Our international properties contain approximately 2.2 million square feet located throughout the following countries: Belgium, Canada, China, Hong Kong, India, Indonesia, Kenya, New Zealand, Singapore, South Korea, Spain, Switzerland, Taiwan, Thailand, Turkey, United Arab Emirates, and the United Kingdom.

Green Building Certifications And Ratings

Cigna currently has 17 Leadership in Energy and Environmental Design (LEED®) Certified buildings in our domestic real estate portfolio:

- **Owned Facilities**

We have received Silver LEED® Certification at our owned facilities in Chattanooga, Tennessee and our office in Hooksett, New Hampshire.

- **Leased Facilities**

Our locations in Seattle, Washington and Glendale, California are both LEED® Platinum certified. Our other LEED® Gold and Silver certified locations are in: Birmingham, Alabama; Franklin, Tennessee; Pittsburgh, Pennsylvania; Walnut Creek, California; San Francisco, California; Houston, Texas; Plano, Texas; Lithia Springs, Georgia, as well as two properties in Chicago, Illinois and two properties in Phoenix, Arizona.

- **ENERGY STAR®**

Cigna's Global Real Estate team currently has 23 sites enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program that was developed to monitor a building's energy and compare performance on an ongoing basis. Eighteen of these facilities were certified in 2017.

Our Strategic Sustainability Performance Plan

Cigna's Global Real Estate 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 Global Real Estate is establishing programs and policies that are designed to significantly improve our 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.

Our plan is 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

2020 Environmental Goals

Another facet of the new Strategic Sustainability Plan sets the environmental cost and conservation targets for our domestic portfolio. While we've been measuring our progress for many years, our evolved 2020 environmental goals represent Cigna's commitment to set specific annual and longer-term targets.

20% Scope 1 and 2 Emissions Reduction Target

15% Facilities' Energy Reduction Target

10% Facilities' Water Reduction Target

The 2020 targets have been extended from our original 2017 targets to reduce absolute greenhouse gas emissions by 9%, energy consumption by 9% and water consumption by 3% from base year 2013. We surpassed our interim 2017 greenhouse gas emissions reduction target, but did not meet our interim 2017 energy and water targets. We continue to make strategic investments to improve our performance.

As we have worked towards our 2020 environmental goals, we continue to monitor our emissions, energy and water performance. We also make capital investments to support our reduction targets. Additionally, we engage our employees on behavioral change initiatives and integrating the principles of sustainability into decision-making processes.

In 2017, absolute energy consumption decreased by nearly 20% at our two most energy-intensive facilities: (1) our corporate headquarters in Bloomfield, Connecticut; and (2) our largest data center in Windsor, Connecticut. The energy reductions at our corporate headquarters in Bloomfield, Connecticut is attributable to the completion of a comprehensive, multi-year renovation effort that included campus-wide LED lighting retrofits and upgrades to its HVAC systems. The energy reductions at our Windsor, Connecticut data center is attributable to the installation of new disk storage arrays that is estimated to require 87% less energy consumption to store data.



Multi-year renovation of our corporate headquarters in Bloomfield, CT

In 2017, we had our emissions data assured for the second consecutive year. We are currently in the process of assuring our 2017 data. This work supports our efforts to better understand our impacts and performance drivers.

Managing Our Efforts

To deliver on our Strategic Sustainability Performance Plan and 2020 environmental goals, our Corporate Responsibility team works closely with our Cigna Global Real Estate team. Cigna's Corporate Real Estate Manager reports to our Corporate Services Director who reports to Cigna's Senior Vice President of Service Operations.

Cigna monitors and works to comply with all environmental regulations and legislation. The Global Real Estate team utilizes a proprietary technology data management portal to assist in the ongoing identification of sustainability risks and opportunities in our overall real estate portfolio. Additionally, cross-functional perspectives from our Cigna Connects Corporate Responsibility Governance Council support our sustainability efforts. We also communicate conservation information to employees by displaying posters with facts about energy, paper and water use and benefits of conserving and recycling in common areas in our offices such as at bathrooms, near printers and around recycling containers.

