PRESS RELEASE



'Facts Over Fiction' Will Improve Hong Kong Health Awareness Cigna '360° Well-being Score' Reveals

Healthy Lifestyle Desires Dashed By Health 'Misperceptions'

Hong Kong, January 25, 2016— Although 'health-conscious' Hong Kongers rank their physical health as the most important factor amongst five key well-being indices, which included physical, social, family, financial and workplace health and well-being, Cigna's latest annual '360 Well-being Score' survey has highlighted an overwhelming number of people actually have major misperceptions about how to live healthily.

The annual Cigna '360° Well-being Score', conducted by Cigna Corporation (NSYE:CI) a global health service company dedicated to helping people improve their health, well-being and sense of security, is designed to take a holistic look at health and wellness in Asia and international markets to measure people's overall perceptions. The survey provides a 'health-check' on the factors, motivations, perceptions and attitudes that impact an individual person's, as well as a country and region's, health, wellness and well-being.

In this latest survey, respondents were asked a range of questions on general health and well-being subjects to assess their understanding and their perception of health 'myths v facts' for each category, resulting in the 'Index of Belief' score. In the Hong Kong survey results, out of a possible score of 100, people in Hong Kong scored a surprisingly low 52.4 in the 'Index of Belief. Hong Kong fell below the survey's overall regional 'Belief Score' of 53.2, and placing it below other developed Asian countries including Korea (56.4), Taiwan (53.3) and New Zealand (62.4).

Although an overwhelming number (72%) of those surveyed in Hong Kong, across all age groups, believed their physical well-being to be the most important factor and believed themselves very 'health conscious' - paying particular attention to nutrition levels and diet in efforts to lead a healthy life, the majority also generally felt they were performing poorly, with less than a quarter rating themselves as performing well in aspects of living a healthy lifestyle, including good sleep quality (24%); weight (23%); balanced diet (22%) and sufficient exercise (18%).

Minding the Health Gap - Myth v Reality

The survey, completed at the end of 2015, highlighted highly apparent misconceptions or 'gaps' between what Hong Kong's respondents believe and actual factual reality, in their understanding of health conditions and lifestyle choices. The key gaps occur particularly in the area of health issues including potentially critical illness such as cancer, as well as obesity and factors contributing to stress and ageing. Key misconceptions include:

Cancer*:

Similar to the first Cigna Hong Kong survey, cancer topped the list of people's greatest physical health concerns (63%), followed by debilitating illnesses (52%) and accidents (46%). Yet despite high levels of awareness many serious misperceptions still persist:

- 81% believed (*incorrectly*) that frequent use of deodorants, antiperspirants and hair colour or dyes can cause cancer
- 69% believed (*incorrectly*) that drinking bottled water that's been kept in a car for a long time can cause cancer due to the release of certain chemicals
- 87% believed (*incorrectly*) that eating charred vegetables can cause cancer

Obesity*:

- 90% believed (incorrectly) that all fatty foods were responsible for weight gain
- 63% believed (*incorrectly*) that regular amount of lengthy exercise, more than five times a week (over 30 minutes), is needed to lose weight
- 76 % believed (incorrectly) that weighing scales are a good way to manage weight loss progress
- The vast majority of Hong Kong respondents believed there are fewer people overweight (@30% of population) in the SAR than is actually the case (Almost 40% of population) (Source: Centre for Health Protection)

Stress*:

- Three out of four people believed (incorrectly) that stress is linked with psychosomatic illness
- 62% believed (incorrectly) that stress is something you cannot do anything about
- 78% believed (incorrectly) that stress causes stomach ulcers
- 84% believed (incorrectly) that stress causes premature grey hair

Aging*:

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- 67% believed (incorrectly) that forgetfulness is likely to indicate the onset of dementia
- 78% believed (incorrectly) that older people have similar care needs they are all the same
- 50 % believed (incorrectly) that depression is more common (prevalent) in old age
- The majority of Hong Kong respondents think 33% of the population is over 65 years old, however statistics show it is only 15%

"The Cigna '360° Well-being Score' is focused on questioning respondents on their attitudes towards health and their own particular personal perceptions of what makes for a healthy life and lifestyle," explained Austin Marsh, CEO and Country Manager, Cigna Hong Kong. "The survey is designed to take an annual and holistic look at health and wellness in Asian and international markets.

"In this latest study we particularly wanted to track awareness and the understanding of perception factors behind major health issues. The new 'Index of Belief', built into the survey, clearly demonstrates in its Hong Kong results, that more support is needed to help fill the health and healthy lifestyle 'perception gap' and provide robust empirical information to better meet the Hong Kong public's healthy lifestyle aspirations".

The survey reveals that over 50% of Hong Kong respondents consume more sugar when they are stressed. Leslie Chan, registered dietician, shared some tips on how to cope with stress. "Eating lots of sugar certainly would not help ease stress levels in the long term. In fact, there are plenty of foods that are good for helping to reduce stress. Fresh fruits and vegetables provide an array of vitamins and minerals that are great for reducing stress. Doing an activity one enjoys every day also aids relaxation and reduces tension."

