



Cigna Healthcare UK:
Gender Pay Gap Report 2025



Foreword

Cigna Healthcare is part of The Cigna Group, a global health services organisation committed to improving the health and vitality of the people we serve. We operate as a health benefits provider supporting individuals, employers and communities to navigate the healthcare system with confidence, enabling better and more informed choices at every stage of life.

We employ over 800 colleagues across the UK, forming part of a global workforce of more than 70,000 people supporting approximately 190 million customer relationships worldwide. Our UK colleagues play a vital role in delivering high-quality services and advancing our purpose to improve health outcomes for the people and organisations we support.

We recognise that the strength, wellbeing and diversity of our UK workforce are fundamental to our continued success. We are committed to creating an inclusive workplace where colleagues feel valued, supported and able to thrive. Our approach to diversity, equity and inclusion (DEI) in the UK aligns with our wider environmental, social and governance (ESG) commitments and supports better decision-making, stronger engagement and sustainable business performance.

Fairness in pay and opportunity remains a key priority for Cigna Healthcare in the UK. Our pay-for-performance approach is underpinned by robust governance, including role-based benchmarking, the removal of salary history questions from recruitment processes, and regular monitoring of pay outcomes to identify and address potential disparities. While we are encouraged by the progress we have made, our UK gender pay gap results demonstrate that further action is required, particularly in increasing female representation at more senior levels of the organisation.

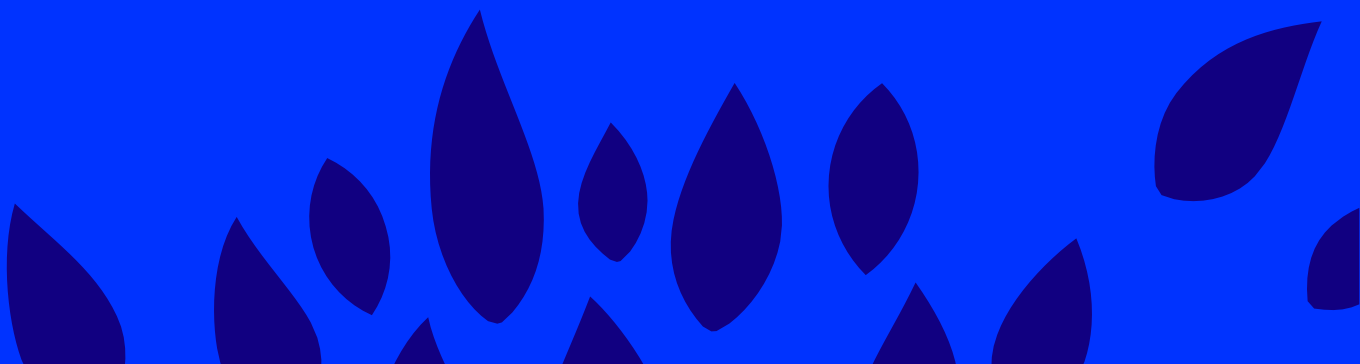
This report sets out clear and measurable actions we are taking in the UK to address our gender pay gap, including strengthening inclusive recruitment and progression practices, supporting the development of female talent, continuing to review reward and bonus outcomes for fairness, and reinforcing accountability through leadership oversight and regular data analysis.

We remain committed to delivering meaningful and sustained improvement and will continue to monitor and report on our progress. I confirm that the information and data contained within this UK Gender Pay Gap Report are accurate.



Mark Hassan

Chief Financial Officer, International Organisations Health and Europe Insurance Companies (CLICE and CEIC)



A circular inset image on the left side of the page shows a smiling woman with short, curly dark hair, wearing glasses and a light-colored blazer over a coral top. She is holding a coffee cup. The background is blurred, suggesting an office setting.

Overview

Legislative Requirements

This report has been produced in accordance with the UK Gender Pay Gap reporting Regulations, which require organisations with more than 250 employees to publish gender pay gap data annually.

