

# Beyond Duty of Care:



## Balancing Care and Financial Sustainability in a Rapidly Changing Global Landscape

*Essential Insights and recommendations from the  
Cigna Health Summit 2025. Vienna, Austria, 25-26 June 2025*





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# A call to action for International Organisations



**Sébastien Haslé**

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At Cigna Healthcare, our mission is clear: to support the health and vitality of the people we serve. As the world around us becomes more complex and unpredictable, that mission has never been more relevant.

But we can't do it alone: we need all the collective knowledge and insight we can get. That's why the Cigna Healthcare's Health Summit 2025 brought together leaders, experts, and practitioners from across the globe to identify common challenges, exchange ideas, and work together on strategies that can shape the future of health and well-being.

*"The pace of change has never been this fast, yet it will never be this slow again."* These words, originally from Justin Trudeau, kept echoing in my mind when reflecting on these two days of rich discussion. They remind us that adaptation is not a one-off exercise: it is a continuous, accelerating necessity.

The pages that follow capture not just the challenges we face, but the actionable steps we can take to ensure that we adapt to change and are better equipped to anticipate future trends, especially when it comes to balancing care with financial sustainability. They are informed by real-world experiences, backed by evidence, and enriched by the collaboration of a community that understands the value of learning from one another.

I encourage you to read this report with an eye to action, and to find one idea you can adopt, one process you can improve, or one partnership you can deepen. Together, we can build healthier, more resilient workplaces, ensuring that our people are supported not only to work, but to thrive.





## Executive summary

On June 25–26, 2025, leaders and experts gathered in Vienna, Austria, for the Cigna Healthcare's Health Summit to explore the evolving role of Duty of Care in an increasingly unpredictable world. This white paper summarises the Summit's key sessions, distils the main takeaways, and offers practical actions for international organisations to implement in their own operations.

Discussions inevitably revolved around the inherent tension in delivering comprehensive staff well-being while safeguarding long-term financial sustainability. Knowing that the pace of change will only accelerate, finding effective solutions will require them to adapt quickly, embrace innovation, and maintain a relentless focus on health.

Participants examined how Duty of Care is shaped in this environment. Three essential insights emerged:

- 1 Workforce health is a strategic imperative. The collective health of an organisation's workforce is not a nice-to-have: it directly correlates with its ability to achieve its mission.
- 2 Proactive investments drive sustainable health outcomes. There is a critical need for forward-thinking strategies that prioritise early interventions and optimise spending, ensuring that every programme delivers maximum benefit.
- 3 Collaboration is a strength. The community of international organisations thrives on shared learning: by exchanging ideas and experiences, we can accelerate progress for all.

To address these challenges and capitalise on the opportunities, the Summit identified five strategic approaches:

- 1 Prioritise prevention through lifestyle medicine, health literacy, and early intervention.
- 2 Expand workplace health programmes that are targeted, culturally adapted, and driven by return on investment.
- 3 Harness comparable data to understand trends, measure impact, and inform decision-making.
- 4 Leverage digital health solutions combined with human intervention during the moments that matter.
- 5 Foster a culture of well-being embedded in leadership, policy, and organisational design.

The consensus was clear: while the challenges are significant, the opportunity to create healthier, more resilient organisations has never been greater. By acting now and working together, international organisations can protect their people, control costs, and ensure long-term mission success.





# Introduction

## A Balanced Approach

The theme of Cigna Healthcare's Health Summit 2025, *Beyond Duty of Care: Balancing Care and Financial Sustainability in a Rapidly Changing Global Landscape*, offered a platform to expand on complexities faced by organisations as they strive to ensure the best standards of care for their staff while navigating a challenging macro-economic environment and shifting geopolitical balances.

Amidst rising costs of healthcare, an inflationary environment, increased levels of stress in the workplace, and an evolving workforce, a critical question emerged: how can international organisations ensure both staff well-being and long-term financial resilience despite facing budget constraints?

Recognising that Duty of Care now extends beyond physical safety to encompass mental and physical health, financial security, emotional resilience, and a sense of belonging, discussions at the Summit examined these challenges from different perspectives, ranging from broad economic considerations to individual approaches to well-being.

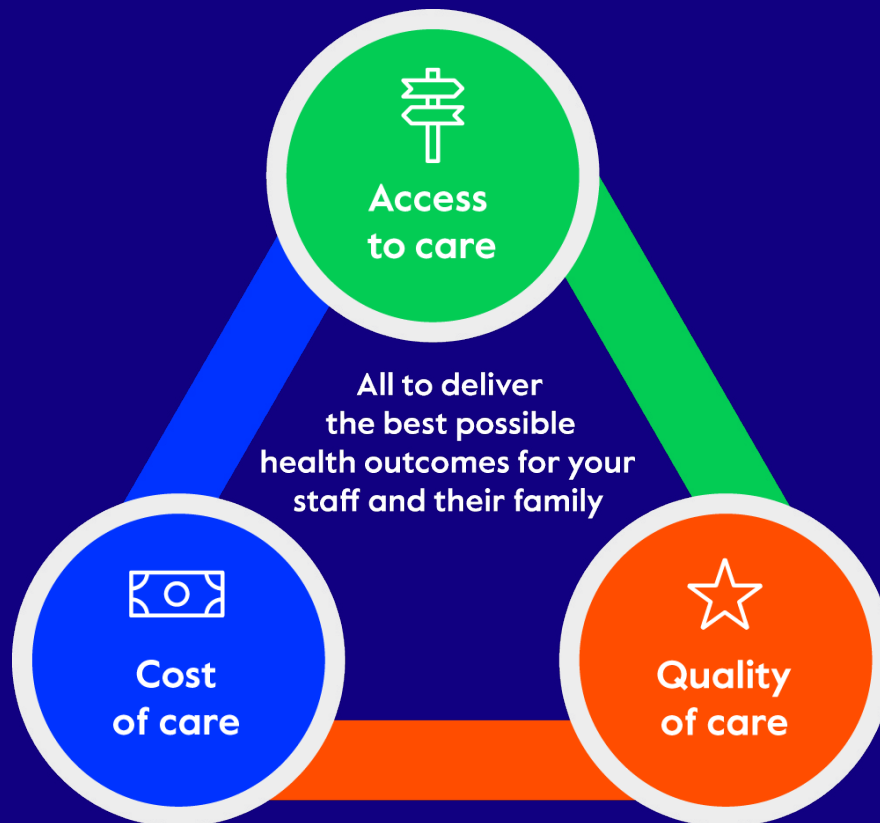
The following sections present an overview of the key challenges that were identified by participants, together with a series of actionable recommendations drawing on their first-hand experience.





