



Exploring multi-dimensional well-being globally

Cigna Healthcare
International Health Study 2025

Welcome

Health and vitality are the bedrock of flourishing lives and resilient communities, driving the well-being of our economies, workforces, and societies.

As a forward-looking global health service provider, Cigna Healthcare has commissioned the International Health Study to track changes in health and vitality levels using data based on over 11,000 people in 13 countries worldwide. The study has been running since 2015.

Our aim is to provide insights into key aspects of health and well-being to improve the vitality of those we serve.

11,804 people

aged 18+ surveyed across 13 countries
(5 – 30 May 2025)

“

The latest Cigna Healthcare International Health Study represents our long-standing effort to track global health and well-being, offering fresh insight into evolving needs and perceptions. Our insights can help employers understand the benefits of investing in employee health.”

Jason Sadler, President,
Cigna Healthcare
International Health



Key highlights

Key findings of this year's global well-being study

Vitality, defined as the capacity to pursue life with health, strength, and energy, is influenced by individuals, employers, and healthcare providers. When people understand how to improve their vitality, the benefits ripple across families, workplaces, and communities.

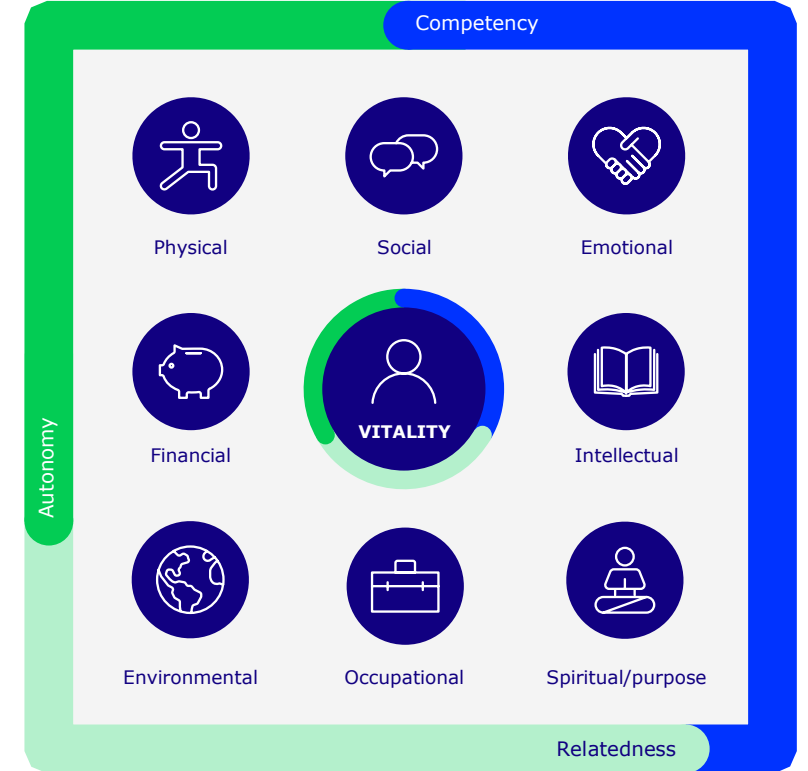
We designed the Evernorth Vitality Index (EVI) to help generate insights about health and well-being globally. The EVI gives a full picture of health and well-being – composed of multiple, interdependent, dynamic dimensions. It accounts for how people feel about their autonomy, competence, and relatedness across eight dimensions of health: financial; physical; emotional; social; intellectual; environmental; spiritual/purpose; and occupational. The index presents the data as a single, comprehensive score of whole-person health.

In today's workplace, vitality is a key indicator of well-being and performance. Our 2025 global survey confirms a trend from 2024: vitality is unevenly distributed, with real implications for employers.

Fewer than one in five individuals globally report high vitality. Individuals with higher vitality scores are more likely to be employed, male, and supported by strong social and emotional foundations. They report lower stress, greater resilience, and stronger intellectual engagement, especially through learning and personal growth. Intellectual vitality was the highest-rated aspect of well-being globally.

