

Cigna 360 Wellbeing Score Spain Report

○ Prepared for:  Cigna.

○ Prepared by:  Ipsos

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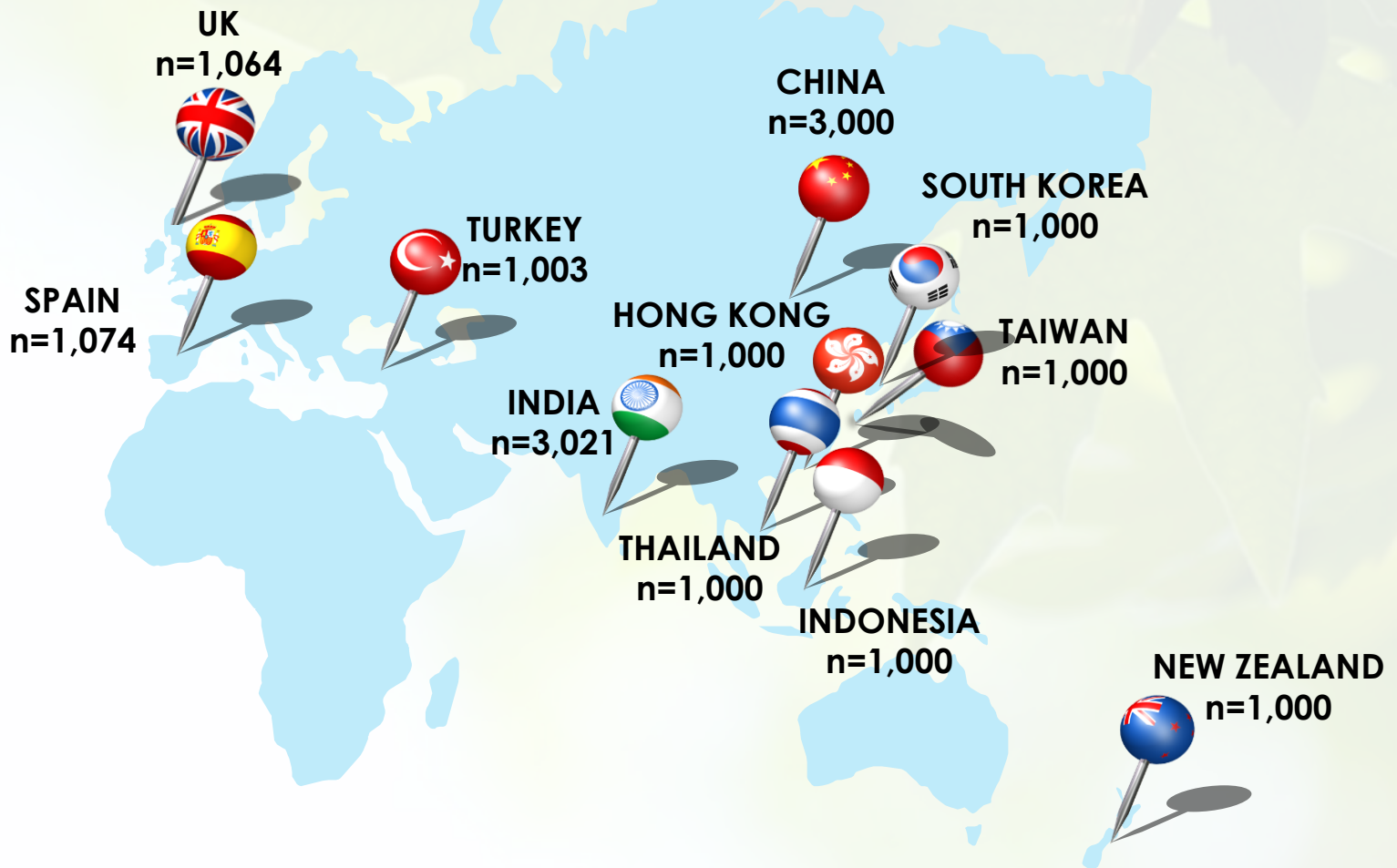




Background to study

Methodology - Overview

A sample of over 15,000 was surveyed covering 11 countries.



Methodology - Spain

We conducted an online survey with 1,074 respondents in Spain to understand their health and well-being.

RESEARCH METHOD

- Quantitative 20 minutes online survey was conducted in September 2015

RESPONDENT CRITERIA

- Mix of males and female
- Aged 25 and above
- All employees (defined as working full time, part time or are self-employed)

COVERAGE & SAMPLE SIZE

- Spain – covering areas including: Andalucía, País Vasco, Cataluña, Madrid, Aragón, Islas Baleares, Islas Canarias, Cantabria, Castilla, Extremadura, Galicia, La Rioja, Murcia, Navarra, Comunidad Valenciana, Melilla and others.
- Total sample size N=1,074



Introducing the Cigna 360 Wellbeing Score

Cigna 360 Wellbeing score looks at health and wellbeing holistically with 5 dimensions



Physical



Social



Family



Financial



Work

Cigna 360 Well-being Score Breakdown

Weighting of Dimensions



Overall Health & Well-being 10%



Physical 18%



Social 18%



Family 18%



Financial 18%



Work 18%

Cigna 360 Well-being Score Breakdown

Attributes in each dimension



Physical

- Getting sufficient sleep at night
- Having good sleep quality
- Being at a healthy weight
- Eating a balanced diet
- Exercising on a regular basis



Social

- Spending sufficient time with my friends
- Having time for my hobbies
- Spending reasonable time on smartphone /tablets
- Spending reasonable time on gaming
- Do you have one or more close friend to whom you talk openly?



Family

- Amount of time I can spend with my family
- Relationship with my parents
- Relationship with my spouse/ partner
- Relationship with my child/ children
- Being able to take care of my parents' health and wellbeing
- Being able to take care of my spouse/ partner's health and wellbeing
- Being able to take care of my child / children's health and wellbeing
- Being able to take care of my parents' financial needs
- Being able to take care of my child / children's financial needs
- My child / children's education



Financial

- Current financial situation
- Having sufficient money for retirement
- Financial ability to pay for mortgage / housing
- Financial ability to pay for self/ family's education
- Financial ability to meet my / my family's medical needs
- Financial ability to meet my parent's medical needs
- Financial security if I am unable to work
- Maintaining current standard of living
- Impact of economic environment



Work

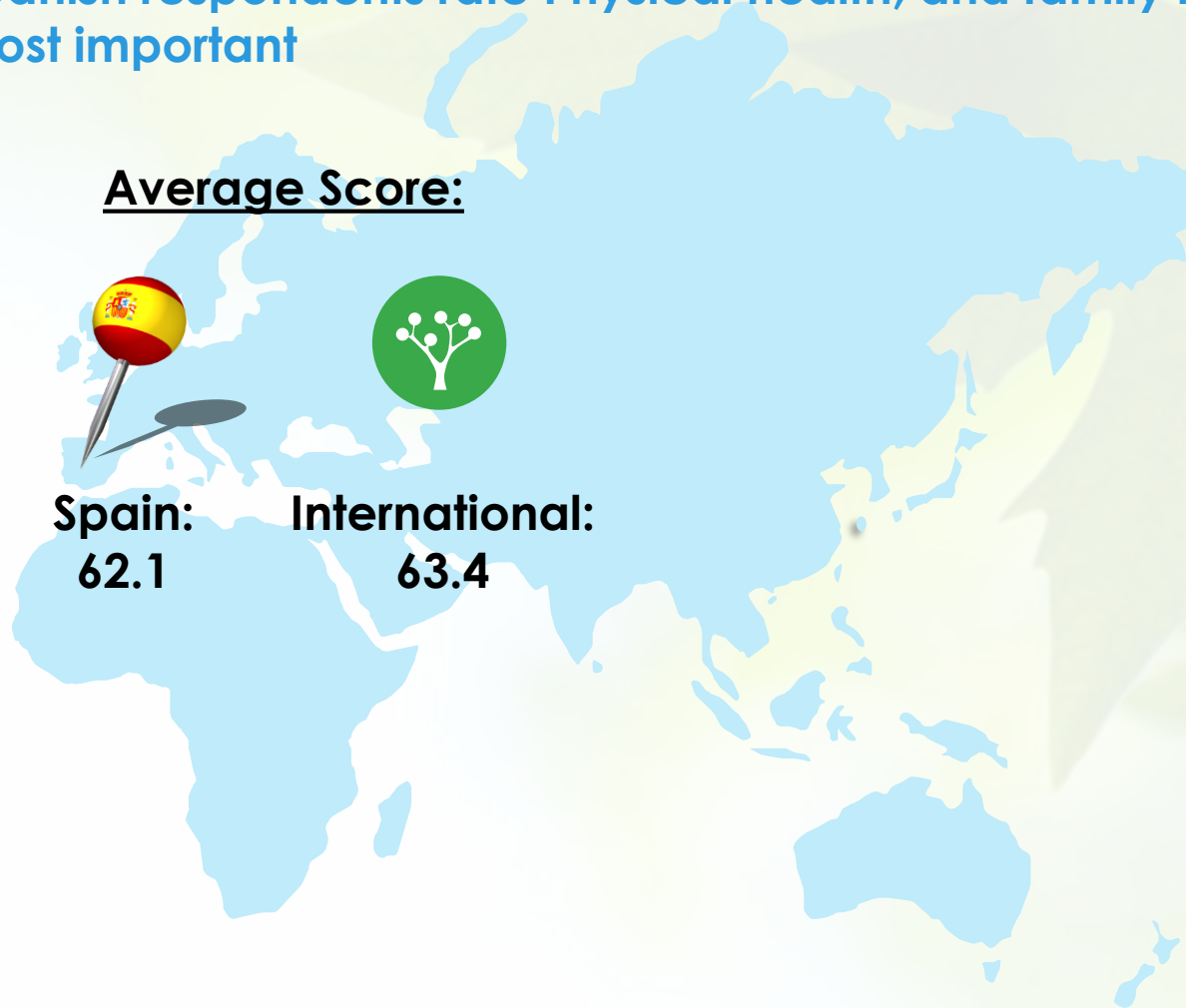
- I have a reasonable workload/ working hours
- I maintain a good relationship with my supervisor
- I maintain good relationships with my coworkers
- I have job stability
- I have good career development
- I have good work-life balance
- I have little work-related stress
- I have satisfying salary
- I have good work compensations and benefits
- I have opportunity to learn and grow

KEY FINDINGS



Cigna 360 Health & Well-being Score

1. Spain's Well-being score is slightly below the International score. Spanish respondents rate Physical health, and family relationships as most important



* Year 1 Regional score only included 6 countries: China, HK, South Korea, New Zealand, Thailand & UK

Headlines of Spain's Health & Well-being

1. Wellbeing declines with age

Overall health and wellbeing scores decline with age. 18% of those aged 60+ rate themselves as very good/excellent, compared to 42% of aged 25-29

2. Physical healthy, but still want improvements

Physical health is the most important contributor to the health & wellbeing, and Spain performs well in this area: getting regular sleep and eating well. However, 65% want to lose weight, and exercising on a regular basis is something people would like to improve on

3. Family performs well, but could also improve

Family health and wellbeing is an area of strong importance and performance; however, there people do worry about being able to provide for the future financial needs of their children and parents

4. Spanish of all ages are worried about the economic climate

Cuts in social security/pensions, the general cost of living and the economy are the top social concerns. Those aged over 60 worry most about social security/pensions, while 25-29 are most concerned on the current cost of living

4. Financial health and wellbeing needs to improve

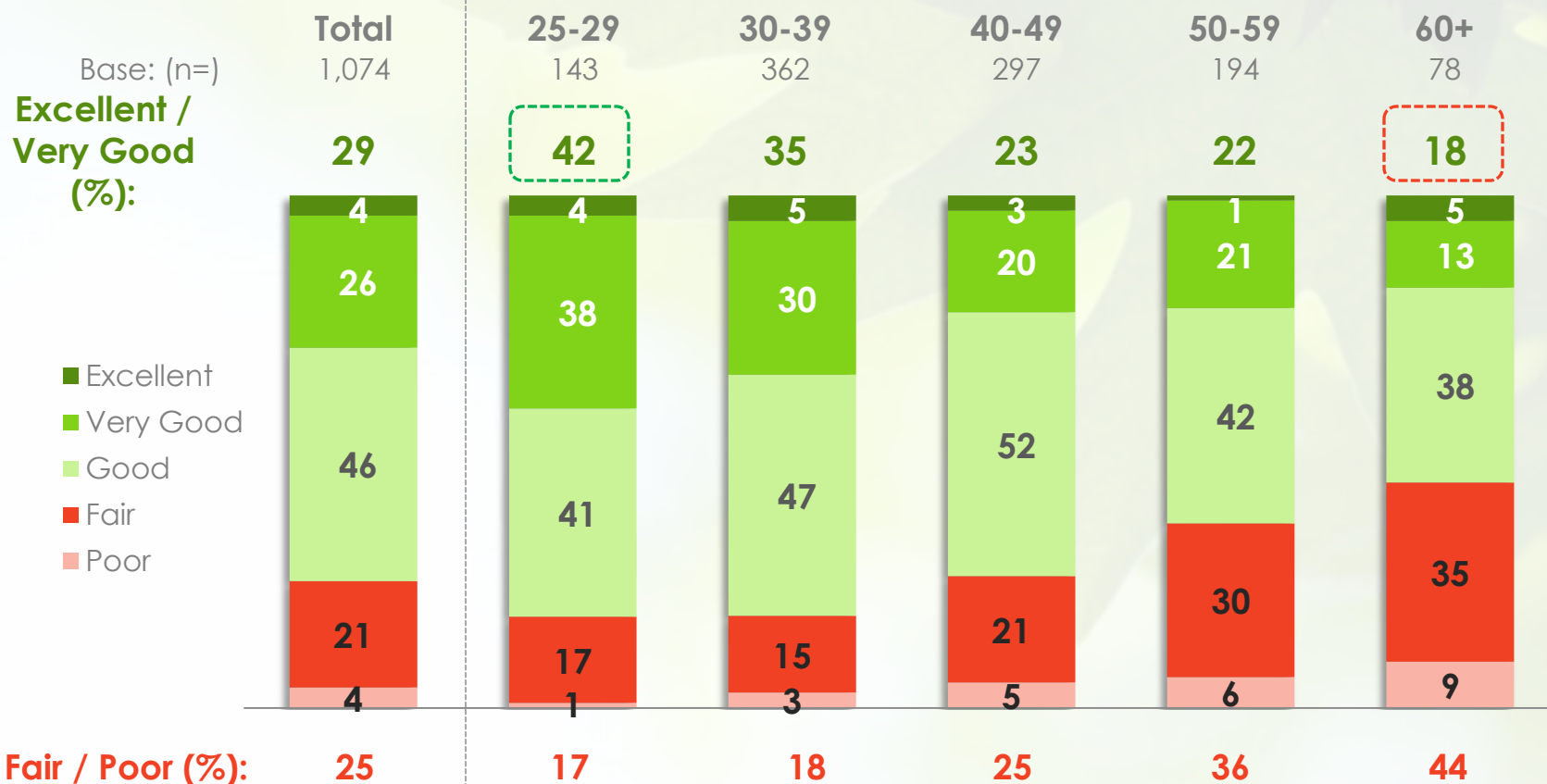
A small minority rate themselves as performing well on the key financial health indicators

Overall Health & Well-being



29% rated their overall health and well-being as excellent or very good. When comparing across age groups, age 25-29 gave the highest rating, while those in their 60+ gave the lowest.

