

A photograph of two women in a professional setting. The woman on the left is smiling and looking towards the woman on the right. The woman on the right is wearing glasses and is writing in a notebook. A blue semi-transparent banner is overlaid on the image, containing the title and subtitle.

REMOVING BARRIERS TO ENABLE SUCCESS

**Cigna UK:
Gender Pay Gap Report 2019**

Together, all the way.®



Cigna has over 74,000 employees and a sales capability in 30 countries with over 100 million customer relationships throughout the world. In the UK alone, we employ nearly 1,300 people, all of whom are passionate about improving the health, wellbeing and peace of mind of those we serve.

At Cigna, we celebrate the different cultures, beliefs and values that are represented by our employees, customers, partners, suppliers and by the communities we serve.

We are continually working to develop a culture in which each and every individual can thrive.

As part of this, we want women to be enabled by, and engaged in our ethos, culture and working practices and we are committed to making this happen.



Our pay practices are gender neutral and we pay males and females equally for work of equal value. Our gender pay gap results in the UK demonstrate that we have progress to make in having better female representation in more senior roles. This report highlights the areas that we will take real and measureable action to improve upon and I am confident that we will do so with fervour and commitment. I confirm that the information and data in this report is accurate.

A handwritten signature in blue ink, appearing to read 'Phil Austin'.

Phil Austin
CEO, Europe

Overview

Since the UK Government introduced the new reporting regulations which required all companies with more than 250 employees to disclose their gender pay gap annually from April 2018, we remain compliant to this legislation.

Gender pay gap is the difference in average pay between men and women in a workplace, regardless of what jobs they do and is expressed as a percentage of men's earnings. It is very different from 'equal pay' which is the difference in pay between a man and a woman who carry out the same or similar work.

The gender pay gap figures shown here have been calculated in line with the government regulations. They represent the mean and median pay gap (based on hourly rates of pay at 5 April 2018) and mean and median bonus gap (based on bonuses paid in the 12 months to 5 April 2018).

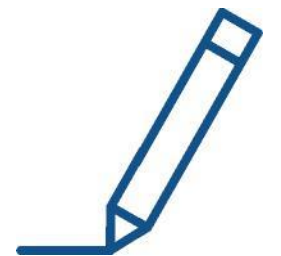
What we've published

In the UK, Cigna has two employing entities with a requirement to publish in accordance with the regulations.

- Cigna European Services Limited (CESL)
- Cigna Insurance Services Europe Limited (CISEL)

In addition to reporting on these two entities, we have also taken the opportunity to comment here on the consolidated data for both entities. We believe this consolidated data is a more meaningful representation of our UK organisation.

Our global people strategy utilises a number of key enablers to build our talent and capability through our Connect for Growth Programme, Reward for Contribution and creating a positive, productive and inclusive work environment. As we strive to close our gender pay gap, we will look to promote these talent attraction and development programmes to remove potential barriers and create more opportunities for female workers to progress.



OUR GENDER PAY GAP

OUR GENDER PAY GAP

Mean and Median Gender Pay Gap

	Mean	Median
Pay Gap	25.10%	22.58%

The above table shows our overall mean and median gender pay gap as at 5 April 2018.

Our analysis shows both our gender pay gaps are driven by the fact women hold a lower proportion of more senior, higher paid positions than men.

As at 5 April 2018 only 37.6% of our senior positions were held by women whilst 56.16% of our total employees were female.

Calculation methodology as set by the regulations to use hourly pay after salary sacrifice also increased our gender pay gap by 2%.

The mean gender pay gap is the difference in average hourly pay of male and female employees, expressed as a percentage of the average hourly pay of male employees.

The median gender pay gap is the difference in the midpoint of the range of hourly pay for male and female employees expressed as a percentage of the midpoint of the hourly pay of male employees.

Mean and Median Gender Bonus Gap

	Mean	Median
Bonus Gap	34.2%	15.3%

The above table shows our overall mean and median bonus pay gap as at 5 April 2018. In accordance with the reporting requirements, this data excludes anyone who did not receive a bonus. It does not take into account pro-rated bonus targets and awards for part-time working, or other factors such as individual performance and level of contribution.

As well as lower representation of women in our more senior positions that attract higher bonuses, our bonus gap is further impacted by the fact that the majority of our part-time employees are women. Of the 13.74% part-time employees, 94.1% are female. If all our employees worked fulltime, with no pro-rated bonus, our gender bonus gap would reduce by 6%.

We calculated the mean gender bonus gap by calculating the difference in average bonus paid to male and female employees.

The median gender bonus gap is calculated by looking at the difference in the midpoints of the range of bonus pay between our male and female populations.