In contrast, women and the non-working are more likely to report low vitality, with emotional well-being a key challenge. External stressors – such as workplace pressure and limited access to mental health support – can hinder emotional regulation, highlighting the need for inclusive environments.

Mental and social well-being are the strongest differentiators between high and low vitality groups. While physical health remains a top priority, mental health, family and financial well-being follow closely.



We believe well-being is more than physical and mental health. It's dynamic and multidimensional, influencing our ability to pursue life with health, strength, and energy."

Dr. Stella George, Chief Medical Officer,
Cigna Healthcare International Health



Key highlights continued

Priorities vary: women and high- vitality individuals prioritise family well-being, while men and those with lower vitality place a focus on financial health, underscoring the role of economic stress in shaping well-being. However, physical and mental well-being are the top two priorities consistently for all segments.

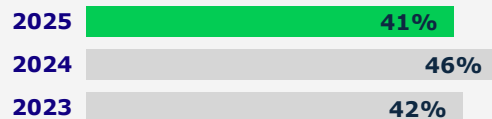
These findings offer a clear call to action for employers: fostering vitality means creating environments where employees feel safe, supported, and engaged. By understanding the drivers of vitality, organisations can design more targeted and effective well-being strategies that support employees and enhance their performance.

The charts on the right illustrate a global decline in well-being across all pillars compared to the previous year, with the most pronounced reductions observed in social and workplace well-being. For employers, this trend underscores the opportunity to strengthen support for their workforce by fostering an organisational culture that prioritises and values employee well-being.

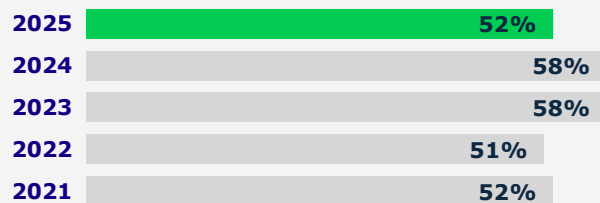
Health Perception (Well-being Pillars Global)

% rated 'excellent' or 'very good'

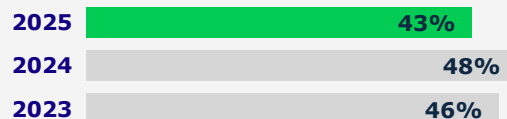
Overall:



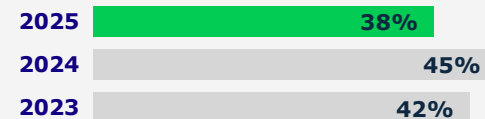
Family:



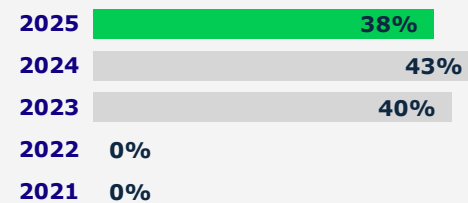
Mental:



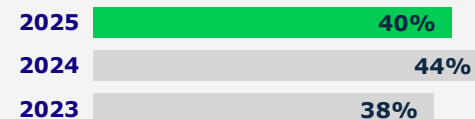
Social:



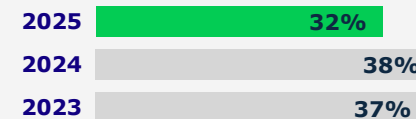
Spiritual:



Physical:



Work:



Financial:



Lower at 95% significance compared to last year

Key highlights continued



Cigna insights

Strongest.

Family well-being remains the strongest aspect. More than half rated their family well-being as 'Excellent' or 'Very Good'.

Weakest.

Financial well-being remains the weakest aspect with more than a third (41%) reporting their financial well-being as 'fair' or 'poor'. The cost of living, uncertainty about the future and personal finance are the top stressors with two in five worrying about these issues globally.

Changes.

All pillars declined this year globally, which contributed to a drop in overall Vitality ratings. **Social and Workplace well-being** saw the sharpest decline this year.

