



CIGNA CONNECTS

2016 Corporate Responsibility Report

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Message from David M. Cordani, President & CEO, Cigna



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

At Cigna, we understand that getting healthy, staying healthy and feeling secure is easier when you have the support of a trusted partner.

At Cigna, we work to earn this trust every day through responsible business practices, corporate citizenship and our commitment to providing superior health services that meet the needs of our customers and clients.

Several years ago, Cigna began its journey to develop our comprehensive corporate responsibility platform, which we call Cigna Connects. Inspired by our mission of improving the health, well-being and sense of security of the people we serve, Cigna Connects builds powerful connections that positively impact the health of people, communities and the environment.

By connecting our mission and actions to our social purpose, we are able to leverage our unique expertise and resources to add value to society and our stakeholders.

Each year, we produce an annual corporate responsibility report where we transparently detail our progress in advancing our environmental and social performance, all delivered through our Cigna Connects platform.

I am proud of our continued progress relative to these important goals.

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

At Cigna, we recognize global environmental and socio-economic issues – not only as problems to be solved, but as opportunities to create meaningful improvements for our stakeholders and for society.

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

Thank you.

David M. Cordani
President & CEO, Cigna

Cigna Connects – Our Unique Approach to Corporate Responsibility



The Power of Connections

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

Key Issues

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

Cigna Connects aligns our mission with our unique expertise and resources to make powerful connections that positively impact the health of people, communities and the environment and to work more closely with our stakeholders on these topics.

Below are the key issues around which we center our Cigna Connects platform and the specific initiatives where we work with our global health services expertise, resources and innovative thinking to help solve these complex social challenges.



Health and Well-Being

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

Focused on:

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



Environment

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

Focused on:

- **Clean Air, Water, Soil and Food**
Monitoring our emissions, energy and water performance, making capital investments to support our reduction targets and integrating the principles of sustainability into decision-making processes
- **Climate Change**
Managing the risks and opportunities associated with climate change and resource scarcity
- **Community Resilience**
Responding to natural disasters with medical information support systems and funding for non-profit relief efforts



Inclusive Business

Our relationship with stakeholders helps us to better understand what’s most important to them and how to work together towards the goal of bringing positive changes.

Focused on:

- **Human Capital**
Providing our employees with training and resources that offer continuous learning and development opportunities to create a team that is engaged and skilled in critical capability areas
- **Diversity and Inclusion**
Understanding our workforce, customers and vendors, we take an active, strategic approach to appreciating our individual and collective experiences, different ways of thinking and diverse communication styles
- **Supply Chain Management**
Providing best-in-class procurement practices based on four guiding principles: integrity, customer and market focus, team collaboration and enterprise thinking
- **Stakeholder Engagement**
Fostering continual, interactive and transparent communication with our key stakeholders
- **Human Rights**
Striving to conduct our business in a manner consistent with the United Nations Universal Declaration of Human Rights and the International Labor Organization’s Fundamental Conventions to benefit employees, vendors and the communities in which we operate

As a multinational health services company, we are proud to publish our fourth annual Corporate Responsibility Report highlighting our corporate responsibility goals and initiatives. Please read the report to learn more and connect with our company to support our efforts to make innovative, personal connections that help protect and enhance the health of people, communities and the environment.

CR Snapshot

Cigna Connects, our unique corporate responsibility platform, empowers and guides us in connecting our mission, expertise and resources to a broad range of environmental, social and governance efforts. Below are some highlights of our efforts and accomplishments in 2016.



Environmental Sustainability

- Worked toward 2017 Environmental Targets of **3%** reduction in greenhouse gas emissions, **3%** reduction in energy use and **1%** reduction in water consumption annually
- Reached **16** LEED certified buildings and **45** sites are currently enrolled in the U.S. Environmental Protection Agency’s ENERGY STAR® program
- Received third-party verification for Cigna’s greenhouse gas emissions data
- Encouraged more than **2 million** Cigna customers to opt out of paper statements resulting in eliminating millions of pieces of paper and envelopes
- Diverted over **1,200 tons** of waste from landfills through Cigna’s **100%** paper shredding policy for all office paper
- Replaced **7,683** high watt florescent fixtures with low watt LED lamps in our Philadelphia offices – saving **596,580 kWh** and avoiding **232 metric tons** of GHG emissions
- Donated over **1,200** computers to Connecticut nonprofits including schools, libraries, hospitals and homeless shelters through our Cigna IT Computer Donation program
- Donated furnishings valued at more than **\$33,000** through our Cigna Furniture Donation to a variety of non-profit organizations that can use them



Social

Community

- Contributed **\$13.5 million** in combined Cigna Giving through our Foundation, Civic Affairs and employee volunteering
- Logged **53,496 hours** of Cigna employee volunteer service
- Provided Cigna Foundation grants totaling more than **\$5 million**
- Funded **15** new Cigna Foundation World of Difference Grants to address health disparities and advance community health navigation
- Packed more than **675,000** meals for Feeding Children Everywhere which were assembled by **11,300** Cigna employees – bringing us to over **1.9 million** meals packed since 2014 for hungry children
- Provided nearly **500 hours** of skill-based community volunteering and **120 hours** of pro bono work from Cigna legal associates



Wellness

- Provided the Health Improvement Tour at **32** events in **18** cities, offering free biometric screenings and health coaching to communities
- Reached **250** Cigna Collaborative Care arrangements with large physician groups in **31** states.
- Committed to the 50/90 value-based payment goal set by the Department of Health & Human Services (50 percent of payments in alternative payment models and 90 percent in value-based arrangements by 2018)
- Launched our largest prevention campaign to date with an ensemble of familiar TV doctors (Alan Alda, Patrick Dempsey, Lisa Edelstein, Donald Faison and Noah Wyle) to promote check-ups as an important step in preventive care
- Committed to reducing opioid usage amongst our customers by **25%** over the next 3 years
- Provided a grant to Shatterproof that funded the creation of an online portal for those seeking information on addiction
- Provided 24/7 health information line with access to **2,600** nurses and **1,000** nutritionists, educators and health care specialists
- Offered **355** customer-centricity ambassadors in both customer and non-customer facing roles; an annual increase of **40%**
- Engaged more than **20,000** employees and their families from **17** regions to join Cigna's Fitness Challenge culminating in over **33 million** minutes of exercise with an aggregate weight loss of over **42,760 pounds**
- Reached **96.6%** of employees and families that are tobacco-free
- Named, for the **11th** consecutive year, one of the United States' "Best Employers for Healthy Lifestyles" by the National Business Group on Health
- Collaborated with clients who have diverse employee populations on our Health Disparities Advisory Council to implement recommendations for identifying employees at risk for disparate health outcomes through improved Health Assessment completion
- Facilitated **5** forums across different sites and teams within Cigna's Consumer Health Engagement area, providing culturally diverse content and education to approximately **1,400** staff
- Increased employee participation in Cigna Health Equity Forums by more than double, with over **200** employees attending each quarter
- Continued the Cultural Awareness Designation program to physicians in our network with more than **400** health care providers having completed the self-assessment, participated in subsequent training and signed an attestation to receive a Cigna certificate of completion
- Expanded our [Health Equity Podcast](#) series on Cigna.com featuring guest speakers discussing the significance of health disparities, their impact and the actions necessary to improve health outcomes for racial, ethnic and underserved populations



Diversity

- Supported **9** Cigna Colleague Resource Groups (including more than **3,500** employees) to generate actionable insights and innovate products and services that are culturally relevant and appropriate in meeting the needs of emerging, influential consumers of health services
- Launched Lean In Circles to provide the power of peer support through guided education and peer mentoring
- Increased annual spend in goods and services with diverse suppliers by **8%** with more than **600** certified minority- and women-owned business enterprises and other diverse suppliers across the United States
- Scored **100%** on the Corporate Equality Index from the Human Rights Campaign for the first time
- Scored **100%** on the Disability Equality IndexSM Award from U.S. Business Leadership Network[®]
- Scored **90%** on the Hispanic Association on Corporate Responsibility's Corporate Inclusion Index

Training and Development

- Tripled participation in our Educational Reimbursement Program with new program features to over 1,700 employees and nearly **\$5 million** in funding
- Recognized **12,100** employees through our Cigna Champions program in the United States
- Engaged approximately **2,000** Cigna employees in a Leadership Colloquia series designed to inform and influence Cigna's global business strategy and leadership development through dialog with external thought leaders across a variety of disciplines
- Advanced our new approach to performance management, called Connect for Growth, centering on a growth mindset where we can continuously develop talent and foster an ongoing desire to learn



Governance & Ethics

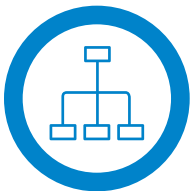
- Trained **100%** of new employees in our newly refreshed Code of Ethics and all existing employees affirm their adherence to the Code annually
- Supported our commitment to the United Nations Global Compact to back the Compact's **10** principles on human rights, labor, environment and anti-corruption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

About this Report

Our fourth annual Corporate Responsibility Report provides an up-close look at our environmental, social and governance (ESG) policies and priorities. The report describes our strategically aligned approach to corporate responsibility, called Cigna Connects, and shares facts, figures and stories that demonstrate how we work to create shared value for Cigna and society by applying our unique resources.

The sections of this report correspond with the three ESG pillars of corporate responsibility and demonstrate how Cigna’s performance in these areas aligns with our mission, supports our core business and creates benefits for our stakeholders.

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



Scope

The ESG data and information in the Corporate Responsibility Report is reported for calendar year 2016. The scope of the report includes our global operations. Drawing on the Web Content Accessibility Guidelines published by the World Wide Web Consortium, which is the main international standards organization for the internet, the Cigna Connects Corporate Responsibility Report has been designed to be more easily accessible to people with disabilities.



Global Reporting Initiative

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



United Nations Global Compact

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

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



Invitation for Dialogue

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

This report covers calendar year 2016, unless otherwise noted, and contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties. Forward-looking statements are based on Cigna's current expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as "believe," "expect," "plan," "intend," "anticipate," "estimate," "predict," "potential," "may," "should," "will" or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those contained in Cigna's Annual Report on Form 10-K for the year ended December 31, 2016 and Cigna's other filings with the U.S. Securities and Exchange Commission. Cigna undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. The characterization of items identified throughout this report as "material" should not be construed as a statement by Cigna that the item is material for purposes of U.S. securities laws.

Message from Neil Boyden Tanner, ESQ, Vice President, Chief Counsel & Corporate Secretary, Cigna



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

Our Company

Cigna is a global health service company with approximately 41,000 employees and more than 90 million customer relationships worldwide. For more than 200 years, Cigna and its predecessor companies have been in the insurance field.

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

1. Global Health Care

Providing health care, wellness and preventive solutions to individuals and employers around the world

2. Global Supplemental Benefits

Providing supplemental health, life and accident insurance in several markets across the globe

3. Group Disability and Life

Offering group long-term and short-term disability, group life, accident and specialty insurance products and services



Where we Operate

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

How We Execute on our Mission

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

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

As we look forward, we continue to:

1. Put our customers at the center of all we do
2. Work together to improve affordability, quality and personalization
3. Innovate to lead in health and sense of security solutions

Building a Sustainable Health Care System

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

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

Our formula for change can be outlined in three dimensions:



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

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

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

Focusing on Affordability and Personalization

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

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

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

Delivering Value-Based Care through Physician Partnerships



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

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

Cigna has been at the forefront of the accountable care organization movement since 2008.

There are now 250 Cigna Collaborative Care arrangements with large physician groups in 31 states. These programs encompass:

- More than 1.9 million commercial customers
- More than 88,000 doctors, including:
 - Approximately 41,000 primary care physicians
 - Approximately 47,000 specialists

CareAllies

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

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

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

Putting the Customer Front and Center



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

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

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

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

In 2016, Consumer Reports™ [rated](#) many of the biggest U.S. health insurers based on their cost and quality tools.¹ Cigna had the highest overall score in this rating.

CASE STUDY

GO. KNOW. TAKE CONTROL.™



Cigna launched its largest prevention campaign to date, with an ensemble of familiar TV doctors to promote check-ups as an important step in preventive care. Actors Alan Alda, Patrick Dempsey, Lisa Edelstein, Donald Faison and Noah Wyle donned scrubs and white coats to take on a new role with Cigna, letting America know, “We’ve saved hundreds of lives on TV. Now, we’re helping to save lives for real.”

This very real message is that people should have their annual preventive care check-ups. Cigna’s goal is to help save 100,000 lives a year, which is the number of lives the Centers for Disease Control and Prevention (CDC) estimates would be saved if everyone in the United States received his or her recommended preventive care.¹

1. [CDC Prevention Checklist, Centers for Disease Control and Prevention, 2015](#)

1. Consumer Reports does not endorse products or services.

2. [CDC Preventive Health Care Tip Sheet, 2015](#)

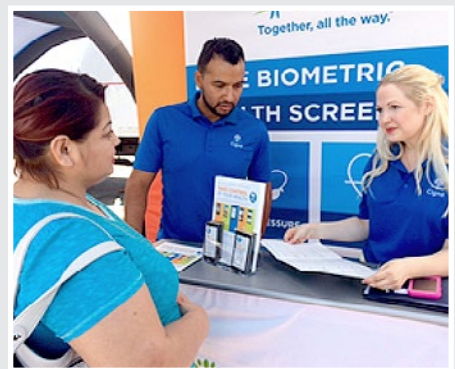
CASE STUDY HEALTH IMPROVEMENT TOUR



According to CDC research, chronic diseases, such as heart disease, cancer and diabetes are responsible for 7 of every 10 deaths among Americans each year and account for 75% of the nation's health spending.² These chronic diseases can be largely preventable through close partnership with your healthcare team, or can be detected through appropriate screenings, when treatment works best.

As part of Cigna's Go. Know. Take Control. health prevention initiative, in a 2016 study, we tested two groups; one group had biometric data available and the other did not. Our analysis showed an association between customers with biometric data in Cigna's systems and higher engagement and lower total medical costs when compared to a similar set of customers without biometric data present in Cigna's systems.

We believe this is because customers are more likely to engage in health promoting behaviors, such as monitoring and proactively addressing their personal health issues, when they "know their numbers". Thus resulting in potential cost savings across the board.³



In the fall of 2016, Cigna launched the Go. Know. Take Control Health Improvement Tour (HIT) Cigna's intent behind the Health Improvement Tour is to elevate health awareness and to help people catch chronic or acute conditions at an early stage while they are treatable, to continue to deliver on its mission to improve health, well-being and sense of security and to create brand awareness around Cigna's commitment to wellness.

The HIT is a multi-city effort where Cigna provides free biometric screenings and health coaching to communities launched in partnership with the Cigna Foundation and the Cordani Family Foundation, begun by Cigna CEO and President David M. Cordani, which is donating funds to pay for the costs associated with bringing these screenings to underserved communities.

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



1. [CDC Prevention Checklist, Centers for Disease Control and Prevention, 2015](#)

2. [CDC Preventive Health Care Tip Sheet, 2015](#)

3. Having biometric data in and of itself does not cause total medical costs savings. However, our study did find that customers who have biometric data available do seem to experience lower total medical cost. Cigna's analysis showed that for those who sought health services and had medical costs within 2015 and had their biometric data present in Cigna's data system, they tended to have lower medical cost when compared to a set of "statistically matched" customers that also sought medical services, had costs, but did not have biometric data present.

Governance

At Cigna, we believe that strong corporate governance practices are absolutely fundamental in today's complex business world. We believe that strong corporate governance provides the foundation for financial integrity, shareholder confidence and attractive performance.

Annually, the Board of Cigna Corporation and its Corporate Governance Committee conduct a full review of its governance practices. The Board has developed Corporate Governance Guidelines that set forth the key governance principles that guide the Board. The Guidelines, together with the charters of the Audit, Corporate Governance, Finance, People Resources and Executive Committees of the Board, provide a framework of policies and practices for our effective governance. The Board also has adopted a Director Code of Business Conduct and Ethics for directors of Cigna Corporation.

Non-employee directors of Cigna's global subsidiaries are required to adhere to Cigna's Code of Ethics and Principles of Conduct and to complete an Ethics and Compliance Affirmation Statement annually.

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

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

Transparency and Communication with Shareholders

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

Independent and diverse Board and Board leadership

Our Board of Directors consists of 10 members with eight male directors and two female directors. Collectively, our Board members bring a wealth of diverse backgrounds, experiences and skills to the Board and its Executive, Audit, Corporate Governance, Finance and People Resources Committees.

We currently separate the roles of Chairman and CEO, as we believe that having an independent Chairman assists in ensuring independent oversight of Cigna and the management team.

Our Board Chairman and all directors except for Cigna's Chief Executive Officer are independent. With the exception of the Executive Committee, all Committees are comprised of independent directors. Additionally, annual evaluations of Cigna's Board, its Committees and individual directors (including periodic independent third-party assessments) are conducted. The Board believes a meaningfully designed director evaluation process allows it to gain insights into the effectiveness of the Board, its committees and its individual members, with the goal of enhancing Board and Company performance and, as a result, increasing shareholder value. Cigna's Board is committed to ongoing improvement and the evaluation process is an important vehicle that fosters and supports effectiveness.

