

CIGNA

*A Business of Caring® ...
about Diversity*



CIGNA's commitment to diversity is clear – internally, through our multicultural and inclusive workforce, and externally, through the broad spectrum of communities and members we serve. This commitment to diversity – including supplier diversity – is an important part of our Business of Caring®.



CIGNA

A Business of Caring.



At CIGNA, our supplier diversity goals are an important part of our overall corporate mission...

We are customer driven. We care deeply about the needs of customers, and we're committed to doing what's necessary to help them achieve their goals.

Supplier Diversity – It's Good Business and the Right Thing to Do

A diverse supplier base helps CIGNA achieve our mission to be recognized for industry leadership and superior results. Supplier diversity expands and enhances our corporate relationships and experiences, and contributes to our ability to better understand and serve our broad spectrum of customers.

Our program is designed to engage the very best suppliers – those who share our commitment to integrity, quality, and efficiency – to support CIGNA's purchasing needs. Supplier diversity is an integral part of that equation.

CIGNA believes the success of minority- and women-owned businesses adds to our success and to that of the communities we serve. Minority- and women-owned businesses are often in neighborhoods – inner city and small towns – that benefit greatly from the commerce and employment opportunities the businesses provide. And they can often provide a cost advantage to CIGNA that their larger counterparts cannot.

What's more, our customers and employees care about diversity:

- CIGNA customers recognize and appreciate when their company of choice reflects their own values, in both hiring and business practices.

- Statistics show that the majority of health care purchasing decisions in the United States are made by women.
- Many government contracts consider diversity – both of workforce and suppliers – when evaluating CIGNA as a potential provider of services.
- Helping minority- and women-owned businesses succeed is a commitment shared by the CIGNA workforce, which is more than 75% female.

At CIGNA, our Supplier Diversity goals are an important part of our overall corporate mission. We are confident the trust and reputation we develop through these efforts will help our company build customer and supplier relationships that last.

A Strong Commitment to Supplier Diversity

CIGNA has a long history of involvement in and support of supplier diversity. The foundation of our Supplier Diversity Program dates back to the early 1970s. We are a corporate member of both the National Minority Supplier Development Council (NMSDC) and the Minority Corporate Counsel Association (MCCA). CIGNA also regularly participates in job fairs sponsored by these and other minority and women's organizations.

...We are confident the trust and reputation we develop through these efforts will help our company build customer and supplier relationships that last.



As tangible evidence of our growing dedication to supplier diversity, in 2004 CIGNA purchased more than \$670 million in goods and services from minority- and women-owned business enterprises across the United States:

MANAGED Category	2004 Spending	Total % of 2004	CIGNA Target
Purchased Goods & Services	\$33,000,000	5.9%	6%
UNMANAGED Category	2004 Spending	Total % of 2004	CIGNA Target
Healthcare Provider Fees*	\$643,000,000	3.2%	N/A

We operate with a sense of urgency. We act with speed and diligence, because CIGNA's success depends on our decisions, actions and results.

Committed to Employee Diversity

CIGNA's commitment to employee diversity is also clear. Our long-standing commitment to a multi-cultural and inclusive workforce is evident in the employees we recruit and hire – from diverse talent pools both within the United States and in other countries where CIGNA operates. These efforts build on CIGNA's strong foundation of good faith efforts to attract, hire, develop, promote and retain the most qualified candidates.

As of 2004, CIGNA's workforce consisted of 76% women and 25% minority employees. Women currently hold 71% of the managerial/professional positions at CIGNA, and minorities hold 19% of these positions. In addition, CIGNA is committed to diversity through our employee recruitment efforts, our mentoring initiatives and our work/life support programs.

Diversity is a key element of achieving our overall mission of sustained, profitable growth. A diverse workforce increases our understanding of and connections to the many groups with whom we work: our providers, brokers and our diverse customer base, both employers and individual members. Through an inclusive workforce, CIGNA fosters development of unique perspectives and ideas, making us better able to meet and anticipate our customers' needs and strengthen our competitive edge.

How CIGNA's Supplier Diversity Program Works

CIGNA's Supplier Diversity Program is part of CIGNA's overall sourcing strategy, which includes nationally recognized and customer-driven target percentages for annual dollars spent on purchases from minority and women-owned businesses. Our policy is to solicit competitive bids to obtain the best value when purchasing goods and services.

* Note: Healthcare Provider Fees shown in this chart are attributable to provider entities that have at least 50% ownership by women, minorities, or veterans.



CIGNA's Mission

"We are A Business of Caring®. We focus on the health, well-being, and productivity of our members for industry leadership and superior service."

We pre-qualify suppliers so we always have access to a pool of businesses capable of meeting CIGNA's needs, and in turn, those of our customers. We evaluate suppliers taking into account best value, with a particular emphasis on quality, total cost, delivery, innovation and management expertise to meet CIGNA's requirements.

What We Buy

With the size and scope of our operations, CIGNA has significant purchasing power. We spend more than \$1 billion each year to obtain a variety of goods and services, just a few of which are listed below:

- **Consulting** – consultant and temporary labor
- **Facilities** – related materials and services
- **Information Technology** – hardware, software, and peripherals
- **Marketing & Print** – advertising, marketing, and print services
- **Support Services & Discretionary** – travel, shipping, office supplies, and vehicle fleet management
- **Telecommunications** – equipment and services
- **Workforce Solutions** – recruiting and training services

Who is Eligible?

