



CIGNA 360° WELL-BEING SCORE STUDY

White paper on our 2015 findings

Together, all the way.SM



WELCOME

What does good health and well-being look like? With so many factors influencing how we feel, it can be a difficult question to answer. Our health and well-being is affected by our diet and our activity levels, relationships with friends and family, the way we perform at work and even our finances.

Taking the time to think about what's important to people, as well as how they think they're performing in key areas impacting their well-being, will go some way to answering this key question. This provides valuable insight for the individual themselves. But a much broader group stands to benefit from this better understanding - including employers, governments and health insurers.

In an attempt to shed some light on this hot topic, Cigna first launched its annual **360° Well-being Score Study**¹ in 2014. By asking a series of questions about five key areas contributing to overall well-being (physical, family, work, financial and social), we're able to provide a view on priority areas and opportunities for improvement for key stakeholders.



PHYSICAL



FAMILY



WORK



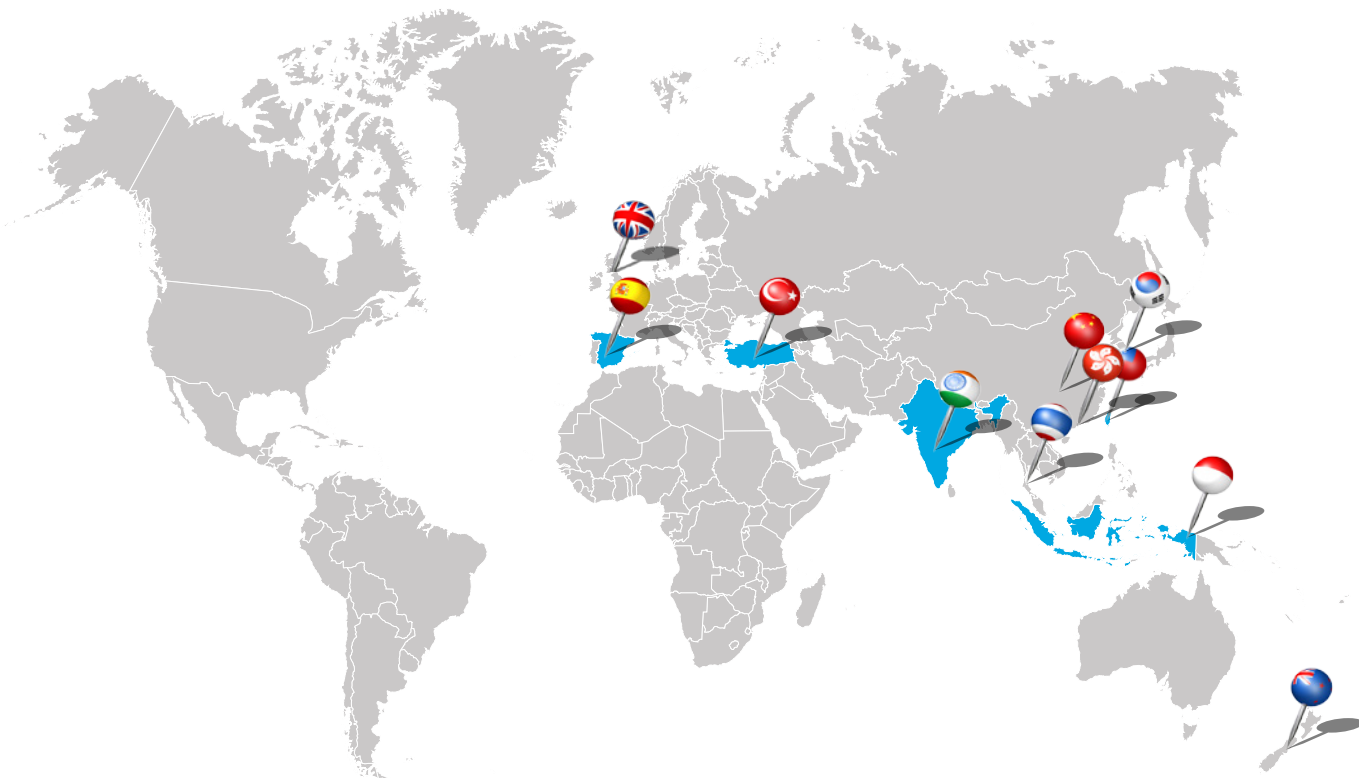
FINANCIAL



SOCIAL

Cigna is a leading global health service company. This puts us in the fortunate position of being able to look at these issues and trends globally. So as well as the UK, the study also includes respondents from a number of regions internationally.

