



CIGNA COVID-19 GLOBAL IMPACT STUDY

**Positivity around Vaccine Roll-Out and Anticipated Approval
Leads Improved Perceptions on Whole Health**

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INTRODUCTION TO THE FIFTH EDITION BY JASON SADLER, PRESIDENT, CIGNA INTERNATIONAL

2020 was a year when we were confronted with stressors that most of us have never experienced before. Stepping into the new year, there is a renewed sense of hope with COVID-19 vaccination programs beginning to roll-out in many countries, providing protection for the most vulnerable people in society, as well as essential workers.

Looking at the results of our latest edition of the COVID-19 impact study from late November / early December 2020, we see the initial impact of the vaccine roll-out and its anticipated approval across many markets. The results showed how sentiments around the world were evolving, ebbing and flowing as new waves and restrictions hit individual markets giving people reason for hope or concern. We also saw an emerging nostalgia for the normality of pre-pandemic life after months of adapting, pivoting and coping.



The world is a very different place since we began this research back in early 2020, and some of the changes are here to stay, such as the use of virtual health which continues to be a feature of the care continuum. The pandemic forced providers to accelerate their adoption and caused a mindset shift for many patients, resulting in radical changes in the way medical care is provided to patients and allowing people to continue to access the care they need even during the pandemic. And our report suggests this will not just be a short-term change.

But if this study has shown us anything, it is how important it is to consider an individual's health in a holistic way, understanding that wellness is not just about physical well-being but also their mental health. There are many factors, both within the workplace and at home, that can impact whole health and during this study, we have tracked five themes that we think are critical: physical, family, social, financial and work. By understanding more about people's sentiments towards these themes, we have been able to provide specific support, such as the stress tools and content, to our customers that we know they need to support their teams. We will continue to use the data to make informed decisions to help our customers where they need it most.

Predicting how the pandemic will continue to unfold in our everyday lives is difficult, but there are reasons for hope. We have seen the scientific community unite and work at pace to develop not just one, but multiple vaccines to address the COVID-19 threat. We also have a greater appreciation for the small things in life such as spending time with loved ones, going out for a meal or having a chat with a colleague in the office. While the fight against COVID-19 is far from over, I believe that when we come out the other side of this pandemic, we will find that this transformative period has changed the way we think about health and the importance of taking care of our whole health.

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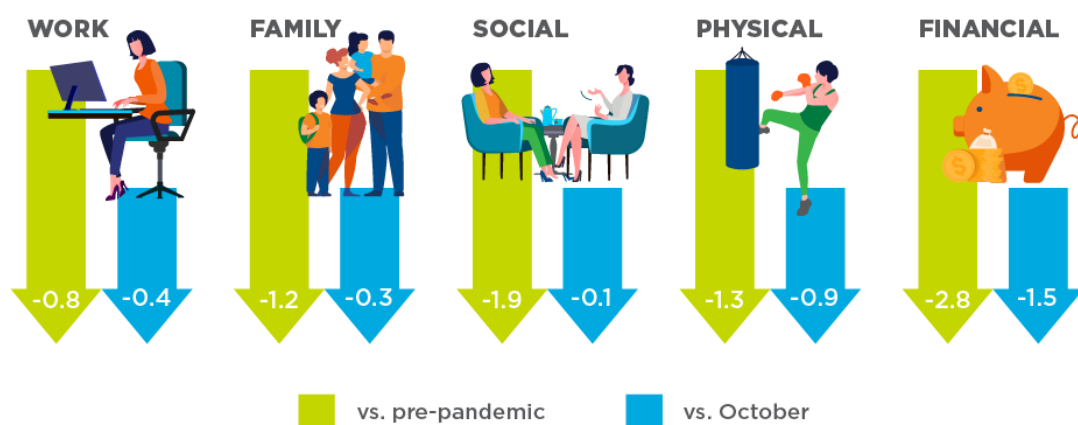
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1. THE LONG HAUL TO NORMALCY

As we continue to live through the ups-and-downs of lockdowns and restrictions in response to the pandemic, people are craving normalcy. Building on the previous wave of results from October, Thailand fell by 1.4 points amid its largest single outbreak, as well as Spain and Hong Kong which saw continued record lows as pandemic-associated lockdowns continued.