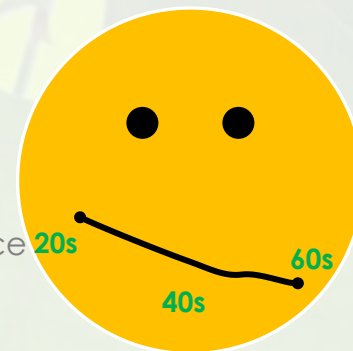
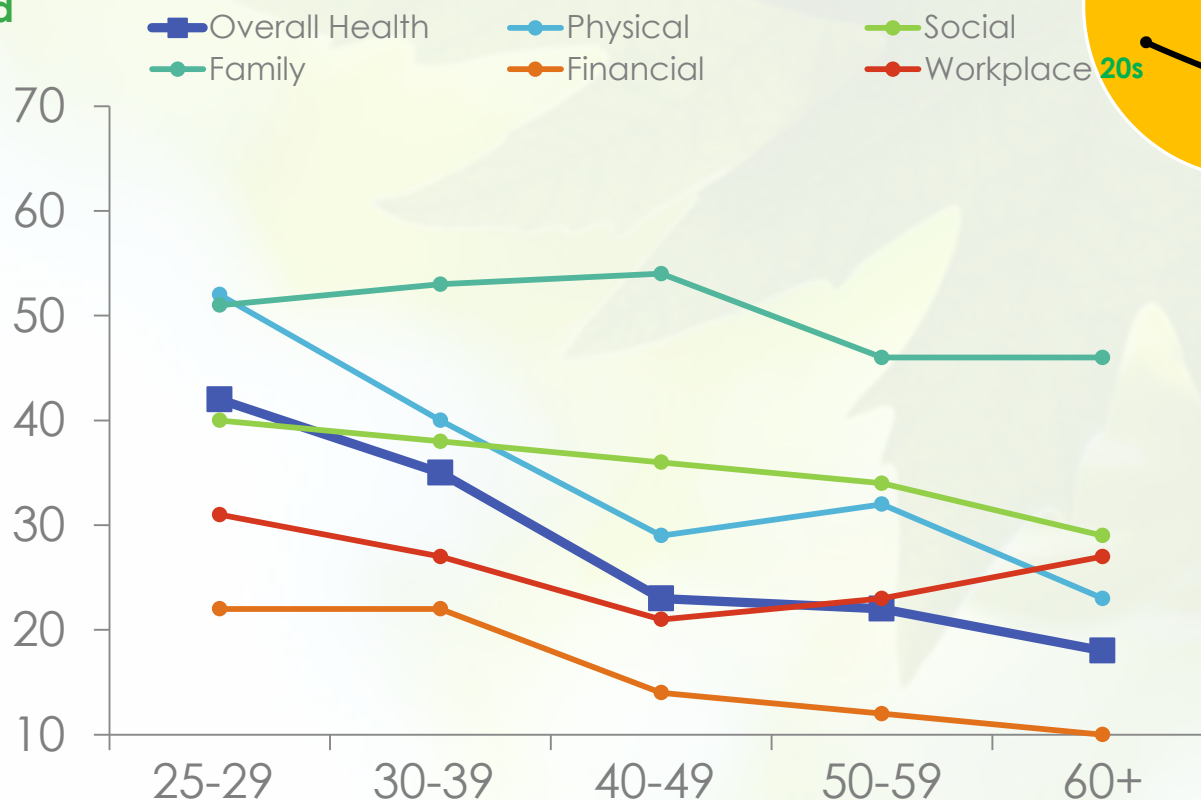
Overall Health & Well-Being Self Rating



Spain's happiness gradually declines as the population ages

Overall Health & Well-Being Self Rating

% Very good / Excellent



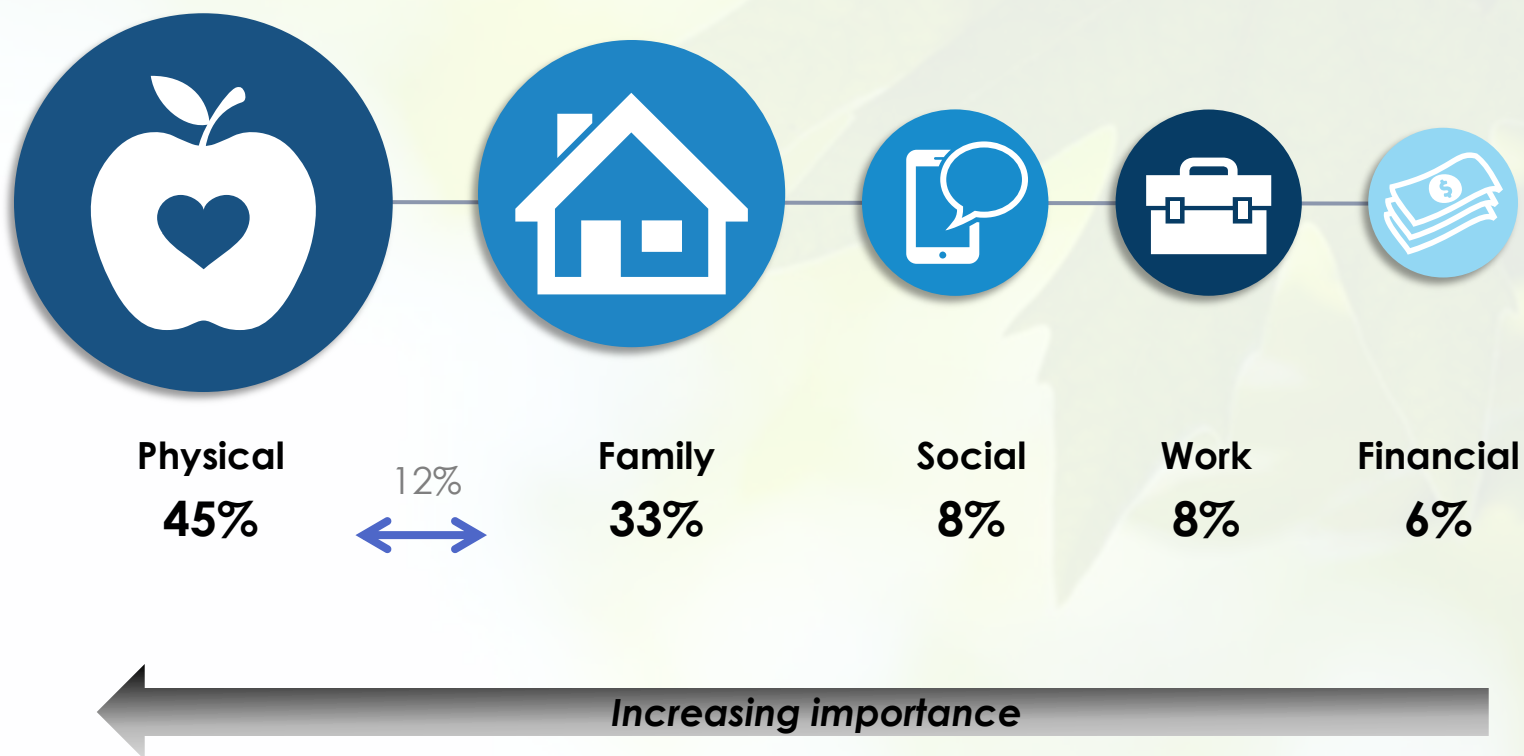
Base: All employees (N=1,074)

Q1 In general, would you say your overall health and well-being (physical, social, family, financial, work related) is...?

Q2 Overall health & well-being by categories - physical, social, family, financial, work related?

Physical health and well-being is the most important, followed closely by family health and well-being. While social, workplace and financial are of very lower importance.

Health & Well-being Importance (Rank 1)

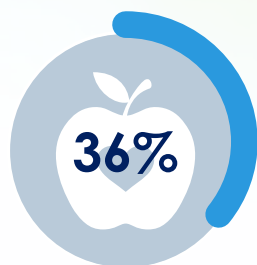


Base: All employees (N=1,074)

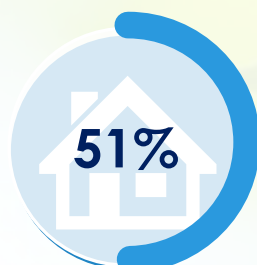
Q3 Can you rank the following health and well-being categories regarding how important they are to you? Rank 1 means it is most important to you, rank 2 means 2nd most important and so on.

Spain rates their family health better than any other category. Financial health has the poorest performance.

Health and Well-being Self-rated Performance (T2B%)



Physical



Family



Social



Work

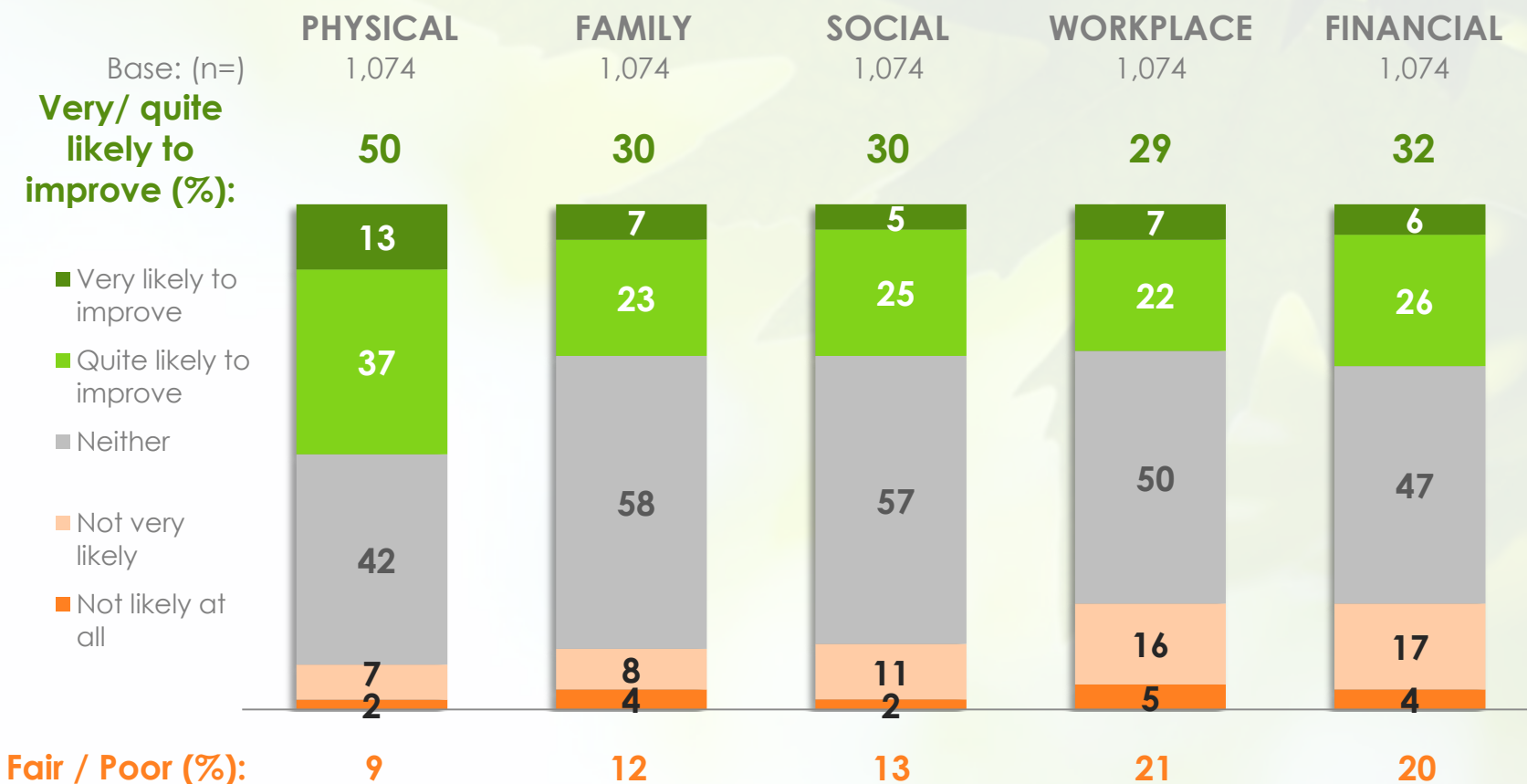


Financial



Spain is most positive with their physical health and well-being, as 1 in 2 believe it is more likely to improve in the next 12 months. As for the other categories, it is less positive.

Likelihood for Health & Well-Being to improve in next 12 months (self rating)



Base: All employees (N=1,074)

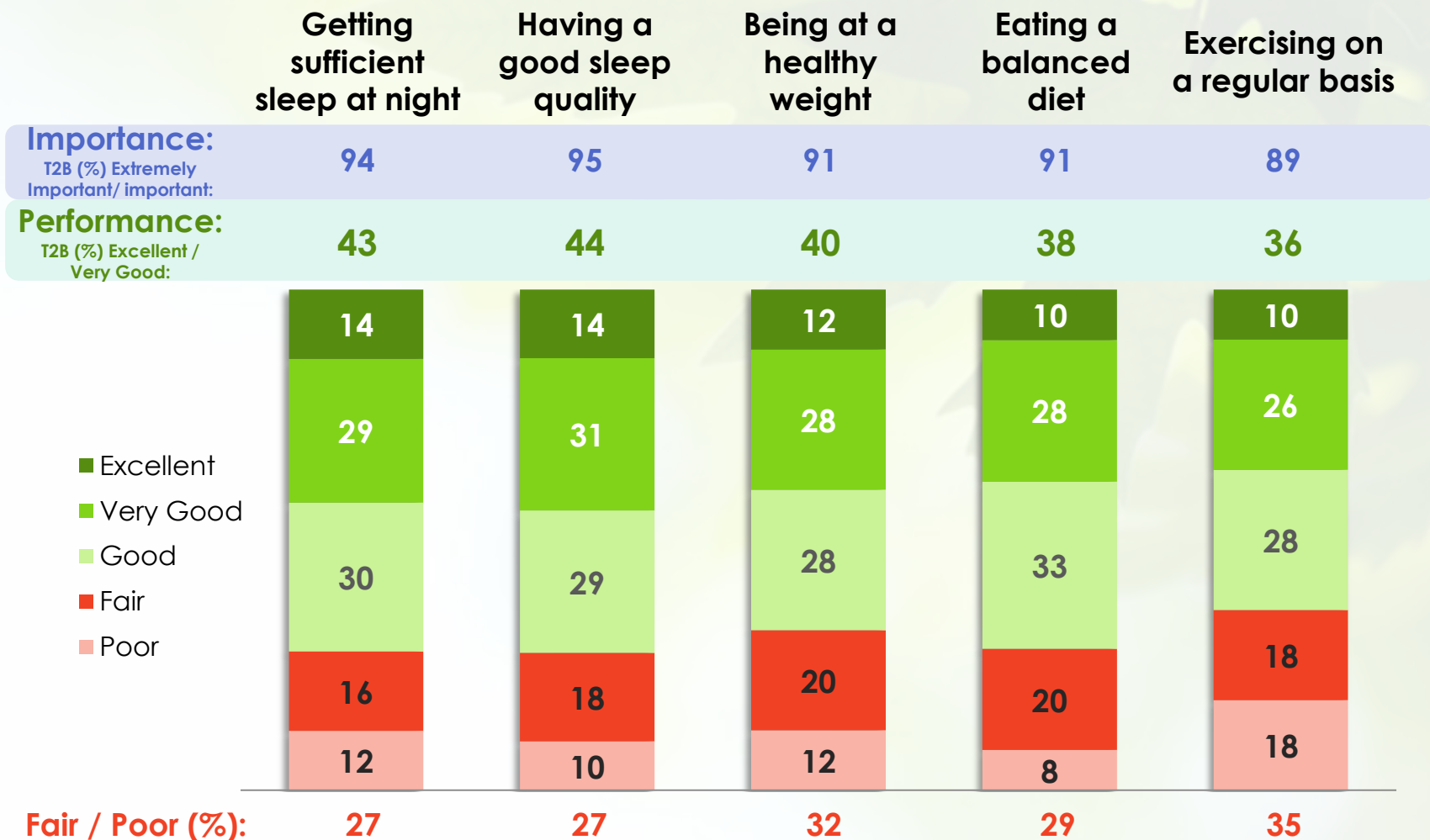
Q4 Thinking about the N12M, how likely are you to make changes to improve each of the following elements of your overall health & well-being?

