

SUPPORTING A GLOBALLY MOBILE WORKFORCE

During A Global Pandemic





FOREWORD

Until recently no-one had even heard of **COVID-19**, and a pandemic was something that happened in history, when there were no drugs or vaccinations. Four months later the disease has spread across the globe, approximately half the world population is **under lockdown**, economies have ground to a halt, and life has completely changed.

Everyone has had to adjust during the COVID-19 crisis, including companies, organisations and workforces all across the world. **Teleworking** has suddenly become standard, as has reaching out to teams and individuals, to help them in any way possible and to keep them healthy.



Cigna is playing a critical part in **the health of globally mobile populations**. We know the immense value of having a well and healthy workforce. COVID-19 makes this ever more crucial. **People are the greatest asset** of any organisation, and protecting them is the best way of protecting the organisation.

Cigna is covering individuals with COVID-19 as every other disease within plan benefits. Arjan Toor, CEO of Cigna Europe, underlines this point:

“We are treating this as any disease or infection an individual might get in the course of their assignment overseas, we are not excluding it because it is a pandemic. The health of our clients and members is our chief concern.”

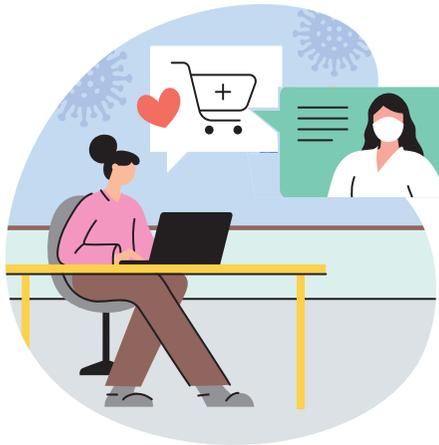


PANDEMIC PROBLEMS

The staff and support teams at Cigna have quickly adapted to COVID-19, responding rapidly to the new reality. As a result, they have identified a number of **trends** that have become clear in this pandemic.

Dr. Inge Schrever (Medical Doctor at Cigna) highlighted the main ones:

- **TELEHEALTH** is on the rise, and is probably here to stay. After years of



relatively slow take-up, there has been a rapid leap in interest and use, especially for medical consultations and in some cases paramedical areas, such as psychotherapy.

- o Cigna is adapting in pace with these developments, providing access to many, a wide range of services (including **TeleHealth** and **IEAP**).

- Patients with **CHRONIC DISEASES** may encounter further problems, as access to care in many locations is at risk, and, due to COVID-19, planned care may have been delayed or even cancelled.
 - o **Stay in touch** with Cigna through member portals and Apps; use our telehealth facilities for help.
 - o Make sure you have enough medication for your chronic condition. As some countries have closed their borders, it might be more difficult to obtain the regular medication. If this happens, please discuss with your treating doctor alternative options.



- o Please make sure to **closely monitor your clinical management** and current needs with your treating doctor. Keeping in touch with your doctor and following his/her instructions is crucial.
- o Your **medication is key**. Having your medication available and taking it as directed by your doctor allows you to **manage your chronic condition** and maintain the best possible health for yourself.

PANDEMIC PROBLEMS

- **EVACUATION** is becoming increasingly difficult especially for COVID-19 patients.
 - o Cigna is working with specialist partners to overcome the barriers and arrange evacuations as speedily as possible. We remain in constant contact with the patient and family by phone and by App, updating, reassuring and providing medical advice throughout.
- **ANXIETY AND MENTAL HEALTH ISSUES** are on the rise, which is to be expected given the pressures and risks caused by the pandemic. These issues are often worse for globally mobile people who are far from family, friends and home.
 - o **Wellbeing and mental health** are integral to the Cigna package of benefits and services.
 - o View your member portal and App for the **emotional wellbeing services** available to you.

RECOMMENDATION

We are aware that cybercriminals are utilising the COVID-19 pandemic as a lure for Phishing scams and as your health partner, we are on heightened alert and would like to remind you to remain vigilant. Activity like this is expected to continue across all industries as COVID-19 continues to spread globally and provides potential distraction for fraudsters.

Cigna is here to help. Check with us before you buy anything.





SUPPORTING THE TEAM

Cigna is a team, and we believe all organisations are teams. The health, wellbeing and peace of mind of our employees, customers and partners remains our top priority. At Cigna, we have implemented a number of measures for our **employees across the world**, including **home working**, actively promoting a **dedicated online hub** with up-to-date and locally relevant updates across the **10 offices**, including **Nairobi, Madrid** and **Glasgow**. And we did all of that ahead of any airline and government restrictions.

These are core steps to preserve team health that we recommend all our clients and members follow, where possible. A team based around the globe is still a team that needs to be encouraged and cherished. This is especially true when people are sitting in separate spaces: **keep up the human contact**. Ensuring all employees know the organisation is there for them is very important in this time of crisis.

