



# Turning Global Mobility into a Performance Edge

Cigna Healthcare International Health Study:  
**2026 Globally Mobile Edition**



# Welcome

Living and working overseas offers unique opportunities for personal and professional growth, giving individuals the chance to broaden their perspectives in ways that simply cannot be replicated at home.

Those who live and work outside their home country must navigate new cultures, systems, and healthcare environments—experiences that build confidence, resilience, and adaptability. This, in turn, enables internationally mobile employees to contribute more meaningfully through a global lens on organisational opportunities and risks. As a cohort, they represent a distinct segment of the global workforce.

To unlock the potential within this group of employees, Cigna Healthcare commissions the yearly International Health Study, which has tracked health and vitality globally since 2015. The study provides insights into the key aspects of well-being that shape how people thrive abroad.

## How globally mobiles stand apart

Compared to the overall survey population, globally mobile workers show a distinct vitality advantage. This advantage can be harnessed by their employers to drive productivity. Mobile workers also have specific challenges which, if not addressed, may impact their ability to contribute meaningfully at work.

Understanding internationally mobile employees' strengths and challenges allows organisations with a global strategy to transform vitality into a true performance advantage.

We'll share what our global data tells us about the state of well-being for this cohort, and strategic recommendations for solving these gaps.



**Globally mobile**



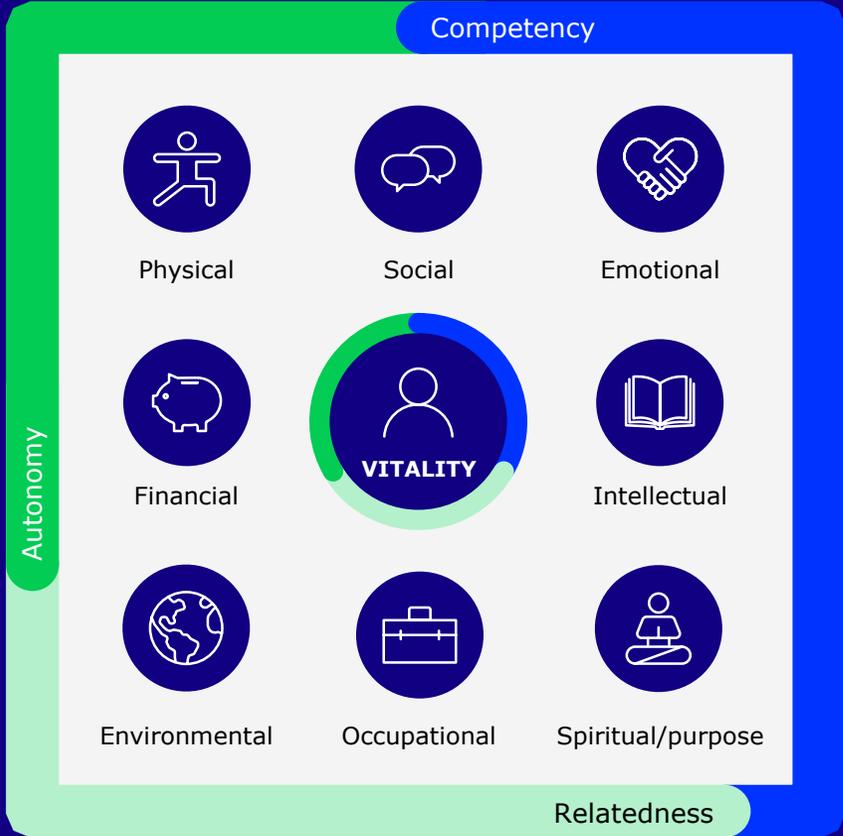
**General population**

### How do we measure vitality?

We partnered with psychologist Dr. Richard Ryan, one of the world’s leading experts on the science of human motivation and vitality, to develop the Evernorth Vitality Index. Our proprietary index does more than measure current health and behaviours. It delves deeper to look at individuals’ impressions of their own efficacy across dimensions of health.

