



CIGNA CONNECTS

2015 CORPORATE RESPONSIBILITY REPORT



Table of Contents

CIGNA CONNECTS

Message from David M. Cordani, President & CEO, Cigna	5
Cigna Connects — Our Unique Approach to Corporate Responsibility	7
CR Snapshot	8
About this Report	12

BUSINESS

Message from Neil Boyden Tanner, ESQ, Vice President, Chief Counsel & Corporate Secretary, Cigna	14
Our Company	15
Governance	21
Ethics & Integrity	25
Global Privacy & Information Protection	29
Supply Chain Management	32

PEOPLE

Message from Cindy Ryan, VP Talent Management, Cigna	37
Stakeholder Engagement	38

Customer Centricity	44
Health Equity	46
Our Culture	53
Training & Human Capital Development	56
Diversity & Inclusion	59
Employee Health, Safety & Wellness	64

COMMUNITY

Message from David Figliuzzi, Executive Director, Cigna Foundation	68
Our Role as a Corporate Citizen	69
The Cigna Foundation	71
Global Citizenship	80
United Nations Sustainable Development Goals	90
Employee Volunteerism & Giving	92

SUSTAINABILITY

Message from Frank Pina, Global Real Estate Director, Cigna	95
Reducing our Environmental Footprint	96
Managing our Impact	100
Employee Engagement	104

PERFORMANCE TABLES	107
GRI INDEX	110
UNGC INDEX	120

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



At Cigna, we understand that getting healthy, staying healthy and feeling secure is easier when you have the support of a trusted partner. We work to earn this trust with our customers and clients by building meaningful connections that create a true spirit of partnership.

Inspired by our mission of improving the health, well-being and sense of security of the people we serve, our approach to corporate responsibility, which we call Cigna Connects, builds powerful connections that positively impact the health of people, communities and the environment.

Our 2015 Cigna Connects Corporate Responsibility Report shares facts, figures and stories demonstrating how Cigna creates shared value for our company and society. In 2015, Cigna advanced many Corporate Responsibility initiatives.

For example:

Our Cigna Foundation launched its new World of Difference grant program focused on health equity. Awarded to dedicated non-profit partners, these grants help individuals overcome barriers to their health and well-being related to factors such as gender, race, place of residence, age or economic status.

We continue to make progress in meeting 2017 environmental targets by monitoring emissions performance and making capital investments to support emission reductions targets.

We developed and implemented a new Supplier Code of Ethics that demonstrates our values and commitment to ethical behavior, human rights and environmental protection.

Cigna became a partner in the Department of Energy's Workplace Charging Challenge, supporting our employees' use of electric vehicles.

The World Affairs Council in Washington, D.C. named Cigna 2015 Corporation of the Year in recognition of best practice by a U.S. multinational company in the global social responsibility sector

Cigna also became the first U.S. health insurance company to become a signatory of the United Nations Global Compact committing to the Compact's 10 principles on human rights, labor, environment and anti-corruption. Our Communication on Progress relating to the 10 Compact principles is included in this 2015 Corporate Responsibility Report.

Cigna is committed to serving as a catalyst for positive change in our communities around the

world. The principles of the UN Global Compact, along with the corporate responsibility policies and priorities we've detailed in our report, embody this commitment.

Cigna is proud to publish our 2015 updates on progress toward our environmental, social and governance objectives in, this, our third Cigna Connects Corporate Responsibility Report.

We invite you to read our report and engage with us as we embrace and integrate responsible business practices and corporate citizenship into our work each and every day, all around the world.

Thank you,

David M. Cordani

President and CEO, Cigna

Cigna Connects — Our Unique Approach to Corporate Responsibility



THE POWER OF CONNECTIONS

At Cigna, we understand that getting healthy, staying healthy and maintaining a strong sense of security can be easier when you have the support of a trusted partner. We work to earn that trust by making meaningful connections which create a true spirit of partnership.

To achieve our mission to help improve the health, well-being and sense of security of the people we serve, we work to create connections that earn trust through responsible business practices, corporate citizenship and our commitment to providing superior services that meet our customers' individual needs.

Cigna Connects, our approach to corporate responsibility, aligns with our mission by making powerful connections that positively impact the health of people, communities and the environment.

Through Cigna Connects, we aim to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference around critical health topics.

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

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

CR Snapshot

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

Below are some highlights of our efforts and accomplishments in 2015:



ENVIRONMENTAL SUSTAINABILITY

Worked toward 2017 Environmental Targets — **3%** reduction in greenhouse gas emissions, **3%** reduction in energy use and **1%** reduction in water consumption annually

Reached **15** LEED certified buildings

Installed **12** new electric vehicle (EV) charging stations at our Bloomfield headquarters to allow Cigna employees to plug in and power up. (Cigna also has EV charging units in our Windsor, Connecticut and Phoenix, Arizona offices)

Diverted nearly **1,500** tons of waste from landfills through Cigna's 100% paper shredding policy for all office paper

Donated over **500** computers to Connecticut nonprofits including schools, libraries, hospitals and homeless shelters through our Cigna IT Computer Donation program

Donated furnishings valued at nearly **\$20,000** through our Cigna Furniture Donation to a variety of non-profit organizations who can use them



SOCIAL



COMMUNITY

Totaled **\$12.7** million in combined Cigna Giving through our Foundation, Civic Affairs and employee volunteering

Logged **53,418** hours of Cigna employee volunteer service

Provided Cigna Foundation grants totaling more than **\$5 million** and impacted **50,000** people through our World of Difference grants

Funded **14** new Cigna Foundation World of Difference Grants program

Supported our health equity focus area for World of Difference grants through an emphasis on Community Health Navigation

Hosted the first Cigna Foundation World of Difference Summit for grantees to share best practices in health equity efforts

Packed over **600,000** meals for Feeding Children Everywhere bringing us to Cigna's millionth meal packed for hungry children assembled by **6,500** Cigna employees

Provided **807** hours of community volunteering and 116 hours of skill-based pro bono work from Cigna legal associates valued at over **\$32,500** in donated legal services



WELLNESS

Provided 24/7 health information line with access to **2,600** nurses, **1,000** nutritionists, educators and health care specialists

Offered **200** customer-centricity ambassadors in both customer and non-customer facing roles

Engaged more than **18,000** employees and their families to join Cigna's Fitness Challenge culminating in over **27 million** minutes of exercise and more than 106 million calories burned

94% of employees and families are tobacco-free

Named, for the **10th** consecutive year, one of the United States' "Best Employers for Healthy Lifestyles" by the National Business Group on Health

Collaborated with clients who have diverse employee populations on our Health Disparities Advisory Council to implement recommendations for identifying employees at risk for disparate health outcomes through improved Health Assessment completion

Trained **2,500** Cigna employees in Cultural Competency program

Convened **17** Clinical Cultural Diversity Forums with over **1,400** clinical staff participating

Partnered with the television network ABC to create an interactive "job swap" campaign centered on the theme that "No one is too busy to take their annual check-up" which kicked off on Jimmy Kimmel Live!



DIVERSITY

Supported **9** Cigna Colleague Resource Groups involving more than **3,300** employees to activate actionable insights, and innovate products and services that are culturally relevant and appropriate in meeting the needs of emerging, influential consumers of health services

Increased spend in goods and services with diverse suppliers by **8%** from prior year from more than **600** certified minority-and women-owned business enterprises and other diverse suppliers across the United States

Scored **90%** on the Corporate Equality Index from the Human Rights Campaign, a five point increase from prior year

Scored **90%** as a pilot company for the Disability Equality IndexSM Award from U.S. Business Leadership Network[®]

Scored **85%** on the Hispanic Association on Corporate Responsibility's Corporate Inclusion Index



TRAINING & DEVELOPMENT

Provided more than **\$5.6 million** in funding through Educational Reimbursement Program

14,700 employees were recognized through our Cigna Champions recognition program in the United States

Engaged approximately **2,100** Cigna employees in a Leadership Colloquia series designed to inform and influence Cigna's global business strategy and leadership development through dialog with external thought leaders across a variety of disciplines

Completed an Education Reimbursement Program study (conducted by Lumina Foundation) which found a **129%** return on investment for participating employees

Embarked on our new approach to performance management, called Connect for Growth, centering on a growth mindset where we can continuously develop talent and foster an ongoing desire to learn



GOVERNANCE & ETHICS

Trained **100%** of new employees in our Code of Ethics and all existing employees affirm their adherence to the Code annually

Conducted on-site Anti-Corruption training in **8** countries of operation

Continued our Privacy Steward program to support and drive privacy compliance within the business/corporate areas

Signed the United Nations Global Compact and committed to support the Compact's **10** principles on human rights, labor, environment and anti-corruption across the enterprise

Published Cigna's 1st company statement on human rights

Implemented a Supplier Code of Conduct to support our responsible sourcing practices

Adopted a new Director Code of Business Conduct and Ethics for Cigna's Board of Directors

About this Report

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

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

The report also communicates our focus on creating a more sustainable health care system and how we bring our expertise and resources to work towards a healthier environment and removing barriers to achieving one's best health.



SCOPE

The ESG data and information in the Corporate Responsibility Report is reported for calendar year 2015. The scope of the report includes our global operations. As we progress in our corporate responsibility journey, we intend to further integrate data, information and topics from across our global operations in subsequent reports.



GLOBAL REPORTING INITIATIVE

This report has been prepared in accordance with the Global Reporting Initiative (GRI) G4 Sustainability Reporting Guidelines. The GRI is the most widely used framework for voluntary, nonfinancial reporting. A [GRI Index](#) has been included to direct readers to the report's general standard disclosures and specific standard disclosures for material topics.



UNITED NATIONS GLOBAL COMPACT

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

To provide the Cigna UNGC Communication on Progress, we report on our activity for the ten UN Global Compact's Principles covering human rights, labor standards, environmental responsibility and business integrity (anti-corruption) in this Corporate Responsibility Report. This information

can be found through the UNGC Index tab, which cross-references the ten principles with annual updates on our management approach and how our company addresses the principles.



INVITATION FOR DIALOGUE

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

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



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

Our Company

Cigna is a global health service company with approximately 39,000 employees and 90 million customer relationships worldwide.

For more than 200 years, Cigna and its predecessor companies have been in the business of protecting people from problems. Today, Cigna continues to execute our global business strategy to drive growth and performance across our three primary business segments: Global Health Care, Global Supplemental Benefits and Group Disability and Life.

WHERE WE OPERATE



Cigna operates in 30 countries and jurisdictions. Our Global Health Care business segment provides health care, wellness and preventive solutions to individuals and employers around the world. Cigna’s Global Supplemental Benefits business provides supplemental health, life and accident insurance in several markets across the globe. Cigna’s Group Disability and Life business offers group long-term and short-term disability, group life, accident and specialty insurance products and services.

Wherever Cigna customers are, we’re showing that we listen and we care, and connecting them with people, products and programs that help improve their health, well-being and sense of security.

COUNTRIES & JURISDICTIONS OF OPERATION

- | | | | | | | |
|-------------|-------------|---------------|----------------|---------------|------------|-------|
| • Australia | • Denmark | • Indonesia | • New Zealand | • Singapore | • Taiwan | • USA |
| • Bahrain | • France | • Ireland | • Norway | • South Korea | • Thailand | |
| • Belgium | • Germany | • Italy | • Oman | • Spain | • Turkey | |
| • Canada | • Hong Kong | • Kuwait | • Portugal | • Sweden | • UAE | |
| • China | • India | • Netherlands | • Saudi Arabia | • Switzerland | • UK | |

HOW WE EXECUTE ON OUR MISSION

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

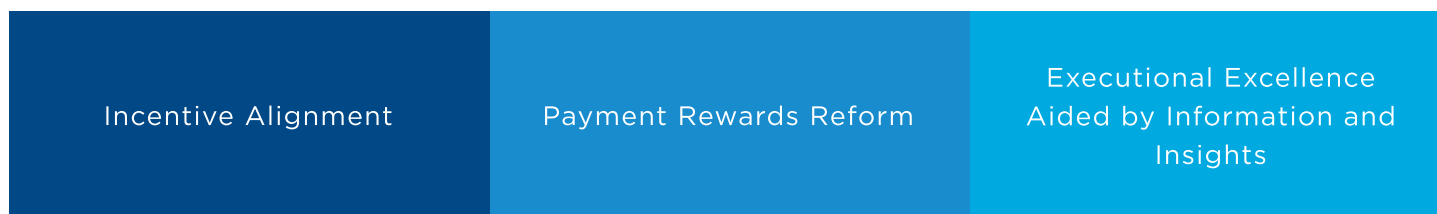
One way we do this is by creating powerful connections that spark ideas, strengthen partnerships and build trust. We're making meaningful connections for those we serve with the people, programs and services that help them achieve what matters most to their health, well-being and sense of security.

BUILDING A SUSTAINABLE HEALTH CARE SYSTEM

Customer needs are changing and health care systems in the U.S. and throughout the world are transforming in response. In the past, conversations around health care were about how to finance "sick care". Rarely did that conversation include the topics of lowering health risks, improving health status and promoting preventive health interventions.

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

Our formula for change can be outlined in three dimensions:



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

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

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

OUR GROWTH STRATEGY

Since 2010, our growth strategy has been "Go Deep, Go Global, Go Individual".

GO DEEP

Deepen our leadership in targeted geographies and customer segments and capabilities

GO GLOBAL

Expand into new customer segments and product lines while maximizing capabilities in new geographies

GO INDIVIDUAL

Focus on individual needs and offer highly personalized solutions

For Cigna, market needs and expectations are framed in the context of two imperatives that guide our approach as we engage and interact with our customers:

1 Affordability

2 Personalization

PARTNERSHIP WITH PHYSICIANS



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

Our physician partnership capability drives our successful collaborative care efforts. Cigna has been at the forefront of the accountable care organization movement since 2008. There are now 150 Cigna Collaborative Care arrangements with large physician groups in 29 states.

These programs encompass:

More than 1.7 million commercial customers

More than 69,000 doctors, including:

- Approximately 34,000 primary care physicians
- Approximately 36,000 specialists

PUTTING THE CUSTOMER FRONT AND CENTER



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

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

Cigna is building an environment where all of the stakeholders in health care collaborate for everyone's mutual advantage.

The goal is to:

Give customers access to the health providers they prefer and an affordable plan designed around where they live, work and access care

Provide health care professionals with more control over patient care

Offer employers, as the payers of care, the benefit of coordinated care that avoids unnecessary costs for underuse or overuse of service, and productivity gains associated with prevention and higher quality care

TOGETHER, ALL THE WAY

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

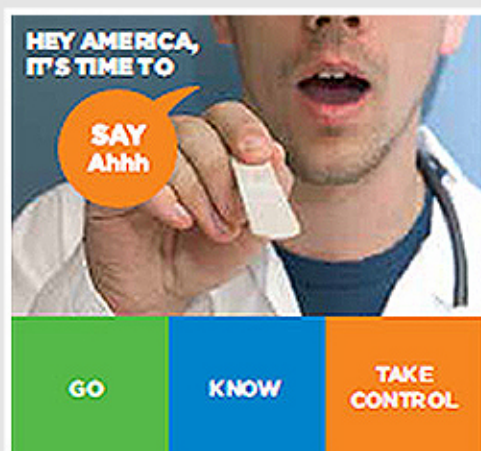
Our two strategic imperatives of affordability and personalization are central to our brand promise:

Affordability means helping customers find the right care, at the right price. Affordability also compels us to help customers get the most value from their benefit plans – and to help them lower their costs as their health improves. One important way we do this is through maximizing the relationship between our customers and health care professionals to ensure customers get quality, cost-effective care.

Personalization means we develop personalized solutions that aim to fit the needs of groups based on their specific situations and health and wellness needs.

CASE STUDY

A CALL TO ACTION FOR PREVENTIVE CARE



Cigna's 2015 advertising campaign, asking consumers to "Go. Know. Take Control." was built on consumer insights showing that individuals want to be in control of their health, yet are unaware of key preventive care benefits.

