

C0. Introduction

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C0.1

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**(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 purpose and mission to improve the health, well-being, and peace of mind for those we serve.

Cigna is a champion for affordable, predictable, and simple health care, with expansive and deep capabilities that accelerate our strategy to achieve our mission. We offer a differentiated set of pharmacy, medical, behavioral, dental and supplemental products and services, primarily through two brands: Cigna and Evernorth. Our capabilities include: (1) a broad portfolio of solutions and services, some of which can be offered on a stand-alone basis; (2) integrated behavioral, medical and pharmacy management solutions; (3) leading specialty pharmacy, clinical and care management expertise; and (4) advanced analytics that help us engage more meaningfully with individuals, plan sponsors we serve and our provider partners.

As of December 31, 2020, our total assets were \$155.5 billion and shareholders’ equity was \$50.3 billion. In 2020, we reported revenues of \$160.4 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, 2020 and Cigna’s other filings with the U.S. Securities and Exchange Commission. Cigna undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. The characterization of items identified throughout this report as “material” should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.

C0.2

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**(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	Select the number of past reporting years you will be providing emissions data for
Reporting year	January 1 2020	December 31 2020	No	<Not Applicable>

C0.3

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**(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

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**(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
Board-level committee	The highest level of responsibility within Cigna Corporation for the management of climate-related issues is held by the Corporate Governance Committee of our Board of Directors. Specific responsibilities of the Corporate Governance Committee include oversight over the Cigna Connects corporate responsibility framework and related sustainability policies, practices, and initiatives. Within Cigna's Board of Directors, the Audit Committee also maintains oversight over enterprise risks, including but not limited to those related to climate change.

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	Scope of board-level oversight	Please explain
Scheduled – some meetings	Reviewing and guiding strategy Reviewing and guiding major plans of action Reviewing and guiding risk management policies	<Not Applicable>	The Corporate Governance Committee monitors the Company's social responsibility and environmental sustainability policies, practices and initiatives, reviews the annual corporate responsibility report, and periodically updates and makes recommendations to the Board with respect to such matters. The Committee is regularly updated on corporate responsibility and sustainability considerations and feedback raised by shareholders, proxy advisory firms and other stakeholders. For example, Cigna's Environmental Policy, which references climate risks and opportunities, was formally reviewed by the Committee prior to publication. Cigna has implemented practices so that the Board and its committees are regularly briefed on material issues related to the Company's risk profile. Environmental risk, including those associated with climate change, is an explicit risk, within Cigna's enterprise risk register. Cigna's Chief Risk Officer meets with the Audit Committee regularly during its executive sessions and provides reporting to the Board at least annually. These reports are designed to provide visibility to the Board about the identification, assessment, monitoring, and management of critical risks, along with leadership's risk mitigation strategies. Climate-related concerns may be addressed in the context of Cigna's areas of focus, which includes strategic, operational, financial reporting, succession and compensation, cyber-security, compliance, reputational, governance, and other risks. Periodically, external surveys, emerging risk trends, and other pertinent content are shared with the Audit Committee during regular executive sessions. Cigna's full Board also maintains oversight on strategic, financial, and execution risks and exposures associated with Cigna's business strategy, including impact of emerging, new, or changing 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. 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 (ESG) trends.

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)	Reporting line	Responsibility	Coverage of responsibility	Frequency of reporting to the board on climate-related issues
Corporate responsibility committee	<Not Applicable>	Both assessing and managing climate-related risks and opportunities <i>The Corporate Responsibility Committee also provides guidance and oversight over the Cigna Connects corporate responsibility framework.</i>	<Not Applicable>	Annually

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 25 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 implementing Cigna's corporate responsibility strategy and managing our reporting to stakeholders on our ESG performance.

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 framework.

### 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
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 Advisor.
Other, please specify (Senior Director of Corporate Responsibility-responsible for ESG strategy, goals and performance reporting)	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.

## 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.)

## C2.1b

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

In our CDP 2021 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.

**QUANTITATIVE 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 2020, this threshold was approximately \$85 million. This threshold informs our capital expenditures and business decisions. A key example is Cigna's decision to set targets to become carbon neutral for Scope 1 for 2 emissions by 2040, and to achieve 100% renewable electricity generation by 2030. In support of these targets, Cigna also consumed nearly 10,000 megawatt hours from renewable energy credits in 2020.

**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, Cigna participates in and supports discussions about climate change, specifically the connection between planetary health and human health and the link between climate change and resource scarcity. 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 includes representation from Cigna's Risk Management and Corporate Real Estate teams. Additionally, Cigna's Senior Director of Corporate Responsibility works closely with our Office of the Corporate Secretary to review company-wide ESG topics, including those related to climate change, and support reporting to the Corporate Governance Committee of the Board on such matters. Cigna's Business Continuity Planning (BCP) Team is responsible for developing, maintaining, and implementing business continuity and disaster recovery strategies and solutions, including risk assessments, business impact analyses, strategy selection, and documentation of business continuity and disaster recovery procedures. The company's Business Continuity Program sets forth plans and procedures for the continuation of business functions and the use of supporting technology to recover critical business processes in the event of hurricanes, wildfires, and other unexpected disruptions, including pandemics. The plans are updated and documented annually. Cigna's enterprise-wide recovery strategies are also tested on an annual basis. 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 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. **ASSET-LEVEL PROCESSES:** At the asset level, our Corporate Real Estate Sustainability Manager 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 17% of our portfolio floor area, are reviewed annually. The results of this process are incorporated into enterprise-level risk reports that are presented to Enterprise Risk Management. **DECISION MAKING CONSIDERATIONS:** The decision-making process with regards to mitigation, transfer, acceptance 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 and , corporate customers. **TRANSITION AND PHYSICAL RISK 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 ESG 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 have a Strategic Sustainability Performance Plan in place that includes formal policies on energy and water consumption, and direct and indirect carbon dioxide emissions. To support Cigna's target to be carbon neutral for Scope 1 and 2 emissions by 2040, we are also prioritizing increased use of renewable electricity with a target to achieve 100% consumption by 2030. We have identified extreme weather events – notably hurricanes and wildfires 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.