2017 Key Milestones

In 2017, we continued to identify and execute on environmental stewardship projects for owned and leased properties (in collaboration with our property management company), which included:

- Further accelerated our investments in LED lighting retrofits, which included projects at our corporate headquarters in Bloomfield, Connecticut where we replaced cafeteria, garage and boiler room lighting; Chattanooga, Tennessee where we replaced nearly 1,000 fixtures; Philadelphia, Pennsylvania where we replaced nearly 7,500 fixtures and Phoenix, Arizona where we updated exterior lighting.
- Installed a new energy management system at Plano, Texas that uses pre-programmed controls and real-time information to reduce energy associated with heating and cooling.
- Optimized the efficiency of air handling units, include the installation of sensor and outside air controls, at corporate headquarters in Bloomfield, Connecticut.
- Completed two projects to further increase the efficiency of boiler systems at our corporate headquarters in Bloomfield, Connecticut.
- Continued to benefit from our xeriscaping projects in Cigna's Sioux Falls, South Dakota and Plano, Texas locations.
- Maintained 12 electric car chargers in Bloomfield in a lot that provides parking for vendors and visitors.

CASE STUDY

REDUCING LANDFILL MASS THROUGH CENTRALIZED WASTE COLLECTION



Centralized recycling, composting and trash collection was implemented at Cigna’s 2 Grand Central Tower, New York, NY site, bringing its recycling diversion rate to 53% and increasing paper recycling by 19% in 2017. Centralized recycling, composting and trash collection means:

- No deskside trash or recycling collection
- Janitorial collection only from centralized containers for recyclables, compost and trash. Bins are strategically placed throughout the building for easy access. Employees are responsible for bringing all their materials to centralized sets of containers for all three material types.
- This model lowers the likelihood of cross contamination for all three material types.
- The Denver, Colorado site implemented centralized waste collection and composting in 2010. Pilot programs are being considered for other sites in 2018.

MANAGING OUR IMPACT

In 2017, we continued to execute on our Strategic Sustainability Performance Plan, which defines Cigna's environmental objectives, supports our 2020 environmental goals and includes tracking and reporting of key environmental metrics, including our greenhouse gas emissions, energy consumption and water consumption.

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.

We align site-level environmental, energy, and real property planning systems to elevate sustainability in site management and execute our Strategic Sustainability Performance Plan. We consider our greatest impacts and opportunities for reduction. For example, Cigna's most energy-intensive facilities are its data centers and a production center for customer document printing.



- **Business Travel**

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

Cigna's vehicle fleet exceeds the national average for 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.

- **Information Technology**

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

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 heating, ventilation and air conditioning (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 smart-efficiency irrigation technology.

PROTECT

Natural habitat, waterways and water supply from pollutants carried by building discharge water.

Cigna's Global Real Estate team has identified opportunities to reduce water 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.

We continue to work toward improving data integrity of water usage and have implemented guidelines for improvements with vendors to avoid discrepancies. This process has allowed us to make informed decisions about where improvements are needed. Increasing data integrity will help us target properties and implement projects to effectively lower water use as we work towards our 2020 targets.

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, which include:

Paper:

- Cigna promotes a 100% Paper Shredding Policy
- Paper use reduction is encouraged, eliminating unnecessary printing, setting office copiers to two-sided printing and suggesting that employees use misprints as notepaper where appropriate
- Procurement practices are in place that include purchasing recycled content paper – now representing 75% of total paper spend
- Nearly 50% of paper used for professionally printed materials is on paper containing recycled paper content
- A corrugated recycling program is available in more than 45 Cigna offices

Plastic and Glass:

- Bottle-less hot and cold filtered water systems are located throughout our office space so employees can refill their personal cups, reducing plastic bottle use
- Plastic/glass recycling stations are conveniently located throughout office locations
- Cigna has approximately 65 offices with plastic/glass recycling programs in place

Ink and Toners

- Recycling arrangements have been established for copier inks and toner cartridges
- Purchased toner is made, in part, from recycled materials

Lamps and Ballasts

- Lamps and ballast recycling programs have been established in over 80 Cigna offices

Audits

- A formalized waste audit was been conducted to establish baseline data in support of future reduction opportunities

100% Paper Shredding Policy

At Cigna, any 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. We provide employees with a blue recycle bin for under their desk or a desk-top cardboard collection box for paper recycling, making the process easy and convenient. Our employees toss the contents for recycling into metal Sensitive Documents/Recycle stations placed around the office floors.

