



**2019 CIGNA 360 WELL-BEING SURVEY
WELL & BEYOND**

<https://wellbeing.cigna.com>

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Jason Sadler
President, Cigna International Markets

With personal and family well-being and health a matter of concern for many individuals today, our 2019 Cigna 360 Well-Being Survey - Well and Beyond results are more relevant than ever. Now on its fifth year, the survey covers 23 markets and includes an additional topic on heart health, making it our most comprehensive to date.

This year, our study highlights the stress of the sandwich generation, defined as those between the ages of 35 to 49, who often bear the brunt of caring for their ageing parents as well as their families. Their concerns have risen yet we are not addressing their needs. Given that this segment is the core talent group driving businesses, their general well-being will impact the way businesses operate.

Stress continues to be a universal issue and workplace wellness is on the decline, largely due to work-related stress and cookie cutter workplace wellness programmes that don't address personalised needs of employees. We found that 61% of working women feel that that workplace wellness programmes need to better address the specific needs of each gender and working women reported being more stressed than men. Mental well-being and stress management continue to be issues employers need to resolve.

Our survey indicates that as people age, they express a desire to continue working and being active even as they feel most companies are unwilling to hire older people. Opportunities for the growing active ageing population should be part of any future wellness conversation.

Given that virtual health services – via telephone and online - offer convenience, accessibility and affordability, the positive reception towards this business model, especially in emerging markets and among the younger generation, is not surprising. However, the benefits of virtual health with regards to accessibility and especially affordability is not yet fully understood, as the main benefit is still perceived to be convenience.

Heart health awareness is a key topic of this survey and underscored two important issues: the lack of understanding about symptoms that may indicate potential heart problems and how high blood pressure is manageable with lifestyle changes.

Cigna is committed to improving health and well-being. We take a holistic approach in providing employer, individual and supplemental health benefit solutions and services that take into account whole person health.

I hope you find the survey results useful and inspiring. We care about the survey because it provides insights and guides us in our mission - to improve the health, well-being and peace of mind of those we serve. For more information, visit wellbeing.cigna.com.



Professor Asghar Zaidi

Asghar Zaidi is Professor of Social Gerontology at Seoul National University, Korea; he is also Visiting Professor at London School of Economics and Senior Research Fellow at Oxford Institute of Population Ageing, University of Oxford. Asghar’s research spans measurement of active and healthy ageing, the well-being of older persons and those with disabilities and data on ageing and older persons. Since 2012, he has led the research work of the Active Ageing Index “AAI” Project for UNECE/ European Commission (DG EMP). He also helped develop the Global AgeWatch Index project for HelpAge International (during 2013-2015) and Age UK’s Wellbeing in Later Life Index (during 2015-2017). He has recently completed projects on constructing the AAI for China and Korea (for the EU-China project in Beijing); on human rights of older persons (for British Council) and on dementia in Pakistan (for Age International/ Age UK).

“The report provides important translational research to improve behaviours towards access to healthcare, wellness and stress management programmes. It covers a diverse group of economies, and age groups, and yet commonalities are obvious, especially in terms of a rising interest in active ageing. Its emphasis on awareness towards heart health awareness is particularly relevant for preventive measures necessary for healthy ageing.”

Sam Fuller, CEO & Founder The Wellbeing Project

Sam Fuller is the proud founder of the world’s first psychometric tool and survey to measure resilience and its impact on wellbeing. As founder and MD of The Wellbeing Project she has accumulated years of valuable client experience and understanding which have motivated her to produce such a dynamic and flexible psychometric tool. It is her mission to make it as easy as possible for employers to create a culture of wellness where employees excel and businesses thrive. Sam is a highly experienced resilience and stress management consultant, a certified trainer with the Chartered Institute of Personnel and Development, accredited by the International Stress Management Association and the Royal Society of Public Health, a certified NLP practitioner and clinical nutritionist. It is her ambition to put employee resilience and wellbeing at the heart of every business.



“The survey tells us how they feel about themselves, their roles, their relationships, their working environment, their contribution, their physical and mental health and the huge impact it has on their ability to thrive and consistently perform at work. This year’s clear and insightful data provides us with the knowledge and understanding to adapt interventions and address some of the common themes and new challenges emerging, it’s not a one-size fits all.

It is time for organisations to step up and seize the opportunity to put well-being in everything that they do - to plan and build tailored wellbeing strategies that deliver far-reaching benefits with consistent commitment and budget.