Additionally, **financial well-being** saw a four-point decline compared to 2024.

The mental health equation

Stress, sleep, and the shifting role of technology

Mental well-being remains a critical determinant of overall vitality, and is one of the most unevenly distributed pillars globally. In 2025, our survey revealed a striking 74-point gap in mental well-being between individuals with high versus low vitality, underscoring the urgent need for employers to elevate mental health as a core pillar of workforce well-being.

53%

of global respondents reported disruption to daily lives

46%

of global respondents reported disrupted sleep

25%

of global respondents delay or avoid medical care because of concerns with waiting times



The mental health equation continued

While physical health continues to rank as the top global priority, mental health consistently follows, highlighting its universal relevance. Yet, 53% of respondents reported that mental health challenges disrupted their daily lives, affecting everything from productivity to personal relationships.

Stress emerges as a dominant theme across geographies and demographics, with women (77%) and employed individuals (78%) reporting the highest levels. The top drivers of stress – cost of living, uncertainty about the future, and personal finances – are both personal concerns and deeply embedded in the workplace. The impact is tangible: 24% of respondents reported symptoms such as headaches, and nearly half experienced disrupted sleep.

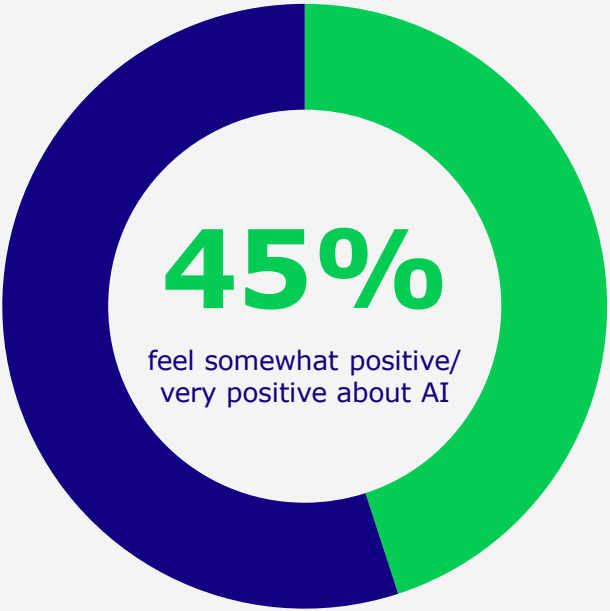
Sleep, in particular, remains a critical yet overlooked aspect of well-being. Globally, 46% of respondents who are stressed reported disrupted sleep, and only 34% of employed individuals said they were well rested, directly affecting productivity, collaboration, and morale.

Meanwhile, perceptions of technology in healthcare are evolving. While AI is often viewed as disruptive, many now see it as an enabler. Globally, 38% of respondents felt positively about reduced human interaction in healthcare, and 34% welcomed the prospect of shorter waiting times.

These findings suggest that, when implemented thoughtfully, AI can ease systemic pressures, therefore improving access, efficiency, and ultimately, the patient experience.

AI in Healthcare (Global)

% that responded 'yes' to feeling somewhat/very positive about AI



Less human interaction	38%
Shorter waiting times	34%
Better support for doctors	28%
More accurate diagnoses	28%
Lower administrative costs	27%
More privacy concerns	24%
Personalised treatments	23%
Improved access in remote areas	22%
Better chronic care at home	15%
Less transparency in decisions	13%

The mental health equation [continued](#)



Employer takeaways

Mental well-being is a key vitality driver.

The 74-point gap between high- and low-vitality groups underscores the need to embed mental health into core **well-being strategies as a strategic imperative.**

AI in healthcare holds promise.

While many employees are open to AI-enabled care, **building trust requires transparency, ethical safeguards and clear communication.**

Stress shows up at work.

Rising stress levels are impacting performance, engagement and retention. Employers must address root causes, such as financial strain, workload and psychological safety.

Sleep affects productivity.

