



**LIVE WELL
HOME AND AWAY**

**2017 CIGNA 360° WELL-BEING SURVEY
GLOBALLY MOBILE INDIVIDUALS**





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INTRODUCTION

➤ Globally mobile individuals, sometimes referred to as expatriates or expats, are an influential segment of society. As a follow-up to the 2017 Cigna 360° Well-being Survey, which looked at underlying trends that affect the health, well-being and sense of security of people in key markets around the world, we took a deeper dive into the perceptions of globally mobile individuals living in 20 markets in five continents to closer examine their perceptions of physical, financial, social, family and work health. We have compared the findings of globally mobile individuals against all working people, whether overseas or in their home countries.

We are delighted to share the survey results in this report.

Our survey found that globally mobile individuals are generally satisfied with their experience of working overseas - higher salaries and better lifestyles. However, despite this, the perception of their personal health and wellness is lower than the overall working population.

Globally mobile individuals often experience anxieties and concerns related to macro-economic factors, and issues related to their professional and personal lives. They are concerned about their well-being and ability to care for their families financially.

They are particularly worried about the medical care available and financial consequences of falling ill. They face additional challenges due to a higher level of insecurity and pressure from working outside their home country. In some cases, the health and well-being support from their employers may not match their needs.

Cigna remains committed to helping its customers and clients around the world improve their health, well-being and sense of security. Our tailored health benefit solutions are designed to address the needs of local and globally mobile individuals and their employers.

I hope the survey results give you further insights into our increasingly diverse workforce.



Jason Sadler
President, Cigna International Markets

ABOUT THE GLOBALLY MOBILE

- As the global economy becomes increasingly integrated, there are more people than ever before traveling overseas to work. Skilled talent from both developed and emerging markets is in demand all over the world.

These globally mobile individuals are attracted to the lifestyle mainly to benefit from improved salary packages and better job prospects to compensate for the higher cost of living or hardships associated with an overseas posting, and the disruption to their family life.

For many, temporary migration can become a permanent way of life. They see global mobility evolving into a career unto itself. This is especially true of millennials.

Assignments are becoming shorter. Up until a decade ago, going overseas typically meant a three or four-year relocation. Shorter-term assignments are becoming more popular and can now last less than 12 months.

And some of the globally mobile individuals do not relocate at all – working on project-based assignments and even commuting via extended business trips has become common, to allow local access to global talent when relocation is not possible.

Top three reasons for working overseas



However, regardless of the type of assignment they accept, globally mobile individuals share a sense of adventure, a willingness to travel and a desire to create a better future for themselves. Our survey showed that 74 percent move abroad for the international experience; 71 percent for a better standard of life; and 70 percent for 'adventure.'

- Through our survey, we are seeing more self-initiated international moves, with individuals actively seeking a new assignment overseas from existing or new employers, or making the move and then being hired by local companies.

The majority of globally mobile individuals report they had a new role before they moved overseas. Thirty-three percent of respondents reported they found a new role themselves before moving to work abroad. The numbers are higher in the Middle East (44 percent) and in Europe (35 percent).

Another 15 percent were recruited by a local company or head-hunter, and 12 percent found work after moving with their partners. Only 19 percent of respondents were assigned overseas roles by their employer.

How globally mobile individuals sourced their jobs

Most overseas transfers are now self-initiated, with individuals actively seeking a new assignment overseas from existing or new employers, or moving overseas before finding a job.

Found a job myself
before moving

33%

Sent by
employer

19%

Recruited by a local
company / headhunter

15%

Moved with
my partner

12%

Moved for school/
university

7%

Other
reasons

13%



THE BRIGHT SIDE OF BEING GLOBALLY MOBILE

➤ SATISFACTION WITH WORKING OVERSEAS

Globally mobile individuals are happy about their move overall, with 75 percent reporting they are satisfied or completely satisfied.

They enjoy their experience



75%

are satisfied with the life they have in their current country

Career prospects are the No. 1 reason for their satisfaction; followed by their personal economic outlook (63 percent); the quality of healthcare (61 percent) and quality of education (56 percent).