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C2.2a

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

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	We consider potential risks and opportunities associated with current regulation; however, current climate-related 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. Examples of the type of risks considered include regulations pertaining to energy efficiency, energy consumption reporting, and green building codes and standards.
Emerging regulation	Relevant, always included	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.
Technology	Relevant, always included	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. 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. For example, in 2021, Evernorth completed the acquisition of virtual care provider MDLive to provide a connected experience with greater affordability, predictability and simplicity.
Legal	Relevant, always included	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. We do not believe that climate-related legal risks are currently substantive to our business.
Market	Relevant, always included	The subject matter experts from our Cigna Connects Corporate Responsibility Governance Council in the areas of Risk Management, Global Real Estate, and Supply Chain Management work with our CR team to monitor potential climate-related market risks that may impact our business and financial performance. Examples of the type of risks considered in our assessment include those related to changing consumer behaviour and potential variations in the cost of raw materials.
Reputation	Relevant, always included	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. Cigna's Senior Director of Corporate Responsibility also works closely with our Corporate Secretary and Investor Relations team to monitor climate-related reputational risks. Examples of the type of risks considered in our monitor 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.
Acute physical	Relevant, always included	Cross-functional departments, including Cigna's Risk Management, Global Real Estate, Business Continuity 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, wildfires, and extreme weather events.
Chronic physical	Relevant, always included	Cross-functional departments including Cigna's Risk Management, Global Real Estate, Business Continuity 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 extreme variability in weather patterns (including snow and ice near our Company's corporate headquarters in Bloomfield, Connecticut).

**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
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**Primary potential financial impact**

Increased indirect (operating) costs

**Climate risk type mapped to traditional financial services industry risk classification**

<Not Applicable>

**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 2020 energy spend was approximately \$25 million. Additionally, Cigna's Global Procurement and Third Party Management team manages more than \$5.0 billion in goods and services provided by over 7,000 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. 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. (1,874 of 2,500 characters)

**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)**

84890000

**Potential financial impact figure – minimum (currency)**

<Not Applicable>

**Potential financial impact figure – maximum (currency)**

<Not Applicable>

**Explanation of financial impact figure**

Estimated financial impact assumes the potential for an approximate 1% decrease in 2020 net income due to potential increases in energy, raw material, and transport costs.

**Cost of response to risk**

20000000

**Description of response and explanation of cost calculation**

We manage risks associated with energy and fuel costs through (1) emissions reduction projects, (2) tracking progress toward energy reduction targets, and (3) driving innovation in the transport of pharmaceuticals. Our Corporate Real Estate team considers this potential risk to inform investments in emissions reduction projects. In 2020, we completed a series of projects, including LED lighting installations, expanding Building Energy Management System programs, critical infrastructure upgrades, and high efficiency HVAC upgrades. 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 classified as partial zero emissions vehicles. To track progress against our emissions reduction target, we utilize a proprietary technology data management portal and utility tool. The utility tool provides a detailed dashboard of energy cost, consumption, and variance across our real estate portfolio. Cigna continues to participate in U.S. Environmental Protection Agency’s ENERGY STAR® program with over 50% of our managed sites being tracked in the registry and three new locations becoming ENERGY STAR-certified in 2020. Additionally, our office locations in the United Kingdom hold ISO 50001 Energy Management System Accreditations. Cigna also has 23 locations participating in the LEED program, with additional sites being evaluated for participation routinely. We also identified a lower emissions solution for shipping temperature-sensitive medications. The pilot of a new plant-based, recyclable cooler, assumed to be made with 90% less energy than traditional polystyrene coolers, provides temperature control and breaks down naturally at end-of-life. We intend to roll out the recyclable coolers across our back-end sites throughout 2021. 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: We currently estimate costs of approximately \$20 million to support progress toward Cigna’s 2030 environmental targets, which may also help to reduce our long-term exposure to the risk of increases in energy prices.

**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
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**Primary potential financial impact**

Decreased access to capital

**Climate risk type mapped to traditional financial services industry risk classification**

<Not Applicable>

**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 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, and this interest has also continued throughout the COVID-19 pandemic. For example, BlackRock – one of Cigna’s largest investors – expects companies to disclose a plan for transitioning to a lower carbon economy. Cigna has been included in the flagship Dow Jones Sustainability World Index for the past three consecutive years. In 2020, we were named the industry leader for the third 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)**

84890000

**Potential financial impact figure – minimum (currency)**

<Not Applicable>

**Potential financial impact figure – maximum (currency)**

<Not Applicable>

**Explanation of financial impact figure**

Estimated financial impact assumes the potential for an approximate 1% decrease in 2020 net income should revenue, margins and cost of capital be adversely impacted

by our reputation regarding climate change.

**Cost of response to risk**

20000000

**Description of response and explanation of cost calculation**

We recognize the link between climate change and human health and aim to increase resiliency in our communities and reduce our impact. Cigna recently announced its third-generation environmental targets, which includes our plan to become carbon neutral for Scope 1 for 2 emissions by 2040 and achieve 100% renewable electricity generation by 2030. The nexus between carbon and water has also influenced our ESG strategy. Based on our company-wide water risk assessment, we also set a context-based water reduction target, in which we aim to achieve a 50% reduction for high-risk locations where Cigna is the customer of contact for utility by 2030. Cigna also closely monitors and responds to requests from corporate clients (including RFPs and RFIs) and climate change and corporate responsibility requests. We also communicate Cigna's ESG commitment and response to climate issues to our investors through our annual corporate responsibility report, proxy statement and investor meetings. We engage employees to improve the implementation of sustainability programs, which include our GreenSTEPS employee program. In 2020, GreenSTEPS launched a new internal communications campaign to engage employees in environmental sustainability efforts. The campaign featured monthly articles about ESG initiatives that the company was participating in; highlighted different environmental efforts; and provided employees with tips to reduce their consumption while working remotely. We continue to empower our customers to reduce their environmental impact by providing them with options to receive paperless statements, submit claims online and view plan information through myCigna and the myCigna® app. Additionally, Cigna participates in and supports local, national, and international discussions about climate change – specifically the connection between planetary health and human health through engagement with our community partners, business partners, industry associations, and intergovernmental organizations. Our collaborations in 2020 included the United Nations Global Compact's (UNGC) Action Platform on Climate Ambition. COST CALCULATION: We currently estimate costs of approximately \$20 million to support progress toward Cigna's 2030 environmental targets, which includes our target to achieve 100% renewable electricity consumption.

**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
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**Primary potential financial impact**

Decreased revenues due to reduced production capacity

**Climate risk type mapped to traditional financial services industry risk classification**

<Not Applicable>

**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 7,000 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, and also posed a risk to our employees and facilities located in the region. 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 services to members of the impacted communities. We provide this access regardless of whether callers participate in Cigna's EAP, and also offer immediate access to on-site Critical Incident Services 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)**

84890000

**Potential financial impact figure – minimum (currency)**

<Not Applicable>

**Potential financial impact figure – maximum (currency)**

<Not Applicable>

**Explanation of financial impact figure**

Estimated financial impact assumes the potential for an approximate 1% decrease in 2020 net income due to business interruptions, supply chain interruptions, demand implications, and repairs from hurricanes, typhoons, and wildfires.