For those seeking to help staff members and provide resources to deal with this pandemic, global employee assistance programs and employee support networks can be a great help.

At Cigna, we encourage use of our **Employee Assistance Program**. It is a confidential benefit for members and their dependants with a range of services from financial advice, to elder care support services, to stress and anxiety management.

These include:

- Using an **in-house team** of telephone counsellors and case managers to deliver a wide range of support and advisory services.
- Having **24/7 access** via free phone, SMS text and confidential email.
- Offering **ManagerAssist**, a dedicated line manager support service to offer advice and support on any managerial issues or challenges.

Such a program reassures staff that, even in a pandemic, there is an **outlet for their fear** and **frustration** within the organisation, as well as a strong pillar of support.





IT'S GOOD TO TALK: STAY IN TOUCH DURING ISOLATION

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Fear and frustration are common in this pandemic, for good reason. COVID-19 is an unseen enemy, forcing billions into lockdown. Many, if not most of us, are not used to spending 24/7 with our families, or on our own, in isolation – and also working from home. Fear and frustration are natural.

Speaking with your colleagues is a great way of staying in touch during isolation. Social interactions with colleagues don't have to stop once you are working from home. In today's world, we are lucky enough to have plenty of ways to maintain contact outside of the office.

You can still have the water cooler chats and desk banter, but done through Apps like Zoom, Skype or WhatsApp. Keep in touch with colleagues and employees; make sure they are all doing okay. Keep in mind many are probably lonely, especially if they are far from their home country and unable to return home.

Distance and loneliness are especially difficult for globally mobile people with elderly parents who may need help or care. Reach out to these people. Companies can help their teams care for the elderly, and Cigna can help too. Telehealth is a good answer for the elderly, sick and anxious, while a phone call from a friend just to say 'hi' is always a help.

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MANAGE YOUR TIME

Lockdown, quarantine, semi-quarantine, self-isolation – the terminology of the COVID-19 pandemic has grown, but it often means the same: stay in, stay at home. But even when stuck at home it is possible – in fact imperative – to adopt a good work-life balance. Simple steps are available to all: make sure you finish your day's work at a specified time; don't dip in and out of your work throughout the day and evening; devote time to relaxing, especially in the evening – you need a good night's sleep.

Lockdown and isolation means that not everyone can work 'normal' office hours. Laura Soto, Head of Product and Engagement at Cigna Global Wellbeing Solutions explains this well: 'The reality is that a lot of our workforce are being asked to be productive employees as best as they can, while at the same time they are caring for young children and elderly family members at home. It can be a really challenging situation and one that is hard for anyone to manage.'

To overcome barriers, Laura suggests working closely with organisation management and human resources to design a work schedule and a set of arrangements that best take advantage of individual situations. In a global organisation, the standard 9-5 working hours lose a little bit of their relevance given time differences, which can be an advantage in a pandemic. For example, it is possible to create a work schedule with a split day so that employees can share childcare responsibilities with a partner at home and in that way be able to meet their most fundamental commitments to their families, while remaining productive. That's just one example but there are many possibilities.

For companies and staff, the key is to make work-life balance tenable, in particular for employees who are carers. Lay an emphasis on communication, flexibility, understanding and a mutual commitment between employee and employer.

MANAGE YOUR STRESS

Stress is part of pandemic life. We can't help thinking life is not normal, and expecting it to revert back to the old days of work, home, family, friends, leisure time... not the big all-in-one it is now. Isolation is a new cause of stress, as is worrying about loved ones – and the future.

At Cigna we have long since identified stress as a core issue of wellbeing, especially for the globally mobile. That is why we launched 'See Stress Differently', our initiative designed to increase awareness of the negative effects of stress, and encourage healthcare practice that addresses both the physical and the mental wellbeing of the individual.

At Cigna we believe you can take better control of your stress, even during the COVID-19 pandemic, through a Stress Care PLAN.

Even in isolation or lockdown, it is possible to make a PLAN.



We collaborated with doctors, educators and engineers to create an innovative way for people to visualise the effects of stress on their body and mind. Using cutting-edge technology, we innovated a way to read and measure stress indicators in the whole body - before visualising them as striking motion artwork.

The result? A head and torso of colour, texture and animation effects driven by stress in an individual's body and mind - cooler colours and calm textures suggesting lower overall stress levels, and hotter colours with turbulence indicating higher levels.





Even if you are juggling childcare, work, cooking, Skyping with family in another continent and household chores, define fifteen minutes (thirty if possible) that are just for you, every day, at the same time. Put it into your agenda, with reminders. If you decide it is important, it will happen.