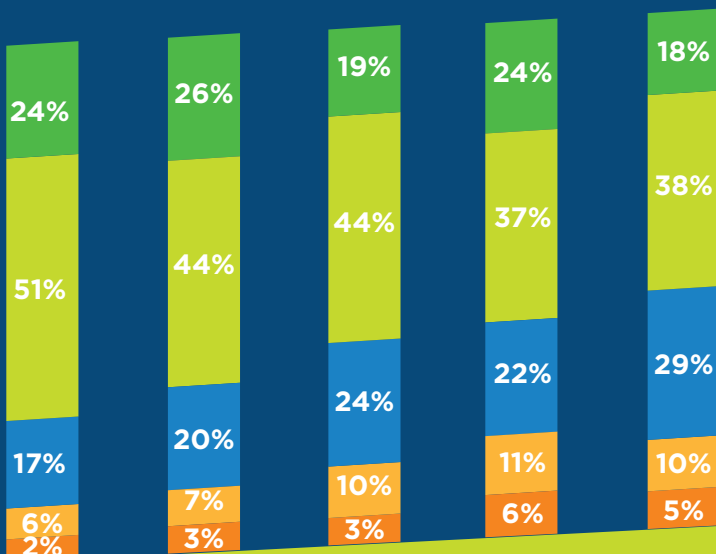
Overall satisfaction

Your career prospects

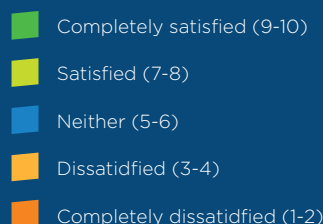
Economic outlook

Quality of healthcare

Quality of education



Globally mobile individuals are satisfied with life in their host country



> AFFLUENCE ABROAD

Sixty-three percent of respondents think that working overseas has improved their financial situation. More than half reported liquid assets over US\$ 200,000, with median wealth at US\$243,000. Nearly one in five respondents own property in their host countries.

> BETTER WORKING HOURS AND CO-WORKER RELATIONSHIPS

Not only can the globally mobile accumulate increased wealth and expect better career prospects, 64 percent think they have good working hours. The majority, at 82 and 73 percent, also feel they have good relationships with co-workers and supervisors respectively. And 56 percent believe they have an opportunity to learn and grow in their careers.

All these factors score higher than the general population.

Positive experience of working overseas for globally mobile individuals

 Globally mobile individuals  Workers in general population

Maintaining good relationship with coworkers

82%

71%

Maintaining good relationship with supervisors

73%

65%

Having reasonable workload/ working hours

64%

57%

Having opportunity to learn & grow

56%

46%

AND THE CHALLENGES

➤ WORRIES ABOUT OVERALL HEALTH AND WELL-BEING

a: Personal Health

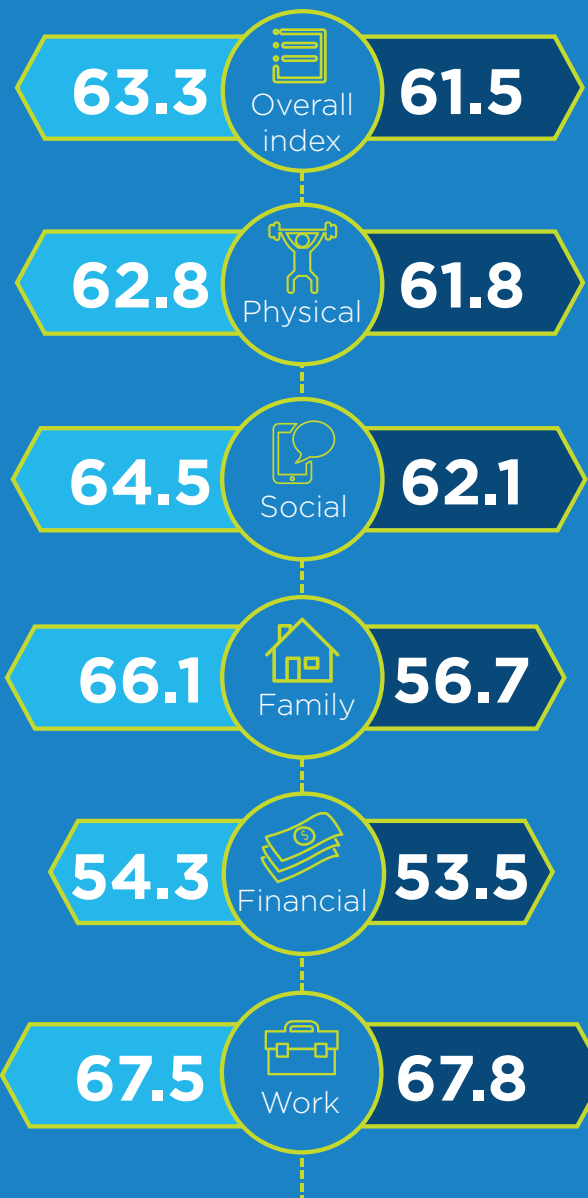
Despite the overall level of satisfaction, globally mobile individuals often experience anxieties and concerns related to macro-economic factors, and issues related to their professional and personal lives.