# Today's challenges across the care triangle

Throughout the Summit, discussions centred around what we call the care triangle: the delicate balance between cost, access, and quality of care.



The care triangle represents the delicate balance between cost of care, access to care, and quality of care, which organisations face when delivering the best possible health outcomes for their staff and families while managing financial sustainability.

**Access to care** ensures that staff can obtain the healthcare services they need, when and where they need them, whether that's nearby their headquarters or in a hardship location.

**Cost of care** encompasses the financial resources required to deliver healthcare services, spanning from medical treatments and technologies to workforce expenses and infrastructure. Balancing this dimension requires innovative approaches to cost-sharing, waste reduction, and smarter allocation of resources.

**Quality of care** focuses on the effectiveness, safety, and comprehensiveness of healthcare services.

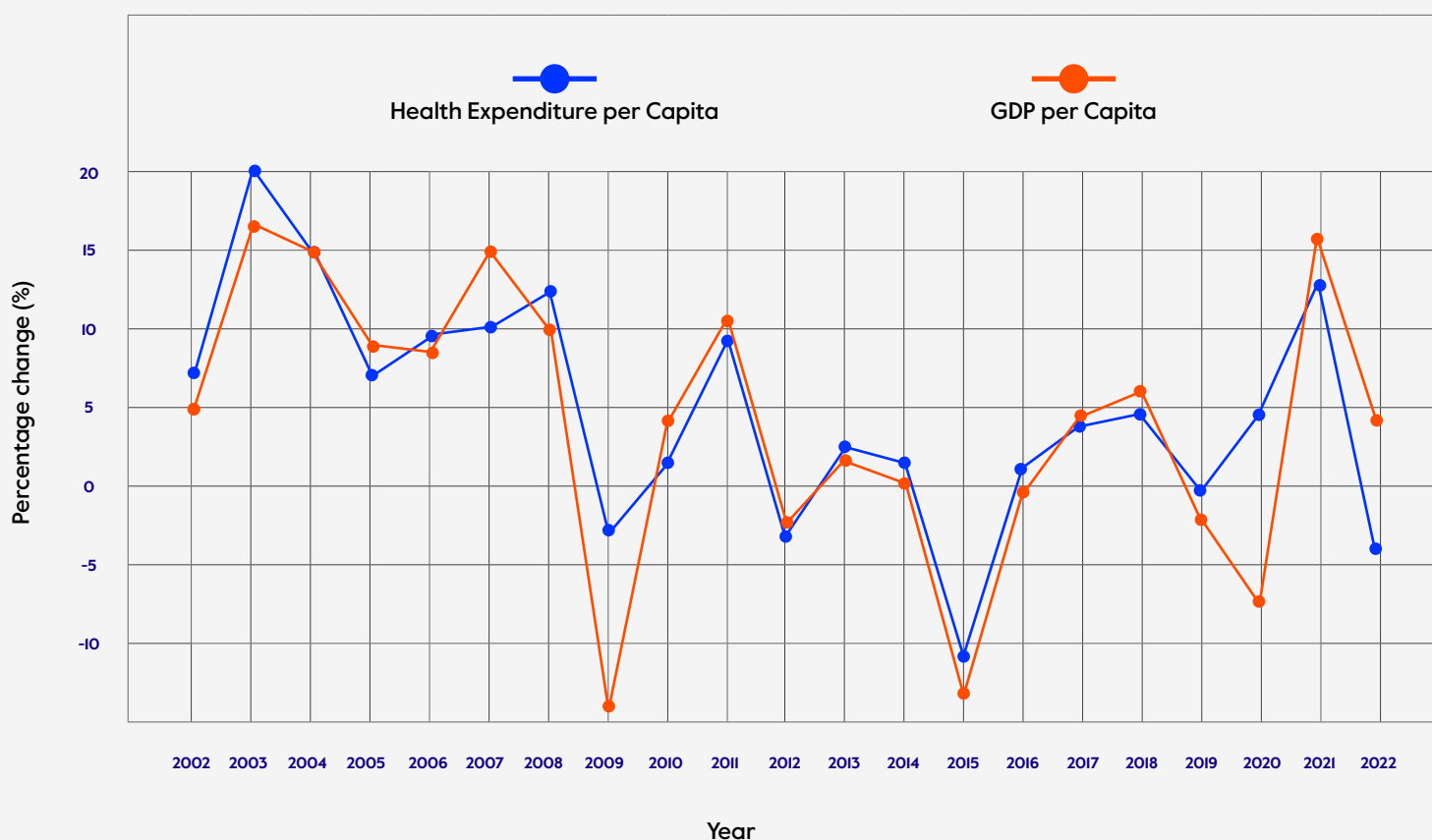
Striking the right balance across these dimensions is critical not only to fostering a resilient, healthy workforce, but also to achieving long-term organisational success.

# 1. Cost of Care

The Health Summit opened with a stark picture of the global health economics landscape: healthcare systems and the organisations that rely on them are facing unprecedented financial strain. Professor Alistair McGuire, Professor of Health Economics at the London School of Economics and Political Science (LSE) and Chair of LSE Health, highlighted the persistent trend of health expenditure outpacing national income.

Over recent decades, health costs have steadily climbed both as a share of GDP and relative to GDP per capita, driven partly by wealthier populations with greater and more complex healthcare needs. But there is a clear problem: for every **10% increase in GDP, healthcare spending can rise by as much as 13%**, underscoring an imbalance where costs outstrip economic growth.

