



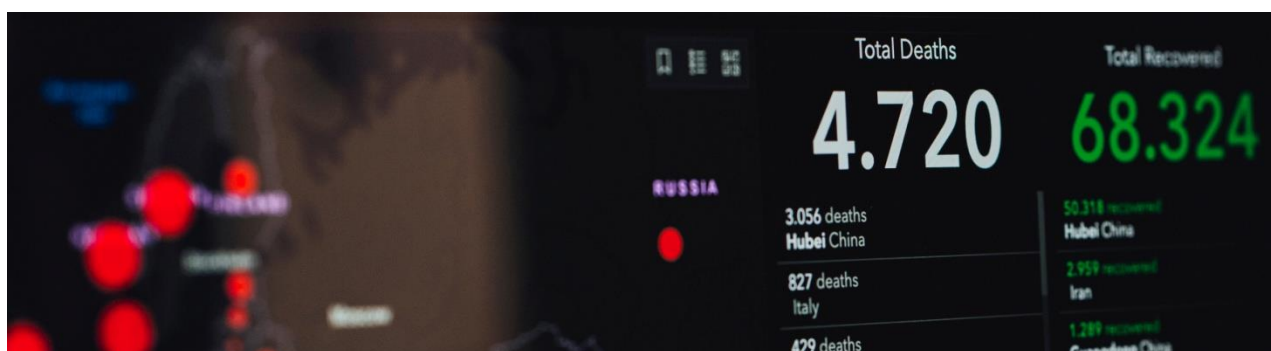
CIGNA COVID-19 GLOBAL IMPACT STUDY



1. INTRODUCTION

People around the world have been living through unprecedented times. As the COVID-19 pandemic moved across the world, lives have changed dramatically and everyone has been forced to rethink how they would manage their lives going forward.

At Cigna, we wanted to understand how people are responding to the crisis. How are they coping with the stress of lockdown? How has the way we work changed? And how is COVID-19 impacting family, friends and other relationships? To answer these questions and more, we embarked on a special research project to prove the insights needed to better appreciate and respond to the needs of our customers and clients during this period and beyond.



2. OUR RESEARCH

In partnership with Kantar, a leading data, insights and consulting company, we established the Cigna COVID-19 Global Impact Study, an ongoing research that will track perceptions of COVID-19-related well-being over time and geographies. The study is an extension of our annual 360 Well-Being Survey and Index, which has reporting on individual health and well-being since 2014. This research focuses on four key areas: the Cigna Well-Being Index; the health and wellness scorecard; the virtual health assessment tracker; and opinions on what the new normal will look like.

The survey examines five themes that influence well-being: physical, family, social, financial and work, and engaged 10,204 people across China, Hong Kong, Singapore, Spain, Thailand, United Arab Emirates, United Kingdom and United States between January and April 2020.

3. WHAT WE FOUND

The study produced interesting, and at times unexpected, results.

Highlights include:

Well-Being Index:

- Financial indices have declined across all measures, with the exception of the ability to maintain their current standard of living. Social well-being indices also have declined, but work and family well-being indices remain broadly consistent.
- UAE noted a strong performance in the well-being index with an overall score of 67.9 points, up by 2.1 points from January to April.



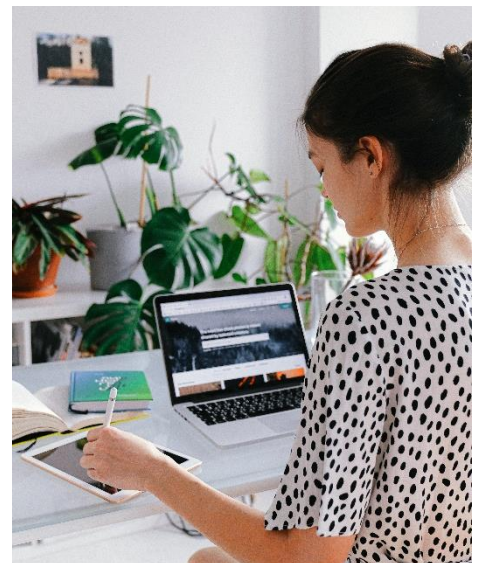
Loneliness:

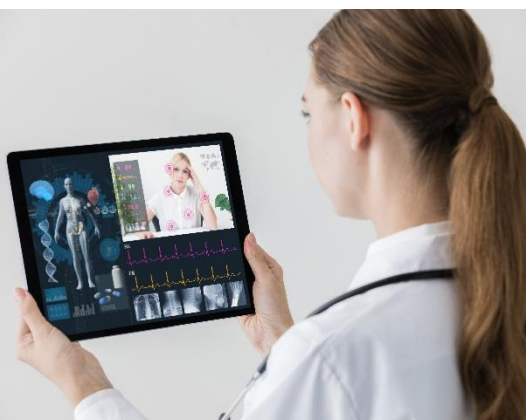
- Reports of loneliness have reduced, with only 8% saying they felt isolated in April vs. 11% in January. The lockdowns appear to have improved personal relationships slightly with 73% saying they felt close to people, compared to 69% in January.
- While in the UAE, only 50% admitted to feeling less isolated from others in April, compared to 53% in January.