### What is the globally mobile vitality advantage?

In our 2025 survey, we saw a consistent pattern of higher well-being scores among globally mobile people in every dimension we measure, from financial health to emotional well-being. Employers can translate this into a productivity advantage.



The Evernorth Vitality Index (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.



Living and working abroad has shaped how I approach leadership. I've seen first-hand how the right support can determine whether a globally mobile employee merely copes or truly thrives.

When organisations invest in meaningful preparation, accessible care, and a sense of belonging, they unlock the full potential of a workforce that is adaptable, resilient, and eager to contribute.

**Jason Sadler, President**

Cigna Healthcare International Health

UK → Hong Kong → UAE



# Key highlights



## Stress and belonging

Globally mobile employees experience acute stress, driven by the pressures of relocation, including financial and workplace stressors as well as loneliness.



## Challenges and barriers to care

Nearly three in four wished for more support with relocation. Delays, costs and waiting times create challenges in accessing timely care. Financial struggles, lack of employer support, and work-life balance pose difficulties for individuals.



## Vitality influencers

Globally mobile employees bring strong learning drive and are upheld by close family support systems, both tied to higher overall vitality. These are attributes employers can channel to strengthen performance.

## Overall well-being 2025

Across all well-being pillars in 2025, globally mobile respondents consistently score higher than the overall survey population, reflecting a clear vitality advantage.

These strengths offer employers valuable indicators for shaping strategies that support and enhance the performance of internationally mobile staff.

### % rated their overall well-being 'excellent' / 'very good'

59%

41%



Globally mobile



General population

# Health perception

In the Cigna Healthcare study, respondents were asked to rate their general well-being across seven key categories that contribute to overall vitality. The charts on the right reflect the percentage of survey participants who rated their well-being in these areas as 'excellent' or 'very good'.

Across all well-being pillars in 2025, globally mobile individuals consistently score higher than the overall survey population, reflecting a clear vitality advantage. These strengths offer employers valuable indicators for shaping strategies that support and enhance the performance of internationally mobile staff.

● Globally mobile
 ● General population

**Our survey asks respondents to rate their well-being across key categories.**

## Social well-being

48%

38%

## Physical well-being

57%

40%

## Mental well-being

56%

43%

## Family well-being

63%

52%

## Financial well-being

29%

24%

## Spiritual well-being

54%

38%

## Work well-being

42%

32%

**% of respondents who rated well-being categories as 'excellent' or 'very good'**

# Stress, resilience and belonging

The Cigna Healthcare International Health Study found that sources of stress for globally mobile individuals mirror the general population.

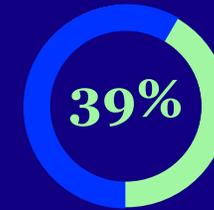
However, globally mobiles tend to experience stress more acutely due to unique challenges, such as navigating new and unfamiliar environments and lacking a sense of community support. About half of surveyed globally mobile individuals report feelings of loneliness or social exclusion, often amplified by homesickness and the loss of familiar routines. When vitality is high – especially in globally mobile individuals – this can indicate resilience under pressure.

**80% of globally mobile employees in the study reported feeling stressed, and 1 in 2 report feeling lonely.**

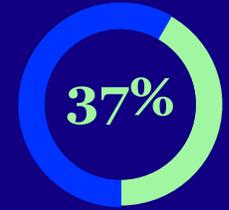
Key drivers of stress include personal finance, cost of living, family finances, and uncertainty about the future. These pressures don't just influence mood; they lead to disrupted sleep, reduced interest in daily activities, feelings of depression, and avoidance of socialising – each of which may pose a risk to productivity.

These patterns reveal the emotional and practical frictions employers must understand when supporting internationally mobile talent. Stressors like cost of living and financial strain, combined with the challenge of building social ties in a new location, can erode the vitality advantage.