The **360° Well-being Score Study** is now an annual global well-being check-up. The second wave of the study conducted in 2015 saw us connect with more than 15,000 people across 11 countries.



Countries highlighted in blue were included for the first time in our 2015 study.

We're pleased to share our findings from the 2015 study in this white paper. And to get you started, here are just some of the highlights:

- › The overall well-being of the UK compares well with other regions surveyed. Our **360° Well-being Score** of 63.5 is ahead of the international average. However, as we get older, satisfaction with our well-being doesn't hit the same levels as those living elsewhere.
- › Physical and family health are tied as the well-being categories that are most important in the UK. These are also the areas respondents told us they're most satisfied with.
- › Only a third rated their diet as being good and 1 in 5 of the population doesn't exercise at all.
- › Cancer, heart disease and mental illnesses are the health conditions that worry the UK population the most.
- › Two thirds have used or would consider using mobile apps and wearable devices to support their health and well-being.
- › 1 in 10 do not believe the NHS is currently meeting their health needs.
- › In an ageing society, 1 in 5 feel unprepared to take care of their parents' health and well-being.
- › Compared to other regions, a good work-life balance is more important than salary in the UK.
- › Only 1 in 5 feel they would manage their finances if they found themselves unable to work.

UK WELL-BEING CHECK

The **360° Well-being Score Study** takes an in-depth look at five key areas – physical, family, work, financial and social. We challenged respondents to think about how important each area is to them before asking them how satisfied they are with their current performance on each. Combining these dimensions gives us a unique view which we can use to calculate an overall 360° Well-being Score for each region included in the study.

Global comparisons

So how does the UK compare with our counterparts in other regions? Our results show that we're doing well. The UK 360° Well-being Score is 63.5, putting us just ahead of the international average of 63.4. Although we still have some work to do to close the gap on the highest scoring countries India and China.

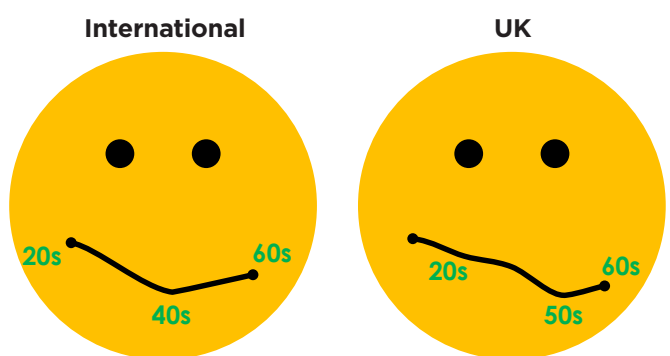
RANK	COUNTRY	HEALTH SCORE
1	India	72.8
2	China	68.7
3	Indonesia	66.5
4	Turkey	63.8
5	UK	63.5
6	New Zealand	62.7
7	Spain	62.1
8	South Korea	60.7
9	Thailand	60.3
10	Hong Kong	59.3
11	Taiwan	56.8
International average		63.4

But it seems that as we get older, satisfaction with our overall well-being doesn't hit the same levels as those living elsewhere.

Ageing and happiness

The 'Happiness Curve,' or the 'U-bend of life'² as it's sometimes known, is a recognised global trend. It suggests that from around the age of 18 we become gradually less happy, reaching the lowest point in our 40s. But as we head into our 50s, levels of contentment take off again.

While the combined international findings from our study follow this trend, here in the UK we don't experience the same lift in happiness levels as we enter older age.



So why are over 50s in the UK less happy? Our results show that physical and work health are the two key drivers. And that's not surprising given we have an ageing population who are staying in the workplace beyond typical retirement age in increasing numbers. This trend is bound to take its toll on the older generation.

The ageing workforce is a trend that's here to stay – meaning it's time for the government and employers to step up and take action to keep people fit, productive and most importantly happy, in the workplace – regardless of their age.

What's important in the UK?

Being 'time poor' is an idea that most of us can relate to. So when it comes to investing our precious time to improve our well-being, it can be tricky to decide where to focus attention. But we're pleased to report that in the UK we're managing this well.

