



FUTURE ASSURED

2018 Cigna 360° Well-Being Survey

INTRODUCTION

Here at Cigna, we believe well-being is a goal we can all aspire to and attain. With that in mind, we are delighted to share our 2018 Cigna 360° Well-Being Survey.

Now in its fourth year, this report is our most global effort yet. We've included 10 additional geographies, making a total of 23, and adopted a more forward-looking approach we call #FutureAssured. We also invited two experts in aging, workplace wellness and digital health to review and provide their perspective on the findings.

This year's study reveals that people are now more aware of the need to ensure they are financially ready for old age, even if they remain concerned about their ability to take care of their families and themselves.

Workplace wellness programs have taken on greater importance in managing stress and attracting talent. Half of all employees report that they don't get support from their employers in dealing with stress. The value of these programs is revealed in our new finding that 73 percent of Millennials say they influence job selection.

The impact of working harder today is reflected by a decline in social well-being. Respondents face a trade-off and have less time to spend with friends or enjoy hobbies.

The trade-off between the majority of people's desire for private healthcare versus the reality of public healthcare's affordability highlights the role of health insurance to close the gap, yet only four in 10 are privately covered. We note that people are more comfortable in sharing their personal health data if it leads to improved healthcare affordability, and transparency of use is clear, although most are not prepared to share their fitness wearables data.

At Cigna, our goal is to proactively help people solve the challenges raised in the survey. Cigna remains committed to positive partnerships with our employees, partners and customers to improve health and wellness outcomes through employer, individual and supplemental health benefit products and services.

I hope you find the survey results interesting and useful, and that they provide you with further insights into the future of health. Please do contact us if you would like more information on the solutions we offer.



Jason Sadler

President, Cigna International Markets

OUR REVIEW PANEL



Active Aging and Workplace Wellness

Dr. Roy Sugarman, PhD

Dr Sugarman is a neuropsychologist, Olympic coach and author of 'Saving your life one day at a time'. He helps LifeIQ build 'resilience platforms' in Australia, Japan, Philippines, Singapore and South Africa. LifeIQ's social, gamified and neuroscience model helps people become resilient to modern life. He believes 'resilience platforms' are the way forward as they unite doctors, hospitals, insurance companies, government and regulatory bodies around preventative care. He is a Member of the Australian Psychological Society, the UK Royal Charter of Psychologists, and Faculty of Paediatric Neuropsychology, the American Psychological Association.

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Affordability & Accessibility

Dr. Bertalan Meskó, PhD

Self-styled "The Medical Futurist". Dr Meskó is a Hungarian geek physician with a PhD in genomics and an Amazon Top 100 author. He envisions the impact of digital health technologies on the future of healthcare. Dr Meskó has presented courses at Harvard, Stanford and is recognized as one of the top voices globally in digital health. He has been featured by CNN, WIRED, National Geographic, Forbes, TIME, BBC, New York Times.

