



# Connecting for a Healthier Future

2022 ENVIRONMENTAL, SOCIAL, AND GOVERNANCE REPORT



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# Introduction



# About This Report

The Cigna Group<sup>SM</sup> 2022 Environmental, Social, and Governance (ESG) Report,<sup>(1)</sup> which reports on our overall ESG performance, covers activities and performance in calendar-year 2022. Performance data includes combined data for The Cigna Group and its subsidiaries, unless otherwise noted. The report addresses the parent company and wholly owned subsidiaries comprising U.S. and international subsidiaries' operations, including our growth platforms, Evernorth Health<sup>SM</sup> Services and Cigna Healthcare<sup>SM</sup>.

This report:

- Is aligned to the Sustainability Accounting Standards Board (SASB) Managed Care and Professional and Commercial Industry Standards.
- Is reported in accordance with the Global Reporting Initiative (GRI) Standards.
- Leverages the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).
- Serves as our Communication on Progress as a member of the United Nations (UN) Global Compact.

The Cigna Group reports on our ESG performance on an annual basis. Current and past reports, along with our CDP<sup>(2)</sup> Climate Change and Water Security responses, are available [here](#). For more information or questions, please contact [ESGteam@TheCignaGroup.com](mailto:ESGteam@TheCignaGroup.com).

#### Note on Forward-Looking Statements

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 current The Cigna Group expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as "believe," "expect," "plan," "intend," "anticipate," "estimate," "predict," "potential," "may," "should," "will" or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those described in The Cigna Group Annual Report on Form 10-K for the year ended December 31, 2022, and other The Cigna Group filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of [www.TheCignaGroup.com](http://www.TheCignaGroup.com). The Cigna Group undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. This report addresses a multitude of topics to meet the requests and interests of the wide range of The Cigna Group stakeholders. Due to the varied interests of these groups, this report includes certain information that The Cigna Group believes is not material to the company as such term is defined under applicable securities laws. Accordingly, the inclusion of information in this report should not be construed as a characterization regarding its materiality or significance for any other purpose, including for purposes of applicable securities laws.

<sup>1</sup> We previously referred to our corporate responsibility and ESG approach as Cigna Connects. We are now using the term "ESG" to refer to our efforts in this area.

<sup>2</sup> CDP is a not-for-profit charity that runs the global disclosure system for investors, companies, cities, states, and regions to manage their environmental impacts: [cdp.net](http://cdp.net)





**DAVID M. CORDANI**  
Chairman and  
Chief Executive Officer  
The Cigna Group



**DONNA F. ZARCONE**  
Chair, Corporate  
Governance Committee  
The Cigna Group Board  
of Directors

## A Message from Leadership

The Cigna Group has roots that can be traced back more than 200 years—and has an unparalleled track record in our industry of making a positive impact in the lives of people around the world. Today, our more than 70,000 colleagues continue to work tirelessly with our customers, clients, partners, and communities to deliver on our evolved mission: to improve the health and vitality of those we serve.

It's this steadfast focus on our mission that fuels The Cigna Group colleagues, by leading, partnering, innovating, and serving our stakeholders through sustained geopolitical and economic disruption.

With the Public Health Emergency winding down, The Cigna Group continued efforts in 2022 to lead for those we serve. We worked closely with health care providers and hospital systems, and we partnered with local organizations in communities in need to educate individuals and help support expanded access to care.

The devastating war and humanitarian tragedy in Ukraine is difficult to fathom, and The Cigna Group stands proudly with the people of Ukraine. We supported Ukraine with donations in the region, as well as crisis and counseling support for regional customers. We also partnered with the United Nations, a client we are privileged to serve, to support their employees as they worked tirelessly to help people in Ukraine. In addition, our colleague volunteers

from The Cigna Group helped refugees as they fled to other countries. Our great hope is that this war will come to an end peacefully and swiftly.

In last year's report, we introduced you to our new ESG framework—one that meets the needs of our many stakeholders today, and in the future. This year, with oversight by The Cigna Group Board of Directors, we have built on that framework by developing a strategic road map to deliver on our ESG vision: to transform the ecosystem of health into one that is well functioning, sustainable, accessible, and equitable—**advancing better health for all.**

This vision guides us as we continue to push ourselves to do more in the years ahead in each of the four pillars that comprise our ESG framework: Healthy Society, Healthy Workforce, Healthy Environment, and Healthy Company.

The following are a few highlights of our 2022 efforts within each pillar.



## Healthy Society

We believe that all individuals should have access to high-quality and affordable health care, and we are committed to fostering an ecosystem of health that sustains future generations. We demonstrate that commitment through efforts such as using a digital-first mindset, working to ensure affordable access to prescription drugs, and addressing social determinants of health (SDOH) in order to reduce health disparities.

For example, we are working to eliminate health disparities relative to diabetes through a multifaceted approach, including enhanced training for our clinical colleagues, patient education, monthly caps on insulin costs, and support for community health workers. In addition, our charitable giving is focused on health equity and organizations that address SDOH, helping to create more vibrant, healthier, and more equitable communities. In 2022, The Cigna Group Foundation funded more than 150 grants, and 90% supported efforts that addressed SDOH.

Looking to the future, in 2022, we announced a multi-year collaboration with VillageMD, a leading provider of value-based primary care services. This partnership is aimed at better connecting our Evernorth Health Services with physicians, accelerating value-based care arrangements, and broadening access to medical and behavioral services. By doing so, we help employers save money while getting patients to the right care in the right setting at the right time.

## Healthy Workforce

The only way we are going to further our mission is to recruit, retain, develop, and promote the best talent. The COVID-19 pandemic demonstrated that well-being is more than physical and mental health alone; it's the pursuit of vitality—or dimensions of health, strength, and energy. To further support the vitality of our workforce and their families, we expanded our caregiver program in 2022 in the United States and doubled the number of employee assistance program (EAP) visits for coworkers and their families, with up to 10 free, confidential counseling sessions per year.

We are also proud of the progress we have made in the last year to improve diversity, equity, and inclusion (DEI) for our workforce and workplace. We continued to deliver on our DEI goals and efforts, and we publicly shared our DEI scorecard. This data has been informing the areas where we need to invest greater time and resources. For example, we have a long-standing commitment to fair pay practices and last year, our externally conducted pay equity analysis showed that our female colleagues earned more than 99 cents for every dollar earned by our similarly situated male colleagues. We are on track to achieve our goal to reach gender parity in our leadership pipeline by 2024. Recognizing our hard work, we are encouraged by the number of awards we received for our progress in 2022, including a #14 ranking on Fair360's (formerly known as DiversityInc) Top Companies for Diversity, a 10-place jump forward over the prior year.

Well-being is more than physical and mental health alone; it's the **pursuit of vitality.**



## Healthy Environment

There is an intrinsic connection between human health and environmental health, and we know our stakeholders are counting on our company to further reduce emissions and ensure long-term sustainability.

In 2022, we joined RE100, a global renewable energy initiative, and committed to source 100% renewable electricity by 2030. We continued our work to achieve carbon neutrality for our operations by 2040 and to reduce Scope 1 and 2 greenhouse gas emissions by 50% by 2030. We are currently working to expand our assessment of our Scope 3 greenhouse gas emissions and a timeline for defined science-based reduction targets. These steps build on a number of environmental investments in the areas of sustainable buildings, renewable electricity, water, and other innovations across The Cigna Group.

We also are making more health care services available where and when people need them. Our MDLIVE® platform provides virtual primary care, mental health care, urgent care, and more from the comfort, privacy, and convenience of wherever the individual prefers. With this platform, we also recognize the growing opportunity we have to further reduce greenhouse emissions with every use, including the environmental footprint generated by individual travel to care.

## Healthy Company

Strong governance and ethical business practices are a cornerstone of our company. That is why all our colleagues around the world are guided in their every action by our Code of Ethics and Principles of Conduct. Along with our values, these guide our decisions both in actual letter, as well as intention.

To ensure long-term business sustainability, we have cultivated a set of businesses of different sizes and scale, maturity, and rates of growth which individually—and by working together—position our company to deliver on our mission. We updated our company name to The Cigna Group, reflecting the breadth of our businesses and relationships across our two growth platforms, each leading the way in the defining health issues of our time: access to quality, affordable medical benefits with Cigna Healthcare and the provision of a range of health solutions and pharmacy benefits with Evernorth Health Services.

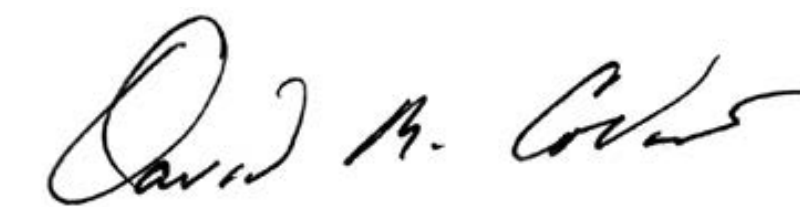
Finally, our focus on strong governance is evident at every level. Our ESG strategy and efforts have ultimate oversight by The Cigna Group Board of Directors, and we are pleased that our commitment to diversity and governance is reflected in our Board composition. In 2022, we exceeded the S&P benchmarks on median age, tenure, gender, and ethnic diversity.

**At The Cigna Group, we approach the world's health challenges with optimism, urgency, and a confidence that we will continue to make a positive impact.**

**Our efforts throughout 2022 earned our company the #1 ranking for corporate citizenship among the health care industry by JUST Capital and CNBC, a direct reflection of the hard work of our colleagues around the world, who remain relentlessly focused on delivering on our mission every day.**

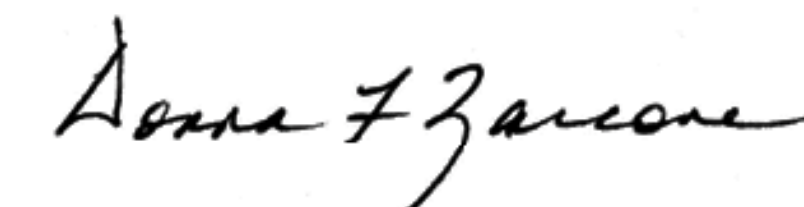
**Our work will never be done, but with clarity of focus, we will expand on our 2022 accomplishments in the years ahead and build a healthier world for all.**

Sincerely,



**DAVID M. CORDANI**

Chairman and Chief Executive Officer  
The Cigna Group



**DONNA F. ZARCONE**

Chair, Corporate Governance Committee  
The Cigna Group Board of Directors



# About The Cigna Group

## Our Mission

Improve the health and vitality of those we serve.

## Our Vision

A better future built on the vitality of every individual and every community.

**\$180.5 billion**

total revenues

**2 million+**

relationships with health care providers, clinics, and facilities

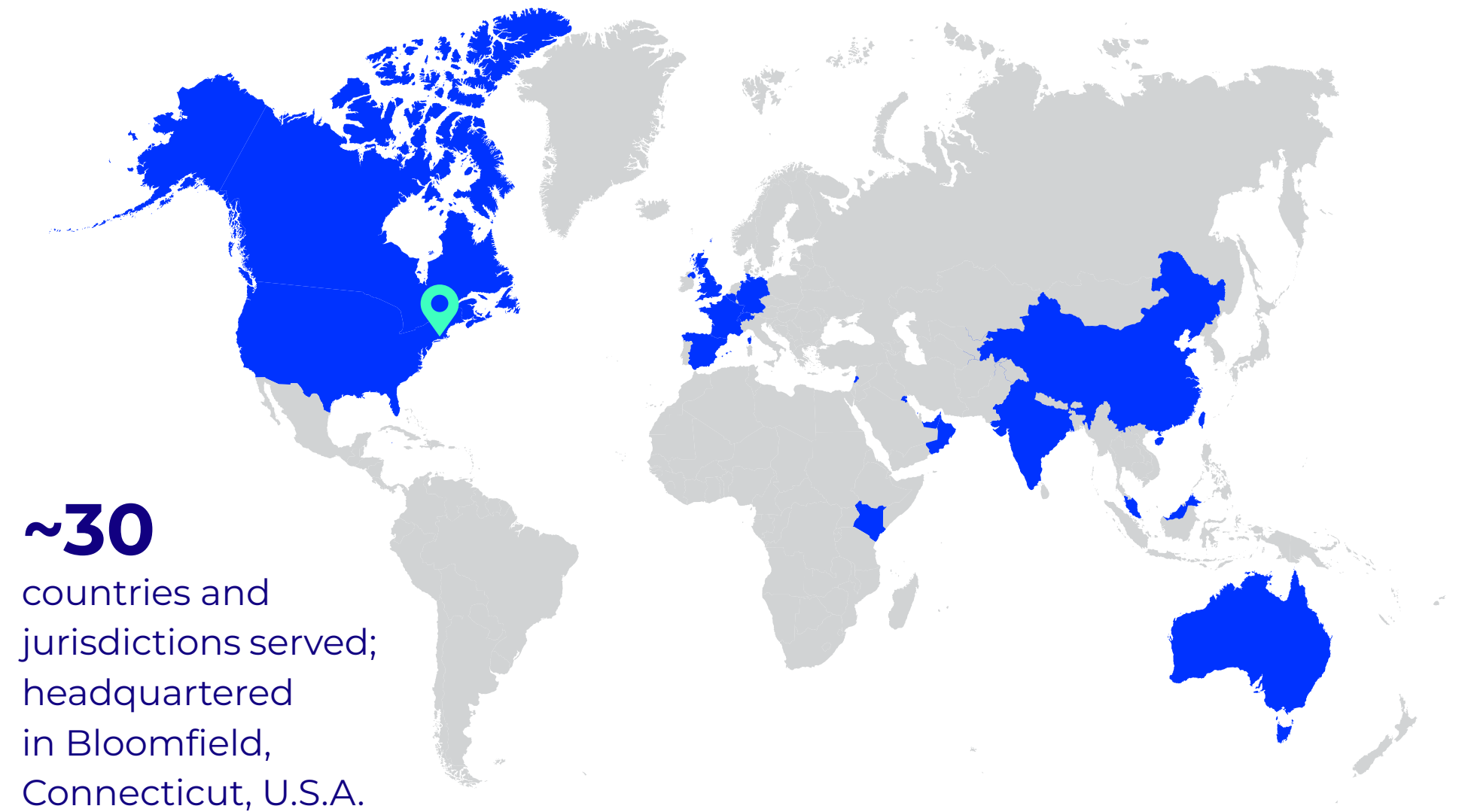
**178 million+**

customer relationships<sup>(3)</sup>

**70,000+**

employees committed to changing people's lives for the better

As of December 31, 2022



## Our Values

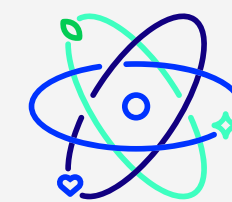
Our values guide how we work together; serve our customers, patients, clients, and communities; and deliver on our mission.



**We care deeply about our customers, patients, and coworkers.**



**We partner, collaborate, and keep our promises.**



**We innovate and adapt.**



**We act with speed and purpose.**



**We create a better future—together.**

See our [2022 Annual Report and Form 10-K](#) for more information.

<sup>3</sup> Effective January 1, 2023, the way we calculate pharmacy lives has been updated to reflect actual customer-filled prescriptions through Inside Rx. Previously, these lives had been estimated based on active customers over a period of time. The total number of customer relationships as of December 31, 2022, has been updated to reflect this change.





# Our ESG Vision, Framework, and Strategy

Our ESG vision is to transform the ecosystem of health into one that is well functioning, sustainable, accessible, and equitable — **advancing better health for all.**

Our ESG vision underscores our enterprise mission to improve the health and vitality of those we serve and is an extension of our values (see [page 8](#)). Our commitment to this vision guides us in our multidimensional value-creation framework and strategy as we strive to meet the needs of our many stakeholders.

Starting in 2021 and continuing into 2022, we evolved our ESG framework. To guide that evolution, we engaged an independent consultant to perform an updated ESG priority assessment to identify the ESG issues that matter most to The Cigna Group business and our stakeholders and that

represent areas where we have the greatest capacity to take action and make a positive impact. Based on the results of that assessment, we prioritized our ESG focus areas and organized them under four connected pillars, highlighted to the right. We intend to review these focus areas annually and conduct a formal priority assessment every few years.

In 2022, we continued to evolve our ESG strategy by working with subject matter experts throughout the company to develop additional programmatic initiatives to drive our ESG vision forward over the next few years.

## Our Priority ESG Focus Areas

### Healthy Society

- Sustainable health care
- Product service and quality
- Health equity
- Community resilience

### Healthy Workforce

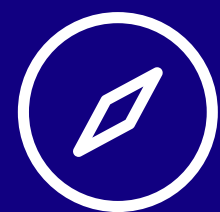
- Employee health, safety, and vitality
- DEI within our workforce
- Human capital development

### Healthy Environment

- Climate change and emissions
- Sustainable operations

### Healthy Company

- Leadership and accountability
- Business ethics and compliance
- Data protection
- Responsible supply chain



We also identified key performance indicators (KPIs) to disclose in our future reports for each of our ESG focus areas to demonstrate our progress. A summary of this work for each focus area is denoted with a compass symbol throughout this report.



## ESG Governance and Oversight

To deliver on our ESG vision and strategy, we leverage a robust governance structure that promotes oversight and accountability. The Cigna Group Board of Directors (the Board) has ultimate oversight responsibility for the company’s ESG strategy and initiatives and has delegated certain responsibilities to its committees as described below. Our ESG focus areas are aligned to the applicable board committee(s) in the table at right.

### Corporate Governance Committee

- Ensures the Board adheres to strong board governance practices generally
- Monitors the company’s policies, practices, and initiatives related to corporate responsibility and environmental sustainability
- Reviews and approves our annual ESG report

### Audit Committee

- Oversees cybersecurity
- Oversees our disclosure controls

### Compliance Committee

- Oversees health care regulatory requirements governing our business operations
- Oversees ethics, data security, and privacy

### People Resources Committee

- Oversees human capital management matters, including pay equity and DEI

ESG Focus Area	Audit Committee	Compliance Committee	Corporate Governance Committee	People Resources Committee
Business ethics and compliance		✓	✓	
Climate change and emissions			✓	
Community resilience			✓	
Data protection	✓	✓		
DEI within our workforce				✓
Employee health, safety, and vitality				✓
Health equity		✓		
Human capital development				✓
Leadership and accountability			✓	✓
Product service and quality		✓		
Responsible supply chain			✓	
Sustainable health care		✓		
Sustainable operations			✓	

A specific ESG focus area has not been delegated to the Finance Board Committee. However, the entire Board has oversight responsibility for our ESG strategy and initiatives.



At the management level, our ESG Advisory Committee comprises several senior leaders from across the company, including leaders from each of our growth platforms, to support our ongoing commitment to environmental stewardship, a sustainable and equitable health care system, our employees, corporate social responsibility, and corporate governance. Ultimately, this committee, with support from our ESG team, seeks to further integrate our ESG vision throughout the enterprise strategy and operations of The Cigna Group. In 2022, we expanded our ESG team to include specific environmental sustainability expertise as we mature in progressing our climate-related commitments.

## Our ESG Governance Model

### BOARD OF DIRECTORS

Oversight of strategy and initiatives

### PRESIDENT AND CEO

Capital expenditures and investments

### ESG EXECUTIVE SPONSORS (ELT)

### ESG ADVISORY COMMITTEE

### ESG CORE TEAM AND KEY MATRIX PARTNERS

## Snapshot of Recent ESG Recognitions

Member of **Dow Jones Sustainability Indices**  
Powered by the S&P Global CSA

Member of **Dow Jones Sustainability Index** for both the World and North America, marking the sixth straight year that The Cigna Group has been named to the indices



Ranked **#14** on Fair360's (formerly known as DiversityInc) Top 50 Companies for Diversity, a 10-place jump forward from 2022



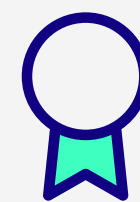
**Top 1%** in EcoVadis, improving to a Platinum Medal sustainability rating over Gold in 2021



Named a **2022 Best Places to Work for LGBTQ+ Equality** by the Human Rights Campaign Foundation



Upgraded to **AA** in MSCI ESG Ratings, representing industry leadership



Honored by Business Group on Health as **Best Employer for Health and Well-being**

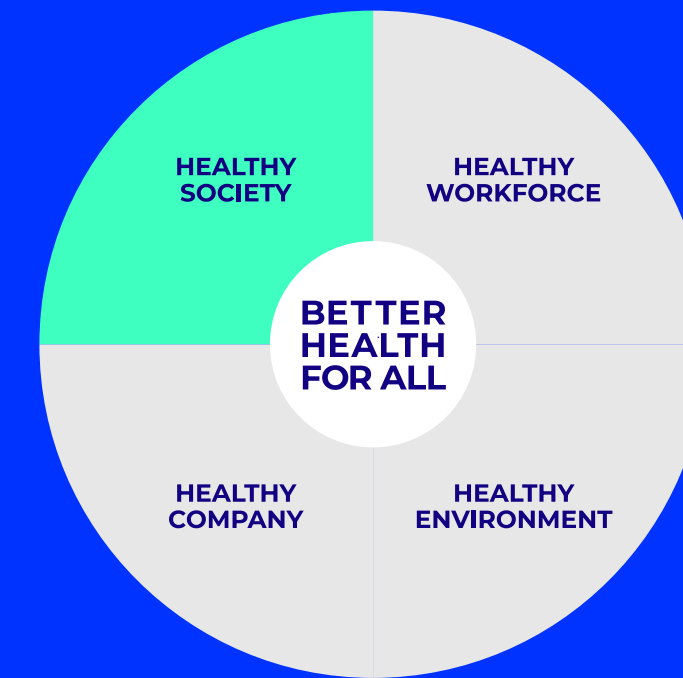


Named one of **America's Most JUST Companies** for the third year by JUST Capital and CNBC, including:

- #1 in the Health Care Providers industry
- #16 overall in the JUST 100
- #1 in our industry for living wage, human rights, customer privacy, customer treatment, transparent communication, and sustainable materials<sup>(4)</sup>

<sup>4</sup> These represent JUST Capital issues and metrics where The Cigna Group scored at the top of the Health Care Providers industry.





# Healthy Society

We advance better health for all. Building a well-functioning, sustainable, accessible, and equitable health care system requires understanding and addressing social determinants of health (SDOH) and improving medical quality and access while lowering health risks, promoting preventive health interventions, and coordinating all aspects of care.





## Sustainable Health Care

We are committed to transforming how care is accessed, delivered, and coordinated to drive better health outcomes and affordability for our clients and customers.

Core to our approach to sustainable health care is influencing how patients access care and connect to the highest-quality physicians, medications, and optimized care modalities—with a focus on value. We work toward this commitment through our two growth platforms within The Cigna Group:

- **Evernorth Health Services** includes a broad range of coordinated and point solution health services and capabilities in pharmacy benefits, home delivery pharmacy, specialty pharmacy, distribution, and care delivery and management solutions, which are provided to health plans, employers, government organizations, and health care providers.
- **Cigna Healthcare** includes our U.S. Commercial, U.S. Government, and International Health operating segments, which provide comprehensive medical and coordinated solutions to clients and customers.

Through these businesses, we are taking action to meaningfully improve affordability, access, and health outcomes by:

- Creating high-performing networks that drive quality and improve access ([page 14](#))
- Lowering the cost of prescription and specialty drugs ([page 18](#))
- Guiding customers to optimal sites of care ([page 19](#))
- Tackling the most-complex, highest-cost health needs and conditions ([page 20](#))

**EVERNORTH**  
HEALTH SERVICES

**cigna**  
healthcare



## Creating High-Performing Networks that Drive Quality and Improve Access

We design medical, behavioral, and pharmacy networks that drive patients to top-performing clinicians who recommend more clinically effective treatments and medications, thereby driving affordability and value.

### Investing in Value-Based Care

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

In 2022, we entered into a [multi-year strategic collaboration](#) with VillageMD, one of the largest independent primary care groups in the United States with excellence in value-based care. With this collaboration, we will accelerate a value-based care model that allows patients to move seamlessly between virtual, digital, and in-person physicians. It will help reduce health care costs and make sure patients receive the appropriate care in the most optimal setting and at the right time.

As part of our existing value-based model, Cigna Collaborative Care<sup>®</sup>, we have the following as of the end of 2022:

**~670**

collaborative care programs

**~240**

accountable care organizations<sup>(5)</sup>

**~126K**

primary care providers in value-based arrangements

**~92K**

specialty providers

**3M+**

customers who received value-based care through these programs

**~75%**

of Medicare Advantage customers in value-based arrangements

## Supporting our Medicare Advantage Customers

We continued to expand our Medicare Advantage program geographically in 2022, adding three states and 108 counties that represent nearly 30% addressable market growth over 2021. We announced that we are adding another two states and 106 counties to prepare for our 2023 plan year. Here are a couple ways we supported our Medicare Advantage customers in 2022 (see also [page 19](#)):

- **Expanded transportation benefit** – We provide eligible customers with a same-day transportation benefit to go to doctor appointments or the pharmacy. With the extreme heat in 2022, we expanded this to provide rides to community cooling centers for customers to safely find relief from the heat at no extra cost. In the winter, we also provided this benefit to customers experiencing heating system failures during cold weather.
- **Meal delivery** – We provide 14 days of free meal delivery after a hospital stay for eligible customers. In 2022, we delivered approximately 900,000 meals to more than 45,000 people.

<sup>5</sup> As defined by the Centers for Medicare & Medicaid Services, accountable care organizations are groups of doctors, hospitals, and other health care providers that come together voluntarily to give coordinated high-quality care to their Medicare patients.



## Expanding Access and Removing Barriers to Behavioral Health Care

We are an industry leader in recognizing the link between physical and behavioral health and viewing health holistically. In 2022, our Evernorth Research Institute findings—showing lower medical and pharmacy costs associated with outpatient behavioral health treatment following a medical diagnosis—were published in the [Journal of the American Medical Association Network Open](#).

Recognizing the importance of this link, we continued to take the following approaches in behavioral health care:

### Increasing accessibility of behavioral health care

In 2022, our network of behavioral health providers grew by more than 30% to include more than 300,000 mental health and substance use providers—doubling over the past four years. Our virtual care network grew nearly 100% to include more than 163,000 virtual behavioral health providers. Virtual care helps customers overcome potential barriers related to mental health stigma, scheduling, privacy, and in-person accessibility.

### Behavioral Care Pilot with MDLIVE

In 2022, we launched a digital-first, virtual-led, data-informed behavioral care mobile app to pilot with our approximately 1,400 MDLIVE behavioral health clinicians. The app allows patients faster access to behavioral care where and when they need it. Studies show that the average total time to care for behavioral health can range from 6 weeks to 3 months.<sup>(8)</sup> During the first four months of the pilot, we observed a shorter total time to care. Refining and building upon capabilities developed through this pilot will position us to deliver more personalized, flexible, digital-first, and virtual-led experiences for additional health conditions while offering personalized recommendations for improved health outcomes. This pilot is an example of how several components of The Cigna Group—behavioral health, digital and analytics, and care delivery—work together to serve our customers.