Working From Home:

- Despite longer hours, most people value working from home, suggesting that working routines may change permanently.
- 79% of UAE's respondents reported to have more flexible workdays and improved communications with colleagues at the expense of longer working hours.
- UAE ranked second highest after Thailand, with 65% admitting to working longer hours.





Virtual Health:

- There is also strong interest in virtual health across all markets with 81% of respondents interested in using virtual health services in the UAE.
- The most popular (49%) usage of virtual health in UAE is for prescription deliveries. This was followed by 35% for mental health and well-being improvement, and 30% for referrals to consult with specialists.

Workplace Wellness:

- Working from home has brought about an 'always on' culture in many markets, with people feeling they can never switch off from work and are working increasingly outside of normal hours.
- A startling 95% of those surveyed in UAE in April attributed their stress to being always switched on as compared to 92% in January.
- About 57% of employees admitted to working on weekends during the work from home period.



New Normal:

- Only 13% of all people believe that life will never be the same again. This rises to 23% in Spain but is lower in China (3%) and Thailand (6%). The greatest concern remains finance, with half of respondents saying that the impact of the pandemic will change their financial status.
- For UAE, 74% said that they will be more alert about the coverage of their healthcare plans, 57% believe that their financial status will change and 42% see changes in how they will manage their work.

4. WHAT THIS MEANS FOR YOU

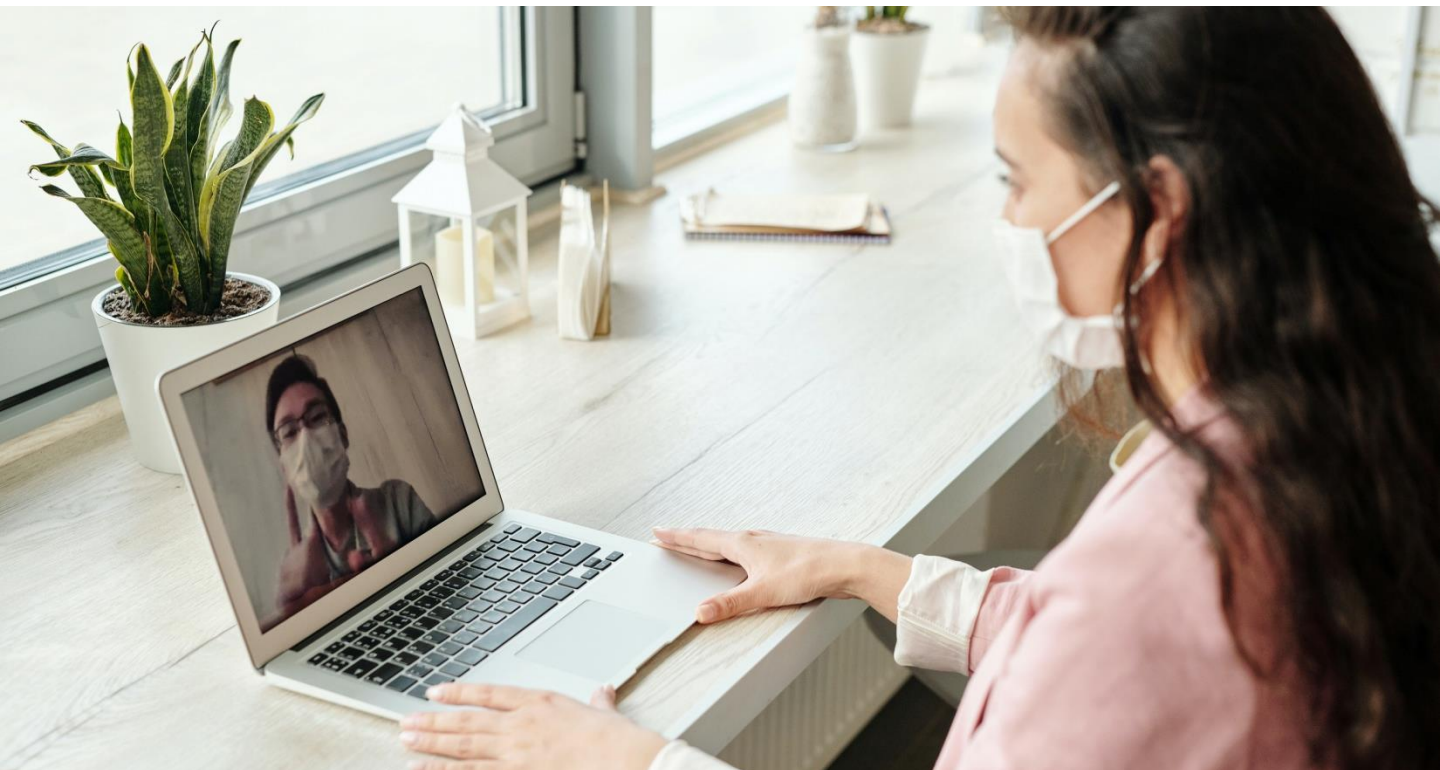
The findings of the Cigna COVID-19 Global Impact Study carry significant implications, in particular in the areas of employee health and well-being. We believe there are a number of actions that people should consider in response to the study.