The survey found that their overall Health Score, which is an index based on how globally mobile individuals feel about their personal health and well-being, is 61.0. This is lower than the score for all individuals, whether working overseas or in their home country, of 62.3. Globally mobile individuals living in Asia Pacific scored the lowest at 60.5.

The Well-Being index for globally mobile individuals is 1.8 points lower than individuals who reside in their home country and have not taken overseas assignments.

Financial health perception scores lowest amongst all components of Health & Wellness

Workers in general population Globally mobile individual workers



Globally Mobile Individuals are not as happy with their personal health and well-being as the general working population



b: Family Health

➤ The most significant difference between globally mobile individuals and people who have not taken overseas assignments is in family well-being - a 9.4 point gap. Lack of timespent with their family and worries about their children's education is exacerbated by not having a family support network around them.

Globally mobile family health is significantly lower than that of the general working population





Less than one-third (28 percent) of respondents were very happy with the amount of time available to spend with their family.

Looking at different industries, globally mobile individuals in IT and technology, media and telecommunications (TMT), transport, banking and financial services, energy and natural resources, professional services and public administration and government sectors perform better than average. Those employed in education, manufacturing, consumer goods and pharmaceutical, retail and hospitality and construction and building sectors tend to score below average.

Globally mobile individuals in the retail and hospitality and construction and building sectors rank last in the financial health score. Meanwhile, globally mobile individuals in the manufacturing, consumer goods and pharmaceutical sectors rank last in the family health score.

IT and TMT scores top on overall health index at



63.5

Construction and building at the bottom at



59.1

➤ PERCEIVED LACK OF DUTY OF CARE FROM EMPLOYERS

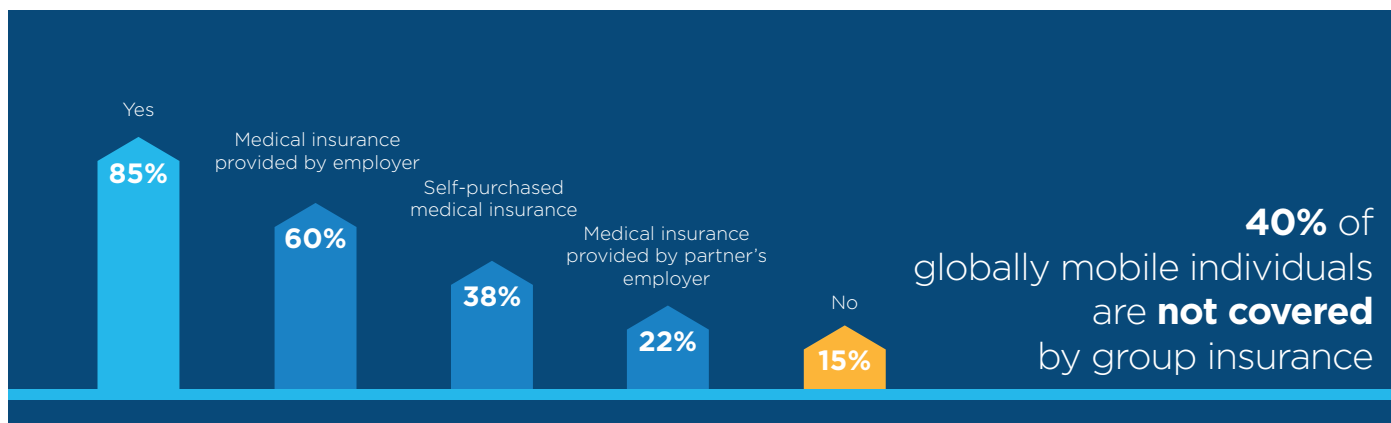
Globally, there is greater pressure on both corporations and NGOs to provide better duty of care, which is highlighted by the findings in this survey. Simply put, duty of care requires that employers should take all steps reasonably possible to ensure the health, well-being and safety of their employees.

Globally mobile individuals reported concerns about the levels of care and protection provided by companies, particularly to equip them for unforeseeable circumstances. This is particularly evident among globally mobile individuals located in Africa, where more than two-thirds raised concerns about the duty of care provided by their company.