Robust Risk Management Oversight

The Board of Directors has the ultimate responsibility for risk oversight under Cigna's risk management framework. The Board executes its duty both directly and through its Audit, Corporate Governance, Finance and People Resources Committees. The Audit Committee oversees Cigna's enterprise risk management (ERM) framework.

ERM is a Company-wide initiative that involves the Board, Cigna's management, Cigna's Chief Risk Officer and General Auditor (CRO) and internal audit function in an integrated effort to:

1. Identify, assess, prioritize and monitor a broad range of risks
2. Formulate and execute plans to monitor and, to the extent possible, mitigate the effect of those risks.

The CRO meets with the Audit Committee regularly during its executive sessions and reports to the Board at least annually.

Cigna has implemented practices so that the Board and its committees, as well as the audit committees of Cigna's U.S. insurance subsidiaries, are regularly briefed on issues related to the Company's risk profile. These reports are designed to provide visibility to the Board about the identification, assessment and management of critical risks and management's risk mitigation strategies. These areas of focus include strategic, operational, financial reporting, succession and compensation, cyber-security, compliance, reputational, governance and other risks, as appropriate.

Strong Governance Practices and Controls around Executive Compensation

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

Annually, the People Resources Committee considers whether Cigna's compensation programs and policies encourage unnecessary or excessive risk-taking behavior by executives or create risks that are reasonably likely to have a material adverse effect on the Company.

Our compensation governance controls and practices include:

- Regular review of executive compensation governance market practices, particularly when considering the adoption of new practices or changes to existing programs or policies.
- "Double trigger" requirement for change of control benefits.
- No tax gross-up of severance pay upon a change of control.
- Robust stock ownership guidelines and share holding requirements for equity awards to align executives' interests with shareholders.
- Prohibition of hedging of Cigna stock by all directors and employees, including the executive officers, and restrictions on pledging of Cigna stock by directors and Section 16 officers.
- A disgorgement of awards (clawback) policy beyond the mandates of Sarbanes-Oxley.
- No excessive perquisites.

- Ongoing review by the Committee of people development, including assessments of executive officers and key senior management.
- CEO and executive officer succession plans overseen by the Board of Directors, with assistance from the Committee.

Our Board is committed to strong governance and recognizes that Cigna shareholders have an interest in our executive compensation policies and practices. On an annual basis, we provide our shareholders with the opportunity to vote to approve, on an advisory basis, the compensation of our named executive officers. In 2016, our shareholders overwhelmingly cast advisory votes in favor of our executive compensation program, with approximately 93 percent of votes cast in favor.

Further information on our Board of Directors and its Committees can be found on Cigna's [Corporate Governance Practices webpage](#). In addition, more information may be viewed in our [2017 Proxy Statement](#) that was filed with the SEC on March 17, 2017.

Corporate Responsibility Governance

Cigna's Corporate Responsibility Manager is responsible for implementing our Company's corporate responsibility strategy, and coordinating our reporting to stakeholders on environmental, social and governance performance. Our Corporate Responsibility Manager directly reports to Cigna's Vice President of Corporate Communications, who serves as chair of the Cigna Connects Corporate Responsibility Governance Council.

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

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

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

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

Ethics & Integrity

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

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

Our Code of Ethics

Our Code of Ethics and Principles of Conduct (the "Code") is the foundation for our unwavering commitment to integrity, compliance and ethical conduct. The Code is a "real-world-guide" to the behaviors and principles of conduct we embody as a team committed to making life better for millions of people in all corners of the world.

In our Code, we pledge to honor integrity in the following:

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

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

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

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

In 2016, our enterprise compliance organization reviewed our approach and what we feel represents a cohesive and effective organizational structure for compliance. This effort resulted in a new enterprise compliance model creating a more centralized group where all compliance resources report to the global chief compliance officer (CCO). This new structure supplies a direct line of sight into compliance risk. Also, partnership with our enterprise risk management organization (ERM) continued. This work serves to incorporate the ERM reporting approach with our enterprise compliance model to provide consistency in content structure. Cigna business compliance officers engage with their business partners to discuss compliance requirements and conduct compliance risk reviews. These reviews are reported monthly to the Enterprise Compliance Risk Office and shared with ERM for reporting purposes. Additionally, reporting and oversight is achieved through regular meetings of the CCO and General Counsel with the Audit Committee of the Board of Directors to inform them on key compliance topics.

Engaging our Employees

We train all new employees on our Code and all employees affirm their adherence annually to the Code. In addition to English, our Code is translated into Chinese, Flemish, French, Indonesian (Bahasa Indonesia), Korean, Spanish and Turkish. We train our Board of Directors annually on their obligations under the Director Code of Conduct and the Code. We also continue to keep Cigna's Board of Directors and Audit Committee of the Board aware of ethics issues including information regarding reported ethics violations concerns and actions taken.

In 2016, we refreshed our Code. The Code continues to emphasize Cigna's commitment to integrity and its core values.

We also created a robust communications and awareness plan that incorporated creative delivery methods, focused on the concept of a culture of compliance and reinforced the duty to report violations of the Code and Cigna's no retaliation policy.

Additionally in 2016, we conducted an anonymous culture of ethics survey of all U.S. employees. We are analyzing the data to understand how employees view Cigna's culture, to identify areas where we are successful and identify areas of opportunity.

In 2017, we plan to:

- Continue to engage managers to serve as ethics envoys
- Update ethics training for our Board of Directors
- Use senior leaders to emphasize the expectation that employees will act with integrity and comply with laws
- Create engaging compliance training and awareness that focuses on expected behaviors in addition to traditional training formats
- Emphasize to all employees that everyone owns compliance

A Strict Stance against Corruption

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

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

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

Global Anti-Corruption Reporting and Training

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

In 2016, Cigna's enterprise compliance and internal audit teams partnered to complete a data-driven FCPA Advisory Audit in Indonesia, one of the higher risk countries for anti-corruption where Cigna does business. We plan to continue this approach of targeting higher risk markets, targeting China in 2017. Additionally, in 2016 we completed in-person targeted training in Indonesia, the Middle East, and for the International Real Estate team.

Also in 2016, we revised our Hiring Practice Guidelines to address potential conflicts of interest and anti-corruption concerns related to job candidates that are recommended by government officials. We also implemented new guidelines for international markets partnership events so that events for brokers and affinity partners reflect an appropriate balance between substantive presentations and entertainment features.

Looking ahead to 2017, we will continue the FCPA Advisory Audit process, focusing on the China Joint Venture. Once regulatory approvals are received, we will also be integrating a newly acquired company in Lebanon into our anti-corruption management process. Additionally, we will be executing an ethics survey for our non U.S. employees. Also in 2017, we plan to craft a new version of our Anti-corruption Contract Guidelines.

As a large global enterprise operating in approximately 30 countries and employing a multi-lingual workforce, there are a variety of challenges to address. One challenge we are addressing is scoping emerging FCPA risks in new markets, like Africa. Also, we continue to identify risk areas that would benefit from focused in-person training. We work diligently to promote a culture of compliance so that employees report misconduct without fear of retaliation. We are continually raising awareness of risks related to corruption, specifically as they relate to Cigna's lines of business and geographies, in our focus on doing the right things for our customers, shareholders, and communities around the world.

Integrity in Human Rights and Labor

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

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

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

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

- **Community**

Through a focus on health equity, which is the pursuit of the elimination of health disparities, we strive to give individuals the best opportunity to achieve a healthier life and overcome health disparity barriers related to factors such as ethnicity, race, gender, age, geography or economics.

- **Employees**

We take an active, affirmative approach to ensure an appreciation of our individual and collective experiences, different ways of thinking and diverse communication styles. Cigna is committed to treating every employee with respect and protecting their human rights. Cigna does not discriminate in hiring, promotions, salary, or any other terms or conditions of employment nor do we tolerate any form of harassment, whether verbal or physical.

- **Vendors**

Our Supplier Code of Ethics addresses integrity in human rights and labor and describes our expectations in the areas of: community, child labor and forced labor, wages and working hours, health and safety, freedom of association and non-discrimination and harassment prevention.

Global Privacy & Information Protection

As a global business, Cigna operates in many different countries that have unique laws related to the collection, storage, use, processing, transfer, disclosure and destruction of personal information. Cigna takes these legal obligations very seriously. We are committed to building a globally compliant privacy and information protection program that is competitively distinct and that will continue to generate trust and confidence with all our new and existing customers, clients and business partners.

A Collective Effort

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

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

Our Privacy Programs

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

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

Cigna Information Protection

Cigna Information Protection is a technology and governance program that helps ensure Cigna's business and customer information and systems are secure.

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

Governance and Risk Management Practices

Safeguarding our customer and business information is a top priority at Cigna, and we consistently evolve our Privacy and Information Protection programs as privacy and information protection risks evolve. Recognizing the need for a focused approach to international privacy, we have established the International Privacy Office (IPO) to develop and oversee the International Privacy Program. In addition, we continually review and enhance our training and awareness programs. In 2016, we increased testing of employees' abilities to identify malicious e-mails and deployed innovative, client specific training. We also updated our policies, procedures and privacy notices to reflect current business conditions. Our on-going strengthening of global controls involved implementing advanced data loss protections, updating and testing our global incident management response program, completing privacy risk assessments and conducting third-party assessments of key technical and operational controls using leading, external industry parties.

At Cigna we have a Cyber and Privacy Council (CPC), and our privacy and information protection risk management framework is a shared risk model. The CPC and shared risk model further integrate our privacy, information protection and related enterprise risk management functions. The CPC is chaired by a Cigna executive business leader and drives actions for cyber and privacy initiatives affecting Cigna's global business operations.

Business Integration

Our Privacy and Information Protection Programs have business liaisons - Privacy Stewards or International Privacy Leads/ Officers and Information Protection Champions and Coordinators - who play critical roles. They support privacy and information protection implementation by providing insight to make actions and messaging relevant at the local level. In 2016, we realigned staff to support specific business areas and regions to enhance engagement with the business areas. Also in 2016, we increased engagement with our Government Affairs team to continually monitor issues and proactively address risks.

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

Protocols to Respond Should Information Incidents Occur

Although we work hard to protect the privacy of our customers' information, we are not perfect. We have experienced human errors and have been the target of computer viruses or other malicious codes, unauthorized access, cyber-attacks or other computer related penetrations. In the event of a breach, the Privacy Office strives to contain the incident in a timely manner, notify individuals as quickly as possible, and, when the situation warrants, provide credit monitoring. In addition, we identify and remediate the root cause of the issue when necessary.

CASE STUDY

CAN I GET A DO-OVER?



Our customers trust us with their health and their personal information. Building and keeping our customers' trust means acting ethically and doing what we say we're going to do. In 2016, we launched an awareness activity to spotlight areas of risk related to information protection and privacy called Can I get a do-over? This series educated employees on the right way to protect information at work and in their personal lives.

All the actors in the videos were Cigna employees. The three-part video series for this campaign generated 40,591 views in total, which equates to an average of 13,500 views per video.



Supply Chain Management

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

Our Supply Chain

In 2016, SCM managed more than \$2.5 billion in goods and services provided by over seven thousand suppliers. Cigna's suppliers provide goods and services that support information technology, operations activities and internal corporate functions.

Guiding Principles

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

1. Integrity

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

2. Customer and Market Focus

- Anticipate and meet the expectations and requirements of our customers.
- Understand the trends and market opportunities that affect our business and utilize this understanding to develop and implement strategies that effectively deliver value to our stakeholders.

3. Team Collaboration

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

4. Enterprise Thinking

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

Supply Chain Responsibility

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

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



INTEGRITY IN HUMAN RIGHTS AND LABOR

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



INTEGRITY IN BUSINESS CONDUCT

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



INTEGRITY IN THE ENVIRONMENT

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

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

Promoting Diversity in our Supply Chain

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

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

A Different Lens: Measuring Economic Contributions

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

In 2016, Cigna partnered with a diverse supplier expert who analyzed our supplier diversity data to show overall economic contributions by including the number of jobs supported through our supplier diversity program.

Our baseline numbers for 2016 are:

- **\$172 million** in purchases from small and diverse suppliers
- **\$445 million** in economic contribution delivered through three channels: Direct, Indirect and Induced
- **998 jobs** supported at small and diverse suppliers
- **\$61.6 million** earnings through jobs with small and diverse suppliers

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



In 2016 we were excited to learn that one of our national business partners exceeded the 30% diversity goal we set for them for the year. In 2017, Cigna continues to work to increase visibility on a national level as part of our commitment to being a "partner of choice" for women and minority-owned business enterprises and other diverse suppliers.

Industry Engagement to Promote Supplier Diversity

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

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

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

Cigna regularly participates in supplier fairs sponsored by these and other minority and women's organizations. In 2016, Cigna participated in national and local events working to identify the best diverse supplier talent which included hosting booths at the two largest national conferences, NMSDC and WBENC, in an effort to seek out qualified diverse suppliers. Cigna has also hosted road shows in various markets where community-based suppliers are able to attend an information session and networking event.

Champions of Diversity Award



In 2016, one of Cigna’s minority owned suppliers won the Hartford Business Journal “Best of Business” award. Cigna has been doing business with this company for over 20 years and during this partnership the minority owned business has been able to increase from a staff of two to 22 employees. Our continued partnership with companies like this helps us grow local communities and our business.

CASE STUDY

SUPPLIER MENTORING



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

Participants in the mentoring program are diverse suppliers who are brought together with Cigna executives to develop strategies to strengthen and expand their businesses.

Participants learn about industry best practices, Cigna’s methodologies and how they can support current and future business needs.



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

1. As defined by [U.S. Small Business Administration, A Handbook for Small Business Liaison Officers, June 2010](#)

2. <https://www.csn.edu/supplier-diversity-definitions>

Message from Cindy Ryan, VP, Human Resources, Cigna's U.S. Commercial Business



Cigna has more than 40,000 dedicated employees working to deliver results every day towards the advancement of healthcare. We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve.

Stakeholder Engagement

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

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

Connecting with Stakeholders

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

Cigna Employees

- Frequent pulse surveys and regular manager "Check-Ins" with employees
- Quarterly CEO-hosted Town Hall meetings
- Quarterly senior management-hosted business area town halls
- 24/7 Ethics help line
- Colleague Resource Groups

Employer Clients

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

Health Plan Customers

- Assisting customers through one of the very first health insurance 24/7 customer service call centers
- Providing 24/7 health information line providing access to 2,600 nurses, 1,000 nutritionists, educators and health care specialists
- Utilizing third-party Net Promoter Score research to drive continuous improvement
- Instituting and communicating information on nationally recognized, comparable and measurable standards that provide transparency into quality and costs
- Using Facebook, Twitter and YouTube social media tools to share information and deepen engagement
- Launched largest public prevention campaign to date with an ensemble of familiar TV doctors (actors Alan Alda, Patrick Dempsey, Lisa Edelstein, Donald Faison and Noah Wyle) to promote check-ups as an important step in preventive care

Health Care Professionals

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

Community Partners and Non-Governmental Organizations

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

Suppliers

- Implementing and communicating our new Supplier Code of Ethics
- Facilitating the Open Call Fridays program to connect potential diverse suppliers with Cigna supply chain management through personal phone calls with SCM managers
- Launched a Supplier Mentor-Protégé program to engage with businesses in the communities where Cigna operates to help expand their businesses

Investors

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

Government and Regulatory Organizations

- Industry association activities
- Public policy forums
- Constructive conversations with regulators

News Media

- Online newsroom
- Social media channels
- Desk-side briefings
- Primary market research

United Nations Global Compact

Since 2005, Cigna's dedicated unit focusing on the needs of international clients and customers has been a member of the United Nations Global Compact (UNGC), a public-private partnership founded in 2000 by former UN Secretary-General, Kofi Annan. In 2015, Cigna Corporation signed the United Nations Global Compact and committed to support the Compact's ten principles on human rights, labor, environment and anti-corruption across the enterprise. As a member of the United Nations Global Compact, we communicate our progress and activities with respect to these ten principles within this annual Cigna Connects Corporate Responsibility Report.

For ease of locating this information, we have included a [UNGC Index](#) to accompany this report.

Engaging with Stakeholders to Develop our Corporate Responsibility Platform

A few years ago, Cigna began its journey to develop a comprehensive corporate responsibility platform designed to strategically align our environmental, social and governance (ESG) initiatives with our health services mission and to work more closely with our stakeholders on these topics. As a first step in our work, Cigna engaged a third-party organization to conduct a formal stakeholder assessment on our behalf. Interviews were conducted with a variety of Cigna stakeholders discussing a broad range of ESG topics designed to create a matrix of subjects deemed most important to stakeholders and the company. Not surprisingly, both internal and external stakeholders collectively agreed that several critical health topics should be Cigna's CR areas of focus and where we can apply our unique resources to create positive impact.

As an outcome of this stakeholder assessment, we developed our CR platform, [Cigna Connects](#). We understand the connections between society and business and recognize social and sustainability issues as not simply problems to be solved but as opportunities to create meaningful improvements for society and our company. By applying our expertise and innovative thinking to social issues, we can fully realize the potential of understanding how interconnectedness can create improvement.

This is why we call our CR platform Cigna Connects. Cigna Connects aligns with our mission to improve the health, well-being and sense of security of those we serve with our expertise and resources to make powerful connections to positively impact the health of people, communities and the environment. Through Cigna Connects, we aim to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference. A key initiative of Cigna Connects is gathering, engaging and activating individuals and organizations to achieve improvements around critical health topics.

