



Healthy today. Building a better tomorrow.

2023 ENVIRONMENTAL, SOCIAL,
AND GOVERNANCE REPORT

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To illustrate the integration between several of our ESG focus areas, we've highlighted four vignettes:

1. Supporting Health in Rural Areas page 20
2. Working Together to Tackle Food Insecurity page 33
3. Revitalizing Green Spaces page 52
4. Using Artificial Intelligence Responsibly Through Enterprise Model Governance page 62

About This Report

The Cigna GroupSM 2023 Environmental, Social, and Governance (ESG) Report covers activities and performance in calendar-year 2023. Performance data includes combined data for The Cigna Group and its subsidiaries, unless otherwise noted. The report addresses the parent company and wholly owned subsidiaries comprising U.S. and international subsidiaries' operations, including our growth platforms, Evernorth® Health Services and Cigna HealthcareSM.

This report:

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

Disclaimer

The Cigna Group makes no warranty, express or implied, with respect to any of the information contained in this ESG Report, including, without limitation, information obtained from third parties. Some of the information contained herein may not have been independently verified or assured by The Cigna Group or any third party. The Cigna Group does not accept any responsibility for the use of or reliance on the content of such information. The information contained in this ESG Report may change at any time without notice. The Cigna Group does not have any responsibility to update this ESG Report to account for any such changes.

Note on Forward-Looking Statements

This report contains forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995) that are subject to risks and uncertainties. Forward-looking statements are based on The Cigna Group 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," "project," "intend," "anticipate," "estimate," "predict," "potential," "may," "should," "will," or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties, and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those described in The Cigna Group Annual Report on Form 10-K for the year ended December 31, 2023, and our other filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of [TheCignaGroup.com](#). The Cigna Group undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events, or otherwise, except as may be required by law. This report addresses a multitude of topics to meet the requests and interests of our wide range of stakeholders. Due to the varied interests of these groups, this report includes certain information that The Cigna Group believes is not material to the company as such term is defined under applicable securities laws. Accordingly, the inclusion of information in this report should not be construed as a characterization regarding its materiality or significance for any other purpose, including for purposes of applicable securities laws.

¹ CDP is a not-for-profit charity that runs the global disclosure system for investors, companies, cities, states, and regions to manage their environmental impacts.

This report is also designed to be compliant with the World Wide Web Consortium (W3C) [Web Content Accessibility Guidelines \(WCAG\) 2.0](#).

The Cigna Group reports on our overall performance on an annual basis. Information and data reported herein reflect our goal to collect accurate information, including from third parties on which we rely, and is believed to be accurate based on information available as of the publish date (June 28, 2024). Our systems, sources of information, goals, and targets, as well as the disclosure and reporting requirements, standards, methodologies, protocols, and landscape, continue to be modified, be updated, and evolve. As a result, we have from time to time discovered (and may discover in the future) updates and/or changes needed to our reported information. Accordingly, we may retroactively restate and/or reframe reported information in future ESG Reports. Current and past reports, along with our CDP¹ Climate Change and Water Security responses, are available [here](#). For more information or questions, please contact ESGteam@TheCignaGroup.com.



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



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

A Message from Leadership

At The Cigna Group, we are a purpose-built, high-performance organization embracing the responsibility we have to make a positive impact in the world around us. Our more than 72,000 colleagues recognize our opportunity to improve the lives of others, helping them live with greater health and vitality. As we look at the current health care landscape, the needs and opportunities are substantial. We are committed to supporting our customers and patients, our clients and partners, and our communities in being **Healthy Today**. Needs also continue to grow and evolve, and that's why we are continuing to focus on innovating, establishing new partnerships and uniting with clients, customers, partners, and community leaders in **Building a Better Tomorrow**. We are working to transform the ecosystem of health into one that is well-functioning, sustainable, accessible, and equitable – advancing **Better Health For All**.

In this year's report, we're proud to share the progress we achieved in 2023 and how, going forward, we are advancing our efforts to realize the vision we have for a better future built on the vitality of every individual and every community.

Driving toward a more sustainable and equitable health care system

2023 was a strong year of performance and growth for our company. In addition to moving our businesses forward over the past year, we also made continued progress with our efforts to strengthen our communities and drive improvement toward a more sustainable and equitable health care system.

As we shared last year, we are guided by our strategic framework. This report details the progress we continued to make in each of the strategy's four connected pillars: Healthy Society, Healthy Workforce, Healthy Environment and Healthy Company.

Healthy Society

Our commitment to leading the way toward an improved health care system and greater health equity is embedded in our business strategy. We continued addressing disparities in access and outcomes last year with programs supporting those with unmanaged diabetes and promoting healthy birth outcomes and improved prenatal care by expanding screenings for social determinants of health.

Healthy Workforce

Everything we achieve, on behalf of those we serve and for our company, is possible because of our people. Supporting their health and vitality is among our highest priorities, and, last year, we expanded behavioral health and other resources available to them and their families. We also continued focusing on cultivating a strong workforce culture of belonging, equity, and inclusion because it makes us more effective individually, and in serving our stakeholders and our communities.



Healthy Environment

We are taking action to ensure long-term sustainability and reduce our environmental impacts because we recognize the intrinsic connection between human health and environmental health. We seek a variety of ways to limit our environmental footprint, including through continued investment in virtual care enabling patients to avoid driving to clinics, prioritizing efficiency in our buildings, and committing to sourcing 100% renewable electricity by 2030.

Healthy Company

We are proud of our unwavering commitment and leadership in upholding ethical practices and strong governance. We are guided by principles that emphasize transparency, accountability, fairness, and independence. One example of how we live up to these standards is the composition of our Board of Directors. Approximately 70% of our directors have served on our Board for fewer than six years. This demonstrates how we continue to bring new and relevant perspectives and skillsets into our company.

A virtuous cycle

While we are proud of the progress we've made, we remain steadfast in our commitment to continue our work in the years ahead. Along the way, we're pleased that our positive impact has been recognized by others, including being listed on the Dow Jones Sustainability Indices for the seventh consecutive year, ranking No. 1 within health care among America's Most JUST Companies by JUST Capital and CNBC, and being named in the Top 10 among Fair360's Top Companies for Diversity.

We are guided by our mission — to improve the health and vitality of those we serve. And we know that when we improve individual health and vitality, we improve the effectiveness of an organization. When we improve effectiveness of an organization or employer, we improve community health and vitality. In turn, a vital community creates more vitality for an individual and more vitality for the employer landscape. We see this virtuous cycle as a powerful opportunity and reason for great optimism in a dynamic time of great challenge and change. Each and every day our coworkers seek new ways to fuel this cycle so we continue to gain momentum for the benefit of everyone.

Sincerely,

DAVID M. CORDANI

Chairman and Chief Executive Officer
The Cigna Group

DONNA F. ZARCONC

Chair, Corporate Governance Committee
The Cigna Group Board of Directors

About The Cigna Group

Our Mission

Improve the health and vitality of those we serve.

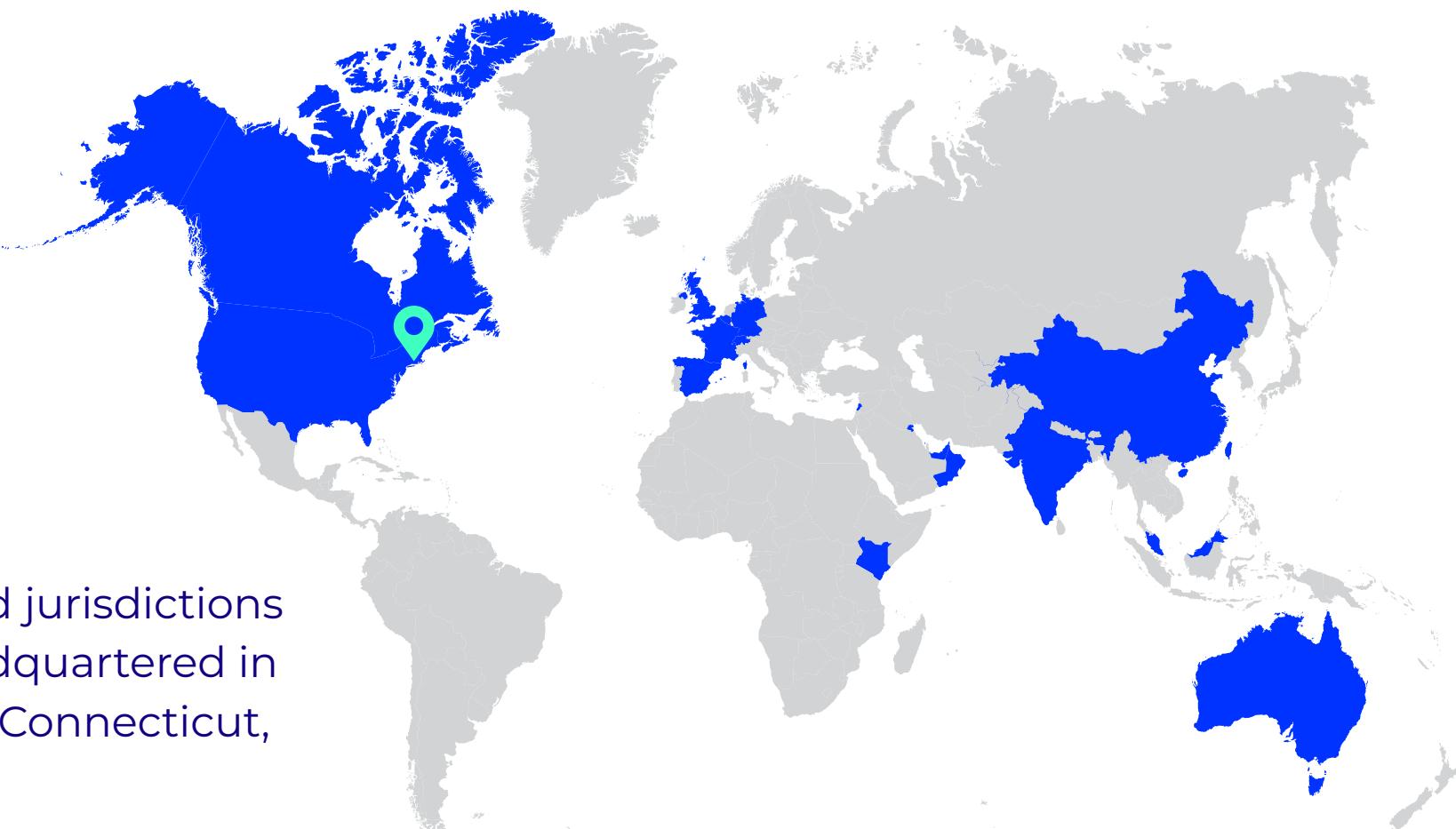
\$195.3 billion
total revenues²

164 million+
customer relationships²

72,000+
employees committed to changing people's lives for the better²

Our Vision

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



~30
markets and jurisdictions served; headquartered in Bloomfield, Connecticut, U.S.A.²

See our [2023 Annual Report and Form 10-K](#) for more information.

² As of December 31, 2023. The Cigna Group 2023 Annual Report, https://s202.q4cdn.com/757723766/files/doc_financials/2023/ar/2023-Annual-Report.pdf

Our Values

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

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

 We partner, collaborate, and keep our promises.

 We innovate and adapt.

 We act with speed and purpose.

 We create a better future — together.

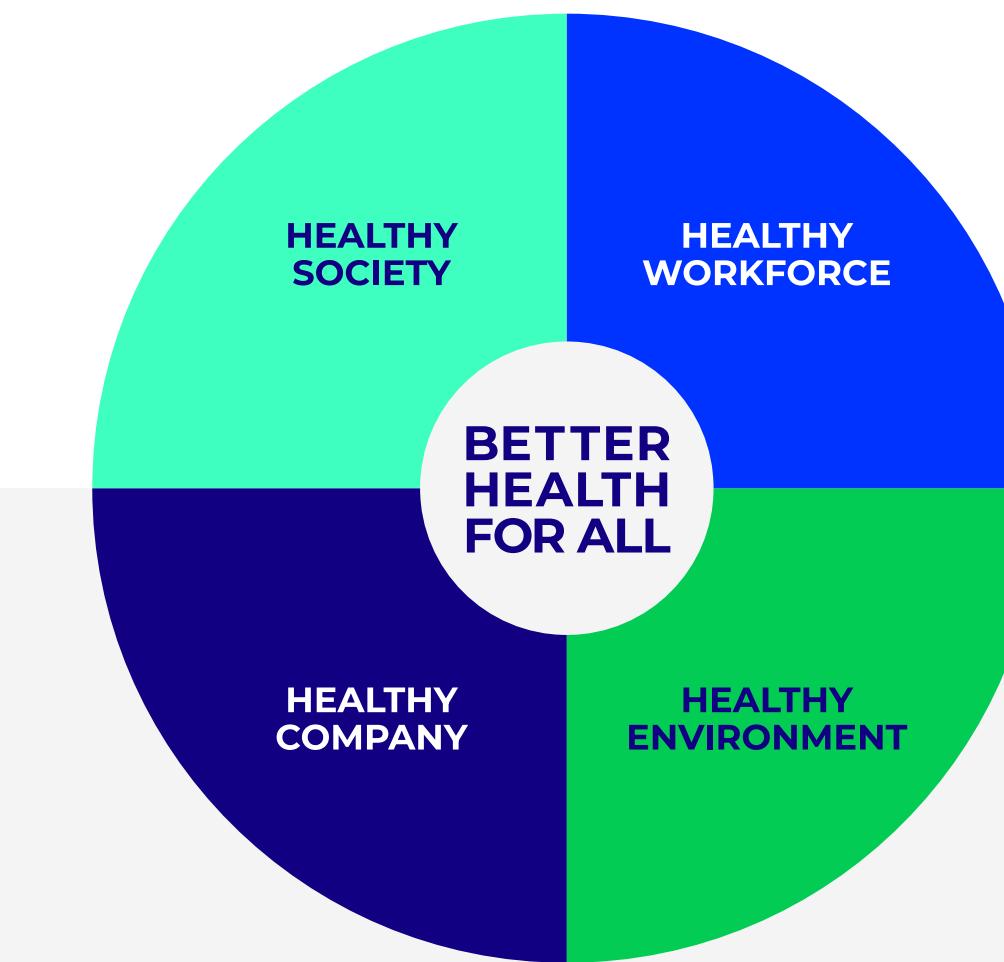
Our Vision, Framework, and Strategy

Our ESG vision is to transform the ecosystem of health into one that is well-functioning, sustainable, accessible, and equitable — advancing better health for all. Our vision underscores our enterprise mission to improve the health and vitality of those we serve and is an extension of our values (see [page 6](#)). Our commitment to this vision guides us in our multidimensional value-creation framework and strategy as we strive to meet the needs of our many stakeholders.

In late 2021, we engaged a third-party consultant to perform an updated ESG priority assessment to identify the ESG topics that matter most to The Cigna Group business and our stakeholders and that represent areas where we have the greatest capacity to take action and make a positive impact. Based on the results of that assessment, we prioritized our focus areas and organized them under four connected pillars, highlighted in the table at right. In 2024, we are reviewing these focus areas and have engaged a third party to conduct a double materiality assessment in line with guidance from the European Union Corporate Sustainability Reporting Directive (CSRD). Double materiality assesses how a business is affected by ESG matters from both an impact and financial perspective.



In 2023, we continued to work with subject matter experts throughout the company to drive our vision forward. In the 2022 ESG Report, we identified metrics to disclose in our future reports for each of our focus areas to demonstrate our progress. An update of this work is denoted with a flag symbol throughout this report.



Our Priority ESG Focus Areas

Healthy Society

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

Healthy Workforce

- Employee health, safety, and vitality
- Diversity, equity, and inclusion (DEI) within our workforce
- Human capital development

Healthy Environment

- Climate change and emissions
- Sustainable operations

Healthy Company

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

ESG Governance and Oversight

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

Corporate Governance Committee

- Ensures the Board adheres to strong board governance practices generally
- Oversees the company's ESG policies and performance overall
- Reviews with management the contents and accuracy of our annual ESG report
- Updates and makes recommendations to the Board with respect to ESG-related policies, practices, and initiatives

Audit Committee

- Oversees cybersecurity
- Oversees our disclosure controls

Compliance Committee

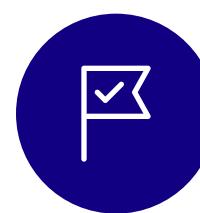
- Oversees health care regulatory requirements governing our business operations
- Oversees ethics, data security, and privacy

People Resources Committee

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

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

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



In 2023, the full Board received and discussed ESG-related updates during multiple meetings. Additionally, ESG-related topics are regularly covered in Board Committee meetings.

At the management level, our ESG Advisory Committee comprises several senior leaders from across the company, including leaders from each of our growth platforms, to support our ongoing commitment to environmental stewardship, a sustainable and equitable healthcare system, our employees, corporate social responsibility, and corporate governance. Ultimately, this committee, with support from our ESG team, seeks to further integrate our ESG vision throughout the enterprise strategy and operations of The Cigna Group.

Our ESG Governance Model

BOARD OF DIRECTORS

CHAIRMAN AND CEO

**ENTERPRISE LEADERSHIP TEAM,
INCLUDING ESG EXECUTIVE SPONSOR**

ESG ADVISORY COMMITTEE

ESG CORE TEAM AND KEY MATRIX PARTNERS

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



Member of **Dow Jones Sustainability Index** for both the World and North America, marking the seventh straight year that The Cigna Group has been named to the indices.³

Maintained **AA** in MSCI ESG Ratings, **"Low Risk"** score from Sustainalytics, and **"Prime"** status by ISS, representing industry leadership.^{4, 5, 6}



Ranked **#7** on Fair360's Top 50 Companies for Diversity, up from #14 in 2023 and #24 in 2022.⁸



Earned **11th consecutive perfect score for LGBTQ+ workplace inclusion** on the Human Rights Campaign Foundation's Corporate Equality Index.⁹



Honored by Business Group on Health as a **2024 Best Employer: Excellence in Health and Well-being**, as well as for Excellence in Health Equity.⁷

Named **one of America's Most JUST Companies** for the fourth consecutive year by JUST Capital and CNBC, including:¹⁰

- #1 in the Health Care Providers industry
- #6 overall in the JUST 100 (up from #16 the year prior)

³ The Cigna Group Newsroom, The Cigna Group Recognized as Corporate Sustainability Industry Leader by Dow Jones Sustainability Indices for 7th Consecutive Year, December 12, 2023.

⁴ MSCI ESG Ratings & Climate Search Tool, [msci.com/our-solutions/esg-investing/esg-ratings-climate-search-tool/issuer/the-cigna-group/lID00000002920541](https://www.msci.com/our-solutions/esg-investing/esg-ratings-climate-search-tool/issuer/the-cigna-group/lID00000002920541), September 2023.

⁵ Sustainalytics Company ESG Risk Ratings, <https://www.sustainalytics.com/esg-rating/the-cigna-group/2006080571>, May 23, 2024.

⁶ ISS ESG Gateway, <https://www.iss-corporate.com/solutions/esg-solutions/iss-esg-gateway/>, June 1, 2024.

⁷ The Cigna Group Newsroom, The Cigna Group Named Among Best Employers for Health and Well-Being, April 9, 2024.

⁸ The Cigna Group Newsroom, The Cigna Group Ranks No. 7 in Fair360 Top 50 Companies, May 14, 2024.

⁹ The Cigna Group Newsroom, The Cigna Group Earns 11th Consecutive Perfect Score for LGBTQ+ Workplace Inclusion, December 20, 2023.

¹⁰ The Cigna Group Newsroom, The Cigna Group Named No. 6 Among Best Corporate Citizens by JUST Capital and CNBC, February 5, 2024.



Healthy Society

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



EVERNORTH
HEALTH SERVICES

 **cigna**
healthcare

We are a global health company committed to creating a better future built on the vitality of every individual and every community.

Through our two segments, Cigna Healthcare and Evernorth Health Services, we take on some of the biggest challenges in health care, including rising costs, access to care, and personalized support for individuals with complex conditions. We do this while also being committed to fostering new products and platforms that build healthier communities. Ultimately, we aim to build a more sustainable health care system and help improve health outcomes by:

- Delivering better health and value
- Lowering the cost of prescription and specialty drugs
- Guiding customers to optimal sites of care
- Tackling the most-complex, highest-cost health needs and conditions

Evernorth Health Services partners with health plans, employers, governmental organizations, and health care providers to solve challenges in the areas of pharmacy benefits, home delivery pharmacy, specialty pharmacy, specialty distribution, and care delivery and management solutions. Pharmacy Benefit Services drives high-quality, cost-effective pharmacy care through various services such as drug claim adjudication, retail pharmacy network administration, benefit design consultation, drug utilization review, drug formulary management, and access to our home delivery pharmacy. Specialty and Care Services provides specialty drugs for the treatment of complex and rare diseases, specialty distribution of pharmaceuticals and medical supplies, as well as clinical programs to help our clients drive better whole-person health outcomes through Care Delivery and Management Solutions.

Cigna Healthcare provides comprehensive medical and coordinated solutions to clients and customers. U.S. Healthcare¹¹ provides commercial medical plans and specialty benefits and solutions for insured and self-insured clients, Medicare Advantage, Medicare Supplement, and Medicare Part D plans for seniors and individual health insurance plans. International Health solutions include health care coverage in our international markets, as well as health care benefits for globally mobile individuals and employees of multinational organizations.

¹¹ During the fourth quarter of 2023, the U.S. Commercial and U.S. Government operating segments merged to form the U.S. Healthcare operating segment.

Delivering Better Health and Value

At The Cigna Group, we have approximately 20,000 physicians, nurses, pharmacists, clinical operations, and health professionals across Cigna Healthcare and Evernorth Health Services¹² — all who share a purpose of being champions for patients and clinicians to deliver better health and value. We aim to advance our health and value goals, which place core importance on our efforts to improve access, quality, outcomes, equity, experience, and value.

Investing in Value-Based Care

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

We see opportunity to drive greater adoption of value-based care, leveraging our Evernorth Health Services to scale by partnering for care delivery. Our capabilities help support the autonomy and independence of providers by offering solutions that may be more difficult for an independent clinician to develop on their own.

For example, we [entered into a multiyear partnership with VillageMD](#) (announced in late 2022), one of the largest independent primary care groups with expertise in value-based care in the U.S. We will help guide more patients to high-quality care experiences at lower overall cost through this partnership. To support this effort, we've pulled together leaders from across the organization for the Clinical Excellence Project. They're working together to support patients in an equitable, culturally sensitive, and holistic manner with aligned models of care.

In 2023, The Cigna Group published a white paper exploring the benefits of value-based care. Read more [here](#).

As part of our existing value-based model, Cigna Collaborative Care®, we have the following as of the end of 2023:¹³

- **~560** collaborative care programs
- **~230** accountable care organizations¹⁴
- **~134,000** primary care providers in value-based arrangements
- **~95,000** specialty providers
- **3.1M+** customers who received value-based care through these programs

Plus, **~75%** of Medicare Advantage customers are in value-based arrangements as of the end of 2023.

While value-based care has long existed for physical health, it has not seen the same adoption in behavioral health.

In 2023, we [launched](#) an innovative measurement-based care program for our behavioral health network. The goal is to create easily shared, standardized measures that will enhance patient outcomes while driving consistency for clinicians. We will work with 44,000 providers as part of the initial launch of the program, with plans to expand over time.¹⁵

¹² The Cigna Group Investor Day, March 7, 2024.

¹³ Based on Cigna Healthcare internal analysis of existing arrangements as of December 2023.

¹⁴ As defined by the Centers for Medicare & Medicaid Services, accountable care organizations are groups of doctors, hospitals, and other health care providers who come together voluntarily to give coordinated high-quality care to their Medicare patients.

¹⁵ Evernorth Health Services Newsroom, Evernorth Introduces Innovative Behavioral Health Measurement-Based Care Program, October 6, 2023.

Increasing Preventive Care

Preventive care, like [screenings for colorectal, breast, lung, and cervical cancers](#), can be lifesaving, as early detection can improve the chances of survival. Yet, a large percentage of the population doesn't get screened.¹⁶ EviCore by Evernorth — the medical benefits management arm of Evernorth Health Services — has a [preventive care outreach program](#) to improve patient well-being and lower treatment costs.

Within Cigna Healthcare, one focus area has been colorectal cancer screenings. Approximately one-third of Americans who should be tested for colorectal cancer have never been.¹⁷ In 2023, we launched an awareness campaign through direct mail, email, and social media, and we sent at-home testing kits to members that were ages 45–64 years old and had no evidence of a current screening.



In 2023, **our overall rate for preventive health screenings was approximately 53%**,¹⁸ which includes cancer screenings, children and adolescent care, and women's reproductive health, as defined by the Healthcare Effectiveness Data & Information Set® (HEDIS).¹⁹ This was a slight increase over our 2022 rate, and we aim to continue to increase this rate year-over-year.

See related information about oncology on page 17 and health equity starting on page 23.

¹⁶ Evernorth Health Services Newsroom, Cancer Screenings Can Improve Health Outcomes and Lower Costs for Both Patients and Health Plans, March 28, 2023.

¹⁷ American Cancer Society, Can Colorectal Polyps and Cancer Be Found Early?, June 29, 2020.

¹⁸ Based on Cigna Healthcare internal analysis of claims from our U.S. Employer population and HEDIS specifications.

¹⁹ HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA). HEDIS is one of the most widely used performance improvement tools in health care and is a standardized set of measurements for health plans that undergoes strict validation by NCQA auditors, who certify data reliability and integrity and evaluate the effectiveness of managed care clinical programs.

SDOH Influence Breast Cancer Outcomes

A [study](#) from the [Evernorth Research Institute](#)²⁰ found that breast cancer screening rates were lowest among women living in areas with very high social needs. The rates of mastectomies, chemotherapy, and radiation therapy were also higher among this group.²¹ This suggests that these patients may be getting diagnosed in more advanced stages of their cancer, which is also associated with worse outcomes. We aim to improve access to preventive screenings for women living in areas with higher social needs. Read more about health equity starting on [page 23](#).

Illustrating the Importance of Connectivity

Fragmentation in the health care ecosystem is a significant barrier, causing gaps in care and making the system difficult for patients and their families to navigate. In 2023, we released a [study](#), conducted by Aon plc, that finds triple integration of medical, pharmacy, and behavioral benefits resulted in lower health care costs for employers and improved health outcomes.²²

One way we help enable connectivity is through [Health Connect 360[®]](#), a platform that provides a complete view of every member in a clients' population through integrated medical, pharmacy, biometric, lab, behavioral health, and SDOH data. Then, our population health managers, who are clinically trained in data analytics, act on the information to ensure members and their families are getting regular check-ups and necessary labs, adhering to medications, and engaging in support programs like remote monitoring.

²⁰ Evernorth Research Institute is the research and thought leadership arm of Evernorth. It is a team of approximately 30 researchers and data scientists who partner externally with leading scientific institutions and work in tandem with physicians, nurses, therapists and pharmacists across Evernorth to produce research that informs action for improving people's health.

²¹ Evernorth Health Services, Study: Social determinants of health influence breast cancer outcomes, October 6, 2023.

²² The Cigna Group Newsroom, Employers Achieve Lower Costs and Improve Health Engagement With Integrated Benefits, Cigna Study Shows, January 19, 2023.

²³ Based on Cigna Healthcare internal analysis of Embarc Benefit Protection membership for 2023.

For more ways we are delivering better health and value, see [Product Service and Quality \(page 21\)](#) and [Health Equity \(page 23\)](#).

Lowering the Cost of Prescription and Specialty Drugs

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

Biosimilars

One way we do this is through [biosimilars](#), which are products highly similar to, and with no clinically meaningful differences from, existing biologic medicines. In 2023, we [added three preferred biosimilars for HUMIRA[®]](#) to our formularies, and as of June 2024, [we have a HUMIRA biosimilar available at \\$0 out of pocket](#) for eligible Accredo patients. HUMIRA is one of the most widely used biologic specialty medications that treats conditions like rheumatoid arthritis, Crohn's disease, and psoriasis.

Embarc Benefit Protection

We also address cost and accessibility of gene therapies with our [Embarc Benefit Protection[®]](#) program. Gene therapies can be life-changing for patients with rare diseases but can also be incredibly expensive. Through Embarc, we help shield health plans and customers from the high cost of breakthrough gene therapy drugs. In 2023, an average of approximately 6.4 million customers were included in the program.²³



Embarc in Action

Our colleagues marked a significant milestone in November 2023, when they coordinated, reviewed, and dispensed their first-ever shipment of CSL Behring's gene therapy HEMGENIX[®] from our Accredo by Evernorth[®] specialty pharmacy in Orlando, Florida. HEMGENIX is the first gene therapy available to treat adults with hemophilia B, a rare disorder in which an individual's blood does not clot properly; this can lead to excessive and dangerous bleeding. After receiving a one-time dose of HEMGENIX, a patient may no longer require weekly infusions, which can lead to a significantly improved quality of life. Programs like Embarc Benefit Protection can help patients gain access to this innovative treatment, as well as provide clinical support throughout their journey.

Front row, from left: Omar Santos, Richard Claudio; Back row, from left: Joe Elluzzi, Daniel Perry, Renee Mullowney (CSL), Matt Perlberg, Matthew Phelps, Phoenix Mitchell, Steve Getz, Joseph Casaccia Jr.

Pharmacy Benefit Services

Our Pharmacy Benefit Services business negotiates with pharmaceutical manufacturers to lower the cost of drugs for our clients and patients. Our 2022 data illustrates how [Express Scripts by Evernorth®](#) patients are paying less at the pharmacy counter.

For example, in 2022:²⁴

 **73%**
of Express Scripts members
spent **less than \$100** out of pocket
for their medicines.

 The average out-of-pocket cost for treatments for inflammatory conditions was less than 10% of the total cost —

\$43.28
compared to a \$494.30 average
wholesale price for a one-month supply.

 Express Scripts members saved
\$18 million
on insulin and became more likely
to use their medications as prescribed,
increasing adherence by 30%.

