

Cigna Healthcare International Health Study

How to ensure globally mobile employees thrive

Globally Mobile Edition, 2024 Findings

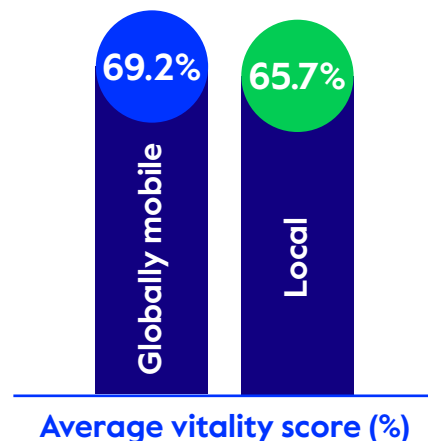


Working abroad as an expatriate offers many challenging yet rewarding opportunities for personal and professional growth. Globally mobile individuals – those living and working overseas – are a unique subset of the workforce. How can employers ensure that this category of employees thrive in their new home? It starts with understanding their particular characteristics, motivations and needs.

Globally mobile individuals generally display high levels of satisfaction with their relocation, with 75% perceiving their move as ‘very’ or ‘somewhat’ successful. Additionally, 39% of those who live and work overseas currently are likely to remain so for the next year. This demonstrates a determination to maintain their mobility and overall well-being, which indicates an inherent trait of adaptability. With higher levels of both well-being and stress compared to locals, Cigna Healthcare International Health studies the vitality profile among the globally mobile group, the challenges they face that drive overall well-being, and how employers should consider supporting employees navigating the obstacles of an international move.

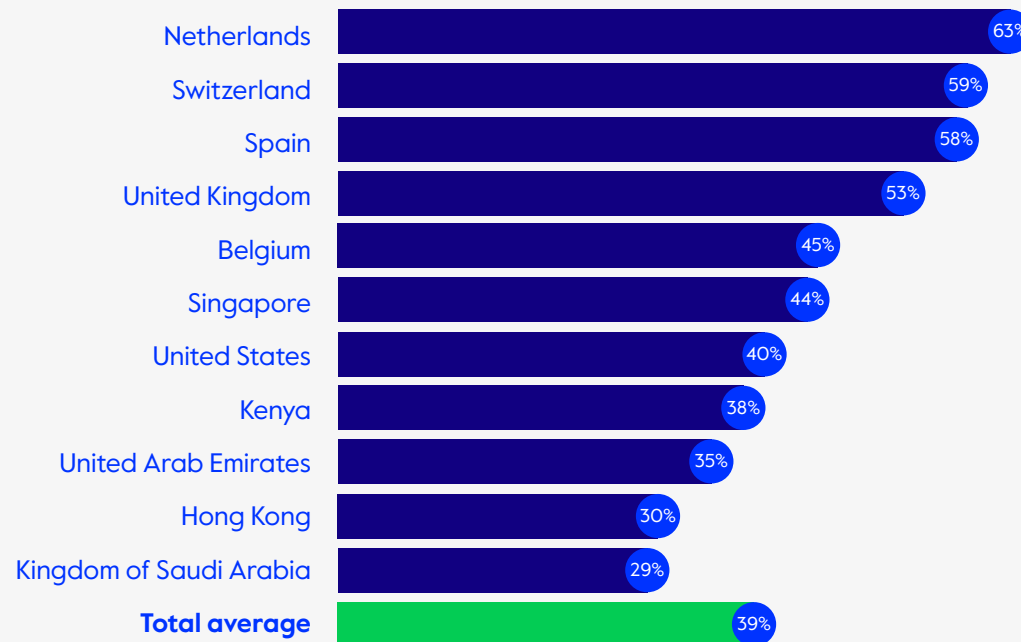
“The globally mobile workforce faces unique challenges that come with working in a new environment. At Cigna Healthcare, our team partners with organizations to give this group of employees the all-around support they need to thrive.”