Focusing On Opportunities of Greatest Impact and Concern

Since that initial stakeholder assessment, we've continued to evolve our focus using input from many of the engagement tactics listed in this section. In 2015, we began executing the [Cigna Foundation's World of Difference \(WOD\) Grant Program](#). Our WOD grant focus is centered on creating Health Equity giving every individual the best opportunity to achieve a healthier, more secure life. Through this grant program, we work together with dedicated non-profit partners and use the knowledge and expertise of Cigna's professionals to help people overcome barriers to their health and well-being related to factors such as ethnicity, race, gender, age, education, economic status or place of residence.

In 2016, we took our focus on health equity grants a step further by placing an emphasis on the critical role of the community health worker in helping people overcome barriers and navigate a complex social services and health care system.

Removing Barriers to Help All People Pursue Optimal Health and Personal Achievement

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

Customer Centricity

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

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

Our Customer-Centricity Ambassadors

Cigna has more than 355 active customer-centricity ambassadors spanning the organization in various roles. This powerful grassroots movement continues to grow and gain traction; infusing customer-centricity deep into every area of our organization to help create a more customer driven culture. In 2016, our number of customer-centricity ambassadors increased by more than 40%.

Our customer centricity ambassadors are leaders of change who work to embed customer-centricity into our organization through awareness days and events, town hall presentations, team meetings, storytelling and “water-cooler” chats that stimulate teachable moments and foster dialogue. Cigna’s ambassadors coach, inspire and lead customer-centricity initiatives and the exchange of ideas and information at all levels of the organization.

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

Program Highlights



355
Ambassadors

27
States

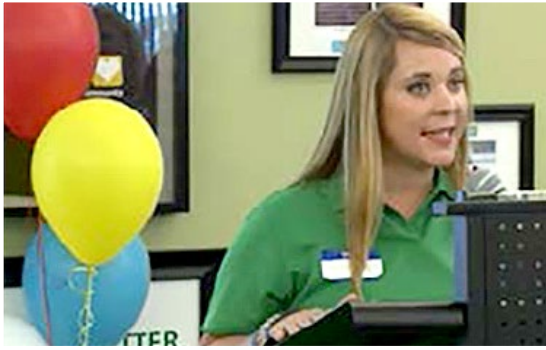
2016 Class



Ignite Cigna customer focus recognition
Scranton Ambassadors

- 496 nominees
- 99 new ambassadors
- Onboarding and training roadshows in CT, FL, CA, PA, MN, TX

Communication



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

Together, all the way customer awareness day
Denison Ambassadors

Awareness Events



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

Potluck, puppies and customer-centricity
St.Louis Ambassadors

Solving Customer Issues



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

Customer-centricity day
Eden Prairie Ambassadors

Working with Vendors



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

Leadership engagement at Customer-centricity awareness day
Bloomfield Ambassadors

Giving Back



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

Day of Caring with Habitat for Humanity
Denison Ambassadors

Growth Mindset



All ambassadors participate in training and development on:

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

Ignite Cigna customer-centric Olympic torch
Scranton Ambassadors

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

Our Approach to Managing Customer Satisfaction

Cigna monitors a diverse set of customer-centric metrics that provides a continuous improvement framework that surrounds the customer and improves the touch points that matter most. An essential component for successfully achieving our customer-centricity strategies is having a regular, consistent, company-wide metric that provides strong insight into how we're doing in the eyes of our customers.

Cigna also tracks the Net Promoter Score (NPS) system to measure our progress across the company and against competitors. The Net Promoter Score is a measure of customer loyalty that assesses to what extent a respondent would recommend a certain company, product or service to their friends, relatives, or colleagues. The idea is simple: If you like using a certain product or doing business with a particular company, you often like to share this experience with others. Having a clear metric for measuring our progress to support the people we serve – one that's focused on creating winning solutions for our customers and doing the right thing for them each and every day – will help deliver business value for our company. It's central to our growth strategy.

We've found that the service experience is a key element of our customers' relationship with Cigna. Improving the service experience has been a key focus of the organization over the past several years. Cigna's customers complete approximately 259,000 surveys each year providing transactional NPS (tNPS) feedback based on key drivers including: level of customer effort, first contact resolution and overall satisfaction with the customer service representative. We've turned that insight into action by implementing numerous initiatives, such as customer effort reduction, personalized experiences, Interactive Voice Response optimization and training, and the rollout of our new, upgraded service model One Guide – all aimed at improving the customer's experience. As a result of these targeted improvement efforts, we've continued to see increased satisfaction scores across key areas and an over 60% increase in our tNPS scores over the last three years.

Understanding Customers' Unique Health Journeys and Creating Moments that Matter

Listening to people's stories is critical to us. We are passionate about connecting with our customers to better understand their needs, desires and expectations. Journey mappings, and other insight driven techniques, have allowed us to better capture and understand the diverse interactions, challenges and opportunities throughout their experiences. Through continued research, we have identified eight distinct customer segments to help us design more personalized solutions and experiences which focus on reliability, empathy, ease, respect, and transparency – empowering our customers in the times when it matters most.

Health Equity

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

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

Factors Contributing to Health Disparities

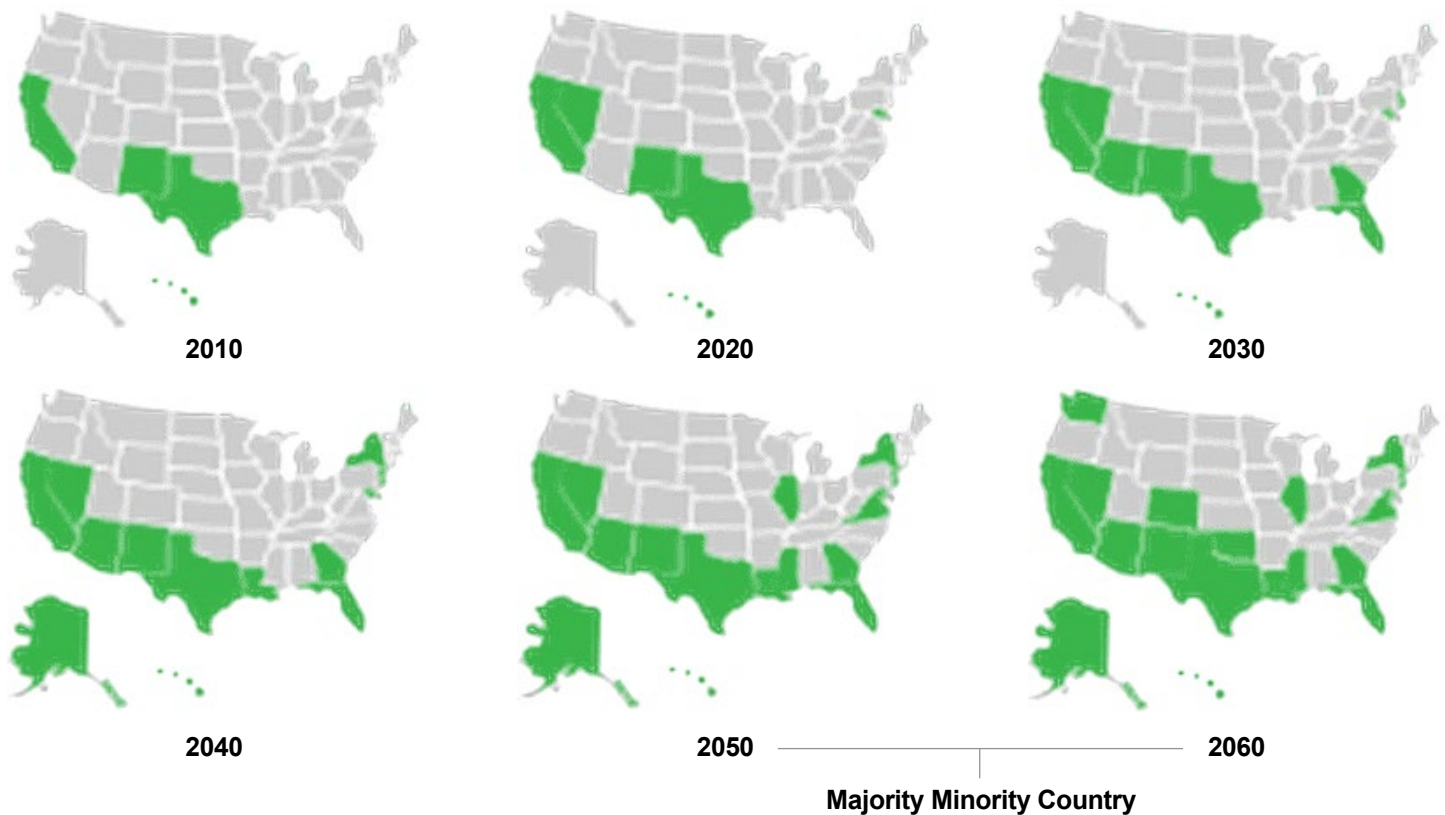
Some of the factors that contribute to health disparities are low health literacy, language barriers, cultural beliefs and practices, access to quality care, bias in the medical profession and social determinants to care such as physical environment or educational achievement. Individually and collectively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

Despite significant improvement to overall health outcomes over the past decade, many subpopulations, including low income communities, continue to experience substantial health disparities. As the U.S. population becomes more diverse, it is increasingly important to address health disparities.¹

Health Disparities and our Business

Most of the U.S. population growth since 1960s has been non-white.² And, currently there are more Hispanic, Black and Asian babies being born than white babies.³

Which States Will Become Majority Minority?



As the U.S. becomes increasingly more diverse, it's no surprise that Cigna's clients reflect this diversity within their workforces. This demographic shift requires different health service models to offer culturally-responsive care. We know that to be a more effective health advocate for our customers, we need to understand cultural differences, recognize changing population demographics and address gaps in care relative to health disparities. In addition to the rise of ethnic/racial minority populations, Cigna is aware of how health disparities may affect lesbian, gay, bisexual and transgender (LGBT) populations, and we are working to minimize these disparities through education and awareness as part of our [Diversity and Inclusion](#) programs.

Working to eliminate health disparities is the right thing to do from both a social justice and business perspective. Disparities can result in worsened health outcomes, added health care costs, lost work productivity and premature death.



It is estimated that 30% of direct medical costs for Blacks, Hispanics, and Asian Americans are excess costs due to health inequities. Overall, the economy loses an estimated \$309 billion per year due to the direct and indirect costs of disparities.⁴

Cigna's Response

Many opportunities exist for the public and private sectors – including Cigna as a leading health service company – to help close the gaps between health disparity and health equity in the United States. Our company is committed to cultivating a state of health equity in the marketplace – deploying strategic and operational resources to improve access to high-quality health care.

For nearly 10 years, Cigna has been a key stakeholder at the national level with active participation in the National Health Plan Collaborative (NHPC) sharing best practices related to health disparities and equitable health care with other health plans, employer groups and clients. Cigna also works closely with employers, consumers and health advocates in the public and private sectors to eliminate the health disparities that continue to plague far too many people and populations.

Close to a decade ago, Cigna formed our Health Equity Council. This Council is led by over two dozen influential leaders across the enterprise who commit to over 50 new actions each year to improve health equity. The Health Equity Council's strategic plan is based on the following five pillars: Awareness, Leadership, Data/Research & Evaluation, Health Care Services and Cultural and Linguistic Competence.

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

Key Goals and Milestones in 2016

1. Awareness

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

- Cigna expanded its [Health Equity Podcast series](#) on Cigna.com featuring guest speakers. In 2015, we introduced *Creative Approach to Cancer Screening* focused on colon cancer screening efforts in the African American community and in 2016 we added Dr. Ina Vandebroek who shared insights on the use of *Plants as Medicine* within the Caribbean and Latino community. In addition, Dr. Nalini Saligram shared best practices and innovative work regarding disparity in *Diabetes in South Asians*.
- Cigna also produced informative monthly social media posts resulting in 500,000 impressions, 3,648 actions and 476 engagements.

2. Leadership

Strengthen and broaden leadership for addressing health disparities at all levels

- Employee participation in Cigna Health Equity Forums more than doubled in 2016 with over 200 employees attending each quarter. These forums promote thought leadership and engagement in health equity related efforts across the enterprise.
- [The Cigna Foundation](#) announced [refined guidelines](#) for our World of Difference grant platform to focus giving on community health navigation, thus supporting the work of those non-profits who are helping to eliminate health disparities in communities nationwide by addressing the medical and non-medical needs of the underserved.

3. Data, Research and Evaluation

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

- We launched several new initiatives to address health disparities, including the establishment of Cigna's Language Service Governance Council. This Council oversees customer centric services for our limited English proficient (LEP) customers. Our goal is to ensure that all customers, regardless of language proficiency, experience excellent Cigna services.

4. Health Care Services

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

- The Cigna Health Disparities Advisory Council engaged in various health disparities education sessions during quarterly and annual meetings including disparities in obesity, breast cancer, mental health and substance use. Additionally, a weight complications pilot aimed at preventing or delaying onset of diabetes among African Americans and Hispanics was launched.

5. Cultural and Linguistic Competency

Improve cultural and linguistic competency of a diverse workforce

- In the first quarter of 2016, Cigna created in-depth cultural competency training, with an emphasis on the Hispanic population. The training builds on the concepts of cultural agility, Hispanic community characteristics and health beliefs with a goal of enabling providers to better engage their patients while honoring their values and beliefs. The training includes relevant case studies to allow for interactive participation. Participants also received an extensive list of resources and tools to support their continuing growth. Based on excellent feedback, Cigna has made plans for additional offerings in 2017.
- Several new resources were developed to support Cigna employees in delivering culturally responsive services. For example, a centralized Multilingual Resource intranet website was developed and includes tools for bilingual staff as well as customers. Cigna also launched [Toma Control](#), a new Spanish microsite.
- Cigna developed a new cultural competency training series with specific scenarios relevant to various key roles across Cigna, to meet needs reflected in our organizational assessment. This series will be launched in January 2017.

Focus Areas for 2017

In 2017, we are focused on:

- Convening with our Health Disparities Advisory Council clients to address health disparities related to weight management and complications
- Identifying and exploring opportunities to close gender gaps in cardiovascular disease management
- Utilizing geospatial analysis to identify opportunities to close gaps in breast cancer screening among African American women
- Delivering new cultural competency training to Cigna workforce and Cigna provider networks

CASE STUDY

CULTURAL AWARENESS DESIGNATION PROGRAM FOR PHYSICIANS



Cigna recognizes that our network providers are key partners in helping to ensure our customers receive culturally competent health care. Cigna works to improve the cultural competency of our network providers in order to enhance the delivery of culturally competent care for a diverse customer base.

Two years ago, Cigna became the first health plan to offer earn a Cultural Awareness Designation program to physicians in our network as part of a pilot initiative.

A validated cultural competency self-assessment was provided through a contract with the National Center for Cultural Competence at Georgetown University. More than 400 health care providers have completed the self-assessment, participated in subsequent training and signed an attestation to receive a Cigna certificate of completion.

Nearly 90% of participants reported the designation process itself increased cultural competency awareness for them and over three-fourths reported increase in awareness for their medical and office staff. The self-assessment is now made available free to all Cigna providers via Georgetown University.



The aggregate results of the designation pilot revealed the greatest opportunity for improvement among providers was in addressing the attitudes, intentions, knowledge and skills required to promote the health of culturally and linguistically diverse communities. Based on the Cultural Awareness Designation results along with insights from additional provider surveys, Cigna launched an effort in 2016 to expand cultural competency training for our provider network to enhance their cultural agility skills and improve their participation with diverse patient populations.

1. [U.S. Department of Health and Human Services. Minority Population Profiles](#), Office of Minority Health

2. [Pew Research 2015](#)

3. [Brookings Institute Dec. 2014](#)

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

5. Incidence: NAACCR, 2015. Mortality: US mortality data, National Center for Health Statistics, Centers for Disease Control and Prevention. American Cancer Society, Inc., Surveillance Research, 2015.

Our Culture

Cigna employees know they can make a real difference every day in the lives of the millions of people we serve around the world. Cigna has more than 40,000 dedicated employees working to deliver results every day towards the advancement of healthcare.

We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve.

Our culture supports our employees by creating an environment that recognizes and respects individual differences and emphasizes the following priorities:

- **Customer Centricity**

We understand our customers' needs and work together to help them achieve healthier, more secure lives.

- **Inclusive**

Embrace our diverse individual strengths – as one team.

- **Collaboration**

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

- **Innovation**

Push for a better tomorrow – and be accountable for its delivery.

- **Integrity**

Do the right thing – Always.

A Culture of Caring

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

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

Employee Benefits and Work-Life Balance

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

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

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


Employee Surveys

Each year, Cigna conducts a global employee engagement survey where employees are invited to share their thoughts on a wide range of topics. In 2016, we continued to use the survey results to identify ways to strengthen our culture, simplify processes, and improve the experiences our customers have when interacting with Cigna.

Throughout 2016, we also conducted frequent pulse surveys to check our progress on our improvement activities. These surveys help us understand what employees think about how things are going, which – in turn – helps us adjust our ongoing engagement and communication activities.