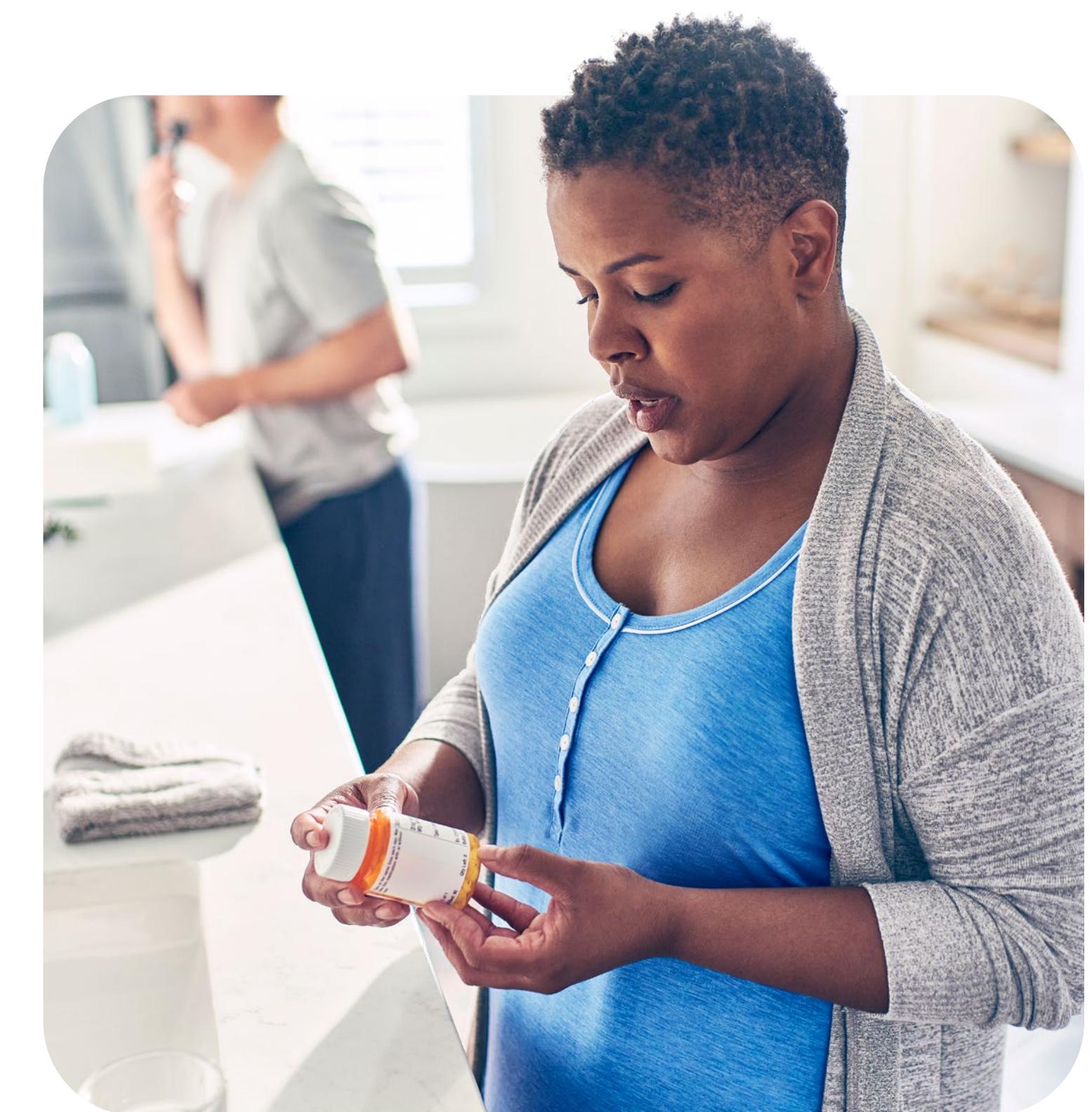
In 2023, we rolled out new [programs and offerings](#) to drive greater medication affordability for patients and plan sponsors:

Copay Assurance plan ensures members whose health plans opt into the plan pay no more than \$5 for generics, \$25 for preferred brand drugs, and \$45 for preferred specialty brand drugs. The Copay Assurance plan is in addition to our Patient Assurance Program, which since 2020 has capped out-of-pocket costs for insulin and other diabetes treatments, among other medications, at \$25 for up to a 34-day supply (or \$75 for a 90-day supply).²⁵

ClearCareRx™ offers a fully transparent pricing model for clients, a simpler option in which employers, health plans, and government employer clients pay exactly what Express Scripts pays for drugs, plus one simple fee to cover the administration of pharmacy benefits, product services, reporting, and analytics.²⁶

IndependentRx Initiative enables independent pharmacists to close gaps in care for rural populations while offering increased reimbursement opportunities. Read more on [page 20](#).

In 2024, we'll continue to advance transparency and affordability for members with the launch of two new digital tools: Members will be able to evaluate their coverage in real time through our Check Coverage tool and track how much Express Scripts saved them on their medicines with the Digital Pharmacy Benefit Statement.



²⁴ Evernorth Health Services Newsroom, By the numbers: How Express Scripts saved members money in 2022, November 7, 2023.

²⁵ Evernorth Health Services Newsroom, Express Scripts in 2023: Supporting clients, patients, and health plans, December 19, 2023.

²⁶ Evernorth Health Services Newsroom, Express Scripts Further Advances Transparency and Affordability for Consumers and Clients, April 13, 2023.

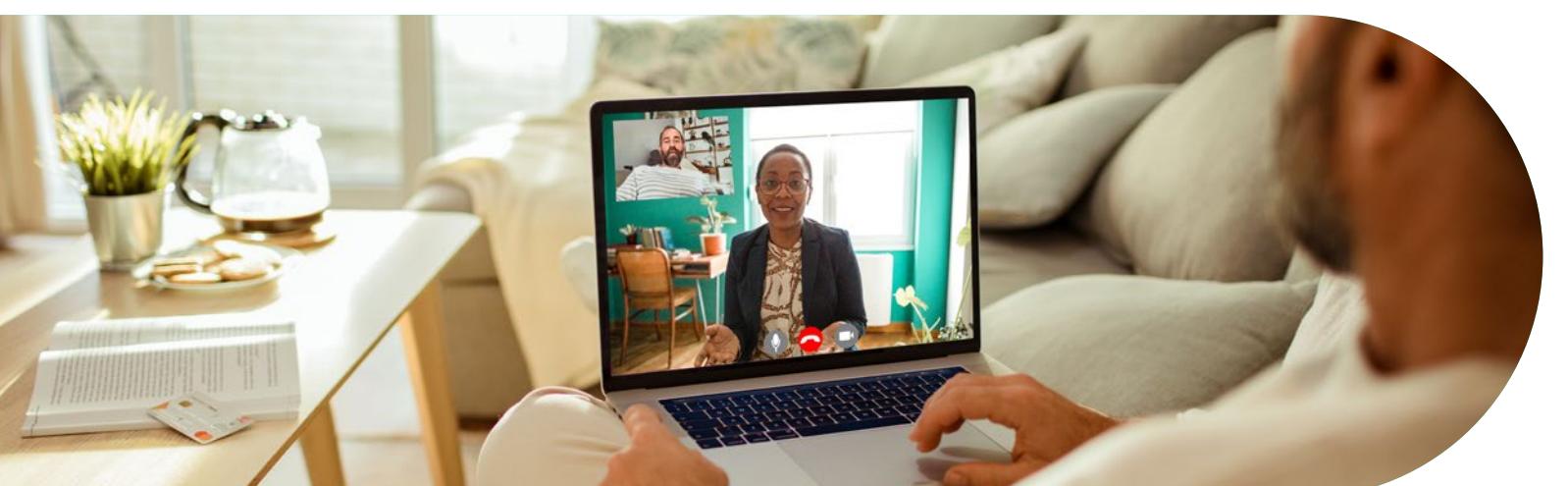
Guiding Customers to Optimal Sites of Care

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

Virtual

In 2023, we [announced](#) that we plan to enhance MDLIVE® virtual care by acquiring the technology and clinical capabilities of Bright.md, a leader in asynchronous care, triage, and health care navigation services. Beginning in 2024, patients can initiate on-demand, virtual care for common, low-acuity conditions, such as flu symptoms, rashes, and urinary tract infections—which make up more than half of urgent or primary care visits.

Additionally, MDLIVE is expanding its virtual primary care service to include health coaching for patients with chronic conditions. The health coaching program is physician-prescribed and integrated into MDLIVE virtual primary care, enabling providers to keep patients engaged and supported in between visits and help manage lifestyle changes, such as weight management, healthy eating, physical activity, and sleep management.



Digital

We continue on our journey to provide personalized experiences for our members through our digital-first, virtual-led, data-informed strategy. In 2022, we piloted a behavioral care mobile app that delivered personalized care for those diagnosed with anxiety and depression.²⁷ Additional pilots were conducted in 2023, and lessons learned are being incorporated into the Evernorth Health Kit, a technical foundation with composable experiences, which allows us to adapt to the needs of our members while providing flexibility more quickly for our clients. We introduced the Health Kit to clients in March 2024 and will continue incorporating it into new products and solutions.

Separately, in 2023, we launched a [new virtual care solution](#) that helps customers screen for dental health issues from their smartphone. The no-cost screenings are powered by SmartScan and aim to encourage the millions of people who suffer from anxiety around dental visits to get informed about their oral health from the comfort of their home.

In-Home

When clinically appropriate, we encourage injections and/or infusions in a home setting, rather than a hospital, and where patients can have a home health nurse instruct them on self-administration. In 2023, we published a study in the *Journal of Clinical Pathways* that found that patients experienced better outcomes when pegfilgrastim, an injection used to prevent infection in cancer patients, was administered at home.²⁸

Our site-of-care redirection program offers additional benefits, such as minimizing hospital visits for patients with cancer, who are at an increased risk of infection; the convenience of in-home administration, and avoidance of costs and logistics associated with traveling to another location 24 hours after chemotherapy administration.



Driving Innovation through The Cigna Group Ventures

[The Cigna Group Ventures](#) is our strategic venture fund and wholly owned subsidiary with a mission to be a catalyst for health care innovation—and virtual and digital continue to be two common themes in our investments. In 2023, we completed six direct investments and two fund commitments. For example, we invested in [NOCD](#), a leading virtual care provider for obsessive-compulsive disorder (OCD) treatment. The service matches children and adults seeking care with a therapist who helps create a care plan and works closely with them to ensure goals are met. We also increased investments in [Babyscripts](#), a virtual care platform to improve prenatal and postpartum care; [Octave](#), an organization innovating mental health care delivery; and [Prognos Health](#), a group focused on health care analytics and data.

²⁷ See page 15 of the 2022 ESG Report.

²⁸ Cigna Healthcare Newsroom, Cigna Study Published in *Journal of Clinical Pathways* Finds Home Infusions Improve Clinical Outcomes, Lower Costs, June 13, 2023.

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

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

Specialty Pharmacy

Our specialty pharmacy, [Accredo](#), serves patients with complex and chronic health conditions, including cancer, hepatitis C, HIV, bleeding disorders, and multiple sclerosis. Our pharmacists at 15 condition-specific Therapeutic Resource Centers (TRCs) complete continuing education annually, including specialized clinical training related to the TRC they support. In 2023, we published one peer-reviewed study²⁹ and presented at three conferences related to these specialty areas.



We also continue to develop and implement initiatives to engage patients through our TRCs, and we measure this through medication adherence and engagement rates. For example, **our multiple sclerosis population has an average of approximately 83% proportion of days covered** (PDC).³⁰ We are continuing to explore reporting the percentage of new patients who are clinically engaged within 180 days of beginning their therapy in future reports.

Cardiodiabesity

The term “[cardiodiabesity](#)” defines and describes the interrelationship between type 2 diabetes, obesity, and cardiovascular disease. Research estimates the combined cost of these three conditions is \$719 billion annually.³¹ One way we’re tackling this is through [EncircleRxSM](#): Cardiodiabesity, a data-driven portfolio that helps plan sponsors manage cardiodiabesity with the industry’s first-ever GLP-1 financial guarantee from our pharmacy benefit manager. Our goal is to provide necessary GLP-1 coverage to the right patients while carefully controlling growth. For example, we couple GLP-1s with enrollment and ongoing engagement in a lifestyle modification program to provide patients the best outcomes in their weight loss journey.

Another way we’re addressing cardiodiabesity is by engaging with our local communities. For example, we teamed up with the Methodist Le Bonheur Healthcare (Methodist), Nike, Kroger and other partners on [Healthier 901](#), — a three-year initiative to encourage the people of Memphis to lose one million pounds in response to Methodist’s [Community Health Needs Assessment](#), which identified heart disease and cancer linked to obesity as the top causes of death in the area.

Musculoskeletal (MSK)

MSK is one of the top drivers of chronic condition health care spend, and out-of-pocket costs for MSK-related hospitalization can add to patients’ stress and anxiety. In fact, the average out-of-pocket costs for a hospital stay due to an MSK diagnosis is \$1,835 per person, according to recent Cigna Healthcare claims data.³²

In 2023, we introduced a new MSK rider in our Supplemental Health Critical Illness plans. The MSK rider offers financial protection in the event of an MSK-related hospitalization: a one-time payment up to \$3,000 per calendar year. Employees can use the cash provided to cover their hospital costs as well as any other expenses they have, such as rent, transportation, childcare, utility bills, and groceries. This coverage aligns with our [Pathwell Bone and Joint Program](#) to offer a more comprehensive support solution to employees facing an MSK condition while also reducing MSK care costs for employers.



²⁹ D’Albini L., Dorholt M., and Gallucci L. Optimizing maintenance dosing of emicizumab-kxwh as prophylaxis in hemophilia A: Dosing to product labeling while minimizing drug waste. *Journal of Managed Care – Specialty Pharmacy*. 2023 Vol(1):47-57. <https://www.jmcp.org/doi/full/10.18553/jmcp.2023.29.1.47>

³⁰ PDC is an industry-preferred method to measure medication adherence. Based on Accredo pharmacy benefit management book of business, January to December 2023.

³¹ Evernorth Health Services Newsroom, Study: Cardiodiabesity prevention key to improving health outcomes and lowering costs, September 7, 2023.

³² Cigna Healthcare Newsroom, New supplemental health benefit cushions the cost impact of musculoskeletal hospitalizations, September 15, 2023.

Oncology

Health care is rapidly innovating. A recent study found that 80% of oncologists say they are overwhelmed by the amount of information they must keep up with.³³ Our [Oncology Value-based Pathways program](#) leverages a patented methodology to help providers fill gaps in knowledge and ensure patients get the best possible cancer care. The success of the program is documented in a peer-reviewed [study](#) published in the July/August 2023 issue of the *Journal of Clinical Pathways*.

One such innovation in cancer care is the introduction of a new class of medications, [immune checkpoint inhibitors](#) (ICIs), which enable the patient's immune cells to destroy cancer cells. However, not all patients are appropriate candidates for ICI therapy, which makes genomic testing for key biomarkers crucial. Yet our research found that genomic testing is not always done.³⁴

 We aim to maintain or increase genomic testing for eligible breast (oncotype dx) and lung (NGS) cancer patients, where testing is recommended by the National Comprehensive Cancer Network, year-over-year to avoid ineffective treatment. In 2023, we set our baseline for these metrics — **approximately 90% for oncotype dx and nearly 98% for NGS** — and plan to report the expected maintenance or increase in our 2024 ESG Report.³⁵

Relatedly, we've created a predictive model algorithm that identifies patients with a high chance of receiving a cancer diagnosis earlier in their diagnostic journey. By identifying "high-risk" patients earlier, oncology case managers can engage them sooner to help provide support at the time of their diagnosis and regarding treatment decisions. In fact, we are able to reach out to patients with breast cancer an average of 27 days earlier than standard models, according to our data; patients with lung cancer are referred an average of 20 days earlier; and those with colorectal cancer see their referral time drop by an average of 34 days.³⁶



We will look to increase earlier identification of cancer to positively impact patient engagement, outcomes, experience, and costs. In 2023, we set our baseline for this metric — we identified **approximately 2,560 patients earlier in their cancer journey** due to the use of our early identification model.³⁷ We plan to report the expected year-over-year increase in future reports.

Behavioral Health

Even with conversations around behavioral health becoming more normalized, 43% of consumers report that their mental health declined over the past year in recent research.³⁸ To help people get the support they need to achieve the best mental health possible, we continued to take the following approaches in behavioral health care described in the subsequent sections.

³³ Fierce Healthcare, Physicians overwhelmed by the amount of reading needed to stay current with clinical advancements, study finds, October 25, 2022.

³⁴ Evernorth Health Services, Immune checkpoint inhibitor medications: A game-changer in cancer treatments, July 19, 2023.

³⁵ Based on Cigna Healthcare internal analysis of U.S. Employer oncology customer claims from January to December 2023.

³⁶ Cigna Healthcare Newsroom, Helping women stay on track with screenings for common cancers, July 17, 2023.

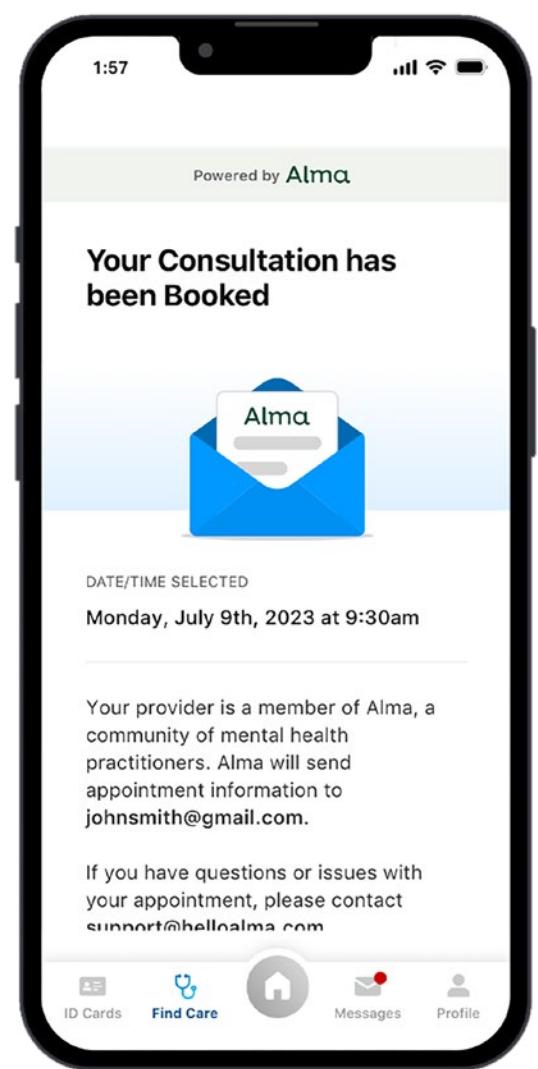
³⁷ Based on Cigna Healthcare internal analysis of medical customer claims from January to December 2023.

³⁸ Evernorth Health Services, Clearing the path to care to address behavioral health disconnect, June 6, 2023. Evernorth partnered with Ipsos to conduct a nationwide survey of more than 3,600 consumers, employers and health plan leaders.

Increasing Accessibility

In 2023, our network of behavioral health providers continued to grow to include approximately 376,000 mental health and substance use providers.³⁹ Our virtual care network grew more than 42% to include approximately 232,000 virtual behavioral health providers.³⁹ Virtual care helps customers overcome potential barriers related to mental health stigma, scheduling, privacy, and in-person accessibility.

Finding a therapist who has demonstrated effective treatment for someone's specific behavioral health condition is not easy. In 2023, we launched a new mobile-first experience to guide patients through a series of questions and match them with a provider that best meets their mental health care needs. Select patients can also schedule free, 15-minute virtual consultations with [Alma](#) providers through myCigna®.



We also increased our network by approximately 9% in 2023 to include providers who support counseling for diverse cultures and ethnicities.³⁹ And, we made operational changes to drive service excellence, including establishing a 24-hour clinical support and navigation team that goes beyond our 24/7/365 crisis support.

³⁹ Based on Evernorth Behavioral Health network counts as of December 31, 2023.

Driving Better Health Outcomes

Similar to the importance of [coupling cancer diagnosis and treatment with behavioral health care](#) (as discussed in [2022 ESG Report](#)), we're exploring a new proof of concept to use our cardiac predictive model to identify high risk patients and partner with [Meru Health](#) to engage them in their 12-week program grounded in therapy and biofeedback. Research has shown that not only are mental health conditions like anxiety, depression, and post-traumatic stress disorder (PTSD) risk factors for cardiovascular disease but they can also result from cardiac conditions as patients and families respond to these serious medical events.⁴⁰

Looking ahead to 2024, we're introducing strategic network flexibility to our clients. This means we can build customized networks that are different than our national behavioral network. This allows us to not only fill a demand for different types of networks oriented around specific conditions and markets but also the ability to create new market opportunities.



⁴⁰ CDC, [About Heart Disease and Mental Health](#), May 14, 2024.

⁴¹ Naloxone is a medicine that rapidly reverses an opioid overdose.

Managing Substance Use Disorders

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



Encourage customers to make **behavioral changes** and take the steps necessary to initiate and engage in outpatient behavioral treatment



Reduce readmissions to higher levels of care, such as inpatient treatment



Provide support to customers and family members seeking help for a substance use disorder

Through the use of predictive modeling, we identify high-complexity cases and conduct proactive outreach through our case managers who specialize in substance use disorders. The case managers coach customers throughout their recovery journey and provide support, such as exploring outpatient treatment and coordinating care with primary care doctors. We have a phone line that patients can use for support with substance use disorders, along with 24/7/365 availability through our clinical after-hours crisis line.

For certain patients struggling with opioid use disorder, we support medication assisted treatment, which can include a combination of therapy and medications and/or pain management and cognitive behavioral therapy to reduce and manage pain with fewer or no opioids. Other program components include proactively reaching out to high-risk customers, collaborating with clinicians to ensure

continuity of care, and engaging with customers to complete behavioral health treatment for pain management.

We continue to leverage interventions as part of our [Express Scripts' Advanced Opioid Management program](#).

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

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

Additionally, when we are filling a prescription for a patient who is receiving a higher dose of opioids, our pharmacists review the availability of naloxone⁴¹ and ensures the patient has access to it.

Supporting Youth Mental Health and Families

In our [2023 Vitality in America report](#), we found that Generation Z adults (those born between 1997 and 2005) continue to report feelings of loneliness, low levels of resilience, and the lowest levels of vitality of all age groups.⁴² Similarly, [research we commissioned with Economist Impact](#) found that nearly half of the 1,500 U.S. parents surveyed reported that their teen is experiencing mental health challenges, such as anxiety, depression, attention-deficit/hyperactivity disorder (ADHD), and/or autism spectrum disorder. Yet parents reported facing multiple barriers to supporting their family's mental health needs.⁴³

We have a suite of behavioral coaching and programs to help support both youth in need of behavioral health interventions related to mental health, substance use, autism, and eating disorders and their loved ones. Through these programs, we aim to connect youth to services and educate and empower parents to navigate and access resources that help their child and family improve their well-being and achieve their identified goals. For example, we offer an ongoing [behavioral awareness seminar series](#) for parents and caregivers, and in 2023, we hosted a training for our case managers and nurses who interact with families struggling with addiction to learn an evidence- and skills-based approach to addressing substance abuse, misuse, and addiction.

In 2023, we added [Brightline](#), a nationwide virtual behavioral health care solution for children and their families, to our behavioral health network as a benefit for members. Families can speak with a mental health expert and schedule video visits within days.

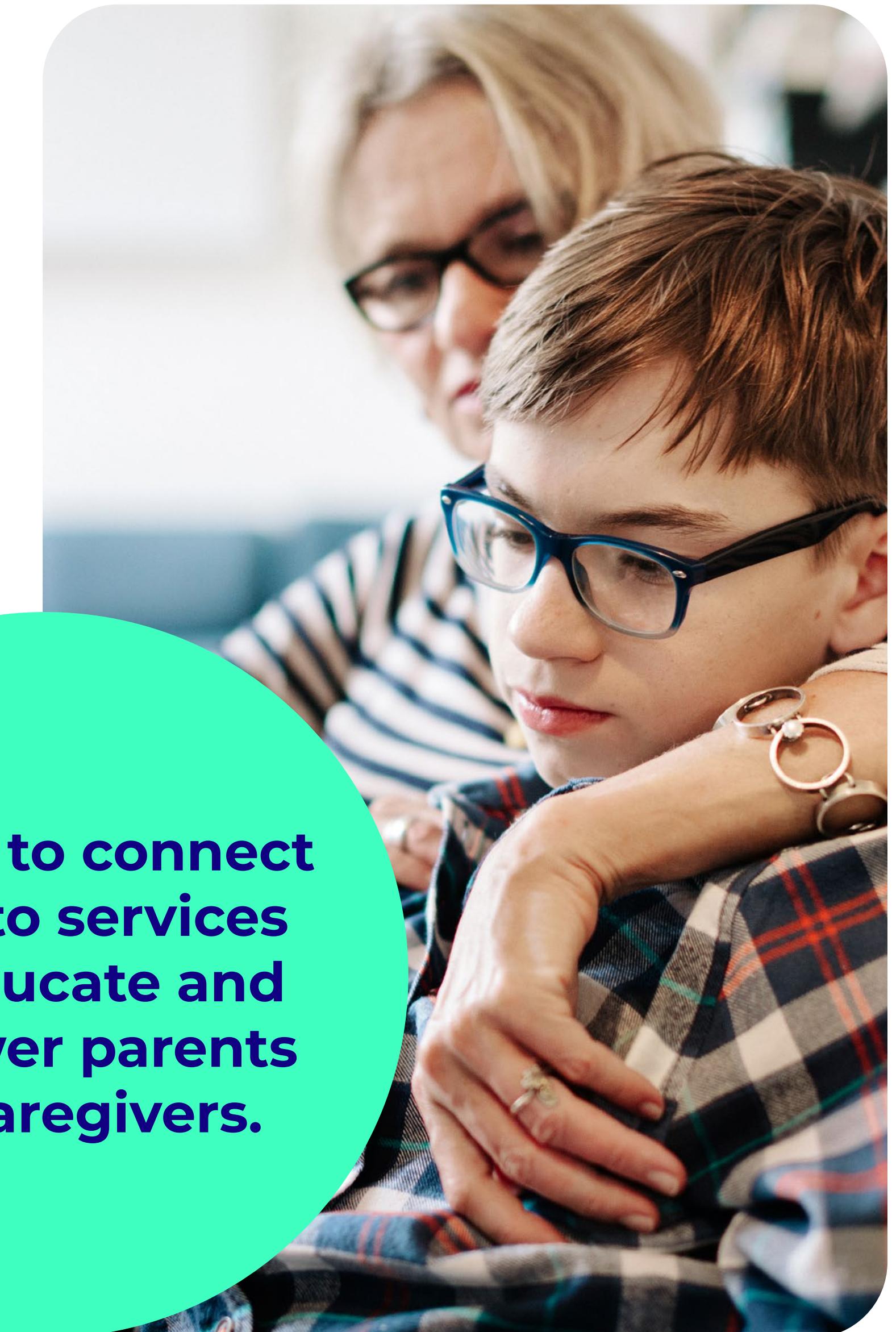
We also collaborated with schools. For example, we [announced](#) a partnership between MDLIVE and the University of Texas at Austin's Institute for Public School Initiatives to provide a comprehensive suite of behavioral health services to underserved youth in Texas communities throughout the state. And, we [expanded](#) our 24/7 mental health hotline to five Baltimore County middle schools in late 2023 (in addition to schools in Richmond and Arlington, Virginia, and Nashville, Tennessee).

Finally, we continued to prioritize the mental health and emotional well-being of children through Healthier Kids For Our Future® grants (see [page 30](#)).

We aim to connect youth to services and educate and empower parents and caregivers.

⁴² The Cigna Group Newsroom, Research: Gen Z adults gaining ground, but continue to have lowest vitality of all generations.

⁴³ The Cigna Group Newsroom, New Report Urges Collaborative, Community Approach to Combat the U.S. Mental Health Crisis, October 9, 2023.



VIGNETTE

Supporting Health in Rural Areas

This vignette and related callouts are examples of the strong integration between sustainable health care, product service and quality, and health equity.

Approximately 14% of the U.S. population — 46 million people — live in rural areas where access to care can be a challenge.⁴⁴

According to [our white paper](#), published in 2023, independent pharmacies — which make up more than three-quarters of pharmacies in rural areas⁴⁵ — are well positioned to improve access to care. The paper suggests that expanding the role of community pharmacies can help address long-standing health inequities and drive better health, convenience, and affordability for individuals and rural communities.