Jason Sadler, President, International Health

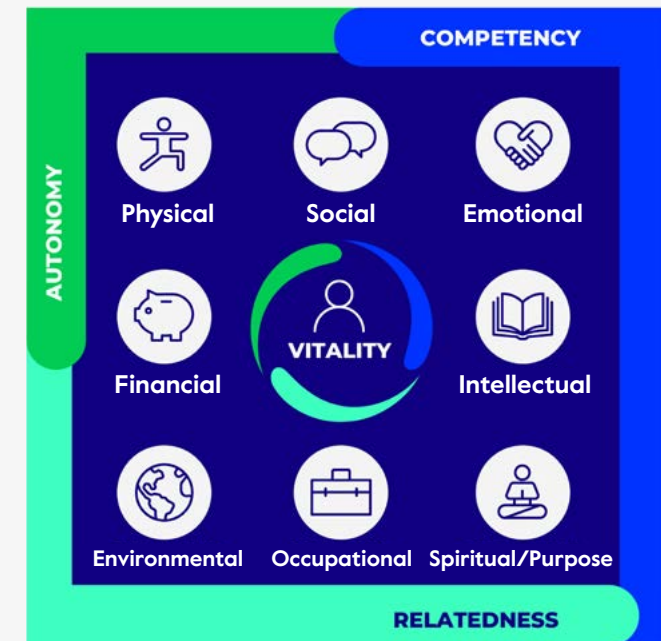


The appeal of living an internationally mobile lifestyle remains strong. The incidence of globally mobile individuals was 9% in 2024, and 20% of those surveyed who do not live abroad said they would be likely to relocate in the future. The top four destinations these individuals would move to next for work, retirement or study were Canada, the United States, the United Kingdom and Australia. These trends underscore the need for a deeper examination of the motivating factors propelling global mobility, people’s preferred destinations, and the enduring allure of living and working abroad, especially against the backdrop of economic uncertainty.

Global mobility: Likelihood to stay globally mobile in the next two years (%)