Physical Health & Well-being



Physical health and well-being is very important and their self-rating is good as they are sleeping well and eating well. Exercising on a regular basis could be improved.

Physical Health & Well-Being Self Rating



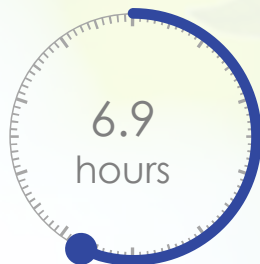
Base: All employees (N=1,074)

A0 Currently, how important do you think each of the following is regarding your physical health and well-being?

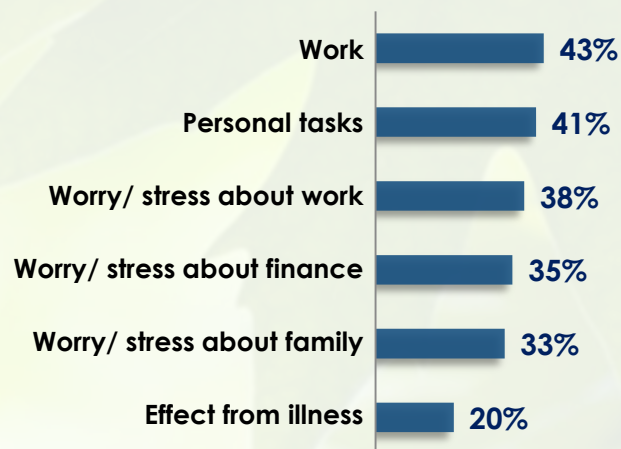
A1 Currently, how well do you think you are performing in the following regarding your **physical health and well-being**?

Majority are sleeping well, there is only a small percentage that are not so well and the main reasons for keeping them up is worries about work/ finance/ family and personal tasks.

Sleep per day:

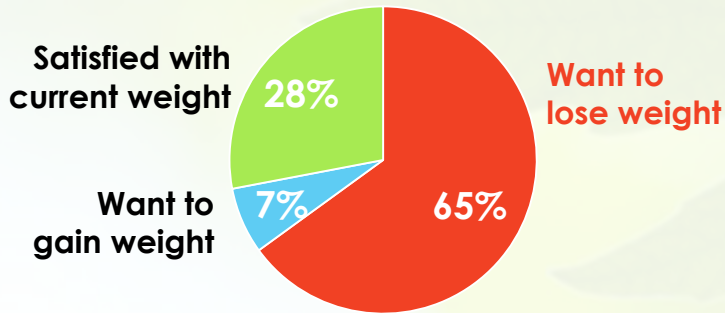


Among the 12% who claim to have insufficient sleep, what is keeping them up?



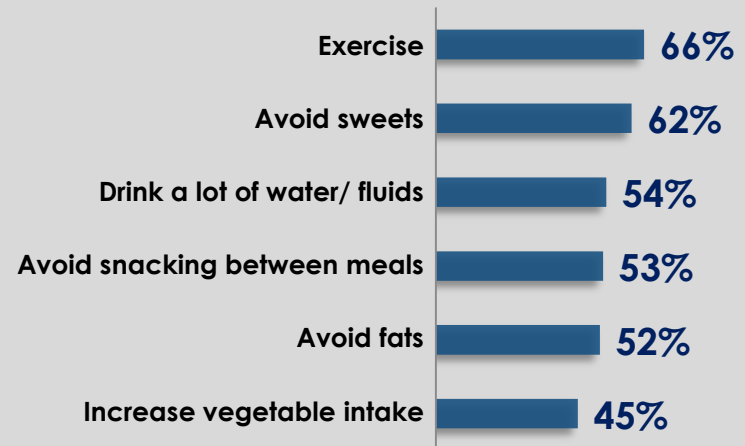
65% desire to lose weight, however there are misconceptions about healthy weight and living. For example, among the 65% who want to lose weight, 42% already have a good BMI. Exercising is on the top of the list to lose weight.

Satisfaction with current weight:

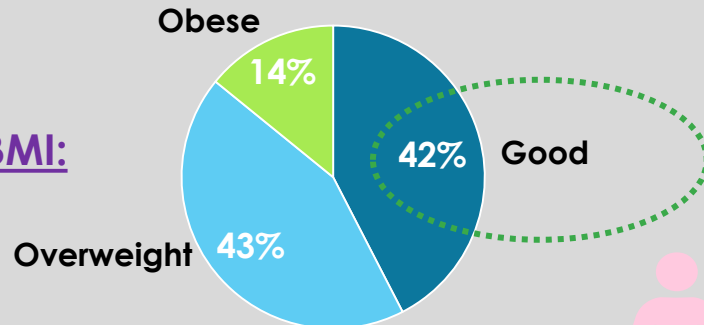


Those who want to lose weight:

Top 5 activities to lose weight:

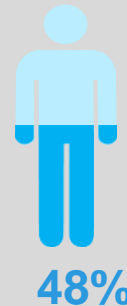


BMI:

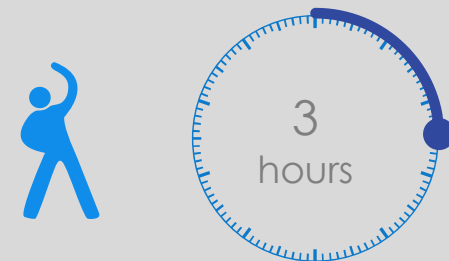


Age:

25-29	12%
30-39	32%
40-49	31%
50-59	18%
60+	7%



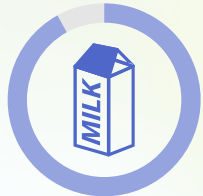
Exercise per week:



Base: Those that want to lose weight (N=699)
 S4 Gender, S5 Age, A2 How tall are you?, A3 How much do you weight?
 A4 How satisfied are you with your current weight?
 A5 What are you doing or intend to do to lose weight? A6 How long do you participate in exercise / fitness / sports per week?

There is a good assortment of healthy food in the fridge. However almost half also have frozen/ microwave dinners readily available. Coffee, tea, alcohol and cigarettes are consumed either regularly or more than once a day.

Top 5 items in fridge:



92%

Dairy products



91%

Fruits & Vegetables



64%

Uncooked/
Raw Meat



62%

Juice



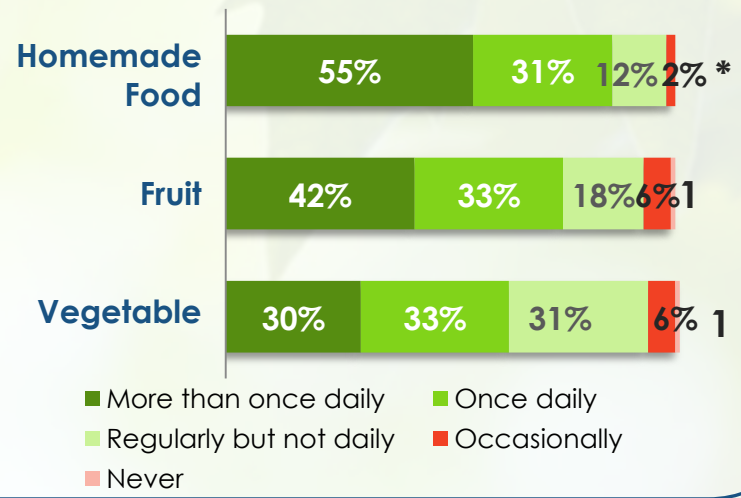
47%

Frozen food/
Microwave dinners

Frequency of consumption of - Less Healthy Products:

Coffee/ Tea:	More than once daily (39%)
Alcohol:	Regularly (23%)
Soda drinks:	Occasionally (49%)
Fast Food:	Occasionally (68%)
Prepared snacks:	Occasionally (52%)
Cigarette:	More than once daily (22%)

Frequency of consumption of - Healthy Products:

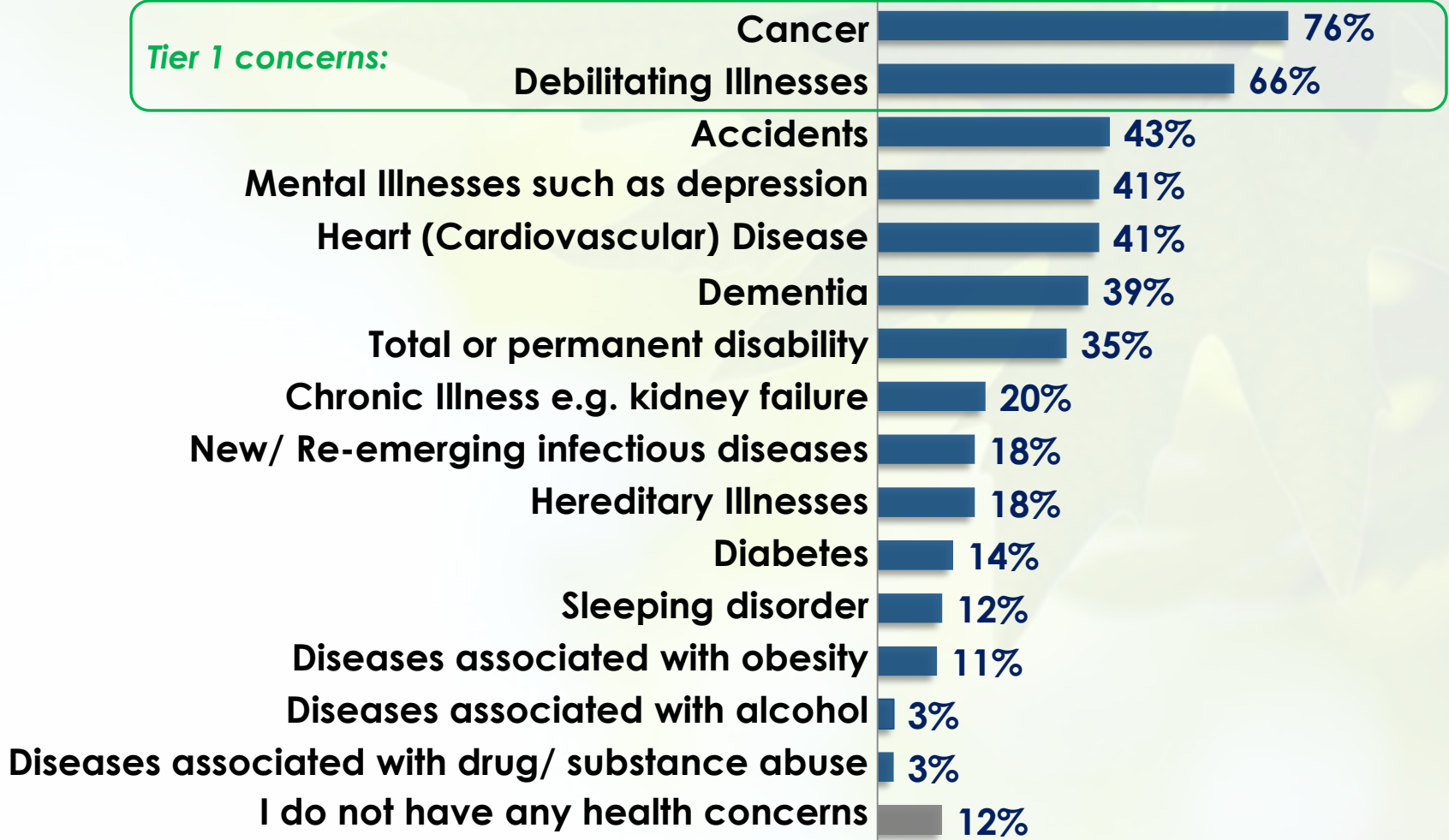


Base: All employees (N=1,074)
 A12 What do you have in your fridge at home?
 A13 How frequent do you consume the following?

When looking at the top health concerns, cancer, followed by debilitating illnesses are the most worrying.

Overall Health Concerns

Tier 1 concerns:

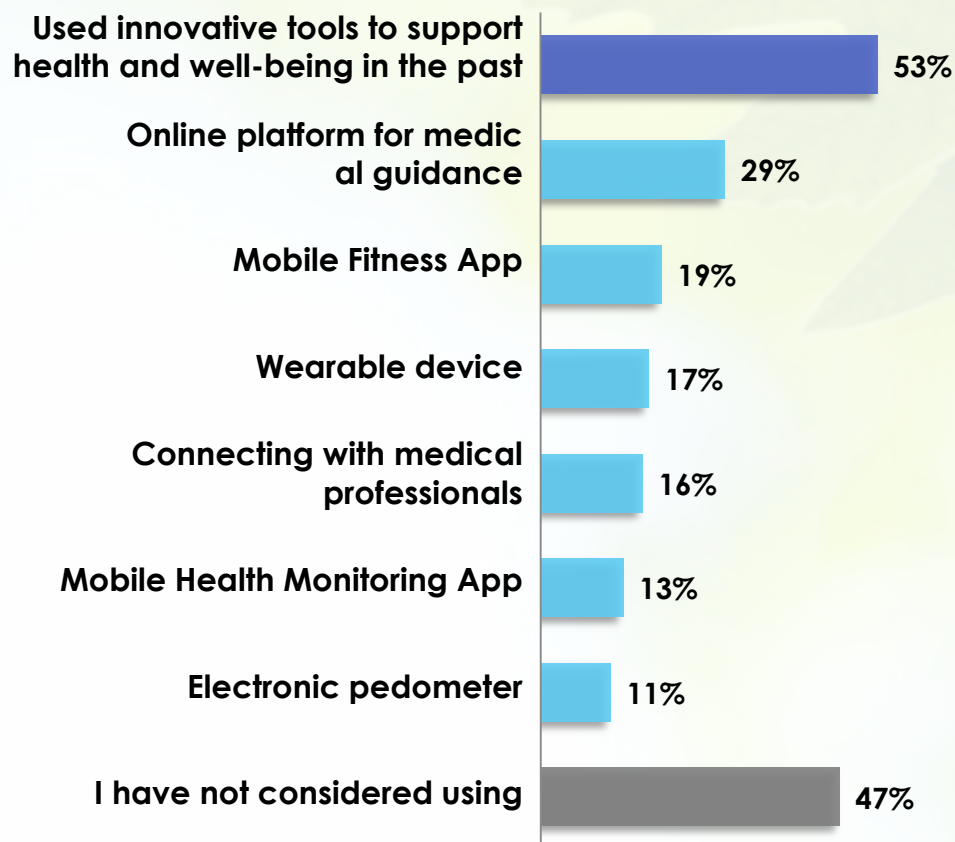


Base: All employees (N=1,074)

A8 What are your biggest health concerns for the future? Please select your top 5 concerns and rank from 1-5, Rank 1 means you are most concerned about it, rank 2 means 2nd most concerned and so on.

1 in 2 have used or will consider using innovative tools to help manage their health and they believe the benefit would be being able to readily track their health condition.

