

W0. Introduction

W0.1

(W0.1) Give a general description of and introduction to your organization.

The Cigna Group, together with its subsidiaries (either individually or collectively referred to as “Cigna,” the “Company,” “we,” “our,” or “us”) is a global health organization with a purpose and mission to improve the health and vitality of those we serve.

Our portfolio of offerings solves diverse challenges across the health care system. We offer a differentiated set of pharmacy, medical, behavioral, dental and supplemental products and services, primarily through two growth platforms: Evernorth Health Services and Cigna Healthcare. Our capabilities include: 1) a broad portfolio of solutions and services, some of which can be offered on a standalone basis; 2) integrated behavioral, medical and pharmacy management solutions; 3) leading specialty pharmacy, clinical and care management expertise; and 4) advanced analytics that help us engage more meaningfully with individuals, the plan sponsors we serve and our provider partners.

As of December 31, 2022, our total assets were \$143.9 billion and shareholders’ equity was \$44.8 billion. In 2022, we reported revenues of \$180.5 billion. Our revenues are derived primarily from our pharmacy benefits management, premiums on insured products, and fees for products and services provided to self-insured plans.

This report contains forward-looking statements (within the meaning of the Private Securities Litigation Reform Act of 1995) that are subject to risks and uncertainties. Forward-looking statements are based on current The Cigna Group expectations and projections about future trends, events and uncertainties. You may identify forward-looking statements by the use of words such as “believe,” “expect,” “plan,” “intend,” “anticipate,” “estimate,” “predict,” “potential,” “may,” “should,” “will” or other words or expressions of similar meaning, although not all forward-looking statements contain such terms. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made, are not guarantees of future performance or results, and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may differ from those set forth in the forward-looking statements due to a variety of factors, including those described in The Cigna Group Annual Report on Form 10-K for the year ended December 31, 2022, and other The Cigna Group filings with the U.S. Securities and Exchange Commission, available on the Investor Relations section of www.TheCignaGroup.com. The Cigna Group undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise, except as may be required by law. This report addresses a multitude of topics to meet the requests and interests of the wide range of The Cigna Group stakeholders. Due to the varied interests of these groups, this report includes certain information that The Cigna Group believes is not material to the company as such term is defined under applicable securities laws. Accordingly, the inclusion of information in this report should not be construed as a characterization regarding its materiality or significance for any other purpose, including for purposes of applicable securities laws.

W0.2

(W0.2) State the start and end date of the year for which you are reporting data.

| | Start date | End date |
|----------------|----------------|------------------|
| Reporting year | January 1 2022 | December 31 2022 |

W0.3

(W0.3) Select the countries/areas in which you operate.

- Australia
- Bahrain
- Belgium
- Canada
- Cayman Islands
- China
- France
- Germany
- Hong Kong SAR, China
- India
- Kenya
- Kuwait
- Lebanon
- Malaysia
- Oman
- Singapore
- Spain
- Switzerland
- United Arab Emirates
- United Kingdom of Great Britain and Northern Ireland
- United States of America

W0.4

(W0.4) Select the currency used for all financial information disclosed throughout your response.

USD

W0.5

(W0.5) Select the option that best describes the reporting boundary for companies, entities, or groups for which water impacts on your business are being reported.

Companies, entities or groups over which operational control is exercised

W0.6

(W0.6) Within this boundary, are there any geographies, facilities, water aspects, or other exclusions from your disclosure?

No

W0.7

(W0.7) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

| Indicate whether you are able to provide a unique identifier for your organization. | Provide your unique identifier |
|---|--------------------------------|
| Yes, an ISIN code | US1255231003 |

W1. Current state

W1.1

(W1.1) Rate the importance (current and future) of water quality and water quantity to the success of your business.

| | Direct use importance rating | Indirect use importance rating | Please explain |
|--|------------------------------|--------------------------------|--|
| Sufficient amounts of good quality freshwater available for use | Important | Vital | As a company whose mission is to improve the health and vitality of those we serve, we take a precautionary approach to our environmental sustainability efforts. We believe that environmental stewardship also makes sound business sense because we can identify new efficiencies and make strategic investments that reduce our operating costs. We actively engage with our employees, communities, customers, and leading experts about the link between climate change, human health, and planetary health; building more sustainable health care systems and advancing health equity; and supporting communities experiencing global health emergencies and extreme weather events. |
| Sufficient amounts of recycled, brackish and/or produced water available for use | Not important at all | Important | We have identified the sufficiency as recycled, brackish, and/or produced water as not applicable to our direct operations, but important to our indirect operations and value chain. |

W1.2

(W1.2) Across all your operations, what proportion of the following water aspects are regularly measured and monitored?

| | % of sites/facilities/operations | Frequency of measurement | Method of measurement | Please explain |
|--|----------------------------------|--------------------------|--|--|
| Water withdrawals – total volumes | 76-99 | Quarterly | We analyze monthly invoices received from our utilities. | |
| Water withdrawals – volumes by source | 76-99 | Please select | | In 2022, our boundary is exclusively based on municipal water withdrawals. |
| Entrained water associated with your metals & mining and/or coal sector activities - total volumes [only metals and mining and coal sectors] | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> |
| Produced water associated with your oil & gas sector activities - total volumes [only oil and gas sector] | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> |
| Water withdrawals quality | 76-99 | Please select | | As part of the company's Strategic Sustainability Performance Plan and health and safety program, we monitor the quality of water that is withdrawn to maintain our facilities. We do not operate in any locations where water quality is a known risk. |
| Water discharges – total volumes | 76-99 | Please select | | We estimate water discharges based on our water withdrawals at properties. The Cigna Group operational water use is primarily based on cooling towers, condenser systems, landscaping, irrigation, and employee restrooms at applicable properties. |
| Water discharges – volumes by destination | Not relevant | <Not Applicable> | <Not Applicable> | In most instances, water discharges are believed to be returned to the source, namely sewers for our withdrawals of municipal water. |
| Water discharges – volumes by treatment method | Not relevant | <Not Applicable> | <Not Applicable> | In most instances, treatment methods would be applicable to local municipalities once our water withdrawals are returned to the source, namely sewers for our withdrawals of municipal water. |
| Water discharge quality – by standard effluent parameters | Not relevant | <Not Applicable> | <Not Applicable> | In most instances, discharge quality (including standard effluent parameters) would be addressed by local municipalities once our water withdrawals are returned to the source, namely sewers for our withdrawals of municipal water. |
| Water discharge quality – emissions to water (nitrates, phosphates, pesticides, and/or other priority substances) | Not relevant | <Not Applicable> | <Not Applicable> | We are not engaged in agricultural or manufacturing activities. Our global real estate portfolio is comprised primarily of offices, data centers, and distribution centers. In most instances, discharge quality (including emissions to water) would be addressed by local municipalities once our water withdrawals are returned to the source, namely sewers for our withdrawals of municipal water. |
| Water discharge quality – temperature | Not relevant | <Not Applicable> | <Not Applicable> | In most instances, discharge quality (including temperatures) would be addressed by local municipalities once our water withdrawals are returned to the source, namely sewers for our withdrawals of municipal water. Buildings that have chillers and cooling towers, lower the effluent water temperature where present. |
| Water consumption – total volume | 76-99 | Please select | | |
| Water recycled/reused | Not monitored | <Not Applicable> | <Not Applicable> | We do not currently measure the amount of water that is recycled or re-used, but we continue to evaluate opportunities for water recycling and re-use within our global real estate portfolio. |
| The provision of fully-functioning, safely managed WASH services to all workers | 100% | Please select | | In alignment with our values, mission, and comprehensive health and safety program, we ensure that The Cigna Group workers have access to safe, well-functioning services for proper on-the-job sanitation and hygiene. Please note that our global real estate is primarily comprised of high quality, commercial office space. For example, as part of our efforts to increase the sustainability of our buildings, we implemented a number of efficiency measures across our operations. In 2022: <ul style="list-style-type: none"> • 15% of managed and controlled sites were LEED® certified • 89% of our managed sites were tracked in the U.S. EPA's ENERGY STAR® program • We prioritized leasing LEED®-certified buildings. |

W1.2b

(W1.2b) What are the total volumes of water withdrawn, discharged, and consumed across all your operations, how do they compare to the previous reporting year, and how are they forecasted to change?

| | Volume (megaliters/year) | Comparison with previous reporting year | Primary reason for comparison with previous reporting year | Five-year forecast | Primary reason for forecast | Please explain |
|-------------------|--------------------------|---|--|--------------------|--|--|
| Total withdrawals | 703.92 | Lower | Facility closure | About the same | Other, please specify (Facility expansion combined with increased efficiency, resulting in lower intensity per square foot.) | In 2022, our total water withdrawals decreased by approximately 1% over 2021. We restated our water withdrawals value for 2021 to reflect a corrected data input value for an office property in Troy, NY that was previously overstated. |
| Total discharges | 703.92 | This is our first year of measurement | Change in accounting methodology | About the same | Other, please specify (Facility expansion combined with increased efficiency, resulting in lower intensity per square foot.) | We estimate water discharges based on our water withdrawals at properties. In most instances, water discharges are believed to be returned to the source, namely sewers for our withdrawals of municipal water. |
| Total consumption | 0 | Much lower | Change in accounting methodology | About the same | Other, please specify (Facility expansion combined with increased efficiency, resulting in lower intensity per square foot.) | We previously did not report a value for water discharges, resulting in our consumption value to be the same as withdrawals. This year, we've added a discharge value resulting in zero for consumption. Since we estimate water discharges are returned to the source, we have a balance between withdrawals and discharge. |

