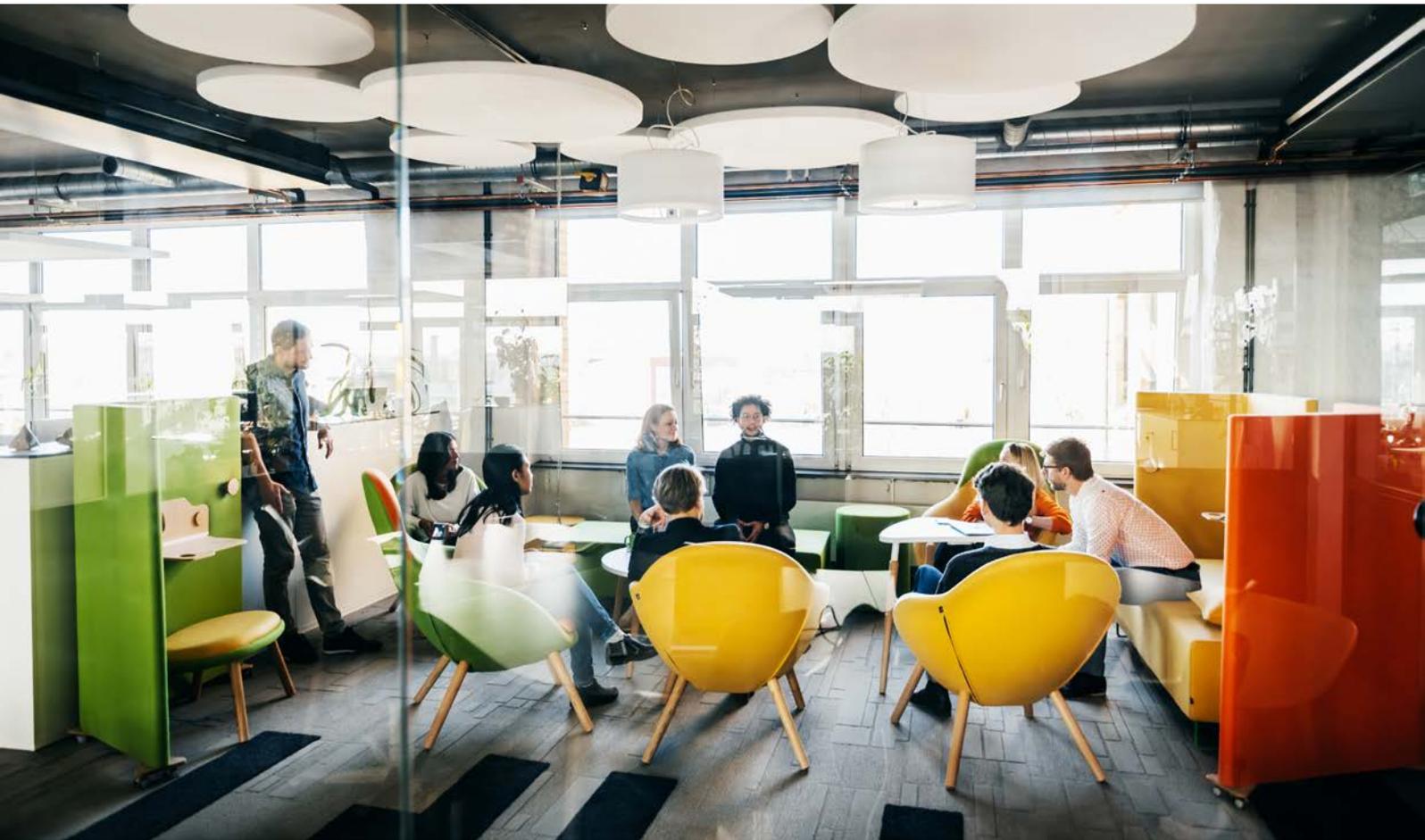




EXPAT GUIDE TO MANAGING HEALTH AND WELL-BEING

2021 CIGNA 360 WELL-BEING SURVEY





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INTRODUCTION

COVID-19 has thrown the sustainability of the long-term expat lifestyle into question.

