

Welcome to your CDP Climate Change Questionnaire 2020

C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

Cigna Corporation, together with its subsidiaries (either individually or collectively referred to as “Cigna,” the “Company,” “we,” “our,” or “us”) is a global health service organization with a mission to help improve the health, well-being, and peace of mind for those we serve.

Cigna delivers choice, predictability, affordability and access to quality care through integrated capabilities and connected, personalized solutions that advance whole person health. We offer a differentiated set of pharmacy, medical, dental, disability, life and accident insurance and related products and services offered by our subsidiaries.

As of December 31, 2019, our total assets were \$155.7 billion and shareholders’ equity was \$45.3 billion. In 2019, we reported revenues of \$153.6 billion. Our revenues are derived primarily from our pharmacy benefits management, premiums on insured products, and fees for products and services provided to self-insured plans.

This report contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties. Forward-looking statements are based on Cigna's current expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as “believe,” “expect,” “plan,” “intend,” “anticipate,” “estimate,” “predict,” “potential,” “may,” “should,” “will,” or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those contained in Cigna's Annual Report on Form 10-K for the year ended December 31, 2019 and Cigna's other filings with the U.S. Securities and Exchange Commission. Cigna undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. The characterization of items identified throughout this report as “material” should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.

C0.2

(C0.2) State the start and end date of the year for which you are reporting data.

	Start date	End date	Indicate if you are providing emissions data for past reporting years
Reporting year	January 1, 2019	December 31, 2019	No

C0.3

(C0.3) Select the countries/areas for which you will be supplying data.

- Belgium
- Canada
- Malaysia
- Republic of Korea
- Spain
- United Arab Emirates
- United Kingdom of Great Britain and Northern Ireland
- United States of America

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

- USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your chosen approach for consolidating your GHG inventory.

- Operational control

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

- Yes

C1.1a

(C1.1a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for climate-related issues.

Position of individual(s)	Please explain
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Board-level committee	<p>The highest level of responsibility within Cigna Corporation for the management of climate-related issues is held by the Corporate Governance Committee of our Board of Directors.</p> <p>Specific responsibilities of the Corporate Governance Committee include oversight over the Cigna Connects corporate responsibility platform and related sustainability efforts (as stated on page 26 of our 2020 Proxy Statement).</p> <p>Within Cigna’s Board of Directors, the Audit Committee maintains oversight over enterprise risks, including but not limited to those related to climate change.</p>
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C1.1b

(C1.1b) Provide further details on the board’s oversight of climate-related issues.

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Please explain
Scheduled – some meetings	Reviewing and guiding strategy Reviewing and guiding major plans of action Reviewing and guiding risk management policies	<p>As part of the Corporate Governance Committee’s oversight over the Cigna Connects corporate responsibility platform and related sustainability efforts, the Committee receives formal updates on our environmental strategies, plans and policies. For example, Cigna’s newly refreshed Environmental Policy, which references climate risks and opportunities, was formally reviewed by the Committee prior to publication.</p> <p>Cigna has implemented practices so that the Board and its committees are regularly briefed on issues related to the Company’s risk profile. Environmental risks, including those associated with climate change, is now an explicit risk, within Cigna’s enterprise risk register.</p> <p>Cigna’s Chief Risk Officer meets with the Audit Committee regularly during its executive sessions and provides reports to the Board at least annually. These reports are designed to provide visibility to the Board about the identification, assessment, and management of critical risks and management’s risk mitigation strategies. Climate-related issues may be addressed in the context of Cigna’s areas of focus, which include strategic, operational, financial reporting, succession and compensation, cyber-security, compliance, reputational, governance, and other risks. Periodically,</p>

		<p>external surveys, risk trends, and other pertinent content are shared with the Audit Committee during regular executive sessions.</p> <p>Cigna’s full Board also maintains oversight on strategic, financial, and execution risks and exposures associated with Cigna’s business strategy, including impact of changes to laws and regulations, significant litigation and regulatory exposures, and other current matters that may present material risk to financial performance, operations, infrastructure, plans, prospects, reputation, acquisitions, and divestitures.</p> <p>Cigna’s Senior Director of Corporate Responsibility also works with the Office of Corporate Secretary to keep our entire Board apprised of relevant climate-related risks in addition to broader environmental, social, and governance trends.</p>
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C1.2

(C1.2) Provide the highest management-level position(s) or committee(s) with responsibility for climate-related issues.

Name of the position(s) and/or committee(s)	Responsibility	Frequency of reporting to the board on climate-related issues
Corporate responsibility committee	Both assessing and managing climate-related risks and opportunities ☞ ¹	Annually

☞¹The Corporate Responsibility Committee also provides guidance and oversight over the Cigna Connects corporate responsibility platform.

C1.2a

(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored (do not include the names of individuals).

ORGANIZATIONAL STRUCTURE: Established in 2014, the Cigna Connects Corporate Responsibility Governance Council is a cross-functional committee comprised of approximately 20 leaders from diverse areas of the company who are engaged with Cigna’s corporate responsibility platform. Our Corporate Secretary, Enterprise Risk Senior Director, Corporate Services Director, Corporate Global Real Estate Manager, Chief Procurement Officer and



Senior Director of Corporate Responsibility all sit on the Cigna Connects Corporate Responsibility Governance Council.

Executive sponsorship of Cigna’s climate change and broader corporate responsibility strategies (including the Cigna Foundation) is provided by our Chief Human Resources Officer. He directly reports to our President and CEO, who also serves on Cigna’s Board of Directors.

ASSOCIATED RESPONSIBILITIES: The Cigna Connects Corporate Responsibility Governance Council provides input on Cigna's policies, initiatives, and reporting relative to corporate responsibility, including climate change. Our Senior Director of Corporate Responsibility chairs the Cigna Connects Corporate Responsibility Governance Council, and is responsible for the corporate responsibility strategy, corporate responsibility reporting, environmental reporting, and sustainability initiatives within the company.

Our Corporate Real Estate Managing Director oversees our facilities-related environmental sustainability strategy and initiatives, manages the Corporate Real Estate Director responsible for oversight of energy and emissions targets and reduction activities, and oversees our Environmental Policy Statement. Our Corporate Real Estate Managing Director reports directly to the Senior Vice President of Service Operations.

MONITORING OF CLIMATE-RELATED ISSUES: The Cigna Connects Corporate Responsibility Governance Council typically convenes as a full group on an annual basis to review and discuss strategy, performance and objectives with regards to corporate responsibility topics, including climate-related issues. Our Senior Director of Corporate Responsibility also regularly meets with Council members – including our Corporate Secretary, Enterprise Risk Senior Director, Corporate Real Estate Director, and Senior Vice President of Supply Chain Management – throughout the year to support the ongoing identification and monitoring of climate-related risks and opportunities at Cigna.

C1.3

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

	Provide incentives for the management of climate-related issues	Comment
Row 1	Yes	Since 2014, Cigna has provided financial incentives to support reducing our operational footprint and advancing our Cigna Connects corporate responsibility platform.

C1.3a

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues (do not include the names of individuals).

Entitled to incentive	Type of incentive	Activity incentivized	Comment
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Facilities manager	Monetary reward	Emissions reduction target Energy reduction project Energy reduction target	Meeting our corporate energy and emission reduction targets is an incentivized performance indicator in Cigna's defined annual performance objectives (APOs) for our Corporate Real Estate Director and Corporate Real Estate Senior Advisor.
Environment/Sustainability manager	Monetary reward	Emissions reduction project Other (please specify) Communication of strategy and performance.	Communicating Cigna's strategy and performance on environmental sustainability and corporate responsibility issues externally, internally and to our Enterprise Leadership Team (who in turn reports on corporate responsibility annually to our Board's Corporate Governance Committee) is an annual performance objective (APO) for Cigna's Senior Director of Corporate Responsibility and Cigna's Corporate Responsibility Advisor.

C2. Risks and opportunities

C2.1

(C2.1) Does your organization have a process for identifying, assessing, and responding to climate-related risks and opportunities?

Yes

C2.1a

(C2.1a) How does your organization define short-, medium- and long-term time horizons?

	From (years)	To (years)	Comment
Short-term	1	3	We typically consider the 1-3 year time horizon when establishing short-term objectives and monitoring near-term climate-related risks and opportunities.
Medium-term	4	6	We typically consider the 4-6 year time horizon when establishing medium-term objectives and monitoring associated climate-related risks and opportunities from a medium-term time horizon.
Long-term	7	10	We typically consider the 7-10 year time horizon when establishing long-term objectives and monitoring associated climate-related risks

			and opportunities from a long-term time horizon. (While using a 7-10 year time horizon, we also try to look ahead toward economic, social and environmental trends over the next few decades that may affect our Company and the health care industry.)
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C2.1b

(C2.1b) How does your organization define substantive financial or strategic impact on your business?

In our CDP 2020 Climate Change response, we use both qualitative thresholds and quantitative factors to define risks or opportunities that could have a substantial financial or strategic impact to our Company.

QUALITATIVE THRESHOLDS. Quantitatively, we generally consider a risk to be substantive based on a scenario where at least 1% of our net income could be impacted. In 2019, this threshold was approximately \$50 million. This threshold informs our capital expenditures and business decisions, which in 2019, included the decision to invest in online solar energy generation at our Franklin Lakes, New Jersey location.

QUALITATIVE FACTORS: Qualitative measures consider correlations to our business model, mission and value chain. For example, Cigna's mission is to improve the health, well-being, and peace of mind of the people we serve. As such, we make the connection between personal health and the health of our environment. To support our mission, we are focused on (1) reducing our energy, emissions and overall environmental footprint; (2) reusing and recycling more of what we consume; (3) increasing efficiencies in all our operations; and (4) engaging with our customers and key stakeholders to support our Cigna Connects corporate responsibility platform. Additionally, our Enterprise Risk Management qualitative considerations include factors such as achieving shareholder value, strategy alignment with overall mission and vision, and reputation and brand impact.

C2.2

(C2.2) Describe your process(es) for identifying, assessing and responding to climate-related risks and opportunities.

Value chain stage(s) covered

Direct operations
Upstream
Downstream

Risk management process

Integrated into multi-disciplinary company-wide risk management process

Frequency of assessment

More than once a year

Time horizon(s) covered

Short-term
Medium-term
Long-term

Description of process

COMPANY-LEVEL PROCESSES: At the company level, our Corporate Responsibility team maintains daily strategic oversight of identifying and managing company-level risks related to climate change that may impact our reputation, profitability, and access to capital. Cross-functional perspectives from our Cigna Connects Corporate Responsibility Governance Council assist in the identification of company-wide market risks and opportunities related to climate change. Our Cigna Connects Corporate Responsibility Governance Council contains representation from Cigna's Risk Management and Corporate Real Estate teams.

Our Risk Management team facilitates a formal, quarterly review process for business stakeholders to identify and assess physical, regulatory and business risks which includes, but is not limited to, energy and natural resources pricing, supply chain, and business continuity risks that could be on the horizon. Environmental risk, including risk drivers associated with climate change, is now an explicit risk within Cigna's enterprise risk register. Environmental risks are formally reviewed annually for relevance and accuracy and updates on how the company is managing each environmental risk are provided on a quarterly basis.

Any material risks are shared with Enterprise Risk Management and business leaders in addition to being reported up through the Audit Committee of the Board of Directors. Additionally, our Corporate Real Estate team utilizes a proprietary technology data management portal and Utility Insight, to assist in the ongoing identification on climate change risks and opportunities in the overall real estate portfolio.

