







David M. CordaniPresident and
Chief Executive Officer

I am pleased to share our annual political contributions report. I would like to start by giving you some insight into both our mission and strategy, and how they shape the information presented in this report.

Cigna is a global health services organization with a longhistory, strong reputation and a well-recognized brand. We have more than 200 years experience in insurance and another 30 years in services focused on health, well-being and productivity. Our mission is to improve the health, wellbeing and sense of security of the over 75 million people

we serve around the world. This mission and focus on delivering value to our customers, the individuals we serve, is at the center of what we do every day. We have invested in and will continue to invest in being the preeminent global health service company to serve the emerging needs of our global customers. We accomplish this through our disciplined growth strategy that we call "Go Deep, Go Global and Go Individual."

- **GO DEEP:** Cigna seeks to increase its presence and brand strength in key "go deep" geographic areas, grow in targeted segments or capabilities, and deepen its relationships with current customers through cross selling.
- **GO GLOBAL:** Cigna delivers a range of differentiated products and superior service to meet the distinct needs of a growing global middle class and a globally mobile workforce through expansion in existing international markets as well as an extension of the Company's business model to new geographic areas.
- **GO INDIVIDUAL:** Cigna strives to establish a deep understanding of its customers' unique needs and to be a highly customer focused organization through simplifying the buying process by providing choice, transparency of information, and a personalized customer experience. Our goal is to build long-term relationships with each of the individuals we serve and meet their needs throughout the stages of their lives.

Our strategy, including the goals of achieving better health outcomes for our global customers, improving employee productivity and realizing medical cost savings is being achieved by:

- ensuring that we focus on the individual customer by leveraging deep customer insights through customer research and feedback; and
- focusing on delivery of value-based health and wellness solutions tailored to each of our employer and government clients;
- enhancing **collaboration with physicians and hospitals** to offer affordable access to high-quality care.





To help fulfill our mission and execute on our strategy, Cigna has a dedicated Government Affairs team that engages constructively with state and federal policymakers to support the development of laws and regulations in which Cigna has unique expertise and perspectives. One such important area is the Patient Protection and Affordable Care Act. Respecting that it is the law of the land, Cigna still believes that, consistent with the objective of an empowered, value-based health care system, additional systemic changes are required to encourage individual engagement, lower costs, improve health care quality and promote continuous coverage. Our goals are to promote solutions that advance Cigna's vision for an empowered health care system that aligns and engages all stakeholders (individuals, physicians, hospitals, employers, payors and government) to maximize the health and well-being of individuals by:

(1) Providing access to quality care at an affordable level through:

 A value driven market that rewards physicians and healthcare professionals for: a patient-centric approach to medicine; adherence to evidence-based medicine; accessibility; and quality outcomes based on national quality measures.

(2) Providing transparency into quality and costs by:

 Disseminating actionable information on: physician and hospital cost and quality based on nationally recognized, comparable and measurable standards; and comparative effectiveness of treatments, procedures, drugs and medical devices.

(3) Promoting continuous coverage and better life style choices through:

- Greater use of consumer engagement tools such as health advocacy, disease management and wellness plans, consumer driven plans, penalties and rewards programs; and
- Innovative plan designs and actuarially-based pricing structures to encourage young and healthy individuals to obtain coverage and create a balanced risk pool.





(4) Offering individuals affordable choices in insurance coverage where:

- · Prevention and wellness is emphasized;
- Employers, because of their unique ability to influence and create a culture of health, are the primary source of coverage;
- Robust, competitive, and workable individual markets are available for those who do not choose or have access to coverage through an employer; and
- Financially viable public programs and assistance are available for those who do not have the means to buy coverage.

(5) Supporting a borderless and culturally sensitive view of health care that:

- Leverages global best practices in a locally relevant manner;
- Imports/exports best practices in areas such as consumer engagement, financing, clinical quality and delivery systems; and
- · Accommodates the needs of the globally mobile.

