

# Cigna Healthcare International Health Study 2025

Promoting Whole Health in Singapore



## Foreword

Health and vitality are key to building resilient communities. It promises the well-being of our workforce and enables us to grow and prosper as a society.

As a forward-looking global health service provider, Cigna Healthcare has commissioned an International Health Study to track changes in people's health and vitality levels using data based on over 11,000 people across 13 markets worldwide. The study has been running since 2015 with the aim to provide insights into key aspects of health and well-being to improve the vitality of those we serve.

This year's report highlights that Singapore residents continue to be concerned about their financial stability and their future, which manifests in physical and mental health issues. One such example is sleep disruption – something that affects those in Singapore disproportionately. This underscores the need for a more holistic approach to well-being, with a focus on whole health.



**At Cigna Healthcare Singapore, we are committed to improving health and enhancing resilience. While vitality and well-being levels remain stable among Singapore residents, more needs to be done in today's uncertain environment to tackle stressors that can negatively impact their physical and mental well-being."**

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



## Regional Highlights

# Well-being support key to growth in Asia Pacific

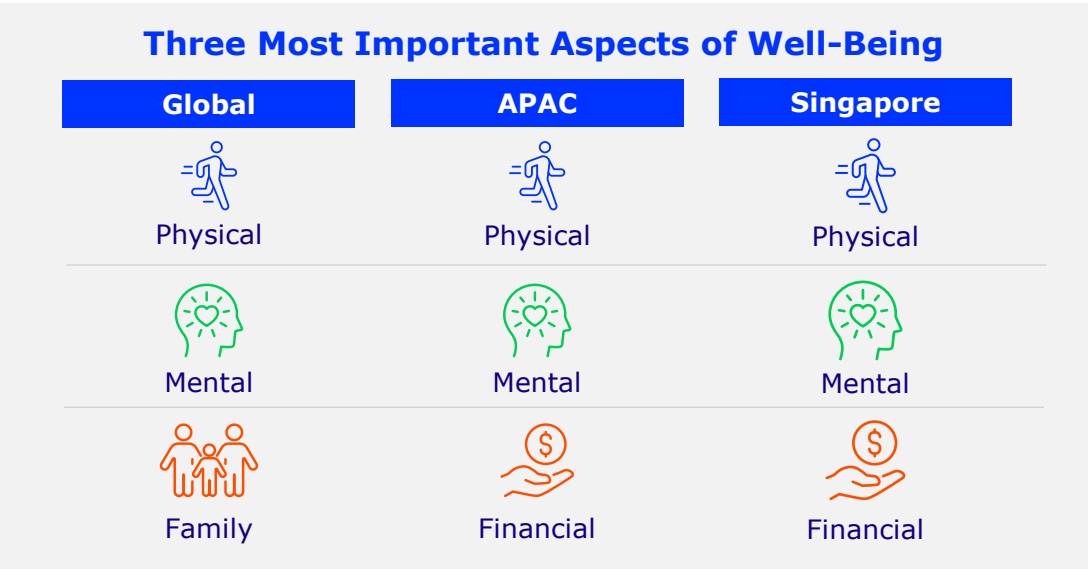
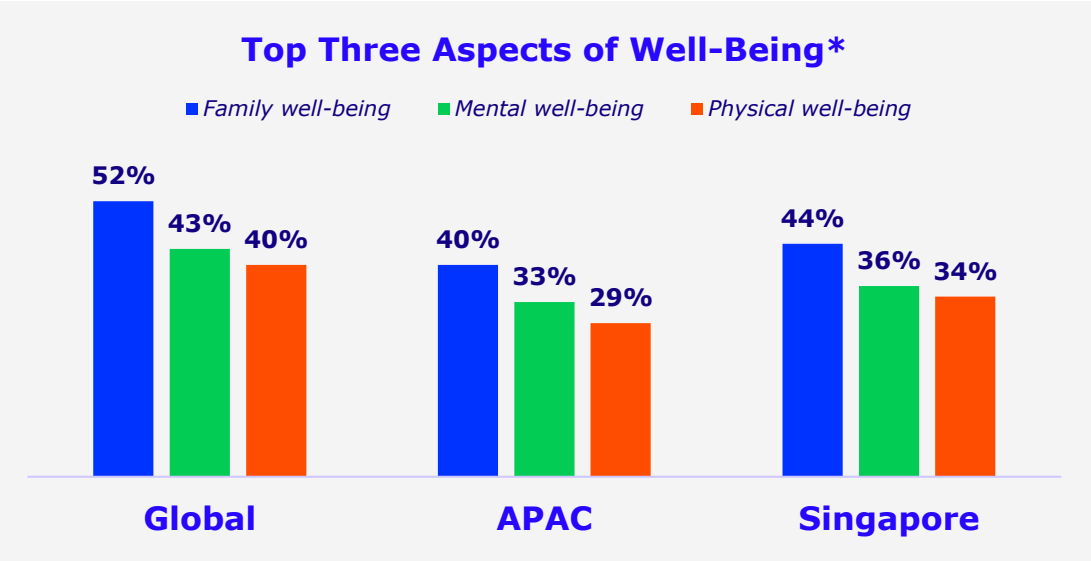
Overall **well-being in the Asia-Pacific region lags behind the global average**, with less than three in 10 (28%) Asia-Pacific respondents rating their overall well-being as “excellent” or “very good”, compared to four in 10 (41%) globally. Nevertheless, ratings across various aspects of well-being follow a consistent pattern, with family well-being topping the list, followed by mental and physical well-being.