### Addressing health equity in behavioral health care

We increased our network to include providers who support cultural and race-related counseling by approximately 21% in 2022. Plus, to expand behavioral health care access, we established partnerships with several virtual ancillary providers,<sup>(6)</sup> most of whom have a focus on vulnerable populations.

### Using data-informed insights to improve behavioral health care

In 2022, we created and tested new predictive models, including an autism early identification model that allows us to identify and conduct proactive outreach to families with a child likely to be diagnosed with autism spectrum disorder. Through this early intervention, we provide families with education and resources during a time when they may have the most questions, and we help them navigate medical, behavioral, pharmacy, and community resources.

### Driving better health outcomes

Mental health treatment in tandem with oncology treatment can help improve cancer survival.<sup>(7)</sup> We created an oncology-specific behavioral health provider network powered by our collaborative relationship with the American Psychosocial Oncology Society. Our behavioral health providers have the opportunity to complete an on-demand, 30-hour course to receive an oncology specialty designation within our behavioral health network. This designation will help us connect cancer patients to specialists who have the expertise and experience to help them achieve whole-person health and wellness.

- 6 Ancillary providers are large virtual provider groups, typically offering services in multiple states or nationwide. Some ancillaries provide general mental health and/or substance use services, while others may specialize in condition-specific care (e.g., eating disorders).
- 7 Berchuck JE, Meyer CS, Zhang N, Berchuck CM, et al. "Association of Mental Health Treatment With Outcomes for US Veterans Diagnosed With Non-Small Cell Lung Cancer." *JAMA Oncology*, 2020 Jul 1;6(7):1055-1062. doi: 10.1001/jamaoncol.2020.1466. <https://pubmed.ncbi.nlm.nih.gov/32496507/>
- 8 California Joins States Trying to Shorten Wait Times for Mental Health Care | [HealthLeaders Media](#), 2021-CCBHC-Impact-Report.pdf ([thenationalcouncil.org](http://thenationalcouncil.org))



## Managing Substance Use Disorders

When it comes to managing substance use disorders, our objectives are to:

- Encourage customers to make behavioral changes and take the steps necessary to initiate and engage in outpatient behavioral treatment
- Reduce readmissions to higher levels of care
- Provide support to customers and family members seeking help for a substance use disorder

Through the use of predictive modeling, we identify high-complexity cases and conduct proactive outreach through our case managers who specialize in substance use disorders. The case managers coach customers throughout their recovery journey and provide support, such as exploring outpatient treatment and coordinating care with primary care doctors. We have a dedicated phone line for substance use disorders, along with 24/7 availability through our clinical after-hours crisis line.

For certain patients struggling with opioid use disorder, we support medication-assisted treatment, which can include a combination of therapy and medications to help opioid use disorder and/or pain management, and cognitive behavioral therapy to reduce and manage pain with fewer or no opioids. Other program components include proactively reaching out to high-risk customers, collaborating with providers to ensure continuity of care, and engaging with customers to complete behavioral health treatment for pain management. We continue to leverage interventions as part of the [Express Scripts® Advanced Opioid Management program](#).<sup>(9)</sup> In 2022, we continued to expand our virtual opioid use disorder programs in our behavioral health network.

In 2018, we set a goal to reduce opioid overdoses by 25% among customers in targeted U.S. communities (Chicago, Connecticut, Mid-Atlantic, New York/New Jersey, and Philadelphia) by 2021.<sup>(9)</sup> While we [fell short of that goal](#), we continued to track our efforts and reached a 30% reduction in opioid overdoses by the end of 2022.

We reached a  
**30%**  
reduction in  
opioid overdoses  
by the end of 2022.

Given opioid overdoses in the United States remained high in 2022, this is a noteworthy achievement. In 2023, we are continuing to scale the initiatives that took place as part of this program across additional markets throughout the enterprise.

In addition to the interventions identified above, our own pharmacies, as part of the Express Scripts professional practice of pharmacy, regularly review and monitor opioids and other medications of interest. For example, all opioid prescriptions are routed to a dedicated group of trained pharmacists who review them against Centers for Disease Control and Prevention (CDC) Clinical Practice Guidelines and Drug Enforcement Administration (DEA) red flag identification protocols. This includes, where clinically indicated:

- Engaging prescribers and patients to ensure safe and appropriate therapy
- Ensuring appropriate dosing and supply
- Checking for medication combinations that may indicate inappropriate use
- Reviewing individual state prescription monitoring databases
- Monitoring reported prescription loss and early refill/overutilization patterns

Additionally, when we are filling a prescription for a patient who is receiving a higher dose of opioids, our pharmacists review the availability of naloxone<sup>(10)</sup> and ensures the patient has access to it.

<sup>9</sup> Please see page 24 of our [2021 Corporate Responsibility Report](#) for more details.

<sup>10</sup> Naloxone is a medicine that rapidly reverses an opioid overdose.



## Supporting Youth Mental Health and Families

Attention on the state of mental health in the United States is arguably higher than ever. A recent Evernorth analysis of commercially insured customer data shows there is reason for concern—particularly when it comes to the health and safety of children and adolescents. Suicidal ideation and suicide attempts exceed pre-pandemic levels across all age groups, but the largest increase occurred in those aged 17 and under. Our data shows a 14% increase in suicide-related diagnoses in children and adolescents, accounting for 35% of all customers with these diagnoses.<sup>(11)</sup>

We saw similar concerns in a [2022 study](#) we commissioned with Economist Impact to better understand the mental health impacts of the pandemic for teens and the ripple

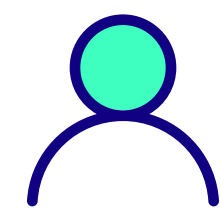
effect for parents, families, and communities. Nearly 80% of the 1,100 parents surveyed reported seeing new or increased signals of potential mental health issues from their teens, including anxiety, depression, behavioral issues, and/or increased problems with social interactions.

Through Evernorth Health Services, we have a suite of behavioral coaching and programs to help support both youth in need of behavioral health interventions related to mental health, substance use, autism, and eating disorders and their loved ones. Through these programs, we aim to connect youth to services and educate and empower parents to navigate and access resources.

Specific to autism, we [announced](#) a first-of-its-kind partnership in 2022 with Behavioral Health Center of Excellence, a data-driven health services accreditor. The partnership allows us to collaborate on developing quality performance measures that will help people with autism and their caregivers assess the quality of their treatment.

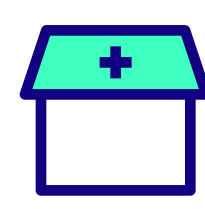
We also invest in youth mental health through our charitable giving efforts. For example, The Cigna Group Foundation supported the Covenant House in Missouri, which welcomes LGBTQ+ youth who may be runaways, trafficked, or at risk or who may be experiencing homelessness. The organization has therapists trained to address traumatic situations that many LGBTQ+ youth face, such as bullying, discrimination, rejection, and violence. We also [partnered](#) with Bright Star Community Outreach to improve mental health for kids in Chicago. And Healthier Kids For Our Future® (see [page 31](#)) prioritizes the mental health and emotional well-being of our children.

### As of the end of 2022, we have:



**~172,000**

behavioral health providers treating children/adolescents; ~27,000 providers added to the network in 2022, a growth rate of nearly 19%



**~2,700**

facilities treating children/adolescents; ~200 facilities added in 2022, a more than 8% growth rate



**~138**

Child and Adolescent Center of Excellence locations, providing quality, affordable care



**Contracted**

with a national pediatric behavioral health provider that provides virtual support for kids, teens, and parents (and expanded nationally as of early 2023)

### Illustrating the Importance of Integration

In early 2023, we released a [study](#), conducted by Aon plc, that finds triple integration of medical, pharmacy, and behavioral benefits resulted in lower health care costs for employers and improved health outcomes. We have seen this play out in our [care delivery](#) business, where we saw cost savings through our integrated health center, coaching, and case management services at \$942 per member per year.<sup>(12)</sup> And we saw a 35% reduction in inpatient admissions among our patient population that used our integrated health center, coaching, and case management services.<sup>(13)</sup>

<sup>11</sup> Nemecek D. "American Youth Increasingly at Risk of Suicide." Evernorth Health Services. February 8, 2023. <https://www.evernorth.com/articles/youth-suicide-prevention-understanding-key-factors>

<sup>12</sup> Cost savings were determined from an internal analysis of 2021 client data.

<sup>13</sup> Results from our care delivery business were obtained through an internal study conducted in 2022, which utilized 2021 data that analyzed the impact of the integrated health center, coaching, and case management clinical team.



## Lowering the Cost of Prescription and Specialty Drugs

We increase the value of every dollar spent on pharmaceuticals by procuring drugs at the lowest price, driving appropriate clinical interventions, and moving to cost-effective, clinically appropriate alternatives when available.

One way we do this is through [biosimilars](#), which are biological products highly similar to, and with no clinically meaningful differences from, existing biologics. In 2022, we added insulin biosimilar SEMGLEE® to our Express Scripts National Preferred Formulary, and in 2023, we will [add preferred biosimilars for HUMIRA®](#), one of the most widely used biologic specialty medications that treats conditions such as rheumatoid arthritis, Crohn's disease, and psoriasis.

We also address cost and accessibility of gene therapies with our [Embarc Benefit Protection®](#) program. Gene therapies can be life-changing for patients with rare diseases but can also be incredibly expensive. Through Embarc Benefit Protection, we help shield health plans and customers from the high cost of breakthrough gene therapy drugs.

Through the Patient Assurance Program, patients taking insulin saved **more than \$18 million** with point-of-sale discounts in 2022 alone.

In 2022, an average of approximately 5.8 million customers were included in the program, and we added two gene therapies to the program:

- **ZYNTEGLO® (betibeglogene autotemcel):** Used for a blood disorder known as beta thalassemia in patients who cannot make enough beta-globin and require regular red blood cell transfusions at a one-time cost of \$2.8 million. ZYNTEGLO has the potential to free patients from chronic transfusions, helping them eliminate hundreds of hours each year managing the disease.
- **SKYSONA® (elivaldogene autotemcel):** With a one-time cost of \$3 million, this gene therapy slows the progression of early, active cerebral adrenoleukodystrophy (CALD) in patients 4–17 years of age. CALD is a rare neurodegenerative disease that can lead to progressive, irreversible loss of neurologic function and death.

Through our pharmacy benefits manager, [Express Scripts](#), we negotiate with pharmaceutical manufacturers to lower the cost of drugs for our clients and patients. Overall, savings negotiated by Express Scripts in 2022 helped keep average out-of-pocket costs for a 30-day prescription to less than \$15 for patients with coverage in the commercial market, less than \$9 for Medicare beneficiaries, and less than \$1 for Medicaid beneficiaries.<sup>(14)</sup>

More specifically, Express Scripts was among the first to address costs for insulin for patients with diabetes through the Patient Assurance Program, where patients spend no more than \$25 for a 30-day supply. Patients taking insulin saved more than \$18 million with point-of-sale discounts in 2022 alone, part of more than \$45 million in member savings on insulin since the program launched in 2020.<sup>(15)</sup>

Also, as a result of successful pilots in 2022 and the years preceding, we [recently announced](#) new products and services that will be available starting in summer 2023:

- New **Copay Assurance™ plan** (CAP) ensures consumers pay less out of pocket by capping copays on prescription drugs: no more than \$5 for generics, \$25 for preferred brand drugs, and \$45 for preferred specialty brand drugs.
- Introduction of a fully transparent pricing model, **ClearCareRx™**, a simpler option in which employers, health plans, and government employer clients pay exactly what Express Scripts pays for drugs.
- Launch of **IndependentRx Initiative** to expand rural health care access through partnerships with independent pharmacies. The new initiative will offer increased reimbursement opportunities and additional care services to rural independent pharmacies—and create an Independent Pharmacy Advisory Committee to expand the role of rural, suburban, and urban pharmacies in the health care system.

The new solutions will increase access to affordable medicines and drive greater transparency and predictability.

<sup>14</sup> Express Scripts. "Delivering Value & Affordability to Consumers." 2023. <https://express-scriptsfacts.com/key-topics/delivering-value-affordability-to-consumers/>. Averages based on Express Scripts entire book of business.

<sup>15</sup> Gilroy C. "Close Management of Diabetes Medications Lowers Medical Costs." Evernorth Health Services. June 16, 2022. <https://www.evernorth.com/articles/affordable-cost-of-diabetes-medication-can-improve-health-outcomes>



## Guiding Customers to Optimal Sites of Care

We are working to transform and improve how care is coordinated, accessed, and delivered. This includes navigating patients to virtual, digital, and in-home alternatives, which improve access through greater ease, speed, and trust-based interactions. This enhanced access improves identification, diagnosis, and management of critical care needs.

### Virtual

In 2022, [MDLIVE announced](#) the next evolution of our rapidly growing virtual primary care program to enhance support for patients with chronic conditions. The program will initially target patients with hypertension. Their MDLIVE primary care doctor will work with them to develop a personalized care plan that includes condition management and lifestyle goals, lab tests, medication management, and any necessary referrals to other health providers. In between regular visits, their care team will track their progress with remote monitoring through connected devices, such as blood pressure cuffs and blood glucose monitoring devices.

### In-Home

We [launched](#) a program to offer home visits at no additional cost to Medicare Advantage customers living with multiple chronic health conditions. The new program addresses common barriers to care faced by older Americans, including chronic conditions, limited mobility, and transportation issues. Additionally, in-home care for chronic kidney conditions is now<sup>(16)</sup> available to more of our Medicare Advantage customers through Monogram Health, a The Cigna Group Ventures portfolio company. Separately, we saw 96% patient satisfaction in 2022 from our Home Health Management program, where we authorize and coordinate medically appropriate, home-based nursing and therapies.

### Digital

An example of how we're moving to digital care is the [addition of five app-based programs](#) to our [Evernorth Digital Health Formulary](#) to help people better manage their sleep issues, anxiety, alcohol and opioid use disorders, and inflammatory conditions. We also [launched a new platform for both psoriasis and eczema](#) from Zerigo Health, a Cigna Ventures portfolio company. Zerigo's solution will be offered as a pilot program through our Digital Health Formulary. In a crowded digital health marketplace, our Digital Health Formulary is a clinically based platform of verified, credible health apps designed to help people achieve their health goals.



## Driving Innovation through The Cigna Group Ventures

[The Cigna Group Ventures](#) is our strategic venture fund and wholly owned subsidiary with a mission to be a catalyst for health care innovation. We committed an additional \$450 million<sup>(17)</sup> to the fund in February 2022 to drive continuous health care transformation, innovation, and growth.

<sup>16</sup> As of February 7, 2023.

<sup>17</sup> In 2018, The Cigna Group committed \$250 million to The Cigna Group Ventures to fund investments in promising startups and growth-stage companies that are making groundbreaking progress in three strategic areas: digital health/experience, insights/analytics, and care delivery/enablement.



## Tackling the Most-Complex, Highest-Cost Health Needs and Conditions

We focus on conditions that account for the majority of health care spend—such as diabetes, oncology, behavioral, musculoskeletal, and rare and orphan diseases—creating coordinated care pathways for patients that reduce waste and effectively manage the entire health care journey, supporting better health outcomes.

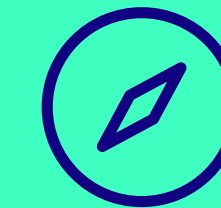
For example, in 2022, we:

- **Launched a new service to improve health outcomes for patients with complex cancers.**

The service connects patients and their community oncologists with cancer sub-specialty experts at National Cancer Institute–designated centers. In a pilot with select Cigna Healthcare customers, 85% of eligible community oncologists and their patients participated in the program by having their treatment plans reviewed by expert oncologists in the PinnacleCare network of medical centers of excellence across the country. Among the reviewed cases, 40% of patients benefited from recommendations for alternative tests and therapy choices based on the newest advancements in research and treatment innovations.

- **Unveiled [Cigna Pathwell<sup>SM</sup>](#)**, a concierge service that creates a personalized end-to-end health journey for patients living with high-cost health conditions and streamlines benefits management for their employers. Pathwell Specialty supports patients with complex or rare conditions, and Pathwell Bone & Joint addresses musculoskeletal conditions. Both integrate our high-performing provider networks and medical benefits management with analytics, clinical expertise, and personalized digital support.

*[Learn more about our work in diabetes on page 27.](#)*



### WHERE WE'RE GOING IN SUSTAINABLE HEALTH CARE

We are committed to building on our momentum in sustainable health care. For example, we plan to:

- Continue to develop and implement targeted customer initiatives to improve health screening rates and subsequent health outcomes
- Positively impact oncology patients' engagement, health outcomes, and costs by identifying cancer earlier and using genomic testing to avoid unnecessary, ineffective treatment
- Disclose our pharmacist completion rate of specialized clinical training
- Continue to develop and implement initiatives to engage patients through our Accredo<sup>®</sup> Therapeutic Resource Centers, and report our progress of increasing average medication adherence for our integrated multiple sclerosis (MS) population and the percentage of MS patients engaged within 180 days of their first fill
- Demonstrate thought leadership by sharing the number of peer-reviewed studies published and/or presentations at conferences related to our Accredo specialty areas





## Product Service and Quality

The Cigna Group portfolio of offerings solves diverse challenges across the health care system.

We offer a differentiated set of pharmacy, medical, behavioral, dental, and supplemental products and services. The experiences of our customers and clients are critical to protecting and improving our customers' health and vitality, as well as enabling our business strategy and being a source of competitive differentiation. For these reasons, we manage ongoing, real-time feedback loops across audiences, business lines, and channels. The insights we glean from these programs inform the actions we take and the investments we make in product, service, and quality improvements across the enterprise.

### Maintaining Quality

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

The responsibility for maintaining a robust and successful Quality Program extends beyond our National Quality team and includes collaboration and support from multiple operational areas across the enterprise.



We use the Healthcare Effectiveness Data and Information Set® (HEDIS®)<sup>(18)</sup> to evaluate performance and identify opportunities for improvement using a market-based approach.

## Customer Experience

The Cigna Group uses a variety of metrics to track, evaluate, and improve customer satisfaction, including:

- **The Relationship Net Promoter Score (rNPS),** which tracks our customers' overall experience with The Cigna Group products and services
- **The Transactional Net Promoter Score (tNPS),** which tracks customer satisfaction with the service experience across human-assisted and self-service channels
- **Customer feedback** generated outside of our NPS surveys, including online comment cards, social media engagement, call monitoring, app store reviews, and more

Our [Commitment to Quality](#) outlines our customers' rights and responsibilities, along with how to share any concerns or complaints with us. Each customer appeal or grievance that is raised with our escalated call team or through executive office complaints is reviewed by the Satisfaction Organization. This team reviews the cause of the escalation as well as all actions taken toward resolution through case reviews, call reviews, and end-to-end audits. We do this to gain a better understanding of opportunities for improvement and to prevent similar experiences for future customers. We maintain all records of formal complaints raised with the executive office to report to compliance, the state, and other legal entities for audits and examinations.

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

## Accredo Cares

For patients with bleeding disorders, we have a dedicated website, [hemophilia.com](https://hemophilia.com), that provides several educational resources. Topics cover treatment options, venous access, emergency care, guides for coaches and educators, and information for all stages of life, from newborn to adulthood.

In addition, for more than 25 years, our Accredo teams have been including "Accredo Cares Packs" in treatment shipments to our pediatric patients with bleeding disorders. The Accredo Cares Packs started as a way to help ease anxiety for our pediatric patients who have to get poked with needles as part of their treatment and include items like cartoon character bandages, small toys, and books.



### Accredo Earns URAC Rare Disease Pharmacy Center of Excellence Designation

The [URAC accreditation](#)<sup>(19)</sup> recognizes Accredo, our specialty pharmacy, for demonstrating commitment to quality health services, patient safety, and improved outcomes for patients living with rare diseases.

<sup>18</sup> HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA). HEDIS is one of the most widely used performance improvement tools in health care and is a standardized set of measurements for health plans that undergoes strict validation by NCQA auditors, who certify data reliability and integrity and evaluate the effectiveness of managed care clinical programs.

<sup>19</sup> Founded in 1990 as a nonprofit organization, URAC is the independent leader in promoting health care quality and patient safety through renowned accreditation programs.





## Helping Customers Navigate Challenging Times

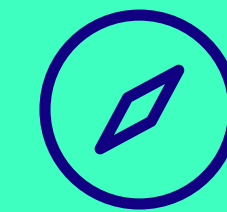
In response to Russia's invasion of Ukraine in 2022, many Western governments, including the United States, sanctioned Russian banks, businesses, and individuals. The necessity to fully comply with this complex matrix of legal obligations could have conflicted with our intent of always putting customers first. We quickly mobilized to understand the nuances of the various sanctions and the range of customers potentially impacted. We actively communicated with customers to ensure they could navigate the implications of the situation and to minimize any impact on access to care. For example, we implemented technology solutions to avoid inadvertently paying claims into a sanctioned bank, and we operationalized guidelines to ensure our exposure was monitored and carefully controlled.

We also supported our customers through the many natural disasters that struck in 2022. For example, when Hurricane Ian hit Florida in late September, we [took a number of steps](#) to help our customers in the region access the care they needed as easily as possible, including easing prescription requirements, extending access to a toll-free help line, covering out-of-network claims as in-network, and relaxing prior authorization requirements.

*See [page 32](#) to learn more about our efforts in the face of disasters.*



In Lee County, Florida, one of Hurricane Ian's hardest hit areas, our Evernorth Direct Health colleagues, in partnership with the Lee County Sheriff's Office, set up a mobile clinic for urgent care visits in the hurricane's aftermath. In just three days, the mobile unit was fully functional as an urgent care walk-in clinic, and all Evernorth Direct team members were onsite to serve frontline workers and their families, refill medications, and provide telephonic visits. The team sent out more than 1,500 messages to patients to inform them of the mobile center's temporary hours, services, and contact information.



### WHERE WE'RE GOING IN PRODUCT SERVICE AND QUALITY

Looking ahead in Product Service and Quality, we aim to maintain our URAC Rare Disease Center of Excellence designation and our Specialty Pharmacy Accreditation. We'll also look to demonstrate progress through our HEDIS composite scores.





## Health Equity

Our health starts in the communities where we are born, grow, work, live, and age. That's because SDOH, or the wider set of forces and systems shaping the conditions of daily life, play an important role in achieving optimal health and vitality.

When social needs, such as food, transportation, communication, and cultural understanding and respect, are not met, they can negatively impact health status, utilization of care, and, ultimately, health outcomes.

Many underrepresented segments of the population, including racial and ethnic minorities, individuals with disabilities, LGBTQ+ individuals, and people living in lower-income or rural communities, are disproportionately impacted by negative social conditions. This leads to health disparities, which are meaningful and preventable differences in health between members of the population. To achieve health equity, or optimal health for all people, we must address these complex societal and environmental drivers of care.



## Our Strategy

For more than 15 years, The Cigna Group has been on a mission to ensure all people have the opportunity to achieve their full health potential regardless of social, economic, or environmental circumstances. We continue to lead industry efforts, including active engagement with key stakeholders and communities, to promote the identification of health disparities and initiatives to close gaps.

We take action to improve health equity through our business and our charitable giving efforts. Our Health Equity Committee, part of our DEI Council (see [page 41](#)), drives oversight and accountability for our health equity strategy, which is focused on what we refer to as the three Es of equity:

1. **Executing** on health equity program goals
2. **Eliminating** health disparities in diabetes
3. **Embedding** health equity into all that we do

Please see [page 30](#) for more information about how we align our charitable giving efforts to SDOH.



### How Data Helps Drive Health Equity

Our proprietary Social Determinants Index (SDI) helps us identify communities of customer populations whose overall health status and utilization of care are negatively impacted by SDOH and where additional resources may need to be deployed to reduce barriers to optimal health. Read more about the SDI [here](#).

### Expanding Access to Care for LGBTQ+ Individuals

Over the last two years, we worked with medical providers in our directory to assess whether they feel competent and confident in treating individuals who identify as LGBTQ+. Now, LGBTQ+ individuals can search our provider directory for a physician who aligns with their values. Looking ahead, we are expanding this practice to our dental provider directory.

*Read more [here](#) about how health equity for the LGBTQ+ community starts with providers.*





## Executing on Our Health Equity Program Goals in 2022

In 2022, we met key milestones for each of the following health equity programming goals, which focus on innovation and solution enhancements, provider collaboration, and digital equity:

- 1 Advanced programs to address the root cause of health disparities
- 2 Enhanced enterprise solutions to identify disparity gaps
- 3 Influenced client planning to promote health equity
- 4 Collaborated with providers as a partner of choice
- 5 Progressed on commitment to expand digital solutions

The following are some key initiatives that helped us advance our goals in 2022.

### Maternal Health Pilot

Initially launched in 2021, our maternal health pilot aims to [reduce disparities in birth outcomes](#) for Black mothers in the United States. Program elements include:

- **Implicit bias training** for providers
- **Comprehensive risk screenings** to identify those at risk for preterm birth
- **Free home delivery** of prenatal vitamins and aspirin, when prescribed for enrolled pregnant customers
- **Prenatal and postpartum screening** for depression and anxiety
- **Nurse advocates** to connect with providers and patients to remove barriers to a healthy pregnancy
- **SDOH screenings and referrals** to local resources for assistance as needed
- **Arranged transportation** to/from OB-GYN prenatal appointments as needed

Following early signs of success in 2021, we expanded the program into three additional markets in 2022, and we are adding many elements of the pilot into our overall maternity program.

### Incentivizing Providers to Implement Health Equity Actions

We include health equity performance measures as part of quality metrics for some of our contracted collaborative accountable care (CAC) providers.<sup>(20)</sup> We award these CAC provider groups shared savings for efforts to improve quality and affordability, including screening for SDOH and assessing health disparities among their patient populations and developing action plans to address an identified disparity in their patient population. As of June 2023, approximately 92% of our targeted CAC providers have implemented SDOH screening for their patient population and approximately 87% have identified a health disparity and are creating action plans to address those disparities.

In honor of the 15th anniversary of our CAC program, we deepened our commitment to embedding health equity outcomes into our value-based relationships by launching the [Health Equity Action Awards Challenge](#). The challenge celebrates and recognizes CAC provider partners who are going above and beyond to improve health equity in their communities. For example, our gold award winner, Novant Health, conducted nearly 370,000 screenings for food insecurity, provided emergency food packs, and connected nearly 60% of food insecure patients with a local community resource.

### MDLIVE Multicultural Campaign

Through MDLIVE's virtual care offering, we can leverage a broad and diverse provider network to expand access to care for many individuals who face SDOH, such as transportation and copay costs. To increase the use of MDLIVE for acute, episodic care in communities with a high social need, we created a multicultural marketing campaign directed to the diverse workforce of several of our clients who may benefit from virtual care.