In 2017, our U.S. offices recycled 1,066 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.

Furniture And Computer Repurposing And Donation

As part of our space optimization efforts, we strive to repurpose office furniture whenever possible by taking office furniture no longer needed in one department or location and transferring it to a location needing furniture.

The Cigna Furniture Donation program facilitates donations of furnishings we are no longer using to a variety of non-profit organizations that can use them. The value of our donations for 2017 was more than \$4,600.

Additionally, the Cigna Computer Donation Program enables us to donate used computers to non-profit organizations. Cigna's Information Technology team continues to donate computers to local non-profits including schools and breast cancer and senior citizen organizations.

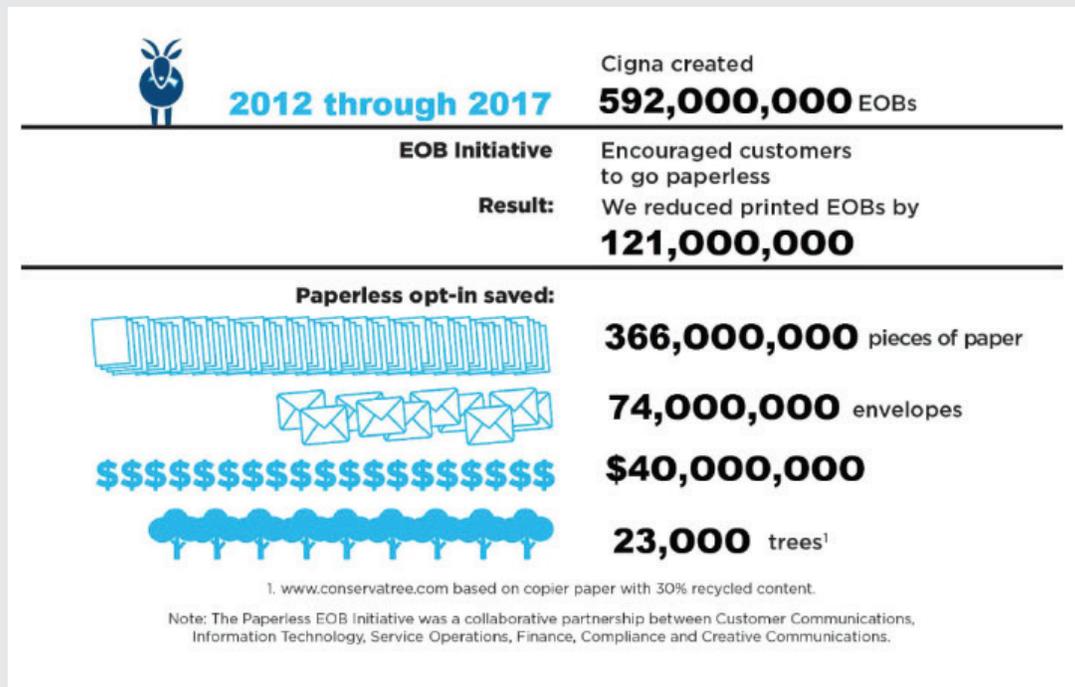
CASE STUDY

PAPERLESS EXPLANATION OF BENEFITS

After learning that Cigna creates over 100 million Explanation of Benefits (EOB) documents a year and that the majority are printed and mailed, the Paperless EOB committee got to work to shrink that mountain of printed EOBs to save money, paper and trees and improve the customer experience in the process.

This is a multiyear, multi-phase effort to encourage customers to go paperless. The results are significant: More than 2.7 million Cigna customers have opted out of paper, resulting in eliminating millions of pieces of paper and envelopes.