Gender pay gap reporting shows the difference in average pay between men and women across an organisation, regardless of role. This is distinct from equal pay, which concerns pay differences between men and women performing the same or similar work.

All figures in this report have been calculated in line with government guidance, based on hourly pay as at 5 April 2025 and bonus payments made in the 12 months to that date.

Summary of the numbers and what is driving our gap?

As at 5 April 2025, Cigna Healthcare UK has:

- A mean gender pay gap of 28.25%
- A mean gender bonus pay gap of 51.4%
- A median gender pay gap of 28.0%
- A median gender bonus pay gap of 65.1%

Compared to 2024, both mean and median gender pay gaps have reduced. This reflects continued focus on equitable pay practices and talent progression.

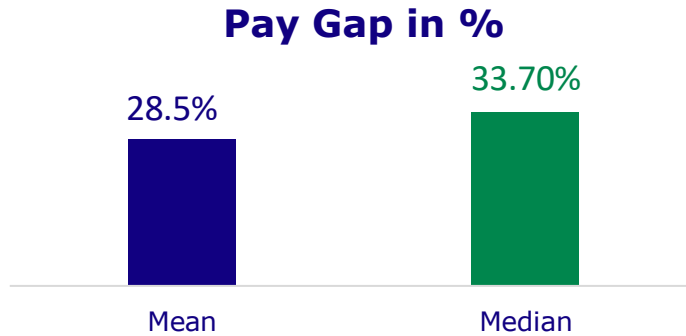
Our gender pay gap remains primarily driven by:

- Lower representation of women in senior and higher-paid roles within the UK
- Higher representation of women in entry-level and lower-paid positions within the UK
- The global structure of the organisation, with a number of senior leadership roles based outside the UK

As at 5 April 2025, women represented 51.9% of the UK workforce, while 33.8% of senior roles were held by women.

Our Gender Pay Gap

Mean and Median Gender Pay Gap



The above graph shows our overall mean and median gender pay gap as of 5th April 2025.

In accordance with the reporting requirements this data excludes anyone who did not receive the base pay. It does not consider overtime pay, redundancy pay, payments of untaken leave, or pay related to termination of employment.

Our analysis shows our gender pay gaps have decreased by 4.2% and 5.7% over the year from 5 April 2024.



The mean gender pay gap is the difference in average hourly pay of male and female employees, expressed as a percentage of the average hourly pay of male employees.

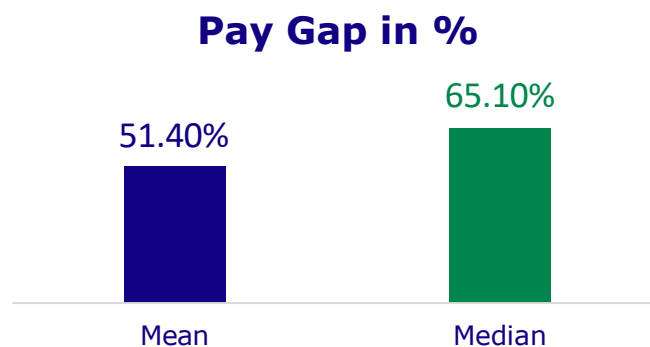


The median gender pay gap is the difference in the midpoint of the range of hourly pay of male and female employees expressed as a percentage of the midpoint of the hourly pay of male employees.



Our Gender Pay Gap

Mean and Median Gender Bonus Gap



The above graph shows our overall mean and median bonus pay gap as of 5th April 2025.

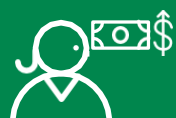
In accordance with the reporting requirements this data excludes anyone who did not receive a bonus. It does not consider overtime pay, redundancy pay, payments of untaken leave, or pay related to termination of employment.

Our analysis highlights that our Mean Bonus pay gap decreased by 5.1% over the year from 5 April 2024, while our Median Bonus pay gap increased by the same amount.

With lower representation of women in our most senior positions that attract higher bonuses, our bonus gap is further impacted by the fact that most of our part-time employees are women.