In 2022, we expanded our maternal health pilot program into **three additional markets.**



20 These measures are included for our CAC COVID Care and Total Medical Cost CAC provider groups.



## Eliminating Disparities in Diabetes

Diabetes is one of the most complex and costly chronic conditions, and it [disproportionately affects certain populations](#), with SDOH contributing to the prevalence of diabetes, timeliness of diagnosis, and quality and maintenance of treatment. We aim to eliminate health disparities in the incidence, management, and progression of diabetes. In 2022, we took the following steps toward meeting this goal.

### Tech-Empowered Community Health Worker Pilot

In late 2022, we launched a new pilot program to better identify, engage, and empower customers living with diabetes in communities at higher risk for health disparities. This virtual program leverages community health workers to engage, identify, and address participants' SDOH and connect them to relevant resources to meet their needs. Condition knowledge, healthy eating, scheduling, and transportation to appointments are some common barriers being addressed through the pilot.

### Focused Training for Hispanic/Latino Diabetes Management

In partnership with our Juntos Enterprise Resource Group (ERG) (see [page 43](#)), we evolved our care management program by developing new training resources for our customer-facing clinical employees when working with [Hispanic/Latino customers living with diabetes](#). More than 1,200 employees took this training, and 70% of them reported improved confidence after course completion. This training is the third installment in a series of multicultural training resources for our customer-facing clinical employees. The first two installments focus on better understanding customers of [South Asian descent living with cardiovascular disease](#) and [Black customers living with diabetes](#).

### iTournament Challenge

Every year, our Aspire ERG (see [page 43](#)) holds a “Shark Tank”-style challenge to identify potential new solutions to some of the most pressing health issues that impact our business and the people we serve. In 2022, the ERG partnered with the Health Equity Committee of our DEI Council to focus on disparities in diabetes. The challenge generated nearly 100 creative submissions, and six finalists were chosen to present their projects to a panel of company leaders for consideration in our strategy planning. Ideas ranged from technology advancements to community partnerships, and finalist projects are being considered for pilots and other ways to operationalize. The iTournament Challenge is one example of how we embed health equity into our culture to drive innovation and make health equity a part of our DNA.



### Diabetes Support through Individual and Family Plans<sup>(21)</sup>

We offer select diabetes supplies at low or no cost as part of our eligible Individual and Family Plans, as well as enhanced diabetes benefits as part of condition-specific plans, available in select markets. We're proud that our health plans help enable entrepreneurs. For example, an [Indiana customer](#) and her family were able to become restaurant owners without worrying whether monthly diabetes medications would be affordable.

<sup>21</sup> Different from employer-sponsored plans, our Individual and Family Plans (IFPs) business offers both individual medical and dental plans. IFPs primarily serves people who purchase health insurance plans through the Individual Exchange, which was created as part of the Affordable Care Act in 2014.



## Embedding Health Equity in All We Do

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

### Digital Accessibility Policy and Program

In 2022, we created a Digital Accessibility Policy, which outlines our commitment to ensuring that our websites, our mobile applications, and all digital content are accessible to individuals of all abilities. Further, we formed a Digital Accessibility Steering Committee in partnership with our ABLE ERG (see [page 43](#)). The committee is made up of leaders from across the enterprise, and their mission is to strengthen the culture of inclusivity, to eliminate digital accessibility barriers, and to empower all employees to achieve their full potential within The Cigna Group.

### Applying a Health Equity Lens to Coverage Policy

Recognizing that risk factors for diseases and responses to therapies can vary by race and ethnicity, our Coverage Policy Unit reviewed all existing medical coverage policies to ensure that the policies account for those differences and recommended changes where needed. For example, a recent review revealed that our policies did not account for findings that people of South Asian descent often develop diabetes and cardiovascular disease at a much

lower body mass index (BMI) than their counterparts of other racial and ethnic groups. Following the review, we reduced the BMI required for bariatric surgery for people of Asian descent as a means to prevent or treat diabetes and/or cardiovascular disease in this population. Read another example [here](#). The unit is also applying this health equity lens as new policies are developed.

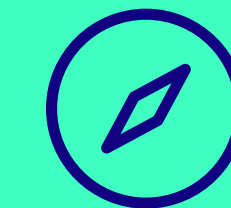
### Employees as Health Equity Advocates and Ambassadors

We empower employees to identify and implement opportunities related to health equity through structured learning pathways and on-demand education available through our learning management system. In 2022, we established a Health Equity Community of Practice—an opportunity for any employee, regardless of role, to participate in monthly conversations about health equity and how it may apply to their work.

### Cross Cultural Diversity Forum

The Cross Cultural Diversity Forum is a dedicated group within our Care Solutions business that aims to minimize disparities in the delivery of clinical services to our diverse customers. The group meets every six weeks to learn from colleagues' clinical expertise, develop materials to educate staff, and collaborate with others throughout the enterprise.

*Plus, see [page 63](#) to read how we're responsibly approaching the use of augmented intelligence in our work.*



### WHERE WE'RE GOING IN HEALTH EQUITY

Looking ahead, we plan to gauge our progress in embedding health equity throughout our enterprise and how frequently health equity-related services are being used by our customers through the following:

- Direct customer race/ethnicity demographic data collected
- Types of collaborations with nonprofit and for-profit organizations to drive health equity initiatives with a focus on SDOH
- Number of employees completing cultural competency and health equity training
- Number of translation requests fulfilled in support of inclusivity of our customers with limited English proficiency
- Number of requests fulfilled for health literacy and accessibility in support of inclusivity for our deaf, hard of hearing, vision impaired, and blind customers

In 2023, we're evolving our health equity strategy and continuing to identify opportunities to demonstrate progress in advancing our health equity goals and metrics.





## Community Resilience

In 2022, our charitable contributions totaled nearly \$54 million. These donations reflect and magnify the positive impacts of our mission to improve the health and vitality of those we serve. The Cigna Group gives to communities in three primary ways: through The Cigna Group Foundation (Foundation), corporate giving, and employee giving and volunteerism.

### The Cigna Group Foundation

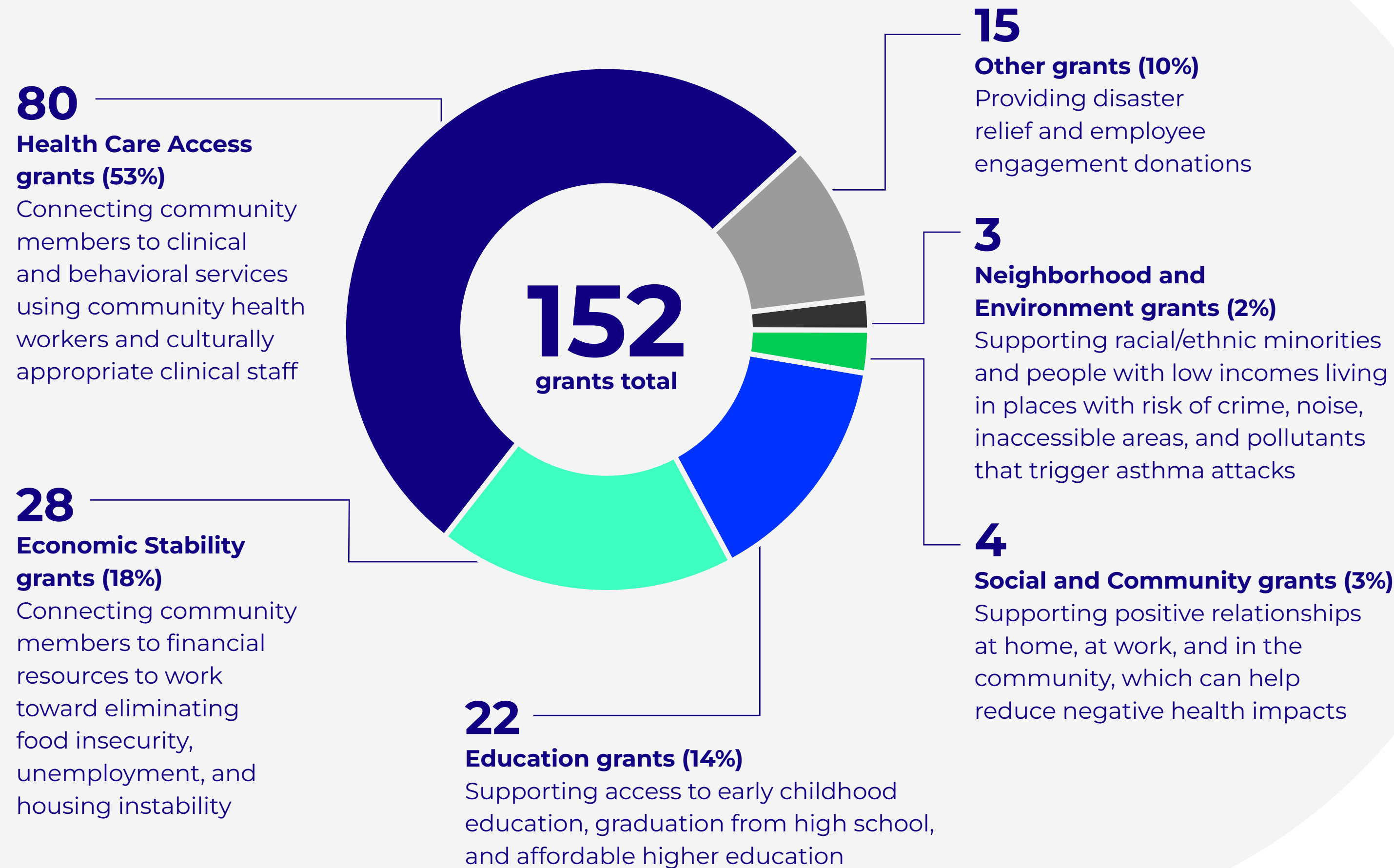
For more than 50 years, the [Foundation](#) has advanced the company's mission through charitable grants to nonprofit organizations that create innovative health solutions and address community needs in ways that are sustainable, scalable, and effective. The Foundation currently focuses giving on a few primary areas, including health and well-being, education and workforce development, and community and social issues. These focus areas are highlighted through community impact programs, such as Healthier Kids For Our Future, and through the Foundation's support of our Building Equity and Equality Program.

Our charitable giving, with a focus on health equity and access to health, helps to create more vibrant, healthier, and more equitable communities. In 2022, the Foundation funded 152 grants, 90% of which supported efforts to address SDOH, as described on the next page. Total Foundation giving in 2022 amounted to more than \$16.5 million.



## 2022 The Cigna Group Foundation Grants and How They Aligned to SDOH

90% of our 2022 Foundation grants supported efforts to address SDOH.



## Supporting the Building Equity and Equality Program

[The Building Equity and Equality Program](#), launched in 2020, is a five-year initiative by The Cigna Group to expand and accelerate efforts to support diversity, inclusion, equity, and equality for communities of color. The Foundation has provided support for this initiative through grants to organizations that address SDOH and improve access to education and job opportunities for underserved and underrepresented groups.

For example, in 2022, the Foundation provided a grant to a long-standing partner, the University of Maryland's [Health Advocates In-Reach and Research \(HAIR\) program](#), to further amplify important health topics in the Black community. Launched with the help of the Foundation, HAIR builds upon the rich and powerful history of barbers and beauticians as trusted entrepreneurs in Black and African American communities, working with them to reduce disparities and create a local infrastructure of public health and medical services, including health screenings and education. In 2022, HAIR developed a series of comic books featuring local settings and health facts woven throughout the stories to educate readers about important health topics. To boost the impact of HAIR, The Cigna Group, the National Football League (NFL), and the Baltimore Ravens filmed a [30-second spot](#) featuring the program, which was televised nationally during NFL games on October 2.



## Healthier Kids For Our Future

Launched in 2019, [Healthier Kids For Our Future](#) is our five-year, \$25 million global initiative focused on improving the health and well-being of children. In 2022, we entered our fourth year of the program and awarded nearly \$5.5 million in financial support to innovative programs spanning communities in 19 states. See some programs we partnered with [here](#).

In honor of World Children's Day (November 20), the Foundation also gave 14 schools in the United States each a \$5,000 unrestricted gift to use as they see fit to best support the students in their communities.

## Foundation and Employee Giving

In addition to providing direct grants to nonprofits, the Foundation also supports employees and employee-driven giving through direct grants to employee-selected nonprofits and our matching gift program. Employees donated more than \$3 million to causes of their choice in 2022, of which approximately \$2.7 million was matched by the Foundation.

The Foundation also continued its support of The Cigna Group Scholars Program in 2022, providing \$3,000 higher-education scholarships to more than 270 dependents and grandchildren of company employees. This program helps to close the affordability gap for employees, their families, and the next generation of students.

## Brave of Heart Fund Recognition

In 2020, the Foundation, along with the New York Life Foundation, initiated the Brave of Heart Fund to support the families of health care workers and first responders who lost their life in the fight against COVID-19. Along with partner E4E Relief, The Cigna Group and New York Life Insurance Company received a 2022 Gold Halo award from [Engage for Good](#) for this important safety net for those in need.<sup>(22)</sup>

## Other Foundation 2022 Highlights



**Funded Community Health Development Inc.** in Uvalde, Texas, to provide training, in partnership with the Center for Mind-Body Medicine, to 250 first responders, teachers, and other community members in mental health and trauma-healing skills to create a network of mentorship and support. While the program benefits the entire community, it focuses on individuals impacted by the Robb Elementary School tragedy.



**Supported American Indian students** pursuing nursing degrees by providing culturally competent academic advising, financial assistance, tutoring, and community study sessions in partnership with the Montana State University Foundation. The program aims to increase the enrollment and retention of American Indian nursing students to build a strong pipeline of nurses to serve communities, particularly in Tribal or American Indian Health Service facilities.

<sup>22</sup> The application period for grants from the Brave of Heart Fund officially closed in 2021.



## Support in the Wake of Disasters

Following the tragic school shooting in Uvalde, Texas, and with similar heartbreaking events in New York and California only days apart, the Foundation made a donation to the National Alliance on Mental Illness (NAMI) to help support mental health assistance and efforts (see also [page 17](#)). Our employees also gave their time and talent to support communities impacted by both man-made and natural disasters and societal challenges in 2022. Here are two examples:

- European employees, working with Ukrainian aid organizations in Brussels, organized **support for Ukrainian refugees** arriving in Belgium. The group helped pack hundreds of support bags containing hygiene products and baby and child care products for the refugees.
- In response to **Hurricane Ian**, hundreds of employees gave generously, and their donations were matched by the Foundation, which totaled approximately \$75,000. The Cigna Group Foundation committed another \$75,000 to the American Red Cross to support hurricane relief efforts.

## Corporate Giving

In 2022, corporate giving from The Cigna Group included sponsorships, donations, and contributions to nonprofits. Our giving focused on increasing resources and services that nonprofits can offer to community members experiencing SDOH, such as food insecurity.

## Employee Giving

In 2022, our U.S.-based employees logged approximately 57,000 hours for more than 700 causes in our company volunteer portal, or approximately \$2.8 million<sup>(23)</sup> in volunteer-engagement value. We recognize employees who volunteer and log 50+ hours with an eligible nonprofit with a Community Service Champion award, which is a \$500 grant from the Foundation sent directly to the nonprofit. We also invite all Community Service Champions to apply to be recognized as Volunteer of the Year, earning their nonprofit a \$5,000 grant from the Foundation, as well as a \$2,500 personal award.



The Cigna Group Wellness in Motion (formerly known as the Health Improvement Tour) mobile clinic makes stops in communities across the United States to offer free biometric health and skin cancer screenings, among other health services. In 2022, the mobile clinic engaged approximately 10,000 people, screened approximately 1,500 people, and hosted 48 events in 36 markets.

<sup>23</sup> While hours volunteered remained largely consistent with 2021, the increase in dollar value is attributable to new information in regards to the dollar value of mentoring, pro-bono, and skills-based volunteering. Our Benevity system now asks employees to distinguish the type of volunteering completed (historically, it did not). Mentoring, pro-bono, and skills-based volunteering have a much higher dollar value than traditional volunteering.



In addition, to further empower employee philanthropy and volunteering, we offer two distinct benefit programs:

- The first is volunteer time off, referred to as "Use Your 8," for eligible employees to take eight hours of paid leave annually to volunteer with a nonprofit of their choice.
- The second is our Community Ambassador Fellowship, a program through which employees apply for up to three months of paid leave to support a specific community-based project. Selected employees also receive up to \$20,000 in support of the project through a direct contribution to their nonprofit partner. Launched in 2017, 47 employees have been a part of this powerful experience to date, and the collective impact of this program reflects approximately 20,000 hours in volunteerism and significant investment from The Cigna Group to support program development and execution.

## 2022 Community Ambassador Fellows

Kristal Ruiz partnered with [Mind Blank](#) to equip employers and employees in Brisbane, Australia, with skills to identify mental health issues. She helped create videos, conduct market research, develop training manuals and crisis cards, and hold pilot workshops in local workplaces customized to address specific industries' struggles.

Joan Gitau partnered with the [Heels4Pads Foundation](#) to provide young girls in Nairobi, Kenya, with necessities such as sanitary towels to save them from sexual exploitation. She worked with a local school to purchase, install, and fill a sanitary napkin dispenser in the school that works like an ATM. The project also provided the young girls with supplies, tools, and instructions to make reusable napkins, and she worked with their parents and caregivers to sew reusable napkins for the girls to use when they aren't at school.

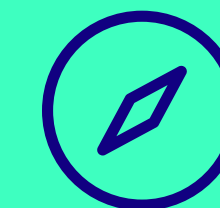
Shu-Ju Yang partnered with the [Chinese American Coalition for Compassionate Care \(CACCC\)](#) to bridge easier and earlier end-of-life conversations with Chinese Americans. Shu-Ju used her knowledge and leveraged her project-management skills to support CACCC's Heart to Heart® Café, which offers compassionate communication sessions designed to make it easier for a family member, a caregiver, or a health care provider to understand and honor a loved one's last wishes.

*For more examples of our Community Ambassador Fellows' work, see [this story](#).*



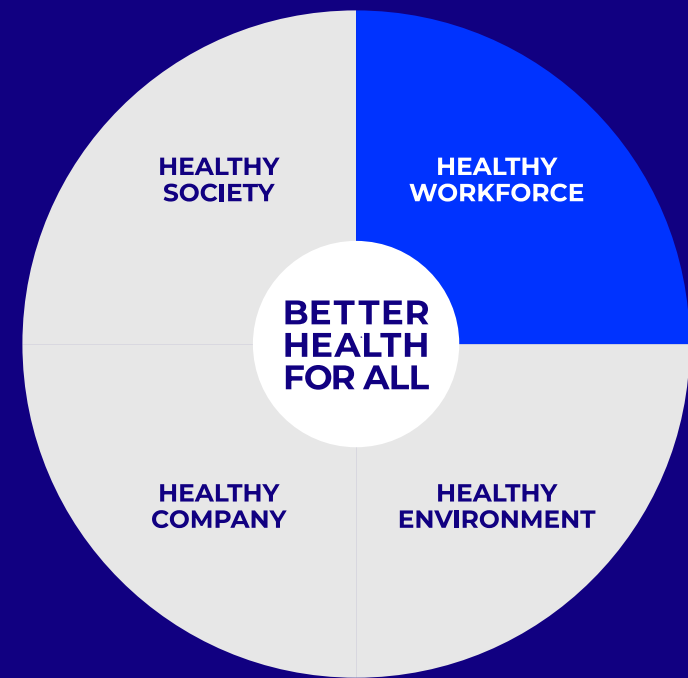
Employees participated in many volunteer activities around the December holidays. In Texas, employees shared handmade caps for infants in the neonatal intensive care unit at Texoma Medical Center. The caps were delivered on World Prematurity Day to help lift spirits and share a message of support.

## WHERE WE'RE GOING IN COMMUNITY RESILIENCE



As we look forward, we are further refining our charitable giving strategy and focus areas to ensure outcomes in our local communities. The Cigna Group will continue its efforts to narrow the gap on health equity and impact SDOH while enabling our employees around the world to give their time and talent.






# Healthy Workforce

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







# Employee Health, Safety, and Vitality

## Health and Vitality

[Vitality](#) is the capacity to pursue life with health, strength, and energy. Higher vitality is linked to better mental and physical health, to higher levels of job satisfaction and performance, and to a more motivated, connected, and productive workforce. By better understanding vitality and the factors that impact it, we can more deeply understand the unique needs of our workforce, act on that knowledge to inform meaningful investment decisions, and grow. Helping people thrive is a competitive point of differentiation for our business, and one that we invest heavily in.

There are eight dimensions of vitality: physical, emotional, occupational, spiritual, intellectual, environmental, financial, and social. A person's ability to make their own choices and be in control of their life across those dimensions—known as one's autonomy, competency, and relatedness—impacts their vitality. Our employee well-being strategy and [benefits](#) programs (plus our DEI and learning and development efforts; see pages [40](#) and [46](#), respectively) are designed to provide holistic support for these areas for each of our 70,000+ employees worldwide and their families.



Following is a sampling of our programs:

- **Emotional Health Resources** – In 2022, we doubled the number of employee assistance program (EAP) visits that U.S. employees and members of their household can participate in: it is now up to 10 free, confidential counseling sessions per year. In addition to the traditional EAP, we're introducing Confide Behavioral Health Navigator<sup>SM</sup>, a more personalized EAP experience that offers, for example, a licensed clinician navigator working with individuals along each step of their journey. Confide is available to all U.S. employees and their family members regardless of whether they participate in our medical benefits. In the U.K., we launched the [5% Pledge](#), encouraging business leaders to commit 5% of working hours to supporting mental health in the workplace.

- **Condition Management Programs** – Many of our employees are our own customers and benefit from the progress we are making with respect to sustainable health care, product service and quality, and health equity. For example, we, through our Cigna Healthcare medical plan offering to employees, participated in the Tech-Empowered Community Health Worker pilot in 2022 (see [page 27](#)), where we matched employees who are enrolled in a Cigna Healthcare medical plan and living with diabetes to trained individuals with shared health conditions. Other programs, like our collaboration with Omada, seek to help employees manage weight, hypertension, and diabetes by providing dedicated health coaches who work with employees on individual health and wellness goals.

- **Support for Parents** – Cigna Families is a program to help new parents welcome a child into their family via birth or adoption by providing a gift such as an infant car seat, toddler play set, or, for adopted teens, a wireless headphone/speaker set. We also offer lactation consulting and support for new moms. In 2022, we continued a pilot program to offer subsidized emergency childcare at KinderCare centers for a targeted employee population.
- **Financial Well-Being** – We offer our employees debt and credit counseling, student loan debt consolidation support, low-interest loans that can be repaid via payroll deduction, and one-on-one retirement counseling, in addition to a competitive 401(k) match. We're proud that approximately 90% of our U.S.-based employees participate in our 401(k) and that nearly 65% take full advantage of our company match, as of the end of 2022. In addition to these company-provided solutions, The Cigna Group offers voluntary benefits and discount programs that employees may choose to participate in to further support their well-being.
- **Paid Time Off** – Depending on career level and geographic location, we offer a minimum 12 to 28 days of paid time off (PTO) per year to our employees. We also have dedicated paid sick time as part of our PTO allotment for all our employees.



### Caregiver Leave

Effective as of January 1, 2023, we expanded our caregiver leave program, doubling available leave from four to eight weeks. Our caregiver leave program provides paid leave to enable employees to bond with a child; care for a family member with a serious health condition, which can include care for children, spouses, parents, grandparents, and grandchildren; care for a covered military service member with a serious injury or illness; or care for qualifying exigencies.

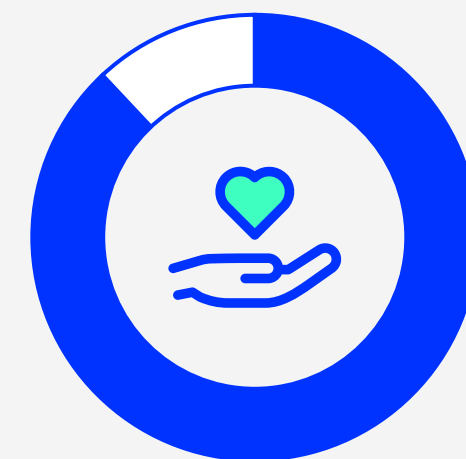


- **Global Wellness Challenge** – Our annual six-week wellness campaign encourages all global employees, spouses, and dependents over the age of 13 to strengthen their whole-person health through physical activities, mindfulness, and social connections. In 2022, more than 23,000 participants logged more than 60 million minutes of activity.
- **Fitness and Nutrition Resources** – In 2022, we announced a new partnership with Peloton for the benefit of our employees. Our U.S. employees now have free access to the Peloton App, which offers thousands of live and on-demand classes, including cardio, strength, yoga, and meditation, with no equipment needed. In connection with the launch of this new program, The Cigna Group gave away several Peloton Bikes and Treads. Within three months of launch, 30% of our U.S. population had enrolled in the program. Our international employees have access to the wellness app Wellbeats. We also offer nutrition resources, such as Foodsmart, to U.S. employees to help guide them to healthy food choices and preparation.

In 2022, The Cigna Group invested approximately 18% of total payroll in health, well-being, and other benefits, including life and disability programs, 401(k) contributions, and retirement-related benefits for employees in the United States.

We continually work to build and reinforce a culture of health and vitality within our company and include questions on our annual employee engagement survey to assess how we are doing.

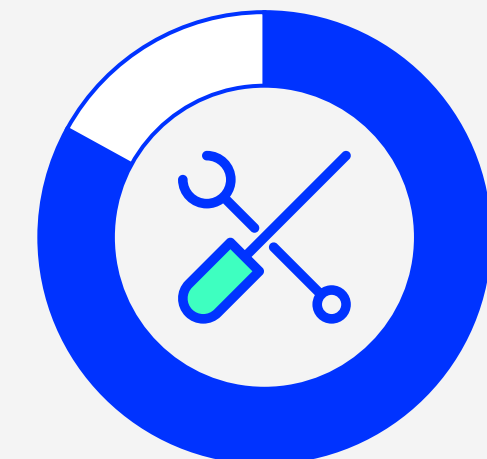
**In 2022, with an 83% employee response rate,<sup>(24)</sup> results showed:**



**88%** of employees believe their manager actively supports employee health and well-being



**76%** of employees believe their job isn't a barrier to their personal health and/or the health of their family



**83%** of employees know how to engage in the programs, resources, and tools provided by The Cigna Group to improve or maintain their health



<sup>24</sup> Our annual employee engagement survey is distributed globally but regional markets may choose to opt out of participation. This figure represents the results of those that participated.



## Occupational Health and Safety

Our [Occupational Health and Safety Policy](#) outlines the elements of our comprehensive occupational health and safety framework, including governance, worker participation, hazard identification and assessment, education and training, and continuous improvement. It leverages principles from the [International Organization for Standardization \(ISO\) ISO 45001](#), and in 2023, we will conduct third-party pre-ISO certification audits at our high-volume fulfillment centers, which are our highest-risk locations from an occupational safety perspective. The policy applies to all of our facilities and employees in the United States and calls for coordination with contractors to provide them with the same level of health and safety protection. Our facilities in international markets and contractors are required to comply with local regulations for worker safety and health.