Nearly half of the workforce reports poor sleep, with direct implications for productivity and morale. Promoting rest through flexible schedules, education, recovery-focused culture is essential.

Workforce well-being

Designing work for well-being

Workforce well-being is shaped by a constellation of factors, including work arrangements, managerial support, and access to meaningful benefits. Our 2025 survey findings make clear that these are not optional enhancements: they are foundational to employee vitality.

35%

of global respondents feel their employer actively prioritises health and wellness through its actions and communications

39%

of global respondents say their employer provides adequate opportunities to take care of personal health



Workforce well-being continued

Employees with high vitality are significantly more likely to work in hybrid roles, suggesting that flexibility in how and where work is done plays a meaningful role in supporting well-being.

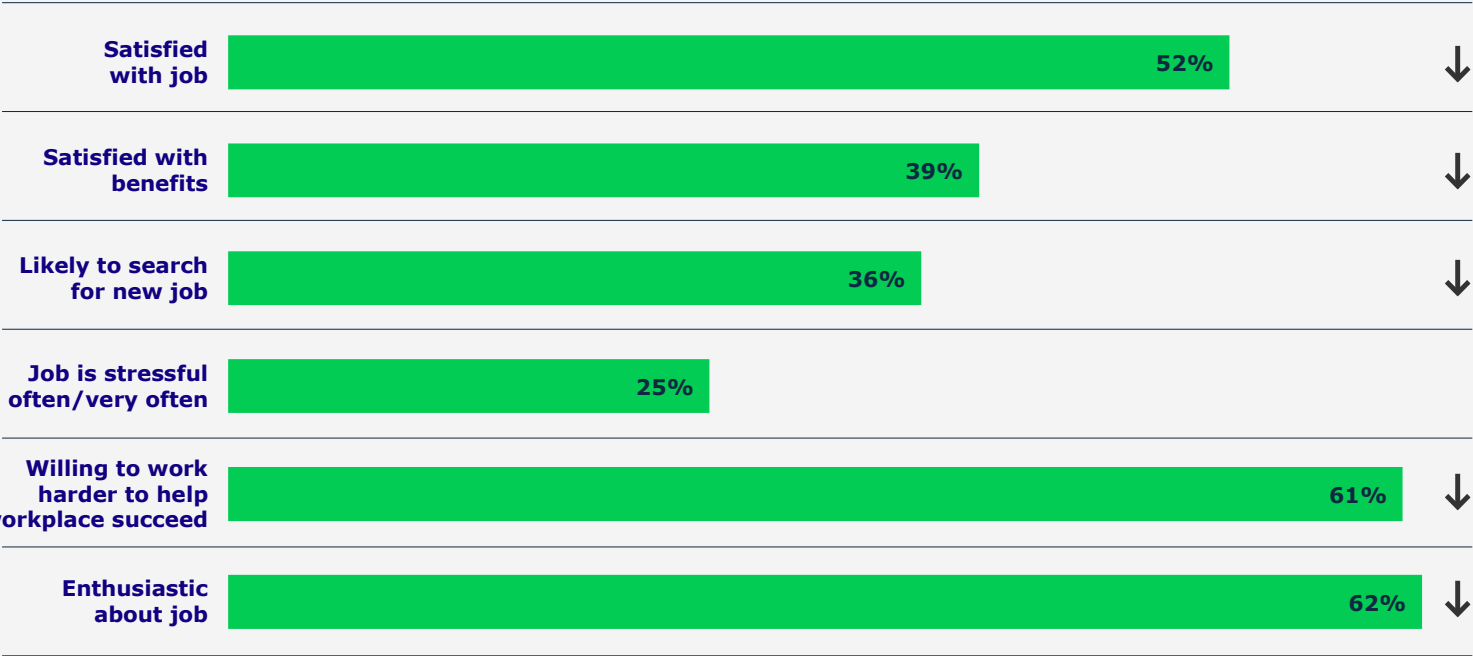
However, in terms of overall satisfaction with benefits, our study shows a disconnect between employee perceptions and their benefits packages. Fewer than 40% of employees globally report satisfaction with their benefits, and only 35% feel their employer actively prioritises health and wellness through its actions and communications.