Twitter: @berci

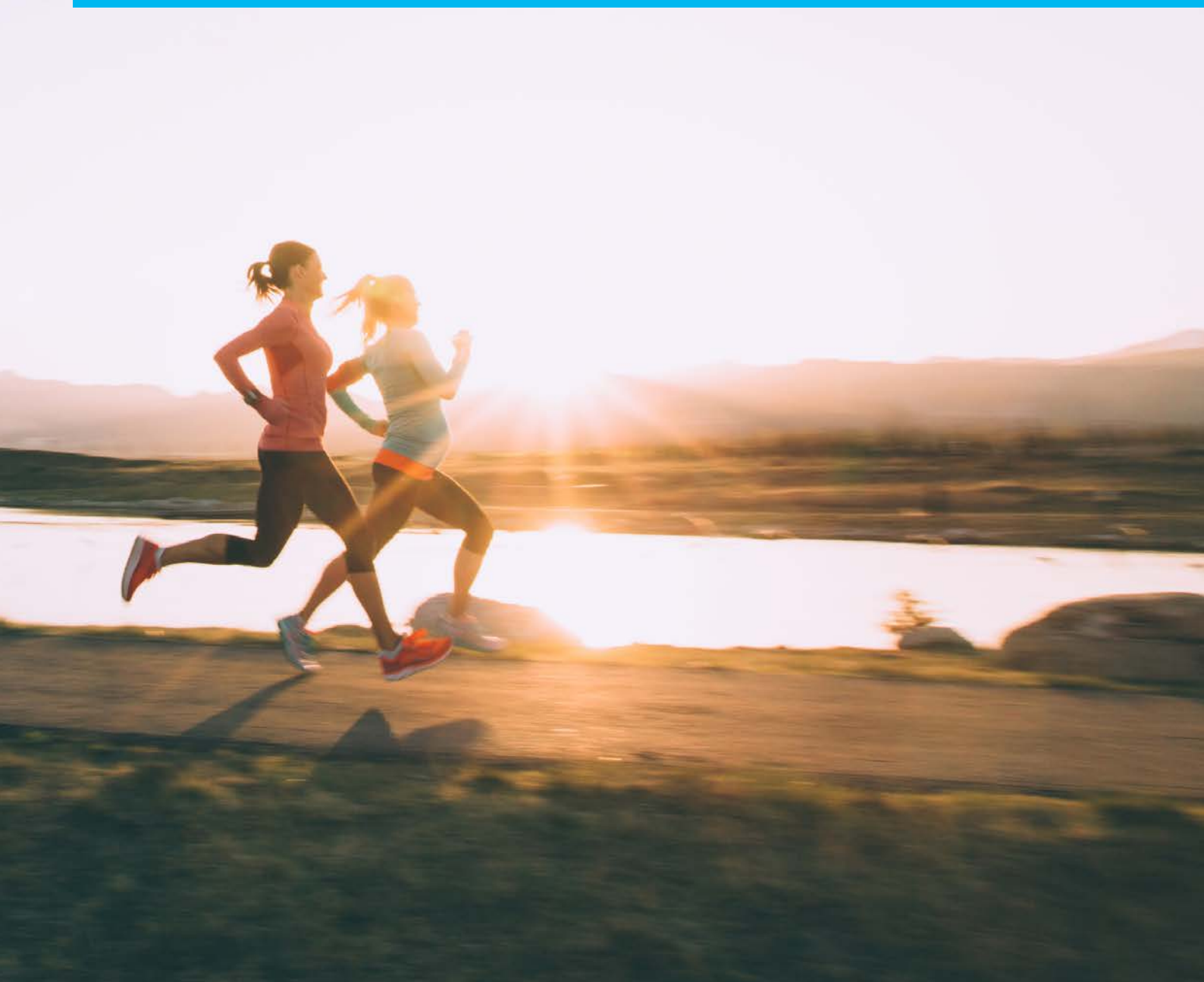
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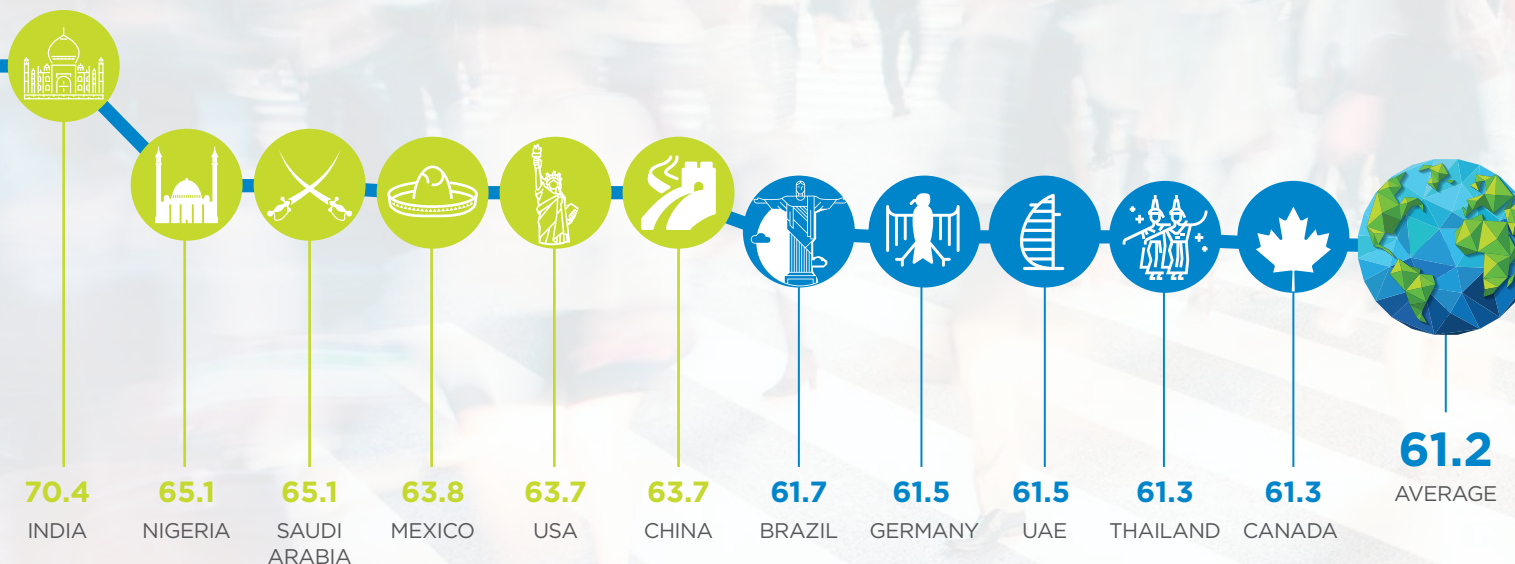


KEY FINDINGS

Of the five key health and well-being areas we track - physical, family, social, finance and work - we saw slight declines due mainly to growing concerns over both Social and Physical Wellness. While the overall index declined, the work pillar saw an improvement and Family and Financial Wellness remained relatively flat.

