



CIGNA CONNECTS

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CIGNA CONNECTS

MESSAGE FROM DAVID M. CORDANI, PRESIDENT AND CEO OF CIGNA



Few things are as personal as health, so when you're in the business of health, making personal connections is essential. And personal connections are based on trust.

We believe Cigna's success depends on earning trust through responsible business practices, corporate citizenship and providing superior services that meet our customers' individual needs.

Inspired by our mission to improve the health, well-being and sense of security of those we serve, our unique approach to corporate responsibility, which we call Cigna Connects, works to positively impact the health of people, communities and the environment.

Through Cigna Connects, our corporate responsibility vision is to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference.

Cigna is proud to again publish our unique set of environmental, social and governance goals in our annual Cigna Connects Corporate Responsibility Report, which formally demonstrates our commitment to transparent goal setting and reporting of our Corporate Responsibility efforts.

We invite you to read our report and learn more about:

Our commitment to our recently developed Strategic Sustainability Performance Plan and 2017 environmental conservation targets

The Cigna Foundation's new World of Difference grant program where we connect with community partners to remove barriers and drive improved results around health equity, giving everyone the best opportunity to achieve a healthier, more secure life

Our unwavering commitment to the strong governance through clear and consistent policies and practices helping to ensure that we conduct our business with integrity and transparency

You can also connect with us by visiting the Corporate Responsibility section on Cigna.com to learn more about these topics and how you can participate.

Thank you,

David M. Cordani
President and CEO

CIGNA CONNECTS — OUR UNIQUE APPROACH TO CORPORATE RESPONSIBILITY



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 of helping 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, the company aims 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 second annual Corporate Responsibility Report highlighting our corporate responsibility goals and initiatives. Please read the report to learn more and connect with our company in our efforts to make the innovative, personal connections that help improve the health of people, communities and the environment.

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 2014.



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

Completed a series of emissions reduction projects at corporate headquarters and our Windsor, CT; Easton, PA; Chandler, AZ; and Hooksett, NH offices

Began development of a Supplier Code of Conduct to support our responsible sourcing practices

Diverted nearly 2,000 tons of waste from landfills through Cigna's 100% paper shredding policy for all office paper

Three LEED certified buildings: Gold LEED Designation in Phoenix, AZ and Silver LEED designation in Plano, TX and Pittsburgh, PA



SOCIAL



COMMUNITY

Totaled \$12,346,211 in combined Cigna giving — Foundation, Civic Affairs and employee volunteering

Provided Cigna Foundation grants totaling more than \$5,000,000

Funded eight new Cigna Foundation World of Difference (WOD) Grants program

Established health equity focus area for WOD grants

Packed 250,000 meals for Feeding Children Everywhere in Cigna's largest-ever volunteer event involving over 1,000 employees

Logged 53,041 hours of Cigna employee volunteer service



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

Achieved over 10,300 visits by Cigna staff to Cigna's Cultural Resource Center which provided information on more than 50 cultural communities exploring topics that impact health beliefs and behaviors

Named one of the United States' "Best Employers for Healthy Lifestyles" by the National Business Group on Health

Convened 18 Clinical Cultural Diversity Forums with over 1,400 clinical staff participating

Trained 2,138 Cigna staff in Cultural Competency program

94% of employees and families are tobacco free



DIVERSITY

Scored 100% on Human Rights Coalition's Corporate Equality Index, naming Cigna one of the "Best Places to Work for LGBT Equality"

Participated in 20 events working to identify the best diverse supplier talent

Increased spend in goods and services with diverse suppliers by 22% from prior year from more than 500 certified minority-and women-owned business enterprises and other diverse suppliers across the United States

Supported nine Cigna Colleague Resource Groups working on initiatives that increase the understanding of particular needs within our customer segments

Hosted over 50 Cultural Diversity Forums for over 2,000 employees on different cultural customer perspectives

Awarded the Dallas/Fort Worth Minority Supplier Development Council "Buy Those That Buy Us" Recognition

Included in the 50 Best Companies for Hispanic Women by "Latina Style" magazine



TRAINING & DEVELOPMENT

Provided more than \$5,500,000 in funding through Educational Reimbursement Program. This program expanded globally assisting employees in Korea, Taiwan and New Zealand

Recognized 400,880 employees during last decade through the Cigna Champions program

Engaged approximately 2,000 Cigna employees in a Leadership Colloquia series designed to inform and influence Cigna's global business strategy and leadership development through dialog with external thought leaders across a variety of disciplines

Designed and launched a Gender and Leadership program to work in concert with other activities to support the acceleration and development of woman in the organization



GOVERNANCE & ETHICS

100% of new and existing employees are trained in our Code of Ethics and affirm their adherence to the Code

Regular review of Cigna's governance policies and practices by Board of Directors

Privacy Steward program that provides support and drives privacy compliance within the business/corporate areas

On-site Anti-Corruption training in eight countries in which Cigna operates

ABOUT THIS REPORT

Our second 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 align with the ESG 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 bear, working towards a healthier environment and removing barriers to achieving one's best health.



SCOPE

This report presents the material issues and impacts of our ESG activities for calendar year 2014. In this report, we have taken initial steps to expand our scope to include 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.



REPORTING PRINCIPLES

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.



ENGAGEMENT

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 cignacconnects@cigna.com.

BUSINESS

OUR COMPANY

Cigna is a global health service company with approximately 37,000 employees and 89 million customer relationships worldwide.

For more than 200 years, Cigna and its predecessor companies have been in the insurance field. Today, Cigna continues to innovate, expand and grow globally in our three primary business segments: Global Health Care, Global Supplemental Benefits and Group Disability and Life.

WHERE WE OPERATE

Cigna has sales capability 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 around the world.

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

COUNTRIES & JURISDICTIONS OF OPERATION

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



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.

ADVOCACY FOR 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. There's tremendous pressure on the system to improve affordability and, in many cases, to create more consumer choice as evolving demographics result in a different balance of needs.

At Cigna, we have strategically positioned our company to anticipate and adapt to these dynamic shifts. 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 and preventive care; and sense of security solutions.

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

Over the past five years, Cigna has continued to deliver industry leading medical cost trends that reflect better health outcomes, collaborative relationships with physicians and sharp focus on personalization of care for our customers.

Cigna ended 2014 with 14.5 million global medical customers. As we move forward, we are serving as a catalyst for a reasoned dialog on developing a sustainable health care system. 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.

While no single entity has all the answers, Cigna strongly advocates the following:

Access to quality medical care through employer-sponsored plans, a robust individual market and a variety of safety nets available to those in need

Improved affordability, which includes rewarding doctors and hospitals based on quality outcomes

Broadening choice for all purchasers of health care insurance and services

Making costs and quality of care as transparent as possible

Engaging individual customers of health care as important partners

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

- 1 **Affordability**
- 2 **Personalization**

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

We continue to invest in new capabilities, personalize our product and service offerings and expand our geographic footprint. We believe Cigna has the right strategy to continue to meet the needs of our clients and customers.

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, 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 and now has over 120 [Cigna Collaborative Care](#) arrangements with large physician groups serving more than 1.3 million commercial customers and encompassing more than 50,000 doctors, including more than 24,000 primary care physicians and more than 27,000 specialists. In 2014, Cigna also introduced a new suite of value-based initiatives to include small physician groups, specialists and hospitals, all with an eye to improving care for our customers.

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 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.

TOGETHER, ALL THE WAY

In 2014, Cigna launched a new brand campaign with a promise to customers to work together with them to lead healthier, more secure lives. Our brand ethos is based on insights rooted in research and experience, which tell us customers want us to work as their partners. 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:

1

Affordability

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.

2

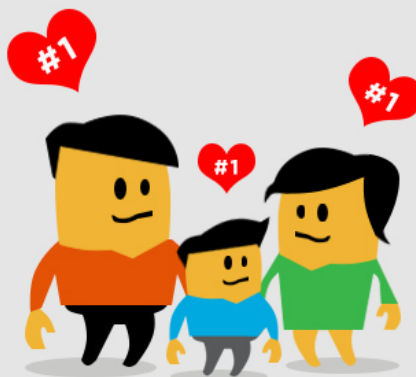
Personalization

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



CASE STUDY

LEVERAGING TECHNOLOGY AND "GAMIFICATION" IN THE UNITED STATES



Isn't Your Health What Matters Most?

During the 2014 fall benefits enrollment period, millions of U.S. Cigna customers were introduced to [Cigna Health MattersSM](#). This tool provides a way to make health management more interesting through a combination of our health coaches, mobile applications, social media and games. Cigna Health MattersSM helps customers and their families evaluate and improve their health, track their progress and earn rewards. This new health engagement ecosystem is already generating impressive results in engaging and rewarding our customers as they improve their health. For example, by gamifying our health assessment, completion rates have doubled. As customers made progress toward improving their health, Cigna distributed more than \$80 million in rewards to Cigna customers who completed 1.6 million health goals in 2014. These rewards recognize the individuals' improvement of their health risk profile and were realized by our customers through premium discounts and funds to pay down health plan deductibles.

In collaboration with Samsung, Cigna also announced a new version of the Coach by Cigna mobile application available at no charge in the Google Play store for Samsung Galaxy S6, S6 Edge, Galaxy S5, Galaxy Note 4 and Note Edge mobile devices. The new Coach by Cigna uses the psychology of lateral assessment to identify users' personality type, understand their wants, needs and preferences, and provide the right programs to help with diet, exercise, sleep, stress and weight.

The app helps customers collect and evaluate their health and wellness progress, create a personalized lifestyle improvement program, and ultimately achieve their health and wellness goals.

EXPANDING OUR REACH GLOBALLY**China**

The first-ever Cigna and CMB Home Shopping Channel aired recently on Jia You-Hyundai Home Shopping Channel in China, replicating the success we've had in distributing direct-to-consumer products in Korea.

India

In India, Cigna TTK is looking to bring prevention and wellness programs to a country with diverse needs and explosive growth in the rates of chronic disease, where 60 million people struggle with diabetes.

South Korea

In South Korea, where more than 33 percent of the Korean population is over 50 years old, Cigna Korea launched "Heyday," the first health care membership program in Korea. Through Heyday, seniors enjoy various health and wellness programs and services with no membership fee.

Turkey

As part of our joint venture partnership with Finansbank, a leading Turkish bank, the Cigna Finans team created bank branch corners staffed by Cigna Finans Pension and Insurance Advisors who help educate customers and encourage them to consider their future needs.

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.

GOVERNANCE

At Cigna, we believe clear and consistent governance standards are absolutely fundamental in today's complex business world.

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

Transparency and communication with shareholders and stakeholders

Independent Board and Board Leadership

Robust risk management oversight

Strong governance practices and controls around executive compensation



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 customers, and the broader global community. Many of these policies and practices are reflected in Cigna's [Board Practices](#), which establish clear governance standards to which the Board of Directors and management must adhere.