Working directly with state and federal policymakers helps them and other important stakeholders understand policy issues that affect our Company's ability to serve our customers and operate effectively. As part of Cigna's federal and state lobbying and advocacy efforts, the Company makes political contributions, as allowed by law. Attached separately, you will also find the 2012 annual report of the Cigna Political Action Committee. We believe that our competitive business environment and global operations require active engagement in the public policy arena to help shape policies that impact our customers. Cigna is committed to transparency about these activities and is providing this report to communicate openly with our stakeholders.





Overview and Governance

Cigna takes its engagement in the legislative, regulatory, and public policy areas very seriously, approaching all of its efforts with care and integrity. There are two major components that comprise Cigna's major political activity: (1) political contributions and (2) lobbying efforts. This report is organized to provide information on each of these activities.

As Cigna engages in political activity, it adheres to strict governance standards designed to ensure alignment with Cigna's mission, vision and strategic goals and direction. With respect to political giving activities, all contributions that are made directly by the Company must be made in accordance with Cigna's Political Contributions Policy that requires, among other things, oversight of decisions at the highest corporate level. Political contributions that are made through Cigna's Political Action Committee (PAC) are reviewed and approved by the Cigna PAC board, comprised of executive-level Cigna leadership, and in accordance with the Cigna PAC Contribution Guidelines.

With respect to the Company's lobbying activities, the Vice President of Public Policy and Government Affairs reports directly to the General Counsel on all such activities and reviews lobbying efforts with Cigna's executive leadership, including the Chief Executive Officer, on a monthly basis. Additionally, all memberships in trade associations are reviewed by the General Counsel and the Chief Executive Officer.

The Company also maintains an Enterprise Risk Management function that is a company-wide initiative that involves the Board (and its Committees), Cigna's management, Cigna's Chief Risk Officer and General Auditor and Cigna's internal audit function in an integrated effort to (1) identify, assess, prioritize and monitor (as each of their roles dictates) a broad range of risks (e.g., financial, operational, business, compliance, reputational, governance and managerial), and (2) formulate and execute plans to monitor and, to the extent possible, mitigate the effect of those risks. Within this enterprise risk framework, the Corporate Governance Committee of Cigna's Board of Directors has oversight of and evaluates any material financial, legal, reputational or other risks associated with Cigna's corporate political spending and lobbying activities. In addition, the Corporate Governance Committee bi-annually reviews compliance with Cigna's Political Contributions Policy, including the contributions made under that policy by the Company during the previous year, and annually reviews lobbying expenses and trade association memberships.





Political Contributions

Cigna regularly supports federal and state officials, candidates, parties and other politically oriented groups and organizations where the Company believes it can advance: its mission, business objectives and goals, including principles or issues that support Cigna's vision for an empowered health care system. As Cigna considers making political contributions, it is always guided by the Company's strategy and mission, demonstrating a willingness to work with officials of various political and philosophical beliefs.

Contributions attributable to Cigna are made in two ways: direct corporate contributions and through the Cigna Political Action Committee (PAC). Cigna has strict standards in place governing its political giving activity, and all of its contributions are made in accordance with applicable state and federal laws. In addition, the Company keeps the work of the Cigna PAC separate from other Company giving. Accordingly, this section of the report provides information specifically regarding Cigna's direct corporate contributions and we have attached a copy of the 2012 Cigna PAC report for information regarding contributions made through the Cigna Political Action Committee.





Direct Corporate Contributions

The Cigna Political Contributions Policy authorizes the use of corporate funds for state contributions on an exception-only basis, requiring the express approval of the General Counsel of the Company after consultation with the Chief Executive Officer. In certain states, corporations are permitted to contribute to state election campaigns. In 2012, Cigna made contributions — as detailed in the table below — to political organizations in the State of California. California is home to a number of important markets for the Company and therefore direct and active political participation at the corporate level was deemed a priority in 2012.