The Paperless EOB Initiative also has driven up MyCigna.com registrations, our personalized website that helps customers manage their health, access cost and quality tools, experience information on living a healthy lifestyle and create a customized health dashboard to achieve all of their health goals.



ENGAGING EMPLOYEES ON ENVIRONMENTAL STEWARDSHIP

Employee engagement is central to our efforts to reduce our environmental footprint and manage our impact. In addition to promoting behavioral changes, we actively engage our employees through a targeted, action-oriented program entitled GreenSTEPS, which is short for “Sustainability Team for Environmental Protection and Stewardship.”

Our Greensteps Program

Cigna’s GreenSTEPS program engages 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 internal advocates for Cigna’s environmental sustainability efforts, our GreenSTEPS members also engage with their communities through local environmental projects. They work on projects in our workplaces, such as offering a sustainability scavenger hunt for kids, hosting an Electric Vehicle Experience Day and planting a vegetable garden on the grounds of our Bloomfield, Connecticut headquarters.

CASE STUDY

SUSTAINABILITY PROJECT



In 2017, the Cigna Foundation awarded a grant to support the Keney Park Sustainability Project in Hartford, CT near our corporate headquarters. The grant was used to fund the city’s first production-scale aquaponics system, which seeks to promote healthy lifestyles and healthy food choices in Hartford’s North End.

Cigna colleagues scheduled volunteer labor to support Keney Park throughout the summer. Volunteer activities included installing the aquaponics system, planting vegetables, oil drum art and landscaping, building and design.

The partnership supports our mission of health, well-being and sense of security in the communities in which we live and do business.

PERFORMANCE TABLES

Economic

KEY PERFORMANCE INDICATORS	2017	2016	2015	2014
Global Revenue ¹ (in billions)	\$41.6	\$39.7	\$37.9	\$34.9
Financial Impact from Cigna Giving ² (in millions)	\$21.2	\$13.5	\$12.7	\$12.3
Employee volunteer hours	57,751	53,496	53,418	53,041

Social

KEY PERFORMANCE INDICATORS ³	2017	2016	2015	2014
Total number of employees ⁴	43,367	41,011	39,300	37,200
By Region				
United States	85.8%	87.4%	85.4%	87.0%
Global	14.2%	12.6%	14.6%	13.0%
By Employee Type				
Full-Time	98.3%	98.2%	97.1%	96.7%
Part-Time	1.7%	1.8%	2.9%	3.3%
By Gender				
Female	71.5%	71.7%	70.3%	70.6%
Male	28.5%	28.3%	29.7%	29.4%
By Age Group				
Under 30 years of age	14.0%	14.4%	15.5%	15.8%
Age 30-50	57.0%	56.9%	56.9%	56.7%
Age 50 or older	29.0%	28.8%	27.6%	27.5%
Total number of new hires	7,079	5,258	7,473	7,953
By Gender				
Female	70.3%	71.8%	65.8%	64.9%
Male	29.5%	28.1%	34.2%	34.9%
By Age Group				
Under 30 years of age	35.5%	35.4%	36.8%	36.3%
Age 30-50	52.3%	52.1%	52.0%	51.5%
Age 50 or older	12.2%	12.5%	11.2%	12.1%
Average hours for training per employee ⁵	29.1	30.0	26.0	24.6
By Gender				
Female	28.0	30.9	28.0	23.7
Male	30.2	28.1	24.5	24.9
Safety incident rate ⁶	0.34	0.44	0.37	0.47

Environmental⁷

KEY PERFORMANCE INDICATORS	2017	2016	2015	2014
Greenhouse gas emissions (metric tons of CO ₂ e)	64,948	76,414	84,223	90,625
Scope 1 emissions	10,448	11,247	12,039	11,908
Scope 2 emissions	54,500	65,167	72,184	78,717
Emissions intensity per square foot	0.011	0.013	0.013	0.015
Scope 3 business travel emissions (metric tons of CO ₂ e) ⁸	20,083	24,811	24,885	24,600
Energy consumption (megawatt hours)	184,794	220,582	235,140	228,974
Direct energy consumption ⁹	51,845	69,213	72,471	72,113
Indirect energy consumption	132,949	151,369	162,669	156,861
Energy intensity per square foot	0.031	0.037	0.038	0.037
Water withdrawals ¹⁰ (in kilo-gallons)	99,606	80,786	83,587	85,825
Water intensity per square foot	0.017	0.014	0.013	0.014