The campaign issued a call to action for all consumers to get their annual physical, which is included in a suite of in-network preventive services covered by most health plans. The campaign also encouraged consumers to know four key numbers: body mass index, cholesterol, blood pressure and blood sugar, which are the main measures for identifying the health risks for potentially dangerous and expensive chronic conditions.

Cigna's goal was to encourage checkups to help save 100,000 lives a year, the number the Centers for Disease Control estimates would be saved if everyone received the recommended preventive care.

THE IMPORTANCE OF PREVENTIVE CARE AMONG OUR EMPLOYEES



83% of Cigna employees self-reported they had gotten their annual checkups, with another four percent reporting they scheduled one for early 2016. This was up from 58% of employees who self-reported in October 2015 that they had gotten an annual checkup.¹

EXPANDING OUR REACH GLOBALLY

China



Cigna's joint venture in China with China Merchants Bank concentrates on product innovation and health management services.

India



Cigna TTK works to bring prevention and wellness programs to a country with diverse needs and explosive growth in rates of chronic disease along with low insurance levels. Cigna TTK aims to educate consumers on the need for health insurance and helps them access affordable and customized insurance solutions. Cigna TTK also focuses on prevention and wellness programs to help people live healthier and happier.

South Korea



In 2015, Cigna Korea expanded "Heyday", our health and lifestyle membership service, with a new partnership to better serve our 7.3 million middle-aged members nationwide. This expansion focuses on topics like aging with confidence, wellness and lifestyle. In addition, Cigna Korea has plans to create a Learning Campus for seniors providing both information and support for ongoing health and well-being.

Turkey



In 2015, Cigna Finans launched an innovative, first-to-market, supplemental cancer insurance product which covers all cancer types, including stage I. For every policy purchased, Cigna Finans made a donation to the Life Without Cancer Association. In addition to this, the partnership with the Life Without Cancer Association included a mobile exhibit to increase cancer awareness, prevention and offer well-being information. This exhibit traveled to six major cities in Turkey to reach people on this important health topic.

As our Company expands its global reach, we expect to build upon past successes in the United States and internationally to identify unique, localized initiatives to deliver both affordability and personalized to our customers.

¹ Cigna employee survey data compiled from Cigna employee surveys sent out October 15, 2015 and January 6, 2016

Governance

At Cigna, we believe that strong corporate governance practices are absolutely fundamental in today's complex business world.



Cigna's Board of Directors regularly reviews governance policies and practices to ensure that we are conducting our business in accordance with best practices that are in the best interests of Cigna, our stockholders, our customers, and the broader global community.

In 2015, the Board and the Corporate Governance Committee conducted a full review of its governance practices and developed a set of Board Corporate Governance Guidelines. The Guidelines set forth the key governance principles that guide the Board. Also in 2015, the Board adopted a new [Director Code of Business Conduct and Ethics](#). The Board believes that having a separate code of conduct for directors meaningfully enhances Cigna's governance framework by making board specific policies more clear.

Key elements of Cigna's corporate governance include:

Transparency and Communication with Shareholders

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

Independent and Diverse Board and Board Leadership

Our Board of Directors consists of 11 members with eight male directors and three female directors. Collectively, our Board members bring a wealth of diverse backgrounds, experiences and skills to the Board and its Executive, Audit, Corporate Governance, Finance and People Resources Committees.

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

Our Board Chairman and all directors except for Cigna's Chief Executive Officer are independent. With the exception of the Executive Committee, all Committees are comprised of independent directors. Additionally, annual evaluations of Cigna's Board, its Committees and individual directors (including periodic independent third-party assessments) are conducted.

Robust Risk Management Oversight

The Board of Directors has the ultimate responsibility for risk oversight under Cigna's risk management framework. The Board executes its duty both directly and through its Audit, Corporate Governance, Finance and People Resources Committees. The Audit Committee oversees Cigna's enterprise risk management (ERM) framework. ERM is a Company-wide initiative that involves the Board, Cigna's management, Cigna's Chief Risk Officer and General Auditor (CRO) and internal audit function in an integrated effort to:

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

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

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

Strong Governance Practices and Controls around Executive Compensation

Cigna's executive compensation program is based on the philosophy that executive pay should strongly align with the interests of our shareholders, directly link to Company and individual performance, and attract and retain executive talent. By emphasizing performance-based awards over fixed compensation, we strive to motivate superior enterprise results that we believe will result in the creation of meaningful and sustained long-term value for our shareholders.

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

Our compensation governance controls and practices include:

- Regular review of executive compensation governance market practices, particularly when considering the adoption of new practices or changes to existing programs or policies.
- "Double trigger" requirement for change of control benefits.
- No tax gross-up of severance pay upon a change of control.
- Robust stock ownership guidelines and share holding requirements for equity awards to align executives' interests with shareholders.

- Prohibition of hedging of Cigna stock by all directors and employees, including the executive officers, and restrictions on pledging of Cigna stock by directors and Section 16 officers.
- A disgorgement of awards (clawback) policy beyond the mandates of Sarbanes-Oxley.
- Limited executive officer perquisites.
- Ongoing review by the Committee of people development, including assessments of executive officers and key senior management.
- CEO and executive officer succession plans overseen by the Board of Directors, with assistance from the Committee.

Our Board is committed to strong governance and recognizes that Cigna shareholders have an interest in our executive compensation policies and practices. On an annual basis, we provide our shareholders with the opportunity to vote to approve, on an advisory basis, the compensation of our named executive officers. In 2015, our shareholders overwhelmingly cast advisory votes in favor of our executive compensation program, with 93.7 percent of votes cast in favor.

Further information on our Board of Directors and its Committees can be found on [Cigna's Corporate Governance Practices webpage](#). In addition, more information may be viewed in our [2016 Proxy Statement](#).

CORPORATE RESPONSIBILITY GOVERNANCE

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

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

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

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

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

Ethics & Integrity

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

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

OUR CODE OF ETHICS

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

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

Protecting company assets, reputation and goodwill

The marketplace

The public sector

The workplace

Our role as a socially responsible corporate citizen

Our Code applies to employees and officers. In 2015, we created a Director Code of Conduct that addresses director specific obligations. In addition, we created a Supplier Code of Conduct, which we include in our standard supplier contracts.

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

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

ENGAGING OUR EMPLOYEES

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

Periodically, Cigna conducts ethics surveys with all employees. In 2015, we performed a focused ethics survey to address findings from our 2014 survey. Getting to the heart of identified issues is a focus for the Ethics Office.

In 2015, we also embarked on a new employee awareness campaign, focusing on trust rather than compliance. Through our trust campaign, we continued to stress the importance of ethics, duty to report (via our Ethics Help Line and web-based reporting), option to stay anonymous and our no retaliation policy.

In addition, we created an Ethics and Privacy Roadshow where members of the Ethics and Privacy Offices traveled to key offices and gave live presentations that focused on key ethics and privacy issues.

A STRICT STANCE AGAINST CORRUPTION

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

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

Small payments given to a government official to expedite a routine, non-discretionary administrative action (sometimes referred to as facilitating payments) are not permitted under

Cigna's anti-corruption policy, except (1) in exceptional circumstances and where permitted under local law; and (2) only with prior, written approval of the [International Compliance Officer](#). If, in an emergency, an employee is compelled to make a payment to ensure personal health or safety, the payment must be reported to the International Compliance Officer at the earliest opportunity.

GLOBAL ANTI-CORRUPTION REPORTING AND TRAINING

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

In 2015, we expanded the in-person training we began in 2014 by delivering anti-corruption training at numerous global business locations where Cigna operates. Also in 2015, we revised our Hiring Practice Guidelines to address potential conflicts of interest and anti-corruption concerns related to the hiring of friends and relatives of government officials. Cigna's anti-corruption compliance program is evaluated periodically and revised to account for changes in the Anti-Corruption Laws and to accommodate good compliance practices.

As a large global enterprise operating in 30 countries and employing a multi-lingual workforce, there are a variety of challenges to address. We are continually raising awareness of risks related to corruption, specifically as they relate to Cigna's lines of business and geographies, in our focus on doing the right things for our customers, shareholders, and communities around the world.

INTEGRITY IN HUMAN RIGHTS AND LABOR

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

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

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

Community	Employees	Vendors
Through a focus on health equity, which is the pursuit of the elimination of health disparities, we strive to give individuals the best opportunity to achieve a healthier life and overcome health disparity barriers related to factors such as ethnicity, race, gender, age, geography or economics.	We take an active, affirmative approach to ensure an appreciation of our individual and collective experiences, different ways of thinking and diverse communication styles. Cigna is committed to treating every employee with respect and protecting their human rights. Cigna does not discriminate in hiring, promotions, salary, or any other terms or conditions of employment nor do we tolerate any form of harassment, whether verbal or physical.	Our Supplier Code of Ethics addresses integrity in human rights and labor and describes our expectations in the areas of: community, child labor and forced labor, wages and working hours, health and safety, freedom of association and non-discrimination and harassment prevention.

Global Privacy & Information Protection

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

A COLLECTIVE EFFORT

Protecting the privacy of our customers, clients, workforce members and other business partners is an inherent part of Cigna’s Code of Ethics and Principles of Conduct. We train our workforce members to understand that privacy and information protection is “Everyone’s Responsibility”. And, we understand that winning, building and maintaining the trust of our customers is essential to our success as a customer-centric organization. We foster and enable that trusted relationship in part by being transparent and zealously protecting the personal information our customers entrust to us. As part of this effort, we aim to provide customers with a wealth of online resources regarding [Cigna Privacy Information](#), which includes our [Online and Mobile Privacy Statement](#) and [notices of privacy practices](#) and [privacy forms](#).

OUR PRIVACY PROGRAMS

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

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

CIGNA INFORMATION PROTECTION

Information Protection is a technology and governance function to help ensure Cigna's business and customer information and systems are secure.

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

GOVERNANCE AND RISK MANAGEMENT PRACTICES

Safeguarding our customer and business information is a top priority at Cigna, and we consistently evolve our Privacy and Information Protection programs. Recognizing the need for a focused approach to international privacy in 2015, we established the International Privacy Office (IPO) to develop and oversee the International Privacy Program. In addition, we enhanced our training and awareness programs including greater testing of employees' abilities to identify malicious e-mails and piloting innovative, client specific training. We also updated our policies, procedures and privacy notices to reflect current business conditions. Our on-going strengthening of global controls involved implementing advanced data loss protections, updating and testing our global incident management response program, completing privacy risk assessments and conducting third-party assessments of key technical and operational controls using leading, external industry parties.

In 2015, we also evolved our privacy and information protection risk management framework by creating a shared risk model and establishing a Cyber and Privacy Council (CPC). The shared risk model and the CPC further integrate our privacy, information protection and related enterprise risk management functions. The CPC is chaired by a Cigna executive business leader and drives actions for cyber and privacy initiatives affecting Cigna's global business operations.

BUSINESS INTEGRATION

Our Privacy and Information Protection Programs all have business liaisons - Privacy Stewards or International Privacy Leads/Officers and Information Protection Champions and Coordinators - who play critical roles. They support privacy and information protection implementation by providing insight to make actions and messaging relevant at the local level. These programs strive to ensure that business and function area staffs have easy access to subject matter experts who can provide guidance, assist with answering questions, help with issues and mitigate related privacy and information protection risks. The collective combinations of these efforts help drive privacy and security compliance across the enterprise.

PROTOCOLS TO RESPOND SHOULD INFORMATION INCIDENTS OCCUR

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

CASE STUDY

TRUST CAMPAIGN



Our customers trust us with their health and their personal information. Building and keeping our customers' trust means acting ethically and doing what we say we're going to do. To illustrate our point, we launched a "Trust" campaign, where employees' pets were our trusty stars.

The campaign began with a contest that encouraged employees to send in pictures of their pets. For every picture submitted, we donated a dollar to Fidelco, a charity that trains dogs to assist the blind. From over 3,000 submissions, we picked 10 finalists and had employees vote for their favorites. As part of the campaign, we created posters that explain to our team why trust is so important to our business.



Supply Chain Management

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

OUR SUPPLY CHAIN

In 2015, SCM managed more than \$2 billion in goods and services provided by more than five thousand suppliers. Cigna's suppliers provide goods and services that support information technology, operations activities and internal corporate functions.

GUIDING PRINCIPLES

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

1

Integrity

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

2

Customer and Market Focus

- We are dedicated to anticipating and meeting the expectations and requirements of our customers.
- We understand the trends and market opportunities that affect our business and utilize this understanding to develop and implement strategies that effectively deliver value to our stakeholders.

3

Team Collaboration

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



4

Enterprise Thinking

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

SUPPLY CHAIN RESPONSIBILITY

Cigna’s policy is to solicit competitive bids when purchasing goods and services. In order to be considered a potential supplier, a company must comply with Cigna Policy Guidelines, including our [Supplier Code of Ethics](#) implemented in 2015. As part of our Code, we request that our suppliers demonstrate ethics, compliance and integrity in the pillars:

INTEGRITY IN HUMAN RIGHTS AND LABOR	
	✓ Act as responsible corporate citizens
	✓ Use workers of legal age and pay at least minimum wage
	✓ Use workers of legal age and pay at least minimum wage
INTEGRITY IN BUSINESS CONDUCT	
	✓ Protect Cigna assets, intellectual property and confidentiality
	✓ Protect Cigna customer, employee and client privacy
	✓ Not profit from or disclose non-public information acquired through Cigna
	✓ Disclose any actual or potential conflicts of interest
	✓ Comply with all anti-corruption laws

INTEGRITY IN THE ENVIRONMENT



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

All suppliers are requested to read and comply with the Code. The Supplier Code of Ethics is an important part of the internal control structure and helps promote effective business controls. Suppliers are directed to this information through our supplier registration process.

PROMOTING DIVERSITY IN OUR SUPPLY CHAIN

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

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

Cigna has a long history with supplier diversity dating back to the 1970s. Each year, we aim to continue to identify new and valued ways to engage with and support diverse suppliers.

SUPPORTING DIVERSE SUPPLIERS



As tangible evidence of our commitment to supplier diversity, from 2014 to 2015 Cigna increased spend with diverse suppliers from \$268 million to \$290 million in goods and services from more than 600 certified minority and women-owned business enterprises and other diverse suppliers across the United States.

In 2015, Cigna continued to work with prime suppliers, also referred to as Tier 1, to ensure that they embrace our values and goals of including diverse suppliers in their supply chain. By encouraging our Tier 1 suppliers to do business with diverse suppliers and share this information with Cigna, we reflect a portion of this spend in our Tier 2 program. We are pleased that this effort resulted in 15 new prime suppliers being included in 2015 Tier 2 reporting. In 2016, Cigna is working to increase

CASE STUDY

CIGNA MENTOR PROTÉGÉ PROGRAM

Cigna Welcomes Diversity

TABLE OF CONTENTS

- Overview.....iv
- Program.....v
- Eligibility.....vi
- Program Objectives.....vii
- Program Structure.....viii
- Program Components.....ix
- Program Evaluation.....x
- Appendix.....xi

Cigna's goal was to encourage checkups to help save 100,000 lives a year, the number the Centers for Disease Control estimates would be saved if everyone received the recommended preventive care.



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

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

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

Cigna regularly participates in supplier fairs sponsored by these and other minority and women's organizations. In 2015, Cigna participated in national and local events working to identify the best diverse supplier talent which included hosting booths at the two largest national conferences, NMSDC and WBENC, in an effort to seek out qualified diverse suppliers. Cigna has also hosted road shows in various markets where community-based suppliers are able to attend an information session and networking event.

CHAMPIONS OF DIVERSITY AWARD

Cigna's Supplier Diversity team is gaining recognition for their efforts. DiversityPlus magazine named one of Cigna's supplier diversity managers to their 2015 Top 30 Champions of Diversity award. Nominations for this award are made by a supplier with whom they've worked and feel demonstrate passion for increasing spend with diverse suppliers; have demonstrated leadership and assisted in the growth of diverse suppliers and increased awareness of diverse supplier topics within their own organization.

