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July 11, 2016

David Cordani Cigna President and Chief Executive Officer Cigna Corporate Headquarters 900 Cottage Grove Road Bloomfield, CT 06002

Dear David,

As Cigna and Anthem proceed through the approval process for a possible merger, I write to you today to express my strong desire to work with you and the rest of the leadership team to ensure that Cigna, one of Connecticut's most iconic companies, remains a Connecticut company.

Cigna and the State of Connecticut have been vital partners for many years. Thousands of employees and their families are proud to be part of Cigna's family, and the company's charitable work throughout the Hartford area and the state have benefited dozens of vital community organizations. I would also like to thank you for your recognition and attention to the opioid crisis that is currently ravaging Connecticut and the rest of the country. Your recent announcement to reduce opioid use among Cigna customers by 25 percent in three years is an ambitious and important goal. I hope that others in the industry will follow suit and take steps to curb this epidemic. Furthermore, your support and collaboration with groups such as the Shatterproof Foundation and the American Society of Addiction Medicine is critical in terms of raising awareness about addiction and developing and disseminating new treatment strategies for those facing this disease.

I trust the Department of Justice to review the merits of the proposed merger between Cigna and Anthem and come out with a ruling that is fact-based and fair. And while I leave to the experts judgment on the merits of the merger, I understand why Cigna believes this merger is beneficial to the business. As our health care system continues to evolve – away from a system that rewards volume and instead to a system that prioritizes value – insurers, hospitals, and providers are all looking for greater scale and efficiencies. I have been a proponent of delivery system reform for a long time, and believe that this shift towards value-based reimbursement holds the key to better care at lower prices for consumers.

Again, thank you for your leadership within the business community in Connecticut. Cigna's partnership with our state has endured for years, and I hope that the

company will maintain a strong presence in Connecticut in the future. I look forward to working with you for many years to come.

Christopher S. Murphy

United States Senator