- **Checking in**

It is important during this period for us to check in regularly with colleagues and friends to show that we have an interest in their well-being – not just about work but also how they are feeling about other aspects of their life. How are they managing to balance home schooling and work? Or how are they feeling about the health of their family? It's important to connect beyond work and take the time to understand how others are feeling.

- **Stay connected**

The study showed that work related well-being has improved, in part due to the extensive use of technology to help people stay connected, and this has helped lessen feelings of isolation. Therefore its important that we all ensure our colleagues have the opportunity and technological support to stay connected with each other in a simple, streamlined manner.



- **Tackling ‘Always On’ Culture**

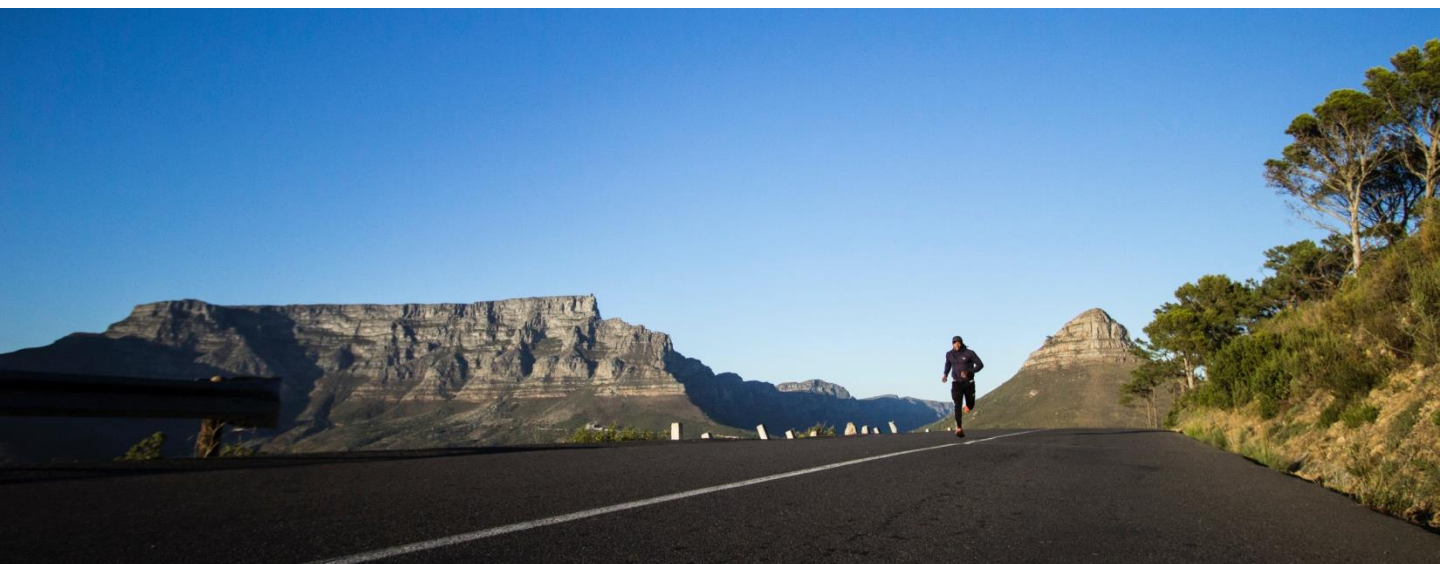
Working from home should not become working always. It is crucial that we support each other to better manage our work while at home and encourage each other to switch off during regular non-work hours. One of the greatest challenges with the current time is we can't see how long our colleagues are working and know when to offer help. Take time to check-in and understand their workload and encourage them to keep to regular hours so they can balance their home and work responsibilities better.

- **Maintain Team Spirit**

One of the most positive findings from the survey was people saying they felt more connected with their colleagues than they did before the pandemic. Tools such as video conferencing now enable us to run virtual team meetings, where people can share their experiences and take part in the kind of informal conversations as they would in the workplace. Keeping these going is important to maintaining team morale and can be fun too – especially if you create a team quiz or group activity.

- **Open up to Virtual Health**

The survey showed a strong swing in favour of virtual health services rather than face to face appointments, especially for general practitioner, mental health and well-being support. We all need to take time to investigate where these services are available so that we can access the healthcare we need, when and where we need it. This is especially important during the current COVID-19 period when we are unable, or less keen, to visit hospitals or clinics for routine appointments.





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How to find out more?

meacommunications@cigna.com