

LIVE WELL
2017 CIGNA 360° WELL-BEING SURVEY



INTRODUCTION

- We are delighted to share our Live Well report, the results of our 2017 Cigna 360° Well-being Survey. Now in its third year, the survey tracks the health and well-being of individuals in 13 markets around the world.

The insights we gained from this year's study reveal people are increasingly concerned about their ability to take adequate care of their families and themselves financially, particularly into old age. There is also a worry that workplace benefit programs may not match their needs.

At the same time, we see that workplace wellness programs are becoming an important retention tool. People are also embracing digital healthcare technology and more willing to share personal data to maximize their health.

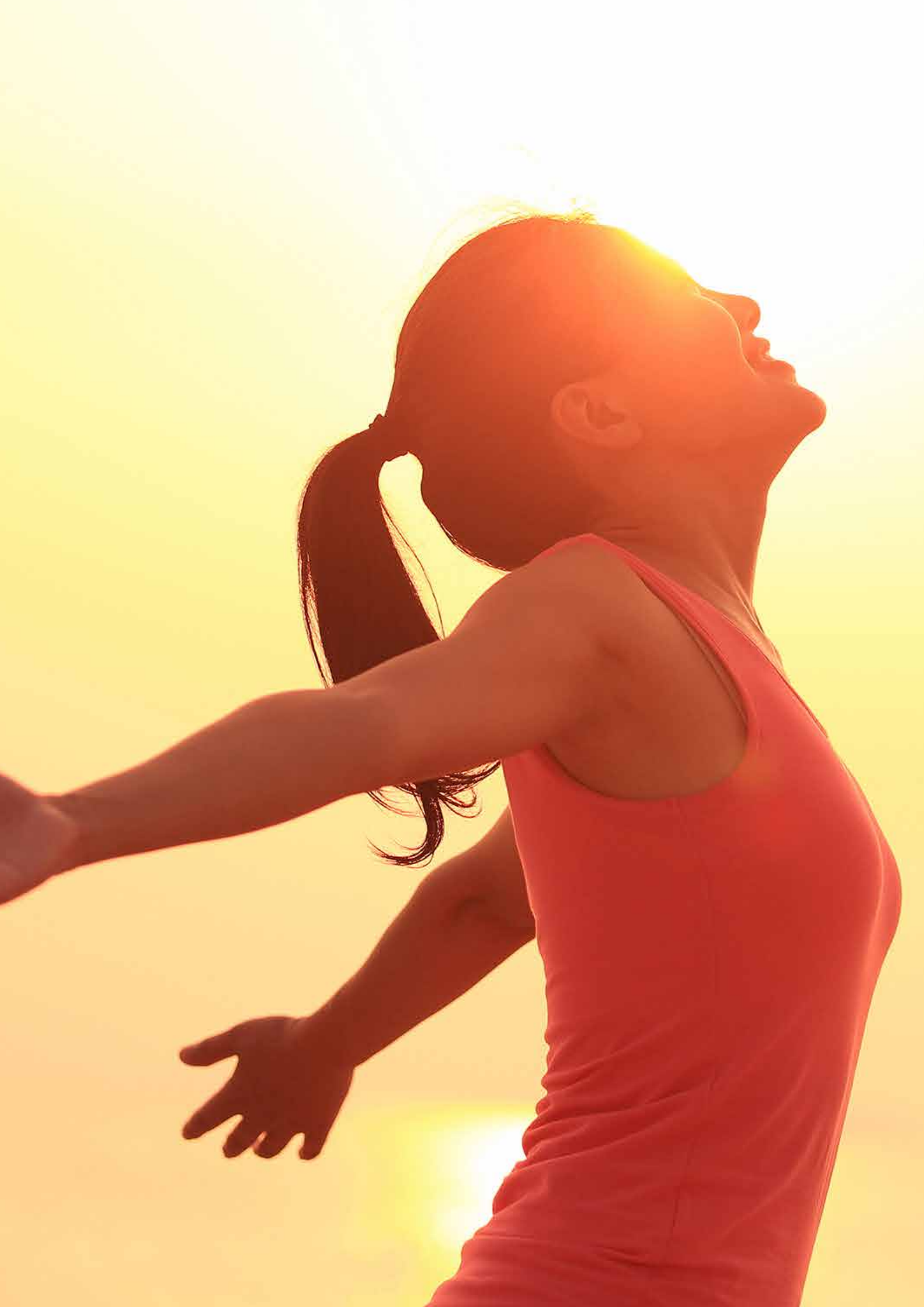
Helping the people we serve improve their health, well-being and sense of security is core to Cigna's mission. This begins with looking at the whole person, which is why we provide a wide range of employer, individual and supplemental health benefit products and services.