More than half (53 percent) of globally mobile individuals consider insurance coverage a very important factor when considering a move overseas. Despite this, a surprising 40 percent of respondents do not have any medical benefits offered by their company, and 15 percent have no insurance coverage at all.

53%

believe health insurance is important when considering moving overseas



When we look at the results more closely, globally mobile individuals from the professional services sector ranked bottom with less than half (48 percent) having group insurance provided by their employers.

➤ WHAT HAPPENS IF I GET ILL?

With no exception, all globally mobile individuals surveyed are concerned about illness. Cancer and the fear of accidents are the main worries, followed by mental illness, including depression.

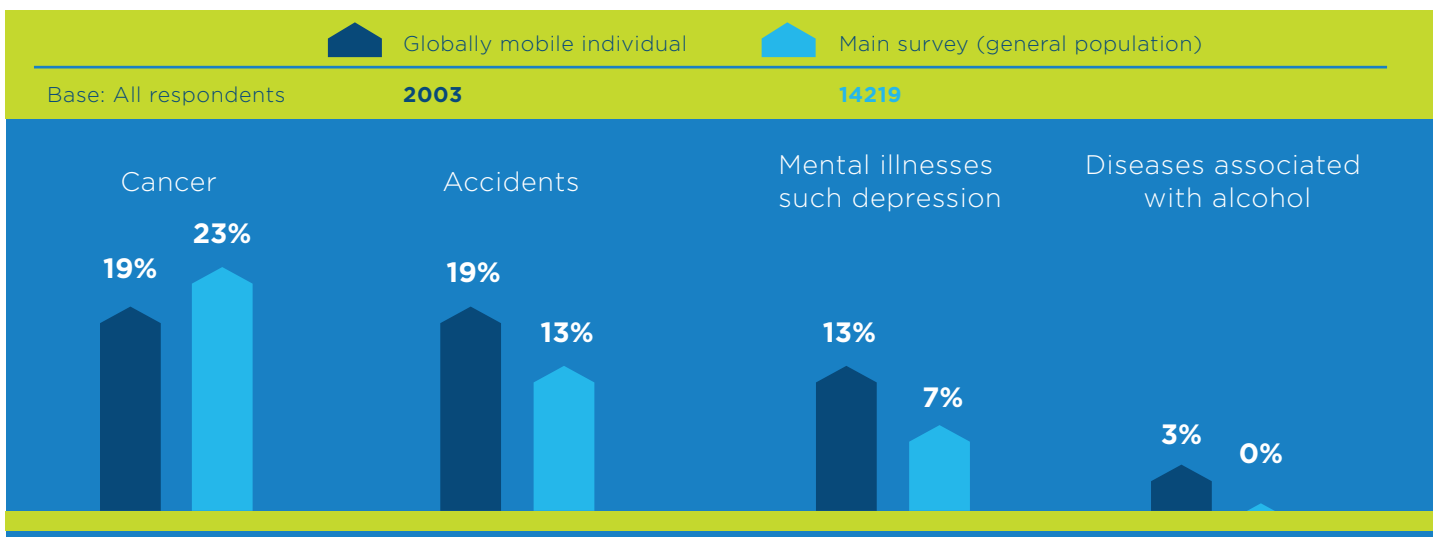
Globally mobile individuals highlighted particular concerns about accidents, mental illness and diseases associated with alcohol – significantly more so than the general population, with 25 percent citing this as a worry.

Dealing with Illness

EVERY globally mobile individual worries about at least one illness

100%

have major concerns about how they may be affected by illness



Around half of globally mobile individuals would choose to return to their home country for treatment if they suffer a critical illness. However, this number varies across regions, depending on the level and cost of medical care available.

For those who would choose to remain in their host country for treatment, mostly in Europe, the U.S. and Africa, 26 percent say that their confidence in the quality of local healthcare available is the deciding factor. However, 92 percent of globally mobile individuals based in the U.S. say prohibitive costs are a key barrier to receiving good quality healthcare.

Of those who prefer to return to their home market for treatment, usually those based in Asia Pacific and the Middle East, one in five say the opportunity to be close to family and friends for support is a deciding factor.

A further 13 percent choose to remain in their country of work to receive treatment because their current insurance plan does not cover overseas treatment.