In terms of priority, physical and mental well-being are the two most important aspects for respondents globally and in Asia Pacific. However, financial well-being is more important for those in this region, coming in as the third most important aspect of well-being. This reflects the pressing need for governments and organizations to render support to address financial concerns.



“Asia Pacific continues to be one of the fastest growing regions in the world. To sustain this momentum, communities and employers need to recognize that healthy people are the foundation of a healthy economy and implement measures to close the gaps in their well-being.”

**Robert Peat, Chief Executive Officer, Asia Pacific, Cigna Healthcare**



\*All aspects of well-being: physical, mental, social, family, financial, workplace, and spiritual



# Tackling Vitality's Trifecta: Physical, Mental, and Financial Health

Vitality, defined as the capacity to pursue life with health, strength, and energy, is influenced by many factors. By delving into what drives vitality for Singapore residents, we aim to offer recommendations on how they can lead healthier and more fulfilling lives.

This year, **Singapore respondents' vitality level and overall well-being remains consistent with last year.** Vitality levels differ across age groups, with scores progressively improving with age.



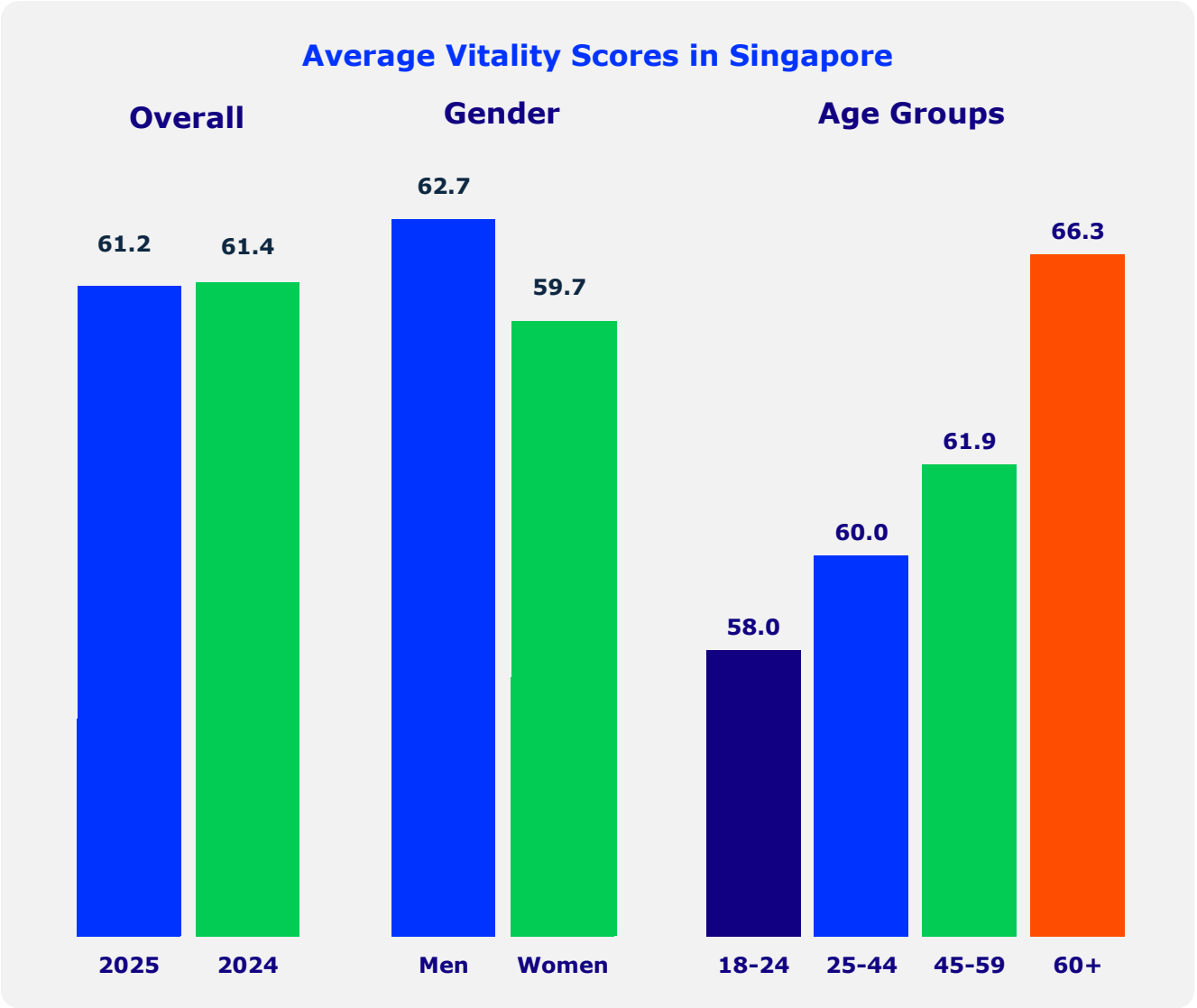
In a time of global geopolitical and economic uncertainty, **financial health is a key concern for many respondents in Singapore.** It ranks the lowest among all aspects of well-being, with almost four in 10 (39%) ranking their financial health as “fair” or “poor”.

On a positive note, physical (34%) and mental health (36%) are amongst the top three areas where Singapore respondents report “excellent” or “very good” health. They are also the most prioritized aspects of health among respondents, reflecting an alignment in intention and ability to maintain health.



### The takeaway

The challenge lies in being able to tackle the vitality trifecta: sustaining gains in physical and mental health while addressing challenges to financial well-being in one of the world’s costliest cities to live in.