Overall, the scores dropped 1.1 point compared to last year's survey, from 62.3 to 61.2 points. With the exception of Singapore, all the markets surveyed in 2017 recorded a drop in 2018 of between 1.1 and 3.8 points, with Thailand reporting the largest fall. Despite recording the second largest fall, India maintained its place at the head of the index.

Here's how the geographies ranked:



2017
61.8
2018
60.6



2017
63.8
2018
57.9



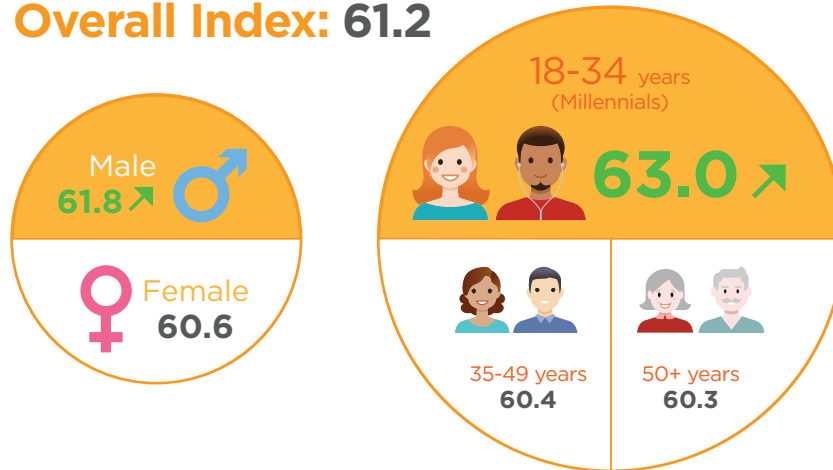
2017
67.5
2018
69.1



Here's what we found:

Males and millennials (18-34 years) in general are more upbeat about their health and wellness compared to women and older demographic groups.

Overall Index: 61.2



The social pillar recorded the biggest drop of 5.9 points in the 2018 survey, with the “Sandwich Generation” (35-49 years) saying they do not have sufficient time to relax.



“

Reviewing the study, Dr. Roy Sugarman, PhD, neuropsychologist, said “Social media and the 24/7 lifestyle means less time available for hobbies and socializing, for the Sandwich Generation especially. I see in clinical practice that multiple, but online-focused relationships through social media cannot replace the need for real, face to face relationship time and socializing for a feeling of well-being.”

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In the physical pillar we also saw a decline with healthy weight, eating a balanced diet and enjoying good sleep, cited as people's major concerns.



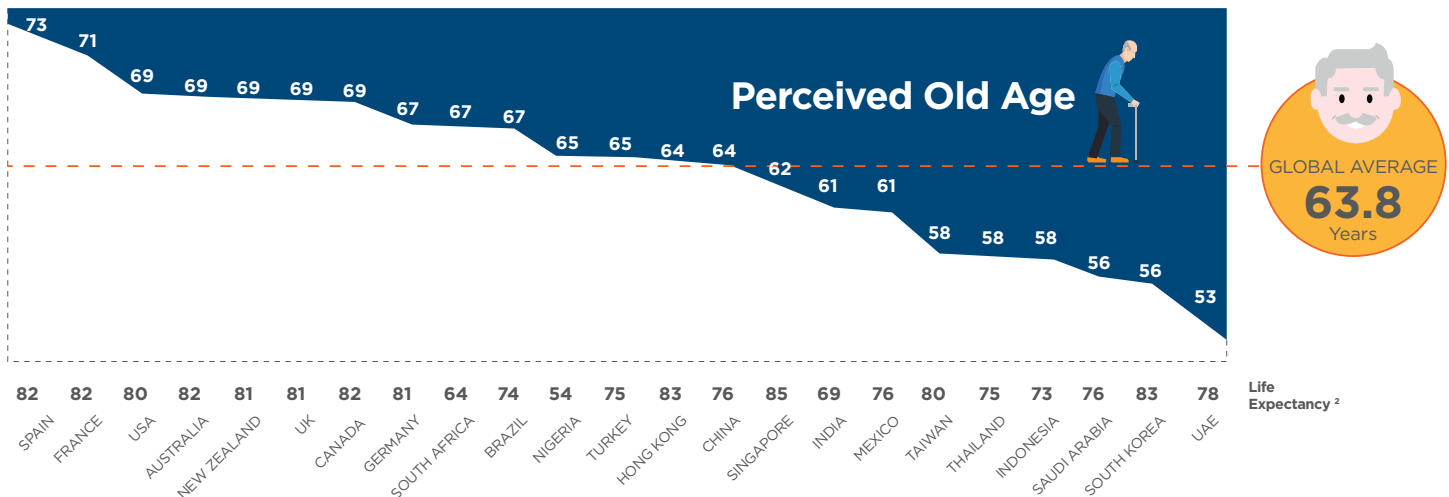
In the financial pillar, respondents said they are beginning to feel more positive about their current situation, holding out the promise of new opportunities.



AGING

In as little as 20 years, some experts predict life expectancy will increase to 110 or 120¹. Ironically though, we found that people perceive old age to be sitting at 63.8 years.