Support for family and personal commitments remains insufficient. Just 47% of employees globally feel their work environment accommodates these needs. Managerial support is a critical factor: 59% of employees feel supported by managers in taking time off for appointments and emergencies. 55% feel similarly when taking time off for family responsibilities. However, women globally report lower levels of support than men, highlighting the need for more inclusive and empathetic leadership.

These findings underscore the importance of designing work environments that are flexible, supportive, and responsive to the diverse needs of today's workforce. Employers who invest in these areas are more likely to foster high vitality, deeper engagement, and stronger retention across their organisations.

Job Perception Overview (Global)

% that responded 'yes'



↓ Lower at 95% significance compared to last year

Workforce well-being continued



Employer takeaways

Support flexible work.

Employees with high vitality are **more likely to work in hybrid roles**. Flexibility enhances well-being, productivity, and retention.

Enhance benefits visibility.

With **only 35%** of employees feeling their employer prioritises wellness, clearer communication around benefits and holistic offerings is essential.

Foster a family-supportive culture.

Only 47% of employees feel supported in managing personal and family needs. Policies enabling time off, flexible scheduling, and caregiver support are key.

Empower managers to lead with empathy.

Managerial support is vital to well-being. Train managers to recognise and respond to employee needs. Female employees report lower levels of support and higher levels of stress globally, requiring employers to pay attention.

Fuelling well-being

Why physical health must be a workplace priority

Physical well-being remains a cornerstone of employee vitality, and the 2025 global survey data presents a clear call to action for employers.

58%

of global respondents said their physical health affects their daily lives

27%

of global respondents said they accomplished less in their career due to physical health



Fuelling well-being continued

Only 33% of respondents globally rated their weight as 'excellent' or 'very good,' and just 31% reported engaging in regular exercise. Sleep disruption is also widespread: only 34% of employed individuals reported good-quality sleep.

These challenges are far from isolated: 58% of all respondents said their physical health affects their daily life, with 37% accomplishing less at home and 30% reducing social activities as a result.

The implications for employers are significant: physical health directly influences energy, focus, collaboration, and overall performance. When employees are well-rested, nourished, and active, they are more engaged. Conversely, poor physical health can lead to fatigue, disengagement, and increased absenteeism, making it essential for organisations to prioritise physical well-being as part of a comprehensive vitality strategy.



Employees are looking to their organisations to safeguard their health and well-being, which involves many aspects of workplace culture and work-life balance. At Cigna Healthcare, we help employers deliver this on a global scale, providing a comprehensive strategy to attract and retain talent across markets and delivering solutions tailored to local needs."

Sevda Esenturk,
Human Resources Officer,
Cigna Healthcare
International Health



Employer takeaways

Close the gap in diet and exercise.

With **only 33% of global respondents eating a balanced diet** and **31% exercising regularly**, Employers can promote healthier habits through nutritious food options, subsidised gym memberships, and movement-friendly work cultures.

Treat sleep disruption as a productivity issue.

46% of global respondents report poor sleep as a result of stress. Promoting work-life balance, sleep hygiene, and a culture that values rest can restore energy and focus.

Acknowledge the ripple effects of poor physical health.

Physical well-being affects not only workplace performance, but also home life and social engagement. Invest in preventative care, ergonomic workspaces, and holistic wellness programmes to support employees in all aspects of life.

Barriers to healthcare

Addressing barriers to healthcare in a well-being-driven workforce

Access to healthcare is a critical pillar of employee well-being, yet our 2025 findings reveal persistent inequalities.

17%

of global respondents were in need of a doctor and did not get care

14%

of global respondents delayed counselling or therapy due to cost

13%

of global respondents were in need of medication and didn't get it due to cost



Barriers to healthcare continued

Healthcare utilisation is closely tied to vitality: individuals with low vitality are significantly more likely to delay or forgo care due to cost, and they are disproportionately affected by long waiting times. This trend is especially pronounced among women, who are overrepresented in low-vitality groups and more likely to face financial barriers to care.

