



# 2018 CIGNA

360° Well-Being Survey  
White Paper



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# INTRODUCTION

Employers are already aware of the importance of a healthy workforce – healthy people are simply more productive, but now there's a huge opportunity for employers to play a more active role in shaping the well-being of their people.

To grasp the possibilities and rise to the challenge, employers need a holistic view of workforce health and well-being. That vision is provided by the 2018 Cigna 360° Well-Being Survey.

Our research, presented in this white paper, shows that work-related stress has contributed to the UK being ranked the lowest among developed Western countries for health and well-being. This comes against a backdrop of growing demand from UK employees for workplace health and well-being support.



*“Cigna is helping employers tackle this prevailing issue. We were first in the UK to launch self-referral for fast access to emotional well-being support and early intervention care. Our proactive approach assists employers to move toward an emotionally supportive culture in the workplace.”*

**Phil Austin**  
CEO  
Cigna Europe

# INTRODUCTION

## A VALUABLE INSIGHT



The Cigna 360° Well-Being Survey has been conducted annually since 2014. It aims to provide an all-inclusive view of how people feel about their well-being - what's going well and what challenges they face.

These insights can help employers develop health and well-being strategies for their employees to cure current problems and prevent future issues.

## THE WHOLE HEALTH JOURNEY

Cigna works closely with employers and their staff. We're a global organisation and, in the UK, a leading national provider of health benefits, combining international strength with in-depth local knowledge.

Our healthcare products and services support the whole health journey. We advocate a healthy lifestyle to help prevent future poor health. We focus on keeping people fit and well, providing access to the right care at the right time, while reducing rising healthcare costs for employers.



## 14,500 PEOPLE FROM 23 COUNTRIES AND TERRITORIES

In 2018 nearly 14,500 people from 23 markets took part in the Survey. The participants, including more than 1,000 from the UK, answered a series of questions on factors that influence their health and well-being. Here are the most outstanding results.

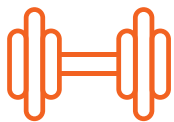




# THE PILLARS OF HEALTH AND WELL-BEING

## The UK well-being index is stable

People's health and well-being generally rests on five pillars:



PHYSICAL



FAMILY



FINANCIAL



WORKPLACE



SOCIAL HEALTH

We asked the survey participants to think about the **importance of each of the five pillars** and tell us how satisfied they are with their personal performance in these areas. Combining the answers gives a unique overview.