Western economies with an older population consider old age to be later in life compared to Asian, emerging economies. Brazil, Nigeria, Turkey are exceptions.



How prepared are we to face old age?

With several countries in our study facing economic changes fueled by a rising percentage of the elderly in the total population, it's worth noting that elderly Americans grew from 7 percent of the population to 14 percent in 70 years, while Vietnam will take only 15 years to see the same shift².

Cigna research revealed that only 35 percent of the respondents claim to be financially prepared for old age and expect to pay medical costs from their own savings.



¹ Interview with Jim Mellon, Burnbrae Asset Management

<http://magazine.dailybusinessgroup.co.uk/2017/08/24/interview-jim-mellon-global-investor/>

² Base: All respondents (14467) (Average life expectancy shown in parentheses for each country: Source: CIA World Factbook)

³ The Economist

<https://www.bloomberg.com/news/articles/2017-05-09/parts-of-asia-will-grow-old-before-getting-rich-imf-warns>

PERCEIVED READINESS FOR OLD AGE

READY FOR OLD AGE

NOT READY FOR OLD AGE

50%



To look after the financial well-being of your family

14%

54%



To be financially independent

13%

45%



Cover increased medical costs while getting older

17%

47%



Financial ability to cover my/ my family's medical needs

17%

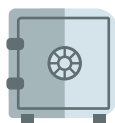
43%



Sufficient money for retirement

13%

40%



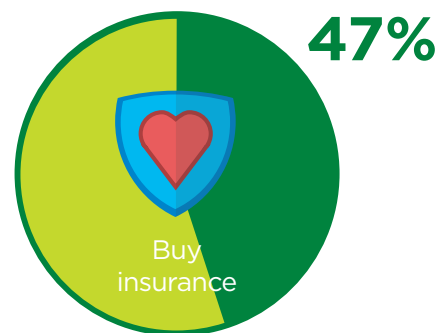
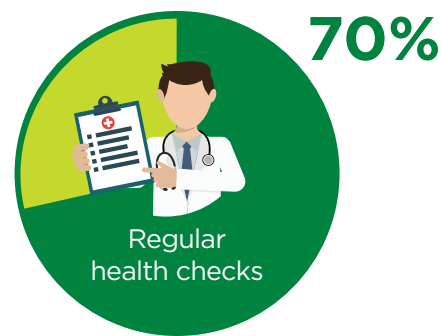
Financially secure if unable to work

12%

- Data in top 3 items are proportion of respondents who feel "Extremely ready" or "Quite ready" about these aspects in old age.
- Data in bottom 3 items are proportion of respondents who feel "Excellent" or "Very good" about their financial health and well-being.

Top Tips for Retirement Preparation

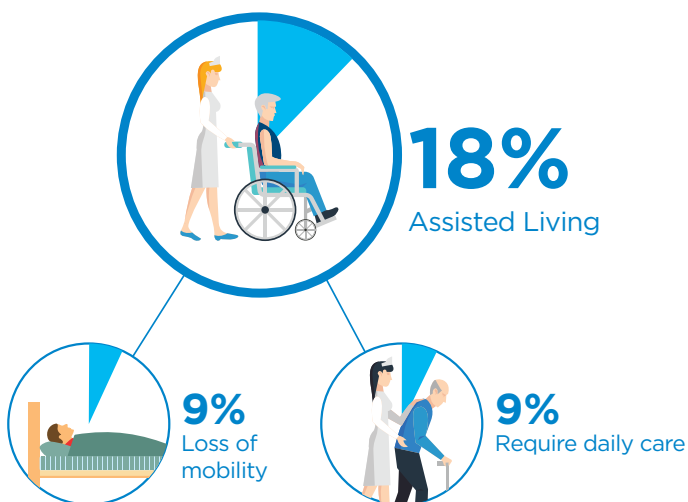
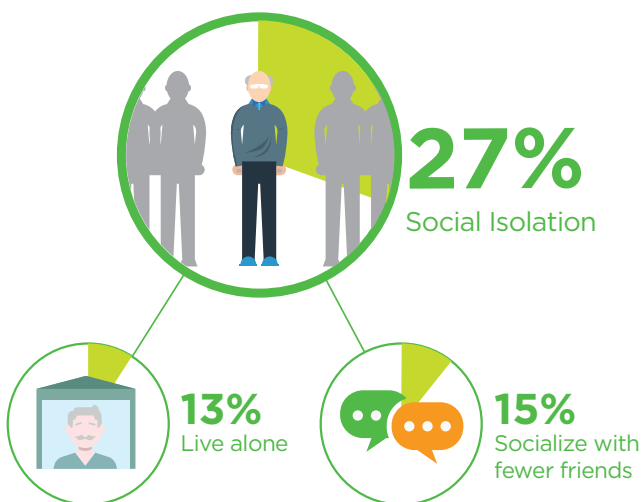
Cigna examined the people who reported feeling better prepared for old age to learn their secrets. The study found this group is more likely to have bought their own health insurance, and undergo regular health check-ups. They also expect to dip into their own savings to cover medical costs post retirement, indicating they are not yet fully insured for it. Millennials expect to be far less dependent on the government for their medical costs post retirement. Women and people over 50 feel less prepared.