ASSET-LEVEL PROCESSES: At the asset level, our Corporate Real Estate Senior Advisor, who is responsible for sustainability management, oversees our Inventory Management Program with the support of our Senior Director of Corporate Responsibility. We conduct a quarterly review process of energy consumption and emissions data for our portfolio. Our international properties, which currently comprise 6% of our portfolio floor area, are reviewed annually. The results of this process are incorporated into quarterly enterprise-level risk reports that are presented to Enterprise Risk Management for inclusion in overall ERM reporting to the Audit Committee of our Board of Directors.

DECISION MAKING CONSIDERATIONS: The decision making process with regards to mitigation, transfer, accept and/or control of potential climate change risks and opportunities considers the degree of potential regulatory, physical and other business impacts to Cigna.

We consider all geographic locations and markets where we operate in addition to potential new markets under evaluation. Additionally, we consider global environmental

and socioeconomic trends, which may impact the value of our assets in addition to revenue and costs in our target markets. In addition to engaging with our internal stakeholders to prioritize risks and opportunities, we also monitor the activities related to climate change risk among our key stakeholders, which include investors, corporate customers and industry peers.

EXAMPLES: Based on these processes and considerations as described above, we have identified transition risks associated the variability in energy costs and increased stakeholder interest in climate change and broader environmental, social and governance performance. As a result, increasing energy efficiency at our facilities has been prioritized due to (1) cost savings and risk mitigation opportunities, (2) identified value to our stakeholders and (3) alignment with our mission and the increasingly globalized nature of our operations. We also have a Strategic Sustainability Performance Plan in place that includes formal policies on energy and water consumption, and direct and indirect carbon dioxide emissions.

We have also identified extreme weather events – notably hurricanes in the United States – as our greatest current physical climate risk. To deliver on our mission, we must be prepared to provide our services and offer our products virtually without fail. As such, we invest resources in Cigna’s Customer Disaster Response Program and Business Continuity and Data Center Recovery plans.

C2.2a

(C2.2a) Which risk types are considered in your organization's climate-related risk assessments?

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	<p>We consider potential risks and opportunities associated with current regulation; however, current regulations are generally not applicable to our Company. Our global real estate portfolio is comprised primarily of office space with relative low energy intensity on a square footage basis, compared to other sectors and building types.</p> <p>Examples of the type of risks considered include regulations pertaining to energy efficiency, energy consumption reporting, and green building codes and standards.</p>
Emerging regulation	Relevant, always included	<p>We consider potential risks and opportunities associated with emerging regulation. Examples of the type of potential future regulations considered include those associated with the shipping and packaging of pharmaceuticals. We also consider the potential regulations to further incentivize renewable energy and climate change adaptation measures, which we view as opportunities for our Company.</p>

Technology	Relevant, always included	<p>We consider potential technology risks and opportunities in the context of industry trends that might impact our business model and ability to deliver upon our mission to improve our customers' health, well-being, and peace of mind with the power of preventive care.</p> <p>The transition to a low carbon economy and associated technological developments are expected to positively impact our mission and the health services industry. For example, Cigna is actively investing in data, information, and insights to accelerate and improve the delivery of value-based care.</p>
Legal	Relevant, always included	<p>Cigna's Legal team works collaboratively with our Senior Director of Corporate Responsibility to consider potential climate-related legal risks. Examples of the type of risks considered include potential liabilities associated with our disclosures regarding climate change and broader corporate responsibility issues.</p> <p>We do not believe that climate-related legal risks are currently substantive to our business.</p>
Market	Relevant, always included	<p>With cross-functional representation that includes our Risk Management, Global Real Estate and Supply Chain Management teams, the Cigna Connects Corporate Responsibility Governance Council monitors potential climate-related market risks that may impact our business and financial performance.</p> <p>Examples of the type of risks considered in our assessment include those related to changing consumer behavior and potential variations in the cost of raw materials.</p>
Reputation	Relevant, always included	<p>With oversight and coordination from our Senior Director of Corporate Responsibility, the Cigna Connects Corporate Responsibility Governance Council monitors potential climate-related reputational risks that may impact our business and financial performance.</p> <p>Examples of the type of risks considered in our assessment include potential reputational risks among the investors, analysts, employees, employer clients, health plan customers, health care professionals, community partners, and the news media. We consider potential climate-related reputational risks to be substantive but well-mitigated at the current time.</p>
Acute physical	Relevant, always included	<p>Cross-functional departments, including Cigna's Risk Management, Global Real Estate and Information Technology teams, consider and develop mitigation strategies to address potential acute physical risks associated with climate change. Examples of the type of risks considered in our assessment include risks associated with hurricanes and extreme weather events.</p>

Chronic physical	Relevant, always included	Cross-functional departments including Cigna's Risk Management, Global Real Estate, and Information Technology teams consider and develop mitigation strategies to address potential chronic physical risks associated with climate change. Examples of the type of risks considered in our assessment include rising sea levels, rising mean temperatures, changes in precipitation patterns (including droughts) and extremely variability in weather patterns (including snow and ice near our Company's corporate headquarters in Bloomfield, Connecticut).
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C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.3a

(C2.3a) Provide details of risks identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Risk 1

Where in the value chain does the risk driver occur?

Upstream

Risk type & Primary climate-related risk driver

Market

Uncertainty in market signals

Primary potential financial impact

Increased indirect (operating) costs

Company-specific description

Uncertainty in the price of energy and fuel could increase our operating costs. Increases in energy and fuel costs may also result in broader inflationary pressures from our suppliers. For example, Cigna's 2019 energy spend following our combination with Express Scripts is now approximately \$25 million. Additionally, Cigna's Global Procurement and Third Party Management team now manages more than \$5.0 billion in goods and services provided by over 13,000 suppliers globally. Cigna's suppliers provide goods and services that support information technology, operations activities and internal corporate functions.

Cigna also maintains a Supply Chain and Drug Procurement organization that is responsible for pharmacy network contracting, pharmaceutical and wholesaler

purchasing, and manufacturer rebate contracting for our health services business. Inflationary pressures associated with climate change could also potentially impact pricing within our health services business. In 2019, nearly 70% of our revenues was associated with our health services business.

From a long-term perspective, the link between climate change and human health may present broader socio-economic impacts that could potentially impact Cigna's cost structure within the health services that we provide. For example, potential correlations have been observed between climate change with increased prevalence of respiratory, bronchial and water-borne diseases. Cigna's efforts to increase the quality and affordability of health care, such as our focus on preventive care and digital health, have the potential to also support climate change mitigation and adaptation.

Time horizon

Long-term

Likelihood

Unknown

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

51,200,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% decrease in 2019 net income due to potential increases in energy, raw material and transport costs.

Cost of response to risk

40,700,762

Description of response and explanation of cost calculation

We manage risks associated with energy and fuel costs through (1) our emissions reduction projects, (2) tracking and monitoring our progress toward energy reduction targets and (3) driving innovation in the transport of pharmaceuticals.

Our Global Real Estate team considers this potential risk to inform decision on making investments in emissions reduction projects. In 2019, we completed a series of emissions reduction projects, which include lighting retrofits and enhancements to building automation systems. We also manage this risk through our emphasis on fleet

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

To manage progress against our emissions reduction targets, we utilize a proprietary technology data management portal and utility tool to aggregate data for all the sustainability program efforts. The utility tool provides a detailed dashboard of energy cost, consumption and variance across our real estate portfolio – in addition to ENERGY STAR® ratings. Currently, more than 50% of our United States locations are enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program. Additionally, all 12 Cigna office locations in the United Kingdom hold ISO 50001 Energy Management System Accreditations.

In 2019, we also identified a new lower emissions solution for shipping temperature-sensitive medications. The pilot of new plant-based, recyclable cooler is made with 90% less energy than traditional polystyrene coolers, provides effective temperature control and breaks down naturally at end-of-life.

Additionally, Cigna continues to participate in and support local, national, and international discussions about climate change – specifically the connection between planetary health and human health – through engagement with our community partners, business partners, industry associations, and intergovernmental organizations.

COST CALCULATION: Over the past four years, we have invested nearly \$41 million in completed emissions reduction projects that may help reduce our long-term exposure to the risk of increases in energy prices. Please note that this investment figure largely represents HVAC system replacements that were undertaken as part of Cigna's comprehensive, multi-year renovation at our corporate headquarters.

Comment

Identifier

Risk 2

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Reputation

Increased stakeholder concern or negative stakeholder feedback

Primary potential financial impact

Decreased access to capital

Company-specific description

Corporate reputation on performance related to environmental responsibility, particularly on issues related to climate change, is increasingly important to Cigna’s corporate employer clients as evidenced by the frequent occurrence of sustainability questions on RFPs for potential corporate clients and RFIs from existing ones.

Also, Cigna’s reputation on performance related to climate change and broader environmental, social, and governance (ESG) issues is becoming increasingly important to our employees, investors and other stakeholders. For example, a recent Cone study found that 83% of Gen Z respondents surveyed consider a company’s purpose when deciding where to work. 87% of Gen Z respondents stated that they were inspired by climate activism of Greta Thunberg.

Among investors, Cigna has observed increased investor interest in climate change and broader ESG issues over the past 12 months, even following the COVID-19 outbreak. Cigna has been included in the flagship Dow Jones Sustainability World Index for the past three consecutive years. In 2019, we were named the industry leader for the second time in the Corporate Sustainability Assessment used to select Dow Jones Sustainability Index members.

Time horizon

Short-term

Likelihood

Unlikely

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

51,200,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% decrease in 2019 net income should revenue, margins and cost of capital be adversely impacted by our reputation regarding climate change.

Cost of response to risk

40,700,762

Description of response and explanation of cost calculation

Guided by our Strategic Sustainability Performance Plan, Cigna has made continued investments since 2014 to support our energy strategy and long-term emissions reduction targets. In 2019, we had our Scope 1 and 2 emissions assured for the fifth consecutive year.

Cigna closely monitors and responds to requests from corporate clients (including RFPs and RFIs) and requests related to climate change and corporate responsibility. We also actively engage employees to enhance continuous improvement in the implementation of sustainability programs, which include our GreenSTEPS employee engagement program. In addition to being internal advocates for Cigna's environmental sustainability efforts, Cigna's GreenSTEPS members also engage with their communities through local environmental projects. For example, members of the GreenSTEPS and Service Operations teams volunteered their time to help build the first production-scale aquaponics system near our corporate headquarters in Bloomfield, Connecticut.

Cigna has been a member, since inception, of the UN Global Compact's "Health is Everyone's Business" Action Platform. The platform convenes a broad coalition of stakeholders to develop and advance a global agenda for planetary health in business. The work of this coalition is focused on advancing human health by addressing health determinants related to climate and the environment. In 2020, this workstream is becoming integrated within the UN Global Compact's Climate Action platform.

Cigna has also recently completed a multi-dimensional materiality assessment to inform the advancement of our Cigna Connects corporate responsibility platform over the next decade. Through interviews, surveys, and focus groups with stakeholders across the country, we connected with employees, employer clients, customers, healthcare providers, executive leadership, our board of directors, suppliers, thought leaders, and community partners.

COST CALCULATION: Over the past four years, we have invested nearly \$41 million in completed emissions reduction projects to help reduce our greenhouse gas emissions. Please note that this investment figure largely represents HVAC system replacements that were undertaken as part of Cigna's comprehensive, multi-year renovation at our corporate headquarters. We also invest in professional services to support our ESG performance measurement and reporting efforts.