Evernorth Vitality Index®

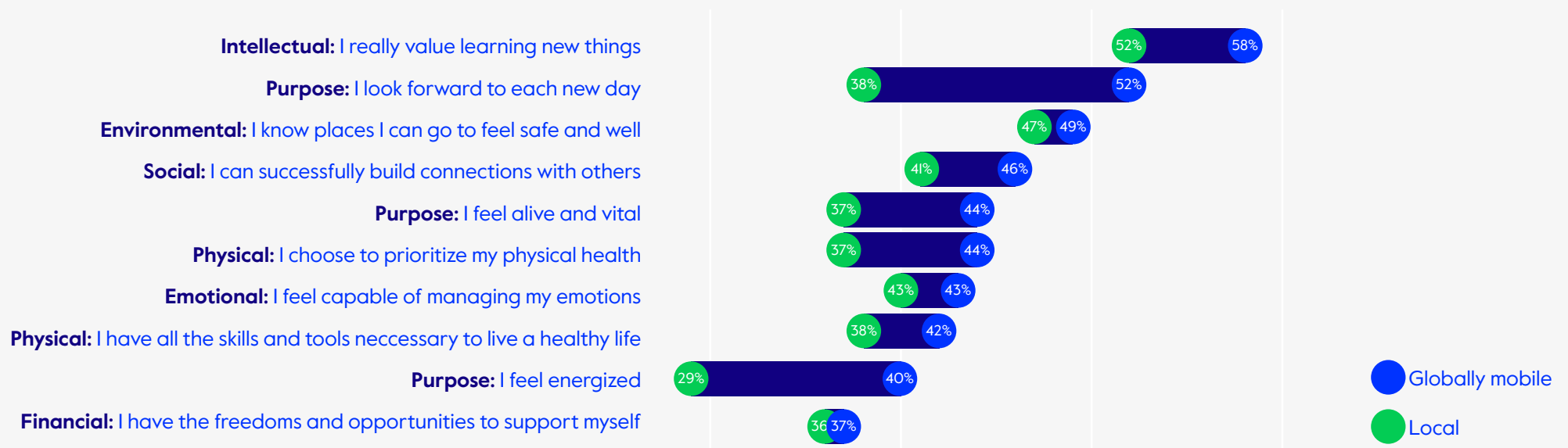


The state of well-being among the globally mobile

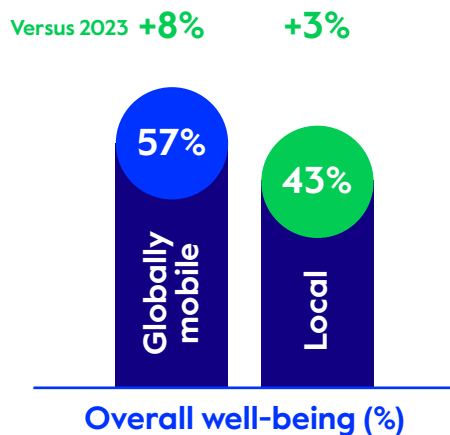
The [Evernorth Vitality Index®](#) (EVI) establishes a subjective scale which ascribes motivational and psychological needs that contribute to vitality – autonomy, competence and relatedness. When these needs are met, vitality is generated. Using our proprietary question set, we're able to evaluate whole person health by generating a 'vitality score'.

Globally mobile individuals have a notable global average vitality score of 69.2, higher than those native to the country or region. Nearly one in five expats display the highest level of vitality, as opposed to fewer than one in six locals. Key contributions to vitality include looking forward to each new day, feeling energetic, alive or vital, and choosing to prioritize physical health.

Vitality drivers



The state of well-being among the globally mobile



Challenges within regions are unique, however this tells us that expatriates might experience a better quality of life due to personal growth from adapting to a new environment and new life experiences. Based on the findings, the people in this group are likely to be intellectually curious (intellectual vitality), optimistic (looking forward to each new day), and extroverted (social vitality).

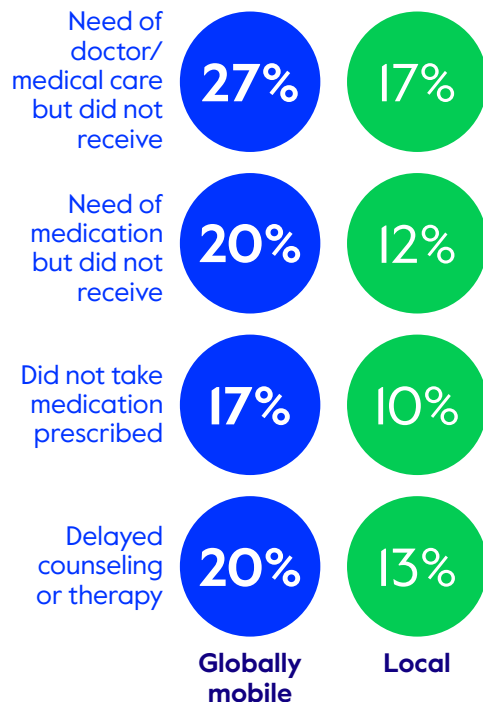
Those who fell into the 'high vitality' category overwhelmingly felt that their expatriation was successful (95%), versus 19% of those with 'low vitality' who felt it was unsuccessful. The biggest gap in survey results between those who felt their move was successful versus unsuccessful was feeling alive and vital and looking forward to each new day.

This paints the picture that one's feeling of success regarding moving abroad is tied to overall well-being. Additionally, despite the desire to stay in their host country, three out of four individuals encountered at least one challenge last year that made it difficult to thrive.

The state of well-being and stress among the globally mobile

Ensuring that the globally mobile view their move as successful may lead to employees who are more resilient, less stressed, and more productive in the workplace. A successful international assignment begins with a smooth transition abroad and employers can offer huge support to their employees pre-assignment, ensuring they are well-prepared and equipped to thrive in their new environment.

Health services forgone based on cost - percentage that said 'yes'



There are three main causes of stress for the globally mobile: personal finance, cost of living, and uncertainty about the future. This group was significantly more stressed compared to locals.

As seen in the [Cigna Healthcare International Health 2024 Study](#), financial stress significantly affects well-being and vitality, especially when it impacts the ability to seek healthcare on time. Our data on the globally mobile suggests that financial well-being, which dipped 8% in 2024 compared to the prior year, remains the weakest aspect with fewer than a third reporting their financial well-being as 'excellent' or 'very good.'