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 perspectives and experience to the Board and its Executive, Audit, Corporate Governance, Finance and People Resources Committees.

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 also independent. Additionally, annual evaluations of Cigna's Board, its Committees and individual directors (including periodic independent third-party assessments) are conducted.

Further information on our Board of Directors and its Committees can be found on Cigna's [Corporate Governance Practices](#) webpage.

CORPORATE RESPONSIBILITY GOVERNANCE

Cigna's Corporate Responsibility Manager is responsible for implementation our Company's corporate responsibility strategy, and reporting to stakeholders on environmental, social and governance performance. Our Corporate Responsibility Manager directly reports to Cigna's Vice President of Corporate Communications and Corporate Responsibility, 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 diverse areas of 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 and Corporate Responsibility. The Cigna Foundation is governed by a Foundation Board of Directors. The Cigna Foundation is a non-profit corporation and by-laws were established at its inception in 1962.

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.

Pursuant to the provisions of its charter, the Corporate Governance Committee of the Cigna Board of Directors is responsible for overseeing Cigna's positions and policies with respect to corporate responsibility and our philanthropic efforts globally. An annual Corporate Responsibility and Giving Overview is presented to the Board's Corporate Governance Committee.

LOOKING FORWARD

In 2015, Cigna's Board of Directors will be amending and restating its Board Practices document creating what will be known as Cigna's Board of Directors Corporate Governance Guidelines. Also in 2015, the Board will be adopting a Director Code of Ethics.

ETHICS & INTEGRITY

People want to interact with companies they can trust.

The more personal the topic, the more important trustworthiness becomes...and there's nothing more personal than health care. Conducting business ethically is critical to Cigna's continued success. And 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

Cigna's Code of Ethics and Principles of Conduct are the foundation for our unwavering commitment to integrity, legal compliance and ethical conduct. They are 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	In the workplace
Our role as a socially responsible corporate citizen	

Our Code and Principles apply to employees, officers and directors of the Company. Certain Company business partners, such as agents, affiliates and consultants, are expected to adhere to the spirit of our code and principles, and to any contractual provisions, while working on behalf of the Company.

Our Code defines four basic ethical principles that guide our decisions and our actions:

- 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

All new employees are trained in Cigna's Code of Ethics and annually all employees affirm their adherence to the Code. In addition to English, our Code of Ethics is translated into Chinese, Flemish, French, Indonesian (Bahasa Indonesia), Korean, Spanish and Turkish.

Cigna conducts an annual ethics survey with all employees. In 2014, we continued to execute a multi-media employee communications plan stressing 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. Statistics of reported ethics violation concerns are reported quarterly to Cigna's Board of Directors. An Ethics Compliance Audit Report is also provided quarterly to the Audit Committee of the Board.

A STRICT STANCE AGAINST ANTI-CORRUPTION

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

As part of our Code, it is the policy of Cigna to conduct business ethically and to prohibit bribery of government officials in connection with the conduct of its business throughout the world. Bribery of government officials is illegal under the United States Foreign Corrupt Practices Act ("FCPA"), the U.K. Bribery Act, the Chinese Anti-Unfair Competition law, and the laws of many other countries (collectively, the "Anti-Corruption Laws"), and 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.

GLOBAL ANTI-CORRUPTION REPORTING AND TRAINING

In 2014, in-person anti-corruption training was delivered at business locations in China, Scotland, the Middle East, Singapore, Indonesia, Korea and the United States.

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. 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.

2014 - 2015 ETHICS & INTEGRITY AREAS OF FOCUS

Cigna continues to focus on the challenges of keeping the Code relevant and top-of-mind for employees. To support this effort, we updated our new hire training and our internal Interactive ethics code webpage in 2014.

In 2015 and beyond, we continually strive to overcome employee concerns about reporting by emphasizing our strict no-retaliation policy. We are also focused on working with managers to help them understand the important role they play in our ethics process.

Also in 2015, Cigna's Board of Directors will be adopting a Director Code of Ethics.

PRIVACY & INFORMATION PROTECTION

At Cigna, we have embedded privacy and information protection principles into our Code of Ethics to encourage our global work force members to integrate privacy compliance and information protection practices into their daily activities.

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.

Privacy continues to be a top priority at Cigna and the Privacy Office is consistently working to strengthen its program. In 2014, we focused our efforts on privacy training and awareness programs, updating and creating privacy policies and procedures and implementing global controls by enhancing our incident management program and our global privacy management framework. In addition, we focused on our strategy to move our privacy program closer to the business by continuing to engage the business through our Privacy Steward Program.

OUR ENTERPRISE PRIVACY OFFICE

Cigna's Privacy Office:

Develops policies that support Cigna's privacy governance program	Monitors privacy and security laws and regulations, updating policies, as necessary, and communicating changes to such policies
Manages an annual privacy risk and control assessment	Creates and maintains privacy training and privacy awareness efforts
Educates Cigna associates about the importance of handling private information with care	Provides legal guidance on information incidents, breaches and complaints

OUR PRIVACY STEWARD PROGRAM

The Privacy Office continues to strengthen and expand the Privacy Steward program by actively adding Stewards based on our evolving business needs. Privacy Stewards play a critical role in Cigna's Privacy program. The Privacy Stewards program strives to ensure that the business and corporate area staff have easy access to a subject matter expert who can provide guidance on and assist with investigating Privacy related matters. The in-business Privacy Stewards drive privacy compliance within the business/corporate areas.

PROTOCOLS TO RESPOND SHOULD INFORMATION INCIDENTS OCCUR

Although we work hard to protect the privacy of our customers' information, we are not perfect and we have experienced breaches. In 2014 we updated and tested our Privacy Incident Response Plan. And in the event of a breach, the Privacy Office continues to strive to contain the incident in a timely manner, notify individuals as quickly as possible, and, when the situation warrants, provide credit monitoring. In addition, when appropriate, we identify and remediate the root cause of the issue.

CIGNA INFORMATION PROTECTION

Customers entrust their personal and health information with us and we take this responsibility seriously. Information Protection is a governance and technology function to help ensure Cigna's business and customer information and systems are secure.

Our security model takes a global risk based approach working with business and technology areas, as well as service providers. The program focuses on behaviors and technology needed to safeguard information from unauthorized or inappropriate access, use or disclosure as well as business disruptions and disasters.

Specifically, a broad spectrum of technical controls — including data loss prevention, network, role based access, application/desktop logging, encryption and others — is deployed to help prevent, monitor, detect and remediate risks to information. This technical control environment is paired with on-going behavior based awareness elements which emphasize employee understanding and practice of actions needed to safeguard data.

Our security model includes a global information protection community consisting of 175+ business and functional area representatives. In addition to their primary responsibilities these staff members support information protection implementation by providing insight to make actions and messaging relevant at the local level.

Continuous evolution of the program including people, process and technology elements has and will remain a priority based on the increasing and changing cyber security threats in the healthcare industry. A key part of program evolution includes on-going assessments. Annually an external benchmark, third party vulnerability assessments and internal scorecards are completed to evaluate our security posture and identify additional enhancements.

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 2014, SCM managed more than \$2 billion in goods and services provided by several 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 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.

SUPPLY CHAIN RESPONSIBILITY

Cigna's policy is to solicit competitive bids to obtain the best value when purchasing goods and services. In order to be considered a potential supplier with Cigna Corporate Services, a company must read and comply with Cigna Policy Guidelines which includes our Code of Ethics. Our Code of Ethics and Compliance is part of a compliance program intended to prevent and detect illegal, improper, and unethical conduct by the Corporation and its subsidiaries.

All suppliers are required to read, acknowledge and comply with the Code, which mandates compliance with laws related to corruption, child labor, forced labor, discrimination and freedom of association. The Code of Ethics and Compliance is an important part of the internal control structure and helps promote effective business controls. The Code of Ethics and Compliance applies to directors, officers, employees and agents of Cigna Corporation and its subsidiaries throughout the world. Suppliers are directed to this information through our supplier registration process.

As part of our responsible sourcing practices, we also have crafted a Supply Chain Code of Conduct which we plan to implement with our suppliers beginning in 2015.

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.

OUR MULTI-DECADE COMMITMENT TO SUPPLIER DIVERSITY

Cigna has a long history with supplier diversity dating back to the 1970s. We are a corporate member of:

The National Minority Supplier Development Council (NMSDC)

The Women's Business Enterprise National Council (WBENC)

The National Gay and Lesbian Chamber of Commerce (NGLCC)

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 2014, Cigna participated in 10 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. As tangible evidence of our growing dedication to supplier diversity, from 2013 to 2014 Cigna increased spend with diverse suppliers from \$198 million to \$268 million (a 30% increase) in goods and services from more than 600 certified minority and women-owned business enterprises and other diverse suppliers across the United States.

In 2014, Cigna continued to focus on increasing Tier 2 spend by working with prime suppliers to ensure that they embrace the same values and goals of including diverse suppliers in their supply chain. We are pleased that this effort resulted in 20 new prime suppliers being included in 2014 Tier 2 reporting. In 2015, Cigna is working to increase visibility on a national level as part of our commitment to being a "partner of choice" for women and minority-owned business enterprises and other diverse suppliers.

Cigna's Supplier Diversity team is gaining recognition for their efforts. They were featured in the Nov/Dec 2013 issue of Minority Business Enterprise magazine. The Dallas/Fort Worth Minority Supplier Development Council presented Cigna with an award for best practice in supplier outreach through Open Call Fridays where the Supplier Diversity team hosts 30-minute conference calls with potential suppliers each Friday.

PEOPLE

STAKEHOLDER ENGAGEMENT

Cigna’s vision for an empowered health care system is one that aligns 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 those who have a vested interest in the organization (such as employees, clients, customers, shareholders, suppliers and physicians) as well as those who have other relationships to the organization (such as local communities, NGOs, and government organizations) as our stakeholders.

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, non-governmental organizations, community partners, suppliers, investors, government and regulatory organizations, news media and health care professionals.

CIGNA EMPLOYEES

Annual engagement surveys and quarterly pulse surveys	Your Cigna Life Intranet site with feature stories, social tools for employee blogging and CEO blog
Quarterly CEO-hosted Town Hall meeting	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 offering access to 2,600 nurses, 1,000 nutritionists, educators and health care specialists

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

Developing third-party net promoter score research

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

HEALTH CARE PROFESSIONALS

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

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

Instituting physician cultural competency training

Publishing quarterly newsletters

NON-GOVERNMENTAL ORGANIZATIONS AND COMMUNITY PARTNERS

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.