Comment

Identifier

Risk 3

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Acute physical

Increased severity and frequency of extreme weather events such as cyclones and floods

Primary potential financial impact

Decreased revenues due to reduced production capacity

Company-specific description

Increases in the frequency and severity of extreme weather events, such as hurricanes, typhoons, and wildfires, could impact our business services distribution capacities, and may cause damage to physical assets. Additionally, Cigna's large supplier network of over 13,000 suppliers globally provide critical goods and services to support operations (including our information technology systems). Extreme weather events have the potential to cause supply chain disruptions, which could potentially impact our ability to provide health services (including pharmacy benefits) to our customers and clients.

Cigna is driven by an important mission to help improve the health, well-being, and peace of mind for those we serve. To deliver on our mission, we must be prepared to provide our services and offer our products virtually without fail. We also understand that climate change and environmental risks can pose unique challenges to clients and communities – specifically health and public health systems. A recent example were the wildfires, which impacted Cigna's customers in California.

Execution on Cigna's Customer Disaster Response Program also may result in making temporary policy changes, such as waiving various medical requirements, assisting with replacement medications, transferring prescriptions, and expanding its help line to proactively address customer service issues and provide personal assistance and support for all affected by a disaster.

Additionally, Cigna's Employee Assistance Program (EAP) may open its telephone lines to offer access to trained clinicians via the telephonic EAP services to members of the impacted communities. We provide this access regardless of whether callers have Cigna EAP or not. The EAP may also offer immediate access to on-site Critical Incident Services (CISD) support for Cigna clients.

Through the Cigna Foundation, we also invest in supporting disaster relief efforts for affected communities when extreme weather events occur. The Cigna Foundation provides support to communities impacted by extreme weather events through charitable contributions and partnerships with credible, leading disaster relief organizations.

Time horizon

Medium-term

Likelihood

More likely than not

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

51,200,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% decrease in 2019 net income due to business interruptions, supply chain interruptions, demand implications, and repairs from hurricanes, typhoons, and wildfires.

Cost of response to risk

5,000,000

Description of response and explanation of cost calculation

We maintain an online Disaster Resource Center for first responders, health plan customers, and employer clients. The site is continually updated by our Employee Assistance Consultant team, which has intimate knowledge of our provider network and can make real-time updates to help impacted stakeholders.

Through our Customer Disaster Response Program, we offer access to trained clinician, on-site Critical Incident support, refilling prescriptions, and expanding our helpline to proactively address customer service issues and provide personal assistance and support for those affected.

Cigna's Business Continuity and Data Center Recovery plans sets forth procedures for data recovery, continuation of business functions, and the use of supporting technology to recover critical business processes. The plans are updated and documented annually. Cigna's Data Center Recovery plans are tested routinely with end-user evaluations of the restored systems as part of the testing protocol. Cigna's enterprise-wide recovery strategies are also tested on an annual basis.

Cigna's critical applications run in "hardened sites" protected by an emergency generator. We've also repatriated core elements of our recovery capability including infrastructure to recover the top prioritized business functions and related computer applications through data and server replication.

Our Corporate Security and Business Continuity teams work with all of our owned, leased, and managed assets that are deemed to be business critical and develop risk profiles. Based on the risk profile, a recovery time objective (RTO) is determined – this is how quickly the location has to be operating at what capacity. Once the RTO is

determined, appropriate business recovery solutions are designed for the location to meet that objective. All managed properties are also provided an emergency preparedness guide to assist them in not only preparing for an emergency event but also for managing one as it occurs.

COST CALCULATION: We estimate annual expenditures of approximately \$5 million based on (i) maintenance costs for the emergency generators at our facilities and for our data centers; (ii) costs associated with employee time and associated investments to maintain Cigna’s Disaster Response, Employee Assistance, Business Continuity and Data Center Recovery programs; and (iii) insurance and resiliency investments to protect our facilities from physical climate risk.

Comment

Cigna also maintains a dedicated 24/7 toll free number for property managers to report critical incidents and receive immediate guidance and support in managing the event and minimizing its impact on our properties.

All critical locations have been entered into a system by latitude and longitude. When any event occurs within a pre-designated radius of the property, Cigna gets an email alert along with the senior leaders and property manager for that location. This allows us to receive an early warning system and permits us to proactively take measures to minimize the adverse impact of the event.

C2.4

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.4a

(C2.4a) Provide details of opportunities identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Opp1

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Resource efficiency

Primary climate-related opportunity driver

Move to more efficient buildings

Primary potential financial impact

Reduced indirect (operating) costs

Company-specific description

Increasing the energy efficiency of buildings in our real estate portfolio presents the opportunity to reduce our operating costs from energy consumption. While most of our global real estate portfolio is office space, we also maintain data and distribution centers, which are more energy intensive on square footage basis.

Following the combination with Express Scripts, Cigna's global real estate portfolio expanded to approximately 12.4 million square feet of owned and leased properties. (Our domestic portfolio has approximately 10.4 million square feet in 42 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands.)

Prior to the combination with Express Scripts, Cigna's global real estate portfolio was approximately 7.9 million square feet. The opportunity to increase energy efficiency (and reduce associated costs and emissions) is even more relevant now that our global real estate portfolio has nearly doubled.

Also, a commitment to energy efficient operations is consistent with Cigna's corporate values, which includes caring deeply, acting with purpose, and creating a better future together.

Time horizon

Medium-term

Likelihood

More likely than not

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

51,200,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% increase in 2019 net income based on avoided energy estimates within our real estate portfolio and the incremental value created (including benefits to Cigna's culture and brand).

Cost to realize opportunity

40,700,762

Strategy to realize opportunity and explanation of cost calculation

Our Global Real Estate team is guided by Cigna's Strategic Sustainability Performance Plan, and our current target to reduce 2020 absolute energy consumption by 15% from our base year of 2013.

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

To increase energy efficiency, we pursue space optimization, energy-efficiency projects and building control system optimization. We also prioritize our largest facilities. For example, over the last three years, absolute energy consumption decreased by more than 20% at two of our most energy-intensive facilities.

At our corporate headquarters in Bloomfield, Connecticut, we have completed a comprehensive, multi-year renovation effort that included campus-wide LED lighting retrofits and upgrades to its HVAC systems). At our largest data center, we installed new disk storage arrays estimated to require 87% less energy consumption to store data. In 2019, we anticipate a further reduction of nearly three million KWHs in energy following the completion of a power distribution unit upgrades, module right sizing, and substation replacement projects at our corporate headquarters.

Cigna's Global Real Estate team currently has over 50% of domestic locations enrolled and tracked in the U.S. Environmental Protection Agency's ENERGY STAR® program. This initiative was developed to monitor a building's energy performance on an ongoing basis. Additionally, all twelve of Cigna office locations in the United Kingdom hold an ISO.50001 Energy Management System Accreditation.

COST CALCULATION: Over the past four years, we have invested nearly \$41 million in completed projects to help make the buildings in our global real estate portfolio more energy efficient. Please note that this investment figure largely represents HVAC system replacements that were undertaken as part of our comprehensive, multi-year renovation at corporate headquarters.

Comment

Identifier

Opp2

Where in the value chain does the opportunity occur?

Downstream

Opportunity type

Products and services

Primary climate-related opportunity driver

Shift in consumer preferences

Primary potential financial impact

Increased revenues resulting from increased demand for products and services

Company-specific description

Cigna provides services to managed care organizations, health insurers, third-party administrators, union-sponsored benefit plans, workers' compensation plans, government health programs, providers, clinics, hospitals, and others. Corporate reputation on performance related to environmental responsibility, particularly on issues related to climate change, is increasingly important to Cigna's corporate employer clients as evidenced by the frequent occurrence of sustainability questions on RFPs for potential corporate clients and RFIs from existing ones.

We believe that the further development of our Cigna Connects corporate responsibility platform will continue to foster innovation; engage our employees, corporate clients, customers and communities; and help to reduce operational costs. Specifically, we are focused on helping to increase community resilience against climate and environmental risks in the markets we serve and near our corporate headquarters in Connecticut. We do this by maintaining an online Disaster resource Center for stakeholders; supporting customers through our Customer Disaster Response Program; advancing the conversation of the link between climate change, human health, and planetary health through engagement with our community partners, business partners, and industry associations; reducing our environmental impact; and communicating our environmental performance to stakeholders.

Other financial benefits may include (1) attracting investors who are increasingly interested in environmental, social, and governance (ESG) performance and (2) establishing competitive advantage with customers in the markets that we serve. For example, Cigna has been included in the flagship Dow Jones Sustainability World Index for the past three consecutive years. In 2019, we were named as the industry leader for the second time in the assessment.

We also see great opportunity in continuing to deepen our engagement with leading experts on the intersection between climate change, planetary health and human health. For example, as part of Cigna's recent multi-dimensional stakeholder assessment, we convened some of the nation's most prominent leaders on the intersection between the environment, human health, and planetary health. The information, insights, and recommendations obtained from engagement with these experts will be used to inform the evolution of Cigna's environmental programs and our overarching Cigna Connects platform.

Time horizon

Short-term

Likelihood

More likely than not

Magnitude of impact

Unknown

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

51,200,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% increase in 2019 net income should margins, revenues, and cost of capital be positively impacted by our energy and climate change strategy in addition to our broader Cigna Connects corporate responsibility platform.

Cost to realize opportunity

40,700,762

Strategy to realize opportunity and explanation of cost calculation

Cigna communicates our unique set of ESG initiatives annually in a formal Corporate Responsibility Report highlighting our efforts to create positive impact in the health of people, communities and the environment. Through Cigna Connects – our approach to corporate responsibility, we aim to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference around critical health topics – including those related to planetary health.

Prior to our combination with Express Scripts and its affiliates, we set a 2020 emissions reduction target to achieve a 20% absolute reduction in our Scope 1 and 2 emissions. (We are currently on track to meet our target for legacy Cigna operations. This is the result of having made significant investments to increase energy efficiency at our corporate headquarters and largest data center.)

We continue to pursue green building certifications and improved energy ratings. For example, Cigna now has 21 LEED® certified properties (including six LEED® Gold and three LEED® Platinum properties) in our global real estate portfolio, and 42 domestic sites enrolled, and tracked in the U.S. Environmental Protection Agency's ENERGY STAR® program.

We also closely monitor and respond to corporate clients and investor requests related to climate change and corporate responsibility. Additionally, we engage our employees

through Cigna's Green Sustainability Team for Environmental Protection and Stewardship (GreenSTEPS) program, which gives employee volunteers the opportunity to carry out localized environmental projects.

Cigna is in the process of developing next-generation targets for the year 2030, which will reflect our combination with Express Scripts and its affiliates, and to guide our path forward over the next decade to further reduce greenhouse gas emissions. Our business model is also transforming to focus on digital health and preventive care, which may provide further opportunities to respond to increased consumer interest in climate change.

COST CALCULATION: Over the past four years, we have invested nearly \$41 million in completed projects to help reduce our greenhouse gas emissions. Please note that this investment figure largely represents HVAC system replacements that were undertaken as part of our comprehensive, multi-year renovation at corporate headquarters. We also invest in professional services to support our ESG reporting, strategy, and stakeholder engagement efforts.

Comment

Identifier

Opp3

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Resilience

Primary climate-related opportunity driver

Participation in renewable energy programs and adoption of energy-efficiency measures

Primary potential financial impact

Returns on investment in low-emission technology

Company-specific description

Following the Paris climate agreement and in response to increased corporate demand for renewable energy procurement, the global regulatory landscape may shift over the next decade. Further development and enactment of renewable energy regulations and energy efficiency incentives at the national, state, and local levels may create new investment opportunities and present new incentives, including rebates and the ability to generate renewable energy credits. For example, Cigna's recent \$4 million investment in onsite solar is expected to result in nearly \$300,000 annual revenue from the sale of renewable energy credits over a 10-year period.