# Work Hard, Play Harder

Singapore residents know how to care for their bodies, with **one-third (34%) of respondents reporting “excellent” or “very good” physical well-being**. After all, the Garden City’s exercise culture runs strong — two-thirds (66%) of Singapore respondents exercise regularly to manage their weight, slightly higher than the Asia-Pacific average of 61%. This reflects the continued success of national efforts to promote an active lifestyle.

With only 4% of Singapore respondents turning to medication to manage their weight, the study underscores the prioritization of healthy habits among those living in the nation.





Where Respondents Feel Their Well-Being is “Excellent” or “Very Good”



The takeaway

The rise in popularity of large-scale fitness events, fitness challenges on social media, and novel sports such as pickleball and padel echo our findings around a strong exercise culture in Singapore. Individuals can consider finding like-minded people to join sports groups with. For those looking to embark on their fitness journey, they can start small with daily walks or cycling to build up stamina before exploring a form of exercise that they enjoy the most and can do regularly.

Workplaces can harness this momentum by embedding fitness in their employee benefits, from gym access to wellness programs. Promoting exercise not only supports overall health but can also help close the gap in sleep quality, turning physical well-being into a sustainable advantage.



# Stress Less for Better Health

Mental well-being in Singapore has remained consistent with last year, with 36% of respondents reporting “excellent” or “very good” mental well-being this year.

However, **eight in 10 (79%) Singapore respondents are stressed**, with the greatest stressors being the current cost of living; uncertainty about the future; and personal finance. These have consistently topped the list of stressors since we started tracking this in 2021, reflecting continued concerns around financial well-being.