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

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

Supporting community service programs with general employee volunteers and skilled-volunteers

Managing local environmental projects through our employee GreenSTEPS team

Becoming signatory of United Nations Global Compact (2015)

SUPPLIERS

Requiring participation with our Code of Ethics and Supplier Screening process

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

INVESTORS

Providing Annual Report, Proxy Statement, SEC filings, investor presentations, quarterly earnings investor calls and our Investor Relations section of our website

Publishing annual CDP Climate Change Information Request response

Conducting annual Shareholder's Meeting

GOVERNMENTAL AND REGULATORY ORGANIZATIONS

Industry association activities

Public policy forums

Constructive conversations with regulators

NEWS MEDIA

Online newsroom

Social media channels

Desk-side briefings

Primary market research

UNITED NATIONS GLOBAL COMPACT

Since 2005, Cigna's dedicated unit focusing on the needs of international organizations (previously known as Vanbreda International) has been a member of [the United Nations Global Compact](#) (UNGC). The UNGC is a public-private partnership founded in 2000 by former UN Secretary-General, Kofi Annan. In 2015, Cigna as a corporation will become a signatory of the UNGC and commits to support the Compact's ten principles on human rights, labor, environment and anti-corruption across the enterprise. As a member of the UNGC, beginning in 2016, we will communicate annually on our progress and activities with respect to these ten principles as part of our annual corporate responsibility report.

SERVING AS A CATALYST AND CONVENER THROUGH CIGNA CONNECTS

A few years ago, Cigna began on our 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, Cigna conducted a formal stakeholder assessment conducted by a third-party organization. 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 new CR platform, Cigna Connects. 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. By listening, by understanding and by taking action, Cigna remains committed to applying our resources and expertise in a way that creates positive change.

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. Most notably, in 2014, we enhanced the impact of our philanthropic and community service initiatives with the creation of the Cigna Foundation's World of Difference (WOD) Grant Program. Our WOD grant focus centers on creating Health Equity, giving every individual the best opportunity to achieve a healthier, more secure life. Through this grant program, we will 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

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 proactive in ways that our customers find personal 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.

In the simplest terms, we put customers at the center of everything we do.

OUR BELIEFS

At Cigna, we believe that:

Understanding and putting our customers' needs, wants and goals ahead of our own will lead to profitable growth.

Personalized, value-added service is a differentiator.

Engaged, empowered and empathetic employees drive customer satisfaction.

"Making it easy" drives higher service satisfaction at a lower cost.

Strong customer engagement leads to improved health, well-being and sense of security.

OUR PRIORITIES

At Cigna, we know that life can be difficult — using your health plan shouldn't be, so we will work together as a team to help our customers:

1 Make It Easy

Increase customer loyalty by providing an easy service experience.

2 Make It Affordable

Provide the highest quality service at the lowest cost.

3 Make It For Me

Help our customers to get the most out of their benefit plans.

OUR CUSTOMER-CENTRICITY AMBASSADORS

Cigna has nearly 200 customer-centricity ambassadors in both customer and non-customer facing roles. This powerful grassroots movement continues to grow; infusing customer-centricity deep into every area of our organization. The ambassadors coach and inspire, lead customer-centricity initiatives and the exchange of ideas and information at all levels of the organization.

The ambassadors work to embed customer-centricity into our organization with customer-centricity days; town hall presentations; team meetings and "water-cooler" chats that raise awareness and foster dialog.

The governance of our customer-centricity initiatives is done through Customer Centric Action Teams which provide strategic and tactical direction to translate our customer centric needs into actions. In 2014, a Customer Centric Action Team was created specifically for our global business.

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 uses the Net Promoter Score (NPS) system, specifically Benchmark NPS, to measure our progress across the company.

Net Promoter Score is a measure of customer loyalty. NPS 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 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.

Service Experience is one key component of Benchmark NPS. We aggressively measure and monitor our customers' satisfaction with their service experience through our post-customer service interaction survey and Transactional NPS results.



In 2014, Cigna's Transactional NPS rose 13% from 28.2 (2013) to 31.8% (2014)*. In 2015, we have set a goal to achieve a 25% increase in our Transactional NPS score.

* From surveys of customers after they've called our US based customer service for medical, dental and retail pharmacy.

CUSTOMER JOURNEYS AND MOMENTS THAT MATTER

As we look ahead, we are organizing our customer experience work around Customer Journeys and Key Moments that Matter. Our Customer Journey mapping work helps us understand the interactions — including emotions, thoughts and events — that a customer (or potential customer) takes in order to fulfill a specific purchase or use a product or service. Through this type of work, we can identify the key moments that matter for our customers — those critical moments where a customer forms a lasting opinion of Cigna.

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.

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.

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

HEALTH DISPARITIES AND OUR BUSINESS

More than a 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. Recent analysis estimates 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 six years ago, Cigna formed our Health Equity Council, a team of multidisciplinary leaders from across the enterprise, who work collaboratively to:

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
Establish and monitor progress on Cigna's overall strategy to address health disparities and promote health equity	

In 2014, our Health Equity Council began 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.

* 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.

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

The strategy focuses on five main goals:



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 2014

Cigna made significant strides in identifying and addressing health disparities in our customer population in each of the focus areas:

Awareness

Implemented a Cigna employee awareness campaign including a communication brief and video to spark conversation and solutions in each business area of the enterprise

Created a white paper and video for Cigna staff to use with employers and [health care professionals](#) to approach the subject of health equity and the importance of addressing disparities

Leadership

Invited enterprise business leaders to participate on the newly created Health Equity Leadership Council

Awarded several Cigna Foundation World of Difference grants for health equity to non-profits

Data, Research and Evaluation

Gathered insights on disparities within customer populations by applying analytics to over 10 Consumer Health Innovation projects

Demonstrated positive evaluation outcomes to reduce disparities in hypertension, ER utilization and cancer screenings

Health Care Services

Implemented an intervention to address reduced use of statins and physician visits among women with coronary artery disease

Translated patient education resources and assessments used at our onsite clinics and made them available to all customer facing staff to use with Spanish speaking customers

Cultural and Linguistic Competency

Conducted a cultural competency organizational assessment and identified training opportunities for Cigna employees

Provided free access for all employees and health care professionals to our Cultural Resource Center, a comprehensive, user-friendly online resource to gain insights and understanding on patient care for more than 60 cultural communities

Received more than 5,000 hits from health care professionals and 10,000 hits from employees to the Cultural Resource Center

FOCUS AREAS FOR 2015

In 2015, we will continue to execute our three-year Health Equity Strategic Plan through our five goal areas.

In the area of awareness, our objectives will be centered around:

- Continuing to embed the pursuit of health equity throughout the core business
- Developing and supporting collaboration between Cigna and other private/public entities to provide a comprehensive infrastructure to increase awareness, drive action, and ensure accountability
- Crafting a communications plan to present varied views of the consequences of health disparities that will encourage individuals and organizations to act and invest in health equity

In the area of leadership, our objectives will be centered around:

- Working with our Cigna Foundation to identify opportunities and reviewing proposals for health equity World of Difference grant program
- Building capacity for Cigna employees to serve as health equity ambassadors across the enterprise

In the area of data, research and evaluation our objectives will be centered around:

- Ensuring the availability of health data on all racial, ethnic, and underserved* populations to identify and track potential health disparities
- Investing in research and evaluation of intervention strategies that enhances understanding about, and proposes methodology for ending health disparities
- Expanding and enhancing transfer of knowledge generated by research and evaluation for decision making about policies and services that impact health equity

In the area of health care services our objectives will be centered around:

- Improving processes to increase customer knowledge of, and engagement in, covered health care services and benefits
- Improving the quality of covered health care services and benefits received by all Cigna customers

In the area of data, research and evaluation our objectives will be centered around:

- Integrate cultural competency as a key component of customer centricity efforts to meet the needs of a diverse customer base
- Delivering Physician Cultural Competency program to support health care professionals understanding patients' diverse values, beliefs, and behaviors and customizing treatment to meet the patient's social, cultural and linguistic needs
- Ensuring all customer interactions are responsive to customers' diverse cultural health beliefs and practices, preferred languages, health literacy and communication needs



CASE STUDY

CULTURAL RESOURCE CENTER

As of 2014, Cigna provides a cultural resource center providing free access to an online database of culturally competent insights on over 60 community groups focusing on effective patient care, cross cultural communication, self-assessment and much more.

Recognizing that our customers are experts on their health beliefs, cultural values and preferences; our Cultural Resource Center serves as a launching pad, a question generator and empathy producer for Cigna Health Care Professionals and Cigna employees.

Cigna promotes this resource and other culturally appropriate tools throughout the year to key audiences. Our role is to elicit relevant information that results in effective communication, optimal health outcomes, a sense of security and well-being.

We offer a comprehensive dedicated cultural resource center webpage for Cigna's network Health Care Professionals and office staff in addition to email communications and quarterly newsletters. For employees, this resource is promoted through several employee led groups like the Health Equity Council, Cross Cultural Clinical Diversity Forums and the Colleague Resource Groups via presentations, team meetings, required trainings, a robust intranet site, blogs and intranet articles throughout the year. Over 5,000 hits by health care professionals and over 10,000 hits by employees accessed this resource in 2014.



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 with an environment that recognizes and respects individual differences and emphasizes the following priorities:

Customer Centricity

Every day, we make experiences easy and reliable — in ways that our customers find proactive, personal and empathetic.

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 37,000 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 modifications

Voluntary programs, and discounts on childcare, retail items, travel and more

EMPLOYEE SURVEYS

Two years ago, Cigna conducted a global employee engagement survey, inviting employees to share their thoughts on a wide range of topics. We've been using the survey results to find ways to strengthen our culture, simplify processes, and improve the experiences our customers have when interacting with Cigna.

Throughout 2014, we conducted quarterly 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 2014:

SCORED

100 percent on the Corporate Equality Index from the Human Rights Campaign

RANKED

Among the 'Best for Vets' by Military Times magazine

NAMED

- A Military Friendly Employer from GI Jobs
- One of the 50 Best Companies for Hispanic women to work by Latina Style magazine for the fourth straight year

RECEIVED

- Pro Patria Award — Employer Support of the Guard and Reserve
- The Destino Corporate Award from the National Society of Hispanic MBAs (NSHMBA) Connecticut chapter

AWARDED

An International Gold Hermes Award by the Association of Marketing and Communication Professionals and a Clarion Award from the Women in Communications organization for the 'Bienestar' white paper

TRAINING & HUMAN CAPITAL DEVELOPMENT

For Cigna to deliver on our mission and strategic objectives, we must have engaged employees skilled in critical capability areas. We provide our employees with training and resources which provide continuous learning and development opportunities. Our culture supports employees being the drivers of their careers.

EMPLOYEE TRAINING MANAGEMENT

Cigna’s Senior Director of Learning oversees a broad team responsible for employee learning and career development and reports to Cigna’s Vice President of Talent Management.

The Cigna University team is comprised of five directors who are aligned to primary areas of knowledge and skill that employees need to be successful. In addition, the University includes responsibility for the following areas:

Program management	Client business management
Design and development consulting	Delivery of services
Performance innovation	

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.

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 25 hours per year in Cigna University course training and an additional 14.36 hours per year focused on specific skills training, career development and lifelong learning programs.