Awards and Recognitions

As a result of our culture and employee engagement efforts, we received the following recognitions in 2016:



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



- Ranked among the ‘Best for Vets’ by Military Times magazine
- Named Military Friendly Employer from GI Jobs



- Received Department of Defense Employer Support of the Guard and Reserve Award
- Received National Business Group on Health “Innovation is Advancing Healthy Equity” Award
- Chosen as one of CR Magazine’s 100 Best Corporate Citizens for 2016 and received their Ladder Award recognizing the 25 companies on the 100 Best list that have shown the most advancement in 2016 in their commitment to responsible business practices
- Received CEO Cancer Gold Standard Accreditation
- Named Platinum winner of American Heart Association “Fit Friendly” Worksites Award

Training & Human Capital Development

To deliver on our mission and strategic objectives, we must have engaged employees that are skilled in critical capability areas. We provide our employees with training and resources that provide continuous learning and development opportunities and respond to an ever changing market landscape.

Cigna University

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

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

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

Many of these resources are available to employees 24/7 and can also be leveraged by family members with internet access. Cigna University offers ways for our employees to advance their current careers at Cigna or branch out to other areas of our company.

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



Cigna employees, on average, spend approximately 30 hours per year in Cigna University course training and an additional 22.75 hours per year focused on specific skills training, career development and lifelong learning programs.

Coaching Practice

One of Cigna University's strategic goals is to meet the needs of the ever evolving corporate environment. To support this goal, in 2016, we created a formal enterprise-wide Coaching Practice to enable Cigna to accelerate the growth, development and competency of our internal talent.

Coaching can help leaders solve problems, build critical competencies, reinforce internal talent pipeline, and limit turnover costs. Coaching is a methodology that narrowly focuses and supports developmental goals to help an individual strengthen their skills and / or solve business problems.

At the close of each Coaching engagement we provide the "Coachee" with an assessment to capture their input on what went well, as well as what we could do to improve the Practice. Additionally, the assessment provides feedback on the Coachee's experience with the Coach.

Below are some data to show the results of those surveys:



Since the Practice launched there have been 87 Coachees, Coached by 10 Cigna University Coaches:

- 11% of those Coachees progressed through the organization
- 8% of the Coachees were promoted to a higher-level of the organization
- 100% of Participants identified Coaching as a Positive Experience...and that the coach made them comfortable and responded in ways that were helpful
- The Coaching Practice NPS score was 88% – indicating that the vast majority participants would highly recommend the Coaching Practice to colleagues.

Connect for Growth

In 2016, we continued with our new approach to performance management, called Connect for Growth. Connect for Growth centers on a growth mindset where we can continuously develop talent and foster an ongoing desire to learn. This model focuses on ensuring managers and employees are having quality conversations and through these conversations we will create an environment of collaboration, innovation and engagement. All full-time, salaried employees participate in the Connect for Growth program.

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

Future of Work

In 2016, Cigna University launched the Future of Work initiative. The purpose of this project was to identify and validate future work approaches such as freelancing and crowdsourcing. The Future of Work initiative included fostering the processes and procedures for these different work approaches that are necessary for Cigna to achieve our ongoing talent objectives which contributes to sustained business success.

The Future of Work was a six-month, test-and-learn project designed to identify future talent needs and the parameters around fulfilling those needs. Selected business areas evaluated how current positions within their organizations align to their future business visions and strategies.

Strengthening our Culture through Training

Descriptions of Courses Offered to Cigna Employees:

Employee Well-Being

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

Employee Rights and Non-Discrimination

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

Employee Health & Safety

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

CASE STUDY GLOBAL MARKET JOURNEY DEVELOPMENT PROGRAM



Cigna’s Global Market Journey is an executive development program designed to enhance leadership skills in a rapidly changing global environment. The Global Market Journey program provides managers with both personal and professional growth in cultural agility competencies, and works to help participants develop a global mindset and build cultural agility to help execute Cigna’s global priorities as a multinational health services company.

The Global Market Journey program includes:

- An immersive trip to a priority emerging market where leaders learn hands-on about key country values, trends, infrastructure, and marketplace needs
- A weeklong skills-based international volunteer project to engage leaders in the local community of the selected emerging market
- Post-return, ongoing virtual volunteerism and internal company communication to sustain and amplify the benefits of the journey

In 2016, Global Market Journey took place in Thailand in June and began with an introduction to Cigna-Thailand that included a visit to our local office and a review of the current state of the business with local leaders. Four days of intensive classroom and experiential training sessions followed with topics including strategy, innovation, cultural awareness, economics, healthcare delivery and team building.

The participants engaged in field visits to rural and urban areas, meetings with care givers and healthcare providers, and tours of government and private healthcare institutions. During the second week, participants participated in a volunteer project in partnership with the Cultural Agility Leadership Lab and the National Peace Corps Association, which identified non-governmental organizations that align with Cigna's philanthropic focus on improving health.

Diversity & Inclusion

Our View on Diversity & Inclusion

Among our stakeholders – employees, customers, partners, suppliers and communities – there are many different cultures, beliefs and values represented. We define diversity in all of the ways we are different, yet similar, including race, gender, veteran status, ability, preferred languages, work styles, generational and cultural facets, sexual orientation and gender identity. Cigna takes great pride in our diverse and talented workforce. In our efforts to better understand our workforce and customers, we take an active, strategic approach to appreciate our individual and collective experiences, different ways of thinking and diverse communication styles.

Our Diversity & Inclusion Strategy

Our Diversity and Inclusion strategy focuses on four areas:

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

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

How to Deploy Programs Across the Enterprise

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

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

- **Enterprise Leadership Council**
Senior executives who work to ensure workplace programs reflect global, cultural, and business goals
- **Business Leadership Councils**
A balanced team of employees, managers, and senior leaders who help our business units leverage diversity and inclusion to address local market strategies, customer experience, and business capabilities
- **Colleague Resource Groups (CRGs)**
Employee groups who leverage cultural insights and connections to innovate approaches and solutions to increase engagement, performance, and career mobility, while building enterprise capabilities to address the needs of diverse customers
- **Health Equity Council**
A team of multidisciplinary leaders who collaborate in research, testing, and piloting solutions to mitigate the prevalent health disparities and chronic diseases in underrepresented groups

- **Cross Cultural Diversity Forums**

Five forums across different sites and teams within Consumer Health Engagement providing culturally diverse content and education to approximately 1,400 staff through “diversity minutes”, email blasts, newsletters, panel discussions, health fairs and other activities. Topics covered include immigration and relocation; transgender health, treatment challenges; caregiving culture, health disparities among African-Americans and kidney transplants, military cultural awareness, shift workers, and generational diversity

Our Colleague Resource Groups

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

Cigna’s CRGs, supported by more than 3,500 employees, continue to build on a successful record of contribution to the workforce with strong employee engagement, targeted mentoring, impactful community volunteerism, and customer focus - bringing increased value to our clients and partners.

Our nine CRG groups are:

1. African American/Black
2. Asian/South Asian
3. Hispanic/Latino
4. Millennial
5. Lesbian, Gay, Bisexual, Transgender (LGBT) & Allies
6. People with Different Abilities
7. Veterans
8. Virtual
9. Women

2016 Diversity & Inclusion Awards and Recognitions

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

- **African American/Black**
 - Black Enterprise 2016 50 Best Companies for Diversity
- **Hispanic/Latino**
 - 2016 Latino 100 Company, Best Companies for Latinos (Latino Magazine)
 - Latino Leaders, 2016 Top 20 Companies for Hispanic Diversity
 - Hispanic Association on Corporate Responsibility’s Corporate Inclusion Index, Score 90
- **LGBT**
 - 2016 Human Rights Campaign (HRC) Corporate Equality Index, Best Places to Work for LGBT Equality
 - 2016 Top Corporations for LGBT Economic Empowerment
- **People with Different Abilities**
 - Disability Equality Index 2016 Best Places to Work (United States Business Leadership Network and American Association of People with Disabilities)
 - City of Phoenix Mayor’s Commission on Disabilities Award (For Profit)
- **Veterans**
 - Military Times 2016 Best for Vets Employer (Top 40 Company)
- **Overall**
 - National Business Group on Health 2016 Innovation in Advancing Health Equity

CASE STUDY **LEAN IN CIRCLES**



Cigna’s Women’s Colleague Resource Group (wCRG) launched Lean In Circles to provide the power of peer support through guided education and peer mentoring. Lean In.Org is an initiative of the Sheryl Sandberg & Dave Goldberg Family Foundation and runs a network of more than 32,000 Circles in cities and on campuses around the world. This framework empowers, educates and supports women in their career development at Cigna. Lean In Circles meet monthly to encourage and support each other in an atmosphere of confidentiality and trust.

CASE STUDY **DIFFERENTIATING OUR CONNECTION TO CUSTOMERS AND CLIENTS – MANAGING GENDER TRANSITION IN THE WORKPLACE**



In 2016, Cigna’s Diversity and Inclusion team launched the following initiatives to help employees, customers, and clients managing gender transition in the workplace:

- Coordinated transgender health Subject Matter Expert (SME) capabilities to support anticipated enforcement of changes in Affordable Care Act (ACA) regulations
- Created a Transgender 101 guide for Cigna sales.
- Partnered with clients/vendors to provide transgender training for employees.
- Developed a new policy to prevent the denial of International Private Medical Insurance (IPMI) applications submitted by transgender individuals on the basis of gender identity.
- Partnered with Cigna’s Federal and State Government affairs teams to address anti-LGBT legislation that would increase the disparate treatment of employees and customers in the U.S.
- Cigna launched the [LGBT microsite](#) on Cigna.com. The site was created by our LGBT CRG. The microsite provides resources for LGBT customers, including our employees. A main feature of the page is highlighting the common health disparities experienced by LGBT populations and steps Cigna is taking to address them.

The site also includes links to resources such as a provider directory put out by the Gay and Lesbian Medical Association and information on current health issues in LGBT populations.

- Cigna is also visible and active in the LGBT community, participating in and supporting organizations and events such as the Gay and Lesbian Medical Association, Philadelphia Transgender Health Conference, Hartford Gay & Lesbian Health Collective, Pride, and Out and Equal.

In 2016, Global Market Journey took place in Thailand in June and began with an introduction to Cigna-Thailand that included a visit to our local office and a review of the current state of the business with local leaders. Four days of intensive classroom and experiential training sessions followed with topics including strategy, innovation, cultural awareness, economics, healthcare delivery and team building.

The participants engaged in field visits to rural and urban areas, meetings with care givers and healthcare providers, and tours of government and private healthcare institutions. During the second week, participants participated in a volunteer project in partnership with the Cultural Agility Leadership Lab and the National Peace Corps Association, which identified non-governmental organizations that align with Cigna's philanthropic focus on improving health.

Employee Health, Safety & Wellness

Policies, Procedures and Training to Keep our Employees Safe

Cigna maintains health and safety policies that govern all aspects of our business and provide guidance on our interactions with each other, our clients, and our vendors.

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

We make our Health and Safety policies and training available online for our employees to easily access. We continually focus on the health and safety of our employees and their physical workplace conditions. Being an office setting, our initiatives primarily revolve around avoidance of slips, trips and falls and repetitive motion related injuries. We have a comprehensive ergonomic program and offer a Cigna University class on workstation ergonomics.

In addition to complying with all local and federal laws pertaining to safety, various departments including Cigna Global Real Estate, Cigna Global Risk Management, Cigna Human Resources, Cigna's Employee Health Advisory Team, and Cigna Global Security have contributed to a work-place environment that embodies Cigna's mission and vision.

A Targeted Approach to Health & Wellness

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

To advance employee wellness, we have a multi-year plan that involves an evolving global strategy targeting top U.S and global health risks, quarterly population health metrics and site-specific employee health dashboards. We provide a robust incentives platform to reward employees for healthy actions.

We also execute on a communications campaign to promote and educate on available programs, incentives and services both onsite and virtually. This makes Cigna a healthier, more productive organization, and we believe it also makes us a more attractive employer to our current and prospective employees.

Each year, employees are asked to participate in the Healthy Life Post Benefits Enrollment Survey. The 2016 results show very positive feedback from our employees with over 90% of employees stating that they believe that Cigna shows concern for their health, wellbeing and security (91.1%) and that Cigna's culture is supportive of their efforts to pursue a healthy lifestyle (93.8%). Cigna has again been named one of the United States' "Best Employers for Healthy Lifestyles" by the National Business Group on Health, receiving their Platinum Award in 2016.

Healthy Life Workplace Wellness

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

Our Healthy Life strategy focuses on the following:

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

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

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

1. Get preventive care
2. Work with a personal coach to make progress on their goals
3. Get support in quitting tobacco, losing weight and replacing stress with resiliency
4. Learn how to choose energy boosting meals and be more physically active
5. Better manage chronic health conditions, such as heart disease, asthma, diabetes, depression and many more
6. Engage in global campaigns focused on our key health priorities including resiliency, nutrition and physical activity

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

Our Global Wellness Councils

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

Asia Pacific Council

- Hong Kong
- India
- Indonesia
- Korea
- New Zealand
- Taiwan
- Thailand

U.S. Council

- California
- Colorado
- Connecticut
- Florida
- Illinois
- Pennsylvania
- Tennessee

Europe, Middle East and Africa Council

- Belgium
- Dubai
- Middle East
- Spain
- Turkey
- United Kingdom

CASE STUDY

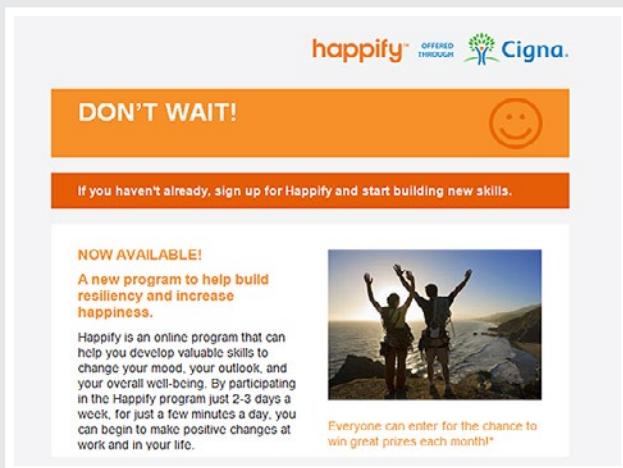
GETTING “HAPPIFIED” TO REDUCE STRESS AND INCREASE RESILIENCY



Building a more resilient workforce one employee at a time

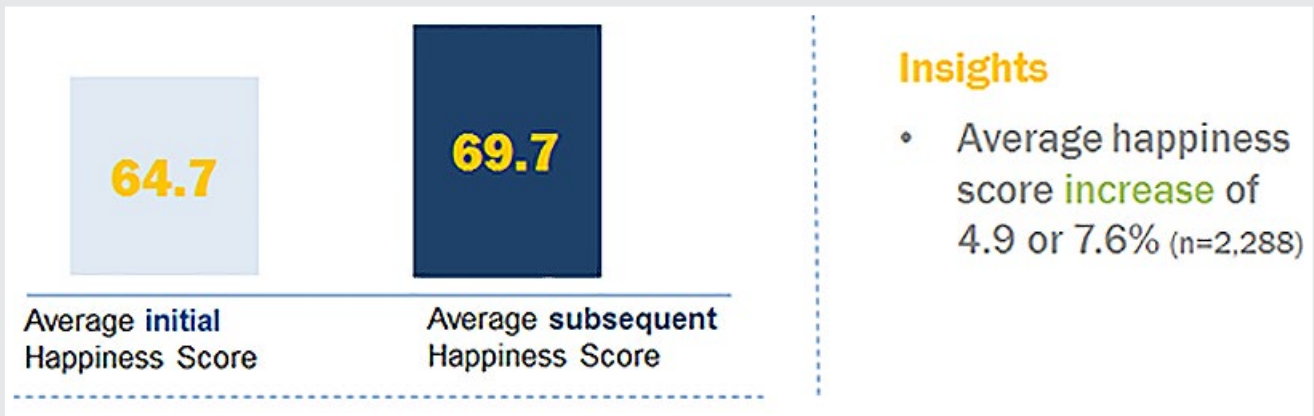
Stress is a top driver of health risks worldwide. We know that stress continues to increase in our 24/7, fast-paced, always on and always connected culture around the world.

There are also very few “solutions” out there that effectively impact stress and resiliency of a global workforce. Cigna has been exploring mindfulness-based stress reduction as a potential tool to help employees build resilience. Resiliency has now become a primary component of our overall wellness strategy.



In 2016, we launched our Happify resiliency program in the U.S. and a global counterpart called Make One Small Change. These programs feature science-based activities and games that can help people experience lower levels of stress, with greater optimism and resilience. In these programs, we featured nationally renowned speakers on resiliency and we began offering a bi-weekly guided meditation session for employees. This work spearheaded the start of onsite meditation rooms at Cigna.

We had nearly 8,000 employees participate and the average happiness score of participants during the pilot increased over 7%.