1. Additional financial performance data can be found in our [2017 Annual Report](#).

2. Figure is inclusive of Cigna Foundation and Civic Affairs 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. The boundary for employee data includes Cigna's global workforce. With the exception of the reported total number of employees and employee percentages by region, 2012 and 2013 employee data is limited to our United States workforce. Reported workforce data has not been assured and subject to a margin of error.

4. Please note the following: Cigna also utilizes independent contractors, such as informational technology providers, who are not included in the employee count. 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, and that the total number of employees has been rounded.

5. Reported average hours of training for employees are estimates derived from data for each career band for Cigna based on our Cigna University course training. Reported averages excludes specific skills training, career development and lifelong learning programs.

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. Fluctuations in these incident rates are typical year to year.

7. Environmental performance data excludes our global real estate portfolio. Based on square footage and activity, these emissions are estimated to comprise less than 10% of our total Scope 1 and 2 emissions.

8. In 2017, absolute energy consumption decreased by nearly 20% at our two most energy-intensive facilities: (1) our corporate headquarters in Bloomfield, Connecticut; and (2) our largest data center in Windsor, Connecticut. The energy reductions at our corporate headquarters in Bloomfield, Connecticut is attributable to the completion of a comprehensive, multi-year renovation effort that included campus-wide LED lighting retrofits and upgrades to its HVAC systems. The energy reductions at our Windsor, Connecticut data center is attributable to the installation of new disk storage arrays that is estimated to require 87% less energy consumption to store data.

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

10. Source for water withdrawals is exclusively municipal water. Data has been extrapolated for some properties, and data coverage is limited to a portion of our United States real estate portfolio.

11. Source for water withdrawals is exclusively municipal water. Data has been extrapolated for some properties, and data coverage is limited to a portion of our United States real estate portfolio. Please note that we have restated 2015 and 2016 water consumption to include additional properties in our real estate portfolio as we work to increase the integrity and completeness of reported data.

GRI STANDARDS CONTENT INDEX

To assist our stakeholders in locating corporate responsibility disclosures of interest, Cigna has utilized the new GRI Standards, which represents current best practice for reporting on internationally recognized set of indicators covering economic, environmental and social aspects of business performance. For additional information on the GRI, please visit globalreporting.org.

I. General Disclosures

Organizational Profile

INDICATOR	DESCRIPTION	LOCATION
102-1	Name of the organization	Our Company
102-2	Activities, brands, products, and services	Our Company
102-3	Location of headquarters	Our corporate headquarters are located in Bloomfield, Connecticut.
102-4	Location of operations	Our Company
102-5	Ownership and legal form	Cigna is a publicly traded corporation.
102-6	Markets served	Our Company Stakeholder Engagement Facts About Cigna
102-7	Scale of the organization	Our Company Facts About Cigna
102-8	Information on employees and other workers	2014-2016 Performance Tables
102-9	Supply chain	Supply Chain Management
102-10	Significant changes to the organization and its supply chain	None during the reporting period.
102-11	Precautionary Principle or approach	Environmental Policy Statement Reducing Our Environmental Footprint
102-12	External initiatives	Cigna is a signatory to the United Nations Global Compact.
102-13	Membership of associations	2017 Political Contributions and Lobbying Activity Report

Strategy

INDICATOR	DESCRIPTION	LOCATION
102-14	Statement from the most senior decision-maker about the relevance of sustainability and organization's strategy	Message from David Cordani
102-15	Key impacts, risks, and opportunities	Key Issues 2017 Annual Report CDP 2018 Climate Change Information Request (Questions CC5 and CC6)