2014 - 2015 EMPLOYEE TRAINING AREAS OF FOCUS

This year, we have focused on innovation training and change leadership training. At the heart of our training is an emphasis on customer centricity, which is an embedded component of Cigna's training management approach.

Additionally, in 2014, we presented an exciting new career development program called Career Talk. These career development workshops are offered globally and feature a video series on in-depth, candid conversations with managers throughout the enterprise.

Finally, Cigna's career development work in 2014 emphasized the concepts and techniques involved in effective manager coaching of employees. This work will lead us into a significant change to our performance management approach in 2015.

DIVERSITY & INCLUSION

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

OUR VIEW ON DIVERSITY AND 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.

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

We have four teams to help develop a healthy workplace so we continue to meet these commitments:

Enterprise Leadership Council

Senior executives meet quarterly to ensure workplace programs reflect global, cultural and business goals.

Advisory Steering Committee

Leaders from Cigna's global and HR teams meet bi-monthly to advise on global policies and business integration.

Business Leadership Councils

A balanced team of employees, managers and senior leaders meet bi-monthly to set workplace diversity objectives for functional units and business segments.

Colleague Resource Groups (CRGs)

Employees meet regularly to discuss "ground level" concerns of specific demographics, such as women, LGBT individuals, and young adults.

Cigna's Chief Diversity Officer manages our diversity strategy, goals and initiatives and reports directly to our Chief Human Resources Officer.

OUR COLLEAGUE RESOURCE GROUPS

One of the ways that we support an open and welcoming environment is through our employee-led Colleague Resource Groups (CRGs) who work on initiatives that increase the understanding of particular needs within our customer segments.

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 2014, we saw a 21.5% increase in CRG employee participation from the previous year.



CASE STUDY

THE ACCESSIBLE ICON PROJECT



The accessible icon project has been a huge contributor to Cigna's ability to publicize the advancement of the inclusion of people with different abilities. The accessible icon replaces the outdated "handicap" symbol located in parking spaces at facilities. The new symbol showcases an individual propelling forward and in control, a person in motion. This symbolizes the reality that people with different abilities are active, engaged individuals. Cigna has replaced the symbol in four locations, with more planned for 2015.



Following Cigna's example, the City of Phoenix, Arizona recently granted permission for all businesses to replace the International Symbol of Access, which was created in 1969, with the new icon.

2014 DIVERSITY AND INCLUSION AWARDS AND RECOGNITIONS

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

Scored 100 percent on the Corporate Equality Index from the Human Rights Campaign for the third consecutive year in a row

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

Ranked Among the 'Best for Vets' by Military Times magazine, and was awarded the distinction as a 'Military Friendly Employer' from GI Jobs

Recognized 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.)

Named one of the 50 Best Companies for Hispanic women to work by Latina Style magazine for the fourth straight year

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. It is important for our employees to understand our policies and how they apply to their jobs.

Our global security team insures adherence to security policies, inside and outside the U.S. 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 such as 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 completely embodies Cigna's mission and vision.

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 are leveraging a robust incentives platform to reward employees for healthy actions, and a communications campaign to influence and educate on 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 ninth year in a row, Cigna has been named one of the United States' "Best Employers for Healthy Lifestyles" by the National Business Group on Health and earned the non-profit group's highest honor, the platinum award — for the seventh consecutive year.

HEALTHY LIFE WORKPLACE WELLNESS

Healthy Life is our platform for deepening a health-oriented mindset. Our multi-year strategy applies our business mission to ourselves as we lead by example. Improving the health, well-being, and sense of security of the people we serve will create a more productive, resilient, and customer-centric workforce.

Our Healthy Life platform's objectives focus 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

Through our Healthy Life program, which includes account based medical plans, our employees have access to tools and resources in the form of one-on-one coaching, web based materials, and onsite programs. With this support, employees can take charge of their health and become more informed health care consumers.

How employees can use Healthy Life tools and resources to learn what it means to be at your best and create a personal plan to achieve those goals:

- 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 **Join our regular series of telephone seminars and webinars, on topics ranging from getting a better night's sleep to managing change**

OUR GLOBAL WELLNESS COUNCIL

Our new 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

Hong Kong	China
Taiwan	New Zealand
Thailand	



EUROPEAN COUNCIL

United Kingdom	Belgium
Spain	



U.S. COUNCIL

Connecticut	Pennsylvania
Tennessee	Colorado



CASE STUDY

CHATTANOOGA CIGNA LEADERSHIP TEAM

Members of Cigna's U.S. Wellness Council identified one of our large service operations sites in Chattanooga, Tennessee to be one of our most unhealthy workplaces among our U.S. offices.

In 2014, the Chattanooga Cigna leadership team worked closely with our corporate benefits team to roll out a series of comprehensive actions designed to improve the health status of our employees in this location.

Some of the initiatives of this coordinated and comprehensive Healthy Life workplace campaign were:

Hiring a new Nurse Practitioner for the onsite health center in the office

Adding a personal trainer to help employees take advantage of the onsite fitness center to facilitate proper use of the exercise equipment and to offer personal training and group classes

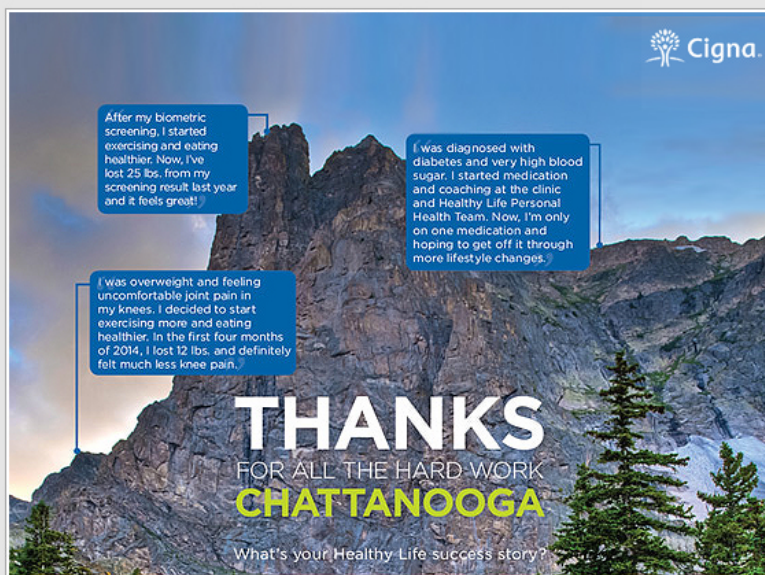
Overhauling the menu for the onsite cafe and hiring a new chef to create healthy and delicious meals. This effort included removing the fryer (which was ceremoniously crushed during the ribbon cutting of a new walking path around the office) and adding new equipment used to create healthier menu options

Hosting all-employee site meetings to promote engagement in the new initiatives and including testimonials and support from Cigna leadership

HEALTHY RESULTS

As seen in the graphics below, this initiative achieved many significant results. Approximately one year later, over a 1/3 of the population in Chattanooga are well on their way to leading a healthier lifestyle.

This Healthy Life Workplace Campaign the work will continue with new and innovative ways to promote movement on the job leveraging a network of social influencers identified by an organizational network analysis study.



FOCUS ON CONTINUOUS IMPROVEMENT

Each year employees are asked to participate in the Healthy Life Employee Pulse Survey. The results show continued improvement in engagement with the Healthy Life programs and working towards personal wellness goals, but there's still room to improve. For 2015, we're leveraging our Wellness Councils and executive leadership team to play a more active role in promoting health and well-being across Cigna. We've also launched a series of new digital engagement tools to make it easier for employees and their families to make healthy behavior changes.

COMMUNITY

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 goals focus on contributions that reflect and magnify the positive impact of Cigna's mission, particularly in the global communities where it has a business or market presence and engaging employees in meaningful service activities.

Cigna Foundation

The Cigna Foundation makes charitable grants to nonprofit organizations. Our new World of Difference grant program provides large, multiyear grants with global impact awarded in areas where we can apply our unique resources to create a collaborative relationship with nonprofits. Using the knowledge and expertise of Cigna's professionals, we help people overcome barriers to their health and well-being related to factors such as ethnicity, race, gender, age, geography, or economics.

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 their clients, customers and our employees across the globe.

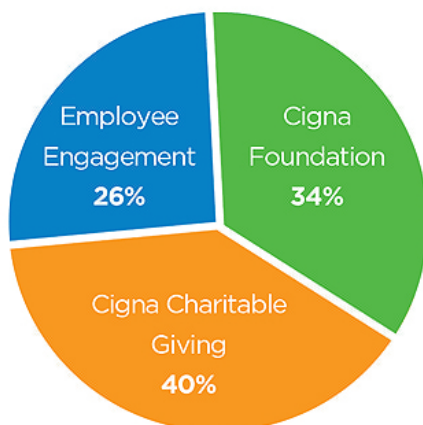
Employee Volunteerism and Giving

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 efforts benefiting their communities, both on the job and off



In 2014, Cigna's employees logged 53,041 hours of volunteer service — a 32% increase over 2013.

IN 2014, OUR COMBINED CIGNA GIVING TOTALED \$12,346,211



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. Our Cigna Connects corporate responsibility platform focuses our efforts by bringing our specific industry expertise and resources to bear on critical issues where we are uniquely positioned to help.

THE CIGNA FOUNDATION

Cigna believes 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 2014, Cigna Foundation grants totaled more than five million dollars to support organizations sharing its commitment to enhancing the health of individuals and families and the well-being of their communities.

WORKING TO MAKE A WORLD OF DIFFERENCE

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

With our Cigna Foundation World of Difference Grants, we're now focusing Cigna's philanthropic giving program on organizations doing innovative work in our focus area of health equity.

Through our World of Difference grants program, the Cigna Foundation is focusing this giving program on collaborations with nonprofits pursuing innovative projects which 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 grants in 2014 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 on the targeted population.

World of Difference Grant Program Requirements:

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

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

GRANT RECIPIENTS

PURSUING HEALTH EQUITY AND ELIMINATION OF HEALTH DISPARITIES

Health equity is a primary focus area for Cigna and for the Cigna Foundation. Health Equity means pursuing the elimination of health disparities from ethnicity, education, income, age, gender and other factors that can result in unfair differences in health status. The Cigna Foundation's World of Difference grant platform focuses on health equity to give everyone the best opportunity to achieve a healthier, more secure life. 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.

2014 GRANT RECIPIENTS

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

SOCIO-ECONOMIC		
PARTNER	LOCATION	DESCRIPTION
Community Solutions	Hartford, CT	\$130,000 World of Difference grant to improve the health and sense of security for residents living in Northeast Hartford. The grant will enable Community Solutions to conduct a neighborhood-wide assessment and involve a variety of stakeholders in solving local problems and creating health care strategies.
Blessings in a Backpack	Philadelphia, Hartford, Memphis, etc.	\$132,600 grant and an additional \$123,114 in regional support ensures elementary school-aged children receive 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
Samahope	Global	\$100,000 World of Difference grant to Samahope, an organization which directly funds doctors who provide life-changing medical treatments for women and children who can't afford them.

