

Cigna Releases Results of 2018 Cigna 360° Well-Being Survey

Hong Kong's overall Well-being Index falls to its lowest since the annual survey began
Survey finds Hong Kong people are among top 5 most-stressed globally

[July 9, 2018, Hong Kong] - Cigna Corporation's (NYSE:CI) Hong Kong business today announced the results of its annual Cigna 360° Well-Being Survey. The latest results of the survey show that Hong Kong's overall Well-being Index has fallen for the fourth consecutive year to its lowest since the annual survey began in 2015. In fact, out of all markets surveyed, Hong Kong has the second lowest health and well-being score. The index dropped from 58.6 in 2017 to 56.8 in 2018. Hong Kong people are also being ranked among the five most stressed populations in the world. The 2018 Cigna 360° Well-Being Survey explores people's perceptions and concerns across five key areas – physical, family, social, financial and work health.

Pace of life takes its toll

The Survey unveils that nearly everyone is stressed in Hong Kong (92 percent), particularly Millennials (95 percent). Factors such as work (39 percent) and finance (27 percent) are the primary causes of stress. Although 75 percent of respondents think their stress level is manageable, 17 percent of respondents say they cannot manage; and Millennials (aged 18-34) report a higher level of unmanageable stress, at 26 percent.

"Stress is a fact of modern life, and it is especially true in Hong Kong's fast-paced environment. Job insecurity, eagerness to climb the career ladder, and desire to own a home may explain why Millennials feel so stressed," said Yuman Chan, CEO and Country Manager, Cigna Hong Kong. "Nonetheless, the findings from the 2018 Cigna 360° Well-Being Survey could be alarming if many people do not know how to cope with stress. Knowing when and where to seek professional help is crucial, as prolonged stress may affect daily lives. It can be damaging to both physical and mental health, and affect relationships with friends and loved ones," said Chan.

Few seek professional help for stress

The Survey finds that seeking professional help for stress management is still uncommon in Hong Kong. Only 10 percent of stressed respondents say they have spoken to a medical professional about their stress. More than a third (36 percent) think they can handle stress on their own. Cost is the greatest barrier to seeking professional help (45 percent), while one in five Millennials are uncomfortable about opening up or discussing the matter with a stranger.

The Survey also finds that Hong Kong is one of the markets where employers' support for managing stress is minimal. Some 60 percent of respondents receive no support from their employers. For the remaining 40 percent receiving support, only 13 percent believe it is adequate. "Hong Kong people have accepted workplace stress as the norm. When it comes to health support from employers, they are very practical. They seek tangible benefits like dental and cancer coverage, rather than professional stress management assistance," said Chan.

As an active health and well-being partner, Cigna understands mental health and physical health are equally important. Cigna Hong Kong's HealthFirst Elite Medical Plan provides benefits for psychiatric inpatient and outpatient treatment¹, with choices of different room types, a choice of deductible and area of coverage options, making it affordable for all walks of life. At the group level, Cigna Hong Kong offers its group customers its "Employee Assistance Programme," a 24-hour service hotline staffed by qualified and experienced counselors, social workers and clinical psychologists who can talk to members to help identify, potentially prevent, and resolve personal, psychological, social, family or work-related issues.

Social, Physical and Family well-being indices also fall

This year's Survey shows a decline in overall health and well-being, driven by substantial falls in Social and Physical wellness. The respondents lack quality time with friends or for hobbies. The inability to maintain a healthy body weight also takes its toll.

The lower Family well-being score stems from an increasing concern in the ability to take care of parents' health and financial needs in the long run, suggesting concern about better future preparation and medical protection. Financial well-being remains stable but still the weakest dimension, while Work well-being has improved slightly this year. There is gender disparity in Hong Kong, with women feeling under more pressure and feeling more pessimistic than men about Physical, Workplace and Finance well-being in particular.

Preparing for the golden years

Hong Kong's financial strain is most keenly felt across the region's 'sandwich generation' (35-49) who are juggling children, work and elderly parents. When it comes to their own aging, however, Hong Kong respondents seem better placed than other markets, with more than half surveyed seeing themselves ready for old age physically, socially and in terms of financial independence. The respondents also reveal a reliance on their own savings for retirement.

Like other mature economies, old age "invisibility" is a key concern for Hong Kong people. Almost one in three feel they will become isolated in old age, and one in five expects they will be living alone. A majority foresee their spouse will take care of them instead of their children (45 percent), while around one fifth (21 percent) think they will have no one to take care of them when they become old.

The 2018 Cigna 360⁰ Well-being Survey is Cigna's most global Survey yet, drawing on 14,467 online interviews conducted from February to March 2018 across 23 countries and territories. 500 respondents came from Hong Kong. The full report can be downloaded [here](#).

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Notes:

1. The above mentioned benefits are subject to terms and conditions. Please refer to the relevant product brochure and policy provision for more details.

About Cigna Hong Kong

Since 1933, Cigna Hong Kong has been offering insurance solutions at the right place and the right time, providing advice to customers throughout the different stages of their life journeys. Cigna delivers comprehensive health and wellness solutions to employers, employees and individual customers. Leveraging an extensive global healthcare network, Cigna provides group medical benefits that are suitable for international companies with a worldwide workforce, but also offers tailored and packaged group medical insurance plans to local small and medium-sized enterprises that fit specific needs of the company and its employees. For individual customers, Cigna offers a full suite of health insurance products that caters to consumers' diverse needs. For more details, please visit www.cigna.com.hk.

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