However, a different picture emerged in markets where the vaccine deployment had commenced, or approval was imminent. The UAE and U.K. saw increases of 1.8 and 1.6 points respectively. These increases were only surpassed by New Zealand and Taiwan, where COVID-19 restrictions were considered successful and had been almost entirely lifted, with overall scores improving by 2.7 and 2.5 points respectively.

WELL-BEING INDEX: PRE-PANDEMIC COMPARED TO YEAR-END



2. FINANCIAL WELL-BEING TRIGGERED BY COVID-19 REMAINS THE BIGGEST WORRY

As the economic impact of lockdowns and restrictions continue to be felt globally, worry about financial security continues to be the key driver of stress in all the markets the survey was conducted, with 49% of global respondents saying they are stressed about their current financial situation. Globally, the change in stress levels in this latest study can be attributed to:

- People are finding it difficult to maintain their current standard of living, with less than a quarter (22%) saying that they feel confident doing so.
- Only 28% said they had financial ability to pay for their mortgage or housing, with almost ¾ uncertain of being able to do so.
- Only 19% of global respondents said that they had the financial ability to meet their own and their family's needs when planning for medical financial needs.
- As little as one-fifth (20%) of respondents said they were financially secure in case of emergencies such as not being able to work or when they lose their jobs.

Of all the markets, the United States fared the worst in terms of its financial well-being score. The positivity seen in October saw it rise by 3.7 points, then to fall in this latest wave by 6.5 points – well below its to pre-pandemic level. This drastic drop shows that people in the United States are feeling pessimistic about their finances, from meeting their day-to-day expenses, to their ability to plan financially for the future.

We observe that these changes correspond with considerable uncertainty during the period that the survey took place in late November and early December 2020, including the lack of clarity around the COVID-19 relief packages, uncertainty around vaccine delivery and news of high unemployment rates.



3. HEALTH FATIGUE SETS IN AS PANDEMIC DRAGS ON

As a global community, we are collectively sharing the experience of the pandemic and its highs and lows. With the situation enduring for close to a year in many markets and new waves of lockdowns and loosening restrictions, overall health fatigue has set in.

At the beginning of the pandemic, when countries imposed a lockdown to curb the spread of the virus, results from earlier editions of the study showed that people were interested in their physical health, which resulted in many choosing to exercise while staying at home due to lockdowns.

However, by December 2020, enthusiasm for exercise seemed to wane which reflected in a decline in a number of markets. In the United States which fell from 32% in October to 24% in December; Thailand which fell from 27% to 21%; and Singapore, where it fell from 22% to 17%.



4. FAMILIES REMAIN CLOSE-KNIT

Despite the declines in physical well-being, overall family well-being scores have remained robust in most markets. 40% of global respondents rated 'excellent' or 'very good' when asked about their ability to spend quality time with their family.

In many markets, results in this area have improved since the last study in October. In the UAE, 57% of people said they had high-quality family time in December compared to only 53% in October; in Spain, it improved from 46% to 50%; in the UK it improved from 32% to 39% and in Singapore, it improved from 30% to 37%.