W1.2d

(W1.2d) Indicate whether water is withdrawn from areas with water stress, provide the proportion, how it compares with the previous reporting year, and how it is forecasted to change.

| | Withdrawals are from areas with water stress | % withdrawn from areas with water stress | Comparison with previous reporting year | Primary reason for comparison with previous reporting year | Five-year forecast | Primary reason for forecast | Identification tool | Please explain |
|-------|--|--|---|--|--------------------|--|---------------------|---|
| Row 1 | Yes | 26-50 | About the same | Unknown | Lower | Investment in water-smart technology/process | WRI Aqueduct | In 2020, we conducted our first global water risk assessments at the property level, which focused on our real estate portfolio in the United States and Canada. The reported percentage of water withdrawn from areas with water stress is based on the properties with "high" or "extremely high" stress using the WRI Aqueduct tool. |

W1.2h

(W1.2h) Provide total water withdrawal data by source.

| | Relevance | Volume (megaliters/year) | Comparison with previous reporting year | Primary reason for comparison with previous reporting year | Please explain |
|--|--------------|--------------------------|---|--|--|
| Fresh surface water, including rainwater, water from wetlands, rivers, and lakes | Not relevant | <Not Applicable> | <Not Applicable> | <Not Applicable> | In 2022, the use of fresh surface water was not material within our data boundary. (If measured, we estimate that any applicable 2022 water withdrawals would be less than 1 megaliter.) |
| Brackish surface water/Seawater | Not relevant | <Not Applicable> | <Not Applicable> | <Not Applicable> | There are no known instances where The Cigna Group currently uses brackish surface water or seawater in our global real estate portfolio, which is comprised primarily of offices, data centers, and distribution centers. |
| Groundwater – renewable | Not relevant | <Not Applicable> | <Not Applicable> | <Not Applicable> | In 2022, the use of groundwater was not material within our data boundary. (If measured, we estimate that any applicable 2022 water withdrawals would be less than 1 megaliter.) |
| Groundwater – non-renewable | Not relevant | <Not Applicable> | <Not Applicable> | <Not Applicable> | In 2022, the use of groundwater was not material within our data boundary. (If measured, we estimate that any applicable 2022 water withdrawals would be less than 1 megaliter.) |
| Produced/Entrained water | Not relevant | <Not Applicable> | <Not Applicable> | <Not Applicable> | There are no known instances where The Cigna Group currently uses produced or entrained water. We are not engaged in manufacturing activities. Our global real estate portfolio is comprised primarily of offices, data centers, and distribution centers. |
| Third party sources | Relevant | 703.92 | Lower | Facility closure | In 2022, our total water withdrawals decreased by approximately 1% over 2021. We restated our water withdrawals value for 2021 to reflect a corrected data input value for an office property in Troy, NY that was previously overstated. |

W1.3

(W1.3) Provide a figure for your organization's total water withdrawal efficiency.

| | Revenue | Total water withdrawal volume (megaliters) | Total water withdrawal efficiency | Anticipated forward trend |
|-------|-------------|--|-----------------------------------|--|
| Row 1 | 18051600000 | 703.92 | 256443914.081146 | By 2030, we aim to achieve (1) 30% reduction in water consumption per square foot from 2019 baseline where The Cigna Group is the customer of contact for utility invoice and (2) 50% reduction from 2019 baseline for high-risk locations where The Cigna Group is the customer of contact for utility. |

W1.4

(W1.4) Do any of your products contain substances classified as hazardous by a regulatory authority?

| | Products contain hazardous substances | Comment |
|-------|---------------------------------------|---------|
| Row 1 | No | |

W1.5

(W1.5) Do you engage with your value chain on water-related issues?

| | Engagement | Primary reason for no engagement | Please explain |
|--|------------|----------------------------------|------------------|
| Suppliers | Yes | <Not Applicable> | <Not Applicable> |
| Other value chain partners (e.g., customers) | Yes | <Not Applicable> | <Not Applicable> |

W1.5a

(W1.5a) Do you assess your suppliers according to their impact on water security?

Row 1

Assessment of supplier impact

No, we do not assess the impact of our suppliers and have no plans to do so within the next two years

Considered in assessment

<Not Applicable>

Number of suppliers identified as having a substantive impact

<Not Applicable>

% of total suppliers identified as having a substantive impact

<Not Applicable>

Please explain

All suppliers are expected to comply with applicable environmental laws and regulations. Additionally, we request that our suppliers read and comply with our Supplier Code of Ethics, which contains a section on "Integrity in the Environment". Our Environmental Policy Statement also addresses our supply chain. We seek to identify suppliers that can help reduce our company's own water footprint. Measures of success include The Cigna Group investments in and estimated water savings in efficient cooling systems, condensers, fixtures, and irrigation systems.

Plus, The Cigna Group uses EcoVadis to comprehensively assess targeted suppliers' ESG business practices, including water for certain industries. Responses to the EcoVadis Sustainability Assessment and subsequent ratings provides The Cigna Group with the ability to capture a baseline of sustainability performance from critical suppliers. It also provides a platform to enable corrective actions if major gaps are identified.

W1.5b

(W1.5b) Do your suppliers have to meet water-related requirements as part of your organization's purchasing process?

| | Suppliers have to meet specific water-related requirements | Comment |
|-------|--|---------|
| Row 1 | No, and we do not plan to introduce water-related requirements within the next two years | |

W1.5d

(W1.5d) Provide details of any other water-related supplier engagement activity.

Type of engagement

Other

Details of engagement

Other, please specify (Business continuity planning; Requirement to adhere to our Supplier Code of Ethics regarding water stewardship and management)

% of suppliers by number

76-99

% of suppliers with a substantive impact

<Not Applicable>

Rationale for your engagement

All suppliers are expected to comply with all applicable environmental laws and regulations. Additionally, we request that our suppliers read and attest that they comply with our Supplier Code of Ethics, which contains a section on "Integrity in the Environment". Our Environmental Policy Statement also addresses our supply chain. All suppliers identified as essential to business continuity are also included in our Business Continuity Plan, which is updated annually. While water risk is not a specific component of our supplier risk management process, having a business continuity plan that includes disasters, including natural disasters is requested in all of our Master Services Agreements with our suppliers.

Impact of the engagement and measures of success

The greatest impact is our ability to help support our customers when extreme weather events, such as hurricanes, strike. We must be prepared to provide our services and offer our products virtually without fail.

Measures of success consider the level of support and partnership from key suppliers for our Business Continuity Plan program.

Comment

Our Business Continuity Program sets forth procedures for the continuation of business functions and the use of supporting technology to recover critical business processes in the event of hurricanes and other unexpected disruptions. The plans are updated and documented annually. Our Data Center Recovery plans are tested routinely with end-user evaluations of the restored systems as part of the testing protocol. Our enterprise-wide recovery strategies are tested on an annual basis.

Type of engagement

Information collection

Details of engagement

Collect water management information at least annually from suppliers

Collect water quantity information at least annually from suppliers (e.g., withdrawal and discharge volumes)

Collect water quality information at least annually from suppliers (e.g., discharge quality, pollution incidents, hazardous substances)

% of suppliers by number

1-25

% of suppliers with a substantive impact

<Not Applicable>

Rationale for your engagement

The percentage of suppliers is based on suppliers that have been identified as "Suppliers Under Management (SUMs)" by the company's Third Party Management team within Global Procurement and that have completed an EcoVadis assessment. SUMs include indirect suppliers that were selected based on relationship segmentation, criticality to our operations and risk profile. SUMs represent a majority of our indirect spend.

Impact of the engagement and measures of success

The Cigna Group uses EcoVadis to comprehensively assess our suppliers' ESG business practices, including water for certain industries. Suppliers must upload supporting documentation when responding to the EcoVadis Sustainability Assessment, all of which is verified by sustainability analysts. Once completed and scored, suppliers can access their strengths and improvements areas, including improvement recommendations customized to the supplier. Suppliers can also benchmark and compare their performance against peers. EcoVadis provides e-learning and best practice sharing to help suppliers implement improvement plans. Responses to the EcoVadis Sustainability Assessment and subsequent ratings provides The Cigna Group with the ability to capture a baseline of sustainability performance from critical suppliers. In addition, it provides a platform to enable corrective actions if major gaps are identified. Our initial focus is on a selected list of SUMs, and through 2022, approximately 57% of them have been rated by EcoVadis. Additionally, all SUMs are included in our Business Continuity Plan.

Comment

W1.5e

(W1.5e) Provide details of any water-related engagement activity with customers or other value chain partners.

Type of stakeholder

Customers

Type of engagement

Other

Details of engagement

Other, please specify (Engagement and incentivization (changing customer behavior))

Rationale for your engagement

We consider the nexus between climate and water when engaging with our customers. For example, we continue to empower our customers to reduce their environmental impact by providing them with options to receive paperless statements, submit claims online and view plan information. This helps to reduce water consumption from the production of paper and protects the critical role of forests in carbon capturing and regulating the ecosystem health. We also engage with customers by encouraging access to virtual telehealth services, which can reduce both greenhouse gas emissions and water consumption associated with in-person visits.