Wellbeing is the heart of an organisation’s competitive edge, its sustainability and its employee experience.”

03 KEY FINDINGS



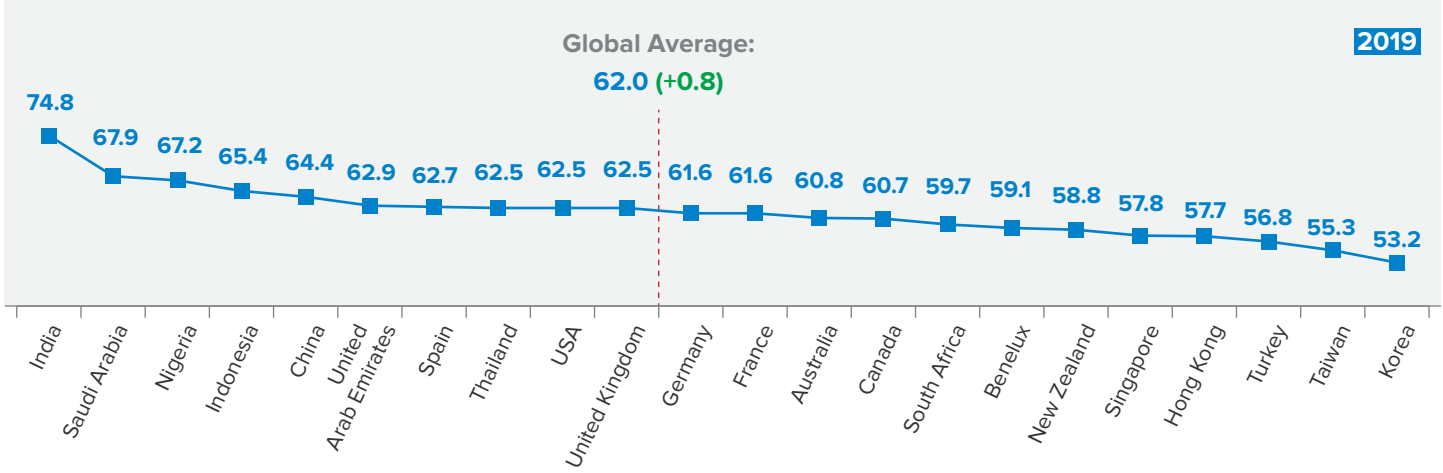
The Cigna 360 Well-Being Index continues to reflect how consumers feel about their personal health and well-being. It comprises five pillars: physical, financial, workplace, social and family wellness. Overall the global well-being index remained largely steady at 62.0 points, closer to 2017 levels, with a marginal improvement from 2018's decline.

Stress continues to affect respondents, adversely affecting how people feel about the workplace and directly contributing to the decline in physical health. Financial scores have gone up slightly, as people feel better compensated for their work and are more comfortable dealing with day-to-day financial needs. Family wellness remains stable, and social health has risen, largely due to respondents having more friends to talk openly with, although they continue to be time-poor when it comes to spending time with them.

Geographically, India, Saudi Arabia, Nigeria and Indonesia showed the strongest improvement in overall wellness with a rise of between 2.1 and 4.4 points, while the US, New Zealand, Taiwan and Singapore showed slight drops, with New Zealand reporting the largest fall.

2019 vs. 2018 change

+4.4	+2.8	+2.1	+4.4	+0.7	+1.4	+1.7	+1.2	-1.2	+2.8	+0.1	+0.5	+0.2	-0.6	+0.8	NA	-2.0	-1.7	+0.9	-0.5	-1.9	+1.5
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THE SANDWICH GENERATION



Out of all the demographics surveyed, the sandwich generation (defined as those between 35-49) scored lowest in most dimensions, underlining the fact that this group's worries are on the rise while the response rate to their needs has been slow. Given that this segment is the core talent group driving businesses, their general well-being will impact the way businesses operate.

STRESS AND WORKPLACE WELLNESS



Stress in General:
84% of those surveyed say they are stressed, with 13% considering their stress unmanageable.



The top stress triggers are:
Personal finance 17%. Workload 16% and personal health concerns 14%.



Stress at Work:
87% of workers say they are stressed, 12% feel their stress is unmanageable, with 64% claiming to be in an "always on" environment.



Lack of Employer Support:
46% received support but only 28% felt it was adequate. 38% claim no stress management support was provided at all.