Additionally, deregulation of utilities in the U.S. has contributed to more consumer choice when purchasing renewable energy. For example, at present properties in the U.S. represent more than 80% of the square footage in Cigna's global real estate portfolio. In 2019, Cigna maintained 10.3 million square feet in the United States across 42 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

Secondary benefits from increased incentives for renewable energy and energy efficiency include the reputational value for companies that are able to support 1.5 degree Celsius decarbonization pathway recommended by the scientific community and the United Nations Global Compact. Also, this opportunity may help to mitigate global public health challenges associated with climate change, including those relating to extreme weather events, decreases in water supply, heat exposure, and declining crop yields. For example, a joint-report of the World Bank and the International Monetary Fund has advocated that the true cost of carbon is \$100 per ton, when the "social cost" of carbon – including those related to public health – are considered.

Time horizon

Medium-term

Likelihood

Likely

Magnitude of impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

51,200,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% increase in 2019 net income should margins, revenues, and cost of capital be positively impacted by returns on company investments in renewable energy and energy efficiency and the incremental value created from Cigna's role to mitigate the social costs of carbon.

Cost to realize opportunity

40,700,762

Strategy to realize opportunity and explanation of cost calculation

As we work to develop our next-generation emissions reduction targets and further define our company's post-2020 energy and broader corporate responsibilities

strategies, we continue to target opportunities to both generate renewable energy onsite and purchase renewable energy from utilities.

For example, in 2019, Cigna's Franklin Lakes, New Jersey location installed a large, rooftop solar photovoltaic (PV) array as part of the roof restoration project, which also included the selection of white membrane to reduce the need for both heating and cooling at the facility. The rooftop solar system is expected to generate 1,200 MWhs of power annually – which is the equivalent of the energy estimated to power 131 households, and is expected to avoid annual greenhouse gas emissions that are equivalent of 2.1 million miles of car rides yearly. This project is expected to have 25-year life span, and result in nearly \$300,000 annual revenue from the sale of renewable energy credits over a 10-year period.

Cigna has also participated in energy auctions where we have been able to purchase renewable energy in addition to hedging against future increases in the cost of the energy. For example, we were able to purchase renewable energy at our Hooksett, New Hampshire facility at no additional cost and estimated nearly \$50,000 in past energy costs saved over a two-year period.

Cigna has been a member, since inception, of the UN Global Compact's "Health is Everyone's Business" Action Platform. The platform convenes a broad coalition of stakeholders to develop and advance a global agenda for planetary health in business. The work of this coalition is focused on advancing human health by addressing health determinants related to climate and the environment. For example, the coalition currently promotes ramp up renewable energy systems, such as wind and solar power, to reduce greenhouse emissions and reduce respiratory diseases associated with urban air pollution.

COST CALCULATION: Over the past four years, we have invested nearly \$41 million in completed energy efficiency projects, which included our investment of 2019 investment in the rooftop solar array at our Franklin Lakes, New Jersey location. Please note that this investment figure largely represents HVAC system replacements that were undertaken as part of our comprehensive, multi-year renovation at corporate headquarters.

Comment

C3. Business Strategy

C3.1

(C3.1) Have climate-related risks and opportunities influenced your organization's strategy and/or financial planning?

Yes, and we have developed a low-carbon transition plan

C3.1a

(C3.1a) Does your organization use climate-related scenario analysis to inform its strategy?

Yes, qualitative and quantitative

C3.1b

(C3.1b) Provide details of your organization’s use of climate-related scenario analysis.

Climate-related scenarios and models applied	Details
2DS	<p>INPUTS, ASSUMPTIONS AND ANALYTICAL CHOICES: In 2017, we set a second generation target to achieve a 20% absolute reduction in Scope 1 and 2 emissions from 2013-2020.</p> <p>This 2020 target is based on an absolute reduction of 2.85% annually, which exceeds the degree of ambition advocated for science-based targets within 2-degree scenario using the absolute contraction method.</p> <p>Cigna is in the process of setting next-generation targets for the year 2030, which guide our path forward to support long-term decarbonization of operations.</p> <p>BOUNDARY AND TIME HORIZONS: We consider our entire global real estate portfolio, and also the downstream Scope 3 emissions associated with health services. We consider risks and opportunities within and beyond the 10-year time horizon used for reporting on risks and opportunities in Questions CC2.3 and CC2.4.</p> <p>The geographic areas considered includes all locations where our Company and its subsidiaries operate, with a focus on North America, where currently 90% of our revenues are derived.</p> <p>INFLUENCE ON STRATEGY AND FINANCIAL PLANNING: The potential impacts related to climate-related risks and opportunities are discussed and reviewed by representatives from Cigna’s Risk Management and Corporate Responsibility teams. Environmental risks, including those associated with climate change, is also now an explicit risk, within Cigna’s enterprise risk register, which is formally reviewed on a quarterly basis.</p> <p>We consider a range of potential opportunities driven by physical climate risks, including changes in temperatures, precipitation patterns and sea levels. Specifically, we consider the potential for changes in physical climate parameters to present a broader series of global public health challenges, such as those relating to (1) extreme weather events, (2) decreases in water supply, (3) heat exposure, and (4) declining crop yields. In the short-term, extreme weather</p>

	<p>events have been prioritized as our greatest physical risk.</p> <p>We also consider how changes in physical and transition risks could also influence a series of socioeconomic challenges and opportunities that would likely impact the delivery of healthcare. Examples could include health and hygiene issues due to migration, malnutrition, and increases in respiratory, bronchial, water-borne and other diseases. Additionally, we consider how these negative societal and environmental impacts could present opportunities where Cigna, in particular, could provide products and services to help respond to these changes in physical climate parameters across the markets we serve.</p> <p>RESULTS: The findings from considering both qualitative and qualitative scenarios related to climate change have influenced our business strategy and planning process through our (1) establishment of environmental targets, (2) identification of emissions reduction projects to support our targets, (3) pursuit of LEED® certification and ENERGY STAR® building ratings, and (4) investments in onsite renewable energy where we expect to generate and sell renewable energy credits.</p>
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C3.1d

(C3.1d) Describe where and how climate-related risks and opportunities have influenced your strategy.

	Have climate-related risks and opportunities influenced your strategy in this area?	Description of influence
Products and services	Yes	<p>Potential risks associated with product and services (including Cigna's health care plans and pharmacy benefits management services) include extreme weather events and shifts in consumer preferences.</p> <p>These risks have been integrated into our business strategy and planning process through (1) Cigna's establishment of emissions reduction targets and (2) our investments to maintain and continue to enhance Cigna's Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery programs.</p> <p>The management of risks also present the opportunity for Cigna to increase operational efficiency and establish competitive advantages.</p> <p>The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna's</p>

		current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next 1-10 years.
Supply chain and/or value chain	Yes	<p>Upstream potential risks associated with our supply chain include changes in the cost of energy, fuel, and commodities in addition to broader uncertainty in market signals associated with climate change. Downstream potential risks within Cigna's value chain (our health services customers and the key markets we serve) include those associated with extreme weather events and correlations between chronic climate change risks and human health. The management of these risks may also present the opportunity for Cigna to increase long-term profitability and establish competitive advantages.</p> <p>These risks have been integrated into our business strategy and planning process through our establishment of robust environmental targets and investments to maintain and continue to enhance to Cigna's Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery programs. We are also investing in digital capabilities, advanced analytics and artificial intelligence that provide key areas of competitive advantage. Additionally, we have begun to engage prominent thought leaders at the intersection between climate change and human health to share perspectives on future actions and opportunities for our Company.</p> <p>The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna's current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next 1-10 years.</p>
Investment in R&D	No	Cigna does not make any investments that we classify as research and development in our financial disclosures.
Operations	Yes	<p>Potential risks associated with operations (including Cigna's global real estate portfolio) include potential increases in the price of energy and fuel. Potential opportunities include the move to more energy efficient buildings and participating in renewable energy programs.</p> <p>These risks have been integrated into our business strategy and planning process through our (1) establishment of environmental targets, (2) identification of emissions reduction projects to support our targets, (3) pursuit of</p>

		<p>LEED® certification and ENERGY STAR® building ratings, and (4) investments in onsite renewable energy where we expect to generate and sell renewable energy credits.</p> <p>The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna’s current pre-tax income and net income) and difficult to accurately forecast over the next 1-10 years.</p>
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C3.1e

(C3.1e) Describe where and how climate-related risks and opportunities have influenced your financial planning.

	Financial planning elements that have been influenced	Description of influence
Row 1	Revenues Direct costs Indirect costs Capital expenditures Capital allocation Access to capital Assets	<p>REVENUES: The most significant risk identified as having a potential impact to our revenues is related to reputation, as corporate employer clients are increasingly interested in climate change and broader corporate responsibility performance. The management of these risks also presents the potential opportunity to increase revenue through competitive differentiation.</p> <p>These risks have been integrated into our business strategy and planning process through (1) our investments in time and resources to respond to sustainability questions on RFPs for potential corporate clients and RFIs from existing ones and (2) the development and advancement of annual strategic plans for the Cigna Connects corporate responsibility program.</p> <p>The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna’s current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next 1-10 years.</p> <p>DIRECT & INDIRECT COSTS: The most significant risk identified as having a potential impact to our operating costs is changes in the cost of energy, fuel and commodities. Potential opportunities associated with managing this risk include the move to more energy efficient buildings and participating in renewable energy programs.</p> <p>These risks and opportunities are managed in our financial planning processes in the following ways: Cigna has established 2020 environmental targets, for which we have identification of emissions reduction projects to support our targets. Cigna also actively pursues</p>

	<p>LEED® certification and ENERGY STAR® building ratings. Cigna now has 21 LEED® certified properties in our global real estate portfolio, and 42 domestic sites enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program.</p> <p>Additionally, in 2019, we invested in the installation of a large rooftop solar array at our Franklin Lakes, New Jersey location. This project is expected to have 25-year life span, and result in nearly \$300,000 annual revenue from the sale of renewable energy credits over a 10-year period.</p> <p>The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna's current pre-tax adjusted income and net income) and difficult to accurately forecast over the next 1-10 years.</p> <p>CAPITAL EXPENDITURES & ALLOCATIONS: The most significant risks identified as having a potential impact to our capital expenditures are (1) the need to mitigate risks associated with increases in the cost of energy, fuel, and commodities and (2) the need to reduce Cigna's operational footprint from a reputational perspective and work to meet our environmental targets. Potential opportunities associated with managing this risk include the move to more energy efficient buildings and participating in renewable energy programs.</p> <p>Energy efficiency opportunities often influence our decision to make capital expenditures, most notably to our investments to increase the environmental efficiency at our corporate headquarters as part of a multi-year renovation.</p> <p>The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna's current pre-tax adjusted income and net income) and difficult to accurately forecast over the next 1-10 years.</p> <p>ASSETS: Following the combination with Express Scripts, Cigna's global real estate portfolio consists of approximately 12.4 million square feet of owned and leased properties.</p> <p>Many of our locations are leased, and impacts to asset valuations would not be applicable. For owned properties, risks may include increases in energy prices and potential property damage associated with both acute and chronic physical risks. Opportunities may include increased value of owned assets as a result of Cigna's investment in energy efficiency and resiliency measures.</p>
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		<p>These risks and opportunities are managed in our financial planning processes in the following ways: Cigna Global Real Estate team actively manages our environmental performance and makes strategic investments to increase the energy efficiency and resilience of owned properties. Investments include those in lighting systems, energy management systems, HVAC systems and preventive maintenance.</p> <p>The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna’s current pre-tax adjusted income and net income) and difficult to accurately forecast over the next 1-10 years.</p> <p>ACCESS TO CAPITAL: Increased access to capital as an additional potential climate-related opportunity. For example, Cigna has been included in the Dow Jones Sustainability World Index for the past three consecutive years. In 2019, we were named as the industry leader for the second time in the assessment. Cigna was also the first U.S. health insurance company to sign on to the United Nations Global Compact.</p> <p>We manage this opportunity through the development and advancement of annual strategic plans for the Cigna Connects corporate responsibility program. We also invest time and resources to engage in environmental, social and governance (ESG) reporting, which include our responses to the CDP Climate Change request and its Supplier Module. In 2020, Cigna published its seventh annual Corporate Responsibility Report using the Global Reporting Initiative’s GRI Standards: core option.</p> <p>The potential magnitude of this opportunity is currently considered to be low (in the context of Cigna’s current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next 1-10 years.</p>
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C3.1f

(C3.1f) Provide any additional information on how climate-related risks and opportunities have influenced your strategy and financial planning (optional).