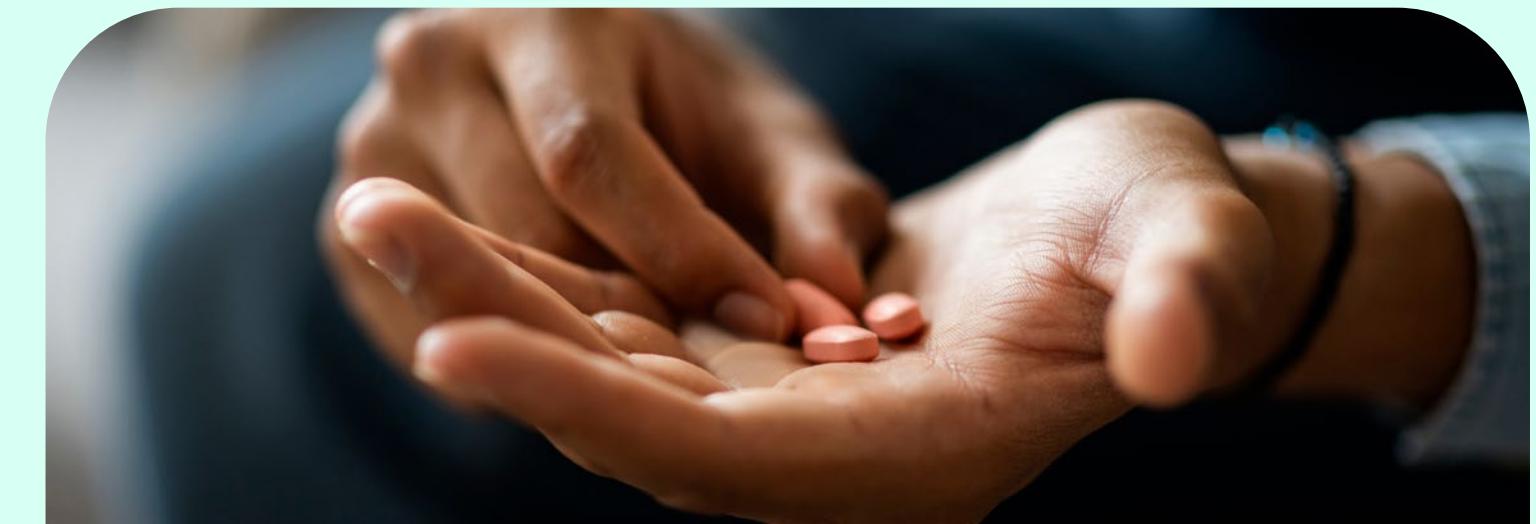
In 2023, we [announced](#) the IndependentRx Initiative, which offers increased reimbursement opportunities and additional care services to rural independent pharmacies — and created an Independent Pharmacy Advisory Committee to expand the role of rural, suburban, and urban pharmacies in the health care system.

We will increase reimbursements to pharmacies that are independently owned and unaffiliated with a drug wholesaler in areas with only one pharmacy within 10 or more miles from an Express Scripts customer. We will also increase access to certain routine, preventive, and chronic care services at independent pharmacies.

Relatedly, learn more about how we're directing customers to virtual and digital care on [page 15](#).

⁴⁴ USDA Economic Research Service, Rural America at a Glance, 2022. <https://www.ers.usda.gov/webdocs/publications/105155/eib-246.pdf?v=2652.2>

⁴⁵ Berenbrok L.A., Tang S., Gabriel N., Guo J., Sharareh N., Patel N., Dickson S., Hernandez I., Access to community pharmacies: A nationwide geographic information systems cross-sectional analysis, *Journal of the American Pharmacists Association*, Volume 62, 2022, ISSN 1816-1822 <https://doi.org/10.1016/j.japh.2022.07.003>



Putting the Patient First

We are working on implementing a home delivery strategy to make access to medications easier for people living on indigenous reservations.

In 2023, we helped a patient who was driving three hours each way from their home on the Navajo reservation in Arizona to pick up their multiple medications at the local pharmacy, including one which had to be refrigerated at all times. Express Scripts home delivery wasn't immediately an option because we used the U.S. Postal Service as our carrier in that area and the nearest P.O. Box was the same distance away for the patient as the nearest pharmacy.

But after reviewing the patient's needs and exhausting all other options, our team identified two alternative carriers that could deliver directly to the patient's house. The patient received his first home delivery of his medications in August 2023. We are currently using this patient's case as a model to expand our home delivery options so as to consistently support all Express Scripts patients living on indigenous reservations.



The Cigna Group portfolio of offerings solves diverse challenges across the health care system. We offer a differentiated set of pharmacy, medical, behavioral, dental, and related products and services. The experiences of our customers and clients are critical to protecting and improving our customers' health and vitality, as well as enabling our business strategy and being a source of competitive differentiation.

For these reasons, we manage ongoing, real-time feedback loops across audiences, business lines, and channels. The insights we glean from these programs inform the actions we take and the investments we make in product, service, and quality improvements across the enterprise.

Maintaining Quality

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

The responsibility for maintaining a robust and successful quality program extends beyond our National Quality team and includes collaboration and support from multiple operational areas across the enterprise. We use HEDIS® to evaluate performance and identify opportunities for improvement using a market-based approach.



Our U.S. Employer health plan ratings are available by market at reportcards.ncqa.org/health-plans. In 2023, four markets received a 4-star rating, and seven health plans improved their rating over 2022. Our Medicare Advantage plan ratings, as published by the Centers for Medicare & Medicaid Services (CMS),⁴⁶ can be found on [page 76](#).

Customer Experience

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

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

Our [Commitment to Quality](#) outlines our customers' rights and responsibilities, along with how to share any concerns or complaints with us. Each customer appeal or grievance that is raised with our escalated call team or through executive

office complaints is reviewed by the Satisfaction Organization. This team reviews the cause of the escalation as well as all actions taken toward resolution through case reviews, call reviews, and end-to-end audits. We do this to gain a better understanding of opportunities for improvement and to prevent similar experiences for future customers. We maintain all records of formal complaints raised with the executive office to report to compliance, the state, and other legal entities for audits and examinations.

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

Reducing Prior Authorization

In 2023, we [announced](#) the removal of nearly 25% of medical services from prior authorization (or precertification) requirements. With the removal of these more than 600 additional codes, we have now removed prior authorization on more than 1,100 medical services since 2020, with the goal of simplifying the health care experience for both customers and clinicians.

Enhancing Customer Experience

Beyond reducing prior authorizations, we made significant technology and process improvements to reduce customer and client pain points around claims and prior authorization. We also aggressively advanced our digital assets, including mobile, to meet more of our customers in the channel in which they prefer to engage with us. And we launched several new service models in our contact centers to meet

market demand for concierge-like customer service that helps members better navigate the complexity of the U.S. health care system.

Among our pharmacy business, we took the following actions in 2023 to improve patient experience and quality:

- Made **educational videos** easily accessible to patients online. Content focuses on health conditions that match the patient's prescriptions.
- Provided members with the ability to **schedule the delivery date** for their refills, syncing deliveries where possible.
- Enabled members to schedule a telehealth appointment through MDLIVE to request or refill prescriptions, helping them **receive medications in a timelier manner**.
- Rolled out a feature to **promote alternative options** if a patient cancels a prescription in progress, such as offering the ability to request a new prescription if the medication dosage changed or an extended payment plan if the cost is too high or not covered through insurance.

Supporting Medicare Advantage Customers During Cancer Treatment

For select Medicare Advantage plans, we're working with a partner to distribute oral care kits to customers who are under active treatment with chemotherapy or radiation therapy. People under treatment for cancer often experience oral trauma, including inflammation of the gums and infections. The lack of appropriate oral hygiene products can worsen the situation, leading to further health complications.⁴⁷

⁴⁶ CMS rates every Medicare Advantage and Prescription Drug Plan in the U.S. CMS star ratings provide one snapshot into a plan's quality. Learn more [here](#).

⁴⁷ Harris JA, Ottaviani G, Treister NS, Hanna GJ. An Overview of Clinical Oncology and Impact on Oral Health. *Front Oral Health*. 2022 Apr 25;3:874332. doi: 10.3389/froh.2022.874332. PMID: 35548170; PMCID: PMC9081678.



Health Equity

Our health starts in the communities where we are born, grow, work, live, and age. That's because SDOH, or the wider set of forces and systems shaping the conditions of daily life, play an important role in achieving optimal health and vitality. When social needs, such as food (see more on [page 33](#)), transportation, communication, and cultural understanding and respect, are not met, they can negatively impact health status, utilization of care, and ultimately, health outcomes.

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

Our Health Equity Strategy

The Cigna Group has been on a mission to ensure **all people** have the opportunity to achieve their full health potential regardless of social, economic, or environmental circumstances. We take action to improve health equity through our business and our charitable giving efforts. Our Health Equity Committee, part of our Enterprise DEI Council (see [page 40](#)), drives oversight and accountability for our health equity strategy, which was updated in 2023 and is focused on four strategic priorities:

- 1** **Mitigate** or eliminate disparities in preventive care, diagnoses, and therapies.
- 2** **Strengthen** the ability to effectively address SDOH, inclusive of health literacy.
- 3** **Drive** delivery of inclusive and personalized care through our portfolio of products and solutions.
- 4** **Embed** health equity into the culture and values of our corporation.



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

⁴⁸ Preventive screenings and visits include adult annual check-ups; adult immunizations; breast, cervical, and colorectal cancer screenings; and postpartum visits.

While these strategic priorities are enterprise-wide, our initial approach identifies opportunities within key growth and accelerated business areas that align with prioritized clinical focus areas, including women's health, cardiometabolic, oncology, and behavioral health. We share highlights within each strategic priority on the following pages.

In 2024, we're continuing to focus on reducing the current health disparity among our Cigna Healthcare population as it relates to preventive screenings and visits.⁴⁸ We've captured our starting point by comparing how many of our customers living in under-served communities versus higher-resourced communities completed a core set of their eligible preventive care screenings and/or visits in 2023. We also started to track direct customer race/ethnicity and gender identification demographic data to better serve our populations, and we intend to collect sexual orientation data in the near future.



Mitigate or Eliminate Disparities in Preventive Care, Diagnoses, and Therapies

Pregnancy Support

We are partnering with Cigna Healthcare providers in communities with [disparities in birth outcomes](#) to better engage pregnant customers in comprehensive and culturally appropriate prenatal care. For example, we provide free prenatal vitamins and aspirin with home delivery to prevent preeclampsia, comprehensive risk screenings to identify those at risk for preterm birth, behavioral health screenings for prenatal and postpartum depression and anxiety, and education/support for oral health and nutrition. We also offer implicit bias training to our provider partners through the March of Dimes.

In 2023, we added free home delivery of food boxes for [women experiencing food insecurity](#). As of the end of 2023, we've engaged nearly 80% of identified candidates through the maternal health program.⁴⁹ We continue to add elements of this program into our overall maternity program.

Separately, [research](#) from the Evernorth Research Institute shows that the prevalence of postpartum depression increased significantly during the pandemic, but nearly half of the women did not have evidence of treatment.⁵⁰ We piloted programs to extend postpartum support to address mental health and anxiety, as well as provide nurses with additional training related to miscarriage and stillbirth to support patients' grief and loss.

Healthy.io Pilot for Chronic Kidney Disease Detection

African Americans/Black are almost 4 times more likely and Hispanic/Latino individuals are 1.3 times more likely to have kidney failure compared to non-Hispanic white Americans.⁵¹ Our Healthy.io pilot aimed to improve screening rates for early chronic kidney disease (CKD) detection in a undiagnosed, at-risk customer population.

In 2022, we educated customers about the program and sent approximately 5,000 at-home screening tests to hard-to-reach, high-risk, previously untested individuals in our U.S. Healthcare populations. Positive or abnormal results were sent to customers' doctors for follow-up conversations. Because customers had to download a mobile app to complete the test and see results, it was also an opportunity to evaluate the engagement and usability of smartphone testing.

On average, we saw a 25% engagement rate through the pilot. Analysis done in 2023 showed us that engagement was consistent regardless of race and ethnicity, rural and urban communities, and income. And, customers who completed a survey afterwards indicated a positive experience, with 92% recommending the service to a friend.⁵²

This work was presented at the American College of Clinical Pharmacy Virtual Poster Symposium in 2023.



In 2023, we **collaborated with 380+ nonprofit and for-profit organizations**

through a pilot program to drive health equity initiatives with a focus on SDOH.⁵³ The pilot used a closed-loop platform to screen customers, directly refer them to local community-based organizations through a curated network, and, when support is secured, document it in the patient's record.



⁴⁹ The Cigna Group Newsroom, The health impact of food insecurity on mothers and babies, April 3, 2024

⁵⁰ Evernorth Health Services, Postpartum depression increased during the pandemic, and many women received no treatment, May 9, 2023.

⁵¹ National Kidney Foundation, [Health Disparities](#), February 2024.

⁵² Swaggart, T. MA, LPCC, Rhoads, C. MS, RDN, McMahon C., Jacobs D. Healthy.io, Boston, MA, USA. Does smartphone-based kidney health testing improve screening rates for chronic kidney disease and improve the patient experience? 2023 American College of Clinical Pharmacy Virtual Poster Symposium.

⁵³ Based on referral activity through the pilot program, which was completed in 2023.

Strengthen the Ability to Effectively Address SDOH, Inclusive of Health Literacy

Supporting the Transgender and Broader LGBTQ+ Community

As a global health company, we understand the need for comprehensive benefits and resources to support transgender employees' gender-affirming care, including individuals going through transition. We have a dedicated customer support phone line for our transgender customers, and we provide one-on-one guidance and case management support for customers seeking gender-affirming care through the My Personal Champion® program.

For our own employees, we expanded our health plan's travel benefit to include travel for gender-affirming care for employees and their dependents who are enrolled in a Cigna Healthcare medical plan and who live in regions where access is restricted.

Our [vitality research](#) shows that the LGBTQ+ community faces barriers in finding health care providers who are culturally trained and sensitive. To take action, we've been asking providers to self-identify themselves on myCigna.com® as being experienced in caring for LGBTQ+ patients. We also provide physicians and other providers with access to LGBTQ+-specific trainings and resources to help them build cultural competency.⁵⁴

To hear more about how employers can advance LGBTQ+ equity and inclusion, listen to our colleague Dr. Renee McLaughlin on our [Health Unscripted podcast](#).

Digital Accessibility Policy and Program

Our Digital Accessibility Policy outlines our commitment to ensuring that our websites, our mobile applications, and all digital content are accessible to individuals of all abilities (as defined by the Web Content Accessibility Guidelines 2.1, Level AA standards developed through the World Wide Web Consortium). In 2023, we focused on internal awareness and education by developing an online Digital Accessibility Hub for employees and growing the Digital Accessibility Steering Committee in partnership with our ABLE Enterprise Resource Group (ERG, see [page 42](#)). The Committee's improvements include identifying accessibility gaps within internal shared sites, enhancing intranet sites to be more colorblind and dyslexia friendly, and creating a Tableau Developer's guide to creating reporting and graphics that are more digitally accessible for screen readers.

We also tested our consumer digital products at the American Council of the Blind Conference and Convention and with the Carroll Center for the Blind to ensure our external-facing websites are accessible to customers living with disabilities.

Finally, the ABLE ERG led multiple initiatives within the Americans with Disabilities Act (ADA) accommodations work stream to address health literacy/equity gaps by creating a set of recommendations for better content accessibility. Software and content developers can leverage these best practices to "bake" a set of specific design concepts into their technical solutions, enabling better accessibility for those impacted by visual impairments, dyslexia, or other neurodiverse challenges.



Engaging Customers with Trusted Resources

Breaking down barriers to better health first means building trust and understanding. This sentiment is guiding our community health worker pilots. The pilots are designed to help reduce health inequities by providing personalized support for customers living with diabetes who live in higher-risk SDOH communities. Community health workers meet our customers face-to-face or virtually to better understand their unique needs and barriers. Together, they create goals to meet those needs and overcome barriers affecting their health and ability to access care. The community health worker connects them to benefits, services, and SDOH resources, such as food and transportation, to support better health outcomes.

As of 2023, we have launched in-person pilots in Memphis, Tennessee, and Houston, Texas. We also launched a virtual pilot for Cigna Healthcare (our U.S. Employer population), and Evernorth has launched two virtual pilots for Medicare and Medicaid populations.



Alice Woelke Evans, 2023 Health Literacy Hero

As part of Plain Language Week — celebrated every year in September — we recognize a colleague who goes above and beyond when it comes to clear communication. As a Complex Nurse Case Manager, Alice uses plain language, as well as stories and analogies, to help her patients understand health care and their plans.

Drive the Delivery of Inclusive and Personalized Care Through Our Portfolio of Products and Solutions

Using Data to Drive Health Equity

Our proprietary [Evernorth Social Determinants Index \(ESDI\)](#) helps us identify communities of customer populations whose overall health status and utilization of care are negatively impacted by SDOH and where additional resources may need to be deployed to reduce barriers to optimal health. The ESDI is a composite score that operationalizes a set of SDOH factors at the census tract level in the U.S. Read more about the ESDI [here](#).

In 2023, we added an environmental domain to the ESDI. Environmental conditions and hazards, such as air pollution, are often an inescapable part of daily life that can negatively impact a person's health. Plus, studies show that the effects of climate change disproportionately impact communities that face social and economic discrimination, contributing to further health inequity.⁵⁵

In late 2022, we launched our client-facing Neighborhood Health Tool. Using artificial intelligence and geospatial insights from ESDI data, the Neighborhood Health Tool allows clients to zoom in to the community level and see which ESDI domains are highest for those employee populations. Then, the client can see a list of possible Cigna Healthcare product solutions and community resources right in the tool, powered by [findhelp.org](#).

Language and Accessibility

We offer language and accessibility services to customers and their covered dependents to help them access care and understand and engage with their benefits to improve their health outcomes. Our services include support for customers with limited English proficiency and for those living with disabilities.



In 2023, we provided approximately 18,500 translation requests and nearly 5,000 accessibility requests.⁵⁶

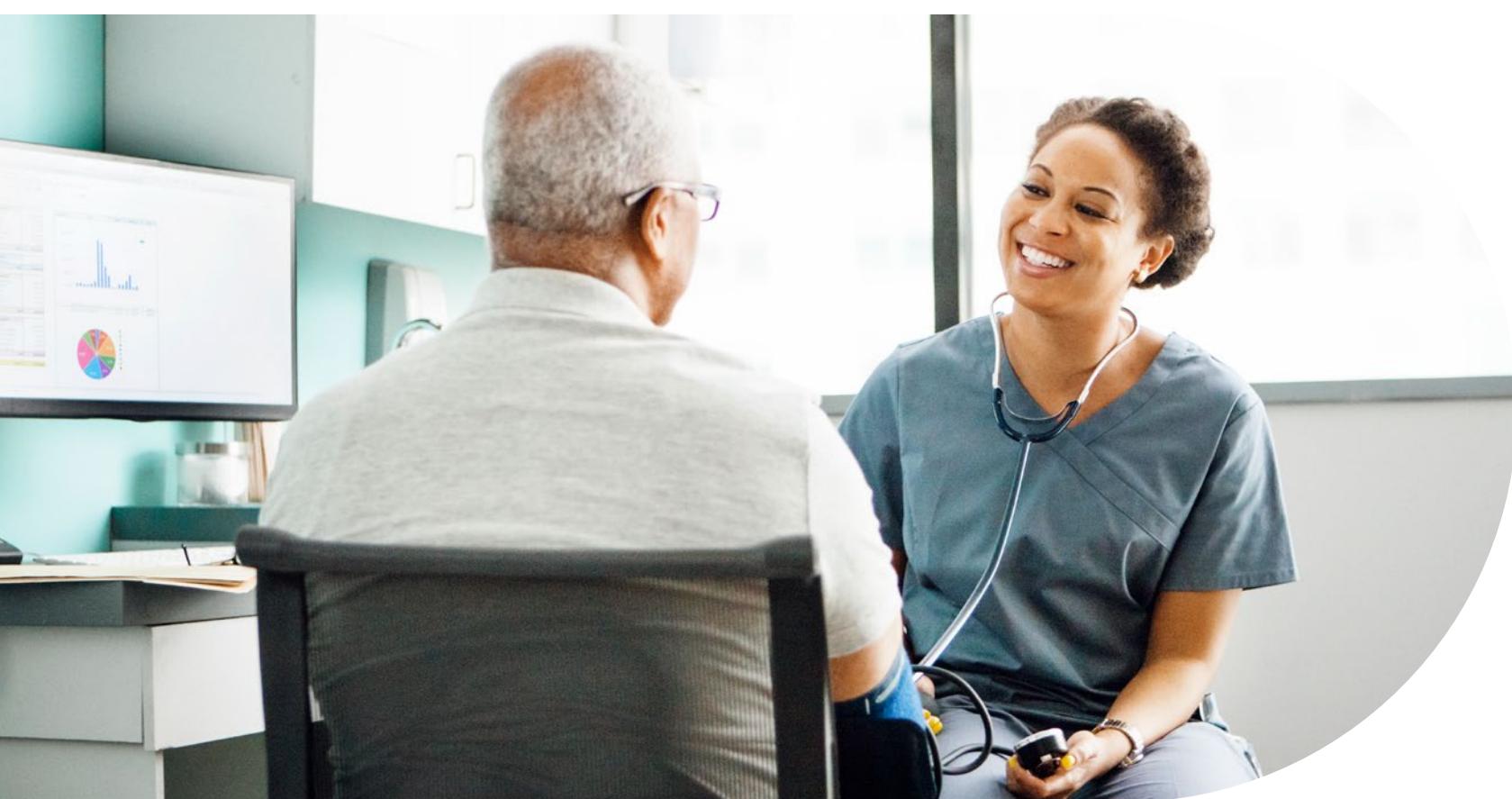
To support this work, our Language Services Governance Council oversees and improves customer-centric services and communications. The Council also works to increase awareness of our language and accessibility services to customers, clients, and providers. For example, our language and accessibility services are regularly highlighted in our quarterly medical, behavioral, and dental provider newsletters.

⁵⁵ U.S. Department of Health and Human Services (HHS). "Climate Change & Health Equity, and Environmental Justice at HHS." Last reviewed March 30, 2023. <https://www.hhs.gov/climate-change-health-equity-environmental-justice/index.html>

⁵⁶ Based on The Cigna Group internal analysis of requests received through our internal Cultural Linguistics Unit intake form from January to December 2023.

Incentivizing Providers to Implement Health Equity Actions

We include health equity performance measures as part of our quality metrics for some of our contracted collaborative accountable care (CAC) provider groups.⁵⁷ We award these CAC provider groups shared savings for efforts to improve quality and affordability, including screening for SDOH, assessing health disparities among their patient populations, and developing action plans to address an identified disparity in their patient population. As of December 2023, approximately 96% of our assessed CAC providers have implemented SDOH screening for their patient population and approximately 96% identified a health disparity and are creating action plans to address those disparities.⁵⁸



⁵⁷ These measures are included for our Total Medical Cost CAC provider group.

⁵⁸ Based on Cigna Healthcare internal analysis of Total Medical Cost CAC provider group data from January to December 2023.

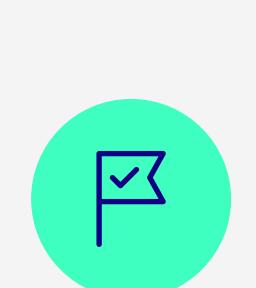
⁵⁹ Based on The Cigna Group internal analysis of our learning management system from January to December 2023.

⁶⁰ CLAS Standards are a set of 15 action steps intended to advance health equity, improve quality, and help eliminate health care disparities by providing a blueprint for individuals and health care organizations to implement culturally and linguistically appropriate services.

Embed Health Equity into the Culture and Values of Our Corporation

Employees as Health Equity Advocates and Ambassadors

In 2023, we launched a health equity curriculum available to all our employees to gain a basic understanding of health equity, the importance of health literacy, and how SDOH affects our customers and communities. We also refreshed our cultural competency training series and created a video-based transgender training series to support the state of California's Transgender, Gender Diverse, and Intersex Inclusion (TGI) Act. The videos explore what it means to be transgender, the realities that many transgender people face today, and ways to support the community.



Nearly 32,800 employees completed cultural competency and health equity training in 2023.⁵⁹

To uphold and exceed Culturally and Linguistically Appropriate Service (CLAS) Standards,⁶⁰ we introduced a new training for employees to understand the CLAS Standards and how The Cigna Group meets them. The training simulates a podcast and expands on our health equity curriculum and cultural competency trainings.

Our Health Equity Community of Practice, open to all employees, continues to engage colleagues across the enterprise through monthly discussions and quarterly educational opportunities. Relatedly, our quarterly Health Equity Forums are also open to all employees and typically feature keynotes and panel discussions with senior leaders who discuss how to advance our health equity strategy and integrate throughout the enterprise.

See how health equity is embedded into our leadership development programs on [page 46](#).

Applying a Health Equity Lens to Coverage Policy

Our internal Institute of Clinical Guidance and Oversight (ICOOG), formerly known as the Coverage Policy Unit, provides transparent, consistent, industry-standard, and evidence-based guidelines upon which to make clinical policy determinations. The ICOOG continues to align with our health equity strategic framework and reviews medical coverage policies with a health equity lens.

For example, in 2023, the ICOOG recognized disparities in access to care and treatment options related to urinary incontinence (UI), specifically among Black and American Indian women, individuals with language deficiencies, and rural populations. As a result, we approved the use of Leva® Pelvic Health System motion sensor technology, which uses personal coaching and app technology to help patients train and strengthen their pelvic floor muscles correctly and decrease the symptoms of UI. This is performed in the privacy of the patient's home, allowing easier access to care for those unable to receive in-person treatment.



In 2023, our commitment to local communities continued to align to our mission of improving the health and vitality of those we serve. Our community engagement is through the work of The Cigna Group Foundation (Foundation), corporate giving, and employee giving and volunteerism. Through all three avenues, charitable contributions totaled **nearly \$51 million** in 2023.⁶¹

Beginning in 2024, our Foundation efforts will be anchored in three distinct commitments — improving youth mental health, improving veteran mental health through housing stability, and reducing barriers to health equity — with a targeted focus on specific populations and geographies. Informed by research and insights, we will focus our philanthropic time, energy, and capital to make the greatest impact on the health and vitality of communities where our customers live and our employees work. [Learn more.](#)

⁶¹ The Cigna Group internal analysis of existing arrangements as of December 2023.

The Cigna Group Foundation

In 2023, the [Foundation](#) gave approximately \$15.6 million through grants to more than 120 nonprofit organizations, The Cigna Group Scholars program, and employee programs.⁶¹ The Foundation primarily awarded grants that focused on reducing barriers to health equity — particularly as it related to mental health, education, and workforce development — as well as supporting veterans, active-duty military, and first responders; social issues; and disaster relief.

2023 The Cigna Group Foundation Grants and How They Are Aligned to SDOH⁶¹

93% of our 2023 Foundation grants supported efforts to address SDOH.

47%

Health Care Access:

Connecting community members to clinical and behavioral services using community health workers and culturally appropriate clinical staff

21%

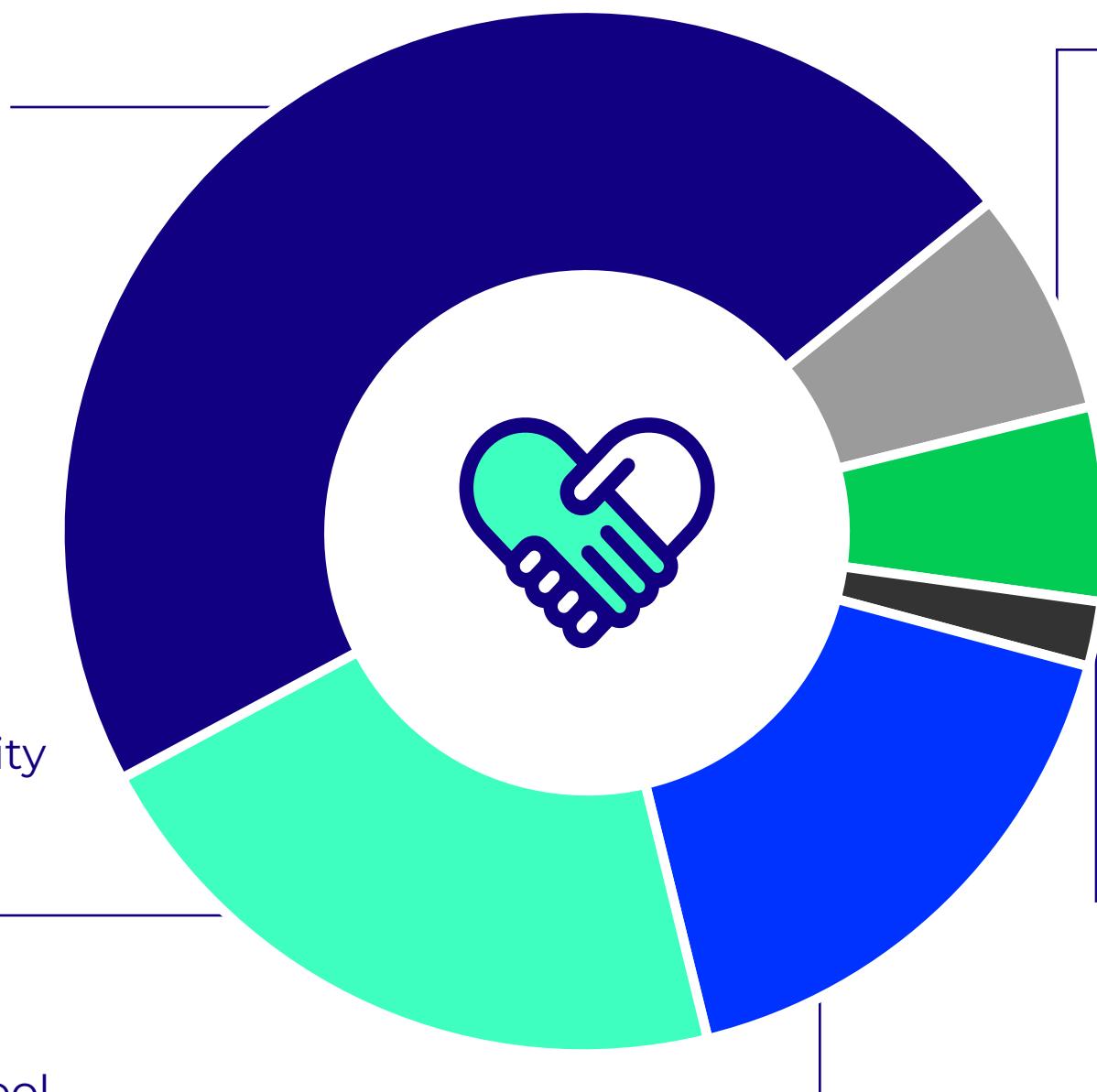
Economic Stability:

Connecting community members to financial resources to work toward eliminating food insecurity, unemployment, and housing instability

17%

Education:

Supporting access to early childhood education, graduation from high school, and affordable higher education



7%

Other: Providing disaster relief and employee engagement donations

6%

Social and Community:

Supporting positive relationships at home, at work, and in the community, which can help reduce negative health impacts

2%

Neighborhood and Environment:

Supporting racial/ethnic minorities and people with low incomes living in places with risk of crime, noise, inaccessible areas, and pollutants that trigger asthma attacks

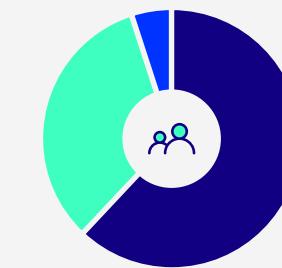
Healthier Kids For Our Future

Launched in 2019, Healthier Kids For Our Future was a five-year, \$25 million global initiative focused on improving the health and well-being of children. In 2023, we entered our final year of the program and awarded approximately \$5 million in new and continued financial support to innovative programs addressing children's nutrition and mental health that will continue through the end of the 2023–2024 school year. See some programs we partnered with [here](#).