Time-poor mentality:
26% of those who feel time-poor experience unmanageable stress compared to only 9% of those feel otherwise.

WORKING WOMEN



While stress continues to be an issue for everyone, women report higher stress levels than men:

88% of working women stressed compared to 85% of working men

13% of women claim unmanageable stress compared to 11% of men

61% of working women feel that workplace wellness programmes need to better address the specific needs of each gender

AGEING



Active Ageing:

Approximately half of the respondents feel ready to face old age-financially, physically, mentally and socially, with millennials feeling most positive about ageing.



Insurance ownership:

Insurance owners are more positive and ready to face old age: **54%** of insurance owners feel ready to look after the financial well-being of their family, versus **38%** for non-insurance owners.

59% of insurance owners feel more financially independent vs **42%** of non-insurance owners.



Opportunities (or Lack thereof):

While **54%** of respondents anticipate working at old age, only **49%** are ready to enter or remain in the workforce. **64%** are willing to work with older people but only **32%** think companies will hire them.

AFFORDABILITY & ACCESSIBILITY



59% expressed a willingness to consult a doctor, get a diagnosis and access different clinics through their mobile devices or computers.

Only **1 in 5** respondents see it as beneficial, perhaps due to a lack of familiarisation and understanding of how it works.

HEART HEALTH



77% agree that lifestyle changes can help heart health but **1 in 6** have not done anything about it.

23% of millennials have experienced symptoms that may indicate potential heart problems in the past 6 months compared to **17%** of those aged 50+.

05 THE SANDWICH GENERATION PRESSED ON BOTH ENDS



Out of all the demographics surveyed, the sandwich generation (defined as those between 35-49) scored lowest in all dimensions, underlining the fact that this group's concerns are on the rise while the response rate to their needs has been slow.

Having to care for both ageing parents and families is taking its toll. Financially, our respondents feel they are unable to commit funds for long-term strategic planning — such as for a retirement plan or taking up a mortgage and owning property. They also struggle with immediate financial needs such as education and medication. They don't have a sense of financial security and maintain a negative outlook on their future prospects. Compared to millennials and the above 50 segments they scored lowest on their financial perception.

The top concerns of this segment centre around their ability to care for their parents' financial needs, medical needs, and their spouse's health.

	<p>55% indicated there is no workplace wellness program in place to address their needs (including but not limited to flexibility at work, enhanced company settings, special leave arrangements) — making them view their work situation with pessimism, especially with regards to job stability, working hours and work-life balance.</p>		<p>49% feel senior management does not seriously support workplace wellness programmes.</p>
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As such, their stress levels are high— 88% of them have stress and 14% consider their stress to be unmanageable. The top three sources of stress are personal finance, a heavy workload and personal health. All these combined lead to a breakdown in physical well-being, evidenced by their poor physical dimension scores compared to all other age groups.

This creates an unending negative cycle that needs to be addressed, especially since the sandwich generation is the core talent group driving businesses. It is likely that this segment comprises mid-level to senior management employees — precisely the group that employers need to look after. Their general well-being will impact the way businesses operate. They will also eventually become the ageing segment. There is something to be gained by creating customised programmes tailored for this group, helping them to overcome current challenges.



Workplace wellness programmes play a pivotal role in business productivity and growth by improving physical health and addressing stress and mental well-being, yet according to our results, few are getting it right. Our survey shows that there is a gap between employers' workplace wellness programmes and workers' needs. These programmes may not be getting the desired ROI with three in four respondents claiming that employer support is inadequate in addressing stress management. Workplace wellness numbers reflecting work-load, work relationships, job stability and career growth continue to slide despite a marked improvement in compensation and benefits.

HOW STRESSED ARE WE?

In the workplace, 87% of workers are stressed, with 12% claiming it as unmanageable. Considering that 64% claim to be in an "always on" working environment where they feel the need to constantly access work emails, attend work calls or check mobile phones for work purposes, these numbers aren't surprising. 91% agree that colleagues' stress impacts the workplace with a higher degree of negative impacts such as a depressing atmosphere and lowering morale, and yet employers are not doing enough to address the issue. Furthermore, 45% agree that wellness programs focus more on physical rather than mental well-being and tend to be one size fits all when in fact, they need to be tailored specifically to their target staff. This gap should serve as a wake-up call for employers who wish to retain employees, boost morale and increase productivity.