I hope you find the survey results interesting. Please do contact us if you would like more information on the solutions we offer.



Jason Sadler

President, Cigna International Markets



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KEY FINDINGS

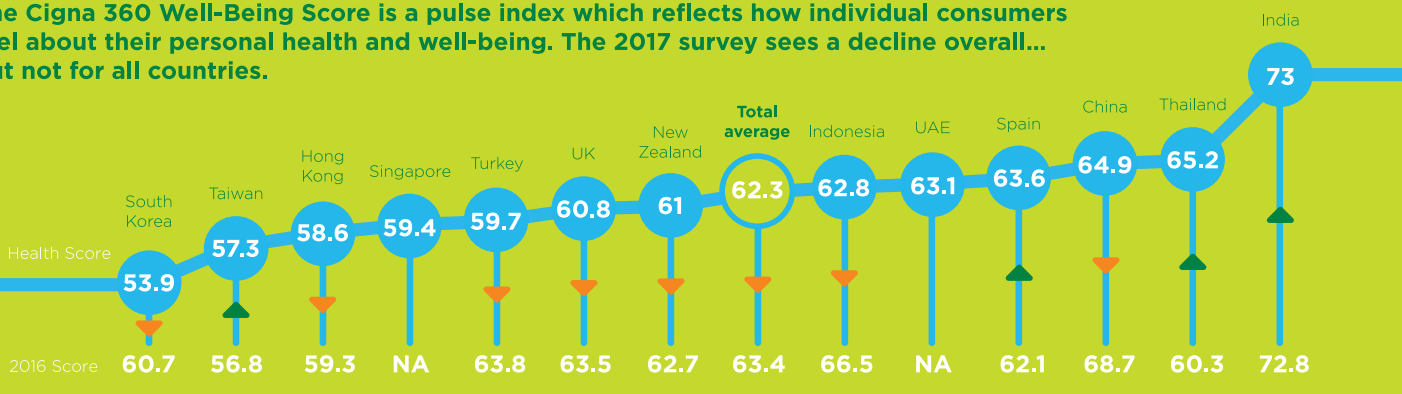
➤ To monitor and track the annual evolution of well-being, the 2017 Cigna 360° Well-being Survey looked at five key components - physical, financial, work health, family health and social health. Overall, the scores dropped 1.1 percent compared to last year's survey, from 63.4 percent to 62.3 percent. More than half the markets surveyed saw a drop of between 6.8 and 0.7 points, with South Korea reporting the largest drop. Four markets saw a rise of between 4.9 and 0.2 points, with Thailand the highest.

Here's what we found:

Overall, the well-being of individuals has fallen in the last few years.



The Cigna 360 Well-Being Score is a pulse index which reflects how individual consumers feel about their personal health and well-being. The 2017 survey sees a decline overall... but not for all countries.



2017 index has declined in nearly all areas





The majority of people believe they cannot take care of their children's and parents healthcare needs. And more than 80 percent do not think they have enough money for retirement or if they lose their jobs.