The mean gender bonus pay gap is the difference in average bonus of male and female employees, expressed as a percentage of the average bonus pay of male employees.

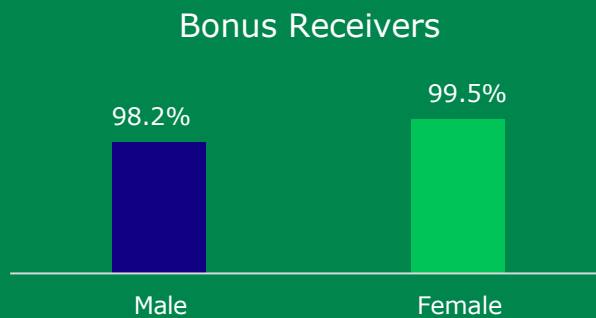


The median gender bonus gap is the difference in the midpoints of the range of bonus pay of male and female employees expressed as a percentage of the midpoint of the bonus pay of male employees.



Our Gender Pay Gap

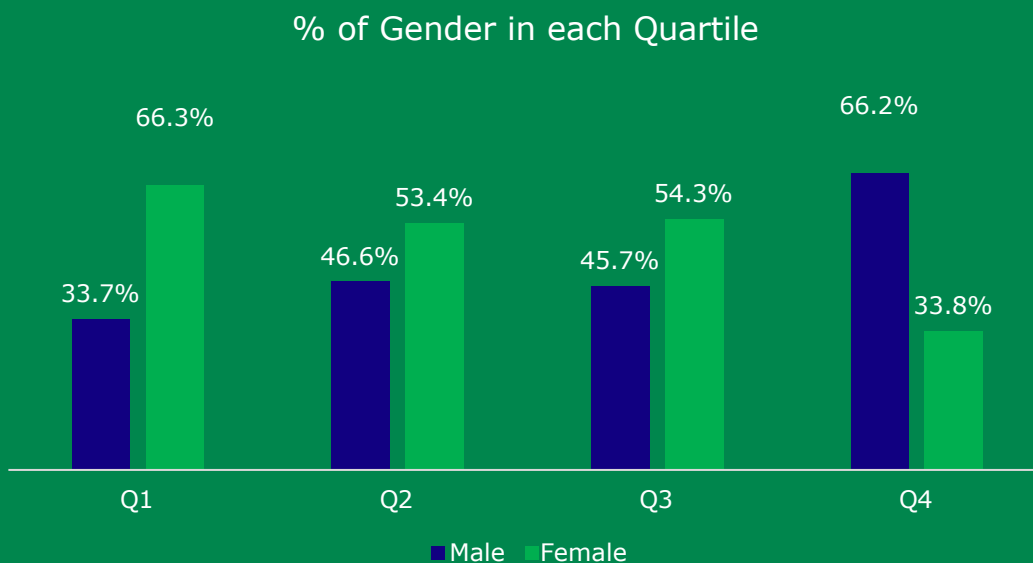
Proportion of Employees Receiving a Bonus



The above graph shows the percentage of our employees who received bonus pay in the 12 months to 5 April 2025.

Pay Quartiles

The graph below represents the proportion of men and women in each pay quartile. The proportion of females in the three highest bandings has increased since 5 April 2024 by 3.3% (Q2), 3.5% (Q3) and 1.9% (Q4). The proportion of females in the lowest banding has decreased by 0.9% (Q1).



Understanding Our Gender Pay Gap



What We Do Well

At Cigna Healthcare, we believe that diversity, equity and inclusion are fundamental to achieving fair and sustainable pay outcomes.

Our focus is on addressing the structural drivers of our gender pay gap, particularly representation at senior levels. We are strengthening our UK talent management and succession planning practices, monitoring gender trends in recruitment and progression, supporting flexible working and work-life balance and investing in development and wellbeing initiatives to remove barriers to progression.

