



Cigna Healthcare Vitality Study 2023

The Upward Climb to Vitality

Singapore Edition





The concept of health has evolved significantly in recent years. Once considered solely a reflection of physical health, it has now become a broader term that covers body and soul, including everything from mental health to work and family life.

Cigna Healthcare has been in step with this evolution over the past nine years, enabling our customers, clients, and partners to understand the changing dynamic and be part of it. Our services today thus reflect the real needs of people and organizations.

As part of our forward-looking practice, we have commissioned the Cigna Healthcare Vitality Study. Measuring 12 markets around the world and comprising eight key aspects – social, occupational, financial, intellectual, physical, spiritual, emotional, and environmental – it provides us with a comprehensive overview of people's ability to pursue life with health, strength, and energy. In essence, vitality represents a person's capacity to thrive, both individually and in an organizational setting.



Lower vitality levels in Singapore and other developed markets

Globally, one in five of our respondents displayed a high level of vitality, but there are major differences between markets. Singapore, Hong Kong, and European markets reported lower vitality scores than the global average, while mainland China, Africa, and the Middle East scored higher. Concerningly for an international business hub, only 10% of Singapore respondents reported high levels of vitality.

Interestingly, markets reporting lower vitality levels are all developed economies, which may reflect the higher demands and expectations of societies with better standards of living. Nevertheless, it is worth noting that culture and identity likely play a major role in these differences; for example, the expectation to manifest positivity is stronger in some cultures than others.

Dr Dawn Soo, Medical Director, Asia, Middle East and Africa, Cigna Healthcare

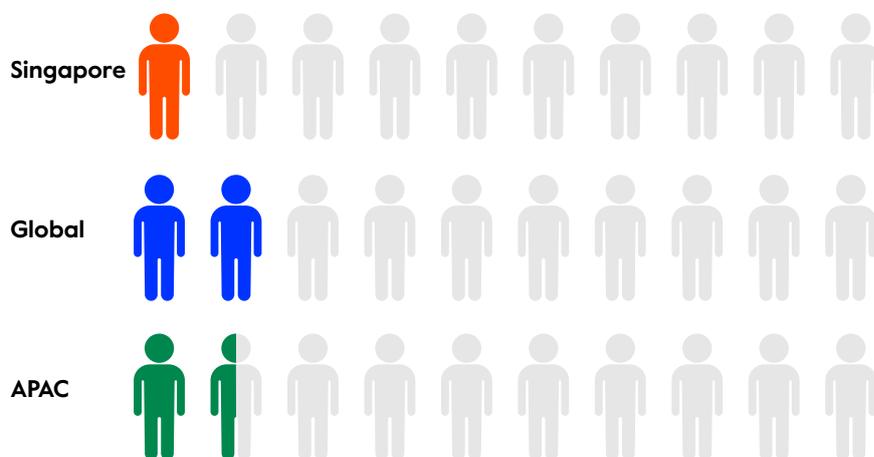


“It’s clear that health and well-being have become more complicated than ever before. As individuals and as employers, our focus has now extended beyond the conventional physical health to include the concept of whole health – including nuanced and interconnected elements such as emotional, spiritual and social well-being.”





One in 10 respondents in Singapore displays high levels of vitality



In terms of demographics, men in Singapore reported higher vitality than women, and Baby Boomers (aged 60 and above) were the highest-scoring generation in overall vitality, while Gen X (aged 45-59) was the lowest. These differences could be linked to the amount of responsibility

each group shoulders, with women typically assuming more unpaid childcare and household duties,¹ and many Gen Xers having to support children and older parents while planning for their own retirement.

¹ World Bank Group Women Business and the Law 2023 <https://wbl.worldbank.org/en/wbl>



Vitality goes beyond common notions of health

Perhaps reflecting the modern knowledge economy, with its focus on upskilling and personal development, people now see broader aspects of vitality, such as intellectual health, as being of comparable importance to physical health.

When we asked people in Singapore to score how well they are doing across various aspects of vitality, prioritization of physical health and having “a place where they can feel safe and well”

ranked the highest, followed by “learning new things”.

While the greatest number of respondents in Singapore said they choose to prioritize their physical health (38%), significantly fewer said they “have all the skills and tools necessary to live a healthy life” (30%). There is a clear gap between people’s wish to take care of their physical health and their ability and resources to do so. It is thus imperative that policymakers and employers implement measures to close this gap.