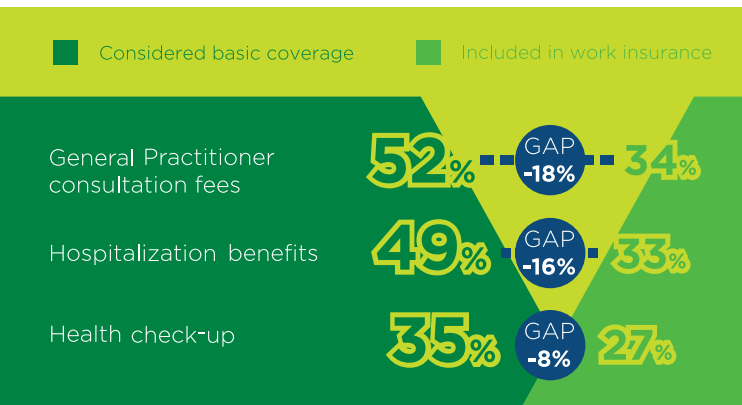
Ability to take care of family, especially one's children, has been compromised

78%



of people feel their ability to take care of their family, especially their children, has been compromised

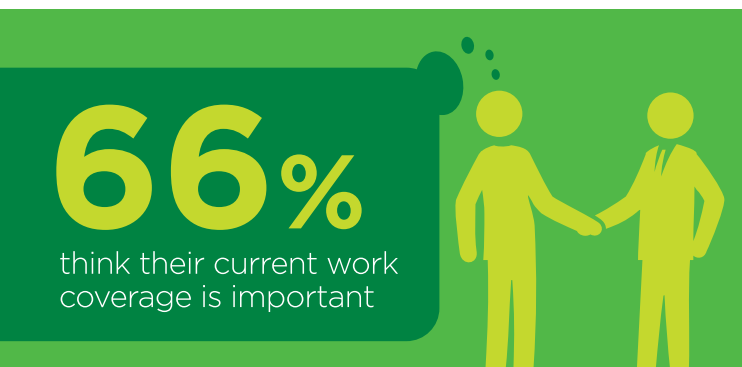
There is a growing gap between employees' healthcare needs and the benefits offered by employers.



Consumers are unknowingly falling in to the 'age trap' - people don't see themselves as old and are not planning for old age and its higher health care expenses and lower income.



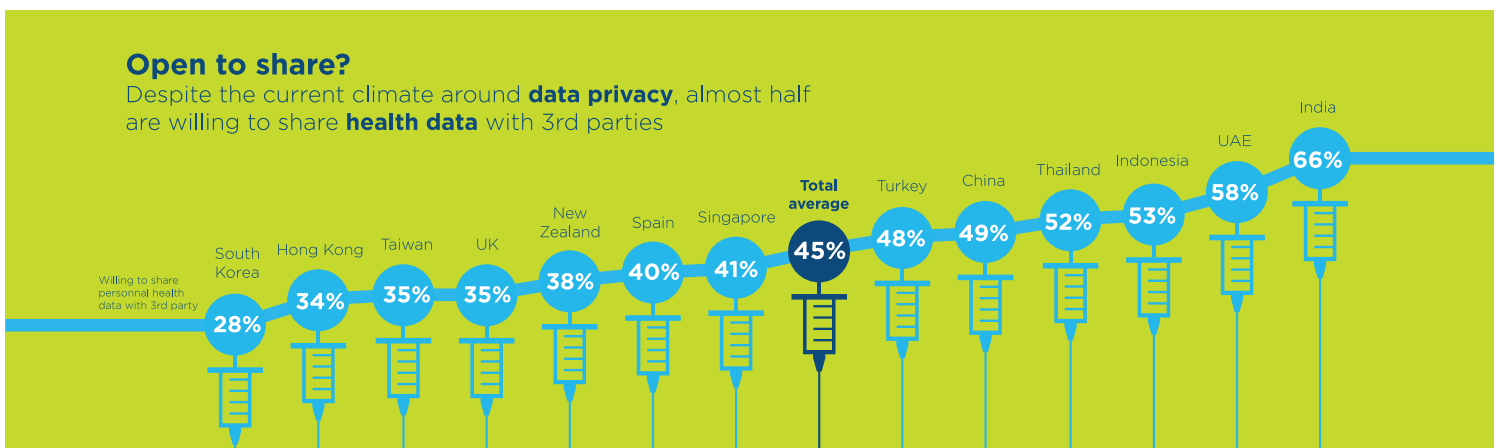
Workplace wellness programs are becoming an important retention tool.



Ownership of health apps is on the rise.



Forty-five percent of respondents expressed a willingness to share personal health data with a larger community for the good of all.



FINANCES AND THE FAMILY

- The financial score looks at issues such as having sufficient money for retirement; financial security if unable to work; the impact of the broader economy; and the ability to support one's family's health and education.

