



Health Accelerated: Life ConnectedSM

Optimizing workplace health and well-being






Grab lunch at
drive-thru

Pay
daycare
bill

Cancel workout

Schedule
doctor
appointment

Working late
again, call home



90% of
Americans
with
prediabetes
don't
know it¹

Depression
costs more than \$51
billion
in absenteeism
and lost
productivity⁴

72% of
Americans
are stressed
by money²

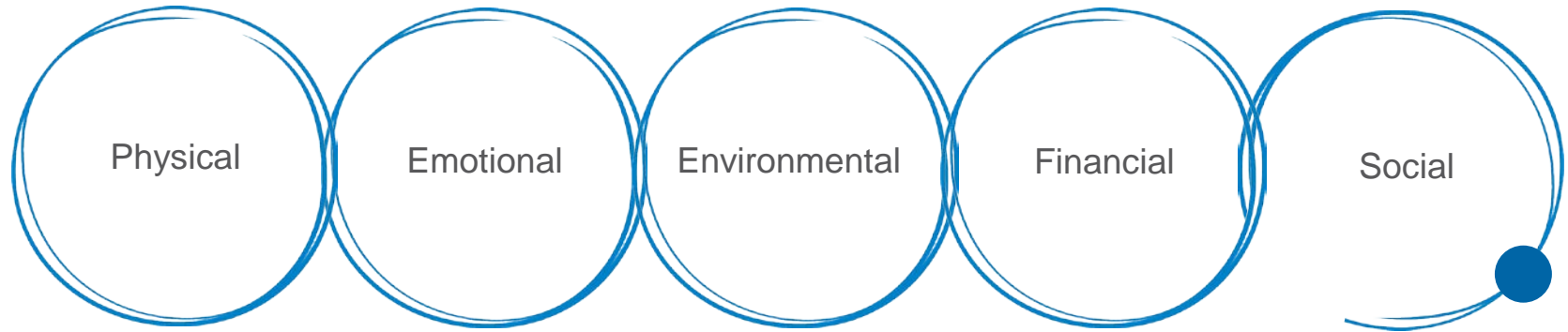
Employees in
the U.S. exercise
<15 minutes on
work days³

1/3 of your life
will be spent
at work⁵

1. National Center for Chronic Disease Prevention and Health Promotion, Division of Diabetes Translation, 11/1/2018, "The Surprising Truth About Prediabetes". 2. American Psychological Association, 10/30/18, "The 2018 Stress in America™ survey". 3. National Health Statistics Report, June 2018, Debra L. Blackwell, Ph.D., and Tanya C. Clarke, Ph.D., M.P.H. 4. World Health Organization, 2018, "Depression In The Workplace". 5. Bureau of Labor Statistics, 6/28/18, "American Time Use Survey—2017, Results".

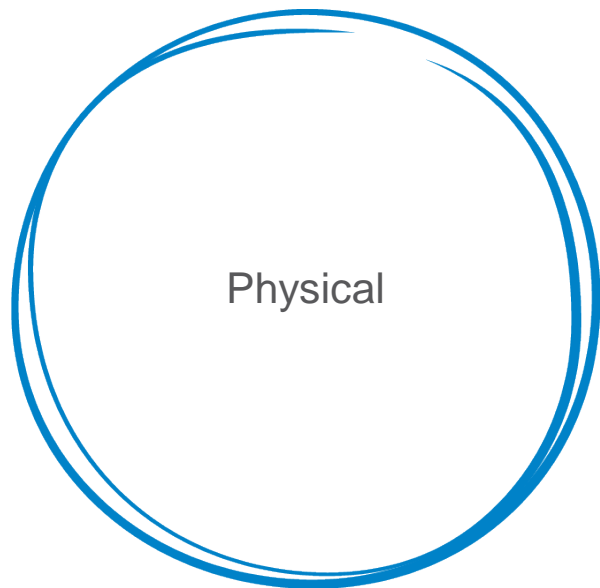
Life ConnectedSM

A fundamental shift in how **workplace health and well-being** is approached



Identifying **your community needs** within the five dimensions of total well-being.

Dimensions of total well-being



A healthy body maintained through healthy choices that reduce the risk of preventable diseases and conditions.