Innovative tools used or would consider using:



Benefits of technology devices in help managing health:

Enable me to track my health condition anytime (e.g. sleep, walk, heart rate, blood pressure)	47%
Assist me in achieving my goal of keeping fit and healthy (e.g. count calories, amount of exercise)	38%
Enhance the aspiration of managing my health	29%
Through the interaction and reminders, encourage myself to develop regular exercise habits	28%
Through healthy management records, I am aware of health risk that has been neglected	20%
Create talking points during my interaction with others by encouraging each other to achieve fitness goal	7%

Family Health & Well-being



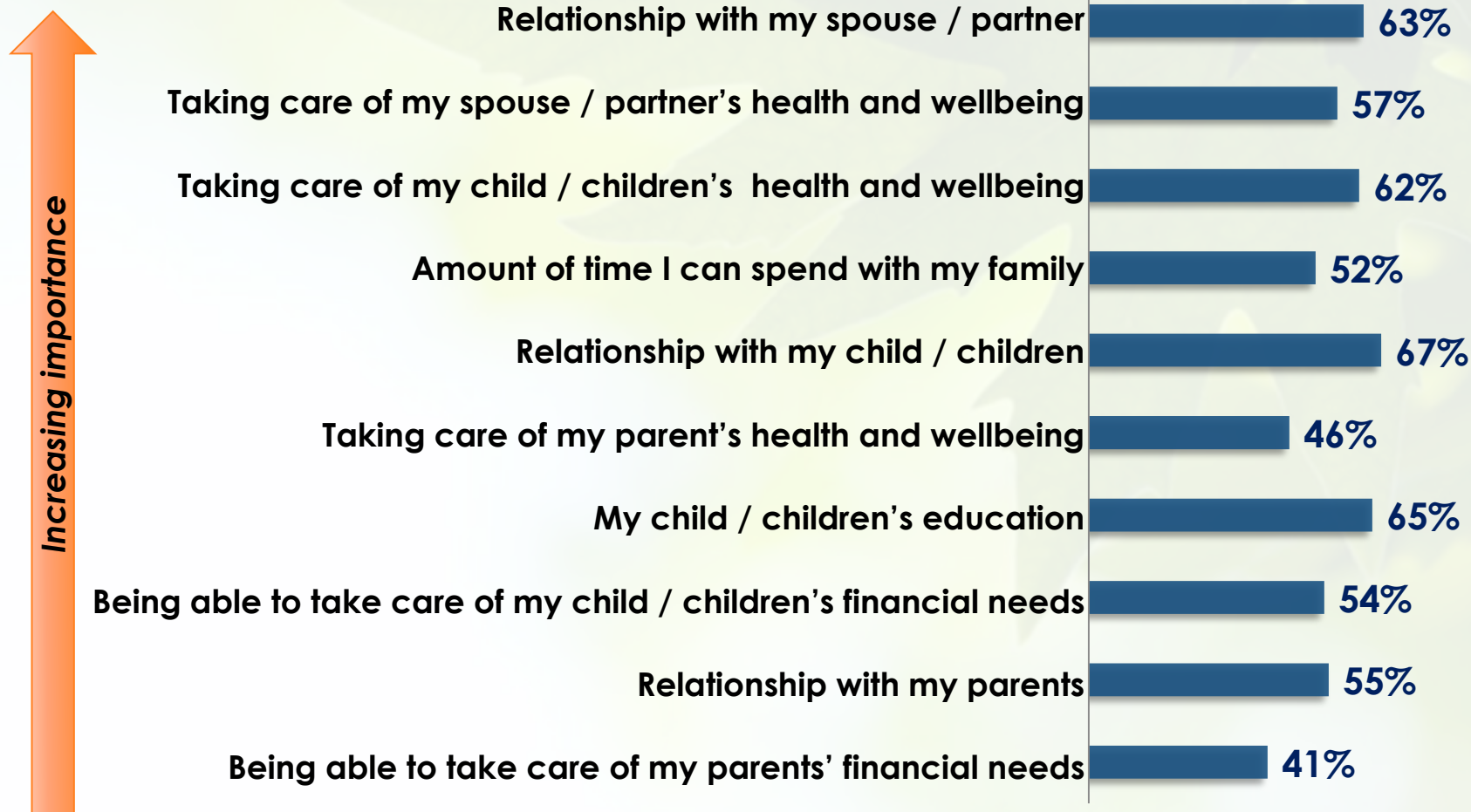
Spouse and children's health and well-being are most important. Over half perceive themselves as performing either very well or excellent in this area.

Importance vs. Performance

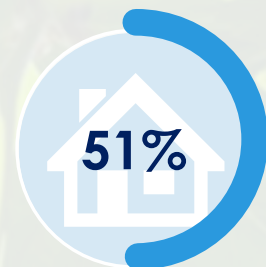
- Family health and well-being

Performance:

(Top 2 box – Excellent/ very well)



Relationship with spouse and children are valued very much, especially when they become older.



90% agree spending time with family is important

Importance

(Top 2 boxes: Extremely important/ Important)

25-29

30-39

40-49

50-59

60+

Total



	Total	25-29	30-39	40-49	50-59	60+
Spouse/ Partner	92%	87%	90%	96%	93%	97%
Children	90%	72%	84%	98%	93%	97%
Parents	87%	83%	88%	89%	84%	89%

There is a gap in being able to fully provide for their children and parent's financial needs.



Taking care of **children's** financial needs:

89% find it important

Only 54% rate themselves as performing very good or excellent in this area



Taking care of **parents'** financial needs:

77% find it important

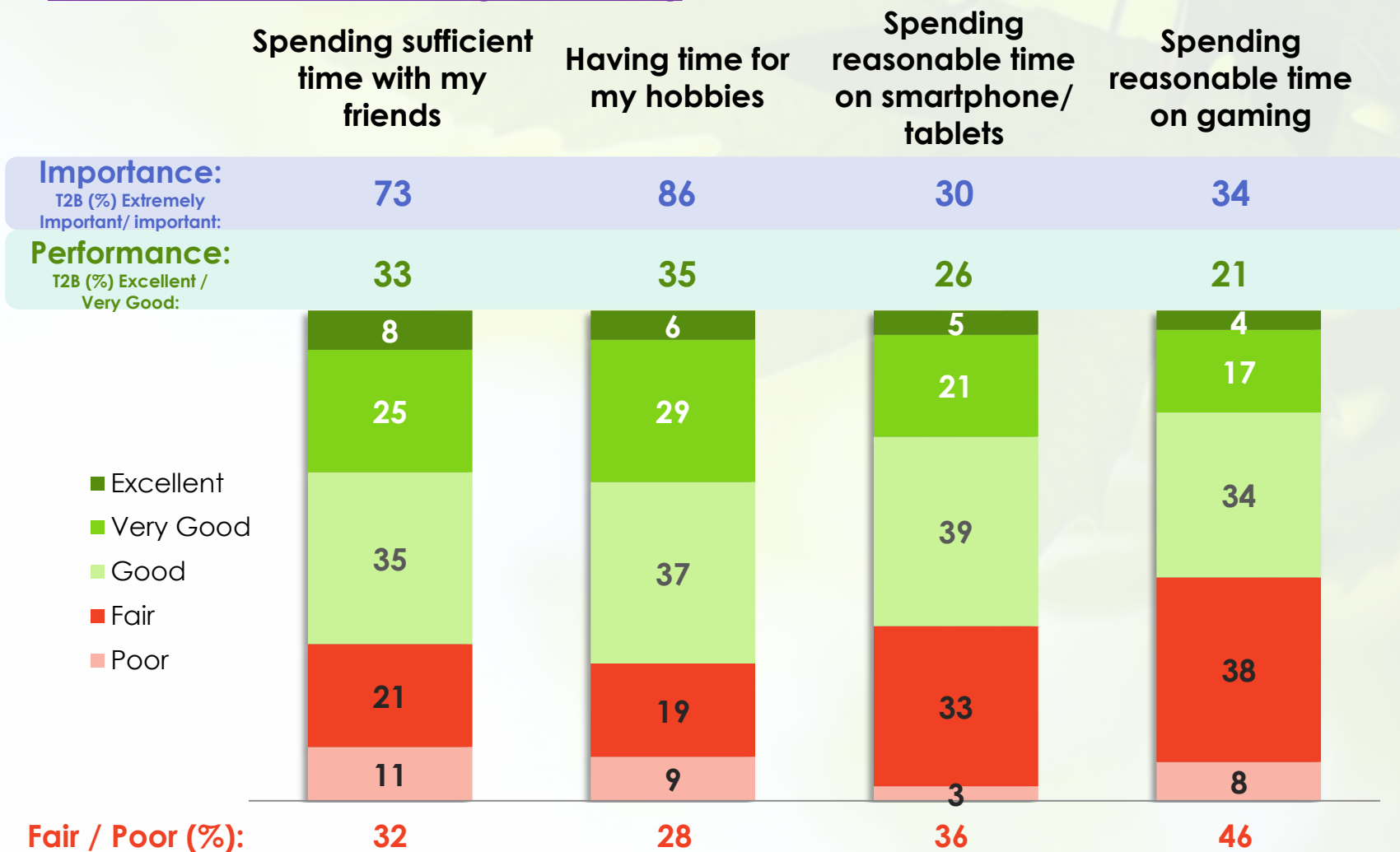
Only 41% rate themselves as performing very good or excellent in this area

A low-angle, upward-looking photograph of several people's hands reaching towards the center. The hands are arranged in a circle, with some fingers slightly overlapping. The background is a clear, bright blue sky with some light clouds. The overall mood is positive and collaborative.

Social Health & Well-being

Spending quality time with friends and on hobbies is very important. 1 in 3 say they are performing very good to excellent when it comes to spending quality time with friends and on hobbies.

Social Health & Well-Being Self Rating



Base: All employees (N=1,074)

B0 Currently, how important do you think each of the following is regarding your social health and wellbeing?

B1 Currently, how well do you think you are performing in the following regarding your social health and wellbeing?

Smartphone addiction I

1 in 6 (17%)
people say
they cannot
live without
their
smartphone.



Smartphone addiction II

**Furthermore,
almost 1 in 4 (22%)
people say they
cannot live
without their
smartphone for
more than 1-2
days.**



In total, 39% claimed to be unable to live without their smartphone for up to 2 days

Spain spends 32 hours per week on online and digital activities, this is mainly on internet browsing, email and social networking. 1 in 5 claim they will spend more time on these digital activities in the next 12 months.

Average time spent on online/ digital activities (hrs/week):

Total:
31.6
hrs



Internet browsing:

13.8 hrs

28% claim they are spending more time on this than 12 months ago



Email:

6.1 hrs



Social networking:

4.9 hrs

23% claim they are spending more time on this than 12 months ago



Online video:

2.5 hrs

20% claim they are spending more time on this than 12 months ago



Gaming:

2.9 hrs

17% claim they are spending more time on this than 12 months ago



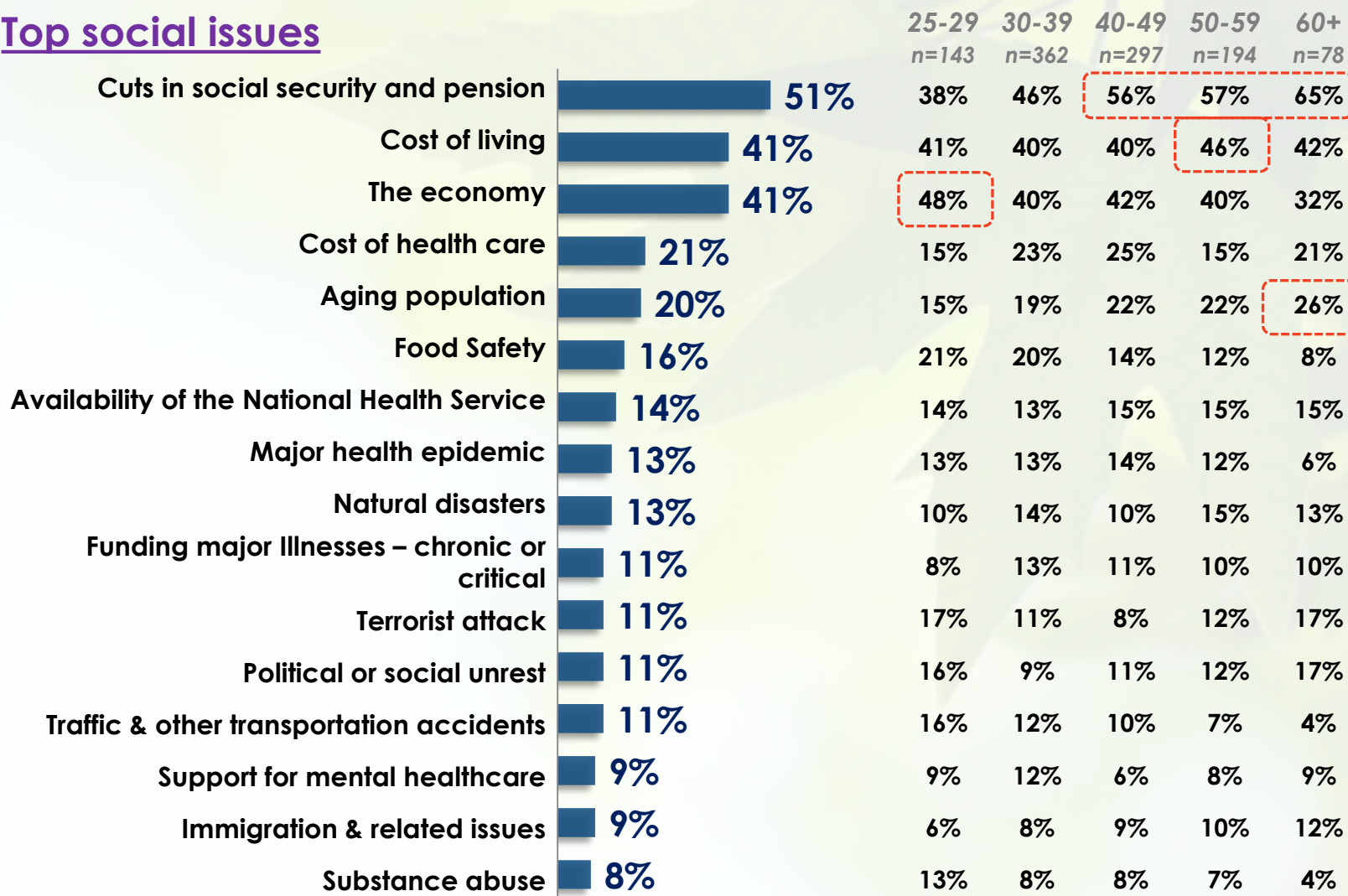
Online shopping:

1.5 hrs

27% claim they are spending more time on this than 12 months ago

Cuts in social security and pension is the top social issue, especially for those aged 40 years plus. Those in their 20s are most worried about the economy.

Top social issues



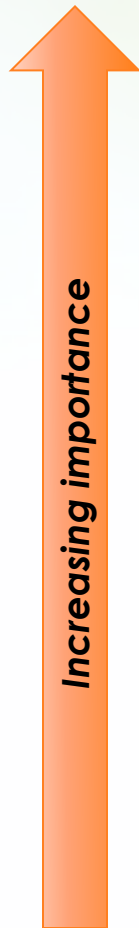
Base: All employees (N=1,074)

B4 Amongst the macro social issues below, which are the **top 3 issues** that you feel will have an impact on your health and well-being? Please rank from 1-3. Rank 1 means you are most concerned about it, rank 2 means 2nd most concerned and so on.

Workplace Health & Well-being



Importance vs. Performance - Workplace health and well-being



Performance:
(Top 2 box – Excellent/ very well)



Average working hours and paid days in Spain.