**Cost of response to risk**

5000000

**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 makes real-time updates to help impacted stakeholders. We support customers during extreme weather events through our Customer Disaster Response Program, offering access to trained clinicians through our Employee Assistance Program; on-site Critical Incident support; and flexibility to make temporary policy changes, such as waiving medical requirements, refilling prescriptions, and expanding our help line to proactively address customer service issues and provide support for all affected by a disaster. Our Business Continuity and Data Center Recovery plans are updated annually and outline procedures for data recovery, continuation of business functions, and the use of supporting technology to recover critical business processes. Data Center Recovery plans are tested routinely with end-user evaluations of the restored systems as part of the testing protocol. Our enterprise-wide recovery strategies are tested annually. Cigna's critical applications run in data centers protected by an emergency generator. We repatriated core elements of our recovery capability including infrastructure to recover top prioritized business functions and related computer applications through data and server replication. Our Global Risk Management, Corporate Security, and Business Continuity teams work with all of our owned, leased, and managed assets that are deemed as business critical to 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 to meet that objective. All managed properties are also provided an emergency preparedness guide to assist them in preparing and managing for an emergency event. **COST CALCULATION:** We estimate annual expenditures of approximately \$5 million based on (1) maintenance costs for emergency generators at our facilities and data centers; (2) costs associated with employee time and investments to maintain Cigna's Disaster Response, Employee Assistance, Business Continuity and Data Center Recovery programs; and (3) 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 and reduce emissions generated from our buildings. 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. Cigna's global real estate portfolio is approximately 12.4 million square feet of owned and leased properties. (Our domestic portfolio has approximately 10.5 million square feet in 42 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.) 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)**

84890000

**Potential financial impact figure – minimum (currency)**

<Not Applicable>

**Potential financial impact figure – maximum (currency)**

<Not Applicable>

**Explanation of financial impact figure**

Estimated financial impact assumes the potential for an approximate 1% increase in 2020 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**

20000000

**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 next generation environmental targets. We have set a target to reduce

our Scope 1 and 2 emissions by 50% by 2030. Additionally, we set targets to become carbon neutral for Scope 1 and 2 emissions by 2040, and to achieve 100% renewable electricity generation by 2030. In support of these targets, Cigna also consumed nearly 10,000 megawatt hours from renewable energy credits in 2020. 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, 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). We also participated in the Sustainable Office Design (SOD) program in partnership with our local energy company, Eversource, which allowed us to receive expertise and incentives to help implement thoughtful, integrated efficiency improvements. Several opportunities were identified as part of the SOD at both the headquarters building and Cigna's training facility, Cigna University, which included upgrades to the Energy Management System throughout our headquarters; extensive HVAC improvements; replacement of air handling units; and replacement of our old uninsulated roof. COST CALCULATION: We currently estimate costs of approximately \$20 million to support progress toward Cigna's 2030 environmental targets and to help make the buildings in our global real estate portfolio more energy efficient.

## 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 client, 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 first responders, health plan customers, and employer clients; 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; and reducing our environmental impact and communicating our environmental performance. Other financial benefits may include (1) attracting investors who are increasingly interested in 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 four consecutive years. In 2020, we were named as the industry leader for the third 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 framework.

### 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)

84890000

### Potential financial impact figure – minimum (currency)

<Not Applicable>

### Potential financial impact figure – maximum (currency)

<Not Applicable>

### Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% increase in 2020 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 framework.

### Cost to realize opportunity

20000000

### 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. In the publication of our 2020 Cigna Connects Corporate Responsibility Report in July 2021, we launched our new next generation environmental targets to provide the company with a path to support long-term decarbonization of operations and procurement of renewable energy. By 2030, we aim to achieve a 50% reduction in absolute scope 1 and 2 emissions (from a 2019 baseline) and achieve 100% renewable electricity. By 2040, Cigna also aims to be carbon neutral for Scope 1 for 2 emissions. We continue to pursue green building certifications and improved energy ratings. For example, Cigna now has 23 LEED® certified properties (including six LEED® Gold and three LEED® Platinum properties) in our global real estate portfolio, and over 50% of our managed sites being tracked in the registry and three new locations becoming Energy Star certified in 2020. We also closely monitor and respond to corporate clients (including RFPs and RFIs) 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 work together to carry out localized environmental projects. COST CALCULATION: We currently estimate costs of approximately \$20 million to

support progress toward Cigna's 2030 environmental targets. We also invest in professional services to support our ESG reporting, strategy, and stakeholder engagement efforts. We also invest in professional services to support our ESG reporting, strategy, and stakeholder engagement efforts.

#### Comment

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#### 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. 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 nearly 85% of the square footage in Cigna's global real estate portfolio. In 2020, Cigna maintained 10.5 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)

84890000

#### Potential financial impact figure – minimum (currency)

<Not Applicable>

#### Potential financial impact figure – maximum (currency)

<Not Applicable>

#### Explanation of financial impact figure

Estimated financial impact assumes the potential for an approximate 1% increase in 2020 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

20000000

#### Strategy to realize opportunity and explanation of cost calculation

To support Cigna's target to reach 100% renewable electricity by 2030, we focus on opportunities to both generate renewable energy onsite and purchase renewable energy from utilities. For example, in 2020, Cigna consumed nearly 10,000 megawatt hours from renewable energy credit at our data center in Piscataway, New Jersey. We have solar panels installed at one of our facilities in Arizona. 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. Additionally, Cigna has invested in nearly 20 solar projects in the United States. These projects present a compelling return and are estimated to provide enough energy to power more than 20,000 homes annually. COST CALCULATION: We currently estimate costs of approximately \$20 million to support progress toward Cigna's 2030 environmental targets, which includes our target to achieve 100% renewable electricity consumption.