% ranking as most important



Physical (44%)



Family (44%)



Social (6%)



Financial (5%)



Work (2%)

% who are satisfied with their performance



Physical (42%)



Family (55%)



Social (40%)



Financial (29%)



Work (33%)

Physical and family health are tied as the well-being categories that are most important to us. These are also the areas that respondents told us they're most satisfied with.

We'll now look at each of the five key pillars in turn to better understand the priority areas and opportunities where key stakeholders can engage with the UK population on their journey to better well-being.



PHYSICAL HEALTH

Almost three quarters of the UK population believe their physical health and well-being is good. This is a great result. However, when respondents were asked to rate their performance on areas that contribute towards being in good physical health, their answers told us a slightly different story.

Diet and exercise

Almost half said they were either overweight or obese, making the UK, alongside Spain and New Zealand, one of the most overweight nations in the study. This isn't surprising when you consider that...



...only around **a third** would rate their diet as being excellent or very good.

On the positive side, there are signs we're not happy with this situation.



More than two thirds of Brits want to lose weight.

But are those who need it most the ones embarking on a weight loss journey? Unfortunately not. Our results show that of those who want to lose weight, more than a third already have a good BMI. This indicates there's room for education around what constitutes a healthy weight.

Anyone trying to keep their physical health in good shape knows the important role exercise can play.



Yet almost **1 in 5** of the UK population does not exercise at all.

But credit to those who are exercising regularly. They're managing to notch up the 150 minutes of weekly physical activity recommended by the NHS.

Sleep patterns

There are also improvements that could be made to our nocturnal habits. Although two out of five people stated they get sufficient sleep at night, with more than a third saying this was good quality sleep, similar numbers complained they aren't clocking up enough shut-eye.

Experts recommend that most healthy adults need between 7.5 and 9 hours of sleep each night.

But Brits are managing only **6.7 hours a night on average.**

A healthy future

Feeling in good health today is one thing. But that doesn't stop us all from having concerns about what our health might have in store for us in the future.



Cancer is consistently a top concern in the region - with 6 in 10 of us worrying about it in the UK. This is closely followed by debilitating illnesses and heart disease, which are on the minds of 52% and 42% of the population respectively.

Mental illnesses are also regarded as a major concern in the UK. A third of people flagged these as a concern, which is broadly in line with Mind's statistics that 1 in 4³ people in the UK will experience a mental health problem each year.

It's not just the idea of developing a mental health problem that's causing concern. More than 1 in 10 are also worried about the support that would be available should they be unfortunate enough to suffer from one. It's widely known that the stigma associated with mental health problems remains an issue in the workplace. Meaning there's more to be done to improve the conversation between line managers and employees when it comes to common conditions such as stress, anxiety and depression.

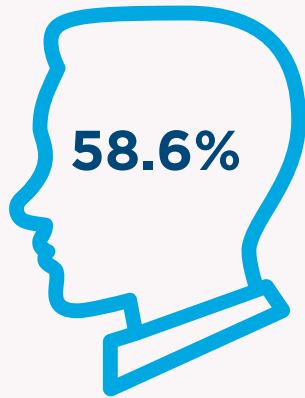
Myth versus fact

Headlines about the latest health trends are hard to avoid. Understanding which to believe is even harder. To test how in tune Brits are with what it really means to be in good physical and mental health, the **360° Well-being Score Study** asked a series of true or false questions. These covered areas including cancer, stress, ageing and obesity.

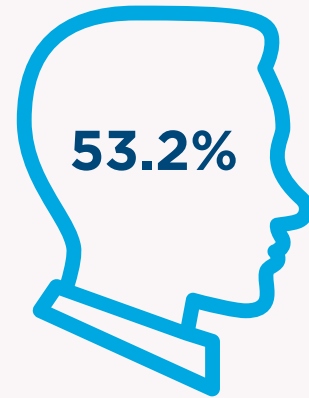
The good news is that compared to other countries in the study, we're relatively well informed about cancer, the key causes of stress, and our health needs as we get older. Only those in New Zealand and Spain appear to be more informed. However, we fell below average on our knowledge of the key contributors to obesity. We think there are fewer overweight people in the UK than there are. The perception is 45% but the reality is up to 60%.

How many people are aware of the health facts?