GENDER

PARTNER	LOCATION	DESCRIPTION
Girls on the Run	United States	\$137,352 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. Grant enabled GOTR to increase the number of US participants in the program and to assess the feasibility of international expansion.
New York University — Women's Health Heart	New York, NY	\$100,000 World of Difference grant to New York University College of Nursing (NYUCN) to pilot and test Helping Women Help Themselves to Improve Heart Health. The program's objective is to improve and sustain heart healthy behaviors in older racial minority women who have, or are at risk of, heart disease. It will include YMCAs of New York where support is offered in a community setting.

ETHNICITY / RACE

PARTNER	LOCATION	DESCRIPTION
University of Maryland-HAIR Project	Prince George's County, MD	\$199,743 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.
Arogya World	India	\$260,000 World of Difference grant for this two-year project to Arogya World, a non-profit company dedicated to preventing non-communicable diseases through health education and lifestyle changes. The grant was awarded to create a mobile phone-based heart, stroke and kidney disease prevention program in India, where chronic disease is responsible for more than 50 percent of deaths.

New York Botanical Garden New York, NY

\$140,000 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.

AGE

PARTNER

LOCATION

DESCRIPTION

YMCA

Philadelphia, PA
and Houston, TX

\$150,000 World of Difference grant that will enable the Philadelphia Freedom Valley and Greater Houston YMCAs to launch their Enhance® Fitness Program within their communities. EnhanceFitness is an evidence-based physical activity program proven to increase the physical, mental and social functioning of older adults — particularly those with arthritis.

Alzheimer's Association

United States

\$196,000 World of Difference grant to the Alzheimer's Association®. The grant is assisting in the development of the LiveWell interactive E-Learning Program, a new web-based education program to help people fight social isolation, understand the importance of a social support network, and live life to the fullest.

PEOPLE WITH DIFFERENT ABILITIES

PARTNER

LOCATION

DESCRIPTION

Achilles International

United States

\$251,458 in grants and sponsorships to Achilles International to help 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.

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. In 2014, we expanded our Matching Gift eligibility to include all eligible organizations — supporting our employee's interests in their communities.



CASE STUDY

REVITALIZING A DISTRESSED NEIGHBORHOOD: COMMUNITY DEVELOPMENT IN ACTION

Distressed neighborhoods are found in cities across the United States. The metrics usually tell a similar story; the decline begins with the failure of an economic engine and is soon followed by joblessness, violence and the deterioration of housing conditions. These conditions typically have a devastating impact on individual health levels as rates of mental illness and substance abuse increase and chronic conditions go untreated. Ultimately, life expectancy in these neighborhood drops well below that of surrounding, thriving communities. But these distressed neighborhoods also hold great strengths that can be harnessed to become part of the solution.

ADDRESSING CHALLENGES CLOSE TO HOME

The Northeast neighborhood of Hartford is such a neighborhood, facing formidable challenges and possessing remarkable strengths. It suffers from disparities in health and economic status. In fact, it is among the poorest neighborhoods in the country standing in sharp contrast to the affluent surrounding suburbs. Household demographics in Northeast Hartford are typically disproportionately low income, African American, female, and single parent. Well-paying job opportunities are scarce. The emergency department (ED) at nearby St. Francis Hospital is the primary source of health care for this largely Medicaid-insured population.

[Community Solutions](#), a New York-based nonprofit, is gathering the community's strengths around its biggest challenges with the end goal of a dramatic turnaround of the neighborhood, led by, and for the benefit of, its current residents. The Cigna Foundation is partnering with Community Solutions to bring financial, professional and technical resources to assist the plan to revitalize the Swift Factory, which historically had been a dominant source of gold leafing for state capitol buildings and historic landmarks across the country. Once the centerpiece of this neighborhood, the factory shut its doors in 2004, and a neighborhood already in distress fell on even harder times. The factory will be revitalized as a hub for employment, entrepreneurship, and health care services and to more effectively coordinate health care and social services throughout the neighborhood.

BEYOND CHECK WRITING: PARTNERING AND UTILIZING OUR CORE COMPETENCIES

In addition to providing a \$130,000 Cigna Foundation World of Difference grant to Community Solutions, Cigna is addressing the project as it would when working on behalf of a client — by using analytics and interventions that have demonstrated success in improving health and reducing costs for employer groups.

Partnering with nearby St. Francis Hospital, Community Solutions implemented a pilot program deploying a neighborhood-based social worker to determine if social interventions (such as help with navigation of the benefits system or help with finding a primary care provider, or even simply driving someone to a grocery store) could make a difference for the twelve highest utilizers of the local ED.

Nine months later, ED use is down more than 50 percent among this group, and health care costs have dropped dramatically.

Cigna and Community Solutions together approached the State of Connecticut to request de-identified Medicaid claims data for those living in Northeast's zip code. The ability to collect, store, and analyze available data as well as create an economic business case for new investments designed to improve health are skills uniquely held at Cigna — and skills that stand to multiply the exciting impact that Community Solutions and local residents are making together in Northeast.

Cigna is also lending other skills-based support to the neighborhood, including social media program development to engage youth and introduction of a food security program to the local elementary school. Cigna's vocational rehabilitation specialists are developing a pilot program with Community Solutions to help residents get back to work; its informatics specialists are assisting with data collection and analysis; its physicians and nurses are weighing in on the development of clinical interventions; and its actuaries are building the business case for community reinvestment.



A NEW MODEL FOR COMMUNITY DEVELOPMENT

Perhaps most exciting, Cigna and Community Solutions are co-developing a neighborhood health risk assessment. While Cigna has demonstrated success in creating similar tools for employer clients, Community Solutions has had experience in showing how problematic social determinants of health can be overcome in a place like Northeast Hartford. How does employment status affect health, for example? Is substandard housing contributing to chronic conditions? What legal matters are interfering with residents' ability to receive needed services?

The Cigna-Community Solutions partnership is a unique and powerful combination of grassroots neighborhood improvement work driven by an innovative nonprofit and the tremendous capacity of private-sector tools and skills. Together, we are creating a new model for community development with far-reaching potential. If we can succeed in helping one distressed neighborhood turn itself around, it's a hopeful sign for communities across the country.



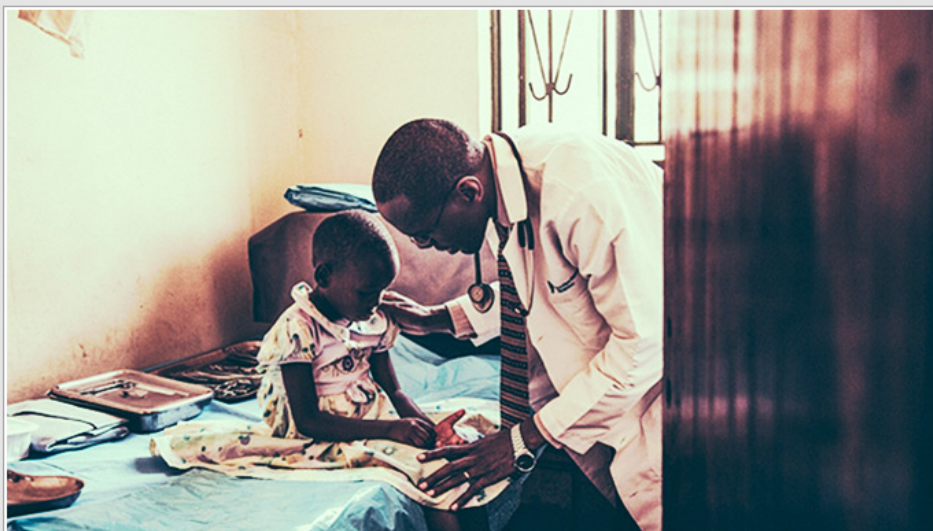
CASE STUDY

SAMAHOPE: AMPLIFYING A DOCTOR'S POWER TO HEAL

On a trip to Sierra Leone in 2011, Leilah Janah was exposed to the devastating health impacts that birth related injuries have on women who lack access to safe birthing practices. At this time, she also met a physician who volunteered countless hours each year to correcting these birth injuries and giving women back their lives and health. Inspired by the life changing work of this surgeon, Leilah started a crusade to help other physicians in developing countries expand their work of providing life changing surgical solutions for women and children.

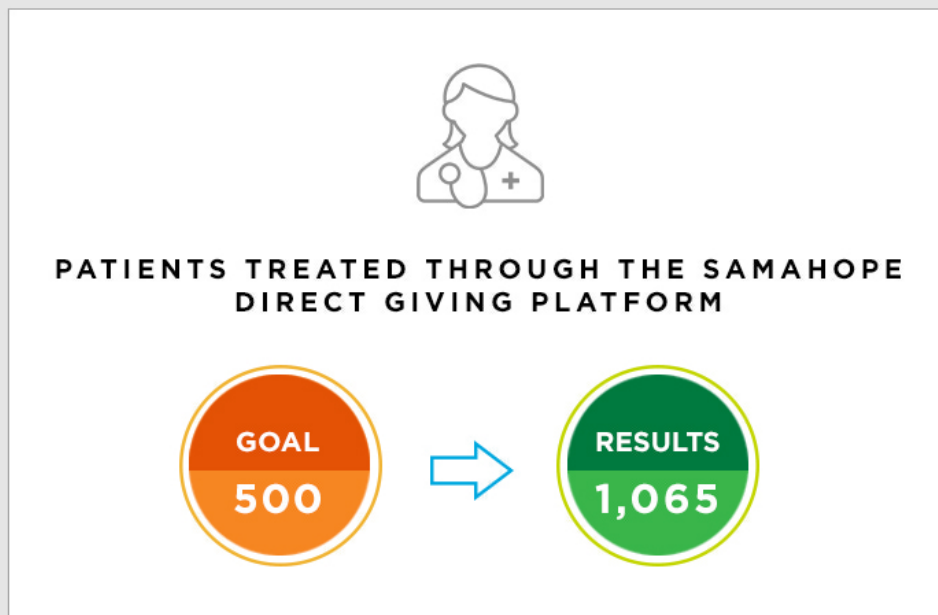
As founder and CEO of Samahope, Leilah created an organization that leverages crowd sourcing to fund medical treatments for those who can't afford them. Samahope connects women living in extreme poverty with the urgent medical care and assistance they need.

Billions of people don't have access to basic surgical care. Samahope provides unique assistance to the medical providers who are working to close this gap. To do this, they identify high-impact but under-resourced local health care providers and connect them to financial and strategic support.



With the Cigna Foundation's health equity focus, our \$100,000 World of Difference grant to Samahope creates a partnership that works on closing the many gaps that persist in healthcare access in the world's poorest regions.