As a global health services company, Cigna considers the management of risks and opportunities associated with climate change to be a significant aspect of its corporate responsibility platform and a factor that can affect our business strategy as a whole.

Our mission is to improve the health, well-being, and peace of mind of the people we serve. As such, we make the connection between personal health and the health of our environment. Cigna’s corporate responsibility platform — entitled “Cigna Connects” — aligns our environmental, social, and governance (ESG) activities with our mission and brand promise.

In 2020, we launched a new enterprise business strategy that is centered around Cigna's role to serve as a champion for a health care system that is affordable, predictable and simple. We will deliver on our strategy through four key enablers: (1) actively and deeply partnering with those equally committed to delivering the greatest value from health care; (2) leveraging advanced analytics to generate actionable insights, improve transparency and better align our incentives to enhance health care outcomes; (3) creating a digital-first, multi-stakeholder experience for our customers; and (4) attracting, elevating and leveraging the talent within our employee base of more than 70,000 people to support our mission.

Our strategy evolution underscores our commitment to deliver what clients and customers want most – affordable health care – in a way that is predictable and simple. We plan to lead by significantly expanding and investing in our current solutions and tools; entering entirely new businesses and partnering to ensure clients and customers have access to an unmatched breadth of capabilities that address future complex health needs.

As we execute on our new enterprise business strategy, we are cognizant of our responsibility to make the connection between personal health and the health of our planet. To support our business strategy, we are focused on (1) reducing our energy, emissions, and materials consumption; (2) reusing and recycling more of what we consume; (3) increasing efficiencies in all our operations; and (4) engaging with our customers and key stakeholders to support our Cigna Connects corporate responsibility platform.

We also aim to serve as a connector and catalyst for change to protect global access to healthy air, water, soil, and food.

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

Absolute target

C4.1a

(C4.1a) Provide details of your absolute emissions target(s) and progress made against those targets.

Target reference number

Abs 1

Year target was set

2017

Target coverage

Company-wide

Scope(s) (or Scope 3 category)

Scope 1+2 (location-based)

Base year

2013

Covered emissions in base year (metric tons CO₂e)

82,708

Covered emissions in base year as % of total base year emissions in selected Scope(s) (or Scope 3 category)

100

Target year

2020

Targeted reduction from base year (%)

20

Covered emissions in target year (metric tons CO₂e) [auto-calculated]

66,166.4

Covered emissions in reporting year (metric tons CO₂e)

51,138

% of target achieved [auto-calculated]

190.8521545679

Target status in reporting year

Underway

Is this a science-based target?

Yes, we consider this a science-based target, but this target has not been approved as science-based by the Science-Based Targets initiative

Please explain (including target coverage)

In 2017, we set a second generation target to achieve a 20% absolute reduction in Scope 1 and 2 emissions from 2013-2020.

Our current 2020 target is based on an absolute reduction of 2.85% annually, which exceeds the degree of ambition advocated for science-based targets within 2-degree scenario using the absolute contraction method. (Further detail on this method can be found at: <https://sciencebasedtargets.org/methods-2/>.)

From a legacy Cigna standpoint, we are on track to achieve this target ahead of schedule. (For example, since 2013, we have achieved a nearly 40% reduction in absolute greenhouse gas emissions at Cigna corporate headquarters and data centers.)

However, please note that Cigna's 2019 absolute emissions have increased above 2013 base year levels. This is due to Cigna's combination at the end of 2018 with

Express Scripts and affiliates.

Reported progress against Cigna's 2020 targets is based on legacy Cigna locations.

Cigna is in the process of developing next-generation targets for the year 2030, which will reflect our combination with Express Scripts and its affiliates, and to guide our decarbonization path forward over the next decade.

C4.2

(C4.2) Did you have any other climate-related targets that were active in the reporting year?

Other climate-related target(s)

C4.2b

(C4.2b) Provide details of any other climate-related targets, including methane reduction targets.

Target reference number

Oth 1

Year target was set

2017

Target coverage

Company-wide

Target type: absolute or intensity

Absolute

Target type: category & Metric (target numerator if reporting an intensity target)

Energy consumption or efficiency

MWh

Target denominator (intensity targets only)

Base year

2013

Figure or percentage in base year

0

Target year

2020

Figure or percentage in target year

15

Figure or percentage in reporting year

7

% of target achieved [auto-calculated]

46.6666666667

Target status in reporting year

Underway

Is this target part of an emissions target?

In 2017, we set a second generation target to achieve a 20% absolute reduction in Scope 1 and 2 emissions from 2013-2020.

To support the emissions target, we also set a target to reduce absolute energy consumption by 15% during the same period. [Emissions reduction target ID] Abs1

Is this target part of an overarching initiative?

No, it's not part of an overarching initiative

Please explain (including target coverage)

Reported progress against the target has been estimated based on energy consumption at legacy Cigna locations. (Express Scripts and affiliate locations have been excluded because they were not part of our boundary in base year 2013.)

Prior to the combination with Express Scripts and its affiliates, we were on track to achieve Cigna's 2020 emissions target but behind schedule to achieve our energy target.

This is due to the addition of new facilities, including international sites, within our data boundary over the past five years.

We were on track to meet the 2020 energy target at Cigna's largest facilities. For example, over the last three years, absolute energy consumption has decreased by more than 20% at two of our most energy-intensive facilities: our corporate headquarters and largest data center.

C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO₂e savings.

	Number of initiatives	Total estimated annual CO ₂ e savings in metric tonnes CO ₂ e (only for rows marked *)
Under investigation		
To be implemented*	17	6,548
Implementation commenced*	9	1,367
Implemented*	15	3,454
Not to be implemented		

C4.3b

(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

Initiative category & Initiative type

Low-carbon energy generation
Solar PV

Estimated annual CO₂e savings (metric tonnes CO₂e)

876

Scope(s)

Scope 2 (market-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

4,140,000

Investment required (unit currency – as specified in C0.4)

1,633,173

Payback period

<1 year

Estimated lifetime of the initiative

21-30 years

Comment

In 2019, Cigna's Franklin Lakes, New Jersey location installed a large, rooftop solar PV array as part of the roof restoration project, which also included the selection of white

membrane to reduce the need for both heating and cooling at the facility.

The rooftop solar system is expected to generate 1,200 MWhs of power annually – which is the equivalent of the energy estimated to power 131 households, and is expected to avoid annual greenhouse gas emissions that are equivalent of 2.1 million miles of car rides yearly.

This project is expected to have a 25-year life span.

Please note that the estimated annual cost savings considers nearly \$300,000 annual revenue that expected from the sale of renewable energy credits over a 10-year period.

Initiative category & Initiative type

Energy efficiency in buildings
 Building Energy Management Systems (BEMS)

Estimated annual CO2e savings (metric tonnes CO2e)

1,837

Scope(s)

Scope 1
 Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

459,141

Investment required (unit currency – as specified in C0.4)

1,147,853

Payback period

1-3 years

Estimated lifetime of the initiative

6-10 years

Comment

In 2019, we completed a series of projects to optimize building management systems at our corporate headquarters and other facilities, including our locations in Fairfield and Grove City, Ohio.

One of our most impactful projects involved right sizing large uninterruptible power supply (UPS) equipment at two of our substations at our corporate headquarters.

These large battery systems were costly to maintain, and expensive to operate. By

replacing the UPS equipment with properly sized new systems, we expect to receive significant energy savings, due to the higher efficiency of the new equipment.

Initiative category & Initiative type

Energy efficiency in buildings
Lighting

Estimated annual CO2e savings (metric tonnes CO2e)

741

Scope(s)

Scope 2 (market-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

185,344

Investment required (unit currency – as specified in C0.4)

417,025

Payback period

1-3 years

Estimated lifetime of the initiative

6-10 years

Comment

We continue to benefit from our retrofitting of LED lighting at a number of legacy Cigna and legacy Express Scripts locations.

Please note that Cigna’s estimated investment costs are often offset by rebates and incentives.

In 2019, we completed LED retrofits at our locations in Lake Mary, Florida; and Tempe, Arizona. (We also continued to retrofit light bulbs at our corporate headquarters in Bloomfield, Connecticut.) The lifetime of these initiatives may be impacted by the frequency of cycling on and off.

C4.3c

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Financial optimization calculations	Cigna engages in financial optimization calculations prior to making investments in emissions reduction activities. We consider cost-

	benefit analysis in addition to the potential for government credits, rebates, and other incentives.
Dedicated budget for energy efficiency	To support our energy reduction projects, some emissions reduction projects are pre-allocated in annual budgets for our facilities.
Compliance with regulatory requirements/standards	On an as needed basis, Cigna will make investments to comply with local and state regulatory requirements.

C4.5

(C4.5) Do you classify any of your existing goods and/or services as low-carbon products or do they enable a third party to avoid GHG emissions?

No

C5. Emissions methodology

C5.1

(C5.1) Provide your base year and base year emissions (Scopes 1 and 2).

Scope 1

Base year start

January 1, 2013

Base year end

December 31, 2013

Base year emissions (metric tons CO₂e)

11,737

Comment

Please note that 2013 base year excludes international data and precedes Cigna's combination with Express Scripts, which closed at the end of 2018.

Scope 2 (location-based)

Base year start

January 1, 2013

Base year end

December 31, 2013

Base year emissions (metric tons CO₂e)

75,874

Comment

Please note that 2013 base year excludes international data and precedes Cigna's combination with Express Scripts, which closed at the end of 2018.

Scope 2 (market-based)

Base year start

January 1, 2013

Base year end

December 31, 2013

Base year emissions (metric tons CO2e)

75,874

Comment

RECs were not applicable during our 2013 base year. As such, there is no difference between our base year Scope 2 market-based and location-based emissions.

C5.2

(C5.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

Gross global Scope 1 emissions (metric tons CO2e)

16,894

Comment

The majority of our Scope 1 emissions are generated from natural gas consumption within our real estate portfolio.

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based

We are reporting a Scope 2, location-based figure

Scope 2, market-based

We are reporting a Scope 2, market-based figure

Comment

To track performance against our current 2020 emissions target, we use our location-based Scope 2 emissions figure.

C6.3

(C6.3) What were your organization’s gross global Scope 2 emissions in metric tons CO2e?

Reporting year

Scope 2, location-based

119,427

Scope 2, market-based (if applicable)

119,427

Comment

In 2019, Cigna’s market-based Scope 2 emissions were equal to its location-based Scope 2 emissions.

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?

Yes

C6.4a

(C6.4a) Provide details of the sources of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure.

Source

Partial international operations

Relevance of Scope 1 emissions from this source

Emissions are not relevant

Relevance of location-based Scope 2 emissions from this source

Emissions are not relevant

Relevance of market-based Scope 2 emissions from this source (if applicable)

Emissions are not relevant

Explain why this source is excluded

We do not currently have complete data for some of our smaller international properties where we have leased office space. Excluded international operations with incomplete data likely represents less than 5% of our total Scope 1 and 2 emissions.

