

A photograph of two women in a professional setting. The woman in the foreground is smiling and looking towards the right. The woman in the background 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 2022**

Together, all the way.®



FOREWORD

OVERVIEW

Cigna has over 70,000 employees and a sales capability in 30 countries with more than 180 million customer and patient relationships throughout the world. In the UK alone, we employ nearly 1,100 people, all of whom are passionate about improving the health, well-being and peace of mind of those we serve.

Championing a diverse and inclusive workplace improves our ability to innovate and create solutions that resonate with all our customers, partners, and communities.

Cigna is committed to advancing an inclusive culture that is powerfully diverse, strives for equality, and values the unique differences and talents we each bring in service to our mission.

We are continually working to develop a culture where 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 all Cigna colleagues 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 dedication and commitment. I confirm that the information and data in this report is accurate.

Legislative requirements

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

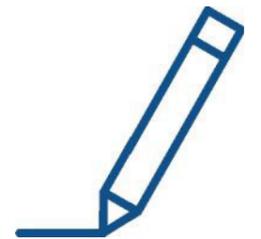
Gender pay gap is the difference in average pay between men and women in a workplace, regardless of what jobs they do and is expressed as a percentage of men's earnings. It is very different from 'equal pay' which is the difference in pay between a man and a woman who carry out the same or similar work.

The gender pay gap figures shown here have been calculated in line with Government regulations. They represent the mean and median pay gap (based on hourly rates of pay at 5th April 2021) and mean and median bonus gap (based on bonuses paid in the 12 months to 5th April 2021).

Summary of the numbers and what is driving our gap?

Our 2021 figures show a small improvement in both our gender pay gap and gender bonus gap. However, the change is small and we recognise we have a long way to go to reach our desired result. We continue to face common barriers in closing our gender pay gap, mainly:

- Low representation in management and senior positions at Cigna
- Higher proportion of women than men in lower level positions

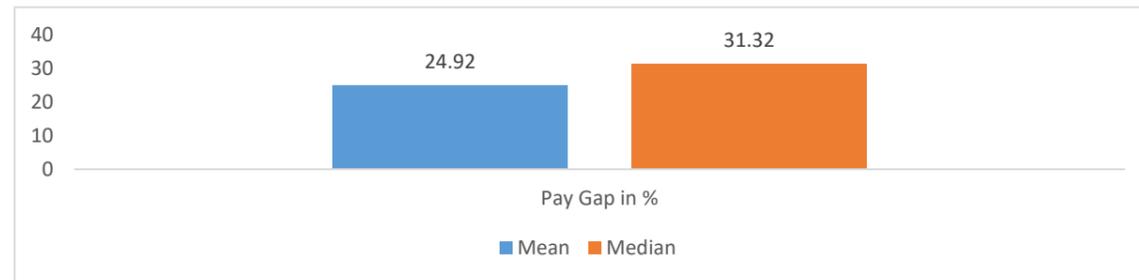


A handwritten signature in blue ink that reads "Arjan Toor".

Arjan Toor
CEO Cigna Europe

OUR GENDER PAY GAP

Mean and Median Gender Pay Gap



The above table shows our overall mean and median gender pay gap as at 5th April 2021.

Our analysis shows how 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 5th April 2021 only 35.34% of our senior positions were held by women whilst 55.10% 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 0.02%.

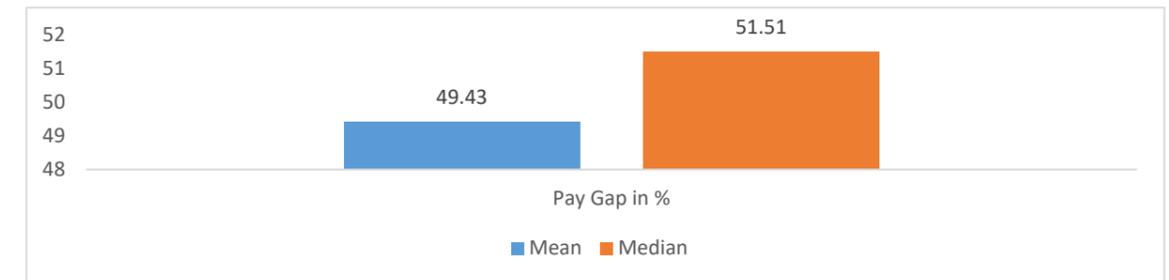
Deductions for salary sacrifice arrangements are excluded from an employee's base pay for the purposes of gender pay gap reporting.

As we have more female than male employees in the UK, this can create an artificially lower rate of pay for those women who opt to use salary sacrifice compared to those who do not.

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



The above table shows our overall mean and median bonus pay gap as at 5th April 2021. 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 a 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 9.24% part-time employees, 98.97% are female. If all our employees worked fulltime, with no pro-rated bonus, our gender bonus gap would reduce by 2.1%.