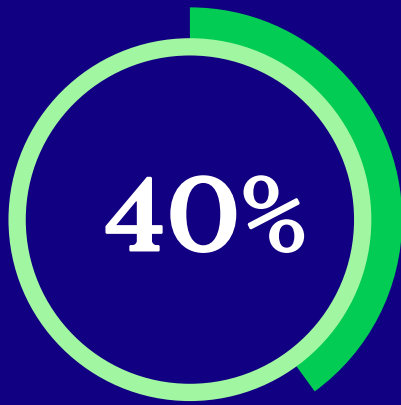
## Year-over Year Percentage Change: Health Expenditure per Capita vs GDP per Capita



Source: <https://apps.who.int/nha/database/ViewData/Indicators/en>

Demographic change adds to the challenge. Globally, we are living longer, though studies suggest that financial impact of ageing is more nuanced than it may appear. Rather than age, costs are primarily driven by the level of care needed in the final stages of life, with data indicating that the last two years are often the most expensive. For International Organisations, duty of care doesn't stop at retirement which also means healthcare costs are continuous. Adding to the strain, non-communicable diseases are on the rise, with more young people being detected with multiple chronic conditions.

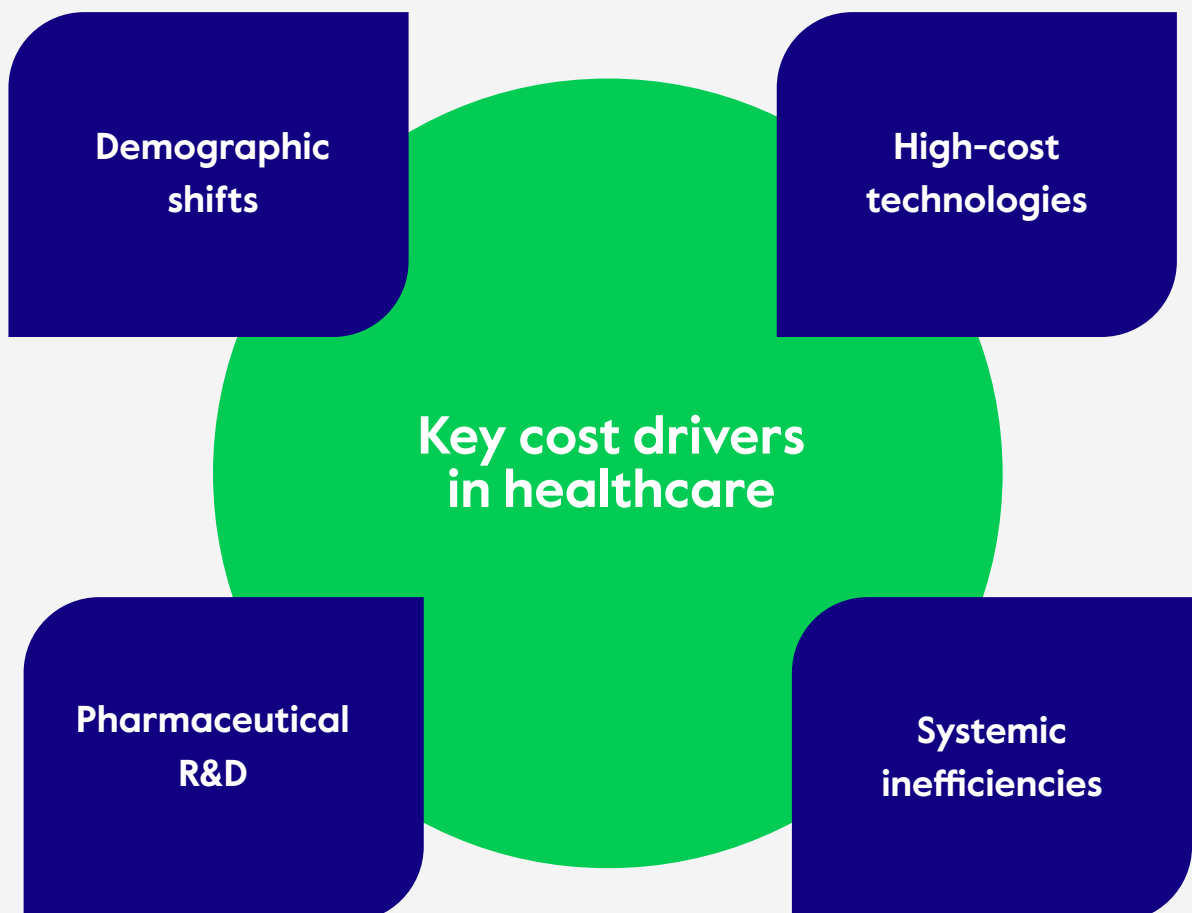




**of people over 65  
have at least 2 chronic  
diseases on average  
in the EU**

Technology, while transformative, is also a major cost driver. Studies suggest that the adoption and diffusion of new medical technologies adds between 30% to 75% of growth in health care expenditure. Robotic surgery illustrates this: despite limited proof of clinical superiority, uptake has been rapid, boosting procedure volumes but also bringing substantial capital and maintenance costs, without yet delivering offsetting savings or workforce reductions.

Prof. McGuire cited two further cost drivers. First, rising pharmaceutical research and development, which can become sunken costs when they don't lead to new therapies; or still yield diminishing returns when they do. Second, systemic inefficiencies and waste (such as adverse events, unnecessary prescriptions, administrative overheads, or fraud) which are estimated to account for up to one-fifth of healthcare expenditure.



As costs rise, funding mechanisms face mounting pressure. Traditional social insurance systems struggle as the working population shrinks, while private insurance models face the tension of balancing comprehensive coverage with affordability, often leading to increased premiums. This is prompting insurers to rethink how financial risk is shared between patients and providers. Consumer risk sharing, such as co-payments, has often proven ineffective because demand for essential healthcare is inelastic: people's need for care does not significantly go down even when costs go up. As a result, recent efforts have focused on provider-side cost-sharing models designed to encourage efficiency without compromising access.