In 2023, we will conduct third-party **pre-ISO certification audits** at our high-volume fulfillment centers



### Oversight and Risk Management

Our Global Risk Management and Safety teams, with executive oversight from our Chief Financial Officer, lead our occupational health and safety processes across the enterprise. The teams regularly collaborate with internal and external stakeholders on safety topics. For example, the Safety team hosted a Safety Summit in 2022 to engage with key business partners on safety-related business strategies and priorities, as well as to educate and train them.

In addition to the Global Risk Management and Safety teams, our Safety Committees are responsible for monitoring, communicating, and participating in occupational health and safety matters. This includes identifying hazards through safety observations and inspections, helping to prevent injury and illness, supporting emergency preparedness efforts, and raising awareness on safety topics among our employees. Safety Committees include joint management and worker team members with cross-functional representation.

We regularly conduct risk assessments to review specific projects, process changes, machinery and equipment, and other safety-related initiatives to gauge the level of injury and illness risk to our employees and ensure compliance.

### Employee Education and Training

All employees are required to complete our Safety in the Workplace training, which covers basic safety and compliance topics and which is reviewed and refreshed annually. Additional safety training is required of certain employee groups based on job function and the type of work performed by those groups.

Health and safety information is constantly disseminated to our employees through toolbox talks, postings on bulletin boards, digital monitors and awareness campaigns. For example, the Safety Committee at our Florence, New Jersey, fulfillment center implemented "Safety Saves," a simple process to encourage employees to suggest health and safety improvements at their workplace. Since the program's inception two years ago, dozens of suggestions have been received and addressed.



In the last two years, **"Safety Saves"** has received and addressed dozens of suggestions.



## Preventing Ergonomic Challenges

With many of our employees working at desks, ergonomics is incredibly important to their health and safety. We provide our employees with a number of ergonomics-related tools and resources, including:

- An office workstation ergonomics training course through myUniversity
- An online office ergonomics assessment and training that allows employees to self-assess and resolve their issues
- Ergonomic essentials for the office environment and non-office or production environment in the required Safety in the Workplace training
- Information on our intranet, including how to adjust your workstation, stretching, checklists, infographics, and additional training materials on ergonomics
- Vocational counselors to assist employees with proper workstation setup and musculoskeletal pain and discomfort

We regularly implement ergonomic improvements throughout the company, in both office and non-office or production environments. For example, in 2022, we installed a vacuum lift system for ice boxes used for shipping pharmaceuticals at our St. Louis, Missouri, fulfillment center, resulting in zero injuries from lifting ice boxes since the system was operational. At our Whitestown, Indiana, fulfillment center, we replaced an auto-publish room printer that reduced the potential for overexertion strain injuries. The previous process required employees to pick up a heavy metal container with paper trimmings and reach overhead to dump it into a bulk bin. Plus, the new printer reduces the amount of paper used by enabling two-up vs. one-up printing.

*Additional information about occupational health and safety at The Cigna Group can be found in the [GRI Index, page 81](#).*



As some facilities underwent renovations in 2022, we gave away ergonomic office chairs that were not regularly being used to our employees. For example, while our Warrendale, Pennsylvania, facility was under construction, we held a lottery and gave away 43 chairs that were no longer needed (pictured above is lottery winner and employee Michelle Pergal). Not only does this promote health and safety but it repurposes chairs that may otherwise end up in landfills.



### WHERE WE'RE GOING IN EMPLOYEE HEALTH, SAFETY, AND VITALITY

To further demonstrate progress as it relates to our employees' health, safety, and vitality, we plan to measure our employees' utilization of physical health programs and mental and financial health benefits. We also plan to disclose more information about our occupational health and safety risk assessments and related metrics.





## Diversity, Equity, and Inclusion (DEI) within Our Workforce

We recognize that our continued success depends on the collective strengths of our employees.

At The Cigna Group, our individual differences—including race, ethnicity, nationality, military or veteran status, disability, age, religion, sexual orientation, and gender identity or expression—represent a mosaic of backgrounds, experiences, and perspectives that enable us to deliver on our mission and to innovate and create solutions that resonate with our customers, partners, and communities.

We are committed to fostering a culture of belonging and equity among our diverse workforce that advances our ability to improve the health and vitality of those we serve. This is demonstrated through our DEI strategy; through our programs and practices to attract, retain, and reward our employees; and through the actions of our enterprise DEI Council.

### Our DEI strategy focuses on:

- Elevating the next set of diverse leaders
- Striving to ensure every employee feels a sense of belonging and is able to reach their fullest potential
- Proactively monitoring our people processes and programs to promote equitable outcomes
- Driving the impact of DEI with our colleagues, customers, clients, and communities

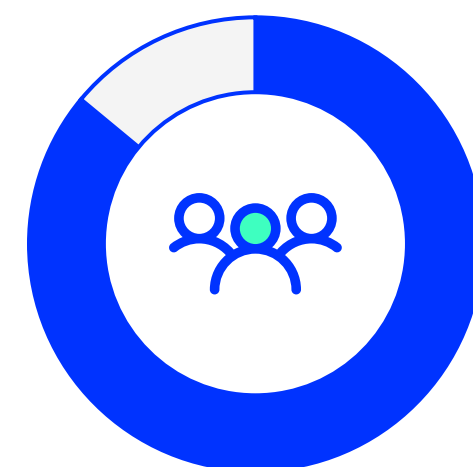


Our DEI Council is chaired by our Chairman and CEO and is composed of leaders from various areas of the company. The DEI Council includes two committees that focus on advancing health equity (see [page 24](#)) and continuing to strengthen our leadership accountability. In 2022, [Dr. Luis Torres](#), a member of our DEI Council and Health Equity Committee, was assigned as our [second fellow to the CEO Action for Racial Equity](#).

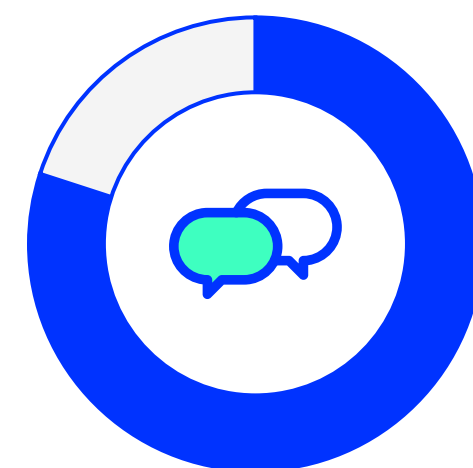
Another way in which we measure our progress relative to our DEI commitments is through the responses to a collection of relevant questions on our annual employee engagement survey that we refer to as the DEI index.

To hold our leaders accountable to our DEI commitments, our DEI index performance and our progress relative to our aspirational representation goals are components of the measures that determine the funding of our Enterprise Incentive Plan<sup>(26)</sup> pursuant to which employee bonuses are paid.

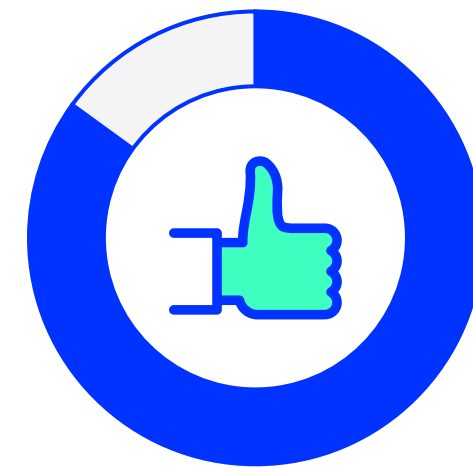
**In 2022, with an 83% employee response rate,<sup>(25)</sup> responses to these questions showed:**



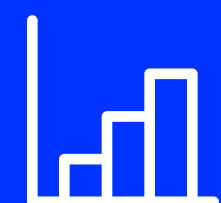
**86%** of employees believe their manager encourages diversity and inclusion



**80%** of employees believe they can freely express opinions/views without fear of negative consequences



**85%** of employees believe The Cigna Group values and promotes employee diversity



### Diversity Scorecard

As a tangible example of our commitment to DEI leadership and transparency, we publish an annual DEI Scorecard. Please visit the [DEI Scorecard](#) for details on 2022 actions and progress among our culture and coworkers, clients and customers, and communities.

In 2020, we set an aspirational goal to improve gender equality in our leadership pipeline by increasing the number of women in our director and senior director roles from 45 to 50% by the end of 2024. As of the end of 2022, we have nearly 48% women in director and senior director level roles.

### Representation at The Cigna Group

At the end of 2022, **71%** of our global employees self-identified as women, and **39%** of our employees in the United States self-identified as ethnic minorities (which includes Black/African American, Asian, Hispanic or Latino, Pacific Islander, American Indian/Alaskan, and two or more races).

Additional information on the diversity of our workforce can be found on [page 69](#).

<sup>25</sup> Our annual employee engagement survey is distributed globally but regional markets may choose to opt out of participation. This figure represents the results of those that participated.

<sup>26</sup> See our [2023 Proxy Statement](#) for more information.



## Ensuring Equity in Our Talent Strategy

DEI and workforce mobility are at the foundation of our culture at The Cigna Group, and we are proud of the actions we've taken to address racial equity and advance opportunity and mobility for all of our employees. At The Cigna Group, these efforts start at the earliest stages of recruiting and workforce development.

We leverage our Enterprise Resource Groups (ERGs) in our talent attraction efforts, partner with Historically Black Colleges and Universities (HBCUs) and Minority Serving Institutions (MSIs), and work with many diverse recruiting organizations. In 2022, we achieved 90% diverse slates for external requisitions of manager-level and above roles, which yielded 64% diverse hires (women, ethnic minorities, or both).

We have training, processes, and procedures in place to help ensure all decisions related to recruiting, hiring, promoting, and all other personnel actions are made without regard to an individual's race, color, religion, ethnicity, gender, or sexual orientation. For example, we require all new hires to take unconscious bias training to help ensure that recruiting, hiring, promoting, and other personnel decisions are focused solely on skills and qualifications.

In 2022, we invited employees to voluntarily and confidentially self-disclose certain personal indicators, such as sexual orientation, gender identity, and disability, within our Workday platform. Understanding the diversity of our workforce allows us to make more informed, inclusive, and equitable decisions about benefits, training and development, and other programs that we may offer.

## Leadership Development

Another way we ensure equity in our talent strategy is through leadership development. For example, our partnership with organizations such as McKinsey's Connected Leaders Academy, Tenshey, and Blue Circle Leadership aims to advance racial and gender equity by investing in future leaders of diverse backgrounds. The Cigna Group works with these partners on a range of programming for career growth, including the development of high-performing early- to mid-career managers and executive coaching.

Another example is the Women Leaders Program in our International Health team. For each of the past three years, 50 women leaders have participated to enhance competencies that promote effective leadership behavior.

*[Please see this story and page 46 for additional leadership development programs available to our employees.](#)*

## Fair Pay

We are committed to fairness in pay and opportunity for all of our employees. Our compensation practices, rooted in our pay-for-performance philosophy, promote equity in pay through measures such as benchmarking compensation by role, eliminating questions on applicants' compensation history, and monitoring for potential disparities.

Our most recent pay equity analysis among our U.S. employees, conducted in 2023, showed that female employees at The Cigna Group earn more than 99 cents for every dollar earned by similarly situated male employees, and employees from underrepresented groups earn more than 99 cents for every dollar earned by similarly situated white employees. In 2022, for the first time, we also analyzed gender pay on a global basis and found that across the entire company, female employees at The Cigna Group earn more than 99 cents for every dollar earned by similarly situated male employees.

## Supporting Our Transgender Colleagues

As a global health company, we understand the need for comprehensive benefits and resources to [support transgender employees' gender-affirming care](#), including for individuals going through transition. In 2022, we created an employee-facing guide that provides tools and resources to help employees navigate gender transition. We also created a manager-facing guide to further support a transgender colleague's transition. And we launched a dedicated customer support line for our transgender customers, which includes our employees.

In addition to these new resources, The Cigna Group also announced that we expanded our health plan's travel benefit to include travel for gender-affirming care for The Cigna Group employees and their dependents who are enrolled in a Cigna Healthcare medical plan and who live in regions where access is restricted.



## Enterprise Resource Groups (ERGs)

Championing a diverse and inclusive workplace improves our ability to innovate and create solutions that resonate with our colleagues, customers, and communities. One of the ways we bring DEI to life is through our 11 ERGs and Lean-In Circles. ERGs are employee-led and employee-governed organizations sponsored by the executives of The Cigna Group. Each ERG has a unique focus, fostering cross-company connections among employees whose paths might never cross during the course of a regular workday. They offer employees the opportunity to network, enhance personal development, contribute to a diverse and inclusive work environment, and give back to the community through partnerships with leading organizations.

In 2022, our ERGs sponsored many events and activities. Following is a sampling:

- **ABLE:** Hosted both Lou Ferrigno, known for portraying the Incredible Hulk, to learn about his professional and personal journey overcoming the challenges of hearing impairment and LinkedIn Leader Jennison Asuncion, who shared his experience as a blind professional in technology.
- **Aspire:** Held annual iTournament “Shark Tank” competition with health equity focus. See [page 27](#) for more details.

- **Generations:** Celebrated National Family Caregivers Month with a theme of “Self-Care Isn’t Selfish,” and highlighted tips to improve overall health and well-being.
- **Juntos:** Raised money to support the Uvalde Strong Fund, helping families affected by the Uvalde school shooting as well as nonprofit and medical partners within the Uvalde community. Read how we support and empower the Hispanic community [here](#).
- **Salute:** Hosted at-home and onsite volunteer opportunities with Operation Gratitude. Read how we support the veteran community, active military members, and their families [here](#).
- **WIN, Virtual, and Lean-In Circles:** Collaborated to hold the second annual Global Women’s Leadership Summit as part of our commitment to advance women’s equity and equality.

## 11 ERGs, ~13,000 members<sup>(27)</sup>

### ABLE

(Achieving Better Lives for Everyone)

### African American/Black

### Aspire

(Asian/South Asian)

### Generations

(Multigenerational)

### Juntos

(Hispanic/Latino)

### Pride

(LGBTQ+)

### Salute

(Veterans/Military)

### UpLift

(Interfaith)

### UpNext

(Career Mobility)

### Virtual

### WIN

(Women Influencing and Networking)



### WHERE WE’RE GOING IN DEI WITHIN OUR WORKFORCE

We’re undergoing strategy work in 2023 to evolve our DEI focus areas. Our goal is to continue to drive business integration, create sustainability and shared ownership of DEI, and evolve to a culture not only focused on inclusion but one of belonging across the enterprise. We believe this will enable our collective vision of a better future built on the vitality of every individual and every community.

<sup>27</sup> This number represents unique members, or employees who are in at least one ERG. In our 2021 Corporate Responsibility Report, we reported the aggregate number of employees in all ERGs, inclusive of whether the employee was in multiple ERGs.





# Human Capital Development

## Talent Attraction and Retention

Our talent acquisition and rewards strategies are designed to attract and retain skilled employees who are engaged in our mission. Our talent acquisition team is on the ground and online at community events, colleges and universities, professional conferences, and job fairs and is embedded within community organizations to find and recruit the best and brightest talent. We've also expanded our virtual presence through the [Handshake](#) App, the largest early career network, with more than 12 million students and alumni across 90% of the top educational institutions in the United States.

We also launched an internal career portal to better support internal mobility. As of the end of 2022, approximately 27,000 employees created profiles within the tool and approximately 66% of open positions (excluding entry-level roles) were filled by internal candidates.



## Boomeranging Back to The Cigna Group

A testament to our culture and workplace is when former colleagues, known as “boomerangs,” come back to work at The Cigna Group. Senior Recruiter Laura Alexander originally joined The Cigna Group in 2016 and then boomeranged back in 2022 after leaving to pursue another opportunity. She says, “The Cigna Group is truly an amazing place to work. The culture is fantastic, and there are a lot of long-term growth opportunities. With colleagues based all throughout the world, The Cigna Group does a great job of keeping employees ‘in the know’ and connected to each other. I appreciate the clear expectations, the support from leadership, and the tools I’m given to be successful in my role. I can confidently say The Cigna Group is the best company I’ve been a part of.”



In 2022, our boomerang hires were **up 12%** year-over-year.

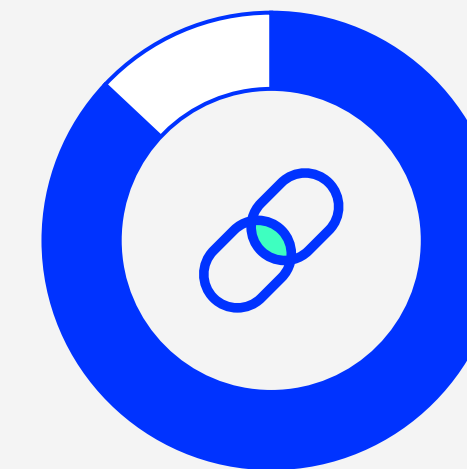
We recognize the importance of flexibility in the workplace and provide schedules, tools, and support for employees to balance their work responsibilities with their life outside of work. For example, we offer a variety of schedules for our call center employees outside of traditional work hours, and we have a platform available on which they can submit schedule changes. Our scheduling team partners with our recruiters in Talent Acquisition to provide schedules for their recruitment conversations so that candidates have good visibility into schedules before they start.

## Employee Engagement

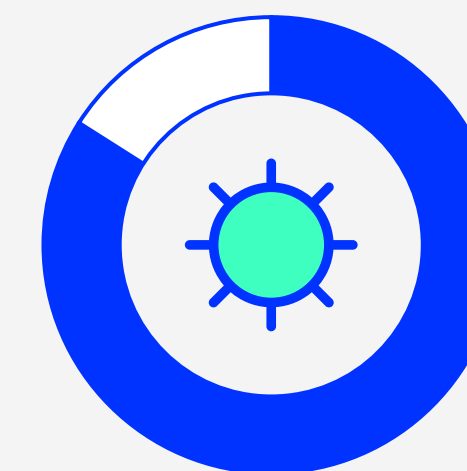
We regularly measure employee engagement through global surveys, and our leaders use the results to identify ways to strengthen our culture and retention, simplify processes, enhance employee satisfaction, support employee well-being, and improve customer interactions.

In 2022, 83% responded to our annual employee engagement survey.<sup>(28)</sup> Our employee Net Promoter Score (NPS)—an indication of whether employees would recommend someone else come work at The Cigna Group—increased over 2021, putting us ahead of external benchmarks, and the survey demonstrated increased excitement for the future from employees.

**Overall, 77% of employees responded favorably to questions related to engagement. For example:**



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



**84%** of employees said they find meaning and purpose in their work

<sup>28</sup> Our annual employee engagement survey is distributed globally but regional markets may choose to opt out of participation. This figure represents the results of those that participated.



## Training and Development

Based on employees' survey responses, we are renewing our focus on individual and team goal setting and continuing to improve how our 70,000+ employees work together.

To further engage and reward employees, we have an employee recognition program called Cigna Standout that allows employees to recognize their colleagues for their contributions to our company and to celebrate both personal and professional milestones. Everyone is empowered to use this system to recognize colleagues for going above and beyond or simply say thank you. Additionally, colleagues can nominate Quarterly Standouts for exceptional, "best of the best" contributions or performances that have a significant, positive impact on patients, customers, or coworkers. Quarterly Standouts then have the opportunity to be recognized at our annual CEO celebration.

We aim to foster a learning culture within The Cigna Group—advancing the efficiency, effectiveness, and adoption of learning across the enterprise and focusing on learning as the foundation of our talent strategy through building skills and advancing career development.

Our online learning platform, known as myUniversity, and career development tools and events offer a broad range of training, education, and development resources to all employees. In 2022, we expanded content on myUniversity and introduced TED@Work, a new way to experience learning, with content that is designed to help our employees work smarter, better, and with purpose (and often with videos shorter than 10 minutes).

We also offer an education reimbursement program for both full- and part-time employees in the United States who meet the continuing education criteria.



### Quarterly Standouts

have the opportunity to be recognized at our annual CEO celebration.

### Ongoing Employee Education Performance

**92%**

of the global employee population are active myUniversity users

**34**

average learning hours per employee<sup>(29)</sup>

**2.4M**

approximate total hours of learning

**67%**

of employees have assessed at least one of their skills, resulting in a 10% increase in skill assessments over 2021

**68**

average NPS of enterprise learning programs

<sup>29</sup> In previous years we calculated our average learning hours per employee by using the average hours reported in the annual Association for Talent Development State of the Industry report and adding the actual hours of learning captured in our systems. In 2022, we updated our methodology to only include our internal data, which we feel is a more accurate depiction of learning activity across the enterprise.



## Leadership Development

Enterprise leadership development programs are provided to executive, high-potential, and new manager audiences to develop and expand our leadership capability. Following is a sampling of our leadership programs in 2022:

- **Leadership Academy:** A virtual development experience for top-performing leaders to explore their impact as a leader and their ability to influence others, as well as enhance their critical thinking and problem-solving skills through practical application.
- **People Leader Forums:** We continued People Leader Forums with internal and external speakers covering topics including leadership brand, imposter syndrome, talent mobility, networking, and leading with purposeful presence.
- **Accelerate Leadership Program:** Top performers within our pharmacy benefit management business take their leadership skills and knowledge to the next level during this year-long program by discussing topics including financial acumen, unconscious bias, adaptive change, and situational leadership. Our first class of 41 colleagues graduated in 2022.

Also in 2022, we launched required leadership training for all new managers. This training focuses on core leadership competencies and includes a three-day virtual course covering career development, characteristics of a cohesive team, DEI, team advocacy, and quality coaching, among other topics.

## Early Career Development

To attract and develop diverse talent, we offer leadership development programs to recent graduates who seek valuable career experience with The Cigna Group. We also offer college students opportunities to join The Cigna Group for a paid summer internship. Visit our [careers website](#) for information about summer internships, undergraduate rotational programs, and graduate and MBA rotational programs.

## Enabling Performance Growth and Development

Rather than an annual performance review process, we emphasize continuous, quality check-in conversations throughout the year with our Connect for Growth approach. We expect these conversations to be meaningful dialogues between managers and employees to discuss goals, set expectations, review progress and contributions, and align individual career aspirations with organizational priorities.

We also strongly encourage employees to set goals, to review them with their manager, and to document them, as our analyses have shown that employees who document their goals are more likely to have higher performance, an improved sense of feeling valued, and greater satisfaction with career development. In 2022, we introduced two new questions related to goals in our annual employee engagement survey. Employees responded favorably, indicating that they have specific goals to measure success against, and 90% of employees said they review their goal progress with their manager on a regular basis.

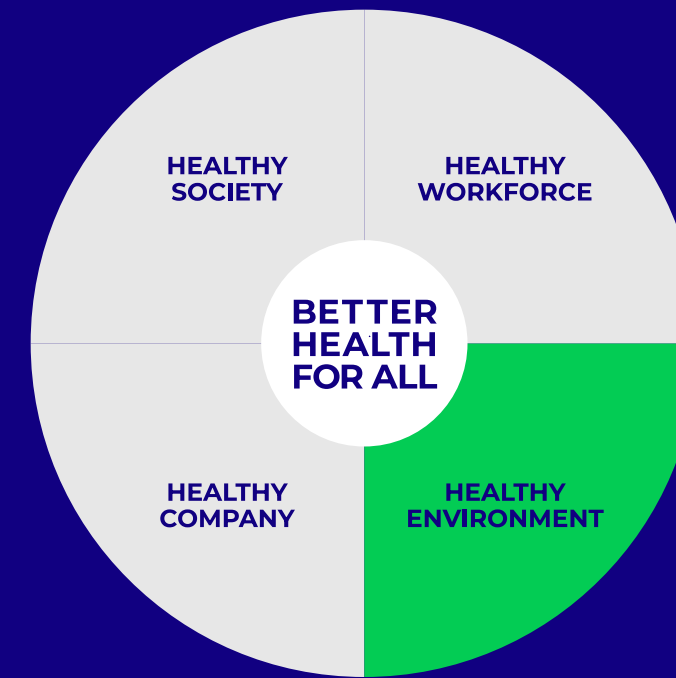
Our Connect for Growth resources include employee and manager guides, reflection tools, self-directed learning, and facilitated webinars. Managers and employees are also encouraged to attend “Quick Chats,” informal, 30-minute discussions that occur weekly throughout the year on goal setting and other career and performance topics.



### WHERE WE'RE GOING IN HUMAN CAPITAL DEVELOPMENT

Looking ahead in Human Capital Development, we are continuing to refine how we measure and report progress toward our goal of being an employer of choice and the return on investment on our programs, initiatives, and practices relative to talent attraction and retention, employee engagement, and training and development.





# Healthy Environment

We believe that responsible environmental stewardship can improve health and vitality—and also makes sound business sense. We strive to identify new efficiencies and make strategic investments that reduce our environmental impacts and our operating costs. In addition, we see an opportunity to positively impact the environment through a number of ways we are advancing our business, including through our continued investment in virtual care.





## Climate Change and Emissions

As a global health company, we are keenly focused on the connection between planetary health and human health.

We recognize that climate change presents global public health challenges, such as those relating to extreme weather events, decreases in water supply, heat exposure, and declining crop yields. We also acknowledge that the effects of climate change disproportionately impact communities that face social and economic discrimination, contributing to further health inequity.<sup>(30)</sup> We take a precautionary approach to our environmental sustainability efforts, which is outlined in our [Environmental Policy Statement](#).

Our direct environmental impacts, particularly our Scope 1 and 2 greenhouse gas (GHG) emissions, stem primarily from our global real estate portfolio, which has a footprint of approximately 9.8 million square feet as of the end of 2022 (of which approximately 9 million square feet are part of our Scope 1 and 2 emissions initiatives). Our strategic sustainability performance plan, which is reviewed and updated annually, supports the environmental management of our global real estate portfolio and leverages [ISO 14001](#) continuous improvement principles.

<sup>30</sup> U.S. Department of Health and Human Services (HHS). "Climate Change & Health Equity, and Environmental Justice at HHS." Last reviewed March 30, 2023. <https://www.hhs.gov/climate-change-health-equity-environmental-justice/index.html>



## Our GHG Footprint

Our Scope 1 and 2 operational GHG footprint is made up of two primary activities: operating our buildings, which comprises electricity, heating, and cooling; and operating company-owned aircraft and vehicles for a small portion of our business travel. Scope 2 emissions from purchased electricity are the largest drivers of our building-related emissions and overall operational GHG footprint. In 2022, our combined Scope 1 and 2 location-based GHG emissions decreased by approximately 9% over 2021 and our market-based GHG emissions decreased by approximately 31%; however, our Scope 1 emissions increased by approximately **16%**.<sup>(31)</sup> We attribute this to an increase in our fleet vehicle usage as we saw a return to more regular travel compared to pandemic levels. We reduced our market-based Scope 2 GHG emissions by approximately 37% and our location-based Scope 2 emissions by approximately **12%** over 2021. Since our 2019 baseline, we've reduced our overall Scope 1 and 2 footprint by **44%**,<sup>(31)</sup> making significant progress toward achieving our goal of reducing Scope 1 and 2 emissions (market-based) 50% by 2030.