These actions are designed to support equitable opportunity, improve representation over time and drive continued progress in closing our gender pay gap.



Organisational commitment

Cigna Healthcare's commitment to diversity, equity and inclusion (DEI) is deeply rooted in our values and core to who we are as a company. At Cigna Healthcare, we stand for inclusion, diversity and equity, and we are committed to respecting differences, treating each other with dignity, and standing together with our colleagues who may need help.

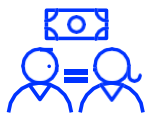
The launches of our Enterprise and International Health DEI initiatives are important milestones in our journey and were formed to help integrate the DEI strategy with Cigna Healthcare's mission, strategies and business objectives. They are key drivers of our ongoing DEI and health equity efforts, as well as help raise awareness of the steps we're taking, both within Cigna Healthcare and in the communities where we live and work.



Understanding Our Gender Pay Gap



Pay Philosophy



Equal pay for equal roles: Men and women are paid equally for doing equivalent roles across the organisation. We adopt fair and equitable pay practices and monitor to ensure we pay equally for the same or similar work activities .



Bonuses: We adopt a performance related bonus pay approach to ensure individuals, regardless of gender, are rewarded for the individual contribution they make to our business. All eligible employees have an equal opportunity to participate and earn a bonus.



Women in Leadership

Women in Leadership: Our International Health - Women Leaders Program continues to provide women leaders the opportunity to assess and maximise their full potential as a leader in business, enhancing 6 key competencies that promote effective leadership behaviours. We were also pleased to announce the **Women in Leadership Buddy Program**, a new and supportive networking initiative designed to connect program alumni with participants in the upcoming cohort, creating a support system where past participants help new cohorts to navigate the experience, prep for final presentations, and maximize their growth.

In 2024, we also implemented a new training program, inspired by the book "How Women Rise" by Sally Helgesen and Marshall Goldsmith. This program supports those looking to strengthen their leadership impact and accelerate their growth. The focus is on practical behaviors and habits commonly observed among women that can unintentionally limit career progression—and how to replace them with strategies that support confidence, visibility, collaboration, and influence.



Understanding Our Gender Pay Gap



Talent Strategy

Our Talent Review and Planning processes support the development of a diverse leadership pipeline. Annual talent reviews assessed the diversity of incumbents in critical leadership roles, identified diverse successors for development, and highlighted individuals with potential to progress into key positions over time.



Benefits & Wellness

- **Access to Benefits:** We continue to support our employees to access the range of flexible benefits available to them through our user-friendly hub. We have ensured increased promotion, awareness and understanding of the benefits available and worked to remove any barriers to accessibility.
- **Whole Health:** We are continuing to develop a whole-health approach to recognise the range of factors that can affect employee wellbeing and progression at work. To better understand employee health needs, including financial and mental wellbeing, we conducted focus groups and surveys, which have resulted in implementation of additional support including annual onsite health screening checks, strengthened practices in relation to mental health support and stress risk assessments and enhanced information and guidance relating to financial planning and pensions.
- **Leave Policies:** Cigna Healthcare is committed to supporting employees who balance work with caring and family responsibilities. We provide enhanced paid maternity, adoption and paternity leave, as well as up to four weeks of paid caregiver leave. We continue to sustain our hybrid working model and to encourage flexibility and autonomy in working patterns and hours where operationally practical.



We are Committed to Closing Our Gender Pay Gap



Future Actions and Commitments

Talent management and progression

We are committed to the continuous review of our talent management practices to ensure they are fair, inclusive and support progression for all colleagues. This includes identifying and removing potential barriers to advancement and proactively focusing on career segments where representation is imbalanced, to support a more equitable distribution of opportunity across the organisation.

Succession planning and leadership pipelines

We will strengthen the way we measure and monitor gender diversity within our succession plans, enabling greater visibility of representation across critical roles. Alongside this, we will continue to enhance the guidance and educational resources available to managers, supporting more inclusive decision-making and addressing unconscious bias within succession and talent planning processes.