C6.5

(C6.5) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status

Relevant, not yet calculated

Please explain

We do not currently track associated emissions from suppliers as defined in the GHG Protocol's Corporate Value Chain (Scope 3) Accounting and Reporting Standard.

Capital goods

Evaluation status

Not relevant, explanation provided

Please explain

Our capital goods include those related to operation of facilities in our global real estate portfolio.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status

Not relevant, explanation provided

Please explain

Given the nature of our business, we do not consider these emissions to be relevant.

Upstream transportation and distribution

Evaluation status

Relevant, not yet calculated

Please explain

We consider but do not calculate these emissions.

Waste generated in operations

Evaluation status

Relevant, not yet calculated

Please explain

While waste has been prioritized as a focus area in our Strategic Sustainability Performance Plan, we do not currently calculate associated emissions due to incomplete data.

Business travel

Evaluation status

Relevant, calculated

Metric tonnes CO₂e

23,693

Emissions calculation methodology

Business travel emissions, provided by a third-party vendor, were calculated primarily by applying an average emissions factor of 0.1038 kilograms of CO₂e per kilometers traveled in 2019.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Please explain

Emissions include air, rail miles, and emissions associated with hotel room nights and rental cars.

Employee commuting

Evaluation status

Not relevant, explanation provided

Please explain

We consider but do not currently calculate these emissions.

Cigna strives to help support our employees who are owners of electric vehicles by providing charging stations at corporate headquarters and select locations.

Cigna also offers employees pre-tax commuter benefit options, thereby incentivizing the use of public transportation. Additionally, 40% of Cigna's global workforce worked remotely in 2019 (this figure is pre-COVID).

Upstream leased assets

Evaluation status

Not relevant, explanation provided

Please explain

Our leased facilities' natural gas and electricity emissions are in the boundary of our Scope 1 and 2 emissions.

Downstream transportation and distribution

Evaluation status

Not relevant, explanation provided

Please explain

Many of these emissions are reported as Scope 1 and 2 emissions from our distribution and fulfillment centers.

Processing of sold products

Evaluation status

Not relevant, explanation provided

Please explain

Many of these emissions would be attributable to Scope 1 and 2 emissions within our own operations.

Use of sold products

Evaluation status

Relevant, not yet calculated

Please explain

Our downstream Scope 3 emissions sources may include those resulting from the medical services that our health care plan customers receive.

However, please note that Cigna typically does not provide these services. Instead, we reimburse customers and physicians for associated fees pursuant to individual plans and agreements

End of life treatment of sold products

Evaluation status

Not relevant, explanation provided

Please explain

This source is not currently relevant to Cigna's business model.

Downstream leased assets

Evaluation status

Not relevant, explanation provided

Please explain

We have not identified any significant emissions associated with leased assets during the reporting period as defined in the GHG Protocol's Corporate Value Chain (Scope 3) Accounting and Reporting Standard.

Franchises

Evaluation status

Not relevant, explanation provided

Please explain

Franchises are not applicable to our business model.

Investments

Evaluation status

Relevant, not yet calculated

Please explain

We consider, but do not calculate these emissions.

Other (upstream)

Evaluation status

Not relevant, explanation provided

Please explain

We have not identified any other upstream Scope 3 emission sources at this time.

Other (downstream)

Evaluation status

Not relevant, explanation provided

Please explain

We have not identified any other downstream Scope 3 emission sources at this time.

C6.7

(C6.7) Are carbon dioxide emissions from biogenic carbon relevant to your organization?

No

C6.10

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO₂e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Intensity figure

0.000000888

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO₂e)

136,321

Metric denominator

unit total revenue

Metric denominator: Unit total

153,600,000,000

Scope 2 figure used

Market-based

% change from previous year

38.2

Direction of change

Decreased

Reason for change

In 2019, our revenue increased by 215% (from 48.7 billion to \$153.6 billion), following Cigna's combination with Express Scripts and its affiliates.

Our emissions per revenue significantly decreased by 38.2% (from 0.000001436 to 0.000000888).

The decrease in revenue intensity reflects Cigna's emissions reduction activities.

The primary reason behind the significant decrease in revenue intensity is that Cigna's health services revenue is less emissions intensive with regards to Scopes 1 and 2 emissions within our global real estate portfolio.

Cigna's downstream Scope 3 emissions are greater following the combination with Express Scripts and its affiliates.

Intensity figure

0.012

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

136,321

Metric denominator

square foot

Metric denominator: Unit total

11,091,467

Scope 2 figure used

Market-based

% change from previous year

8.6

Direction of change

Increased

Reason for change

In 2019, the square footage in our data boundary increased by 75% (from 6.3 to 11.1 million square feet), following Cigna's combination with Express Scripts and its affiliates.

Amid this increase in square footage, our emissions intensity per square foot increased by 8.6% (from 0.01105 to 0.01200).

The increase in emissions per square foot was offset by Cigna's emissions reduction activities.

The primary contributor to increased emissions intensity per square foot was the addition of new Express Scripts and affiliate locations with higher energy consumption than legacy Cigna sites in our 2018 data boundary.

C7. Emissions breakdowns

C7.1

(C7.1) Does your organization break down its Scope 1 emissions by greenhouse gas type?

Yes

C7.1a

(C7.1a) Break down your total gross global Scope 1 emissions by greenhouse gas type and provide the source of each used greenhouse warming potential (GWP).

Greenhouse gas	Scope 1 emissions (metric tons of CO ₂ e)	GWP Reference
CO ₂	16,823	IPCC Fifth Assessment Report (AR5 – 100 year)
CH ₄	9	IPCC Fifth Assessment Report (AR5 – 100 year)
N ₂ O	62	IPCC Fifth Assessment Report (AR5 – 100 year)

C7.2

(C7.2) Break down your total gross global Scope 1 emissions by country/region.

Country/Region	Scope 1 emissions (metric tons CO ₂ e)
Belgium	139

Canada	192
Malaysia	0
Republic of Korea	207
Spain	0
United Arab Emirates	0
United Kingdom of Great Britain and Northern Ireland	0
United States of America	16,356

C7.3

(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.

By activity

C7.3c

(C7.3c) Break down your total gross global Scope 1 emissions by business activity.

Activity	Scope 1 emissions (metric tons CO ₂ e)
Aviation	4,296
Leased Vehicle Fleet Business Mileage	1,831
Facilities Natural Gas	10,767

C7.5

(C7.5) Break down your total gross global Scope 2 emissions by country/region.

Country/Region	Scope 2, location-based (metric tons CO ₂ e)	Scope 2, market-based (metric tons CO ₂ e)	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low-carbon electricity, heat, steam or cooling accounted for in Scope 2 market-based approach (MWh)
Belgium	202	202	1,186	0
Canada	25	25	899	0
Malaysia	75	75	115	0
Republic of Korea	3,040	3,040	5,658	0
Spain	218	218	755	0
United Arab Emirates	332	332	554	0
United Kingdom of Great Britain and Northern Ireland	481	481	1,882	0

United States of America	115,054	115,054	256,019	0
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C7.6

(C7.6) Indicate which gross global Scope 2 emissions breakdowns you are able to provide.

By business division

C7.6a

(C7.6a) Break down your total gross global Scope 2 emissions by business division.

Business division	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)
Offices	61,100	61,100
Back-End Pharmacy Fulfillment Sites	28,856	28,856
Call/Claim Centers	10,801	10,801
Data Centers	8,821	8,821
Clinics	4,186	4,186
Distribution Centers	5,119	5,119
Other Sites (including Storage and Hangar)	544	544

C7.9

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Increased

C7.9a

(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

	Change in emissions (metric tons CO2e)	Direction of change	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption	876	Decreased	1.25	In 2019, we added Express Scripts' Franklin makes, New Jersey office to our real estate portfolio.

				<p>At Franklin Lakes, rooftop solar arrays generate enough clean power to replace 876 metric tons of CO₂e annually.</p> <p>The numerator used in the calculation is 876 MT CO₂e and the denominator is our 2018 Scope 1 and 2 emissions, which were 69,953 MT CO₂e.</p>
Other emissions reduction activities	5,010	Decreased	7.16	<p>In 2019, we estimated a 7.16% reduction due to (1) completed emissions reduction activities as reported in Question CC4.3b; (2) emissions reduction projects completed in the prior year; (3) additional emissions reduction activities, such as behavioral change initiatives in our U.S. real estate portfolio where we have incomplete or unreliable data on emissions savings; and (4) continued enhancements made to our data centers.</p> <p>For example, over the past three years, absolute energy consumption decreased by approximately 20% at our two most energy-intensive facilities: (1) our corporate headquarters in Bloomfield, CT; and (2) our largest data center. The energy reductions at our corporate headquarters in Bloomfield, CT are 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 data center are attributable to the installation of new disk storage arrays that is estimated to require 87% less energy consumption to store data.</p> <p>The numerator used in the calculation is 5010 MT CO₂e and the denominator is Cigna's 2018 Scope 1 and 2 emissions, which were 69,953 MT CO₂e.</p>
Divestment	0	No change	0	<p>In 2019, no divestments affected our emissions performance.</p>

Acquisitions	0	No change	0	In 2019, no acquisitions affected our emissions performance.
Mergers	74,360	Increased	106.3	<p>In 2019, Scope 1 and 2 emissions from Cigna's combination with Express Scripts and its affiliates were included in Cigna's greenhouse gas inventory for the first time.</p> <p>Please note that the purchase officially closed in late December 2018.</p> <p>The numerator used in the calculation is 74,360 MT CO₂e, which reflects the Scope 1 and 2 emissions from Express Scripts and affiliate locations added to Cigna's real estate portfolio.</p> <p>The denominator is Cigna's 2018 Scope 1 and 2 emissions, which were 69,953 MT CO₂e.</p>
Change in output	3,498	Increased	5	<p>In 2019, we estimated a 5.00% increase in our annual emissions due to increased business activity at offices and data centers, which were associated with annual revenue growth within Cigna's health service businesses and preceded our combination with Express Scripts.</p> <p>The numerator used in the calculation is 3,498 MT CO₂e. The denominator used in the calculation was our 2018 Scope 1 and 2 emissions, which were 69,953 MT CO₂e.</p>
Change in methodology	5,456	Decreased	7.8	<p>In 2019, we estimate a 7.80% decrease associated with the application of updated emissions factors for purchased electricity.</p> <p>The numerator used in the calculation is 5,456 MT CO₂e and the denominator is our 2018 Scope 1 and 2 emissions, which were 69,953 MT CO₂e.</p>
Change in boundary	1,896	Decreased	2.71	In 2019, we estimate a 2.71% decrease in emissions associated with lease

				<p>expirations for legacy Cigna locations.</p> <p>The numerator used in the calculation is 1,896 MT CO₂e and the denominator is our 2018 Scope 1 and 2 emissions, which were 69,953 MT CO₂e.</p>
Change in physical operating conditions	1,749	Increased	2.5	<p>In 2019, we estimated a 2.50% increase in our annual emissions associated with changing weather conditions and associated demands for heating and cooling at some of our larger offices and data centers.</p> <p>The numerator used in the calculation is 1,179 MT CO₂e and the denominator is our 2018 Scope 1 and 2 emissions, which were 69,953 MT CO₂e.</p>
Unidentified	0	No change	0	<p>In 2019, there were no unidentified drivers. (While offset by Cigna's emission reduction activities, our absolute increase in our emissions reflects our combination with Express Scripts and its affiliates).</p>
Other	0	No change	0	<p>In 2019, we have not identified any other drivers. (While offset by Cigna's emission reduction activities, our absolute increase in emissions reflects our combination with Express Scripts and its affiliates).</p>

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Market-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

C8.2

(C8.2) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Yes
Consumption of purchased or acquired electricity	Yes
Consumption of purchased or acquired heat	No
Consumption of purchased or acquired steam	No
Consumption of purchased or acquired cooling	Yes
Generation of electricity, heat, steam, or cooling	Yes

C8.2a

(C8.2a) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total (renewable and non-renewable) MWh
Consumption of fuel (excluding feedstock)	HHV (higher heating value)	0	95,843	95,843
Consumption of purchased or acquired electricity		0	266,769	266,769
Consumption of purchased or acquired cooling		0	298	298
Consumption of self-generated non-fuel renewable energy		1,200		1,200
Total energy consumption		362,910	362,910	362,910

C8.2b

(C8.2b) Select the applications of your organization's consumption of fuel.