Significantly, while fairly stable over the last year, the financial score remains the lowest of all five indicators, at 53.1 percent in 2016 and 53.7 percent in 2015. India is the highest at 65.7 percent and Turkey the lowest at 46.6 percent.

Eighty-one percent of respondents believe they do not have sufficient money for retirement or have financial security in the event of job loss. 77 percent do not feel they can meet the needs of their family.

We also looked at areas such as the amount of time spent with family, taking care of the health, education and financial well-being of children; looking after spouses and parents. When broken down by category, we saw the most change in the family score – which has dropped 5 points, from 70.8 to 65.8 percent.

Only 40 percent believe they can take care of their children's financial needs, and 32 percent their parents' financial needs. This is probably the reason why 54 percent don't think they spend enough time with their family – perceived lack of money to provide for family in turn creates lack of time spent with them.

Note: Singapore and UAE have been included in the report for the first time this year. If 2016 data for these two markets is compared with the 2015 data for the other 11 markets, their indices have remained stable over the last 12 months.



81%

don't have financial security if unable to work



77%

don't perform very well on current financial situation



54%

don't think they spend enough time with their family, this has increased by 2% over last year

THE EMPLOYEE HEALTH BENEFIT GAP

➤ There is a big gap between employees' needs and the work health coverage offered by their employers. For example,

- Fifty-two percent of employees consider a GP's consultation fees as basic health coverage, but only 34 percent of respondents report that their employee package includes this – an 18 percent gap
- Forty-nine percent consider that hospitalization benefits are basic, while only 33 percent report that this is covered – a 16 percent gap
- Thirty-five percent of respondents consider health check-ups as basic coverage, while only 27 percent have this included in their package – an 8 percent gap

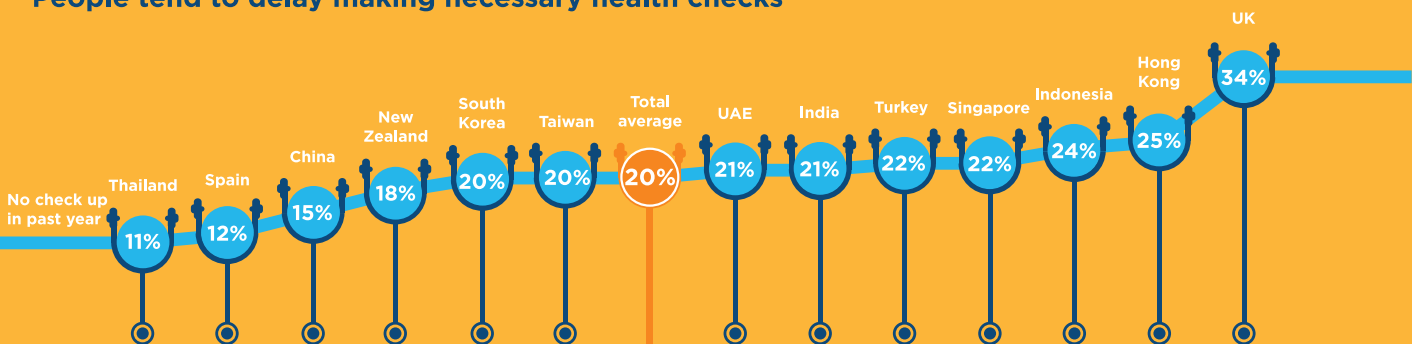
Many people delay seeing a doctor. Overall, only one-third of respondents see a doctor or dentist when feeling ill – with the highest figures being in Korea (49 percent), Taiwan (43 percent), Hong Kong (41 percent), India (41 percent) and Singapore (41 percent).

People will try self-remedies first; particularly in Indonesia (97 percent), UK (97 percent), China (95 percent) and New Zealand (95 percent). 33 percent of people will take over the counter drugs based on self-diagnoses.

The survey showed that 20 percent of respondents have not had any health checks in the last 12 months. Respondents from the UK have the most check-ups, at 34 percent.