In addition, in limited instances, corporations can support voter referendums and national party committees. In 2012, Cigna made certain non-PAC contributions — as detailed below — to each of the Republican and Democratic Governors Associations to support advocacy of the Company's priority issues.

Corporate Political Contributions		
Contributions to the State of California:		
Hagman for Assembly 2012	\$2,000	
Curren Price for Senate 2014	\$2,000	
Solorio for Senate 2014	\$2,000	
Ron Calderon for Assembly 2014	\$2,000	
Calderon for Secretary of State 2014	\$2,000	
The California Legislative Black Caucus Policy Institute	\$5,000	
The Latino Legislative Caucus Foundation	\$5,000	
Non-PAC contributions to the following national party associations:		
Republican Governors Association	\$100,000	
Democratic Governors Association	\$100,000	

Cigna PAC Contributions

See the attached report for information regarding contributions made through the Cigna Political Action Committee in 2012.





Lobbying Activities

Sustained Lobbying Activity and Priorities

Cigna engages in lobbying activity to support its position on public policy issues within Federal and State political, legislative and regulatory environments. The Company uses both internal and external resources at the Federal and State levels, including memberships in trade associations.

In 2012, Cigna's lobbying efforts focused heavily on implementing federal health care reform consistent with the Company's tenets for an empowered health care system. This vision includes providing access to quality health care at a reasonably affordable cost, providing transparency into costs and quality, using incentives to encourage continuous coverage and better lifestyle choices, offering individuals affordable choices in insurance coverage, and taking a borderless and culturally-sensitive view of health care. The Company also spent considerable time lobbying in the states and at the National Association of Insurance Commissioners (the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories) on priority state healthcare issues.

In 2012, Cigna spent \$1.59 million on federal lobbying expenses and approximately \$1.5 million on state lobbying expenses. Cigna complies with the requirements of the Lobbying Disclosure Act of 1995 (the "LDA") that govern disclosure of federal lobbying expenses. Cigna's LDA filings with the Clerk of the House of Representatives and the Secretary of the Senate are available at http://soprweb.senate.gov/index.cfm?event=lobbyistSelectFields&reset=1 and http://disclosures.house.gov/ld/ldsearch.aspx. Cigna also complies with the requirements of state laws relevant to state lobbying expenses.





Trade Association Memberships

Cigna views its memberships in trade association as an extension of its internal and sustained lobbying efforts. While Cigna recognizes that many of the groups it participates in have broad membership with sometimes differing views, the Company believes that such organizations can encourage dialogue on important policy issues, ultimately helping to move important issues forward. Cigna also believes that in order to be effective and informed, it is important to be exposed to many differing perspectives whether ultimately we agree on all points, the ultimate solutions, or the appropriate pathway to pursue on a wide variety of issues. Because of this breadth and depth of views on key healthcare issues, Cigna believes memberships in these organizations are generally consistent with the Company's interests, including those of its shareholders and customers.

The Company relies on these industry trade associations and other business organizations to address issues relevant to Cigna and/or its clients and to provide educational and other benefits. Cigna evaluates the benefits of membership in any particular trade or business organization by considering a number of factors, including:

- Breadth and relevance of issues they cover;
- · Composition of membership; and
- Effectiveness in communicating and advocating issues.

Certain dues paid to these organizations may be used to support federal lobbying activity.

In 2012, Cigna belonged to the following industry trade associations to which the Company paid \$50,000 or more in annual dues:

Trade Association	Dues Paid in 2012*	Portion Allocated to Non-Deductible Lobbying Expense
America's Health Insurance Plans (AHIP)	\$837,377	41.20%
Association of CA Life & Health Insurance Companies (ACLHIC)	\$56,000	10%
CT Association of Health Plans	\$109,000	56%
NJ Association of Health Plans	\$113,000	20%
Pharmaceutical Care Management Association	\$65,000	23%
The Business Roundtable	\$235,560	45%
VA Association of Health Plans	\$55,995	30%

^{*} This includes any special assessments paid to the trade association for this year.