Impact of the engagement and measures of success

As of June 2023, more than half of our members (subscribers) have opted to receive paperless statements. The Cigna Group has the largest virtual behavioral health network in the U.S. In 2022, our virtual care network grew nearly 100% to include more than 163,000 virtual behavioral health providers.

W2. Business impacts

W2.1

(W2.1) Has your organization experienced any detrimental water-related impacts?

No

W2.2

(W2.2) In the reporting year, was your organization subject to any fines, enforcement orders, and/or other penalties for water-related regulatory violations?

| | Water-related regulatory violations | Fines, enforcement orders, and/or other penalties | Comment |
|-------|-------------------------------------|---|---------|
| Row 1 | No | <Not Applicable> | |

W3. Procedures

W3.1

(W3.1) Does your organization identify and classify potential water pollutants associated with its activities that could have a detrimental impact on water ecosystems or human health?

| | Identification and classification of potential water pollutants | How potential water pollutants are identified and classified | Please explain |
|-------|--|--|----------------|
| Row 1 | No, we do not identify and classify our potential water pollutants | <Not Applicable> | |

W3.3

(W3.3) Does your organization undertake a water-related risk assessment?

Yes, water-related risks are assessed

W3.3a

(W3.3a) Select the options that best describe your procedures for identifying and assessing water-related risks.

Value chain stage

Direct operations

Coverage

Full

Risk assessment procedure

Water risks are assessed in an environmental risk assessment

Frequency of assessment

Every three years or more

How far into the future are risks considered?

More than 6 years

Type of tools and methods used

Tools on the market

Enterprise risk management

Tools and methods used

Ecolab Water Risk Monetizer

WRI Aqueduct

COSO Enterprise Risk Management Framework

Enterprise Risk Management

Other, please specify (United Nations Environmental Program (UNEP) Global Risk Data and The Federal Emergency Management Agency (FEMA) Flood Zone, Internal company methods)

Contextual issues considered

Water availability at a basin/catchment level

Water quality at a basin/catchment level

Implications of water on your key commodities/raw materials

Status of ecosystems and habitats

Stakeholders considered

Customers
Employees
Local communities
Water utilities at a local level

Comment

In 2020, The Cigna Group completed a comprehensive water risk assessment which covered our entire environmental data boundary and includes the company's offices, claim/call centers, data centers, clinics, distribution centers, pharmacies, parking, storage facilities, and airplane hangars. We assessed both current and future risks across numerous dimensions, including: (1) current water stress, (2) future water stress, (3) business significance of location, (4) size of location, (5) seasonable variability, (6) drought risk, (7) flood risk, (8) hurricane and cyclone risk, and (9) pricing risks.

The results of our water risk assessment help us identify opportunities at locations with high water consumption. For example, we conducted a water audit at two locations in Arizona in 2022 after identifying high water use intensity compared to our overall portfolio average. The audit identified factors contributing to the high usage, including water leaks, inefficient irrigation practices and unauthorized water usage. We took immediate corrective actions where able, and the audit also helped address metering issues with the municipality and devise long term solutions to better understand our usage and control. Additionally, we review our water consumption quarterly and look for material variances. In 2023, our third party partnership with our utility auditor will cover water consumption analysis, in addition to gas and electric to allow us to identify reporting inaccuracies, billing and meter deficiencies.

Value chain stage

Supply chain

Coverage

Partial

Risk assessment procedure

Water risks are assessed as part of other company-wide risk assessment system

Frequency of assessment

More than once a year

How far into the future are risks considered?

More than 6 years

Type of tools and methods used

Other

Tools and methods used

Other, please specify (Third-party risk management system)

Contextual issues considered

Water availability at a basin/catchment level
Status of ecosystems and habitats

Stakeholders considered

Suppliers

Comment

While water risk is not a specific component of our supplier risk management process, having a business continuity plan that includes disasters, including natural disasters is requested in all of our Master Services Agreements with our suppliers.

Value chain stage

Other stages of the value chain

Coverage

Partial

Risk assessment procedure

Water risks are assessed in an environmental risk assessment

Frequency of assessment

More than once a year

How far into the future are risks considered?

More than 6 years

Type of tools and methods used

Tools on the market

Tools and methods used

Ecolab Water Risk Monetizer

Contextual issues considered

Water availability at a basin/catchment level
Water quality at a basin/catchment level
Stakeholder conflicts concerning water resources at a basin/catchment level
Implications of water on your key commodities/raw materials

Stakeholders considered

Customers
Local communities
Water utilities at a local level

Comment

As a health services company, we monitor the linkages between water access, water quality, and human health. As part of our company-wide water assessment, we utilized Ecolab's Incoming Risk Likelihood Score, which places a monetary value on the local environmental, human health, and domestic supply impacts of water depletion and the future costs of incoming water. Environmental risks, including those associated with our downstream value chain, is also an explicit risk within our company's

enterprise risk register, which is formally reviewed on a quarterly basis.

W3.3b

(W3.3b) Describe your organization’s process for identifying, assessing, and responding to water-related risks within your direct operations and other stages of your value chain.

| | Rationale for approach to risk assessment | Explanation of contextual issues considered | Explanation of stakeholders considered | Decision-making process for risk response |
|-------|---|--|---|--|
| Row 1 | <p>Our water risk assessment which covered our entire environmental data boundary and includes the company’s offices, claim/call centers, data centers, clinics, distribution centers, pharmacies, parking, storage facilities, and airplane hangars.</p> <p>We used FEMA to assess defined flood zones across the geographical boundary of the United States on the basis of varying levels of flood risk zones. The defined flood maps, officially known as Flood Insurance Rate Maps, show areas of high, moderate and low flood risk.</p> <p>We used the following indicators from WRI Aqueduct: Current situation (baseline water stress, drought risk and seasonal variability) and future water risk (future water stress 2030, future water supply 2030, future water demand 2030). Also, the WRI Aqueduct Tool uses various General Circulation Models (GCMs) from the Coupled Model Inter-comparison Project Phase 5 (CMIP5) and mixed-effects regression models.</p> <p>We used the following indicators from Ecolab Water Risk Monetizer: Incoming risk likelihood and water risk premium relative to price.</p> <p>We used UNEP Global Risk Data to determine cyclone risk for our portfolio.</p> <p>To further evaluate the portfolio, floor area, and water usage was also ranked on a low through extremely high scale to help determine severity of the risks.</p> | <p>We assessed both current and future risks across numerous dimensions, including: (1) current water stress, (2) future water stress, (3) business significance of location, (4) size of location, (5) seasonable variability, (6) drought risk, (7) flood risk, (8) hurricane and cyclone risk, and (9) pricing risks.</p> | <p>Our water risk assessment which covered our entire environmental data boundary and includes the company’s offices, claim/call centers, data centers, clinics, distribution centers, pharmacies, parking, storage facilities, and airplane hangars. This considers the impact on our employees, customers, local communities and local water utilities.</p> | <p>The potential impacts related to climate and water-related risks and opportunities are discussed and reviewed by representatives from our Risk Management and ESG teams. We consider a range of physical climate risks, including changes in precipitation patterns and sea levels. Specifically, we consider the potential for changes in physical climate parameters to present a broader series of global public health challenges, such as those relating to (1) extreme weather events, (2) decreases in water supply, and (3) declining crop yields. In the short-term, extreme weather events have been prioritized as our greatest physical risk. We also consider how changes in physical and transition risks could also influence a series of socioeconomic challenges and opportunities that would likely impact the delivery of healthcare. Additionally, we consider how these negative societal and environmental impacts could present opportunities where The Cigna Group could provide products and services to help respond to these changes in physical climate parameters across the markets we serve. Examples related to water-related issues that have influenced our business strategy and planning process are as follows: (1) our establishment of environmental targets, (2) investments in water reduction projects to support our targets, (3) the pursuit of LEED® certifications, and (4) the identification of stakeholder engagement activities (including our participation in the UN Global Compact).</p> |

W4. Risks and opportunities

W4.1

(W4.1) Have you identified any inherent water-related risks with the potential to have a substantive financial or strategic impact on your business?

Yes, only within our direct operations

W4.1a

(W4.1a) How does your organization define substantive financial or strategic impact on your business?

DEFINITION OF SUBSTANTIVE IMPACT: A substantive financial or strategic impact on our business for the purposes of this report is defined as one that could have at least a 1% impact on our Shareholder’s Net Income (as presented in our Form 10-K filings). For the full year ended December 31, 2022, this threshold was approximately \$67 million. We further assess risks against additional qualitative factors such as vulnerability to the occurrence, as well as the magnitude of impact and time horizon of the event occurring. Please note that our definition of ‘substantive’ in response to CDP questions regarding substantive water-related risks, should not be interpreted as ‘material’ to our financial condition, results of operations or cash flows or, as described in US Securities and Exchange Commission SEC regulations, including but not limited to Staff Accounting Bulletin (SAB) No. 99, or similar regulations in other jurisdictions.