Dental health is a key issue for many people. At 37 percent, more people had a dental exam than any other type of medical check-up in the last year, but less than 1 in 5 have dental benefits covered by their employer currently, at 19 percent. Koreans go to the dentist most often (46 percent) but only 7 percent have dental coverage.

People tend to delay making necessary health checks



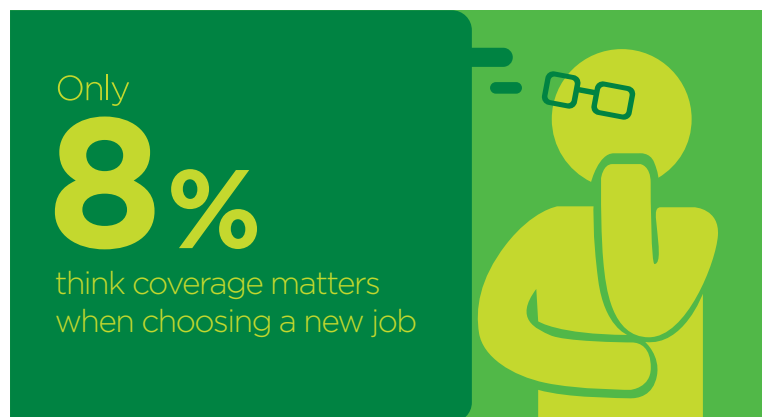
WELLNESS AT WORK

- Over the past two decades, well-being programs have evolved from the annual flu vaccination and sports game, to allowing time for exercise; providing on-site eating areas; holding "walk and talk" meetings; health education and coaching. Many companies offer health screening programs with risk assessments.

Organizations often frame their wellness programs as part of a total health benefits package, which includes medical and travel insurance and, often, chronic disease support. Wellness programs have evolved from a 'nice to have' to a strategic human capital management tool embracing emotional, social and financial elements of work life, as well as physical health.

From the survey, we see that when applying for a new job and deciding between two employers, key factors which impact a decision to join are, not surprisingly, pay and benefits 45 percent and job scope and nature of role 15 percent. Only 8 percent believe workplace wellness programs are important when applying for a new job.

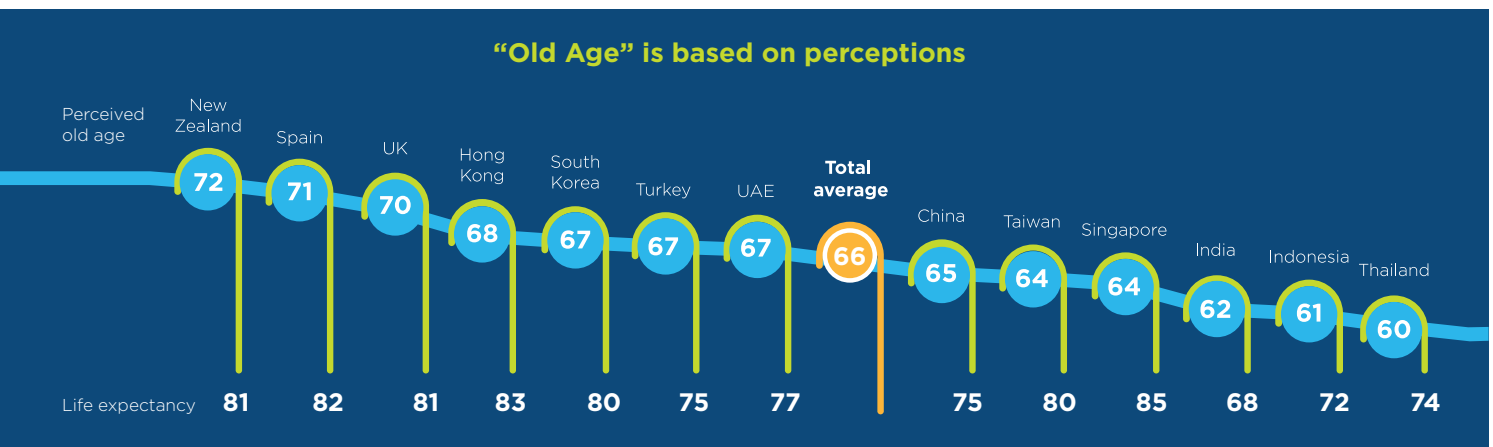
However, it is a different story when it comes to retention. 66 percent of those surveyed say it is important or very important for their current employer to have a workplace wellness program in place; and 59 percent say it would impact their decision on whether to join a new employer. This likely reflects the fact that employees need to experience a wellness program to understand its value. Millennials and Generation Ys value these programs more than Boomers.