Meet the 'Well-beings'

As part of an educational healthy lifestyle initiative, Cigna has introduced the fun face of the '360° Well-being Score' - the 'Well-beings' – an online family that provide a novel way to track personal health and well-being.

The friendly characters provide a creative way of giving tips as well as health and lifestyle guidance to enable individuals on their 'wellness journey'- across the survey's five key lifestyle indices; physical health, together with social, family, financial and workplace health & well-being.

"The 'Well-beings' provide an engaging online way of adding to the value of the Cigna's '360° Well-being Score' explained Mr. Marsh. "They will offer friendly advice and help in educating individuals in health and other aspects of well-being and we plan to roll-out a future online segment of the survey (wellbeing.cigna.com/hk) – so customers can benchmark their score against the Hong Kong average. At the same time people create their own Well-beings because the character's look will change according to the individual's score.

"Cigna Hong Kong is committed to promoting health awareness and, as our findings have highlighted, more can be done. This year we will be using data from the survey to provide 'Well-being' posts on fun facts and helpful advice on Cigna's website and Facebook fan page." Mr. Marsh said.

"In light of the results we are also currently working on a major initiative with the development of a special new Cigna 'Health Management' App – to help you manage your diet, exercise and stress – designed to further educate and inform customers on health related facts/ information which we intend to have ready for launch in Q2 this year." Mr. Marsh added.

About the 'Cigna 360° Well-being Score'

The 'Cigna 360° Well-being Score' was established in 2014 as an annual index that continues to identify and monitor the factors, motivations, perceptions and attitudes that impact an individual person's, as well as the region's, health, wellness and well-being.

It is an independent study commissioned by Cigna and conducted in 11 countries and regions by Ipsos that covers the APAC markets of Hong Kong, China, Thailand, S. Korea, Taiwan, Indonesia, India and New Zealand, together with the international markets of the UK, Spain and Turkey.

Data is collected online from a representative random sample of at least 1,000 people in each market, totaling 15,000 respondents.

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Editors' Notes:

*Myth V Reality - The Facts

Cancer:

- There is no scientific evidence that frequent use of deodorants, antiperspirants and hair colour or dyes can cause cancer. This myth started due to a hoax email several years back, using data that had lots of scientific errors.
 (Source: Cancer Research UK)
- According to the American Cancer Society and Cancer Research UK, it has not been proven that drinking water from bottles kept in a car for a long time cause or increase the risk of cancer (Source: American Cancer Society, Cancer Research UK)
- Charred vegetables contain very little Heterocyclic amines (HCAs). However, it is advisable to avoid charred meats as they have high HCAs. (Source: National Cancer Institute USA)

Obesity:

- Fatty food with unsaturated fat like avocado is good for you. (Source: Dietary Guidelines by U.S. Department of Agriculture and U.S. Department of Health and Human Services)
- Research from the University of Edinburgh has shown that doing shorter (e.g. 5 minutes), higher intensity exercise could be more effective. (Source: University of Edinburgh)
- Anthropometric measurements like BMI, waist circumference, skin fold measurements are better measures of weight loss (Source: Harvard School of Public Health Obesity Prevention Source Website)

Stress:

- Stress can progress into physical symptoms, for example it affects a person's immune system (Source: University of Maryland Medical Center)
- Effective planning can help to reduce stress. (Source: American Psychological Association)
- There is no conclusive medical evidence that stress cause stomach ulcers. (Source: NHS Services)
- Premature gray hair tends to be caused by genetics, smoking or disease. (Source: about.com)

Aging:

 Forgetfulness may be an early sign of dementia but it does not necessarily mean a person will be diagnosed with dementia as Memory loss can be caused by medication or depression. (Source: Psychology Today - "Myths of Aging - Conquering stereotypes of old age")

- WHO reports indicate older people actually have very diverse needs, especially given differences in gender, ethnicity, culture, social groups. (Source: WHO)
- Depression is NOT a normal part of growing old but rather an illness. Age alone is not a risk factor for depression. (Source: Psychology Today "Myths of Aging Conquering stereotypes of old age")
- The majority of Hong Kong respondents believed 33% of the population is over 65yrs old, however statistics show it is only 15% (Source: Centre for Health Protection.)

About Cigna

Cigna Corporation (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance. Cigna maintains sales capability in 30 countries and jurisdictions, and has more than 89 million customer relationships throughout the world.

About Cigna Hong Kong

Since its presence in Hong Kong in 1933, Cigna Hong Kong offers solutions at the right place and the right time, providing advice throughout the different stages of your life. You can enjoy our comprehensive suite of solutions particularly our flagship medical solutions tailored for your different life stages with access to round-the-clock emergency assistance service and best health care facilities worldwide. We are committed to help you live well and stay well, because we know that this is your competitive edge and we are with you all the way.

For more details, please visit www.cigna.com.hk

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