

---

**Cigna 360° Well-being Score Survey reveals:  
Hong Kong people's overall health score declines over past three years  
Financial, work and family well-being are inter-related factors that make an impact**

*Enhanced Cigna HealthFirst Elite Medical Plan offers comprehensive and personalized solutions to meet customer needs throughout their life journeys*

**HONG KONG – April 26, 2017** Hong Kong's overall health score has continued in a declining trend over the past three years, dropping from 59.9 in 2015 to 58.6 in 2017, the latest Cigna 360° Well-being Score Survey reveals. The survey results show that Hong Kong people, regardless of their age, often don't see themselves as "old" and are not financially prepared. Only 12% of respondents think they are financially secure should they be unable to work and only 17% perform well on current financial situation.

In terms of medical expenses, Hong Kong people tend to rely on their group medical insurance, however there is a big gap between actual medical needs and the coverage provided by employers. As a consequence, they often find themselves in a difficult situation financially and also jeopardize their family well-being. The lack of awareness of the implications of aging, deficiencies in coverage from work and lack of adequate financial preparation are all inter-related factors that could impact one's overall health and well-being.

Conducted for the third year, the Cigna 360° Well-being Score Survey examines the health and well-being of people annually across five indices – physical, social, family, financial, and workplace health and well-being – in 13 Asian and international markets.

"As people don't see themselves as old, they keep delaying their preparation for the future, and many of them have fallen into the 'age trap'," said **Mr. Austin Marsh, CEO and Country Manager, Cigna Hong Kong**, "The lack of financial preparation resulted in a drop in financial well-being according to this year's survey. While medical costs keep inflating, healthcare and medical expenses also climb with age. It is crucial for people to get prepared for their old age before falling into the age trap."

The survey also found a big gap between people's actual needs and work health coverage they get. Less than half of respondents receive the benefits they need from their current group medical insurance coverage. More than half (54%) of the respondents have had to pay medical expenses themselves or their families in the past 12 months with middle-aged people in the 40s and 50s spent most.

Among the five well-being indices, family, financial and workplace well-being scores all declined this year with financial well-being performing the lowest, scoring 50.2. Only physical and social well-being improved over the last year. The majority of respondents rated themselves as having performed poorly across all financial well-being indicators. More than half of the respondents said they were unable to meet their family's medical needs (53%) and those of their parents' (57%).

The lack of money to take care of family needs in turn spurred respondents to give up family time for work, and that is reflected in the biggest year-on-year drop of the family well-being score. Only 38% thought they spend enough time with their families, and only 34% said they are able to take care of their children's well-being and 28% of that of their parents'.

"The survey results indicate that if one is unprepared financially, the well-being of other aspects of their lives will be adversely affected and suffer. It is essential that people start planning their finances as early as possible. A comprehensive medical insurance plan can help safeguard people's overall well-being by providing protection, support and care throughout their life journeys," said Mr. Marsh.

"As an active health and well-being partner, Cigna is there for our customers throughout their life journeys. This spirit of partnership goes deeper than paying claims, and is often life-changing — helping customers stay well, preventing sickness, obtaining access to health care, recovering from illness or injury, and returning to work," commented Mr. Marsh.

To better serve people's healthcare needs, Cigna has recently revamped its flagship healthcare solution – Cigna HealthFirst Elite Medical Plan<sup>1</sup>, which offers comprehensive worldwide coverage without a lifetime coverage limit. The maximum annual limit is HK\$23,800,000 which includes a range of hospital and surgical benefits. It covers outpatient expenses for up to 120 pre-admission and post-hospitalization visits, the highest among similar insurance plans available in Hong Kong<sup>2</sup>.

To give customers additional financial flexibility during difficult times, the Cigna HealthFirst Elite Medical Plan provides a premium waiver for up to six months upon diagnosis of cancer, which is a new feature in the market<sup>2</sup>. It provides annual rehabilitation benefit of HK\$300,000 and full coverage of professional nursing care, including private nurse fees during hospital confinement and home nursing expenses after discharge from hospital.

"Cigna has designed the Cigna HealthFirst Elite Medical Plan to take care of customers' entire 'health journey' should they fall ill, ensuring customers get all-round care from maintaining good health, diagnosis to recovery – from pre-admission clinic visits, full coverage of various medical expenses and six months premium waiver, to post-hospitalization, home nursing and healthcare concierge service," said Mr. Marsh.

"The new features of the Cigna HealthFirst Elite Medical Plan demonstrates Cigna's mission to help people improve their health, well-being and sense of security. These features are also highlighted in our latest brand campaign in Hong Kong, which designed to showcase that Cigna can provide more value than just helping pay medical bills through people's perception of what health insurance can bring. We are dedicated to developing products and services that provide customers with useful advice they need at each stage of their lives," concluded Mr. Marsh.

###

**Note:**

1. The above mentioned benefits are subject to terms and conditions. Please refer to the product brochure for more details.
2. The comparison is made for the same category of medical products among major insurance companies in Hong Kong in January 2017.

### **About Cigna 360° Well-being Score Survey**

It 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 and well-being. The survey covers five key well-being indices - physical, social, family, financial and workplace health and well-being. It is an independent study commissioned by Cigna and conducted by a research company in 13 countries and regions that covers the APAC and international markets of Hong Kong, China, India, Indonesia, New Zealand, Singapore, South Korea, Spain, Taiwan, Thailand, Turkey, UAE and the UK.

### **About Cigna Corporation**

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, behavioural health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance. Cigna maintains sales capability in over 30 countries and jurisdictions, and has more than 94 million customer relationships throughout the world.

### **About Cigna**

Since its presence in Hong Kong in 1933, Cigna 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 tailors cost-effective plans for 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 for consumers' diverse needs.

For more details, please visit [www.cigna.com.hk](http://www.cigna.com.hk).

### **MEDIA CONTACTS:**

Cigna Worldwide Life Insurance Co. Ltd. & Cigna Worldwide General Insurance Co. Ltd.

Brenda Ngo

Email: [brenda.ngo@cigna.com](mailto:brenda.ngo@cigna.com)

Tel: (+852) 2539 9138

Strategic Financial Relations Limited

Courtney Ngai / Rita Fong / James Fung

Email: [courtney.ngai@sprg.com.hk](mailto:courtney.ngai@sprg.com.hk) / [rita.fong@sprg.com.hk](mailto:rita.fong@sprg.com.hk) / [james.fung@sprg.com.hk](mailto:james.fung@sprg.com.hk)

Tel: (+852) 2114 4952 / (+852) 2114 4939 / (+852) 2114 4956