THE AGING POPULATION

➤ According to the World Health Organization, by 2050 the world's population aged 60 years and over is expected to grow by 56 percent and reach nearly 2.1 billion, up from 900 million today. In Asia and Africa, the rate of aging is on a larger scale than any other region. The World Bank reports that more than 211 million people aged 65 and older lived in East Asia and Pacific in 2010, and this population will grow by about 22 percent every five years.

This represents one of the crowning achievements of the last century but also a significant challenge. People can now plan for longer, more healthy and productive lives. A longer life span means a bigger market for goods and services linked to these needs – eg, healthcare and healthcare insurance, retirement services, consumer goods, digital technology – and society can benefit from the continued experience and wisdom of older people. However, coupled with longer lives, we need to help people understand that this trend will lead to more people requiring pension and health benefits, but there will be less people working to support this spending.





From the survey, there is no surprise that the perception of old age rises as people age themselves. We asked 18-29 year-olds, and they said that you are old when you reach 60. We asked 60-year olds, and they said you are old when you reach 74.

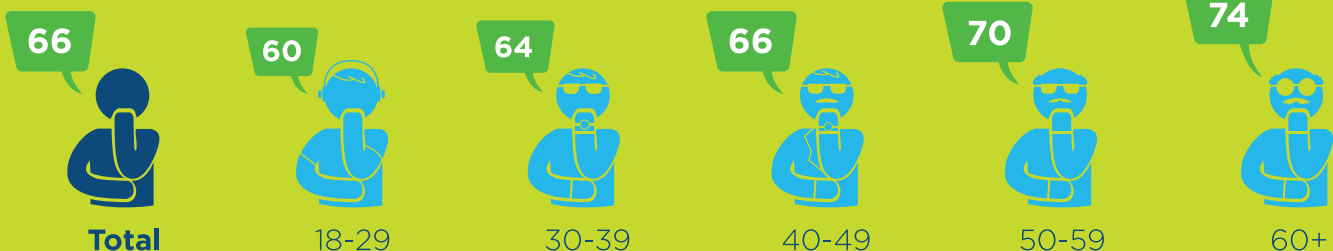
The perception of old age also varies by nationality. For example, New Zealand respondents said 72 years was old. In Thailand, on the other hand, people think that old age begins at 60.

Also, even though they may feel young, as the body ages their medical bills increase. Respondents aged 64 and over estimated they spent US\$572 in the last 12 months on visiting doctors and dentists, prescription drugs vs US\$362 by those aged 18-29.

Most people recognize that becoming old is mainly a question of physical ability. Declining physical health (57 percent) and feeling stiff and less mobile (53 percent) are commonly cited factors of being old. Poor or failing memory is the most commonly named factor, at 64 percent.

“KICKING THE CAN FORWARD” People do not see themselves as old regardless of actual age

How old is “old”?



WORKING AFTER RETIREMENT

➤ Fifty-seven percent of respondents hope that after retirement they will be able to do what they want, without having to worry about money. However, only 19 percent believe they have sufficient money for retirement – with India at 40 percent and Thailand at 25 percent being the most optimistic.

Surprisingly, 68 percent of people who said they would work beyond their official retirement age said they would do it to keep mentally and physically active rather than for the money. The highest figures were for Turkey (88 percent), Indonesia (79 percent), UAE (78 percent) and India (75 percent).

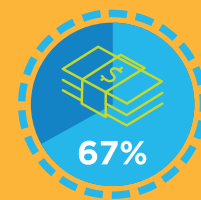
Even without pay, people want to stay involved even after retirement age; and this mindset even increases with age. Twenty-two percent want to do volunteer work after they retire, which increases to 25 percent at age 65 and above.

Through investing in healthcare provision and taking a sensible approach to medical and healthcare insurance, private and public organizations can help the world's aging population become a vehicle for both global growth and societal advancement.