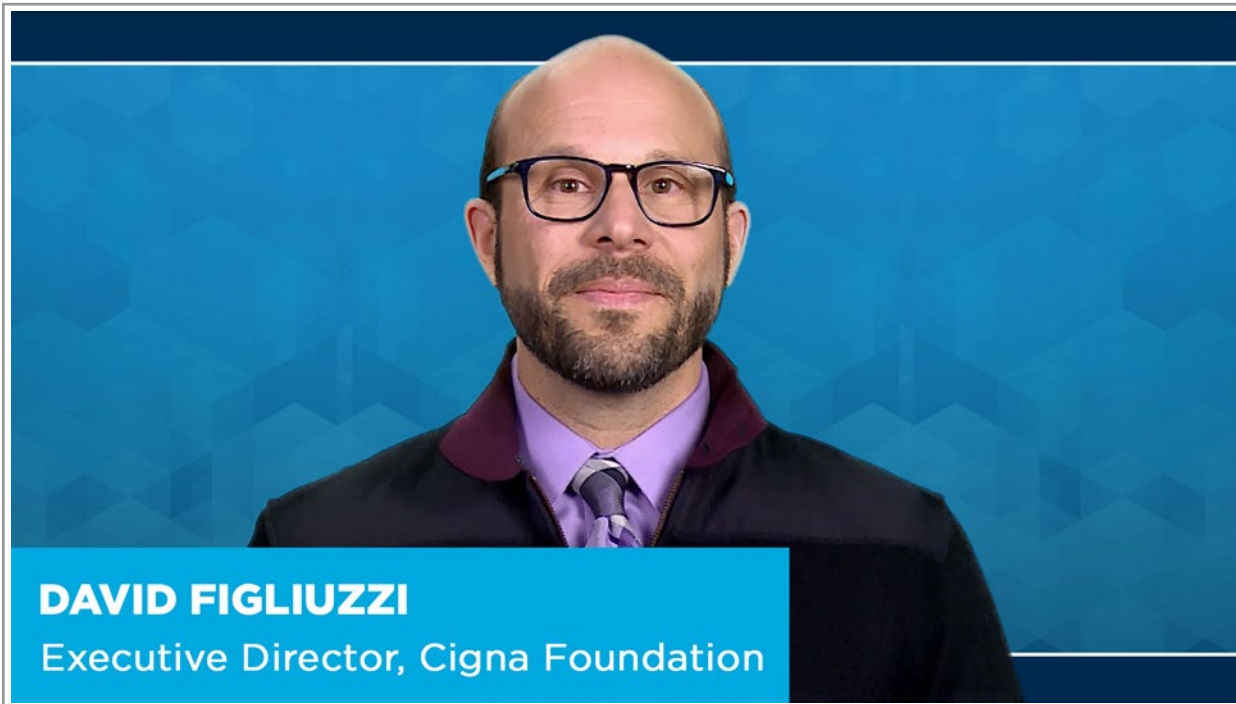
In addition to promoting employee assistance program resources, we developed a desk calendar for 2016 that offered a year-long focus on mindfulness and resilience offering tips to help employees achieve balance in their lives and to support their personal health and well-being.



This work has successfully integrated the topic of resiliency into our wellness strategy and is now part of how we operate.



Message from David Figliuzzi, Executive Director, Cigna Foundation



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

Our Role as a Corporate Citizen

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

Cigna Giving

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

- **Cigna Foundation**

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

- **Cigna Charitable Giving**

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

- **Employee Volunteerism and Giving**

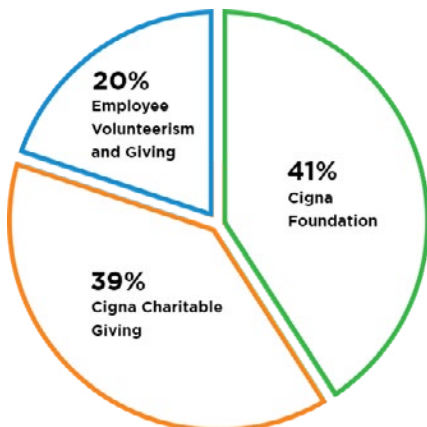
Cigna’s employees have a desire to help others. We provide them with a wide range of projects and programs that enable them to carry their personal passion into service that benefits their local communities, both on the job and off.



In 2016, Cigna’s employees logged 53,916 hours of volunteer service.



In 2016, our combined Cigna Giving totaled \$13,549,973



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

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

The Cigna Foundation

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

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



In 2016, Cigna Foundation grants totaled more than \$5 million to support organizations that share our commitment to enhancing the health and well-being of individuals, families and communities.

Working to Make a World of Difference

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

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

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

World of Difference Grant Program Requirements:

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

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

Pursuing Health Equity and Community Health Navigation

Health equity is a primary focus area for Cigna and for the Cigna Foundation. Health equity means pursuing the elimination of health disparities such as ethnicity, education, income, age, gender and other factors that can result in unfair differences in health status.

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

2016 Grant Recipients

Our 2016 World of Difference grants ranged from \$100,000 dollars to large multi-year partnership programs. These grants represented the best of innovation to address health disparities with clear and measurable impacts for the targeted population in alignment with prioritized [UN Sustainable Development Goals](#).

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

Age

Grant Partner:

Healthy Smiles

Fresno, CA

Initiative:

This grant supports a mobile dental clinic providing healthy smiles and better overall health outcomes for underserved children and families who live in the agricultural heartland of Central California.



In 2016, the mobile clinic van provided services across five counties and 19 school districts reached nearly 8,000 patients (61% of which were returning patients). This represents direct services to 7,250 children, with 75% of the children expected to be cavity-free.

Grant Partner:

TCA Health

Chicago, IL

Initiative:

Cigna provided a grant for The Senior Fit Club model, which was designed specifically for seniors and the physically disabled and supports the most important element of improving older adults’ health – participation in wellness activities.

The program’s components include:

- Increasing physical activity levels
- Adopting healthier eating habits
- Providing a hands on experience and mentoring opportunity for seniors



Additionally in 2016, seniors and community youth participated in the signature gardening programming, building gardens in three South Chicago neighborhoods. Collectively, the gardens have produced 174 pounds of produce, which includes a variety of vegetable and herbs to which the seniors and children continue to enjoy.

Grant Partner:

Mount Sinai

New York, NY

Initiative:

World of Difference grant funded Mount Sinai’s Project TEEN HEED, a peer-led diabetes prevention program incorporating mobile health technologies for at-risk East Harlem adolescents.

Project TEEN HEED has developed a 12-week curriculum for teens ages 13–19. TEEN HEED estimates that at least one out of nine teens in East Harlem may already have pre-diabetes. To date, 90 teens have been recruited and seven leaders have been trained to facilitate the sessions.

Ethnicity and Race

Grant Partner:

Rush University Medical Center

Chicago, IL

Initiative:

World of Difference grant to provide funds to the Health Legacy Program, which empowers African-American women to adopt new health habits and behaviors that promote an active and healthy lifestyle. The Health Legacy Program is offered at churches, faith organizations and community centers on the south and west sides of Chicago. This program offers women a positive start through hands-on activities in a supportive group environment.

The Health Legacy Program recruited 224 women to participate in the program and 197 women successfully completed the program at one of nine sites.

The results of the pre and post program were the following:

- Average weight at the start of the program was 201 pounds compared to 195 pounds at the end
- Participants exercising more than twice weekly was 59% pre-program compared to 91% post-program
- Elevated blood pressure pre-program was 71% compared to 66% post-program
- Feeling in control of diabetes pre-program was 68% compared to post of 91%

Grant Partner:

University of Maryland – HAIR Project

Prince George’s County, MD

Initiative:

Cigna’s World of Difference grant supports a unique partnership to encourage colorectal cancer screening among African Americans through health promotion initiatives in barbershops and beauty salons in Prince George’s County.

The Health Advocates In-Reach and Research (HAIR) Project has established a network of 11 black beauty salons and shops in Prince George’s County, including approximately 50% in the Health Enterprise Zone (HEZ) neighborhoods of Maryland zip code nearly Washington D.C..



In 2016, nearly 50 barbers/stylists completed the HAIR Curriculum that included six interactive modules designed to equip barbers and stylists to have conversations about colorectal cancer, screening choices, and other health issues with the overarching goal to promote health equity.

Grant Partner:

New York Botanical Garden

New York, NY

Initiative:

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

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

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

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

Grant Partner:

Emory University Rollins School of Public Health

Atlanta, GA

Initiative:

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

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

Grant Partner:

Houston Healthcare Foundation

Houston, TX

Initiative:

Cigna’s grant to the Diabetes Awareness and Wellness Network (DAWN) assisted in the development and implementation of diabetes self-management curriculums for diabetics and pre-diabetics, expansion of its Mobile DAWN services and building relationships with providers to increase reciprocal referrals.



In 2016, the DAWN program reached 326 community participants, an increase of 20% from the previous year. Through its partnership with Houston’s Healthcare for the Homeless program, DAWN has also been able to implement the Wisdom, Power, Control curriculum to community engagement participants at Houston’s Healthcare for the Homeless Center.

Results from the graduating class of the DAWN curriculum were as follows:

- Diabetes knowledge increased by 16% from pre-test to post-test
- Self-efficacy scores improved with participants reporting 14% increases in their confidence to engage in diabetes self-care behaviors
- Diabetes self-care scores reveal that participants improved by 23% in performing routine health behaviors to better manage their diabetes

Grant Partner:

La Clinica del Pueblo

Washington, DC

Initiative:

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

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

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

Grant Partner:

Saint Vincent Healthcare

Billings, MT

Initiative:

Cigna provides a World of Difference grant to provide a Native American Community Health Worker with the ability to disseminate health education across four different tribal nations.

The Native American Community Health Workers address health disparities such as prenatal health, access to care and transportation. In addition to helping increase health literacy to ensure people in communities understand what to ask the providers, Native American Community Health Workers help to bring telehealth services to the four tribal communities and sitting on American Indian Steering Committee.

To date, the clinic has measured an increase of 200% enrollment to the clinic as a result of the Community Health Workers efforts.

Gender

Grant Partner:

Girls on the Run

United States

Initiative:

World of Difference grant to Girls on the Run International, an organization that nurtures the strengths of girls in 3rd – 8th grade by inspiring them to be joyful, healthy and confident.

The objectives of this grant are to:

- Advance the health of under-served elementary school girls
- Understand and address the barriers to participation in low-income sites
- Use these learnings to develop best practices and resources among its network of 225 Councils



Survey findings from 131 girls from 12 teams within three councils indicated the vast majority of girls (81.2%) showed improvements in at least one “C” (i.e., confidence, connection, character, caring, contribution) over the course of the season. 93.8% improved in at least one of the constructs measured in the study from pre- to post-season.

Grant Partner:**El Centro de Corazon**

Houston, TX

Initiative:

El Centro de Corazon utilized funding to address the health care needs of underserved women in Houston’s East End community by providing primary care, women’s health, dental care, and behavioral health services to 5,440 low-income women. Women’s health interventions included breast and cervical cancer screenings, screening and treatment for high blood pressure and diabetes, and prenatal medical services.

Impact metrics achieved by El Centro de Corazon included:

- Increased the percentage of women with entry into prenatal care in first trimester to 71%
- Increased the number of women with up to nine prenatal care visits during a pregnancy episode by 14%
- Implemented 5 Centering Parenting® models of care to improve health outcomes through group well-child and Provided behavioral health services to 223 women that had been identified with a mental health issue

Additionally, El Centro de Corazon has established a partnership with March of Dimes to increase CenteringPregnancy®, and provided group participants with travel vouchers, which removed the transportation barrier for prenatal patients in completing prenatal visits.

People with Different Abilities

Grant Partner:**Achilles International**

United States

Initiative:

Cigna provided grants and sponsorships to continue a study to determine whether running holds the key to better mental and physical development for children with autism. Achilles International has extensive anecdotal evidence showing that walking and running help people on the autism spectrum improve their emotional and physical health.

The following effects of school based Achilles Kids program on endurance, socialization, communication, eye contact, quality of life have been observed:

- Participants exhibited significant improvement in fitness markers, specifically 6 minute walk test distance and speed
- Improvements in communication behaviors, specifically awareness, cognition, motivation, restrictive/repetitive behaviors

Grant Partner:**Shatterproof**

United States

Initiative:

Cigna funding has provided the Shatterproof Resource Center which is an innovative, user-friendly and customizable website for individuals who are at risk, addicted or in recovery helping them and their families find the information, support and services they need.

The Shatterproof Resource Center provides a unique and supportive means for lifelong learning, connection and action at all stages of the journey to long-term recovery, health and success.

Socio-Economic**Grant Partner:****Community Solutions**

Hartford, CT

Initiative:

Cigna is committed to a multi-year effort focused on improving health and well-being for residents in Northeast Hartford, close to our corporate headquarters focused on improving health and well-being for residents within the federal Promise Zone.

The multi-sector team that included the State of Connecticut, the City of Hartford and St Francis Hospital created a program that deployed 12 community health workers who assisted 62 program enrollees in identifying, assessing and addressing a myriad challenges that lead to poor health outcomes, including housing, nutrition, safety, family, and mental health concerns.



In 2016, the second phase of the project resulted in a 57% reduction in emergency room utilization and a 50% reduction in health care costs among the targeted population.

Grant Partner:**Blessings in a Backpack**

Philadelphia, PA, Hartford, CT and Memphis, TN

Initiative:

Blessings in a Backpack provides children enrolled in the federal Free and Reduced Price Meal Program with a backpack of food to take home for 38 weekends during the school year.

The Blessing in a Backpack grant has resulted in nearly 300,000 hunger-free weekends to more than 2,500 children over the past four years. Additionally, survey results show that the majority of children fed by Blessings in a Backpack experience the following impacts on their lives: (1) feeling cared for by their community, (2) feeling they are helping their family, (3) reporting fewer behavioral issues and (4) finding it is easier to learn at school.

Grant Partner:

Coalition to Transform Advanced Care (C-TAC)

Washington, DC

Initiative:

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



In 2016, Cigna’s grant funded the first phase of the project, which resulted in creating a tool to research caregivers’ digital ethnography and footprints. In 2017, results from the digital research will be compiled and analyzed.

Grant Partner:

Methodist Healthcare

Memphis, TN

Initiative:

The grant to support “Improving Health of a Community – One Navigated Patient at a Time” leveraged existing partnerships with congregations through our Congregational Health Network to lead a series of community conversations with residents.



In 2016, the grant also continued to support meaningful health navigation for the 100 Familiar Faces – those individuals in zip codes who have the highest level of hospital utilization. Two programs were created “Familiar Faces” and “Wellness without Walls”

Analysis of the first cohort suggests that Familiar Faces is significantly and positively impacting patient wellness:

- The Relative Days to Next encounter increased by 152%
- Total encounters decreased by 39%
- Discharged from ED decreased by 36%
- Admitted or observation days decreased by 36%
- 30-Day Readmissions decreased by 63%
- Number of hospital days decreased by 43%



In 2016, Wellness without Walls provided nine community events.

Among the results:

- 700 community members received baseline health screenings
- 55 women received mammography screenings
- 25 people completed HIV/AIDS screenings

Grant Partner:

Back on my Feet

Philadelphia, PA and Baltimore, MD

Initiative:

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



In 2016, the pilot project was conducted with 125 homeless individuals participating in the regular fitness program.

After 60 days, members experienced increased health gains across multiple measures, which included:

- Resting Heart Rate: 70% increase in the percentage of members with an average or better resting heart rate
- Blood pressure: 30% increase in the percentage of members with normal blood pressure

Grant Partner:

Siloam Health

Nashville, TN

Initiative:

Cigna’s grant targets four vulnerable communities in Nashville, Tennessee. Siloam Health was provided funding for eight part-time community health workers. Siloam created the Community Health Outreach program to develop community health leadership within four target faith congregations: Bhutanese, Burmese, Egyptian, and Hispanic.

Accomplishments in 2016 included nearly 300 people served through Community Health Outreach, and eight new Community Health Workers hired and trained.

Additional Grant Programs

Doing Good, Feeling Better: Healthy Lifestyle Grants

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

Matching Gifts

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

CASE STUDY

ADDRESSING THE OPIOID EPIDEMIC



The Cigna Foundation has partnered with Shatterproof to help erase the stigma associated with addiction. The opioid crisis is truly an epidemic. Here in the US, deaths involving opioids have quadrupled since 2000. In 2015, more than 33,000 lives were lost as a result of the opioid epidemic.

Cigna's response extends beyond philanthropy to a full commitment to addressing this challenging social issue.

We've stepped up in a big way and have committed to reducing opioid usage amongst our customers by 25% over the next three years. Our approach spans community, public policy, health care providers and clients and customers.

Here's how:

- **Community**

Our grant to Shatterproof funded the creation of an online portal for those seeking information on addiction. This resource includes education and critical resources for finding evidence based treatment.

- **Public Policy**

Our public policy work includes supporting adoption of National Pain Management Strategy and the new CDC Opioid Prescribing Guidelines, participation in industry task force on opioid use disorder prevention and treatment, and serving as an advocate with policymakers by engaging with Department of Health and Human Services.

- **Health Care Providers**

Our network of Health Care Providers receive notification when their patients are receiving hazardous levels of opioids (Narcotic Therapy Management Program). We support state-based prescription drug monitoring databases by physicians when prescribing more than 21 days of opioid therapy. We have simplified referrals to comprehensive treatment programs for pain and substance use disorders. And we have created a pledge to be signed by physicians to prescribe opioids with caution and to follow the CDC guidelines.