For people living and working abroad, issues such as lack of mobility, family pressures, stress, concerns about job security and managing health have been felt more acutely since the onset of the pandemic.

When much of the world's population were asked to restrict their movements in March 2020, few could have guessed that travel restrictions, lockdowns and quarantine regulations would remain in place until the end of the year for many countries, or even that they might still be in place in 2021. Unable to visit extended family given flights and travel plans were cancelled indefinitely, and with no clear route out of the pandemic, the frustration became too much for many, resulting in an expat exodus from cities and countries around the world.¹ For some expats, these challenges were the final push they needed to make a long-planned return to their home country, but for others job losses or family welfare meant they simply felt that they had no choice but to return, cutting their expat adventure prematurely short.

While many who move abroad are resilient and robust enough to cope with such challenges, the pandemic has tested the stress management skills of even the most hardy and flexible of global citizens. Although there was a prevailing sense of “we can do this together” in early 2020, COVID related fatigue and uncertainty about the future gradually set in towards the end of the year.² With the rollout of vaccines, anxiety was reduced and 2021 ushered in a greater sense of positivity. But how has this trend manifested among the expat community and what impact has it had on the desire and determination to continue their expat journey?

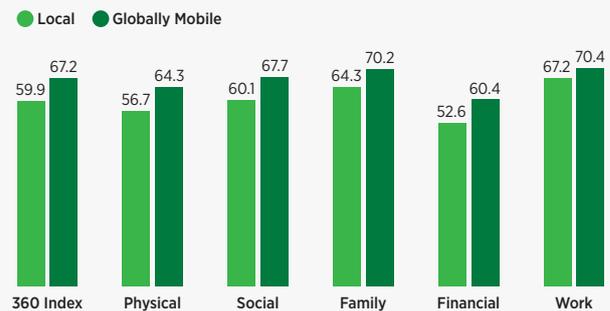
In the latest Cigna 360 Well-Being Survey, we examine the impact of COVID-19 on four different expat tribes:

EXPAT TRIBES



We looked at how well-being scores have fared for our expat tribes based on the five whole health components – family, financial, physical, social and work. We focus on the different health challenges each group face and consider how trends vary for different groups of expats based on their tenure and duration of stay as the global pandemic progressed.

360 WELL-BEING INDICES EXPAT VS LOCAL



1. <https://www.spglobal.com/ratings/en/research/articles/210215-expat-exodus-adds-to-gulf-region-s-economic-diversification-challenges-11800970>
2. Cigna COVID-19 Global Impact Study, February 2021. https://www.cignainternational.com/static/docs/pdfs/en/Cigna_COVID-19_Study.pdf

ARE WE SEEING A CHANGE IN THE EXPAT DREAM?



Since the pandemic began, travel bans have greatly restricted the movement of travelers.

While this meant that holiday plans were simply cancelled or postponed for most, many expats had to make a tough decision: travel home to visit loved ones but run the risk of not being able to return to their country of residence.

Understandably, this has caused upheaval among families living abroad and led to many families spending time apart and increasing feelings of isolation during a period of heightened anxieties and work related stress.

360 WELL-BEING INDICES EXPAT VS LOCAL



However, contrary to expectations, COVID-19 has done little to dampen the aspirational nature of this lifestyle with almost a quarter (23%) of local employees expressing a desire to relocate in the next 24 months.

Despite the greater stresses associated with relocation in the current environment, this demonstrates that the appetite for moving overseas has not waned amongst those who are not currently living and working overseas.

Furthermore, spurred by the growing 'work from anywhere' trend, being part of an expat workforce is no longer mainly for those who work for large, multinational companies. With a majority of companies coming to accept that remote work is part of the new reality of work, this could give rise to a new group of digital nomads who have the freedom to live and work anywhere in the world.