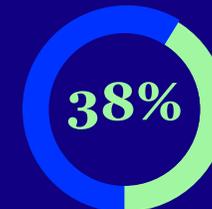
## Key drivers of stress for globally mobiles



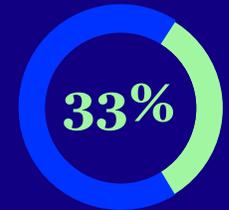
**Personal  
finance**



**Family  
finance**



**Cost of  
living**



**Uncertainty  
about the future**

**Survey participants were asked what created stress in the past 30 days.**

## What employers can do

Employers can help strengthen resilience by creating structures that help globally mobile employees feel connected from the start.



Clearly communicate the financial support available within relocation packages, including financial counselling, relocation stipends or reimbursement frameworks.



Establish buddy programmes and expat clubs to give globally mobile employees immediate social anchors.



Create newcomer welcome rituals that help employees feel settled early in their assignment. Provide multiple community-building opportunities within the first 90 days, such as welcome lunches or team-building activities.



**Rob Peat**  
**CEO of Asia Pacific**

Cigna Healthcare International Health

UK → US → Hong Kong → UK

Hong Kong → UAE → Hong Kong

“My international journey has shown me how powerful global mobility can be. Embracing new experiences early—exploring the region, joining local groups, and accepting every invitation—helped me create strong networks and lasting friendships.”

## Barriers to care

### Digital solutions offer promise.

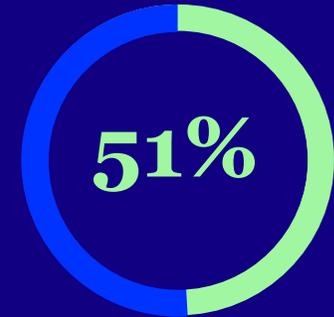
Many respondents are receptive to wearables and home-based monitoring. 56% express positive views on the benefits of artificial intelligence in healthcare, from shorter waiting times to improved clinical support. This is essential given that 52% of globally mobile employees are managing a chronic condition, where disruptions in prescriptions or ongoing care pose significant risks. Access to existing or new prescriptions can cause significant challenges if needs are not met. Digital first approaches can help ensure continuity of care.

**About 1 in 2 globally mobile employees say delayed care affects their health or work-life balance, and 35% are likely to delay or avoid seeking care due to concern with waiting times.**

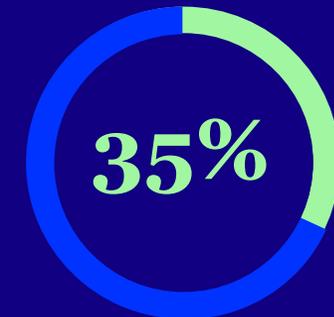
### Delays have measurable impact.

Globally mobile employees say delayed care affects their health or work-life balance and increases their likelihood to delay or avoid seeking care altogether due to concern of waiting times. Unfamiliar healthcare systems add further barriers to accessing support.

## Impact of waiting times on globally mobiles



of globally mobile employees say work-life balance was impacted due to delays in care and waiting times.



of employed globally mobiles are likely to delay or avoid getting care due to concerns.

## How mental and physical health impacts daily activities

Globally mobile individuals experience greater disruption to daily activities due to mental and physical health challenges compared with the general population. This erodes the vitality advantage. Employers can help sustain well-being and productivity by reducing barriers to proactive care.



### Respondents rate the impact on their mental health

My mental health impacts daily activities

60%

53%

I accomplished less than I would like at home

37%

35%

I felt more stressed at home than usual

36%

33%

**% of respondents who indicated experiencing daily impact due to mental and physical health (Yes/No/Don't Know)**



### Respondents rate the impact on their physical health

My physical health impacts daily activities

64%

58%

I accomplished less than I would like at home

37%

37%

I felt more stressed at home than usual

36%

32%



Globally mobile



General population

# What employers can do

Employers can play a pivotal role in reducing care delays that undermine the health and stability of internationally mobile staff.