## Greatest Sources of Stress



Current cost of living



Uncertainty of the future



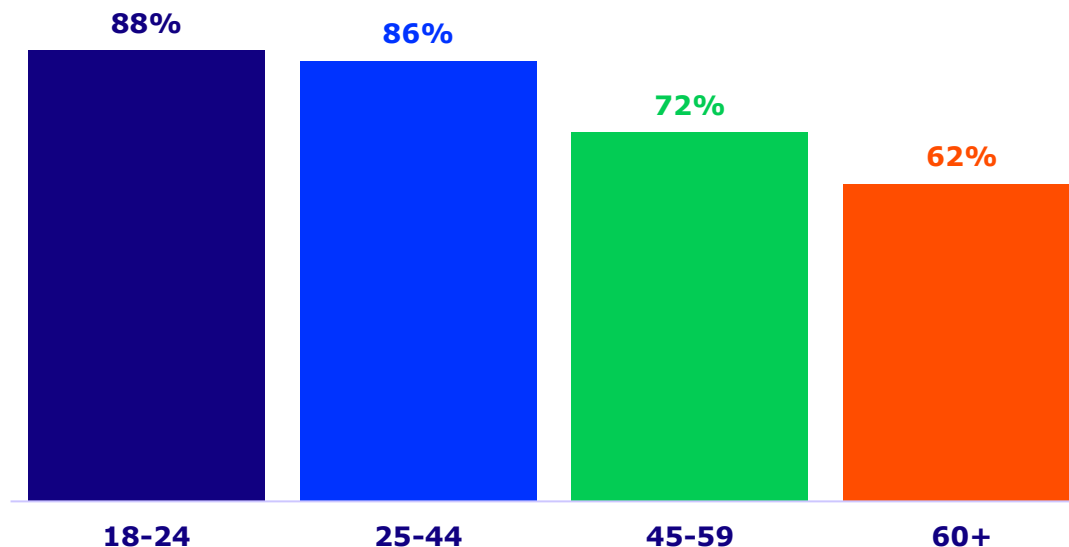
Personal finance

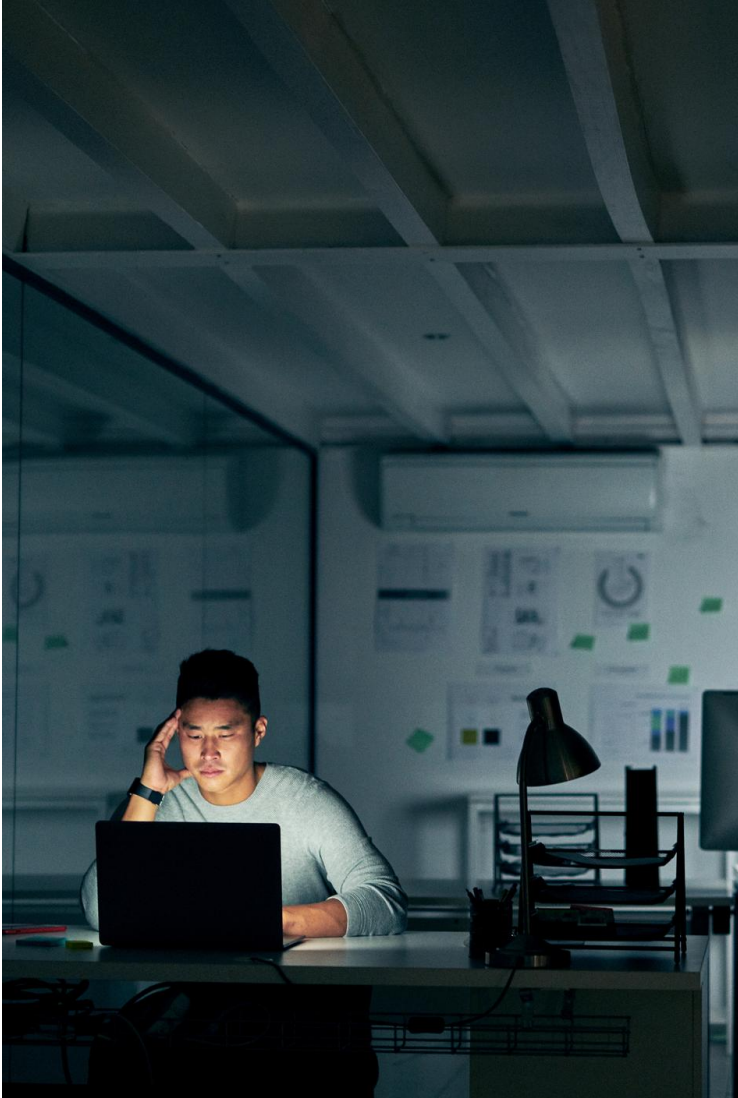
**Stress levels are the highest among the youngest group (18 to 24)**, who are worried about the future, their personal finance, education, as well as relationships with family and friends.