**The Cigna Healthcare International Health Study 2024 revealed 19% of survey respondents did not receive necessary medical care due to cost, with this figure increasing to 23% among adults aged 25-44.**

## Cost of Care Essential Insights

- 1 Healthcare costs are growing unsustainably. Expenditure continues to outpace economic growth, driven significantly by new, high-cost technologies.
- 2 Healthcare systems are under pressure. Ageing populations, growing investments in Research & Development, and systemic inefficiencies further exacerbate financial strain on healthcare systems.
- 3 Organisations face mounting budget challenges. This limits their margin of maneuver to provide comprehensive care and manage rising costs effectively.
- 4 Staff are directly affected by financial barriers. Many are delaying necessary medical care due to cost concerns.



## 2. Access to Care

As the global population grows older, so does the healthcare workforce: over a third of doctors in some regions are already aged 55 or older, with not enough young professionals ready to take over. Healthcare systems are therefore already facing shortages in practitioners, nurses, and other professional roles. Though this challenge varies in severity by country, it is projected to intensify globally.

**By 2030, the world could face a global shortage of 11 million healthcare workers, with Europe alone bracing for a deficit of 1.8 million by 2026.**

These shortages place mounting strain on existing infrastructure, leading to significant constraints and longer waiting times. This is already a reality in much of the Western World, and even more so for international organisations operating in hardship locations, where access to quality care is often scattered and inconsistent.



**of HR leaders responding to the Cigna Harnessing Health survey claimed that the benefits offered to their staff are underutilized, with general nutritional support and preventive tools cited as the most overlooked**

The gap between needs and available care is closely tied to both healthcare financing and health equity. Treatments can be costly for the general population, and even out of reach for certain demographic groups, creating a vicious circle where health disparities deepen rather than diminish.

This applies equally to mental health services: access remains limited in many regions, and even when they are offered, barriers such as poor awareness of these benefits and cultural stigma persist. Women and younger adults, who face higher stress levels more frequently, are therefore left particularly vulnerable.

**The Cigna Healthcare International Health study indicated that 17% of women report delaying counselling or therapy services, versus 12% for their male counterparts.**

For international organisations with staff across multiple countries, ensuring equitable access to care is even more complex, with differing healthcare systems, standards of care, and geographic disparities all adding to the challenge.

## Access to Care Essential Insights

- 1** **Workforce shortages limit access.** The global deficit of healthcare professionals means services are less available.
- 2** **Geography creates access disparities.** International organisations are particularly impacted, especially when staff is deployed in hardship locations.
- 3** **Financial barriers deter care,** especially for populations that are most at risk, adding another layer of disparity.
- 4** **Some services are underutilized.** Even when benefits are available, lack of awareness or understanding can prevent staff from accessing them effectively. This is often true for mental health support.



### 3. Quality of Care

Quality of care, influenced by cost pressures and access limitations, is perhaps the most challenging aspect for both healthcare systems and international organisations. When budgets shrink or medical staff are scarce, quality of care inevitably suffers.

Quality of care spans medical excellence, effective use of technology, and comprehensiveness health services: all essential dimensions of improved patient experiences and health outcomes.

The urgency further grows as we live longer, but not necessarily in good health: the growing prevalence of comorbidities, especially non-communicable diseases (NCDs), is a warning sign.

**The Cigna Healthcare International Health Study 2024 found that 1.7 billion people worldwide have at least one comorbidity, and those with lower overall well-being are far more likely to report chronic conditions.**

Stefania Ubaldi, Founder and Director at MedinVita Clinic Geneva, and Co-founder of the European Lifestyle Medicine Organization, noted that NCDs, though driven mainly by lifestyle factors, are responsible for over 71% of all deaths globally. This underlines why we must increasingly adopt a holistic approach that goes beyond physical care to address mental, emotional and social well-being.

This broader definition of well-being has taken root in the workplace, particularly in international organisations as they become more inclusive and reflective of real staff needs, but it also brings new challenges. Marion Devaux, Health Policy Analyst at OECD, highlighted the two-way link between health and labour: poor working conditions can affect health, and poor health undermine people's ability to work. That is why, when quality of care falls short, the economic consequences are felt society wide.

Moreover, globally, around 20% of adults experience depressive symptoms which impact their daily lives. Studies show a 26-percentage point employment gap between individuals with severe distress and those without, further exacerbating labour shortages.



This challenge is particularly acute for staff of international organisations, often facing long working hours, constant demands, and a difficult macroeconomic environment, all of which fuel stress.

Stress was a recurring theme in the presentation by Thijs Launspach, a psychologist and renowned author, who described it as inevitable in today's "VUCA" world (Volatile, Uncertain, Complex, and Ambiguous). While some stress can be beneficial, relentless,



***“It is not a ‘work-life balance’ issue, but rather a ‘work-life flexibility’ issue.***

Thijs Launspach, Psychologist

Ultimately, workplace (mental) health is a strategic imperative for organisational success. Addressing the root causes of poor health, including chronic conditions and unhealthy lifestyles, is not merely a matter of care but of sustaining a resilient and productive workforce.

## Quality of Care Essential Insights

- 1 **Quality of care is undermined by pressures on cost and barriers to access.** When these converse, standards of care inevitably suffer.
- 2 **Holistic approaches are now essential.** Rising chronic conditions and comorbidities demand approaches that address physical, mental, and social well-being at once.
- 3 **Health and work are deeply interconnected.** Poor health outcomes influence working conditions, and poor working conditions have an effect on health.
- 4 **Well-being strategies need flexibility.** Today’s “VUCA” world requires organisations to shift from focusing solely on work-life balance to more adaptable strategies.



# The challenges along the care triangle

## Limited access and disparities.

Staff located at headquarters may benefit from robust, but expensive healthcare, while those in remote or hardship locations encounter financial hurdles, fragmented service and geographical barriers. Underutilization of some services - like mental health- further compounds the disparities.



## Escalating costs and financial strain.

Healthcare expenditure outpaces economic growth, driven by high-cost technologies, R&D investments, and systemic inefficiencies. This leads to pressures on well-being budgets and staff having to delay care.