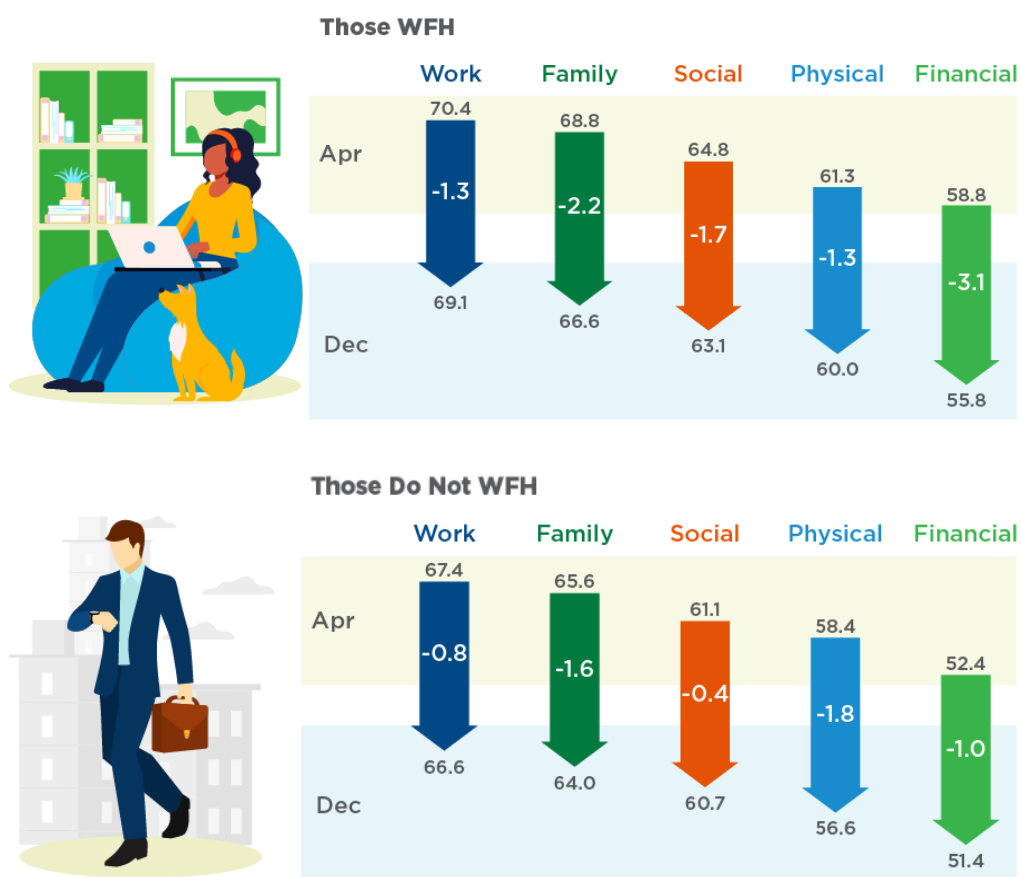
When asked about having a close-knit family and getting the emotional support they need from each other, scores from several markets remained consistent between October and December, including Hong Kong (28%) and Thailand (48%). Incremental increases were recorded for other markets including the UK which increased from 38% to 40%, Spain increased from 56% to 57%, New Zealand increased from 37% to 45% and Korea increased from 24% to 28%.



5. SHIFT IN PREFERENCE FROM WORK FROM HOME TO WORKING IN AN OFFICE ENVIRONMENT

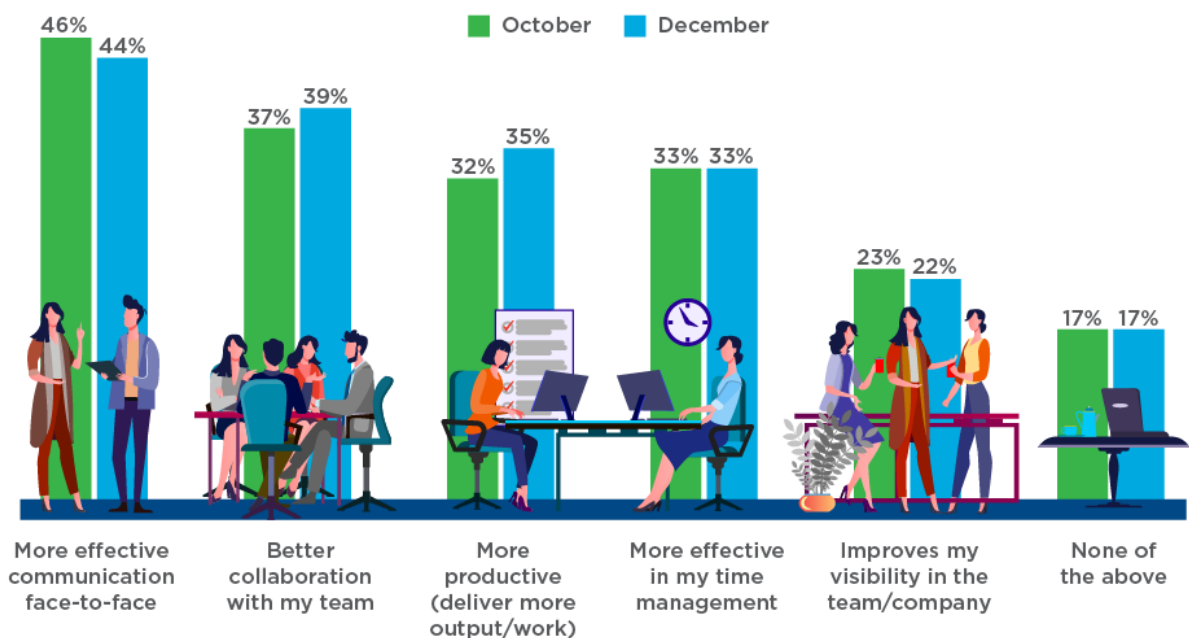
In previous reports, we have seen that remote work in response to the pandemic has been largely successful for employers and employees alike. Looking at well-being indices since the beginning of the pandemic, people who worked from home reported higher scores across different aspects than people who had to work in an office environment, with the exception of financial well-being scores which remained consistently low throughout the crisis.