From 2019 through summer 2023, Healthier Kids For Our Future has had the following impact:⁶²



- ~\$14 million awarded to organizations working to improve children's nutrition and \$10.5 million to organizations addressing children's loneliness, anxiety, depression, and suicide prevention



- 280,000+ kids and adults who care for them served — 62% children, 33% parents/guardians/caregivers and 5% service providers

- Improved access, awareness, and knowledge, as reported by grantees

Read more in the [2019–2023 Impact Report](#).⁶³

⁶¹ The Cigna Group internal analysis of existing arrangements as of December 2023.

⁶² The Cigna Group Newsroom, Healthier Kids For Our Future: Improving the health and vitality of 280K children, families, and educators, August 11, 2023.

⁶³ Final year grantees will run through July 2024. We plan to publish a final impact report in fall 2024, which will represent Healthier Kids For Our Future's full five-year impact.

Pushing New Boundaries through Vitality-Led Initiatives

In late 2022, the Foundation [announced](#) a three-year, **\$1 million commitment** to the Y (formerly known as the YMCA) to support vitality programming for older adults and teens in Houston, Memphis, Nashville, Phoenix, and St. Louis. As an example of the programming in action, a local Y hosted an after-school “Mind Health Huddle” for teens. Participating teens discussed the transition from middle to high school, attempting to alleviate some of the stress and anxiety that stems from the physical, emotional, and cognitive changes students face through this time of change. Learn about other activities [here](#).

Foundation and Employee Giving

In addition to providing direct grants to nonprofit organizations, the Foundation also supports employees and employee-driven giving through direct grants to employee-selected nonprofit organizations and our matching gift program. Employees donated **more than \$3.2 million** to causes of their choice in 2023, of which approximately \$2.7 million was matched by the Foundation.⁶⁴

Disaster Relief

In response to 2023’s domestic and international disasters and crises, the Foundation, The Cigna Group, and our employees donated nearly \$1 million combined in direct relief and employee matching funds to support humanitarian and aid efforts in impacted communities.⁶⁵ In addition to our charitable giving, MDLIVE provided medical and behavioral health virtual care services free of charge for those impacted by the Maui wildfires.

The Foundation also continued its support of The Cigna Group Scholars Program in 2023, providing \$3,000 higher-education scholarships to approximately 240 dependents and grandchildren of company employees.

Community Impact Through Collaboration

Through our businesses, Cigna Healthcare and Evernorth Health Services, and through collaboration at the enterprise level and intersection of philanthropy and health equity, we identified and supported local nonprofit organizations serving community members in need.

For example, we leveraged data through social care networks such as findhelp.org to inform where and how our dollars could directly impact local social needs. We funded programs across more than a dozen states to accelerate increased access to care and resources for SDOH, such as housing, transportation, and food (see more on [page 33](#)).

In 2023, local community support across the U.S. included improving physical and mental health, increasing access to education, and addressing child welfare, homelessness, and health conditions such as heart disease, cancer, and rare diseases. Collectively, we supported more than 720 nonprofit organizations with more than \$28 million through corporate giving in 2023.⁶⁴

Relatedly, our Wellness in Motion mobile clinic makes stops in communities across the U.S. to offer free biometric health and skin cancer screenings, among other health services. In 2023, the mobile clinic had approximately 11,700 engagements, performed nearly 2,700 health care services, and hosted 51 events in 37 markets.



For more than a decade, we’ve partnered with Achilles International to help wounded veterans and people living with disabilities achieve a healthy lifestyle, promote personal achievement, build confidence, and create a supportive community. In 2023, we hosted an event with our ABLE ERG (see [page 42](#)) to highlight ways employees can support Achilles athletes in their endeavors.

Employee Volunteerism

In 2023, U.S.-based employees logged approximately **69,000 hours of volunteering for more than 880 causes** across volunteer time tracking systems, or approximately \$3.7 million⁶⁵ in volunteer-engagement value. Compared to 2022, in-person volunteering significantly increased as more nonprofit organizations opened their doors post-COVID-19. For example, team members joined together to prepare approximately 7,000 meals with Second Harvest Food Bank of Central Florida, and hundreds of employees across seven offices decorated and stuffed more than 1,000 duffel bags that were distributed to children entering foster care.

We recognize employees who volunteer and log 50+ hours with an eligible nonprofit organization with a Community Service Champion award, which is a \$500 grant from the Foundation sent directly to the nonprofit organization. We also invite all Community Service Champions to apply to be recognized as Volunteer of the Year, earning their nonprofit organization a \$5,000 grant from the Foundation, as well as a \$2,500 personal award.

In 2024, we are introducing additional ways to reward and recognize our employees for their volunteer actions.

Beyond team volunteering, employees continued to volunteer on their own with causes that are personal and meaningful to them through the employee benefit of “Use Your 8,” an opportunity to use up to eight hours of paid time away each year for volunteering, and our Community Ambassador Fellowship, a program through which employees apply for up to three months of paid leave to support a specific community-based project.

Launched in 2017, approximately 60 employees have been a part of the Community Ambassador Fellowship experience to date, and the collective impact of this program reflects approximately 28,200 hours in volunteerism and significant investment from The Cigna Group to support program development and execution. Selected employees receive up to \$20,000 in support of the project through a direct contribution to their nonprofit partner.

Following are a few of our 2023 Community Ambassador Fellows:

- **Andrea Maney** worked with the [Exceptional Sidekick Service Dogs](#) in Newtown, Connecticut, to spread education and awareness of federal laws to reduce discrimination faced by service dog handlers.
- **Gabrielle Lopez** partnered with [Project Headspace and Timina](#) to provide struggling veterans in Kankakee County, Illinois, with access to mental health services.
- **Sydney Cohen** collaborated with [Goldring Center for Culinary Medicine](#) to help families in New Orleans, Louisiana, struggling with diabetes by providing hands-on nutrition education.

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



⁶⁵ Value is derived from self-reported hours. Calculated by multiplying total number of employee volunteer hours (self-reported and program specific) by the national value of a traditional hands-on volunteer hour of \$31.80 and a skills-based, mentoring, pro bono volunteer hour of \$195, as reported by the Taproot Foundation in 2023.

VIGNETTE

Working Together to Tackle Food Insecurity

This vignette is one example of the connection points between sustainable health care, health equity, community resilience, and healthy environment.

As one example of SDOH, food insecurity and the lack of access to affordable fruits, vegetables, and other healthful foods can negatively impact health status and outcomes. Unhealthy diets are linked to nearly 20% of all U.S. health care costs.⁶⁶ Yet more than 44 million people, including 7 million children, live in food-insecure households.⁶⁷ In 2023, The Cigna Group addressed food insecurity through several collaborations:⁶⁸

Healthier Kids For Our Future

Through the Healthier Kids For Our Future initiative (see [page 30](#)), The Cigna Group Foundation has awarded **nearly \$14 million in grants to support children's nutrition** from 2019 to 2023.⁶⁹ The most frequent uses of these grants include food distribution to school food pantries and markets; community classes focused on nutrition, cooking, and gardening; and nutrition screening and referrals.

For example, a 2023 grant will support more than 250 families in Milwaukee, Wisconsin, as part of the [Partnership for a Healthier America](#), which aims to transform the nation's food landscape in pursuit of health equity and believes everyone should have access to food that is affordable, sustainable, nutritious, high quality, and culturally connected. This organization has committed to add 100 million servings of produce to under-resourced communities by 2025.⁷⁰

⁶⁶ Brigham and Women's Hospital, Healthy Diet Could Save \$50B in Health Care Costs, December 17, 2019.

⁶⁷ U.S. Department of Agriculture Economic Research Service, Food Security in the U.S., October 25, 2023.

⁶⁸ Cigna Healthcare Newsroom, Cigna Healthcare's focus on nutrition and food access to boost population health, October 20, 2023.

⁶⁹ The Cigna Group Foundation, Healthier Kids For Our Future Impact Report 2019-2023, July 2023.

⁷⁰ The Cigna Group Newsroom, The Cigna Group Foundation Commits \$3.3 Million to Community Organizations in Support of Healthier Kids, December 15, 2023.

⁷¹ According to an impact report provided by the Farmlink Project.

⁷² American Cancer Society, [Benefits of good nutrition during cancer treatment](#), March 16, 2022.

Harris Health's Food Farmacy

We sponsored [Harris Health's Food Rx Program](#) to support people living with a chronic disease, such as type 2 diabetes, who are also food insecure. Harris Health currently offers Food Farmacy "mini-stores" — which stock an array of nutritious fruits, vegetables, canned foods, and meats — within three of its health care facilities.

Our sponsorship will **fund refrigerated food lockers** that will enable Harris Health to expand their Food Farmacy services in other facilities that lack the space for a full mini-store. This expansion is expected to enable the program to increase the number of people it serves by an estimated 160 patients a month.

The FarmLink Project

We are the **first health benefits provider** to exclusively sponsor the [Farmlink Project](#), a nonprofit organization that connects farms with surplus fresh produce to community food banks across the U.S. This connection helps make nutritious food that would otherwise go to waste become more accessible to those in need. As of December 2023, the sponsorship enabled increased access to approximately 2.6 million pounds of fresh produce, as well as saved approximately 30 million gallons of water and prevented approximately 4,000 metric tons of CO₂e emissions through responsible food distribution, supporting better health and positively impacting the environment.⁷¹

Other Collaborations

Inclusive of the partnerships mentioned above, we've **invested \$1 million** in national and community-based partnerships that are dedicated to helping older Americans address food insecurity. Fifty-six programs across 12 states, including local Meals on Wheels chapters, food banks, and senior- and veteran-focused coalitions and centers, received funding to support food- and nutrition-based programs, such as food pantries, mobile food deliveries, and nutritional meal boxes. Collectively, the funds are expected to provide more than 3 million meals to people in need.⁶⁹

For customers enrolled in [Cigna Pathwell Specialty](#), we partnered with [HelloFresh](#) on a pilot program to offer discounted nutritional meals. Proper nutrition is vital for maintaining energy levels and lowering infection risks when being treated with specialty medications.⁷² As of February 2024, we've expanded the pilot into an [exclusive collaboration](#) to offer discounted access to HelloFresh's meals for all our Cigna Healthcare customers. We will also team up to support HelloFresh's [Meals with Meaning](#) program, a social impact initiative that provides free meal kits for individuals experiencing food insecurity in local communities.





Healthy Workforce

We believe that employers play a vital role in the health care system, and we strive to be a model for others by prioritizing the health and vitality of employees within our own company. Further, we aim to cultivate a mission- and performance-driven workforce that is equipped and empowered to drive growth and innovation across our diverse businesses. We continually invest in our employees to support their health and vitality, to further cultivate diversity and inclusion, and to foster employees' growth and development.



Health and Vitality

Vitality is the capacity to pursue life with health, strength, and energy. Higher vitality is linked to better mental and physical health, to higher levels of job satisfaction and performance, and to a more motivated, connected and productive workforce.⁷³ By better understanding vitality and the factors that impact it, we can more deeply understand the unique needs of our workforce, act on that knowledge to inform meaningful investment decisions, and grow. Helping people thrive is a competitive point of differentiation for our business, and one that we invest heavily in.

There are eight dimensions of vitality:

- | | |
|--|---|
|  Physical |  Intellectual |
|  Emotional |  Environmental |
|  Occupational |  Financial |
|  Spiritual |  Social |

A person's perceived ability to make choices and engage willingly, develop skills and capabilities, and connect to others across these life domains impacts their vitality. Our employee well-being strategy and Total Rewards programs (plus our DEI and learning and development efforts; see [pages 39](#) and [45](#), respectively) are designed to provide holistic support for these areas for each of our 72,000+ employees worldwide and their families.

⁷³ The Cigna Group Newsroom, Vitality in America 2023, October 25, 2023.

We continually work to build and reinforce a culture of health and vitality within our company and regularly include relevant questions on our global employee engagement survey to gauge how we're doing. 83% of our employees responded to our most recent survey in 2022.⁷⁴ Of those who participated, approximately 88% believe their manager actively supports their health and well-being and 83% know how to engage in the programs, resources, and tools provided by The Cigna Group to improve or maintain their health.⁷⁵ Our next survey is planned for 2024.

In 2023, The Cigna Group invested approximately 18% of total payroll in health, well-being and other benefits, including life and disability programs, 401(k) contributions and retirement-related benefits for employees in the U.S., and the programs and initiatives discussed below.⁷⁶

Emotional Health Resources

In 2023, we formally introduced **Confide Behavioral Health NavigatorSM** (Confide), a more personalized employee assistance program (EAP) experience that provides a dedicated Care Navigator who works with individuals along each step of their care journey. Confide is available to all U.S. employees and their family members regardless of whether they participate in our medical benefits. With the introduction of this elevated, concierge-level approach, EAP use increased across all support areas including telephone consultations, crisis calls, digital engagement, and counseling sessions.

 U.S. employees and their household family members used on average, approximately **seven Confide sessions** in 2023, reinforcing the importance of our 2022 decision to double the number of free, confidential counseling sessions per year from 5 to 10.⁷⁷

We also launched the **Mental Health Champion program**, a voluntary program that formally trains employees to administer mental health first aid in the workplace through a Mental Health First Aid Course delivered by an accredited Mental Health First Aid Instructor. After taking the course, employee participants must pass an assessment to qualify as a Mental Health Champion. The program increases mental health awareness and provides resources to employees in need of support related to a mental health challenge.⁷⁸ Employees can find their local Mental Health Champions through our intranet.



As of the end of 2023, we have **approximately 100** Mental Health Champions.⁷⁹

Support for Families

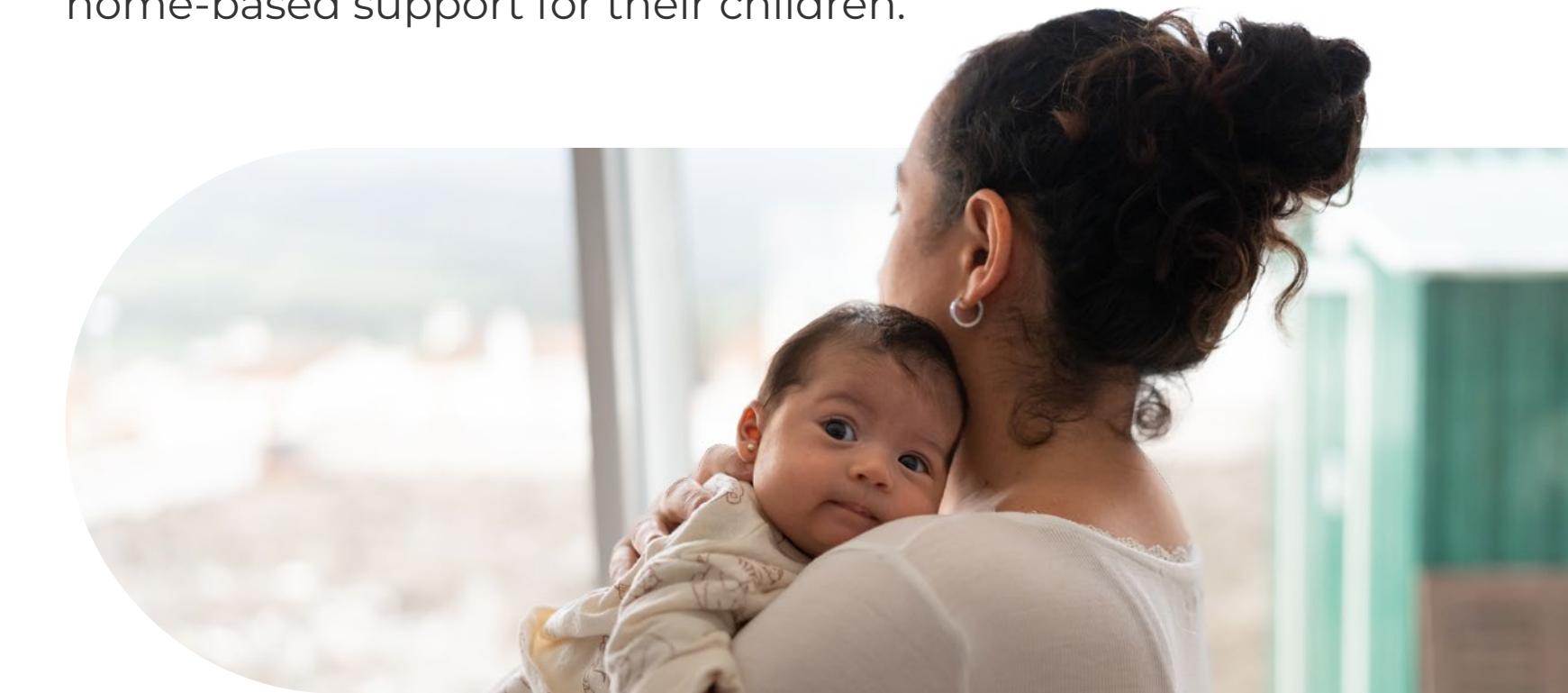
Effective as of January 1, 2023, we expanded our caregiver leave program, **doubling paid available leave from four to eight weeks**. This leave is available to employees for time to bond with a child after adoption or birth (in addition to short-term disability paid time off for recovery after giving birth), care for a family member (a child, spouse, parent, grandparent, or grandchild) with a serious health condition, care for a covered military service member, or care for qualifying exigencies.

Additionally, our Generations ERG (see [page 42](#)) established a **Caregiver Buddy Program** to match pairs of our employee caregivers based on common interests and caregiving circumstances. The intent is to further support our caregivers, as having a buddy to talk to who understands what you're going through can help navigate and manage the challenges of caregiving.

For employees and their dependents enrolled in the Cigna Healthcare Medical Plan who want to start or grow their families, we offer a **comprehensive fertility program**. This can include coverage for ovulation induction, intrauterine insemination (IUI), and in vitro fertilization (IVF).

For new moms, we reinstated our **Moms on the Go program** in 2023 after a pause due to the pandemic. The program provides no-cost breast milk delivery for nursing mothers when traveling for business. This is in addition to the lactation consulting and support we provide through the Cigna Moms program.

We also offer **contracted, discounted rates for childcare** through KinderCare and the Learning Group, which covers thousands of facilities nationwide. Discounts range from 10%–15% off the cost of weekly tuition. And we offer **Nanny Find** through our EAP, which provides concierge support for employees looking for home-based support for their children.



⁷⁴ Our annual employee engagement survey is distributed globally, but regional markets may choose to opt out of participation. This figure represents the results of those that participated.

⁷⁵ See page 37 of our 2022 ESG Report for additional 2022 results.

⁷⁶ The Cigna Group internal analysis for fiscal year 2023. Value is derived by taking the total cost of employee benefits (including health, well-being, retirement, disability, and others) divided by total payroll.

⁷⁷ Based on Cigna Healthcare internal data and analysis of unique users from January to December 2023. Excludes U.S. employees and their household family members who did not use any sessions.

⁷⁸ As available through the National Council for Mental Wellbeing at mentalhealthfirstaid.org.

⁷⁹ Based on count of U.S. employees enrolled as Mental Health Champions as of December 2023.

Global Wellness Challenge

Our annual **six-week wellness campaign** encourages all global employees, spouses, and dependents over the age of 13 to strengthen their health and vitality through physical, mindfulness, and socially connecting activities, including volunteering. In 2023, more than 28,600 participants logged more than 60 million minutes of activity.⁸⁰ We also added a new buddy system and leveraged our Peloton partnership to help motivate employees.

Fitness and Nutrition Resources

Our U.S. employees have **free access to the Peloton app**, which offers thousands of live and on-demand fitness classes with no equipment needed. As of the end of 2023, more than 9,600 employees were enrolled in the program.⁸¹ We also partner with Peloton to host quarterly employee challenges and speaker events with Peloton instructors. Our international employees have access to the wellness app Wellbeats.

In 2023, we piloted a program to learn how using wearable device data in our health and wellness program design might better support employee vitality. We provided a free Fitbit Versa 4 to each of approximately 600 employees who agreed to share their Fitbit data with us for one year. We used objective data collected from the devices to understand employees' physical activity habits, particularly average steps per day, active minutes, and how activity changed during our enterprise-wide initiatives, such as Peloton app challenges and the Global Wellness Challenge.

⁸⁰ Based on participants registered and activities logged through The Cigna Group Global Wellness Challenge portal.

⁸¹ The Cigna Group U.S. employees enrolled in Peloton as of December 31, 2023, as provided by Peloton.

⁸² Based on active/eligible The Cigna Group employees and those who have a contribution rate of 1% or more as of December 31, 2023, as provided by our retirement solutions provider.

Early findings indicate strong variability in steps per day, sleep, and total medical costs among entry-level roles versus more senior-level roles. Based on this, we will continue to explore targeted opportunities to increase engagement and improve lifestyle behaviors supporting nutrition, physical activity, and behavioral health throughout the enterprise.

We also offer **nutrition resources** like Foodsmart to U.S. employees to help guide healthy food choices and preparation. Our medical plan participants get unlimited, no-cost virtual visits with a Foodsmart dietitian and can join Foodsmart's Money Saving Program to navigate money-saving tools and learn budget-friendly tips to maximize savings.

Financial Well-Being

We're proud that approximately 90% of our U.S.-based employees participate in our 401(k) plan and that approximately 68% take full advantage of our competitive company-provided matching contributions.⁸² In addition to our 401(k), we offer our employees debt and credit counseling, student loan debt consolidation support, low-interest loans that can be repaid via payroll deduction, and one-on-one retirement counseling. We also offer voluntary benefits and discount programs that employees may choose to participate in to further support their financial well-being.

Paid Time Off

Depending on career level and geographic location, we offer a minimum 12 to 28 days of paid time off (PTO) to our employees. We also have dedicated paid sick time as part of our PTO allotment for all our employees.



GLP-1 Access for Our Employees

As of July 1, 2024, qualified employees and eligible dependents enrolled in our medical plan will have access to groundbreaking GLP-1 medications for weight loss through the EncircleRx program.

See [page 16](#).

Returning to the Office

As we welcomed more employees back into our offices in 2023, we updated some of our office spaces with infused water stations, dedicated fitness rooms powered by Peloton, meditation rooms, standardized nursing mothers' rooms, expanded access to onsite EAP providers, and other services. Our ABLE ERG (see [page 42](#)) compiled a list of resources for employees who may need equipment to minimize noise distraction or places to focus or pause and provided quick links to vitality resources. Looking ahead, ABLE plans to partner with other business units to consider inclusive workspace design, such as color palettes and furniture patterns, distraction-free areas, wayfinding signage, and spaces to pace.

Occupational Health and Safety

Our [Occupational Health and Safety Policy](#) outlines the elements of our comprehensive occupational health and safety framework, including governance, worker participation, hazard identification and assessment, education and training, and continuous improvement. It leverages principles from [International Organization for Standardization \(ISO\) 45001](#) and applies to all of our facilities, including contractors who work from our locations, and employees in the U.S. Our international facilities, employees, and contractors are required to comply with local regulations for worker safety and health. To strengthen our support of occupational health and safety, in 2023, we conducted third-party pre-ISO certification audits at our high-volume pharmacy fulfillment centers, which are our highest-risk locations from an occupational safety perspective.

Oversight and Risk Management

Our Global Risk Management and Safety teams, with executive oversight from our Chief Financial Officer, lead our occupational health and safety processes across the enterprise. The teams regularly collaborate with internal and external stakeholders on safety topics.



⁸³ Based on The Cigna Group internal analysis of U.S. workers' compensation claims from January to December 2023.

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

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

Employee Education and Training

All employees are required to complete our Safety in the Workplace training, which covers basic safety and compliance topics and which is reviewed and refreshed annually. In 2023, we added driver safety and defensive driving topics to the training. Additional safety training is required of certain employee groups based on job function and the type of work performed by those groups.

Health and safety information is constantly disseminated to our employees through toolbox talks, postings on bulletin boards, digital monitors, and awareness campaigns.

Preventing Ergonomic Challenges

With many of our employees working at desks, ergonomics is incredibly important to their health and safety. We regularly implement ergonomic improvements throughout the company, in both office and non-office or production environments, and we provide our employees with a number of ergonomics-related tools and resources, including:

- An **office workstation ergonomics training course** through our learning management system, which was refreshed in 2023 to be more interactive
- An **online office ergonomics assessment** and training that allows employees to self-assess and resolve their issues
- **Ergonomic essentials** for the office environment and non-office or production environment in the required Safety in the Workplace training
- **Information on our intranet**, including how to adjust your workstation, stretching, checklists, infographics, and additional training materials on ergonomics
- **Vocational counselors** to assist employees with proper workstations set-up and musculoskeletal pain and discomfort



In 2023, the most common work-related injuries and illnesses were muscle strains, of which, the majority were caused by repetitive motion and lifting. Overall, **approximately 0.3% of our U.S. employee population claimed workers' compensation in 2023.**⁸³

Additional information about occupational health and safety at The Cigna Group can be found in the GRI content index, page 83.



Diversity, Equity, and Inclusion (DEI) Within Our Workforce

We acknowledge the importance and achievable impact of integrating DEI into all areas of ESG, not just within our workforce. In 2023, we brought together the ESG and DEI teams as one combined internal function to further this integration. Through the lens of DEI, people are at the heart of each element of our ESG strategy and pillars, including most priority topics under Healthy Workforce, health equity ([page 23](#)), community resilience ([page 29](#)), climate change ([page 50](#)), and responsible supply chain ([page 67](#)).

DEI is core to who we are, how we work, and how we live our values. At The Cigna Group, we are committed to advancing an equitable and inclusive organization that values, celebrates, and maximizes the power of diverse backgrounds, perspectives, abilities, and experiences and where everyone can feel a sense of belonging.

The vitality, well-being, and collective strengths of our workforce are critical to our continued success in today's global marketplace. By realizing the full potential of all our employees, we can deliver on our mission, and drive better decision-making, greater innovation, and higher levels of engagement — which ultimately helps us better serve our customers, clients, and communities, and advance better health for all.

We approach DEI with intentionality to drive impact and long-term sustainability. As we continue to evolve our DEI strategy, we're leveraging our ESG framework pillars, which reflect our vision of creating a better future built on the vitality of every individual, every organization, and every community. As it relates to Healthy Workforce, we aim to retain, attract, develop, expand, and deploy talent to contribute to a workforce known for promoting innovation, embracing cultural differences, challenging biases, and driving inclusivity.

Our Enterprise DEI Council is chaired by our Chairman and CEO and is comprised of senior leaders from various areas of the company. The DEI Council has focused on advancing health equity (see [page 23](#)) and continuing to strengthen our leadership accountability.

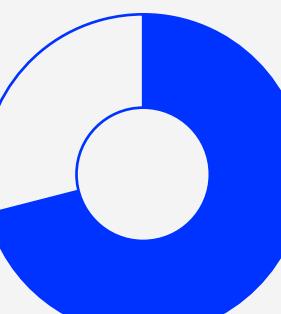


In 2020, we set an aspirational goal to improve gender equality in our leadership pipeline by increasing the number of women in our director and senior director roles from 45% to 50% by the end of 2024. As of the end of 2023, we had approximately 48% women in director and senior director level roles.

Another way in which we measure our progress relative to our DEI commitments is through the responses to a collection of relevant questions on our employee engagement survey that we refer to as the DEI index. Our most recent survey was conducted in 2022,⁸⁴ and our next one will be in 2024.

Our leader profile (see [page 46](#)) encourages people managers to build a strong culture of inclusion and belonging that is powerfully diverse, strives for equity, and values every person's unique differences and talents to drive better decision-making, greater innovation, and higher levels of engagement and to meet the needs of diverse populations.

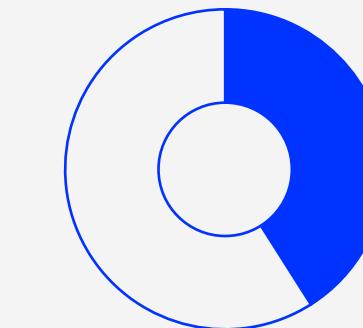
Representation at The Cigna Group



At the end of 2023,

~71%

of our global employees self-identified as women, and



~41%

of our employees in the U.S. self-identified as ethnic minorities (which includes Black/African American, Asian, Hispanic or Latino/a, Pacific Islander, American/Indian Alaskan, and two or more races).⁸⁵

Additional information on the diversity of our workforce can be found on [page 71](#).

Diversity, Equity, and Inclusion Annual Report

As a tangible example of our commitment to DEI leadership and transparency, we publish an annual DEI Annual Report. We streamlined our most recent report and aligned the information to our four ESG pillars, showcasing how DEI permeates our organization. Please visit the [DEI Annual Report](#) for a data-focused view on our 2023 actions and progress.

⁸⁴ See page 41 of the 2022 ESG Report for 2022 results.

⁸⁵ Based on The Cigna Group internal analysis of workforce data as of December 31, 2023.

Ensuring Equity in Our Talent Strategy

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

We leverage our ERGs in our talent attraction efforts, partner with Historically Black Colleges and Universities (HBCUs) and Minority Serving Institutions (MSIs), and work with national and local diverse organizations to cast the widest net for current and future talent. For example, we host in-classroom and virtual professional development sessions to help students learn about resume development, interview best practices, and negotiation skills. We also hire apprentices from a local community college to support our technology teams as part of a larger Technology Development Program (TECDP).

See [page 47](#) for additional early career development programs.