## Compromised quality and new, chronic burdens.

Balancing cost and access can lead to compromised care quality. This is compounded by the rising prevalence of chronic conditions and mental health issues among staff working under high stress and in volatile environments. These trends demand more adaptable well-being workplace strategies.





## Striking the right balance:

### Five approaches to address today's challenges

With the main challenges identified, the Health Summit's participants worked together to suggest real-world lessons, best practices, and actionable recommendations. Balancing duty of care requires trade-offs between cost, access and quality and making the right choices for your organisation.

Going beyond theoretical concepts, these suggestions reflect the collective wisdom of the health policy experts, HR professionals, and organisational leaders who are tackling these challenges across international organisations every day.

## 1. Prioritise Prevention: Investing in Health before Illness

Prevention was a recurring theme throughout all sessions in Vienna. Participants consistently referred to it as the cornerstone of any strategy aimed at improving health outcomes while being financially sound.

Notably, prevention was the red thread of Dr Stefania Ubaldi's keynote on lifestyle medicine. She pointed out that up to 80% of chronic diseases are preventable with lifestyle changes. Lifestyle changes alone could prevent 9 out of 10 heart attacks, 7 out of 10 strokes, and 93% of type 2 diabetes cases. Even cancer incidence could be reduced by 30-50% through prevention.

Lifestyle medicine specifically focuses on promoting these preventative healthy behaviors and individual choices. Its care approach is based on six pillars: nutrition, physical activity, stress management, restorative sleep, avoiding risky substances, and positive social connections. Together, they form a strong base for any strategy targeting the root causes of many chronic diseases.

The benefits of improving individual health extend beyond the person, positively impacting organisational health as well. Marion Devaux shared strong evidence of the economic gains from workplace health programmes. Expanding preventive efforts across countries can deliver health improvements and economic returns.

Workplace **mental health** programmes improve health and increase **productivity**.

Addressing sedentary behaviour at work could add **37,000** full-time workers annually, with a **4\$** return for every **1\$** spent.

Further building the importance of prevention, Thijs Launspach's session on stress management alerted the audience to the importance of recognising our own personal stress signals early. These signals can be physical, cognitive, emotional, or behavioural, and each of us may experience only a few. But what's essential is developing strategies to manage them before they become chronic, and organisations can provide the resources to do so.

On a personal level, staff can manage stress by limiting digital interruptions, taking regular breaks, exercising, and prioritising tasks mindfully. Organisations, in turn, can support staff by promoting healthy work practices, discouraging toxic productivity, and leading by example—where health and well-being are prioritised over constant output.

Lastly, health literacy emerged as a crucial component of effective prevention. Strategies work best when people understand how their behaviours affect their health. Organisations can boost health literacy by offering education, clear communication about health benefits, and creating environments that make healthy choices easier.



## Cigna Healthcare's approach: Proactive, Personalised, Preventive Care

Recognising the critical importance of prevention in managing cost of care while improving health outcomes, we have developed a comprehensive approach to proactive, personalised, and preventive care.

Our proactive approach includes different touchpoints designed to engage members before health issues arise: think personalised onboarding emails for new members, preventive screening reminders, and communications around global health awareness days. A pilot programme titled “Your Year with Cigna Healthcare” provides members with a personalised roadmap for maintaining their health throughout the year.

Our analyses reveal, notably, the increasing utilisation of preventive screenings (i.e. mammograms, prostate screenings, PAP smears), which represent a fraction of the cost of treating advanced diseases, since at least 2019.

We complement this with personalised health risk assessments, targeted communications about preventive care benefits, and digital tools that empower members to take control of their health.

In parallel, our Musculoskeletal (MSK) nurse support programme focuses on preventive, early clinical, and behavioural health interventions for MSK conditions. MSK conditions affect over 1.7 billion people globally, and are the leading cause of disability in many regions.

These programmes are a testament to our commitment to help people live their lives in full, and our numbers show that prevention is not just a health strategy, but a sound financial investment.

### Prioritise Prevention Checklist

- Conduct a health risk assessment across duty stations.
- Increase visibility of preventive screenings and benefits.
- Integrate health literacy into onboarding and staff training.

## 2. Expand Workplace Health Programs

### Driving Results through Targeted Interventions

Ranging from physical activity to nutritional support, mental health promotion, and smoking cessation, workplace health promotion programmes can yield significant returns on investment and shape healthy habits in the long term. After all, people generally spend a large part of their life in the workplace, making it a unique setting where lifestyle changes can be tested.

At the Summit, Dr. Asadang Dusadi-Isariyavong, Principal Medical and Health Specialist at the Asian Development Bank, presented a case study on their Extended Medical Absence (EMA) programme. It addresses challenges related to sick leave such as inequalities in sick leave allowance, concerns over medical confidentiality, and the lack of clear procedures.

The EMA programme allows for unlimited sick leave, engages healthcare providers for short-term disability management, and provides income assistance for staff on extended leave. But it also includes support for returning to work via facilitated team support, counselling services, and regular check-ins. Since its implementation in a pilot phase, it has facilitated 316 early returns to work and reduced sick leave duration by 10.6%.

**Forced presentism results in 2 to 3 times more productivity loss than absenteeism, suggesting the benefits of facilitated leave. (Source: OECD)**

The programme is close to other kinds of Employee Assistance Programmes (EAPs) which support mental health in the workplace. They provide a framework for organisations to make adequate support available, promote healthy work-related practices, and ultimately lead by example.

For international organisations, the cultural lens is key when designing and implementing workplace health programmes. What works in one region may not be effective in another: employers need to take into account local norms, preferences, and the specificities of local healthcare systems.

### Cigna Healthcare's approach: Comprehensive Support for Workplace Health

We have developed a suite of workplace health promotion programmes designed to support international organisations in enhancing employee well-being while managing healthcare costs.

An example is the Back to Work Plus programme, which helps employees return to work after illness or injury. It combines elements from medical insurance plans with non-medical benefits (i.e. suggestions for accommodations to the workplace, mental health support) to reduce absence time, increase confidence in returning to work, and prevent relapses related to same condition.