COMPARISON OF OVERALL WELL-BEING INDEX THROUGHOUT PANDEMIC



More than half (53%) of global respondents are either working from the office or spending at least 80% of their time in the office. This reflects the return to the office in markets such as Taiwan where COVID-19 has been largely contained and employers no longer offer the option to work from home. Interestingly, in the markets that are still working to contain COVID-19, people have indicated that they prefer to work in the office. In the UAE, 66% of people said they want to work in the office at least 80% of the time, a significant increase from 48% in October. Similarly, people's preference to work in the office in Spain saw an increase to 48% in December compared to 35% in October, and in the United States, an increase to 56% from 42%.

BENEFITS OF RETURNING TO THE WORKPLACE



When asked about the perceived advantages of working in an office environment, 44% of global respondents in December said better communication is achieved during face-to-face interactions, 39% said they experienced better collaboration and 35% reported increased productivity compared to when they are working from home.



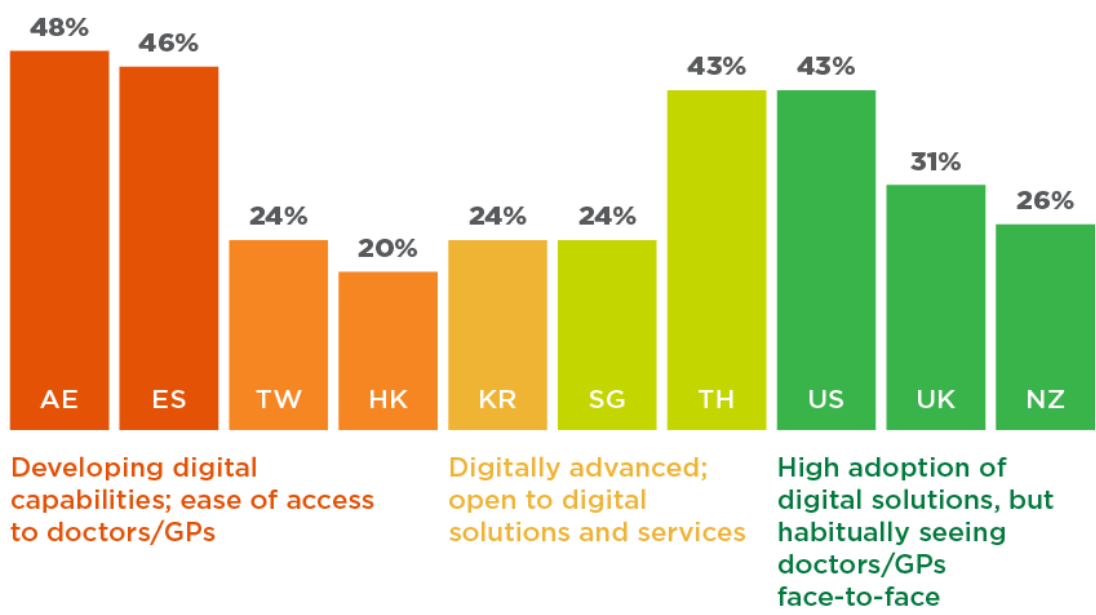
6. CHANGING MODELS OF HEALTH

Since the beginning of 2020, different models of care have become embedded in our new normal. Notably, virtual health is now a widely accepted part of mainstream healthcare in many markets across the world.