In fact, the population of digital nomads in the US has risen by nearly 50% from 2019³, and it seems clear that the digital nomad phenomenon is set for continued expansion in the coming years. This is particularly likely as more businesses downsize or get rid of expensive office space and employers and employees alike become more accustomed to working remotely.

3. <https://s29814.pcdn.co/wp-content/uploads/2021/05/MBO-Partners-Digital-Nomad-Report-2020.pdf>

MENTAL RESILIENCE A TOP CHALLENGE FOR WIDE-EYED EXPLORERS



Expats in their first year are typically younger, including many Generation Z and Millennials between the ages of 18 to 34, and they make up almost a quarter of the expats in our study (23%) for those who have been living abroad for less than a year. Having recently entered this phase of their lives, young expats tend to be fueled with excitement for everything new.

According to our research, expats in their first year overseas are less stressed about what the future holds compared to the average expat (30% vs 34%). Fewer worry about their future finances (19%) or miss their

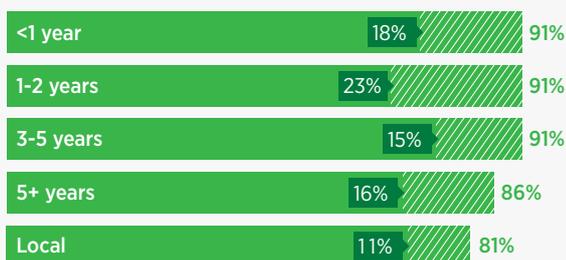
family and friends back home (17%) when compared to those who have been overseas for longer. While they may seem less stressed about the future, their situation and experience, or lack thereof, pose specific challenges for them, creating a unique blend of health challenges.

Like other expats, stress levels remain high, with 91% of expats in their first year overseas experiencing stress compared to 81% of locals. Their general health and well-being score is also lower than the average expats at 66.9 points vs 67.2 for average expat population and close to half (45%) claiming they are more likely to relocate back home than they were before the pandemic.

Given they are new to a foreign environment, the challenge of making friends locally and blending into the local community may have an impact on their resilience, which is lower compared to more experienced expat groups. The lack of connection with community and support, which was a result of working from home has exposed the wide-eyed explorers to a greater risk of loneliness which remains a top challenge for them.

STRESS BY TIME OVERSEAS

Unmanageable Stress



TAKE ACTION

Speak to your employer about what Employee Assistance Programs and initiatives you have at your company. You may be surprised to find out that they offer help with financial planning, physical and mental health and more.

OVERALL STRESS LEVELS EXACERBATE WHOLE HEALTH CHALLENGE IN *THE GOLDEN YEARS*



According to the Cigna 360 Well-Being Survey, expats who have a few years under their belt have a greater sense of belonging to community and higher levels of resilience as they have adequate time to settle into their city and career of choice.

This group – ‘The Golden Years’ – comprises mainly of expats who have been living abroad for 1-2 years. They have overcome some of the initial hurdles and concerns that the wide-eyed explorers face and have likely found their “tribe” giving them a greater sense of belonging. They are in the honeymoon period, gaining their footing in their new surrounding and no longer feeling like the new kid. Making up 24% of our overall expat population, we see that this is indeed a golden period for these individuals who report remarkably high overall well-being scores at 70.4 points vs 67.2 for average expat population). Expats in this segment fare significantly better than locals on all fronts, except in relation to work-related stress (64%). Overall resilience is also strong with 43% reporting high levels of resilience.

However, pandemic-induced issues such as job uncertainty, have stoked stress and financial worries, impacting the health of these expats. This could lead the re-emergence of old conditions, feelings of loneliness, or depression associated with working from home, driving unexpected health-related costs and stress.