Also, in 2023, approximately 96% of the interview slates for external requisitions of senior level individual contributor and above roles were diverse. Our multifaceted talent attraction efforts in furtherance of our long-standing and deep commitment to fair opportunity for all contributed to hiring employees from all backgrounds, experiences, and perspectives, and in 2023, approximately 73% of external requisitions of senior level individual contributor and above roles were diverse hires (women, ethnic minorities, or both).⁸⁶

⁸⁶ Based on The Cigna Group internal analysis of in-scope requisitions for diversity of slate from January to December 2023. Additionally, we uncovered an error in our calculations for 2022 diverse slates and hires. The corrected figures are higher than what was reported in the 2022 ESG Report: In 2022, we achieved approximately 93% diverse slates for external requisitions of manager-level and above roles, which yielded approximately 67% diverse hires.

⁸⁷ Based on The Cigna Group pay gap analysis performed by an external vendor.

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

Effective February 2024, we reduced the amount of employment history needed for background screenings and eliminated the educational requirements of a high school diploma or GED for certain entry-level roles. We determined these requirements were not indicative of success in the roles were not representative of the skills needed, and were blocking access to qualified talent.

Fair Pay

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

Our most recent pay equity analysis among our U.S. employees, conducted in 2024, showed that female employees at The Cigna Group earn more than 99 cents for every dollar earned by similarly-situated male employees, and employees from underrepresented groups (which includes Black/African American, Hispanic or Latino/a, Pacific Islander and American Indian/Alaskan employees) earn more than 99 cents for every dollar earned by similarly-situated white employees. We also analyzed gender pay on a global basis and found that across the entire company, female employees at The Cigna Group earn more than 99 cents for every dollar earned by similarly-situated male employees.⁸⁷



Enterprise Resource Groups (ERGs)

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

Additionally, we have onsite health coaches who are aligned to support each ERG. In 2023, we made a concerted effort to update the expectations of collaboration and reintroduce each ERG leadership team to their dedicated health coach. Now, the ERGs leverage their health coach for monthly newsletter support, health seminars, and critical incident support related to various relevant current events. We also added a “Health and Well-Being” section in our monthly DEI email newsletter to highlight well-being initiatives particularly relevant to various communities.

11 ERGs

~14,100
members⁸⁸

- **ABLE** (Achieving Better Lives for Everyone; employees with disabilities and/or neurodiversity)
- **African American/Black**

- **Aspire** (Asian/South Asian)
- **Generations** (Multigenerational)
- **Juntos** (Hispanic/Latino)

- **Pride** (LGBTQ+)
- **Salute** (Veterans/Military)
- **UpLift** (Interfaith)

- **UpNext** (Career Mobility)
- **Virtual**
- **WIN** (Women Influencing and Networking)

⁸⁸ This number represents unique members, or employees, who are in at least one ERG. Based on The Cigna Group internal analysis of ERG membership from January to December 2023.

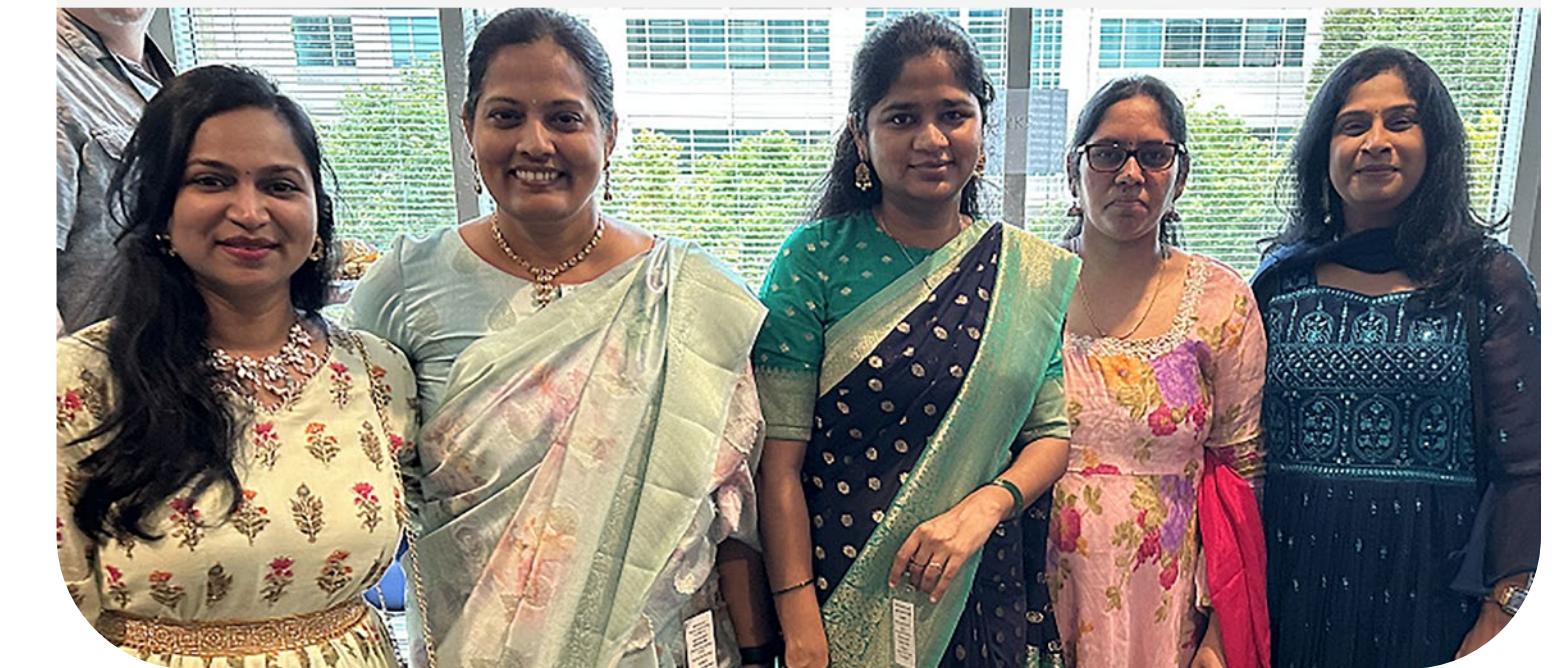
In 2023, once again, each ERG sponsored a month-long and enterprise-wide celebration reflective of their purpose and aligned (as applicable) to cultural and heritage observances. These annual celebrations typically include intentional themes; educational opportunities; external guest speakers, such as [Ruby Bridges](#), [Maria Hinojosa](#), and [Jim Obergefell](#) last year; and engaging events, including a shark tank competition to innovate ideas on ways to tackle healthcare challenges. In addition to raising awareness of and engagement with our ERGs, these year-round offerings contribute to a healthy workforce by cultivating employee growth and development, a culture of inclusion and belonging, and improved health and vitality for all.

In addition to ERGs, our employee-led Business Inclusion Councils align with our commitment to DEI, our organizational mission, and overall business objectives. Business Council initiatives drive their respective business-unit objectives and connect DEI to their broader business strategies and initiatives.

International Food Fest

Colleagues at the EviCore by Evernorth® site in Franklin, Tennessee, celebrated their first International Food Fest in 2023. Organized by EviCore’s Tech Action Council, the International Food Fest marked an opportunity for colleagues to engage face-to-face while learning about each other’s cultures in a fun and unique way.

From left: Anita Kare, Neelima Sunkara, Divya Kotla, Ujwala Somaraju and Lavanya Nookala





Throughout the full employee lifecycle, we aim to be the employer of choice. That means driving high performance, fostering a culture of learning and development, and making the employee experience the best it can be. We encourage all employees to drive growth for themselves, the organization, and the industry so that we can continue to improve lives.

Talent Attraction and Retention

Our talent acquisition and rewards strategies are designed to attract and retain skilled employees who share our passion for driving growth and improving lives. Our talent acquisition team applies modern talent attraction strategies while building communities at colleges and universities to find and recruit the best and brightest talent. Our external career website allows candidates to learn about The Cigna Group, search and apply for open positions, and interact with a chatbot to explore frequently asked questions. We also leverage technology and omnichannel marketing strategies to create awareness of opportunities at The Cigna Group and attract candidates through email, text, social media, advertising, quarterly newsletters, and one-to-one outreach from our recruiters.

In September 2023, we launched our career planner tool, which is part of our [internal talent marketplace](#) to provide employees with personalized development plans that help them upskill and prepare for future roles. Employees can create career profiles and indicate if they're open to new opportunities. Then, the tool recommends career paths and open roles, as well as other employees to network with to learn more about what they do on a daily basis.

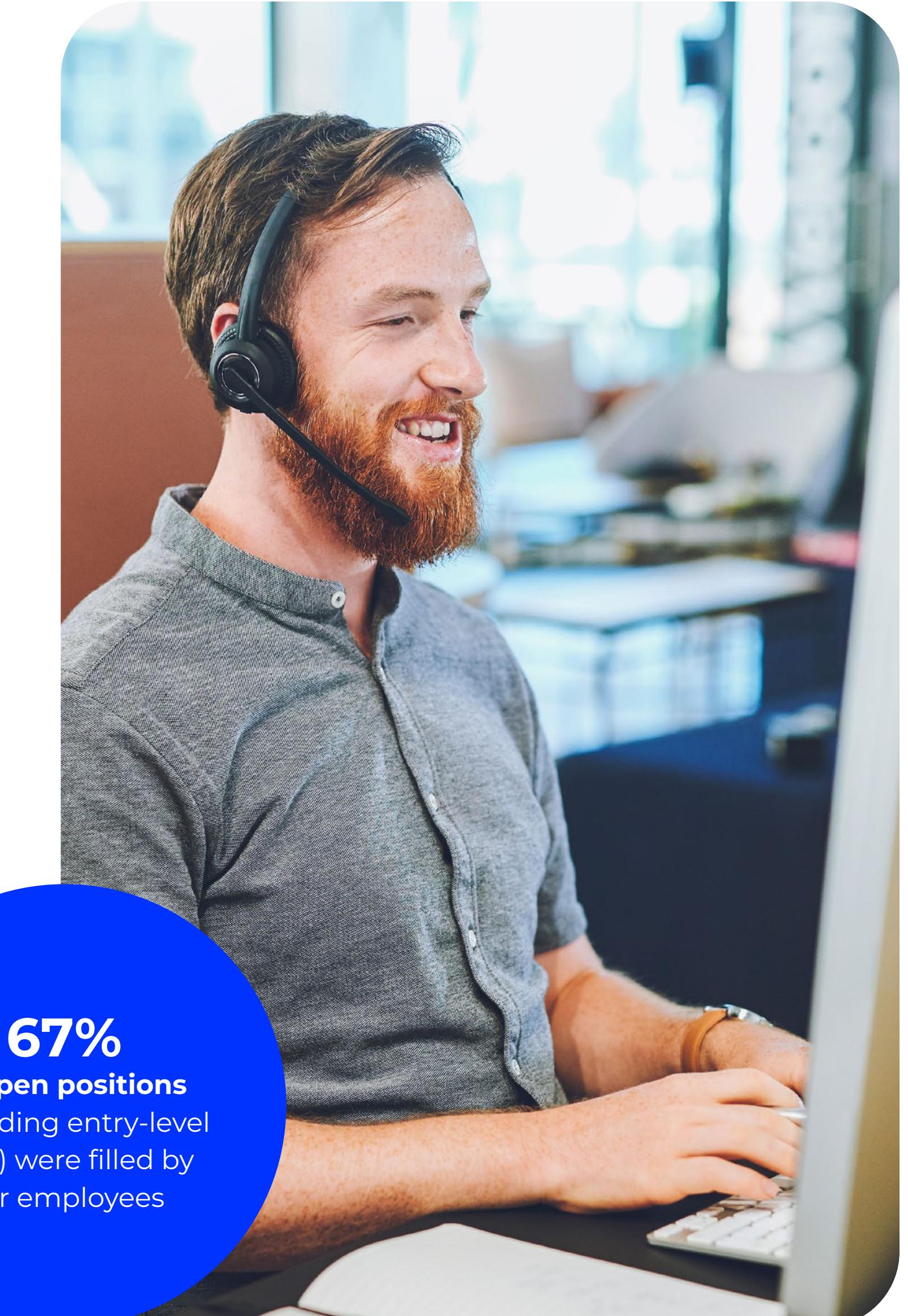
In 2023, approximately 67% of open positions (excluding entry-level roles) were filled by our employees, and we saw our voluntary turnover rate decrease to approximately 11% for all employees, signaling a return to pre-pandemic levels.⁸⁹

We recognize the importance of flexibility in the workplace and provide schedules, tools and support for employees to balance their work responsibilities with their life outside of work. We offer both flexible work arrangements and part-time working options. For our call center employees, we initiated the following in 2023:

- **Schedule clarity.** New hires now know their work schedule on day one of joining The Cigna Group, resulting in greater employee satisfaction and better retention through training. Before, nearly half of our new hires did not know their schedule until training was underway or completed.
- **Dedicated intranet site.** We created a new intranet site to house workforce management-related processes and resources for employees and leaders.
- **Incentives for ideal schedules.** In recognition of performance, we started awarding one winner from each new hire class the ability to design their "dream" schedule.

Looking ahead, we intend to expand the flexibility offered to call center employees through nontraditional schedule options, shorter weeks (with longer working days), and alternate break times during the work day.

See [page 41](#) for how we ensure equity in our talent strategy.



67%
of open positions
(excluding entry-level
roles) were filled by
our employees

⁸⁹ Based on The Cigna Group internal analysis of workforce data as of December 31, 2023.

Employee Engagement

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

Our most recent employee engagement survey took place in 2022, when **83% of our employees responded.⁹⁰** We will conduct our next survey in 2024. We also invite feedback from employees through event surveys, open mic sessions, new-hire surveys, focus groups, and more.

To further engage and reward employees, we have a global employee recognition program called **Standout** that allows employees to recognize their colleagues for their contributions to our company and to celebrate both personal and professional milestones. Everyone is empowered to use this online recognition platform to recognize colleagues for going above and beyond or simply say thank you. Employees can also reward each other for significant contributions with award points — redeemable for branded swag, merchandise, travel, experiences, and charitable donations through a dedicated rewards catalog on the platform.

Colleagues can nominate **Quarterly Standouts** for exceptional, “best of the best” contributions or performances that have a significant, positive impact on patients, customers, or coworkers. Quarterly Standout winners receive a cash award, award points, and an invitation to our annual CEO awards gala.

We also recognize employees who go above and beyond with monetary spot bonuses. Spot bonuses can range from \$500 to \$5,000 depending on career level and the extent of their positive impact and/or contribution.

Our goal is to make sure we drive and foster a global culture of recognition and find ways to infuse it into every day life within our teams.

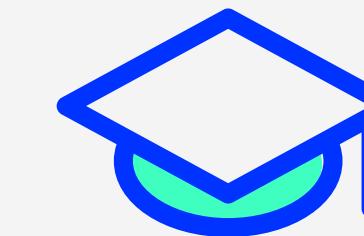
Learning and Development

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

Our online learning platform, known as **myUniversity**, and career development tools and events offer a broad range of training, education, and development resources to all employees. In 2023, we introduced **ExecOnline** and its curated, on-demand courses to myUniversity, enabling employees to develop critical leadership skills and earn certificates from top business schools.

We also offer an **education reimbursement program** for both full- and part-time employees in the U.S. who meet the continuing education criteria. In 2024, we are launching Grow to Thrive, an educational development program that expands access to educational opportunities through unique funding options and new types of programming.

This program offers employees a curated network of trusted learning partners to sharpen skills and help develop new ones, little to no out-of-pocket tuition payments as tuition is paid directly to the learning partner for in-network programs, flexible online classes through high-quality schools and universities, and personalized support from expert coaches along the educational journey.



Ongoing Employee Education Performance

- **~97%** of the global employee population are active myUniversity users⁹¹
- **~30** average learning hours per employee⁹²
- **~2.2M** approximate total hours of learning⁹²
- **~18%** of employees have assessed at least one of their skills, resulting in an 18% increase in skill assessments over 2022⁹³
- **74** average NPS of enterprise learning programs⁹⁴

⁹⁰ Our annual employee engagement survey is distributed globally, but regional markets may choose to opt out of participation. This figure represents the results of those that participated. See page 45 of our 2022 ESG Report for 2022 results.

⁹¹ Based on The Cigna Group internal analysis of active users reported from learning management system from January 2023 to December 2023.

⁹² Based on The Cigna Group internal analysis of learning views and completion and credits approved for reimbursement from January 2023 to December 2023.

⁹³ Based on The Cigna Group internal analysis of skills ratings from January 2023 to December 2023.

⁹⁴ Based on The Cigna Group internal analysis of year-end report capturing employee responses to “How likely are you to recommend that Cigna invest in learning like this again?” NPS is calculated from a 1-10 rating scale.

Leadership Development

Enterprise leadership development programs are provided to executive, high-potential, and new manager audiences to develop and expand our leadership capability. As part of our talent strategy, we are increasing our focus on developing exceptional, strong leaders at scale with the goal of ensuring all leaders are equipped with the tools and resources needed to lead in a rapidly changing environment.

Following is a sampling of 2023 accomplishments and program highlights:

- **Leader Profile:** Designed to simplify and clarify expectations for our leaders, making it easier for them to lead, grow, develop, and drive greater alignment with our enterprise goals. The Leader Profile is focused on three dimensions of leadership: Leading Self, Leading Others, Leading the Enterprise.
- **Digital Coaching:** Launched a pilot with [BetterUp](#) with approximately 50 participants to gauge how we might reach more employees with digital coaching.⁹⁵ We plan to do another pilot in 2024.
- **Required Leadership Training:** After developing leadership training in 2018 and requiring it for all new managers in 2022, we redesigned the curriculum in 2023 to enable deeper engagement, cohort networking, and improved application of content.
- **People Leader Community of Practice (PLCoP):** Launched with the goal of improving our leaders' sense of belonging, connection, inclusion, and vitality. People leaders now have a dedicated intranet page with resources to support their development and the development of their teams. They also receive a quarterly newsletter with HR-related must-knows, inspiring TED talks and team activities, conversation aids, and coaching, mentoring, and networking opportunities.

- **Health Equity Integration:** Embedded health equity into leadership development programs and courses, such as our Emerging and Senior Leader Talent Pools. See callout to the right to learn more.

We also continued to offer our **Leadership Academies**, providing in-person experiential development programs for top-performing leaders to explore their impact, examine their ability to influence others, and enhance their critical-thinking and problem-solving skills through practical application.

Similarly, we have dedicated leadership programs focused on certain areas of our business and professions, such as pharmacy benefit services, pharmacy operations, and clinicians/physicians. For example, our **Physician Leadership Development Program** is a 16-month learning journey for our physicians to develop their leadership capabilities and enhance business acumen. Established in 2013, we're now on our fifth cohort of physician leaders.

Emerging Leader Talent Pool Program

The Emerging Leader Talent Pool (ELTP) is an immersive 18-month program designed to help our leaders develop the humility, tenacity, and creativity to address critical health care issues facing our clients and customers. In 2023, nearly 40 leaders graduated from their cohort after focusing on how we might better support caregivers in families impacted by type 2 diabetes.

The cohort worked to build strong community bridges — partnering and engaging with impacted populations throughout Memphis and Miami on what they needed most to address this epidemic. For example, one ELTP group teamed up with a startup that The Cigna Group has invested in to see if there are opportunities to partner on a recommendation that will empower local leaders to educate community members on wellness, nutrition, and diabetes care.



⁹⁵ Based on The Cigna Group internal analysis of participants engaged through BetterUp's website.



TEDx at The Cigna Group

In 2023, we hosted an inaugural in-person and virtual TEDx conference for our employees, featuring nine employees whose stories challenged, motivated, and provoked new ways of thinking. Our speakers' talks, centered around the theme of *Trailblazers*, highlighted the ways our employees are thinking differently, overcoming barriers, and leading the way. The topics spanned perspectives on health care, approaches to innovation, leader strategies, and personal transformation. Approximately 3,000 employees attended the event, and 92% of post-survey respondents felt inspired to share ideas after attending.⁹⁶

Early Career Development

To attract and develop diverse talent, we offer leadership development programs to recent graduates who seek valuable career experience with The Cigna Group. Spanning functional areas like analytics, finance, human resources, and marketing, the programs provide recent college graduates, MBAs, and CPAs with the knowledge, skills, and training needed to fill key roles, including leadership positions across the enterprise. The programs can last several years with three to five rotations across different individual contributor and manager roles.

Across all our early career development programs, we welcomed **approximately 260 interns from more than 110 schools across the U.S.** in 2023.⁹⁷ Visit our [careers website](#) for information about summer internships, undergraduate rotational programs, and graduate rotational programs.



Goal Setting to Foster Growth and Success

We continue to encourage regular, meaningful interactions between managers and their team members to discuss goals, review progress and contributions, and explore development opportunities. In 2023, we also continued our just-in-time, 30-minute "Quick Chats" on goal setting, performance, and career development.

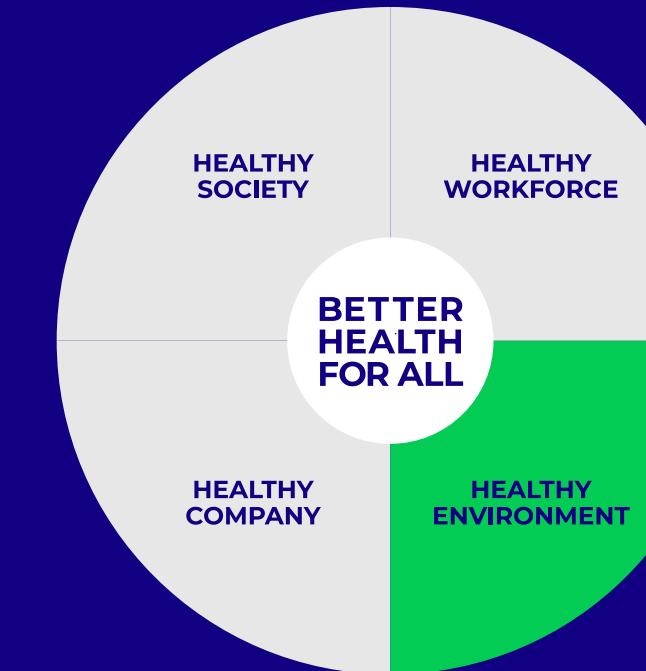
We're evolving our approach to have a stronger emphasis on goal setting and alignment — aligning individual goals to the enterprise goals and leveraging the **SMART** (specific, measurable, actionable, relevant, and time-bound) framework. This fosters a more collaborative and transparent work environment while connecting individual and team objectives to broader enterprise priorities.

In early 2024, we required all employees to set and document their goals in collaboration with their managers. Our analyses show that employees who document their goals are more likely to have higher performance, an improved sense of feeling valued, and greater satisfaction with career development. This proactive approach sets the stage to enhance engagement, cultivate excellence, drive accountability, and support growth and development in 2024 and beyond.

We recognize the immense value in evolving our performance management strategies to best support our team's growth and success. While goal setting has always been a cornerstone of our approach, the formal requirement to document goals is a response to proven best practices and direct feedback from leadership. This shift reflects our commitment to not only adapting to the changing dynamics of the workplace but also proactively enhancing our practices to foster a more engaged and successful workforce.

⁹⁶ Based on results captured through our event platform.

⁹⁷ Based on The Cigna Group internal analysis of interns hired in May 2023.



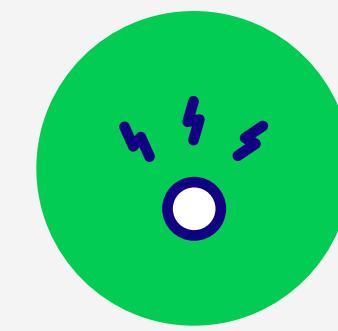
Healthy Environment

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

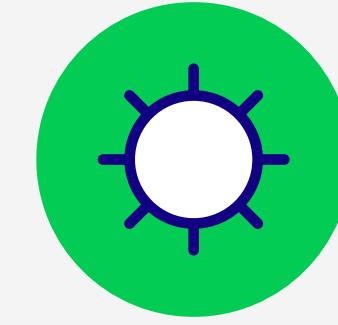
Environmental Management

We take a precautionary approach to our environmental sustainability efforts, which is outlined in our [Environmental Policy Statement](#). Our strategic sustainability performance plan, which is reviewed and updated annually, supports the environmental management of our global real estate portfolio and leverages the [ISO 14001](#) continuous improvement principles.

Our Operational Sustainability Targets



Reduce Scope 1 and 2 greenhouse gas (GHG) emissions by 50% by 2030 from 2019 baseline (see [page 51](#)).



Source renewable electricity for 100% of our global power needs by 2030 (see [page 51](#)).



Achieve carbon neutrality for Scope 1 and 2 GHG emissions by 2040 (see [page 51](#)).



Reduce water consumption per square foot by 50% for high-risk facilities where The Cigna Group is the customer of contact on the utility invoice by 2030 from 2019 baseline (see [page 54](#)).



Reduce overall water consumption per square foot by 30% at facilities where The Cigna Group is the customer of contact on the utility invoice by 2030 from 2019 baseline (see [page 54](#)).



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

We recognize that climate change presents global public health challenges, such as those relating to extreme weather events, decreases in water supply, heat exposure, and declining crop yields. We also acknowledge that the effects of climate change disproportionately impact communities that face social and economic discrimination, contributing to further health inequity.⁹⁸

See [page 52](#) for how we're helping revitalize green spaces and create healthy communities.

Our GHG Footprint

Our direct environmental impacts, particularly our Scope 1 and 2 GHG emissions, stem primarily from our global real estate portfolio, which has a footprint of approximately 9.2 million square feet as of the end of 2023 (of which approximately 8.7 million square feet are under our operational control).

We use the operational control approach to define our organizational boundary, which means that we account for all emissions from operations over which we have control. We define operational control as having the authority to introduce and implement operational policies over an asset, and we report all energy and emissions for The Cigna Group and its subsidiaries' data centers, offices, and other assets under our operational control.

See our [Basis of Reporting](#) document for additional details on emissions methodologies and calculations.

⁹⁸ U.S. Department of Health and Human Services (HHS). "Climate Change & Health Equity, and Environmental Justice at HHS." Last reviewed March 30, 2023. <https://www.hhs.gov/climate-change-health-equity-environmental-justice/index.htm>

Scope 1 and 2

Our Scope 1 and 2 operational GHG footprint is made up of two primary activities: Operating our buildings, which comprises electricity, heating, and cooling, and operating company-owned aircraft and vehicles for a small portion of our business travel. Scope 2 emissions from purchased electricity are the largest drivers of our building-related emissions and overall operational GHG footprint.

In 2023, our combined Scope 1 and 2 location-based GHG emissions decreased by approximately 3% over 2022 and market-based decreased by approximately 8%. Our Scope 1 emissions decreased by approximately **3%**.⁹⁹ Our location-based Scope 2 emissions decreased by approximately **3%** and market-based by approximately 10% over 2022. Since our 2019 baseline, we've reduced our overall Scope 1 and 2 footprint by **49%**, nearly achieving our goal of reducing Scope 1 and 2 emissions (market-based) 50% by 2030.

Scope 3

In 2023, we completed our [Scope 3 emissions](#) inventory and included additional, relevant categories in our performance tables (see [pages 73–74](#)). Measuring our Scope 3 emissions enables us to have a clearer understanding of our value chain's carbon footprint so we can better manage our activities and make smarter decisions to reduce our environmental impact. Our Scope 3 GHG emissions are primarily made up of purchased goods and services and our investments. As a next step, we plan to set near-term science-based GHG reduction targets and receive validation from the Science Based Targets Initiative (SBTi). We formally committed to SBTi in early 2024.

⁹⁹ Limited assurance of bold data points has been provided by ERM CVS. Please see the assurance statement page 98 for further details.

¹⁰⁰ Scientific studies include sources from the [National Library of Medicine](#), [npj Digital Medicine](#), [UC Davis Health](#) and [JAMA Network](#).

¹⁰¹ The Cigna Group internal analysis of MDLIVE treatments as of December 2023. Calculated using publicly available travel behavior information from the Federal Highway Administration's National Household Travel Survey, as well as emissions factors from the EPA.

¹⁰² According to the [U.S. EPA Greenhouse Gas Equivalencies Calculator](#).

As part of our pharmacy business, we deliver medications directly to patients' homes. Our custom carrier network includes strategic partnerships with FedEx, UPS, DHL, and the U.S. Postal Service, all of which leverage their national scale and fleet to optimize delivery routes and minimize carbon emissions when possible.

In 2023, we further reduced air transit by using ground instead. We also initiated the use of a geopreferencing model to ship medications from the pharmacy closest to the destination, reducing transit time, inventory waste, and, ultimately, emissions from less travel.

As mentioned in Sustainable Health Care (see [page 15](#)), we are navigating patients to optimal sites of care, including virtual, digital, and in-home alternatives. Multiple scientific studies¹⁰⁰ illustrate that telemedicine and access to digital health can reduce GHG emissions due to less patient travel to and from clinics. We estimate that potentially approximately 9,100 metric tons of GHG emissions were avoided in 2023 as a result of patients using our MDLIVE virtual care services versus driving to and from a clinic.¹⁰¹ This is equivalent to removing approximately 2,000 gas-powered passenger vehicles off the road for one year.¹⁰²

How We Will Achieve Carbon-Neutral Operations

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

For the purposes of communicating progress towards our 2040 carbon neutrality goal, we calculate our total operational emissions by summing Scope 1 and Scope 2 (market-based) emissions. This market-based subtotal has been reduced

by procuring EACs and market-based emission factors. As we get closer to 2040, we plan to evaluate the use of high-quality carbon offsets¹⁰³ to achieve our goal.