## Here's what organisations can do:

- ✓ Provide clear cross-border care solutions and straightforward guidance on coverage.
- ✓ Enable access to remote care to shorten waiting times and address issues early.
- ✓ Expand availability of virtual mental health resources and culturally competent counselling.
- ✓ Create a more predictable and navigable healthcare experience by simplifying access at every step.
- ✓ Implement virtual triaging to help employees locate in-network providers, reducing uncertainty.



**Sevda Esenturk**  
**Human Resources Officer**

Cigna Healthcare International Health

Turkey → Bahrain → UAE

“Relocating from Turkey to Bahrain and then to Dubai expanded my perspective on leadership and global collaboration.”

Exposure to different cultures and ways of working strengthened my confidence, resilience, and ability to lead across complexity.”

## Pre-move support

Effective pre-move support sets employees up for success and ensures they are productive from the start of their new assignments. Comprehensive relocation assistance closes knowledge gaps, reduces stress, and sets the foundation for sustained well-being and performance.

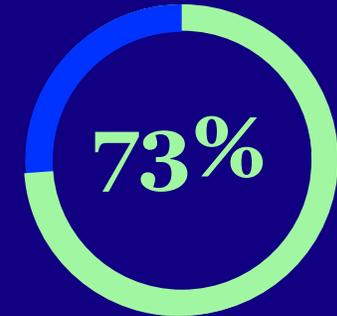
Their top needs, including housing assistance, clear healthcare navigation, and employer guidance, highlight the practical gaps that can shape experiences and long-term stability.

Beyond logistics, many encounter language barriers, homesickness, culture shock, and limited support from the surrounding community, all of which affect readiness and ultimately can come to define their expat experience.

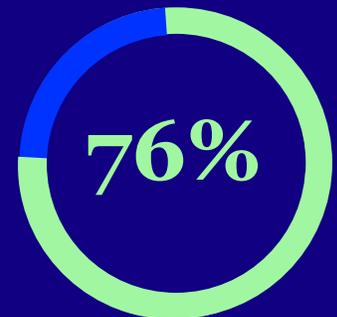
Our findings show that the relocation period introduces both emotional and administrative pressures that employers must understand when preparing staff.

**While 40% of globally mobile respondents intend to stay mobile over the next 12 months, 73% indicate they desire more relocation support prior to moving.**

## The pre-move support opportunity



of globally mobile respondents wished they had more pre-move support.



encountered at least one challenge preventing them from thriving in their current country.

# What employers can do

Employers can strengthen the relocation experience, ensuring onboarding experiences and benefits provide the right support for employees going on assignment.

## Here's what organisations can do:

- ✓ Understand the specific needs of individuals and families who are relocating, ensuring onboarding and benefits options meet their requirements.
- ✓ Provide pre-move resource guide covering housing, banking, taxation, schooling and local healthcare navigation.
- ✓ Offer personalised health benefits onboarding, including cross-border coverage walkthroughs to prepare employees from day one.
- ✓ Extend support to partners and families through school searches, caregiver resources and community introductions.
- ✓ Signpost employees and their families to local clubs, language courses and community resources to ease cultural adjustment.



**Leah Cotterill**  
**CEO of Middle East and Africa**

(Outside KSA)

Cigna Healthcare International Health

UK → UAE → USA → UAE

“Fellow expats are an invaluable source of support — sharing practical advice on everything from schools and housing to healthcare and sports clubs. Tapping into the local expat network is like having a personal concierge when settling into a new country.”

# The vitality advantage: Turning strengths into performance

## Globally mobile employees are an engine for growth.

They learn fast, adapt quickly, and develop a global lens on organisational risks and opportunities. By addressing stress and belonging, removing barriers to care, and elevating pre-move support, employers can transform global mobility into a durable performance advantage.

## Embrace what makes the globally mobile workforce unique.

Their love of learning, curiosity about the world around them, and adaptability make them valuable contributors to organisations. Building on these strengths leads to performance gains for both the individuals and for their employers.



Compared to the general population, globally mobiles display high vitality more frequently. Vitality mainly stems from learning new things, looking forward to each new day, and strong support systems.



# About the research

**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’.

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