Message from Cindy Ryan, VP Talent Management, Cigna



Cigna has more than 39,000 dedicated employees working to deliver results every day towards the advancement of healthcare. We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve.

Stakeholder Engagement

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

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

CONNECTING WITH STAKEHOLDERS

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

CIGNA EMPLOYEES

Frequent pulse surveys and regular manager "Check-Ins" with employees

Your Cigna Life Intranet site with feature stories, social tools for employee blogging and CEO blog

Quarterly CEO-hosted Town Hall meetings

Quarterly senior management-hosted business area town halls

24/7 Ethics help line

Colleague Resource Groups

EMPLOYER CLIENTS

Helping clients create a culture of health for their employees

Providing tools to allow customers and clients to have the ability to compare effectiveness of treatments, procedures, drugs and medical devices

Holding Client Forums to inform and engage discussion about topical and meaningful business and health care topics

Driving a borderless and culturally sensitive view of health care

Executing our focused business strategy to create value for customers, clients and shareholders and driving strong performance and growth

HEALTH PLAN CUSTOMERS

Assisting customers through one of the very first health insurance 24/7 Customer Service call centers

Providing 24/7 Health Information line providing access to 2,600 nurses, 1,000 nutritionists, educators and health care specialists

Third-party Net Promoter Score research

Instituting and communicating information on nationally recognized, comparable and measurable standards that provide transparency into quality and costs

Using Facebook, Twitter and YouTube social media tools to share information and deepen engagement

Partnered with the television network ABC creating an interactive "job swap" campaign centered on the theme that "No one is too busy to take their annual check-up". The campaign kicked off on Jimmy Kimmel Live!, where a member of the public stood in for the bandleader so he could go get his physical. The campaign was also activated across the country with ABC personalities swapping jobs with busy workers so they could see a doctor for their physicals

HEALTH CARE PROFESSIONALS

Accessing affordable quality care in a patient-centric and coordinated care environment

Developing easy-to-use online tools to access patient information and accurate and timely claim processing and payments to improve productivity and reduce the administrative burden for health care professionals

Providing cultural competency training to physicians

Publishing quarterly newsletters

NON-GOVERNMENTAL ORGANIZATIONS AND COMMUNITY

Serving as a catalyst and convener working together with our non-profit partners using the knowledge, resources and expertise of Cigna's professionals, to help people overcome barriers to their health and well-being related to factors such as ethnicity, race, gender, age, education, economic status or place of residence

Becoming a signatory of the United Nations Global Compact

Encouraging senior leaders' membership on the boards of local and national-level multicultural nonprofit organizations across the country

Executing the World of Difference grant program and other grants and sponsorships through the Cigna Foundation and civic affairs team

Supporting community service programs with employee volunteerism including projects where employees provide skilled-based volunteerism

Managing local environmental projects through our employee GreenSTEPS team

SUPPLIERS

Implementing and communicating on our new Supplier Code of Ethics

Facilitating the Open Call Fridays program to connect potential diverse suppliers with Cigna supply chain management

Developing a Supplier Mentor-Protégé program to engage with businesses in the communities where Cigna operates to help expand their businesses

INVESTORS

Providing our Annual Report, Proxy Statement, SEC filings and investor presentations on the Investor Relations section of our website

Publishing annual CDP Climate Change Information Request response

Conducting annual Shareholder's Meeting

Responding to ESG surveys from investor rating organizations

Ongoing outreach with shareholders by management and the investor relations and corporate secretary teams

GOVERNMENT AND REGULATORY ORGANIZATIONS

Industry association activities

Public policy forums

Constructive conversations with regulators

NEWS MEDIA

Online newsroom

Social media channels

Desk-side briefings

I Primary market research

UNITED NATIONS GLOBAL COMPACT

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

For ease of locating this information, we've added a [UNGC Index](#) to this report.

ENGAGING WITH STAKEHOLDERS TO DEVELOP OUR CORPORATE RESPONSIBILITY PLATFORM

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

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

This is why we call our CR platform Cigna Connects. Cigna Connects aligns with our mission to improve the health, well-being and sense of security of those we serve with our expertise and resources to make powerful connections that positively impact the health of people, communities and the environment.

Through Cigna Connects, we aim to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference. A key initiative of Cigna Connects is gathering, engaging and activating individuals and organizations to achieve improvements around critical health topics.

FOCUSING ON OPPORTUNITIES OF GREATEST IMPACT AND CONCERN

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

REMOVING BARRIERS TO HELP ALL PEOPLE PURSUE OPTIMAL HEALTH AND PERSONAL ACHIEVEMENT

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

Customer Centricity

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

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

OUR CUSTOMER-CENTRICITY AMBASSADORS



Cigna has more than 250 active customer-centricity ambassadors spanning the organization in various roles. This powerful grassroots movement continues to grow and gain traction; infusing customer-centricity deep into every area of our organization to help create a more customer driven culture.

The governance of our customer-centricity initiatives is done through a Customer Centric Action Team (CCAT) which provides strategic and tactical direction to translate our customer-centric aspirations into actions. In 2015, an Ambassador Leadership Council was created to work with the program sponsor and leadership team to provide insight and expertise in the planning and execution of the program. The 2015-2016 leadership structure – with the inclusion of the new Ambassador Leadership Council – will support and enable the CCAT to accomplish its goals, engage employees to drive change throughout the enterprise, and keep the customer-centricity

OUR APPROACH TO MANAGING CUSTOMER SATISFACTION

Cigna has created a Customer-Centric Scorecard that serves as a continuous improvement framework that surrounds the customer and improves the touch points that matter most. An essential component for successfully achieving customer-centricity is having a regular, consistent, company-wide metric that provides strong insight into how we're doing in the eyes of our customers.

Cigna also uses the Net Promoter Score (NPS) system to measure our progress across the company and against competitors. The Net Promoter Score is a measure of customer loyalty that assesses to what extent a respondent would recommend a certain company, product or service to their friends, relatives, or colleagues. The idea is simple: if you like using a certain product or doing business with a particular company, you often like to share this experience with others. Having a

clear metric for measuring our progress to support the people we serve — one that's focused on creating winning solutions for our customers and doing the right thing for them each and every day — will help deliver business value for our company. It's central to our growth strategy.

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

UNDERSTANDING CUSTOMERS' UNIQUE HEALTH JOURNEYS AND CREATING MOMENTS THAT MATTER

Listening to people's stories is critical for us. We are passionate about connecting with our customers to better understand their needs, desires and expectations. Because each customer has a unique health journey, we examine diverse interactions, challenges and opportunities to improve customer experience around the moments that matter most to them. Deep understanding of our customers' needs enables us to create relevant experiences that empower customers in the times when it matters most.

Health Equity

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

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

HEALTH DISPARITIES

Despite significant improvement to overall health outcomes over the past decade, many subpopulations continue to experience substantial health disparities. As the U.S. population becomes more diverse, it is increasingly important to address health disparities¹:

African American women are 1.6 times as likely as non-Hispanic White women to have high blood pressure	African American men had lower 5-year cancer survival rates for colon cancer, as compared to non-Hispanic white men
Hispanic adults are 1.7 times more likely than non-Hispanic white adults to have been diagnosed with diabetes by a physician	Asian Americans were eight times more likely to die from hepatitis C than non-Hispanic whites
Preventable hospitalization incidents had higher rates for residents of low income neighborhoods compared with higher income neighborhoods	Women are more likely to report fair or poor self-rated health than men

CDC Health Disparities and Inequities Report Fact Sheet- U.S. 2013

FACTORS CONTRIBUTING TO HEALTH DISPARITIES

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

¹ U.S. Department of Health and Human Services. *Minority Population Profiles*. Office of Minority Health.

As the U.S. population becomes more diverse, with minorities projected to account for over half of the population by 2050, it is increasingly important to address this important health issue.

HEALTH DISPARITIES AND OUR BUSINESS

More than one thousand Cigna clients have a workforce that is at least 50% non-white. For almost 600 clients — at least one-third of their workforce is Hispanic. For almost 200 clients, at least one-third of their workforce is Asian. We know that to be a more effective health advocate for our customers, we need to understand cultural differences, recognize changing population demographics and address gaps in care relative to health disparities.

Eliminating health disparities is the right thing to do from a social justice and business perspective.

Disparities can result in worsened health outcomes and added health care costs, lost work productivity and premature death.

It is estimated that 30% of direct medical costs for Blacks, Hispanics, and Asian Americans are excess costs due to health inequities and that, overall, the economy loses an estimated \$309 billion per year due to the direct and indirect costs of disparities.²

CIGNA'S RESPONSE

There are many opportunities for the United States as a nation and Cigna as a leading health service company to close the gaps between health disparity and health equity. For nearly 10 years, Cigna has been a key stakeholder at the national level with active participation in the National Health Plan Collaborative (NHPC) sharing best practices related to health disparities and equitable health care with other health plans, employer groups and clients.

Over seven years ago, Cigna formed our Health Equity Council, which is a team of multidisciplinary leaders from across the enterprise that works collaboratively to:

² Focus on Health Care Disparities, Henry J. Kaiser Family Foundation, December 2012

Increase awareness, share knowledge, and exchange ideas about health equity	Address Cigna's effort to integrate health equity into all business areas and promote collaboration
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Establish and monitor progress on Cigna's overall strategy to address health disparities and promote health equity

In 2015, Cigna's Health Equity Council continued to execute on our updated three-year strategic plan to address health equity. Following a similar framework as the U.S. Health and Human Services National Partnership for Action to End Health Disparities, the strategy focuses on five main goals:

1

Awareness

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

2

Leadership

Strengthen and broaden leadership for addressing health disparities at all levels

3

Data, Research and Evaluation

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

4

Health Care Services

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

5

Cultural and Linguistic Competency

Improve cultural and linguistic competency of a diverse workforce

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

KEY MILESTONES IN 2015

Awareness

Collaborated with University of Maryland, Center for Health Equity to produce a successful media campaign on their Cigna Foundation grant to improve colorectal cancer screening through outreach in Black barber and beauty shops.	Collaborated with clients who have diverse employee populations on our Health Disparities Advisory Council to implement recommendations for identifying employees at risk for disparate health outcomes through improved Health Assessment completion.
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* Defined as individuals that have experienced greater social and/or economic obstacles to health based on their race; ethnicity; education; literacy; income level; language; culture; age; sexual orientation; gender identity/expression; cognitive, sensory or physical disabilities; or geographic location.

Leadership

Hosted Cigna Foundation World of Difference grantees at the first World of Difference Summit to share best practices in health equity efforts.

Built capacity for Cigna employees to serve as health equity leaders in business areas across the enterprise through the dissemination of best practices and project management tools and resources.

Data, Research and Evaluation

Expanded the use of race data to identify disparities in consumer health engagement metrics, such as differences in participation and outcomes related to incentives for health management coaching.

Collaborated with RAND Corporation to identify hot spots in key markets where gender disparities in cardiovascular disease management may exist for women with diabetes and coronary artery disease.

Health Care Services

Implemented a breast cancer screening intervention with personalized message reminders for Hispanic and African American/Black women which successfully increased screening rates in Tennessee.

Expanded our national colorectal cancer screening program to our Individual and Family Plan customers in Texas and enhanced with bilingual communication and additional email outreach to address a disparity in screening among Hispanics.

Culturally Competent Organization

Designed training for customer facing employees to improve engagement with Hispanic customers through a three-part online web training.

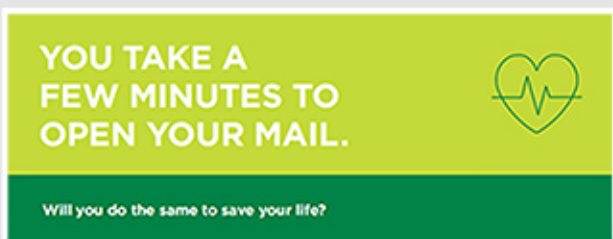
Offered the Cultural Awareness Designation in collaboration with Georgetown University to recognize health care professionals that have completed a cultural competency self-assessment and training opportunities to help increase awareness and build their cultural competency skills.

Extended resources and discounts for telephone and face-to-face interpretation and written translations to all Cigna network health care professionals to expand language access.

CASE STUDY BREAST CANCER SCREENING AMONG AFRICAN-AMERICAN AND HISPANIC WOMEN

While Cigna’s overall breast cancer screening rate is above the National HEDIS Benchmark in Tennessee (TN), rates for African-American and Hispanic customers were significantly lower in

comparison to White customers. A disparity in cancer screening rates puts these populations at risk for worse health outcomes including later stage diagnosis of cancer and higher mortality rates.



In fact, the American Cancer Society reported that not only are breast cancer rates increasing disproportionately among Black women compared to White women in TN, but the mortality rate from breast cancer for Black women is also higher in TN³.

To address this disparity in breast cancer screening, an intervention was designed in which 8,145 African-American and Hispanic female Cigna customers ages 40-64 years old in TN who had not had a screening mammogram in the past 24 months were mailed a reminder in January 2015. The reminder included a list of the three closest screening facilities located to the customer's home, including the phone number to call and make an appointment. The purpose of the mailer was not only to simply remind women it was time for their screening but to reduce the potential barrier of locating a convenient Cigna in-network screening facility and to address any concern about incurring unforeseen costs of using an out-of-network facility.

The intervention was successful at narrowing the disparity in breast cancer screening for African-American and Hispanic customers.

There was a statistically significant increase (4 percent) in the number of women who were screened among those who participated in the intervention compared to those in the control group. Among the control group, 11.1 percent of women were screened following the intervention, compared to 14.8 percent of women who received the intervention and were still enrolled at the time of the evaluation. Post-intervention there was a 10 percent increase in screening rates for African American and Hispanic women compared to non-African-American and non-Hispanic women whose screening rate only increased 5 percent during the same time period.

While screening rates were improved for the target population, a significant disparity still exists for African-Americans and Hispanics in TN. Cigna will continue their efforts in 2016 in this market to attempt to narrow that gap further. This program also has applications for other cancer screening programs and other geographic areas where disparities may exist or where screening rates are lower than benchmark.

³ Incidence: NAACCR, 2015. Mortality: US mortality data, National Center for Health Statistics, Centers for Disease Control and Prevention. American Cancer Society, Inc., Surveillance Research, 2015.

There isn't a good reason to avoid a breast cancer screening

TIME	The whole exam only takes a few minutes
DISCOMFORT	Many women don't feel any discomfort. Some women only feel a little discomfort that lasts for only a few seconds.
PRIVACY	During the screening, only you and the technician are in the room.
COST	Many places cover preventive care, like mammograms, at 100 percent. If your plan doesn't have 100 percent preventive care coverage, you may have to pay a deductible. Please see your plan for details.

Breast Cancer Facts:

One in eight women will get breast cancer. In fact, breast cancer is the second leading cause of cancer death in women. With numbers like that, every woman should get screened.

The good news is, today there are fewer women dying from cancer. This is likely because mammograms are helping women find the cancer earlier, when it's easier to treat.

What Exactly is a Mammogram?

A mammogram is an x-ray of the breast. It checks for lumps or tumors. During a mammogram, your breast is placed between two plates. The plates flatten the breast for a few seconds so the technician can take a quick x-ray. This simple x-ray can spot breast cancer in its early stages, making treatment easier and more successful.

Who Should Get a Mammogram?

- > Women age 40 or older. You should have a mammogram every one to two years or as recommended by your doctor.
- > If you have risk factors, a family history of breast cancer or other factors many mean you need a mammogram even if you're under 40.

If you have not had a mammogram within the past year or two, please call your doctor to schedule your mammogram today.