In fact, people want to continue working post retirement to stay young & active, not just for money



Stay mentally/
physically active



Need money



Do something fun
or enjoyable

DIGITAL TECHNOLOGY & HEALTHCARE



➤ If there's one thing that technology and healthcare experts agree, it's the enormous impact that digital technology is having on the healthcare industry. 78 percent of survey respondents believe the use of digital technology in healthcare has the potential to bring good health to more people.

This is no surprise, because digital technology is fuelling healthcare developments. Healthcare apps now let doctors carry information with them on their smart devices and access patient records and other information while away from the office and hospital. Home monitoring systems via wearables - even tattoos - allow patients to track their health when not in the doctor's office, preventing unnecessary and costly trips. Smart home medication dispensers automatically upload information to the cloud and alert doctors when patients don't take their medicine.

In fact, according to the survey, 67 percent would be happy to use a 'robotic doctor' if the cost is much lower than a human doctor. 68 percent would be willing to have a surgical operation performed with a robot-assisted doctor.

For outpatients, 13 percent of respondents have experienced a remote check-up with an actual doctor, and additional 19 percent will consider it in the next 12 months.

Lastly, and of no surprise, the majority of respondents - 59 percent - currently use, or plan to use health apps in the coming year.

GOING PUBLIC ON DATA PRIVACY

- Despite the current climate around data privacy, globally 45 percent are willing to share health data with third parties for the good of all, especially with doctors (in addition to their own at 59 percent), a national health database (49 percent) and global bodies such as the World Health Organization (47 percent). Over a third would trust Insurance companies (35 percent). The highest trust is in India (66 percent), UAE (57 percent), Indonesia (54 percent), Thailand (52 percent) and China (51 percent).

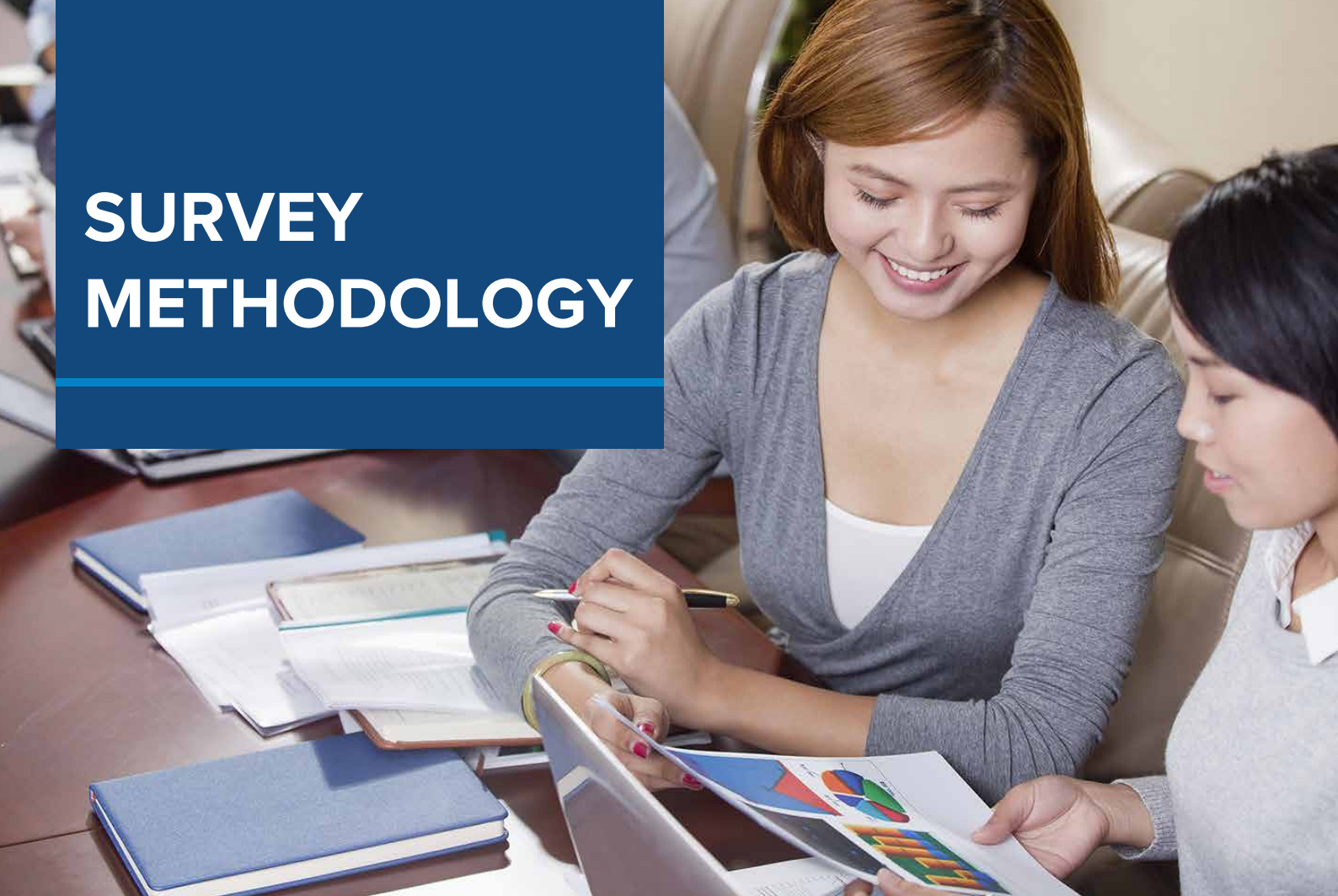
While respondents are generally keen to embrace new healthcare technology that saves money and brings more health, they are still wary of data security issues. Respondents expressed privacy concerns and worry about how and where data might be used, with 55 percent citing unauthorized data access as a concern. Companies who generate and share data need proper safeguards and protocols to protect access and use to maintain the trust of patients and clients.