UK



International



Health improvement

Making improvements to your health and well-being is very worthwhile but not always easy. We all need a little support from time to time. But who do we turn to for this support?

Our results show that we're very independent – with a third claiming they'll take all of the responsibility. For the rest, the NHS is seen as a good source.

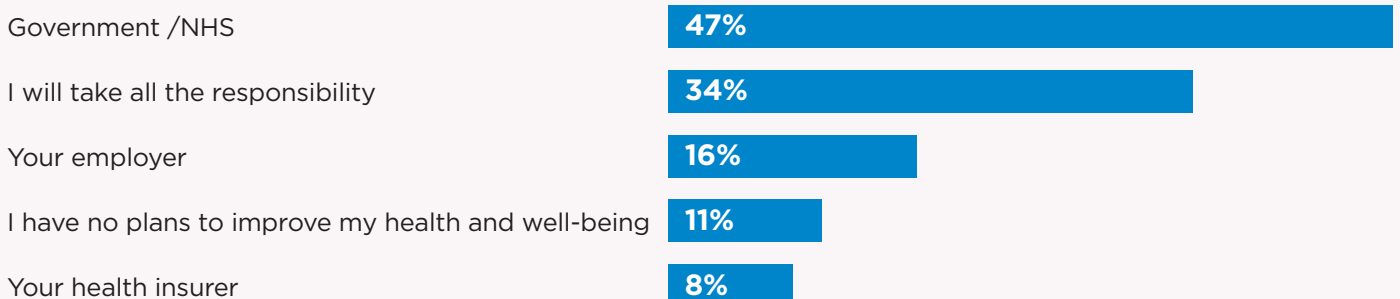
But employers and health insurers should also be looking for opportunities to support the population in their health improvement efforts. As NHS resources struggle to meet demand, these groups can fill the gap left behind. And it's a win-win - both will ultimately benefit from a healthier population in the long term.

The role of technology

For those trying to do it themselves, technology can play a key role. The popularity of technology designed to monitor health and well-being has increased significantly in recent years.

This is echoed in our results, with almost two thirds having used or considered using tools such as mobile apps and wearable devices to support their health and well-being. For many it's more than just a passing fad. Almost a quarter who use them claim to do so on a regular basis.

Who do you see playing a role in helping you improve your health and well-being?



NHS concerns

Most of us will be familiar with recent headlines on the struggle currently being experienced in the NHS to meet demand. A lack of proper support could unfortunately dampen the enthusiasm of many looking to improve their health.



NHS figures⁴ for January 2016 show that almost one in 10 patients had to wait longer than 18 weeks for treatment, with some waiting more than 52 weeks. In addition, 1 in 10 patients waited longer than four hours in A&E.

General practitioner (GP) appointments are also proving to be increasingly elusive.



A recent survey of GPs⁵ indicated they expect a two week wait for an appointment to soon be the norm in some regions.

It seems that the UK population is taking notice.

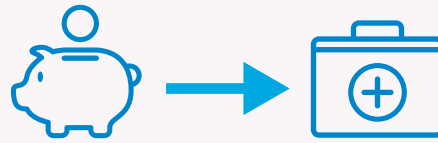


Almost a third told us they are concerned about the availability of the NHS with a further 1 in 10 stating they do not believe the NHS is currently meeting their health needs.

And it's a number which we expect to see grow over the next few years.



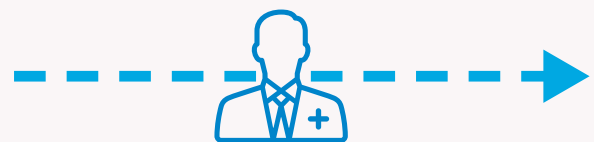
NHS provision aside, as many as **three quarters of the population do not believe they are in a good position to finance their own or their family's medical needs.**



Perhaps as a result of these concerns, as many as **two thirds have already purchased or would consider purchasing products designed to 'top up' the provision offered by the NHS.**

So the realisation is setting in that the public healthcare system is perhaps not one to rely on over the long term.

A first step for many employers in improving their employees' access to healthcare is introducing a benefit such as a private medical plan. Healthcare providers are now working closely with employers to improve healthcare even further.



Care pathways that offer speedy access to diagnostics by removing the need to see a GP in the first instance, and tools that offer proactive health advice and access to virtual GP appointments are adding further value to existing plans.