#### Comment

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### C3. Business Strategy

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#### C3.1

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##### (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

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**(C3.1a) Is your organization's low-carbon transition plan a scheduled resolution item at Annual General Meetings (AGMs)?**

	Is your low-carbon transition plan a scheduled resolution item at AGMs?	Comment
Row 1	No, and we do not intend it to become a scheduled resolution item within the next two years	Cigna's low-carbon transition plan is not a scheduled resolution item at our annual shareholder meetings. In our 2021 Proxy Statement, we reference the role we play in environmental stewardship through our strategic sustainability plan designed to reduce carbon footprint and operational efficiencies and describe Board oversight over climate change and other environmental and social matters. Further, Cigna's new third-generation environmental targets provide the company with a path to support long-term decarbonization of operations and the procurement of renewable energy. By 2030, we aim to achieve a 50% reduction in absolute scope 1 and 2 emissions (from a 2019 baseline) and achieve 100% renewable electricity. By 2040, Cigna also aims to be carbon neutral for Scope 1 and 2 emissions. These targets are also aligned with 1.5-degree level of ambition of the science-based targets initiative.

**C3.2**

**(C3.2) Does your organization use climate-related scenario analysis to inform its strategy?**

Yes, qualitative and quantitative

**C3.2a**

**(C3.2a) Provide details of your organization's use of climate-related scenario analysis.**

Climate-related scenarios and models applied	Details
2DS RCP 2.6 RCP 8.5	<p>IDENTIFICATION OF SCENARIOS: Cigna evaluated the climate-related scenarios and the level impacts to our company based on a 2-degree scenario (where companies and governments transition to a low carbon economy) and 4-degree scenario (where "business as usual" is maintained). INPUTS, ASSUMPTIONS, AND ANALYTICAL CHOICES: The inputs used in our climate-related scenarios were based on the TCFD physical and transition risk categories. We assume physical risks would be more prevalent within the 4-degree scenario. However, physical risks, including extreme weather events would still exist in a 2-degree scenario, but would be less severe. Cigna's new next generation environmental targets provide the company with a path to support long-term decarbonization of operations and the procurement of renewable energy. By 2030, we aim to achieve a 50% reduction in absolute scope 1 and 2 emissions (from a 2019 baseline) and achieve 100% renewable electricity. And by 2040, Cigna aims to be carbon neutral for Scope 1 for 2 emissions. BOUNDARY AND TIME HORIZONS: We consider our entire global real estate portfolio and our business model as a health services company. 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. The geographic areas considered includes all locations where our Company and its subsidiaries operate, with a focus on the United States, where currently approximately 90% of our revenues are derived. 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 an explicit risk, within Cigna's enterprise risk register, which is formally reviewed on a quarterly basis. 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 events have been prioritized as our greatest physical risk. 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 could provide products and services to help respond to these changes in physical climate parameters across the markets we serve. RESULTS: The findings from considering both qualitative and quantitative scenarios related to climate change have influenced our business strategy and planning process through our (1) establishment of Cigna's targets toward carbon neutrality for Scope 1 and 2 emissions by 2040, (2) identification of emissions reduction projects to support our interim 2030 targets, (3) pursuit of LEED® certification and ENERGY STAR® building ratings, and (4) investments in renewable electricity consumption.</p>

**C3.3**

**(C3.3) 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	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. These risks have been integrated into our business strategy and planning process through (1) Cigna's establishment of new third-generation environmental targets; and (2) our investments to maintain and continue to enhance Cigna's Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery programs. The management of risks also present the opportunity for Cigna to increase operational efficiency and establish competitive advantages. The potential magnitude of these risks and opportunities are currently considered to be low (in the context of Cigna's current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next 1-10 years.
Supply chain and/or value chain	Yes	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. 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. 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.
Investment in R&D	No	Cigna does not make any investments that we classify as research and development in our financial disclosures.
Operations	Yes	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. These risks have been integrated into our business strategy and planning process through our (1) establishment of Cigna's new third-generation 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 renewable electricity consumption. 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.

**C3.4**

**(C3.4) 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><b>REVENUES:</b> 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. 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. 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><b>DIRECT &amp; INDIRECT COSTS:</b> 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. These risks and opportunities are managed in our financial planning processes in the following ways: Cigna has established 2030 carbon reduction and renewable energy targets, for which we have identified projects to support our targets. For example, in 2020, Cigna consumed nearly 10,000 MWh from renewable energy through renewable energy credits at one of our data centers. Cigna also actively pursues LEED® certification and ENERGY STAR® building ratings. Cigna now has 23 LEED® certified properties in our global real estate portfolio. Cigna continues to participate in U.S. Environmental Protection Agency's ENERGY STAR® program with over 50% of our managed sites being tracked in the registry and three new locations becoming Energy Star certified in 2020. Additionally, our office locations in the United Kingdom hold an ISO 50001 Energy Management System Accreditation. 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><b>CAPITAL EXPENDITURES &amp; ALLOCATIONS:</b> 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. 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. Additionally, Cigna Investment Management has invested in nearly 20 solar projects in the western United States. These projects present a compelling return and are estimated to provide enough energy to power more than 20,000 homes annually. 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><b>ASSETS:</b> Cigna's global real estate portfolio consists of approximately 12.4 million square feet of owned and leased properties. 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. 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. 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><b>ACCESS TO CAPITAL:</b> 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 2020, 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. 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 ESG reporting, which include our responses to the CDP Climate Change request and its Supplier Module, and our annual Corporate Responsibility Reports using the Global Reporting Initiative's GRI Standards: core option. 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>

**C3.4a**

(C3.4a) 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 framework — entitled "Cigna Connects" — aligns our ESG activities with our mission and brand promise.

In 2020, we launched a new enterprise business strategy 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.

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 framework.

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

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### C4.1

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

Absolute target

#### C4.1a

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(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)**

82311

**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]**

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65848.8

**Covered emissions in reporting year (metric tons CO2e)**

51138

**% of target achieved [auto-calculated]**

189.36108175092

**Target status in reporting year**

Achieved

**Is this a science-based target?**

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

**Target ambition**

2°C aligned

**Please explain (including target coverage)**

In 2020, our absolute carbon reduction goal for legacy Cigna operations expired. We exceeded our 20% greenhouse gas target by 18% from the 2013 baseline. Please note that, due to the majority of our employees working remotely during the year as a result of COVID-19, we consider 2020 consumption data anomalous. As such, we are reporting our progress against our 2013 baseline using the data from the end of 2019. In addition to gains in energy reduction, Cigna benefitted from the electric power grid and natural gas becoming less carbon-intensive per unit of energy consumed. Also, please note that reported progress against Cigna's 2020 target was based on legacy Cigna locations. 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.