Top Vitality indicators in Singapore





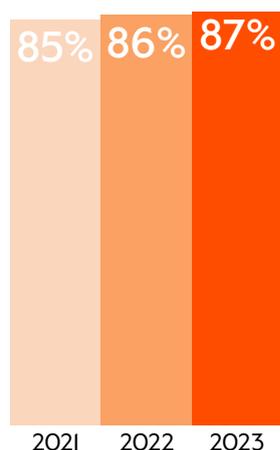
Mental health is critical

Although the ability to manage one's emotions was ranked fourth among all the dimensions of health, emotional or mental health remains the most important indicator of overall vitality. When asked to rate their mental well-being, respondents diverged greatly between those with high and low vitality scores: 83% of those with high vitality said they have strong mental well-being, compared to only 8% of those in the low vitality group.

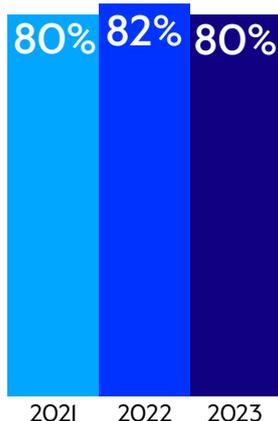
Those with low vitality also tend to be more stressed (93%) compared to those with high vitality (77%). Stress levels in Singapore remain high, with 87% of people experiencing stress in this year's study, significantly more than the global average. Burnout – which we reported as being at almost universal levels in 2022 – persists, with 95% still reporting at least one burnout symptom over the course of the past year.

Incidence of stress

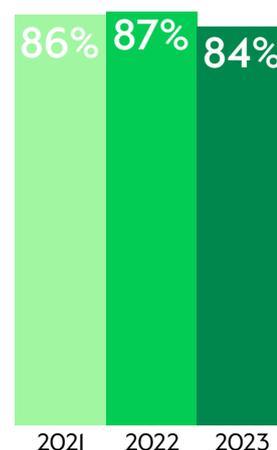
Singapore



Global



APAC





Money worries exacerbating stress.

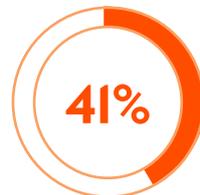
The “cost of living crisis”, caused by global inflation, is the leading cause of stress in Singapore, as mentioned by 60% of the people we spoke to. This was closely followed by the linked issues of “uncertainty about the future” and “personal finance”. With global interest rates set to remain high in the months ahead, people are likely to have financial concerns for the foreseeable future.

Top causes of stress

Singapore



Current cost of living, e.g., rising fuel and utility costs

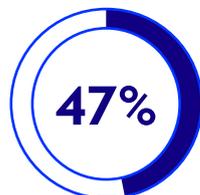


Uncertainty about the future

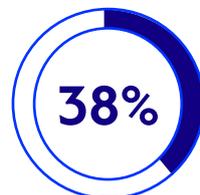


Personal finance

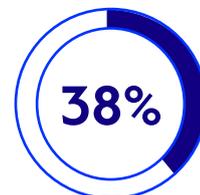
Global



Current cost of living, e.g., rising fuel and utility costs



Uncertainty about the future



Personal finance

APAC



Current cost of living, e.g., rising fuel and utility costs



Uncertainty about the future



Personal finance



Continued adjustments at work

Despite the ongoing stress levels, we do see an overall improvement in some of the findings associated with work. Working patterns have stabilized, with 48% of people in Singapore now working full-time back in the office and the remainder working predominately in a hybrid manner.

Among those who have returned to the office full-time or adopted a hybrid model, one-third indicated that they have closer relationships

with coworkers, and close to a quarter (24%) say they can concentrate better at work.

The current work arrangements in Singapore appear to have helped bring down stress levels associated with work, with 74% saying they feel constantly connected to work and unable to switch off, compared to 79% in 2022. Fewer people now say they regularly work outside of normal working hours, down to 24% from 28% last year.

Work-life balance among working respondents

Feel always on

Singapore



Global



APAC



Regularly working outside normal hours





Pandemic reprioritization is here to stay

During the pandemic, many people reexamined their lives and what mattered to them, with many focusing more on their health, or trying to achieve a better balance between work and family or personal life, and some even opting to take early retirement. According to our study, these habits and attitudes have become set.

More than seven in 10 (73%) respondents in Singapore say looking after their health and

well-being has become more important after the pandemic, and 72% say being close to their family and friends is more important than before. The rebalanced work/life equation is also holding fast, with 65% saying that they still want to make changes to their lifestyle and life priorities and 58% saying they value time for themselves over a well-paid job. Among all markets surveyed, Singapore has the most respondents saying they aim to retire early (46%), alongside Hong Kong.