Financial stress and the high cost of medical care can contribute to healthcare utilization, and a significant percentage of this population report that the cost of living is a difficulty, making it challenging to prioritize health. [Economics Observatory](#) writes that cost of living can threaten health and well-being, as it affects spending in all areas, and increases stress levels. Furthermore, our study found that only 58% of globally mobile individuals felt they had good medical care for their health conditions, versus 62% of locals, while 14% of the globally mobile delayed counseling or therapy compared to 10% of locals based solely on cost. Significantly higher numbers of the globally mobile population said they were in need of a doctor, medication, prescriptions or counseling and did not get it based on expense.



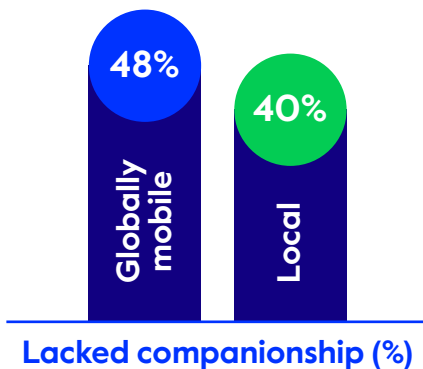
High vitality scores align with solid support systems and personal resiliency. If there is a lack of community and a lack of feeling similar to those around expats, we can often see loneliness increase.

It's important for expats to establish a sense of community, whether at work or outside, to feel connected to their host country and effectively combat loneliness. Expats can be far away from family, friends and partners, which can increase loneliness and the need for routine and connectivity with others. Almost half (48%) of globally mobile individuals surveyed indicated they lacked companionship compared to 40% of locals in all regions.

“We know from clinical experience and from our research that stress can negatively impact many facets of overall health and well-being. Organizations must look at these key stressors of the globally mobile population, which left unaddressed can lead individuals to reconsider their move.”

Dr. Stella George, Chief Medical Officer, International Health

Understanding what is likely to make employees on international assignment feel stressed – and knowing that this stress may have a mounting effect on employee health and productivity – gives employers the opportunity to create or promote opportunities that are likely to lead employees to view their assignment as successful.



For example, as part of onboarding to a new assignment, can the employer point the employee to opportunities to make new connections inside or outside work, including social events or team sports? Are expats clear on how to access employee assistance programs (EAPs) to discuss and combat feelings of anxiety or loneliness? There are many ways to signpost and create programs that may result in a happier, healthier, more resilient workforce.



Conclusion

Our Vitality study not only underscores the many determinants of health but also the imperative role employers play in fostering health and well-being for all employees. To support people effectively, employers should broaden their focus beyond physical health. They should consider the unique challenges their workforce experiences, locally and abroad.

By providing targeted support and thinking about the unique set of challenges all employees face, employers can achieve greater health and productivity in their workforce.

“The future of employee well-being requires a fundamental shift. The global workforce is increasingly looking to their employers to be there for them at the moments that matter, providing inclusive healthcare coverage and well-being programs. By embracing holistic health care and fostering a culture of vitality, employers can help ensure all employees thrive and feel supported.”

Wendy Sherry, CEO of Global Health Benefits

About the research

Cigna Healthcare surveyed more than 10,000 respondents in 11 markets – the US, UK, Spain, Netherlands, Belgium, Switzerland, Kenya, UAE, Saudi Arabia, Singapore, and the Hong Kong SAR from May 9-27, 2024 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 and the Hong Kong SAR, and more than 500 adults per market in Kenya, Belgium, Netherlands, Saudi Arabia, and Switzerland.

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, 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".

* We surveyed more than 10,100 respondents, including 1,840 globally mobile individuals, in 11 markets – the U.S., UK, Spain, Netherlands, Belgium, Switzerland, Kenya, UAE, Saudi Arabia, Singapore, and the Hong Kong SAR – between May 9-27, 2024. 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 Behavioral 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. Some content provided under license.

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