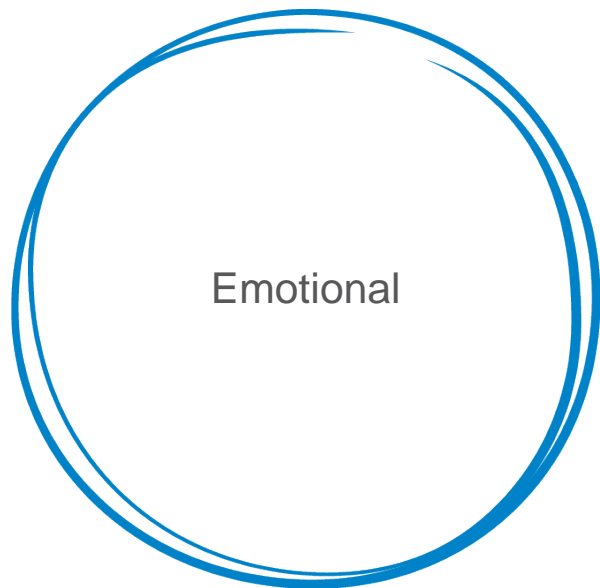
Physical well-being can help **increase energy and improve your ability to accomplish daily tasks.**

- 77% promote physical well-being
- 57% offer biometric screenings/exercise program
- 55% offer lifestyle or wellness coaching
- 42% offer gym or exercise facilities

Dimensions of total well-being



Dimensions of total well-being



Confidence and resilience in coping with life's stresses and challenges.

Emotional well-being helps you to manage feelings and behaviors, work productively, and make meaningful contributions to your community.

Stress can come from all directions

Baby has a fever

Energy is fading

Another late payment fee

Check in on Dad

Stress is the response when resources are not sufficient to cope with life's demands and pressures.

Late night at work

Higher costs. Lower productivity.

Behavioral landscape

1 in 5 adults in the United States – 44.7 million – experiences mental illness in a given year.¹

Depression is the leading cause of disability in the United States for ages 15–44.²

Medical and behavioral conditions have high rates of co-occurrence, particularly with chronic medical conditions, such as diabetes.³



1 in 7 in the United States will face **substance addiction**.⁴

Between now and 2020, **pharmacy costs** are expected to become the number one driver of client expenses.⁵

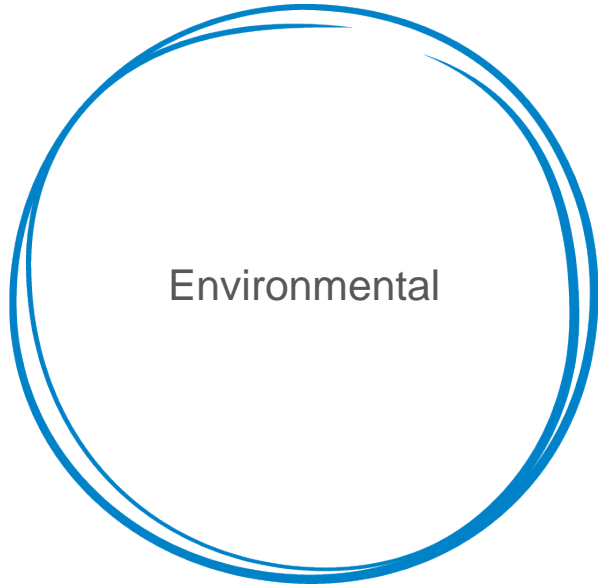
1. Substance Abuse and Mental Health Services Administration, "Results from the 2016 National Survey on Drug Use and Health," 9/2017. 2. Depression Fact Sheet, World Health Organization, 10/2015. 3. Cigna YHF National Book of Business Analysis, 2015. 4. USA Today, "Surgeon general: 1 in 7 in USA will face substance addiction", 11/17/16. 5. Cigna 2016 National Book of Business projection comparing spend in: Drugs and Biologics, Inpatient Facility, Outpatient Facility, Professional Services, Other Medical Services.

“ Behind every number, there are real people struggling along with families, employers and communities. Our commitment to reduce drug overdoses by 25% is a commitment to each and every one of them, and we look forward to working closely with our partners to meet it. ”



– David Cordani,
President and CEO
Cigna Corporation

Dimensions of total well-being



An understanding of how your environment affects your health – and how your habits and lifestyle affect the environment.

Environmental well-being involves an awareness of the **relationship between individual health and home, work, and community.**

67% of those that participated in our HR.com study promote environment well being, offering green spaces and enhanced break rooms. For example, improved lighting, improved ventilation, even adding common areas that foster open communication and collaboration

HARVEST HEALTH AND BENEFITS.

A community garden can provide nutritious food, plus an opportunity for social interaction among all ages and cultures. It can even help reduce crime. There are a variety of ways to manage the garden – from committees or schools to a gardener-in-chief. Learn more about the benefits of community gardens and tips to get one started at communitygarden.org.

