



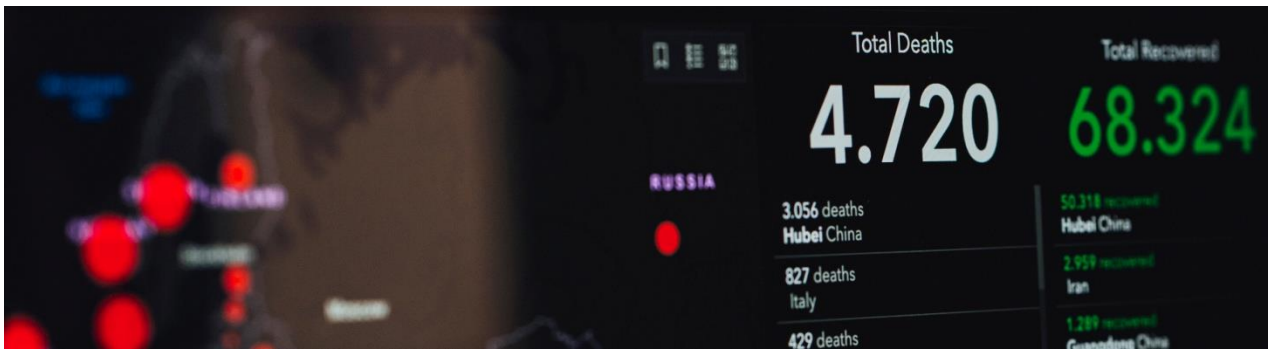
CIGNA COVID-19 GLOBAL IMPACT STUDY



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, 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.
- Work wellbeing has been helped by improved training and better work-life balance during the pandemic. The UK saw the largest decline in social wellbeing, while in the UAE it improved.



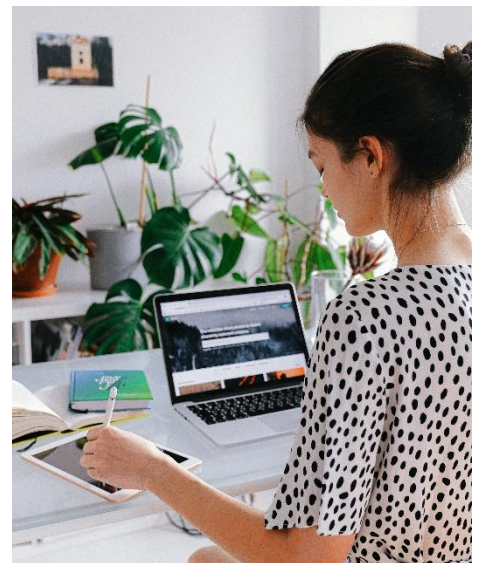
Loneliness:

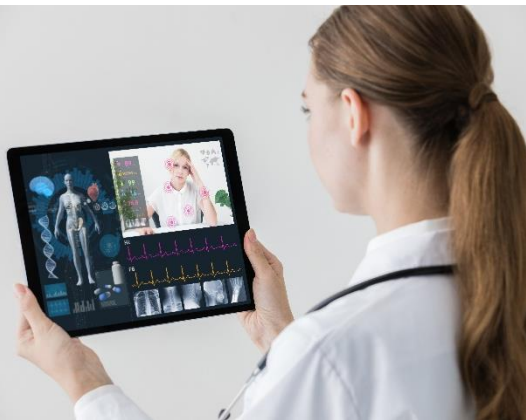
- Reports of loneliness have reduced, with only 8% saying they felt isolated in April vs. 11% in January. The lockdowns appear to have improved personal relationships slightly with 73% saying they felt close to people, compared to 69% in January.
- The greatest declines in loneliness were seen in the countries with strict lockdowns – notably the UAE, UK and Spain.



Working From Home:

- Despite longer hours, most people value working from home, suggesting that working routines may change permanently.
- Many people said that home working technology, such as video conferencing, has improved their relationships with their colleagues. Also, while working hours have become longer, overall job satisfaction has improved.





Virtual Health:

- There is also strong interest in virtual health across all markets with 60% of respondents interested in using virtual health services.
- The most popular usage of virtual health is for general practitioner appointments, followed by mental health and wellness support.

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.
- This shows a need for employees and employers to create a clear workplace routine when working at home to ensure that wellness is protected.



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.