Expats in ‘The Golden Years’ group have also reported the highest level of unmanageable stress at 23% compared to the average at 18% with a heavy focus on financial worries. We also saw only 45% saying they score ‘Very Good’ or ‘Excellent’ for financially being able to meet their family’s medical needs. Further, fewer than half are confident that they can maintain their current standard of living (47%) and only 44% say they have enough financial security to support them in case of emergencies.

TAKE ACTION

Take the StressWaves test to get an indication of your level of stress and take the steps you need towards better mental health.

LONELINESS AND FINANCIAL WORRIES COMPOUND HEALTH ISSUES FOR THOSE AT THE TURNING POINT



Those who reached the “Turning Point” are expats who have been living abroad for about 3-5 years and make up the smallest proportion of the expat population at 16%. This is likely because most short-term expat contracts are between one and three years, after which many will return home.

According to our research, they have reported higher than average scores for work-life balance - 71% compared to the average at 65%. Job stability is also the highest as compared to the rest of the expat population at 67% compared to the average at 62%.

Consequently, fewer expats in this group say they are suffering unmanageable stress - 15%, compared to the average of 18%. However, ‘Turning Point’ expats also

face a different set of challenges when it comes to their whole health.

While they say that they feel socially supported, fewer report sufficient time with friends compared with expats in the 1-2 year range (39% vs 47%). This is likely due to people in this cohort having seen a number of friends and connections leave due to the pandemic. They may also have begun to miss the stability of their friends and family at home, an issue only magnified by ongoing travel restrictions.

TAKE ACTION

Make time to check-in with friends and family. Setting aside this time each week will give you an opportunity to reconnect with loved ones which can have a positive impact on your mental health.

HOW COVID-19 HAS CHANGED THE EXPAT LIFE

37%

of expats more likely to relocate to home country than before the pandemic.

31%

more likely to relocate to another foreign country than before the pandemic.

TOP THREE REASONS WHY EXPATS WANT TO RELOCATE BACK HOME

Worry about future finances	30%
Feel safer in my home country due to better protective measures against COVID-19	30%
Job insecurity due to COVID-19	28%

SEASONED EXPATS FACE UNEXPECTED HEALTH SITUATIONS



Seasoned expats are those who have lived abroad for five or more years and they make up the largest proportion of our overall expat surveyed population at 37%. While most of them no longer feel the same excitement of a new country or location, they do feel at home in their adopted country.

Overall their general level of well-being is the lowest of all four groups at 64.3 points with stress levels at 86%, which is close to the global average at 89%. Despite their low well-being, they score the highest in resilience (49% vs 45%), likely attributed to their familiarity and sense of connection to their communities.

Having spent a lot of their working lives abroad and likely to have built a robust community in their current country of

residence, close to a third (32%) say that they are missing friends and family even though a quarter of them (25%) feel safer in their adopted countries than back home due to better protective measures against COVID-19.

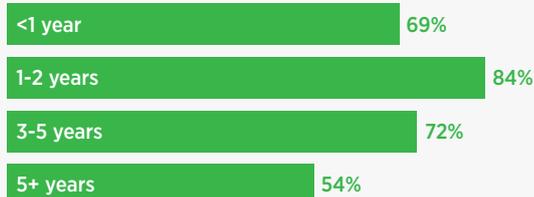
Given their level of comfort in their adopted countries, health is likely the least of their priorities unless they are faced with a particular health problem. For example, insurance coverage for individuals as well as their families may become an issue if they have not reviewed their health insurance plans to suit their current, evolved lifestyle.

Our report also found that seasoned expats are the least likely to have tried virtual health as compared to the average expat population (54% vs 68%) although 41% do recognize its convenience, in terms of 24/7 accessibility and other benefits.

That said, close to half (49%) would prefer to see their regular doctor and over a third (35%) do not believe it is possible to get a correct diagnosis virtually. 39% also say that they would like to see virtual health covered by medical insurance in order to get them onboard, while 32% mention that they are more likely to use virtual health services if this means they are able to get a referral more quickly.