FACTORS CONSIDERED: To determine whether a risk is substantive, the probability over a 3 to 5-year time horizon is the most significant factor. The second most significant factor is the frequency for risk. Extreme weather events and stakeholder interest in water stewardship, for example, are identified risks with high probability and frequency within the next 3 to 5-years. We also consider the potential magnitude of water-related risks. We believe that risks at the nexus of climate, water, and human health have the greater potential magnitude over a time horizon longer than 5-years. However, we do not currently classify these risks as substantive due to the limited probability and frequency over a 5-year time horizon. We then consider the totality of these factors and apply a value-based lens. For example, even though our current water costs are minimal in the context of our net income, we believe that increasing water efficiency at our facilities is very important. This is due to identified value to our stakeholders, alignment with our mission, cost savings, and risk mitigation opportunities. Based on our prioritization, we have a Strategic Sustainability Performance Plan in place that includes formal policies on water consumption and related best practices. At the local level, we consider the following in our water assessment: business significance of location, size of location, current water stress, expected future water stress, seasonable variability, drought, flood, hurricane and cyclone risks, and pricing risks.

METRICS USED: Net income is used as the primary metric to contextualize risk thresholds because it is inclusive of the company’s value chain and our key stakeholders, including customers, suppliers, and employees. To track our progress toward managing water-related risks, current metrics used include (1) water consumption, (2) water intensity, and (3) water consumption relative to our baseline. Following our achievement of our 2020 water consumption reduction targets, we set next generation water reduction targets that reflect our combined operations with Express Scripts and affiliates and aim to achieve (1) 30% reduction in water consumption per square foot from 2019 baseline where The Cigna Group is the customer of contact for utility invoice and (2) 50% reduction from 2019 baseline for high-risk locations where The Cigna Group is the customer of contact for utility by 2030.

W4.1b

(W4.1b) What is the total number of facilities exposed to water risks with the potential to have a substantive financial or strategic impact on your business, and what proportion of your company-wide facilities does this represent?

| | Total number of facilities exposed to water risk | % company-wide facilities this represents | Comment |
|-------|--|---|---|
| Row 1 | 3 | Less than 1% | <p>Within our data boundary, there are three sites where (1) there is high or extremely high-water stress, based on the WRI Aqueduct tool; (2) high business significance was identified; (3) where water consumption is material in the context of the company’s global real estate portfolio; and (4) where The Cigna Group is the utility invoice contact. These sites are all located within the Lower Colorado River Basin within the U.S.</p> <p>Please note that our 2020 water risk assessment identified a total of 26 sites with “high or “extremely high” business significance and “high or “extremely high” baseline water stress. 24 of these sites are in Arizona and 2 of these sites are in California. Additionally, locations with high water stress were identified domestically (in Florida, New York, New Jersey and Pennsylvania) and internationally (in the United Arab Emirates).</p> |

W4.1c

(W4.1c) By river basin, what is the number and proportion of facilities exposed to water risks that could have a substantive financial or strategic impact on your business, and what is the potential business impact associated with those facilities?

Country/Area & River basin

| | |
|--------------------------|---|
| United States of America | Other, please specify (Lower Colorado River Basin) |
|--------------------------|---|

Number of facilities exposed to water risk

3

% company-wide facilities this represents

1-25

Production value for the metals & mining activities associated with these facilities

<Not Applicable>

% company’s annual electricity generation that could be affected by these facilities

<Not Applicable>

% company’s global oil & gas production volume that could be affected by these facilities

<Not Applicable>

% company’s total global revenue that could be affected

Less than 1%

Comment

Within the Lower Colorado River Basin, two clinics and one back-end pharmacy fulfillment site in Arizona were recognized as having the highest water risk in our portfolio in the United States and Canada, based on business significance and water consumption. These facilities were all identified as having “extremely high” water stress using the WRI Aqueduct Tool.

(W4.2) Provide details of identified risks in your direct operations with the potential to have a substantive financial or strategic impact on your business, and your response to those risks.

Country/Area & River basin

| | |
|--------------------------|--|
| United States of America | Other, please specify (Texas Gulf Coast, South Atlantic Gulf Basin, Caribbean) |
|--------------------------|--|

Type of risk & Primary risk driver

| | |
|----------------|---|
| Acute physical | Other, please specify (Severe weather events) |
|----------------|---|

Primary potential impact

Reduction or disruption in production capacity

Company-specific description

Increases in the frequency and severity of extreme weather and/or water-related events, such as hurricanes and typhoons, could impact our business services distribution capacities, and may cause damage to physical assets. Additionally, the company's global supplier network provide critical goods and services to support operations (including our information technology systems). Extreme weather events have the potential to cause supply chain disruptions, which could potentially impact our ability to provide health services (including pharmacy benefits) to our customers and clients.

The Cigna Group is driven by an important mission to help improve the health and vitality of those we serve. To deliver on our mission, we must be prepared to provide our services and offer our products virtually without fail. We also understand that extreme weather events can pose unique challenges to clients and communities – specifically health and public health systems. Execution on our Customer Disaster Response Program also may result in making temporary policy changes, such as waiving various medical requirements, assisting with replacement medications, transferring prescriptions, and expanding its help line to proactively address customer service issues and provide personal assistance and support for all affected by a disaster. Additionally, the company's Employee Assistance Program (EAP) may open its telephone lines to offer access to trained clinicians via the telephonic services to members of the impacted communities and provides access to all callers. The EAP may also offer immediate access to on-site Critical Incident Services support for The Cigna Group clients.

Through The Cigna Group Foundation, we also invest in supporting disaster relief efforts for affected communities when extreme weather events occur. The Foundation provides support to communities impacted by extreme weather events through charitable contributions and partnerships with credible, leading disaster relief organizations.

Timeframe

4-6 years

Magnitude of potential impact

Low

Likelihood

More likely than not

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

67000000

Potential financial impact figure - minimum (currency)

<Not Applicable>

Potential financial impact figure - maximum (currency)

<Not Applicable>

Explanation of financial impact

Estimated financial impact assumes the potential for an approximate 1% decrease in 2022 net income should revenue, margins and cost of capital be adversely impacted by our reputation regarding water and broader environmental performance issues.

Primary response to risk

Amend the Business Continuity Plan

Description of response

We maintain an online Disaster Resource Center for first responders, health plan customers, and employer clients. The site is continually updated by our Employee Assistance Consultant team, which has intimate knowledge of our provider network and can make real-time updates to help impacted stakeholders. We also support customers during extreme weather events through our Customer Disaster Response Program, which offers access to trained clinicians through our Employee Assistance Program; on-site Critical Incident support; and flexibility to make temporary policy changes, such as waiving various medical requirements, refilling prescriptions, and expanding our help line to proactively address customer service issues and provide personal assistance and support for all affected by a disaster.

Our Business Continuity and Data Center Recovery plans sets forth procedures for data recovery, continuation of business functions, and the use of supporting technology to recover critical business processes. The plans are updated and documented annually. Our Data Center Recovery plans are tested routinely with end-user evaluations of the restored systems as part of the testing protocol. Our enterprise-wide recovery strategies are also tested on an annual basis. Our critical applications run in "hardened sites" protected by an emergency generator. We've also repatriated core elements of our recovery capability including infrastructure to recover the top prioritized business functions and related computer applications through data and server replication. Our Corporate Security and Business Continuity teams work with our owned, leased, and managed assets that are deemed to be business critical and develop risk profiles. Based on the risk profile, a recovery time objective (RTO) is determined, and appropriate business recovery solutions are designed for the location to meet that objective. All managed properties are also provided an emergency preparedness guide.

The Cigna Group also maintains a dedicated 24/7 toll free number for property managers to report critical incidents and immediately receive guidance and support in managing the event. When any event occurs within a pre-designated radius of the property, The Cigna Group gets an email alert along with the senior leaders and property manager for that location. This allows us to receive an early warning and permits us to proactively take measures to minimize the adverse impact of the event.

Cost of response

5000000

Explanation of cost of response

We estimate annual expenditures of approximately \$5-8 million based on (i) maintenance costs for the emergency generators at our facilities and for our data centers; (ii) costs associated with employee time and associated investments to maintain the company's Disaster Response, Employee Assistance, Business Continuity, and Data Center Recovery programs; and (iii) insurance and resiliency investments to protect our facilities from physical weather risks.

Country/Area & River basin

| | |
|--------------------------|---|
| United States of America | Other, please specify (All river basins in United States (where currently a large majority of revenues were generated in 2021)) |
|--------------------------|---|

Type of risk & Primary risk driver

| | |
|----------------------|--|
| Reputation & markets | Increased stakeholder concern or negative stakeholder feedback |
|----------------------|--|

Primary potential impact

Reduction in capital availability

Company-specific description

Corporate reputation on performance related to environmental responsibility, particularly on issues related to climate change and water security, is increasingly important to our corporate employer clients as evidenced by the frequent occurrence of sustainability questions on RFPs for potential corporate clients and RFIs from existing ones. Also, the company's reputation on performance related to climate change, water security, and broader environmental, social, and governance (ESG) issues is becoming increasingly important to our employees, investors, and other stakeholders. Among investors, The Cigna Group has observed increased investor interest in climate change and broader ESG issues. For example, BlackRock – one of our largest investors – expects companies to disclose a plan for transitioning to a lower carbon economy. The Cigna Group has been included in the Dow Jones Sustainability World Index for the past six consecutive years.