OUR GENDER PAY GAP

UNDERSTANDING OUR GENDER PAY GAP

Proportion of Employees Receiving a Bonus

	Male	Female
Bonus	98.24%	98.43%

This is the percentage of our employee population who received bonus pay in the 12 months prior to 5th April 2018.

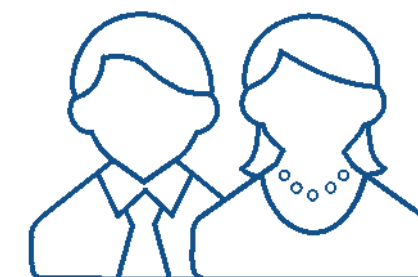
Pay quartiles

	Lower Quartile	Lower Middle Quartile	Upper Middle Quartile	Top Quartile
Men	36.82%	37.25%	38.78%	62.42%
Women	63.18%	62.75%	61.22%	37.58%

This represents the proportion of men and women in each pay.

What we do well

- **Recruitment & Selection:** More than half of our workforce comprises female employees, demonstrating our recruitment and selection processes are not a barrier for women wanting to join our workforce.
- **Equal pay for equal roles:** Men and women are paid equally for doing equivalent roles across the organisation. We adopt fair and equitable pay practices and continually monitor to ensure we pay equally for the same or similar work activities.
- **Bonus participation:** All employees have an equal opportunity to participate in and earn a bonus. We adopt a performance related bonus pay approach to ensure individuals, regardless of gender, are rewarded for the individual contribution they make to our business.
- **Flexible Working:** As noted above, many of our workforce in the UK take advantage of part-time working arrangements that suit their individual lifestyle and personal commitments. We strive to be a flexible and understanding employer that recognises and celebrates the individual circumstances of our employees. We have also introduced a more agile way of working that enables our employees to have more flexibility.
- **Family Friendly Policies:** Cigna is committed to supporting employees, improving their sense of security and helping them manage their worklife balance. As part of this commitment, Cigna offers enhanced paid Maternity, Adoption, Paternity and Caregiver Leave.



Where we need to improve

Despite our strengths in the areas above, analysis of our gender pay gap reporting is telling us that we have a number of common barriers to closing our gender pay gap.

- **Fewer women than men in management and senior positions:** Both our gender pay and bonus gaps are mainly driven by the fact women hold a lower proportion of senior higher paid positions than men. As of April 2018, more than half (58.8%) of our employees are female, yet just 36.5% of more senior positions were held by women.
- **Higher proportion of women than men in lower level positions:** The disproportionate number of females in senior positions is compounded by the fact the majority of our lower paid jobs are held by women, as clearly shown in the split of employees into the 4 pay quartiles.



We are committed to closing our gender pay gap

We are passionate about building a more diverse and inclusive workplace giving equal opportunities to all employees. We value the differences each and every employee brings to the workplace each and every day.



Our commitment is about ensuring every member of our team, regardless of gender, feels a sense of belonging and is able to reach their fullest potential.

We will ensure we are proactive in our approach to closing our gender pay gap by:

- Continuing on working hard to identify and understand the multiple and interconnected root causes of our gender pay gap and designing and implementing various solutions to tackle these causes.
- We are committed to continue the reviewing of our talent management practices, identifying and removing potential barriers to progression and proactively focusing on career segments where we have an imbalanced representation.
- Commencing with our 'Women in Leadership' Programme, which will continue throughout the business. This shows our commitment and investment in supporting our women in business, to enable an increase in women to senior roles.
- We have been working on improving our family-friendly policies providing support for parental and caregiver leave and focusing on our flexible and agile working practices.
- Developing a diverse and inclusive culture through education and training, to raise awareness on all aspects of diversity, including unconscious bias.
- Putting in place effective measurement tools to closely monitor these practices, and ensure continuous improvement.

OUR GENDER PAY GAP

CESL/CISEL data split

Cigna has two employing entities with at least 250 employees in the UK and under the regulations we are required to report our gender gap for each of these:

CESL

Pay and Bonus Gap

	Mean	Median
Pay Gap	29.18%	26.83%
Bonus Gap	53.52%	30.6%

Proportion of Employees Receiving a Bonus

	Male	Female
Bonus	96.47%	96.86%

Pay Quartiles

	Lower Quartile	Lower Middle Quartile	Upper Middle Quartile	Top Quartile
Men	39%	34%	38%	64%
Women	61%	66%	62%	36%

OUR GENDER PAY GAP

CESL/CISEL data split (continued)

CISEL

Pay and Bonus Gap

	Mean	Median
Pay Gap	21.01%	18.32%
Bonus Gap	14.87%	0%

Proportion of Employees Receiving a Bonus

	Male	Female
Bonus	100%	100%

Pay Quartiles

	Lower Quartile	Lower Middle Quartile	Upper Middle Quartile	Top Quartile
Men	25%	55%	44%	56%
Women	75%	45%	56%	44%

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