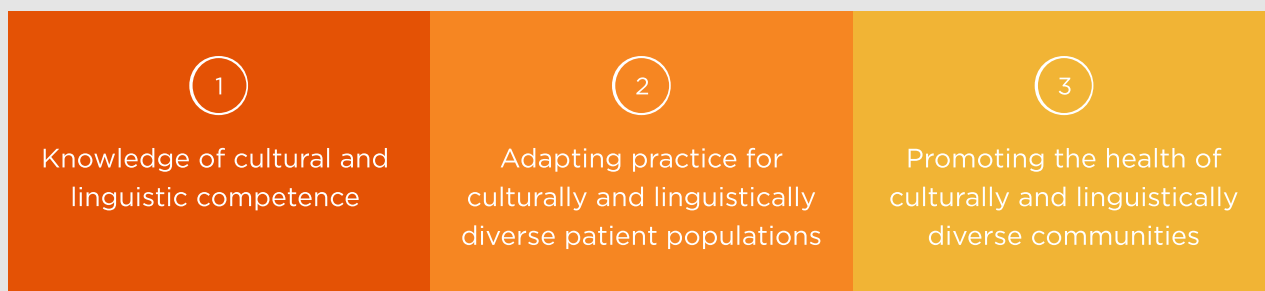
CASE STUDY

PHYSICIAN CULTURAL AWARENESS DESIGNATION

In 2015, Cigna offered health care professionals the opportunity to participate in a free cultural competency assessment of themselves and their practice. The validated, online assessment tool

was designed and implemented by Georgetown University National Center for Cultural Competence. The assessment tool is designed to enhance the delivery of high quality services for diverse patient populations, and promote cultural and linguistic approaches as essential in addressing health care disparities.

Physicians were evaluated based on three criteria:



In this pilot phase, more than 300 health care professionals were assessed nationally (65% of who were physicians, mainly in private practice) and their confidential responses were provided to Cigna in aggregate.

Cigna is using the evaluation to determine what cultural competency skills our physician network is most in need of and where the learning opportunities should concentrate.

Cigna is working with Georgetown University in 2016 to be able to offer all our health care professionals access to the self-assessment tool in the future.

FOCUS AREAS FOR 2016

In 2016, we are focused on:

Building additional training opportunities for Cigna employees to deliver customer interactions that are responsive to the cultural health beliefs and practices, preferred languages, health literacy and communication needs of our diverse customer base.

Designing and training clinical staff in Cigna Collaborative Care organizations to enhance cultural agility skills and improve engagement with Hispanic patients.

Our Culture

Cigna employees know they can make a real difference every day in the lives of the millions of people we serve around the world. Our culture supports those efforts creating an environment that recognizes and respects individual differences and emphasizes the following priorities:

Customer Centricity

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

Inclusive

Embrace our diverse individual strengths — as one team.

Collaboration

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

Innovation

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

Integrity

Do the right thing — Always.

A CULTURE OF CARING

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

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

OUR TEAM

Cigna has more than 39,000 dedicated employees working to deliver results every day towards the advancement of healthcare. We believe that finding and nurturing the best talent is critical to the success of our organization and those we serve. The collective skills, behaviors and work experiences of all Cigna employees enable us to make a real difference in the lives of our customers.

EMPLOYEE BENEFITS AND WORK-LIFE BALANCE

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

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

Flexible work arrangements	Child / dependent care discounts and referrals
Resource and referral services through our Life Coaching Program (EAP)	Onsite clinics and fitness centers
Commuter benefits and ride share options	Ergonomic assessment and workstation
Voluntary programs, and discounts on childcare, retail items, travel and more	

EMPLOYEE SURVEYS

Each year, Cigna conducts a global employee engagement survey where employees are invited to share their thoughts on a wide range of topics. In 2015, we continued to use the survey results to identify ways to strengthen our culture, simplify processes, and improve the experiences our customers have when interacting with Cigna.

Throughout 2015, we also conducted pulse surveys to check our progress on our improvement activities. These surveys help us understand what employees think about how things are going, which - in turn - helps us adjust our ongoing engagement and communication activities.

RECOGNITION OF OUR CULTURE AND TEAM

As a result of our culture and employee engagement efforts, we received the following recognitions in 2015:

SCORED

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

RANKED

Among the 'Best for Vets' by Military Times magazine

NAMED

- Military Friendly Employer from GI Jobs
- 2015 Corporation of the Year by World Affairs Council – Washington, DC in recognition of best practice by a U.S. multinational company in the global social responsibility sector
- To Corporate Responsibility Magazine’s 100 Best Corporate Citizens List for 2015. The 100 Best List documents 303 data points and performance measures in seven categories: environment, climate change, employee relations, human rights, governance, finance, and philanthropy & community support

RECEIVED

Department of Defense Employer Support of the Guard and Reserve Award

Training & Human Capital Development

For Cigna to deliver on our mission and strategic objectives, we must have engaged employees that are skilled in critical capability areas. We provide our employees with training and resources that provide continuous learning and development opportunities.

Through Cigna University and our Connect to Growth approach, we aim to create a culture that empowers employees to drive their careers and professional development objectives.

CIGNA UNIVERSITY

Cigna University supports employee skills, knowledge and career development through a robust portfolio of personal and professional development offerings, activities and resources. Many of these resources are available to employees 24/7 and can also be leveraged by family members with internet access. Cigna University offers ways for our employees to advance their current careers at Cigna or branch out to other areas of our company.

In 2015, we revised our Cigna University program. The new Cigna University enables business and individual success through capability development and personalized learning solutions.



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



Cigna employees, on average, spend approximately 26 hours per year in Cigna University course training and an additional 18.75 hours per year focused on specific skills training, career development and lifelong learning programs.

Lumina TALENT INVESTMENT PAYS OFF FOR CIGNA

For every dollar Cigna invested in tuition assistance from 2012 to 2014...



Cigna got back its dollar in addition to another \$1.29 in cost savings.



These cost savings come from talent management, since tuition reimbursement increases employee:



As a result of these findings, Cigna increased its maximum tuition reimbursement for eligible employees in high-demand fields by 50%, providing an annual cap of:

\$10,000 for undergraduate students

&

\$12,000 for graduate students



2/3 of all jobs will require having a post-secondary education by 2020



But only 45% of Americans hold high quality degrees or certificates today

Employers can help close this attainment gap, by investing in tuition assistance for their employees.

CONNECT FOR GROWTH

In 2015, we embarked on our new approach to performance management, called Connect for Growth. Connect for Growth centers on a growth mindset where we can continuously develop talent and foster an ongoing desire to learn. All full-time, salaried employees participate in the Connect for Growth program. Our new model focuses on ensuring managers and employees are having quality conversations and through these conversations we will create an environment of collaboration, innovation and engagement. Research shows that people thrive through coaching, feedback, and getting opportunities to develop, and that people get stressed and anxious in an environment that is focused on backward-looking, gap-oriented feedback and coaching. So, with Connect for Growth, the emphasis is on the quality and frequency of informal conversations with a future-focused orientation and strengths-based development aspects and not on formal documentation. Connect for Growth is one of the many ways we strive to lead in an ever-changing global business environment through fostering a high-performing and motivated global employee team.

To make this change successful, we provided training for all people managers to help advance the knowledge and skills required to have more effective quality conversations with their co-workers and the ability to give them feedback to help achieve successful projects.

The three new key habits explored in the learning program were:

1

Improve Everyday Interactions

2

Grow and Develop Others

3

Facilitate Behavioral Change

This will help improve the quality of everyday interactions with others, coach our team members, facilitate behavioral change, and further guide our teams towards enhanced business outcomes and customer-centric performance.

With managers embracing their skills as effective coaches and able to have quality conversations with their employees, Cigna was able to eliminate performance ratings by the end of 2015. Connect for Growth is energizing our people, helping them grow and making connections all leading to better customer, company and employee outcomes.

THE HIGHLIGHTS

More frequent "check-in" conversations throughout the year

No annual performance ratings other than an "on track" or "off track" rating at the end of the year

Greater emphasis on quality conversations, coaching and strengths

More collaborative, less competitive environment

Continued focus on rewards for contribution

More positive energy and engagement

Lots of feedback from many sources

Diversity & Inclusion

OUR VIEW ON DIVERSITY & INCLUSION

People define health and well-being in various ways including their physical, emotional, social and financial needs. Among our stakeholders — employees, customers, partners, suppliers and communities served — there are many different cultures, beliefs and values represented. We define diversity in all of the ways we are different, yet similar, including race, gender, veteran status, ability, preferred languages, work styles, generational and cultural facets, sexual orientation and gender identity.

Diversity is who we are and inclusion lets us leverage a world of insights, perspectives and experiences to make a difference for both our customers and our employees.

ENABLING OUR CORE BUSINESS STRATEGY

Our Diversity and Inclusion strategy is an enabler of Cigna's Go Deep, Go Global, Go Individual business strategy and focuses on four areas:

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

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

DELIVERING ON OUR COMMITMENT TO DIVERSITY & INCLUSION

Cigna takes great pride in our diverse and talented workforce. In our efforts to better understand our workforce and customers, we take an active, strategic approach to ensure an appreciation of our individual and collective experiences, different ways of thinking and diverse communication styles.

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

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

Enterprise Leadership Council

Senior executives who work to ensure workplace programs reflect global, cultural, and business goals

Business Leadership Councils

A balanced team of employees, managers, and senior leaders who help our business units leverage diversity and inclusion to address local market strategies, customer experience, and business capabilities

Colleague Resource Groups (CRGs)

Employee groups who leverage cultural insights and connections to deliver innovative approaches and solutions to enable increased engagement, performance, and improve outcomes at work and in life

Health Equity Council

A team of multidisciplinary leaders who work collaboratively to provide research, testing, and piloting solutions to mitigate the prevalent health disparities and chronic diseases in underrepresented groups

OUR COLLEAGUE RESOURCE GROUPS

Cigna’s nine Colleague Resource Groups (CRGs) offer employees the opportunity to support, empower and celebrate diverse communities within our own company while connecting us at a fundamental level to the communities we serve.

Cigna’s CRGs, supported by more than 3,300 employees, activate actionable insights, and innovate products and services that are culturally relevant and appropriate in meeting the needs of emerging, influential consumers of health services. Our CRGs provide important leadership in enabling diversity to drive business capabilities and differentiated results that serve to attract and retain talent, as well as empower Cigna customers and the diverse communities they represent.

Our nine CRG groups are:

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



In 2015, we saw a 16% increase in CRG employee participation from the previous year.

The CRGs meet regularly to discuss challenges to the health and well-being of their respective constituencies. CRGs launch initiatives that increase the understanding of particular needs within our customer segments. Highlights include:

The African American CRG worked to, increase networking opportunities for its members and provide greater exposure and opportunities for career development education.

The Women's CRG piloted Lean In Circles to provide the power of peer support through guided education and peer mentoring.

CASE STUDY

LGBT & A REACT FORUM

Re:Act

A unique series about unique customers

Approximately four percent of the U.S. population identifies as lesbian, gay, bisexual, or transgender (LGBT). For Cigna to meet our mission of improving the health and well-being of all the people we serve, it's vital that we understand this community and work to close the gaps in care. For the LGBT community, health disparities are particularly prominent around issues of mental health, access to care, physical health and social factors.

Responding to the unique needs of transgender plan participants and the 2015 U.S. Supreme Court marriage equality ruling, Cigna's LGBT & Allies CRG brought together a wealth of expertise and resources to help clients, customers, partner organizations and Cigna employees address these new challenges and opportunities.

At the ReAct Forum in New York City held early in 2016, presentations were delivered from Cigna's Diversity Team, an external law group and a first-hand account from Cigna's Dr. Renee McLaughlin, Sr. Medical Director. These experts reviewed LGBT gaps in care, legal obligations, workplace policies and answers to commonly asked questions received from human resources staff on such topics. The afternoon also included a panel discussion, including perspectives from our expert presenters as well as the Human Rights Campaign, Cigna's Chief Diversity Officer, and many client employers.

2015 DIVERSITY & INCLUSION AWARDS AND RECOGNITIONS

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

Scored 100 on the Corporate Equality Index from the Human Rights Campaign, for the fourth consecutive year

Scored 90 percent as a pilot company for the Disability Equality IndexSM Award from U.S. Business Leadership Network[®]

Scored 90 percent on the Hispanic Association on Corporate Responsibility's Corporate Inclusion Index, a five point increase from prior year

Ranked among the 'Best for Vets' by Military Times magazine

Awarded the distinction as a 'Military Friendly Employer' from GI Jobs

2015 Freedom Award presented by the Employer Support of the Guard and Reserve (ESGR), a Department of Defense office, for our commitment to supporting our employees in the National Guard and Reserve. (This is the highest award which can be given at the Connecticut-state level.)

Recognized as a 2015 Latino 100 Company

LOOKING FORWARD

Diversity and Inclusion is an ongoing strategic process that supports Cigna's business objectives and is essential for our continued success as an organization. To support our business objectives, we continually look for opportunities to create value in emerging communities by cultivating relationships with stakeholders. For example, in addition to our current partnerships, we will be partnering with the Mazzoni Center as lead sponsor of the Philadelphia Transgender Health Conference in 2016. Additionally in 2016, we will be sponsoring the Diversity Women's Conference and participating in the Hispanic Health Council.

Employee Health, Safety & Wellness

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

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

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

A COLLABORATIVE, DATA-DRIVEN APPROACH

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

To advance employee wellness, we have a multi-year plan that involves an evolving global strategy targeting top U.S and global health risks, quarterly population health metrics and site-specific employee health dashboards. We provide a robust incentives platform to reward employees for healthy actions. We also execute on a communications campaign to promote and educate on available programs, incentives and services both onsite and virtually. This makes Cigna a healthier, more productive organization, and we believe it also makes us a more attractive employer to our current and prospective employees.

For the tenth consecutive year, Cigna has been named one of the United States' "Best Employers for Healthy Lifestyles" by the National Business Group on Health.

HEALTHY LIFE WORKPLACE WELLNESS

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

Our enterprise wellness strategy, Healthy Life, advocates a supportive work environment and

culture of health, connects people to total health and well-being care and coaching, and drives personal engagement and accountability for healthy choices.

Our Healthy Life strategy focuses on the following:

Building and evolving a workplace culture of health

Leveraging Cigna's leading products and services

Driving employees and their families to take greater personal accountability for their health

Managing company costs and employee cost sharing

Improving workforce productivity while positively impacting business results

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

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

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

OUR GLOBAL WELLNESS COUNCIL

Our Global Wellness Council works to advance a best-in-class culture of health across Cigna that will result in improved health and well-being, improved employee productivity and increased employee engagement.

Asia Pacific Council

- China
- Hong Kong
- New Zealand
- Taiwan
- Thailand

European Council

- Belgium
- Spain
- United Kingdom

U.S. Council

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

CASE STUDY**RIISING TO THE CHALLENGE**

In 2015, Cigna hosted its fourth employee fitness challenge. More than 18,000 employees and dependents joined the challenge worldwide — our highest participation ever. With a 50% engagement rate, participants achieved almost 27 million minutes of exercise. In the United States alone, we burned up more than 106 million calories running, walking, biking, hiking, lifting and more during the six week program.

The challenge allowed employees to join a team, earn rewards, and track their activity manually or via a Jawbone or Fitbit device. The site had a gamified approach to fitness where participants could also rack up virtual achievement badges for hitting certain activity goals.

**CIGNA FITNESS CHALLENGE:
BY THE NUMBERS**

- More than 18,000 employees and their family members participated
- Nearly 27 million minutes of exercise
- More than 106 million calories burned

**Get set for the
Cigna Global
Fitness Challenge!**

The Cigna Global Fitness Challenge is gearing up to start on Monday, August 3. Get started now by registering at the Cigna Global Fitness Challenge.

► How active can you be? Join a team or participate on your own, take on the challenge and improve your health!



Together, all the way.®

FOCUS ON CONTINUOUS IMPROVEMENT

Each year employees are asked to participate in the Healthy Life Employee Pulse Survey. The 2015 results showed marked improvement in engagement. Some specific examples include a 13% increase that employees believe Cigna shows concern for their health, wellbeing and financial security, and a 21% increase that our programs like the Fitness Challenge, incentives and other resources have helped them to improve their health.

