

# Let's Get Digital

## Working together, insurers and employers can use technology innovations to benefit globally mobile employees.

We live in an age where we're busier than ever with demanding work commitments, an active home life and pressures to stay fit and healthy. Being time poor means we rely heavily on technology to help our lives run smoothly, and when it comes to managing our health, this is no different.

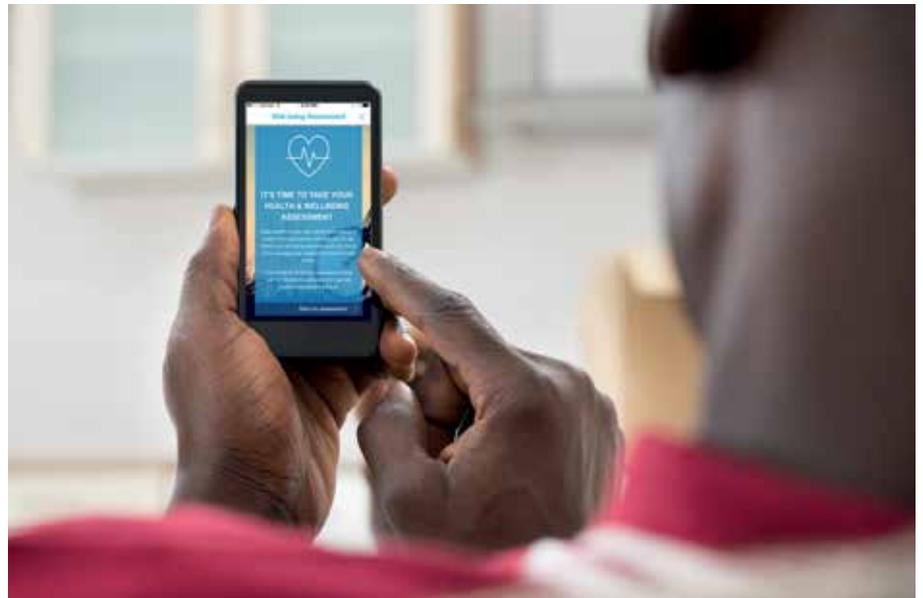
When we're in good health we want to maintain it. When we're ill we want to be seen right away, and when we've been diagnosed with a health condition we want to be able to manage it. Recent research<sup>i</sup> shows that those working abroad are concerned about their wellbeing and ability to care for their families financially. They are also particularly worried about the medical care available and the financial consequences of falling ill. Moreover, they face additional challenges due to a higher level of insecurity and pressure from working outside their home country. In some cases, the health and wellbeing support from their employers may not match their needs.

Support for globally mobile employees is more important than ever before, and employees are looking for reliable alternatives.

## Convenient Healthcare Is The Driving Force Behind Emerging Digital Health Tools

Globally mobile employees are a valued resource and play a critical role in supporting global business strategies, therefore, more accessible, convenient healthcare is the driving force behind emerging digital health tools. With the progression of technology and digital tools, employers are now looking at ways they can help engage their staff with their health, whilst providing fast access support for any healthcare concerns.

Employee sickness absence remains a major problem for companies globally, and we know from our research that 61%<sup>ii</sup> of globally mobile individuals are not as happy with their personal health and wellbeing as the general population. However, employers now have the opportunity to embrace digital technology and use it to encourage positive change in employee health. This can directly impact employee productivity and absenteeism, as well as helping to improve organisational productivity. Senior management participation and encouragement will also help to drive health engagement across the workplace.



Having the tools in place is one thing, however, in order to drive take-up, employers need the right strategy. Technology innovations can have a significant impact on the health and wellbeing of a workforce, and early intervention pathways can help to reduce absence and increase productivity.

Employers play a crucial role in guiding employees in the right direction when it comes to managing their health. With the right approach, employers can use digital tools such as health and wellbeing apps, to encourage healthier lifestyle behaviours, while making it easier for their employees to access help and advice when they need it.

## Employers Can Show Their Commitment To Their Workforce To Encourage Healthier Behaviours

For example, more can be done by employers to improve the physical health of their staff and provide a better duty of care. Our global mobility survey highlights that 53%<sup>iii</sup> of employees believe health insurance is important when considering moving overseas and with no exception 100%<sup>iv</sup> of those are concerned about illness.