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**Target reference number**

Abs 2

**Year target was set**

2021

**Target coverage**

Company-wide

**Scope(s) (or Scope 3 category)**

Scope 1+2 (location-based)

**Base year**

2019

**Covered emissions in base year (metric tons CO2e)**

136321

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

100

**Target year**

2030

**Targeted reduction from base year (%)**

50

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

68160.5

**Covered emissions in reporting year (metric tons CO2e)**

129234

**% of target achieved [auto-calculated]**

10.3975176238437

**Target status in reporting year**

New

**Is this a science-based target?**

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

**Target ambition**

1.5°C aligned

**Please explain (including target coverage)**

We aim to become carbon neutral for Scope 1 and 2 emissions by 2040. In support, Cigna aims to achieve a 50% absolute reduction in Scope 1 and 2 emissions by 2030 using as 2019 base year, which is our first year of data that is inclusive of Cigna's combination with Express Scripts and affiliates. Cigna's 2030 target is based on an absolute Scope 1 and 2 reductions of approximately 5% annually, which exceeds the degree of ambition advocated for science-based targets within 1.5-degree scenario using the absolute contraction method.

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## C4.2

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

Target(s) to increase low-carbon energy consumption or production

Other climate-related target(s)

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## C4.2a

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(C4.2a) Provide details of your target(s) to increase low-carbon energy consumption or production.

**Target reference number**

Low 1

**Year target was set**

2021

**Target coverage**

Company-wide

**Target type: absolute or intensity**

Absolute

**Target type: energy carrier**

Electricity

**Target type: activity**

Consumption

**Target type: energy source**

Renewable energy source(s) only

**Metric (target numerator if reporting an intensity target)**

Percentage

**Target denominator (intensity targets only)**

<Not Applicable>

**Base year**

2019

**Figure or percentage in base year**

0.33

**Target year**

2030

**Figure or percentage in target year**

100

**Figure or percentage in reporting year**

3.03

**% of target achieved [auto-calculated]**

2.70893950035116

**Target status in reporting year**

New

**Is this target part of an emissions target?**

Cigna's 100% renewable electricity target directly supports our target to achieve a 50% absolute reduction of Scope 1 and 2 emissions from a 2019 baseline by 2030.

**Is this target part of an overarching initiative?**

No, it's not part of an overarching initiative

**Please explain (including target coverage)**

This target covers all of Cigna's operations. To support this target, we consumed nearly 10,000 megawatts from renewable energy credits at our Piscataway Data Center in 2020

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C4.2b

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**(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)**

<Not Applicable>

**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**

19.8

**% of target achieved [auto-calculated]**

132

**Target status in reporting year**

Achieved

**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.

**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 included in our boundary until 2019.) We exceeded our 2020 energy reduction goal by 4.8% and reduced our energy consumption by 19.8% from our 2013 baseline. While our goals expired at the end of 2020, due to the majority of our employees working remotely during the year as a result of COVID-19, we consider 2020 consumption data anomalous. As such, we are reporting our progress against our 2013 baseline using the data from the end of 2019.

**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 CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation		
To be implemented*	5	943
Implementation commenced*	5	200
Implemented*	8	230
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**

Energy efficiency in buildings	Heating, Ventilation and Air Conditioning (HVAC)
--------------------------------	--

**Estimated annual CO2e savings (metric tonnes CO2e)**

172

**Scope(s)**

Scope 1  
Scope 2 (location-based)

**Voluntary/Mandatory**

Voluntary

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

67220

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

243964

**Payback period**

4-10 years

**Estimated lifetime of the initiative**

6-10 years

**Comment**

In 2020, we completed a series of projects to optimize HVAC energy efficiency at our corporate headquarters and other facilities, including our locations in Chicago, IL, Fairfield, OH, and Chattanooga, TN. At two of our locations, we implemented an All-inclusive Program (AIP), which is a no-cost solution that offers quick, cost-effective, and impactful energy savings, targeting the specific needs of the portfolio. These annually phased measures, or jobs, target operational best practices, programmatic upgrades, and incremental changes with the potential to reduce the building's yearly energy consumption by 2 to 6%.

**Initiative category & Initiative type**

Energy efficiency in buildings	Lighting
--------------------------------	----------

**Estimated annual CO2e savings (metric tonnes CO2e)**

59

**Scope(s)**

Scope 2 (location-based)

**Voluntary/Mandatory**

Voluntary

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

19325

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

37678

**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 Cigna locations. Please note that Cigna's estimated investment costs are often offset by rebates and incentives. 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 manufacturing 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 2019

**Base year end**

December 31 2019

**Base year emissions (metric tons CO2e)**

16894

**Comment**

Please note, following the combination with Express Scripts, we have updated our base year emissions to include this increase in our operational footprint. These emissions also include select international data.

#### Scope 2 (location-based)

**Base year start**

January 1 2019

**Base year end**

December 31 2019

**Base year emissions (metric tons CO2e)**

119427

**Comment**

Please note, following the combination with Express Scripts, we have updated our base year emissions to include this increase in our operational footprint. These emissions also include select international data.

#### Scope 2 (market-based)

**Base year start**

January 1 2019

**Base year end**

December 31 2019

**Base year emissions (metric tons CO2e)**

119427

**Comment**

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

### C5.2

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(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

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### 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)**  
12814

**Start date**  
<Not Applicable>

**End date**  
<Not Applicable>

**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 2030 emissions target, we use our market-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**  
116420

**Scope 2, market-based (if applicable)**  
113199

**Start date**  
<Not Applicable>

**End date**  
<Not Applicable>

**Comment**  
In 2020, Cigna's market-based Scope 2 emissions were 113,199 metric tons. 2020 Scope 2 market-based emissions are less than Scope 2 market-based emissions, because Cigna consumed 9,865 MWh from wind renewable energy credits.

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

**Metric tonnes CO<sub>2</sub>e**

<Not Applicable>

**Emissions calculation methodology**

<Not Applicable>

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

<Not Applicable>

**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

**Metric tonnes CO<sub>2</sub>e**

<Not Applicable>

**Emissions calculation methodology**

<Not Applicable>

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

<Not Applicable>

**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

**Metric tonnes CO<sub>2</sub>e**

<Not Applicable>

**Emissions calculation methodology**

<Not Applicable>

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

<Not Applicable>

**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

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### Please explain

We consider but do not calculate these emissions.

## Waste generated in operations

### Evaluation status

Relevant, not yet calculated

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### 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

7765

### Emissions calculation methodology

Business travel emissions were provided by a third-party vendor. The calculation method for company vehicles was based on fuel efficiency of vehicles and vehicle mileage driven.