Timeframe

Current up to one year

Magnitude of potential impact

Low

Likelihood

Unlikely

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

67000000

Potential financial impact figure - minimum (currency)

<Not Applicable>

Potential financial impact figure - maximum (currency)

<Not Applicable>

Explanation of financial impact

Estimated financial impact assumes the potential for an approximate 1% decrease in 2022 net income should revenue, margins and cost of capital be adversely impacted by our reputation regarding water and broader environmental performance issues.

Primary response to risk

Engage with customers

Description of response

Following the achievement of our 2020 water reduction targets, The Cigna Group implemented 2030 environmental targets that aim to achieve (1) a 30% reduction in water consumption per square foot from 2019 baseline where The Cigna Group is the customer of contact for utility invoice and (2) a 50% reduction from 2019 baseline for high-risk locations where The Cigna Group is the customer of contact for utility. The baseline for these goals reflect our combined operations with Express Scripts and its affiliates.

The Cigna Group continues to implement water reduction techniques, including low-water landscape designs, faucet sensors in all large facilities, irrigation optimization through climate and weather sensing technology, and the upgrading of HVAC equipment. To reduce water consumption, save energy, and increase sustainability, we use a variety of strategies and technologies that lessen the burden on the potable water supply and wastewater systems. We also continue to enhance the data integrity and quantity of reported water usage and have implemented guidelines for improvements with vendors to avoid data discrepancies, while increasing the number of sites we are collecting water usage information from. This process allows us to make informed decisions about where to implement improvements.

The Cigna Group closely monitors and responds to requests from corporate clients (including RFPs and RFIs) and requests related to climate change and ESG. We also raise awareness about environmental stewardship among employees. We share and communicate about our annual ESG Reports and overall ESG strategy with employees through internal emails, town hall presentations, and intranet communications.

Cost of response

14000

Explanation of cost of response

To address risk associated with water scarcity and stress in our operations, The Cigna Group has included water conservation as part of its 2030 environmental targets; including intensity-based reductions at high risk locations as well as all sites where The Cigna Group is the customer of contact for the utility. In 2022, we made an approximately \$14,000 investment in third-party audits at two of our high risk sites to help identify water efficiency opportunities.

Also in 2022, we shifted from city water to private well water for our Bloomfield, Connecticut headquarters for our landscaping needs. While this hasn't affected the amount of water we're consuming, the change in how we source water reduces pressure on public utilities and municipal water sources that are coming under increasing stress, including suffering system failures.

We recognize our cost is likely higher given that we continue to evaluate and implement a variety of technologies that provide the backbone for water efficiency standards to be applied throughout the The Cigna Group portfolio (including smart valves, domestic metering, smart irrigation controls and Xeriscaping for our high water stressed

owned and managed facilities). We also invest in professional services to support our ESG performance measurement and reporting efforts to ensure we track our progress towards targets. We are evaluating these costs more closely and aim to include in our estimation in future reporting years.

W4.2c

(W4.2c) Why does your organization not consider itself exposed to water risks in its value chain (beyond direct operations) with the potential to have a substantive financial or strategic impact?

| | Primary reason | Please explain |
|-------|--|--|
| Row 1 | Risks exist, but no substantive impact anticipated | <p>Potential risks within our value chain include (1) potential supply chain disruptions from hurricanes and floods, (2) potential correlations between the cost of water and the price of pharmaceuticals, and (3) community health risks associated with declining water quality and climate change in the key markets where we operate. No substantial impact is currently identified for these types of potential value chain. Quantitatively, we generally consider a risk to be substantive based on a scenario where at least 1% of our net income could be impacted.</p> <p>To determine whether a risk is substantive, the probability over a 5-year time horizon is the most significant factor that we have applied. The second most significant factor is the anticipated frequency for risk.</p> <p>Our mission is to improve the health and vitality of those we serve. As such, we take a precautionary approach to our environmental sustainability efforts. Our long-term environmental strategy is focused on advancing planetary health, specifically the importance of clean air, water, soil, and food.</p> |

W4.3

(W4.3) Have you identified any water-related opportunities with the potential to have a substantive financial or strategic impact on your business?

Yes, we have identified opportunities, and some/all are being realized

W4.3a

(W4.3a) Provide details of opportunities currently being realized that could have a substantive financial or strategic impact on your business.

Type of opportunity

Resilience

Primary water-related opportunity

Increased resilience to impacts of climate change

Company-specific description & strategy to realize opportunity

Our business model is expanding its emphasis on virtual care. We encourage access for customers through telehealth services to support the patient/doctor relationship. Our telehealth coverage provides the flexibility for the customer to access their own medical and behavioral providers, as well as a network of telehealth providers for urgent care needs and reduces climate-related impacts. After achieving our 2020 environmental goals, we implemented our next generation environmental targets, which also include context-specific water reduction goals. By 2030, we aim to achieve (1) 30% reduction in water consumption per square foot from 2019 baseline where The Cigna Group is the customer of contact for utility invoice and (2) 50% reduction from 2019 baseline for high-risk locations where The Cigna Group is the customer of contact for utility.

We believe that the further development of our ESG platform will foster innovation; engage our employees, corporate clients, customers and communities; and help to reduce operational costs. Specifically, we are focused on helping to increase community resilience against climate and environmental risks in the markets we serve and near our corporate headquarters in Connecticut. For example, in 2022, we shifted from city water to private well water for our headquarters. While this hasn't affected the amount of water we're consuming, the change in how we source water reduces pressure on public utilities and municipal water sources that are coming under increasing stress, including suffering system failures. Other financial benefits may include (1) attracting investors who are increasingly interested in ESG performance and (2) establishing competitive advantage with customers in the markets that we serve.

We also see opportunity in engaging with leading experts on the intersection between climate change, planetary health and human health. And we continue to pursue green building certifications, and as part of our ongoing efforts we implemented a number of efficiency measures across our operations. In 2022, approximately 15% of managed and controlled sites were LEED® certified and we continue to prioritize leasing LEED-certified buildings.

Estimated timeframe for realization

4 to 6 years

Magnitude of potential financial impact

Low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

0

Potential financial impact figure – minimum (currency)

<Not Applicable>

Potential financial impact figure – maximum (currency)

<Not Applicable>

Explanation of financial impact

While there is likely a positive reputational impact from making progress toward our water goals and broader ESG efforts, we are estimating the financial impact figure to be zero at this time. We are evaluating the potential financial impact more closely and aim to include in future reporting years.

W5. Facility-level water accounting

W5.1

(W5.1) For each facility referenced in W4.1c, provide coordinates, water accounting data, and a comparison with the previous reporting year.

Facility reference number

Facility 1

Facility name (optional)

Cigna Health Care of Arizona

Country/Area & River basin

| | |
|--------------------------|--|
| United States of America | Other, please specify (Lower Colorado River Basin) |
|--------------------------|--|

Latitude

33.4736

Longitude

-112.22139

Located in area with water stress

Yes

Primary power generation source for your electricity generation at this facility

<Not Applicable>

Oil & gas sector business division

<Not Applicable>

Total water withdrawals at this facility (megaliters/year)

6.26

Comparison of total withdrawals with previous reporting year

Lower

Withdrawals from fresh surface water, including rainwater, water from wetlands, rivers and lakes

0

Withdrawals from brackish surface water/seawater

0

Withdrawals from groundwater - renewable

0

Withdrawals from groundwater - non-renewable

0

Withdrawals from produced/entrained water

0

Withdrawals from third party sources

6.26

Total water discharges at this facility (megaliters/year)

6.26

Comparison of total discharges with previous reporting year

This is our first year of measurement

Discharges to fresh surface water

0

Discharges to brackish surface water/seawater

0

Discharges to groundwater

0

Discharges to third party destinations

6.26

Total water consumption at this facility (megaliters/year)

0

Comparison of total consumption with previous reporting year

About the same

Please explain

Our Cigna Healthcare of Arizona site in Phoenix, Arizona is currently identified as having "extremely high" water stress using the WRI Aqueduct Tool. This site, which is a clinic, has been prioritized for water risk due to its business significance and level of water consumption (relative to other The Cigna Group locations). To minimize water use at this site, we use drip irrigation and drought tolerant landscaping, and installed interior shut-off valves.

Facility reference number

Facility 2

Facility name (optional)

Glendale, AZ (Clinic)

Country/Area & River basin

| | |
|--------------------------|--|
| United States of America | Other, please specify (Lower Colorado River Basin) |
|--------------------------|--|

Latitude

33.60858

Longitude

-112.18545

Located in area with water stress

Yes

Primary power generation source for your electricity generation at this facility

<Not Applicable>

Oil & gas sector business division

<Not Applicable>

Total water withdrawals at this facility (megaliters/year)

1.26

Comparison of total withdrawals with previous reporting year

Lower

Withdrawals from fresh surface water, including rainwater, water from wetlands, rivers and lakes

0

Withdrawals from brackish surface water/seawater

0

Withdrawals from groundwater - renewable

0

Withdrawals from groundwater - non-renewable

0

Withdrawals from produced/entrained water

0

Withdrawals from third party sources

1.26

Total water discharges at this facility (megaliters/year)

1.26

Comparison of total discharges with previous reporting year

This is our first year of measurement

Discharges to fresh surface water

0

Discharges to brackish surface water/seawater

0

Discharges to groundwater

0

Discharges to third party destinations

1.26

Total water consumption at this facility (megaliters/year)

0

Comparison of total consumption with previous reporting year

About the same

Please explain

Our clinic in Glendale, Arizona is currently identified as having "extremely high" water stress using the WRI Aqueduct Tool. This site has been prioritized for water risk due to its business significance and level of water consumption (relative to other The Cigna Group locations). As this site is a clinic with high hot water consumption, a new ENERGY STAR rated water heater was installed in 2021 to reduce water usage, which helped reduce water consumption in 2022.