	Indicate whether your organization undertakes this fuel application
Consumption of fuel for the generation of electricity	Yes
Consumption of fuel for the generation of heat	No
Consumption of fuel for the generation of steam	No
Consumption of fuel for the generation of cooling	No
Consumption of fuel for co-generation or tri-generation	No

C8.2c

(C8.2c) State how much fuel in MWh your organization has consumed (excluding feedstocks) by fuel type.

Fuels (excluding feedstocks)

Aviation Gasoline

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

17,982

MWh fuel consumed for self-generation of electricity

17,982

MWh fuel consumed for self-generation of heat

0

Emission factor

8.31

Unit

kg CO₂e per gallon

Emissions factor source

U.S. EPA Emissions Factors for Greenhouse Gas Inventories, Table 2 Mobile Combustion Emission Factors (modified April 4, 2014).

Comment

Emissions factors were unchanged from the prior year's inventory.

Fuels (excluding feedstocks)

Gas Oil

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

18,759

MWh fuel consumed for self-generation of electricity

18,759

MWh fuel consumed for self-generation of heat

0

Emission factor

0.37

Unit

metric tons CO2 per liter

Emissions factor source

The Climate Registry's 2013 Default Emission Factors, Table 12.1 U.S. Default Factors for Calculating CO2 Emissions from Fossil Fuel and Biomass Combustion.

Comment

Emissions factors were unchanged from the prior year's inventory.

Fuels (excluding feedstocks)

Natural Gas

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

59,102

MWh fuel consumed for self-generation of electricity

59,102

MWh fuel consumed for self-generation of heat

0

Emission factor

0.1812

Unit

kg CO2e per million Btu

Emissions factor source

EPA Emission Factors for GHG Inventories January, last modified 9 March 2018

Comment

Emissions factors were unchanged from the prior year's inventory.

Please note that we use the WRI Stationary Combustion Tool (version 4.1) to calculate the modest natural gas emissions at our operations in Belgium where a lower heating value is used.

C8.2d

(C8.2d) Provide details on the electricity, heat, steam, and cooling your organization has generated and consumed in the reporting year.

	Total Gross generation (MWh)	Generation that is consumed by the organization (MWh)	Gross generation from renewable sources (MWh)	Generation from renewable sources that is consumed by the organization (MWh)
Electricity	1,200	1,200	1,200	1,200
Heat	0	0	0	0
Steam	0	0	0	0
Cooling	0	0	0	0

C8.2e

(C8.2e) Provide details on the electricity, heat, steam, and/or cooling amounts that were accounted for at a zero emission factor in the market-based Scope 2 figure reported in C6.3.

Sourcing method

None (no purchases of low-carbon electricity, heat, steam or cooling)

Low-carbon technology type

Country/region of consumption of low-carbon electricity, heat, steam or cooling

MWh consumed accounted for at a zero emission factor

Comment

In 2019, our location-based emissions were equal to our market-based emissions.

The purchase of renewable power credits (RECs), power purchase agreements (PPAs) and/or green electricity products, such as tariffs, were not applicable during the reporting period.

Further information on self-generated renewable energy in 2019 is as follows:

(1) At our Express Scripts location in Franklin Lakes, New Jersey, rooftop solar arrays produced 1,200 MWhs in 2019.

(2) At our Phoenix, Arizona medical center (a Gold LEED-certified building), we have also installed a solar carport, which is estimated to produce approximately 200,000 kilowatts of electricity annually.

C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

Description

Energy usage

Metric value

0.03

Metric numerator

362,910

Metric denominator (intensity metric only)

11,091,467

% change from previous year

0.06

Direction of change

Decreased

Please explain

In 2019, our energy intensity per square foot modestly decreased by 0.06%, amid increased business activity at offices, data centers, and distribution centers within our global real estate portfolio.

We attribute this positive trend to be influenced by Cigna's investments in energy efficiency at our largest locations of operation.

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	No third-party verification or assurance

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Verification or assurance cycle in place

Annual process


Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

 iCompli Assurance Statement_2019.pdf

Page/ section reference

All pages in attached CDP Verification Template and Assurance Statement

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.1b

(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Scope 2 approach

Scope 2 location-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

 iCompli Assurance Statement_2019.pdf

Page/ section reference

All pages in the attached CDP Verification Template and Assurance Statement.

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?

No, we do not verify any other climate-related information reported in our CDP disclosure

C11. Carbon pricing

C11.1

(C11.1) Are any of your operations or activities regulated by a carbon pricing system (i.e. ETS, Cap & Trade or Carbon Tax)?

No, and we do not anticipate being regulated in the next three years

C11.2

(C11.2) Has your organization originated or purchased any project-based carbon credits within the reporting period?

No

C11.3

(C11.3) Does your organization use an internal price on carbon?

No, and we do not currently anticipate doing so in the next two years

C12. Engagement

C12.1

(C12.1) Do you engage with your value chain on climate-related issues?

Yes, our suppliers

Yes, our customers

Yes, other partners in the value chain

C12.1a

(C12.1a) Provide details of your climate-related supplier engagement strategy.

Type of engagement

Other, please specify

Business continuity risk assessment

Details of engagement

Other, please specify

Business continuity risk assessment

% of suppliers by number

40

% total procurement spend (direct and indirect)

31

% of supplier-related Scope 3 emissions as reported in C6.5

0

Rationale for the coverage of your engagement

All vendors identified as essential to business continuity are included in our Business Continuity Plan, which is updated annually. Additionally, we engage in full business reviews of suppliers where we may consider hurricane and drought risks in addition to numerous other factors.

Additionally, all suppliers are requested to read and comply with our Supplier Code of Ethics, which contains a section on "Integrity in the Environment" where we encourage suppliers to identify ways to reduce their carbon footprints.

The percentage of suppliers is based on the key suppliers with whom we engage to support our Business Continuity Plan. The denominator used is our number of key suppliers, which represent the majority of our annual spend.

The percentage of procurement spend represented is an estimate, using total sourceable spend as the denominator.

Impact of engagement, including measures of success

We engage with our suppliers (both current and potential) to support our climate change strategy and manage associated risks and opportunities. At the current time, our measures of success are (1) timely, quality responses to sustainability questionnaires from corporate clients, and (2) level of support and partnership from key vendors for our Business Continuity Plan program.

We prioritize environmental stewardship within our Supplier Code of Ethics.

Additionally, all vendors key to business continuity are included in our Business Continuity Plan. Cigna maintains a "hot-site" contract with recognized third party recovery vendors for affirmative workstations for Cigna personnel.

Also, as part of suppliers selection we engage in a full business review which considers potential physical risks. For example, Cigna's largest data center houses the majority of Cigna's critical digital processing infrastructure. The disaster recovery and business resiliency capabilities are shared between our two largest data centers. Survival critical IT applications supporting the highest priority business capabilities are positioned for recovery at one of the largest data centers using modern, electronic data replication architecture.

With vehicle suppliers, we place emphasis on fleet efficiency and purchase vehicles that are 4-cylinder with alternative fuel (E85) capabilities and hybrid engines, and are classified as partial zero emissions vehicles. Similarly, Express Scripts' security utilizes a fleet of hybrid vehicles, Segways, and rovers.

We have installed electric vehicle (EV) charging stations at our Bloomfield, CT headquarters to allow Cigna employees to plug in and power up. Cigna also has EV charging units in our Windsor, CT and Phoenix, AZ offices.

The charging stations are offered free of charge for employees who own plug-in or hybrid EVs. The charging stations support both Cigna employees who are lowering their vehicle emissions and carbon pollutants by driving EVs and Cigna's overall environmental sustainability plan.

Comment

Following Cigna's combination with Express Scripts and its affiliates, we have begun to identify procurement-driven solutions to reduce our downstream Scope 3 emissions.

For example, in 2019, we identified a new lower emissions solution for shipping temperature-sensitive medications.

The pilot of new plant-based recyclable cooler is made with 90% less energy than traditional polystyrene coolers, provides effective temperature control and breaks down naturally at end-of-life.

C12.1b

(C12.1b) Give details of your climate-related engagement strategy with your customers.

Type of engagement

Other, please specify
engagement and incentivization (changing customer behavior)

Details of engagement

Other, please specify
Please refer to information in the column where we explain our engagement rationale.

% of customers by number

100

% of customer - related Scope 3 emissions as reported in C6.5

0

Please explain the rationale for selecting this group of customers and scope of engagement

We encourage employer clients and health care plan customers to opt-in to receiving paperless Explanation of Benefits, which helps to reduce emissions from waste generation and protect the important role that forests play in carbon capturing and regulating the health of ecosystems.

While not our primary objective behind the measure, we are able to help reduce Scope 3 emissions through our emphasis on preventive care, which can avoid the need for medical services altogether. Cigna has also launched its largest prevention campaign to date, with an ensemble of familiar TV doctors to promote check-ups as an important step in preventive care. In 2019, Cigna completed the fourth year of our Go. Know. Take Control.® Health Improvement Tour, where we connect with communities on the importance of preventive health care.

Cigna also actively responds to RFPs and RFIs from our employer clients, providing information on our climate and energy strategy, performance, and targets. We also share information on sites in our portfolio that participate in the ENERGY STAR® program and respond to the CDP Supplier Module.

Impact of engagement, including measures of success

Measures of success include the following:

- (1) We estimate that approximately 50 million paper statements and envelopes are annually by providing customers with paperless options; and
- (2) Over the past four years, the Health Improvement Tour has visited over 135 cities

and nearly 45,000 free biometric screenings and health coaching to local communities across the United States. Preventive care presents the opportunity not only to help save lives but also avoid emissions associated with medical procedures, surgery, and pharmaceutical use.

C12.1d

(C12.1d) Give details of your climate-related engagement strategy with other partners in the value chain.

We also engage with communities through local environmental projects as part of our employee GreenSTEPS program. GreenSTEPS is a voluntary group of Cigna employees who are passionate about the environment and want to take steps in both their personal and professional lives to make a positive impact. (“STEPS” stands for “Sustainability Team for Environmental Protection & Stewardship.”) In addition to being internal advocates for Cigna’s environmental sustainability efforts, our GreenSTEPS members also engage with communities through local environmental projects. They also 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 corporate headquarters. In 2019, nearly 500 pounds of produce grown onsite at our corporate headquarters and nearly 1,670 pounds of prepared food was donated to regional foodbanks to reduce food waste and combat food insecurity.

Cigna’s GreenSTEPS teams have also volunteered their time to help build the city of Hartford’s first production-scale aquaponics system at Keney Park near our corporate headquarters. Supported by a Cigna Foundation grant, Cigna’s employees rolled up their sleeves to help install the aquaponics system: planting vegetables and assisting with landscaping, building and design at Keney Park.