THE VISIBLE ELDERLY - STRATEGIES TO STAY CONNECTED

People are concerned about remaining visible and connected in old age. Almost one third of people surveyed worry they could become isolated in old age due to living alone or socializing less with friends. In terms of living arrangements, 18% expect to move into assisted living. However, the majority, especially in Asia, expect care to be provided by the family. Twenty-two percent of respondents said they anticipated nobody would care for them in old age.

DESCRIBE YOURSELF WHEN YOU REACH OLD AGE



There are a number of other factors to consider, including whether we are mentally prepared for retirement. This year's survey highlights the need to maintain friendships and build new networks in your community. An active life and social network outside of the workplace is critical to transitioning into a visible and happy retirement and old age.



“

“Most believe they will be self-sufficient as they age, hence less investment in not only life insurance, but less attention to health care coverage necessary beyond retirement, namely infirmity and placement in aged-care facilities, poses a looming nightmare for the Sandwich Generation,” commented Dr. Sugarman.

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TOWARDS WORKPLACE WELLNESS

The workplace is a key front in helping individuals stay healthy and plan for a Future Assured. Workplace wellness is a major opportunity for employers to address productivity, stress reduction and staff attraction and retention.

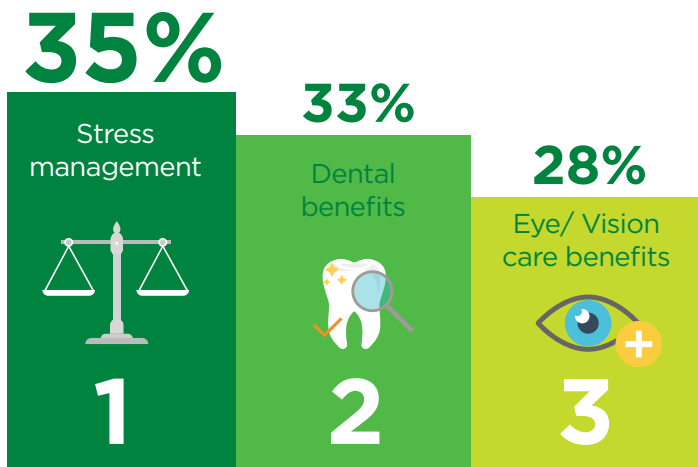
In this year's survey, employees report having higher amounts of workplace stress as well as the need for help from employers to manage it. Some one in six survey respondents said they were unable to manage stress.



One in two workers claim they don't get support from their employers in dealing with stress or have a formal workplace wellness program in place. One in five believe their workplace wellness program is inadequate to meet their needs. Millennials reported feeling the most stressed and least able to cope.



Health benefits employees want, but are not covered



For employers, stress management is a huge opportunity to address productivity and attract and retain talent. Demonstrating the impact of modern life, stress management has become the number one employee insurance benefit request, over traditional basics like dental and vision care benefits.

Workplace wellness programs make stress more manageable for employees



A powerful tool for attracting potential staff

Sixty-eight percent agree workplace wellness programs are important in choosing between two potential employers (73 percent for Millennials).

So how do workers tackle stress?

Talking with family and friends, regular exercise and getting enough sleep were the most commonly cited ways to deal with stress. Seeking professional help was a less common solution among workers. Twenty-four percent of workers citing stress problems had spoken to a medical professional, preferring to manage the issue on their own. Cost and a perceived lack of effectiveness were seen as the biggest barriers to seeking professional help.



68%
say workplace wellness programs influence job selection

THE HIDDEN COSTS OF PRESENTEEISM

Presenteeism is when an employee feels obliged to report for work despite being too ill to be productive. This year's survey reveals seven out of 10 people will still go to work when ill, even though their productivity drops by 21 percent and they delay the chance to recover.

WORKERS AFFECTED BY PRESENTEEISM

Millenials: **73%**



35-49: **66%**



50+: **60%**



67%
Presenteeism



Productivity
down
21%

With the increased focus on the cost of employee well-being, it's important for employers to understand how presenteeism could affect their workforce. Employers must ensure their managers and supervisors are sensitive to their employees' illnesses and personal issues. To help, employers should provide health and wellness programs that support optimal productivity.

“

So how can the workplace help people feel Future Assured?

“Increasingly, we see the impact of the modern world acutely felt,” observed Dr. Roy Sugarman, PhD. Smart employers build resilience platforms for greater quality of life in the workplace, “engineering it as a place of growth, not burden. Going home with more in the tank than you had at the beginning of the day is not a dream, it is an employer imperative for the new age and insurance for resilience and productivity.”