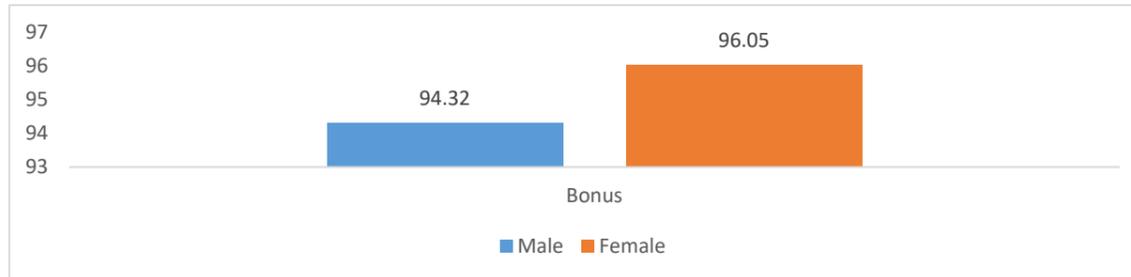
We calculated the mean gender bonus gap by calculating the difference in average bonus paid to male and female employees.

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

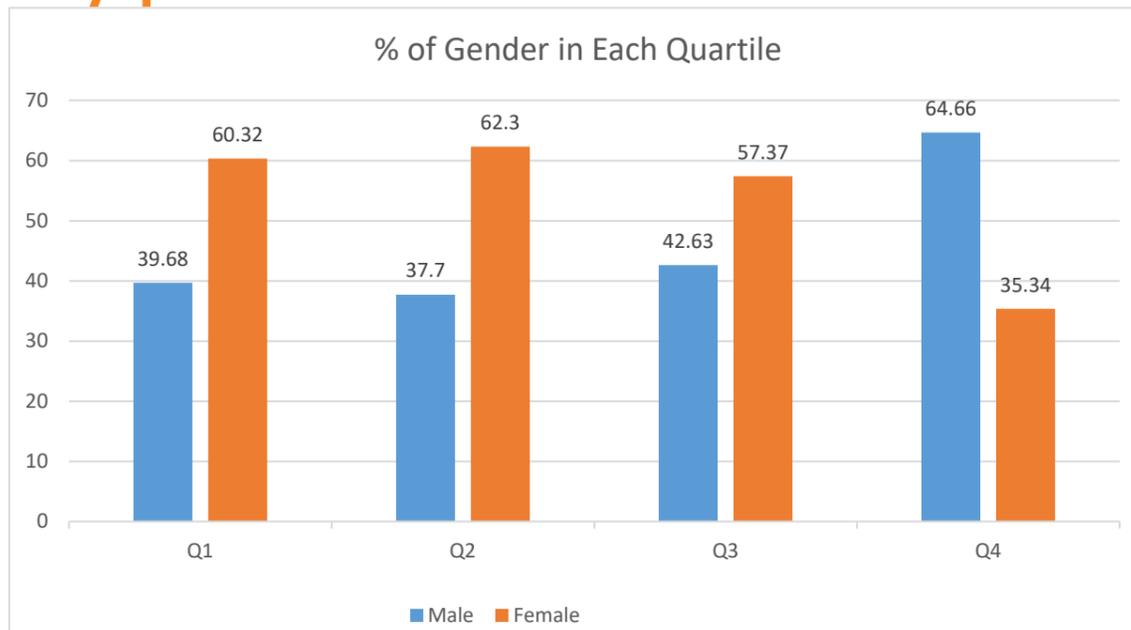
UNDERSTANDING OUR GENDER PAY GAP

Proportion of Employees Receiving a Bonus



This is the percentage of our employee population who received bonus pay in the 12 months prior to 5th April 2021.

Pay quartiles



What we do well

At Cigna, we believe that diversity is a business priority and an important enabler of our inclusive company culture.

We launched Cigna's Enterprise Diversity, Equity and Inclusion (DEI) Council, which is made up of leaders from across our company.

The council, led by our President and CEO David Cordani, will track progress and accountability for our ongoing DEI and health equity efforts internally and externally, including addressing representation, talent advancement and development, and performance to facilitate increased belonging, innovation and equity for all Cigna colleagues.

Organisational commitment

Cigna's commitment to diversity, equity and inclusion (DEI) is deeply rooted in our values and core to who we are as a company. At Cigna, we stand for inclusion, diversity and equity, and we are committed to respecting differences, treating each other with dignity, and standing together with our colleagues who may need help.

The launches of our Enterprise and International Markets DEI initiatives are important milestones in our journey and were formed to help integrate the DEI strategy with Cigna's mission, strategies and business objectives. They are key drivers of our ongoing DEI and health equity efforts, as well as help raise awareness of the steps we're taking, both within Cigna and in the communities where we live and work.

Enterprise level:

- Cigna's Diversity, Equity and Inclusion (DEI) Council has been in place since 2020 and is made up of Cigna leaders from across the company. The council, led by our President and CEO David Cordani, tracks progress and accountability for our ongoing DEI and health equity efforts internally and externally, including addressing representation, talent advancement and development, and performance to facilitate increased belonging, innovation and equity for all Cigna colleagues.

UNDERSTANDING OUR OUR GENDER PAY GAP

- We developed our first annual [Diversity Scorecard Report](#), which focuses on our DEI work across three critical areas – colleagues, clinical, and communities. Each section of the scorecard includes a summary of our progress to date, using key data and metrics, as well as a roadmap for where we hope to make additional progress going forward. This transparency keeps us accountable and able to share progress externally with key stakeholders and partners.

