



Modern Slavery Act Statement (UK) – Financial Year Ending 31 December 2025

1. About this Statement

This Modern Slavery Act Statement is made pursuant to section 54 of the Modern Slavery Act 2015 and outlines the steps taken by Cigna Healthcare in the UK during the financial year ending 31 December 2025 to prevent modern slavery and human trafficking within our operations and supply chains.

This statement is issued on behalf of Cigna Life Insurance Company of Europe S.A.-N.V., UK branch; Cigna Europe Insurance Company S.A.-N.V., UK branch; and Cigna European Services (UK) Limited. These entities together form Cigna Healthcare (UK).

Consistent with Cigna’s global Human Rights Statement and Code of Ethics, Cigna Healthcare (UK) recognises its responsibility to respect human rights and actively works to prevent forced labour, child labour, human trafficking, or any form of modern slavery.

2. Our Business and Supply Chains

Cigna Healthcare (UK) provides health, wellbeing, and insurance services to customers across the UK and internationally. Our operations are predominantly office-based professional services supported by an extensive global supply chain.

Our supply chains include providers of professional services, information technology, cybersecurity, facilities management, contingent labour agencies, marketing, communications, healthcare administration services, and other operational support functions.

We acknowledge that modern slavery risks increase where supply chains extend beyond Tier 1 suppliers, involve subcontracting, rely on temporary or low-skilled labour, or operate in higher-risk sectors or countries.

3. Policies and Governance Framework

Cigna Healthcare (UK) maintains a robust governance framework designed to prevent modern slavery. This framework includes the Cigna Human Rights Statement, the Cigna Code of Ethics, the Supplier Code of Ethics, non-retaliation policies, recruitment standards, and employee grievance procedures.

Cigna’s Supplier Code of Ethics sets mandatory standards for suppliers, including explicit prohibitions on forced, bonded, or indentured labour; requirements to employ workers of legal age; compliance with wage, overtime, and working-hours regulations; and the provision of safe and healthy working conditions.

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The Supplier Code also requires suppliers to cascade these standards to their own subcontractors to ensure alignment throughout the supply chain.

4. Employment Practices

Cigna Healthcare (UK) is committed to providing a safe, respectful, and fair working environment. We conduct rigorous pre-employment screening, work only with reputable recruitment agencies, and maintain compensation structures that ensure fair and competitive wages.

Employees receive access to grievance channels, HR support, and protected reporting mechanisms, ensuring all concerns are managed appropriately and without retaliation.

All employees have access to training and awareness on ethical conduct, including reporting channels for suspected ethical or human rights concerns.

5. Risk Assessment and Management

Cigna Healthcare (UK) uses a risk-based approach to assess and manage modern slavery risks. Our Global Procurement & Third-Party Management process evaluates risks associated with geography, industry sector, labour intensity, subcontracting levels, and supplier criticality.

Potential high-risk categories include facilities services, outsourced administrative operations, and contingent labour roles that may involve low-wage or temporary work arrangements.

Where elevated risks are identified, enhanced due diligence measures are applied, including additional supplier questionnaires, evidence requests, governance reviews, and on-site assessments where appropriate.

6. Due Diligence Processes

Our due diligence framework operates throughout the supplier lifecycle:

Pre-engagement: prospective suppliers undergo risk assessment and due diligence checks tailored to risk category, including reviews of human rights and labour practices.

Contracting: all supplier contracts include obligations to comply with our Supplier Code of Ethics, human rights standards, anti-bribery laws, data protection requirements, and modern slavery prohibitions.

Ongoing Monitoring: risk-based supplier governance reviews, contract audits, business continuity assessments, and periodic re-evaluation of higher risk suppliers.

Cigna also operates a third-party ESG assessment programme for key suppliers, which evaluates labour practices and will expand to cover a broader supplier base.

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7. Remediation and Response

If a modern slavery concern is identified within our operations or supply chains, Cigna Healthcare (UK) undertakes a structured and victim centered response.

This may include escalating the issue internally, engaging the supplier, initiating corrective action plans, conducting additional audits, or where appropriate suspending or terminating the supplier relationship.

We aim to take actions that protect vulnerable workers and prevent further harm, in line with UK Government expectations for responsible remediation.

8. Reporting Concerns

Cigna Healthcare (UK) operates multiple channels to raise concerns, including reporting to line managers, local compliance officers, Human Resources or the global Ethics Helpline.

Cigna Healthcare (UK) 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.

9. Approval and Publication

This statement was approved by the Board of Cigna Life Insurance Company of Europe S.A.-N.V., and Cigna Europe Insurance Company S.A.-N.V, on 06.05.2026 on behalf of all UK entities listed in Section 1.

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