- **Clients and Customers**

We provide specialty substance use disorder care management to help guide customers into effective programs and we have identified designated treatment centers that meet our quality and cost-efficiency criteria.

[Learn more about our efforts >](#)

CASE STUDY

PARTNERING WITH LOCAL FAITH-BASED INSTITUTIONS TO REACH COMMUNITIES



In our years of working in communities we have learned that the basis for change is trust. We work with partners who take that to heart and have created relationships that allow members of the communities they serve to engage with a trusted partner in improving their health and well-being.

In many neighborhoods, the first place people turn when they need help is their local faith-based institution.

We know that the fastest way to create change is through a trusted vehicle, therefore, many of our programs include a holistic view of health – bridging the intersection of faith and health to help more people and to help them faster.

In Memphis, Tennessee, our work with Methodist Hospital includes reaching residents of a community with severe health disparities through a Congregational Health Network – reaching people in a place where they traditionally gather for guidance.



In North Carolina, our partner Novant Forsyth Medical Center is also reaching people through local churches, engaging leaders in improving their health and creating a spark within their congregations. Imagine a southern style church gathering with baked (not fried) chicken and healthy side dishes. Church groups there have incorporated walking and yoga into their calendars and have even allowed parishioners to share their improving health story from the pulpit in Sunday worship.

In Nashville, Tennessee, our partner Siloam has engaged a broad spectrum of faith communities, reaching their Bhutanese, Burmese, Egyptian, and Hispanic neighbors through their places of worship. Also, in Chicago, Illinois, our partner Rush Medical Center has helped a group of women to lose weight and adopt healthy habits through support groups hosted at local churches.

Global Citizenship

Cigna actively supports the communities where Cigna employees live and work around the world. In 2016, we are proud to report the following global citizenship highlights:

United States

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

Here in the United States, some of the projects Cigna supported in 2016 include:

- Supporting research and outreach for the Juvenile Diabetes Research Foundation
- Informing and educating communities about the impact of healthy choices as a presenting sponsor of the American Diabetes Association Chesapeake Bay Tour de Cure and as the sponsor of the National Stop Diabetes campaign
- Supporting a dental clinic in Connecticut presented by Mission of Mercy
- Sponsoring an aquatics safety program conducted by the City of Phoenix, AZ
- Helping to produce public health programming in Dallas’ Klyde Warren Park

Belgium



Our Cigna Belgium team participated in several charity fundraiser events in 2016.

Approximately 70 employees contributed a total of 440 volunteer hours on community service projects for a series of organizations, which included Filet Divers, Habitat for Humanity, Think Pink, Music for Life, Unicef, St. Jozef Instituut and VZW 400. These organizations work to address specific local community needs and support local culture.

Music for Life is an annual charity event organized by a Flemish radio station and Red Cross Flanders. Over 70 Cigna Belgium employees ran or walked in the 2016 Music for Life “Warmathon” to raise funds for over 1,300 charities.

China



Opening ceremony of three school libraries in Jiangxi



Students enjoying the books in their new library

Through a joint venture between Cigna and China Merchants Bank (CMB), we have made a commitment to the communities it serves by working to provide a healthy and secure future for children.

These community service initiatives include supporting local schools and libraries.

In much of the China countryside, very few children read for pleasure due to a lack of libraries. In 2016, we worked with China Children and Teenagers' Fund to donate three libraries in Jiangxi province and safety and emergency experiment classrooms in Shenzhen. To date, Cigna and CMB have funded 10 libraries in China. Additionally, we held "the Second Cigna & CMB Reading Festival" where we funded the Ankang Library to encourage students to learn and explore through reading.



A party to celebrate Children's Day



Volunteers drawing with the children

For several years, Cigna has worked with the Guangzhou Gold Ribbon Special Children Parents Centre to help children dealing with cancer reduce their pain and gain courage to overcome their illnesses. In 2016, roughly 100 Cigna and CMB volunteers visited two hospitals in Guangzhou, several times a month. Our employees spent more than 300 hours drawing, playing games, and reading with the children. Volunteers also have parties for the children to celebrate special occasions and holidays.



Hong Kong



Preparing hot meal boxes



In 2016, Cigna Hong Kong held the “Cigna Hearty Party” on Cigna Day, a day of international employee volunteering. Joining forces with the Bo Charity Foundation, more than 60 Cigna volunteers spent a fun and meaningful day working together to give back to the local community through the Food Angel program.

Run by the Bo Charity Foundation, Food Angel is a food rescue and assistance program that rescues edible surplus food from different sectors of the food industry that would otherwise be disposed of as waste. The Bo Foundation supports a community center where they provide free dine-in food assistance service to vulnerable local seniors.

On the event day, Cigna volunteers prepared food in the kitchen, ran a series of activities and served lunch to local seniors in the community center. The Cigna team prepared nutritious hot meal boxes. Cigna volunteers also had a wonderful time with the seniors doing exercises and playing games to celebrate the Chinese Dragon Boat Festival.

Approximately 1,000 hot meal boxes were redistributed by Food Angel to serve the underprivileged communities in Hong Kong.

India



Healthy Workplaces Event

Cigna and its joint venture in India, Cigna TTK, sponsored Arogya World's 2016 Healthy Workplaces event in Mumbai, helping Arogya World take a further step toward its goal of recognizing 100 companies in India as "Healthy" Workplaces, and improving health for one million workers in India.

Arogya World is a global non-profit working to prevent non-communicable diseases through health education and lifestyle change.

Arogya World implements diabetes prevention programs in schools, workplaces, and the community.

In 2016, 20 companies from a variety of sectors across India employing a workforce of 225,000 employees were named "Healthy Workplaces", in the third year of a pioneering public health program underway by Arogya World. The companies were announced as Healthy Workplace winners at an award ceremony event capping off a day-long employer health education event sponsored by Cigna TTK in close partnership with the Cigna Foundation.

Indonesia

For three years, Cigna Indonesia has been focusing its corporate social responsibility efforts to develop 10 elementary schools in Johar Baru. The effort has three areas of focus: Environment, Curriculum and Teaching Method. Activities revolve around basic health awareness and healthy habits like the importance of hand washing.

Through a variety of fun health challenges involving 1,500 employees, Cigna Indonesia successfully raised close to IDR 40 million or USD 3,000 fund, enough to build two new hand-washing facilities and cleaning tools for the school. More than 500 students and 30 teachers of the school have enjoyed the hand washing facilities that can lead to healthier lives. To continue the program, Cigna has created Student Health Champions who will help foster inspiration for the whole community to be healthy.

Additionally, more than 20 Cigna Indonesia volunteers joined forces with the students and teachers to share healthy living habits with students from eight schools around Johar Baru. Various activities were offered such as basic knowledge about infectious diseases, correct hand washing techniques, measuring the levels of borax and oil content in the food, to personal hygiene and maintaining a clean school environment.

During the holy fasting month, Cigna Indonesia held a Ramadan charity activity. Initiated by the Cigna Women Network Indonesia, employees of Cigna Indonesia participated in a bazaar and raised a total of IDR 29 million, which was used to provide groceries and other equipment to support the basic daily needs to Tresna Werdha Budi Mulia Social House, Nurul Imam Jafariah Orphanage, and Sayap Ibu Foundation in Jakarta and Tangerang.

In 2016, Cigna Indonesia also helped the community of Cipanas, West Java, improve their health by holding events focusing on diabetes, blood pressure, and heart disease and promoting a healthy lifestyle. Cigna Indonesia also provided medical checkups for more than 50 people in that area and helped them learn how they can improve their health.

New Zealand



Cigna New Zealand supports Achilles International through financial donations supporting the organization’s focus on helping people with a range of disabilities through physical activities. This support helps Achilles drive membership of athletes and guides across its four New Zealand chapters as they grow their presence in New Zealand.

Cigna also held its third annual Cigna Kids Fun Run in 2016 to raise funds for Achilles International. The event saw 300 Wellington children take part in a range of running events – with 500m runs for preschoolers and 1–2km runs for 5–13 year olds. The Cigna team created a carnival atmosphere, running a variety of stalls for a gold coin donation. The proceeds from the stalls were boosted with a staff raffle for a range of prizes generously donated by local businesses.

As part of our sponsorship of Cigna Round the Bays, Achilles was named the event’s official charity in 2015. In 2016, Cigna requested that \$1 from each registration be donated to Achilles. 70 Achilles athletes and guides took part in the event, and a total of \$10,500 was raised. More than 13,000 Wellingtonians took part in the event and learned more about Achilles International.

In addition to our community events, Cigna sponsored Achilles athlete Richard Warwick on a personal challenge to train for and compete in New Zealand’s toughest cross-terrain event, the Coast to Coast Mountain Run. Approximately 220 Cigna New Zealand employees volunteered close to 1,000 hours of their time for these events in support of Achilles International.



Thailand



In 2016, Cigna Thailand donated water purifiers to seven schools in the Eastern region of Thailand to provide clean drinking water for more than 3,800 students and promote health and well-being of residents of the area.



The event began with visits to three schools in Chonburi province by about 500 Cigna Thailand employee volunteers. Teachers and students participated in the organized activities such as Mini Sport Day, which was aimed at encouraging the students to exercise. In addition to water purifiers, Cigna also immunized approximately 100 students against four types of influenza.



In late 2016, Cigna Thailand's leadership and employees participated in a volunteer activity where Cigna provided drinking water and offered other assistance to those who visited the Grand Palace to pay respects to His Majesty the Late King Bhumibol Adulyadej.

United Kingdom



In 2016, Cigna UK completed its sixth consecutive year of participating in “Text Santa Appeal” – Christmas Jumper Day charity event. The theme for the 2016 event was “Doing your bit in a Christmas knit”. The UK-wide campaign raised funds through people donating to wear their Christmas jumper to work, which was also a fun event for our team. Cigna made this event into a competition for the best jumper with winners receiving some treats to share with their team.

UK staff “doing their bit in their Christmas knit”.

CASE STUDY WALT DISNEY WORLD® MARATHON WEEKEND

For the 9th consecutive year, Cigna sponsored the 2017 Walt Disney World® Marathon Weekend. The event is part fitness, part fun, and – in true Disney fashion – part magic. It’s an opportunity for Cigna to directly promote the importance of wellness and preventive care to the Orlando community and to over 100,000 runners and their guests.



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

United Nations Sustainable Development Goals

Aligning with the Sustainable Development Goals

Through our Cigna Foundation and World of Difference Grants, we aim to align our activities with the goals and targets set forth in the United Nations' Sustainable Development Goals (SDGs), a global plan for action for the next fifteen years with 17 goals and 169 targets.

Among all SDGs, Goal 3 – “Good Health and Well-Being” - provides the greatest opportunity for our company to contribute its specific industry expertise and resources to drive meaningful progress. We are also focused on Goal 2 – “Zero Hunger”, Goal 5 – “Gender Equality”, Goal 6 – Clean Water and Sanitation, and Goal 10 – Reduced Inequalities which all have very direct impact on health.

We are increasingly identifying opportunities to support the SDGs through our corporate citizenship efforts, and are proud to report the following 2016 highlights:

GOAL	TOPIC	CIGNA FOUNDATION AND WORLD OF DIFFERENCE GRANTS
SDG 2	Hunger	<ul style="list-style-type: none"> • Blessings in a Backpack – providing U.S. school children with weekend nutrition • Feeding Children Everywhere – providing affordable nutrition around the globe
SDG 3	Health and Well-Being	<ul style="list-style-type: none"> • Achilles International – enabling people with all types of disabilities to participate in mainstream athletics. • DAWN – developing and implementing diabetes self-management programs • Healthy Smiles – funding a dental clinic for underserved children in Central California • La Clinica Del Pueblo – funding a peer-based obesity, diabetes and cardiovascular prevention program for low-income, immigrant Latinos • Methodist Healthcare – supporting community health navigation • Mount Sinai – supporting an adolescent peer education intervention to prevent diabetes • Shatterproof – removing the stigma associated with substance abuse • Siloam Health – targeting the faith congregations of Bhutanese, Burmese, Egyptian and Hispanic communities in Nashville, Tennessee to provide them with part-time community health workers • St. Vincent Healthcare – providing community health worker to four Native American tribal nations • TCA Health – improving the health of seniors through participation in fitness and wellness activities • YMCA – expanding a fitness program for seniors in Philadelphia, Pennsylvania and Houston, Texas <p>Cigna’s relationship with Achilles International includes grant funding from the Cigna Foundation and Cigna employee volunteers who serve as guides to disabled athletes in Achilles races around the country. Selected long-term disability customers are also able to take part in programs that Achilles offers, which includes individual coaching, personal training, support and opportunities to participate in activities with Achilles athletes.</p>

GOAL	TOPIC	CIGNA FOUNDATION AND WORLD OF DIFFERENCE GRANTS
SDG 5	Gender Equality	<ul style="list-style-type: none"> • El Centro De Corazon – addressing health care needs of underserved women in Houston, Texas • Girls on the Run – helping girls pursue their dreams through interactive games and running • Rush University Medical Center – helping African-American women adopt health habits that contribute to active and healthy lifestyles
SDG 6	Clean Water and Sanitation	Water for People – providing sustainable clean water around the globe
SDG 10	Reduced Inequalities	<ul style="list-style-type: none"> • Back on My Feet – helping people move from homelessness to independence • Community Solutions – improving the health and sense of security for residents living in Northeast Hartford • Emory University – helping at risk Mexican-American youth in Atlanta, Georgia find employment in health services as community health workers • Health Advocates In-Reach and Research (HAIR) from the University of Maryland’s School of Public Health’s Center for Health Equity – training barbers and beauticians on how to educate their clientele about colorectal cancer and the importance of getting preventive screenings starting at age 45. • New York Botanical Gardens – advancing research focused on the use of herbal remedies by Caribbean and Latino population in New York City <p>Through our health equity focus, we are able to support both SDG 3 and SDG 10 utilizing a targeted approach and identifying unique partnership opportunities, such as Community Solutions and HAIR.</p>

You can learn more about the United Nations Sustainable Development Goals at:

<https://sustainabledevelopment.un.org/sdgs>.

Additional information on these grants and impacts achieved in 2016 can be found on the [Cigna Foundation page](#) on our Report.

Employee Volunteerism & Giving



In 2016, our employees continued to demonstrate our collective passion for supporting local communities. Supported by Cigna, our employees logged 53,916 hours of volunteer service, valued at more than \$1.2 million.

“Use Your 8” Program

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

Employee-Driven Corporate Philanthropy

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

- Cigna Foundation Matching Gifts Program**
 We support the charities our employees support by matching individual employee gifts to any eligible non-profit organization.
- Cigna Foundation Volunteer Recognition Program**
 We recognize employees who go above and beyond to help their communities with our Grants for Givers, Community Service Champions and Volunteer of the Year programs.
- Cigna Foundation Healthy Lifestyle Grants**
 We make the connection between personal health and charitable giving by awarding a \$100 grant to charities selected by employees who participate in healthy events such as walk-a-thons, bike-a-thons and 5k races.

Challenges and 2017 Focus Areas

We are working to create a sustainable and scalable employee volunteering program that is easily understood and accessible to all of our employees around the globe. To support these goals, we are rethinking and redesigning by capturing employee feedback and working with key leaders in the organization.

The majority of Cigna’s workforce is now millennials, so it’s important to us to have a modern program that uses current technology to identify volunteer opportunities and capture our contributions to our communities. At Cigna, we have a lot of talent to contribute in unique ways to help communities achieve better health and live better lives.

CASE STUDY

ONE OF OUR OWN TAKES TO ACTION TO CREATE 2020 MOM



That newborn smell, their smiles while they sleep and the cute sounds that accompany a baby's every move are some of the joys of being a new parent. But what about the feelings no one wants to talk about?

Up to 20% of women will experience a maternal mental health disorder like postpartum depression, yet most are never diagnosed or treated. Most women and their families are left to suffer in silence during this critical time.

After the birth of her first child, Cigna employee Joy Burkhard experienced many of the symptoms of postpartum distress: inability to sleep, lack of appetite, worry over caring for her baby, and was likely experiencing undiagnosed postpartum anxiety – potentially a precursor to postpartum depression. Fortunately, Joy had support, but she always wondered if her husband hadn't taken night shifts, or his parents hadn't been there to help, if things would have gotten much worse.

Joy realized maternal mental health was a cause that needed more attention. Leveraging the knowledge she gained at Cigna and her passion for improving customer experience, she began to see the possibility of systemic scalable change for maternal mental health. A big idea was born, and Joy went on to found the non-profit 2020 Mom, a national organization with a mission to address gaps in maternal mental health care with an aggressive deadline - by the year 2020.

As the volunteer executive director, Joy put in roughly 20 hours a week leading a team of volunteers and contractors. She facilitated the training of over 400 providers in the U.S., hosted Cigna-sponsored annual conferences, and launched a national social media awareness campaign during Maternal Mental Health Awareness month.

Also under Joy's leadership, 2020 Mom launched the California Commission on Maternal Mental Health Care. This incredible effort resulted in Joy being honored as the Cigna Volunteer of the Year in 2016. In her work as a volunteer, Joy makes a point to involve all stakeholders: from mothers and their partners, to physicians, hospitals, and mental health providers, to insurers and government leaders. It's her goal to work with key partners to lay the ground work for prevention, early detection, and the right treatment for those who suffer with maternal mental health disorders.