Facility reference number

Facility 3

Facility name (optional)

Tempe, AZ (High Volume Filler)

Country/Area & River basin

| | |
|--------------------------|--|
| United States of America | Other, please specify (Lower Colorado River Basin) |
|--------------------------|--|

Latitude

33.34594

Longitude

-111.9532

Located in area with water stress

Yes

Primary power generation source for your electricity generation at this facility

<Not Applicable>

Oil & gas sector business division

<Not Applicable>

Total water withdrawals at this facility (megaliters/year)

2.48

Comparison of total withdrawals with previous reporting year

About the same

Withdrawals from fresh surface water, including rainwater, water from wetlands, rivers and lakes

0

Withdrawals from brackish surface water/seawater

0

Withdrawals from groundwater - renewable

0

Withdrawals from groundwater - non-renewable

0

Withdrawals from produced/entrained water

0

Withdrawals from third party sources

2.48

Total water discharges at this facility (megaliters/year)

2.48

Comparison of total discharges with previous reporting year

This is our first year of measurement

Discharges to fresh surface water

0

Discharges to brackish surface water/seawater

0

Discharges to groundwater

0

Discharges to third party destinations

2.48

Total water consumption at this facility (megaliters/year)

0

Comparison of total consumption with previous reporting year

About the same

Please explain

Our clinic in Glendale, Arizona is currently identified as having "extremely high" water stress using the WRI Aqueduct Tool. This site has been prioritized for water risk due to its business significance and level of water consumption (relative to other The Cigna Group locations). As this site is a clinic with high hot water consumption, a new ENERGY STAR rated water heater was installed in 2021 to reduce water usage, which helped reduce water consumption in 2022.

W5.1a

(W5.1a) For the facilities referenced in W5.1, what proportion of water accounting data has been third party verified?

Water withdrawals – total volumes

% verified

76-100

Verification standard used

ERM CVS performed a limited assurance engagement, in accordance with the International Standard on Assurance Engagements ISAE 3000 (Revised) 'Assurance Engagements other than Audits or Reviews of Historical Financial Information.' Please view the assurance statement at <https://dev.cigna.com/static/www-cigna-com/docs/environmental-data-assurance-statement.pdf>

Please explain

<Not Applicable>

Water withdrawals – volume by source

% verified

Not verified

Verification standard used

<Not Applicable>

Please explain

Water withdrawals – quality by standard water quality parameters

% verified

Not verified

Verification standard used

<Not Applicable>

Please explain

Water discharges – total volumes

% verified

Not verified

Verification standard used

<Not Applicable>

Please explain

Water discharges – volume by destination

% verified

Not verified

Verification standard used

<Not Applicable>

Please explain

Water discharges – volume by final treatment level

% verified

Not verified

Verification standard used

<Not Applicable>

Please explain

Water discharges – quality by standard water quality parameters

% verified

Not verified

Verification standard used

<Not Applicable>

Please explain

Water consumption – total volume

% verified

Not verified

Verification standard used

<Not Applicable>

Please explain

W6. Governance

W6.1

(W6.1) Does your organization have a water policy?

Yes, we have a documented water policy that is publicly available

W6.1a

(W6.1a) Select the options that best describe the scope and content of your water policy.

| | Scope | Content | Please explain |
|-------|--------------|--|---|
| Row 1 | Company-wide | Description of the scope (including value chain stages) covered by the policy Description of business dependency on water Commitment to reduce water withdrawal and/or consumption volumes in direct operations Commitment to water stewardship and/or collective action Commitments beyond regulatory compliance Acknowledgement of the human right to water and sanitation Recognition of environmental linkages, for example, due to climate change | The Cigna Group Environmental Policy Statement is publicly available at: https://www.cigna.com/about-us/corporate-responsibility/environmental-policy-statement . Our Environmental Policy Statement discusses our water stewardship activities. We demonstrate water stewardship by reducing water consumption and utilizing water conservation strategies in high-risk areas. We also believe that access to clean, safe, potable water is a human right. The Policy is overseen and was formally reviewed by the Corporate Governance Committee of our Board of Directors prior to publication. The Cigna Group Managing Director of Corporate Real Estate is responsible for annually reviewing and updating our Environmental Policy. |

W6.2

(W6.2) Is there board level oversight of water-related issues within your organization?

Yes

W6.2a

(W6.2a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for water-related issues.

| Position of individual or committee | Responsibilities for water-related issues |
|-------------------------------------|---|
| Board-level committee | The highest level of responsibility within The Cigna Group for the oversight of climate-related issues is held by the Corporate Governance Committee of our Board of Directors. Specific responsibilities of the Corporate Governance Committee include oversight over our ESG framework and related sustainability efforts, which include oversight of the Environmental Policy Statement. Within The Cigna Group Board of Directors, the Audit Committee also maintains oversight over enterprise risks, including but not limited to those related to water. |

W6.2b

(W6.2b) Provide further details on the board’s oversight of water-related issues.

| | Frequency that water-related issues are a scheduled agenda item | Governance mechanisms into which water-related issues are integrated | Please explain |
|-------|---|--|--|
| Row 1 | Scheduled - some meetings | <p>Reviewing and guiding major plans of action</p> <p>Reviewing and guiding risk management policies</p> <p>Reviewing and guiding strategy</p> | <p>The Corporate Governance Committee monitors the company’s social responsibility and environmental sustainability policies, practices and initiatives, reviews the annual ESG report, and periodically updates and makes recommendations to the Board with respect to such matters. The Committee is regularly updated on corporate responsibility and sustainability considerations and feedback raised by shareholders, proxy advisory firms and other stakeholders. For example, The Cigna Group Environmental Policy, which references water-related issues, including those related to climate change, was formally reviewed by the Committee prior to publication. The Cigna Group has implemented practices so that the Board and its committees are regularly briefed on material issues related to the company’s risk profile. Environmental risks, including those associated with water and climate change, are an explicit risk factor, within the company’s enterprise risk register.</p> <p>The Cigna Group Chief Compliance and Risk Officer meets with the Audit Committee regularly during its executive sessions and provides reporting to the Board at least annually. These reports are designed to provide visibility to the Board about the identification, assessment, monitoring, and management of critical risks, along with leadership’s risk mitigation strategies. Water-related concerns may be addressed in the context of the company’s areas of focus, which includes strategic, operational, financial reporting, succession and compensation, cyber-security, compliance, reputational, governance, and other risks. Periodically, external surveys, emerging risk trends, and other pertinent content are shared with the Audit Committee during regular executive sessions.</p> <p>Our full Board also maintains oversight on strategic, financial and execution risks and exposures associated with the company’s business strategy, including impact of changes to laws and regulations, significant litigation and regulatory exposures and other current matters that may present material risk to financial performance, operations, infrastructure, plans, prospects, reputation, acquisitions, and divestitures.</p> |

W6.2d

(W6.2d) Does your organization have at least one board member with competence on water-related issues?

| | Board member(s) have competence on water-related issues | Criteria used to assess competence of board member(s) on water-related issues | Primary reason for no board-level competence on water-related issues | Explain why your organization does not have at least one board member with competence on water-related issues and any plans to address board-level competence in the future |
|-------|---|---|--|---|
| Row 1 | Not assessed | <Not Applicable> | <Not Applicable> | <Not Applicable> |

W6.3

(W6.3) Provide the highest management-level position(s) or committee(s) with responsibility for water-related issues (do not include the names of individuals).

Name of the position(s) and/or committee(s)

Environment/Sustainability manager

Water-related responsibilities of this position

- Assessing water-related risks and opportunities
- Managing water-related risks and opportunities
- Setting water-related corporate targets
- Monitoring progress against water-related corporate targets

Frequency of reporting to the board on water-related issues

Annually

Please explain

Our Corporate Real Estate Managing Director oversees our facilities-related environmental sustainability strategy and initiatives, including our water reduction targets. He is supported by the company’s ESG Advisory Committee, which is a cross-functional committee of senior leaders from across the company, and the company’s ESG team, which is responsible for implementing the company’s ESG strategy and managing our reporting to stakeholders on our ESG performance.

W6.4

(W6.4) Do you provide incentives to C-suite employees or board members for the management of water-related issues?

| | Provide incentives for management of water-related issues | Comment |
|-------|--|--|
| Row 1 | No, and we do not plan to introduce them in the next two years | The management of material ESG issues (including water) supports the company’s mission, which is to improve the health and vitality of the people we serve. Because The Cigna Group is not a significant water user, we do not expect that specific water-related incentives would be introduced at the C-suite or Board level in the next two years. Meeting our environmental targets, which includes water performance targets, is an incentivized performance indicator in the company’s defined annual performance objectives for our Global Real Estate teams. |

W6.5

(W6.5) Do you engage in activities that could either directly or indirectly influence public policy on water through any of the following?