The programme has demonstrated positive results, with a 10.6% reduction in sick leave duration and 316 early returns to work facilitated. Staff feedback has also been overwhelmingly positive. The success of the Extended Medical Absence (EMA) programme as implemented by the Asian Development Bank, which was built on the framework of Back to Work Plus, is another testament to its effectiveness.

Meanwhile, Cigna Healthcare's International Employee Assistance Programme (IEAP) provides 24/7 access to counselling, critical incident support, and stress management resources. It offers support in multiple languages and is culturally adapted to meet the needs of diverse international workforces and. It can also be expanded or adapted to better fit specific health requirements with regard to mental health support, change management, or crisis scenarios.

#### Expand Workplace Health Programs Checklist

- Audit current workplace health programmes for usage and impact.
- Implement return-to-work support for staff after illness or injury.
- Train leaders to recognise and respond to health-related needs.



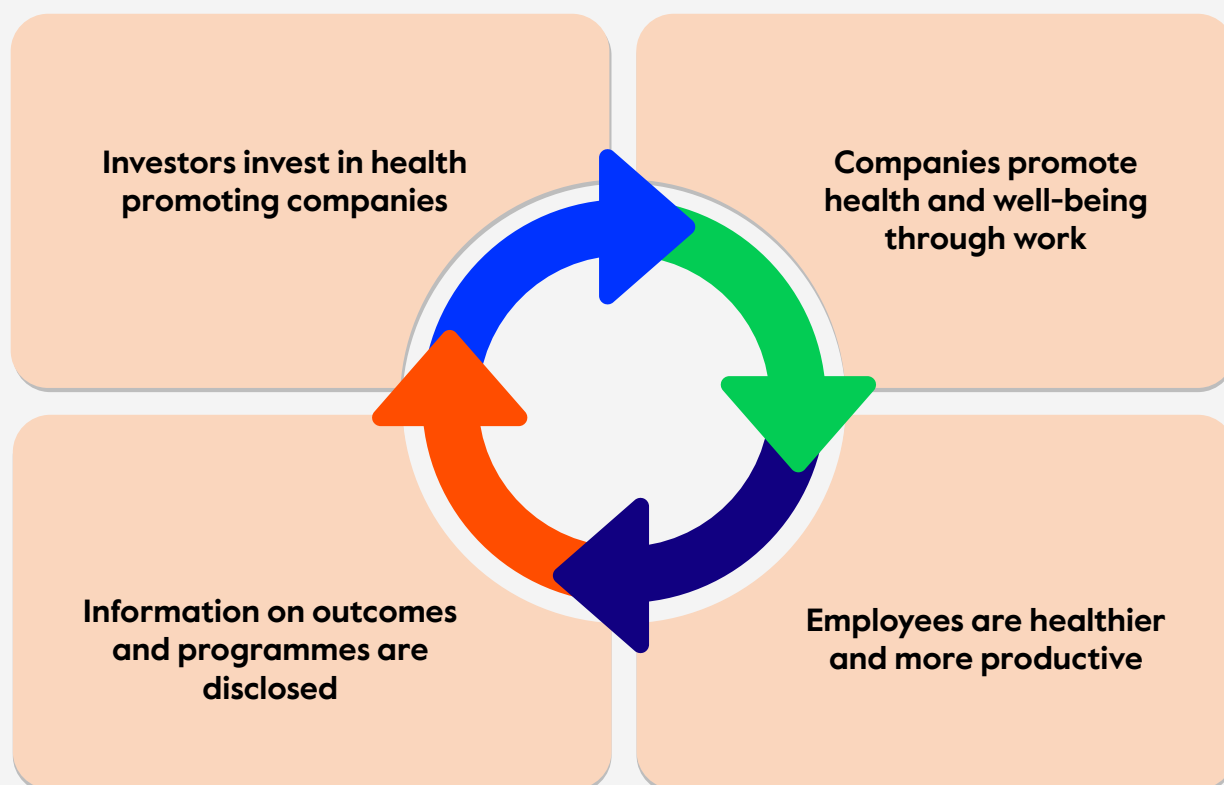
### 3. Harness the Power of Comparable Data: Making Informed Decisions

The importance of workplace health programmes is undeniable, yet international organisations still struggle to substantiate their positive impact with actionable data.

This is where Marion Devaux's research on workplace health promotion became a focal point of the Summit discussions, as it examined both health outcomes and economic impacts in tandem. Her findings make a strong case for investing in preventive interventions, particularly in light of the growing interest from investors in health-related metrics: better measurement of health outcomes could, in turn, attract additional funding for well-being initiatives.

### Unlocking the potential of a virtuous circle

*Investment in health-promoting companies can create a virtuous circle*



*Source: Devaux, M. (2025). Promoting health and well-being at the workplace: Tools and programmes benefiting employers and employees [Presentation slides]. Cigna Healthcare's Health Summit 2025.*

Thinking more broadly, a clear message from the Summit was that organisations need data they can compare and share. While some may collect vast amounts of data, they often lack the tools or methodologies to translate it into effective decision-making. There is an urgent need to develop new protocols for comparative studies. Establishing key performance indicators for health and well-being initiatives is widely recognised as essential, yet there is still no consensus on which standardised metrics best capture the multidimensional nature of health. Progress will depend on collaboration to define common frameworks, accelerate learning, and avoid duplicating efforts.

Interest is growing also on predictive analytics, which can enable us not only to understand current patterns but to anticipate future needs. Such data holds tremendous potential for planning healthcare investments and designing benefits packages that address future health challenges.



## Cigna Healthcare's approach: Consultative Guidance through Data-Driven Insights

Cigna Healthcare has developed a sophisticated approach to data collection, analysis, and sharing that informs its consultative guidance to international organisations.

Our vast dataset provides unique insights into healthcare utilisation patterns, cost drivers, and emerging health trends among staff of international organisations.

That's how we have already identified significant trends, such as the doubling of mental health claims since 2021, the rising average age of many organisations, and where peak healthcare spending occurs. And that's how we are able to identify the most impactful interventions for different population segments, from healthy individuals to those with multiple chronic conditions.