Ethics and Integrity

INDICATOR	DESCRIPTION	LOCATION
102-16	Values, principles, standards, and norms of behavior	Ethics and Integrity Our Culture, Our Team Human Rights Statement
102-17	Mechanisms for advice and concerns about ethics	Ethics and Integrity Code of Ethics and Principles of Conduct

Governance

INDICATOR	DESCRIPTION	LOCATION
102-18	Governance structure of the organization, including committees of the highest governance body and those responsible for decision-making on economic, environmental and social impacts.	Governance
102-22	Composition of the highest governance body and its committees	Committees of the Board
102-23	Chair of the highest governance body	Isaiah Harris, Jr. is the Chairman of Cigna's Board of Directors. Mr. Harris is an independent member of the Board.
102-24	Nominating and selecting the highest governance body	Corporate Governance Guidelines , p. 1-3
102-25	Conflicts of interest	Director Code of Business Conduct and Ethics (Section 2)
102-28	Evaluating the highest governance body's performances	Corporate Governance Guidelines , p. 6-7
102-35	Remuneration policies	2018 Proxy Statement , pp. 33-36
102-36	Process for determining remuneration	2018 Proxy Statement , pp. 29-53

Stakeholder Engagement

INDICATOR	DESCRIPTION	LOCATION
102-40	List of stakeholder groups	Stakeholder Engagement
102-41	Collective bargaining agreements	Approximately 1% of Cigna employees (employees from our operations formerly known as Vanbreda) were represented by collective bargaining agreements during the reporting period.
102-42	Identifying and selecting stakeholders	Stakeholder Engagement
102-43	Approach to stakeholder engagement	Stakeholder Engagement Customer Centricity 2017 Highlights
102-44	Key topics and concerns raised	Strategy and Key Issues Health Equity

Reporting Practice

INDICATOR	DESCRIPTION	LOCATION
102-45	Entities included in the consolidated financial statements	About This Report 2017 Annual Report (Notes to Consolidated Financial Statements, FS-7)
102-46	Defining report content and topic boundaries	About This Report
102-47	List of material topics	Please refer to the Management Approach Disclosures in this GRI Content Index, where we have provided disclosures on 20 economic, environment and social topics.
102-48	Restatements of information	None during the reporting period.
102-49	Changes in reporting	None during the reporting period.
102-50	Reporting period	Our reporting period is calendar year 2016.
102-51	Date of most recent report	2016 Corporate Responsibility Report
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	cignaconnects@cigna.com
102-56	External assurance	We received assurance for our greenhouse gas emissions during the reporting period for Scope 1 and 2 greenhouse gas (GHG) emissions. GHG Emissions Assurance Statement

Management Approach

INDICATOR	DESCRIPTION	LOCATION
103-1	Explanation of the material topic and its Boundary	Please refer to the Management Approach Disclosures in this GRI Content Index, where we aim to frame our disclosures with an explanation of each topic’s importance to the organization and our stakeholders, as well as the scope of our impacts.
103-2	The management approach and its components	Please refer to the Management Approach Disclosures in this GRI Content Index, where we discuss policies, procedures and practices in addition to goals and objectives for material topics.
103-3	Evaluation of the management approach	Please refer to the Management Approach Disclosures in this GRI Content Index, where we aim to report on challenges and opportunities in a balanced manner and identify future plans.

II. Specific Disclosures

Management Approach Disclosures

Economic

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Performance (201)	2017 Annual Report	●	●	Cigna’s economic performance is relevant to our investors, client employers, customers, suppliers and communities.
Indirect Economic Impacts (203)	Health Care Leadership Health Equity Our Role as a Corporate Citizen United Nations Sustainable Development Goals	●	●	Cigna’s activities and investments to support health care systems and communities are relevant to our investors, client employers, customers and communities.
Anti-Corruption (205)	Ethics and Integrity	●	●	Anti-corruption is relevant to all stakeholders, including our investors and the global communities that we serve.