4. WHAT THIS MEANS FOR YOU

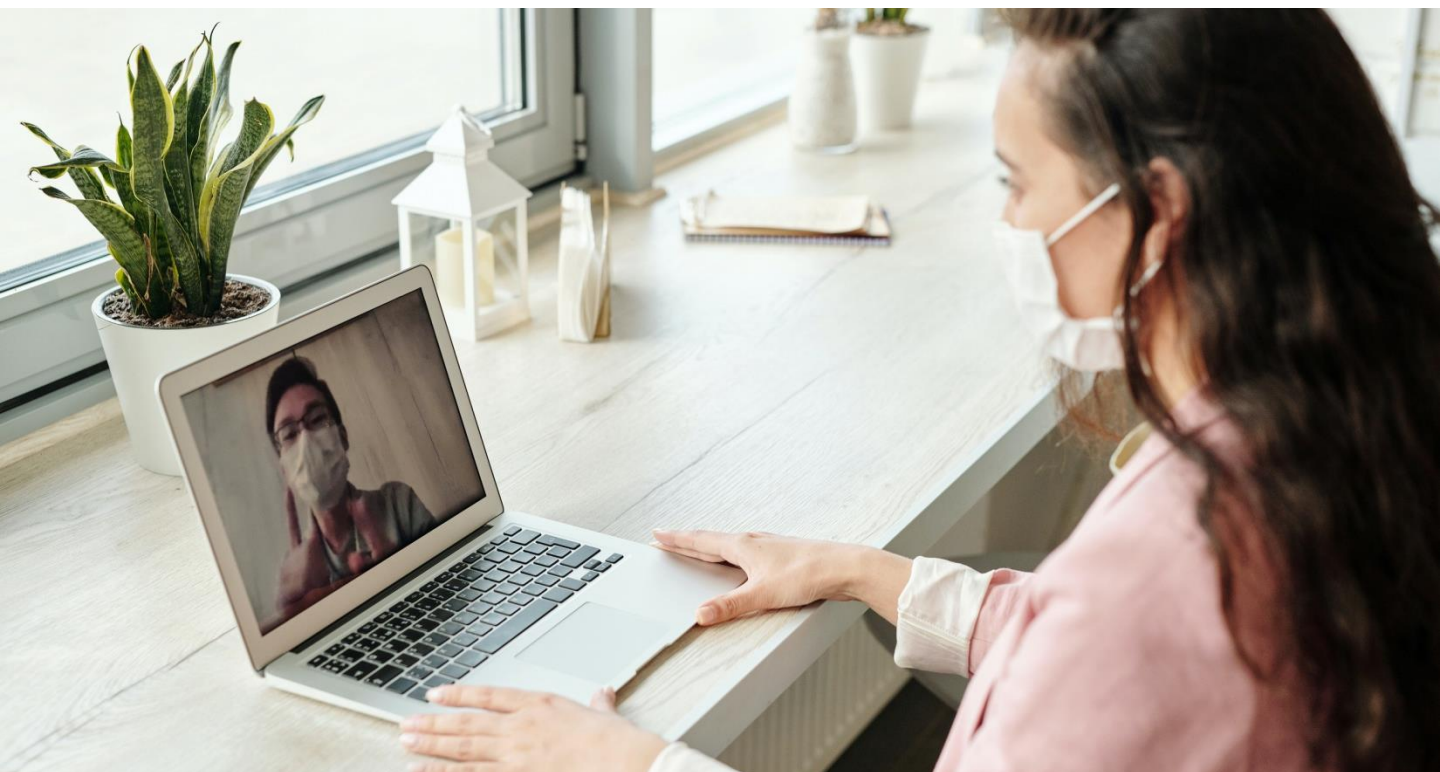
The findings of the Cigna COVID-19 Global Impact Study carry significant implications, in particular in the areas of employee health and well-being. We believe there are a number of actions that people should consider in response to the study.

- **Checking in**

It is important during this period for us to check in regularly with colleagues and friends to show that they 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.



- **Better Manage ‘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 better 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 they would normally in a 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 surgeries for routine appointments.



5. FREQUENTLY ASKED QUESTIONS

Q1: Why has Cigna issued this report?

We commissioned this study, the first part of a new series of research, to ascertain the impact of the COVID-19 on people's well-being and to provide regular pulse checks throughout the year across key geographies

Cigna is committed to improving the health, well-being and peace of mind to those we serve so we developed the COVID-19 Global Impact Study as a part of our 360 Well-Being Survey, a study that has tracked perceptions about well-being since 2014.