Mental health issues are also more likely to impact the personal lives of young adults than other age groups: almost nine in 10 (88%) aged 18-24 find it difficult to work up the initiative to do things, with 86% saying they get agitated, and 81% tending to overreact to situations.

With early adulthood being a time when most are pursuing higher education or just entering society with their first jobs, stress can multiply and become harder to manage. Our findings thus underscore the need for tailored support for youths and early mental health education.

## Incidence of Stress Across Age Groups





## The takeaway

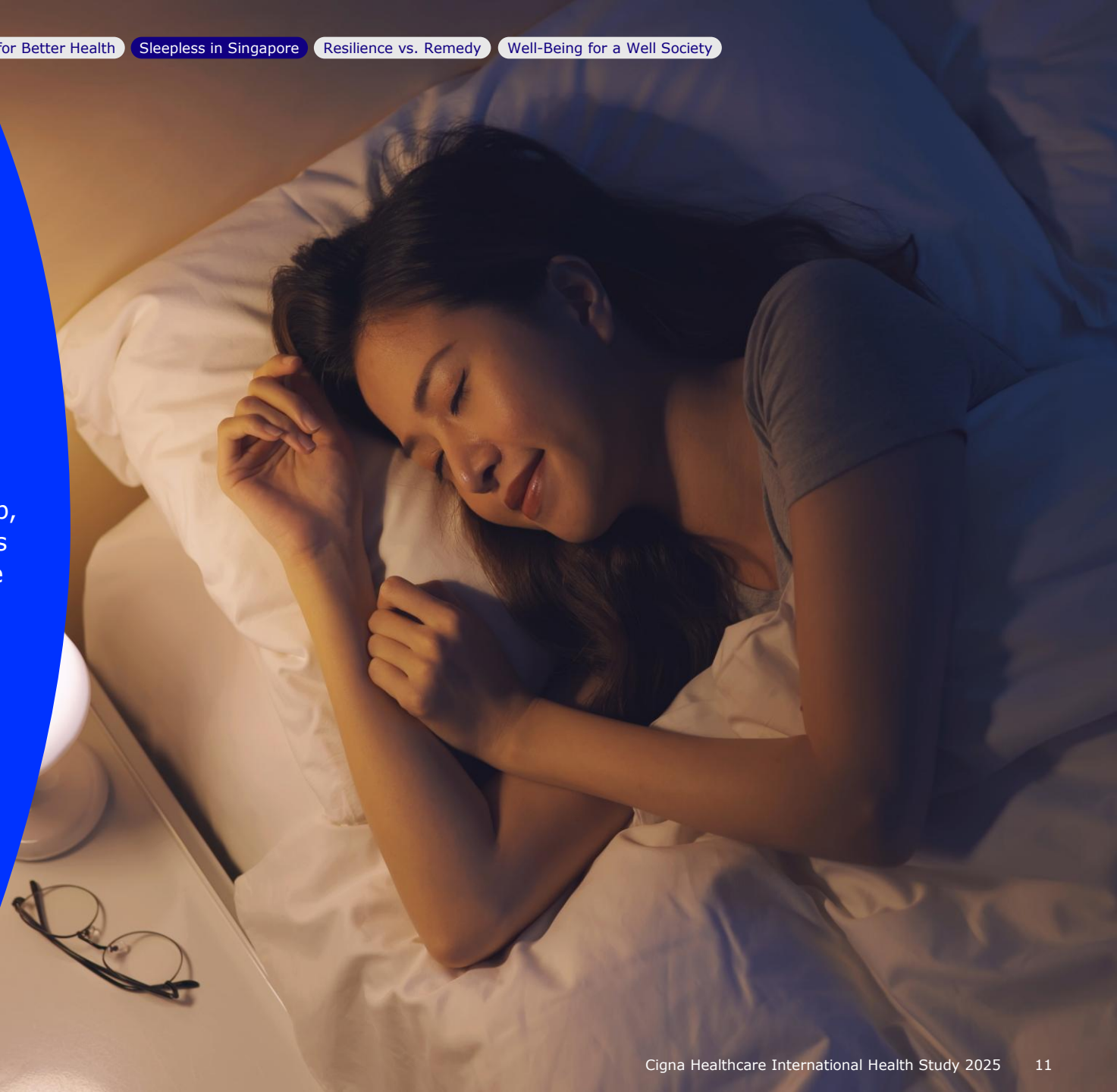
As stress continues to be a constant in many people's lives, tackling stress at its roots, not just its symptoms, becomes even more critical. Beyond awareness of mental health and how it can affect all of us, concrete measures need to be taken to identify and detect signs of lapses in mental well-being and address them before they get worse. Financial education and resources to support financial planning is also key to helping people overcome stress related to money.