Through benchmark exercises and consultative guidance, leveraging existing data of international organizations, we can help standardize health care plans and benefits across staff clusters, drive efficiency, and control costs. Such insights can help minimize disruption in providing healthcare to staff members and their families during periods of change. Through clinical and prevention programmes and network optimisation, we can mitigate the risk of costly medical interventions while supporting staff in maintaining their physical and mental well-being.

Some case studies:

An international organisation wanted to identify their expense drivers, and through Consultative Guidance we were able to identify the favored use of a private hospital group by their staff members which was driving costs up. We are now working in conjunction with them to create a Health Navigator programme to guide staff members to a range of providers, a solution which could save up to \$1 million per annum.

Working with another international organisation, we created an overview of the true cost of healthcare in every country and used this to create a new contribution model for them – this will help them to create a better spread of the cost of their healthcare plan across their different duty stations.

### **Harness the Power of Comparable Data Checklist:**

- Define key health and well-being data points for your organisation.
- Use predictive analytics to anticipate future health needs.
- Benchmark against peer organisations.

## 4. Leverage Digital Solutions: People Centric Care in a Digital Era.

Digital tools have the potential to transform healthcare delivery and improve access to care. Many of them have seen increased adoption since the COVID-19 pandemic, notably telehealth services. Today, AI-powered symptom checkers are able to conduct a virtual triage, while other tools can effectively provide support for managing chronic conditions.

Digital solutions also open new possibilities for workplace health promotion, improving programme administration, adherence, and efficiency. Wearable devices, for example, can streamline data collection and reduce the workload for intervention managers, while mobile apps can process that data automatically, turning it into personalised guidance.

Yet their adoption is not without challenges. Beyond privacy and data protection concerns, gaps in digital and health literacy in certain populations can limit effectiveness. Even the most advanced solutions will have limited impact if they are not intuitive and easy to use. Going forward, if we want engagement to grow, digital health programmes must prioritise user experience, clear communication, and a deep understanding of user motivations.

The Summit recognised both the promise and the limits of digital tools. Dr. Stefania Ubaldi stressed that they cannot replace the fundamentals of workplace health – fair wages, supportive management, and a healthy work-life balance – while Thijs Launspach warned that technology itself can be a source of stress, keeping people perpetually connected and overloaded with information.

In short, digital tools should not be treated as quick fixes. They are most effective when they complement, rather than replace, human interaction, are accessible to diverse populations, and form part of a broader, integrated health and well-being strategy.

### Cigna Healthcare's approach: Innovative Digital Solutions

We are at the forefront of developing and implementing digital solutions that enhance access to care, improve the customer experience, and support better health outcomes for members of international organisations.

Telehealth services have become an increasingly important part of our digital offering, particularly in areas where access to in-person care is limited. They allow members to conveniently reach healthcare professionals via phone or video, complementing service centres that operate 24/7/365 in 170 languages. This is how technology enhance human support without taking its place.

Investing in innovative health solutions remains a priority for us. A new Cigna Health Benefits app and web portal are being launched in 2025. This app will offer enhanced security with biometric login options, a redesigned provider search and navigation system, and an intuitive, responsive interface developed with direct input from members. Our new digital ecosystem will be more than just an update: it will be an upgrade in reliability, usability, and flexibility.

FlexRay is an innovative digital solution designed to prevent and manage musculoskeletal (MSK) conditions. It uses AI vision to measure movement health: the system scans an individual's movements, generates a "movement age" score, and provides personalised recommendations for improvement. MSK conditions affect over 1.7 billion people globally and are the leading cause of disability in many countries.

#### People Centric Care in a Digital Era Checklist:

- Promote digital healthcare solutions where suitable, especially in hardship locations.
- Provide training on using health apps and wearables.
- Monitor engagement and satisfaction with digital health tools.



## 5. Foster a Culture of Well-being: Moving Beyond Benefits to Organisational Transformation

A proactive approach to health combines effective health promotion programmes, the use of digital tools, and enhanced data-based workplace interventions. It ultimately serves a broader objective: creating a culture of well-being. At the Summit, discussions emphasised that such a culture depends on organisational policies, leadership behaviours, and workplace norms that put health first. Beyond improved health outcomes, this approach can drive productivity and strengthen international organisations' ability to achieve their missions.

Thijs Launspach underscored the critical role of leadership in shaping a healthy workplace culture. He urged leaders to make sure adequate support is available at all times, invest in healthy work practices, and create a psychologically safe environment where staff are comfortable raising health concerns.

A true culture of well-being is also one that prioritises stress management and mental health. Carina Asuncion, senior trainer, coach, and workshop facilitator, focused on restorative practices and techniques for managing stress such as breath work and meditation, inviting organisations to make time for these practices during the workday.

All-in-all, participants agreed that creating a culture that supports well-being requires more than just offering health benefits; it requires integrating well-being into all aspects of organisational life, from leadership and communication practices to physical workspace design and performance management systems. By adopting smart solutions that balance health outcomes with costs, organisations can prove that prevention is not only a health strategy but also a sound financial investment benefiting both individuals and the institution.





# Cigna Healthcare's Approach: Supporting Healthier Organisational Cultures and Practices

Cigna Healthcare recognises that organisational culture and practices play a crucial role in staff well-being and healthcare outcomes.

But this is particularly challenging for international organisations, whose staff frequently relocate across borders or change employment status. We understand that access to care must be seamless across different functions and geographies. That's why we are constantly improving coherent transition frameworks, streamlining claims processes, and focusing on strengthening ties with local service providers around the world.

Our Health Navigator programme guides members to the best local providers that also offer better cost balancing. That's how we preserve quality of care while reducing unnecessary expenditures: a prime example of balancing the care triangle.

We also strive to develop programmes and resources that are culturally adapted to local realities, like our International Employee Assistance Programme (IEAP) that offers support in multiple languages and is tailored to different cultural contexts.

For organisations undergoing significant changes, Cigna Healthcare offers specialised support to help manage the psychological impact of organisational change. We focus on coordinated change management strategies that incorporate healthcare plan considerations to avoid risks like increased absenteeism, reduced morale, and long-term negative health consequences.