FAMILY HEALTH

Regarded equally as important as our physical health are our relationships with our families. So we're pleased our respondents report good quality relationships with their children, spouses and parents. With over half telling us they're happy with the amount of time they're able to spend with their family.

The study also found that as we get older, these family relationships become increasingly important.

% who reported relationships with each family member important

	AVERAGE	18-24	25-29	30-39	40-49	50-59	60+
Spouse/partner	87%	84%	83%	84%	90%	93%	97%
Children	86%	82%	77%	82%	90%	99%	94%
Parents	83%	83%	84%	84%	83%	78%	82%

Family holidays

A common way of spending good quality time with family is to go on holiday. Two thirds of people believe a family holiday is important, with three quarters saying it's good for the family's health and well-being.

As a result, nearly two thirds of people said they were planning at least one holiday in the next 12 months. With the majority of people looking to spend up to £6,000 on their trips, it's important to make sure they're properly covered for this expense. A travel insurance policy is essential to provide peace of mind in case the holiday doesn't turn out as expected.

Research shows this is one of the most common employee benefits offered as part of flexible benefits schemes, made available by 64% of employers⁶. We expect this to continue to be a valued employee benefit.

Longer term needs

Looking to the future, respondents express a concern about their ability to take care of their family's longer term needs. 1 in 5 feel unprepared to take care of their ageing parents' health and well-being. And this rises to almost a third when it comes to their parents' financial needs.

While this might not be the biggest family concern today, it's likely to intensify as the 'sandwich generation' starts to feel the pressure from caring for children and elderly relatives all while trying to remain productive in the workplace.

Employee Assistance Programmes (EAPs), targeted support for eldercare, flexible working arrangements, and even cover from benefits such as private medical and dental plans for older dependants are all ways for employers to ease the pressure on the 1 in 7 of us in the UK who already combine paid work with caring responsibilities⁷.

And the ageing population issue doesn't just concern their parents. It's prompting this generation to think about how their own long term care needs will be provided for in the future. While it's only a top concern for 14% of the population today, we expect this to increase over time.



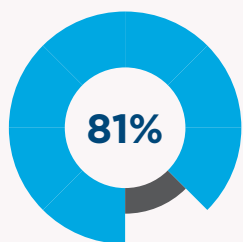
WORKPLACE HEALTH

Work is regarded as the least important contributor to our overall well-being in the UK. As a nation, we're doing pretty well on the job satisfaction front. Almost 7 in 10 told us that they think their workplace well-being is good. This varies across the different industries making up the UK economy with employees in construction, IT and professional services rating higher than retail and hospitality.

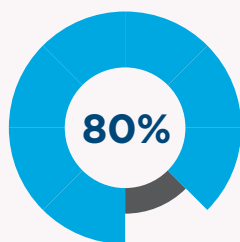
SECTOR	SATISFACTION WITH WORKPLACE WELL-BEING
Construction	83%
Banking and financial	73%
Professional services	76%
IT	79%
Government	74%
Hospitality and tourism	64%
Manufacturing	72%
Retail	66%

Salary is the key driver of workplace well-being in most regions included in our study. However, for the UK workforce, having a reasonable workload and hours, job stability and a good work-life balance are rated higher.

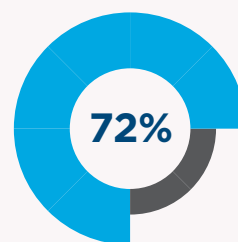
Drivers of workplace well-being



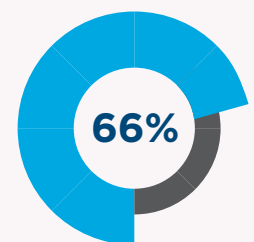
Reasonable workload and hours



Job stability



Having a good work-life balance



Salary

Work-life balance

It seems the UK is achieving a better work-life balance than our colleagues in other countries. Our average 38-hour week is amongst the shortest in the study with employees in Hong Kong working the longest at 44 hours a week. Our average annual leave of 25 days is amongst the best in the study – topped only by Spain where employees are offered 30 days on average.

While salary can help to motivate employees, additional benefits are a key driver of an engaged workforce. Unfortunately the study highlighted gaps between the benefits UK employees expect to be offered and what their employers actually provide.

More than three quarters of employees feel that having a flexible working schedule is the most attractive workplace wellness benefit. However, only 1 in 5 employers offer this option.