Globally, 17% of respondents reported needing medical attention in the past year but not receiving it due to cost. In regions such as the United States, Middle East, and Africa, high costs remain a major deterrent – limiting access not only to general medical services but also to mental health support and essential medications. In contrast, cost is less of a barrier in parts of Europe and Asia-Pacific, including the United Kingdom, Japan, and Hong Kong, where healthcare systems tend to be more accessible.

These disparities extend beyond individual health outcomes, with broader implications for workforce engagement, productivity, and equity. Employers can bridge these gaps by designing benefits that are inclusive, accessible, and responsive to the diverse needs of their global workforce.

Health Services Denied Based On Cost (Global)

% that responded 'yes'



Waiting times

Those with low vitality are the most impacted by delays and waiting times.



Therapy

Men and those with high vitality are more likely to feel they do not need therapy.

Need of doctor/
medical care but
did not get



17%



Delayed getting
counselling or
therapy



14%

Need of
medication
but did not get



13%



Lower at 95% significance
compared to last year

Barriers to healthcare continued



Employer takeaways

Women face greater barriers to care.

Women are more likely to delay or avoid treatment due to cost. Employers should ensure benefits are inclusive and address gender-specific needs, including affordable preventive and mental health care.

Delays and waiting times impact engagement.

Long waiting times and deferred care impact productivity and absenteeism. Offering telehealth, virtual consultations, and concierge services can improve access and reduce friction.

Mental health access must be affordable.

In regions where therapy is cost-prohibitive, **employers should provide free or subsidised mental health support**, including digital platforms, virtual therapy, and Employee Assistance Programmes (EAPs).

Strengthening the social fabric

Supporting resilience and connection at work

Resilience and social connection are essential to employee vitality, yet our 2025 survey reveals that many individuals continue to struggle with feeling connected. High vitality is strongly associated with individuals who report reliable support systems, such as family, friends, community, or a partner, and who demonstrate personal resilience.

60%

of global respondents said they're able to adapt when changes occur

51%

of global respondents said they're treated fairly in their community

63%

of global respondents cited their family as a significant source of support



Strengthening the social fabric continued

When asked about their ability to adapt to change, 60% of respondents across 13 geographies indicated a relatively strong sense of personal resilience. Additionally, 63% cited their family as a significant source of support. However, only 43% reported feeling a sense of belonging in their community, pointing to a broader gap in social connection.

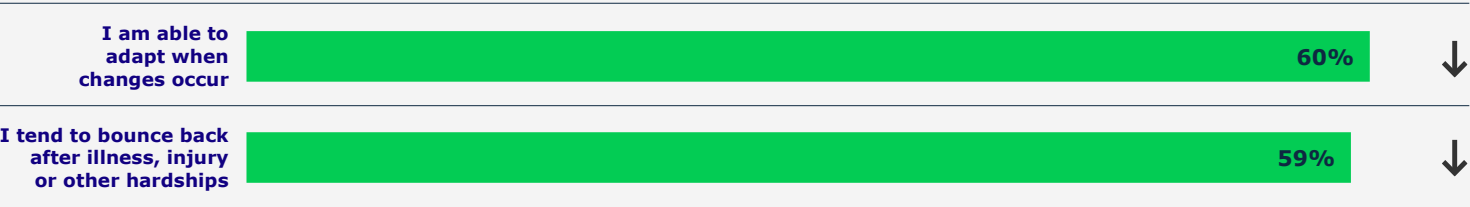
Resilience is represented by individuals' ability to bounce back after hardships, the ability to adapt to change, and feeling as though they have a support network (whether it be family, friends, partners or community). Across the globe, our survey indicates that resilience has decreased compared to the prior year.

Loneliness is an inherent concern among workforces. Globally, 39% of respondents reported feeling 'left out' of a group, and 42% reported lacking companionship. These feelings are most acute among the non-working and those with low vitality. For employers, this has real implications: employees who feel lonely at work are less productive, and more inclined to seek employment elsewhere.