Environmental

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Energy (302)	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 (303)	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.
Emissions (305)	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 (306)	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.
Environmental Compliance (307)	Reducing Our Footprint Environmental Policy Statement	●	●	Compliance with environmental regulations is relevant to our investors and the communities where we operate.
Supplier Environmental Assessment (308)	Supply Chain Management	●	●	Our assessment of suppliers' environmental practices is relevant to our corporate client employers, investors, suppliers and our communities.

Social

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Employment (401)	Our Culture, Our Team	●	●	Cigna's employment practices are relevant to our investors, client employers, customers and the communities where we are employers.
Occupational Health and Safety (403)	Employee Health, Safety & Wellness	●	●	Occupational health and safety is relevant to our investors, client employers and communities.
Training and Education (404)	Training and Human Capital Development	●	●	Training and education is relevant to our investors and communities.
Diversity and Equal Opportunity (405)	Diversity and Inclusion	●	●	Diversity and equal opportunity is relevant to our investors, client employers and communities.
Human Rights Assessment (412)	Ethics and Integrity Human Rights Statement	●	●	Our assessment of any human rights issues with our operations is relevant to our investors and our communities.
Local Communities (413)	Global Citizenship Health Equity The Cigna Foundation United Nations Sustainable Development Goals	●	●	Local community impacts are relevant to all stakeholders, particularly the communities where we operate.
Supplier Social Assessment (414)	Supply Chain Management Human Rights Statement	●	●	Our assessment of suppliers' social practices, particularly pertaining to labor and human rights topics, is relevant to our client employers, investors, suppliers and our communities.
Public Policy (415)	2016 Political Contributions and Lobbying Activity Report	●	●	Public policy activities are relevant to all stakeholders including our customers.

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Customer Health and Safety (416)	Customer Centricity Health Equity Accreditation Go. Know. Take Control® Campaign Health Improvement Tour Opioid Pledge and Progress Against Target Partnership with Achilles International	●	●	Customer health and safety is relevant to our customers, employer clients and investors.
Customer Privacy (418)	Privacy and Information Protection	●	●	The protection of customer privacy and information is relevant to our customers, employer clients and investors.

Indicators

Economic

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Economic Performance	201-1 Direct economic value generated and distributed	2017 Annual Report 2014-2017 Performance Tables Community Investment This indicator is partially reported.
	201-2 Financial implications and other risks and opportunities for the organization’s activities due to climate change	CDP 2018 Climate Change Information Request (Questions CC5 and CC6)
Indirect Economic Impacts	203-1 Infrastructure investments and services supported	The Cigna Foundation United Nations Sustainable Development Goals 2017 Highlights Go. Know. Take Control® Campaign Health Improvement Tour Opioid Pledge and Progress Against Target
Anti-Corruption	205-2 Communication and training about anti-corruption policies and procedures	Ethics and Integrity

Environmental

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Energy	302-1 Energy consumption within the organization	2014-2017 Performance Tables
	302-3 Energy intensity	2014-2017 Performance Tables
Water	303-1 Total water withdrawal by source	2014-2017 Performance Tables
Emissions	305-1 Direct greenhouse gas (GHG) emissions (Scope 1) ✓ Assured by third-party verifier	2014-2017 Performance Tables GHG Emissions Assurance Statement
	305-2 Energy indirect greenhouse gas (GHG) emissions (Scope 2) ✓ Assured by third-party verifier	2014-2017 Performance Tables GHG Emissions Assurance Statement
	305-3 Energy indirect greenhouse gas (GHG) emissions (Scope 3)	2014-2017 Performance Tables
	305-4 Greenhouse gas (GHG) emissions intensity	2014-2017 Performance Tables
	305-7 NOX, SOX, and other significant air emissions	These emissions are not material to our operations.
Effluents and Waste	306-1 Waste by type and disposal method	Managing Our Impact – Energy, Water and Waste This indicator is partially reported.
Environmental Compliance	307-1 Non-compliance with environmental laws and regulations	None during the reporting period.
Supplier Environmental Assessment	308-1 New suppliers that were screened using environmental criteria	Supply Chain Management