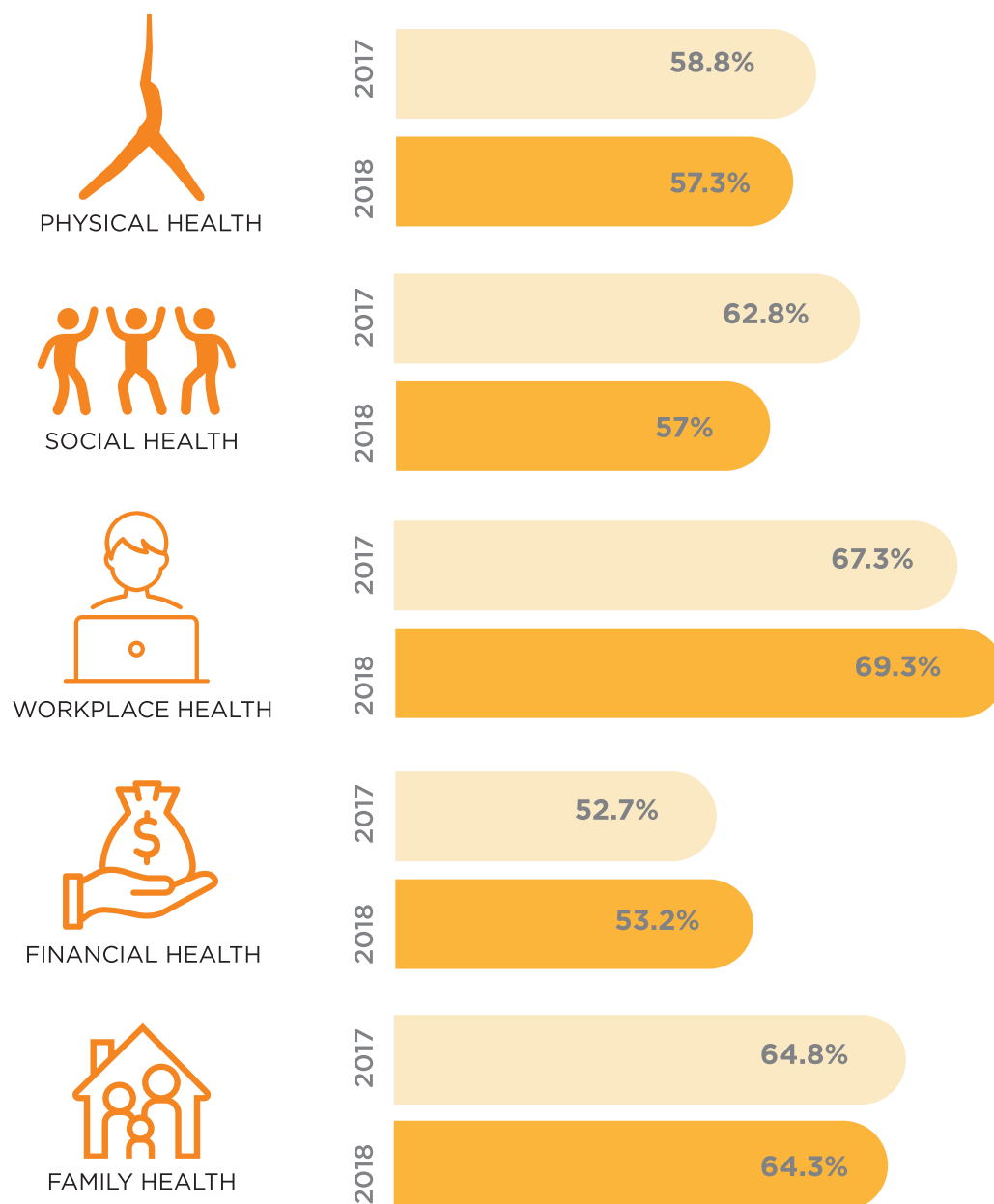


The results reveal that the **overall UK** index dropped slightly from **60.8** in **2017** to **59.7** in **2018**. This means that, after a fall in previous years, the index is stabilising. **That's good news.**

However, as the UK still sits below the global average and ranks lowest among developed Western countries – 17 out of 23 – there's room for improvement.

## The five pillars

% of people satisfied with how they're performing in each of these health and wellbeing areas



### GETTING FOCUSED

#### The 2018 Cigna 360° Well-Being Survey

This Survey emphasises that stress is a huge problem in the UK. Fortunately, it's a problem that can largely be solved, and this study indicates where employers can do more in bringing about a solution.



# AT A GLANCE

## Key highlights

This annual check-up reveals that the UK has these following symptoms.



**80%** of the total UK population is affected by stress – on a global scale, the UK ranks among the top five markets for unmanageable stress



**1 in 5 people** in the UK find stress unmanageable



UK employees have a healthy appetite for **workplace stress management programmes**



The **top 3 causes of stress** in the **UK** are related to:

- work (28%)
- finance (25%)
- family (18%)

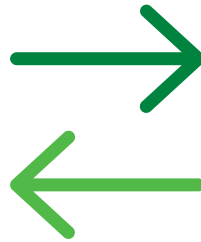


# Link between physical and mental health

Our Survey confirms clinical evidence of a direct link between physical health and mental health.



PHYSICAL HEALTH



MENTAL HEALTH



This supports the idea that **encouraging a culture of healthy living and working** – as well as prevention and early intervention – is vital for improving overall health and well-being in the UK.