59% of people say they would choose to have a diagnosis virtually, compared to only 41% pre-pandemic. However, when asked how likely they would be to use virtual care if they could connect with their regular doctor, 73% of people said they would be keen, rising to a remarkable 88% in Thailand and the UAE, and 86% in Taiwan.

The trend towards increased usage of health and well-being apps seems set to continue with 80% of people globally now reporting that they would consider or prefer virtual rather than face-to-face engagement when it comes to general health advice, such as nutrition and lifestyle tips. We also see strong interest in virtual health for mental health support, such as therapy and counseling, with 69% of people globally saying they would consider or prefer virtual consultations, opening up the potential to rapidly expand mental health provision across the world.

SUMMARY OF MARKET PERCEPTION AND USAGE



When looking at people's usage and perceptions of virtual health across the various markets, we have identified a spectrum of views where digital capabilities and infrastructure vary greatly. In Hong Kong, Spain, Taiwan and UAE, figures showed that people have used virtual services in the past, but their preference for access to healthcare is via traditional in-person visits to clinics and hospitals. This is due in part to the perception that this route is a more affordable, convenient, and timely way to access the care they need.

In Korea, people have divided opinions toward the use of virtual health, and this trend is driven by the uptake in digital healthcare services in the country. As more people are getting connected digitally every day, we anticipate the demand for virtual health services to increase in the months ahead.

On the flipside, in Singapore and Thailand, people are seeing virtual healthcare services as more affordable than traditional healthcare, which is an encouraging sign as local governments have been promoting alternative and trusted ways of getting access to healthcare during the pandemic.

Finally, in New Zealand, the UK and United States, people are seeing virtual healthcare as an additional way to get access to medical care due to the high adoption of digital solution in these markets.



7. HELPING PEOPLE AND BUSINESS GET THROUGH THE PANDEMIC

As the fifth study findings have shown, the ongoing pandemic continues to change people's outlook on key areas of their life - family, finance, physical, social and work - and this all adds up to an impact on their whole health. In 2021, governments around the world are faced with the greatest global vaccination roll-out challenge ever, and this next chapter in the pandemic's history will undoubtedly have an impact on people's daily lives.

The sustained nature of the pandemic, and the shift it has caused in the fundamentals of how we live and work, presents a major challenge to employers in terms of how they can continue supporting their employees' health and well-being.

To help employers and individuals with their stress care, Cigna has created a range of tools and advice, including health and well-being resources to help Check-In and support each other in an effective way.

Our stress care digital hub offers expert advice on financial, workplace, and family stress; interactive webinars with exclusive global partners; and educational visualization technology on the effects of prolonged stress. This hub is constantly growing and as this research evolves, we will continue to incorporate these insights into our stress assessment tools.

We also have a strong network of mental wellness and specialist experts who are well-positioned to help people create their own stress care plans.

8. ABOUT THIS REPORT

At Cigna, we have been closely observing how the COVID-19 pandemic has impacted people's well-being, as well as their changing attitudes towards health and work. In partnership with Kantar, a leading data, insights and consulting company, we established the Cigna COVID-19 Global Impact Study, ongoing research that tracks perceptions of well-being over time and geographies.



The study is an extension of our annual 360 Well-Being Survey and Index, which has reported on individual health and well-being since 2014. The Cigna COVID-19 Global Impact Study 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 so far has engaged more than 25,000 people across China, Hong Kong, New Zealand, Korea, Singapore, Spain, Taiwan, Thailand, United Arab Emirates, United Kingdom and United States through the course of 2020.

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