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

- Improving efficiency:** Our first priority is to reduce the amount of energy we use. We have undertaken a range of energy-efficiency measures across our operations and will continue to make strategic investments in building additional improvements over the next decade (see [page 54](#)).
- Sourcing renewables:** We committed to sourcing 100% renewable electricity by 2030, joining the global [RE100](#) pledge in 2022. As of the end of 2023, we have sourced approximately **32%** of our global power needs from renewable electricity. We continue to explore executing long-term renewable energy procurement agreements, including power purchase agreements and exploring onsite renewables where plausible.
- Purchasing Energy Attribute Certificates (EACs):** To address our remaining direct emissions, we are purchasing applicable EACs, including green e-certified Renewable Energy Certificates (RECs). To manage energy costs, we participate in supply-side utility auction programs in deregulated markets. In 2023, we secured favorable terms in eight markets and purchased RECs alongside our supplied energy.

¹⁰³ Also known as carbon credits, carbon offsets are purchased to help fund projects around the world that help reduce, avoid, or remove carbon. They can be used by individuals, businesses, and organizations to reach carbon neutrality by compensating their footprints, while they help project developers to continue to finance their green projects (as defined by [United Nations](#)).

VIGNETTE

Revitalizing Green Spaces

This vignette is another example of the connection points between sustainable health care, health equity, community resilience, and healthy environment.

As mentioned earlier, there is an intrinsic connection between human health and the impacts of climate change. And the reality is that climate change is acting as a “force multiplier” to SDOH. This means the most severe harms from climate change fall disproportionately upon underserved communities that are least able to prepare for, and recover from, heat waves, poor air quality, flooding, and other impacts.¹⁰⁴

At the same time, research shows tangible benefits to both physical and mental health when spending time outdoors. For example, regular access to greenspace has been linked to lower risks of depression and improved concentration and attention.¹⁰⁵ And studies have found that green spaces can go further in urban areas compared to their suburban and rural counterparts, including reducing the harms from environmental exposures like air pollution.¹⁰⁶

In 2023, we partnered with the City of Houston in a [program led by Houston Parks Board](#) to improve neighborhood parks.

We focused our efforts on revitalizing Grimes Park in the Sunnyside neighborhood. Completed in December 2023, the park now has a football field with bleachers to accommodate the needs of the local football league, a new playground for children ages 5–12, a renovated basketball pavilion, resurfaced tennis courts, a walking path, improved lighting and parking for increased safety, and a updated picnic area — all within walking distance of approximately 3,000 children, adults, and seniors.¹⁰⁷

We also continue to sponsor Sundays in the Park. Through six events each year, local underserved parks are selected to host and provide complimentary food, drinks, vaccinations, and a variety of entertainment to promote wellness and community enrichment.

The Park Partner initiative is one piece of our support as a partner of the City of Houston's Complete Communities, a citywide initiative to revitalize Houston's most under-resourced neighborhoods. In addition to renovating Grimes Park, we are working with [Brighter Bites](#) to provide approximately 500 elementary students and their families healthy eating instructions and 20 pounds of fruits and vegetables each week at no cost. We expect to launch by the beginning of the 2024–2025 school year.



¹⁰⁴ U.S. EPA, [EPA Report Shows Disproportionate Impacts of Climate Change on Socially Vulnerable Populations in the United States](#), September 2, 2021.

¹⁰⁵ Jimenez MP, DeVille NV, Elliott EG, Schiff JE, Wilt GE, Hart JE, James P. Associations between Nature Exposure and Health: A Review of the Evidence. *Int J Environ Res Public Health*. 2021 Apr 30;18(9):4790. doi: 10.3390/ijerph18094790. PMID: 33946197; PMCID: PMC8125471

¹⁰⁶ Browning M.H.E.M., Rigolon A., McAnirlin O., Yoon H., Where greenspace matters most: A systematic review of urbanicity, greenspace, and physical health, *Landscape and Urban Planning*, Volume 217, 2022, 104233, ISSN 0169-2046, <https://doi.org/10.1016/j.landurbplan.2021.104233>.

¹⁰⁷ Demographic information derived from ESRI 2021 Demographic Forest Block Groups data. Photo credit: Grimes Park by Katy Anderson courtesy of Houston Parks Board



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

Sustainable Buildings

As part of our efforts to increase the sustainability of our buildings, we continue to focus on efficiency measures across our operations.

As of December 31, 2023:

- Managed sites representing ~17% of our operational footprint were LEED® certified, including two new certifications at our Florence, New Jersey, and Whitestown, Indiana, high-volume fulfillment centers with a Gold and Silver status respectively.¹⁰⁸
- Managed sites representing ~67% of our operational footprint were tracked in the U.S. EPA's ENERGY STAR® program.¹⁰⁸
- Both of our office locations in the United Kingdom held an ISO 50001 Energy Management System Accreditation.

¹⁰⁸ We updated our methodology in 2023 to capture percentage of our operational square footage vs. managed and controlled sites, as reported in previous ESG reports. Additionally, our Bloomfield, Connecticut, headquarters is currently in the process of being re-certified to LEED. We expect to complete this in 2024.

We continue to prioritize leasing LEED-certified buildings, and we're working with our landlords to incorporate green language into our leases.

For our building leases to be considered green, it must meet one of the five categories:

- 1 Commitment to share environmental-related data**
- 2 Established waste management practices**, such as landfill diversion and recycling
- 3 Energy management provisions**, such as building automation systems and smart metering or sub-metering options
- 4 Green building attributes**, such as recognized certifications, onsite renewable energy or long-term renewable energy procurement contracts, onsite electric vehicle charging, smart efficient irrigation system, recycled water use, and/or other related attributes
- 5 Indoor air quality**, such as routine testing and use of environmentally friendly building materials and cleaning products

In 2023, we calculated how many of our existing buildings have green lease language encompassing one or more of the categories outlined to the left. We then updated both our renewal and net new leasing strategies to include a proposal for green lease language at the time of project initiation, and moving forward, we intend to share our year-over-year improvement in future reports.

Following best practices outlined in our strategic sustainability plan, we regularly do the following when designing new offices or renovating existing spaces:

- Benchmark our buildings' energy use against similar buildings in ENERGY STAR Portfolio Manager
- Integrate building automation using platforms like WebCTRL
- Install efficient infrastructure
- Use building envelope studies, roof infrared (IR) scans, and IR thermography of refrigeration equipment

For example, we installed motion sensors at our Hong Kong office to control lighting in meeting rooms and reduce energy consumption. We also completed a LED lighting retrofit project in our largest warehouse in Ohio, which has a projected energy savings of approximately 40 mega-watt hours (MWh) of energy per year. And several sites received an IR scan in 2023 to help us identify areas of improvement and ensure system reliability.

In 2023, we conducted a building retro commissioning audit at our St. Louis, Missouri, location, which helped us identify energy conservation measures, such as lighting, HVAC upgrades, and building automation optimization, to implement in the near future.

Responsible Water Management

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

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

We continue to leverage the findings from our 2020 portfolio-wide water risk assessment to identify locations within our global real estate portfolio that have the highest levels of water stress and other water-related challenges.¹⁰⁹

We identify and prioritize high-risk sites and implement mitigation activities. We also use the analysis to support context-based water reduction at priority sites. In 2023, we continued to reduce our water consumption at our facilities where we are the customer of contact on the utility invoice, including our high-risk facilities identified in our water risk assessment. We're tracking ahead of schedule to achieve our targets. We plan to continue this reduction, but also explore setting new targets in the coming years.

¹⁰⁹ We completed a water risk assessment in 2020 using the [WRI Aqueduct tool](#) and [WWF Water Risk Filter](#) to identify the locations within our global real estate portfolio that are most vulnerable to external water risks, such as flood, drought, and stress. Our high-risk facilities are located in Arizona and California.

Reducing Waste and Sourcing Responsibly

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

In 2023, we initiated and completed a project to better understand our use of single-use plastics throughout our value chain and create a waste reduction plan for all single-use plastics that are received, purchased, disposed, and/or shipped to our customers at approximately 30 sites in the United States. The project reinforced that the process of filling medications relies heavily on single-use plastic, through pill bottles, insulation containers, and packaging for home delivery. We continue to recycle plastic pill bottles from our high-volume fulfillment centers — recycling approximately 600 metric tons of pill bottles in 2023¹¹⁰ — but we acknowledge there is more work and creativity needed to explore and implement alternative solutions to replace, reuse, or eliminate the single-use plastics.

For example, we made progress in 2023 toward more environmentally friendly options for our cooler packaging. We replaced excessive cardboard with shrink-wrap, resulting in fewer damaged packages and returns, and, ultimately, a reduced number of coolers needed. We piloted a reusable cooler model to replace one-time-use coolers for dry ice. And we reduced the use of dry ice for shipments based on thermal efficiency, resulting in fewer packages and materials, and less transit. Now, we're exploring a compostable plastic to replace the shrink-wrap, as well as an overall landfill compostable material for the coolers.

As an immediate next step, we aim to expand our pill bottle recycling program beyond our high-volume fulfillment centers. Other next steps include developing a more comprehensive measurement and tracking system to better capture the movement of single-use plastics used in our packaging, as well as those that are returned to vendors and reused for customer shipments. We also plan to use this information to support portfolio-wide modeling and expand learning and best practices to other parts of our business. Finally, the results from this analysis empowers us to make alternative purchasing decisions in our upstream value chain — choosing products that may be easier to divert from landfill than others.

Beyond plastics, we continue to evaluate our overall waste target to ensure it is measurable and relevant for our operations. We intend to develop a new target that will have a meaningful impact across our enterprise.

Reducing Waste Across Our Business

We took the following actions to reduce our waste and overall impact on the environment:

- Recycled approximately **1,100 metric tons of cardboard** from our high-volume fulfillment centers.¹¹⁰
- Defaulted **U.S. Employer customers to digital health insurance ID cards** in 2023. While physical cards will always be available to those who need them, customers can use the myCigna® website or mobile app to access their digital card, eliminating the need for print.

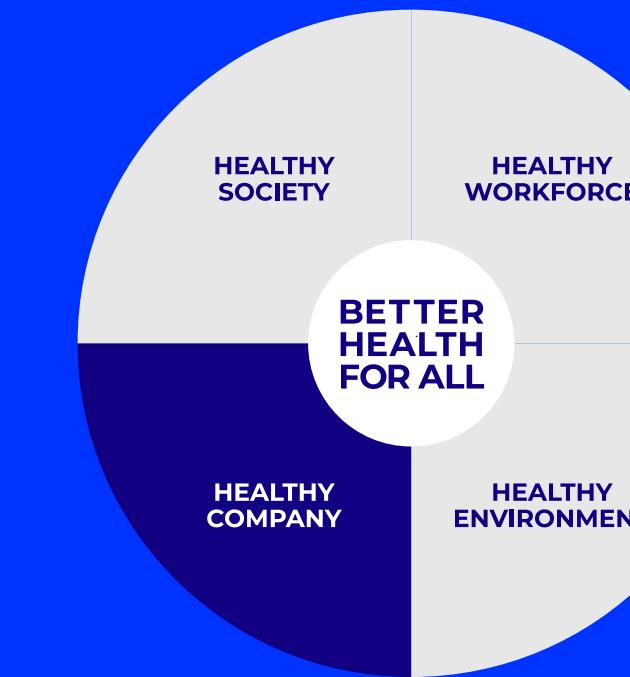
- Composted **nearly 34,000 pounds of waste** throughout 2023 at our headquarters in Bloomfield, Connecticut.¹¹¹ We intend to begin composting at our St. Louis, Missouri, location in the near future.
- Continued to take **a data-driven approach to reducing pharmaceutical inventory waste**,¹¹² such as leveraging new analytics tools to monitor weather trends and proactively adjust the timing of deliveries to mitigate risk of delays in transit.
- Continued to use our **proprietary packaging software** that helps determine the most optimal packaging type, which can help reduce the amount of material used and the package's weight.
- Repurposed and recycled the majority of our furniture** and related equipment assets from two site closings in 2023, keeping waste out of the landfill.
- Continued to work with our partners on **electronics recycling and refurbishing**.

¹¹⁰ Based on internal analysis of waste management reports from January to December 2023.

¹¹¹ Based on data provided by our composting vendor from January to December 2023.

¹¹² Our pharmaceutical inventory waste is defined as any medication and/or medical device, including expired products, carrier returns that were marked undeliverable and patient returns due to damage.





Healthy Company

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



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

See [page 8](#) for information about our ESG governance.

Board Composition

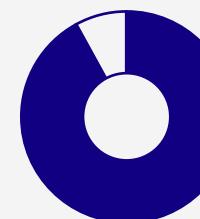
Our Board comprises directors with the qualifications, skills, and experiences that are directly relevant to the short- and long-term business strategy of The Cigna Group; thus enabling the Board to exercise its oversight function, and contribute to a well-functioning Board. As of the end of 2023, 12 directors serve on our Board, each of whom is independent, with the exception of our Chairman and CEO. With our CEO serving as Chairman, we have a lead independent director.

The Corporate Governance Committee ensures that the Board is composed of individuals with expertise in fields relevant to our business. Areas of expertise reflected on the Board include business leadership, finance, global operations, health services and delivery systems, marketing and consumer insights, regulated industry/public policy, risk management, technology, strategy, security, and operations. To show the variety of expertise, we added an individual skills matrix to our [2024 Proxy Statement](#) (page 16).

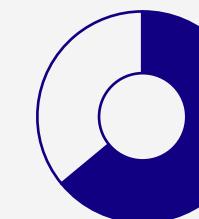
Our Corporate Governance Guidelines also require the Corporate Governance Committee and any search firm it engages to include women and racially and ethnically diverse candidates in the pool from which the committee selects director candidates. Several board leadership positions are held by diverse directors, and as of the end of 2023, more than half of our independent directors are diverse: Four are women, and four are racially or ethnically diverse individuals. The Cigna Group compares favorably when benchmarking against the mean of women and underrepresented minorities on S&P 500 Boards.

In 2023, Dr. Philip Ozuah, President and CEO of Montefiore Medicine, became the most recently [appointed](#) independent director to our Board. Dr. Ozuah adds to the deep expertise and a diverse background of our board, bringing insights from his experience in practicing medicine, establishing effective value-based care relationships, and making health care more accessible.

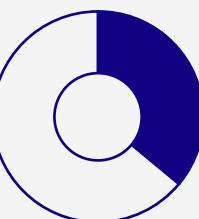
Please see our [2024 Proxy Statement](#) and [Corporate Governance Practices](#) web page for additional information.



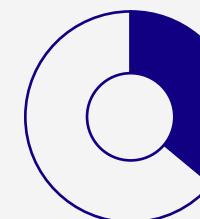
92%
independent
directors



64%
independent
diverse directors



36%
independent
female directors



36%
independent
racially or ethnically
diverse directors

As of December 31, 2023.

¹¹³ Based on The Cigna Group holdings as of December 31, 2023

Shareholder Engagement

The Board and the Corporate Governance Committee oversee the company's shareholder engagement practices. We engage with shareholders on issues related to corporate governance, executive compensation, ESG, company performance, and other areas of focus for shareholders. Over the past year, we engaged with holders of approximately 40% of our outstanding stock.¹¹³ Summaries of these discussions were shared with our most senior leaders, as well as the Board and its committees.

Risk Governance and Oversight

The Cigna Group Enterprise Risk Management (ERM) program is responsible for identifying and unifying risk management activities across all lines of business while establishing a common framework, standards, and guiding principles. ERM facilitates and assists in the identification of risks that may impact the overall strategic goals of The Cigna Group and provides consistent reporting to the company's Board on those potential risks.

ERM ensures we have a process to proactively identify and escalate risks, in accordance with our risk appetite and tolerance.

We use the Three Lines Model approach to manage risk:

Line 1 – Business area controls and monitoring:

The first line is represented by those closest to the details of each line of business operations. These are the subject matter experts who know that area best and are positioned to be the first ones to identify a potential risk immediately. Line 1 establishes internal controls and processes to mitigate risks. Line 1 is also responsible for monitoring processes for key controls and risk treatments.

Line 2 – ERM, compliance, and finance controls, review, and monitoring: The second line provides policy, standards, processes, and best practices to the first line. In addition, they may review or monitor Line 1 controls.

Line 3 – Internal audit: The third line is internal audit, which serves as independent assurance of the first and second lines' adherence to our risk management standards.

The Board has ultimate responsibility for risk oversight. ERM provides updates to the Audit Committee at each regular meeting, and the full Board receives an annual update. The Chief Compliance & Risk Officer oversees the ERM function, which is structurally independent of our business lines. The Chief Compliance & Risk Officer reports to the Chief Administrative Officer & General Counsel.



Business Ethics and Compliance

Earning, building, and maintaining the trust of our customers, clients, employees, business partners, and regulators is critical to the success and sustainability of our business. We strive to meet high standards of integrity in everything that we do. Our Ethics, Compliance, and Employee Relations teams play a critical role in driving and embedding ethical behavior across our business. Through a company culture that emphasizes ethics and integrity, we empower employees to be responsible corporate citizens and support the dignity of workers across our value chain.

Code of Ethics and Principles of Conduct

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

Additionally, as part of the mandatory compliance training program, all employees must complete our U.S. or Global Workplace Harassment training upon hire. U.S. employees undertake an annual refresher course (international employees complete it biennially). The training covers harassment prevention, legal trends that impact the workforce, and our company policy and expectations.

With oversight from our Ethics and Compliance teams, we review and update our Code on an annual basis. In 2023, we added information about the National Labor Relations Act, updated language related to harassment and communications with media, and expanded on our ESG approach.

Anti-Bribery and Corruption

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

The Cigna Group also maintains an [Anti-Corruption Compliance Policy](#). Select employees — for example, those in high-risk geographies — receive further training on anti-corruption principles and our Anti-Corruption Compliance Policy. All employees who are assigned anti-bribery and corruption training are required to complete such training that is appropriate to their role, operating environment, and jurisdiction.

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

Fundamental Human Rights For All

Our [Human Rights Statement](#) outlines our commitment to human rights, which is guided by the laws of the U.S. as well as the [United Nations Guiding Principles on Business and Human Rights](#) and the [International Labor Organization's Declaration on Fundamental Principles and Rights at Work](#). Human rights are embedded into our ESG priority topics of health equity ([page 23](#)) and DEI within our workforce ([page 39](#)). For example, in addition to our Human Rights Statement, we have a dedicated [Anti-Human-Trafficking Policy](#) and [Anti-Discrimination Policy](#). We will continue to explore other ways to embed and evolve human rights once we complete our double materiality assessment (see [page 7](#)). Also, see [page 94](#) for our UN Global Compact Communication on Progress.



Oversight and Governance

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

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



Reporting Concerns

Responsibility for compliance and ethics starts with our employees, and we emphasize, through targeted communications, training, and awareness activities, their duty to report actual or suspected misconduct, whether by other employees or third parties. To encourage such reporting, The Cigna Group provides a confidential, anonymous (where permitted by law) [Ethics Help Line](#) available to employees globally, 24/7. The Ethics Help Line includes a QR code and corresponding website that addresses questions and facilitates reporting concerns or instances of potential misconduct.

In 2023, we received approximately 2,600 reports, disclosures, and requests for guidance through the Ethics Help Line or directly to the Ethics Office via our Duty to Report and Open Door Policies. Only approximately 27% of the reports that had an option to remain anonymous were made anonymously, exceeding benchmarks of similarly situated companies.¹¹⁴ This can be interpreted to indicate employee trust in The Cigna Group. Approximately 46% of reported matters raised human resources-related questions or concerns and were handled by our Employee Relations team.¹¹⁵



~73%

of Ethics Help Line reports that had an option to remain anonymous were not made anonymously, exceeding benchmarks of similarly situated companies, and this can be interpreted to indicate employee trust in The Cigna Group.

¹¹⁴ In 2023, we updated our methodology to remove reporting channels that do not have an option to report anonymously. This ensures our reporting is more accurate. Our restated 2022 value using this methodology is approximately 26%.

¹¹⁵ Based on The Cigna Group internal analysis of reports submitted through the Ethics Help Line or directly to the Ethics Office via our Duty to Report and Open Door Policies from January to December 2023.

VIGNETTE

Responsible Artificial Intelligence Through Enterprise Model Governance

This vignette is an example of the strong integration between data protection, product service and quality, health equity, and business ethics and compliance.

At The Cigna Group, we use algorithms and other advanced forms of artificial intelligence (AI) to inform decision-making processes that aim to improve health care quality, enhance efficiency, and reduce costs. It's important that these tools are designed, deployed, and used appropriately to ensure our customers receive the necessary access to health services.

To ensure our practices and solutions are consistent with our commitment to health equity (see [page 23](#)), we have a dedicated team and governance structure in place, known as Enterprise Model Governance.¹¹⁶ The team oversees the development and deployment of analytical tools — checking that they are consistent, efficient, safe, fair, accurate, transparent, and reliable — and thus serve our customers effectively and efficiently.

The Enterprise Model Governance Policy outlines best practices and comprehensive procedures for model lifecycle and model equity management and is governed by the Enterprise Model Governance Board, comprised of senior leaders from across the company. The Cigna Group Board oversees and receives updates on our technology strategy, including the use of AI.

Our core principles for model development, deployment, and application include Safety, Privacy, Fairness, and Accountability. These principles help secure and advance human rights, such as freedom from discrimination, right to equality, and right to privacy. They also help reinforce that we use AI in ways that promote equality and non-discrimination.

In 2023, we grew and strengthened our program, working with internal and external business partners to develop models that comply with our performance protocols and are tested for potential inadvertent bias, mitigating any unanticipated risks. We also continued to deploy automation tools to speed up and improve accuracy of model review, supporting the program's growth.

We also established governance for new capabilities, such as generative AI (GenAI).¹¹⁷ Our [AI Center of Enablement](#) expands on Enterprise Model Governance and brings together individuals from across technology, privacy, security, legal, compliance, marketing, and more to assess new use cases of generative AI and whether they meet the principles mentioned above, as well as health care privacy and security requirements.

With recent advancements in GenAI, we have a tremendous opportunity to transform our business, reduce expense, and empower improved health outcomes for those we serve. With the solid AI foundation described above, we are initially focused on opportunities to increase efficiency and effectiveness. We have GenAI capabilities in production and additional test cases underway. This includes work across our MDLIVE virtual care platform to reduce administrative burden and improve patient-provider engagement, as well as implement solutions to assist our contact center representatives in more efficiently and effectively answering customer and broker questions. There is human involvement throughout all stages of these processes.

We will continue to progress and institute the highest standards in accordance with the evolving regulatory landscape so we can continue providing products and services that improve the health and vitality of those we serve.



¹¹⁶ Formerly known as Model Equity Governance. The name changed in 2023 to capture the expansion of the team's responsibilities - which now address the full spectrum of model risk management and regulatory requirements for models across the enterprise.

¹¹⁷ According to IBM, generative AI refers to deep-learning models that can generate high-quality text, images, and other content based on the data they were trained on.



Data Protection

As a global health company, we collect, store and process a high volume of sensitive data in connection with the services we provide. We understand the critical importance of securing personal information and maintaining a robust and agile data protection program in an ever-evolving landscape. We take the trust our clients and customers place in us very seriously and are committed to protecting their information.

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

Oversight and Governance

In addition to the Board Audit and Compliance Committees' oversight of our data protection programs and strategy (see [page 8](#)), our Global Chief Information Security Officer (GCISO) and Chief Privacy Officer jointly manage the company's cybersecurity and data privacy risks in our evolving digital landscape in alignment with other enterprise data stakeholders to ensure integrated approaches across the organization. Responsibilities of these officers include approving The Cigna Group cybersecurity and privacy strategy, roadmap, and budget; setting the organization's priorities; and driving alignment with strategic business initiatives.

Led by the GCISO, The Cigna Group Information Protection team (CIP) is dedicated to securing customer, client, provider, and company data while enabling speed, scale, and trust. Reporting directly to the GCISO are regional Chief Information Security Officers (CISOs), each entrusted with the cybersecurity management of their respective

business segments. This tiered structure facilitates effective communication, policy implementation, and alignment of cybersecurity efforts across different regions. CIP leadership regularly reports to the Board to ensure cybersecurity and data privacy risks are effectively managed.

Effective data protection is a collaborative and multidisciplinary effort, vital to all aspects of business. In partnership with our Enterprise Risk Management program and Internal Audit function, we identify, assess, manage, and control risks that have an impact on our ability to achieve strategic and financial goals. Our unified approach integrates privacy and security compliance to all enterprise operations. Building on our risk management framework, we integrate cyber liability insurance to enhance our preparedness. This insurance plays a crucial role in supplying financial resources necessary for an effective response in the event of significant cybersecurity incidents.



Our Global Chief Information Officer,
Noelle Eder,
was named on [Forbes](#)' list of the
50 most transformative CIOs in 2023.

¹¹⁸ Technologies used to collect, share, buy, manage, target, deliver, and analyze digital data from website users for analytics, advertising, or marketing purposes. Tracking technologies include the collection and use of data using cookies, pixels, tags, web beacons, and other similar technology.

Privacy

Protecting the privacy of our customers, patients, clients, employees, and partners is of the utmost importance to us. The Cigna Group [Code of Ethics and Principles of Conduct](#) (see [page 60](#)) and internal Enterprise Privacy Policy outline our obligations to protect personal information across all parts of our business. In addition to training our employees about our Code, we also provide specific data protection training and emphasize the responsibility of every employee to ensure the privacy of our stakeholders by adhering to our company's data protection policies and practices.

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

In 2023, we applied a standard process to updating our web and mobile app privacy policies. With hundreds of web and digital assets across the enterprise, we continue to diligently implement what's required through state-level legislation in the U.S.

We also created a new policy addressing online tracking technology, also known as AdTech or MarTech.¹¹⁸ The policy requires our workforce to disclose any tracking technology use; maintain appropriate contacts or data sharing agreements with vendors; maintain consumer preferences and consent; and complete a data privacy impact assessment for new uses of tracking technology.

The enterprise privacy program for The Cigna Group is responsible for:

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

Cybersecurity

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



The Cigna Group security controls are **100% aligned** with the National Institute of Standards and Technology (NIST) SP 800-53 Security Control Baseline Moderate.¹¹⁹

Independent third-party assessments are performed regularly over various levels of controls for specific business lines and core processes against the Health Information Trust Alliance (HITRUST) for health care data security, Payment Card Industry Data Security Standard (PCI DSS) for payment security, and the System and Organization Controls (SOC) 2 framework,¹²⁰ which provide an objective evaluation of our internal processes and cybersecurity controls for certain applications. Benefits of these audits include thorough independent reviews to help ensure that we have adequate and effective controls to secure and protect sensitive data and the facilitation of continuous improvement of our security posture.

Central to our cybersecurity model is our defense-in-depth framework, comprising multiple layers of processes and technologies that help prevent, detect, and respond to threats. Our approach to safeguarding against external threats incorporates a suite of preventive technologies, including malicious email blocking, defenses against automated attacks, and multi-factor authentication.

These strategies act to proactively intercept and neutralize cyber threats, helping ensure data remains secure within our environment. Event monitoring technologies run continuously, detecting intrusion attempts and alerting our Cybersecurity Incident Response Team.

In 2023, we continued an enterprise-wide effort to significantly clean up archived records from our systems, reducing our breach risk surface area and footprint.



¹¹⁹ Based on The Cigna Group internal analysis of our data environment from January to December 2023. NIST Special Publication (SP) 800-53B provides industry best practice security and privacy control baselines for the U.S. federal government based off of NIST SP 800-53. There are three security control baselines: low-, moderate-, and high-impact. Our information protection policies and standards cover 100% of 800-53B moderate-impact baseline controls.

¹²⁰ The SOC 2 framework is published by the American Institute of Certified Public Accountants (AICPA) and is a voluntary cybersecurity framework most widely used by service organizations with primarily U.S.-based customers. Our SOC 2 audits are scoped to assess key controls within select core systems and do not encompass our entire environment.

The Cigna Group undertakes the critical security processes to mitigate and protect against cybersecurity risks, which include but are not limited to:

Business Continuity and Disaster Recovery

In the event of a cybersecurity crisis, rapid and effective response is crucial to safeguard information and minimize disruptions. We adhere to industry best practices and principles of continuous improvement to validate our strategies, document business recovery plans, and conduct enterprise-wide tests of these procedures at least annually.

Cyber Risk Assessments

We regularly conduct thorough analyses of our network and information systems. These assessments help us identify areas for enhancement in risk mitigation. Subsequent reports are used by senior management to strategically allocate resources, reducing cyber risks and strengthening overall security.

Cybersecurity Incident Response

Our Cybersecurity Incident Response Team, comprising technical and management personnel, evaluates the severity of a validated cybersecurity event and coordinates the response plan. Our incident handling procedures outline detailed actions for each phase of a response, which include communications, actions to be performed, methods of operation, and contingencies for unanticipated outcomes.

External Audits and Benchmarking

The effectiveness of our overall cybersecurity program is frequently evaluated by independent firms through various levels of controls assessments. Additionally, we perform an annual maturity assessment and benchmark our security controls to identify opportunities to strengthen our cybersecurity program.

Identity and Access Management

Employees are provided with the minimal amount of access required to perform their jobs using role-based access control methodology, which defines access to our information systems based on job function. Privileged or elevated access to The Cigna Group's systems is subject to supplemental approval requirements, increased authentication processes, and additional logging and monitoring.

Security Awareness and Training

We host events and education activities throughout the year, such as Cybersecurity Awareness Month, videos, training programs, and frequent phishing simulations. The Cigna Group continuously trains workforce members on the importance of preserving the confidentiality and integrity of customer data. All new hires have mandatory information protection and privacy training as part of their onboarding, and all employees complete an annual cybersecurity refresh training.

Security Operations and Monitoring

We employ a centralized system for operational monitoring, which collects security logs and performs event correlation. This system alerts us to any unusual activities, enabling us to quickly address deviations from our security targets with appropriate corrective actions.

Third-Party Vendor Security Oversight

Suppliers that have access to, host, or transmit The Cigna Group data are contractually required to comply with our Security Policies and Standards. Additionally, suppliers may be subject to periodic security audits or risk assessments which include security questionnaires, security capabilities and maturity assessments, controls evidence reviews, application vulnerability assessments, public internet presence monitoring, and alignment reviews with service-specific industry standards (e.g., NIST, ISO, HIPAA and Payment Card Industry standards). Follow-up activities are performed as needed to discuss observations, track issues, and ensure remediation plans are completed to maintain compliance.