We also saw traction in driving culture change. Employee perception that Cigna's health and wellness programs create an environment where they are encouraged to lead a healthy lifestyle rose 15%; a good indication we are moving in the right direction.

Moving forward, we will continue to execute on our global Healthy Life strategy to support the health and well-being of our employees around the world.

Message from David Figliuzzi, Executive Director, Cigna Foundation



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

Our Role as a Corporate Citizen

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

CIGNA GIVING

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

Cigna Foundation

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

Global Citizenship and Charitable Contributions

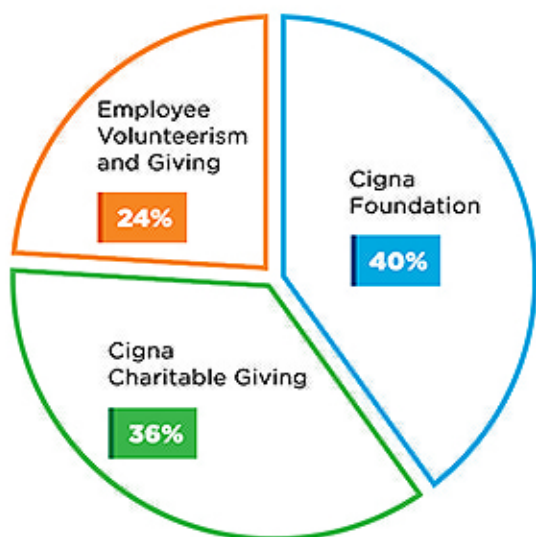
This facet of our Giving program includes our Civic Affairs funding to nonprofit organizations primarily in the form of charitable sponsorships and financial support from our business units to directly support charities and sponsor charitable events in the local communities of Cigna's clients, customers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

Employee Volunteerism and Giving

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



In 2015, Cigna's employees logged 53,418 hours of volunteer service.

IN 2015, OUR COMBINED CIGNA GIVING TOTALLED \$12,714,455

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

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

The Cigna Foundation

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

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

In 2015, Cigna Foundation grants totaled more than \$5 million to support organizations that share our commitment to enhancing the health and well-being of individuals, families and communities.

WORKING TO MAKE A WORLD OF DIFFERENCE

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

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

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

World of Difference Grant Program Requirements:

- 1 A pilot (or early stage) multi-year project that directly serves the needs of individuals in the health focus area under consideration**
- 2 A focus on a specific health challenge or related group of challenges being faced by those**
- 3 An innovative approach that stresses the importance of engaging individuals being served in meeting the health challenges related to project objectives**
- 4 Opportunities for volunteer involvement by the Cigna team**

- 5 **Potential to expand to additional geographic areas (special consideration will be given to projects that provide or have the potential to provide services globally)**
- 6 **A fiscally-sound development plan with strong emphasis on metrics, analysis and reporting**

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

14 ORGANIZATIONS

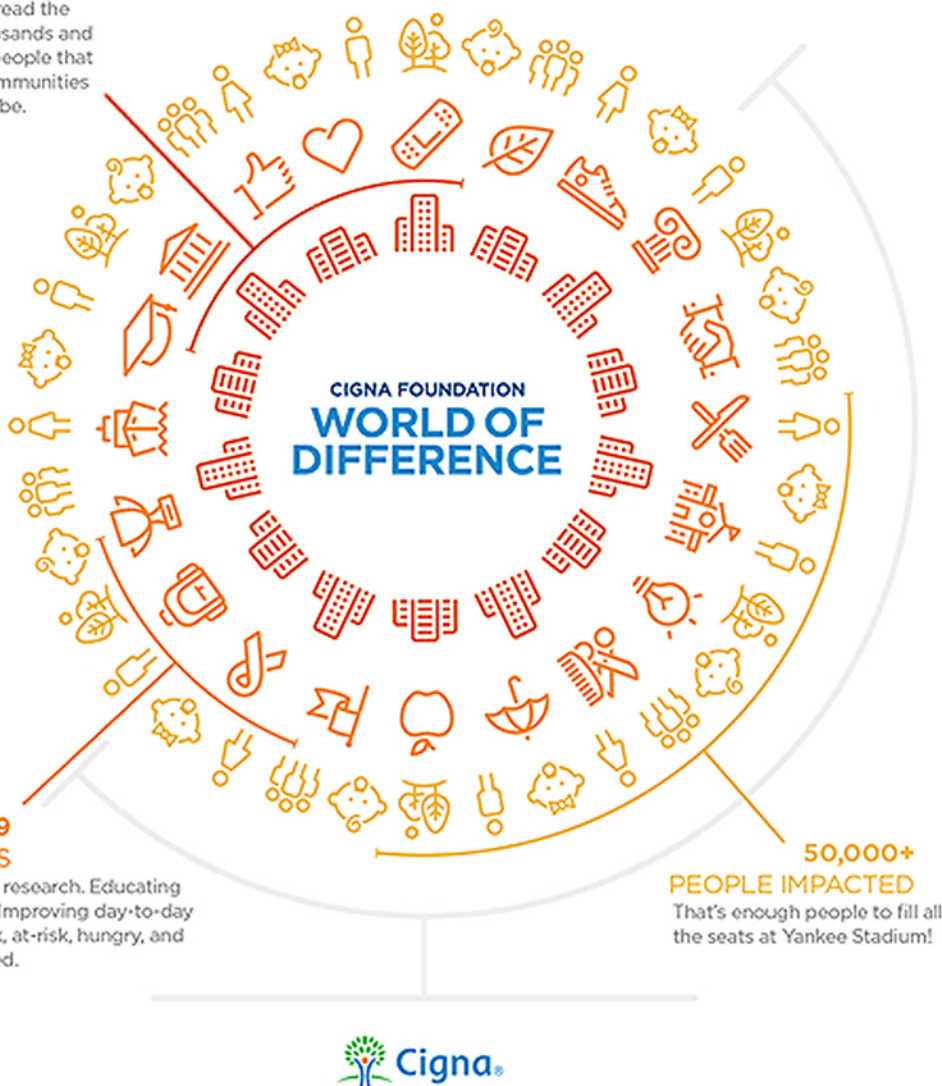
Over the past year, in 14 unique ways, we've more effectively "spread the health" to thousands and thousands of people that we serve in communities around the globe.

\$2,463,629 IN GRANTS

We're funding research. Educating communities. Improving day-to-day life for the sick, at-risk, hungry, and underprivileged.

50,000+ PEOPLE IMPACTED

That's enough people to fill all the seats at Yankee Stadium!



PURSuing HEALTH EQUITY AND COMMUNITY HEALTH NAVIGATION

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

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

2015 GRANT RECIPIENTS

Our World of Difference grants in 2015 ranged from \$100,000 dollars to large multi-year partnership programs. These grants represented the best of innovation in addressing health disparities with clear and measurable impacts for the targeted population.

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

SOCIO-ECONOMIC

PARTNER Community Solutions

LOCATION Hartford, CT

DESCRIPTION World of Difference Grant to improve the health and sense of security for residents living in Northeast Hartford

Cigna is committed to a multi-year effort focused on improving health and well-being for residents within the federal Promise Zone.

Following the success of a first year pilot that saw a significant reduction in emergency room utilization, we have now brought together a multi-sector team from the State of CT, the City of Hartford, Harriott Home Health Services, St Francis Hospital and others to create a program that aims to deploy community health support to 500 program enrollees.

PARTNER Blessings in a Backpack

LOCATION Includes Philadelphia, PA, Hartford, CT and Memphis, TN.

DESCRIPTION

Grant to meet the most basic needs of hungry, elementary school-aged children by receiving nutritional meals every weekend during the school year.

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

PARTNER

Methodist Healthcare

LOCATION

Memphis, TN

DESCRIPTION

Grant to support "Improving Health of a Community — One Navigated Patient at a Time."

This grant continues the work to provide wellness activities for community citizens and provide meaningful health navigation for the 100 Familiar Faces — those individuals in a targeted zip code who have the highest level of hospital utilization.

GENDER**PARTNER**

Girls on the Run

LOCATION

United States

DESCRIPTION

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

The Grant enabled GOTR to partner with TCA Health in Chicago, IL, GOTRI and GOTR Chicago. They will host the program for a team of 15 girls in the Altgeld Gardens/Murray Homes community in Chicago's south side in spring 2016.

The objectives of this project are to 1) advance the health of under-served elementary school girls; 2) to understand and address the barriers to participation in low-income sites; 3) use these learnings to develop best practices and resources for GOTRI's network of 225 Councils.

PARTNER El Centro De Corazon

LOCATION Houston, TX

DESCRIPTION Grant to be utilized to improve health equity by providing access to preventive and comprehensive health care services for 1,983 medically underserved, uninsured, low-income women who are in need of adult primary care, women's health services, dental and prenatal dental care, and behavioral health services at its health centers located throughout Houston's struggling East End.

ETHNICITY / RACE

PARTNER University of Maryland-HAIR Project

LOCATION Prince George's County, MD

DESCRIPTION World of Difference grant partnership to encourage colorectal cancer screening among African-Americans through health promotion initiatives in barbershops and beauty salons in Prince George's County.

PARTNER New York Botanical Garden

LOCATION New York, NY

DESCRIPTION World of Difference grant to The New York Botanical Garden to improve health care for New York's immigrant Latino and Caribbean communities.

The grant funds the work of Dr. Ina Vandebroek, an ethnomedical research specialist at The New York Botanical Garden. Dr. Vandebroek is educating medical students and physicians on how to provide clinical care based on better understanding of how their patients use medicinal plants as part of traditional remedies along with modern medicine.

PARTNER Emory University Rollins School of Public Health

LOCATION Atlanta, GA

DESCRIPTION Grant to support the Mexican-American Participatory Assessment (MAPA) Project.

The proposed MAPA Project will pilot an innovative approach that allows the Ventanilla de Salud-Atlanta health program to reach a broader audience, while also strengthening the ability of at-risk young adults to gain entry-level employment in health services by providing training and work experience.

As the youth become professionals, they will contribute to bridging the health equity gap among Hispanics and non-Hispanics in the state.

PARTNER Houston Healthcare Foundation

LOCATION Houston, TX

DESCRIPTION Grant for the Diabetes Awareness and Wellness Network (DAWN).

Grant will assist in the goal to work in partnership with community members affected by diabetes to promote health behavior change and improve overall quality of life.

Adults enrolled in DAWN become 'members' who are engaged in their own health improvement as well as encouraged to become advocates in their communities.

AGE

PARTNER YMCA

LOCATION Philadelphia, PA and Houston, TX

DESCRIPTION

World of Difference grant that will enable the Philadelphia Freedom Valley and Greater Houston YMCAs to expand their Enhance® Fitness Program for seniors in Philadelphia and Houston as well as to launch the program in Tampa.

PARTNER

TCA Health, Inc.

LOCATION

Chicago, IL

DESCRIPTION

Grant for The Senior Fit Club model, designed specifically for seniors and the physically disabled, supports the most important element of improving older adults' health: participation in wellness activities.

Only one in three older adults have access to receiving all recommended health screening measures. Through the Fit Club Program, 200 to 300 seniors will receive services to encourage optimal health and well-being - services that will promote a change in their eating habits, physical activity routines and emotional well-being.

PEOPLE WITH DIFFERENT ABILITIES**PARTNER**

Achilles International

LOCATION

United States

DESCRIPTION

Grants and sponsorships to continue a study to determine whether running holds the key to better mental and physical development for children with autism.

Achilles International has extensive anecdotal evidence showing that walking and running help people on the autism spectrum improve their emotional and physical health.

PARTNER

Shatterproof

LOCATION United States

DESCRIPTION Grant for the development of The Shatterproof Resource Center which will provide an innovative, user-friendly and customizable place for individuals who are at risk/addicted/in recovery and their families to find the information, support and services they need. It will provide a unique and supportive means for lifelong learning, connection, and action at all stages of the journey to long-term recovery, health and success.

This grant represents the Cigna Foundation's signature partnership in addressing the current epidemic of the disease of addiction, and supports Target 3.5 within the UN Sustainable Development Goals framework, strengthening the prevention of treatment of substance abuse.

ADDITIONAL GRANT PROGRAMS

Doing Good, Feeling Better: Healthy Lifestyle Grants

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

Matching Gifts

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

CASE STUDY

USING BARBERSHOPS AND HAIR SALONS TO PROVIDE COLORECTAL CANCER PREVENTION INFORMATION

The Cigna Foundation World of Difference Grant of \$140,000 to the Health Advocates In-Reach and Research (HAIR), a community-based intervention program developed by the Maryland Center for

Health Equity at the University of Maryland's School of Public Health is expanding the work of the HAIR initiative in encouraging colorectal cancer screening among African Americans through health promotion efforts in Prince George County barbershops and beauty salons. African Americans have the highest rate of new cases of colorectal cancer and are the most likely population to die from this disease.



Barbers and hair stylists have a rich history in the African American community as trusted and respected business owners, so HAIR can build off this level of trust by training them to be lay health advocates and educate their customers about colorectal cancer and the importance of getting screened. HAIR includes a team of medical professionals from Capital Digestive Care, Inc. that offer colonoscopy screenings to people reached through the HAIR network.

CASE STUDY

HELPING DOCTORS UNDERSTAND PATIENTS' USE OF PLANT-BASED REMEDIES



More than just a beautiful gem in the heart of New York City, the New York Botanical Garden is also a major educational and research institution. The Cigna Foundation's \$140,000 World of Difference grant is growing the New York Botanical Garden's efforts to improve health care for New York's immigrant Latino and Caribbean communities through funding the work of Dr. Ina Vanderbroek, an ethnomedical research specialist working to educate medical students and physician on how to provide clinical care, based on how their patients use medicinal plants as part of traditional remedies along with modern medicine.

Global Citizenship

Cigna actively supports the communities where Cigna employees live and work around the world. For 2015, we are proud to report the following global citizenship highlights.

UNITED STATES

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

Here in the United States, some of the projects Cigna supported in 2015 include:

Support of research and outreach for the Juvenile Diabetes Research Foundation (Hartford & Philadelphia Galas).

Informing and educating communities about the impact of healthy choices as a presenting sponsor of the American Diabetes Association Chesapeake Bay Tour de Cure.

Supported "A Common Thread" which is an initiative that evolved from a community service project for the March of Dimes, of which Cigna is a national sponsor.

CASE STUDY

A COMMON THREAD



Since 2012, the group has donated more than 6,000 handmade baby hats to neonatal intensive care units (NICU) at several hospitals. They provide much needed warmth for babies facing serious health challenges, and the touch of color they offered brings cheer to many anxious parents. The group wanted to expand its support and now also knits comfort shawls for customers in oncology and transplant case management.

CASE STUDY

DEVELOPING TOMORROW’S LEADERS

Cigna’s Information Technology Leadership Program (ITLP) focuses on developing globally competent leaders and enhancing Cigna’s success in a global context through this multi-year development program for leaders within the IT department.

ITLP participants explore how Cigna operates outside of the United States, learning to tackle challenges and work with different healthcare delivery methods in other markets.

This is accomplished through two immersive experiences:

An immersive “market journey” trip to a priority emerging market where leaders learn hands-on about key country values, trends, infrastructure, culture, and marketplace needs.

A weeklong skills-based international volunteer project to engage leaders in the local community of the selected emerging market.

In 2015, the eight ITLP participants left their Market Journey in Jakarta, Indonesia, to work with one of two NGOs in Bali, Indonesia where they provided skills-based volunteer support as part of the Cultural Agility Leadership Lab (CALL) program out of Northeastern University, which focuses on cultural immersion and development through volunteerism.

As part of CALL’s design, Cigna worked with the National Peace Corps Association (NPCA) to identify NGOs to work with that would align with Cigna’s philanthropic commitment to work with their global partners to reduce health disparities, improve health equity and give people the opportunity to achieve their best health.