CASE STUDY

PRO BONO LEGAL SERVICES AND COMMUNITY VOLUNTEERING



The Cigna Legal Volunteer Program includes a long-standing pro bono program and group community volunteering activities.



In 2016, Cigna legal associates provided nearly 500 hours of community volunteering and more than 240 hours of skill-based pro bono work which represents a value of over \$40,000 in donated legal services.



Cigna Legal associates in Philadelphia volunteering at Magee Rehabilitation Hospital this past August. The mission of Magee Rehabilitation Hospital is to improve the quality of life of persons with disabilities by providing high-quality physical and cognitive rehabilitation services. The Cigna Legal team tackled property improvement projects, such as weeding, planting and other maintenance activities to Magee’s outdoor areas. They also attended a presentation about Magee’s onsite Legal Clinic for the Disabled as a way of learning more about the organization and understanding the impact of its work.

Additionally, in 2016, The Connecticut Law Tribune recognized Cigna with their Outside Counsel Management-Pro Bono Award as part of their program to honor excellence in corporate legal departments.

Message from Frank Pina, Global Real Estate Director, Cigna



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

Reducing our Environmental Footprint

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

Our Global Real Estate Portfolio

In 2016, Cigna's global real estate portfolio consisted of approximately 7.8 million square feet of owned and leased properties. Our domestic portfolio has approximately 5.8 million square feet in 38 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Our international properties contain approximately 2.0 million square feet located throughout the following countries: Australia, Bahrain, Belgium, Canada, China, Hong Kong, India, Indonesia, Kenya, Malaysia, New Zealand, Singapore, South Korea, Spain, Switzerland, Taiwan, Thailand, Turkey, United Arab Emirates, and the United Kingdom.

Green Building Certifications and Ratings

Cigna currently has 16 Leadership in Energy and Environmental Design (LEED®) Certified buildings in our domestic real estate portfolio:

- **Owned Facilities**

We have received Silver LEED® Certification at our owned facilities in Chattanooga, Tennessee and our office in Hooksett, New Hampshire, which received LEED® certification in 2016.

- **Leased Facilities**

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

- **ENERGY STAR®**

Cigna's Global Real Estate team currently has 45 sites enrolled in the U.S. Environmental Protection Agency's ENERGY STAR® program that was developed to monitor a building's energy and compare performance on an ongoing basis.

23 Cigna facilities were certified in 2016. Cigna expects to recertify these five sites in 2017: Hooksett, Pennsylvania; Chattanooga, Tennessee; two sites in Nashville, Tennessee and Waterside Crossing in Windsor, Connecticut.

Our Strategic Sustainability Performance Plan

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

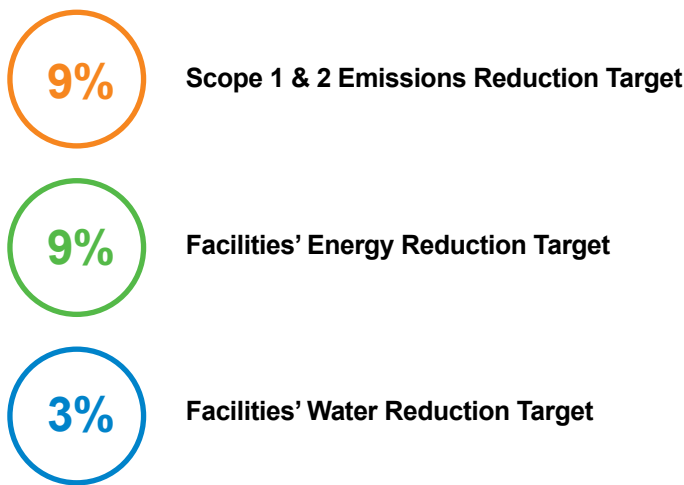
To deliver on our Strategic Sustainability Performance Plan, Cigna Global Real Estate is establishing programs and policies that can result in significant improvements in energy efficiency. This Strategic Sustainability Performance Plan is intended to follow the United States Green Building Council's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

Our plan is focused on:

- Reducing our emissions, energy and water consumption and waste to landfill
- Reusing and recycling more of what we consume
- Increasing efficiencies in all our operations
- Engaging with our employees and key stakeholders to support our corporate responsibility platform

2017 Environmental Goals

Another facet of the new Strategic Sustainability Plan is the setting of environmental cost and conservation targets for our domestic portfolio. While we've been measuring our progress for many years, our 2017 environmental goals represent Cigna's first effort to set specific annual and longer-term targets.



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

In 2016, we had our 2015 emissions data assured for the first time. We are currently in the process of assuring our 2016 data. This work supports our efforts to better understand our impacts and performance drivers. As we reach 2017, we acknowledge the need to accelerate efforts in order to meet our targets. We also plan to evaluate whether targets based on square footage would be more appropriate moving forward as the square footage in our portfolio has fluctuated since our base year of 2013.

Managing our Efforts

To deliver on our Strategic Sustainability Performance Plan and 2017 environmental goals, our Corporate Responsibility team works closely with our Cigna Global Real Estate team. Cigna's Corporate Real Estate Manager reports to our Corporate Services Director who reports to Cigna's Senior Vice President of Service Operations.

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

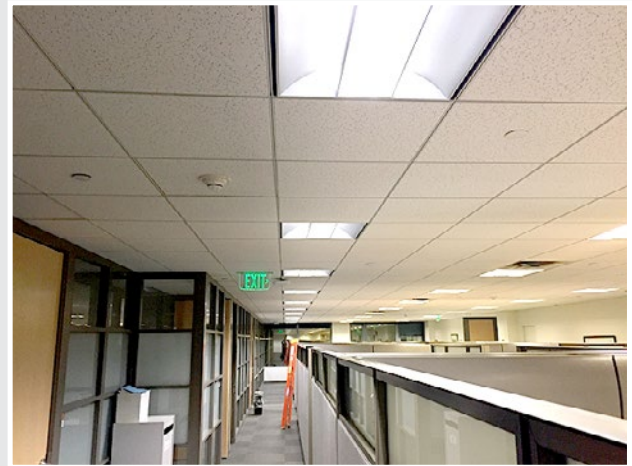
2016 Key Milestones

In 2016, we continued to identify and execute on environmental stewardship projects for owned and leased properties (in collaboration with our property management company), which included:

- Improved building operational changes at the Plano, Texas location that, along with a mild winter, resulted in a 9.4% reduction in electric consumption in 2016
- Installed new Automated Building System in Chattanooga, Tennessee to increase operating efficiency
- Replaced interior florescent lighting in Easton and Philadelphia, Pennsylvania, and in multiple locations in the Bloomfield, Connecticut headquarters building including a lower training room, both escalator areas, TV Studio, Cigna Healthy Living Center, and a portion of the Café
- Replaced exterior lights with LEDs at our Hooksett, New Hampshire, and Sioux Falls, South Dakota locations
- Installed new ENERGY STAR®-rated water heaters in Denison, Texas and Hooksett, New Hampshire
- Completed xeriscaping project in our Sioux Falls, South Dakota and Plano, Texas location
- Cigna installed two additional electric car chargers in Bloomfield in a lot that provides parking for vendors and visitors

CASE STUDY

SHINING AN LED ON ENERGY USE



In 2016, we undertook a large lighting replacement project in our Two Liberty Place offices in Philadelphia. We replaced 7,683 high watt florescent fixtures with low watt LED lamps.

As a result of that effort, we project the following benefits:

- Annual electricity usage (kilowatt) savings of 596,580 kWh
- Avoid greenhouse gas emissions of 232 Metric Tons
- Annual costs savings of more than \$70,000

Through these type of investments, we are able to identify new efficiencies and make strategic investments that reduce our environmental impacts and our operating costs.

Managing our Impact

As a global healthIn 2016, we continued to execute on our Strategic Sustainability Performance Plan, which defines Cigna’s environmental objectives, outlines our 2017 goals and includes tracking and reporting of key environmental metrics, including our greenhouse gas emissions, energy consumption and water consumption.

Identify Energy and Emissions Reduction Opportunities

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

- **Real Estate**

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

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

In 2016, we continued a major, multi-year renovation of our corporate headquarters in Bloomfield, CT, scheduled for completion in 2018. With extensive restoration and renovation work complete, Cigna continues to improve the operational eco-efficiencies and appearance of this piece of masterful mid-century modern architecture built in 1957 to benefit our company and our community.



- **Business Travel**

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

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

- **Information Technology**

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

Deploying Water Efficient Technologies and Practices

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

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

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

Cigna’s Global Real Estate team has identified opportunities to reduce water usage for irrigation needs and has taken advantage of the milder weather patterns. When feasible, low flow plumbing fixtures, sensors, and automatic controls are installed to improve efficiencies.

As we’ve worked to measure and track water usage, we found some discrepancies in units of measure on water bills and, thus, our recording of water use. By taking an in-depth look at the recorded water use at each location, we aim to identify and rectify the data where needed. Increasing data integrity will help us target properties and implement projects to effectively lower water use as we work towards our 2017 targets.

Implementing Waste Reduction and Recycling Programs

To reduce the quantity of waste while improving the building environment, we apply best practices in materials selection, waste disposal and waste reduction as well as responsible procurement practices.

Cigna employs numerous recycling programs to assist us with our waste management efforts, which include:

- **Paper**
 - Cigna promotes a 100% Paper Shredding Policy
 - Paper use reduction is encouraged, eliminating unnecessary printing, setting office copiers to two-sided printing and suggesting that employees use misprints as notepaper
 - Procurement practices are in place that include purchasing recycled content paper-- now representing 78% of total paper spend
 - Nearly 50% of paper used for professionally printed materials is on paper containing recycled paper content
 - A corrugated recycling program is available in more than 45 Cigna offices

- **Plastic and Glass**

- Bottle-less hot and cold filtered water systems are located throughout our office space so employees can refill their personal cups, reducing plastic bottle use
- Plastic/glass recycling stations are conveniently located throughout office locations
- Cigna has approximately 64 offices with plastic/glass recycling programs in place

- **Ink and Toners**

- Recycling arrangements have been established for copier inks and toner cartridges

- **Lamps and Ballasts**

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

- **Audits**

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

100% Paper Shredding Policy

At Cigna, any paper records which are no longer needed must be destroyed. We call this our “100% Paper Shredding Policy” and it ensures that confidential documents are not accidentally discarded in the regular trash and that our paper waste is being recycled instead of finding its way to landfills. We provide employees with a blue recycle bin for under their desk or a desk-top cardboard collection box for paper recycling, making the process easy and convenient. Our employees toss the contents for recycling into metal Sensitive Documents/Recycle stations placed around the office floors.

In 2016, our U.S. offices recycled 1,269 tons of paper material. This paper recycling process provides both security and environmental benefits by reducing pollution, preserving landfill space and saving trees, water and oil resources.

Furniture and Computer Repurposing and Donation

As part of our space optimization efforts, we strive to repurpose office furniture whenever possible by taking office furniture no longer needed in one department or location and transferring it to a location needing furniture. In 2016, for example, we repurposed 165 office chairs instead of discarding at one location and buying new at another. The carbon savings for this effort represent about 20,000 kg CO2e.

The Cigna Furniture Donation program facilitates donations of furnishings we are no longer using to a variety of non-profit organizations that can use them. The value of our donations for 2016 was more than \$33,000.

Additionally, the Cigna Computer Donation Program enables us to donate used computers to non-profit organizations. In 2016, Cigna’s Information Technology team donated 1,229 computers to Connecticut non-profits including schools, libraries, hospitals and homeless shelters.

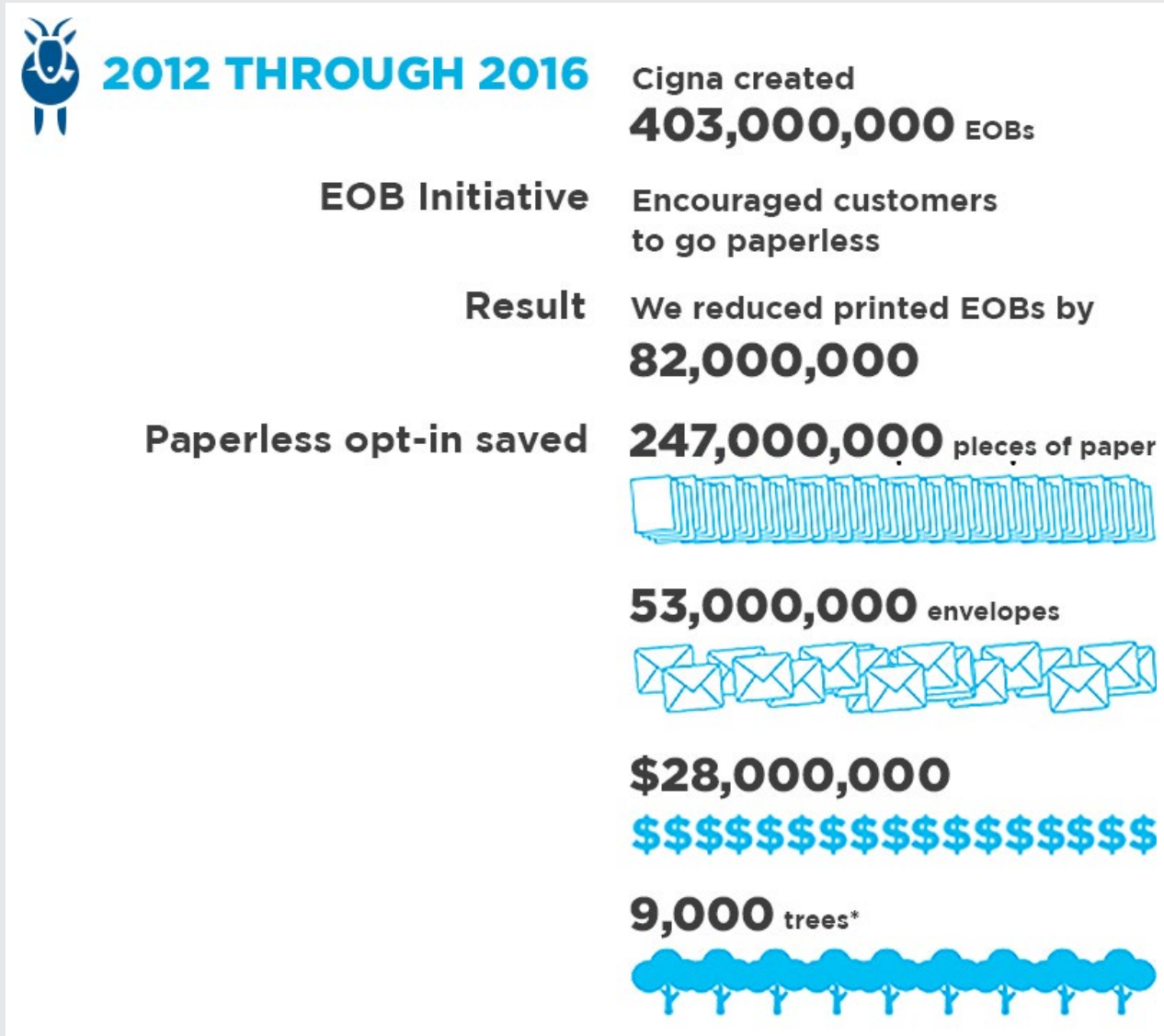
CASE STUDY

PAPERLESS EXPLANATION OF BENEFITS

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

This was a four year, multi-phase effort to encourage customers to go paperless. The results are significant: More than 2 million Cigna customers have opted out of paper, resulting in eliminating millions of pieces of paper and envelopes.

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



* conservatree.com based on a copier paper with 30% recycled content.

Note: The paperless EOB initiative was a collaborative partnership between Customer Communications, Information Technology, Service Operations, Finance, Compliance and Creative Communications.

Employee Engagement

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

Our GreenSTEPS Program

Cigna’s GreenSTEPS program engages a voluntary group of Cigna employees who are passionate about the environment and want to take steps in both their personal and professional lives to make a positive impact.

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

CASE STUDY

DO ONE THING



In 2016, we initiated a Cigna GreenSTEPS Do One Thing Challenge for employees to coincide with Earth Day. The event encouraged employees to choose one feasible action to help reduce their environmental impact. Do One Thing took place for the entire month of April and actions were chosen from three categories: Energy, Waste and Water. The Do One Thing Challenge was designed to demonstrate that even one small action, added up for one month or, hopefully a year, can make a significant difference in the future of the Earth.

Do One Thing Project Goals:

- Further educate Cigna employees about Cigna’s sustainability initiatives and how each individual can contribute to Cigna’s mission of sustainability
- Create a simple, but effective event that allows employees to see the impact they have on the earth and how they can make one small change to benefit the environment long term
- Inspire behavior changes that will help the organization achieve sustainability goals
- Educate employees on the carbon footprint they leave on the environment

Through these type of investments, we are able to identify new efficiencies and make strategic investments that reduce our environmental impacts and our operating costs.

Results

More than 1,000 employees participated enthusiastically and shared their “One Thing” on an employee intranet page created for Do One Thing. The intranet page also included links to helpful environmental conservation information for employees. Some of the most popular “One Things” our employees chose were saving water with short showers, “chaining errands” together to save gas and remembering to recycle all their office paper using our secure disposal bins where the contents are shredded and recycled.