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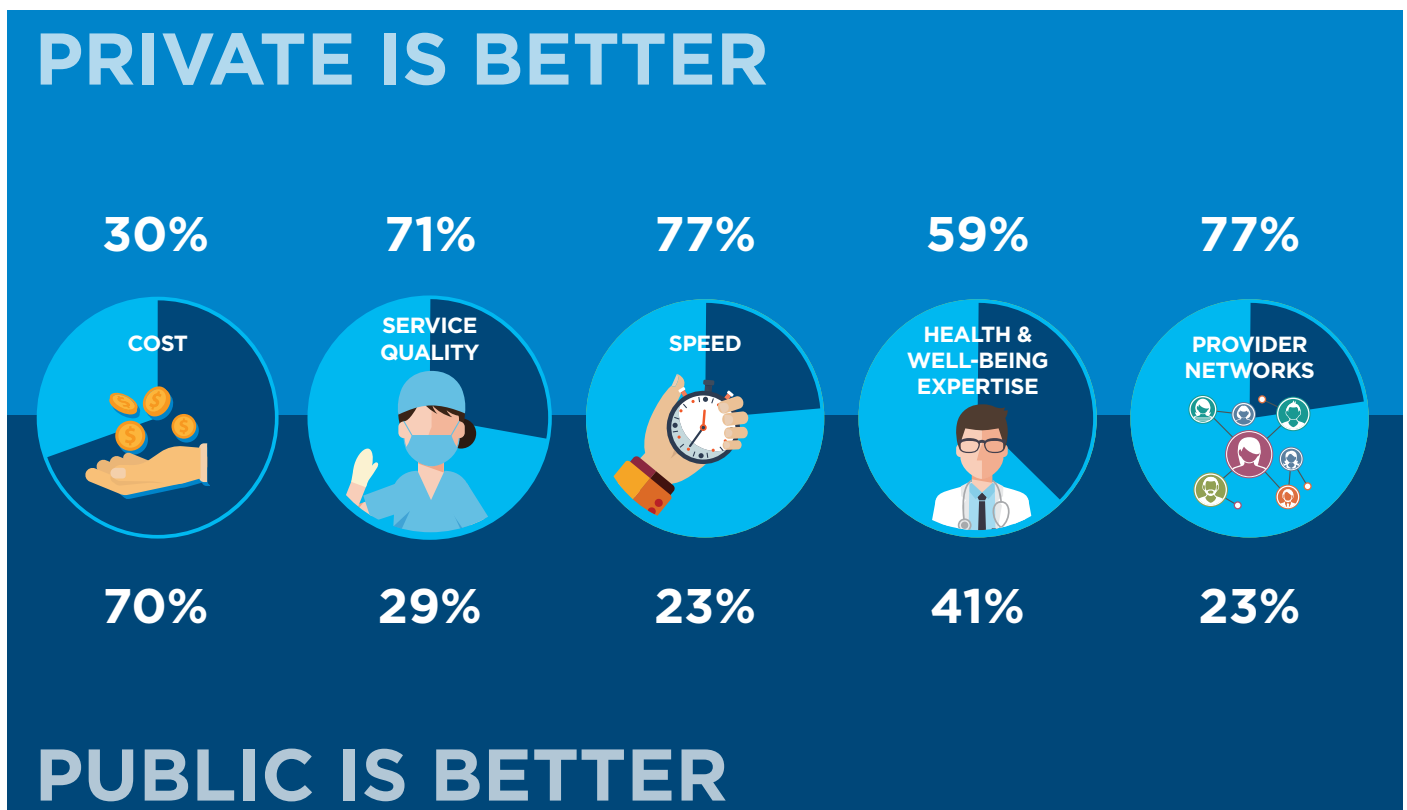
HEALTHCARE AFFORDABILITY & ACCESSIBILITY

Regardless of whether a nation's healthcare system leans to fully private care (such as the USA) or near fully public care (such as Taiwan), the challenge of healthcare affordability and accessibility is equally a topic of focus.

Cigna examined the preference for private versus public care where these options co-exist. In markets where the public healthcare system is well developed, including China and Europe, preference is skewed towards this option, while private systems offering quality, expertise, speed and network are preferred in India, Korea and some African countries.

Survey respondents outside the USA noted that despite their preference for private care, cost guided their choice to use public healthcare in most cases even for critical medical procedures. The only areas where private healthcare use scores higher than the public system is with dental and eye-care.

Public health care is stronger than private only in cost



Opportunities exist to enhance the affordability and accessibility of health care through technology and data:

1. Machine reading of scans or x-rays for faster diagnosis and e-consultations with specialists into remote communities and even across borders.
2. Personal healthcare data sharing adoption to improve healthcare affordability.

Data Sharing

We found that 79 percent of people surveyed are happy to share data with third parties if it helps lower health costs, improves access to healthcare and enables early detection of health problems.



79%
will share data
with third parties

“

How digital health transformation will help people feel Future Assured

“There are clear advantages from the use of digital health data. As digital health devices evolve, more data will be available about lifestyle and disease management for insurance companies to use proactively,” commented Dr. Bertalan Meskó, known as the “Medical Futurist” and an Amazon Top 100 author on the future of digital health. “For example, the government of Iceland worked with a genomics partner to sequence the genomes of 80,000 residents and were able to warn those with a high risk of certain cancer types to help them live longer and healthier lives.”



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Why would people agree to share health data?



