Press Release



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2019 Cigna 360 Well-Being Survey Points to Holistic Needs of Hong Kong's Sandwich Generation

Survey finds Hong Kong has the fourth-lowest health and well-being score globally Hong Kong working women require tailored wellness programmes

HONG KONG, – March 26, 2019 – Global health service company Cigna Corporation (NYSE:CI) today released the results of its <u>2019 Cigna 360 Well-Being Survey - Well and Beyond</u>. The results show that Hong Kong's overall well-being index has remained stable at 57.7. Hong Kong has the fourth-lowest health and well-being score of all markets surveyed. The survey also highlighted the mounting pressures faced by Hong Kong's sandwich generation (those aged 35-49).

The Sandwich Generation Pressed on Both Ends

Our survey shows that stress continues to be a significant issue in Hong Kong with 9 in 10 claiming to be stressed. Compared to other age groups, the sandwich generation scored lowest across all dimensions underscoring the need to address the stress levels and pressures of this segment. Given that they comprise the core workforce and are poised to be senior management in the coming years, there will be a huge impact on businesses if their needs are left unattended.

17% of this segment experience unmanageable stress, compared to 15% of millennials and 13% of those age 50+. Moreover, 95% of them feel that their colleagues' stress negatively impacts the workplace, compared to 89% of millennials and pre-retirees (age 50+).

Yuman Chan, CEO and Country Manager, Cigna Hong Kong, "Many of those in the sandwich generation are pressed on both ends, having to care for the health, financial needs, education and general well-being of both sets of parents' as well as other members of the family. Health insurance indeed gives these working fathers and mothers peace of mind. The good news is that the Government's new Voluntary Health Insurance Scheme will soon provide more options for private health insurance coupled with a tax incentive, which could help ease the multiple concerns of the sandwich generation on health and financial needs of themselves and their family members." added Chan.

Working Women Seek Tailored Workplace Wellness

Hong Kong women reported a significantly lower score on the physical index at 51.8 compared to men at 56.2. They are scoring lower across all aspects of physical health from quality and quantity of sleep, healthy weight, balanced diet and exercise. Too much work and having to deal with stress are preventing Hong Kong women from taking better care of themselves. Women want better employer support, as 52% think that workplace wellness programs do not address specific needs of each gender and 50% feel that senior management do not seriously support workplace wellness programs.

On the financial side, women also reported a lower score at 51.4 for women compared to 53.6 for men. They maintain a more negative outlook on their current financial situation, and question their ability to engage in long-term financial planning. Working women are feeling the heat with 91% of them dealing

with stress, 76% facing the manageable kind and 15% the unmanageable kind. Top causes of stress for women are too much work (20%), especially for working mothers (23%), personal health concerns (15%) and personal finance concerns (13%). 42% of stressed female workers say they are working in an "always on" corporate culture.

"Hong Kong's pressure cooker working environment and high cost of living further add to the challenges facing them. Employers have more options available to help address the situation, keeping in mind how the working group is the driving force behind businesses," Chan added.

One of the Most Stressed Markets Globally

91% of Hong Kong respondents claim to be stressed, higher than the global average of 84%. Nearly everyone is affected by stress in Hong Kong, however, when compared to last year's numbers, unmanageable stress improved with only 15% experiencing it compared to 17% in 2018. Despite the overwhelming stress levels in Hong Kong, the survey finds that seeking professional help for stress management is still uncommon in Hong Kong. The percentage of Hong Kong respondents speaking to medical professional about stress has dropped significantly from 10% in 2018 to 3% this year. Lack of access to professional help and the stigma associated with seeking help for stress are probably why the number remains low highlighting the need to create discussion and openness around the benefits of seeking professional help.

The Truth at Heart

When asked about their knowledge of Body Mass Index (BMI) and blood pressure numbers, Hong Kong fared better than the global average and showed a high awareness of heart health indicators. 62% know their BMI (compared to 51% globally) and 69% know their blood pressure compared to 66% globally. However, they showed a lack of knowledge on symptoms that may indicate potential heart problems, being aware of an average number of 2.2 symptoms compared to the global average of 2.4 symptoms.

Cigna's survey theme this year is Well and Beyond, a call to make whole person wellness a priority. Cigna wants to empower people on their wellness journey, take control of their well-being needs and options and give them tools to help increase awareness of health matters. The 2019 Cigna 360 Wellbeing Survey conducted 13,200 online interviews in 2019 across 22 countries and territories. 503 respondents came from Hong Kong. To read the full report, visit 2019 Cigna 360 Well-Being Survey-Well and Beyond.

Now on its fifth year, the survey examines people's perceptions of well-being across five key pillars - physical, family, social, financial and work. The addition of new health-related topics makes this Cigna's most comprehensive survey to date. Hong Kong's overall well-being index is at 57.7. However, the global average is 62 and Hong Kong ranks fourth lowest globally with only Turkey, Taiwan and Korea placing lower. While the Finance (52.5) and Social (58) pillars have increased, it was at the expense of Physical (54) and Workplace (62.9) pillars. Family (60.1) remains moderately strong.

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About Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (Cigna Hong Kong)

Since 1933, Cigna Hong Kong has been offering insurance solutions at the right place and the right time, providing advice to customers throughout the different stages of their life journeys. Cigna delivers comprehensive health and wellness solutions to employers, employees and individual customers. Leveraging an extensive global healthcare network, Cigna provides group medical benefits that are suitable for international companies with a worldwide workforce, but also offers tailored and packaged group medical insurance plans to local small and medium-sized enterprises that fit specific needs of the company and its employees. For individual customers, Cigna offers a full suite of health insurance products that caters to consumers' diverse needs. For more details, please visit www.cigna.com.hk.