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

100

### Please explain

Emissions also include air, rail miles, and emissions associated with hotel room nights. In 2020, emissions from scope 3 business travel decreased by 67% due to the impacts of the global COVID-19 pandemic.

## Employee commuting

### Evaluation status

Not relevant, explanation provided

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### Please explain

We consider but do not currently calculate these emissions, which were even less relevant in 2020 due to remote working arrangements during the COVID-19 pandemic. 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.

## Upstream leased assets

### Evaluation status

Not relevant, explanation provided

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### 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

### Metric tonnes CO<sub>2</sub>e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### 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

### Metric tonnes CO<sub>2</sub>e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### 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

### Metric tonnes CO<sub>2</sub>e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### 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

### Metric tonnes CO<sub>2</sub>e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### Please explain

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

## Downstream leased assets

### Evaluation status

Not relevant, explanation provided

### Metric tonnes CO<sub>2</sub>e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### 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

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### Please explain

Franchises are not applicable to our business model.

## Investments

### Evaluation status

Relevant, not yet calculated

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### Please explain

We consider but do not calculate these emissions.

## Other (upstream)

### Evaluation status

Not relevant, explanation provided

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### Please explain

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

## Other (downstream)

### Evaluation status

Not relevant, explanation provided

### Metric tonnes CO2e

<Not Applicable>

### Emissions calculation methodology

<Not Applicable>

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

<Not Applicable>

### Please explain

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

## C6.7

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(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**

7.87e-7

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

126013

**Metric denominator**

unit total revenue

**Metric denominator: Unit total**

160067000000

**Scope 2 figure used**

Market-based

**% change from previous year**

9.1

**Direction of change**

Decreased

**Reason for change**

In 2020, our revenue increased by 4% (from \$153.6 billion to \$160.1 billion). Our emissions per revenue decreased by 11.4% (from 0.00000888 to 0.00000787). The decrease in revenue intensity reflects Cigna's emissions reduction activities, including consuming 9,865 MWh in renewable energy credits. Although many of Cigna's office buildings saw a decrease in energy use due to remote working and COVID-19, this decrease is comparatively less to the overall energy footprint as compared to the data centers, processing facilities and clinics. For example, Cigna's data centers had increased energy consumption in 2020 during the pandemic.

**Intensity figure**

0.01175846

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

126013

**Metric denominator**

square foot

**Metric denominator: Unit total**

10716793

**Scope 2 figure used**

Market-based

**% change from previous year**

2

**Direction of change**

Decreased

**Reason for change**

In 2020, the square footage in our data boundary decreased by 3.6% (from 11.1 to 10.7 million square feet). Our emissions intensity per square foot decreased by 2% (from 0.01200 to 0.01176). The primary contributors to decreased emissions intensity per square foot were (1) the increase of renewable energy and (2) implemented emissions reductions projects

**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 CO2e)	GWP Reference
CO2	12802	IPCC Fifth Assessment Report (AR5 – 100 year)
CH4	6	IPCC Fifth Assessment Report (AR5 – 100 year)
N2O	6	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 CO2e)
Belgium	121
Canada	191
Malaysia	0
Republic of Korea	171
Spain	0
United Arab Emirates	0
United Kingdom of Great Britain and Northern Ireland	0
United States of America	12331

**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 CO2e)
Aviation	1406
Leased Vehicle Fleet Business Mileage	1003
Facilities Natural Gas	10405

**C7.5**

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

Country/Region	Scope 2, location-based (metric tons CO2e)	Scope 2, market-based (metric tons CO2e)	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	150	150	744	0
Canada	33	33	1036	0
Malaysia	53	53	81	0
Republic of Korea	2952	2952	5519	0
Spain	140	140	539	0
United Arab Emirates	267	267	513	0
United Kingdom of Great Britain and Northern Ireland	316	316	1356	0
United States of America	112509	109288	253696	9865

**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	51974	51974
Back-End Pharmacy Fulfillment Sites	30417	30417
Call/Claim Centers	7857	7857
Data Centers	16495	13273
Clinics	4178	4178
Distribution Centers	5252	5252
Other Sites (including Storage and Hangar)	246	246

## 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?**

Decreased

## 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	2346	Decreased	1.72	In 2020, we estimate a 1.72% reduction due to the increase in renewable energy. The numerator used in the calculation is 9,865 MT CO2e and the denominator is Cigna's 2019 Scope 1 and 2 emissions, which were 136,321 MT CO2e.
Other emissions reduction activities	7070	Decreased	5.19	In 2020, we estimated a 5.19% reduction due to (1) completed emissions reduction activities as reported in Question C4.3b; (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. For example, the changes that we are instituting at our corporate headquarters are expected to reduce carbon emissions by 3,118 tons, one of our most energy-intensive facilities. The energy reductions at our corporate headquarters in Bloomfield, Connecticut 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 numerator used in the calculation is 7,070 MT CO2e and the denominator is Cigna's 2019 Scope 1 and 2 emissions, which were 136,321 MT CO2e.
Divestment	0	No change	0	In 2020, no divestments affected our emissions performance.
Acquisitions	0	No change	0	In 2020, no acquisitions affected our emissions performance.
Mergers	0	No change	0	In 2020, no mergers affected our emissions performance.
Change in output	1704	Increased	1.25	In 2020, we estimated a 1.25% increase in our annual emissions due to increased business activity at data centers, which was associated with annual revenue growth. The numerator used in the calculation is 1,704 MT CO2e. The denominator used in the calculation was our 2019 Scope 1 and 2 emissions, which were 136,321 MT CO2e.
Change in methodology	55	Decreased	0.04	In 2020, we estimate a 0.04% decrease associated with the application of updated emissions factors for purchased electricity. The numerator used in the calculation is 55 MT CO2e and the denominator is our 2019 Scope 1 and 2 emissions, which were 136,321 MT CO2e.
Change in boundary	5949	Decreased	4.36	In 2020, we estimate a 4.36% decrease in emissions associated with lease expirations for Cigna locations. The numerator used in the calculation is 5,949 MT CO2e and the denominator is our 2019 Scope 1 and 2 emissions, which were 136,321 MT CO2e.
Change in physical operating conditions	3408	Increased	2.5	In 2020, 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. The numerator used in the calculation is 3,408 MT CO2e and the denominator is our 2019 Scope 1 and 2 emissions, which were 136,321 MT CO2e.
Unidentified	0	No change	0	In 2020, there were no unidentified drivers.
Other	0	No change	0	In 2020, we have not identified any other drivers.