The failure of employers to provide the expected level of benefits is felt more keenly among lower management. This isn't surprising given benefits such as private medical plans are often reserved for the more senior employees.

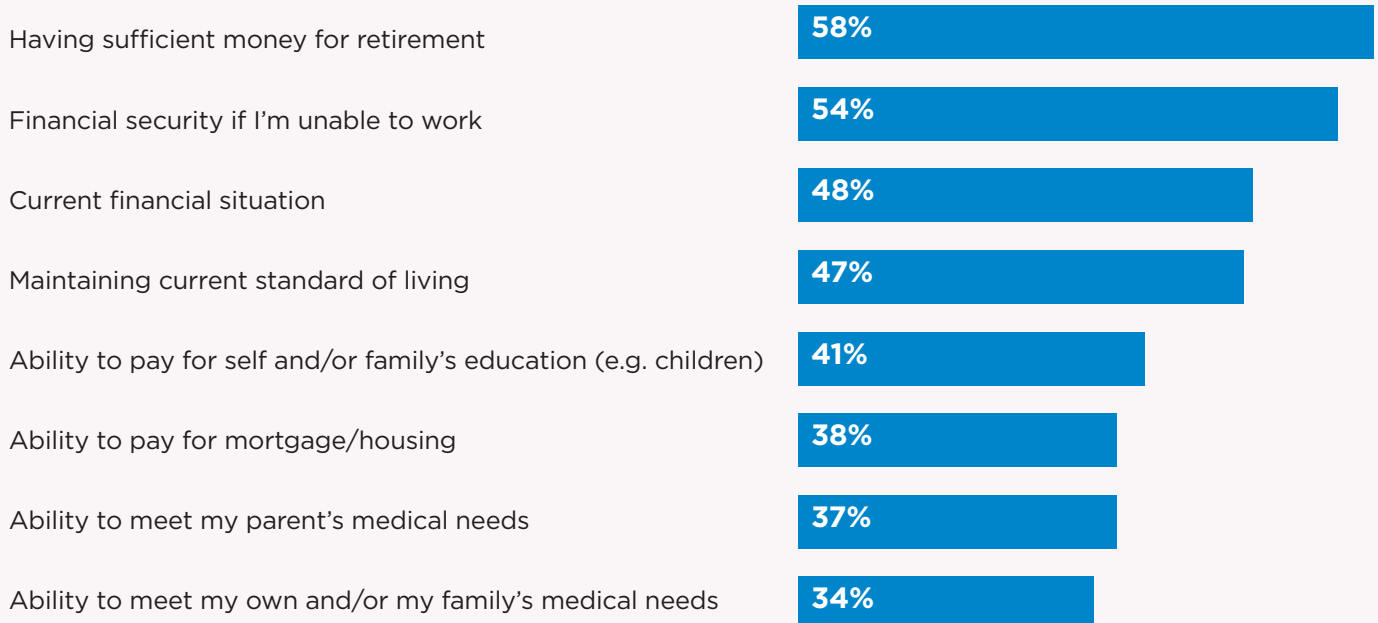
Targeted solutions that allow employers to offer benefits to more of their workforce are available and should be considered by employers who are serious about increasing productivity and employee engagement.



FINANCIAL HEALTH

In the UK, top financial concerns are focused on financial security. Thinking about how you would manage finances if you suddenly found yourself unable to work might not be pleasant. But our results indicate it's a situation more people in the UK should be planning for. Only 1 in 5 say they are performing well for this top concern. But interestingly they aren't as concerned about this as those in other regions included in our study.

Top financial concerns



Perceived financial performance is lowest amongst those in their 50s. Perhaps this isn't surprising as attentions are likely to be turning to retirement planning at this stage. Worryingly, only 13% of this age group feel they have sufficient money for retirement.

Other financial gaps we found amongst the over 50s in our study include:

- › A little over a quarter are properly prepared to look after their family's financial well-being in the event of their death.
- › 8 in 10 aren't very well prepared to look after their family's financial well-being in the event of suffering a serious illness.
- › Almost two thirds aren't properly prepared to leave their finances neat and tidy in the event of their death.
- › More than three quarters aren't fully satisfied with their ability to leave a nest egg for their children or grandchildren.