Performance Tables

Economic

KEY PERFORMANCE INDICATORS	2016	2015	2014	2013
Global Revenue ¹ (in billions)	\$39.7	\$37.9	\$34.9	\$32.4
Financial Impact from Cigna Giving ² (in millions)	\$13.5	\$12.7	\$12.3	\$11.1
Employee volunteer hours	53,496	53,418	53,041	49,295

Social

KEY PERFORMANCE INDICATORS ³	2016	2015	2014	2013
Total number of employees ⁴	41,011	39,300	37,200	36,500
By Region				
United States	87.4%	85.4%	87.0%	85.5%
Global	12.6%	14.6%	13.0%	14.5%
By Employee Type				
Full-Time	98.2%	97.1%	96.7%	96.6%
Part-Time	1.8%	2.9%	3.3%	3.4%
By Gender				
Female	71.7%	70.3%	70.6%	71.5%
Male	28.3%	29.7%	29.4%	28.5%
By Age Group				
Under 30 years of age	14.4%	15.5%	15.8%	15.3%
Age 30-50	56.9%	56.9%	56.7%	57.2%
Age 50 or older	28.8%	27.6%	27.5%	27.6%
Total number of new hires	5,258	7,473	7,953	5,792
By Gender				
Female	71.8%	65.8%	64.9%	68.3%
Male	28.1%	34.2%	34.9%	31.5%
By Age Group				
Under 30 years of age	35.4%	36.8%	36.3%	32.7%
Age 30-50	52.1%	52.0%	51.5%	52.0%
Age 50 or older	12.5%	11.2%	12.1%	15.3%
Average hours for training per employee ⁵	30.0	26.0	24.6	29.1
By Gender				
Female	30.9	28.0	23.7	29.8
Male	28.1	24.5	24.9	28.4
Safety incident rate ⁶	0.44	0.37	0.47	0.36

Environmental⁷

KEY PERFORMANCE INDICATORS	2016	2015	2014	2013
Greenhouse gas emissions (metric tons of CO ₂ e)	76,414	84,223	90,625	87,611
Scope 1 emissions	11,247	12,039	11,908	11,737
Scope 2 emissions	65,167	72,184	78,717	75,874
Emissions intensity per square foot	0.013	0.013	0.015	0.014
Scope 3 business travel emissions (metric tons of CO ₂ e)	24,811	24,885	24,600	25,072
Energy consumption (megawatt hours)	220,582	235,140	228,974	222,751
Direct energy consumption ⁸	69,213	72,471	72,113	74,157
Indirect energy consumption	151,369	162,669	156,861	148,594
Energy intensity per square foot	0.037	0.038	0.037	0.039
Water withdrawals ⁹ (in kilo-gallons)	80,786	83,587	85,825	75,532
Water intensity per square foot	0.014	0.013	0.014	0.012

1. Additional financial performance data can be found in our [2016 Annual Report](#).
2. Figure is inclusive of Cigna Foundation and Civic Affairs contributions inclusive of expenses, corporate contributions from business units, employee giving to the March of Dimes and United Way and the estimated value of employee volunteer hours.
3. The boundary for employee data includes Cigna’s global workforce. With the exception of the reported total number of employees and employee percentages by region, 2012 and 2013 employee data is limited to our United States workforce. Reported workforce data has not been assured and subject to a margin of error.
4. Please note that the following: Cigna also utilizes independent contractors, such as informational technology providers, who are not included in the employee count. Employees who did not identify a gender and/or age are included in total employee count but reported in percentage of employees by gender and age group, and that the total number of employees has been rounded.
5. Reported average hours of training for employees are estimates derived from data for each career band for Cigna based on our Cigna University course training. Reported averages excludes specific skills training, career development and lifelong learning programs.
6. Safety incident rate is based on the number of U.S. Occupational Safety and Health Administration (OSHA) recordable incidents per 200,000 hours worked. Fluctuations in these incident rates are typical year to year.
7. Environmental performance data excludes our global real estate portfolio. Based on square footage and activity, these emissions are estimated to comprise approximately 10% of our total Scope 1 and 2 emissions.
8. Direct energy consumption sources include those from natural gas and our vehicle and aviation fleet.
9. Source for water withdrawals is exclusively municipal water. Data has been extrapolated for some properties, and data coverage is limited to a portion of our United States real estate portfolio.

GRI Index

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

I. General Disclosures Organizational Profile

INDICATOR	DESCRIPTION	LOCATION
102-1	Name of the organization	Our Company
102-2	Activities, brands, products, and services	Our Company
102-3	Location of headquarters	Our corporate headquarters are located in Bloomfield, Connecticut.
102-4	Location of operations	Our Company
102-5	Ownership and legal form	Cigna is a publicly traded corporation.
102-6	Markets served	<ul style="list-style-type: none"> • Our Company • Stakeholder Engagement • Facts About Cigna
102-7	Scale of the organization	<ul style="list-style-type: none"> • Our Company • Facts About Cigna
102-8	Information on employees and other workers	2013-2016 Performance Tables
102-9	Supply chain	Supply Chain Management
102-10	Significant changes to the organization and its supply chain	None during the reporting period.
102-11	Precautionary Principle or approach	<ul style="list-style-type: none"> • Environmental Policy Statement • Reducing Our Environmental Footprint
102-12	External initiatives	Cigna is a signatory to the United Nations Global Compact.
102-13	Membership of associations	2016 Political Contributions and Lobbying Activity Report

Strategy

INDICATOR	DESCRIPTION	LOCATION
102-14	Statement from the most senior decision-maker about the relevance of sustainability and organization's strategy	Message from David Cordani
102-15	Key impacts, risks, and opportunities	<ul style="list-style-type: none"> • Key Issues • 2016 Annual Report • CDP 2017 Climate Change Information Request (Questions CC5 and CC6)

Ethics and Integrity

INDICATOR	DESCRIPTION	LOCATION
102-16	Values, principles, standards, and norms of behavior	<ul style="list-style-type: none"> • Ethics and Integrity • Our Culture, Our Team • Human Rights Statement
102-17	Mechanisms for advice and concerns about ethics	<ul style="list-style-type: none"> • Ethics and Integrity • Code of Ethics and Principles of Conduct

Governance

INDICATOR	DESCRIPTION	LOCATION
102-18	Governance structure of the organization, including committees of the highest governance body and those responsible for decision-making on economic, environmental and social impacts.	Governance
102-22	Composition of the highest governance body and its committees	Committees of the Board
102-23	Chair of the highest governance body	Isaiah Harris, Jr. is the Chairman of Cigna's Board of Directors. Mr. Harris is an independent member of the Board.
102-24	Nominating and selecting the highest governance body	Corporate Governance Guidelines, p. 1-3
102-25	Conflicts of interest	Director Code of Business Conduct and Ethics (Section 2)
102-28	Evaluating the highest governance body's performances	Corporate Governance Guidelines, p. 6
102-35	Remuneration policies	2017 Proxy Statement, pp. 32-35
102-36	Process for determining remuneration	2017 Proxy Statement, pp. 29-53

Stakeholder Engagement

INDICATOR	DESCRIPTION	LOCATION
102-40	List of stakeholder groups	Stakeholder Engagement
102-41	Collective bargaining agreements	Approximately 1% of Cigna employees (employees from our operations formerly known as Vanbreda) were represented by collective bargaining agreements during the reporting period.
102-42	Identifying and selecting stakeholders	Stakeholder Engagement
102-43	Approach to stakeholder engagement	<ul style="list-style-type: none"> • Stakeholder Engagement • Customer Centricity • CR Snapshot
102-44	Key topics and concerns raised	<ul style="list-style-type: none"> • Key Issues • Health Equity

Reporting Practice

INDICATOR	DESCRIPTION	LOCATION
102-45	Entities included in the consolidated financial statements	<ul style="list-style-type: none"> • About This Report • 2016 Annual Report (Exhibit 21. Notes to Financial Statements)
102-46	Defining report content and topic boundaries	About This Report
102-47	List of material topics	Please refer to the Management Approach Disclosures in this GRI Content Index, where we have provided disclosures on 20 economic, environment and social topics.
102-48	Restatements of information	None during the reporting period.
102-49	Changes in reporting	None during the reporting period.
102-50	Reporting period	Our reporting period is calendar year 2016.
102-51	Date of most recent report	2015 Corporate Responsibility Report
102-52	Reporting cycle	Annual
102-53	Contact point for questions regarding the report	cignaconnects@cigna.com
102-56	External assurance	We received assurance for our greenhouse gas emissions during the reporting period for Scope 1 and 2 greenhouse gas (GHG) emissions. GHG Emissions Assurance Statement

Management Approach

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

II. Specific Disclosures

Management Approach Disclosures

Economic

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Performance (201)	2016 Annual Report	●	●	Cigna’s economic performance is relevant to our investors, client employers, customers, suppliers and communities.
Indirect Economic Impacts (203)	<ul style="list-style-type: none"> • Health Care Leadership • Health Equity • Our Role as a Corporate Citizen • United Nations Sustainable Development Goals 	●	●	Cigna’s activities and investments to support health care systems and communities are relevant to our investors, client employers, customers and communities.
Anti-Corruption (205)	Ethics and Integrity	●	●	Anti-corruption is relevant to all stakeholders, including our investors and the global communities that we serve.

Environmental

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Energy (302)	<ul style="list-style-type: none"> Reducing Our Footprint Managing Our Impact – Energy, Water and Waste 	●	●	Energy consumption associated with operations is relevant to all stakeholders including our communities, client employers, customers and investors.
Water (303)	<ul style="list-style-type: none"> Reducing Our Footprint Managing Our Impact – Energy, Water and Waste 	●	●	Water and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Emissions (305)	<ul style="list-style-type: none"> Reducing Our Footprint Managing Our Impact – Energy, Water and Waste 	●	●	Greenhouse gas emissions and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Effluents and Waste (306)	Managing Our Impact – Energy, Water and Waste	●	●	Efficient use of resources and management of waste is relevant to our investors, client employers, customers and communities.
Environmental Compliance (307)	<ul style="list-style-type: none"> Reducing Our Footprint Environmental Policy Statement 	●	●	Compliance with environmental regulations is relevant to our investors and the communities where we operate.
Supplier Environmental Assessment (308)	Supply Chain Management	●	●	Our assessment of suppliers’ environmental practices is relevant to our corporate client employers, investors, suppliers and our communities.

Social

MATERIAL ASPECTS	LOCATION	MATERIAL WITHIN THE ORGANIZATION	MATERIAL OUTSIDE THE ORGANIZATION	RELEVANCE OUTSIDE THE ORGANIZATION
Employment (401)	Our Culture, Our Team	●	●	Cigna's employment practices are relevant to our investors, client employers, customers and the communities where we are employers.
Occupational Health and Safety (403)	Employee Health, Safety & Wellness	●	●	Occupational health and safety is relevant to our investors, client employers and communities.
Training and Education (404)	Training and Human Capital Development	●	●	Training and education is relevant to our investors and communities.
Diversity and Equal Opportunity (405)	Diversity and Inclusion	●	●	Diversity and equal opportunity is relevant to our investors, client employers and communities.
Human Rights Assessment (412)	<ul style="list-style-type: none"> • Ethics and Integrity • Human Rights Statement 	●	●	Our assessment of any human rights issues with our operations is relevant to our investors and our communities.
Local Communities (413)	<ul style="list-style-type: none"> • Global Citizenship • Health Equity • The Cigna Foundation • United Nations Sustainable Development Goals 	●	●	Local community impacts are relevant to all stakeholders, particularly the communities where we operate.
Supplier Social Assessment (414)	<ul style="list-style-type: none"> • Supply Chain Management • Human Rights Statement 	●	●	Our assessment of suppliers' social practices, particularly pertaining to labor and human rights topics, is relevant to our client employers, investors, suppliers and our communities.
Public Policy (415)	2016 Political Contributions and Lobbying Activity Report	●	●	Public policy activities are relevant to all stakeholders including our customers.
Customer Health and Safety (416)	<ul style="list-style-type: none"> • Customer Centricity • Health Equity 	●	●	Customer health and safety is relevant to our customers, employer clients and investors.
Customer Privacy (418)	Privacy and Information Protection	●	●	The protection of customer privacy and information is relevant to our customers, employer clients and investors.

Indicators

Economic

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Economic Performance	201-1 Direct economic value generated and distributed	<ul style="list-style-type: none"> 2016 Annual Report 2013-2016 Performance Tables <p>This indicator is partially reported.</p>
	201-2 Financial implications and other risks and opportunities for the organization’s activities due to climate change	CDP 2017 Climate Change Information Request (Questions CC5 and CC6)
Indirect Economic Impacts	203-1 Infrastructure investments and services supported	<ul style="list-style-type: none"> The Cigna Foundation United Nations Sustainable Development Goals CR Snapshot
Anti-Corruption	205-2 Communication and training about anti-corruption policies and procedures	Ethics and Integrity

Environmental

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Energy	302-1 Energy consumption within the organization	2013-2016 Performance Tables
	302-3 Energy intensity	2013-2016 Performance Tables
Water	303-1 Total water withdrawal by source	2013-2016 Performance Tables
Emissions	305-1 Direct greenhouse gas (GHG) emissions (Scope 1)	<ul style="list-style-type: none"> 2013-2016 Performance Tables GHG Emissions Assurance Statement
	305-2 Energy indirect greenhouse gas (GHG) emissions (Scope 2)	<ul style="list-style-type: none"> 2013-2016 Performance Tables GHG Emissions Assurance Statement
	305-3 Energy indirect greenhouse gas (GHG) emissions (Scope 3)	2013-2016 Performance Tables
	305-4 Greenhouse gas (GHG) emissions intensity	2013-2016 Performance Tables
	305-7 NOX, SOX, and other significant air emissions	These emissions are not material to our operations.
Effluents and Waste	306-1 Waste by type and disposal method	Managing Our Impact – Energy, Water and Waste This indicator is partially reported.
Environmental Compliance	307-1 Non-compliance with environmental laws and regulations	None during the reporting period.
Supplier Environmental Assessment	308-1 New suppliers that were screened using environmental criteria	Supply Chain Management

Social

MATERIAL ASPECTS	GRI INDICATORS	LOCATION
Employment	401-1 Total number and rates of new employee hires and employee turnover by age group, gender, and region	2013-2016 Performance Tables
Occupational Health and Safety	403-2 Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities	2013-2016 Performance Tables This indicator is partially reported.
Training and Education	404-1 Average hours of training per year per employee	2013-2016 Performance Tables
	404-2 Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> • Training and Human Capital Development • CR Snapshots
	404-3 Percentage of employees receiving regular performance and career development reviews	Training and Human Capital Development All full-time, salaried part-time, and hourly part-time employees are required to complete both an Interim and Annual Review and encouraged to complete a development action plan.
Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	<ul style="list-style-type: none"> • 2013-2016 Performance Tables • Governance This indicator is partially reported.
Human Rights Assessment	412-2 Employee training on human rights policies or procedures	<ul style="list-style-type: none"> • Ethics and Integrity • Training and Human Capital Development
Local Communities	413-1 Operations with implemented local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> • Health Equity • Global Citizenship All Cigna global locations have local community engagement programs and/or activities in place.
Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	Supply Chain Management
Public Policy	415-1 Political contributions	2016 Political Contributions and Lobbying Activity Report
Customer Health and Safety	416-1 Assessment of the health and safety impacts of product and service categories	<ul style="list-style-type: none"> • Customer Centricity • Healthy Equity
Customer Privacy	418-1 Substantiated complaints regarding breaches of customer privacy and losses of customer data	2016 Annual Report, p. 108 This indicator is partially reported.

UNGC Index

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

Communication on progress

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

Human Rights

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2016 PERFORMANCE AND APPROACH
1. Businesses should support and respect the protection of internationally proclaimed human rights.	Human Rights Statement	Ethics and Integrity
2. Businesses should make sure that they are not complicit in human rights abuses.	Human Rights Statement	Ethics and Integrity

Labor

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2016 PERFORMANCE AND APPROACH
3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Human Rights Statement	Supply Chain Management
4. Businesses should uphold the elimination of all forms of forced and compulsory labor.	Human Rights Statement	Supply Chain Management
5. Businesses should uphold the effective abolition of child labor.	Human Rights Statement	Supply Chain Management
6. Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Code of Ethics and Principles of Conduct	Diversity and Inclusion

Environment

PRINCIPLE	COMPANY POLICIES AND STATEMENTS	2016 PERFORMANCE AND APPROACH
7. Businesses should support a precautionary approach to environmental challenges.	Environmental Policy Statement	<ul style="list-style-type: none"> • Reducing Our Environmental Footprint • CDP 2017 Climate Change Information Request
8. Businesses should undertake initiatives to promote greater environmental responsibility.	Environmental Policy Statement	<ul style="list-style-type: none"> • Managing Our Impacts – Energy, Water and Waste • Employee Engagement – GreenSTEPS
9. Businesses should encourage the development and diffusion of environmentally friendly technologies.	Environmental Policy Statement	<ul style="list-style-type: none"> • Managing Our Impacts – Energy, Water and Waste • Supply Chain Management

Anti-Corruption

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