FOR IMMEDIATE RELEASE

AM Best Affirms Credit Ratings of Cigna Corporation and Its Subsidiaries

Ratings Supplement

The FSR of A (Excellent) and the Long-Term ICRs of “a” have been affirmed with stable outlooks for the following key U.S. life/health subsidiaries, health maintenance organizations and New Zealand- and Europe-based subsidiaries of Cigna Corporation:

- Connecticut General Life Insurance Company
- American Retirement Life Insurance Company
- Cigna Health and Life Insurance Company
- Cigna Worldwide Insurance Company
- CIGNA Europe Insurance Company S.A. – N.V.
- CIGNA Life Insurance Company of Europe S.A. – N.V.
- Cigna Life Insurance New Zealand Limited
- Cigna HealthCare of Indiana, Inc.
- Cigna HealthCare of North Carolina, Inc.
- Cigna HealthCare of South Carolina, Inc.
- Cigna HealthCare of Arizona, Inc.
- Cigna HealthCare of Georgia, Inc.
- Cigna HealthCare of Texas, Inc.
- Cigna HealthCare of Florida, Inc.
- Cigna HealthCare of New Jersey, Inc.
- Cigna HealthCare of Colorado, Inc.
- Cigna HealthCare of Connecticut, Inc.
- Cigna HealthCare of Illinois, Inc.
The FSR of A (Excellent) and the Long-Term ICRs of “a” have been affirmed with stable outlooks for the following Cigna HealthSpring subsidiaries of Cigna Corporation:

- HealthSpring Life & Health Insurance Company, Inc.
- HealthSpring of Florida, Inc.
- Bravo Health Mid-Atlantic, Inc.
- Bravo Health Pennsylvania, Inc.

The FSR of A (Excellent) and the Long-Term ICRs of “a” have been affirmed with stable outlooks for the following Medco Containment subsidiaries of intermediate holding company, Express Scripts Holding Company:

- Medco Containment Insurance Company of New York
- Medco Containment Life Insurance Company

The Long-Term ICR of “bbb” has been affirmed with a stable outlook for Cigna Corporation.

The following Long-Term IRs have been affirmed with stable outlooks for Cigna Corporation:

Cigna Corporation—
- “bbb” on $500 million of .613% senior unsecured notes, due 2024
- “bbb” on $800 million of 1.25% senior unsecured notes, due 2026
- “bbb” on $1.5 billion of 2.4% senior unsecured notes, due 2030
- “bbb” on $1.5 billion of 2.375% senior unsecured notes, due 2031
-- “bbb” on $750 million of 3.2% senior unsecured notes, due 2040
-- “bbb” on $1.25 billion of 3.4% senior unsecured notes, due 2050
-- “bbb” on $1.5 billion of 3.4% senior unsecured notes, due 2051

The following Short-Term IR has been affirmed:

Cigna Corporation—
-- AMB-2 on commercial paper program

The following indicative Long-Term IRs have been affirmed with stable outlooks for Cigna Corporation:

Cigna Corporation—
-- “bbb” on senior unsecured debt
-- “bb+” on preferred stock

The following Long-Term IRs have been affirmed with stable outlooks for Cigna Holding Company:

Cigna Holding Company—
-- “bbb” on $750 million of 4.0% senior unsecured notes, due 2022
-- “bbb” on $17 million of 8.3% senior unsecured notes, due 2023
-- “bbb” on $100 million of 7.65% senior unsecured notes, due 2023
-- “bbb” on $900 million of 3.25% senior unsecured notes, due 2025
-- “bbb” on $300 million of 7.875% of senior unsecured debentures, due 2027
-- “bbb” on $600 million of 3.05% senior unsecured notes, due 2027
-- “bbb” on $83 million of 8.3% senior unsecured step-down notes, due 2033
-- “bbb” on $500 million of 6.15% senior unsecured notes, due 2036
-- “bbb” on $300 million of 5.875% senior unsecured notes, due 2041
-- “bbb” on $750 million of 5.375% senior unsecured notes, due 2042
-- “bbb” on $1 billion of 3.875% senior unsecured notes, due 2047

This press release relates to Credit Ratings that have been published on AM Best’s website. For all rating information relating to the release and pertinent disclosures, including details of the office responsible for issuing each of the individual ratings referenced in this release, please see AM Best’s Recent Rating Activity web page. For additional information regarding the use and limitations of Credit Rating opinions, please view Guide to Best’s Credit Ratings. For information on the proper media use of Best’s Credit Ratings and AM Best press releases, please view Guide for Media - Proper Use of Best’s Credit Ratings and AM Best Rating Action Press Releases.

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