	Average Working Hours	Average Paid Leave (Day)
Total Spain	38	30
Andalucia	36	29
Pais Vasco	38	30
Cataluña	37	30
Madrid	38	28
Castilla Y Leon	40	30
Galicia	39	30
Comunidad Valenciana	37	30

Base: All employees (N=1,074)

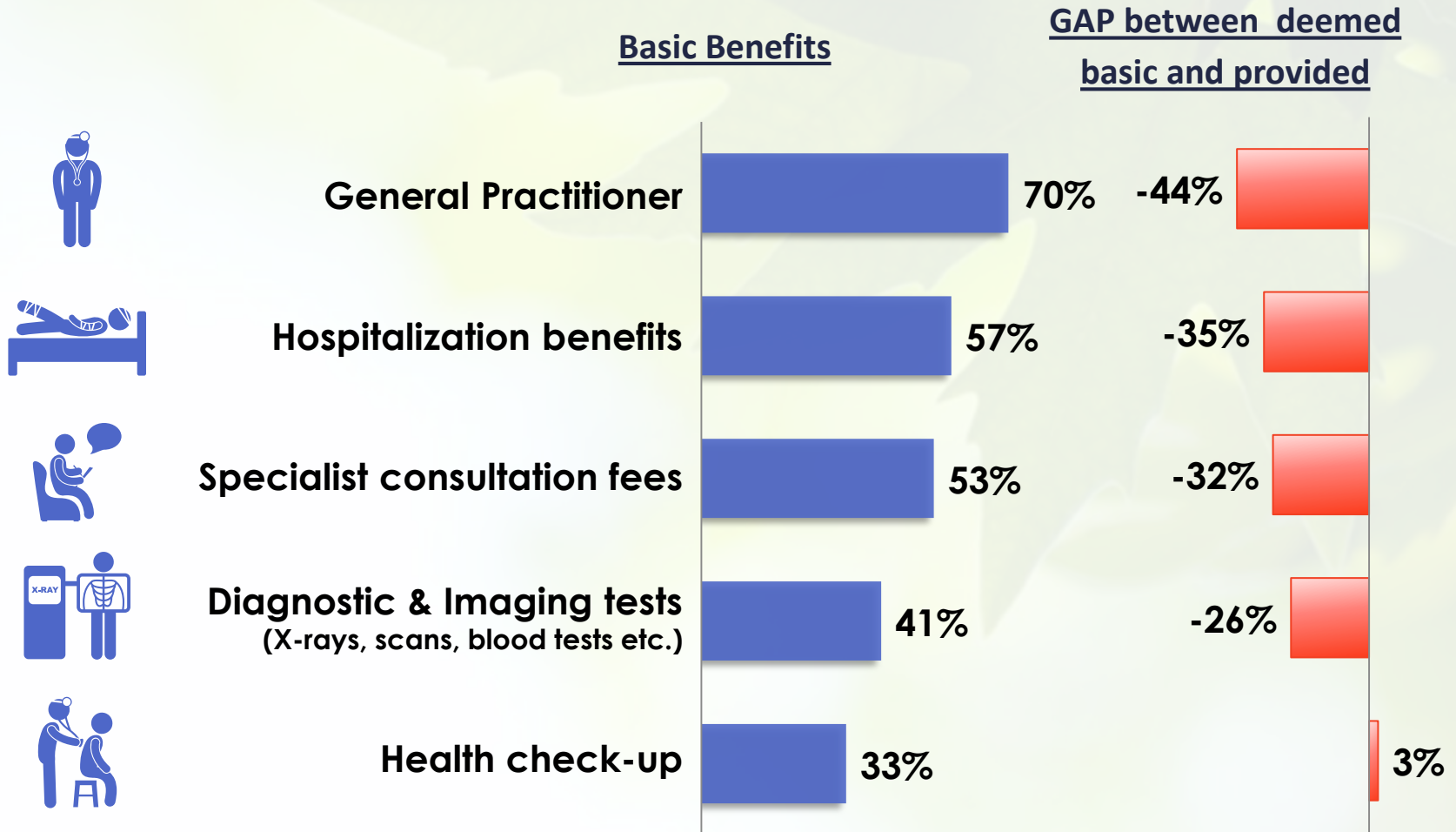
E2 How many hours do you work in an average week? (Average)

E3 How many days of paid leave do you have per year? (Median)



Workplace benefits

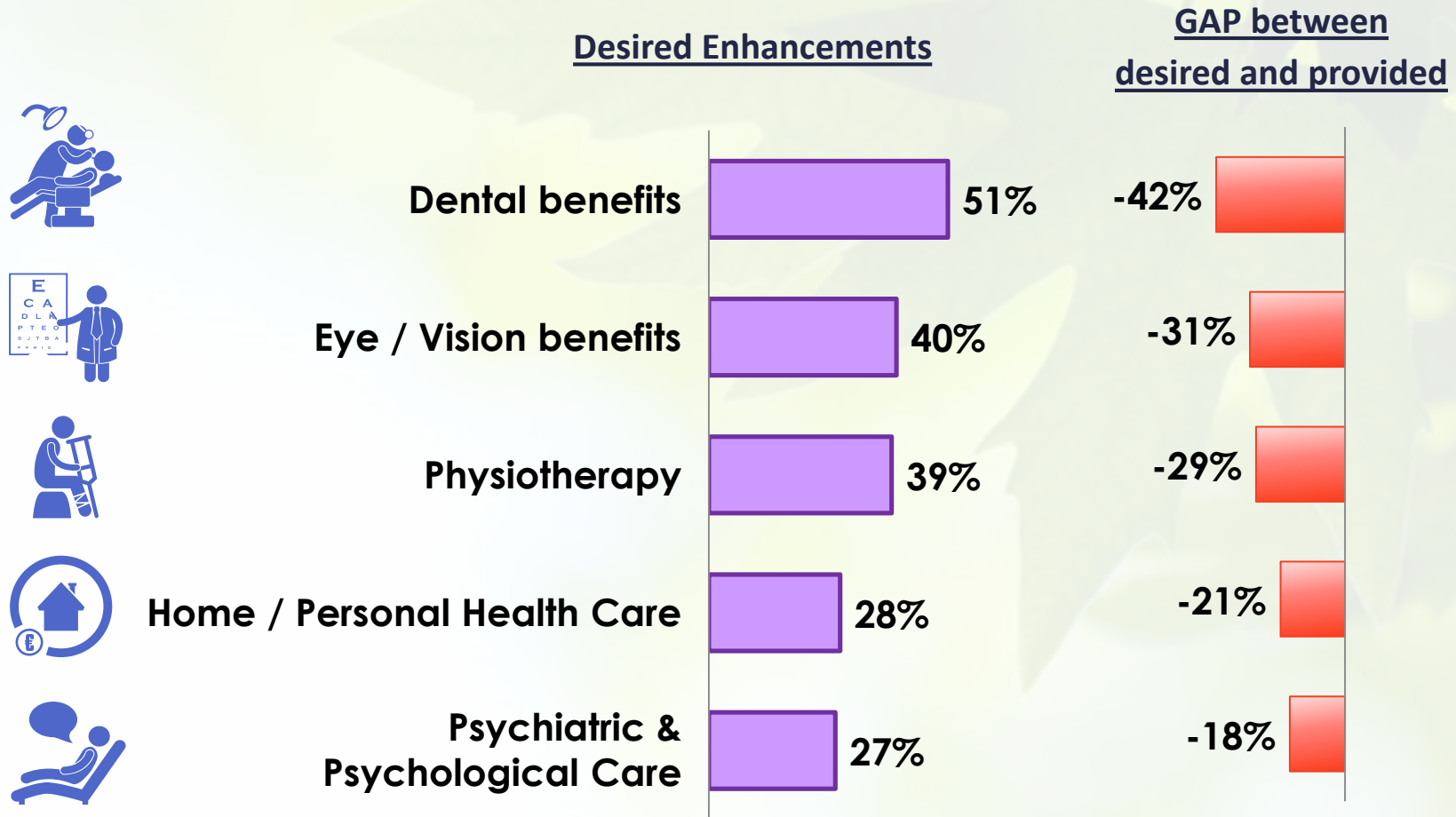
There are gaps between what employees deem as basic benefits and what their companies offer. Top 4 desired basic benefits are not completely provided by their employers.



Base: All employees (N=1,074)

E5a/b Here is a list of medical benefits provided by employers. Please state which you deem to be 'basic benefits' and which are currently provided by your employer.

Dental, vision and , physiotherapy are considered as the most desired enhancements. Again there are visible gaps between what is desired and what is currently offered by their employers.



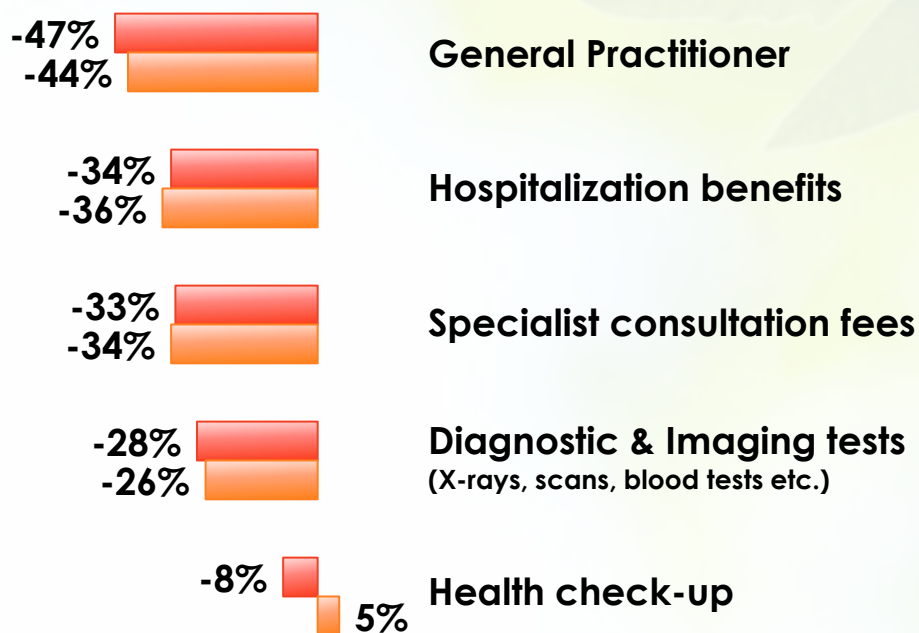
Base: All employees (N=1,074)

E5a/b Here is a list of medical benefits provided by employers. Please state which you deem to be 5 'major enhancements' and which are currently provided by your employer.

No significant difference in employee benefits by management grade. However, lower management is enjoying worse work-life balance when compared with upper management.

GAP in what is provided by Employer and what is deemed as 'Basic'

- Top management
- Lower management



62% of Top Management agree they have work-life balance



58% of Lower Management agree they have work-life balance

Base: Top Management (n=164), Lower Management (n=787)

E5a/b Here is a list of medical benefits provided by employers. Please state which you deem to be 'basic benefits' and which are currently provided by your employer.

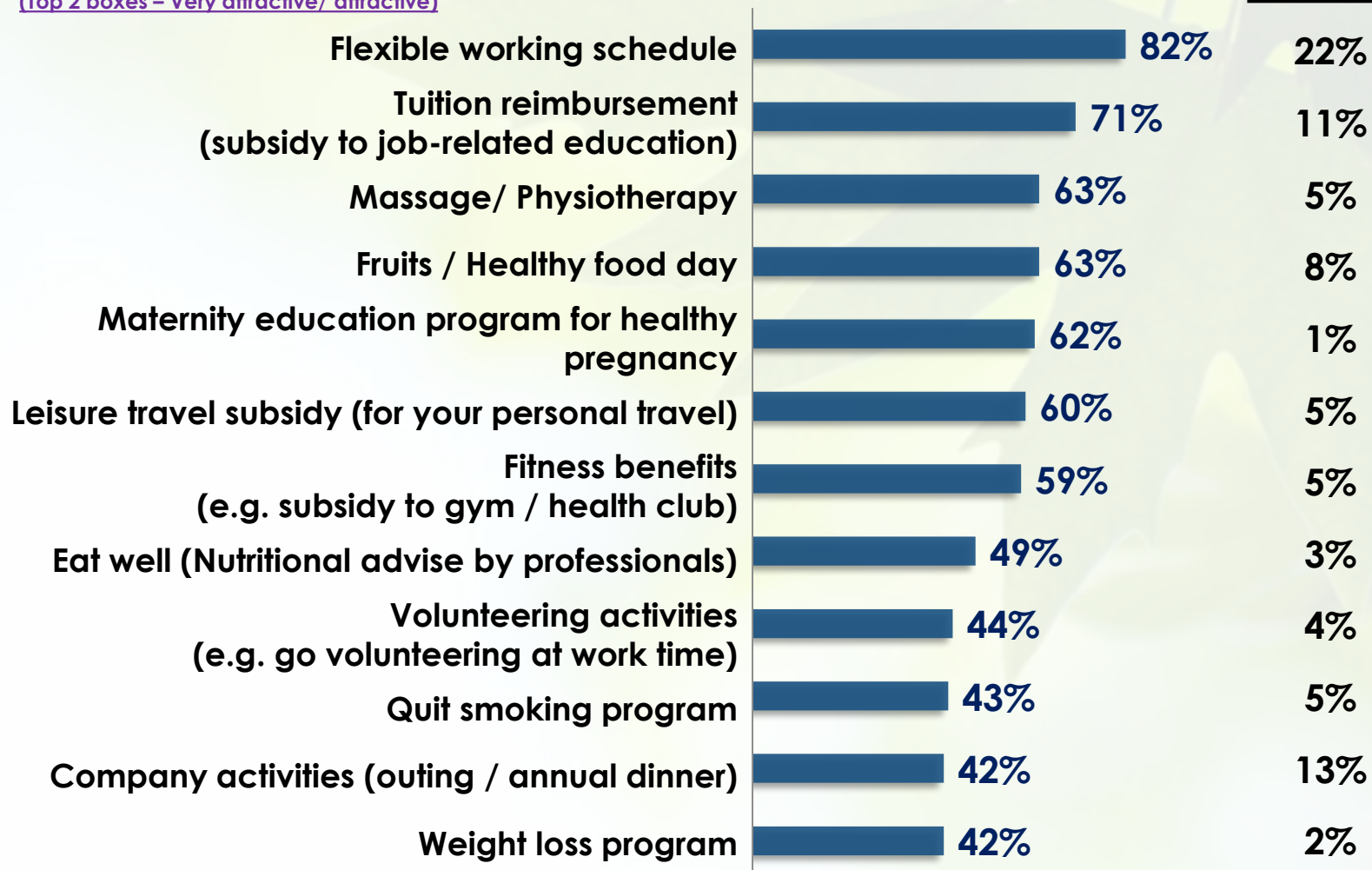
E4 How much do you agree on your work health and well-being (I have good work-life balance) (Top 2 boxes – Strongly agree / Agree)

Flexibility in workplace scheduling would be a 'quick win' for employers, but only 1 in 5 currently offer this

Attractive workplace wellness benefits:

(Top 2 boxes – Very attractive/ attractive)

Provided by
Employers

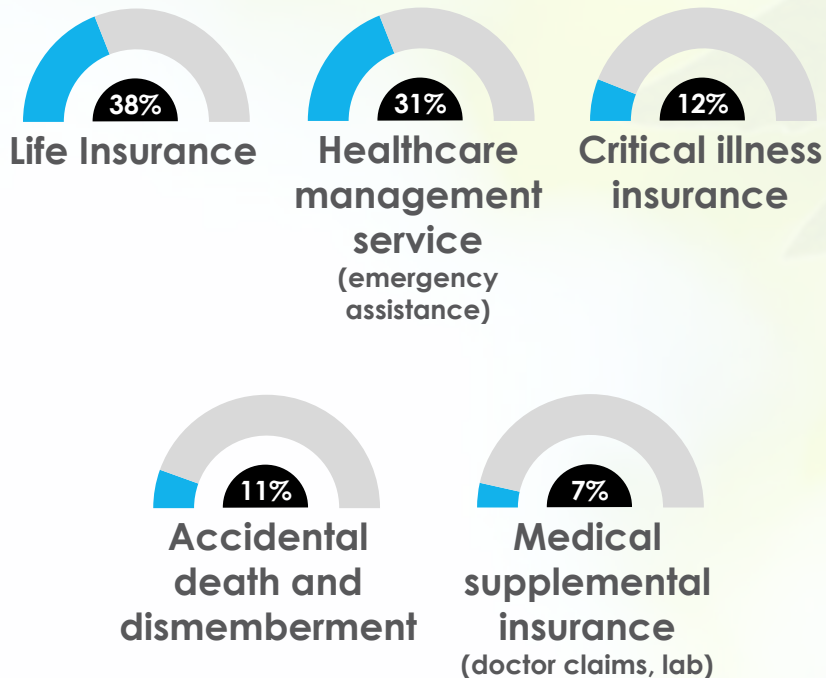


Base: All employees (N=1,074)

E6a How attractive are the following workplace wellness benefits? Please rate on a scale of 1-5, with 5 meaning Very attractive and 1 meaning Not at all attractive. E6b Does your current employer provide the following benefits?