We have begun evaluating our Scope 3 emissions beyond business travel and determining the categories that are most relevant to our business. In addition to business travel (category 6), we are working to disclose additional categories in our 2023 CDP Climate Change response

and future reports. As an outcome of our Scope 3 inventory and accompanying analysis, we intend to set science-based GHG reduction targets and receive validation from the Science Based Targets Initiative (SBTi).

In 2022, Scope 3 emissions from business travel totaled approximately 10,500 metric tons.<sup>(32)</sup> We aim to minimize travel when possible by leveraging virtual technology. Necessary business travel must be approved by senior leadership. For those who need to travel between major cities on the Eastern Seaboard, we encourage the use of rail transportation.

One of the ways we are working to reduce our footprint is by focusing on how we deliver medications directly to patients' homes, which is part of our pharmacy business. Our custom carrier network includes strategic partnerships with FedEx, UPS, DHL, and the U.S. Postal Service, all of which leverage their national scale and fleet to optimize delivery routes and minimize carbon emissions when

possible. Within our Accredo pharmacy, we worked with our machine learning team to go beyond group shipping and create a model that can look at different versions of the same address and recognize, with high confidence, that they are the same address. In just a couple months, the initiative saved hundreds of thousands in postage costs and enhanced our shipping efficiency.

As mentioned in Sustainable Health Care (see [page 19](#)), we are navigating patients to optimal sites of care, including virtual, digital, and in-home alternatives. Multiple scientific studies<sup>(33)</sup> illustrate that telemedicine and access to digital health can reduce GHG emissions due to less patient travel to and from clinics. We estimate that potentially approximately 8,600 metric tons of GHG emissions were avoided in 2022 as a result of patients using our MDLIVE virtual care services versus driving to and from a clinic. This is equivalent to removing nearly 2,000 gas-powered cars off the road for one year.<sup>(34)</sup>



### 44%

reduction of our Scope 1 and 2 emissions compared to 2019 baseline, making significant progress toward our goal of reducing Scope 1 and 2 emissions (market-based) 50% by 2030.



<sup>31</sup> Limited assurance of bold data points has been provided by ERM CVS. Please see the assurance statement [page 97](#) for further details.

<sup>32</sup> Business travel for The Cigna Group global operations includes hotel stays, rail mileage, and commercial air travel mileage broken down by flight segments. All data is obtained through Carlson Wagonlit Travel, the company's third-party booking system used across our global operations. We updated our 2022 Scope 3 business travel emissions shortly after our original 2022 ESG Report publication on July 10, 2023. We adjusted the value to more accurately and consistently apply the UK's Department for Environment, Food & Rural Affairs (DEFRA) methodology.

<sup>33</sup> Scientific studies include sources from the [National Library of Medicine](#), [npj Digital Medicine](#), [UC Davis Health](#), and [JAMA Network](#).

<sup>34</sup> U.S. Environmental Protection Agency (EPA). "Greenhouse Gas Equivalencies Calculator." Last updated May 30, 2023. <https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator>



## How We Will Achieve Carbon-Neutral Operations

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

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

- **Improving efficiency:** Our first priority is to reduce the amount of energy we use. We have undertaken a range of energy-efficiency measures across our operations, and we plan to implement additional improvements over the next decade (see [page 52](#)).
- **Sourcing renewables:** We committed to sourcing 100% renewable electricity by 2030, joining the global [RE100](#) pledge in 2022. **As of the end of 2022, we have sourced 28% of our global power needs from renewable electricity.** We also recently conducted a solar feasibility study to identify onsite solar opportunities at The Cigna Group properties, especially at our most energy-intensive sites. Currently, our Franklin Lakes, New Jersey, location has onsite solar generation capabilities. And we continue to explore executing long-term renewable energy procurement agreements, including power purchase agreements and green power supply contracts.

<sup>35</sup> The Cigna Group leases space in the colocation center in Piscataway, New Jersey, from QTS. QTS executed a 10-year power purchase agreement in 2019 and provides an annual attestation to The Cigna Group of the RECs for the electricity consumed. <https://www.datacenterdynamics.com/en/news/qts-power-two-data-centers-100-percent-renewable-energy-ppa>

### Our Operational Sustainability Targets

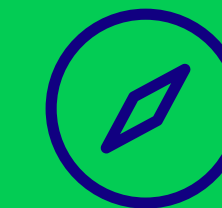
We set the following targets to drive progress on operational sustainability:

- **Reduce Scope 1 and 2 GHG emissions** by 50% by 2030 from 2019 baseline (see [page 50](#)).
- **Achieve carbon neutrality** for Scope 1 and 2 GHG emissions by 2040 (see this page).
- **Source renewable electricity** for 100% of our global power needs by 2030 (see this page).
- **Reduce overall water consumption** per square foot by 30% at facilities where The Cigna Group is the customer of contact on the utility invoice by 2030 from 2019 baseline (see [page 53](#)).
- **Reduce water consumption** per square foot by 50% for high-risk facilities where The Cigna Group is the customer of contact on the utility invoice by 2030 from 2019 baseline (see [page 53](#)).
- **Achieve zero paper, plastic and e-waste** for all sites where The Cigna Group is the customer of contact on the hauler invoice by 2030 (see [page 54](#)).
- **Purchasing Energy Attribute Certificates (EACs):** To address our remaining direct emissions, we are purchasing applicable EACs, including Green-e® certified Renewable Energy Certificates (RECs). In 2022, we purchased RECs to address 100% of our electricity usage at five of our most energy intensive locations: our data centers in Connecticut, Illinois, and Virginia; our largest pharmacy distribution center; and our Bloomfield, Connecticut, headquarters. Plus, 100% of the electricity at our colocation data center in New Jersey comes from renewable sources of energy.<sup>(35)</sup>



### WHERE WE'RE GOING IN CLIMATE CHANGE AND EMISSIONS

As we continue our Scope 3 emissions inventory, we will analyze the results and aim to set science-based targets, including creating detailed decarbonization road maps and seeking validation from SBTi.







## Sustainable Operations

To further support our operational sustainability targets and reduce our environmental impact, we prioritize efficiency in our buildings, responsible water management, and proper waste reduction.

### Sustainable Buildings

As part of our efforts to increase the sustainability of our buildings, we have implemented a number of efficiency measures across our operations.

As of December 31, 2022:

- ~15% of managed and controlled sites were LEED® certified
- ~89% of our managed sites were tracked in the U.S. EPA's ENERGY STAR program
- Both of our office locations in the U.K. held an ISO 50001 Energy Management System Accreditation

We also continued to prioritize leasing LEED-certified buildings and implement various energy efficiency measures across our locations. We completed lighting upgrade projects at our Atlanta, Georgia; Orlando, Florida; and St. Louis, Missouri, locations. For example, we refreshed our office in Clayton, Missouri, replacing all existing lights with LEDs and updating the cooling system. These actions are estimated to save nearly 60,000 kilowatt hours (kWh) of energy and \$7,000 in energy costs per year.

The Cigna Group is also piloting a site energy scorecard program, starting with our major distribution center in Grove City, Ohio. The goal is to identify energy efficiency opportunities and optimize our building operations using automation platforms, such as WebCTRL.



## Responsible Water Management

We use a variety of strategies and technologies that lessen the burden of our operations on the potable water supply and wastewater systems. We are guided by the following model:

- Monitor water consumption performance.
- Maximize fixture-related potable water efficiency within buildings with the use of low-flow plumbing fixtures, sensors, and automatic controls.
- Practice water-efficient landscaping and smart-efficiency irrigation technology.
- Protect natural habitats, waterways, and water supplies from pollutants carried by building discharge water.

We continue to leverage the findings from our 2020 portfolio-wide water risk assessment to identify locations within our global real estate portfolio that have the highest levels of water stress and other water-related challenges.<sup>(36)</sup> We identify and prioritize high-risk sites and implement mitigation activities. We also use the analysis to support context-based water reduction at priority sites. At the high-risk facilities identified in the analysis where we are the customer of contact on the utility invoice, we have reduced our water consumption by approximately 28% since 2019, making progress toward achieving our goal of 50% by 2030. For our overall water consumption goal, we are working to validate our 2019 baseline to ensure it most accurately reflects The Cigna Group.

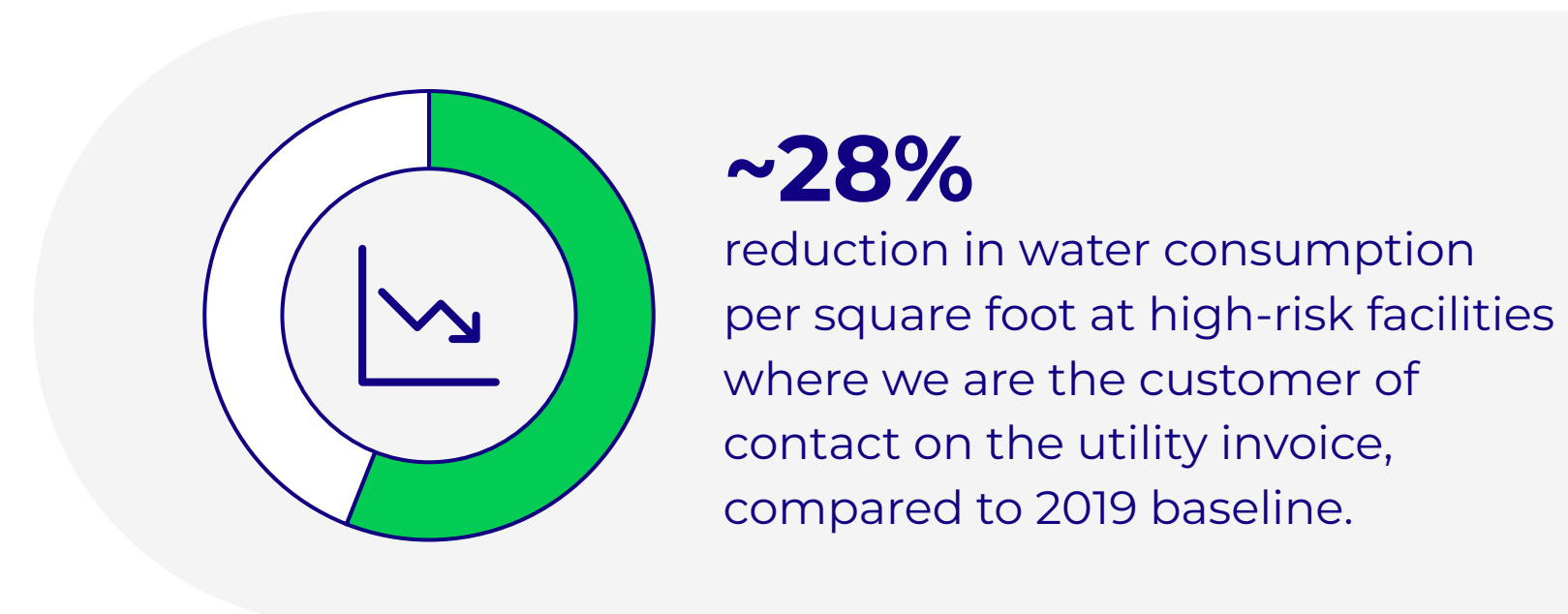
In 2022, we shifted from city water to private well water for our Bloomfield, Connecticut, headquarters. While this hasn't affected the amount of water we're consuming, the change in how we source water reduces pressure on public utilities and municipal water sources that are coming under increasing stress, including suffering system failures. Sourcing our own water also helps ensure we are more resilient in the face of our changing climate.

## Reducing Waste and Sourcing Responsibly

Responsible waste management is an integral part of our environment sustainability strategy, allowing us to reduce our impacts, improve resilience, and reduce costs. Our focus is on reducing our waste footprint, with an emphasis on diverting any waste we produce away from landfills.

To drive progress in this area, our work continued in 2022 to set a baseline for our waste target and ensure that our target is not only realistic but will have a meaningful impact across The Cigna Group. We're evaluating the most appropriate methodology to use to capture our baseline, and we plan to develop a road map detailing how we intend to achieve our target. In the meantime, we continue to prioritize our largest waste streams and apply best practices in waste disposal and reduction, materials selection, and responsible procurement. For example, we developed a specialty recycling program for plastic pill bottles and other unique materials generated from our four high-volume automated dispensing facilities' operations. In 2022, we were able to recycle approximately 700 metric tons of pill bottles and nearly 1,200 metric tons of cardboard from our fulfillment centers alone.

We also continued to consolidate our waste contracts, which will provide better visibility into the waste we're generating, our disposal methods, and ways to measure this, in addition to raising more awareness amongst colleagues.



<sup>36</sup> We completed a water risk assessment in 2020 using the [WRI Aqueduct tool](#) and [WWF Water Risk Filter](#) to identify the locations within our global real estate portfolio that are most vulnerable to external water risks, such as flood, drought, and stress. Our high-risk facilities are located in Arizona and California.

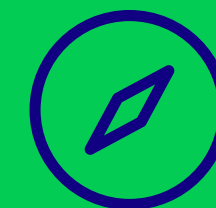


## We also took the following actions to support our sustainability targets and reduce our overall impact on the environment:

- Took steps to continue to reduce the amount of **paper mailings** and pre-authorization letters by replacing them with electronic messaging.
- Launched and defaulted **digital health insurance ID cards** for our employees as a first phase, and started to roll them out to all our customers in 2023. While physical cards will always be available to those who need them, we're seeing positive results with digital IDs so far. We're pleased with the number of customers registering for myCigna® and accessing digital ID cards.
- Introduced a new **Print Decision Framework** within our offices with guidance for printing. The expectation across the enterprise is for printing to become the exception rather than the norm.
- Transitioned to a **new food service partner** with a strong sustainability program and goals, [Compass Group](#). We are working with Compass to implement a sustainability plan to eliminate single-use plastic, and we are developing plans to reduce and compost all pre-consumer food waste in our cafeterias.
- **Reinstated composting** at our headquarters in Bloomfield, Connecticut, with employees returning back to the office in higher numbers. In just three months, we composted nearly 8,000 pounds of waste.
- Implemented an initiative (as of early 2023) at our Florence, New Jersey, location to **reduce the amount of plastic film waste** from our wrap seal machines.
- Continued to take a **data-driven approach** to reducing pharmaceutical inventory waste,<sup>(37)</sup> such as leveraging new analytics tools to monitor weather trends and proactively adjust the timing of deliveries to mitigate risk of delays in transit.
- Continued to use our **proprietary packaging software** that helps determine the most optimal packaging type, which can help reduce the amount of material used and the package's weight, as well as explored environmentally sustainable packaging options for coolers, gel packs, and more.



Employees from The Cigna Group partnered with the Kenya Forest Service to help plant 100 trees within the Karura Forest in honor of Earth Day 2022.



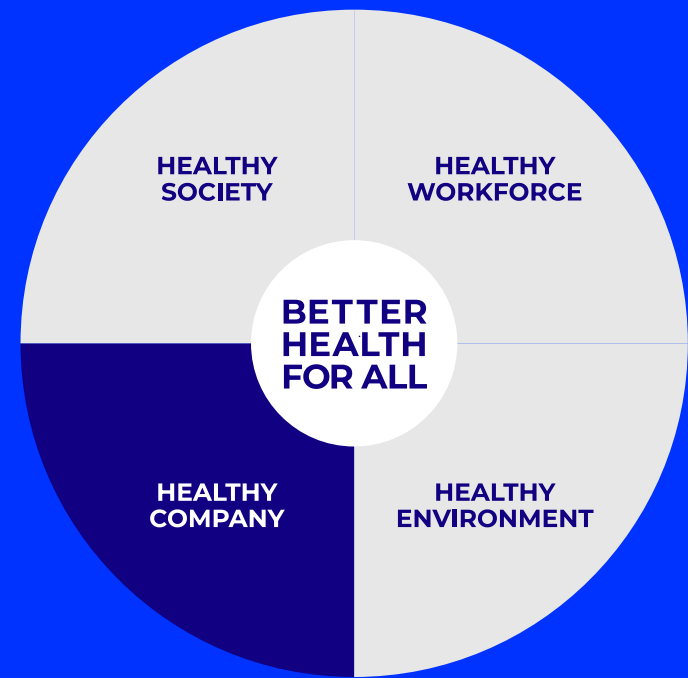
### WHERE WE'RE GOING IN SUSTAINABLE OPERATIONS

Looking ahead, we are implementing an external American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) Level I and II energy audit program focusing on our most energy intensive sites. We aim to identify and implement projects that will result in 1%–4% annual energy savings.

We also plan to track and disclose the percentage of our lease agreements that include green language.

<sup>37</sup> Our pharmaceutical inventory waste is defined as any medication and/or medical device, including expired products, carrier returns that were marked undeliverable, and patient returns due to damage.





# Healthy Company

We have a deep and long-held commitment to strong governance as well as ethical and resilient business practices. The strength of our Board of Directors contributes meaningfully to upholding these commitments.





A woman with short grey hair and glasses, wearing a light blue shirt, is shown in profile, looking towards the right. She appears to be in a meeting or office setting. The background is blurred, showing another person and some office decor.

## Leadership and Accountability

Our Board is committed to principles of good corporate governance.

Our [Corporate Governance Guidelines](#) set forth the key governance principles that guide the Board. These guidelines, together with the charters for the Board's [Audit](#), [Compliance](#), [Corporate Governance](#), [Finance](#), and [People Resources Committees](#), provide the framework for effective governance to promote oversight, accountability, and successful outcomes.

*See [page 10](#) for information about our ESG governance.*

### Board Composition

Our Board comprises directors with the qualifications, skills, and experiences to support our short- and long-term business strategy, provide risk oversight, and ensure corporate governance practices that best protect the interests of our stakeholders. As of the end of 2022, 11 directors serve on our Board, each of whom is independent, with the exception of our Chairman and CEO. With the combination of the Chairman and CEO roles in 2022, we appointed a lead independent director.

The Corporate Governance Committee ensures that the Board is composed of individuals with expertise in fields relevant to The Cigna Group business. Areas of expertise reflected on the Board include business leadership, finance, global operations, health services and delivery systems, marketing and consumer insights, regulated industry/ public policy, risk management, technology operations, and cybersecurity.



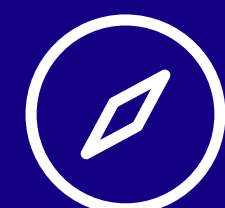
Our Corporate Governance Guidelines also require the Corporate Governance Committee and any search firm it engages to include women and racially and ethnically diverse candidates in the pool from which the committee selects director candidates. Several board leadership positions are held by diverse directors, and as of the end of 2022, more than half of our independent directors are diverse: four are women, and three are racially or ethnically diverse individuals.

Effective as of June 1, 2023, The Cigna Group appointed Dr. Philip Ozuah to the Board.

[Please see our 2023 Proxy Statement and Corporate Governance Practices web page for additional information.](#)

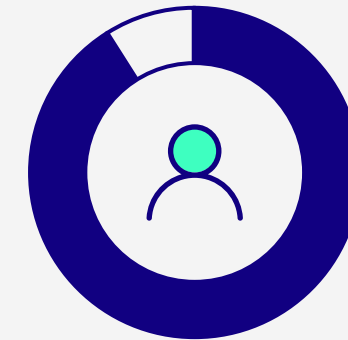
## Shareholder Engagement

The Board and the Corporate Governance Committee oversee the company's shareholder engagement practices. We engage with shareholders on issues related to corporate governance, executive compensation, ESG, company performance, and other areas of focus for shareholders. Throughout 2022, beyond regular engagement with our Investor Relations team, we invited holders of 74% of our outstanding stock to engage with us, resulting in engagement with holders of 42% of our outstanding stock. Summaries of these discussions were shared with our most senior leaders, as well as the Board and its committees.



### WHERE WE'RE GOING IN LEADERSHIP AND ACCOUNTABILITY

In 2023, we plan to engage our Board further as it relates to ESG and will share how often our board meetings have an ESG-related update or training.



**91%**  
independent  
directors



**60%**  
independent  
diverse directors



**40%**  
independent  
female directors



**30%**  
independent racially  
or ethnically diverse  
directors

As of the end of 2022.

## Risk Governance and Oversight

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

We use a Three Lines Model approach to risk management:

1. **The first line** includes our business, functional, process, and project leaders, who are each responsible for the day-to-day management of risks, controls, decision-making, and risk evaluation in their respective areas of expertise.
2. **The second line** includes oversight from corporate functions, including Enterprise Risk Management, Strategy, Corporate Finance, Compliance, and other areas, which have risk oversight of the first-line roles, including recommending changes to procedures or controls and providing perspective on issues and potential risks.
3. **The third line** is our Internal Audit function, which provides independent oversight of the first- and second-line roles, performs independent audits and reviews, and makes recommendations to enhance our risk management activities.

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





# Business Ethics and Compliance

Earning, building, and maintaining the trust of our customers, clients, employees, business partners, and regulators is critical to the success and sustainability of our business.

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

## Code of Ethics and Principles of Conduct

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



With oversight from our Ethics and Compliance teams, we review and update our Code on an annual basis. In 2022, we updated language about required internal reviews before employee speaking engagements and added references to our Supplier Code of Ethics and online forms for disclosure of potential conflict.

### Fundamental Human Rights For All

Our [Human Rights Statement](#) outlines our commitment to human rights, which is guided by the laws of the United States as well as the [United Nations Guiding Principles on Business and Human Rights](#) and the [International Labor Organization's Declaration on Fundamental Principles and Rights at Work](#).

## Anti-Bribery and Corruption

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

The Cigna Group also maintains an [Anti-Corruption Compliance Policy](#). In 2022, we created new, interactive policies and accompanying manager toolkits that govern gifts and entertainment for government officials and other third parties in our International Health segment. We require certain employees, such as those in high-risk geographies, to receive further training on anti-corruption principles and our Anti-Corruption Compliance Policy. All employees who are assigned anti-bribery and corruption training are required to complete such training that is appropriate to their role, operating environment, and jurisdiction. In 2022, we customized our anti-corruption training with learning scenarios specific to our business model and risks.

To proactively stay abreast of anti-corruption best practices globally, we are members of [TRACE International](#), a globally recognized anti-bribery business association, and [Gartner](#), a general resource for compliance, ethics, and anti-corruption.

## Oversight and Governance

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

The Compliance organization regularly reviews compliance requirements and conducts compliance risk reviews to identify potential or emerging risk areas and evaluate any changes needed to our Code, policies, and training. The Chief Compliance Officer also serves as the Chief Risk Officer, and compliance risk reviews are actively included in the enterprise risk assessment process. The Chief Compliance Officer and the General Counsel meet regularly with the Compliance Committee of the Board of Directors to review key compliance topics, including any significant investigative matters, and to reinforce oversight for ethics and compliance at the highest level of the organization.



Creating a culture of integrity and ensuring compliance with our Code and other policies, laws, and regulations is an **enterprise-wide responsibility.**



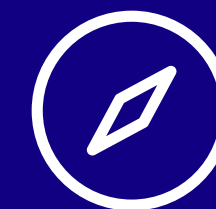
## Reporting Concerns

Our employees are also responsible for compliance and ethics, and we emphasize, through targeted communications, training, and awareness activities, their duty to report actual or suspected misconduct, whether by other employees or third parties. For example, Code Hits & Misses is a monthly global communication series on our intranet highlighting real but anonymous stories of ethical missteps by employees. The series reinforces lessons learned, key policies, and the importance of speaking up and contacting the Ethics Office for assistance—and it's one of our most-viewed series compared to other intranet articles.

To encourage such reporting, The Cigna Group provides a confidential, anonymous (where permitted by law) [Ethics Help Line](#) available to employees globally, 24/7. The Ethics Help Line includes a corresponding website that addresses questions and facilitates reporting concerns or instances of potential misconduct. In 2022, we received approximately 2,500 reports, disclosures, and requests for guidance through the Ethics Help Line or directly to the Ethics Office via our Duty to Report and Open Door Policies. Only approximately 17% of the reports were made anonymously, exceeding benchmarks of similarly situated companies, and this can be interpreted to indicate employee trust in The Cigna Group. Approximately 44% of the reported matters raised human resources-related questions or concerns and were handled by our Employee Relations team. Of the matters handled by the Ethics Office

and our Enterprise Investigations team, approximately 58% were found to be substantiated, exceeding available benchmarking. All substantiated reports resulted in either training, coaching, policy reviews, or disciplinary action.

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



### WHERE WE'RE GOING IN BUSINESS ETHICS AND COMPLIANCE

Looking ahead, we are exploring conducting a formal Human Rights Impact Assessment to identify and assess potential human rights impacts across our enterprise and value chain.





# Data Protection

As a global health company, we collect, store, and process a high volume of sensitive data in connection with the services we provide.

We understand the critical importance of securing personal information and maintaining a robust and agile data protection program in an ever-evolving landscape. We take the trust our clients and customers place in us very seriously and are committed to protecting their information.

We operate in many jurisdictions and are responsible for complying with the laws and regulations governing the collection, storage, use, processing, transfer, disclosure, and destruction of personal information in each of these jurisdictions. We follow these legal obligations and maintain a privacy and information protection program that aligns with global industry best practices and standards.



## Oversight and Governance

In addition to the Board of Directors Audit and Compliance Committees' oversight of our data protection programs and strategy (see [page 10](#)), our Cyber and Privacy Council (CPC) manages the company's cybersecurity and data privacy risks. The CPC is led by members of The Cigna Group Senior Leadership team, including the Global Chief Information Security Officer (GCISO), the Chief Privacy Officer, and the Chief Compliance and Risk Officer. Responsibilities for the CPC include approving our cybersecurity and privacy strategy, road map, and budget; setting the organization's priorities; and driving alignment with strategic business initiatives.

The Cigna Group Information Protection team (CIP), under the leadership of the GCISO, collaborates closely with the regional Chief Information Security Officers (CISOs), each managing their respective business segments. Together, this group of cybersecurity leaders provides guidance on the implementation of risk protections, processes, and controls with respect to data across the organization. CIP is dedicated to securing member, client, provider, and company data while enabling speed, scale, and trust. CIP leadership regularly reports to the Board to ensure cybersecurity and data privacy risks are effectively managed.

We also recognize that data protection must be a cross-functional endeavor that spans across our business. In partnership with our Enterprise Risk Management program and Internal Audit function, we identify, assess, manage, and control risks that have an impact on our ability to achieve strategic and financial goals. Our collective efforts drive privacy and security compliance across the enterprise.

## Privacy

Protecting the privacy of our customers, patients, clients, employees, and partners is of the utmost importance to us. The Cigna Group [Code of Ethics and Principles of Conduct](#) (see [page 58](#)) outlines our obligations to protect personal information across all parts of our business. In addition to training our employees about our Code, we also provide specific data protection training and emphasize the responsibility of every employee to ensure the privacy of our stakeholders by adhering to our company's data protection policies and practices.

For our customers, we provide online resources about our privacy and information protection practices, including our [Online and Mobile Privacy Statement](#), [Notice of Privacy Practices](#), and [Privacy Forms](#). The Cigna Group notifies customers about how their personal information may be used and disclosed by The Cigna Group, as well as their rights. In addition to notifying customers and clients of any changes to our privacy practices, we also tell customers how they can take additional steps to protect their personal information.