ITLP group members provided skills-based support including:

Implemented an electronic relationship-management tracking tool for donors

Established technical capabilities and requirements to implement customer relationship-management software

Developed an ecommerce website

Assisted with data-management systems and support for network connectivity

ITLP participants committed to at least six months of continued volunteer service with the NGO that they supported on their weeklong CALL experience, so they literally brought their volunteer work back home with them and introduced their CALL work to fellow colleagues at Cigna.

Since 2012, the group has donated more than 6,000 handmade baby hats to neonatal intensive care units (NICU) at several hospitals. They provide much needed warmth for babies facing serious health challenges, and the touch of color they offered brings cheer to many anxious parents. The group wanted to expand its support and now also knits comfort shawls for customers in oncology and transplant case management.



GLOBAL

Belgium



Our Cigna Belgium team participated in several charity fundraiser events. Nearly 100 team members participated in fundraisers like the Bednet Run for Education (organized by the Cigna Antwerp office - Technology Early Career Development Program team) and the Race for the Cure in Antwerp and Brussels.

Cigna Belgium also supported Filet Divers, which works to form a network of people who, despite their differences such as race, nationality, capacities or education, reinforce and support each other.

The organization provides meeting space, help with administration, computer, language or cooking lessons and lots of other activities.

In 2015, Cigna Antwerp volunteers prepared breakfast and lunch for different groups of Filet Divers visitors, and hosted a field trip to the Antwerp Zoo. Several Cigna Antwerp employees also volunteered helped out at the Sint Jozef secondary school Sports Day. The school offers an education program to students with neuro-motor impairment and/or an autism spectrum disorder, enabling them to obtain education certificates.



Additionally, the Cigna Belgium team supported Think Pink, an organization raising breast cancer awareness and stressing the importance of preventive screening. They also raise funds for research and to support breast cancer victims financially. The Cigna team helped promote and ran in the annual Antwerp Race for the Cure.

Hong Kong

Cigna Hong Kong sponsored “Sugar Free Day”, a campaign organized by Diabetic Angels, an organization that supports those with diabetes, with the aim to increase public awareness of the negative impact of excess sugar consumption.

More than 100 people participated in “Sugar Free Day”. On that day, senior team members from Cigna’s Hong Kong team, Diabetic Angels founder and several government officials enjoyed a sugarless luncheon together.

The Cigna Hong Kong office also organized their own “Sugar Free Day” with a series of health talks, workshops and a sugar-free dessert making class. More than 60 Cigna team members participated and raised nearly HK\$10,000. The donation will be used to support Diabetic Angels in providing education and counseling services to those with diabetes, their families and the public at large.



Staff at Cigna Hong Kong enjoyed a sugarless luncheon on "Sugar Free Day".



Cigna Hong Kong supported "Sugar Free Day" with a series of health talks, workshops and sugar-free dessert making class to raise funds for Diabetic Angels

India



Cigna and its joint venture in India, Cigna TTK, sponsored Arogya World's 2015 Healthy Workplaces event in Mumbai, helping Arogya World take a step further toward its goal of recognizing 100 companies in India as Healthy Workplaces, and improving health for one million workers in India.

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

In India, Arogya World implements diabetes prevention programs in schools, workplaces, and the community. Earlier this month, 20 companies from a variety of sectors across India employing a workforce of 225,000 employees were named Healthy Workplaces, in the third year of a pioneering public health program underway by Arogya World. These companies were announced as Healthy Workplace winners at an award ceremony event capping off a day-long employer health education event sponsored by our India JV, Cigna TTK in close partnership with The Cigna Foundation.

Indonesia

Cigna Indonesia collaborated with the Putera Sampoerna Foundation (PSF) in a three-year effort focusing on teaching children about healthy lifestyles. Cigna Indonesia together with PSF, is working with local school staff to integrate healthy lifestyle lessons into the school's curriculum.

Also in 2015, Cigna Indonesia carried out volunteer programs such as:

Financial Literacy Education for Teachers

Cigna Indonesia held a Financial Literacy Education Workshop and Dialogue with all local school teachers as part of Cigna's mission to help improve the health, well-being and sense of security of the Indonesian people.

Financial Literacy Education for Students

This financial literacy program for elementary school students was focused on increasing early awareness towards Financial Literacy by giving students helpful information about how to save and manage money.

Teachers Workshop on Health, Commemorating World Heart Day

To commemorate World Heart Day which increases awareness about heart disease and stroke, Cigna Indonesia held a workshop for teachers on managing risk factors for cardiovascular disease. This workshop was held to ensure that everyone has the opportunity to make the choice to have a healthy heart no matter where they live, work and play - encourage teachers to reduce cardiovascular risk, and then share and promote a healthy lifestyle to the 500 students of local Elementary schools in Johar Baru, Central Jakarta.



As well, in commemoration of Indonesia's National Customer Day, Cigna Indonesia showed an appreciation for customers by providing free medical check-ups for those who visited our Customer Care Walk In on that day.

Nearly 200 of Cigna's employees actively participated in National Customer Day Fun Walk, complete with Ondel-ondel and Betawi traditional music as a symbol of Jakarta, where they marched five kilometers long.

New Zealand

In 2015, the Cigna New Zealand (NZ) team spent their all-staff volunteer day, Cigna Day, raising money for Achilles NZ and helping out at the Cigna Kids Waterfront Fun Run.

Achilles International is a global charity that breaks down barriers for people with disabilities so

that they can participate in mainstream sporting events alongside able-bodied athletes. The Achilles NZ chapter is Cigna NZ's charity partner.

Cigna NZ staff also raised money for Achilles by running a number of stalls at the kids run including popcorn, a barbeque, face-painting and the very popular prize wheel. A fun day was had by all, from the Cigna NZ staff to the children and their parents.

The Cigna Kids Waterfront Fun Run is one of the running events that make up Cigna Round the Bays - New Zealand's third biggest fun run held in the capital city of Wellington. Approximately 400 children (ages 5-13 years) took part in a series of runs ranging from 500m to 2km.



Cigna NZ staff helped at the run by taking registrations, handing out certificates, acting as course marshals and running with children who needed extra support.

Spain

In 2015, Cigna Spain carried out a toy collection among employees so that no child would go without a Christmas present. Employees donated toys to the office and hired a van afterwards to transport them to the stockroom of a local NGO. Over a dozen Cigna volunteers spent over 75 hours helping with the classification and package preparation.

Cigna Spain also created a library for employees with books in different languages in order to support the language learning programs for our employees. We encouraged our employees to bring us books they are done reading, so that other colleagues could take advantage and make a use out of them. In exchange, we gave them a ticket for a "Doctor Sonrisas" (Clown Doctor) from Fundación Theodora. These tickets included a code that when entered online, the foundation would then send a clown doctor to a hospitalized child's room.



Taiwan



Cigna Taiwan's employees contributed their time and effort to support our long-time charity partners, the Hope Foundation for Cancer Care, the Huashan Social Welfare Foundation for the elderly, and our latest charity partner, the Andrew Food Bank for underprivileged children.

In 2015, additional community efforts included a renovation project of Huashan's Shenkeng Caring Station, packing boxes of food during our annual Family Fun Day event for the Andrew Food Bank, and a dedicated Taiwan Cigna Day walking event to promote cancer care and a healthy life style.

In total, a record high participation rate of 100% was achieved with 1,149 staff participating and a contribution of over 3,500 hours.

Thailand

Cigna Thailand hosted "Cigna Corporate Social Responsibility Day 2015" at Duang Prateep Foundation which supports a variety of charitable projects in the areas of education, health, human development, social services and emergency disaster funding.



The main objectives of this event focused on helping people in the community access better health care and provide them with general wellness information. Through this event, Cigna had the opportunity to enhance the health and well-being of over 100 children under the care of Duang Prateep Foundation by arranging for the medical team from a leading local hospital to perform health check-ups for children. Cigna Thailand employees also engaged with the children through various fun activities such as building a "Garden of Happiness" and playing games with them. They also prepared healthy lunches to serve the children, and Cigna Thailand presented a donation of 300,000 baht to the foundation to further help improve the children's well-being and quality of life.



United Kingdom

Cigna staff at our Plymouth, England office turned £50 into £1,500 for the local charity, St Luke's Hospice which cares for people whose illnesses are no longer curable, enabling them to achieve the best possible quality of life.



Team members took part in the St Luke's new Accumulator Challenge where they pitted their wits against the City's business brains in a 'dash for cash'.

Starting off with £50, the local charity threw down the gauntlet to teams from local companies to auction, fundraise, invest, run and organize their way to the biggest profit in 30 days.

With the amounts raised by each team updated in real time, and the winner only revealed at a future awards ceremony, it was a great recipe for team building and entrepreneurial skills, with a bit of friendly rivalry on the side.

Competing against Barclays, Sainsbury's, Halfords and several other major local businesses, the team came up with some ideas. The idea was to try and get as many staff involved as possible, without spending any money.

The team made it competitive by doing a rowing and cycling challenge among employees on different floors. The first event, in which 18 staff participated, was a challenge to row the same distance as the English Channel — the 1st floor won by 55 seconds.

Before the second challenge, they also invited staff to hold a bake-off, which included pastries, cakes and cupcakes – this went down really well with all staff. The final event was for each floor to cycle as far as possible in 30 minutes, and again, 18 more staff got involved. They then collected sponsorship money for both events. The final total raised was £1,500.



UK staff "doing their bit in their Christmas knit".

2015 was the fifth consecutive year for the "Text Santa Appeal" – Christmas Jumper Day charity event. The theme for the event is "Doing your bit in a Christmas knit". The UK wide campaign

raised over £11 million in 2015 with people donating to wear their Christmas jumper to work. Cigna also made this into a competition for the best jumper with winners receiving some treats to share with their team. Funds are donated to MacMillian Cancer Support, Make a Wish Foundation and Save the Children.

Children In Need helps disadvantaged children and young people in the UK. To show support, people are asked to wear yellow, and Cigna staff also made donations, ran a bake sale and fun quiz to raise additional funds. Many of the UK Cigna team went all out and added features from the Children In Need mascot, Pudsey the Bear.



United Nations Sustainable Development Goals

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

ALIGNING WITH THE SUSTAINABLE DEVELOPMENT GOALS

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

Among all SDGs, Goal 3 – “to ensure healthy lives and promote well-being for all” - provides the greatest opportunity for our company to contribute its specific industry expertise and resources to drive meaningful progress. Urbanization is also an important challenge that is correlated to health equity and also prioritized within the SDGs. Through our World of Difference Grant to Community Solutions, we are starting at home – engaging in a multi-year partnership to support the health and security of residents living in Northeast Hartford, an urban, low-income part of the city.

We are increasingly identifying opportunities to support the SDGs through our corporate citizenship efforts, and are proud to report the following 2015 highlights:

Goal	Topic	Cigna Foundation and World of Difference Grants
SDG 2	Hunger	<ul style="list-style-type: none">• Feeding Children Everywhere - providing affordable nutrition around the globe• Blessings in a Backpack - providing U.S. school children with weekend nutrition
SDG 3	Health and Well-Being	<ul style="list-style-type: none">• Shatterproof — to remove the stigma associated with substance abuse• Achilles International — to enable people with all types of disabilities to participate in mainstream athletics. <p><i>Cigna’s relationship with Achilles International includes grant funding from the Cigna Foundation and Cigna employee volunteers who serve as guides to disabled athletes in Achilles races around the country. Selected long-term disability customers are also able to take part in programs that Achilles offers, which includes individual coaching, personal training, support and opportunities to participate in activities with Achilles athletes.</i></p>

SDG 5	Gender Equality	Girls on the Run — a dynamic non-profit organization dedicated to helping girls pursue their dreams through interactive games and running
SDG 6	Clean Water and Sanitation	Water for People — providing sustainable clean water around the globe
SDG 10	Reduced Inequalities	<ul style="list-style-type: none"> • Community Solutions - to improve the health and sense of security for residents living in Northeast Hartford • Health Advocates In-Reach and Research (HAIR) from the University of Maryland's School of Public Health's Center for Health Equity — to train barbers and beauticians on how to educate their clientele about colorectal cancer and the importance of getting preventive screenings starting at age 45. <p><i>Through our health equity focus, we are able to support both SDG 3 and SDG 10 utilizing a targeted approach and identifying unique partnership opportunities, such as Community Solutions and HAIR.</i></p>

[Learn more about the United Nations Sustainable Development Goals](#)

Employee Volunteerism & Giving

In 2015, our employees continued to demonstrate our collective passion for supporting local communities. Supported by Cigna, our employees logged 53,418 hours of volunteer service, valued at over \$1.2 million.

“USE YOUR 8” PROGRAM



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

EMPLOYEE-DRIVEN CORPORATE PHILANTHROPY

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

Cigna Foundation Matching Gifts Program

We support the charities our employees support by matching individual employee gifts to any eligible non-profit organization.

Cigna Foundation Volunteer Recognition Program

We recognize employees who go above and beyond to help their communities with our Grants for Givers, Volunteer of the Month, and Volunteer of the Year awards.

Cigna Foundation Healthy Lifestyle Grants

We make the connection between personal health and charitable giving by awarding a \$100 grant to charities selected by employees who participate in healthy events such as walk-a-thons, bike-a-thons and 5k races.

CASE STUDY

A MILLION MEALS

Feeding Children Everywhere is a nonprofit organization that empowers and mobilizes people to assemble healthy meals for hungry children. In 2015, Cigna celebrated our three-year partnership

with Feeding Children Everywhere and packaged our millionth meal for hungry children. The million meals were assembled by over 6,500 Cigna employees with half of those employees packing over 600,000 meals in 2015 alone.



The meals packaged by Cigna have been donated to hunger relief organizations across the United States and globally to organizations such as CARE FOR AIDS in Nairobi, Kenya. The meal is packed with protein, fiber, vitamins and minerals and is specially formulated to reverse the effects of malnutrition.



CASE STUDY

PRO BONO LEGAL SERVICES AND COMMUNITY VOLUNTEERING

The Cigna Legal Volunteer Program includes a long-standing pro bono program and group community volunteering activities. In 2015, Cigna legal associates provided 807 hours of

community volunteering and 116 hours of skill-based pro bono work which represents a value of over \$32,500 in donated legal services.

We held large-scale Cigna Legal Impact Days in Philadelphia, PA and in Bloomfield, CT. In Philadelphia, over 40 Cigna Legal associates volunteered at Cradles to Crayons. This organization works to provide homeless and low-income children with clothing, school supplies and other essentials. The Cigna Legal associates held a school supplies drive and worked in the Cradles to Crayons warehouse to help process donations.

In Bloomfield, nearly 50 Cigna Legal associates volunteered at Community Solutions, which is a community service organization working to improve the health and economic security of local residents in Northeast Hartford and is a Cigna Foundation World of Difference grant recipient. The Cigna Legal associates helped with property improvements for a new community park.



CHALLENGES AND 2016 FOCUS AREAS

As we work to continually expand and improve our Cigna Employee Giving Program, we will be rolling out a new user-friendly Employee Giving Portal. By increasing engagement with this portal, employees will see more of the community needs that exist and volunteering opportunities available to them or their business areas. Over the past few years, we've emphasized capturing volunteer time reporting to help us better understand our progress towards our goals and will continue to do so. Additionally, through our Cigna Foundation World of Difference grants and business unit non-profit sponsorship, we're looking to increase skills-based volunteer opportunities so we can best support those organizations we work with by matching up our unique talent with their specific needs.

Message from Frank Pina, Global Real Estate Director, Cigna



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

Reducing our Environmental Footprint

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

OUR GLOBAL REAL ESTATE PORTFOLIO

In 2015, Cigna's global real estate portfolio consisted of approximately 7.8 million square feet of owned and leased properties. Our domestic portfolio has approximately 5.9 million square feet in 40 states, the District of Columbia, Puerto Rico and the Virgin Islands. Our international properties contain approximately 1.9 million square feet located throughout the following countries: Bahrain, Belgium, Canada, China, Hong Kong, India, Indonesia, Kenya, Malaysia, New Zealand, Singapore, South Korea, Spain, Switzerland, Taiwan, Thailand, Turkey, United Arab Emirates, and the United Kingdom.