In 2014, Samahope supported the work of 15 doctors globally, enabling additional treatments, training programs, and infrastructure investments. The goals for the Samahope World of Difference grant were not only met but exceeded.



CIGNA EMPLOYEES GET INVOLVED

Samahope connected with Cigna employees in a variety of ways to broaden their relationship, share best practices and learn from the internal expertise and thought leadership at Cigna.

Interactive Physician Leadership brainstorm session with 25+ internal thought leaders on key Samahope strategic questions

Employee giving campaign with Cigna matching during the holidays with Samahope's Hope Cards

Partnering with Samahope for a special matching gifts promotion to aid in Nepal earthquake recovery efforts

Leveraging social media to support to customers and employees Samahope's "Honor Your Mom" campaign

The Cigna Foundation is proud to support the innovative work of Samahope. We are working together in 2015 to expand the reach of their physicians and clinics with financial support and by raising awareness of the global need for safe births and surgical solutions. Together, our reach can help to ensure that no woman or child should suffer from a preventable condition that modern medicine can fix.

Samahope increases the capacity of local doctors treating the poorest of the poor in three ways:



FUNDING

Funding excess capacity to provide more medical treatments to patients in need.

Maternal and child health focus



ENABLING

Enabling Training of local medical talent.

Skilled birth attendants, nurses and community health workers



PROVIDING

Providing key medical infrastructure to support healthcare delivery.

Patient transportation, equipment and facilities

GLOBAL CITIZENSHIP

Here are some highlights of our support for the communities where Cigna employees live and work around the world.

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 types of projects Cigna supported in 2014 include:

Funding the travels of Cigna's Mobile Learning Lab which is a traveling health exhibit. Through friendly and creative interactions, visitors learn about the elements that might affect their health and determine if their current lifestyle choices impact them in a positive or negative way. Upon exiting the exhibits, guests are encouraged to consider changes they can make to improve their health or actions to continue to maintain their health.

Presenting Sponsorship of the Walt Disney World® Marathon Weekend and sponsorship of the Jim Calhoun Challenge, and other road races, providing an opportunity for Cigna to reinforce our mission and participate alongside runners and spectators from around the world to cross the finish line.

Supporting the research and outreach of Juvenile Diabetes Research Foundation (Hartford & Philadelphia Galas) Presenting sponsor of the American Diabetes Association Chesapeake Bay Tour de Cure. Our goal is to inform and educate a community



CASE STUDY

MARCH OF DIMES

This year Cigna continued its strong partnership with the March of Dimes as a national sponsor of the March for Babies. Cigna employees participated by raising \$493,950 through many different events and employee engagement opportunities. These included Spin-athons, bake sales, flowers sales, walk teams for the March for Babies, and more. This year was especially successful and included an increase in Cigna employee participation as two additional Spin-athon locations were added, "storking" a colleague's cube became a fun way to collect donations, and Cigna did our first flash mob in front of more than 1,500 people at the Hartford March for Babies. More employee engagement meant more donations, collecting \$18,849 more than last year.

Cigna headquarters in Connecticut alone raised \$196,060. Cigna was the largest and strongest team activated at Hartford March for Babies with over 200 walkers, 130 paid Cigna walkers, and a strong Cigna Run for Babies team of 35. Cigna's national contributions helped 117,000 women receive prenatal care, allowed 115,000 moms-to-be track their pregnancies with the CineMama app, and helped 93,000 families through NICU support. The partnership with March of Dimes has shown that employees can be engaged and have fun while achieving phenomenal results.



NEW ZEALAND

In October 2014, Cigna New Zealand (NZ) announced its partnership with Achilles International New Zealand. 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. Cigna NZ had also recently become the primary sponsor of NZ's third biggest fun run held in the capital city of Wellington, Round the Bays. As part of this agreement, Achilles became the official charity of Cigna Round the Bays and all runners were encouraged to donate to Achilles. The challenge was that Achilles was virtually unknown in the Wellington region, and there had never been any Achilles athletes participating in the event.

In 2015, Cigna Round the Bays will entail an 81-strong team of Achilles athletes and supporters including Wellington's Mayor taking part in rolling, walking and running around the course. The Cigna Foundation will contribute close to \$30,000 to help Achilles athletes from around the country to get to Wellington for the event.



Since the start of the partnership, Cigna NZ staff have been heavily involved with supporting Achilles NZ, including 88% of staff participating in fundraising activities in 2014. Several Cigna NZ staff members were integral in setting up a Wellington chapter of Achilles NZ, and one staff member now manages the Wellington chapter.

BELGIUM

For many years, our team in Belgium (formerly known as Vanbreda International) has sponsored UNICEF by making a donation for each customer satisfaction survey fully completed by our clients.

In 2014, Vanbreda International's donation was allocated to a project entitled 'Child survival and development in Democratic Republic of Congo (DRC)'.

While infant and child mortality rates have started decreasing in DRC, the situation of children and pregnant women remains alarming. Insecurity, combined with the absence of access roads, makes it difficult to reach children living in the most remote areas, where health care is the most needed. Currently, 554,000 children die every year in DRC before they reach the age of 5. Today, 40% of the children are covered by UNICEF's minimal activity package aimed at reducing infant and child mortality. The objective is to cover 60% of the children by the end of 2017.

Some of the overall results achieved by UNICEF in DRC:

15 million children were vaccinated against polio by UNICEF and its partners

28.9 million people were provided with mosquito nets treated with insecticide for protection against malaria

1.3 million people were given access to safe drinking water

223,000 malnourished children under 5 were supported

INDONESIA



In 2014, more than 30 volunteers from Cigna Indonesia taught more than 500 students from 10 & 31 Elementary School good personal hygiene habits & routines.



Character building made fun. On September 25th 2014, more than 45 volunteers from Cigna Indonesia taught more than 500 students from 10 & 31 Elementary School positive traits through fun activities, like coloring activities followed by storytelling and watching a film followed by fun discussion.



Power-up your Breakfast Game. On October 20th, more than 35 volunteers from Cigna Indonesia talked to more than 500 students from two local elementary schools about the importance of eating a good healthy breakfast.

CROSS-COUNTRY COLLABORATION

HABITAT FOR HUMANITY BUILD

In partnership with Habitat for Humanity Indonesia, 45 Cigna team members from around the world recently gathered in Globeg Village in Northern Bali, Indonesia to build six homes for low-income families.

The team members, representing nine countries, were nominated by their local Cigna office for their dedication and commitment to their local Corporate Responsibility efforts. The nine countries represented included: China, Hong Kong, Taiwan, Korea, Thailand, Indonesia, New Zealand, United Kingdom and the United States. Also participating were Lisa Bacus, Executive Vice President and Global Chief Marketing Officer of Cigna Corporation; Jason Sadler, President of Cigna Global Individual; and Julian Mengual, Deputy CEO of Cigna Indonesia.

Demonstrating true Cigna team spirit, the participants worked together to build six houses despite strong morning humidity and heat followed by heavy downpours in the afternoon. They stayed focused as they carried and laid heavy bricks, built the foundation and walls, mixed mortar, dug deep septic tank holes, molded iron rods, and painted walls.

On the last day of the trip, participants were able to meet with the Head of the Globeg Village and the home partners at the farewell lunch and closing ceremony. It was evident that in addition to building homes, our volunteers built strong bonds with the families and community. It was a life-changing and eye-opening experience for all involved and our hope is that this project will further inspire Cigna team members to make a difference for themselves and their communities.



45 PEOPLE PARTICIPATED



9 COUNTRIES WERE REPRESENTED



6 HOMES WERE BUILT



6 FAMILIES RECEIVED NEW HOMES



USD 50,000 WAS DONATED TO HABITAT FOR HUMANITY TO ENABLE THIS BUILD

CIGNA DAY — 2014

Our annual Cigna Day is an important opportunity for our international team as our staff from around the world recognize the importance of community service and participate in numerous fundraising and volunteers activities in support of local charity organizations. Cigna Day 2014 involved more than 8,000 Cigna Global Individual Business employees from 21 countries supporting charities around the world by raising a total of \$103,621 to help these organizations with their important efforts.

Here is a sampling of some Cigna Day events from this year:



TAIWAN

Employees from Cigna Taiwan participated at the "Walk for Hope" event to support cancer patients and their families. The team reinforced its commitment to those affected by cancer through volunteering and fundraising NT\$1 million (US \$32,000) to support the Hope Foundation for Cancer Care's cancer rehabilitation programs.

KOREA

Team Cigna in Korea & seniors living alone gathered together to enjoy a movie day.

This was just one of the many volunteer activities run by this active team in Korea for seniors in their community. Other events included providing a dental checkup service, providing donations of food and inviting seniors to a concert or to play music together.



INDONESIA

Cigna Indonesia organized a healthy sports competition between two local elementary schools by competing in games like 'tug of war' and aerobic dance. Volunteers also taught the students basic financial literacy by engaging them in a game of Monopoly.



HONG KONG

Cigna's International Markets team raised funds and packed food for underprivileged families.

THAILAND

Cigna Thailand joined a charity run at Lumpini Park to raise funds for children.

EMPLOYEE VOLUNTEERISM & 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 efforts benefiting their communities, both on the job and off.

COMMUNITY SERVICE PROGRAM

To encourage members of the Cigna team to engage in meaningful service activities, Cigna has developed our Community Service Program which offers eligible employees up to 8 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 Matching Gifts Program

We match individual employee gifts to any eligible non-profit partner.

Cigna Foundation Community Caring Awards

Our employee volunteer recognition program includes Grants for Givers, Volunteer of the Month, and Volunteer of the Year awards.

Cigna 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.



In 2014, Cigna's employees logged 53,041 hours of volunteer service, valued at \$1,091,391. This represents a 32% increase over the 2013 total of hours logged, which were 49,295.



This graphic image is used throughout the year in employee communications designed to remind and encourage employees to utilize the Community Service Program to enjoy a meaningful 8-hour day away from the office helping their neighbors.

Through our Community Service dashboard, employees can create their own personalized volunteering and giving page to track their hours, activities and donations.



CASE STUDY

FEEDING CHILDREN EVERYWHERE

We know that Cigna employees care about our customers, but they also care about people around the globe.. In 2014, we attempted a monumental one time volunteer event — we assembled 1,200 Cigna employees to donate their time packaging meals for our global hunger partner, Feeding Children Everywhere. Cigna employees committed to give at least one hour of their day to take part in the event, which included working in teams to combine organic lentils, rice, vegetables and pink salt in bags that, when they're cooked in water, will each feed six hungry children. The price of materials and packaging each meal is just 25 cents. Together we packaged over 250,000 meals. To date, Cigna employees have packaged over 500,000 meals, preparing needed food for distribution to 5 countries.