Social

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Employment	401-1 Total number and rates of new employee hires and employee turnover by age group, gender, and region	2014-2017 Performance Tables
Occupational Health and Safety	403-2 Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities	2014-2017 Performance Tables This indicator is partially reported.
Training and Education	404-1 Average hours of training per year per employee	2014-2017 Performance Tables
	404-2 Programs for upgrading employee skills and transition assistance programs	Training and Human Capital Development CR Snapshots
	404-3 Percentage of employees receiving regular performance and career development reviews	Training and Human Capital Development 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	405-1 Diversity of governance bodies and employees	2014-2017 Performance Tables Governance This indicator is partially reported.
Human Rights Assessment	412-2 Employee training on human rights policies or procedures	Ethics and Integrity Training and Human Capital Development
Local Communities	413-1 Operations with implemented local community engagement, impact assessments, and development programs	Health Equity Community Investment Global Citizenship All Cigna global locations have local community engagement programs and/or activities in place.
Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	Supply Chain Management
Public Policy	415-1 Political contributions	2017 Political Contributions and Lobbying Activity Report

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Customer Health and Safety	416-1 Assessment of the health and safety impacts of product and service categories	Customer Centricity Healthy Equity Accreditation Go. Know. Take Control® Campaign Health Improvement Tour Opioid Pledge and Progress Against Target Partnership with Achilles International
Customer Privacy	418-1 Substantiated complaints regarding breaches of customer privacy and losses of customer data	2017 Annual Report , p. 103 This indicator is partially reported.

This report covers calendar year 2017, unless otherwise noted, and contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties. Forward-looking statements are based on Cigna’s current expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as “believe,” “expect,” “plan,” “intend,” “anticipate,” “estimate,” “predict,” “potential,” “may,” “should,” “will” or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those contained in Cigna’s Annual Report on Form 10-K for the year ended December 31, 2017 and Cigna’s other filings with the U.S. Securities and Exchange Commission. Cigna undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. The characterization of items identified throughout this report as “material” should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.

UN GLOBAL COMPACT INDEX

As a signatory of the United Nations Global Compact (UNGC), we are committed to living out the Compact’s ten principles on human rights, labor standards, environment and anti-corruption in our everyday business operations.

Communication on progress

We report on our activity for the ten UN Global Compact’s Principles covering human rights, labor standards, environmental responsibility and business integrity (anti-corruption) in our annual Cigna Connects Corporate Responsibility Report. The following UNGC Index that cross-references the ten principles with annual updates on our management approach and how our Company addresses the Principles.

Human Rights

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2017 PERFORMANCE AND APPROACH
1. Businesses should support and respect the protection of internationally proclaimed human rights.	Human Rights Statement	Ethics and Integrity
2. Businesses should make sure that they are not complicit in human rights abuses.	Human Rights Statement	Ethics and Integrity

Labor

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2017 PERFORMANCE AND APPROACH
3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Human Rights Statement	Supply Chain Management
4. Businesses should uphold the elimination of all forms of forced and compulsory labor.	Human Rights Statement	Supply Chain Management
5. Businesses should uphold the effective abolition of child labor.	Human Rights Statement	Supply Chain Management
6. Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Code of Ethics and Principles of Conduct	Diversity and Inclusion

Environment

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2017 PERFORMANCE AND APPROACH
7. Businesses should support a precautionary approach to environmental challenges.	Environmental Policy Statement	Reducing Our Environmental Footprint CDP 2017 Climate Change Information Request
8. Businesses should undertake initiatives to promote greater environmental responsibility.	Environmental Policy Statement	Managing Our Impacts – Energy, Water and Waste Employee Engagement – GreenSTEPS
9. Businesses should encourage the development and diffusion of environmentally friendly technologies.	Environmental Policy Statement	Managing Our Impacts – Energy, Water and Waste Supply Chain Management

Anti-Corruption

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2016 PERFORMANCE AND APPROACH
10. Businesses should work against corruption in all its forms, including extortion and bribery.	Code of Ethics and Principles of Conduct	Ethics and Integrity



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