FIT FITNESS IN.

Fitness stations within a park promote physical fitness, friendly competition and a sense of community spirit. You can partner with civic groups, get support from volunteers and use township property to keep the installation cost down. For example, Yoga in the park, and 5k walks are a great way to use parks to bring the community together.



Healthier Kids for Our Future Initiative

To fundamentally shape the future of societal health, we need to make our communities healthier and more vibrant for the next generation. Putting words into action, Cigna recently launched **Healthier Kids for Our Future**, a five-year, \$25 million initiative to address the health and well-being needs of children around the world.

To immediately address this disparity, in its first year, Healthier Kids for Our Future is focusing exclusively on reducing childhood hunger and improving nutrition.

We recognize this is a tremendous undertaking. We want to work with organizations that are on the ground, in communities, working to address food insecurity around the world. We have learned that schools—at least in the U.S. and many countries—are a focal point for addressing the issue and in most cases already have programs offering support. We want to fill the gaps that exist in and outside the school environment.

For example, weekends and summers present significant challenges and there is a gap that relates to children five years old and younger who have not yet started kindergarten.

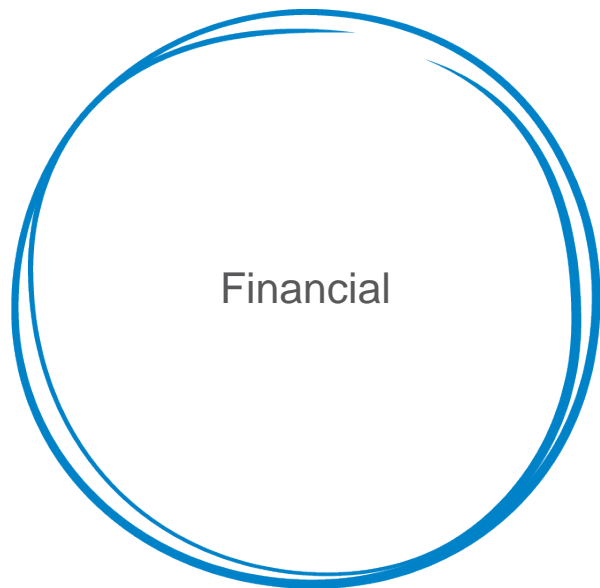
We are looking for programs that bracket or augment in-school efforts to provide food and nutritional education to children, including in the following areas:

1. Community-based programs that support access to healthy meals and nutritional education outside the school setting, on weekends and during the summer.
2. Food and nutritional programs that provide support for expecting mothers and parents.
3. Programs that address the needs of pre-school children.
4. Health care provider efforts that navigate patients to nutritional education and/or food as prescription programming.
5. School-based programs that enhance or augment state and/or federal assistance efforts.

<https://www.cybergrants.com/cigna/healthierkidsforourfuture/>



Dimensions of total well-being



Understanding of your financial situation, feeling prepared to manage any unexpected changes that arise, and being able to define a path toward future financial goals.

Financial well-being helps provide a **sense of security and relief from financial stress.**

Key factors of financial well-being

**Family
Expenses**

**Basic
Living
Expenses**

**Saving for
Retirement**

Debt Relief

**Medical
Expenses**

The **impact** of financial well-being.

A sense of **security and relief** from financial stress.

Financial well-being:
Understanding of your financial situation, feeling prepared to manage any unexpected changes that arise, and being able to define a path toward future financial goals.



6 in 10 Americans cannot pay an unexpected \$500-\$1,000 bill¹

85% of Americans are anxious about their financial lives²

Debt stress is associated with migraines, back problems, ulcers, heart problems and other debilitating conditions³

Financial matters is **top cause of stress** across generations⁴

- Millennials **42%**
- Gen X **46%**
- Baby Boomers **28%**

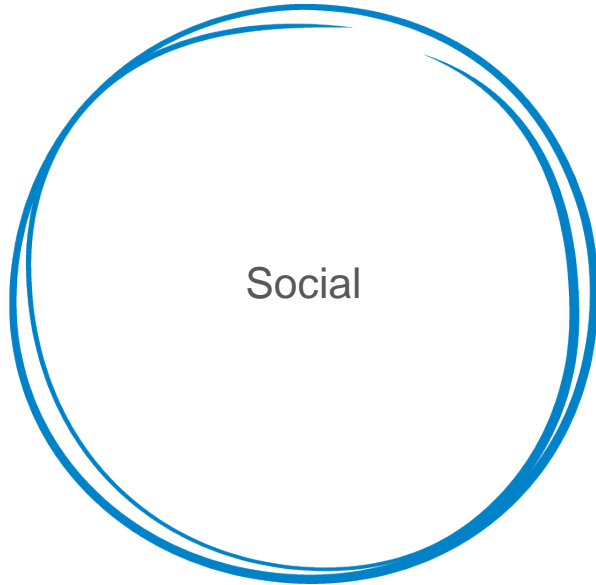
1. Halkor, Elizabeth, Employees' poor financial health affects your bottom line, bizjournals.com, 11/15/17.