International Markets level (including UK)

- The International Markets Diversity, Equity and Inclusion (IM DEI) Council is a small group of volunteers who got together in 2020 to begin planning and setting up the IM DEI initiative. The current IM DEI group, including the council, work stream leads, sponsors and members, began in 2021. We have people from various positions, bands, countries, backgrounds – some in positions of leadership, others not, all involved and contributing. The IM DEI group focuses not only on translating the Enterprise initiatives into the various other markets around the globe but also on defining new and market specific initiatives.
- There are 5 focus areas: Gender, Multiculturalism, Pride, Talent with Additional Needs and Business Impact. In addition to creating awareness and thought leadership, we are also looking to spark conversations and bring about actions that can not only put DEI front of mind but also promote an inclusive, accessible, equal working environment for all.

Pay Philosophy

- **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 monitor to ensure we pay equally for the same or similar work activities.
- **Bonuses:** 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. All employees have an equal opportunity to participate and earn a bonus.

Women in Leadership

We are on track to achieve our goals to increase the representation of women at the Band 5 (Director and Senior Director) levels to 50% by 2024 and increase ethnic minority representation.

- **Women in Leadership:** For the past 3 years, we have successfully planned and delivered the International Markets- Women Leaders Program. We have around 50 women leaders each year across International Markets who participate in the program. This year the programme had 7 participants from the UK. This program focuses on enhancing 6 competencies that promote effective leadership behaviour and focuses on helping our talent to assess their full potential as a leader in business.
- In March 2021, our Diversity, Equity and Inclusion team hosted the inaugural Cigna Global Women's Leadership Summit in partnership with the Women Influencing & Networking (WIN) and Virtual ERGs and Lean In Circles. During the virtual event, participants had the opportunity to explore ideas, share insights, get inspired and connect with colleagues. Around 90% of post-event survey respondents indicated a greater sense of belonging after the event.



UNDERSTANDING OUR GENDER PAY GAP

WE ARE COMMITTED TO CLOSING OUR GENDER PAY GAP

Talent Strategy

- **Succession Planning:** We have expanded the resources available for managers and HR Business Partners on how to overcome unconscious bias and diversification in succession planning. We understand that diversity in our pipeline is crucial to allow more women to step into senior roles in the organisation. **Career Development:** To ensure that all employees are given an equal opportunity to be considered for role progression, all open positions are advertised internally prior to starting an external search.
- Our Talent Review and Planning practices put **significant focus on increasing the diversity of our leadership** by expanding the inclusion of diverse succession candidates in the leadership pipeline. During the May 2021 ELT talent review, we evaluated the diversity of our incumbents in critical leadership positions, highlighted diverse successors for accelerated development, and identified talent with untapped potential for alignment with critical positions.

Benefits & Wellness

- **Access to Benefits:** In order to remove any barriers our employees face in regards to making the most of all that we offer at Cigna, we have transitioned our flexible benefits platform to a more user friendly hub to ensure that all of our employees have easy access and a better understanding of the benefits we offer in the UK.
- **New Way of Working:** We have transitioned to a fully hybrid way of working, with the majority of our roles no longer office based and with more flexible working hours. This allows our employees to strive towards a work/life balance that suits their individual circumstances. It also widens the talent pool opportunities, enabling a more diverse candidate profile.
- **Whole Health:** We are continuing our journey to become a model whole health employer as we recognize that our employee's health is not two dimensional and is made of up of many different moving parts. We are striving to create a holistic environment where employees can be their best self at work therefore able to progress in the organization. We have conducted focus groups and surveys in order to better understand the health

needs of our employees (ie. Financial, Mental health etc) and we are using the results to help tailor our benefits and well-being offering.

- **Leave Policies:** Cigna is committed to providing peace of mind to our employees who have additional responsibilities outside of work. We understood that the past year created a range of additional challenges which is why we offered an additional 10 days leave during the pandemic so that employee needs could be further supported. We also continue to offer our employees enhanced paid maternity, adoption and paternity leave as well as up to 4 weeks of caregiver leave.

Future actions and commitments

- We are committed to continuously reviewing our talent management practices, identifying and removing potential barriers to progression and pro-actively focusing on career segments where we have an imbalanced representation.
- We will introduce a more proactive measurement of gender diversity in our succession plans and continue to improve and develop the educational resources available to managers on overcoming diversification and unconscious bias in succession planning.
- We will continue to monitor our leave and flexible working policies to ensure our employees' individual circumstances are made a priority by listening to our employee feedback through employee surveys.
- We will monitor gender trends in our recruitment of new hires which will allow us to inform and create action plans to ensure we continually improve female representation in the selection pool.
- We are also implementing a new internal career portal which will give greater visibility to job opportunities based on skills, experiences and interests.
- We understand that our new way of working following the pandemic will bring new well-being needs to our employees. We will continue to ensure that our programs and framework provide the right focus on supporting the mental health and resilience of our employees.

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