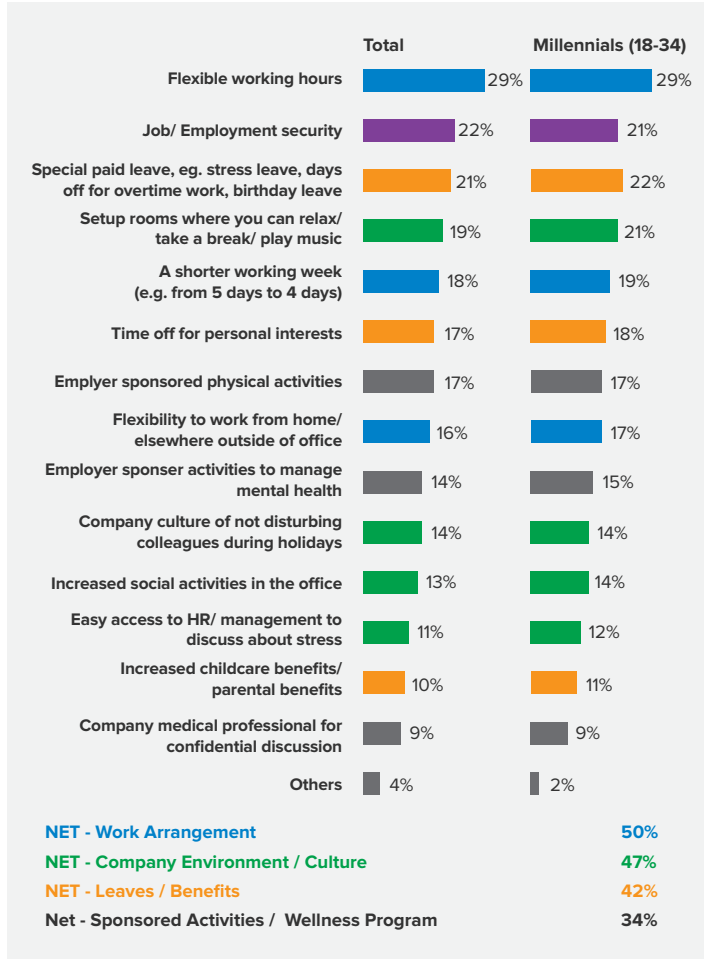
HOW TO GET IT RIGHT

Developing wellness programmes with the aim of managing stress is not optional, because mental health will continue to impact and challenge businesses, the healthcare industry and society at large.

GAP IN EMPLOYER SUPPORT

Company sponsored wellness activities/ program which are typically "one size fits all" not what employees wants.

Workers want to have greater personal flexibility in work arrangement, special leave/time off to delve into personal interest. Also want a company culture that respects personal time, openness and access and relaxed physical office environment.





Women in the workforce have the potential to significantly change the way employers map out their wellness programs in the future. Considering their role in society, and contribution to family wellness, their wellness needs are a top priority.

WHY ARE WOMEN MORE STRESSED?

Compared to their male counterparts, working women are generally more satisfied about career growth opportunities, work-life balance and job stability. They scored low on physical well-being, citing lack of sleep and exercise, and displayed higher stress levels (88%) compared to working men (85%). 13% of women also suffer from unmanageable stress compared to 11% of men. While stress triggers are many and varied, the top three causes are workload, financial concerns and personal health concerns. Single women consider personal finances their focal stress point, while working mothers are anxious about workload.

Being judged for prioritising family or spending time away from work is a source of stress for some women, with 52% of senior women executives who are mothers fearing judgement the most. As women climb up the corporate ladder, the pressure to perform and be present in the workplace increases. Working mothers, whether senior management or not, feel the same burden, perhaps conscious that the demands of their family life present dilemmas at work.

WHAT DO WOMEN NEED AND WANT?

The lack of customised wellness programmes in the workplace is a major concern with women in particular requesting more tailored and customized programs. Working women need to feel secure in their workplace’s ability to manage and respond to their stress triggers. They need customised benefits that will encourage participation in wellness programmes and seek more accessible, clear-cut and comprehensive programmes that will encourage participation, allow flexibility, give a sense of security, and offer measures to counter stress.

GAP IN EMPLOYER SUPPORT

Flexibility is a universal desire for working females, including on working hours as well as in the form of special paid leave, such as stress leave or days off for overtime work, where their effort is “rewarded”/ acknowledge.