2. Employee Financial Health, Center for Financial Services Innovation, 5/30/17.

3. Rachel, Nall, How to avoid the health risks that come with financial stress, <https://www.everydayhealth.com/news/how-avoid-health-risks-come-with-financial-stress>, 12/12/17.

4. Employee Financial Wellness Survey, PwC, 2018.

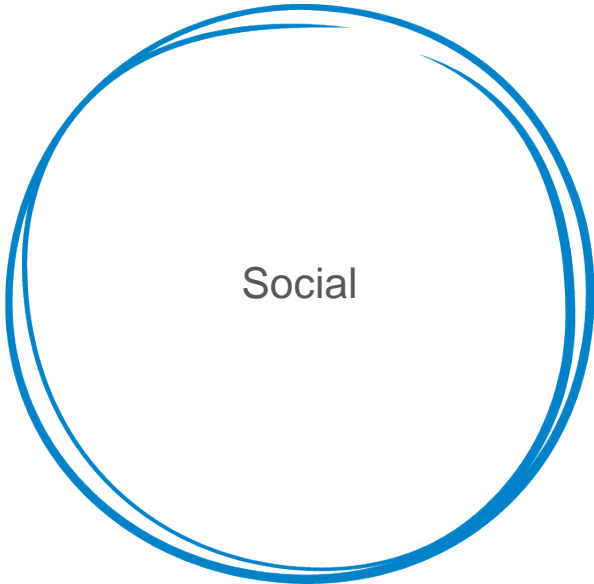
Dimensions of total well-being



Creating and maintaining positive relationships, and having a sense of connectedness and belonging.

- Loneliness Survey: Cigna sought to understand this dimension better and in 2018 administered loneliness survey- which revealed that most Americans are considered lonely. In fact, 2 in 5 felt that their relationships are not meaningful ones. Only half of those surveyed have meaningful in person social interactions, such as extended conversations with friends, or spending quality time with family.

Dimensions of total well-being



Dimensions of total well-being



Creating and maintaining positive relationships, and having a sense of connectedness and belonging.

Social wellbeing can include connecting with others at work, at home and in your community.

Cigna partners with the American Heart Association

Signs and Symptoms of Heart Attack

If you have any of these signs, call 9-1-1 and get to a hospital right away.

1. Uncomfortable pressure, squeezing, fullness or pain in the center of your chest. It lasts more than a few minutes or goes away and comes back.
2. Pain or discomfort in one or both arms, the back, neck, jaw or stomach.
3. Shortness of breath with or without chest discomfort.
4. Other signs such as breaking out in a cold sweat, nausea or lightheadedness.
5. As with men, women's most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting and back or jaw pain.



Cigna Health Information Tour



CIGNA INTRODUCES NATIONAL SUPPORT LINE AND MINDFULNESS SESSIONS FOR VETERANS AND THEIR FAMILIES/CAREGIVERS

As a leader in the U.S. health care system, and a proud employer of veterans, Cigna is committed to helping veterans. To show our appreciation for veterans' sacrifices, Cigna established the Veteran Support Line and Mindfulness Program.



About Cigna's Veteran Support Line

The Veteran Support Line provides a wide range of assistance for veterans, as well as their caregivers and families, whether they are Cigna customers or not. **The Support Line is free and available 24/7/365 at 855.244.6211.**

- It is completely anonymous. Cigna does not ask for verification of military status or relationship to a veteran and does not ask for any personal identification.
- It's staffed by licensed Cigna behavioral health specialists, some of whom are veterans themselves and understand the unique and often difficult experiences both veterans and their caregivers often face.
- There is a dedicated triage team that will help veterans find the right resources and services including pain management, substance use counseling and treatment, financial issues, food, clothing, housing, safety, transportation, parenting and child care, aging services, health insurance, legal assistance and more.
- If someone who is in a crisis calls, they will be immediately routed to a member of our crisis team trained to handle these specific situations.