78%

if used transparently



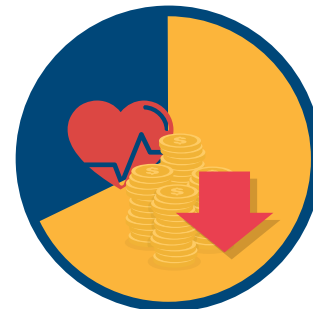
72%

if it provides better access
to health data in a crisis



70%

if it detects health
problems earlier

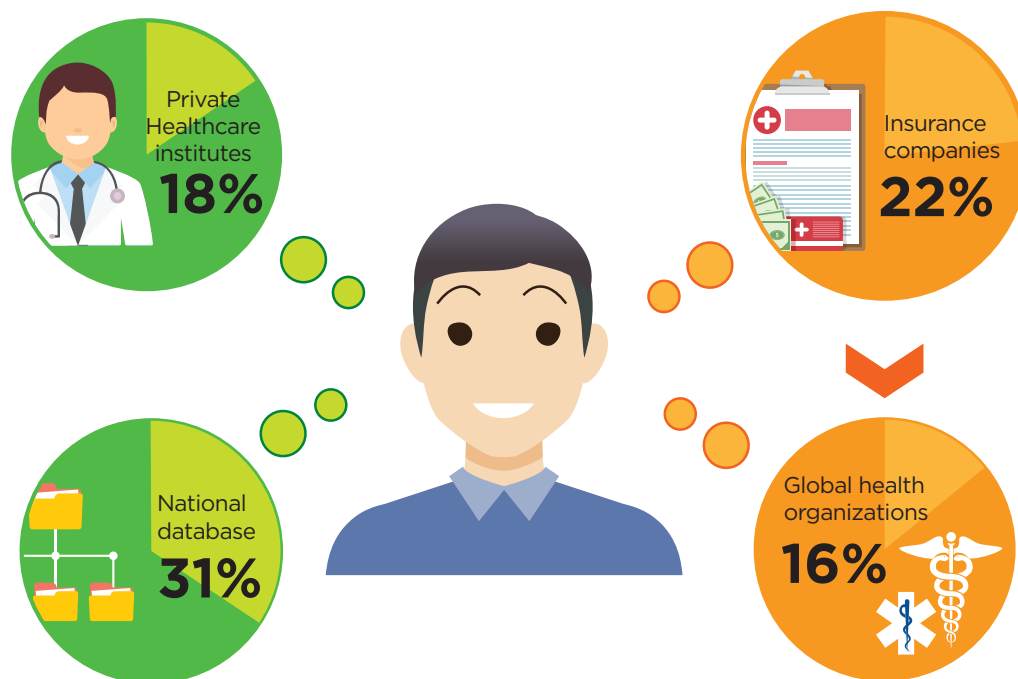


69%

if it results in lower
or no healthcare cost

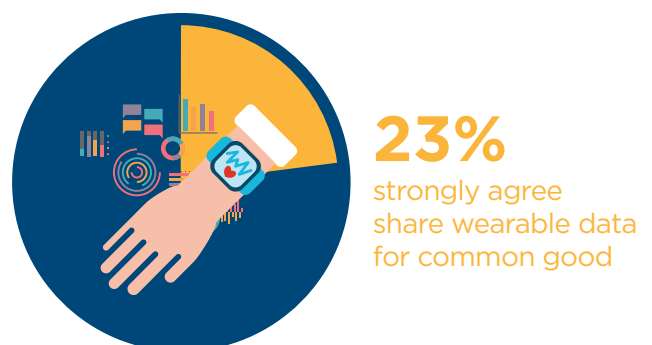


With transparency the key, insurance companies are the second most trusted data collector, after national databases managed by governments.



Residents of China, India, Thailand, Indonesia and Nigeria were more trusting and willing to share data. The more wary citizens of the Australia, Germany, Turkey, UK and USA were far less willing to contribute their personal health data. Indians, Indonesians and Thais are much more likely to trust their insurance company with personal health data.

Despite wearables playing an increasingly significant role in people's lives, there are doubts about how that data is used and whether it contributes to better healthcare affordability and accessibility. Just 23 percent of respondents strongly agreed that they were comfortable with sharing this data.



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“Survey participants expressed concerns about how companies deal with their sensitive data, both from wearable trackers and medical records, raising the issue of a ‘Dr. Big Brother’ supervising patients’ lifestyle decisions. I think it’s crucial to acknowledge that patients cannot control all aspects of their data (which they own by paying health insurance). I would want to be the one deciding how much of my privacy I’m willing to give out to governments or other third parties in exchange for a longer and healthier life” said Dr Meskó.

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Are your well-being needs #FutureAssured?

Your future well-being plan should include future healthcare expenses, and insurance coverage can close this gap. The best insurance for a Future Assured is preparation. This includes thriving at work now through workplace wellness plans, regular health checks and investing time in social relationships that help avoid feelings of isolation in old age.