Employers can show their commitment to their workforce to encourage healthier behaviours - offering a private medical plan is a good place to start. Over time, this helps to minimise health risks and healthcare claims will likely decrease. For Millennials, workplace wellbeing support ranks even higher, with over half (53%) saying they would choose an employer that offers a workplace wellbeing programme over one that does not.

Our on-demand culture means we expect access to information and advice at the touch of a button and this is evidenced with the growth in popularity of wearable devices such as FitBits, Jawbones and smart watches. These gadgets allow individuals to conveniently and continuously track everything from steps to sleep patterns. Used in conjunction with health apps, these devices can help kick-start motivation to lead a healthier and more active lifestyle.

In a global marketplace, businesses increasingly need their employees to be more mobile, taking on both short and long-term assignments in new territories that may be very different to what they are used to at home. At the same time, with global mobility increasing, employers need to look at the individual needs of staff to ensure wellbeing.



## Digital Technology Can Really Benefit The Globally Mobile Community

The globally mobile community often find themselves in an unfamiliar environment when seeking medical guidance, so digital technology can really benefit those who are working abroad. Being able to use a mobile phone for a GP consultation, receive a diagnosis and a written prescription, all without physically having to go to a doctor's office offers real peace of mind for those working abroad.

Recognising the emotional and wellbeing challenges employees and their families face in a new country, and the duty of care employers need to fulfil for their overseas workforce.

Globally Mobile Individuals benefit in many ways from their experience of working abroad, not to mention better career opportunities and experiences, but at the same time, they often face challenges in taking care of their personal and family health and wellbeing. Demand for employers to show moral and societal commitment to their workforce is as crucial as ever. Research recently carried out shows that eight in ten people are experiencing stress, with one in five saying that they have 'unmanageable stress'<sup>vi</sup>, therefore, it's vital employees are provided with opportunities that encourage and enable them to lead healthy lives and moreover make choices that support their wellbeing.

With the globally mobile becoming a major workforce, their preferences and expectations need to be managed carefully. To perform at their best, these employees must feel protected and supported as they adjust to their new roles in unfamiliar surroundings - Cigna Wellbeing<sup>®</sup> encompasses all of this to provide an integrated solution.

### Reference

- i 2017 Cigna 360° WellBeing Survey Global Mobile Individuals
- ii 2017 Cigna 360° WellBeing Survey Global Mobile Individuals
- iii 2017 Cigna 360° WellBeing Survey Global Mobile Individuals
- iv 2017 Cigna 360° WellBeing Survey Global Mobile Individuals
- v 2017 Cigna 360° WellBeing Survey Global Mobile Individuals
- vi 2017 Cigna 360° WellBeing Survey Global Mobile Individuals

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The Cigna Wellbeing<sup>®</sup> app provides fully integrated 'real time' access to care and health coaching, at the touch of a button via a single access point.

Not only does it provide direct access to specialist doctors, nurses and counsellors via the Telehealth feature, but with preventative care and behavioural change at the heart of the new app, the innovative lifestyle management programme educates, inspires, engages and motivates users to become more involved in their own care, and to ultimately live a healthier lifestyle.

A key feature for employers includes the ability to provide tailored reports offering insight on staff health and wellbeing, engagement levels and behaviour data such as usage metrics and health.

Wellbeing assessment results (whilst protecting the employee) can also be shared with the employer, providing sound business insights and direction. Positive workplace health and wellbeing has never been more important, and the new Cigna Wellbeing<sup>®</sup> app has been built with all of this in mind, bringing together best practice, research and industry insights into one accessible place. Many health issues suffered by staff working abroad are both predictable and preventable, and the app offers a collective, integrated and innovate tool that gives users greater control of their health and wellbeing, and furthermore makes it easy via 1-2-1 online coaching.

To learn about how Cigna's leading solutions for globally mobile employees, please visit [www.cignaglobalhealth.eu](http://www.cignaglobalhealth.eu) or get in touch at [internationalsupport@cigna.com](mailto:internationalsupport@cigna.com).