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



Achieved Supplier Diversity Goal Ahead of Schedule

As of the end of 2023,
we achieved our goal of

\$1 billion in total annual diverse supplier spend

two years ahead of schedule,
growing our diverse spend by 63% compared to 2022. See more on [page 69](#).

Supplier Governance and Risk

Reviewed annually, our [Supplier Code of Ethics](#) outlines the expectations we have of our vendors to mitigate their environmental impact and maintain workplaces that respect human rights. Potential vendors must read and attest that they comply with our Supplier Code of Ethics, and that attestation is standard in all our supplier contracts. Our procurement practices are regularly reviewed to ensure alignment with our Supplier Code of Ethics and to avoid potential conflicts with ESG expectations. In 2023, we added more robust environmental expectations to our Supplier Code of Ethics.

We also have an Ethical Procurement Policy to guide the procurement actions of our own employees. This policy includes a specific section on ESG, including topics like DEI, environmental stewardship, global citizenship, labor rights, and transparency. Anti-bribery and gifts practices are a specific focus of annual training.

Our Chief Procurement Officer oversees our Supplier Code of Ethics and supplier ESG program, and reports into our Global Chief Information Officer. The Board receives updates multiple times per year as part of ESG and DEI agenda topics.

To proactively manage supply chain risks, we leverage a third-party risk management software platform that assesses suppliers before we onboard them. The assessments and screenings evaluate suppliers' criticality, as well as across a number of different risk dimensions, including risks related to financial solvency, compliance, data protection, adverse media, and ESG aspects. The assessments consider risks at specific country, sector, and commodity levels.

Suppliers are also required to complete a questionnaire on potential risks and hazards specific to their contract engagements, including materiality, operational readiness, data protection, and strategic importance. For our suppliers under management,¹²¹ we provide ongoing management encompassing contract adherence, contract performance, and supplier risk/issue mitigation. This includes conducting performance reviews, establishing and managing corrective action plans when needed, and continued, ongoing screening for potential negative impacts.

Supplier ESG Program

We continue to use [EcoVadis](#), a third-party management tool, to comprehensively assess our suppliers' ESG business practices, including topics across environment, labor and human rights, ethics, and sustainable procurement. Our focus is on our suppliers under management. Starting in 2024, we've implemented an iterative process to review suppliers under management quarterly and determine whether they should remain classified as a supplier under management. This will potentially change our targets for EcoVadis completion each year. Through 2023, approximately 32% of our indirect suppliers under management have been rated by EcoVadis.¹²²

When responding to EcoVadis, suppliers must upload supporting documentation, all of which is verified by EcoVadis' sustainability analysts. Once completed and scored, suppliers can access their strengths and improvements areas, including improvement recommendations customized to the supplier.

Suppliers can also benchmark and compare their performance against peers, as well as access e-learning and best practice sharing to implement improvement plans.

Our third-party managers and internal stakeholders are briefed on the EcoVadis platform and its role in our procurement decisions. ESG is also a topic at our internal, enterprise-wide Supply Chain Forum. We intend to launch additional ESG-focused training for our internal procurement team members in 2024.

As of 2023, we've incorporated specific language in our indirect supplier contracts that sets expectations that they must complete EcoVadis or an equivalent assessment starting in 2024; we also include this language in our supplier requests for proposal.

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



In 2023, we added more robust
environmental expectations
to our Supplier Code of Ethics.

¹²¹ Suppliers under management include indirect suppliers that are selected based on relationship segmentation, criticality to our operations, and risk profile. Suppliers under management represents about half of our indirect spend.

¹²² Based on The Cigna Group internal analysis from reports received from EcoVadis.

Supplier Diversity

As of the end of 2023, we [achieved](#) our goal of \$1 billion in annual total diverse supplier spend two years ahead of schedule, growing our diverse spend by approximately 60% compared to 2022.¹²³ We were also [named](#) to the 2023 “Best-of-the-Best” Corporations for Inclusion by the National LGBT Chamber of Commerce and partners in the National Business Inclusion Consortium.

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

2023 diverse supplier economic impact¹²³

~\$1.1 billion
in Tier 1 diverse spend

~\$293 million
in Tier 2 diverse spend¹²⁵

~\$1.4 billion
in total diverse spend

~\$2 billion
in economic contributions delivered through three channels: direct, indirect, and induced

~4,500
jobs supported at small and diverse suppliers

~\$576 million
in earnings through jobs with small and diverse suppliers

¹²³ Our aspirational goal is in no way a quota. All decisions regarding vendor engagement are made without discrimination on the basis of race, gender, sexual orientation, disability, or any other protected characteristic.

Based on The Cigna Group internal analysis of our total procurement spend from January to December 2023.

¹²⁴ Economic impact statistics are approximations from a preliminary data report provided by our third-party source for economic impact modeling, which develops estimates of spending, income, and employment impacts. Tier 1 suppliers include those that The Cigna Group pays directly for the goods and services rendered. Tier 2 suppliers include those that are subcontractors to the Tier 1 suppliers.

¹²⁵ We rely on data from our Tier 1 suppliers for their procurement spend with small and diverse suppliers. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with us, we reflect a portion of this spend in our Tier 2 program. We uncovered an error with our 2022 reported Tier 2 diverse spend, resulting in the reported number being overstated. This has been corrected in the performance tables on page 74.

Drug Sourcing

The goal of our direct supply chain is to source the highest-quality pharmaceuticals for our customers while negotiating agreements that help lower overall health care costs for clients and customers. With the importance of pharmacy in mind, [three distinct committees](#), comprising internal and external experts, develop our standard [formularies](#), which are lists of covered medications.

These teams and their efforts create clinical and financial opportunities for our clients, such as the ability to add new, low list price biosimilars to our formularies (see [page 13](#)).

We also have a dedicated team within our Evernorth® Supply Chain group that manages rebate management, retail pharmacy networks, and pharmaceutical procurement for our owned pharmacies.

To drive product safety and quality across our direct supply chain, we maintain and adhere to written policies and procedures for the receipt, security, storage, inventory, and distribution of prescription drugs. This includes policies and procedures for identifying, recording, and reporting losses or thefts and for correcting errors and inaccuracies in inventories. We also maintain policies and practices designed to prevent counterfeit medications by tracking and tracing products from the point of manufacture to the point of sale.

Our Risk Mitigation team continuously monitors and evaluates risk specifically related to drug sourcing, which is critical to monitoring product availability, supplier challenges, and other important inputs to our direct supply chain.



ESG Performance Tables and Reporting Indices

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

Performance Tables

Healthy Society

Sustainable Health Care ¹²⁶	2023	2022	2021	2020	2019
Accountable care organizations	~230	~240	~235	~240	—
Value-based care – Primary	~134,000	~126,000	~110,000	~99,000	—
Value-based care – Customers	~3M	~3M	—	—	—
Community Resilience ¹²⁶	2023	2022	2021	2020	2019
Financial impact from The Cigna Group giving (total)	\$51M	\$54M	\$50M	\$81M	\$40M
Employee volunteer hours	~69,000	~57,000	~59,000	~57,000	~93,000

Healthy Workforce

Employee Health, Safety, and Vitality	2023	2022	2021	2020	2019
Safety incident rate ¹²⁷	0.270	0.730 ¹²⁸	0.410	0.410	0.600

¹²⁶ Based on Cigna Healthcare internal analysis of existing arrangements as of December 2023.

¹²⁷ Based on all work-related injuries reported to internal systems compared to overall employee population (including terminations) in 2023.

¹²⁸ We attribute the increase in our 2022 safety incident rate to the Omicron variant of COVID-19 in early 2022. Several health care professionals that tested positive with either asymptomatic or minor symptoms had to be sent home to quarantine, which is noted as a recordable injury. More than half of our recordable cases in 2022 were COVID-19-related. With COVID-19 recordable cases removed, our safety incident rate drops to 0.27.

Diversity, Equity, and Inclusion within Our Workforce¹²⁹

The data in this table represents U.S. employees only, and the categories align with the U.S. EEO-1 job categories.¹³⁰

Total U.S. Workforce ¹³¹	2023	2022	2021	2020	2019
Women	72%	72%	71%	76%	77%
White	59%	61%	64%	63%	66%
Ethnic minorities	41%	39%	36%	37%	34%
Executive/Senior-Level Officials	2023	2022	2021	2020	2019
Women	37%	38%	35%	35%	31%
White	86%	87%	86%	88%	90%
Ethnic minorities	14%	13%	14%	12%	10%
First-Mid-Level Officials	2023	2022	2021	2020	2019
Women	59%	59%	58%	60%	57%
White	73%	74%	75%	76%	78%
Ethnic minorities	27%	26%	25%	24%	22%

¹²⁹ "Ethnic minorities" includes Black/African American, Hispanic or Latino, Asian, Pacific Islander, American Indian/Alaskan, and employees who identified as two or more races.

¹³⁰ Our latest EEO-1 is available on our website at this [link](#).

¹³¹ Totals do not include employees who chose not to identify gender or race/ethnicity.

Professionals	2023	2022	2021	2020	2019
Women	66%	66%	66%	71%	66%
White	66%	68%	71%	70%	74%
Ethnic minorities	34%	32%	29%	30%	26%
Sales Workers	2023	2022	2021	2020	2019
Women	73%	72%	71%	75%	70%
White	59%	69%	72%	71%	74%
Ethnic minorities	37%	31%	28%	29%	26%
Administrative Support Workers	2023	2022	2021	2020	2019
Women	87%	87%	85%	90%	81%
White	42%	45%	50%	48%	54%
Ethnic minorities	58%	55%	50%	52%	46%
All Others¹³²	2023	2022	2021	2020	2019
Women	75%	77%	72%	77%	73%
White	45%	46%	48%	44%	54%
Ethnic minorities	55%	54%	52%	56%	46%

¹³² "All Others" includes EEO-1 job categories for technicians, operatives, and service workers.

Human Capital Development¹³³

Total Number Of Employees	2023	2022	2021	2020	2019
Total	72,477	71,270	70,653	71,001	71,745
Employees by Region	2023	2022	2021	2020	2019
United States	93%	94%	90%	90%	90%
International	7%	6%	10%	10%	10%
Employees by Type	2023	2022	2021	2020	2019
Full-time	97%	97%	98%	98%	98%
Part-time	3%	3%	2%	2%	2%
Employees by Gender	2023	2022	2021	2020	2019
Women	71%	71%	70%	70%	70%
Men	29%	29%	30%	30%	30%
Employees by Age	2023	2022	2021	2020	2019
Under 30	11%	12%	12%	13%	13%
30–50	57%	56%	57%	57%	56%
Over 50	32%	32%	31%	30%	31%
Unionized Employees	2023	2022	2021	2020	2019
Total	1%	1%	<2%	—	—

¹³³ Based on The Cigna Group internal analysis of workforce data as of December 31, 2023.

Total Number Of Employee Hires	2023	2022	2021	2020	2019
Total	13,497	16,689	13,136	12,864	10,853
Hires by Region	2023	2022	2021	2020	2019
United States	91%	89%	86%	83%	—
International	9%	11%	14%	17%	—
Hires by Gender	2023	2022	2021	2020	2019
Women	75%	77%	75%	72%	72%
Men	25%	23%	25%	28%	28%
Hires by Age	2023	2022	2021	2020	2019
Under 30	33%	32%	31%	35%	36%
30–50	55%	55%	55%	50%	50%
Over 50	12%	13%	14%	15%	14%
Hires by Ethnicity	2023	2022	2021	2020	2019
Ethnic minority	64%	58%	56%	—	—
Additional Human Capital Development Information	2023	2022	2021	2020	2019
Open positions filled by internal candidates ¹³⁴	67%	66%	62%	63%	—
Voluntary turnover rate	11%	16%	16%	10%	—
Average hours of learning per employee ¹³⁵	30	34	27	35	30

¹³⁴ Does not include entry-level positions.¹³⁵ Based on The Cigna Group internal analysis of learning views and completion and credits approved for reimbursement, January 2023 to December 2023.

Healthy Environment^{136, 137}

Climate Change and Emissions	2023	2022	2021	2020	2019
Total GHG Scope 1 and 2 emissions (location-based) – mtCO ₂ e ¹³⁸	98,689	101,424	111,107	128,949	133,702
Total GHG Scope 1 and 2 emissions (market-based) – mtCO ₂ e	68,158	74,230	107,133	128,949	133,702
Scope 1 emissions	14,193	14,566	12,537	12,687	16,671
Scope 2 emissions (location-based)	84,496	86,858	98,570	116,261	117,032
Scope 2 emissions (market-based)	53,965	59,664	94,596	116,261	117,032
Emissions intensity – mtCO ₂ e/sq ft	0.011	0.011	0.010	0.011	0.012
Scope 3 emissions ¹³⁹ – 1 (Purchased goods and services)	6,847,062	—	—	—	—
Scope 3 emissions – 2 (Capital goods)	60,888	—	—	—	—
Scope 3 emissions – 3 (Fuel- and energy-related activities)	23,656	—	—	—	—
Scope 3 emissions – 4 (Upstream transportation and distribution)	84,128	—	—	—	—

¹³⁶ Limited assurance of bold data points has been provided by ERM CVS. Please see the assurance statement page 98 for further details.¹³⁷ Please see our Basis of Reporting document for additional details on emissions methodologies and calculations.¹³⁸ Emissions intensity is calculated using location-based emissions. Scope 1 and 2 emissions are calculated using an operational control consolidation approach. Sources of emissions deemed to be de minimis are omitted, including refrigerants. All GHG emissions are calculated in accordance with the guidance set out by the GHG Protocol. The sources of our emission factors include the U.S. EPA, Intergovernmental Panel on Climate Change (IPCC), and the International Energy Agency (IEA). Where primary activity data was not available, we used an extrapolation methodology to make estimations by considering site type, historical usage, square footage, geography, and other factors.¹³⁹ We intend to disclose Scope 3 Category 5 (Waste generated in operations) in the future. We do not consider other Scope 3 categories to be relevant to our business.

Climate Change and Emissions	2023	2022	2021	2020	2019
Scope 3 emissions – 6 (Business travel)	18,448¹⁴⁰	10,535	2,822	8,394	23,693
Scope 3 emissions – 7 (Employee commuting)	76,024	—	—	—	—
Scope 3 emissions – 15 (Investments)	5,019,033	—	—	—	—
Energy consumption – MWh	286,651	300,497	302,627	329,733	362,910
Direct energy consumption	72,964	75,078	66,038	65,622	83,072
Indirect energy consumption	213,686	225,418	236,589	262,616	261,794
Energy intensity – MWh/sq ft	0.030	0.033	0.029	0.030	0.031
Sustainable Operations	2023	2022	2021	2020	2019
Global real estate footprint – sq ft	~9.2M	~9.8M	~11.9M	~11.1M	~11.1M
Water withdrawals – kgal ¹⁴¹	129,810	185,956	187,901	236,662	266,964
Water intensity – kgal/sq ft ¹⁴²	0.015	0.020	0.018	0.021	0.024

¹⁴⁰ In 2023, we updated our business travel calculation to include rental cars. In 2022 and prior years, rental cars were excluded from the data.

¹⁴¹ Water withdrawal data includes only international locations where primary data is available.

¹⁴² The Cigna Group global real estate portfolio had a footprint of approximately 9.2 million square feet as of the end of 2023.

Approximately 8.7 million square feet are considered our operational boundary, which is used for our intensity calculations.

Healthy Company

Revenue	2023	2022	2021	2020	2019
Global revenue	\$195.3B	\$180.5B	\$174.1B	\$160.4B	\$153.6B
Leadership and Accountability	2023	2022	2021	2020	2019
Independent directors	92%	91%	91%	92%	92%
Independent female directors	36%	40%	40%	27%	18%
Independent racially or ethnically diverse directors	36%	30%	30%	27%	27%
Independent diverse directors	64%	60%	60%	55%	45%
Responsible Supply Chain	2023	2022	2021	2020	2019
Tier 1 diverse spend ¹⁴³	~\$1.1B	~\$662M	~\$582M	~\$520M	—
Tier 2 diverse spend ¹⁴⁴	~\$293M	~\$214M	~\$182M	~\$125M	—
Economic contributions delivered through direct, indirect, and induced channels ¹⁴⁵	~\$2B	~\$1.2B	~\$1B	~\$980M	~\$865M
Jobs supported at small and diverse suppliers ¹⁴⁵	~4,500	~2,500	~3,350	~3,150	~3,000
Earnings through jobs with small and diverse suppliers ¹⁴⁵	~\$576M	~\$262M	~\$195M	~\$190M	~\$175M

¹⁴³ We rely on data from our Tier 1 suppliers for their procurement spend with small and diverse suppliers. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with us, we reflect a portion of this spend in our Tier 2 program.

¹⁴⁴ We uncovered an error with our 2022 reported Tier 2 diverse spend, resulting in the previously reported number being overstated. This has been corrected.

¹⁴⁵ Economic impact statistics are approximations from a preliminary data report provided by our third-party source for economic impact modeling, which develops estimates of spending, income, and employment impacts.

SASB Index

Managed Care

Customer Privacy & Technology Standards

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

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

- PHI and PII are collected only as necessary and through ethical means.
- PHI and PII are used and disclosed only as permitted or required by, and in accordance with, the requirements of applicable law, including laws requiring prior notice to or consent of the member.
- The minimum amount of PHI and PII will be used or disclosed as necessary to accomplish the purpose of the permissible use or disclosure.
- Every employee is responsible for protecting the personal information of individuals and complying with the privacy policies.

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

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

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

Access to Coverage

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

Our MLR for the time period ending December 31, 2022, was 90%. MLR is calculated using a three-year average, which aligns with CMS reporting guidance. Due to reporting timelines, this information will always be reported a year behind.

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

The Cigna Group had \$10.6M accrued MLR rebates as of December 31, 2022, and paid \$27.4M MLR rebates during the 12 months ended December 31, 2022.

Due to reporting timelines, this information will always be reported a year behind.

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

100% of proposed rate increases received "not unreasonable" designation from HHS review.¹⁴⁶

¹⁴⁶ Based on Rate Filing URRT Determinations completed in SERFF, January to December 2023.

Plan Performance

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

The Cigna Healthcare average 2024 Medicare Advantage Star ratings as released in October 2023 were as follows:

- HMO: 4 (out of 5)¹⁴⁷
- Local PPO: 3 (out of 5)
- Regional PPO: N/A
- PFFS: N/A¹⁴⁸
- SNP: 4 (out of 5)¹⁴⁹

We estimate 67% of our Medicare Advantage customers to be in four star or greater plans for bonus payments to be received in 2024 and 2025 (based upon the current customer mix associated with the announced Star Ratings). See our 2023 Form 10-K, Part I, Item I, "Business - Regulation" for further discussion of Star Ratings.

Improved Outcomes

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

The Cigna Group offers a number of programs to help improve outcomes for enrollees. Approximately 58% of Cigna Healthcare U.S. Employer risk-based enrollees are eligible to participate in Cigna Health Advisor^{®150} and Lifestyle Management Programs.¹⁵¹

¹⁴⁷ Decrease is predominantly due to CMS Star Rating cut point methodology changes.

¹⁴⁸ Cigna Healthcare is not currently contracted with CMS to administer Regional PPO or PFFS plans.

¹⁴⁹ SNP: Score is based on an enrollment weighted average of the SNP population within applicable contracts that earned a Star rating for the 2022 plan year.

¹⁵⁰ Cigna Health Advisor program identifies both at-risk and seemingly healthy individuals who exhibit unhealthy behaviors. Through one-on-one coaching, we guide customers to make lifestyle changes, close gaps in care, and choose cost-effective treatments.

¹⁵¹ Lifestyle Management Programs provide support and coaching with a focus on setting goals, overcoming barriers, and providing the resources and motivation to be successful. Programs include phone-based and online coaching for weight, tobacco cessation, and stress management.

¹⁵² Based on Preventive Service codes with a paid medical claim, January to December 2023; paid through March 31, 2024.

¹⁵³ Based on Cigna Healthcare internal analysis of existing arrangements as of December 2023.

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

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

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

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

Based on the above considerations, we estimate:

- Approximately 97% of our plans cover preventive care at 100%.
- Approximately 3% of our plans cover preventive care at cost-share. A small subset percentage of these plans may impose an annual dollar maximum, limit the services covered, or exclude preventive care altogether.

In 2023, approximately \$4.4 billion in preventive care services were provided with no cost sharing for plan enrollees, and approximately \$135 million in preventive care services required some form of cost sharing for plan enrollees.

In 2023, approximately 48% of enrollees received IPEE or AWV. This data point does not include annual gynecological examinations.¹⁵²

HC-MC-260a.3 Number of customers receiving care from Accountable Care Organisations or enrolled in Patient-Centred Medical Home programs

The Cigna Collaborative Care program includes accountable care organizations (ACOs) and is one of our approaches to achieving population health goals. Cigna Healthcare launched its value-based care delivery more than 15 years ago. Through coordinated and value-based care, ACOs provide better results, improve affordability and efficiency, and deliver a better experience for patients.

Value-based care programs encompass over 230 accountable care programs. Through our arrangements, we contract with over 134,000 primary care providers and over 95,000 specialty providers.¹⁵³ As a result of our focus, in 2023, the more than 3.1 million U.S. Employer and Medicare Advantage customers in value-based care arrangements received quality care in a timely manner. Plus, approximately 75% of our Medicare Advantage customers are in value-based arrangements (as of December 2023).

Climate Change Impacts on Human Health

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

2023 ESG Report, Climate Change and Emissions, [page 50](#); Sustainable Operations, [page 53](#). Please also see our CDP responses and our Independent Third-Party Assurance Statement related to our reported GHG emissions performance data.

Activity Metric

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

The Cigna Group had approximately 19,780,000 medical customers within our Cigna Healthcare segment. Reported data is segmented by funding types and market segments. Refer to the following for additional information:

- [2023 Fourth Quarter Financial Supplement](#)
("Total Medical Customers"), page 11
- [2023 Form 10-K](#), page 68

¹⁵⁴ We updated our involuntary turnover rate to include job eliminations. Given this, our restated 2022 involuntary rate is 4.9%.

Professional & Commercial Services

Data Security

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

2023 ESG Report, Data Protection, [page 63](#).

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

2023 ESG Report, Data Protection, [page 63](#).

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

See SASB disclosure HC-MC-230a.2.

Workforce Diversity & Engagement

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

2023 ESG Report, Performance Tables, [pages 71-72](#).

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

Our 2023 voluntary turnover rate was approximately 11%, and our involuntary turnover rate was approximately 6%.¹⁵⁴

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

2023 ESG Report, Human Capital Development, [page 45](#).

Professional Integrity

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

2023 ESG Report, Business Ethics and Compliance, [page 59](#).

GRI Content Index

Statement of use: The Cigna Group has reported in accordance with the GRI Standards for the period January 1, 2023, to December 31, 2023.

GRI 1 used: GRI 1: Foundation 2021

GRI 2: General Disclosures 2021

Disclosure	2023 Response
The Organization and Its Reporting Practices	
2-1 Organizational details	The Cigna Group
2-2 Entities included in the organization's sustainability reporting	2023 Form 10-K , Exhibit 21 — Subsidiaries of the Registrant (This is not a comprehensive list as this is a list of our significant subsidiaries, as defined by SEC guidance.)
2-3 Reporting period, frequency and contact point	2023 ESG Report, About This Report, page 3
2-4 Restatements of information	Restatements due to methodology changes are stated as footnotes throughout our ESG Report.
2-5 External assurance	2023 ESG Report, page 98 . We received external, limited assurance for our Scope 1, 2, and 3 GHG emissions, our energy consumption, and our water withdrawals. Assured data is denoted by bold typeface.
Activities and Workers	
2-6 Activities, value chain and other business relationships	2023 Form 10-K , Item 1: Business, page 1
2-7 Employees	2023 ESG Report, Performance Tables, page 72 ; Table 1, page 88 . Fewer than 1% of our employees have non-guaranteed hours.

Disclosure		2023 Response
2-8 Workers who are not employees		<p>As of December 31, 2023, The Cigna Group engaged approximately 51,400 non-employee workers globally on a contract basis as the consumer of services. Of those, approximately 86% were managed services workers, 9% were workers engaged on a statement of work (SOW) basis, and 5% were temporary workers in the U.S. and UK operating under HR governance.</p> <ol style="list-style-type: none"> 1. Managed services workers are engaged on an outsourced services delivery basis where the vendor is responsible for meeting service levels defined in the Master Services Agreement (MSA) and/or SOW. Managed services workers operate under the direct supervision of the vendor employer. Common forms of managed services engagement include but are not limited to business process outsourcing, IT outsourcing, HR outsourcing, etc. 2. SOW workers are engaged on either a fixed bid, flex, or time and materials basis under a project-specific SOW. SOW workers operate under the direction and control of the vendor employer who has money at risk for non-performance. 3. Temporary labor at The Cigna Group is engaged through either an approved temporary staffing agency or is directly sourced (i.e., through a referral or The Cigna Group Careers page) and onboarded via an approved third party payroll firm. Workers operate on an hourly time and materials basis subject to time card approval under a shared direction and control model and are the employees of the vendor employer subject to standard contract terms and conditions. <p>The Cigna Group policy restricts the engagement of individuals on an independent contractor basis without a formal legal review and exception approval. Independent contractor physicians are allowed on a limited exception basis subject to formal review and would be classified in this reporting under SOW workers.</p>
Governance		
2-9 Governance structure and composition		2023 ESG Report, Board Composition, page 57 ; 2024 Proxy Statement , Corporate Governance Policies and Practices, page 32; Corporate Governance Committee Charter
2-10 Nomination and selection of the highest governance body		2024 Proxy Statement , Nomination Process, page 16, Board Corporate Governance Guidelines
2-11 Chair of the highest governance body		2023 ESG Report, Board Composition, page 57 ; 2024 Proxy Statement , Board Leadership Structure, page 33
2-12 Role of the highest governance body in overseeing the management of impacts		2023 ESG Report, ESG Governance and Oversight, page 8 ; 2024 Proxy Statement , Responsibilities of the Board, page 36
2-13 Delegation of responsibility for managing impacts		2023 ESG Report, ESG Governance and Oversight, page 8 ; 2024 Proxy Statement , Responsibilities of the Board, page 36
2-14 Role of the highest governance body in sustainability reporting		2023 ESG Report, ESG Governance and Oversight, page 8 ; 2024 Proxy Statement , Responsibilities of the Board, page 36
2-15 Conflicts of interest		2024 Proxy Statement , Director Independence, page 33

Disclosure	2023 Response
2-16 Communication of critical concerns	2024 Proxy Statement , Questions and Answers about the Proxy Materials, page 130
2-17 Collective knowledge of the highest governance body	ESG is discussed at least annually with the Board. In addition to annual ESG updates, specific ESG topics, including diversity, equity and inclusion, cybersecurity, and human capital development, are discussed quarterly.
2-18 Evaluation of the performance of the highest governance body	Board Corporate Governance Guidelines , Corporate Governance Committee Charter ESG is included as a topic on the Board's Evaluation Framework, which asks if the overall performance and functioning of the Board is effective.
2-19 Remuneration policies	2024 Proxy Statement , Executive Compensation Policies and Practices, page 62
2-20 Process to determine remuneration	2024 Proxy Statement , Processes and Procedures for Determining Executive Compensation, page 61
2-21 Annual total compensation ratio	2024 Proxy Statement , Pay Ratio, page 102
Strategy, Policies, and Practices	
2-22 Statement on sustainable development strategy	2023 ESG Report, A Message from Leadership, page 4
2-23 Policy commitments	The Cigna Group is a signatory to the United Nations Global Compact. The Cigna Group is also a signatory to the pledge for CEO Action for Diversity & Inclusion and supports the Paradigm for Parity and the United Nations' Women's Empowerment Principles.
2-24 Embedding policy commitments	2023 ESG Report, Diversity, Equity, and Inclusion within Our Workforce, page 39 ; UNGC, page 94
2-25 Processes to remediate negative impacts	Code of Ethics and Principles of Conduct
2-26 Mechanisms for seeking advice and raising concerns	Code of Ethics and Principles of Conduct , Supplier Code of Ethics , Anti-Corruption Policy , EthicsPoint (Ethics-Based Web Reporting)
2-27 Compliance with laws and regulations	2023 Form 10-K , Note 24 — Contingencies and Other Matters (Legal and Regulatory Matters), page 132
2-28 Membership associations	2023 Trade Association Membership Report
Stakeholder Engagement	
2-29 Approach to stakeholder engagement	2023 ESG Report, Table 2, page 88
2-30 Collective bargaining agreements	Approximately 1% of our employees are covered under collective bargaining agreements.