GREEN BUILDING CERTIFICATIONS AND RATINGS

Cigna currently has 15 Leadership in Energy and Environmental Design (LEED®) certified buildings in our domestic real estate portfolio:

Owned Facilities

We have received Silver LEED® certification at our owned facilities in Chattanooga, Tennessee and Plano, Texas, where sustainable features include a rain-capture roof system, an East-West orientation to minimize direct sun exposure and the utilization of recycled materials in the construction.

Leased Facilities

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

Global Real Estate also currently has 34 sites enrolled in the U.S. Environmental Protection Agency's ENERGY STAR program. These four locations were ENERGY STAR certified in 2015: Hooksett, Pennsylvania; Chattanooga, Tennessee; and two sites in Nashville, Tennessee.

OUR STRATEGIC SUSTAINABILITY PERFORMANCE PLAN

Cigna's Global Real Estate (GRE) team has adopted a Strategic Sustainability Performance Plan designed to execute a best-in-class environmental sustainability program. To deliver on our Strategic Sustainability Performance Plan, Cigna GRE is establishing programs and policies that can result in significant improvements in energy efficiency. This Strategic Sustainability Performance Plan is intended to follow the United States Green Building Council's LEED® guidelines for Green Building Operations and Management.

Our plan is focused on:

Reducing our emissions; energy and water consumption; and waste to landfill

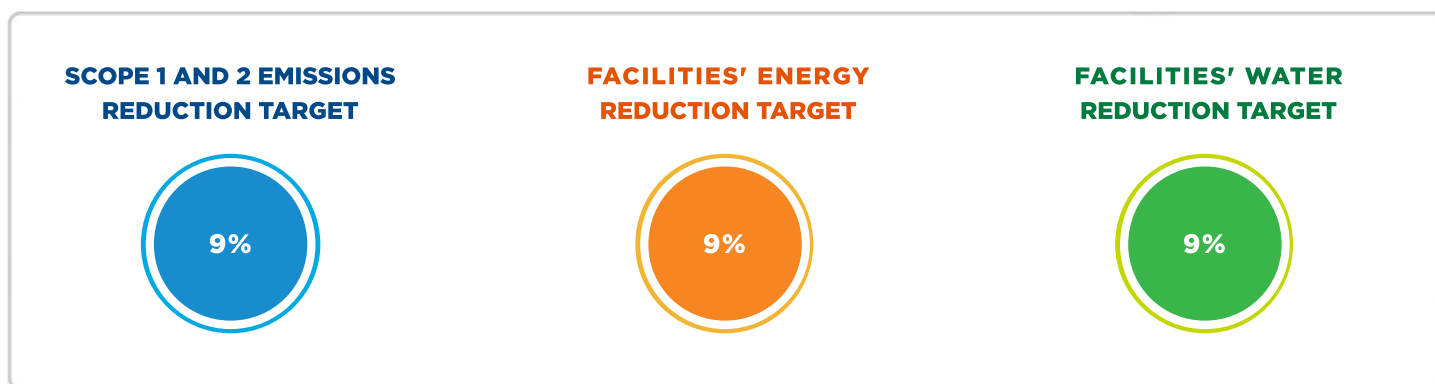
Reusing and recycling more of what we consume

Increasing efficiencies in all our operations

Engaging with our employees and key stakeholders to support our corporate responsibility platform

2017 ENVIRONMENTAL GOALS

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



To work towards these three-year goals, we are monitoring our emissions, energy and water performance. We are also making capital investments to support our reduction targets. Additionally, we are engaging our employees on behavioral change initiatives and integrating the principles of sustainability into decision-making processes.

In 2015, we had our emissions data assured for the first time, which has supported our efforts to better understand our impacts and performance drivers. In 2016 and 2017, we acknowledge the need to accelerate efforts in order to meet our targets. We also plan to evaluate whether targets

based on square footage would be more appropriate moving forward as the square footage in our portfolio has continued to grow since our base year.

MANAGING OUR EFFORTS

To deliver on our Strategic Sustainability Performance Plan and 2017 environmental goals, our corporate responsibility team works closely with our Cigna Global Real Estate (GRE) team. Cigna's Corporate Real Estate Manager reports to our Corporate Services Director who reports to Cigna's SVP of Service Operations. GRE utilizes a proprietary technology data management portal to assist in the ongoing identification of sustainability risks and opportunities in our overall real estate portfolio. Quarterly sustainability reports are produced and shared up this management ladder. Additionally, cross-functional perspectives from our Cigna Connects CR Governance Council support our sustainability efforts.

2015 KEY MILESTONES

In 2015, Cigna GRE continued to identify and execute on environmental stewardship projects for owned and leased properties (in collaboration with property management companies), which included:

Installing a new domestic water system at our Bloomfield, Connecticut headquarters	Replacing exterior lights with LEDs at our Easton, Pennsylvania location and retrofitting light fixtures with LEDs in our Glendale, Arizona building
Completing xeriscaping project in our Plano, Texas location	Implementing occupancy controls on our Bourbonnais, Illinois location

Installing 12 electric car chargers at our Bloomfield, Connecticut headquarters

CASE STUDY

EMPLOYEES GET CHARGED UP

Cigna aims to promote and support the use of innovative environmental technologies. Electrical vehicles are an area where we can reduce our environmental footprint and engage our employees.

In 2015, we installed 12 electric vehicle (EV) charging stations at our Bloomfield headquarters to allow Cigna employees to plug in and power up. Cigna also has EV charging units in our Windsor, CT and Phoenix, AZ offices.

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



Also, some of our EV-owners and Cigna GreenSTEPS members produced an EV Experience Day in Bloomfield. The EV Experience Day was an educational event for Cigna employees that provided a showcase of electric and plug-in hybrid vehicles as well as helpful information on rebates, public charging grids and other ownership details. The EV Experience Day featured nine local dealerships showcasing their newest EV models. The Connecticut Department of Energy and Environmental Protection also participated by sharing information on the public charging grid and government incentives for EV purchases.

By providing amenities like EV charging stations and events like the EV Experience Day, we are supporting employees who are committed to reducing their gasoline consumption and carbon footprint by changing the way they drive. It's one of the ways Cigna is delivering on our Strategic Sustainability Performance Plan.

Building on these efforts, Cigna signed on as Partner in U.S. Department of Energy's Workplace Charging Challenge becoming the 200th partner and the first in our industry to join the Challenge.

As part of the EV Everywhere Challenge (announced by President Obama with the goal of enabling the United States to be the first country in the world to produce plug-in electric vehicles by 2022), the Department of Energy launched the Workplace Charging Challenge, with the goal of having 500 U.S. employers join the initiative as partners by 2018.



Managing our Impact

In 2015, we continued to execute our Strategic Sustainability Performance Plan which defines Cigna's material environmental objectives, outlines 2017 goals and includes tracking and reporting key metrics. Understanding, reducing and working to mitigate our carbon footprint has resulted in a comprehensive effort to calculate the greenhouse gas emissions (GHG) of our business.

IDENTIFYING ENERGY AND EMISSIONS REDUCTION OPPORTUNITIES

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

Real Estate



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

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

In 2015, we embarked on a major renovation of our corporate headquarters in Bloomfield, CT. As part of the renovation, we identified opportunities to increase the campus's environmental efficiency and incorporate sustainable attributes, including an on-site walking trail for employees. Completed in 1957 as the Connecticut General HQ and later named for company president, Frazer Wilde, it was lauded as an important example of a modernist international style suburban corporate structure.



Even though the Wilde Building was constructed with some pioneering conservation elements, there are many challenges that arise from an antique structure. Cigna has continually maintained and upgraded the facility. Today, with our current, extensive restoration and renovation work, Cigna continues to improve the operational eco-efficiencies and appearance of this piece of masterful modern architecture to benefit our company and our community.

Business Travel

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

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

Information Technology

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

DEPLOYING WATER EFFICIENT TECHNOLOGIES AND PRACTICES

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

As we've worked to measure and track water usage, we found some discrepancies in units of measure on water bills and, thus, our recording of water use. By taking an in-depth look at the recorded water use at each location, we have been able to identify and rectify the data where needed. Obtaining this level of data integrity will help us target properties and implement projects that will effectively lower water use as we work towards our 2017 targets. To reduce water consumption, save energy and improve environmental well-being, we use a variety of strategies and technologies that lessen the burden on potable water supply and wastewater systems:

MONITOR

Water consumption performance

MAXIMIZE

Fixture potable water efficiency within buildings with the use of low-flow plumbing fixtures, sensors and automatic controls

PRACTICE

Water-efficient landscaping and use high efficiency irrigation technology

PROTECT

Natural habitat, waterways and water supply from pollutants carried by building discharge water. Facility management has reduced usage for irrigation needs and has taken advantage of the milder weather patterns. When feasible, low flow plumbing fixtures, sensors, and automatic controls are installed to improve efficiencies.

IMPLEMENTING WASTE REDUCTION AND RECYCLING PROGRAMS

To reduce the quantity of waste while improving the building environment we apply best practices in materials selection, waste disposal and waste reduction as well as responsible procurement practices. Cigna employs numerous recycling programs to assist us with our waste management efforts.

Cigna maintains a 100% Paper Shredding Policy	Bottle-less hot and cold filtered water systems are located throughout our office space so employees can refill their personal cups reducing plastic bottle use
Paper use reduction is promoted through discouraging unnecessary printing, setting office copiers to two-sided printing and suggesting employees to use misprints as notepaper	A corrugated recycling program available in over 45 Cigna offices
Recycling arrangement have been established for copier inks and toner cartridges	Plastic/glass recycling stations are conveniently located throughout office locations. Cigna has approximately 64 offices with plastic/glass recycling programs in place.
Lamps and ballast recycling programs have been established in over 80 Cigna offices	Procurement practices are in place that includes purchasing recycled content paper. We've made strong progress in this area with recycled content paper now representing 86% of total paper spend.
Nearly 50% of paper used for professionally printed materials is done on paper containing recycled paper content	A formalized waste audit was been conducted to establish baseline data in support of future reduction opportunities

100% PAPER SHREDDING POLICY

As part of Cigna's environmental sustainability records management programs, paper records which are no longer needed must be destroyed. We call this our "100% Paper Shredding Policy" and it ensures that confidential documents are not accidentally discarded in the regular trash and that our paper waste is being recycled instead of finding its way to landfills. Under every Cigna employee's desk sits a blue recycle bin making the process easy and convenient. When full, our employees toss the contents of the blue bin into metal Sensitive Documents/Recycle stations placed around the office floors.

In 2015, our U.S. offices recycled 1,481 tons of paper material. This paper recycling process provides both security and environmental benefits by reducing pollution, preserving landfill space and saving trees, water and oil resources.

FURNITURE AND COMPUTER DONATION

The Cigna Furniture Donation program facilitates donations of furnishings we are no longer using to a variety of non-profit organizations who can use them. The value of our donations for 2015 was more than \$25,000. Additionally, the Cigna Computer Donation Program enables us to donate used computers to non-profit organizations. In 2015, Cigna's IT team donated over 500 computers to Connecticut nonprofits including schools, libraries, hospitals and homeless shelters.

Employee Engagement

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

OUR GREENSTEPS PROGRAM

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

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

CASE STUDY

SUSTAINABILITY SCAVENGER HUNT

The future of sustainability lies within the minds of the youngest generations, and educating younger generations about our current sustainable practices can help to support a healthy future for our planet.

As part of Cigna's Bring Your Child to Work Day, we hosted an educational Sustainability Scavenger Hunt. The children roamed the halls and a host of hidden places led by our Corporate Responsibility Manager and our Global Real Estate Facility Manager to learn about Cigna's sustainability initiatives in our office buildings.

The Sustainability Scavenger Hunt was so popular that many curious parents asked if they could tag along. The children followed green footprints placed throughout the Cigna hallways to various destinations, gathering hints printed on seed-infused scrolls along the way. Upon arrival at each "Green Step", the kids were treated to fun and informative presentations on how Cigna seeks to support environmental sustainability and how the kids' everyday actions also impact the environment.

Places that our employees' children visited on our Sustainability Scavenger Hunt included:

Electric Vehicle Charging Stations

Recycling Center at Loading Dock

Boiler Room

Operations Controls Command Center

Cafeteria

Wilde Side Garden



Cigna's Wilde Building Facility Manager show the Sustainable Scavenger Hunt participants the "brains" of the Command Center



The Hunt included getting an up close look at the boiler room where recent energy reduction projects have been completed

The Sustainability Scavenger Hunt aimed to engage this young generation to think critically about the environment; to learn how a large corporation can be dedicated to sustainability; and to inspire them to practice sustainable habits in their own lives.

CASE STUDY

GROWING FOR GOOD

At our Bloomfield, Connecticut headquarters, our GreenSTEPS teams serves as our "garden squad" planting, tending and harvesting produce grown in a 20 x 20 foot vegetable garden

located a few steps out the door of our employee cafeteria. All the produce we grow is donated to Foodshare — greater Hartford's food bank that distributes food to feed hungry neighbors.

In 2015, our fourth year cultivating our Wilde-side garden, we donated 286 pounds of fresh produce. Additionally, the GreenSTEPS team added the "Sponsor a Row" component to engage other Cigna employees to get involved without having to get their hands dirty.



In 2015, the Sponsor-A-Row program raised \$1,867 for FoodShare which translated into providing 5,601 meals for our hungry neighbors.

Members of the gardening team planted, watered, weeded and harvested all season long to provide as much healthy food as possible to our neighbors in need. Cigna is always looking for ways to help improve the health and well-being of our communities and employees and the Wilde-Side Garden is the perfect opportunity to do both.



Cigna employees using their green thumbs to help our neighbors by growing and donating fresh produce

Cigna 2012-2015 Performance Tables

ECONOMIC

Key Performance Indicators	2015	2014	2013	2012
Global Revenue ¹ (in billions)	\$37.9	\$34.9	\$32.4	\$29.1
Financial Impact from Cigna Giving ² (in millions)	\$12.7	\$12.3	\$11.1	\$10.7
Employee Volunteer Hours	53,418	53,041	49,295	37,270

SOCIAL

Key Performance Indicators ³	2015	2014	2013	2012
Total Number of Employees ⁴	39,300	37,200	36,500	35,800
By Region				
% United States	85.4%	87.0%	85.5%	84.9%
% Global	14.6%	13.0%	14.5%	15.1%

¹ Additional financial performance data can be found in our [2015 Annual Report](#).

² Figure is inclusive of Cigna Foundation and Civic Affairs contributions inclusive of expenses, corporate contributions from business units, employee giving to the March of Dimes and United Way and the estimated value of employee volunteer hours.

³ The boundary for employee data includes Cigna's global workforce. With the exception of the reported total number of employees and employee percentages by region, 2012 and 2013 employee data is limited to our United States workforce. Reported workforce data has not been assured and subject to a margin of error.

⁴ Please note that the following: Cigna also utilizes independent contractors, such as informational technology providers, who are not included in the employee count. Employees who did not identify a gender and/or age are included in total employee count but reported in percentage of employees by gender and age group, and that the total number of employees has been rounded. Additionally, please note that the total number of employees for 2012 and 2013 has been restated from past reports to include our total global workforce and align to the number of employees reported in our annual 10-K filings.

By Employee Type				
% Full-Time	97.1%	96.7%	96.6%	96.5%
% Part-Time	2.9%	3.3%	3.4%	3.5%
By Gender				
% Female	70.3%	70.6%	71.5%	72.1%
% Male	29.7%	29.4%	28.5%	27.9%
By Age Group				
% Under 30 Years of Age	15.5%	15.8%	15.3%	15.5%
% Age 30-50	56.9%	56.7%	57.2%	57.3%
% Age 50 or Older	27.6%	27.5%	27.6%	27.2%
Total Number of New Hires	7,473	7,953	5,792	9,725
By Gender				
% Female	65.8%	64.9%	68.3%	69.4%
% Male	34.2%	34.9%	31.5%	30.6%
By Age Group				
% Under 30 Years of Age	36.8%	36.3%	32.7%	21.3%
% Age 30-50	52.0%	51.5%	52.0%	51.0%
% Age 50 or Older	11.2%	12.1%	15.3%	22.7%
Average Hours for Training per Employee ⁵	26.0	24.6	29.1	*
Male	24.5	24.9	28.4	*
Female	28.0	23.7	29.8	*
Safety Incident Rate ⁶	0.37	0.47	0.36	0.83

⁵ Reported average hours of training for employees are estimates derived from data for each career band for Cigna based on our Cigna University course training. Reported averages excludes specific skills training, career development and lifelong learning programs.