Yes, trade associations

W6.5a

(W6.5a) What processes do you have in place to ensure that all of your direct and indirect activities seeking to influence policy are consistent with your water policy/water commitments?

In 2022, The Cigna Group belonged to the following industry trade associations to which the company paid \$50,000 or more in annual dues: Alliance for Connected Care, America’s Health Insurance Plans, Association of Behavioral Health & Wellness; Association of California Life & Health Insurance Companies; The Business Roundtable; Connecticut Association of Health Plans; Florida Association of Health Plans; Massachusetts Association of Health Plans; National Association of Dental Plans; New Jersey Association of Health Plans; Pharmaceutical Care Management Association; Texas Association of Health Plans; U.S. Chamber of Commerce; U.S. India Strategic Partnership Inc.; The Insurance Federation of Pennsylvania, Inc.; and Virginia Association of Health Plans. With the exception of the Business Roundtable and U.S. Chamber of Commerce, these organizations typically do not have explicit water or climate-related policy positions. Our processes to ensure that indirect activities are consistent includes the following: Prior to entering new affiliations or expanding the scope of current affiliations, an organization’s policy positions are among the several factors that we consider.

W6.6

(W6.6) Did your organization include information about its response to water-related risks in its most recent mainstream financial report?

Yes (you may attach the report - this is optional)
 2023-Proxy-Statement.pdf

W7. Business strategy

W7.1

(W7.1) Are water-related issues integrated into any aspects of your long-term strategic business plan, and if so how?

| | Are water-related issues integrated? | Long-term time horizon (years) | Please explain |
|---|--|--------------------------------|--|
| Long-term business objectives | Yes, water-related issues are integrated | 5-10 | <p>ISSUES INCORPORATED: As a global health company, The Cigna Group considers the management of risks and opportunities associated with climate, water, and health (including water access and quality) to be a significant aspect of its ESG platform and a factor that can affect our business strategy.</p> <p>INFLUENCE ON PLANNING: Our mission is to improve the health and vitality of the people we serve. As such, we make the connection between personal health and the health of our environment. We also aim to serve as a connector and catalyst for change to protect global access to healthy air, water, soil, and food. Our enterprise strategy, Drive to 2025, provides direction for how we achieve healthy, sustainable growth. As we execute on our enterprise business strategy, we are cognizant of our responsibility to make the connection between personal health and the health of our planet. To support our business strategy, we are focused on (1) reducing our water consumption; and (2) engaging with our customers, suppliers, communities, and other key stakeholders to support our ESG platform.</p> |
| Strategy for achieving long-term objectives | Yes, water-related issues are integrated | 5-10 | <p>ISSUES INCORPORATED: We consider a range of issues, including changes in temperatures, precipitation patterns, and sea levels. Specifically, we consider the potential for changes in physical climate parameters to present a broader series of global public health challenges, such as those relating to (1) extreme weather events, (2) decreases in water supply, (3) heat exposure, and (4) declining crop yields.</p> <p>INFLUENCE ON PLANNING: We set water reduction targets that aim to achieve (1) 30% reduction in water consumption per square foot from 2019 baseline where The Cigna Group is the customer of contact for utility invoice and (2) 50% reduction from 2019 baseline for high-risk locations where The Cigna Group is the customer of contact for utility by 2030. To support the company’s new water reduction targets, our Global Real Estate team updated the company’s Strategic Sustainability Performance Plan. This plan outlines our process to increase water efficiency through best practices and implement mitigation measures to reduce water-related risks.</p> <p>For example, in 2022, we shifted from city water to private well water for our Bloomfield, Connecticut headquarters for our landscaping needs. The change in how we source water reduces pressure on public utilities and municipal water sources that are coming under increasing stress, including suffering system failures. Sourcing our own water also helps ensure we are more resilient.</p> |
| Financial planning | Yes, water-related issues are integrated | 5-10 | <p>ISSUES INCORPORATED: The most significant issues that we consider are (1) the need to mitigate risks associated with potential increases in the cost of water, and (2) the need to reduce the company’s operational footprint as we work to meet our environmental performance targets.</p> <p>INFLUENCE ON PLANNING: Water efficiency opportunities often influence our decision to make capital expenditures. We continue to implement water reduction techniques, including low-water landscape designs, faucet sensors in all large facilities, irrigation optimization through climate and weather sensing technology, and the upgrading of HVAC equipment. To reduce water consumption, save energy, and increase sustainability, we use a variety of strategies and technologies that lessen the burden on the potable water supply and wastewater systems. To better inform our investment decisions within our facilities, we also continue to enhance the data integrity and quantity of reported water usage and have implemented guidelines for improvements with vendors to avoid data discrepancies, while increasing the number of sites we are collecting water usage information from.</p> <p>As part of our efforts to increase the sustainability of our buildings, we implemented a number of efficiency measures across our operations. In 2022:</p> <ul style="list-style-type: none"> • 15% of managed and controlled sites were LEED® certified • 89% of our managed sites were tracked in the ENERGY STAR® program • We continued to prioritize leasing LEED®-certified buildings |

W7.2

(W7.2) What is the trend in your organization’s water-related capital expenditure (CAPEX) and operating expenditure (OPEX) for the reporting year, and the anticipated trend for the next reporting year?

Row 1

Water-related CAPEX (+/- % change)

Anticipated forward trend for CAPEX (+/- % change)

Water-related OPEX (+/- % change)

Anticipated forward trend for OPEX (+/- % change)

Please explain

The Cigna Group intends to track and report on CAPEX and OPEX trends in future disclosures.

W7.3

(W7.3) Does your organization use scenario analysis to inform its business strategy?

| | Use of scenario analysis | Comment |
|-------|--------------------------|---|
| Row 1 | Yes | <p>CLIMATE RELATED SCENARIO ANALYSIS: Our targets support the path to long-term decarbonization and aim to promote health and vitality. By 2030, we aim to reduce scope 1 and 2 emissions by 50% (from a 2019 baseline) and achieve 100% renewable electricity. By 2040, we also aim to be carbon neutral for scope 1 and 2 emissions. We consider our entire global real estate portfolio and our business model as a global health company.</p> <p>WATER-RELATED OUTCOMES: Our water reduction targets aim to reduce water consumption per square foot by 30% by 2030 where The Cigna Group is the customer of contact for utility invoice. We also set a context-based water target to reduce consumption by 50% for high-risk locations where The Cigna Group is the customer of contact for utility by 2030. These targets (1) reflect our combination with Express Scripts and its affiliates, (2) complement our decarbonization path forward, and (3) support our mission to improve health and vitality.</p> |

W7.3a

(W7.3a) Provide details of the scenario analysis, what water-related outcomes were identified, and how they have influenced your organization’s business strategy.

| | Type of scenario analysis used | Parameters, assumptions, analytical choices | Description of possible water-related outcomes | Influence on business strategy |
|-------|--------------------------------|---|--|---|
| Row 1 | Climate-related | <p>IDENTIFICATION OF SCENARIOS: The Cigna Group evaluated the climate-related scenarios and the level impacts to our company based on a 2-degree scenario (where companies and governments transition to a low carbon economy) and 4-degree scenario (where “business as usual” is maintained).</p> <p>INPUTS, ASSUMPTIONS, AND ANALYTICAL CHOICES: The inputs used in our climate-related scenarios were based on the TCFD physical and transition risk categories. We assume physical risks would be more prevalent within the 4-degree scenario. However, physical risks, including extreme weather events would still exist in a 2-degree scenario, but would be less severe. Our generation environmental targets provide the company with a path to support long-term decarbonization of operations and the procurement of renewable energy. By 2030, we aim to achieve a 50% reduction in absolute scope 1 and 2 emissions (from a 2019 baseline) and achieve 100% renewable electricity. And by 2040, we aim to be carbon neutral for Scope 1 for 2 emissions.</p> <p>BOUNDARY AND TIME HORIZONS: We consider our entire global real estate portfolio and our business model as a health company. We consider risks and opportunities within and beyond the 10-year time horizon used for reporting on risks and opportunities in CDP Climate Change questions C2.3 and C2.4.</p> | <p>We consider a range of potential opportunities driven by physical climate risks, including changes in temperatures, precipitation patterns, and sea levels. Specifically, we consider the potential for changes in physical climate parameters to present a broader series of global public health challenges, such as those relating to (1) extreme weather events, (2) decreases in water supply, and (3) declining crop yields. In the short-term, extreme weather events have been prioritized as our greatest physical risk. We also consider how changes in physical and transition risks could also influence a series of socioeconomic challenges and opportunities that would likely impact the delivery of healthcare. Additionally, we consider how these negative societal and environmental impacts could present opportunities where The Cigna Group, in particular, could provide products and services to help respond to these changes in physical climate parameters across the markets we serve.</p> | <p>In 2020, The Cigna Group completed a comprehensive water risk assessment that covered our entire global real estate portfolio. As part of this water risk assessment, we considered future scenarios regarding baseline water stress, increases in water costs and potential community impacts associated with water scarcity. We leveraged the findings from the water risk assessment to develop a context-based water target that aims to achieve a deeper reduction at high-risk locations and aim to achieve a 50% reduction from 2019 baseline for high-risk locations where The Cigna Group is the customer of contact for utility by 2030. We will focus our water reduction initiatives at these sites moving forward.</p> <p>Our health services are evolving to further emphasize telehealth, which may help to support global and local challenges to water-related risk scenarios that we have considered. For example, many of our customers have access to our care delivery services, which includes high-quality virtual care through MDLIVE. In 2022, MDLIVE announced the next evolution of our rapidly growing virtual primary care program to enhance support for patients with chronic conditions.</p> |

W7.4

(W7.4) Does your company use an internal price on water?