About Cigna's Mindfulness Programs

Cigna launched its Mindfulness for Vets program, specifically designed for all veterans, whether they are customers or not, to provide training in mindful stress management, acceptance and compassion. **The telephonic program will be available every Tuesday at 5 PM ET at 866.205.5379 (passcode 113 29 178).**

- Many veterans suffer from chronic pain due to injuries, post-traumatic stress disorder, opioid dependency and other causes of stress at a higher rate than the general population. Mindfulness is an evidence-based therapy proven to have a positive impact on depression, stress, anxiety, performance, sleep, addiction and post-traumatic stress disorder.¹
- The program is facilitated by a Cigna specialist and typically lasts for 45-60 minutes with time at the end for veteran participants to ask questions and share experiences.
- All veterans, their caregivers and families, whether they are customers or not, are invited to participate in Cigna's other Mindfulness sessions. **These take place every Monday and Thursday at 6 PM ET and every Wednesday at 8:30 PM ET at 866.205.5379 (passcode 113 01 992).**



Commitment to our community.

Beyond our own customers.



Free national Veteran Support Line, available 24/7/365 to all veterans, their families and caregivers – whether or not the veteran is a Cigna customer.



\$200,000 World of Difference grant donated by the Cigna Foundation to Shatterproof™, a nonprofit organization committed to giving those living with addiction, and their families, resources and information to overcome addiction.



\$50,000 donation from the Cigna Foundation to Pennsylvania District Attorneys Institute to make naloxone available for use by first responders in Pennsylvania.



Pain Resource Hub for individuals (customers and non-customers), providers and employers with educational material and resources about pain, how it manifests, how it's treated and how to manage it safely. Cigna.com/helpwithpain.



Cigna is an active partner in the community. Committed to improving health & well-being.

As a leader in the U.S. health care system, and a proud employer of veterans, Cigna is committed to helping veterans. To show our appreciation for veterans' sacrifices, Cigna established the Veteran Support Line and Mindfulness Program.



CIGNA FOUNDATION



Long-Distance Bond: Corporate CEO Prepares to Shepherd Double-Amputee Veteran Through Their Fifth Marathon Together



Maryland Barbershop Wellness Initiative



Fighting The Opioid Epidemic



HEALTH AND SERVICE



#1 in 2016 Athena Health PayerView
Cigna ranks in top place based on certain administrative, transactional and financial metrics.



Innovation in Advancing Health Equity Award
Honored by the National Business Group on Health in 2016 for promoting health equity and reducing health care disparities in the workplace.



2016 Patient-Centered Connected Care™ Recognition Program
First national health service company recognized by the National Committee for Quality Assurance.



2017 Pharmacy Benefit Management Institute Excellence Award
Cigna Pharmacy Management recognized for excellence in strategic efforts to change the reimbursement model with drug manufacturers from volume to value.



CEO Cancer Gold Standard™
Since 2009, annually recognized for providing a healthier workplace with a focus on cancer-risk reduction, detection and high-quality care.

DIVERSITY AND INCLUSION



Disability Equality Index™ Best Places to Work
Cigna scored 100% in the 2016 Disability Equality Index, created by the American Association of People with Disabilities and the U.S. Business Leadership Network®.



Human Rights Campaign Foundation's Corporate Equality Index (CEI)
Recognized in 2015 as one of the best companies for promoting workplace equality for transgender employees.



Best for Vets: Employers
Recognized by *Military Times* magazine in 2014, 2015 and 2016.



2015 Secretary of Defense Employer Support Freedom Award
Recipient of the U.S. Department of Defense's award, the highest honor for support of National Guard and Reserve employees.



Named Among the Top Companies in the 2015 Hispanic Association on Corporate Responsibility Corporate Inclusion Index (HACR CII)
Measured on diversity and Hispanic inclusion as a Fortune 100 company and HACR Corporate Member company.



2016 Top Corporations for LGBT Economic Empowerment
Named one of the top corporations by *Affinity Inc.* magazine.

CORPORATE RESPONSIBILITY



2016 Corporation of the Year by the World Affairs Council
Recognized for Best Practices for global social responsibility.



2016 Corporate Responsibility Magazine's 100 Best Corporate Citizens' List
Noted for outstanding corporate responsibility in the areas of environment, climate change, employee relations, human rights, governance, finance, and philanthropy and community support.



2015 MSCI Global Sustainability Index
Included in the 2015 MSCI Global Sustainability Index, which is designed to represent companies with strong management of environmental, social and governance risks and opportunities.

Questions?