In 2022, The Cigna Group focused on employee and contractor training and continued to update privacy incident response plans. We also engaged an outside consultant to evaluate the key risks and controls that are part of our enterprise-wide privacy program. We enhanced our privacy governance practices by implementing new and improved monitoring and tools to protect personal information. In addition, we expanded [customer rights](#) to their data to prepare for evolving U.S. privacy legislation in 2023 at the state level.



Our enterprise privacy program is responsible for:

- **Developing policies** that support our governance and use of personal information in addition to providing advice on strategic initiatives.
- **Monitoring privacy and security laws and regulations** and updating policies as necessary as well as communicating changes to such policies.
- **Managing privacy risk** and reporting privacy-related risks to The Cigna Group management.
- **Creating and maintaining privacy training** and privacy awareness efforts to educate employees about the importance of handling personal information with care.
- **Providing legal guidance** on information incidents, breaches, and complaints and contracting with third parties that process personal data on behalf of The Cigna Group.
- **Investigating and responding to potential privacy incidents** while overseeing corrective action plans and providing required notifications.
- **Ensuring compliance** with applicable breach laws.
- **Monitoring the effectiveness** of the privacy programs.



## Responsible Augmented Intelligence through Model Equity Governance

At The Cigna Group, we use algorithms and predictive models to help direct health care decision-making and improve health outcomes for our customers. It's important that these tools are used appropriately to avoid inadvertent bias and discrimination while taking into account demographic information that has medical relevance.

To ensure our practices and solutions are consistent with our commitment to health equity, we have a dedicated team and governance structure in place, known as Model Equity Governance. The mission of the program is to institute and apply the highest standards for the use of equitable augmented intelligence in how we provide health products and services to our customers and clients and preserve flexibility in the use of models to improve the health and vitality of those we serve.

This team has defined best practices and developed a comprehensive procedure for model equity and algorithmic bias identification and mitigation, which is outlined in our enterprise-wide Model Equity Governance Policy. The Policy is governed by our Model Equity Governance Board, comprised of senior leaders from across the enterprise.

In 2022, we continued to work with partners across our business to test for potential inadvertent bias in predictive models and mitigate the risks while enforcing our Policy. We also began deploying automation tools to speed up and improve accuracy of model review.

We intend to expand and strengthen our Model Equity work over the coming years, expanding the scope of our ability to improve the lives of our customers and the quality of the products and services that we provide.

## Cybersecurity

Our Governance, Risk, and Compliance platform hosts all our information protection policies and standards. These policies and standards are regularly reviewed and updated both in response to the dynamic landscape and to facilitate compliance with international, regulatory, industry, and contractual requirements and recommendations.

Assessments by an independent third party are performed regularly against the SOC 2 framework,<sup>(38)</sup> which provides an objective evaluation of our internal processes and cybersecurity controls. Benefits of these audits include thorough independent reviews to help ensure that we have adequate and effective controls to secure and protect sensitive data and the facilitation of continuous improvement of our security posture.

Core to our security model is our **defense-in-depth framework**, comprising multiple layers of processes and technologies that help prevent, detect, and respond to

threats. Our approach to safeguarding against external threats incorporates a suite of preventive technologies, including malicious email blocking, defenses against automated attacks, and multifactor authentication. These strategies act to proactively intercept and neutralize cyber threats to help ensure data remains secure within our environment. Event monitoring technologies run continuously, detecting intrusion attempts and alerting our Cybersecurity Incident Response team.

In 2022, we:

- **Further enhanced** monitoring, detection, and response efforts through technologies and automation.
- **Tested and improved** our incident response plans, playbooks, and supporting materials through tabletop exercises with key stakeholders across the business.
- **Increased visibility** of our incident response program with senior leadership and other stakeholders.
- **Rolled out** continuous training to ensure global threat management employees, cross-functional stakeholders, and other response support areas stay current with the ever-evolving threat landscape.



<sup>38</sup> The SOC 2 framework is published by the American Institute of Certified Public Accountants (AICPA) and is the voluntary cybersecurity framework most widely used by service organizations with primarily U.S.-based customers. Our SOC 2 audits are scoped to assess key controls within select core systems and do not encompass our entire environment.



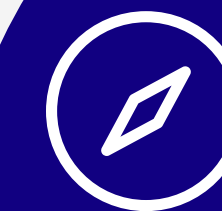
## The Cigna Group undertakes the following critical security processes to mitigate and protect against cybersecurity risks:

- **Cyber Risk Assessments** – We routinely analyze our network and information systems to assess improvement opportunities to further enhance our risk mitigation. Subsequent reports are used by senior management to make informed decisions about where to allocate resources to reduce cyber risks and improve overall security.
- **External Audits and Benchmarking** – The effectiveness of our overall cybersecurity program is frequently evaluated by independent firms through various levels of controls assessments. We also perform an annual maturity assessment and benchmark our security controls to identify opportunities to strengthen our cybersecurity program.
- **Security Operations and Monitoring** – Our operational monitoring processes provide valuable insight into the effectiveness of our security program. A centralized system collects security logs and performs event correlation that creates an alert if a trigger occurs. We review any deviations from our established targets and implement corrective actions.
- **Identity and Access Management** – Employees are provided with the minimal amount of access required to perform their jobs using role-based access control methodology, which defines access to our information systems based on job function. Privileged or elevated access to our systems is subject to supplemental approval requirements, increased authentication processes, and additional logging and monitoring.

- **Security Awareness and Training** – Events and education activities are hosted throughout the year, such as Cybersecurity Awareness Month, videos, training programs, and frequent phishing simulations. The Cigna Group continuously trains workforce members on the importance of preserving the confidentiality and integrity of customer data. All new hires have mandatory information protection and privacy training as part of their onboarding, and all employees complete an annual cybersecurity refresh training.
- **Third-Party Security Oversight** – Suppliers that have access to, host, or transmit The Cigna Group data are contractually required to comply with our Security Policies and Standards. Additionally, suppliers may be subject to periodic security audits or risk assessments, which include security questionnaires, security capabilities and maturity assessments, controls evidence reviews, application vulnerability assessments, public internet presence monitoring, and alignment reviews with service-specific industry standards (e.g., NIST, ISO, HIPAA, and Payment Card Industry standards). Follow-up activities are performed as needed to discuss observations, track issues, and ensure remediation plans are completed to maintain compliance.
- **Cybersecurity Incident Response Planning** – Our Cybersecurity Incident Response team, comprising both technical and management personnel, determines the severity of a validated cybersecurity event and coordinates the response plan. Incident handling procedures dictate

actions during each phase, which include communications, actions to be performed, methods of operation, and contingencies for unanticipated outcomes.

- **Business Continuity and Disaster Recovery** – Just as with any crisis or emergency, a quick and effective response to a cybersecurity event is critical to protect information and to reduce disruptions of normal business operations. Using industry best practices and continuous improvement principles, we validate strategies, document business recovery plans, and test these procedures enterprise-wide annually.



### WHERE WE'RE GOING IN DATA PROTECTION

The cybersecurity and privacy space is ever evolving. We will continue to review and update our data privacy and security policies at least annually, maintain nearly 100% workforce completion of cybersecurity and privacy training, and meet regulatory timeframes when responding to Data Subject Access Requests (DSARs).

We also aim to report metrics such as:

- Percentage alignment of NIST SP 800-53 Security Control Baseline Moderate
- Number of malicious emails blocked
- Number of data loss events prevented
- Number of penetration tests completed





## Responsible Supply Chain

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

## Supplier Governance and Risk

Reviewed annually, our [Supplier Code of Ethics](#) outlines the expectations we have of our vendors to mitigate their environmental impact and maintain workplaces that respect human rights. Potential vendors must read and attest that they comply with our Supplier Code of Ethics, and that attestation is standard in all our indirect supplier contracts. We also have an Ethical Procurement Policy to guide the procurement actions of our own employees. This policy includes a specific section on ESG, including topics such as DEI, environmental stewardship, global citizenship, labor rights, and transparency.

To proactively manage supply chain risks, we leverage a third-party risk management software platform that screens suppliers before we onboard them. The screening evaluates suppliers across a number of different risk dimensions, including risks related to financial solvency, compliance, data protection, and adverse media. In 2022, we added several ESG-related topics to the screening to capture additional environmental and social aspects.

Suppliers are also required to complete a questionnaire on potential risks and hazards specific to their contract engagements, including materiality, operational readiness, data protection, and strategic importance. For our suppliers under management,<sup>(39)</sup> we provide ongoing management encompassing contract adherence, contract performance, and supplier risk/issue mitigation. This includes conducting performance reviews, establishing and managing corrective action plans when needed, and continued, ongoing screening for potential negative impacts.

<sup>39</sup> Suppliers under management include indirect suppliers that were selected based on relationship segmentation, criticality to our operations, and risk profile. Suppliers under management represent a majority of our indirect spend.



## Supplier Sustainability

We continue to use EcoVadis, a third-party management tool, to comprehensively assess our suppliers' ESG business practices, including topics across environment, labor and human rights, ethics, and sustainable procurement. Our initial focus is on a selected list of suppliers under management, and through 2022, approximately 57% of them have been rated by EcoVadis.

In early 2023, we started incorporating specific language in our supplier contracts that sets expectations to complete the EcoVadis Sustainability Assessment, and we intend to do the same in our supplier requests for proposal.

## Supplier Diversity

By 2025, we aim to increase our indirect annual diverse supplier spend to \$1 billion, representing nearly 20% of our \$5 billion indirect spend in the United States.<sup>(40)</sup> In 2022, we made significant progress against this target, growing our diverse spend by 20% compared to 2021. As a result, The Cigna Group was recognized with the [Forefront 50 honor](#), which acknowledges companies that are leading the way to create greater economic access and equity for systemically excluded entrepreneurs of color.

In early 2023, our second cohort graduated from The Cigna Group Supplier Mentor Protégé Program. This 18-month program pairs diverse suppliers with The Cigna Group executives to develop strategies to strengthen and expand their businesses. This includes one-on-one monthly meetings and quarterly onsite forums to learn industry best practices from subject matter experts.

### 2022 diverse supplier economic impact<sup>(41,42)</sup>

**~\$662M**  
in Tier 1  
diverse spend

**~\$259M**  
in Tier 2  
diverse spend<sup>(43)</sup>

**~\$1.2B**  
in economic  
contributions  
delivered through  
three channels:  
direct, indirect,  
and induced

**~2,500**  
jobs supported at  
small and diverse  
suppliers

**~\$262M**  
in earnings  
through jobs  
with small and  
diverse suppliers

As part of our [supplier diversity program](#), we are a member of the following national organizations:

- National Minority Supplier Development Council (NMSDC)
- Women's Business Enterprise National Council (WBENC)
- National LGBT Chamber of Commerce (NGLCC)
- Disability:IN
- National Veteran Business Development Council (NVBDC)

<sup>40</sup> Our aspirational goal is in no way a quota. All decisions regarding vendor engagement are made without discrimination on the basis of race, gender, sexual orientation, disability, or any other protected characteristic.

<sup>41</sup> Economic impact statistics are approximations from a preliminary data report provided by our third-party source for economic impact modeling, which develops estimates of spending, income, and employment impacts.

<sup>42</sup> Tier 1 suppliers include those that The Cigna Group pays directly for the goods and services rendered. Tier 2 suppliers include those that are subcontractors to the Tier 1 suppliers.

<sup>43</sup> Procurement spend that our Tier 1 suppliers report from their small and diverse suppliers. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with us, we reflect a portion of this spend in our Tier 2 program.



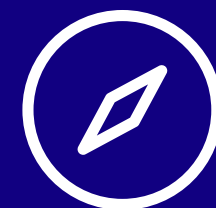
## Drug Sourcing

The goal of our direct supply chain is to source the highest-quality pharmaceuticals for our customers while negotiating agreements that help lower overall health care costs for clients and customers. With the importance of pharmacy in mind, three distinct committees, comprising both [internal and external experts](#), develop our standard [formularies](#), which are lists of covered medications. We also have a dedicated team within our Evernorth Supply Chain group that manages rebate management, retail pharmacy networks, and pharmaceutical procurement for our owned pharmacies.

To drive product safety and quality across our direct supply chain, we maintain and adhere to written policies and

procedures for the receipt, security, storage, inventory, and distribution of prescription drugs. This includes policies and procedures for identifying, recording, and reporting losses or thefts and for correcting errors and inaccuracies in inventories. We also maintain policies and practices designed to prevent counterfeit medications by tracking and tracing products from the point of manufacture to the point of sale.

Our Risk Mitigation team regularly conducts risk analyses specifically related to drug sourcing, which are critical to monitoring production levels, supplier challenges, and other important inputs to our direct supply chain.



### WHERE WE'RE GOING IN RESPONSIBLE SUPPLY CHAIN

Looking ahead, we will seek to proactively collaborate with suppliers on EcoVadis, establish more-robust ESG screening criteria and subsequent monitoring practices, and set goals related to environmental performance as an outcome of our Scope 3 emissions inventory and plan.





# ESG Performance Tables and Reporting Indices

This report is aligned to the SASB Managed Care and Professional and Commercial Services Industry Standards and GRI. The report also leverages the recommendations of TCFD and serves as our Communication on Progress as a member of the UN Global Compact.



# Performance Tables

## Healthy Society

Sustainable Health Care	2022	2021	2020	2019	2018
Accountable care programs	~240	~235	~240 <sup>(44)</sup>	—	—
Primary care providers in value-based care arrangements	~126,000	~110,000	~99,000	—	—
Customers in value-based arrangements	~3M	~3M	—	—	—

Community Resilience	2022	2021	2020	2019	2018
Financial impact from The Cigna Group giving (total)	\$54M	\$50M	\$81M	\$40M	\$24M
Employee volunteer hours	~57,000	~59,000	~57,000	~93,000	~81,000

44 We previously reported ~700 accountable care programs for 2020. This was incorrect because it included our full count of collaborative care arrangements rather than accountable care programs only.

45 We attribute the increase in our 2022 safety incident rate to the Omicron variant of COVID-19 in early 2022. Several health care professionals who tested positive with either asymptomatic or minor symptoms had to be sent home to quarantine, which is noted as a recordable injury. More than half of our recordable cases in 2022 were COVID-19 related. With COVID-19 recordable cases removed, our safety incident rate dropped to 0.27, well below our 2021 rate.

46 Because U.S. EEO-1 data collection is scheduled to open in mid-July 2023, our above reported percentages may differ from the EEO-1 report issued in August (or later) 2023. The above data excludes employees who chose not to identify gender or race/ethnicity, whereas the U.S. EEO Commission does not recognize "unidentified" as a category. Our latest EEO-1 will be available on our website at this [link](#).

47 Totals do not include employees who chose not to identify gender or race/ethnicity.

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

## Healthy Workforce

Employee Health, Safety, and Vitality	2022	2021	2020	2019	2018
Safety incident rate	0.730 <sup>(45)</sup>	0.410	0.410	0.600	0.400

## Diversity, Equity, and Inclusion within Our Workforce

The data in this table represents U.S. employees only, and the categories align with the U.S. EEO-1 job categories.<sup>(46)</sup>

Total U.S. Workforce <sup>(47)</sup>	2022	2021	2020	2019	2018
Women	72%	71%	76%	77%	73%
White	61%	64%	63%	66%	73%
Ethnic minorities <sup>(48)</sup>	39%	36%	37%	34%	27%

Executive/Senior-Level Officials	2022	2021	2020	2019	2018
Women	38%	35%	35%	31%	35%
White	87%	86%	88%	90%	83%
Ethnic minorities <sup>(48)</sup>	13%	14%	12%	10%	17%

First-Mid-Level Officials	2022	2021	2020	2019	2018
Women	59%	58%	60%	57%	52%
White	74%	75%	76%	78%	81%
Ethnic minorities <sup>(48)</sup>	26%	25%	24%	22%	19%



<b>Professionals</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Women	66%	66%	71%	66%	72%
White	68%	71%	70%	74%	76%
Ethnic minorities <sup>(48)</sup>	32%	29%	30%	26%	24%
<b>Sales Workers</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Women	72%	71%	75%	70%	55%
White	69%	72%	71%	74%	78%
Ethnic minorities <sup>(48)</sup>	31%	28%	29%	26%	22%
<b>Administrative Support Workers</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Women	87%	85%	90%	81%	83%
White	45%	50%	48%	54%	66%
Ethnic minorities <sup>(48)</sup>	55%	50%	52%	46%	34%
<b>All Others<sup>(49)</sup></b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Women	77%	72%	77%	73%	89%
White	46%	48%	44%	54%	61%
Ethnic minorities <sup>(48)</sup>	54%	52%	56%	46%	39%

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

49 "All Others" includes EEO-1 job categories for technicians, operatives, and service workers.

50 We updated our calculations in 2022 to include all employees; previous years' human capital development data include only regular employees.

## Human Capital Development

<b>Total Number Of Employees</b>	<b>2022<sup>(50)</sup></b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Total	71,270	70,653	71,001	71,745	45,288
<b>Employees by Region</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
United States	94%	90%	90%	90%	86%
International	6%	10%	10%	10%	14%
<b>Employees by Type</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Full-time	97%	98%	98%	98%	98%
Part-time	3%	2%	2%	2%	2%
<b>Employees by Gender</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Women	71%	70%	70%	70%	71%
Men	29%	30%	30%	30%	29%
<b>Employees by Age</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Under 30	12%	12%	13%	13%	14%
30–50	56%	57%	57%	56%	57%
Over 50	32%	31%	30%	31%	29%
<b>Unionized Employees</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>
Total	1%	<2%	—	—	—



Total Number Of Employee Hires	2022	2021	2020	2019	2018
Total	16,689	13,136	12,864	10,853	7,044
Hires by Region	2022	2021	2020	2019	2018
United States	89%	86%	83%	—	—
International	11%	14%	17%	—	—
Hires by Gender	2022	2021	2020	2019	2018
Women	77%	75%	72%	72%	70%
Men	23%	25%	28%	28%	30%
Hires by Age	2022	2021	2020	2019	2018
Under 30	32%	31%	35%	36%	32%
30–50	55%	55%	50%	50%	54%
Over 50	13%	14%	15%	14%	14%
Hires by Ethnicity	2022	2021	2020	2019	2018
Ethnic minority	58%	56%	—	—	—
Additional Human Capital Development Information	2022	2021	2020	2019	2018
Open positions filled by internal candidates <sup>(51)</sup>	66%	62%	63%	—	—
Voluntary turnover rate <sup>(52)</sup>	16%	16%	10%	—	—
Average hours of training per employee <sup>(53)</sup>	34	27	35	30	20

## Healthy Environment<sup>(54)</sup>

Climate Change and Emissions	2022	2021	2020	2019 <sup>(55)</sup>	2018
Total GHG Scope 1 and 2 emissions (location-based) – mtCO <sub>2</sub> e <sup>(56)</sup>	101,424	111,107 <sup>(57)</sup>	128,949	133,702	69,953
Total GHG Scope 1 and 2 emissions (market-based) – mtCO <sub>2</sub> e	74,230	107,133	128,949	133,702	69,953
Scope 1 emissions	<b>14,566</b>	12,537 <sup>(57)</sup>	12,687	16,671	10,961
Scope 2 emissions (location-based)	<b>86,858</b>	98,570	116,261	117,032	58,992
Scope 2 emissions (market-based)	<b>59,664</b>	94,596	116,261	117,032	58,992
Emissions intensity – mtCO <sub>2</sub> e/sq ft <sup>(58)</sup>	0.011	0.010	0.011	0.012	0.011
Scope 3 emissions <sup>(59)</sup> (Business travel only)	10,535	2,822	8,394	23,693	21,371

51 Does not include entry-level positions.

52 We updated our calculation in 2022 to include all employees; previous years' turnover rates included only exempt employees in the United States. Years 2020 and 2021 have been updated to reflect the new calculation.

53 In previous years we calculated our average learning hours per employee by using the average hours reported in the annual Association for Talent Development State of the Industry report and adding the actual hours of learning captured in our systems. In 2022, we updated our methodology to only include our internal data, which we feel is a more accurate depiction of learning activity across the enterprise. Previous years' data has been restated to reflect this update.

54 Limited assurance of **bold** data points has been provided by ERM CVS. Please see the assurance statement on [page 97](#) for further details.

55 Please note that the number of The Cigna Group properties in our real estate portfolio increased in 2019 due to the integration of the Express Scripts portfolio, resulting in an increase in emissions, energy, and water.

56 Emissions intensity is calculated using location-based emissions and on a square foot basis. Scope 1 and 2 emissions are calculated using an operational control consolidation approach. Sources of emissions deemed to be de minimis are omitted, including diesel fuel generators and refrigerants. All GHG emissions are calculated in accordance with the guidance set out by the GHG Protocol. The sources of our emission factors include the U.S. EPA, Intergovernmental Panel on Climate Change (IPCC), and the International Energy Agency (IEA). Where primary activity data was not available, we used an extrapolation methodology to make estimations by considering site type, historical usage, square footage, geography, and other factors.

57 The 2021 GHG emissions and Scope 1 emissions values have been restated to reflect a corrected data input value for the 2021 fleet emissions that was previously overstated.

58 The Cigna Group global real estate portfolio has a footprint of approximately 9.8 million square feet as of the end of 2022. Approximately 9 million square feet are considered our operational boundary, which is used for our intensity calculations.

59 We updated our 2022 Scope 3 business travel emissions shortly after our original 2022 ESG Report publication on July 10, 2023. We adjusted the value to more accurately and consistently apply the UK's Department for Environment, Food & Rural Affairs (DEFRA) methodology.



Climate Change and Emissions	2022	2021	2020	2019 <sup>(60)</sup>	2018
Energy consumption – MWh	<b>300,497</b>	302,627	329,733	362,910	207,152
<i>Direct energy consumption</i>	75,078	66,038	65,622	83,072	63,130
<i>Indirect energy consumption</i>	225,418	236,589	262,616	261,794	144,022
Energy intensity – MWh/sq ft <sup>(61)</sup>	0.033	0.029	0.030	0.031	0.033
Sustainable Operations	2022	2021	2020	2019	2018
Global real estate footprint – sq ft	~9.8M	~11.9M	~11.1M	~11.1M	~7.7M
Water withdrawals – kgal <sup>(62)</sup>	<b>185,956</b>	187,901 <sup>(63)</sup>	236,662	266,964	92,614
Water intensity – kgal/sq ft <sup>(61)</sup>	0.020	0.018 <sup>(63)</sup>	0.021	0.024	0.016

60 Please note that the number of The Cigna Group properties in our real estate portfolio increased in 2019 due to the integration of the Express Scripts portfolio, resulting in an increase in emissions, energy, and water.

61 The Cigna Group global real estate portfolio has a footprint of approximately 9.8 million square feet as of the end of 2022. Approximately 9 million square feet are considered our operational boundary, which is used for our intensity calculations.

62 Water withdrawal data includes only international locations where primary data is available.

63 The 2021 water withdrawal and water intensity values have been restated to reflect a corrected data input value for an office property in Troy, NY that was previously overstated.

## Healthy Company

Revenue	2022	2021	2020	2019	2018
Global revenue	\$180.5B	\$174.1B	\$160.4B	\$153.6B	\$48.7B
Leadership and Accountability	2022	2021	2020	2019	2018
Independent directors	91%	91%	92%	92%	91%
Independent female directors	40%	40%	27%	18%	17%
Independent racially or ethnically diverse directors	30%	30%	27%	27%	25%
Independent diverse directors	60%	60%	55%	45%	42%
Responsible Supply Chain	2022	2021	2020	2019	2018
Tier 1 diverse spend	~\$662M	~\$582M	~\$520M	—	—
Tier 2 diverse spend	~\$259M	~\$182M	~\$125M	—	—
Economic contributions delivered through direct, indirect, and induced channels	~\$1.2B	~\$1B	~\$980M	~\$865M	~\$473M
Jobs supported at small and diverse suppliers	~2,500	~3,350	~3,150	~3,000	~1,700
Earnings through jobs with small and diverse suppliers	~\$262M	~\$195M	~\$190M	~\$175M	~\$84M



# SASB

## Managed Care

### Customer Privacy and Technology Standards

#### HC-MC-230a.1—Description of policies and practices to secure customers' protected health information (PHI) records and other personally identifiable information (PII)

The Cigna Group privacy policies and information security program require that every member's personal information be safeguarded and kept confidential in accordance with all applicable laws, including the Health Insurance Portability and Accountability Act (HIPAA)/Health Information Technology for Economic and Clinical Health Act (HITECH). These policies apply to every employee, agent, and director. Highlights of the corporate privacy policies include:

- PHI and PII are collected only as necessary and through ethical means.
- PHI and PII are used and disclosed only as permitted or required by, and in accordance with, the requirements of applicable law, including laws requiring prior notice to or consent of the member.
- The minimum amount of PHI and PII will be used or disclosed as necessary to accomplish the purpose of the permissible use or disclosure.
- Every employee and business associate is responsible for protecting the personal information of individuals and complying with the privacy policies.
- The Cigna Group and its subsidiaries will not sell, rent, or license PHI and PII unless authorized by the subject of the personal information or permitted by law to do so.

- Internal sharing of PHI and PII is permitted only if allowed by law and a legitimate business need exists. If the purpose of sharing the information is not clearly consistent with the purpose for which the PHI and PII were collected, approval of the Privacy Council is required prior to sharing the PHI and PII.
- The Cigna Group maintains a detailed and extensive information security program, including industry best practices and technology, to protect the security and integrity of personal information. The Cigna Group complies with all federal and state privacy laws, including all aspects of HIPAA. Like any large health care organization, The Cigna Group receives complaints and inquiries from clients, members, patients, or regulatory agencies alleging potentially improper or unauthorized use or disclosure of PHI or PII. The Cigna Group will promptly investigate and remediate any reported cases of improper or unauthorized use or disclosure of PHI and PII, including those reported as a breach under HIPAA/HITECH or pursuant to applicable state law. While these individual cases may require disclosure to regulatory agencies, clients or individuals, in the past three years, The Cigna Group has not experienced any material (as defined by whether it meets the threshold requiring disclosure in the company's public reports filed with the Securities and Exchange Commission) data breach or compromise of its information systems. Refer to the [Data Protection section](#) of this report for more information.

#### HC-MC-230a.2—(1) Number of data breaches, (2) percentage involving (a) personally identifiable information (PII) only and (b) protected health information (PHI), (3) number of customers affected in each category, (a) PII only and (b) PHI

The Cigna Group reports required data breaches to the U.S. Department of Health and Human Services, Office for Civil Rights. Please refer to the [U.S. Department of Health & Human Services—Office for Civil Rights](#).

### Access to Coverage

#### HC-MC-240a.1—Medical Loss Ratio (MLR)

Our MLR for the time period ending December 31, 2021, was 89%. MLR is calculated using a three-year average, which aligns with CMS reporting guidance. Due to reporting timelines, this information will always be reported a year behind.