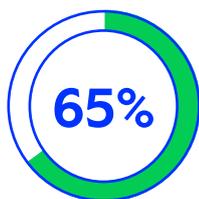
Changes in perceptions that have persisted since the pandemic



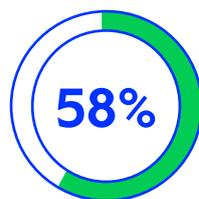
Want to look after health and well-being



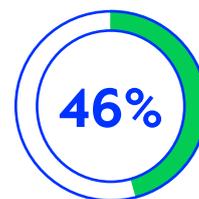
Want to be close to friends and family



Want to make changes to their lifestyle and life priorities



Value time for themselves over a well-paid job



Aim to retire earlier, even if that means they will have less money



How employers can help

There is a clear role for employers to step in and support people, as the cost-of-living crisis is having a direct impact on health. 67% of people in Singapore say that inflation is making it too expensive to stay healthy, and 61% of employees say they wish they had more support from their employer to live a healthier life.

Stress is an important factor affecting both individual health and organization success. Disruption of sleep, depression, and procrastination are some of the top impacts reported in our study. According to the World Health Organization, 12 billion working days are lost each year due to depression and anxiety, which translates into US\$1 trillion of lost productivity². Given these impacts and the stress levels and mental ill-health we are seeing,

employers need to bolster support for their workforce to enhance the well-being of both employees and the organizations they work for.

What are the things that employers should offer? When we asked working respondents about their top three preferences in terms of a robust health and well-being program, the number one ask was "flexible time off or work arrangements", followed by a private health insurance plan, mentioned by more than six in 10 respondents. Mental health support came third, raised by over one third of people in the nation.

Interestingly, subsidized gym memberships – perhaps the most traditional form of health support from employers – was only mentioned by a quarter of people in Singapore.

Preferred elements of health and well-being programs



66%

Flexible time off



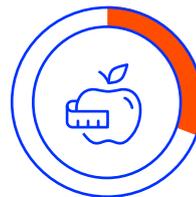
63%

Private health insurance plan



34%

Mental health support



31%

Wellness programs
(e.g., fitness challenges,
nutrition counseling)



26%

Gym membership

² WHO Mental Health at Work https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work/?gclid=Cj0KCQjwhL6pBhDJARIsAGx8D59CajXK4tUONRm5qgZikuw7x_UbaV8bzuJ5wxuLz3ELPRtPjgW-3tUaAJO_EALw_wcB



Why we should embrace vitality.

With global well-being remaining fragile in the face of continued macroeconomic challenges and geopolitical uncertainty, the vitality approach is critical to protect and enhance people's health.

Encompassing crucial aspects of well-being, energy levels, and attitude towards life, vitality offers us a more accurate sense of health in society.

As our study indicates, people's understanding of health is now more balanced, with mental health generally viewed as being just as important as physical health. We also see the continued desire for better work-life balance, often at the expense of professional ambitions.

This presents a challenge to employers and society. The long-established model of work as a "place" has been disrupted, and many people are questioning its "function" too. As businesses and economies rebuild in the face of considerable headwinds, the need to retain and motivate talent will be crucial, requiring organizations to look more closely at their overall approach to vitality.

Our findings show employers need an approach that respects vitality on an individual level. Success is best achieved by providing employees with the support they need to be at their best and integrating this with the organization's collective needs.

**Raymond Ng, CEO & Country Manager, Cigna Healthcare
Singapore & Australia**



"In an age of persistent economic uncertainty and evolving work-life dynamics, employers must address the full spectrum of employee vitality and consider it a key part of organization strategy."





About the research

We surveyed more than 10,800 respondents in 12 markets – the US, UK, Spain, Netherlands, Belgium, Switzerland, Kenya, UAE, Saudi Arabia, mainland China, Singapore, and the Hong Kong SAR – between May and June 2023.

The Evernorth Vitality Index[®]

The index has been developed in partnership with leading clinical psychologist and author Dr. Richard Ryan. Designed in 2021 using Dr. Ryan's Self-Determination Theory and Subjective Vitality Scales (SVS), it gives a comprehensive measure of people's capacity to pursue life with health, strength, and energy. This is closely aligned with our mission to improve the health and vitality of those we serve around the world.

The index measures eight dimensions of well-being as well as three components of the SVS. We asked 35 questions to gauge respondents' sense of social, occupational, financial, intellectual, physical, spiritual, emotional, and environmental well-being.