CIGNA utilizes the federal government's designation of what constitutes minority-, women- and service disabled veteran-owned business enterprises. These qualifications are detailed below. (Source: *National Minority Supplier Development Council, Inc.*)

Minority-Owned Business

A business enterprise is classified as a minority-owned business if the company is at least 51 percent owned, controlled and operated by one or more individuals from a minority group such as:

- **African Americans.** U.S. citizens having origins in any of the Black African racial groups
- **Asian Americans.** U.S. citizens whose origins are from Japan, China, Taiwan, Korea, Vietnam, Laos, Cambodia, the Philippines, Malaysia, Indonesia, Samoa, Guam, the U.S. Trust Territories of the Pacific or the Northern Marianas, India, Pakistan and Bangladesh
- **Hispanic Americans.** U.S. citizens of Spanish culture whose origins are from Mexico, South or Central America, or the Caribbean Islands
- **Native Americans.** American Indians, Eskimos, Aleuts, Native Hawaiians

We emphasize personal accountability, and take personal responsibility for achieving our collective goals and results with discipline, focus, and unity of purpose. We all own the success of our company, no matter what our job is or where we are in the organization.

provide our customers with employee benefits, expertise, and services that improve the quality of their employees. We will be recognized by our customers and shareholders for our results.”



We treat each other with respect; and we both value and encourage diversity in our people, innovative thinking, and new ideas.

Woman/Women-Owned Business

A business enterprise is classified as a woman/women-owned business if the company is at least 51 percent owned, controlled, and operated by a woman or women.

Service Disabled Veteran-Owned Business Enterprises

A business enterprise is classified as a service disabled veteran-owned business enterprise if the company is at least 51 percent owned, controlled and operated by one or more service disabled veteran individuals.

If your company meets these criteria and is interested in a potential opportunity to become a supplier to CIGNA, we want to hear from you. To have your business considered, please e-mail SupplierDiversity@CIGNA.com.

What We Provide Our Suppliers

- Fair and honest awarding of contracts based on quality, availability, and competitive pricing of products and services
- Strong commitment to business responsibilities and timely payment of invoices
- Communication consistent with managing a successful business relationship and responsible decision-making
- Courteous and professional treatment
- A high-quality business partner

- Fair projections of future plans and requirements
- Prompt responses to all inquiries

What We Expect from Our Suppliers

- Knowledgeable, responsible, responsive and professional sales personnel
- Ethical conduct in all business arrangements
- Quality processes and accurately represented products and services
- Innovative suggestions for improving CIGNA's competitive advantage
- Accurate and prompt responses to all inquiries

Recognition for Diversity Efforts

CIGNA has received recognition from the following organizations, institutions and publications, which is a result of our efforts to promote diversity throughout our corporation.

Anti-Defamation League – Greater Hartford Workplace Diversity Award, for our workplace diversity practices that encourage all employees to achieve their full potential, 2005

Essence Magazine – Named CIGNA one of the “35 great places to work” for black female employees, based on work-life balance, career advancement, diversity, workforce representation and community involvement, 2005



We act with integrity, and we're honest and fair in all actions we take.

Forum of Executive Women in Philadelphia

– Recognized CIGNA for representation of women on our Board of Directors, 2005

Urban League of Philadelphia

– For our support of the organization's mission, vision and goals, 2005

Black Data Processing Associates, Greater Philadelphia Chapter

– For our outstanding commitment to the organization's goals and objectives, 2004

DiversityInc – CIGNA named in "Top 20 Noteworthy Companies," for our strong percentage of African American new hires, strong percentage of African Americans in management, work-life benefits and our supplier diversity, 2004

Family Digest Magazine – Recognized CIGNA as one of the best companies for African Americans, 2004

Greater Valley Forge Human Resources Association – For our diversity efforts, 2004

Latina Style Magazine – Recognized CIGNA as one of the 50 best companies for Latinas to work in the U.S., 2004

Minority Corporate Counsel Association – For our furtherance of diversity in the legal profession, 2004

National Black MBA Association, Philadelphia Chapter – Certificate of Recognition Award, 2004

About CIGNA

CIGNA has 134 offices in 98 U.S. cities, and operations in 15 countries as of December 31, 2004. CIGNA Corporation and its subsidiaries constitute one of the largest investor-owned, employee benefits organizations in the United States. CIGNA's strategic focus is to be a leading provider of health care and related benefits. This strategy builds on CIGNA's existing capabilities of medical, pharmacy, behavioral health, clinical information management, dental and vision benefits, case and disease management, and disability, life and accident products. CIGNA has a long history with deep roots that reach back centuries. Today, our "Business of Caring" is focused on helping people lead healthier, more secure lives.

CIGNA's Commitment to the Communities We Serve

We are A Business of Caring®

We believe in sponsoring good causes and promoting ways to help people help themselves. Our caring is reflected in our corporate vision, our advertising, and the work we do every day. That's because we're not simply here to do a job. We're here because we care about people. We're proud of our work and of the businesses whose products and services help our customers enhance and extend the quality of their lives.



We strive for competitive excellence. We do what matters for our customers – and do it better than anyone else.

CIGNA's Shared Values

- **We are customer driven.** We care deeply about the needs of customers, and we're committed to doing what's necessary to help them achieve their goals.
- **We operate with a sense of urgency.** We act with speed and diligence, because CIGNA's success depends on our decisions, actions, and results.
- **We emphasize personal accountability,** and take personal responsibility for achieving our collective goals and results with discipline, focus, and unity of purpose. We all own the success of our company, no matter what our job is or where we are in the organization.
- **We treat each other with respect;** and we both value and encourage diversity in our people, innovative thinking, and new ideas.
- **We act with integrity,** and we're honest and fair in all actions we take.
- **We strive for competitive excellence.** We do what matters for our customers – and do it better than anyone else.





CIGNA

A Business of Caring.

"CIGNA" or "CIGNA HealthCare" refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare of Virginia, Inc. and CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.