As a health services provider, we want to learn as much as possible about the impact this first wave of COVID-19 has had for people across different parts of the world to help us all better prepare and manage for the future and the unfortunate possibility of additional waves of the virus. We also want to show employers the importance of checking in on their employees' well-being, especially during this period and as people gradually return to workplaces once lockdowns are lifted. We also hope that with these insights, organizations will be able to provide greater support to their staff in terms of balancing family and work responsibilities as people begin returning to the 'new normal'.

Q2: Why have the health and well-being scores remained consistent despite the global pandemic?

What we found was that people's decline in confidence regarding their financial situation was offset by improved scores for family and work well-being.

From a family point of view, these improvements were driven by reduced worries about their families' well-being, helped by the fact that people have been at home and are able to observe their loved ones more closely.

In terms of work, people told us they found working from home has brought benefits in terms of flexibility. Surprisingly, people also told us that they felt their work relationships had become closer thanks to the use of technology, such as video conferencing, to stay connected.

What we don't know yet is if these are short term gains, as people try to remain optimistic in spite of the difficulties they face, or are in fact a long term trend. We will understand more in our next report in June.

Q3: You reported that job satisfaction was up. This is surprising considering the lockdowns, how do you explain this?

People told us they like the extra flexibility they have while working from home. Despite working longer hours, people reported that working from home has improved their work life, indicating that working routines are likely to change permanently once the lockdown ends.

People also feel they have become closer to their colleagues during the crisis. 64% of people agreed that working from home and using technologies to communicate has streamlined connections with their colleagues compared to only 9% of people that said it had not. Interestingly, the highest satisfaction levels were seen in Asian markets, which are often seen to offer less flexible working when compared to Europe and North America.

Q4: Why do you think overall loneliness have reduced?

Interestingly, the study has shown that as well as reducing feelings of loneliness across all markets, the lockdowns have improved people's relationships. This shows that people have adapted nimbly to the new routine, making full use of digital technologies that enable them to remain connected to their loved ones.

People have also begun to recognize the positives from home-based working, especially in terms of balancing family and work responsibilities, despite the longer hours they are working.



Q5: You mentioned an increase in working hours as people struggle to switch off. What can employers do to relieve this problem as employees continue to work from home?

The study showed that ‘always on’ working has increased across all countries, apart from China and the United States. Before the pandemic, it was already common to be constantly plugged-in around the clock, making sure that we do not miss work calls, emails and messages. With COVID-19 blurring the boundary between work and personal life, this finding does not come as a surprise.

While most are familiar with being constantly connected and the reality of stress in the workplace, this is extremely detrimental to overall health and well-being. As such, it is key for employers to develop a comprehensive well-being programme, focussed on equipping employees with tools to reduce and manage their stress and anxiety levels. As people gradually return to the offices, this can be ingrained in the culture of the workplace (e.g. flexibility around remote working, weekly check-ins etc.).

Poorly managed mental health caused by issues in the working environment can be as serious as a physically unsafe environment, and could potentially even lead to legal implications. For example, depending on jurisdictions, some employers may have a duty to ensure the safety and health of workers in every aspect related to work. Treating stress as an occupational risk and taking known effective measures – such as insisting that employees do not work during annual leave – can ensure that a safer environment is created.

Q6: You have talked about technology and virtual health. What is Cigna doing in this area during COVID-19?

With clinics and hospitals in some countries becoming increasingly overwhelmed with patients, online and teleconsultations have become essential. Being able to talk to a doctor, even through a simple telephone call, has also proven especially vital for patients in rural areas, where there is lack of access to healthcare. In addition, in markets where regulations permit, our pharmacy delivery services are supporting customers with chronic diseases on long-term medication.

Since the outbreak of the COVID-19 pandemic, we have stepped up our efforts to support customers, employees and the public. As part of those efforts, Cigna’s telehealth app downloads rose 130% and logins increased 134% between February and March 2020 as telehealth customer usage increased 514% globally during the same period. This is in line with findings from the study which showed that overall 60% of respondents are interested in using virtual health services.

We are committed to providing appropriate testing and treatment to all members, should they be infected by COVID-19. As well as providing free telehealth services for customers who need support including consultations and illness, our comprehensive medical plans continue to cover medically necessary treatment, which includes treatment associated with COVID-19.



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