We also engage employees on recycling measures to reduce Scope 3 emissions. In 2019, we achieve the following milestones at our corporate headquarters: Nearly 15,000 pounds of food waste was composted; over 200,000 single-use plastic bottles avoided by implementing infused water stations; and approximately 1,000 tons of cans, bottles, cardboard, equipment, and materials recycled during the building’s recent renovation.

Additionally, as part of Cigna’s recent multi-dimensional stakeholder assessment, we convened some of the nation’s most prominent leaders on the intersection between the environment, human health and planetary health. The information, insights and recommendations obtained from engagement with these experts will be used to inform the evolution of Cigna’s environmental programs and our overarching Cigna Connects corporate responsibility platform.

C12.3

(C12.3) Do you engage in activities that could either directly or indirectly influence public policy on climate-related issues through any of the following?

Trade associations

Other

C12.3b

(C12.3b) Are you on the board of any trade associations or do you provide funding beyond membership?

No

C12.3e

(C12.3e) Provide details of the other engagement activities that you undertake.

Further detail on other engagement activities to support and advance leadership on climate change and related issues for Cigna as a health services company include the following:

BUSINESS ROUNDTABLE Cigna is a member of the Business Roundtable and our Chief Executive Officer continued to participate in the annual Business Roundtable Sustainability Report in 2019. In 2019, our Chief Executive Officer joined leading corporations in the United States to officially adopt the Business Roundtable's new statement on the "Purpose of a Corporation", which advocates that corporations should serve all stakeholders, and protect the environment by embracing sustainable practices across our businesses. (Further information on the Business Roundtable's Energy and Environment Committee and current priorities, which include energy efficiency, climate change and renewable energy, can be found at: <http://businessroundtable.org/issues/energy-environment>).

UN GLOBAL COMPACT Cigna has been a member, since inception, of the UN Global Compact's "Health is Everyone's Business" Action Platform. The platform convenes a broad coalition of stakeholders to develop and advance a global agenda for planetary health in business. The work of this coalition is focused on advancing human health by addressing health determinants related to climate and the environment.

OTHER ACTIVITIES Our Corporate Responsibility team engages with organizations and other companies through participation in events and conferences, including those hosted by the Boston College Center for Corporate Citizenship, BSR, CDP, and The Conference Board, to promote cross-industry dialogue on how to address environmental and corporate responsibility challenges and opportunities – including those related to climate change.

For example, Cigna hosted a 2018 roundtable discussion on the connections between health and the environment in collaboration with the Connecticut Sustainable Business Council. The event featured an esteemed group of leading experts including Gary Cohen (founder of Healthcare without Harm and Practice Greenhealth), Jeffrey Hollander (founder of Seventh Generation and co-founder of Sustain Natural) and Anne Hulick (Connecticut State Director of Clean Water Action). Cigna's Senior Director of Corporate Responsibility also presented on "Creating a Human and Planetary Health Connection within the Workplace". In 2019, Cigna also sponsored the University of Connecticut's collaboration with Net Impact on a Supply Chain Sustainability MBA Case Competition.

C12.3f

(C12.3f) What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

Our processes to ensure that indirect activities are consistent with our overall climate change strategy are as follows: (1) Prior to entering into new affiliations or expanding the scope of current affiliations, an organization's policy positions are among the several factors that we consider. (2) Through membership and committee participation, we are able to monitor whether their activities are consistent with our climate and energy strategy. (3) Additionally, we utilize our annual disclosures to the CDP Climate Change program as an opportunity to further review and assess whether the public policy positions of trade associations for which Cigna has an affiliation are consistent with our own climate change strategy.

In 2019, Cigna belonged to the following industry trade associations to which the Company paid \$50,000 or more in annual dues: America's Health Insurance Plans, Association of Behavioral Health & Wellness; Association of California Life & Health Insurance Companies; The Business Roundtable; Connecticut Association of Health Plans; Florida Association of Health Plans; Healthcare Distribution Alliance; Massachusetts Association of Health Plans; National Association of Dental Plans; New Jersey Association of Health Plans; Pharmaceutical Care Management Association; U.S. Chamber of Commerce; The Insurance Federation of Pennsylvania, Inc.; and Virginia Association of Health Plans.

With the exception of the Business Roundtable and U.S. Chamber of Commerce, these organizations typically do not have explicit energy or climate change policy positions.

C12.4

(C12.4) Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

Publication

In mainstream reports

Status

Complete

Attach the document

 Cigna 2020 Proxy.pdf

Page/Section reference

Page 2 of PDF (“Cigna’s Environmental, Social and Governance Framework”); Page 26 “Corporate Governance Committee: Primary Responsibilities and Risk Oversight Focus Areas”); and Pages 27-28 (“Corporate Responsibility”)

Content elements

Governance
Strategy

Comment

Our 2020 Proxy Statement explicitly references climate, and describes our mitigation and adaptation strategies.

Board-level Corporate Governance Committee oversight over Cigna’s sustainability efforts is also referenced in the Proxy Statement.

Publication

In mainstream reports

Status

Complete

Attach the document

 Cigna 2019 Annual Report.pdf

Page/Section reference

Page 14 of Annual Report Letter (“Our Commitment to Corporate Responsibility” in Annual Report); and Pages 35-36 (“Risk Factors”) of our 2019 10-K Filing

Content elements

Strategy
Risks & opportunities

Comment

We reference our Cigna Connects corporate responsibility platform and risks associated with natural disasters in our 2019 Annual Report.

Publication

In voluntary sustainability report

Status

Complete

Attach the document

 Cigna Corporate Responsibility Report_2019.pdf

Page/Section reference

Pages 7-9 (“Key Issues”), Pages 51-61 (“Environment” Section) and Pages 110-112 (“Performance Tables”)

Content elements

Strategy
Risks & opportunities
Emissions figures
Emission targets
Other metrics

Comment

In 2020, we published our seventh annual Corporate Responsibility Report. We utilized the Global Reporting Initiative (GRI) Standards to guide report content, and had our emissions performance data third-party assured. Our 2020 Corporate Responsibility Report also was Cigna’s first report following our combination with Express Scripts and its affiliates.

Publication

In voluntary communications

Status

Complete

Attach the document

 Environment Policy Statement.pdf

Page/Section reference

All

Content elements

Governance
Strategy
Risks & opportunities

Comment

In 2020, we published a refreshed Environmental Policy Statement, which was reviewed by the Corporate Governance Committee of Cigna’s Board of Directors. Our Environmental Policy has a dedicated section on climate risks and opportunities.

C15. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

C15.1

(C15.1) Provide details for the person that has signed off (approved) your CDP climate change response.

	Job title	Corresponding job category
Row 1	Senior Director of Corporate Responsibility	Environmental, health and safety manager

SC. Supply chain module

SC0.0

(SC0.0) If you would like to do so, please provide a separate introduction to this module.

As a global health services company, Cigna considers the management of risks and opportunities associated with climate change to be a significant aspect of its corporate responsibility platform and a factor that can affect our business strategy as a whole.

Our mission is to improve the health, well-being, and peace of mind of the people we serve. As such, we make the connection between personal health and the health of our environment. Cigna's corporate responsibility platform -- entitled "Cigna Connects" -- aligns our environmental, social, and governance (ESG) activities with or mission and brand promise.

In 2020, we launched a new enterprise business strategy that is centered around Cigna's role to serve as a champion for a health care system that is affordable, predictable, and simple. We will deliver on our strategy through four key enablers: (1) actively and deeply partnering with those equally committed to delivering the greatest value from health care; (2) leveraging advanced analytics to generate actionable insights, improve transparency and better align our incentives to enhance health care outcomes; (3) creating a digital-first, multi-stakeholder experience for our customers; and (3) attracting, elevating and leveraging the talent within our employee base of more than 70,000 people to support our mission.

As we execute on our new enterprise business strategy, we are cognizant of our responsibility to make the connection between personal health and the health of our

planet. To support our business strategy, we are focused on (1) reducing our energy, emissions, and materials consumption; (2) reusing and recycling more of what we consume; (3) increasing efficiencies in all operations; and (4) engaging with our customers and key stakeholders to support our Cigna Connects corporate responsibility platform.

We also aim to serve as a connector and catalyst for change to protect global access to healthy air, water, soil, and food.

SC0.1

(SC0.1) What is your company’s annual revenue for the stated reporting period?

	Annual Revenue
Row 1	153,600,000,000

SC0.2

(SC0.2) Do you have an ISIN for your company that you would be willing to share with CDP?

Yes

SC0.2a

(SC0.2a) Please use the table below to share your ISIN.

	ISIN country code (2 letters)	ISIN numeric identifier and single check digit (10 numbers overall)
Row 1	US	1255231003

SC1.1

(SC1.1) Allocate your emissions to your customers listed below according to the goods or services you have sold them in this reporting period.

Requesting member

Scope of emissions

Allocation level

Allocation level detail

Emissions in metric tonnes of CO2e

Uncertainty (±%)

Major sources of emissions

N/A

Verified

Allocation method

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

N/A

SC1.2

(SC1.2) Where published information has been used in completing SC1.1, please provide a reference(s).

N/A

SC1.3

(SC1.3) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?

Allocation challenges	Please explain what would help you overcome these challenges
Other, please specify Lack of alignment between customers and emissions.	Cigna’s Scope 1 and 2 emissions cover activities at Cigna facilities, which include our corporate offices and data centers. As a service provider, the level of activity and emissions at Cigna facilities does not have a high degree of correlation with the number of customers and degree of health services provided.

SC1.4

(SC1.4) Do you plan to develop your capabilities to allocate emissions to your customers in the future?

No

SC1.4b

(SC1.4b) Explain why you do not plan to develop capabilities to allocate emissions to your customers.

As a health services company, it is difficult to accurately allocate our Scope 1 and 2 emissions to individual customers. Please note that our Scope 1 and 2 emissions boundary is primarily comprised of office space and data centers, for which individual consumers' impact on energy use is unknown. Our customers' downstream use of health care services, including doctors' visits, prescription medications, and medical procedures occur outside the boundary of our organization.

SC2.1

(SC2.1) Please propose any mutually beneficial climate-related projects you could collaborate on with specific CDP Supply Chain members.

SC2.2

(SC2.2) Have requests or initiatives by CDP Supply Chain members prompted your organization to take organizational-level emissions reduction initiatives?

Yes

SC2.2a

(SC2.2a) Specify the requesting member(s) that have driven organizational-level emissions reduction initiatives, and provide information on the initiatives.

Requesting member

Initiative ID

Group type of project

Type of project

Description of the reduction initiative

Cigna actively responds to RFPs and RFIs from our employer clients, providing information on our climate and energy strategy, performance and targets. We also share information on sites in our portfolio that participate in the ENGERY STAR program and respond to the CDP supplier module.

Emissions reduction for the reporting year in metric tons of CO₂e

Did you identify this opportunity as part of the CDP supply chain Action Exchange?



Would you be happy for CDP supply chain members to highlight this work in their external communication?

SC3.1

(SC3.1) Do you want to enroll in the 2020-2021 CDP Action Exchange initiative?

No

SC3.2

(SC3.2) Is your company a participating supplier in CDP’s 2019-2020 Action Exchange initiative?

No

SC4.1

(SC4.1) Are you providing product level data for your organization’s goods or services?

No, I am not providing data

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

	I am submitting to	Public or Non-Public Submission	Are you ready to submit the additional Supply Chain Questions?
I am submitting my response	Investors Customers	Public	Yes, submit Supply Chain Questions now

Please confirm below

I have read and accept the applicable Terms