These steps can start early: besides strengthening mental health education and expanding support networks in schools and communities, parents and educators can work together to equip youths with practical financial and coping skills before they progress into the next stage of their lives. Parents and educators can also share how to identify and provide support to those who show signs of mental distress, such as noticing unusual behavior and taking time to check in on those in their community.

In the workplace, employers may train middle management to detect signs of stress or burnout among employees and provide a suitable support system for them to seek help. Reducing common issues such as absenteeism and low morale that result from burnout can increase productivity and allow employees to thrive in the workplace.

# Sleepless in Singapore: Stress as the Sleep Killer

Singapore respondents are struggling to get a good night's sleep, and they are more likely to be affected by this than peers across the Asia-Pacific region. Among the aspects of physical health we tracked, **only 24% of Singapore respondents agree that they had "excellent" or "very good" quality sleep**, compared to the global figure of 34%.





### Stress could be a major cause of poor sleep for Singapore residents.

Our study reveals that disrupted sleep is the most common effect of stress among respondents in the nation. This is followed by losing interest in things and feeling more emotional, underscoring the far-reaching impacts of stress on one's physical and emotional health, which can in turn harm productivity and fulfilment in life and at work.

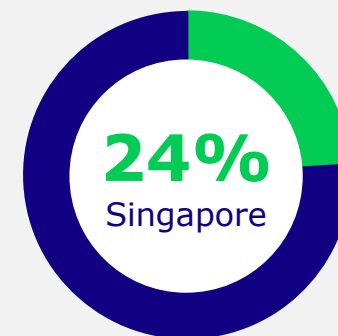
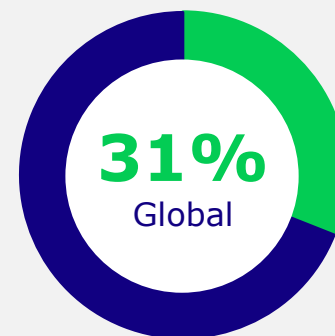


**High stress levels could lead to poor sleep and contribute to a host of physical and mental problems. We need to recognize that poor sleep is a whole health issue that needs to be tackled holistically, to enable us to function at our best."**