#### HC-MC-240a.2—Total amount of rebates accrued and paid due to noncompliance with the Patient Protection and Affordable Care Act for Medical Loss Ratio (MLR)

The Cigna Group had \$19.2M accrued MLR rebates as of December 31, 2021, and paid \$69.8M MLR rebates during the twelve months ended December 31, 2021. Due to reporting timelines, this information will always be reported a year behind.



### **HC-MC-240a.3—Percentage of proposed rate increases receiving “not unreasonable” designation from Health and Human Services (HHS) review or state review**

100% of proposed rate increases received “not unreasonable” designation from HHS review.

## Plan Performance

### **HC-MC-250a.1—Average Medicare Advantage plan rating for each of the following plan types: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS, and (5) SNP**

Cigna Healthcare average 2023 Medicare Advantage Star ratings as released in October 2022 were as follows:

- HMO: 4.5 (out of 5)
- Local PPO: 3 (out of 5)
- Regional PPO: N/A
- PFFS: N/A<sup>(64)</sup>
- SNP: 4 (out of 5)<sup>(65)</sup>

<sup>64</sup> Cigna Healthcare is not currently contracted with CMS to administer Regional PPO or PFFS plans.

<sup>65</sup> SNP: Score is based on an enrollment weighted average of the SNP population within applicable contracts that earned a Star rating for the 2022 plan year.

<sup>66</sup> The Health Advisor<sup>®</sup> program identifies both at-risk and seemingly healthy individuals who exhibit unhealthy behaviors. Through one-on-one coaching, we guide customers to make lifestyle changes, close gaps in care, and help them choose cost-effective treatments.

<sup>67</sup> Lifestyle Management Programs provide support and coaching with a focus on setting goals, overcoming barriers, and providing the resources and motivation to be successful. Programs include phone-based and online coaching for weight, tobacco cessation, and stress management.

## Improved Outcomes

### **HC-MC-260a.1—Percentage of enrollees in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking or alcohol cessation, or (6) other**

The Cigna Group offers a number of programs to help improve outcomes for enrollees. Approximately 58% of Cigna Healthcare U.S. Commercial risk-based enrollees are eligible to participate in our Health Advisor<sup>(66)</sup> and Lifestyle Management Programs.<sup>(67)</sup>

### **HC-MC-260a.2—Total coverage for preventive health services with no cost sharing for the enrollees, total coverage for preventive health services requiring cost-sharing by the enrollee, percentage of enrollees receiving Initial Preventive Physical Examinations (IPEE) or Annual Wellness Visits (AWV)**

Background information: Every group medical plan falls under a Health Care Reform (ACA) status:

- Non-Grandfather: ACA applies. Preventive health services covered at 100% in-network; no dollar maximum.
- Grandfather: Only some ACA rules apply. Preventive health services covered at cost-share or 100% in-network; no dollar maximum.
- Exempt: ACA does not apply. Client choice to exclude preventive health services or cover at cost-share or 100% in-network. An annual dollar maximum may be applied.

Some clients with Grandfather and Exempt plans embrace preventive care and choose voluntarily to cover at 100% in-network. Therefore, the percentage of plans that apply cost-share or do not cover preventive care is lower than the percentage in these statuses.

Based on the above considerations, we estimate the following:

- Approximately 96% of our plans cover preventive care at 100%.
- Approximately 4% of our plans cover preventive care at cost-share. A small subset percentage of these plans may impose an annual dollar maximum, limit the services covered, or exclude preventive care altogether.

In 2022, approximately \$3.8 billion in preventive care services were provided with no cost sharing for plan enrollees, and \$130 million in preventive care services required some form of cost sharing for plan enrollees.

In 2022, approximately 47% of enrollees received IPEE or AWV. This data point does not include annual gynecological examinations.

### **HC-MC-260a.3—Number of customers receiving care from Accountable Care Organizations or enrolled in Patient-Centered Medical Home programs**

The Cigna Collaborative Care program includes accountable care organizations (ACOs) and is one of our approaches to achieving population health goals. Cigna Healthcare launched its value-based care delivery more than 10 years ago. Through coordinated and value-based care, ACOs provide better results, improve affordability and efficiency, and deliver a better experience for patients.

Value-based care programs encompass approximately 240 accountable care programs. Through our arrangements, we contract with over 126,000 primary care providers and over 92,000 specialty providers.



As a result of our focus, in 2022, the more than 3 million U.S. commercial and Medicare Advantage customers in value-based care arrangements received quality care in a timely manner. Plus, approximately 75% of our Medicare Advantage customers are in value-based arrangements (as of December 2022).

In response to COVID-19, the flexibility of our programs allowed us to make adjustments to ensure we maintained the appropriate focus on high-risk individuals and populations with chronic conditions impacted by SDOH. As we emerge from the pandemic, we are leveraging new models to increase provider adoption of upside and downside risk sharing to drive better health outcomes and lower the total cost of care.

## Climate Change Impacts on Human Health

**HC-MC-450a.1—Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographic incidence, morbidity, and mortality of illnesses and diseases are incorporated into risk models**

2022 ESG Report, Climate Change and Emissions, [page 49](#); Sustainable Operations, [page 52](#). Please also see our CDP responses and our Independent Third-Party Assurance Statement related to our reported GHG emissions performance data.

## Activity Metric

**HC-MC-000.A—Number of enrollees by plan type**

Cigna had approximately 18 million medical customers within our Cigna Healthcare segment. Reported data is segmented by funding types and market segments. Refer to the following for additional information: [2022 Fourth Quarter Financial Supplement](#) (“Total Medical Customers”), page 7, and [2022 Form 10-K Filing](#), page 70.

## SV-PS Professional and Commercial Services

### Data Security

**SV-PS-230a.1—Description of approach to identifying and addressing data security risks**

2022 ESG Report, Data Protection, [page 61](#)

**SV-PS-230a.2—Description of policies and practices relating to collection, usage, and retention of customer information**

2022 ESG Report, Data Protection, [page 61](#)

**SV-PS-230a.3—(1) Number of data breaches, (2) percentage involving customers’ confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected**

See SASB disclosure HC-MC-230a.2 on [page 74](#)

## Workforce Diversity and Engagement

**SV-PS-330a.1—Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees**

2022 ESG Report, Performance Tables, [page 69](#)

**SV-PS-330a.2—(1) Voluntary and (2) involuntary turnover rate for employees**

Our 2022 voluntary turnover rate was approximately 16%, and our involuntary turnover rate was approximately 3%.

**SV-PS-330a.3—Employee engagement as a percentage**

2022 ESG Report, Human Capital Development, [page 45](#)

## Professional Integrity

**SV-PS-510a.1—Description of approach to ensuring professional integrity**

2022 ESG Report, Business Ethics and Compliance, [page 58](#)



# GRI

**Statement of use:** The Cigna Group has reported in accordance with the GRI Standards for the period January 1, 2022, to December 31, 2022.

**GRI 1 used:** GRI 1: Foundation 2021

## GRI 2: General Disclosures 2021

Disclosure	2022 Reference
<b>The Organization and Its Reporting Practices</b>	
2-1 Organizational details	The Cigna Group (The Cigna Group changed its name from Cigna Corporation on February 13, 2023.)
2-2 Entities included in the organization's sustainability reporting	<a href="#">2022 Form 10-K</a> , Exhibit 21 - Subsidiaries of the Registrant (This is not a comprehensive list as this is a list of our significant subsidiaries, as defined by SEC guidance.)
2-3 Reporting period, frequency and contact point	2022 ESG Report, About This Report, <a href="#">page 4</a>
2-4 Restatements of information	Restatements due to methodology changes are stated as footnotes throughout this ESG Report.
2-5 External assurance	2022 ESG Report, <a href="#">page 97</a> . We received external assurance for Scope 1 and 2 GHG emissions, our energy consumption, and our water withdrawals. Assured data is denoted by bold typeface.
<b>Activities and Workers</b>	
2-6 Activities, value chain and other business relationships	<a href="#">2022 Form 10-K</a> , Item 1: Business, page 1
2-7 Employees	2022 ESG Report, Performance Tables, <a href="#">page 70</a> ; Table 1, <a href="#">page 86</a> . Approximately 1% of our employees have non-guaranteed hours.
2-8 Workers who are not employees	As of December 31, 2022, The Cigna Group engages approximately 49,000 nonemployee workers globally on a contract basis as the consumer of services. Of those, approximately 5% are temporary workers supporting technology and general staffing functions. Temporary workers are a classification of our nonemployee workers who are engaged through a third party on an hourly time and materials basis under a shared direction and control model. All other categories of nonemployees at The Cigna Group perform a broad variety of advisory, operational, technology, and administrative support functions on a statement of work and/or managed service contract basis.



Disclosure	2022 Reference
<b>Governance</b>	
2-9 Governance structure and composition	2022 ESG Report, Board Composition, <a href="#">page 56</a> ; <a href="#">2023 Proxy Statement</a> , Corporate Governance Policies and Practices, page 29; <a href="#">Corporate Governance Committee Charter</a>
2-10 Nomination and selection of the highest governance body	<a href="#">2023 Proxy Statement</a> , Nomination Process, page 15; <a href="#">Board Corporate Governance Guidelines</a>
2-11 Chair of the highest governance body	2022 ESG Report, Board Composition, <a href="#">page 56</a> ; <a href="#">2023 Proxy Statement</a> , Board Leadership Structure, page 30
2-12 Role of the highest governance body in overseeing the management of impacts	2022 ESG Report, ESG Governance and Oversight, <a href="#">page 10</a> ; <a href="#">2023 Proxy Statement</a> , Responsibilities of the Board, page 34
2-13 Delegation of responsibility for managing impacts	2022 ESG Report, ESG Governance and Oversight, <a href="#">page 10</a> ; <a href="#">2023 Proxy Statement</a> , Responsibilities of the Board, page 34
2-14 Role of the highest governance body in sustainability reporting	2022 ESG Report, ESG Governance and Oversight, <a href="#">page 10</a> ; <a href="#">2023 Proxy Statement</a> , Responsibilities of the Board, page 34
2-15 Conflicts of interest	<a href="#">2023 Proxy Statement</a> , Director Independence, page 29
2-16 Communication of critical concerns	<a href="#">2023 Proxy Statement</a> , Questions and Answers About the Annual Meeting and Voting, page 116
2-17 Collective knowledge of the highest governance body	ESG is discussed at least annually with the Board. In addition to annual ESG updates, specific ESG topics including diversity, equity, and inclusion; cybersecurity; and human capital development are discussed quarterly.
2-18 Evaluation of the performance of the highest governance body	<a href="#">Board Corporate Governance Guidelines</a> , <a href="#">Corporate Governance Committee Charter</a> ESG is included as a topic on the Board's Evaluation Framework, which asks if the overall performance and functioning of the Board is effective.
2-19 Remuneration policies	<a href="#">2023 Proxy Statement</a> , Executive Compensation Policies and Practices, page 56
2-20 Process to determine remuneration	<a href="#">2023 Proxy Statement</a> , Processes and Procedures for Determining Executive Compensation, page 55
2-21 Annual total compensation ratio	<a href="#">2023 Proxy Statement</a> , Pay Ratio, page 90



Disclosure	2022 Reference
<b>Strategy, Policies, and Practices</b>	
2-22 Statement on sustainable development strategy	2022 ESG Report, A Message from Leadership, <a href="#">page 5</a>
2-23 Policy commitments	The Cigna Group is a signatory to the United Nations Global Compact. The Cigna Group is also a signatory to the pledge for CEO Action for Diversity & Inclusion and supports the Paradigm for Parity and the United Nations' Women's Empowerment Principles.
2-24 Embedding policy commitments	2022 ESG Report, Diversity, Equity, and Inclusion within Our Workforce, <a href="#">page 40</a> ; UN Global Compact, <a href="#">page 93</a>
2-25 Processes to remediate negative impacts	<a href="#">Code of Ethics and Principles of Conduct</a>
2-26 Mechanisms for seeking advice and raising concerns	<a href="#">Code of Ethics and Principles of Conduct</a> , <a href="#">Supplier Code of Ethics</a> , <a href="#">Anti-Corruption Policy</a>
2-27 Compliance with laws and regulations	<a href="#">2022 Form 10-K</a> , Note 23 – Contingencies and Other Matters (Legal and Regulatory Matters), page 133; <a href="#">EthicsPoint</a> (Ethics-Based Web Reporting)
2-28 Membership associations	<a href="#">2022 Political Contributions and Lobbying Activity Report</a>
<b>Stakeholder Engagement</b>	
2-29 Approach to stakeholder engagement	2022 ESG Report, <a href="#">page 86</a>
2-30 Collective bargaining agreements	Approximately 1% of our employees are covered under collective bargaining agreements.
3-1 Process to determine material topics	2022 ESG Report, Our ESG Vision, Framework, and Strategy, <a href="#">page 9</a>
3-2 List of material topics	2022 ESG Report, Our ESG Vision, Framework, and Strategy, <a href="#">page 9</a>



## GRI 3: Material Topics 2021

Disclosure	2022 Reference
<b>Climate Change and Emissions</b>	
3-3 Management of material topics	2022 ESG Report, Climate Change and Emissions, <a href="#">page 49</a>
201-2 Financial implications and other risks and opportunities due to climate change	<a href="#">CDP Climate Change</a> , C2: Risks and Opportunities
302-1 Energy consumption within the organization	2022 ESG Report, Performance Tables, <a href="#">page 72</a> ; <a href="#">CDP Climate Change</a> , C8: Energy
302-2 Energy consumption outside of the organization	Information unavailable/incomplete. As we complete our Scope 3 emissions analysis, we will explore and look to report our energy consumption outside the organization in future reporting cycles.
302-3 Energy intensity	2022 ESG Report, Performance Tables, <a href="#">page 72</a>
302-4 Reduction of energy consumption	<a href="#">CDP Climate Change</a> , C4: Targets and Performance
302-5 Reductions in energy requirements of products and services	Partially disclosed; 2022 ESG Report, Our GHG Footprint, <a href="#">page 50</a> ; Reducing Waste and Sourcing Responsibly, <a href="#">page 53</a>
305-1 Direct (Scope 1) GHG emissions	2022 ESG Report, Performance Tables, <a href="#">page 71</a>
305-2 Energy indirect (Scope 2) GHG emissions	2022 ESG Report, Performance Tables, <a href="#">page 71</a>
305-3 Other indirect (Scope 3) GHG emissions	2022 ESG Report, Performance Tables, <a href="#">page 71</a>
305-4 GHG emissions intensity	2022 ESG Report, Performance Tables, <a href="#">page 71</a>
305-5 Reduction of GHG emissions	2022 ESG Report, Our GHG Footprint, <a href="#">page 50</a> ; <a href="#">CDP Climate Change</a> , C7: Emissions Breakdowns



Disclosure		2022 Reference
<b>Sustainable Operations</b>		
3-3	Management of material topics	2022 ESG Report, Sustainable Operations, <a href="#">page 52</a>
303-1	Interactions with water as a shared resource	<a href="#">CDP Water Security</a> , W1: Current State
303-2	Management of water discharge-related impacts	<a href="#">CDP Water Security</a> , W1: Current State; W6: Governance
303-3	Water withdrawal	2022 ESG Report, Performance Tables, <a href="#">page 72</a> ; <a href="#">CDP Water Security</a> , W1: Current State
303-4	Water discharge	<a href="#">CDP Water Security</a> , W1: Current State
303-5	Water consumption	<a href="#">CDP Water Security</a> , W1: Current State
306-1	Waste generation and significant waste-related impacts	2022 ESG Report, Reducing Waste and Sourcing Responsibly, <a href="#">page 53</a>
306-2	Management of significant waste-related impacts	2022 ESG Report, Reducing Waste and Sourcing Responsibly, <a href="#">page 53</a>
306-3	Waste generated	Information unavailable/incomplete. We're currently evaluating the most appropriate methodology to use to capture our waste data and create a baseline for our waste target.
306-4	Waste diverted from disposal	See GRI 306-3
306-5	Waste directed to disposal	See GRI 306-3
<b>Sustainable Health Care</b>		
3-3	Management of material topics	2022 ESG Report, Sustainable Health Care, <a href="#">page 13</a>
<b>Product Service and Quality</b>		
3-3	Management of material topics	2022 ESG Report, Product Service and Quality, <a href="#">page 21</a>
416-1	Assessment of the health and safety impacts of product and service categories	2022 ESG Report, Product Service and Quality, <a href="#">page 21</a> ; <a href="#">Commitment to Quality</a>
417-1	Requirements for product and service information and labeling	<a href="#">2022 Form 10-K</a> , Item 1: Business (Regulation), page 21



Disclosure		2022 Reference
<b>Health Equity</b>		
3-3	Management of material topics	2022 ESG Report, Health Equity, <a href="#">page 24</a>
203-2	Significant indirect economic impacts	2022 ESG Report, Health Equity, <a href="#">page 24</a>
<b>Community Resilience</b>		
3-3	Management of material topics	2022 ESG Report, Community Resilience, <a href="#">page 29</a>
203-2	Significant indirect economic impacts	2022 ESG Report, Community Resilience, <a href="#">page 29</a>
413-1	Operations with local community engagement, impact assessments, and development programs	The Cigna Group engages with the communities we have a presence in through charitable efforts and other ways. See 2022 ESG Report, Community Resilience, <a href="#">page 29</a> . The Cigna Group leaders often serve on local chambers of commerce and other related organizations. While portfolio changes are an inherent part of a growing business, employees in communities that have experienced change have largely remained in the same geographies and transitioned to remote working. When we close a site, our philosophy is to leave it better than we found it. We are transparent in all our disclosures to the new occupant/owner and complete all required due diligence before turning the site over.
413-2	Operations with significant actual and potential negative impacts on local communities	The Cigna Group does not believe it has any operations with a significant actual or potential negative impact on local communities.
<b>Employee Health, Safety, and Vitality</b>		
3-3	Management of material topics	2022 ESG Report, Employee Health, Safety, and Vitality, pages <a href="#">35</a> and <a href="#">38</a>
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	The breadth and depth of our benefit programs have something for all employees. Medical benefits are accessible to those enrolled in the Cigna Healthcare Medical Plan, which includes the majority of our U.S. employee population, and we provide a full range of well-being resources to all U.S. employees. We expanded eligibility for the Cigna Healthcare Medical Plan in 2023 to offer access to affordable coverage for all of our U.S. employees—including non-guaranteed-hours employees.
401-3	Parental leave	Partially disclosed; all employees are entitled to caregiver leave, which includes time to care for a child. Length varies by country. See also, 2022 ESG Report, Health and Vitality, <a href="#">page 36</a> .
403-1	Occupational health and safety management system	2022 ESG Report, Occupational Health and Safety, <a href="#">page 38</a>



## Disclosure

## 2022 Reference

<p>403-2 Hazard identification, risk assessment, and incident investigation</p>	<p>The Hazard Hunt is one method used to identify and assess workplace hazards at The Cigna Group. It is intended to develop safer employees and reduce workplace injuries by finding and fixing hazards. Hazard Hunts are routinely conducted at our operational sites and may involve site leadership, Safety Committee members, supervisors, leads, and employees. Hazard Hunts are designed to be flexible based on the number of people involved in the inspection, time allotted for the inspection, number of areas observed, and number of sections addressed.</p> <p>Risk assessment processes involve collaboration both internally and externally with stakeholders on projects, process changes, machinery, and equipment and other safety initiatives to reduce the risk of injury and illness and facilitate compliance by integrating decisions affecting occupational health and safety in the design process.</p> <p>Work-related accidents, injuries, and illnesses are investigated to identify and ensure that corrective actions are taken to prevent reoccurrence.</p>
<p>403-3 Occupational health services</p>	<p>Employees are informed of how they are to report a work-related injury or illness with all information also available on our intranet. Our Safety in the Workplace training provides the basic procedures for reporting, emphasizes the importance of reporting, and informs employees that they have a right to report work-related injuries and illnesses free from discharge, discrimination, or retaliation.</p> <p>Immediate and timely reporting helps to ensure injured or ill employees receive prompt medical treatment when needed, is a necessary component of the workers' compensation process, and aids in the incident investigation process. Occupational health services are managed by our workers' compensation claims administrator, who provides clinical consultation via a 24/7 nurse triage line, provides medical assessment and care recommendations, and helps set up workers' compensation claims.</p> <p>Additionally, qualified third-party providers are engaged to assist with managing other occupational health and safety programs, such as respiratory protection program services and others.</p>
<p>403-4 Worker participation, consultation, and communication on occupational health and safety</p>	<p>2022 ESG Report, Occupational Health and Safety, <a href="#">page 38</a></p>
<p>403-5 Worker training on occupational health and safety</p>	<p>2022 ESG Report, Occupational Health and Safety, <a href="#">page 38</a></p>
<p>403-6 Promotion of worker health</p>	<p>2022 ESG Report, Health and Vitality, <a href="#">page 36</a></p>



**Disclosure****2022 Reference**

403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships

It is the policy of The Cigna Group to establish minimum safety performance standards that must be observed by and complied with by all contractors in order to minimize the potential of injury or damage to contractor employees, The Cigna Group employees, facilities, equipment, and products. Contractors while working on properties or facilities owned or managed by The Cigna Group are expected to work in a safe and compliant manner. All contractors are required to adhere to all applicable local, state, and federal health, safety, and environmental laws and regulations.

403-8 Workers covered by an occupational health and safety management system

2022 ESG Report, Occupational Health and Safety, [page 38](#)

403-9 Work-related injuries

2022 ESG Report, Performance Tables, [page 69](#)

403-10 Work-related ill health

The Cigna Group does not distinguish between work-related injuries and ill health in its safety incident rate.

**Diversity, Equity and Inclusion within Our Workforce**

3-3 Management of material topics

2022 ESG Report, Diversity, Equity, and Inclusion within Our Workforce, [page 40](#)

405-1 Diversity of governance bodies and employees

2022 ESG Report, Performance Tables, [page 69](#)

405-2 Ratio of basic salary and remuneration of women to men

2022 ESG Report, Fair Pay, [page 42](#)

406-1 Incidents of discrimination and corrective actions taken

Complaints of discrimination are formally investigated and handled appropriately. Number, status of incidents, and actions taken are not reported as this information is considered confidential.

**Human Capital Development**

3-3 Management of material topics

2022 ESG Report, Human Capital Development, [page 44](#)

401-1 New employee hires and employee turnover

2022 ESG Report, Performance Tables, [page 71](#)

Our 2022 voluntary turnover rate was approximately 16%, and our involuntary turnover rate was approximately 3%.

402-1 Minimum notice periods regarding operational changes

The Cigna Group complies with all federal, state, and local legal and regulatory requirements in the states and countries we operate, including providing appropriate notice to employees who are impacted by business and/or operational changes.

404-1 Average hours of training per year per employee

2022 ESG Report, Performance Tables, [page 71](#)



Disclosure		2022 Reference
404-2	Programs for upgrading employee skills and transition assistance programs	2022 ESG Report, Training and Development, <a href="#">page 46</a>
404-3	Percentage of employees receiving regular performance and career development reviews	Partially disclosed; 2022 ESG Report, Enabling Performance Growth and Development, <a href="#">page 47</a>
Leadership and Accountability		
3-3	Management of material topics	2022 ESG Report, Leadership and Accountability, <a href="#">page 56</a>
415-1	Political contributions	<a href="#">2022 Political Contributions and Lobbying Activity Report</a>
Business Ethics and Compliance		
3-3	Management of material topics	2022 ESG Report, Business Ethics and Compliance, <a href="#">page 58</a>
205-1	Operations assessed for risks related to corruption	The Cigna Group plans to disclose this during our 2023 reporting cycle.
205-2	Communication and training about anti-corruption policies and procedures	2022 ESG Report, Anti-Bribery and Corruption, <a href="#">page 59</a>
205-3	Confirmed incidents of corruption and actions taken	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
206	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
417-2	Incidents of non-compliance concerning product and service information and labeling	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
417-3	Incidents of non-compliance concerning marketing communications	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
419-1	Non-compliance with laws and regulations in the social and economic area	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.



Disclosure		2022 Reference
<b>Data Protection</b>		
3-3	Management of material topics	2022 ESG Report, Data Protection, <a href="#">page 61</a>
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	The Cigna Group is committed to protecting the confidentiality of member information. The Privacy Office ensures all potential privacy incidents are thoroughly researched and investigated. If an issue is determined to be substantiated, the Privacy Office ensures that the appropriate corrective actions are taken to prevent future occurrences and that steps are taken to mitigate any harm to the extent possible. In addition, depending on the nature of the incident, notifications may be sent to the client, member, or regulatory authorities, including to the U.S. Department of Health and Human Services Office for Civil Rights. As with all large health care organizations, such incidents do occur; however, the majority of such incidents impact just one individual.
<b>Responsible Supply Chain</b>		
3-3	Management of material topics	2022 ESG Report, Responsible Supply Chain, <a href="#">page 65</a>
203-2	Significant indirect economic impacts	2022 ESG Report, Responsible Supply Chain, <a href="#">page 67</a>
204-1	Proportion of spending on local suppliers	Over 98% of our indirect spend in the United States is from suppliers based in the United States.
308-1	New suppliers that were screened using environmental criteria	2022 ESG Report, Supplier Governance and Risk, <a href="#">page 65</a>
308-2	Negative environmental impacts in the supply chain and actions taken	Partially disclosed; 2022 ESG Report, Supplier Governance and Risk, <a href="#">page 65</a>
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Human rights and compliance with local laws and regulations are emphasized in our Supplier Code of Ethics, which is referenced in our vendor agreements and contracts. Potential vendors must read and attest that they comply with our Supplier Code of Ethics and that attestation is standard in all our indirect supplier contracts.
414-1	New suppliers that were screened using social criteria	2022 ESG Report, 2022 ESG Report, Supplier Governance and Risk, <a href="#">page 65</a>
414-2	Negative social impacts in the supply chain and actions taken	Partially disclosed; 2022 ESG Report, Supplier Governance and Risk, <a href="#">page 65</a>



**Table 1: GRI 2-7 Employees**  
(global workforce as of December 31, 2022)

Employee Type	Female	Male	Total
Full-time employees	69%	28%	97%
Part-time employees	2%	1%	3%
<b>Total</b>	<b>71%</b>	<b>29%</b>	<b>100%</b>

Employee Type	United States	International	Total
Full-time employees	91%	6%	97%
Part-time employees	3%	Less than 1%	3%
<b>Total</b>	<b>94%</b>	<b>6%</b>	<b>100%</b>

## GRI 2-29 Approach to stakeholder engagement

### Clients (Employer clients and health plans)

- [Health and wellness programs](#)
- Health engagement incentive programs
- Client forums on meaningful business and health care topics
- Annual Report, Proxy Statement, and ESG Report

### Community partners, neighbors, and non-governmental organizations (NGOs)

- In-person meetings, calls, and conference calls
- Social media
- Events with local leaders, neighbors, NGOs, and advocacy groups
- Board memberships
- Financial support (grants and corporate contributions)
- Employee volunteering
- 24/7 Veteran Support Line (available to veterans and their families regardless of whether they are customers)
- Annual Report, Proxy Statement, and ESG Report

### Employees

- Employee insights surveys
- Quarterly town hall meetings hosted by our CEO and other senior leaders
- Our employee dispute resolution program, Be HEARD
- Performance management and development programs
- Annual Report, Proxy Statement, and ESG Report
- Company intranet, email
- In-person meetings
- 24/7 Ethics Help Line
- ERGs
- Matching gift program
- Recognition programs

### Health care professionals

- In-person meetings, calls, and conference calls
- Conferences and convenings
- Quarterly newsletters
- Annual Report, Proxy Statement, and ESG Report



## GRI 2-29 Approach to stakeholder engagement (continued)

### Health plan customers and patients

- Cigna One Guide® service, which provides personalized concierge services and increases the ease with which customers can connect with and use their health plan benefits
- 24/7 customer service call centers
- Health Information Line with access to clinicians, nutritionists, educators, and health care specialists
- In-person conversations
- Social media
- Annual Report, Proxy Statement, and ESG Report
- [myCigna](#) and the myCigna App, which allow customers to find the cost of care, view claims, manage spending accounts, and receive plan notifications
- [Disaster Resource Center](#)
- Customer satisfaction surveys, customer focus groups, and Net Promoter Scores

### Investors

- Annual Report, Proxy Statement, and ESG Report
- Press releases
- [Investor Relations website](#)
- Webcasts and conference calls
- Health care investor conferences, office visits, and road shows—virtually and in person as appropriate

- One-on-one meetings to discuss financial performance and ESG issues
- Annual Meeting of Shareholders and Investor Day
- Reporting to ESG ratings firms, such as CDP Water and Climate, S&P Global DJSI/CSA, and EcoVadis

### National and local government officials (United States and abroad)

- In-person meetings, calls, and conference calls
- Conferences and convenings
- Industry association participation and public policy forums
- Press conferences
- Participation in government councils and committees
- Transparency regarding [political contributions](#)
- Annual Report, Proxy Statement, and ESG Report

### News media

- Press releases
- Social media
- Primary market research
- Desk-side briefings
- Annual Report, Proxy Statement, and ESG Report
- Newsroom

### Suppliers, vendors, and business partners

- 24/7 Ethics Help Line
- In-person meetings, calls, and conference calls
- Conferences and workshops
- Supplier/vendor registration form and related websites
- [Supplier Code of Ethics](#)
- Annual Report, Proxy Statement, and ESG Report

### Thought leaders and advocates in issue areas related to health services

- Board memberships
- In-person and virtual meetings, calls, and conference calls
- Conferences and convenings
- Industry groups, roundtables, workshops, and events
- Joint projects
- Annual Report, Proxy Statement, and ESG Report

### U.S. state, U.S. federal, and international regulators

- In-person meetings, calls, and conference calls
- Conferences and convenings
- Annual Report, Proxy Statement, and ESG Report



# TCFD

The Cigna Group also reports to CDP Climate Change and Water Security. Our latest submissions are available [here](#).

