

2018 Cigna 360° Well-Being Index declines due to concerns over Social and Physical Wellness

People are preparing for active aging at the price of current lower social well-being and higher work stress. Data transparency key to affordable and accessible healthcare.

[July 9, 2018, Hong Kong] - Cigna Corporation (NYSE:CI) today released the results of its [2018 Cigna 360° Well-Being Survey – Future Assured](#). The findings, which were tracked over a four year period, show rising awareness of the need to prepare for old age, which includes being continually active and financially independent. As a result, people are working harder today, and increasingly call for employers to help in managing workplace stress.

The Cigna 360° Well-Being Survey was launched in 2014 with the goal of exploring well-being perceptions and concerns across five key areas of well-being - physical, family, social, financial and work. This year's survey is Cigna's most global yet, talking to nearly 14,500 people in 23 markets around the world.

The Index – the combined scores of the five areas – dropped 1.1 points overall compared to last year's survey, from 62.3 to 61.2 points. With the exception of Singapore, all markets surveyed recorded a drop of between 1.1 and 3.9 points since last year, with Thailand reporting the largest fall. Despite recording the second largest fall, India maintained its place at the head of the index.

Financial well-being, previously a declining trend, finally stabilized in all markets as respondents are beginning to feel more positive about their current situation. However, there are increased concerns over Social well-being – people are working harder at the cost of quality time for friends and hobbies; and Physical well-being – quality of sleep, weight and a balanced diet.

Jason Sadler, President, Cigna International Markets, said: “More people are feeling positive about their current financial situation and understand the need to prepare for the future. However, the survey also showed that there is a trade-off as we face higher workplace stress today. For Cigna, this means we must continue to help individuals and organizations gain a better state of well-being. Collectively, if we can help employees deal better with stress, their well-being will improve.”

More are Geared Up for Old Age

One positive development revealed by the survey was that 50% of respondents claim to be prepared for old age through active aging and financial readiness. However, they also believe that insurance alone may not cover all their needs, and plan to dip into their savings to help during retirement. In most developed economies and where public health systems are well regarded, such as China, Hong Kong and Taiwan, people expect to rely on government help for healthcare costs.

About one-third of respondents have a fear of not being visible in old age, with social circles shrinking and mobility becoming an issue. Most respondents, especially in Asia, expect to receive support from their family in old age rather than help from professional caregivers. Respondents in Indonesia and Thailand have the largest expectation that children will take care of the elderly.

Stress is a Key Factor in Workplace Wellness

The workplace plays a critical role in health, wellness and planning for a secure future. The Workplace Well-being Index increased from 67.5 to 69.1 points over last year. People have an increasingly positive outlook towards their workplace wellness and recognize the value of work-life balance. However, stress remains the biggest workplace issue. Some 15% of workers said they are unable to manage stress, with Millennials in the workplace viewing themselves as least able to cope.

Those who say they are unable to manage stress are less physically fit, less sociable and more likely to seek professional help and medication.

Stress management presents a challenge to employers and way for them to improve staff retention and motivation. Over 50% of employees in the survey claim they do not receive company support in dealing with stress or have a formal workplace wellness program in place. When asked about workplace wellness programs, 73% of working Millennials agree they are important in choosing between two potential employers.

The Need for Affordable and Accessible Healthcare

Respondents outside the U.S. showed a preference for private healthcare over public services, but cost is a sobering factor. People choose public healthcare for the most critical medical procedures. The areas where private healthcare use is higher than in the public system is for dental and eye-care.

Data Sharing can Create Better Health

People are also highly open to health data sharing with third parties (8 out of 10) if it lowers healthcare costs, provides better access to healthcare and enables early detection. Next to doctors and government-run health databases, people are open to sharing their health data with insurance companies and communities with similar medical conditions.

“The findings show there is an opportunity for the health services and insurance industry to create solutions that are customized and affordable for each individual. Data sharing is also an area where we can work together to assure the accessibility and affordability of healthcare in the future,” said Sadler.

“Three of the key pillars of research we focus on in our Survey – Aging, Workplace Wellness, and Affordability and Accessibility of Healthcare – give us better insights and guide us as we deal with macro-economic developments such as an aging and growing middle-class population. Our aim is to partner with our customers throughout their well-being journey and contribute towards a Future Assured,” continued Sadler.

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