2012 Cigna PAC Report







As President, Regional & Operations for Cigna and Chair of the Cigna Political Action Committee ("Cigna PAC"), I am pleased to share our annual report, which provides information about political contributions made by the Cigna PAC in 2012.

What is a PAC?

PAC stands for "Political Action Committee." A PAC is an organization regulated by Federal and/or State government that is formed to raise money for political campaign contributions. A PAC can be formed by an individual, a non-profit organization, or a corporation.

About Cigna PAC

Cigna PAC is Cigna's Political Action Committee. Cigna PAC solicits and accepts voluntary contributions to support the nomination and the election of candidates for Federal, State and local elective public office who it believes are in general agreement with Cigna's mission to improve the health, well-being, and sense of security of the individuals and employers we serve. Most of Cigna's political contributions are made via the Cigna PAC. Through the PAC, Cigna employees are able to stand together as a strong, unified voice, contributing to public debates on issues critical to our business, customers, and our country. Cigna PAC contributes to candidates from both political parties, and we are committed to transparency regarding its activities.

Cigna PAC is a non-partisan and issues-oriented PAC that supports the campaigns of candidates for state and federal office, other PACs, and party campaign committees. Cigna PAC rises above politics to support candidates of all political points of view who share our urgency and passion for improving the health care system and who see a role for private-public partnerships to achieve that goal.

Cigna obeys all laws in promoting its positions to government authorities, and all contributions made by the Cigna PAC comply with the limits approved by law, to national, state and local political committees and candidates.



Board Oversight

Cigna PAC is governed by the Cigna PAC Board of Directors, which oversees contributions made with PAC funds. Cigna PAC has also established a separate but related state PAC in New York, and it is referenced collectively in this report as the Cigna PAC. Cigna's PAC makes political contributions on behalf of Cigna's business interests pursuant to the approval process for PAC contributions approved by the Cigna PAC Board of Directors and in accordance with the Contributions Guidelines described below. Members of the Cigna PAC Board are as follows:

Cigna PAC Board of Directors

Matthew G. Manders, Chair David D. Guilmette
Mark L. Boxer Nicole S. Jones
Margaret M. FitzPatrick John M. Murabito

Herbert A. Fritch

Cigna PAC Contributions Guidelines and Process

Cigna PAC directs contributions largely to candidates based on a variety of criteria, including:

- Voting records on key issues of business concern;
- Committee assignments and leadership positions;
- · Geographic concentration of Cigna employees in a district or state;
- Candidates' views on specific or emerging business issue(s); and
- Candidates' viability.

Contributions to state candidates are concentrated in key business states as determined by market share, health plan customer base, and business revenues. Contributions are made to campaigns or initiatives consistent with Cigna's mission.

Party affiliation does not determine support. Cigna PAC will support challengers over incumbents if incumbents regularly support legislation inconsistent with Cigna positions. Cigna PAC does not participate in presidential primary or general election contests, nor does it support opposing candidates for the same seat.

Proposed Cigna PAC contributions are reviewed in advance and approved by the PAC Board.

Set forth on the following pages are the political contributions made by the Cigna PAC in 2012.