Key Gaps in Employer Support

	SINGLE	MARRIED	WORKING MOM
Flexible working hours	28%	29%	29%
Special paid leave	23%	22%	21%
Job/Employment security	21%	19%	19%
Setup rooms where you can relax/ take a break/ play music	21%	20%	21%
Flexibility to work from home/ elsewhere outside of office	/	18%	/
A shorter working week	19%	/	/
Employer sponsored physical activities	/	/	18%



ARE PEOPLE READY FOR OLD AGE?

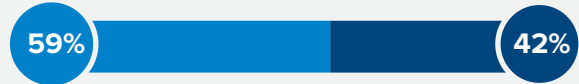
Around half of respondents feel ready for all aspects of old age and this signals the growth of the active ageing market. About two in three respondents expect to be physically and mentally healthy with a quarter not worried about any health problems. The most common old age problems expected are deteriorating eyesight, hypertension and lack of mobility. Millennials (those between 18-34) are most positive about growing old, possibly due to a lack of understanding of the implications and requirements involved. Financial positivity and ownership of insurance (specially in emerging markets) are key factors in old age readiness.

Insurance ownership:

Insurance owners are more positive and ready to face old age:



54% of insurance owners feel ready to look after the financial well-being of their family, versus **38%** for non-insurance owners.

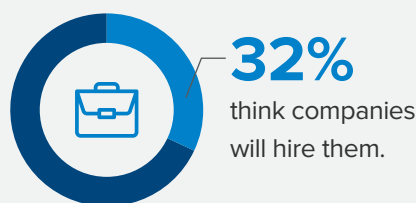
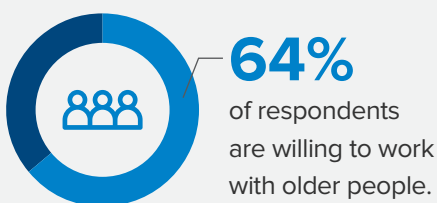


59% of insurance owners feel more financially independent vs **42%** of non-insurance owners.

DO OLDER ADULTS WANT TO KEEP WORKING?

Those 60 years and above see working at old age as a way of staying mentally sharp, physically active and sharing their knowledge through mentorship, compared with the younger set who cite financial reasons for working when they age. Yet despite 54% of respondents anticipating having to work at old age, only half of them feel ready to enter or remain in the workforce. Employers need to recognise that offering stress support is not only a retention tool but an incentive for hiring the highly-skilled and experienced older demographic.

Are companies willing to hire though?



This gap highlights the need for employers to communicate their willingness to employ older people and be ready to provide adequate work-place support. The active ageing market is here to stay, and they want to be progressive and fully functional.



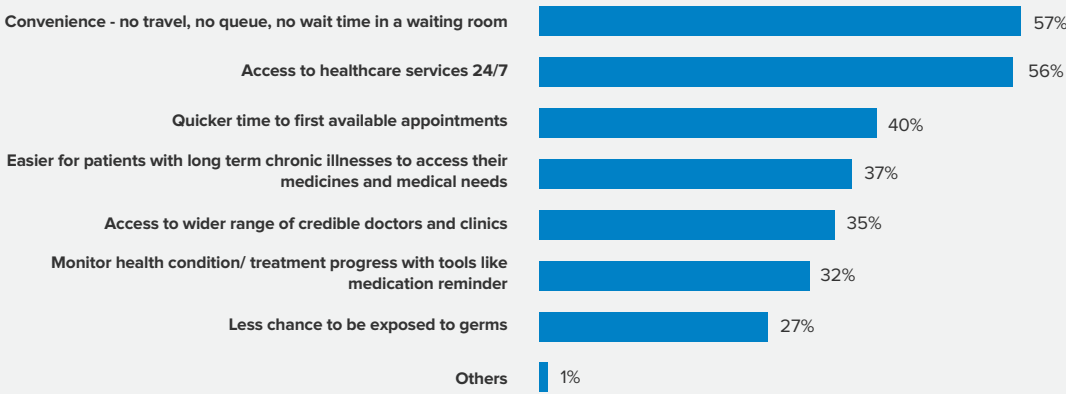
Healthcare services are most effective when they are both accessible and affordable. Technology and innovation continue to advance the health sector, with the goal of enhancing accessibility, affordability and the way people experience medical care. With mobile use becoming more widespread and people becoming more tech-savvy, mobile health could be part of the complex solution to closing the health protection gap — the amount of insurance coverage needed to avoid financial stress from unpredictable and unexpected medical expenses.