## 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	66248	66248
Consumption of purchased or acquired electricity	<Not Applicable>	9865	263201	273066
Consumption of purchased or acquired heat	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired steam	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired cooling	<Not Applicable>	0	282	282
Consumption of self-generated non-fuel renewable energy	<Not Applicable>	0	<Not Applicable>	0
Total energy consumption	<Not Applicable>	9865	319868	329733

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**

5801

**MWh fuel consumed for self-generation of electricity**

5801

**MWh fuel consumed for self-generation of heat**

0

**MWh fuel consumed for self-generation of steam**

<Not Applicable>

**MWh fuel consumed for self-generation of cooling**

<Not Applicable>

**MWh fuel consumed for self-cogeneration or self-trigeneration**

<Not Applicable>

**Emission factor**

8.31

**Unit**

kg CO2 per liter

**Emissions factor source**

U.S. EPA Emissions Factors for Greenhouse Gas Inventories, (updated March 26, 2020)

**Comment**

**Fuels (excluding feedstocks)**

Gas Oil

**Heating value**

HHV (higher heating value)

**Total fuel MWh consumed by the organization**

3336

**MWh fuel consumed for self-generation of electricity**

3336

**MWh fuel consumed for self-generation of heat**

0

**MWh fuel consumed for self-generation of steam**

<Not Applicable>

**MWh fuel consumed for self-generation of cooling**

<Not Applicable>

**MWh fuel consumed for self-cogeneration or self-trigeneration**

<Not Applicable>

**Emission factor**

8.78

**Unit**

kg CO2 per gallon

**Emissions factor source**

U.S. EPA Emissions Factors for Greenhouse Gas Inventories, (updated March 26, 2020)

**Comment**

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**Fuels (excluding feedstocks)**

Natural Gas

**Heating value**

HHV (higher heating value)

**Total fuel MWh consumed by the organization**

57111

**MWh fuel consumed for self-generation of electricity**

57111

**MWh fuel consumed for self-generation of heat**

0

**MWh fuel consumed for self-generation of steam**

<Not Applicable>

**MWh fuel consumed for self-generation of cooling**

<Not Applicable>

**MWh fuel consumed for self-cogeneration or self-trigeneration**

<Not Applicable>

**Emission factor**

0.1812

**Unit**

kg CO2e per million Btu

**Emissions factor source**

EPA Emission Factors for GHG Inventories January, last modified 26 March 2020

**Comment**

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**C8.2d**

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(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	0	0	0	0
Heat	0	0	0	0
Steam	0	0	0	0
Cooling	0	0	0	0

**C8.2e**

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**(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**

Unbundled energy attribute certificates, International REC Standard (I-RECs)

**Low-carbon technology type**

Wind

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

United States of America

**MWh consumed accounted for at a zero emission factor**

9865

**Comment**

In 2020, we consumed 9,865 MWh through wind RECs at our Piscataway Data Center.

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**C9. Additional metrics**

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**C9.1**

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

**Description**

Energy usage

**Metric value**

0.03

**Metric numerator**

329,733

**Metric denominator (intensity metric only)**

10,716,793

**% change from previous year**

6.06

**Direction of change**

Decreased

**Please explain**

In 2020, our energy intensity per square foot decreased by 6.06%, amid increased business activity at our data 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, and the increase in remote working due to the COVID-19 pandemic.

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**C10. Verification**

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**C10.1**

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**(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**

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**(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**

Cigna iCompli Verification Statement 2020 210518.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**

Cigna iCompli Verification Statement 2020 210518.pdf

**Page/ section reference**

All pages in attached CDP Verification Template and Assurance Statement

**Relevant standard**

ISO14064-3

**Proportion of reported emissions verified (%)**

100

**C10.2**

**(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?**

Yes

**C10.2a**

**(C10.2a) Which data points within your CDP disclosure have been verified, and which verification standards were used?**

Disclosure module verification relates to	Data verified	Verification standard	Please explain
C4. Targets and performance	Progress against emissions reduction target	ISO14064-3	In Cigna's 2020 independent third party assurance statement, the company's performance towards our 2020 GHG reduction target is included. In Cigna's 2020 independent third party assurance statement, the company's total 2020 reported energy data is also included.
C6. Emissions data	Year on year change in emissions (Scope 1 and 2)	ISO14064-3	In Cigna's 2020 independent third party assurance statement, the company's performance towards our 2020 GHG reduction target is included. In Cigna's 2020 independent third party assurance statement, the company's total 2020 reported energy data is also included.
C8. Energy	Energy consumption	ISO14064-3	In Cigna's 2020 independent third party assurance statement, the company's total 2020 reported energy data is included.

**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

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

No

C11.3

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**(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

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C12.1

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**(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

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**(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**

27

**% total procurement spend (direct and indirect)**

28

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

0

**Rationale for the coverage of your engagement**

The percentage of suppliers engaged is based on vendors that have been identified as essential to business continuity and are included in our Business Continuity Plan, which is updated annually. Please note that the denominator used is our number of key suppliers, which does not include all direct and indirect spend at Cigna. Additionally, we engage in full business reviews of suppliers where we may consider hurricane, drought, and wildfire risks in addition to numerous other factors. All suppliers are also 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.

**Impact of engagement, including measures of success**

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 alternative workstations for Cigna personnel. With vehicle suppliers, we place emphasis on fleet efficiency. Our fleet exceeds the national average for fuel efficiency as the majority of our vehicles are 4-cylinder with alternative fuel capabilities and hybrid engines and are classified as partial zero emissions vehicles. Similarly, Cigna's global security utilizes a fleet of hybrid vehicles, Segways, and rovers to support onsite security. We have installed electric vehicle (EV) charging stations at our Bloomfield headquarters to allow Cigna employees to plug in and power up. Cigna also has EV charging units in our Windsor, Connecticut & Phoenix, Arizona 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**

In 2020, we continued to identify procurement-driven solutions to reduce our downstream Scope 3 emissions. In 2020, Cigna began carrying out the supplier sustainability roadmap developed in 2019. We conducted a sustainability survey with a select group of suppliers in order to help us better understand the readiness of supplier response and their current programs. This information helps us to identify trends, risks, and future opportunities, such as shipping and transportation. For example, we also identified a new lower emissions solution for shipping temperature-sensitive medications. The pilot of this 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. In 2020, over 12,000 coolers were shipped to patients during the pilot, which allowed us to test the efficacy of the product and also to somewhat mitigate the negative impacts of our EPS/Styrofoam coolers on the environment. Through our Strategic Sustainability Performance Plan, we aim to minimize the unit cost of energy with a comprehensive Commodity Procurement Supply program. In 2020, Cigna was also officially registered as a participant of the U.S. Environment Protection Agency's (EPA) SmartWay Partnership Program. As a participant, Cigna will be recognized as a SmartWay Transport Partner for the 2020 and 2021 calendar years.