However, the ownership of products and services designed to provide security for these circumstances is relatively low in the UK.

With only around 1 in 10 owning a private medical plan and just under a third having a life insurance plan in place - are people relying too much on the state to look after them and their families should the worst happen? In today's economic and political environment, how wise this is in the long term is questionable.



SOCIAL HEALTH

Social health is easily overlooked when compared to some of the other areas we covered in our study. But we know that good social interactions play a key role in supporting good mental health.

Unfortunately the survey highlighted some early signs of social isolation in the UK. Nearly a quarter of people said they either didn't have any friends (7%) or had friends but didn't feel comfortable to talk openly with them (15%). And almost 1 in 5 said they're performing poorly when it comes to spending sufficient time with friends.

So what's the driver of this? It's easy to point the finger at the Internet. But with the average Brit spending as many as 34 hours each week on online or digital activities and 1 in 4 saying they cannot live without their smartphone, it seems the most likely cause.

But we're not so addicted to the Internet as some of the other countries included in our study. The Thai's are racking up an average of 54 hours - or a massive 45% of their waking hours - each week on digital activities.

RANK	COUNTRY	AVERAGE HOURS PER WEEK
1	Thailand	54
2	Hong Kong	48
3	Indonesia	41
4	Taiwan	40
5	India	39
6	China	37
7	Turkey	36
8=	New Zealand	34
8=	UK	34
9	Spain	32
10	Korea	27
Average		27

The bigger picture

There are bigger social issues keeping us awake at night too. The UK economy is showing signs of recovery, but it seems that consumer confidence hasn't improved at the same pace. Although it's less of a concern than when we asked last year, almost a third of respondents continue to rate the economy

as one of their top social issues. More specifically, the cost of living is the key concern, noted by over half of respondents.

It seems that employers are responding to this concern. Financial advice and counselling is one of the fastest growing benefits. There has been a 34% increase in the number of employers now offering access to this service as part of their flexible benefits schemes.

HOW CIGNA CAN HELP

We hope you have found the results of our second annual Cigna **360° Well-being Score Study** interesting.

In the UK, Cigna HealthCare Benefits has many years of experience of helping employers support their employees' health, well-being and sense of security to ultimately address some of the issues outlined in this report.

As well as providing private medical plans and dental benefit solutions, we have developed a range of services to encourage greater health engagement. By providing employees with access to support and information, wherever they are on their health journey, we help them to make informed choices about their health and well-being.

A good example of this is our "Living Life to the Full" programme. This is an online coaching programme that teaches individuals the skills and techniques they need to tackle feelings of low mood, stress and distress.

Another example is our new health and well-being app Cigna Virtual Health. Our app helps you on your journey to better health. It gives you access to online tools to suit your personal healthcare needs. You and your dependants can access expert advice and support at your fingertips, allowing you to manage your health on the go.

We also offer a number of services that are designed to help employees address specific health concerns they might have. For example, our OneStop breast cancer diagnostic service provides rapid access to cancer specialists including a triple assessment in one appointment. Being able to access this quickly and conveniently can provide considerable reassurance to employees.

For more information about how we can help you and your employees improve your health and well-being, contact our sales representative.

Email - CBC@Cigna.com

Telephone - 01475 788779.

Sources:

- (1) Cigna International, "Cigna 360° Well-being Score Survey, September 2015, 1,000 UK responses
- (2) Development Psychology, "Up, Not Down: The Age Curve in Happiness from Early Adulthood to Midlife In Two Longitudinal Studies"
- (3) Mind, <http://www.mind.org.uk/information-support/types-of-mental-health-problems/statistics-and-facts-about-mental-health/how-common-are-mental-health-problems/>.
- (4) NHS England, <https://www.england.nhs.uk/statistics/wp-content/uploads/sites/2/2015/08/Monthly-performance-statistics-summary-2016-January-VO.1.pdf>
- (5) Pulse Magazine, <http://www.pulsetoday.co.uk/your-practice/practice-topics/access/average-gp-appointment-waiting-times-to-hit-two-weeks-by-next-year/20009238.fullarticle>
- (6) Employee Benefits Magazine, <http://digitaledition.employeebenefits.co.uk/ebs0414/index.html>
- (7) Employers for Carers, <https://www.employersforcarers.org/news/item/1016-supporting-employees-who-are-carers-in-the-workplace-is-good-for-business>

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