Mobile health comprises the use of computers or mobile devices to consult a doctor, get a diagnosis and access different clinics. Apart from the obvious benefits of convenience and accessibility, the time it saves has financial benefits, as the service it provides could be more affordable than traditional methods.

Our survey indicates that 59% of respondents expressed a willingness to use mobile health services. Asian markets such as China, Taiwan and Indonesia are more open to this model, a result of the accelerated pace of automation and digitisation of services in these markets. The young population, sufferers of chronic long-term illnesses and caretakers of the latter also show confidence in mobile health benefits, citing convenience and accessibility as the top advantages. However, despite the high likelihood of using mobile health services, only 1 in 5 respondents see it as beneficial, perhaps due to a lack of knowledge about how it works, and a poor perception of its financial benefits. Many prefer immediate support like in-home nursing, affordable medical technology and expansion of brick and mortar clinics.

PERCEIVED BENEFITS OF TELEHEALTH/ MOBILE HEALTH

Convenience is the top benefits perceived - in terms of no travel or queue and having access to 24/7 healthcare services, which could give them sense of security that they would be taken care of all the time.





According to the World Heart Federation, heart disease is known to be a silent killer and takes the lives of 17.5 million people each year accounting for 31% of global deaths. When considering heart health, the body mass index (BMI) and blood pressure are good indicators. BMI is a gauge of the amount of body fat and is used as a screening tool to identify whether an adult is at a healthy weight. Excess weight increases the heart's work which raises a person's blood pressure and in turn can cause damage to arteries and organs like the heart.

Our survey reveals that there is moderate understanding of BMI and blood pressure, yet a disparity exists between knowledge and active heart health management. Whether due to lack of opportunity or willpower, there is a gap between the two that needs to be bridged. The implementation of regular monitoring and measuring, inclusion of cardiovascular disease as part of medical coverage and laying the groundwork for lifestyle changes aimed at improving heart numbers are just some ways wellness programmes can target this deficiency.

Respondents displayed fair awareness of their BMI and blood pressure numbers, with 51% knowing their BMI scores and 66% their blood pressure scores. Those who get regular health checks also scored higher in both areas. Interestingly, survey respondents from developed markets such as Australia, Canada, Korea, New Zealand, the USA and the UK have lower than average awareness.

While 67% showed a strong awareness of the top two heart health symptoms (chest pains and shortness of breath), other symptoms are not as recognised as a barometer of heart health, making a compelling case for better information dissemination. It's also disturbing to note that 20% claim to have experienced symptoms that may indicate potential heart problems such as pain and discomfort in the chest, shortness of breath, light-headedness or dizziness, pain or discomfort in the arms or shoulders or jaw, neck or backpain, with 23% of millennials claiming to experience it more than other age groups, and yet the older, above 50 segment is more likely to seek professional help. Despite the fact that millennials are BMI-aware and have a good perception of their physical wellness, their ever-increasing exposure to stress and perhaps their complacency when it comes to seeking help could be detrimental.

ARE WE HEART SMART?

77% agree that a lifestyle change is necessary for heart health, yet 18% of those who have experienced symptoms have chosen to ignore it. 23% don't believe lifestyle changes can cure high blood pressure at all. Of those who do take action, many opt to self-manage through exercise, attempts at reducing stress and changing their diets, and only 24% use wearables to track and manage heart health, highlighting the need for better understanding before we can fully claim to be heart smart.





To monitor and track the annual evolution of well-being, the 2019 Cigna 360 Well-Being Survey - Well and Beyond looked at five key components- physical, family, social, financial and work.

Online sampling used respondents recruited from panels that undergo rigorous quality control. The panel composition is representative of the adult population in each of the surveyed markets.

Depending on population size and complexity, a sample size of either 500 or 1,000 respondents was surveyed to provide statistically significant findings which can be extrapolated to the general population. In addition, age and gender quotas were set based on their respective proportion of the population.

A total of 13,200 online interviews were conducted in 23 markets. The 20-25 minute survey was completed anonymously.

MARKETS INCLUDED IN THE SURVEY ARE:

Australia, Benelux, Canada, China, France, Germany, Hong Kong, India, Indonesia, Korea, New Zealand, Nigeria, Saudi Arabia, Singapore, South Africa, Spain, Taiwan, Thailand, Turkey, UAE, UK and USA.

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