2012 Cigna PAC Federal Contributions

U.S. House of Representatives Candidates

Recipient	Amount
Rep. Charles Bass (R - NH)	\$2,000.00
Rep. Xavier Becerra (D - CA)	\$1,000.00
Rep. Diane Black (R - TN)	\$4,500.00
Rep. Charles Boustany Jr. (R - LA)	\$7,500.00
Rep. Michael Burgess (R - TX)	\$2,500.00
Rep. Eric Cantor (R - VA)	\$2,500.00
Rep. Mike Coffman (R - CO)	\$3,000.00
Rep. Jim Costa (D - CA)	\$1,000.00
Rep. Mark Critz (D - PA)	\$1,000.00
Rep. Jim Gerlach (R -PA)	\$1,000.00
Rep. Chris Van Hollen (D - MD)	\$3,000.00
Rep. Steny Hoyer (D - MD)	\$3,000.00
Rep. Ron Kind (D - WI)	\$2,500.00
Rep. Adam Kinzinger (R - IL)	\$5,000.00
Rep. John Larson (D - CT)	\$5,000.00
Rep. Jim Matheson (D - UT)	\$2,500.00
Rep. Kristi Noem (R - SD)	\$1,000.00
Rep. Devin Nunes (R - CA)	\$2,500.00
Rep. Bill Owens (D - NY)	\$1,000.00
Rep. Herb Rule (D - AR)	\$500.00
Rep. Kurt Schrader (D - OR)	\$1,000.00
Total	\$53,000.00

U.S. Senate Candidates

Recipient	Amount
Sen. George Allen (R - VA)	\$4,375.00
Sen. John Barrasso (R - WY)	\$5,000.00
Sen. Max Baucus (D - MT)	\$1,000.00
Sen. Rick Berg (R - ND)	\$1,875.00
Sen. Richard Blumenthal (D - CT)	\$1,500.00
Sen. Scott Brown (R - MA)	\$1,875.00
Sen. Maria Cantwell (D - WA)	\$1,000.00
Sen. Bob Casey (D – PA)	\$7,000.00
Sen. Chris Coons (D - DE)	\$2,500.00
Sen. Jeff Flake (R - AZ)	\$5,000.00
Sen. Kristine Gillibrand (D - NY)	\$1,000.00
Sen. Dean Heller (R - NV)	\$5,000.00
Sen. Mitch McConnell (R - KY)	\$7,500.00
Sen. Chris Murphy (D - CT)	\$5,000.00
Sen. Bill Nelson (D - FL)	\$3,000.00
Sen. Jon Tester (D - MT)	\$1,000.00
Sen. Tommy Thompson (R - WI)	\$1,000.00
Sen. Pat Toomey (R - PA)	\$7,000.00
Sen. Roger Wicker (R - MS)	\$1,875.00
Total	\$66,000.00

2012 Cigna PAC Federal Contributions

Contributions to Party Committees

January 1, 2012 - December 31, 2012

Total	\$39,500.00
Republican Party of Florida	\$5,000.00
Republican House Victory Committee	\$2,500.00
National Republican Congressional Committee	\$15,000.00
Democratic Senatorial Campaign Committee	\$5,000.00
Democratic Executive Committee of Florida	\$5,000.00
Democratic Congressional Campaign Committee	\$5,000.00
Connecticut Democratic State Central Committee	\$2,000.00

Other Federal Campaigns and PAC's

January 1, 2012 - December 31, 2012

Total	\$10.000.00
Synergy PAC (D) (Rep. John Larson (D) Leadership)	\$5,000.00
Heartland Values PAC (R)	\$2,500.00
Blue Hen PAC (D)	\$2,500.00

2012 Cigna PAC State Contributions

Colorado

Sen. Rep.	Greg Brophy - Western Leadership PAC (R) Bill Cadman (R)	\$500.00 \$500.00
Rep.	Brian DelGrosso - Brian PAC (R)	\$500.00
Rep.	Cheri Gerou (R)	\$500.00
Sen.	Kevin Grantham - Liberty Leadership PAC (R)	\$500.00
Sen.	Steve King (R)	\$500.00
Rep.	Frank McNulty - FRANKPAC (R)	\$500.00
Rep.	Carole Murray - MurrayPAC (R)	\$500.00
Rep.	Kevin Priola - KPAC (R)	\$500.00
Sen.	Ellen Roberts (R)	\$500.00
Rep.	Amy Stephens - Freedom & Opportunity PAC (R)	\$500.00
Rep.	Libby Szabo - SzaboPAC (R)	\$500.00
Rep.	Mark Waller - WOLFPAC (R)	\$500.00