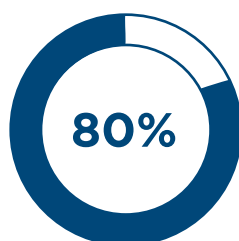




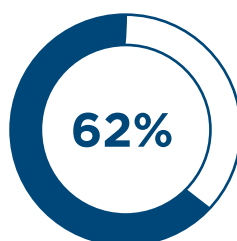
# WHY IS STRESS SUCH A HUGE PROBLEM?

What causes stress and how to manage it

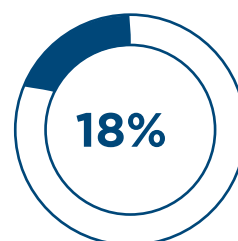
## How stressed are you?



STRESSED



STRESSED BUT  
MANAGEABLE



STRESSED BUT  
UNMANAGEABLE

## Highlights



**Unmanageable stress** is the largest emotional well-being issue in the UK.



**Four in five participants** in the Cigna 360° Well-Being Survey feel the impact of stress.



Almost **one in five** are unable to cope with stress.

# STRESS IN UK



MALE

74%



FEMALE

59%



**Most affected**



82%

35 - 49



58%

50+



## Who's affected and why?

### MILLENNIALS

They are also more stressed than older colleagues in the workplace. More women than men say they're impacted by stress.

## Top 3 causes of stress

18%



**family**

25%



**finances**

28%



**work**

### WORK

The biggest driver of stress is work. People also worry a lot about their financial situation and families.



## Absenteeism VS Presenteeism



**32% ABSENTEEISM**  
(taken sick leave when ill)



**57% PRESENTEEISM**  
(gone to work even when ill)



**82% PRODUCTIVITY**  
(productivity level due to presenteeism)

## How does stress affect work?

While the workplace generates stress, work is also negatively affected by stress. Not only because of absenteeism, but also through presenteeism – when employees come to work but are physically or mentally unwell and unable to do their job properly.

According to the 2017 Stevenson Farmer review, the cost of poor mental health in the workplace is estimated to be between £33bn and £42bn, approximately 2% of the UK 2016 GDP.

“I’VE SPOKEN TO A MEDICAL PROFESSIONAL ABOUT MY STRESS”

**24%**

“I’M WILLING TO TALK TO A MEDICAL PROFESSIONAL”

**15%**

“I CAN HANDLE MY STRESS ON MY OWN”

**39%**

## How do you deal with stress?

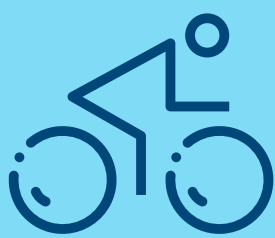
Compared to other countries, **people in the UK are more affected by stress**, and many find it unmanageable.

Only one in four UK Survey participants say they have spoken to a medical professional. Millennials are most open to seeking professional help, but the cost of medical assistance is a primary barrier.

## What are the solutions?

Stress isn't a problem that goes away by itself. Fortunately, our survey also indicates solutions. Talking with family and friends, sleeping well and exercising are seen by many as the effective ways to relieve stress.

### Exercise plays an important role in maintaining good physical health



**150**  
minutes  
moderate  
aerobic  
activity/week.  
NHS physical  
activity guidelines  
for adults

low-intensity  
aerobic exercise

**35** minutes  
**3/5** days a  
week



increases positive moods such as enthusiasm and alertness. It also improves self-esteem.

Mental Health Foundation

**20%**  
to  
**30%**



Adults who participate in daily physical activity have a lower risk of stress, depression and dementia.



In other words, active individuals tend to have lower stress rates than less active people.

## What can employers do?

There's a huge opportunity for employers to play a more active role in providing sought-after benefits to support employee health and well-being.

**OUR** survey indicates that psychological care is the most desired benefit among UK millennials.

**44%**

agree workplace  
wellness programmes  
are important in  
choosing between  
two potential  
employers

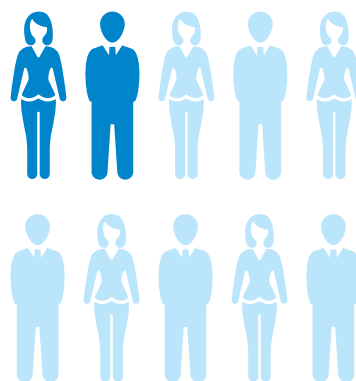


**Three in five** survey participants say they don't have a formal workplace wellness programme. Having a workplace wellness programme in place can help employees manage their levels of stress better.