GRI 3: Material Topics 2021

Disclosure	2023 Response
Material Topics	
3-1 Process to determine material topics	2023 ESG Report, page 7
3-2 List of material topics	2023 ESG Report, page 7
Climate Change and Emissions	
3-3 Management of material topics	2023 ESG Report, Climate Change and Emissions, page 50
201-2 Financial implications and other risks and opportunities due to climate change	CDP Climate Change , C2: Risks and Opportunities
302-1 Energy consumption within the organization	2023 ESG Report, Performance Tables, page 74 ; CDP Climate Change , C8: Energy
302-2 Energy consumption outside of the organization	See GRI 305-3 for related data.
302-3 Energy intensity	2023 ESG Report, Performance Tables, page 74
302-4 Reduction of energy consumption	2023 ESG Report, Performance Tables, page 74
302-5 Reductions in energy requirements of products and services	Partially disclosed; 2023 ESG Report, Scope 3, page 51 ; Reducing Waste and Sourcing Responsibly, page 55
305-1 Direct (Scope 1) GHG emissions	2023 ESG Report, Performance Tables, page 73
305-2 Energy indirect (Scope 2) GHG emissions	2023 ESG Report, Performance Tables, page 73
305-3 Other indirect (Scope 3) GHG emissions	2023 ESG Report, Performance Tables, page 73-74
305-4 GHG emissions intensity	2023 ESG Report, Performance Tables, page 73
305-5 Reduction of GHG emissions	2023 ESG Report, Performance Tables, page 73

Disclosure		2023 Response
Sustainable Operations		
3-3	Management of material topics	2023 ESG Report, Sustainable Operations, page 53
303-1	Interactions with water as a shared resource	CDP Water Security
303-2	Management of water discharge-related impacts	CDP Water Security
303-3	Water withdrawal	2023 ESG Report, Performance Tables, page 74 ; CDP Water Security
303-4	Water discharge	CDP Water Security
303-5	Water consumption	CDP Water Security
306-1	Waste generation and significant waste-related impacts	2023 ESG Report, Reducing Waste and Sourcing Responsibly, page 55
306-2	Management of significant waste-related impacts	2023 ESG Report, Reducing Waste and Sourcing Responsibly, page 55
306-3	Waste generated	Information unavailable/incomplete. We continue to evaluate our overall waste target to ensure it is measurable and relevant for our operations. We intend to develop a new target that will have a meaningful impact across our enterprise.
306-4	Waste diverted from disposal	See GRI 306-3.
306-5	Waste directed to disposal	See GRI 306-3.
Sustainable Health Care		
3-3	Management of material topics	2023 ESG Report, Sustainable Health Care, page 11
Product Service and Quality		
3-3	Management of material topics	2023 ESG Report, Product Service and Quality, page 21
416-1	Assessment of the health and safety impacts of product and service categories	2023 ESG Report, Product Service and Quality, page 21 ; Commitment to Quality
417-1	Requirements for product and service information and labeling	2023 Form 10-K , Item 1: Business (Regulation), page 18

Disclosure		2023 Response
Health Equity		
3-3	Management of material topics	2023 ESG Report, Health Equity, page 23
203-2	Significant indirect economic impacts	2023 ESG Report, Health Equity, page 23
Community Resilience		
3-3	Management of material topics	2023 ESG Report, Community Resilience, page 29
203-2	Significant indirect economic impacts	2023 ESG Report, Community Resilience, page 29
413-1	Operations with local community engagement, impact assessments, and development programs	<p>The Cigna Group engages with the communities we have a presence in through charitable efforts and other ways. See 2023 ESG Report, Community Resilience, page 29. The Cigna Group leaders often serve on local chambers of commerce and other related organizations. While portfolio changes are an inherent part of a growing business, employees in communities that have experienced change have largely remained in the same geographies and transitioned to remote working. When we close a site, our philosophy is to leave it better than we found it. We are transparent in our disclosures to the new occupant/owner and complete all required due diligence before turning the site over.</p> <p>In October 2023, we announced plans to expand our footprint in Delaware by building a new Accredo specialty pharmacy and distribution facility. The facility will dispense lifesaving medications to patients and distribute specialty medications to health care providers who treat rare and complex conditions. This project was supported by the Delaware Prosperity Partnership.</p>
413-2	Operations with significant actual and potential negative impacts on local communities	The Cigna Group does not believe it has any operations with a significant actual or potential negative impact on local communities.
Employee Health, Safety, and Vitality		
3-3	Management of material topics	2023 ESG Report, Employee Health, Safety, and Vitality, page 35
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	The breadth and depth of our benefit programs have something for all employees. Medical benefits are accessible to those enrolled in the Cigna Medical Plan, which includes the majority of our U.S. employee population, and we provide a full range of well-being resources to all U.S. employees. We expanded eligibility for the Cigna Medical Plan in 2023 to offer access to affordable coverage for all of our U.S. employees – including non-guaranteed-hours employees.
401-3	Parental leave	Partially disclosed; all employees are entitled to caregiver leave, which includes time to care for a child. Length varies by country. See 2023 ESG Report, page 36 .

Disclosure	2023 Response
403-1 Occupational health and safety management system	<p>2023 ESG Report, Occupational Health and Safety, page 38</p> <p>The Hazard Hunt is one method used to identify and assess workplace hazards at The Cigna Group. It is intended to develop safer employees and reduce workplace injuries by finding and fixing hazards. Hazard Hunts are routinely conducted at our operational sites, and may involve site leadership, Safety Committee members, supervisors, leads, and employees. Hazard Hunts are designed to be flexible based on the number of people involved in the inspection, time allotted for the inspection, number of areas observed, and number of sections addressed.</p>
403-2 Hazard identification, risk assessment, and incident investigation	<p>Risk assessment processes involve collaboration both internally and externally with stakeholders on projects, process changes, machinery and equipment, and other safety initiatives to reduce the risk of injury and illness and facilitate compliance by integrating decisions affecting occupational health and safety in the design process.</p> <p>Work-related accidents, injuries, and illnesses are investigated to identify and ensure that corrective actions are taken to prevent reoccurrence.</p> <p>Employees are informed of how they are to report a work-related injury or illness with all information also available on our intranet. The Cigna Group's Safety in the Workplace training provides the basic procedures for reporting, emphasizes the importance of reporting, and informs employees that they have a right to report work-related injuries and illnesses free from discharge, discrimination, or retaliation.</p> <p>Immediate and timely reporting helps to ensure injured or ill employees receive prompt medical treatment when needed, is a necessary component of the workers' compensation process, and aids in the incident investigation process. Occupational health services are managed by our workers' compensation claims administrator, who provides clinical consultation via a 24/7 nurse triage line, provides medical assessment and care recommendations, and helps set up workers' compensation claims.</p> <p>Additionally, qualified third-party providers are engaged to assist with managing other occupational health and safety programs, such as respiratory protection program services and others.</p>
403-3 Occupational health services	
403-4 Worker participation, consultation, and communication on occupational health and safety	<p>2023 ESG Report, Occupational Health and Safety, page 38</p>
403-5 Worker training on occupational health and safety	<p>2023 ESG Report, Occupational Health and Safety, page 38</p>
403-6 Promotion of worker health	<p>2023 ESG Report, Health and Vitality, page 35</p>

Disclosure		2023 Response
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	It is the policy of The Cigna Group to establish minimum safety performance standards that must be observed by and complied with by all contractors in order to minimize the potential of injury or damage to contractor employees, The Cigna Group employees, facilities, equipment, and products. Contractors while working on properties or facilities owned or managed by The Cigna Group are expected to work in a safe and compliant manner. All contractors are required to adhere to all applicable local, state, and federal health, safety, and environmental laws and regulations.
403-8	Workers covered by an occupational health and safety management system	2023 ESG Report, Occupational Health and Safety, page 38
403-9	Work-related injuries	2023 ESG Report, Performance Tables, page 71
403-10	Work-related ill health	The Cigna Group does not distinguish between work-related injuries and ill health in its safety incident rate.
Diversity, Equity and Inclusion within Our Workforce		
3-3	Management of material topics	2023 ESG Report, Diversity, Equity, and Inclusion within Our Workforce, page 39
405-1	Diversity of governance bodies and employees	2023 ESG Report, Performance Tables, page 71
405-2	Ratio of basic salary and remuneration of women to men	2023 ESG Report, Fair Pay, page 41
406-1	Incidents of discrimination and corrective actions taken	Complaints of discrimination are formally investigated and handled appropriately. Number, status of incidents, and actions taken are not reported as this information is considered confidential.
Human Capital Development		
3-3	Management of material topics	2023 ESG Report, Human Capital Development, page 43
401-1	New employee hires and employee turnover	2023 ESG Report, Performance Tables, page 73 ; our 2023 voluntary turnover rate was approximately 11%, and our involuntary turnover rate was approximately 6%. ¹⁵⁵
402-1	Minimum notice periods regarding operational changes	The Cigna Group complies with all federal, state, and local legal and regulatory requirements in the states and countries we operate, including providing appropriate notice to employees who are impacted by business and/or operational changes.
404-1	Average hours of training per year per employee	2023 ESG Report, Performance Tables, page 73

¹⁵⁵ We updated our involuntary turnover rate to include job eliminations. Given this, our restated 2022 involuntary rate is 4.9%.

Disclosure		2023 Response
404-2	Programs for upgrading employee skills and transition assistance programs	2023 ESG Report, Learning and Development, page 45
404-3	Percentage of employees receiving regular performance and career development reviews	Partially disclosed; 2023 ESG Report, Goal Setting to Foster Growth and Success, page 47
Leadership and Accountability		
3-3	Management of material topics	2023 ESG Report, Leadership and Accountability, page 57
415-1	Political contributions	Lobbying Activities and Political Contributions
Business Ethics and Compliance		
3-3	Management of material topics	2023 ESG Report, Business Ethics and Compliance, page 59
205-1	Operations assessed for risks related to corruption	The Cigna Group performs regular compliance risk assessments across its business lines, including as it relates to corruption. In 2023, we completed assessments for 100% of our operations.
205-2	Communication and training about anti-corruption policies and procedures	2023 ESG Report, Anti-Bribery and Corruption, page 60
205-3	Confirmed incidents of corruption and actions taken	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
206	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
417-2	Incidents of non-compliance concerning product and service information and labeling	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
417-3	Incidents of non-compliance concerning marketing communications	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.
419-1	Non-compliance with laws and regulations in the social and economic area	Any material noncompliance matters are disclosed in the company's public reports filed with the Securities and Exchange Commission.

Disclosure		2023 Response
Data Protection		
3-3	Management of material topics	2023 ESG Report, Data Protection, page 63
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	The Cigna Group is committed to protecting the confidentiality of customer information. The Privacy Office ensures all potential privacy incidents are thoroughly researched and investigated. If an issue is determined to be substantiated, the Privacy Office ensures that the appropriate corrective actions are taken to prevent future occurrences and that steps are taken to mitigate any harm to the extent possible. In addition, depending on the nature of the incident, notifications may be sent to the client, member, or regulatory authorities, including to the U.S. Department of Health and Human Services (HHS) Office of Civil Rights. As with all large health care organizations, such incidents do occur; however, the majority of such incidents impact just one individual.
Responsible Supply Chain		
3-3	Management of material topics	2023 ESG Report, Responsible Supply Chain, page 67
203-2	Significant indirect economic impacts	2023 ESG Report, Responsible Supply Chain, page 67
204-1	Proportion of spending on local suppliers	Approximately 98% of our indirect spend in the U.S. is from suppliers based in the U.S.
308-1	New suppliers that were screened using environmental criteria	2023 ESG Report, Supplier Governance and Risk, page 68
308-2	Negative environmental impacts in the supply chain and actions taken	Partially disclosed; 2023 ESG Report, Supplier Governance and Risk, page 68
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Human rights and compliance with local laws and regulation are emphasized in our Supplier Code of Ethics, which is referenced in our vendor agreements and contracts. Potential vendors must read and attest that they comply with our Supplier Code of Ethics, and that attestation is standard in nearly all our supplier contracts.
414-1	New suppliers that were screened using social criteria	2023 ESG Report, Supplier Governance and Risk, page 68
414-2	Negative social impacts in the supply chain and actions taken	Partially disclosed; 2023 ESG Report, Supplier Governance and Risk, page 68

Table 1: GRI 2-7 Employees
(global workforce as of December 31, 2023)

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

Employee Type	United States	International	Total
Full-time employees	~91%	~6%	~97%
Part-time employees	~2%	~1%	~3%
Total	~93%	~7%	100%

GRI 2-29 Approach to Stakeholder Engagement

Clients (Employer clients and health plans)

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

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

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

Employees

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

Health care professionals

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

GRI 2-29 Approach to Stakeholder Engagement (continued)

Health plan customers and patients

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

Investors

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

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

National and local government officials (U.S. and abroad)

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

News media

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

Suppliers, vendors, and business partners

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

Thought leaders and advocates in issue areas related to health services

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

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

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

TCFD

The Cigna Group is currently undergoing a refresh of our climate scenario analysis. We intend to reflect results from this analysis in our 2024 ESG Report and accompanying TCFD index, as well as our 2024 CDP Climate Change response (to be submitted in September 2024). Our latest CDP Climate Change and Water Security submissions are available [here](#).

Governance

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

The highest level of responsibility within The Cigna Group for the management of climate-related issues is held by the Corporate Governance Committee of our Board of Directors. Specific responsibilities of the Corporate Governance Committee include oversight over the ESG framework and related sustainability policies, practices, and initiatives. The Corporate Governance Committee monitors the company's social responsibility and environmental sustainability policies, practices, and initiatives; reviews the annual ESG report; and periodically updates and makes recommendations to the Board with respect to such matters.

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

References: [Environmental Policy Statement](#), [Corporate Governance Committee Charter](#), [2024 Proxy Statement](#)

Relevant CDP Section(s): C1.1

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

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

Our Global Workplace Managing Director oversees our facilities-related environmental sustainability strategy and initiatives, manages the Global Workplace Senior Director responsible for oversight of energy and emissions targets and reduction activities, and oversees our [Environmental Policy Statement](#). Our Global Workplace Managing Director reports directly to the Vice President of Global Capabilities and Workplace.

References: ESG Report, [Environmental Policy Statement](#)
Relevant CDP Section(s): C1.2, C1.2a

Strategy

Short-term: We typically consider the 1–3 year time horizon when establishing short-term objectives and monitoring near-term climate-related risks and opportunities.

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

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

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

Opportunities:

a) Medium-term (Resource efficiency): Our Global Workplace team is guided by The Cigna Group Strategic Sustainability Performance Plan, and our environmental targets. We set a target to reduce our Scope 1 and 2 emissions by 50% by 2030 from 2019 baseline. Additionally, we set targets to become carbon neutral for Scope 1 and 2 emissions by 2040 and to achieve 100% renewable electricity purchased by 2030 as part of our RE100 commitment. Increasing the energy efficiency of buildings in our real estate portfolio presents the opportunity to reduce our operating costs from energy consumption and reduce emissions generated from our buildings, thereby helping us achieve our climate goals. Our global real estate portfolio has a footprint of 9.2 million square feet, of which approximately 8.7 million square feet are part of our Scope 1 and 2 emissions initiatives. A commitment to energy-efficient operations is consistent with our corporate values, which includes caring deeply, acting with purpose, and creating a better future together.

Risks:

a) Short-term (Physical/Acute): The Cigna Group, as a global health organization, has operations and facilities in geographical areas that are subject to natural hazards and extreme weather events. In a high-carbon scenario where the global temperature reaches above 2°C, the frequency, length, and severity of hurricanes will likely be exacerbated and could impact our business services, distribution capacities, and have potential to cause damage to physical assets in our high-risk locations. Over the past five years,

The Cigna Group has tracked approximately \$1.5M in direct physical and business operation loss costs related to natural disaster events in these high-risk locations. This amount is not inclusive of all direct physical and business operation loss costs related to natural disasters, but we intend to update how we track this in the future as part of our current climate scenario analysis work. The Cigna Group regularly reviews its operations by partnering with our insurance brokers and internal subject matter experts to evaluate the exposures of our key locations, risk tolerance, industry benchmarking data, historical loss trends, plus an assessment of coverages available in the insurance marketplace to ensure the most effective risk financing solutions are implemented. Additionally, these risks are mitigated and managed through our Business Continuity team, which has built out processes to prepare our operations in the wake of business disruptions. We also understand that climate change and environmental acute physical risks may pose unique challenges to clients and communities, specifically health and public health systems. In the event of extreme hurricanes and flooding disasters, the execution of The Cigna Group Customer Disaster Response Program may result in making temporary policy changes, such as waiving various medical requirements, assisting with replacement medications, transferring prescriptions, and expanding its help line to proactively address customer service issues and provide personal assistance and support for all affected by a disaster.

b) Medium-term (Transition/Market): Uncertainty in the price of energy and fuel could continue to increase our direct and indirect operating costs. It is expected that electricity rates will rise as utilities and regulators make improvements to the electricity grid to increase resiliency against climate-related weather events and as broad electrification increases to reduce GHG emissions.

Additionally, we consider geo-political impacts on the price of fuel and how the use of transportation in our operations will be impacted by rising prices of fuel. Due to the rising economic prices of oil and gas globally in recent years, this risk has been identified as having a moderate-very high probability of occurrence. In 2023, our total utility spend was approximately \$24 million, which is anticipated to increase based on current market trends. Through internal forecasted analysis, we anticipate that utility grid improvements and upgrades could potentially pose a substantive impact on our electricity bills in the medium-term time frame, due to the prolonged time it will take for utilities and regulators to make such transformative changes.

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

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

Impact on Businesses and Strategy

Potential risks associated with product and services (including health care plans and pharmacy benefits management services) include extreme weather events and shifts in consumer preferences. Upstream potential risks associated with our supply chain include changes in the cost of energy, fuel, and commodities in addition to broader uncertainty in market signals associated with climate change. Downstream potential risks within our value chain (our health services customers and the key markets we serve) include those associated with extreme weather events and correlations between chronic climate change risks and human health. The management of these risks may also present the opportunity for The Cigna Group to increase long-term profitability and establish competitive advantages.

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

These risks have been integrated into our business strategy and planning process through (1) The establishment of new third-generation environmental targets; and (2) our investments to maintain and continue to enhance the organization's Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery programs. The management of risks also presents the opportunity for The Cigna Group to increase operational efficiency and establish competitive advantages. The potential magnitude of these risks and opportunities are currently considered to be low (in the context of our current pre-tax adjusted income from operations and net income) and difficult to accurately forecast over the next 1 to 10 years.

Impact on Financial Planning

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

of energy, fuel, and commodities and (2) the need to reduce Our operational footprint from a reputational perspective and work to meet our environmental targets. Potential opportunities associated with managing this risk include the move to more energy-efficient buildings and participating in renewable energy programs.

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

References: ESG Report, [Environmental Policy Statement](#)

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

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

The findings from qualitative and quantitative scenario analyses related to climate change informed our strategy and approach to managing climate-related risks and opportunities through our (1) establishment of targets toward carbon neutrality for Scope 1 and 2 emissions by 2040, (2) identification of emissions-reduction projects to support our interim 2030 targets, (3) pursuit of LEED certification and ENERGY STAR building ratings, and (4) investments in renewable electricity consumption.

References: ESG Report, [Environmental Policy Statement](#)

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

Risk Management

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

Company-Level Process Overview

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

Asset-Level Process Overview

At the asset level, the Global Workplace Environmental, Health, Safety, and Sustainability Manager oversees our Inventory Management Program to identify additional climate-related risks and opportunities with the support of the ESG & DEI Lead.

References: ESG Report

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

The Cigna Group responds to climate-related risks and opportunities through a decision-making process with respect to mitigation, transfer, acceptance, and/or control of potential climate change risks and opportunities, which considers the degree of potential regulatory, physical, and other business impacts to The Cigna Group identified through the assessment stage. We consider all geographic locations and

markets where we operate, in addition to potential new markets, during the evaluation. The company's Business Continuity team sets forth plans and procedures for the continuation of business functions and the use of supporting technology to recover critical business processes in the event of hurricanes, wildfires, and other unexpected disruptions, including pandemics. The plans and procedures are updated and documented annually, and the enterprise-wide recovery strategies are conducted on an annual basis. Our Global Workplace team has a formal process for proposing, evaluating, and budgeting for consumption — reduction projects that serve as opportunities to improve the efficiency of our operations and support our environmental sustainability targets.

References: ESG Report, [Environmental Policy Statement](#)

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

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

References: ESG Report, [Environmental Policy Statement](#)

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

Metrics and Targets

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

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

References: ESG Report, GHG Assurance Statement

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

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

Please see [pages 73–74](#) for our GHG emissions data and applicable footnotes.

References: ESG Report, GHG Assurance Statement

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

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

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

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

The Cigna Group committed to SBTi in early 2024. We intend to set near-term targets for our Scope 3 emissions over the next two years. Our current emissions targets are only inclusive of Scope 1 and Scope 2 emissions.

References: ESG Report, GHG Assurance Statement

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



UN Global Compact

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

Human Rights

1

Businesses should support and respect the protection of internationally proclaimed human rights.

- **The Cigna Group Policies and Statements:** [Human Rights Statement](#), [Supplier Code of Ethics](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Diversity, Equity, and Inclusion Within Our Workforce](#), [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

2

Businesses should make sure that they are not complicit in human rights abuses.

- **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Diversity, Equity, and Inclusion Within Our Workforce](#), [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

Labor

3

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.

- **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

4

Businesses should uphold the elimination of all forms of forced and compulsory labor.

- **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

5 Businesses should uphold the effective abolition of child labor.

- **The Cigna Group Policies and Statements:** [Human Rights Statement](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

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

- **The Cigna Group Policies and Statements:** [Code of Ethics and Principles of Conduct](#), [Supplier Code of Ethics](#), [Equal Employment Opportunity](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Diversity, Equity, and Inclusion Within Our Workforce](#), [Business Ethics and Compliance](#), [Responsible Supply Chain](#)

Environment

7 Businesses should support a precautionary approach to environmental challenges.

- **The Cigna Group Policies and Statements:** [Environmental Policy Statement](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Climate Change and Emissions](#), [Sustainable Operations](#); [CDP Climate Change](#), [CDP Water Security](#)

8 Businesses should undertake initiatives to promote greater environmental responsibility.

- **The Cigna Group Policies and Statements:** [Environmental Policy Statement](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Climate Change and Emissions](#), [Sustainable Operations](#); [CDP Climate Change](#), [CDP Water Security](#)

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

- **The Cigna Group Policies and Statements:** [Environmental Policy Statement](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Climate Change and Emissions](#), [Sustainable Operations](#); [CDP Climate Change](#), [CDP Water Security](#)

Anti-Corruption

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

- **The Cigna Group Policies and Statements:** [Code of Ethics and Principles of Conduct](#), [Anti-Corruption Policy](#)
- **2023 Performance and Approach:** 2023 ESG Report, [Business Ethics and Compliance](#)

UN Sustainable Development Goals (SDGs)

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

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



SDG 2: Zero Hunger

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

We are addressing food insecurity through several collaborations, such as Harris Health's Food Farmacy and The Farmlink Project. See [page 33](#) for details.



SDG 3: Good Health and Well-Being

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

The Cigna Group Foundation awarded a grant to [Anchor Health](#), Connecticut's leading health center for the LGBTQ community as well as the state's largest provider of transgender and gender diverse health care, to support a full-time Psychiatric Advanced Practice Nurse through the Gender and Life-Affirming Medicine (GLAM) program. The GLAM program provides mental health services, which include psychiatric assessment, diagnosis, psychotherapy, medical prescriptions, and medication monitoring to transgender patients.



SDG 4: Quality Education

- Community Resilience

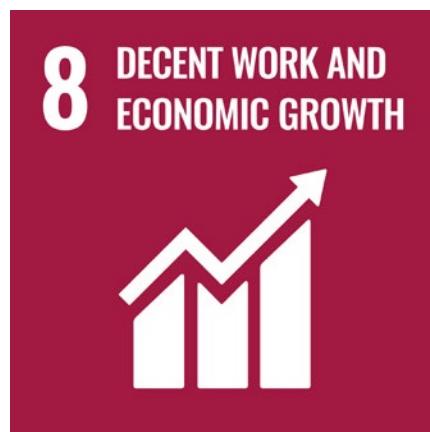
The Cigna Group Foundation awarded a grant to the Flance Early Learning Center for a program called [Parents If Talking Can Help \(PITCH\)](#). The Center was created to improve the academic and social trajectory of children in one of the most distressed zip codes (63106) in Missouri by providing year-round, high-quality, early childhood education with a solid foundation in physical and emotional health. PITCH provides programming to better identify child/family mental health challenges and initiate culturally relevant and trauma-informed early intervention by creating individualized behavioral and mental health plans to address concerns.



SDG 5: Gender Equality

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

The Cigna Group Foundation awarded a grant to support [Youth Guidance's Working on Womanhood](#), a counseling and clinical mentoring program that serves girls and young women of color from under-resourced neighborhoods in Chicago.



SDG 8: Decent Work and Economic Growth

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

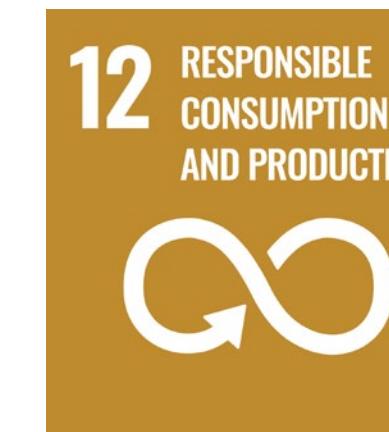
The Cigna Group Foundation awarded a grant to the Children's Hospital Colorado and Denver Health [Medical Career Collaborative Program](#) (MC²), which works with underserved and underrepresented high school students from the Denver metro area interested in exploring careers in health, medicine, and the biosciences. The pathway program serves to diversify the medical workforce, increase the underrepresented minorities (URM) presence and graduation rate in higher education, and increase the quality of life for minorities and low-income communities at large.



SDG 10: Reduced Inequalities

- Health Equity
- Community Resilience

The Cigna Group Foundation awarded a grant to [Homeboy Industries](#), a Los Angeles County gang rehabilitation and re-entry program, to provide mental health services for 400 re-entry program participants, or "trainees", annually.



SDG 12: Responsible Consumption and Production

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

We continue to empower our customers to reduce their environmental impact by providing them with the option to receive paperless statements, submit claims online, and view plan information through myCigna.com, myCigna App, and ExpressScripts.com.



SDG 13: Climate Action

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

We are progressing toward our RE100 goal of sourcing 100% renewable electricity by 2030. As of the end of 2023, The Cigna Group has sourced 32% of its global power needs from renewable electricity.

External Assurance Letter

Independent Limited Assurance Report to Cigna Corporation	
<p>ERM Certification & Verification Services Incorporated ('ERM CVS') was engaged by Cigna Corporation ('Cigna') to provide limited assurance in relation to the selected information set out below and presented in the 2023 Cigna Connects Corporate Responsibility Report ('the Report').</p>	
<p>Engagement summary</p>	
Scope of our assurance engagement	Whether the 2023 data for the specified indicators listed below are fairly presented in accordance with the reporting criteria:
GHG Emissions Indicators	<ul style="list-style-type: none"> Total Scope 1 greenhouse gas (GHG) emissions (MT CO₂e) Total Scope 2 greenhouse gas (GHG) emissions (location-based) (MT CO₂e) Total Scope 2 greenhouse gas (GHG) emissions (market-based) (MT CO₂e) Year on Year GHG Performance (2022 to 2023 Scope 1 greenhouse gas emissions) (percent)* Year on Year GHG Performance (2022 to 2023 Scope 2 location-based greenhouse gas emissions) (percent)* Performance towards GHG reduction target (2019 to 2023 Scope 1 and Scope 2 market-based greenhouse gas emissions) (percent)* Total Scope 3 GHG emissions (MT CO₂e) comprised of the following categories: <ul style="list-style-type: none"> Category 1 – Purchased Goods & Services Category 2 – Capital Goods Category 3 – Fuel and Energy-related Activities Category 4 – Upstream Transportation & Distribution Category 6 – Business Travel Category 7 – Employee Commuting Category 15 – Investments
Energy Indicators	<ul style="list-style-type: none"> Energy consumption (kWh) Energy consumption from renewable sources (percent)
Water Indicators	<ul style="list-style-type: none"> Water Withdrawals (ML)
<p>*ERM CVS placed reliance on the external assurance conducted on Cigna's GHG Emissions data as presented in the 2019 Corporate Responsibility Report and CDP Climate Change Questionnaire as the basis of the percentage change calculation.</p>	
Reporting period	January 1, 2023 to December 31, 2023.
Reporting criteria	<ul style="list-style-type: none"> The GHG Protocol Corporate Accounting and Reporting Standard (WBCSD/WRI Revised Edition 2015) for Scope 1 and Scope 2 GHG emissions GHG Protocol Scope 2 Guidance (An amendment to the GHG Protocol Corporate Standard (WRI 2015) for Scope 2 GHG emissions The WBCSD/WRI GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011) PCAF (2022). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Second Edition. RE100 Technical Criteria Cigna's internal reporting criteria and definitions
Assurance standards	We performed a limited assurance engagement, in accordance with the International Standard on Assurance Engagements ISAE 3000 (Revised) 'Assurance Engagements other than Audits or Reviews of Historical Financial Information' issued by the International Auditing and Assurance Standards Board and ISO 14064:3 for Greenhouse Gas data. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
Respective responsibilities	<p>Cigna is responsible for preparing the Report and for the collection and presentation of the information within it, and for the designing, implementing and maintaining of internal controls relevant to the preparation and presentation of the selected information.</p> <p>ERM CVS' responsibility is to provide a conclusion to Cigna on the agreed scope based on our engagement terms with Cigna, the assurance activities performed and exercising our professional judgement.</p>

Our conclusion

Based on our activities, as described below, nothing has come to our attention to indicate that the 2023 data and information for the disclosures listed under 'Scope' above are not fairly presented in the Report, in all material respects, in accordance with the reporting criteria.

Our assurance activities

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

- Evaluating the appropriateness of the reporting criteria for the selected information;
- Interviewing management representatives responsible for managing the selected issues;
- Interviewing relevant staff to understand and evaluate the management systems and processes (including internal review and control processes) used for collecting and reporting the selected disclosures;
- Reviewing of a sample of qualitative and quantitative evidence supporting the reported information at a corporate level;
- Performing an analytical review of the year-end data submitted by all locations included in the consolidated 2023 group data for the selected disclosures which included testing the completeness and mathematical accuracy of conversions and calculations, and consolidation in line with the stated reporting boundary;
- Evaluating the conversion and emission factors and assumptions used;
- Reviewing the presentation of information relevant to the scope of our work in the Report to ensure consistency with our findings.

The limitations of our engagement

The reliability of the assured information is subject to inherent uncertainties, given the available methods for determining, calculating, or estimating the underlying information. It is important to understand our assurance conclusions in this context. Our work was undertaken at Cigna's head office. We did not undertake source data verification at any operated facilities.

Our independence, integrity and quality control

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

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

ERM CVS has extensive experience in conducting assurance on environmental, social, ethical and health and safety information, systems and processes, and provides no consultancy related services to Cigna in any respect.

Andrea Duque
Partner, Corporate Assurance
Malvern, PA

June 24, 2024

On behalf of:
ERM Certification & Verification Services Incorporated
www.ermcvs.com | post@ermcvs.com



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