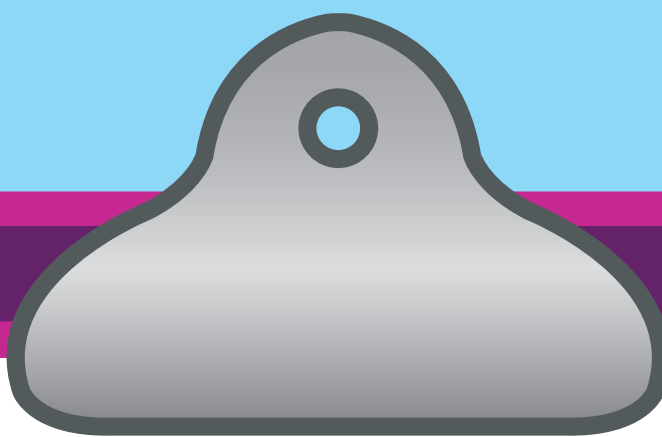
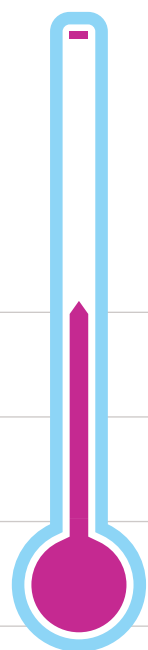


Employee health & wellbeing challenges



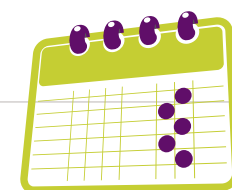
What you need to know...



1. The UK economy is showing strong signs of recovery
But employers continue to feel the pinch – a fifth are worried they won't be able to offer employee pay rises.

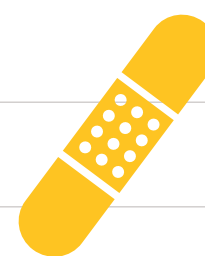
2. And attention is turning to their longer term objectives

- Growth
- Staff retention
- Maintaining a productive workforce



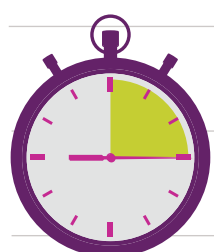
3. But alarm bells are ringing...
How can these objectives be achieved when employee health & wellbeing is not even a consideration for over a third of organisations?

4. Auto-enrolment takes centre stage
Is this an unwelcome distraction preventing focus on employee health & wellbeing or, is this an opportunity to bolster and promote the complete benefits package?



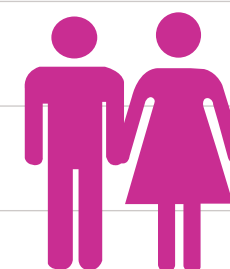
5. Achieving return on investment
Four in ten employers offering health & wellbeing benefits are reaping the rewards and planning to make further investment.

6. The UK workforce is ageing
But less than a quarter of employers are switched on to the unique health challenges that come with it.



7. NHS waiting times are on the up
And impacting sickness absence levels - more than a quarter of employers have experienced employees off work while they wait for NHS treatment.

8. But who is responsible?
Despite the impact it is having on the workplace, less than a third of employers believe they have a responsibility to help employees facing long waits for treatment on the NHS.



9. The solution...
Making plans targeted at the key causes of workplace absence available to more of the workforce. More than a quarter of employers are already considering extending medical benefit coverage.

10. Why Cigna?

Our flexible private health plan range – HealthCare Choices – specifically designed to target the key causes of workplace absence.