Georgia

Rep. Sen.	Stacey Y. Abrams (D) Donald Balfour (R)	\$500.00 \$750.00
Sen.	Charlie Bethel (R)	\$500.00
Lt. Gov.	Casey Cagle (R)	\$750.00
Sen.	Jason Carter (D)	\$250.00
Rep.	Sharon Cooper (R)	\$500.00
Rep.	Karla Drenner (D)	\$250.00
Sen.	Geoff Henson (D)	\$500.00
Sen.	Jack Hill (R)	\$500.00
Rep.	Margaret Kaiser (D)	\$250.00
Rep.	Howard Maxwell (R)	\$500.00
Rep.	John Meadows (R)	\$750.00
Rep.	David Ralston (R)	\$750.00
Rep.	Nikki Randall (D)	\$250.00
Rep.	Richard H. Smith (R)	\$750.00
Sen.	Tommie Williams (R)	\$750.00
Sen.	Renee Unterman (R)	\$500.00

Illinois

Sen.	Bill Haine (D)	\$1000.00
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North Carolina

Sen.	Tom Apodaca (R)	\$750.00
Sen.	Phil E. Berger (R)	\$1000.00
Rep.	Jerry C. Dockham (R)	\$500.00
Rep.	Thom Tillis (R)	\$1000.00

North Dakota

Ins.Com. Adam Hamm (R) \$500	U.UU
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2012 Cigna PAC State Contributions

Tennessee

Rep.	Charles Curtis (D) Jimmy Eldridge (R)	\$250.00 \$250.00
Rep. Rep.	Joanne Favors (D)	\$250.00
Sen.	Lowe Finney (D)	\$300.00
Rep.	Craig Fitzhugh (D)	\$300.00
Rep.	Beth Harwell (R)	\$500.00
Gov.	Bill Haslam (R)	\$5000.00
Rep.	Ryan Haynes (R)	\$250.00
Sen.	Jack Johnson (R)	\$300.00
Sen.	Bill Ketron (R)	\$300.00
Rep.	Jon Lundberg (R)	\$250.00
Rep.	Pat Marsh (R)	\$250.00
Rep.	Gerald McCormick (R)	\$250.00
Rep.	Steve McManus (R)	\$300.00
Rep.	Larry Miller (D)	\$250.00
Rep.	Joe Pitts (D)	\$250.00
Lt. Gov.	Ronald Ramsey - RAAMPAC (R)	\$500.00
Rep.	Dennis Roach (R)	\$200.00
Rep.	Charles Sargent (R)	\$250.00
Rep.	David Shepard (D)	\$200.00
Rep.	Steve Southerland (R)	\$250.00
Sen.	Reginald Tate (D)	\$250.00
Sen.	Jim Tracy (R)	\$250.00
Rep.	Mike Turner (D)	\$200.00

Texas

Rep.	Rafael Anchia (D)	\$500.00
Rep.	Dan Branch (R)	\$500.00
Rep.	Lois Kolkhorst (R)	\$500.00
Rep.	Craig Eiland (D)	\$1000.00
Sen.	Kevin P. Eltife (R)	\$1000.00
Rep.	Trey Martinez Fischer (D)	\$1000.00
Rep.	Charlie Geren (R)	\$1000.00
Rep.	Kelly Hancock (R)	\$1000.00
Sen.	Joan Huffman (R)	\$1000.00
Rep.	Barbara Nash (R)	\$500.00
Sen.	Dan Patrick (R)	\$1000.00
Gov.	Rick Perry (R)	\$2500.00
Rep.	Jim Pitts (R)	\$500.00
Rep.	Senfronia Thompson (D)	\$500.00
Sen.	Leticia Van de Putte (D)	\$1000.00

Total \$45,100.00