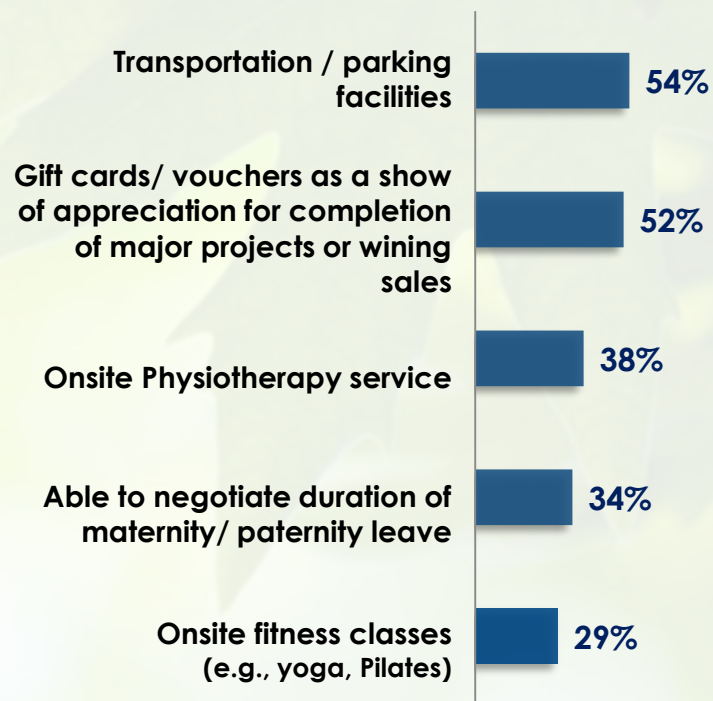
Life insurance and healthcare management services are top-ranked for importance. Activities to increase morale focus on rational and emotional drivers

Importance of benefits for employees (Rank Top):



*Base excludes those who are self employed (N=997)

Activities to increase staff morale:



Base: All employees (N=1,074)

E7. When thinking about the insurance benefits provided by an employer, how would you rank the importance of the following benefits as an employee?

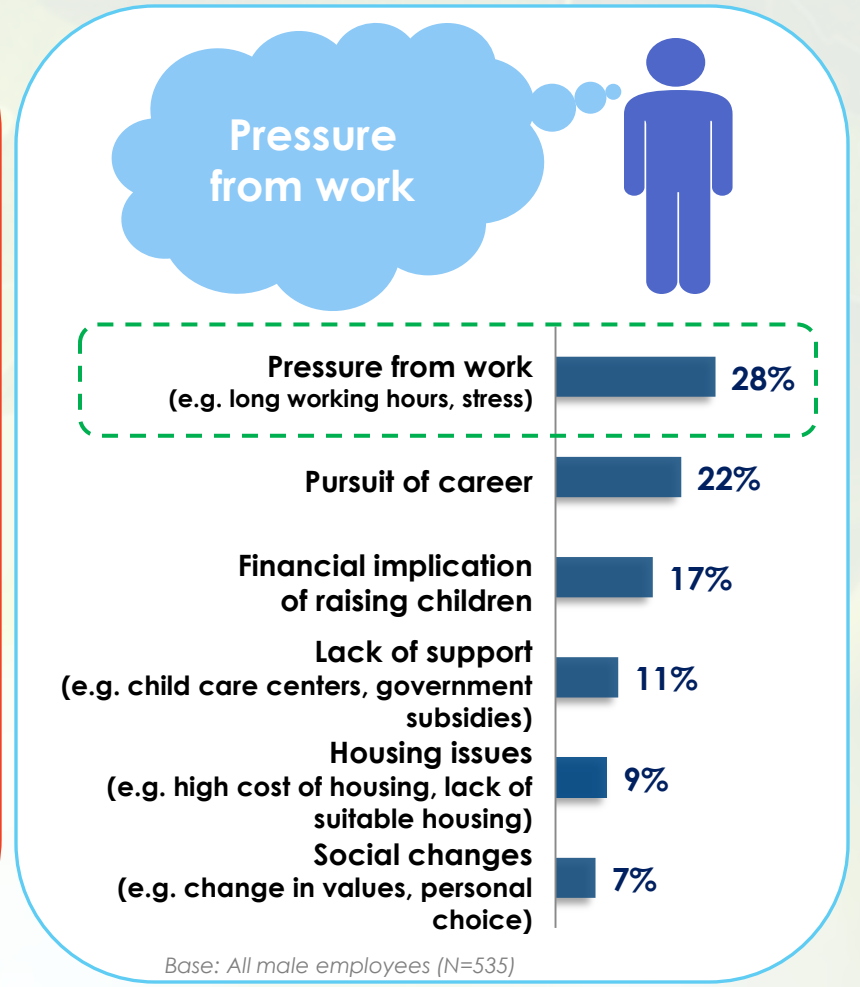
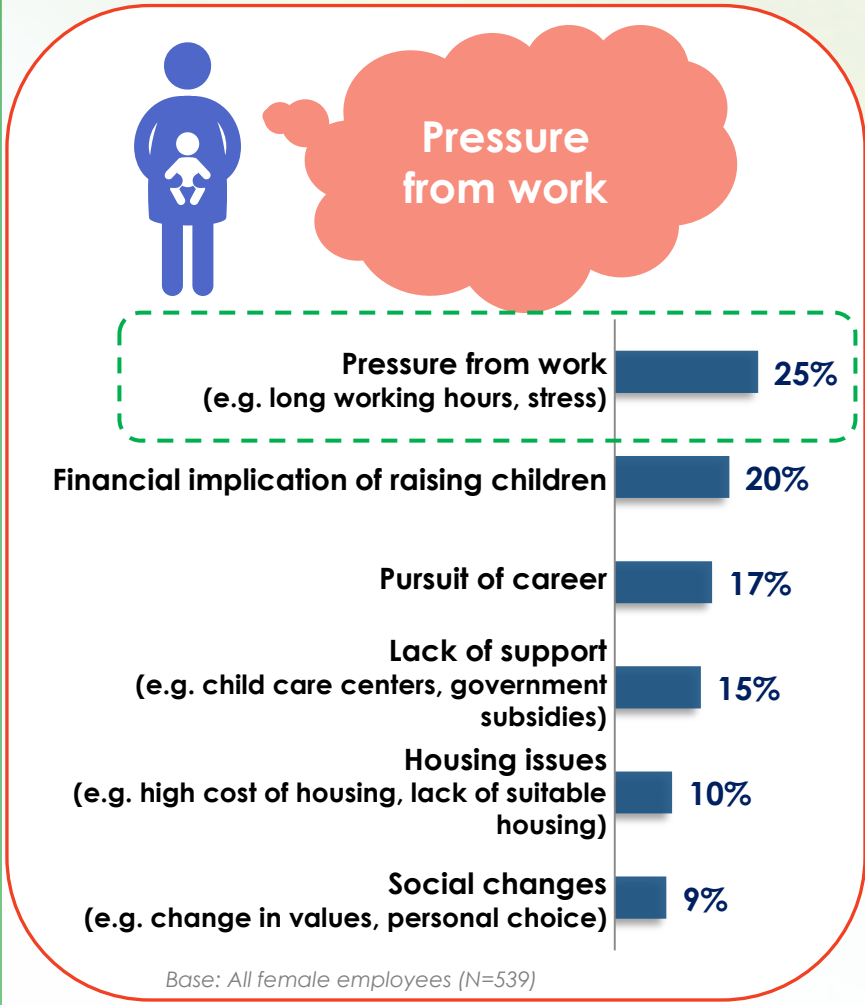
E8. Assume, your company would like to increase staff morale and make their employees happy. From the list, select the top 3 activities...?

Women workforce



Both Men and Women agree that the main reason for deferring having children is because of the likely pressure from work: long hours and stress

Main reason for women deferring having children:



Maternity benefits would appeal to the female workforce.

- *Even though 62% of female employees reported that a maternity education program for a healthy pregnancy would be an attractive workplace wellness benefit, but only 8% reported that maternity and newborn coverage is provided by their employers. By covering maternal and newborn benefits, employers are likely to be seen as more competitive, attractive and appealing to the female workforce.*

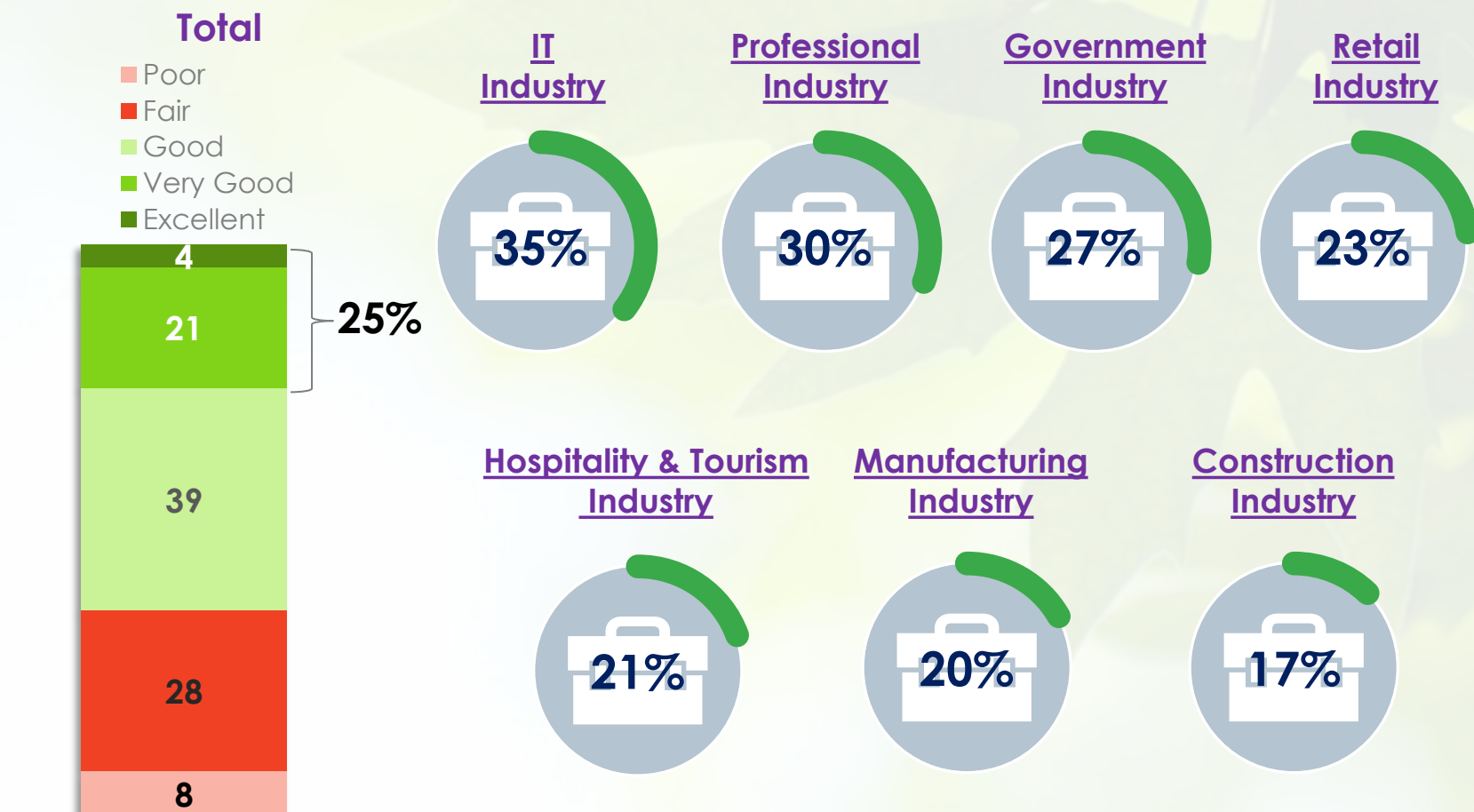




By Industry



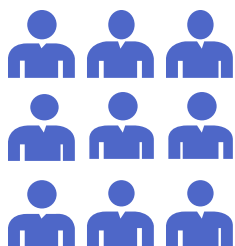
Spanish employees of IT and Professional industries have the highest rating for health and wellbeing, with strong contrasts against manufacturing and construction



Only industries with bass size >50 are shown

One possible driver of satisfaction with workplace well-being is good working relationship.

- For example, over 70% of employees in banking & finance services said they have a good relationship with their supervisors and co-workers.

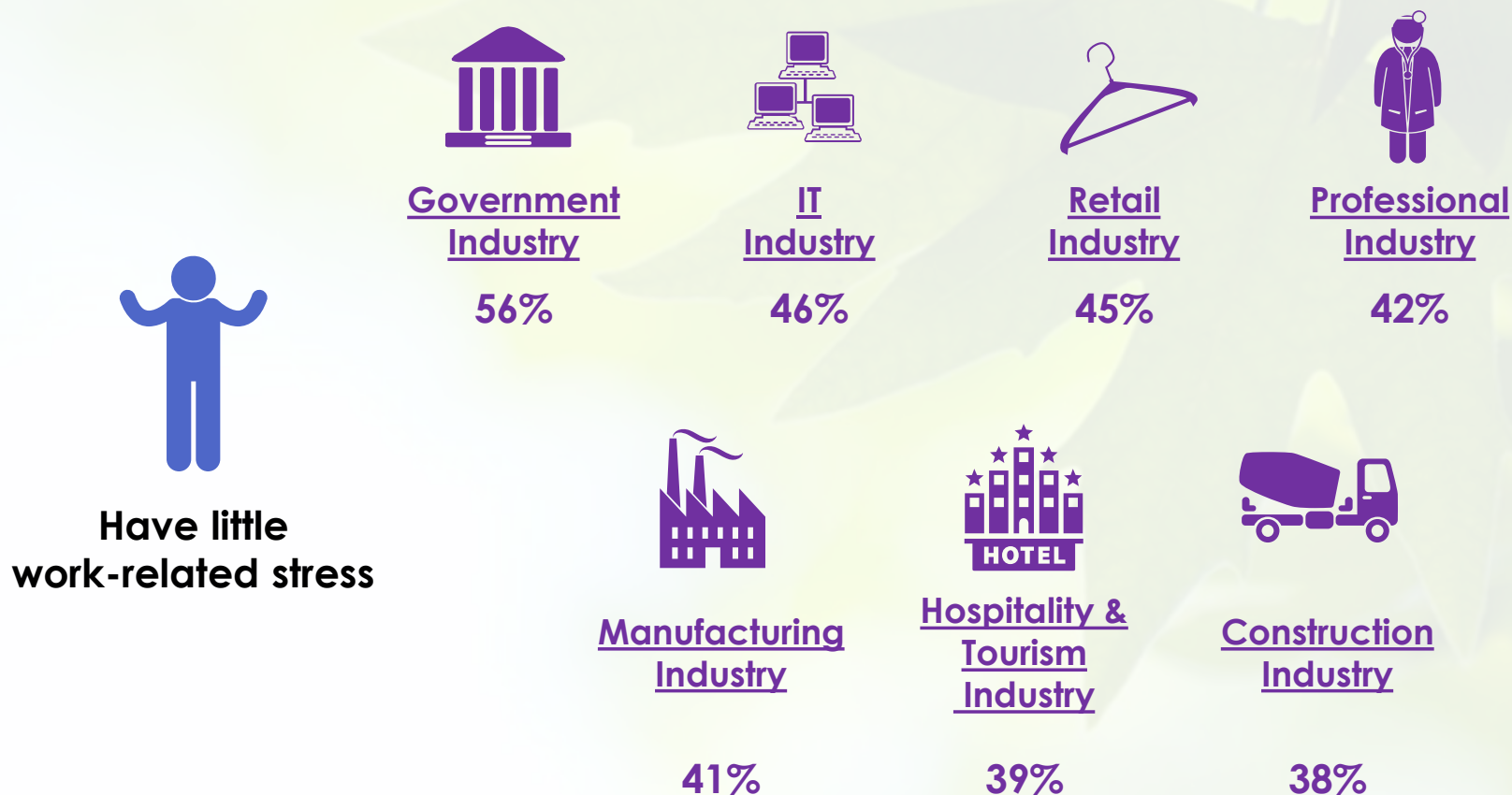


✓ **87% of pharmaceutical employees and 81% of transportation employees agree they maintain good relationships with their co-workers**