Several measures can be implemented to create a healthy workforce, for instance, a **digital health and well-being assessment** gives employees a personalised picture of their health and points them to self-help coaching programmes. Meanwhile, employers can use aggregated data from assessments to shape health and well-being strategies and initiatives.

Apps like these can also offer fast access to medical professions, for example, a GP consultation by video with an e-prescription service.

**ONLY  
25%**  
affected by emotional  
wellbeing issues get  
support from their  
employer







## And what about workplace stress?

While general health initiatives will help to prevent mental health issues, **employers can do more** to combat workplace stress and improve mental health.

Again, there's an expressed need – the vast majority of **employees feel they don't get enough support from their employer** when they're affected by stress or other mental health issues. Most managers are unsure how to react when a member of their staff approaches them to seek support.

To address these shortcomings – and create an all-round healthier workforce and increase productivity – employers can arrange stress management training, employee assistance programmes or helplines, and access to emotional well-being resources and clinical treatment when needed.

## Emotional well-being support

An example of mental healthcare support that can be provided as an employment benefit is **Cognitive Behavioural Therapy (CBT)**, a talking therapy that helps people manage their problems by changing the way they think and behave. It's one of the most effective treatments for conditions where anxiety or depression is the main problem.

The CBT technique can also form the basis of care supplied through digital self-help tools and early intervention life skills coaching to help people deal with daily stress.

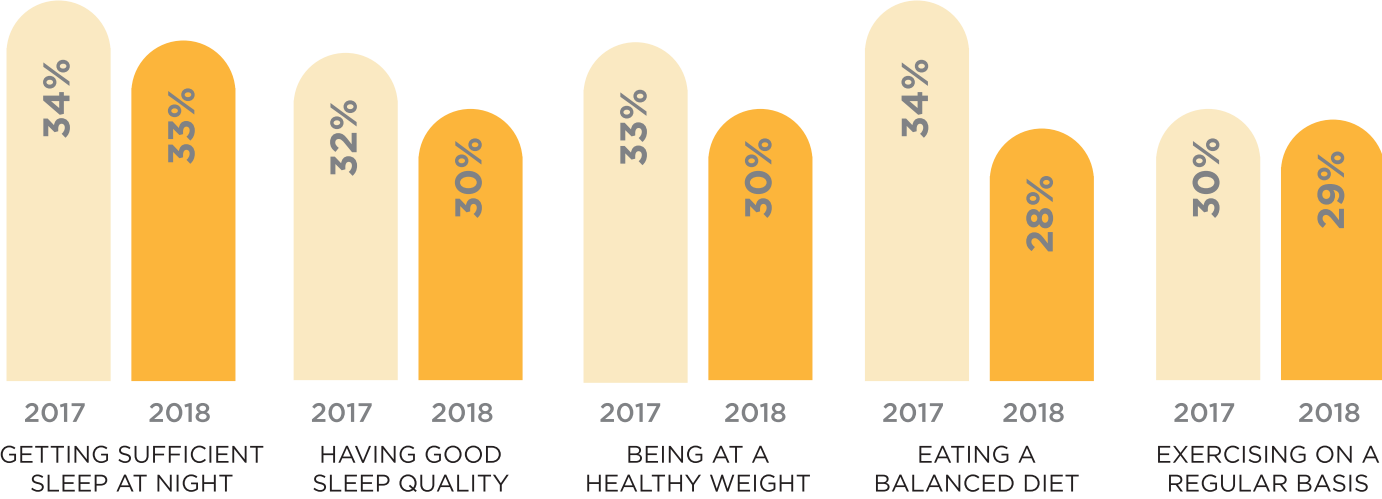
The good news is that employers are beginning to recognise the cost of poor mental health and the impact this can have on their employees and business. At the same time, there is a growing range of emotional well-being solutions to support employees when they need assistance.