Period of time to unwind



Location to de-stress

Even if you can't get out of your house, choose a room or a corner that is yours for your 'me' time every day. Make sure everyone in your house knows it is yours for those fifteen (or thirty) minutes, and nobody else's.



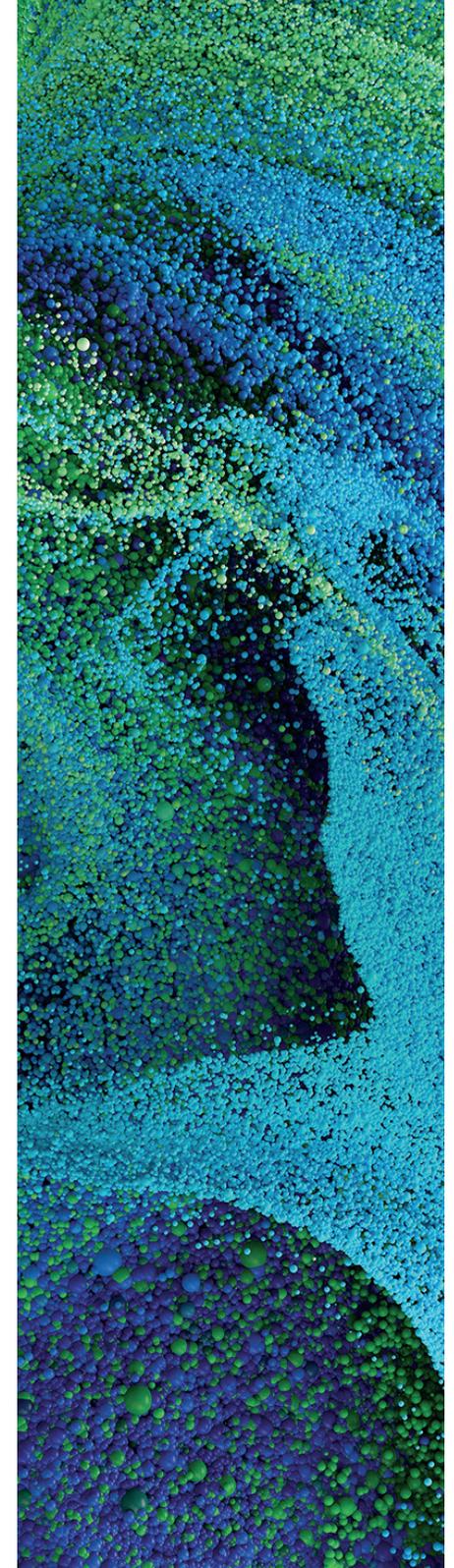
Activity to enjoy

Doing an activity you enjoy, such as exercising or reading a book, is a wonderful way of taking control of your stress. You'd be surprised at how big a difference these can have on reducing your stress levels.



Name of someone to talk to

Speak about your stress issues with someone you can trust. This can be a massive help for getting things off your chest, and freeing you up.



CONCLUSION

A PANDEMIC IS A GLOBAL CRISIS, BY DEFINITION.

Be it in Europe or Asia, Africa or The Americas, we are all faced with challenges during COVID-19. Organisations have a very important role to play by not only looking after the health and wellbeing of their customers, but also of their staff members.

It is an incredibly important time for companies to carry out their duty of care, especially for their globally mobile workforce.

At Cigna we are closely monitoring the COVID-19 pandemic. As the crisis continues, we are in regular communication with our clients, brokers and customers

to remind them of their benefits and coverage, and to guide them to medical support and resources to help them manage their health and wellbeing.

As well as helping our employees, providing support for our clients and customers is also highly important for us at this time. We recently co-hosted a series of informative webinars with our partners.

The virtual sessions gave people the chance to find out more about the actions we're taking to support our customers around the world deal with COVID-19. There was also time for those in attendance to post questions to our panel of health experts.

“At this difficult time our thoughts continue to be with everyone in all affected regions. At Cigna, we are working around the clock to keep our clients, our members and our employees safe, secure and above all healthy.”

- Arjan Toor, CEO of Cigna Europe

ABOUT CIGNA EUROPE

Cigna (NYSE: CI) is a global health service company dedicated to helping people improve their health, wellbeing and peace of mind. Cigna Europe has more than 60 years of experience in designing, implementing and managing international group health insurance and employee benefits programmes for domestic and international recruited staff from European corporations, International Organisations (IGO & NGO) and governments. We also provide healthcare for globally mobile individuals.

To support its European and Global Segments customers, Cigna Europe has dedicated offices in the United Kingdom, Belgium, Spain, Kenya, Dubai, the United States and Malaysia. Over the years, we have acquired an in-depth understanding of the daily challenges faced by domestic and international organisations, and their staff members in managing their health and wellbeing.

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