The majority of globally mobile individuals prefer receiving treatment in their home country

51% Home country

49% Country of work



> LONG DISTANCE LONELINESS

Just under one-fifth (19 percent) of all globally mobile individuals suffer from loneliness, which increases to nearly one quarter (24 percent) of globally mobile individuals who are single or live alone. Many respondents, whatever their marital status, report having issues socialising outside of work.

At Personal Level



24%

who are single or living alone have major issue with loneliness

> SAFETY CONCERNS

The globally mobile feel that the world looks less safe and secure. Political turmoil, changes in migrant policies, economic instability and public health all contribute to their worries.

Globally mobile individuals' sense of personal safety has a direct impact on their lives - one-third of respondents feel less safe than they did 24 months ago. This is particularly true in the U.S., with 42 percent of respondents sharing that feeling after the presidential election in November 2016. Given on-going political turmoil in Africa, 31 percent of respondents have a major issue with their safety.

At Macro Level



more safe and secure than before

31% vs 23%



less safe and secure than before

> JOB SECURITY WORRIES

Globally mobile individuals also have a major concern about job security, with one in five no longer feeling their role is secure.

Initially, this may seem insignificant. However, our research shows that many globally mobile individuals plan to remain in their host countries. For example, over half of the respondents from the U.S. have lived there more than seven years and 64 percent would like to remain permanently. This increases the importance U.S.-based globally mobile individuals place on job security, as they will likely have to leave the country if they lose their job.

At Company Level



19%

have a MAJOR ISSUE with lack of job security

SUPPORTING THE NEEDS OF THE GLOBALLY MOBILE



➤ Globally mobile individuals benefit in many ways from their experience of working abroad – more affluence and better career opportunities and experiences. At the same time, they often face challenges in taking care of their personal and family health and well-being.

Higher financial compensation does not always equate to better financial health. Globally mobile individuals' Financial Health Score was the lowest of all five components, with less than a third of respondents satisfied with their current financial situation.

The globally mobile individuals surveyed are also typically more negative about their future finances than the general population. Only 13 percent feel that they have sufficient money for retirement, and 88 percent of respondents say they do not have financial security if they are unable to work.

This means their personal and family health and well-being can suffer. Globally mobile individuals generally score low on how well they perform in taking care of their family, including their partners, children and parents. Eighty-eight percent of globally mobile individuals believe they cannot adequately take care of their parents' health and pay for their medical needs. Less than one-third (28 percent) of respondents were very happy with the amount of time available to spend with their family.

With the globally mobile becoming a major workforce, their preferences and expectations need be managed carefully. To perform at their best, these employees must feel protected and supported as they adjust to their new roles in unfamiliar surroundings. And this is particularly true of health and well-being.

Cigna has a long history of partnering with globally mobile individuals and recognizes their specific needs when it comes to health, well-being and sense of security. We provide access to 1 million medical providers, including 89,000 behavioral healthcare professionals, and 11,400 facilities and clinics.

Our online service and mobile apps, such as Cigna's Concierge and Travel Assistance, Cigna Envoy and Crisis Assistance Plus (CAP), help customers stay in touch 24/7/365. They have access to multilingual assistance to answer questions ranging from verification of benefits, payment guarantees, physician and hospital referrals, to coordination of emergency medical assistance providers.