## Foster a Culture of Well-being Checklist:

Create safe spaces for staff to raise (mental) health concerns.

Promote restorative practice and stress management solutions during the workday.

Embed well-being into leadership behaviours and performance systems.





## Conclusion

The Summit highlighted a fundamental connection: improving health outcomes goes hand in hand with fostering resilient organisations.

As the world continues to change at an unprecedented pace, I believe the organisations that can effectively balance cost, access, and quality of care today are the ones that will truly thrive tomorrow.

I'm convinced that by partnering with a trusted global health leader like Cigna Healthcare, these organisations can create healthier and more engaged workforces, unlock higher productivity, and secure the resilience they need to deliver on their vital missions for years to come.



**Gilles Nyssens,**

Chief Commercial & Strategy Officer  
International Organisations Health

This isn't an easy task, and it will certainly require careful planning in the years ahead. However, the Summit offered some strategic pointers that can guide this process:

- 1. Change management at an organisational level:** There is a crucial need to embed concepts of health and well-being into organisational culture, leadership behaviours, and operational processes. It's vital to recognise that effective change requires alignment across policies, performance systems, and day-to-day practices.
- 2. Adopt the consultative guidance approach:** This means leveraging data-driven insights to make informed decisions on healthcare strategies and proactively influencing long-term cost trends. The use of predictive analytics, benchmarking, and tailored programme design ensure interventions deliver maximum benefit.
- 3. Foster collaboration and leverage partnerships:** I'm a firm believer in strengthening collaboration across the segment of International Organisations, as they often face similar issues and comparable challenges. Building relationships with trusted providers, local healthcare networks, and wellness experts is essential to deliver consistent quality of care worldwide.

With Cigna Healthcare's expertise, data-driven insights, and global reach, I'm confident that these ambitions can be turned into measurable results.

The time to invest in sustainable well-being is now, for the benefit of individuals, organisations, and the critical missions they serve.





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## About Us

At Cigna Healthcare, International Organisations we have over 60 years' experience providing insurance and administration services to IGOs, NGOs and governments. We are committed to improving the health and vitality of those we serve.

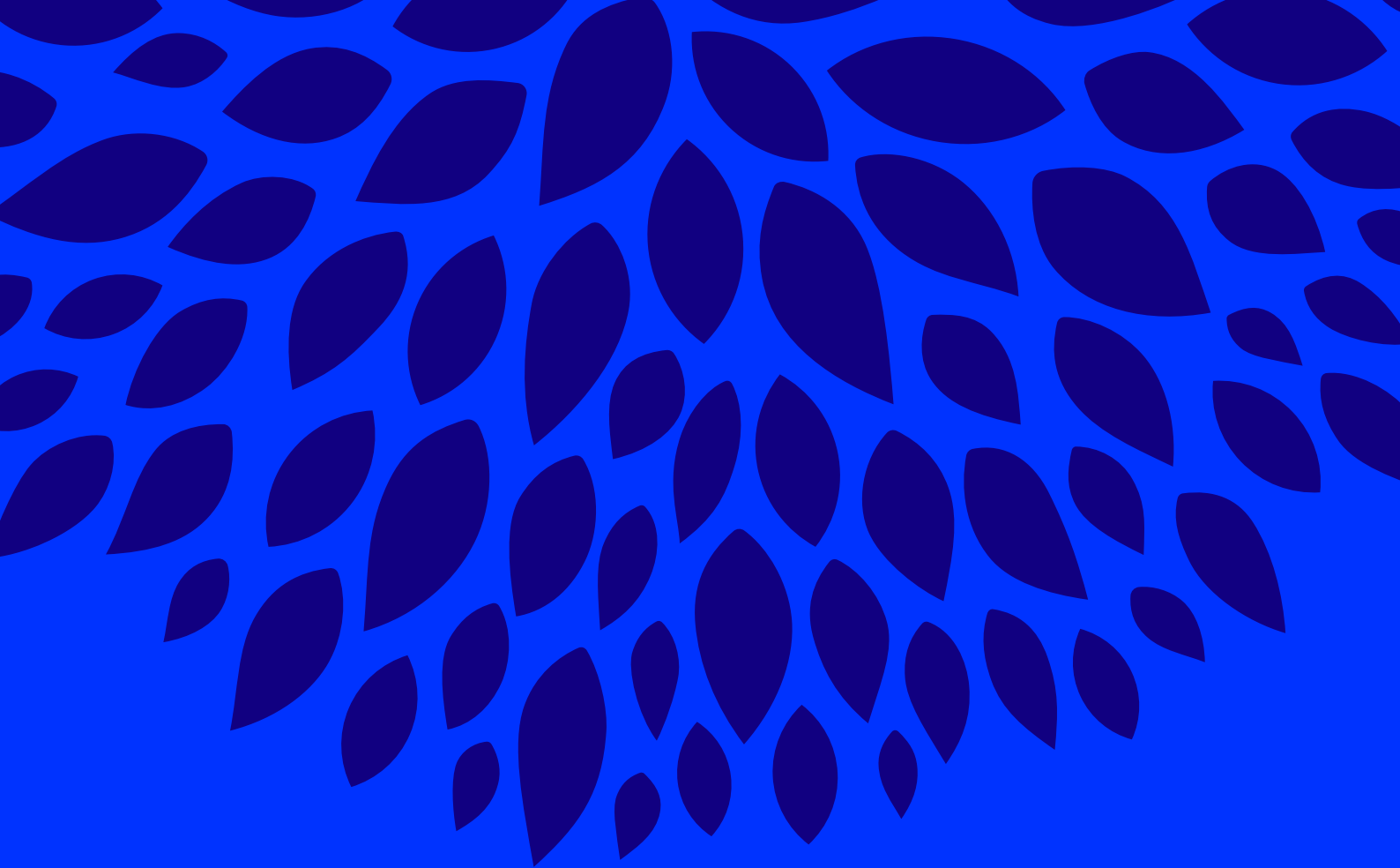
## References

- Cigna Healthcare International Health Study 2024
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- Global Health Expenditure database, World Health Organization (WHO)

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