These responses are important to the healthcare benefits industry. Mechanisms for collecting and sharing data from around the world are under development by the health industry. As well as tracking their own health, people can also help researchers gather substantial amounts of data on global health issues. Big data and analytics will be able to provide deeper insights into our health and treatment on both an industry and personal level. We can expect this to lead to more transparency in care and cost management. Healthcare providers, patients and health insurers will benefit enormously from these developments because they will support more specialized benefit products and reduce costs to the end consumers.



Including a third willing to share their health data with **insurance companies**

SURVEY METHODOLOGY



➤ To monitor and track the annual evolution of well-being, the 2017 Cigna 360° Well-being Survey looked at five key components - physical, financial, work health, family health and social health.

An online sampling method was adopted. All respondents were recruited from panels that undergo rigorous quality control. The panel composition is representative of the non-elderly adult population in each of the surveyed markets.

Overall Health & Well-being
(10%)



Physical

- Getting sufficient sleep at night
- Having good sleep quality
- Being at a 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 parents' health and wellbeing
- Being able to take care of my spouse/ partner's health and wellbeing
- Being able to take care of my child / children's health and well-being

- Being able to take care of my parents' 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 relationships 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



The survey established a target sample size of 1,000-1,500 respondents, to provide statistically significant findings which can be extrapolated to the general population as well as sub-analysis by country. In addition, age and gender quotas were set based on their perspective proportion of the population.

A total of 14,219 online interviews were conducted in December 2016, covering 13 countries. The survey was completely anonymous and respondents were given the flexibility to take as long as they needed to complete the survey on a self-administered basis. On average, the survey questionnaire took between 15 and 25 minutes to complete.

HEALTH, WELL-BEING AND CIGNA

➤ Cigna Corporation (NYSE:CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. We focus on delivering high quality, affordable, and personalized products and solutions to our customers and clients by leveraging our insights, brand, talent and localized approach.

Our products include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance.

Cigna has an international medical network of over one million partnerships, including 89,000 behavioural health care professionals, and 11,400 facilities and clinics.

We maintain a sales capability in 30 countries and jurisdictions, and have more than 90 million customer relationships throughout the world.

Cigna is investing heavily in state-of-the-art solutions to prepare for the future. Prevention and awareness have proven to be two of the most effective tools in promoting long-term health, and Cigna is committed to promoting both.

Together, All the Way.