Fostering a workplace culture that promotes connection, inclusion, and emotional resilience is not only beneficial for individuals – it's a strategic advantage. Employers have a powerful opportunity to strengthen the social fabric of their organisations and support the relationships and coping skills that underpin a thriving workforce.

Resilience and Support System (Global)% that responded 'yes'

% rated 5–7 'very true'



% rated 'quite a bit' or 'a lot'



↓ Lower at 95% significance compared to last year

Strengthening the social fabric [continued](#)



Employer takeaways

Address loneliness through intentional connection.

With 39% of respondents feeling left out and 42% lacking companionship, employers should foster connection including regular check-ins and peer support initiatives, especially for remote workers and low-vitality groups.

Support family as a key pillar of well-being.

With 63% of respondents citing family as a key support system, family-friendly policies and benefits including caregiver leave, flexible scheduling, and family-inclusive events can make a significant difference.

Build a culture of belonging.

To counter the lack of community connection and feelings of belonging, employers can foster inclusive environments through **employee resource groups, volunteering opportunities, and inclusive leadership practices**.

Well-being in 2025

What employers need to know

As our 2025 global survey reveals, vitality is shaped by a complex interplay of factors, including but not limited to intellectual, social, emotional, and financial needs.

For employers, understanding these drivers is essential to building a resilient, engaged, and high-performing workforce.

Intellectual well-being stands out as a key driver of vitality. Individuals who express curiosity and a desire to learn report higher levels of overall well-being, underscoring the value of continuous learning and growth in the workplace.

At the same time, social and workplace well-being have seen the sharpest declines. Reduced connection and rising loneliness are taking a toll on morale, productivity, and retention – making inclusive, connected cultures more important than ever.

Financial well-being remains the most fragile dimension, with 41% of respondents rating their financial health as poor. Concerns about cost of living, future uncertainty, and personal finances are the top stressors, with two in five individuals worrying about

these issues. When employees lack clarity or confidence in their benefits, they may delay essential care, which can further impact their health and performance. Employers can address this by ensuring benefits communications and healthcare literacy are prioritised.

Vitality is not a fixed trait: it's shaped by the environments we create. Employers have a powerful opportunity to influence that environment by fostering intellectual curiosity, strengthening social bonds, and removing barriers to care and financial stability. When organisations invest in the whole person, they not only improve well-being but also unlock the full potential of their workforce.



About the research

Cigna Healthcare International Health Study in 2025

Cigna Healthcare surveyed more than 11,000 respondents in 13 markets – the US, UK, Spain, Netherlands, Belgium, Switzerland, Kenya, UAE, Saudi Arabia, Singapore, Japan, South Korea, and the Hong Kong SAR – from 5–30 May 2025 in collaboration with YouGov, a global public opinion and data company. The nationally representative online survey assessed the health, vitality and well-being of more than 1,000 adults (aged 18 years and older) in each of these markets: US, UK, Spain, UAE, Singapore, Japan, South Korea and the Hong Kong SAR, and more than 500 adults per market in Kenya, Belgium, Netherlands, Saudi Arabia and Switzerland.

The study was started in 2015.

The Evernorth Vitality Index® and Well-Being Index

The Evernorth Vitality Index® (EVI) has been developed in partnership with leading clinical psychologist and author Dr Richard Ryan. It gives a comprehensive measure of people's capacity to pursue life with health, strength, and energy. This is closely aligned with our mission to improve the health and vitality of those we serve around the world. We asked a series of questions to gauge respondents' sense of social, occupational, financial, intellectual, physical, spiritual/purpose, emotional, and environmental well-being. Respondents were also asked to rate their well-being across seven pillars: family; financial; mental; physical; social; spiritual; work well-being; and overall well-being, with ratings ranging from 'poor', 'fair', and 'good' to 'very good' and 'excellent'.

¹ Social determinants of health (who.int)

² <https://www.nature.com/articles/s41591-022-02156-9>

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