✓ **76% of banking & finance employees and 75% of pharmaceutical employees agree they maintain good relationships with their supervisors**

Blue-collar industries more likely to be effected by work place stress, especially compared to Government and IT



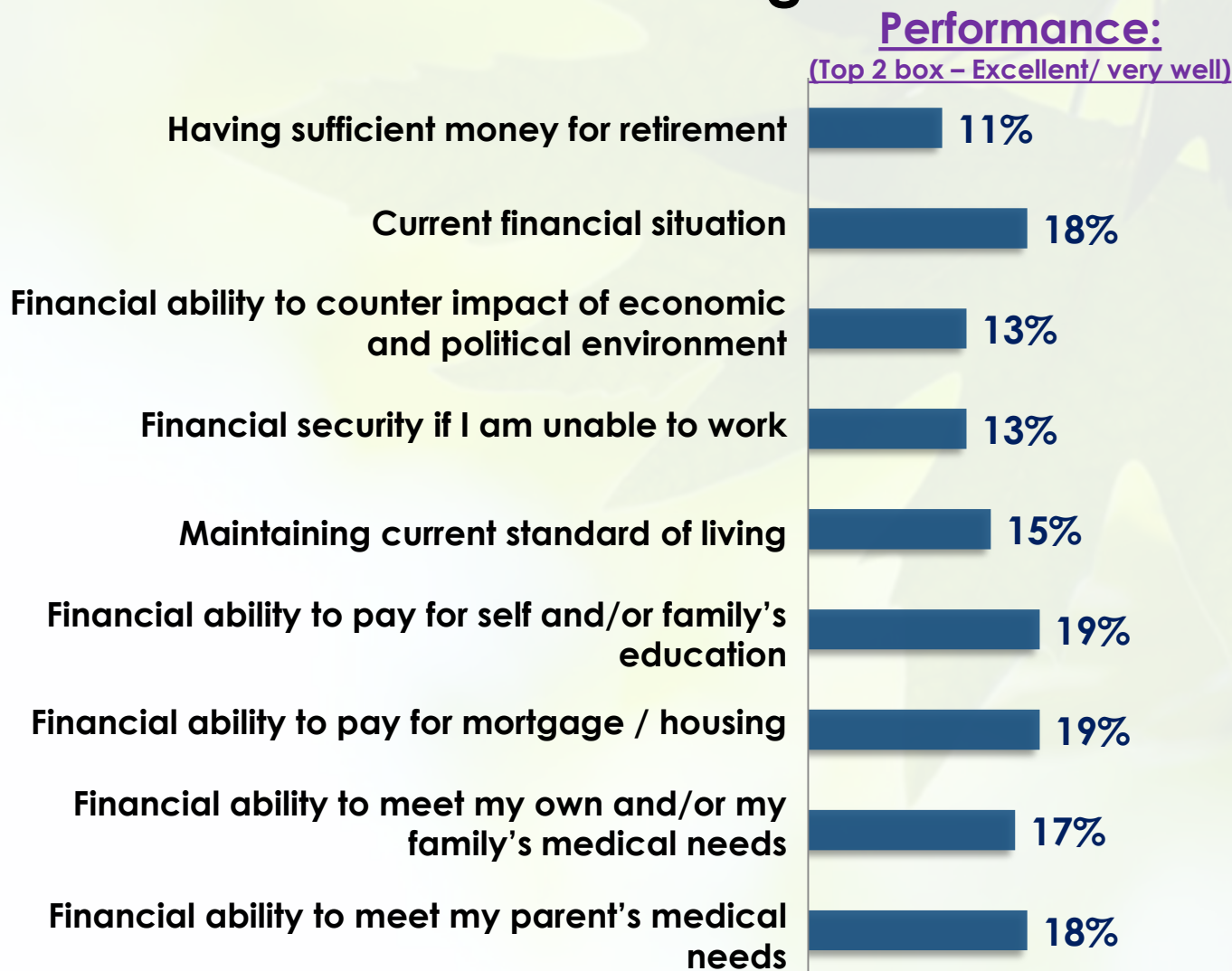
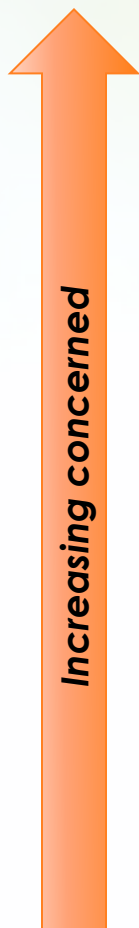
Only industries with bass size >50 are shown

Financial Health & Well-being



Importance vs. Performance




- Financial health and well-being



Financial health and wellbeing is a weak spot for Spain, but gives opportunity for Cigna to help support and advise in these areas



Age Groups

	25-29	30-39	40-49	50-59	60+
 Only 18% perform well on current financial situation	27%	24%	12%	11%	10%
 Only 11% have sufficient money for retirement	17%	14%	6%	9%	13%
 Only 13% perform well on countering the impacts of economic environment	22%	16%	8%	6%	12%

Top 2 boxes (Excellent/ Very good)

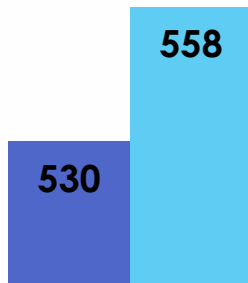
XX

Average amount spent on medical expense in the past 12 months:

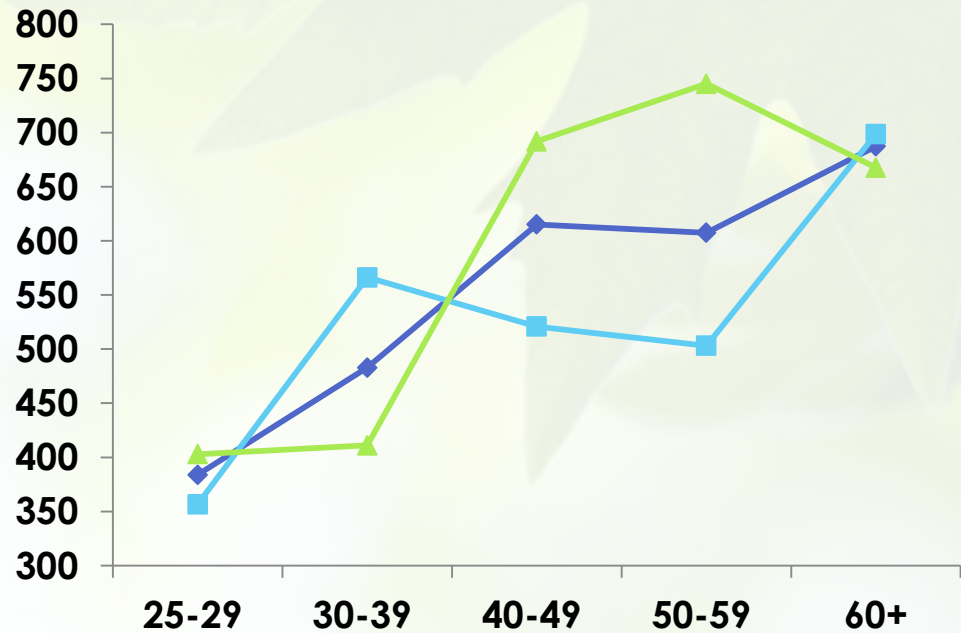
EURO €544

(USD\$ 585)

■ Male ■ Female



◆ Total ■ Male ▲ Female



Base: All employees (N=1,074)

D4 In the past 12 months, how much do you estimate you have spent on your personal medical expense, such as visiting doctors and dentists, prescription drugs but excluding prevention, such as supplements?

XX

PAST

Who paid for the medical expenses?



57% - Self/ Family



18% - Local government/ Public Welfare



Personal medical expense in past 12 months:
EURO €544

Who will pay for the medical expenses after you retire?

FUTURE



36% - Government provided retiree medical benefits



32% - Self/ Family's savings



Financial position in the next 12 months:
Almost half of the people (46%) foresee their household financial position to remain the same.

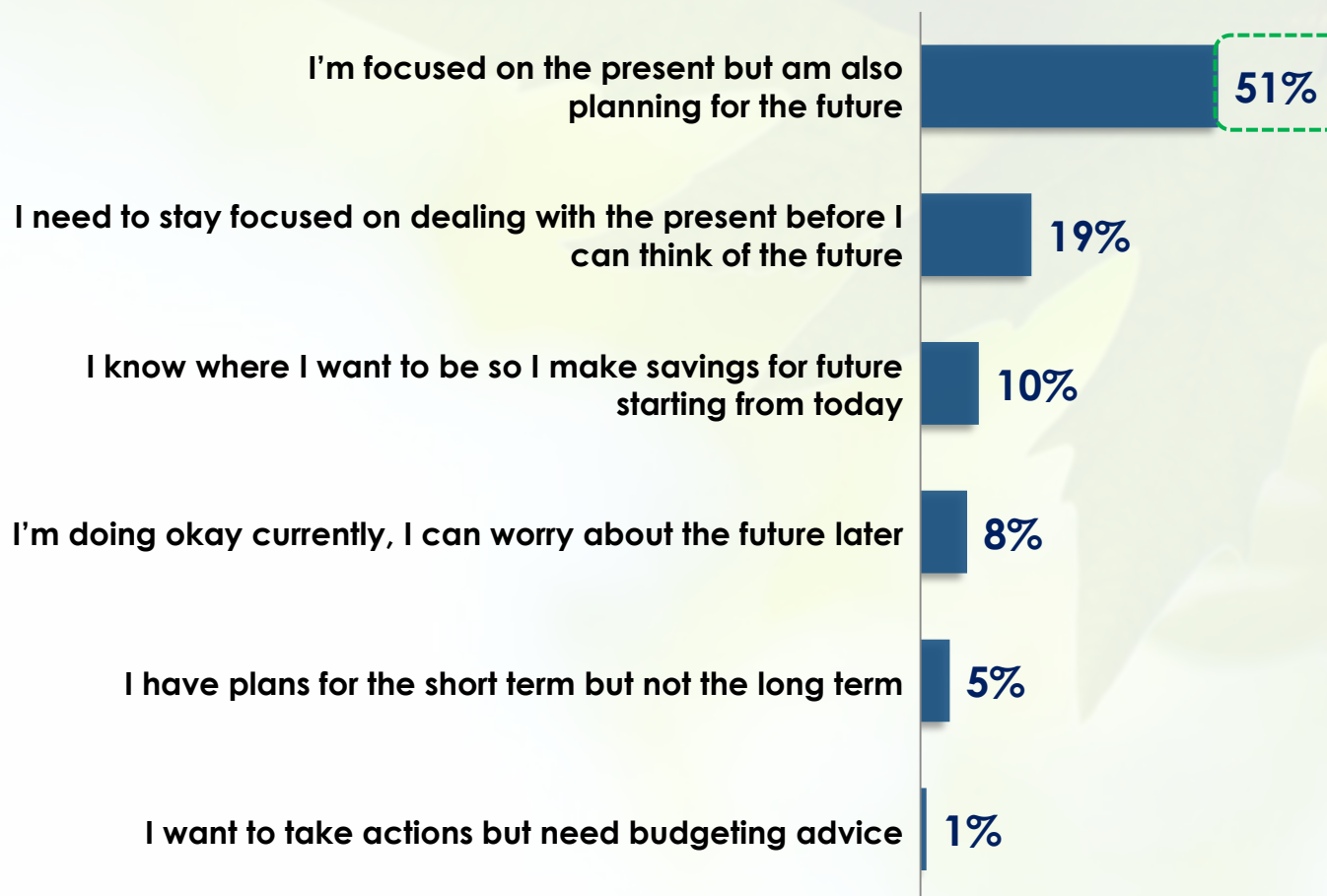
Base: All respondents (N=1,074)

D4 In the past 12 months, how much do you estimate you have spent on your personal medical expense, such as visiting doctors and dentists, prescription drugs but excluding prevention, such as supplements? D5 Who paid for your medical expense in the past 12 months?

D10 How will your personal medical expense after 65 years old be financed? D21 How do you expect the financial position of your household to change over the next 12 months?

XX

Attitude towards achieving financial goals for future



MYTHS VS. PERCEPTION

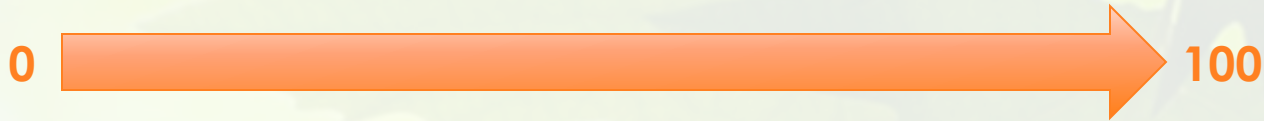


True

False



We asked a series of true or false questions relating to different health and well-being categories to derive an **INDEX OF BELIEF**.



The lower the score, the more **miss-aligned** your perception is with the fact



The higher the score, the more **aligned** your perception is with the fact

Spain's Index of Belief is...

Spain:



Alignment of perception to facts for each category:

CANCER	68.1
STRESS	55.3
AGING	68.1
LIFESTYLE/ OBESITY	48.2

Regional:



Alignment of perception to facts for each category:

CANCER	60.9
STRESS	53.5
AGING	54.2
LIFESTYLE/ OBESITY	44.0

Lifestyle and obesity.

Correct Answer

Those who think it is **TRUE** Those who think it is **FALSE**

REASON:

		Those who think it is TRUE	Those who think it is FALSE	REASON:
1)	The weighting scale is a good way to manage your weight loss progress	81%	19%	Anthropometric measurements like BMI, waist circumference, skin fold measurements are better measures of weight loss.
2)	Snacking after 8pm contributes to weight gain	55%	45%	Unhealthy snacking or sweets anytime of the day will lead to weight gain.
3)	You can train yourself to need less sleep	10%	90%	Studies conducted at Pennsylvania Transportation Institute showed that your body cannot be trained to sleep less.
4)	Eating fatty food makes you fat	86%	14%	Fatty food with unsaturated fat like avocado is good for you.
5)	The weighting scale is a good way to manage your weight loss progress	83%	17%	It is actually a range from 3 times a day to once in 3 days.
6)	Obesity is a high income country health issue and not one of emerging economies (countries)	60%	40%	According to WHO, obesity affects both developed and emerging countries.
7)	Emotional factors can cause over-eating that leads to weight issues	96%	4%	Some people eat more than usual when bored, angry, or stressed (NIH USA).
8)	Genes have a strong influence on a person's weight	86%	14%	Research on identical twins raised apart showed that genes have a strong influence on a person's weight (NIH USA).
9)	You should exercise five times a week for 30 minutes each time	82%	18%	Research from University of Edinburgh showed that doing shorter (e.g. 5 minutes), higher intensity exercise could be more effective.
10)	Eating plenty of fruit is a good thing	86%	14%	Most important is a balanced diet. Eating too much fruits can increase risk of diabetes and obesity.
11)	It is ok for children to be overweight	7%	93%	The global trend of increased child obesity is a health problem highlighted by WHO.

People's perception of overweight in Spain is far from the reality

Perception:

38 %



Reality:

60.9%

There are misperceptions about stress.