# KEY UK FINDINGS

## Individual dimensions of our Survey

### Physical



**37%** people aged 18/34



feel they already have a healthy weight

**34%**

are exercising on a regular basis

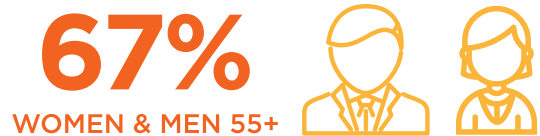
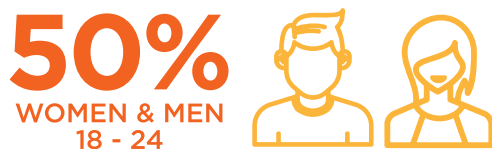




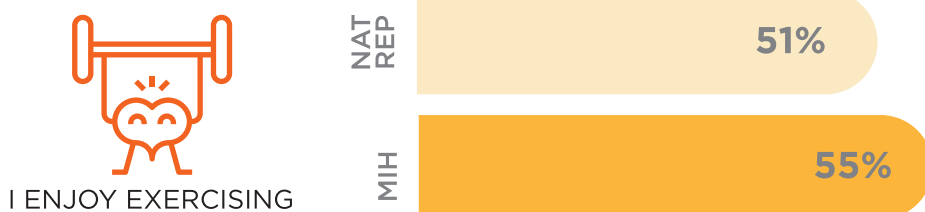
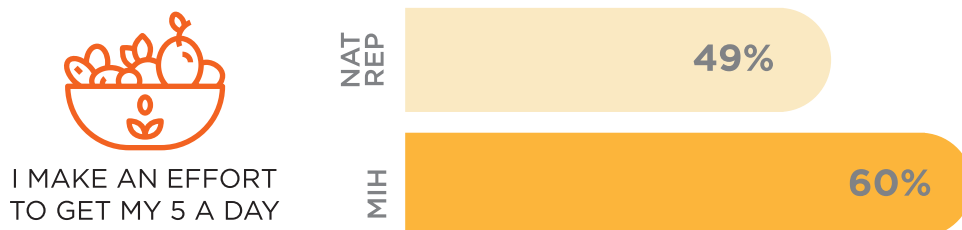
Simple measures can be taken to prevent or at least minimise the impact of ill health, for example, exercising, eating the recommended five portions of fruit and vegetables a day, and getting a good night's rest.

**2018 Cigna Consumer Health Attitudes research** shows there's a good awareness of the benefits of healthy living and activity.

**There's a strong perception of good health and well-being amongst medical insurance holders, especially among older age groups**



**Medical insurance holders (MIH) demonstrate healthy attitudes**





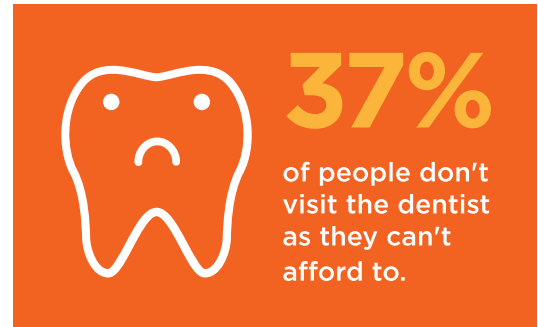
## Together we can support employees

Healthcare providers, brokers and employers can supply care and cover.

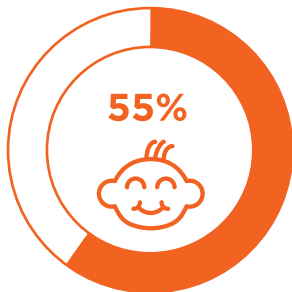
**People with medical insurance generally do better** than those who don't have insurance. Cigna's 2018 Consumer Health Attitudes research conducted by YouGov shows that 63% of medical insurance holders feel they have good health and well-being.

**The Cigna 360° Well-Being Survey** also pinpoints the employee benefits most desired by UK workers. The top three benefits wanted are dental plans (32%), stress management programmes (29%) and hospitalisation cover (27%).