SURVEY METHODOLOGY

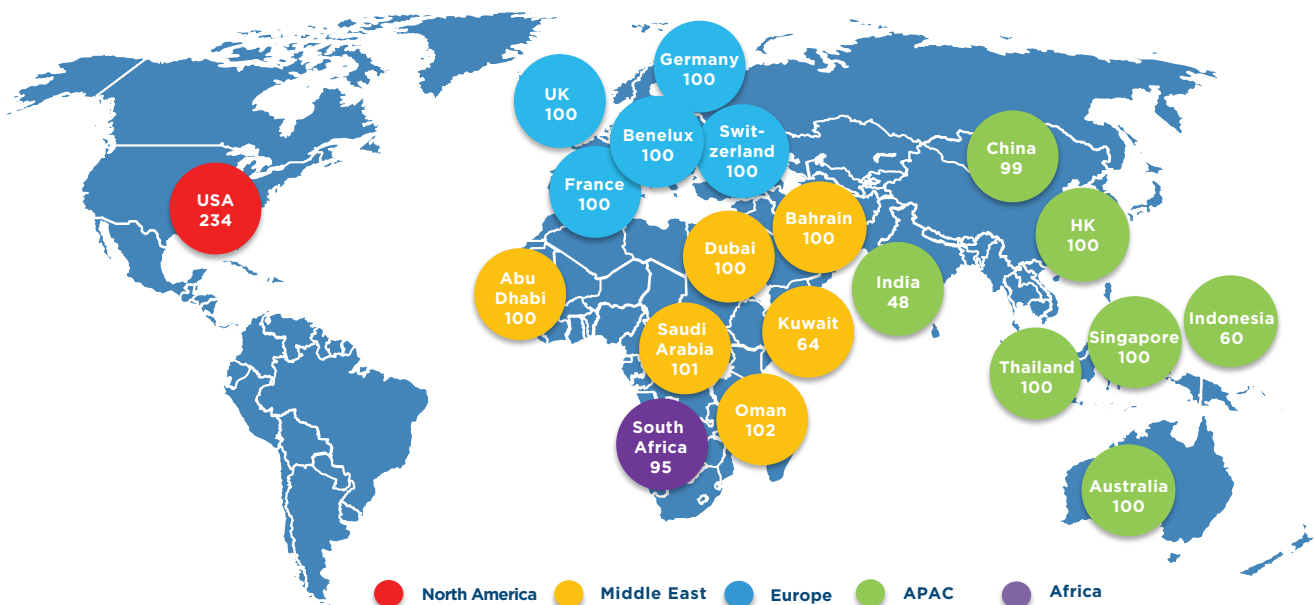


- The '2017 Cigna 360° Well-being Survey', published April 2017, looks at five key components – physical, financial, work health, family health and social health.







The '2017 Cigna 360° Well-being Survey – globally mobile individuals looks at the same components, and their impact on the needs and concerns of the globally mobile.

Respondents were recruited via online sampling from the membership of InterNations, the largest global expat network with 2.6 million members across 390 cities worldwide.

A total of 2003 online interviews were conducted in January 2017 with globally mobile individuals working in markets outside of their birthplace across 20 markets in Asia Pacific, Europe, Middle East, Africa and the United States.



➤ The survey was completely anonymous and respondents were given the flexibility to take as long as they needed to complete the survey on a self-administered basis. On average, the survey questionnaire took between 10 to 15 minutes to complete, and covered the following areas:

 <p>Overall Health & Well-being</p>	 <p>Physical</p>	<ul style="list-style-type: none"> • Getting sufficient sleep at night • Having good sleep quality • Being at a healthy weight • Eating a balanced diet • Exercising on a regular basis
	 <p>Social</p>	<ul style="list-style-type: none"> • Spending sufficient time with my friends • Having time for my hobbies • Spending reasonable time on smartphone/tablets • Spending reasonable time on gaming • Do you have one or more close friend to whom you talk openly?
	 <p>Family</p>	<ul style="list-style-type: none"> • Amount of time I can spend with my family • Being able to take care of my parents' health and wellbeing • Being able to take care of my spouse/partner's health and wellbeing • Being able to take care of my child/children's health and well-being • Being able to take care of my parents' financial needs • Being able to take care of my child/children's financial need • My child/children's education
	 <p>Financial</p>	<ul style="list-style-type: none"> • Current financial situation • Having sufficient money for retirement • Financial ability to pay for mortgage/house • Financial ability to pay for self/family's education • Financial ability to meet my/my family's medical needs • Financial ability to meet my parent's medical needs • Financial security if I am unable to work • Maintaining current standard of living • Impact of economic environment
	 <p>Work</p>	<ul style="list-style-type: none"> • I have a reasonable workload/working hours • I maintain a good relationship with my supervisor • I maintain good relationship with my coworkers • I have job stability • I have good career development • I have good work-life balance • I have little work-related stress • I have satisfying salary • I have good work compensations and benefits • I have opportunity to learn and grow

ABOUT CIGNA

➤ HEALTH, WELL-BEING AND CIGNA

Cigna Corporation (NYSE:CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. We focus on delivering high quality, affordable and personalized products and solutions to our customers and clients by leveraging our insights, brand, talent and localized approach.

Our products 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 has an international medical network of over 1 million partnerships, including 96,000 behavioural health care professionals, and 11,400 facilities and clinics.

We maintain a sales capability in 30 countries and jurisdictions, and have more than 95 million customer relationships throughout the world.

Cigna is investing heavily in state-of-the-art solutions to prepare for the future. Prevention and awareness have proven to be two of the most effective tools in promoting long-term health, and Cigna is committed to promoting both.

Together, All the Way.