[Feeding Children Everywhere](#) is a social charity that empowers and mobilizes people to assemble healthy meals for hungry children. The meals packaged in our Bloomfield, CT Global Headquarters were hand delivered to Feeding Children Everywhere's Kenya partner, Care for AIDS. To date, Feeding Children Everywhere has sent 20 million meals around the world and shipped over ten million meals to hungry children in 25 different states across the country.

Cigna has been an eager partner with Feeding Children Everywhere and not only financially (paying for supplies and food) but more significantly through Cigna employees volunteering their time. Cigna will continue the partnership with Feeding Children Everywhere and even plans to expand the opportunity to more locations in 2015 so that more Cigna employees will have the chance to give of their time.

2014 IMPACT METRICS

5 Countries Impacted

2,979 Cigna Volunteers

445,104 Meals Packaged

9 Hunger Projects Completed

**CASE STUDY****THE CIGNA LEGAL VOLUNTEER PROGRAM**

The Cigna Legal Volunteer Program includes a long-standing pro bono program and group community volunteering activities. In 2014, Cigna legal associates provided 516 hours of community volunteering and 293 hours of skill-based pro bono work which represents a value of over \$35,000 in donated legal services.

**CHALLENGES AND 2015 FOCUS AREAS**

As we work to continually expand and improve our Community Service Program, we look to enhance our personalized Community Service employee 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. We also wish to improve reporting of volunteer time to help us better understand our progress towards our goals. 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.

SUSTAINABILITY

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

Cigna's global real estate portfolio consists of approximately 8.3 million square feet of owned and leased properties. Our domestic portfolio has approximately 6.2 million square feet in 37 states, the District of Columbia, Puerto Rico and the Virgin Islands. Our International properties contain approximately 2.1 million square feet located throughout the following countries: Belgium, Canada, China, France, Hong Kong, India, Indonesia, Kenya, Malaysia, Netherlands, New Zealand, Singapore, South Korea, Spain, Sweden, Switzerland, Taiwan, Thailand, Turkey, United Arab Emirates, and the United Kingdom.

Cigna currently has 10 Leadership in Energy and Environmental Design (LEED®) certified buildings in our domestic real estate portfolio:

Our building in Chattanooga, TN has achieved Silver LEED certification.

Cigna obtained LEED Certification for our offices in Phoenix, Arizona.

Cigna achieved Silver LEED certification for our offices in Plano, TX. The building incorporates a rain-capture roof system, an East-West orientation to minimize direct sun exposure and utilized recycled materials in the construction.

Additionally, Cigna leases space in LEED Certified buildings in: Charlotte, NC; Chicago, IL; Franklin, TN; Pittsburgh, PA; Seattle, WA. As well, our Cigna Medical Group multi-specialty medical center in Phoenix, Arizona has a Gold LEED designation and our Glendale, CA location has a Platinum LEED designation.

Global Real Estate also currently has 30 sites enrolled in the U.S. Environmental Protection Agency's ENERGY STAR program.

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.

We are focused on:

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

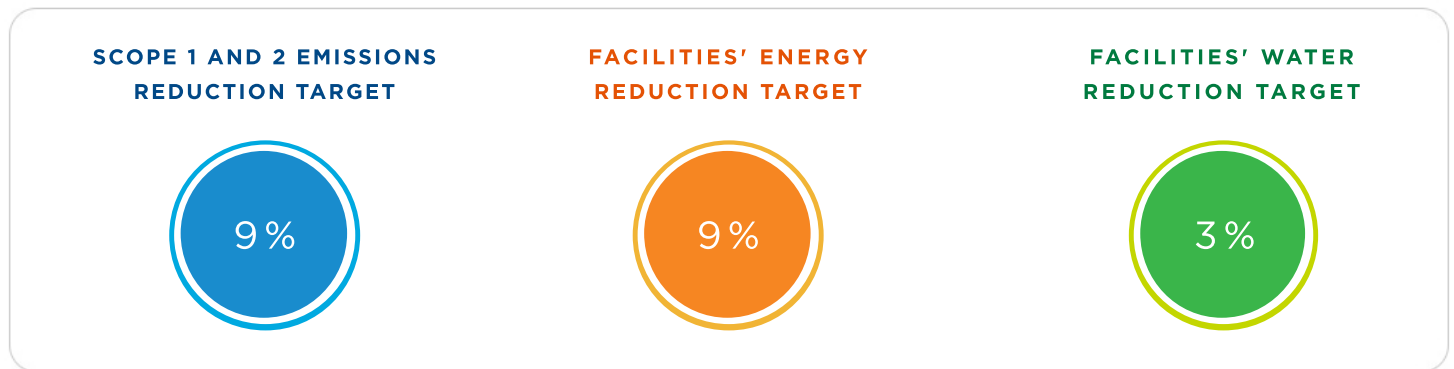
Reusing and recycling more of what we consume

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 performance and making capital investments to support our emission reductions target. Additionally, we are engaging our employees on behavioral change initiatives and integrating the principles of sustainability into decision-making processes.

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.

2014 KEY MILESTONES

In 2014, Cigna completed seven lighting system upgrade projects at the following facilities: Bloomfield, Connecticut; Bourbonnais, Illinois; Windsor, Connecticut; Easton, Pennsylvania; and Hooksett, New Hampshire. Our most significant investments were the lighting retrofit at our Hooksett facility and the installation of new lighting controls in Bloomfield as part of our renovation at corporate headquarters.

In 2014, Cigna also completed six projects to enhance the energy efficiency of HVAC and mechanical systems in our domestic real estate portfolio. Our most significant investments were the replacement of aging HVAC infrastructure with newer, more energy efficient technology at our Chandler, Arizona clinic and the installation of variable frequency drives to increase the energy efficiency of chilled water pumps at our Windsor, Connecticut data center.

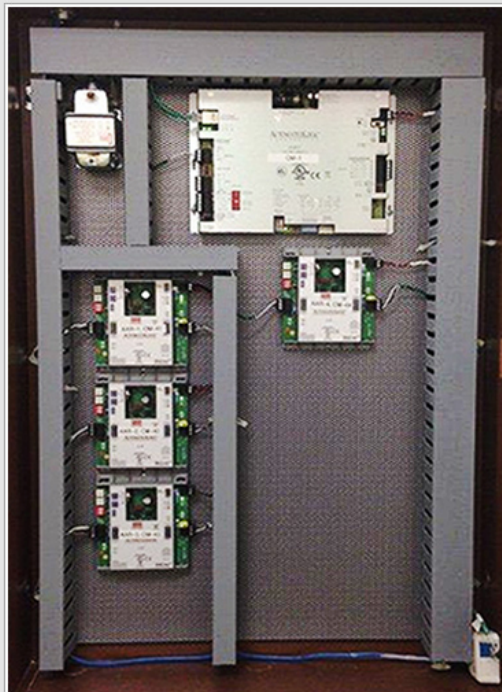
Additionally, as part of our operations and maintenance program, Cigna also installed heating and cooling set point temperature controls for our HVAC and water tank systems at our Easton, Pennsylvania distribution center and Windsor, Connecticut data center.



CASE STUDY

ENERGY REDUCTION PROJECT SNAPSHOTS

In our Waterside Crossing location in Windsor, CT, we added building management system feedback controls to enable better monitoring of the HVAC systems performance in the space. This system will yield improvement in energy efficiency by rapid identification of improperly working heat pumps.





CASE STUDY

HOT WATER SYSTEM REPLACEMENT PROJECT

In our Bloomfield, CT headquarters, where approximately 3,500 Cigna employees work, we began a hot water system replacement project. We have replaced all the kitchen's soup kettles and dish washing systems with gas or electric systems that do not require steam heat. We also added new condensing hot water heaters for the buildings hot water loop. This project will allow us to shut down our boilers for five months of each calendar year which we estimate will save 32 mega-watt hours of electricity annually in addition to reducing natural gas consumption.



CHALLENGES AND OPPORTUNITIES

Continuously improving on our metrics gathering and assessment will be critical to meeting our long-term targets. Additionally, we recognize that gross lease sites, where Cigna does not control the facility, are challenges we need to address as we work towards our environmental goals. As such, in 2014, we have invested in enhancing our data management systems and obtaining a more credible baseline to guide progress against targets. We have also begun to engage more deeply with the property management companies for our gross lease sites to partner in support our Strategic Sustainability Performance Plan.

To support our Strategic Sustainability Performance Plan and 2017 environmental targets, we have identified a series of targeted energy and emissions reduction projects for completion in 2015. Several of these projects will occur as part of our renovation of our corporate headquarters in Bloomfield, Connecticut.

Additionally, Cigna GRE will continue to apply the U.S. Green Building Council Green Buildings Operations and Maintenance guidelines to our efforts. We will work to continually increase use of ENERGY STAR efficiency solutions through ENERGY STAR certified equipment and ENERGY STAR certified buildings. We utilize demand response programs where offered and take full advantage of shedding the building electrical usage. We also plan to pursue additional LEED® certifications and further encourage employees to align with corporate reduction goals.

MANAGING OUR IMPACT

In 2014, we began executing our Strategic Sustainability Performance Plan which defines Cigna's material environmental objectives, outlines 2017 goals and includes tracking and reporting key metrics.

IDENTIFYING ENERGY AND EMISSIONS REDUCTION OPPORTUNITIES

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

Real Estate

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

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

In 2014, Cigna completed 13 energy and emissions reduction projects and conducted energy assessments at 8 strategic sites. Additionally in 2014, we continued to evaluate opportunities to expand the use of renewable energy sources, such as solar and wind, at our corporate headquarters.

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.

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.

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 promoted through discouraging unnecessary printing, setting office copiers to two-sided printing and suggesting employees to use misprints as notepaper

100% Paper Shredding Policy

Corrugated recycling program available in over 64 Cigna offices

Recycling arrangement established for copier inks and toner cartridges

Plastic/glass recycling stations conveniently located throughout office locations. Cigna has approximately 59 offices with plastic/glass recycling programs in place.

Lamps and ballast recycling programs established in over 80 Cigna offices

Procurement practices in place that includes purchasing recycled content paper. Currently recycled content paper represents 30% of total paper spend.

Formalized waste audit 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 2014, our U.S. offices recycled 1,818 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.

COMPUTER DONATION

The Cigna Computer Donation Program enables us to donate used computers to non-profit organizations. In 2014, Cigna's IT team donated over 438 computers to Connecticut nonprofits including schools, libraries, hospitals and homeless shelters. Cigna IT invested about 275 hours in 2014 to support this program.

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 toward a targeted, action-oriented program called GreenSTEPS, which stands 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 inside advocates for Cigna's environmental sustainability efforts, GreenSTEPS members also engage with their communities through local environmental projects. GreenSTEPS members work on projects in our workplaces like offering a sustainability scavenger hunt for kids participating in Bring Your Child to Work 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 such as clearing trails, cleaning parks and improving the water quality of a local lake.