Correct Answer

Those who think it is TRUE Those who think it is FALSE

REASON:

	Those who think it is TRUE	Those who think it is FALSE	REASON:
1) Stress is everywhere, you cannot do anything about it	32%	68%	Effective planning can help to reduce stress.
2) Only major symptoms of stress (e.g. heart attack) require attention	20%	80%	Minor symptoms like headaches could be early warning signs of extreme stress.
3) Those with more money are generally happier and experience less financial stress	36%	64%	Research shows that, beyond the poverty level, more money doesn't mean more happiness. Those with more money do have more options but they often commit themselves more financially so their actual level of financial freedom is same as lower income.
4) Stress is linked with psychosomatic illness, which is when you think you are sick but you really are not	47%	53%	Stress can progress into physical symptoms, for example it affects a person's immune system
5) Some people are more susceptible to stress than others	93%	7%	Due to personality traits and even genetics, some people are more susceptible to stress compared to others.
6) Unless you really don't enjoy animals, pets can lower your blood pressure as effectively as medication	68%	32%	A large scale study conducted by researchers at State University of New York at Buffalo found that pet owners had lower blood pressure than non-owners.
7) Stress directly causes premature gray hair	68%	32%	Premature gray hair tends to be caused by genetics, smoking or disease.
8) There really is a link between stress and infertility	77%	23%	Studies have shown a link between stress and disruption to fertility.
9) Some types of stress are good for you	33%	67%	Not all stress are bad, for example Eustress is good.
10) For social support, it's better to have a greater number of friends, even if some of these friends are emotionally distant (not as close to you)	82%	18%	Research shows that having ambivalent friendships can actually cause more stress. Instead it is strong relationship that provides support.
11) There is medical consensus that stress causes stomach ulcers	78%	22%	There is no conclusive medical evidence that stress causes stomach ulcers.

There are misperceptions about aging.

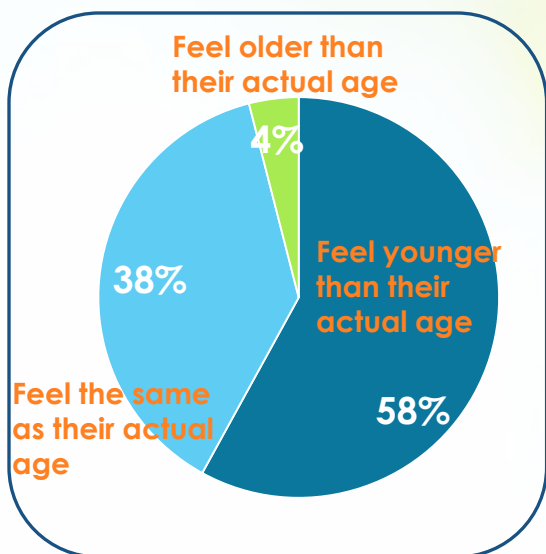
Correct Answer

Those who think it is TRUE Those who think it is FALSE

REASON:

		Those who think it is TRUE	Those who think it is FALSE	REASON:
1)	As we grow older, mentally and physically deterioration are inevitable	80%	20%	WHO reports indicate increased physical activities, improved diet and building social networks can effectively fight these issues.
2)	Most older people have similar needs, they are the same	28%	72%	WHO reports indicate Older people have diverse needs, especially given difference in gender, ethnicity, culture, social groups.
3)	Creativity and making a contribution is the province of young people	16%	84%	Example, Michelangelo designed St Peter's Basilica in Rome when he was over 70 years old.
4)	Heart disease only affects the unhealthy or the elderly	13%	87%	Heart disease can affect anyone with unhealthy diet or lifestyle.
5)	Everyone who gets old will develop dementia	12%	88%	2011 Alzheimer Disease Facts & Figures reports about 10% have Alzheimer while in USA, only 5% of over 65 develop dementia.
6)	Depression is more common (prevalent) in old age	28%	72%	Depression is NOT a normal part of growing old but rather a illness. Age alone is not a risk factor for depression.
7)	Forgetfulness is likely to indicate the onset of dementia	61%	39%	Forgetfulness may be an early sign of dementia but it does not necessarily mean a person will be diagnosed with dementia as Memory loss can be caused by medication or depression.
8)	Older people are not suited to modern workplace	23%	77%	Studies have shown that some segments of mental growth can actually be reinforced as people grow older – strategic thinking, deliberation, comprehensive perspective – all critical in the modern workplace (WHO)

58% of Spanish respondents feel young at heart



Spanish feels you are old when you reach 67

Age	Age	Age	Age	Age
25-29	30-39	40-49	50-59	60+
63	64	70	69	73

Spanish thinks 40% of the population is over 65yrs old, however statistics show there are only 18%

Base: All respondents (N=1,074)

R5 In your opinion, at what age does a person become old?

R6 What percentage of the population in Spain do you think is over 65 years old?

R7 Which of the following best describes how you feel? Younger/ similar/ older than actual age

Source: World Bank, 2014

<http://data.worldbank.org/indicator/SP.POP.65UP.TC.ZS>

There are misperceptions about cancer.

Correct Answer

Those who think it is TRUE Those who think it is FALSE

REASON:

	Those who think it is TRUE	Those who think it is FALSE	REASON:
1) Drinking bottled water that's been kept in a car for a long time can cause cancer due to release of some chemicals	55%	45%	According to the American Cancer Society and Cancer Research UK, it has not been proven that drinking water from bottles kept in a car for a long time cause or increase the risk of cancer.
2) Frequent use of deodorants, antiperspirants and hair colour or dyes can cause cancer	37%	63%	There is no scientific evidence. This myth started due to a hoax email several years back, using data that has lots of scientific errors. Cancer Research UK
3) Heavy drinking can increase the risk of getting cancer	67%	33%	Alcohol can increase the risk of certain cancer types, for example, Liver, breast, colon. American Cancer Society
4) Breast cancer can occur in men	76%	24%	Breast cancer can occur in men, though it is rare. Cancer Research UK
5) Living in a polluted city will eventually give me lung cancer	60%	40%	90% of lung cancer due to smoking and while pollution does cause some cases, the incidence is extremely low and only for people in specific occupation. Cancer Research UK
6) Survive rate of some early stage cancers can be up to 90%	89%	11%	Survival varies between cancer types, ranging from 98% for testicular cancer to just 1% for pancreatic cancer. Cancer Research UK
7) If you don't have anyone in your family suffering from cancer, you have nothing to worry about	10%	90%	Cancer is caused by mutation of genes and 90-95% of the mutation is caused by how you live. National Cancer Institute USA
8) Eating charred vegetables can cause cancer	49%	51%	Charred vegetables contain very little Heterocyclic amines (HCAs). However, it is advisable to avoid charred meats as they have high HCAs. National Cancer Institute USA
9) Obesity is linked with an increased risk of developing some types of cancers	68%	32%	Obesity increased the risk of certain cancer types like breast, colon, kidneys. National Cancer Institute USA
10) Putting on sunscreen will prevent skin cancer	88%	12%	Recent research has shown that sun screen can help prevent melanoma and other skin cancers. The Skin Cancer Foundation USA/ Robinson & Bigby July 20 issue of Journal of the American Medical Association
11) Cancer can be prevented	74%	26%	Experts estimated that 4 in 10 cancer cases can be prevented by having a healthier lifestyle and workplace. Cancer Research UK

A vibrant landscape featuring a bright blue sky with scattered white clouds and a sun in the upper right corner. In the foreground, there is a wooden deck with dark brown planks, and a row of tall, green grass separates the deck from the sky.

Opportunities for Cigna

Potential Opportunities to Explore Further for Cigna Spain.

1. Physical health ranked #1 and performs well

Although a majority of survey respondents want to lose weight, their BMI is good, and they rate themselves highly for diet and sleep patterns. So, they are doing better than they think, and this should be communicated, and congratulated, to help build confidence

2. Financial health needs to be rebuilt

This confidence can be leveraged when rebuilding financial health. Positive encouragement is needed, because Spaniards of all ages are worried about what tomorrow will bring

3. Leverage existing gaps in workplace coverage

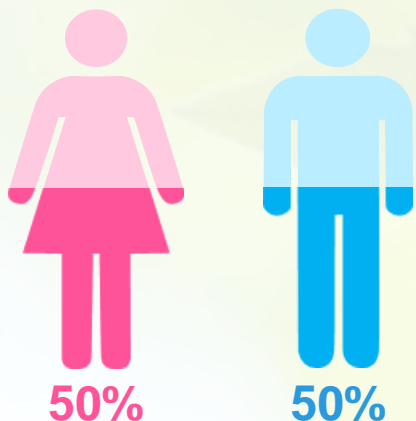
Cigna can be a positive force in the workplace, where large gaps exist between what Employees would like to see as 'health benefits' and what Employers currently offer. Such positive associations will benefit the brand more broadly



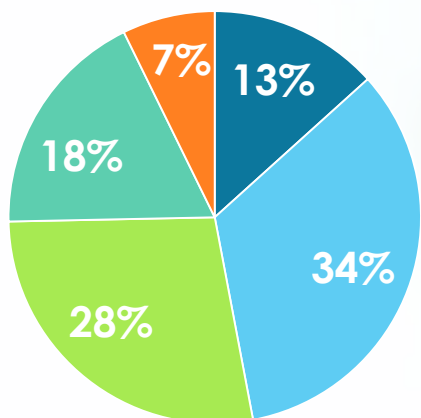
Appendix

Demographics

Gender



Age



City

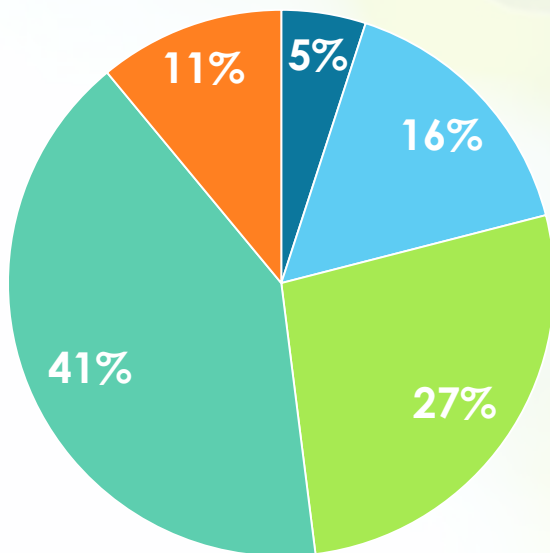
Andalucia	19%
Pais Vasco	15%
Cataluña	19%
Madrid	24%
Castilla Y Leon	4%
Galicia	3%
Comunidad Valenciana	5%
Others* <i>(including: Aragon, Asturias, Islas Baleares, Islas Canarias, Cantabria, Castilla - La Mancha, Extremadura, La Rioja, Murcia, Navarra, Melilla & other cities)</i>	11%

* Cities that are less than 3% are grouped under "Others"

Demographics (cont.)

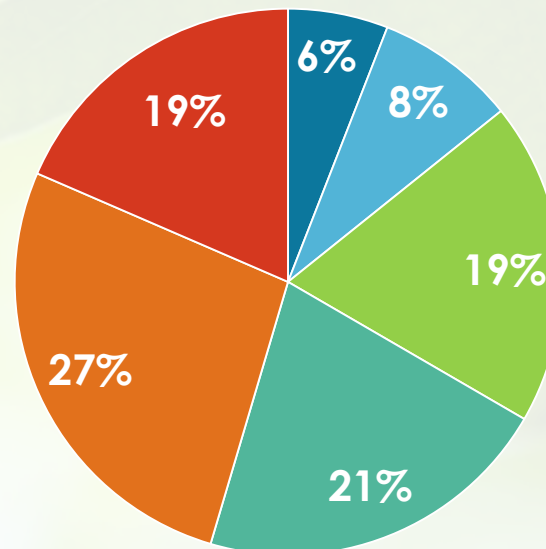
Education

- Graduate
- High school
- Technical/ Vocational Training
- University (undergraduate) Degree
- PhD or Master Degree



Annual household income

- €80,000 or more
- €60,000 – 79,999
- €40,000 – 59,999
- €30,000 – 39,999
- €20,000 – 29,999
- Less than €19,999



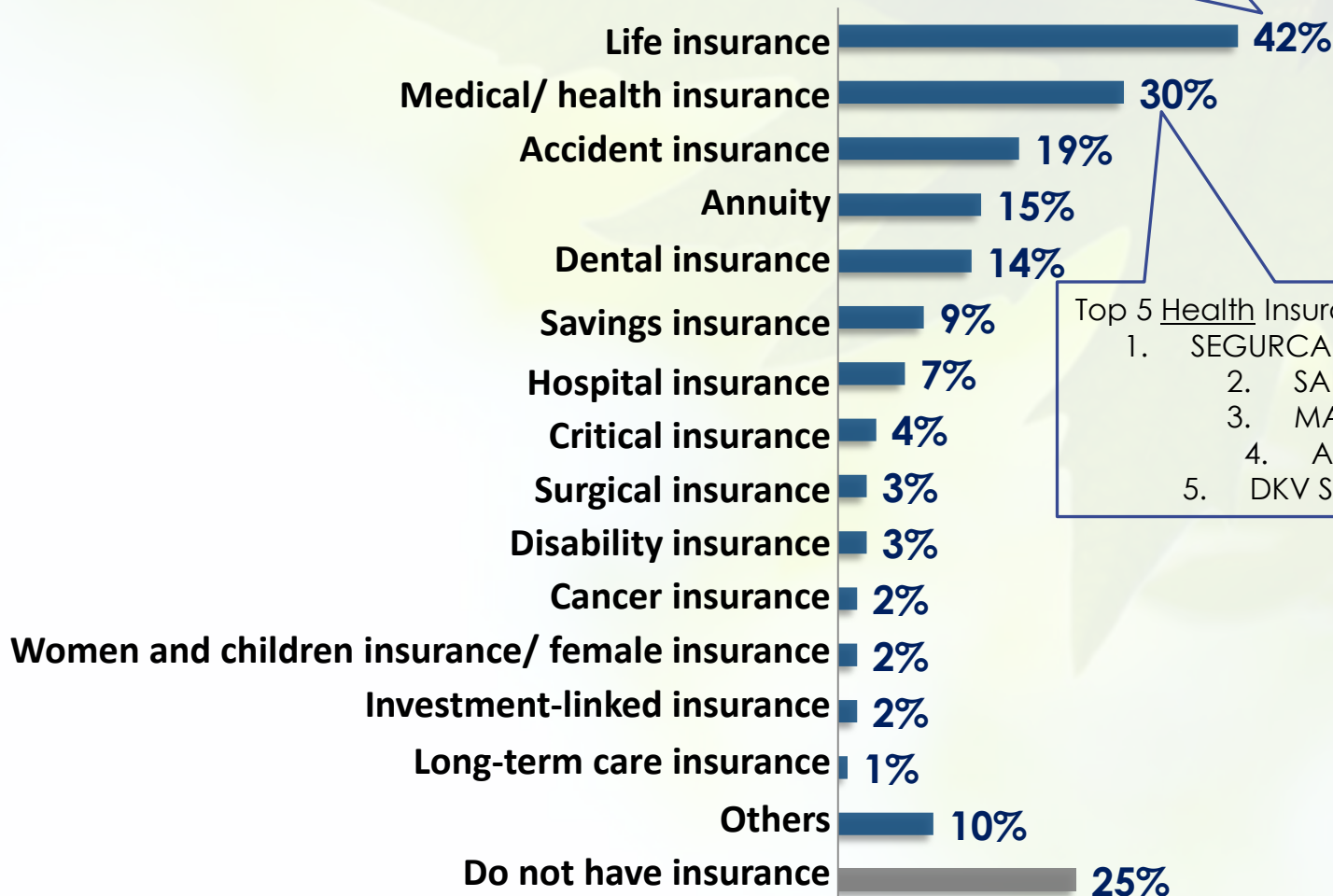
Base: All respondents (N=1,074)

Z7 What is the highest level of education you have attained?

Z8a What is your total annual household income? Exclude Refused

Ownership of insurance products

Types of insurance products owned



- Top 5 Life Insurance providers:
1. MAPFRE
 2. SEGURCAIXA ADESLAS
 3. AXA SEGUROS GENERALES
 4. ALLIANZ
 5. DKV SEGUROS

- Top 5 Health Insurance providers:
1. SEGURCAIXA ADESLAS
 2. SANITAS
 3. MAPFRE
 4. ASISA
 5. DKV SEGUROS

Base: All respondents (N=1,074)

Z1 Do you currently own any of the following types of insurance products? Z2 Who is paying for your health plan/ insurance?

Z3 Of the insurance policies (Life Insurance, Health/ Medical Insurance) you currently have, which companies are they with?