The desire for stress management is even greater among **millennials**, with psychiatric and psychological care the most wanted – 48% of people aged 18-34 say they're looking for this support.



## Family

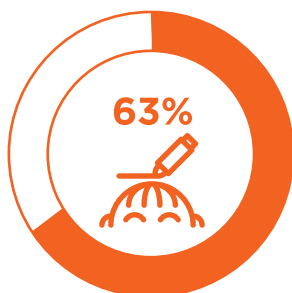


ARE ABLE TO LOOK AFTER THEIR CHILDREN'S HEALTH AND WELL-BEING\*

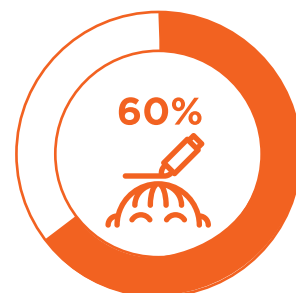
\* 2% MORE THAN 2017



CAN TAKE CARE OF THEIR CHILDREN'S EDUCATION



PEOPLE AGED 18-34 (63%) AND FEMALES (60%) FEEL LIKE THEY'RE PERFORMING WELL IN TAKING CARE OF THEIR CHILDREN'S HEALTH AND WELL-BEING



## The health and well-being of children is improving

Perhaps even more important than your own health is the well-being of the people you love.

It's reassuring that the **2018 Cigna 360° Well-Being Survey** shows that people in the UK are more able to look after the health, well-being and education of their children than before.

## The sandwich generation

However, **people aged 35-49** are equally concerned about their ability to look after their children and manage their parent's medical care.

Perhaps that's why they're sometimes called the **sandwich generation**. In this case, squeezed between the demands of children and the needs of parents.



# Financial



Women (50.8%) rate lower than men (55.8%) on **financial wellbeing**



The **sandwich generation** feels weakest in their financial outlook – 51.4% compared to 53.2% of the total population



People are growing more confident about being able to **pay their mortgage or other housing costs** – this has risen from 32% in 2017 to 35% in 2018



29% feel confident that they have the financial ability to pay for their own or their family's **education**.



There's a rise from 20% to 22% in the number of people who feel they have the ability to meet their **parents' medical needs**



26% say they're able to maintain their **current standard of living** – compared to 24% in 2017



More people in the UK are positive about the impact of the **economic environment** on their financial situation and planning – 19% compared to 18% last year.

## Confidence about money matters is growing

In the UK, people are starting to feel better about their income, with one in five participants in this year's **Cigna 360° Well-Being Survey** saying they can now safely plan for the future.

However, they're less prepared for the financial costs of getting older. Few have the appropriate financial and insurance cover. This coincides with people aged 50 and over having concerns about their health.

Some of these worries can be remedied with the right lifestyle, healthcare plans and care provision.