SURVEY METHODOLOGY

To monitor and track the annual evolution of well-being, the Future Assured 2018 Cigna 360° Well-being Survey 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 14,467 online interviews were conducted from February to March 2018 in 23 countries. The survey was completed anonymously. If we compare the same 13 geographies measured in 2017 vs 2018, the overall index dropped from 62.3 in 2017 to 60.5 in 2018.

Overall
Health &
Well-being



Physical

- Getting sufficient sleep at night
- Having good sleep quality
- Being at healthy weight
- Eating a balanced diet
- Exercising on a regular basis



Social

- Spending sufficient time with my friends
- Having time for my hobbies
- Spending reasonable time on smartphone/ tablets
- Spending reasonable time on gaming
- Do you have one or more close friend to whom you talk openly?



Family

- Amount of time I can spend with my family
- Being able to take care of my parent's health and well-being
- Being able to take care of my spouse/ partner's health and well-being
- Being able to take care of my child/ children's health and well-being
- Being able to take care of my parent's financial needs
- Being able to take care of my child/ children's financial needs
- My child/ children's education



Financial

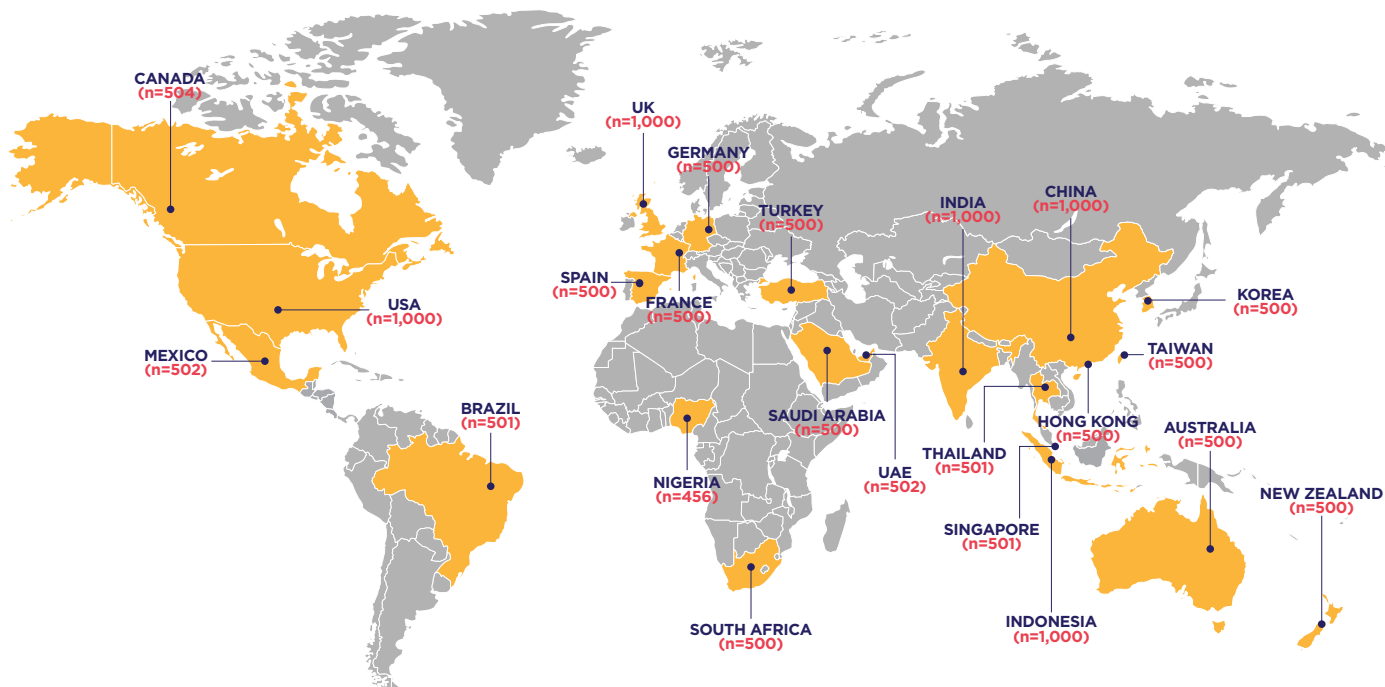
- Current financial situation
- Having sufficient money for retirement
- Financial ability to pay for mortgage/ housing
- Financial ability to pay for self/ family's education
- Financial ability to meet my/ my family's medical needs
- Financial ability to meet my parent's medical needs
- Financial security if I am unable to work
- Maintaining current standard of living
- Impact of economic environment



Work

- I have a reasonable workload/ working hours
- I maintain a good relationship with my supervisor
- I maintain good relationship with my coworkers
- I have job stability
- I have good career development
- I have good work-life balance
- I have little work-related stress
- I have satisfying salary
- I have good work compensations and benefits
- I have opportunity to learn and grow

Cigna 360° Well-being Survey expanded to cover 23 countries.



Note: The Cigna 2018 Well-Being Survey included Australia, Brazil, Canada, France, Germany, Mexico, Nigeria, Saudi Arabia, South Africa and the United States for the first time.



#FutureAssured

For more information: wellbeing.cigna.com/international/360survey