



MODERN SLAVERY ACT STATEMENT 2018

Statement of behalf of Cigna in the
UK for the financial year ending 31st
December 2018

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1. Introduction

As a major global provider of insurance and other solutions to improve the health, well-being and sense of security of our customers, Cigna is committed to acting as a responsible corporate citizen and supporting fundamental human rights. It recognises its part in combating all forms of forced labour, slavery and human trafficking. All Cigna companies throughout the world are bound by Cigna's Human Rights Statement, a copy of which can be found here:

https://www.cigna.com/about-us/corporate-responsibility/human-rights-statement?WT.z_nav=about-us%2Fcorporate-responsibility%2Fethics-and-governance;Human%20Rights%20Statement;Learn%20more

2. Structure

Cigna in the UK conducts its business through a number of different companies, namely Cigna Insurance Services (Europe) Limited, Cigna Life Insurance Company of Europe SA/NV UK branch, Cigna Europe Insurance Company SA/NV UK branch, Cigna European Services (UK) Limited and Cigna Global Wellbeing Solutions Limited. This statement is made on behalf of all those companies.

3. Our employment practices

Cigna is committed to treating all its employees with respect and protecting their human rights, dignity and security in the workplace. We operate a suite of policies and safeguards to ensure employees are treated fairly and have the opportunity to raise any grievances or concerns, and have them investigated impartially. When we recruit, we work only with reputable agencies and conduct rigorous pre-employment checks, which include ensuring that only those individuals who have the right to work in the UK are employed by Cigna companies in the UK. We operate compensation and benefits processes which ensure the salaries we pay are reviewed annually, benchmarked against the wider market and represent fair remuneration for the effort and commitment shown by our teams on a daily basis.

Cigna operates non-retaliation policies which ensure that staff can raise concerns about ethical or other matters in good faith without fear of suffering adverse consequences.

The benefits and rights available to Cigna staff are set out in a detailed and easily accessible Staff Handbook, and our Human Resources Department is available to advise all employees and address any concerns that they may have concerning their employment.

4. Our Supply Chain

Where we operate as a purchaser of goods or services we expect a high level of ethical conduct from our suppliers. We operate a Supplier Code of Ethics which, among other matters, requires respect for human rights and prohibits the use of forced labour by our suppliers. During 2018, we introduced an obligation on our new suppliers to sign up to our Modern Slavery Act Code. Every supplier is now required to agree to these new terms before they commence providing services to Cigna. For existing suppliers, this is actioned at contract renewal date.

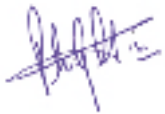
Cigna operates a rigorous Global Procurement process, which involves risk-assessing our proposed suppliers, conducting proportionate due diligence in relation to them, ensuring that contracts which comprise all the terms Cigna requires are entered into by them, and conducting appropriate monitoring and audit during the ongoing relationship with the supplier.

5. Our Ethics Helpline

Cigna prescribes a Code of Ethics which applies to all of its companies and staff around the world. Cigna staff have a variety of methods by which they can escalate concerns about breaches of the Code, or any other matters, including through their line management and local

compliance officers. Cigna also operates and promotes its Ethics Helpline, which is a channel for staff to raise any concerns they have about Code breaches or other ethical issues anonymously. All reports to the Ethics Helpline are investigated independently and confidentially by our Corporate Audit Department.

This statement is made in compliance with section 54(1) of the Modern Slavery Act 2015.

A handwritten signature in blue ink, appearing to read 'Philip Austin', with a stylized flourish at the end.

Signed: Philip Austin
CEO - Europe

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