Flexible working and work-life balance

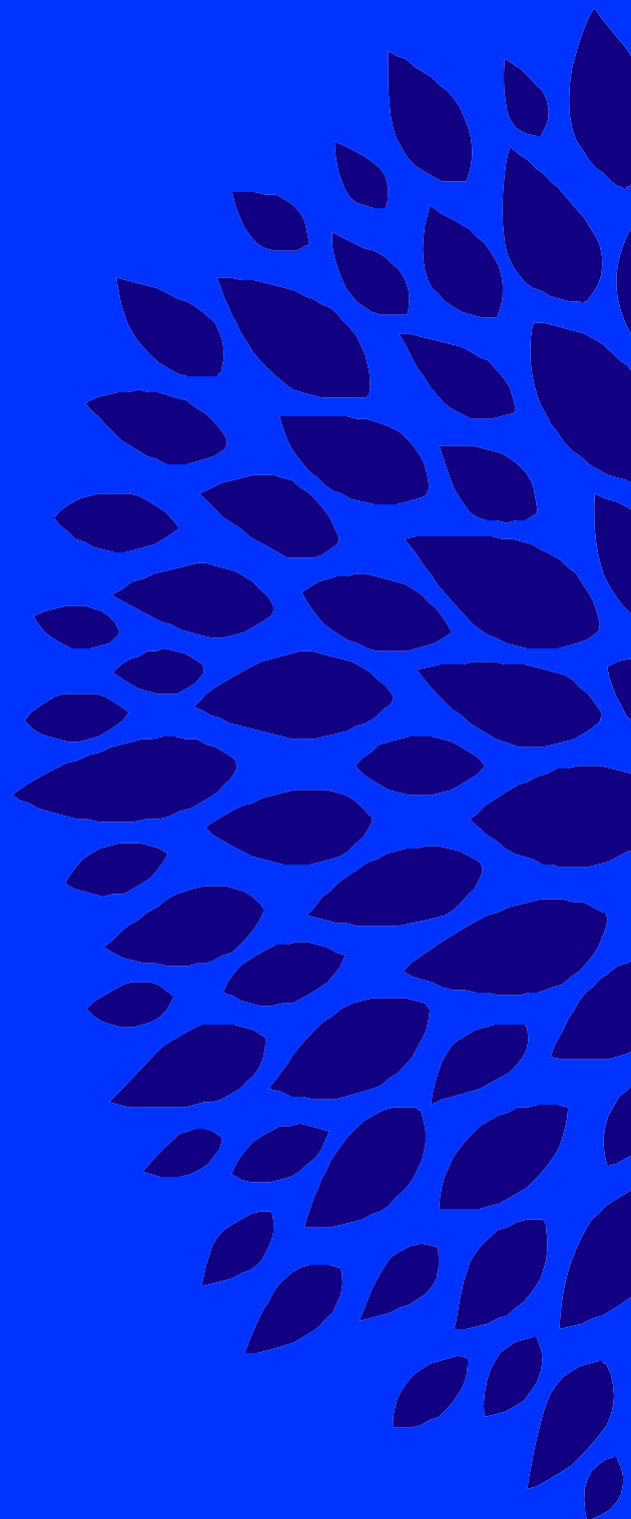
We will continue to evolve our approach to flexible working and work-life balance, ensuring that employees' individual circumstances are considered. By embedding flexibility into our ways of working, we aim to reduce barriers to progression and support sustainable careers across all stages of life.

Recruitment and hiring practices

We will monitor gender representation trends across our recruitment activity to better understand outcomes at each stage of the hiring process. This insight will inform targeted actions to support improved female representation within candidate shortlists and selection pools, helping to strengthen gender balance over time.

Wellbeing, mental health and resilience

We remain committed to ensuring our programmes and frameworks place appropriate focus on employee wellbeing, including mental health and resilience. By continuing to invest in supportive initiatives, we aim to foster an inclusive and healthy working environment that enables all colleagues to perform at their best.





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