VIRTUAL HEALTH SERVICES USAGE BEFORE OR DURING PANDEMIC BY TIME OVERSEAS

● 'Golden Years' expats are most open to adopting virtual health services



TAKE ACTION

Check your insurance policy and ensure that it still gives you the coverage that you need in this time of your life... as our lives evolve so should our coverage.

NOTABLE CHALLENGES ACROSS THE DIFFERENT EXPAT TRIBES



Wide-eyed Explorers

Feeling lonely:	22%
Language barriers:	19%
Worry about future finances:	19%



The Golden Years

Uncertainty about the future:	28%
Worry about future finances:	23%
Feeling lonely:	23%



The Turning Point

Missing friends and family back at home as can't easily fly back due to the pandemic:	33%
Worry about future finances:	28%
Feeling lonely:	26%



Seasoned Expat

Worry about future finances:	33%
Missing friends and family back at home as can't easily fly back due to the pandemic:	32%
Feeling lonely:	18%

The challenges presented by the global pandemic continue and what happens over the coming months and years remains unclear, especially for the expat population or people who were hoping to relocate for work.

Even today, as the global economy gradually reopens, many expats are unable to travel freely due to rules imposed by authorities in their host countries or at home. The pandemic did not just disrupt how expats live and work but the knock-on effects such as job uncertainty, financial worries and loneliness, have inevitably impacted their health and well-being.

During this time, the typical drawbacks of expat life such as missing family and friends and financial challenges are further amplified as a result of the uncertainty and sustained nature of the pandemic.

COVID-19 has without a doubt changed the expat life with 37% more likely now to relocate to their home country than pre-pandemic. For those who choose to remain in their current country of residence or those who are still looking to relocate for work, our role at Cigna is to continue providing that peace of mind for our expat communities across the world many of whom may be weighing up their options for the future.

This means looking at the different health challenges expats encounter, listening and understanding their anxieties and ultimately offering support as we pull through the long tail of the pandemic, including areas like virtual health and well-being support.

With health increasingly becoming a priority in the past year, understanding the different challenges and stressors that each of the unique expat segment encounters is important as we help them navigate their path ahead.



ABOUT CIGNA AND THE REPORT

ABOUT CIGNA INTERNATIONAL

Cigna's mission is to improve the health, well-being, and peace of mind of those we serve by making health care simple, affordable, and predictable.

We make it easy to get care – letting you choose how, when, and where you want it – from virtual health, to specialist consultants.

We make health care more affordable by partnering with providers who provide quality, cost-effective care.

Our goal is to provide you with health care coverage that is predictable – every step of the way.

ABOUT THIS REPORT

To monitor and track the annual evolution of well-being, the **2021 Cigna 360 Well-Being Survey – On the Road to Recovery** looked at five key components – family, financial, physical, social, and work. In partnership with Kantar, a leading data, insights and consulting company, Cigna International has

analyzed the findings to uncover the latest trends and challenges for health and well-being.

We surveyed 18,043 people aged 18 or above, in 21 markets around the world asking them to complete an anonymous 20-minute online survey covering our key themes. The markets covered were Australia, Belgium, China, Germany, Hong Kong, India, Indonesia, Japan, Kenya, New Zealand, Saudi Arabia, Singapore, South Korea, Spain, Taiwan, Thailand, The Netherlands, Turkey, UAE, UK and USA.

The fieldwork for this survey was completed in April 2021.



A NOTE ON METHODOLOGY

Online sampling used respondents recruited from panels that undergo rigorous quality control. The panel composition is representative of the adult population in each of the surveyed markets. Depending on population size and complexity, a sample size of either 500, 1,000 or 1,500 respondents was surveyed to provide statistically significant findings which can be extrapolated to the general population. In addition, age and gender quotas were set based on their respective proportion of the population.



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