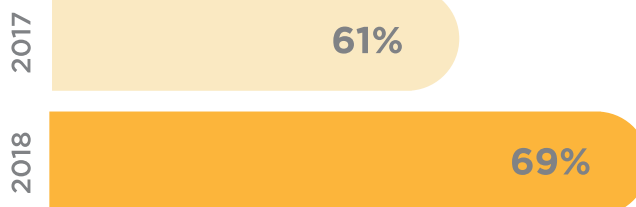




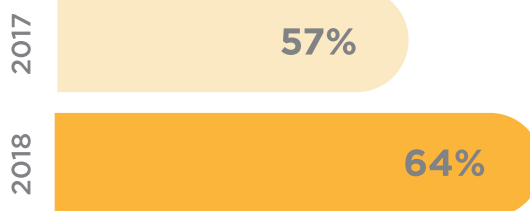
## Work



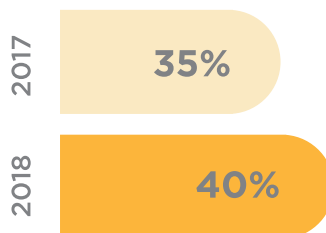
REASONABLE WORKLOAD  
OR WORKING HOURS



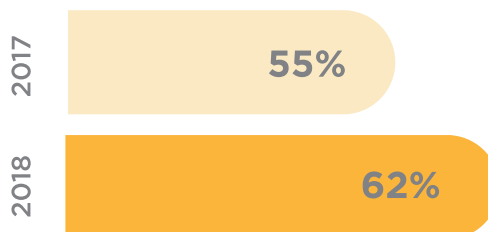
GOOD JOB STABILITY



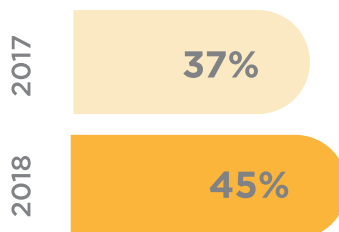
GOOD CAREER DEVELOPMENT



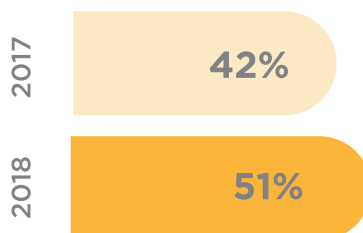
GOOD WORK LIFE BALANCE



GOOD WORK COMPENSATION  
AND BENEFITS



OPPORTUNITY TO LEARN AND  
GROW



## Most people in the UK are happy about their jobs

As the saying goes: “**A job worth doing is a job worth doing well.**” When you have a rewarding job, you’re more likely to do it well.

### What makes a job rewarding?

- ✓ A worthwhile end result.
- ✓ Tasks that suit a person’s knowledge and skills.
- ✓ Challenges to overcome.
- ✓ And, of course, being able to see the results of hard work.

No doubt, pay is important, but our Survey indicates that a rising number of employees value work benefits such as health and dental plans.

## Social



## If only there was more time

The **2018 Cigna 360° Well-Being Survey** shows that most survey participants would love to spend more time with their family and friends.

Unfortunately, there’s never enough time. Our Survey highlights that the lack of time is a worldwide experience. In the UK, people mainly want to spend more time with friends. Having insufficient time for socialising, hobbies and entertainment contributes to the daily strain.

## Loneliness and health

In fact, it's all about striking the right balance. In 2018 Cigna released results from a survey on the impact of loneliness in the United States. It revealed several important bright spots.

People who are less lonely and interact regularly with others are more likely to be in good overall physical and mental health, have jobs and good relationships with their colleagues.

The US survey also showed that the right balance of sleep, work, socialising with friends, family and 'me time' is critical, as those who get too little or too much of these activities have higher loneliness scores.

People who say they work just the right amount and get the right amount of exercise are considerably less likely to be lonely.







# CONCLUSION

## Healthier people for a healthier business

This white paper presents the key UK findings of the 2018 Cigna 360° Well-Being Survey. It highlights the scale of work-related stress and its impact on health and well-being, and gives insights into employees' behaviours and attitudes.

Although some employers are developing new workplace wellness initiatives, there's a huge opportunity for all employers to do more. Organisations can benefit from a more active role in their employees' health and well-being through increased productivity. In a time of high employment, being seen as a good employer gives a company an edge when competing for new staff.

That's where Cigna comes in, because we can help employers and employees maintain their health and well-being through a range of products and services.

We have an integrated digital approach to health, and our award-winning app, Cigna Virtual Health®, is a market-first in the UK. Our emotional well-being self-referral pathway provides employees with easy access to psychotherapy and psychiatric care essential in these times of high stress.

Everyday stress caused by work, family or health problems can at times get on top of people. Our online tool, Living Life to the Full, provides digital life skills courses and resources designed to help the user be calmer, confident and more in control.

The right support at the right time can help employees achieve positive emotional well-being and results in a healthier business culture.

For more information, please go to [www.cigna.co.uk](http://www.cigna.co.uk) or contact us on **01475 788779** or email [Quotes@Cigna.com](mailto:Quotes@Cigna.com).

Together, all the way.<sup>SM</sup>