## Governance

### (a) Describe the board's oversight of climate-related risks and opportunities.

The highest level of responsibility within The Cigna Group 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 of the ESG framework and related sustainability policies, practices, and initiatives. The Corporate Governance Committee monitors the company's social responsibility and environmental sustainability policies, practices, and initiatives; reviews the annual ESG report; and periodically updates and makes recommendations to the Board with respect to such matters.

Within The Cigna Group Board of Directors, the Audit Committee also maintains oversight over enterprise risks, including but not limited to those related to climate change.

**References:** [Environmental Policy Statement](#), [Corporate Governance Committee Charter](#), [2023 Proxy Statement](#)

**Relevant CDP Section(s):** C1.1 , C1.1b

### (b) Describe management's role in assessing and managing climate-related risks and opportunities.

The ESG Advisory Committee comprises several senior leaders from across the company to support our ongoing commitment to environmental stewardship, a sustainable and equitable health care system, employees, corporate social responsibility, corporate governance, and sustainability. Ultimately, this Committee, with support from our Risk Management and ESG teams, seeks to further integrate into and align sustainability with our enterprise strategy and operations.

Our Corporate Real Estate Managing Director oversees our facilities-related environmental sustainability strategy and initiatives, manages the Corporate Real Estate Senior 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.

**References:** [Climate Change and Emissions](#), [Environmental Policy Statement](#)

**Relevant CDP Section(s):** C1.2, C1.2a

## Strategy

**Short-term:** 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:** We typically consider the 4–6 year time horizon when establishing medium-term objectives and monitoring associated climate-related risks and opportunities that are not imminent in the short-term but are pertinent around the 5-year term.

**Long-term:** We typically consider the 7–10 year time horizon when establishing long-term objectives and monitoring associated climate-related risks and opportunities within a long-term time horizon. (While using a 7–10 year time horizon, we also try to look ahead toward economic, social, and environmental trends over the next few decades that may affect our company and the health care industry.)



**(a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.**

**Opportunities:**

- a) Medium term (Resource efficiency): Our Global Real Estate team is guided by our Strategic Sustainability Performance Plan and our environmental targets. We set a target to reduce our Scope 1 and 2 emissions by 50% by 2030 from 2019 baseline. Additionally, we set targets to become carbon neutral for Scope 1 and 2 emissions by 2040 and to achieve 100% renewable electricity purchased by 2030 as part of our RE100 commitment. Increasing the energy efficiency of buildings in our real estate portfolio presents the opportunity to reduce our operating costs from energy consumption and reduce emissions generated from our buildings, thereby helping us achieve our climate goals. Our global real estate portfolio has a footprint of 9.8 million square feet, of which approximately 9 million square feet are part of our Scope 1 and 2 emissions initiatives. A commitment to energy-efficient operations is consistent with The Cigna Group corporate values, which include caring deeply, acting with purpose, and creating a better future together.

**Risks:**

- a) Short term (Physical/Acute): The Cigna Group, as a global health organization, has operations and facilities in geographical areas that are subject to natural hazards and extreme weather events. In a high-carbon scenario where the global temperature reaches above

2°C, the frequency, length, and severity of hurricanes will likely be exacerbated and could impact our business services, affect distribution capacities, and have potential to cause damage to physical assets in our high-risk locations. Over the past four years, The Cigna Group has experienced approximately \$1.5M in direct physical and business operation loss costs related to natural disaster events in these high-risk locations. The Cigna Group completes an annual due diligence review of its operations by partnering with our insurance brokers and internal subject matter experts to evaluate the exposures of our key locations, risk tolerance, industry benchmarking data, and historical loss trends, plus an assessment of coverages available in the insurance marketplace to ensure the most effective risk financing solutions are implemented. Additionally, these risks are mitigated and managed through our Business Continuity and Global Risk Management teams, which have built out processes to prepare our operations in the wake of business disruptions. We also understand that climate change and environmental acute physical risks may pose unique challenges to clients and communities—specifically health and public health systems. In the event of extreme hurricanes and flooding disasters, the execution of our Customer Disaster Response Program may result in making temporary policy changes, such as waiving various medical requirements, assisting with replacement

medications, transferring prescriptions, and expanding its help line to proactively address customer service issues and provide personal assistance and support for all affected by a disaster.

- b) Medium term (Transition/Market): Uncertainty in the price of energy and fuel could continue to increase our direct and indirect operating costs. It is expected that electricity rates will rise as utilities and regulators make improvements to the electricity grid to increase resiliency against climate-related weather events and as broad electrification increases to reduce GHG emissions. Additionally, we consider geopolitical impacts on the price of fuel and how the use of transportation in our operations will be impacted by rising prices of fuel. Due to the rising economic prices of oil and gas globally in recent years, this risk has been identified as having a moderate to very high probability of occurrence. In 2022, our total utility spend was approximately \$22 million, which is anticipated to increase based on current market trends. Through internal forecasted analysis, we anticipate that utility grid improvements and upgrades could potentially pose a substantive impact on our electricity bills in the medium-term timeframe due to the prolonged time it will take for utilities and regulators to make such transformative changes.

**Relevant CDP Section(s):** C2.1a, C2.3, C2.3a, C2.4, C2.4a



## (b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.

### Impact on Businesses and Strategy

Potential risks associated with product and services (including The Cigna Group health care plans and pharmacy benefits management services) include extreme weather events and shifts in consumer preferences. Upstream potential risks associated with our supply chain include changes in the cost of energy, fuel, and commodities in addition to broader uncertainty in market signals associated with climate change.

Downstream potential risks within The Cigna Group 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 The Cigna Group to increase long-term profitability and establish competitive advantages.

Potential risks associated with operations (including our global real estate portfolio) include potential increases in the price of energy and fuel. Potential opportunities include moving to more energy-efficient buildings and participating in renewable energy programs.

These risks have been integrated into our business strategy and planning process through (1) our establishing of new third-generation environmental targets and (2) our investments to maintain and continue to enhance our Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery Programs.

The management of risks also presents the opportunity for The Cigna Group to increase operational efficiency and establish competitive advantages. The potential magnitude of these risks and opportunities is currently considered to be low (in the context of our current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next 1 to 10 years.

### Impact on Financial Planning

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 ESG performance. The management of these risks also presents the potential opportunity to increase revenue through competitive differentiation. The most significant risk identified as having a potential impact to our operating costs is changes in the cost of energy, fuel, and commodities. Potential opportunities associated with managing this risk include the move to more energy-efficient buildings and participating in renewable energy programs. The most significant risks identified as having a potential impact to our capital expenditures are (1) the need to mitigate risks associated with increases in the cost of energy, fuel, and commodities and (2) the need to reduce our 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.

These risks have been integrated into our business strategy and planning processes.

**References:** [Climate Change and Emissions, Environmental Policy Statement](#)

**Relevant CDP Section(s):** C2.3a, C2.4a, C3.1, C3.2a, C3.2b, C3.3, C3.4

## (c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.

The findings from qualitative and quantitative scenario analyses related to climate change informed our strategy and approach to managing climate-related risks and opportunities through our (1) establishment of our 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.

**References:** [Climate Change and Emissions, Environmental Policy Statement](#)

**Relevant CDP Section(s):** C3.2, C3.2a, C3.2b



## Risk Management

(a) Describe the organization's processes for identifying and assessing climate-related risks.

### Company-Level Process Overview

The Cigna Group uses both bottom-up and top-down approaches to identify climate-related risks and opportunities within the company. The ESG and Business Continuity (BC) teams maintain regular identification and oversight of any company-level risks (i.e., acute and chronic physical risks) related to climate change that may impact our physical assets, reputation, profitability, and access to capital. Cross-functional perspectives from the ESG Advisory Committee provide additional assistance in the identification of company-wide market risks and opportunities related to climate change.

### Asset-Level Process Overview

At the asset level, the Global Real Estate Sustainability Manager oversees our Inventory Management Program to identify additional climate-related risks and opportunities with the support of the ESG Lead.

**References:** [Climate Change and Emissions](#), [Environmental Policy Statement](#)

**Relevant CDP Section(s):** C2.1, C2.1a, C2.2, C2.2a

(b) Describe the organization's processes for managing climate-related risks.

The Cigna Group responds to climate-related risks and opportunities through a decision-making process with respect to mitigation, transfer, acceptance, and/or control of potential climate change risks and opportunities, which considers the degree of potential regulatory, physical, and other business impacts to The Cigna Group identified through the assessment stage. We consider all geographic locations and markets where we operate, in addition to potential new markets, during the evaluation. The company's BC team sets forth plans and procedures for the continuation of business functions and the use of supporting technology to recover critical business processes in the event of hurricanes, wildfires, and other unexpected disruptions, including pandemics. The plans and procedures are updated and documented annually, and the enterprise-wide recovery strategies are conducted on an annual basis. Our Global Real Estate team has a formal process for proposing, evaluating, and budgeting for consumption reduction projects that serve as opportunities to improve the efficiency of our operations and support our environmental sustainability targets.

**References:** [Climate Change and Emissions](#), [Environmental Policy Statement](#)

**Relevant CDP Section(s):** C2.1, C2.2

(c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.

Our Risk Management team also facilitates a formal annual review process for business stakeholders to identify physical, regulatory, and business risks which include, but are not limited to, energy and natural resource pricing, supply chain, and business continuity risks. Environmental risk, including risk drivers associated with climate change, is an explicit risk within our enterprise risk register. Within The Cigna Group Board of Directors, the Audit Committee also maintains oversight over enterprise risks, including, but not limited to, those related to climate change.

**References:** [Climate Change and Emissions](#), [Environmental Policy Statement](#)

**Relevant CDP Section(s):** C2.1, C2.2



## Metrics and Targets

**(a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.**

The Cigna Group monitors and reports on our Scope 1 and 2 emissions and our Scope 3 (business travel) GHG emissions. We also monitor and report on indirect and direct energy consumption, including renewable energy and energy intensity metrics. We also track and report on green building certifications and ratings throughout our global real estate portfolio.

**References:** [Climate Change and Emissions, Assurance Statement](#)

**Relevant CDP Section(s):** C4.2, C4.2a, C4.2b, C9.1

**(b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 GHG emissions, and the related risks.**

- Scope 1: 14,566 mtCO<sub>2</sub>e
- Scope 2 (location-based): 86,858 mtCO<sub>2</sub>e
- Scope 2 (market-based): 59,664 mtCO<sub>2</sub>e
- Scope 3 (business travel): 10,535 mtCO<sub>2</sub>e<sup>(68)</sup>

Please see [page 71](#) for applicable footnotes.

**References:** [Climate Change and Emissions, Assurance Statement](#)

**Relevant CDP Section(s):** C6.1, C6.3, C6.5, C6.5a

**(c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.**

We set the following climate-related targets to drive progress on operational sustainability:

- Reduce Scope 1 and 2 GHG emissions by 50% by 2030 from 2019 baseline.
- Achieve carbon neutrality for Scope 1 and 2 GHG emissions by 2040.
- Source renewable electricity for 100% of our global power needs by 2030.

The Cigna Group has not set any targets for Scope 3 emissions. Our current emissions targets are only inclusive of Scope 1 and Scope 2 emissions.

**References:** [Climate Change and Emissions, Assurance Statement](#)

**Relevant CDP Section(s):** C4.1, C4.1a, C4.1b, C4.2, C4.2a, C4.2b

68 We updated our 2022 Scope 3 business travel emissions shortly after our original 2022 ESG Report publication on July 10, 2023. We adjusted the value to more accurately and consistently apply the UK's Department for Environment, Food & Rural Affairs (DEFRA) methodology.





# UN Global Compact

The Cigna Group was the first U.S. health service company to sign on to the [UN Global Compact](#) in 2015. As a signatory, we are committed to living out the Compact's 10 principles on human rights, labor standards, environment, and anti-corruption (business integrity) in our everyday business operations.

## Human Rights

- 1 Businesses should support and respect the protection of internationally proclaimed human rights.
  - **The Cigna Group Policies and Statements:** [Human Rights Statement](#), [Supplier Code of Ethics](#)
  - **2022 Performance and Approach:** [Diversity, Equity, and Inclusion within Our Workforce](#), [Business Ethics and Compliance](#), [Responsible Supply Chain](#)
- 2 Businesses should make sure that they are not complicit in human rights abuses.
  - **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
  - **2022 Performance and Approach:** [Diversity, Equity, and Inclusion within Our Workforce](#), [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

## Labor

- 3 Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.
  - **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
  - **2022 Performance and Approach:** [Business Ethics and Compliance](#), [Responsible Supply Chain](#)
- 4 Businesses should uphold the elimination of all forms of forced and compulsory labor.
  - **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
  - **2022 Performance and Approach:** [Business Ethics and Compliance](#), [Responsible Supply Chain](#)



## 5 Businesses should uphold the effective abolition of child labor.

- **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
- **2022 Performance and Approach:** [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

## 6 Businesses should uphold the elimination of discrimination in respect of employment and occupation.

- **The Cigna Group Policies and Statements:** [Code of Ethics and Principles of Conduct](#), [Supplier Code of Ethics](#), [Equal Employment Opportunity](#)
- **2022 Performance and Approach:** [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

## Environment

### 7 Businesses should support a precautionary approach to environmental challenges.

- **The Cigna Group Policies and Statements:** [Environmental Policy Statement](#)
- **2022 Performance and Approach:** [Climate Change and Emissions](#), [Sustainable Operations](#), [CDP Climate Change](#), [CDP Water Security](#)

### 8 Businesses should undertake initiatives to promote greater environmental responsibility.

- **The Cigna Group Policies and Statements:** [Environmental Policy Statement](#)
- **2022 Performance and Approach:** [Climate Change and Emissions](#), [Sustainable Operations](#), [CDP Climate Change](#), [CDP Water Security](#)

## 9 Businesses should encourage the development and diffusion of environmentally friendly technologies.

- **The Cigna Group Policies and Statements:** [Environmental Policy Statement](#)
- **2022 Performance and Approach:** [Climate Change and Emissions](#), [Sustainable Operations](#), [CDP Climate Change](#), [CDP Water Security](#)

## Anti-Corruption

### 10 Businesses should work against corruption in all its forms, including extortion and bribery.

- **The Cigna Group Policies and Statements:** [Code of Ethics and Principles of Conduct](#), [Anti-Corruption Policy](#)
- **2022 Performance and Approach:** [Business Ethics and Compliance](#)



# UN Sustainable Development Goals (SDGs)

We aim to align our activities with the 17 aspirational global goals and 169 targets set forth in the UN SDGs, a blueprint for governments, businesses, and civil society organizations to address the most pressing environmental and social issues globally.

Among all of the SDGs, the third goal of good health and well-being provides the greatest opportunity for The Cigna Group to contribute specific industry expertise and resources to drive meaningful progress. We are also focused on opportunities to support other SDGs that are relevant to our business.



## SDG 2: Zero Hunger

- [Healthier Kids For Our Future](#)
- [Community Resilience](#)

The Cigna Group Foundation awarded a grant to Arogya World in India to educate Indians on proper nutrition, portion control, and how to combat malnutrition through a user-friendly platform, social media, local celebrity influencers, and traditional media.



## SDG 3: Good Health and Well-Being

- [Value of Integration Study](#)
- [Health Equity](#)
- [Sustainable Health Care](#)
- [Community Resilience](#)
- [Evernorth Vitality Index](#)

The Cigna Group Foundation awarded a grant to the South Asian Network, Inc., in Artesia, California, to provide approximately 120 clients per year with a bilingual/bicultural mental health therapist and create materials and training for religious and cultural leaders—the goal being to advance the emotional and mental health of South Asians across Southern California.



## SDG 4: Quality Education

- [Community Resilience](#)

The Cigna Group Foundation awarded a grant to Leap Year in Atlanta, Georgia, an organization that connects elementary school students with recent first-generation high school graduates to address literacy gaps.

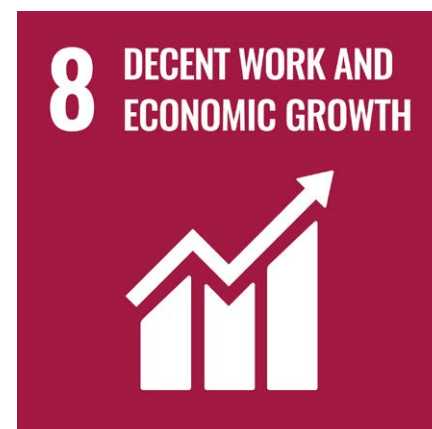




## SDG 5: Gender Equality

- [Diversity, Equity, and Inclusion within Our Workforce](#)
- [Pay Equity Commitment Statement](#)
- [Health Equity](#)
- [United Nation's Women's Empowerment Principles](#)
- [Paradigm for Parity](#)
- [CEO Action for Diversity and Inclusion™](#)
- [Community Resilience](#)

The Cigna Group Foundation awarded a grant to the COMMIT Foundation to help approximately 200 female service members and military spouses thrive in their post-military lives. This includes one-on-one transition support, executive coaching workshops, housing, and improved access to mental health care.



## SDG 8: Decent Work and Economic Growth

- [Human Rights Statement](#)
- [Diversity, Equity, and Inclusion within Our Workforce](#)
- [Business Ethics and Compliance](#)
- [Supplier Code of Ethics](#)

We pair diverse suppliers with The Cigna Group executives through our 18-month Cigna Supplier Mentor Protégé Program. Throughout the 18 months, protégés have one-on-one monthly meetings with their dedicated mentors and once each quarter protégés attend onsite forums to learn about industry best practices from subject matter experts. See [page 66](#) for additional details.



## SDG 10: Reduced Inequalities

- [Health Equity](#)
- [Community Resilience](#)

The Cigna Group Foundation awarded a grant to the University of Maryland Center for Health Equity HAIR Program to further expand their infrastructure to engage barbershops and salons as culturally relevant portals for health education as well as the delivery of public health services. See [page 30](#) for additional details.



## SDG 12: Responsible Consumption and Production

- [Sustainable Operations](#)
- [Environmental Policy Statement](#)

We continue 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.



## SDG 13: Climate Action

- [Climate Change and Emissions](#)
- [CDP Climate Change](#)
- [Sustainable Operations](#)
- [Environmental Policy Statement](#)

We are progressing toward our RE100 goal of sourcing 100% renewable electricity by 2030. We purchased RECs to address 100% of our electricity usage at our primary data center in Connecticut, one of our most energy intensive locations. Plus, 100% of the electricity at our colocation data center in Piscataway, New Jersey, comes from renewable sources of energy.



# External Assurance Letter

## Independent Limited Assurance Statement to Cigna Corporation

ERM Certification & Verification Services Incorporated (“ERM CVS”) was engaged by Cigna Corporation (“Cigna”) to provide limited assurance in relation to the selected information set out below and presented in the 2022 Cigna Connects Corporate Responsibility Report, 2023 CDP Climate Change Questionnaire and 2023 CDP Water Security Questionnaire (the “Reports”).

Engagement summary	
Scope of our assurance engagement	<p>Whether the 2022 information and data for the specified indicators listed below are fairly presented in accordance with the reporting criteria:</p> <p><b>GHG Emissions Indicators</b></p> <ul style="list-style-type: none"> <li>Scope 1 greenhouse gas (GHG) emissions (MT CO2e)</li> <li>Scope 2 greenhouse gas (GHG) emissions (location-based) (MT CO2e)</li> <li>Scope 2 greenhouse gas (GHG) emissions (market-based) (MT CO2e)</li> <li>Year on Year GHG Performance (2021 to 2022 Scope 1 greenhouse gas emissions) (percent)</li> <li>Year on Year GHG Performance (2021 to 2022 Scope 2 location-based greenhouse gas emissions) (percent)</li> <li>Performance towards GHG reduction target (2019 to 2022 Scope 1 and Scope 2 market-based greenhouse gas emissions) (percent)*</li> </ul> <p><b>Energy Indicators</b></p> <ul style="list-style-type: none"> <li>Energy consumption (kWh)</li> <li>Energy consumption from renewable sources (percent)</li> </ul> <p><b>Water</b></p> <ul style="list-style-type: none"> <li>Water withdrawal (kgal)</li> </ul> <p>* ERM CVS did not assure 2019 data and therefore places reliance on Cigna's data as presented in the 2019 Corporate Responsibility Report and CDP Climate Change Questionnaire as the basis of the percentage change calculation.</p>
Reporting period	The data covered by the assurance is the year January 1, 2022 - December 31, 2022.
Reporting criteria	<ul style="list-style-type: none"> <li>WBCSD/WRI GHG Protocol (2004, as updated January 2015) for the Scope 1 and Scope 2 GHG emissions</li> <li>Cigna's internal reporting criteria and definitions</li> </ul>
Assurance standard and level of assurance	<p>We performed a limited assurance engagement, in accordance with the International Standard on Assurance Engagements ISAE 3000 (Revised) 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' and ISO 14064:3 for Greenhouse Gas data.</p> <p>The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.</p>
Respective responsibilities	<p>Cigna is responsible for preparing the Reports and for the collection and presentation of the information within it, and for the designing, implementing and maintaining of internal controls relevant to the preparation and presentation of the Report/Selected Information.</p> <p>ERM CVS' responsibility is to provide conclusions to Cigna on the agreed scope based on our engagement terms with Cigna, the assurance activities performed and exercising our professional judgement. We accept no responsibility, and deny any liability, to any party other than Cigna for the conclusions we have reached.</p>

### Our conclusion

Based on our activities, as described below, nothing has come to our attention to indicate that the 2022 data and information for the disclosures listed under 'Scope' above are not fairly presented in the Reports, in all material respects, in accordance with the reporting criteria.

### Our assurance activities

Considering the level of assurance and our assessment of the risk of material misstatement of the Reports a multi-disciplinary team of sustainability and assurance specialists performed a range of procedures that included, but was not restricted to, the following:

- Assessing the appropriateness of the reporting criteria for the Selected information
- Interviews with management representatives responsible for managing the selected issues.
- Interviews with relevant staff to understand and evaluate the relevant management systems and processes (including internal review and control processes) used for collecting and reporting the selected disclosures.
- A review at corporate level of a sample of qualitative and quantitative evidence supporting the reported information.
- An analytical review of the year-end data submitted by all locations included in the consolidated 2022 group data for the selected disclosures which included testing the completeness and mathematical accuracy of conversions and calculations, and consolidation in line with the stated reporting boundary.
- Interviews with relevant staff and third parties to understand and evaluate the data management systems and processes (including IT systems and internal review processes) used for collecting and reporting the selected data; checking the calculations and assessing the local internal quality assurance processes.
- Confirming conversion and emission factors and assumptions used.
- Reviewing the presentation of information relevant to the scope of our work in the Reports to ensure consistency with our findings.

### The limitations of our engagement

The reliability of the assured information is subject to inherent uncertainties, given the available methods for determining, calculating or estimating the underlying information. It is important to understand our assurance conclusions in this context.

### Our independence, integrity and quality control

ERM CVS is an independent certification and verification body accredited by UKAS to ISO 17021:2015. Accordingly we maintain a comprehensive system of quality control, including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements. Our quality management system is at least as demanding as the relevant sections of ISQM-1 and ISQM-2 (2022).

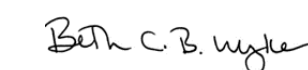
ERM CVS applies a Code of Conduct and related policies to ensure that its employees maintain integrity, objectivity, professional competence and high ethical standards in their work. Our processes are designed and implemented to ensure that the work we undertake is objective, impartial and free from bias and conflict of interest. Our certified management system covers independence and ethical requirements that are at least as demanding as the relevant sections of Parts A & B of the IESBA Code relating to assurance engagements.

The team that has undertaken this assurance engagement has extensive experience in conducting assurance on environmental, social, ethical and health and safety information, systems and processes, and provides no consultancy related services to Cigna in any respect.

### Other Matters - observations

We have provided Cigna with a separate management report with our detailed (non-material) findings and recommendations. Without affecting the conclusion presented above, we have the following key observation:

- Cigna must undertake a process to quantify their Scope 1 emissions associated with back-up and emergency generators, and refrigerants.



Beth Wyke  
Head of Corporate Assurance Services  
Malvern, PA

July 5, 2023

ERM Certification & Verification Services Incorporated  
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