⁶ Safety incident rate is based on the number of U.S. Occupational Safety and Health Administration (OSHA) recordable incidents per 200,000 hours worked. Fluctuations in these incident rates are typical year to year.

ENVIRONMENTAL⁷

Key Performance Indicators	2015	2014	2013	2012
Greenhouse Gas Emissions (metric tons of CO ₂ e)	84,223	90,625	87,611	87,895
Scope 1 Emissions	12,039	11,908	11,737	8,458
Scope 2 Emissions	72,184	78,717	75,874	79,437
Emissions Intensity per Square Foot	0.013	0.015	0.014	0.016
Scope 3 Business Travel Emissions (metric tons of CO ₂ e)	22,869	22,707	23,470	20,242
Energy Consumption (megawatt hours)	235,140	228,974	222,751	203,373
Direct Energy Consumption ⁸	72,471	72,113	74,157	44,058
Indirect Energy Consumption	162,669	156,861	148,594	159,315
Energy Intensity per Square Foot	0.038	0.037	0.039	0.036
Water Withdrawals ⁹ (kilo-gallons)	83,587	85,825	75,532	88,404
Water Intensity per Square Foot	0.013	0.014	0.012	0.016

⁷ Environmental performance data excludes our global real estate portfolio and that 2012 energy and greenhouse gas emissions data has been restated.

⁸ Direct energy consumption sources include those from natural gas and our vehicle and aviation fleet.

⁹ Source for water withdrawals is exclusively municipal water. Data has been extrapolated for some properties, and data coverage is limited to a portion of United States real estate portfolio. The increase in 2014 and 2015 water withdrawals is attributable to changes in our boundary and water line breaks at two properties during the reporting periods.

GRI G4 Content Index

To assist our stakeholders in locating corporate responsibility disclosures of interest, Cigna's reporting follows the Global Reporting Initiative G4 disclosure framework, which is an internationally recognized set of indicators for economic, environmental and social aspects of business performance. For additional information, please visit globalreporting.org.

Please note that the GRI G4 Content Index directs readers to sections within our 2015 Corporate Responsibility Report in addition to our 2015 Annual Report, CDP 2016 Climate Change Information Request response, Corporate Governance website and other relevant public documents and websites. We also provide direct answers to further assist the reader.

I. GENERAL STANDARD DISCLOSURES

Indicator	Description	Location
Strategy and Analysis		
G4-1	Statement from the most senior decision-maker about the relevance of sustainability and organization's strategy	Message from David Cordani
Organizational Profile		
G4-3	Name of the organization	Our Company
G4-4	Primary brands, products, and services	Our Company
G4-5	Location of the organization's headquarters	Our corporate headquarters are located in Bloomfield, Connecticut.
G4-6	Number of countries where the organization operates	Our Company
G4-7	Nature of ownership and legal form	Cigna is a publicly traded corporation.
G4-8	Markets served, and types of customers and beneficiaries	<ul style="list-style-type: none"> • Our Company • Stakeholder Engagement • Facts About Cigna
G4-9	Scale of the organization	<ul style="list-style-type: none"> • Our Company • Facts About Cigna

G4-10	Total number of employees by employment contract and gender	2012-2015 Performance Tables
G4-11	Percentage of total employees covered by collective bargaining agreements	Approximately 1% of Cigna employees (461 employees from our operations formerly known as Vanbreda) were represented by collective bargaining agreements during the reporting period.
G4-12	Description of supply chain	Supply Chain Management
G4-13	Significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain	None during the reporting period.
G4-14	Whether and how the precautionary approach or principle is addressed by the organization.	Reducing Our Environmental Footprint
G4-15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Cigna is a signatory to the United Nations Global Compact.
G4-16	Memberships in associations and national/international advocacy organizations	2015 Political Contributions and Lobbying Activity Report
Identified Material Aspects and Boundaries		
G4-17	All entities included in the organization's consolidated financial statements or equivalent documents, and whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report	<ul style="list-style-type: none"> • About This Report • 2015 Annual Report (Exhibit 21, Notes to Financial Statements)
G4-18	Process for defining the report content and the Aspect Boundaries; and how the organization has implemented the Reporting Principles for Defining Report Content.	About This Report
G4-19	All the material aspects identified in the process for defining report content.	GRI Index (Disclosures on Management Approach)

G4-20	The aspect boundary for each material aspect within the organization and whether the aspect is material for all entities within the organization	GRI Index (Disclosures on Management Approach)
G4-21	Whether the aspect boundary for each material aspect outside the organization	GRI Index (Disclosures on Management Approach)
G4-22	Effect of any restatements of information provided in previous reports, and the reasons for such restatements.	None during the reporting period.
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries.	None during the reporting period.
Stakeholder Engagement		
G4-24	List of stakeholder groups engaged by the organization.	Stakeholder Engagement
G4-25	Basis for identification and selection of stakeholders with whom to engage.	Stakeholder Engagement
G4-26	Organization's approach to stakeholder engagement	Stakeholder Engagement
G4-27	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns	<ul style="list-style-type: none"> • Stakeholder Engagement • Health Equity • CR Snapshot
Report Profile		
G4-28	Reporting period for information provided.	Our reporting period is calendar
G4-29	Date of most recent previous report	2014 Corporate Responsibility Report
G4-30	Reporting cycle	Annual
G4-31	Contact point for questions regarding the report or its contents.	cignaconnects@cigna.com
G4-32	GRI Index with "in accordance" option chosen and references to External Assurance Reports	We have reported in accordance with the G4 framework at the "Core" level.

G4-33

Organization's policy and current practice with regard to seeking external assurance for the report

We received assurance for our greenhouse gas emissions during the reporting period for Scope 1 and 2 greenhouse gas (GHG) emissions.

[GHG Emissions Assurance Statement](#)

Governance

G4-34

Governance structure of the organization, including committees of the highest governance body and those responsible for decision-making on economic, environmental and social impacts.

[Governance](#)

Ethics & Integrity

G4-56

Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.

- [Ethics & Integrity](#)
- [Our Culture](#)
- [Human Rights Statement](#)

II. SPECIFIC STANDARD DISCLOSURES

A. DISCLOSURES ON MANAGEMENT APPROACH

Material Aspects	Location	Material within the Organization	Material outside the Organization	Relevance outside the Organization
1. Economic				
Economic Performance	2015 Annual Report	<input type="radio"/>	<input type="radio"/>	Cigna's economic performance is relevant to our investors, client employers, customers, suppliers and communities.
Indirect Economic Impacts	<ul style="list-style-type: none"> • Health Equity • The Cigna Foundation • United Nations Sustainable Development Goals 	<input type="radio"/>	<input type="radio"/>	Cigna's community investments activities are relevant to our investors, client employers, customers and communities.

2. Environmental

Energy	<ul style="list-style-type: none"> • <i>Reducing Our Footprint</i> • <i>Managing Our Impact & Energy, Water and Waste</i> 			Energy consumption associated with operations is relevant to all stakeholders including our communities, client employers, customers and investors.
Water	<ul style="list-style-type: none"> • <i>Reducing Our Footprint</i> • <i>Managing Our Impact & Energy, Water and Waste</i> 			Water and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Emissions	<ul style="list-style-type: none"> • <i>Reducing Our Footprint</i> • <i>Managing Our Impact & Energy, Water and Waste</i> 			Greenhouse gas emissions and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Effluents and Waste	<i>Managing Our Impact & Energy, Water and Waste</i>			Efficient use of resources and management of waste is relevant to our investors, client employers, customers and communities.
Supplier Environmental Assessment	<i>Supply Chain Management</i>			Our assessment of suppliers' environmental practices is relevant to our corporate client employers, investors, suppliers and our communities.

3. Labor Practices and Decent Work

Employment	<i>Our Culture</i>			Cigna's employment practices are relevant to our investors, client employers, customers and the communities where we are employers.
Occupational Health and Safety	<i>Employee Health, Safety & Wellness</i>			Occupational health and safety is relevant to our investors, client employers and communities.

Training and Education	<i>Training & Human Capital Development</i>	<input type="radio"/>	<input type="radio"/>	Training and education is relevant to our investors and communities.
Diversity and Equal Opportunity	<i>Diversity & Inclusion</i>	<input type="radio"/>	<input type="radio"/>	Diversity and equal opportunity is relevant to our investors, client employers and communities.
Supplier Assessment for Labor Practices	<i>Supply Chain Management</i>	<input type="radio"/>	<input type="radio"/>	Our assessment of suppliers' labor practices is relevant to our client employers, investors, suppliers and our communities.
4. Human Rights				
Supplier Human Rights Assessment	<ul style="list-style-type: none"> • <i>Supply Chain Management</i> • <i>Human Rights Statement</i> 	<input type="radio"/>	<input type="radio"/>	Our assessment of human rights risks with our supply chain is relevant to our client employers, investors, suppliers and our communities.
5. Society				
Local Communities	<ul style="list-style-type: none"> • <i>Global Citizenship</i> • <i>Health Equity</i> • <i>The Cigna Foundation</i> • <i>United Nations Sustainable Development Goals</i> 	<input type="radio"/>	<input type="radio"/>	Local community impacts are relevant to all stakeholders, particularly the communities where we operate.
Anti-corruption	<i>Ethics and Integrity</i>	<input type="radio"/>	<input type="radio"/>	Anti-corruption is relevant to all stakeholders, including our investors and the global communities that we serve.
Public Policy	<i>2015 Political Contributions and Lobbying Activity Report</i>	<input type="radio"/>	<input type="radio"/>	Public policy activities are relevant to all stakeholders including our customers.

6. Product Responsibility

Product and Service Labeling

- [Customer Centricity](#)
- [Health Equity](#)



Customer satisfaction is relevant to our customers, employer clients and investors.

Customer Privacy

[Global Privacy & Information Protection](#)

The protection of customer privacy and information is relevant to our customers, employer clients and investors.

B. PERFORMANCE INDICATORS

Material Aspects

GRI Indicators

Location

1. Economic

Economic Performance

G4-EC1

Direct economic value generated and distributed

- [2015 Annual Report](#)
- [2012-2015 Performance Tables](#)

This indicator is partially reported.

G4-EC2

Financial implications and other risks and opportunities for the organization's activities due to climate change

[CDP 2016 Climate Change Information Request](#) (Questions CC5 and CC6)

Indirect Economic Impacts

G4-EC7

Development and impact of infrastructure investments and services supported

- [The Cigna Foundation](#)
- [United Nations Sustainable Development Goals](#)
- [CR Snapshot](#)

2. Environmental

Energy

G4-EN3

Energy consumption within the organization

[2012-2015 Performance Tables](#)

G4-EN5

Energy intensity

[2012-2015 Performance Tables](#)

Water

G4-EN8

Total water withdrawal by source

[2012-2015 Performance Tables](#)

Emissions	G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1) <i>Assured by third-party verifier</i>	<ul style="list-style-type: none"> • 2012-2015 Performance Tables • GHG Emissions Assurance Statement
	G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2) <i>Assured by third-party verifier</i>	<ul style="list-style-type: none"> • 2012-2015 Performance Tables • GHG Emissions Assurance Statement
	G4-EN17	Energy indirect greenhouse gas (GHG) emissions (Scope 3)	2012-2015 Performance Tables
	G4-EN18	Greenhouse gas (GHG) emissions intensity	2012-2015 Performance Tables
	G4-EN21	NOX, SOX, and other significant air emissions	<i>These emissions are not material to our operations.</i>
Effluents and Waste	G4-EN23	Total weight of waste by type and disposal method	Managing Our Impact & Energy, Water and Waste <i>This indicator is partially reported.</i>
Supplier Environmental Assessment	G4-EN32	Percentage of new suppliers that were screened using environmental criteria	Supply Chain Management

3. Labor Practices and Decent Work

Employment	G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender, and region	2012-2015 Performance Tables
Occupational Health and Safety	G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	2012-2015 Performance Tables <i>This indicator is partially reported.</i>

Training and Education	G4-LA9	Average hours of training per year per employee by gender, and by employee category	2012-2015 Performance Tables
	G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	<ul style="list-style-type: none"> • Training & Human Capital Development • CR Snapshot
	G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	Training & Human Capital Development <i>All full-time, salaried part-time, and hourly part-time employees are required to complete both an Interim and Annual Review and encouraged to complete a development action plan.</i>
Diversity and Equal Opportunity	G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	<ul style="list-style-type: none"> • 2012-2015 Performance Tables • Governance <i>This indicator is partially reported.</i>
Supplier Assessment for Labor Practices	G4-LA14	Percentage of new suppliers that were screened using labor practices criteria	Supply Chain Management
4. Human Rights			
Supplier Human Rights Assessment	G4-HR10	Percentage of new suppliers that were screened using human rights criteria	Supply Chain Management

5. Society

Local Communities	G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> • Health Equity • Global Citizenship <p><i>All Cigna global locations have local community engagement programs and/or activities in place.</i></p>
Anti-Corruption	G4-SO4	Communication and training on anti-corruption policies and procedures	Ethics & Integrity
Public Policy	G4-SO6	Total value of political contributions by country and recipient/beneficiary	2015 Political Contributions and Lobbying Activity Report

6. Product Responsibility

Product and Service Labeling	G4-PR5	Results of surveys measuring customer satisfaction	Customer Centricity
Customer Privacy	G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	<p>2015 Annual Report p.113</p> <p><i>This indicator is partially reported.</i></p>

UN Global Compact Index

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

COMMUNICATION ON PROGRESS

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

HUMAN RIGHTS

Principle	Company Policies and Statements	2015 Performance and Approach
1. Businesses should support and respect the protection of internationally proclaimed human rights.	Human Rights Statement	Ethics & Integrity
2. Businesses should make sure that they are not complicit in human rights abuses.	Human Rights Statement	Ethics & Integrity

LABOR

Principle	Company Policies and Statements	2015 Performance and Approach
3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.	Human Rights Statement	Supply Chain Management
4. Businesses should uphold the elimination of all forms of forced and compulsory labor.	Human Rights Statement	Supply Chain Management

5. Businesses should uphold the effective abolition of child labor.	Human Rights Statement	Supply Chain Management
6. Businesses should uphold the elimination of discrimination in respect of employment and occupation.	Code of Ethics and Principles of Conduct	Diversity & Inclusion

ENVIRONMENT

Principle	Company Policies and Statements	2015 Performance and Approach
7. Businesses should support a precautionary approach to environmental challenges.	Cigna Sustainability Practices	<ul style="list-style-type: none"> • <i>Reducing Our Environmental Footprint</i> • <i>CDP 2016 Climate Change Information Request</i>
8. Businesses should undertake initiatives to promote greater environmental responsibility.	Cigna Sustainability Practices	<ul style="list-style-type: none"> • <i>Managing Our Impact & Energy, Water and Waste</i> • <i>Employee Engagement — GreenSTEPS</i>
9. Businesses should encourage the development and diffusion of environmentally friendly technologies.	Cigna Sustainability Practices	<ul style="list-style-type: none"> • <i>Managing Our Impact & Energy, Water and Waste</i> • <i>Supply Chain Management</i>

ANTI-CORRUPTION

Principle	Company Policies and Statements	2015 Performance and Approach
10. Businesses should work against corruption in all its forms, including extortion and bribery.	Code of Ethics and Principles of Conduct	<i>Ethics & Integrity</i>