Row 1

Does your company use an internal price on water?

No, and we do not anticipate doing so within the next two years

Please explain

Because The Cigna Group is not a significant water user, we do not expect to introduce an internal price on water in the next two years. As a health company, we remain focused on monitoring externalities at the intersection of water access, water quality, climate change, and human health. Over the next decade, we plan to execute on context-based, localized water strategies to address these types of externalities.

W7.5

(W7.5) Do you classify any of your current products and/or services as low water impact?

| | Products and/or services classified as low water impact | Definition used to classify low water impact | Primary reason for not classifying any of your current products and/or services as low water impact | Please explain |
|-------|--|--|---|---|
| Row 1 | No, and we do not plan to address this within the next two years | <Not Applicable > | Important but not an immediate business priority | We continue to empower our customers to reduce their environmental impact by providing them with options to receive paperless statements, submit claims online and view plan information. This helps to reduce water consumption from the production of paper and protects the critical role of forests in carbon capturing and regulating the ecosystem health. However, we do not plan to formally classify our products and/or services as low water impact in the near future. Given the nature of our business as a health company, we do not feel this is a priority. |

W8. Targets

W8.1

(W8.1) Do you have any water-related targets?

Yes

W8.1a

(W8.1a) Indicate whether you have targets relating to water pollution, water withdrawals, WASH, or other water-related categories.

| | Target set in this category | Please explain |
|--|---|--|
| Water pollution | No, and we do not plan to within the next two years | We are not engaged in agricultural or manufacturing activities. Our global real estate portfolio is comprised primarily of offices, data centers, and distribution centers. |
| Water withdrawals | Yes | <Not Applicable> |
| Water, Sanitation, and Hygiene (WASH) services | No, and we do not plan to within the next two years | In alignment with our values , mission, and comprehensive health and safety program, we ensure that The Cigna Group workers have access to safe, well-functioning services for proper on-the-job sanitation and hygiene. Please note that our global real estate is primarily comprised of high quality, commercial office space, and approximately 90% of our square footage is in the United States. |
| Other | No, and we do not plan to within the next two years | |

W8.1b

(W8.1b) Provide details of your water-related targets and the progress made.

Target reference number

Target 1

Category of target

Water withdrawals

Target coverage

Company-wide (direct operations only)

Quantitative metric

Other, please specify (Reduction in water withdrawals per square foot at facilities where The Cigna Group is the customer of contact on the utility invoice)

Year target was set

2020

Base year

2019

Base year figure

Target year

2030

Target year figure

Reporting year figure

% of target achieved relative to base year

<Calculated field>

Target status in reporting year

Underway

Please explain

We are working to validate our 2019 baseline to ensure it most accurately reflects The Cigna Group.

Target reference number

Target 2

Category of target

Water withdrawals

Target coverage

Site/facility

Quantitative metric

Other, please specify (Reduction in water withdrawals per square foot from high-risk sites where we are the customer of contact on the utility invoice)

Year target was set

2020

Base year

2019

Base year figure

Target year

2030

Target year figure

Reporting year figure

% of target achieved relative to base year

<Calculated field>

Target status in reporting year

Underway

Please explain

At the high-risk facilities identified in the analysis where we are the customer of contact on the utility invoice, we have reduced our water consumption by approximately 28% since 2019, making progress toward achieving our goal of 50% by 2030.

W9. Verification

W9.1

(W9.1) Do you verify any other water information reported in your CDP disclosure (not already covered by W5.1a)?

Yes

ERM CVS CDP Water Submission Assurance Report Cigna 2022.pdf

W9.1a

(W9.1a) Which data points within your CDP disclosure have been verified, and which standards were used?

| Disclosure module | Data verified | Verification standard | Please explain |
|-------------------|-------------------|-----------------------|--|
| W1 Current state | Water withdrawals | ISAE 3000 | ERM CVS provided limited assurance for water withdrawals (kgal). Please see the assurance statement at https://www.cigna.com/static/www-cigna-com/docs/environmental-data-assurance-statement.pdf . |

W10. Plastics

W10.1

(W10.1) Have you mapped where in your value chain plastics are used and/or produced?

| | Plastics mapping | Value chain stage | Please explain |
|-------|------------------|-------------------|--|
| Row 1 | Yes | Direct operations | In late 2022, we started to map certain locations based on our control of waste and whether we had single-use plastics in the value chain. We plan to use this information to support portfolio-wide modeling and expand learning and best practices to other parts of the portfolio. The resulting recommendations will include specific recycling opportunities by location, with priority to eliminating single-use plastics. Depending on the type of plastic and where/how it being used in the value chain, we will plan to engage with our supply chain and evaluate options. For example, if the plastics are not recyclable and cannot be removed easily because they are outside of our direct control, then our recommendations would likely include a supplier engagement program. |

W10.2

(W10.2) Across your value chain, have you assessed the potential environmental and human health impacts of your use and/or production of plastics?

| | Impact assessment | Value chain stage | Please explain |
|-------|--|-------------------|----------------|
| Row 1 | Not assessed – and we do not plan to within the next two years | <Not Applicable> | |

W10.3

(W10.3) Across your value chain, are you exposed to plastics-related risks with the potential to have a substantive financial or strategic impact on your business? If so, provide details.

| | Risk exposure | Value chain stage | Type of risk | Please explain |
|-------|--|-------------------|------------------|----------------|
| Row 1 | Not assessed – and we do not plan to within the next two years | <Not Applicable> | <Not Applicable> | |

W10.4

(W10.4) Do you have plastics-related targets, and if so what type?

| | Targets in place | Target type | Target metric | Please explain |
|-------|--|------------------|------------------|----------------|
| Row 1 | No – and we do not plan to within the next two years | <Not Applicable> | <Not Applicable> | |

W10.5

(W10.5) Indicate whether your organization engages in the following activities.

| | Activity applies | Comment |
|--|------------------|--|
| Production of plastic polymers | No | |
| Production of durable plastic components | No | |
| Production / commercialization of durable plastic goods (including mixed materials) | No | |
| Production / commercialization of plastic packaging | No | |
| Production of goods packaged in plastics | No | |
| Provision / commercialization of services or goods that use plastic packaging (e.g., retail and food services) | Yes | Packaging of medications in pill bottles and packaging for shipping. |

W10.8

(W10.8) Provide the total weight of plastic packaging sold and/or used, and indicate the raw material content.

| | Total weight of plastic packaging sold / used during the reporting year (Metric tonnes) | Raw material content percentages available to report | % virgin fossil-based content | % virgin renewable content | % post-industrial recycled content | % post-consumer recycled content | Please explain |
|------------------------|---|--|-------------------------------|----------------------------|------------------------------------|----------------------------------|------------------|
| Plastic packaging sold | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> |
| Plastic packaging used | | Please select | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> | |

W10.8a

(W10.8a) Indicate the circularity potential of the plastic packaging you sold and/or used.

| | Percentages available to report for circularity potential | % of plastic packaging that is reusable | % of plastic packaging that is technically recyclable | % of plastic packaging that is recyclable in practice at scale | Please explain |
|------------------------|---|---|---|--|------------------|
| Plastic packaging sold | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> | <Not Applicable> |
| Plastic packaging used | Please select | <Not Applicable> | <Not Applicable> | <Not Applicable> | |

W11. Sign off

W-FI

(W-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

2022-esg-report.pdf

W11.1

(W11.1) Provide details for the person that has signed off (approved) your CDP water response.

| | Job title | Corresponding job category |
|-------|---------------------------------------|--|
| Row 1 | Chief Counsel and Corporate Secretary | Other, please specify (Senior Leadership Team, reports to our EVP and General Counsel (C-suite Officer)) |

SW. Supply chain module

SW0.1

(SW0.1) What is your organization's annual revenue for the reporting period?

| | Annual revenue |
|-------|----------------|
| Row 1 | 180516000000 |

SW1.1

(SW1.1) Could any of your facilities reported in W5.1 have an impact on a requesting CDP supply chain member?

SW1.2

(SW1.2) Are you able to provide geolocation data for your facilities?

| | Are you able to provide geolocation data for your facilities? | Comment |
|-------|---|---------|
| Row 1 | No, we do not have this data and have no plans to collect it | |

SW2.1

(SW2.1) Please propose any mutually beneficial water-related projects you could collaborate on with specific CDP supply chain members.

SW2.2

(SW2.2) Have any water projects been implemented due to CDP supply chain member engagement?

No

SW3.1

(SW3.1) Provide any available water intensity values for your organization's products or services.

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

| | I understand that my response will be shared with all requesting stakeholders | Response permission |
|---------------------------------------|---|---------------------|
| Please select your submission options | Yes | Public |

Please indicate your consent for CDP to share contact details with the Pacific Institute to support content for its Water Action Hub website.

No

Please confirm below

I have read and accept the applicable Terms