CASE STUDY

SUSTAINABILITY SCAVENGER HUNT

If you happened to be at Cigna's offices in Philadelphia for our 2014 Bring Your Child to Work Day, you would have noticed something afoot. A smart and spirited group of our employees' children participated in a Sustainability Scavenger Hunt led by members of Cigna's GreenSTEPS volunteers and Global Real Estate.

The children followed green footprints through 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. Demonstrations included:

The Healthy Life Fitness Center's sneaker recycling program

The efficiencies of the Shipping & Receiving Center

An overview of our elevator's energy-saving timing systems

And how food is locally-sourced and waste is recycled in the cafeteria

A favorite stop on the Hunt was showing the kids how video conferencing saves time, energy and money by conducting their own video conference with our colleagues in Greenock, Scotland.



Through sharing Cigna's sustainability efforts with our employees' children, GreenSTEPS members had the opportunity to model effective solutions that positively impact personal health and the environment.



CASE STUDY

GROWING FOR GOOD



Three years ago, the Bloomfield, Connecticut GreenSTEPS team broke ground on a 20 x 20 foot vegetable garden located a few steps out the door of our employee cafeteria. In that first year the "garden squad" harvested 206 pounds of vegetables to donate to Foodshare — greater Hartford's food bank that distributes food to feed hungry neighbors.

In 2014, our third year cultivating our Wilde-side garden, we donated 462 pounds of fresh produce; almost 125% increase from our first crop yield.

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.

PERFORMANCE TABLES

PERFORMANCE TABLES

ECONOMIC

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

SOCIAL³

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

¹ Additional financial performance data can be found in our [2014 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 2014 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 [are not] 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	96.7%	96.6%	96.5%
Part-Time	3.3%	3.4%	3.5%

% By Gender

Female	70.6%	71.5%	72.1%
Male	29.4%	28.5%	27.9%

% By Age Group

Under 30 Years of Age	15.8%	15.3%	15.5%
Age 30-50	56.7%	57.2%	57.3%
Age 50 or Older	27.5%	27.6%	27.2%

Total Number of New Hires

7,953	5,792	9,725
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% By Gender

Female	64.9%	68.3%	69.4%
Male	34.9%	31.5%	30.6%

% By Age Group

Under 30 Years of Age	15.8%	15.3%	15.5%
Age 30-50	56.7%	57.2%	57.3%
Age 50 or Older	27.5%	27.6%	27.2%

Average Hours of Training per Employee⁵	24.6	29.1	*
Female	23.7	29.8	*
Male	24.9	28.4	*
Safety Incident Rate⁶	0.47	0.36	0.83

ENVIRONMENTAL⁷

Key Performance Indicators	2014	2013	2012
Greenhouse Gas Emissions (metric tons of CO₂e)	90,625	87,611	87,895
Scope 1 Emissions	11,908	11,737	8,458
Scope 2 Emissions	78,717	75,874	79,437
Emissions Intensity per Square Foot	0.015	0.014	0.016
Scope 3 Business Travel Emissions (metric tons of CO₂e)	22,707	23,470	20,242
Energy Consumption (megawatt hours)	228,974	222,751	203,373
Direct Energy Consumption⁸	72,113	74,157	44,058
Indirect Energy Consumption	156,861	148,594	159,315

⁵ Reported average hours of training for employees are estimates derived from data for each career band for Cigna.

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. Small fluctuations in these incident rates are typical year to year. Cigna is continually focused on the health and safety of our employees and their physical workplace conditions through specific initiatives and programs.

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.

Energy Intensity per Square Foot	0.037	0.036	0.036
Water Withdrawals⁹ (kilo-gallons)	85,825	75,532	88,404

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 water withdrawals is attributable to changes in our boundary and water line breaks at two properties during the reporting period.

GRI INDEX

GRI INDEX

I. GENERAL STANDARD DISCLOSURES

Strategy & Analysis

Indicator	Description	Location
G4-1	Statement from the most senior decision-maker about the relevance of sustainability and organization's strategy	Message from David Cordani

Organizational Profile

Indicator	Description	Location
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	Our Company Stakeholder Engagement
G4-9	Scale of the organization	Our Company Facts About Cigna
G4-10	Total number of employees by employment contract and gender	2012-2014 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.	Governance
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	2014 Political Contributions and Lobbying Activity Report

Identified Material Aspects & Boundaries

Indicator	Description	Location
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	2014 Annual Report <i>(Exhibit 21, Notes to Financial Statements)</i> About This Report
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 <i>(Disclosures on Management Approach)</i>
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 <i>(Disclosures on Management Approach)</i>

G4-21	Whether the aspect boundary for each material aspect outside the organization	GRI Index <i>(Disclosures on Management Approach)</i>
G4-22	Effect of any restatements of information provided in previous reports, and the reasons for such restatements.	2012-2014 Performance Tables <i>(Footnote 7)</i>
G4-23	Significant changes from previous reporting periods in the Scope and Aspect Boundaries.	None during the reporting period.

Stakeholder Engagement

Indicator	Description	Location
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	Stakeholder Engagement

Report Profile

Indicator	Description	Location
G4-28	Reporting period for information provided	Our reporting period is calendar year 2014.
G4-29	Date of most recent previous report	2013 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 did not seek external assurance during the reporting period.

Governance

Indicator**Description****Location****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

Indicator**Description****Location****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](#)

II. SPECIFIC STANDARD DISCLOSURES

A. DISCLOSURES ON MANAGEMENT

1. Economic

Material Aspects**Location****Material within the Organization****Material Outside the Organization****Relevance Outside the Organization**

Economic Performance

[2014 Annual Report](#)



Cigna's economic performance is relevant to our investors, client employers, customers, suppliers and communities.

2. Environmental

Material Aspects	Location	Material within the Organization	Material Outside the Organization	Relevance Outside the Organization
Energy	Reducing Our Footprint Managing Our Impact	●	●	Energy consumption associated with operations is relevant to all stakeholders including our communities, client employers, customers and investors.
Water	Reducing Our Footprint Managing Our Impact	●	●	Water and associated potential risks or challenges are relevant to all stakeholders including our communities, client employers, customers and investors.
Emissions	Reducing Our Footprint Managing Our Impact	●	●	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	Managing Our Impact	●	●	Efficient use of resources and management of waste is relevant to our investors, client employers, customers and communities.
Supplier Environmental Assessment	Supply Chain Management	●	●	Our assessment of suppliers' environmental practices is relevant to our corporate client employers, investors, suppliers and our communities.

3. Labor Practices and Decent Work

Material Aspects	Location	Material within the Organization	Material Outside the Organization	Relevance Outside the Organization
Employment	Our Culture	●	●	Cigna's employment practices are relevant to our investors, client employers, customers and the communities where we are employers.

Occupational Health and Safety	Health, Safety & Wellness	●	●	Occupational health and safety is relevant to our investors, client employers and communities.
Training and Education	Training & Human Capital	●	●	Training and education is relevant to our investors and communities.
Diversity and Equal Opportunity	Diversity & Inclusion	●	●	Diversity and equal opportunity is relevant to our investors, client employers and communities.
Supplier Assessment for Labor Practices	Supply Chain Management	●	●	Our assessment of suppliers' labor practices is relevant to our client employers, investors, suppliers and our communities.
4. Human Rights				
Material Aspects	Location	Material within the Organization	Material Outside the Organization	Relevance Outside the Organization
Supplier Human Rights Assessment	Supply Chain Management	●	●	Our assessment of human rights risks with our supply chain is relevant to our client employers, investors, suppliers and our communities.
5. Society				
Material Aspects	Location	Material within the Organization	Material Outside the Organization	Relevance Outside the Organization
Local Communities	Our Role as a Corporate Citizen	●	●	Local community impacts are relevant to all stakeholders, particularly the communities where we operate.
Anti-corruption	Ethics & Integrity	●	●	Anti-corruption is relevant to all stakeholders, including our investors and the global communities that we serve.

Public Policy	2014 Political Contributions and Lobbying Activity Report	●	●	Public policy activities are relevant to all stakeholders including our customers.
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6. Product Responsibility

Material Aspects	Location	Material within the Organization	Material Outside the Organization	Relevance Outside the Organization
Product and Service Labeling	Customer Centricity	●	●	Customer satisfaction is relevant to our customers, employer clients and investors.
Customer Privacy	Privacy & Information Protection	●	●	The protection of customer privacy and information is relevant to our customers, employer clients and investors.

B. PERFORMANCE INDICATORS

1. Economic

Material Aspects	GRI Indicators	Location
Economic Performance	G4-EC1 Direct economic value generated and distributed	2014 Annual Report 2012-2014 Performance Tables <i>(This indicator is partially reported.)</i>
	G4-EC2 Financial implications and other risks and opportunities for the organization's activities due to climate change	CDP 2015 Climate Change Information Request <i>(Questions CC5 and CC6)</i>

2. Environmental

Material Aspects	GRI Indicators	Location
Energy	G4-EN3 Energy consumption within the organization	2012-2014 Performance Tables
	G4-EN5 Energy intensity	2012-2014 Performance Tables

Water	G4-EN8	Total water withdrawal by source	2012-2014 Performance Tables
Emissions	G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	2012-2014 Performance Tables
	G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	2012-2014 Performance Tables
	G4-EN17	Energy indirect greenhouse gas (GHG) emissions (Scope 3)	2012-2014 Performance Tables
	G4-EN18	Greenhouse gas (GHG) emissions intensity	2012-2014 Performance Tables
Effluents and Waste	G4-EN23	Total weight of waste by type and disposal method	Managing Our Impact (Questions CC5 and CC6)
Supplier Environmental Assessment	G4-EN32	Percentage of new suppliers that were screened using environmental criteria	Supply Chain Management
3. Labor Practices and Decent Work			
Material Aspects	GRI Indicators		Location
Employment	G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender,	2012-2014 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	2012-2014 Performance Tables (This indicator is partially reported.)

Training and Education	G4-LA9	Average hours of training per year per employee by gender, and by employee category	2012-2014 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	Training & Human Capital Development
	G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	All full-time, salaried part-time, and hourly part-time employees are required to complete both an Interim and Annual Review and encouraged to complete a development action plan.
Diversity and Equal Opportunity	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	2012-2014 Performance Tables Governance (Questions CC5 and CC6)
Supplier Assessment for Labor Practices	G4-LA14	Percentage of new suppliers that were screened using labor practices criteria	Supply Chain Management
4. Human Rights			
Material Aspects	GRI Indicators		Location
Supplier Human Rights Assessment	G4-HR10	Percentage of new suppliers that were screened using human rights criteria	Supply Chain Management
5. Society			
Material Aspects	GRI Indicators		Location
Local Communities	G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs	All Cigna global locations have local community engagement programs and/or activities in place.

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	2014 Political Contributions and Lobbying Activity Report
6. Product Responsibility			
Material Aspects	GRI Indicators		Location
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	2014 Annual Report <p>(p. 113)</p> <p>(This indicator is partially reported.)</p>