**Dr Yeoh Kai Tze, Head of Product Strategy & Healthcare Propositions,** Cigna Healthcare Singapore and Australia



### Respondents Who Rate Their Sleep Quality as "Excellent" or "Very Good"

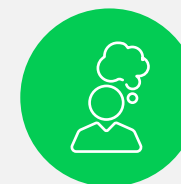


### Top Effects of Stress



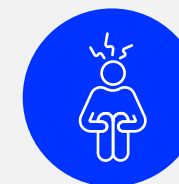
Disrupted sleep

**48%**



Lost interest in things

**36%**



Became more emotional

**33%**

# Resilience vs. Remedy: Rethinking Mental Health Support

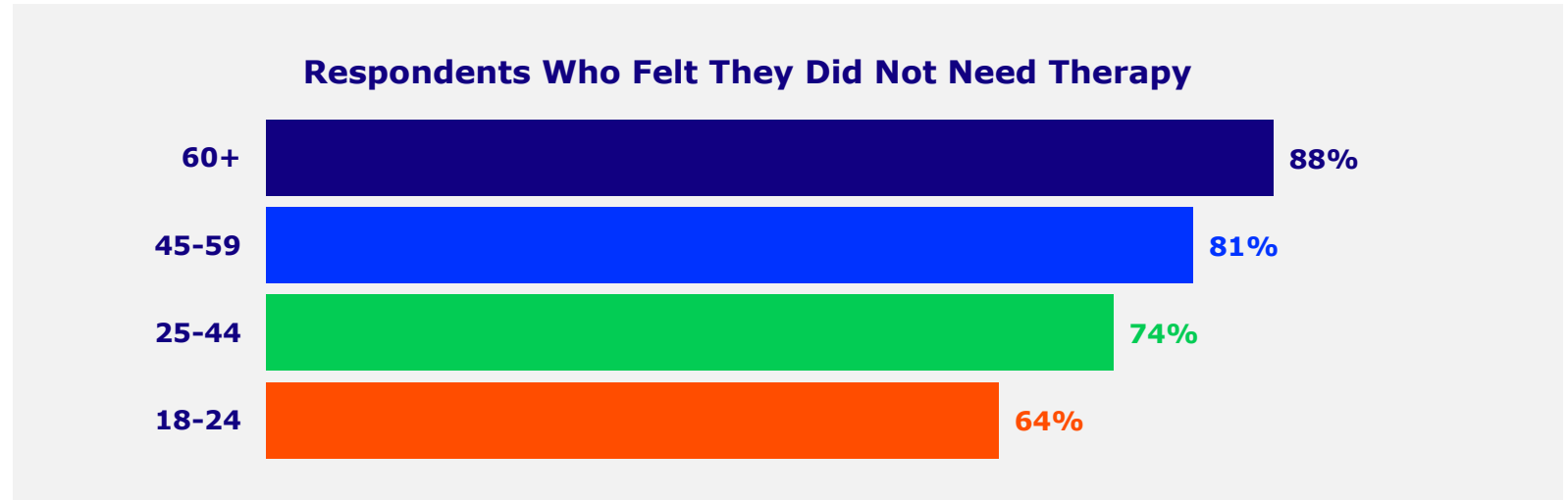
We have seen steps taken to improve the mental well-being of Singapore residents – the Government had announced the National Mental Health and Well-being Strategy in 2023, driving a preventative approach aimed at tackling mental health needs at an earlier stage before they worsen. This year, the Government launched the national mindline 1771, which provides callers with round-the-clock help for mental health by trained counsellors.



Our study found that therapy, however, remains underused by Singapore respondents, which may be attributed to a perception gap of its effectiveness. Despite nearly half (49%) of Singapore respondents report being negatively impacted by poor mental health, **nearly nine in 10 (89%) respondents say they did not receive counselling or therapy in the past 12 months**, with 77% believing they do not need it.

Yet, while younger generations are more open to therapy compared to older generations, likely due to the effectiveness of widespread messaging in schools and among peer groups, cost is their biggest barrier to accessing therapy, with almost one in four in that age group feeling that way (23%).

Singapore respondents lean on their inner resilience and interpersonal relationships to weather challenges. They report higher adaptability than the Asia-Pacific average (55% vs 45%) with 58% of respondents saying they receive familial support, and 44% speaking openly with loved ones about how they feel.



### The takeaway

In line with existing government efforts to encourage Singaporeans to speak up about their mental health more, destigmatizing professional therapy seems to be key. This could take the form of educational campaigns to demystify the therapy process in schools, workplaces, and even within a family setting, reassuring people that there is no shame in seeking help when they need it.

Steps can also be taken to reinforce the power of social connections through support groups, and flexible work arrangements and workplace gatherings for those in the workforce. These can help close the therapy gap, while building on strengths in resilience and family support.





## Cure for the queue: Could AI fix healthcare wait times?

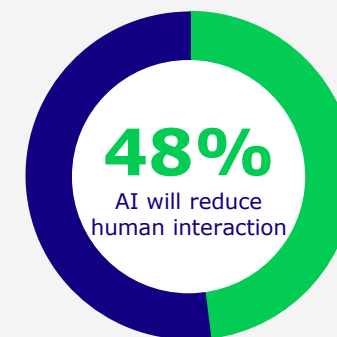
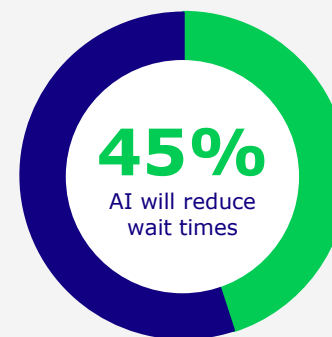
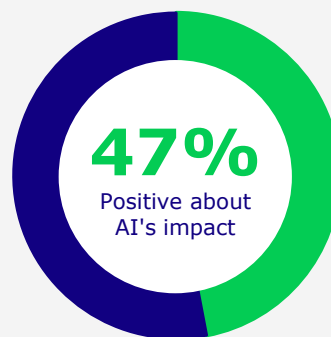
Our study found that Singapore respondents are cautiously optimistic about the potential impact of AI on healthcare. **Close to half (47%) are positive about the impact of AI**, with 45% expecting it will reduce wait times within three years.