## C12.1b

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

#### Type of engagement

Other, please specify (Engagement and incentivization (customer changing 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

#### Portfolio coverage (total or outstanding)

<Not Applicable>

#### 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 virtual care. We encourage access for customers through telehealth services as a way to support the patient/doctor relationship. Our telehealth coverage not only provides the flexibility for the customer to access their own medical and behavioral providers, as well as a network of telehealth providers for urgent care needs, but also reduces carbon emissions. For example, in 2021, Evernorth, Cigna's health services business, completed the acquisition of virtual care provider MDLive to provide a connected experience with greater affordability, predictability and simplicity. 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) In 2019 and 2020, 6.3 million customers opted to receive paperless statements, which resulted in the elimination of nearly 68 million paper statements and envelopes; and (2) Cigna has the largest virtual behavioral health network in the U.S. In 2020, we continued to grow our virtual network by 150% throughout the year to include more than 52,000 providers

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## C12.1d

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

We raise awareness about environmental stewardship among employees and customers. We empower employees to take action through job aids, information in the Employee Handbook, and the employee-led environmental action-oriented program called GreenSTEPS ("Sustainability Team for Environmental Protection and Stewardship").

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

In 2020, GreenSTEPS launched a new internal communications campaign to engage employees in environmental sustainability efforts. The campaign featured monthly articles about ESG initiatives that the company was participating in; shined a light on different environmental efforts; and provided employees with tips on how they could reduce their consumption while working remotely. We also continued to empower our customers to reduce their environmental impact by providing them with the option to receive paperless statements, submit claims online and view plan information through myCigna and the myCigna® App.

We also engage employees on recycling measures to reduce Scope 3 emissions. In 2020, we achieved the following milestones at our corporate headquarters: Nearly 15,000 pounds of food waste was composted; and approximately 900 tons debris recycled during the building's recent renovation.

Additionally, as part of Cigna's 2018 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

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### (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

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## C12.3b

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

No

## C12.3e

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

We recognize we have an opportunity to help create community resilience by reducing our environmental impact as an organization and advancing the conversation on the link between climate change, human health, and planetary health.

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

Further detail on other engagement activities to support 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. Our Chief Executive Officer has also joined leading corporations in the United States to officially adopt the Business Roundtable's 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>.)

#### 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, the Connecticut Sustainable Business Council 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.

Cigna also participates in and supports local, national, and international discussions about climate change – specifically the connection between planetary health and human health through engagement with our community partners, business partners, industry associations, and intergovernmental organizations.

## C12.3f

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### **(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)

In 2020, 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; Texas Association of Health Plans; 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

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### **(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**

2021-Proxy-Statement.pdf

**Page/Section reference**

Page 2 of PDF ("Cigna's Environmental, Social and Governance Framework"); Page 29 of PDF ("Corporate Governance Committee: Primary Responsibilities and Risk Oversight Focus Areas"); and Pages 30-34 of PDF ("Corporate Responsibility")

**Content elements**

Governance

Strategy

**Comment**

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

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**Publication**

In mainstream reports

**Status**

Complete

**Attach the document**

2020-Annual-Report\_10K.pdf

**Page/Section reference**

Pages 38-39 ("Risk Factors") of our 2020 10-K Filing

**Content elements**

Strategy

Risks & opportunities

**Comment**

We reference risks associated with natural disasters in our 2020 10-K filing.

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**Publication**

In voluntary sustainability report

**Status**

Underway – previous year attached

**Attach the document**

cigna-connects-2019-corporate-responsibility-report.pdf

**Page/Section reference**

Our 2020 CR Report will publish as a digital report on Cigna.com on July 30, 2021. The PDF will be available in mid-late August and will be posted on the landing page of the CR Report when it's completed. In the meantime, attached is our past 2019 CR Report. Please see the Strategy and Key Issues section (pg.7), Environment section (pg. 51) and Performance Tables (pg. 110).

**Content elements**

Governance

Strategy

Risks & opportunities

Emissions figures

Emission targets

Other metrics

**Comment**

We utilize the Global Reporting Initiative (GRI) Standards and TCFD to guide report content and have our emissions performance data third-party assured.

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**Publication**

In voluntary communications

**Status**

Complete

**Attach the document**

Environmental Policy Statement \_ Cigna.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.

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## C15. Signoff

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### C-FI

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**(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

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**(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	Other, please specify (Responsible for ESG strategy, goals and performance reporting.)

## SC. Supply chain module

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### SC0.0

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**(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 framework. Our business strategy is centered on Cigna's role to serve as a champion for a health care system that's affordable, predictable, and simple supporting our mission 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. The delivery of health care has become increasingly costly, complicated, and fragmented -- creating inefficiencies and gaps in care that are deleterious to patients, communities, and health care systems within our key markets. These gaps have been further exposed and enlarged by COVID-19. Cigna's goal is to redefine the future of health care to create a system that connects people to the best care and medications, in the best place, at the best time. We see each person as a whole person -- treating the body and mind as one to help people live their healthiest lives. And because we aren't confined to specific care delivery models, we have the flexibility to quickly and effectively meet stakeholder needs anytime, anywhere. As we execute our 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 corporate responsibility 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 framework. To execute on these initiatives, we have a Strategic Sustainability Performance Plan in place that includes formal policies on energy and water consumption, and direct and indirect carbon dioxide emissions. Additionally, to support Cigna's target to be carbon neutral for Scope 1 and 2 emissions by 2040, we are also prioritizing increased use of renewable electricity with a target to achieve 100% consumption by 2030.

### SC0.1

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

	Annual Revenue
Row 1	160401000000

### SC0.2

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

Yes

### SC0.2a

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**(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

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

SC1.2

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(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

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

No

SC1.4b

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(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

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(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

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

SC4.1

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

No, I am not providing data

Submit your response

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In which language are you submitting your response?

English

**Please confirm how your response should be handled by CDP**

	<b>I am submitting to</b>	<b>Public or Non-Public Submission</b>	<b>Are you ready to submit the additional Supply Chain questions?</b>
I am submitting my response	Investors Customers	Public	Yes, I will submit the Supply Chain questions now

**Please confirm below**

I have read and accept the applicable Terms