This could have an outsized impact in Singapore, as respondents here are 29% more likely to have delayed or avoided getting care due to concern with wait times than their regional counterparts.

Receptivity towards AI is highest among the youngest age group (14%), but wanes with age, dropping progressively to single digits across older age groups (7% among those aged 60 and above).

Additionally, almost half of Singapore respondents (48%) mention a reduction in human interaction as an expected change with the advent of AI. The challenge ahead is striking the right balance between efficiency and empathy.

### Respondents' Views Towards AI's Impact on Healthcare



# Well-Being for a Well Society

Vitality hinges on more than just physical fitness or mental resilience – it is the interplay of both. We've seen that while both physical and mental health have remained consistent in Singapore, there remains room for improvement, given that around half of the respondents are negatively affected by physical (53%) and mental health (49%).

Mental and physical health are among the most important determinants of overall vitality levels in Singapore. High and low vitality groups report the biggest difference in mental well-being, followed by family well-being, and physical well-being, relative to all other areas. Addressing mental and physical health, alongside existing concerns with financial well-being, are extremely important in boosting overall vitality.

Our study this year reinforces that physical and mental health cannot be tackled in isolation. A prime example would be sleep disruption, which is disproportionately affecting Singapore respondents, linking stress, poor mental health, and cascading physical problems.

These issues also influence performance at work, which highlights the need for a comprehensive vitality strategy with well-being at its core. Positively, Singapore workplaces lead globally in flexibility (38% respondents indicate they have a hybrid work arrangement), and employees report higher satisfaction with benefits (34%) and employer focus on wellness (32%) than the

regional average. Organizations should continue to adopt holistic strategies that blend tangible benefits with a culture that prioritizes well-being.

## Respondents' Views Towards Workplace Well-Being Offerings



**38%**

respondents indicate they have a hybrid work arrangement



**34%**

employees are satisfied with benefits offered



**32%**

employees feel that their employers focus on wellness

Individuals, communities and employers can work together to help Singapore residents thrive. From education and awareness campaigns to working with health providers to tackle health issues early, investing in whole health makes people healthier, happier and more productive both in their personal lives and at work.



## About the research

### **Cigna Healthcare International Health Study in 2025**

Cigna Healthcare surveyed more than 11,000 respondents in 13 markets – the US, UK, Spain, Netherlands, Belgium, Switzerland, Kenya, UAE, Saudi Arabia, Singapore, Japan, South Korea, and the Hong Kong SAR – from 5–30 May 2025 in collaboration with YouGov, a global public opinion and data company. The nationally representative online survey assessed the health, vitality and well-being of more than 1,000 adults (aged 18 years and older) in each of these markets: US, UK, Spain, UAE, Singapore, Japan, South Korea and the Hong Kong SAR, and more than 500 adults per market in Kenya, Belgium, Netherlands, Saudi Arabia and Switzerland.

The study started in 2015.

### **The Evernorth Vitality Index® and Well-Being Index**

The Evernorth Vitality Index® (EVI) has been developed in partnership with leading clinical psychologist and author Dr Richard Ryan. 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. We asked a series of questions to gauge respondents' sense of social, occupational, financial, intellectual, physical, spiritual/purpose, emotional, and environmental well-being. Respondents were also asked to rate their well-being across seven pillars: family; financial; mental; physical; social; spiritual; work well-being; and overall well-being, with ratings ranging from 'poor', 'fair', and 'good' to 'very good' and 'excellent'.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of Canada, Cigna Global Insurance Company Limited, Evernorth Care Solutions, Inc., and Evernorth Behavioural Health, Inc. The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc., licensed for use by The Cigna Group and its operating subsidiaries. "Cigna Healthcare" refers to The Cigna Group and/or its subsidiaries and affiliates.

©2025 Cigna Healthcare. All rights reserved.

