

Press Release



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Cigna Pioneers Health Insurance Cover Informed by Wearable Technology

Partnership with PAI Health uses wearable-technology to calculate health cover based on heart health

Singapore, 31 August 2021 – Cigna Singapore today announced a new partnership with health software developer, PAI Health, to launch the world's first health insurance that harnesses wearable technology to make cover more affordable.

The partnership aligns Cigna's Individual Health Insurance plans with PAI's (Personal Activity Intelligence) algorithm to measure heart health and improve cardiorespiratory fitness. Compatible with many popular wearables, it creates activity goals based on each individual's profile and biometric data. The algorithm then measures the body's response to each activity to further optimize people's individual plans and improve their cardiorespiratory fitness, a leading predictor of health and longevity.

The partnership with PAI Health adds to Cigna's ongoing integration of technology to enhance people's health and well-being. This includes comprehensive telehealth services, and its Wellbeing and Body & Mind apps, which provide access to health, well-being and stress management tools that people can access anytime, anywhere.

Health insurance pricing based on 'real time' health behavior

As part of this new wearable-based program, Singaporeans who join will be invited to share their activity data with Cigna. Then, using PAI's interactive Health Dashboard which tracks their PAI Scores, cardiorespiratory fitness and activity levels, Cigna Singapore will be able to develop a health insurance pricing plan uniquely tailored to the individual's 'real time' health behavior and lifestyle. Cigna customers can continue to use the PAI Health app to help improve their overall health and fitness, potentially enabling them to reduce the cost of insurance in subsequent years. App data analysis shows that PAI Health users become 25% more active within the first month, and research studies have shown that maintaining a PAI Score of 100 or more is strongly associated with an average of 20% lower risk of premature death and an average of 5 years increase in lifespan.

Health insurance made simpler and more accessible

Wearable technology presents multiple benefits to both customers and insurers. In particular it streamlines the overall underwriting process to deliver pricing that is customized to the individual. It also makes the process of purchasing insurance far more accurate, enabling positive health behavior to be rewarded, accurately setting premiums according to an individual's lifestyle.

Bart Jordens, Global Head of Innovation, Cigna International Markets, said: "Over the past 18 months, we've increasingly seen people become driven to take responsibility for their health and therefore looking for a more personalized experience that is in line with this. Data science and connected devices, particularly wearables, will have a big role to play in shaping customer health and the future of health insurance."

"Our partnership with PAI Health enables Cigna to provide more personalized and preventive information around lifestyle and disease management for our customers, and also incorporate these insights into new products that are aligned with people's evolving needs."

From reactive to proactive partner in customer's health journey

With this new program, customers are also rewarded for healthy behaviors, including discounts and cash vouchers. In the long term, the objective of this program is to improve members' lifestyle and behaviors by engaging them over the lifetime of the policy and shifting from a reactive risk model to a preventive one.

Sally Powell, General Manager, PAI Health, said: "We chose to partner with Cigna to launch this in Singapore thanks to the country's long pedigree of supporting innovation, as well as its commitment to national health through its 'Get Active!' campaign. Our partnership with Cigna will ensure that people's healthy lifestyles are rewarded through lower premiums for health insurance, both improving overall health and reducing the cost of healthcare."

Raymond Ng, CEO and Country Manager, Cigna Singapore, said: "There has never been a more important time to invest in our personal health. We are delighted to add PAI Health to our platform of services as we strive towards being there for our customers every step of the way. Complementing both Singapore's Smart Nation initiative and the National Steps Challenge, this collaboration between Cigna and PAI Health will enable our customers to lead healthier lives but equally importantly, it will contribute valuable insights to help improve health resilience over the long term."

To find out more information or to apply for a policy, please visit: <https://www.cigna.com.sg/individual-health-insurance>.

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About Cigna

Cigna Corporation (NYSE: CI) is a global health service company dedicated to improving the health, well-being and peace of mind of those we serve. Cigna delivers choice, predictability, affordability and access to quality care through integrated capabilities and connected, personalized solutions that advance whole person health. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, Evernorth companies or their affiliates, and Express Scripts companies or their affiliates. Such products and services include an integrated suite of health services, such as medical, dental, behavioural health, pharmacy, vision, supplemental benefits, and other related products. Cigna maintains sales capability in over 30 countries and jurisdictions and has more than 175 million customer relationships throughout the world. To learn more about Cigna®, including links to follow us on Facebook or Twitter, visit www.cigna.com

About PAI Health

PAI Health is a health software company providing easy-to-deploy software tools that enable insurers to engage, assess, monitor, and guide members toward better health. Backed by more than 15 published studies and rooted in the science of cardiorespiratory fitness, PAI Health leverages their expertise in biometric sensing and algorithm development for the health and wellness industry as well as risk management solutions for life and health insurers. The company offers device agnostic and platform agnostic solutions including a mobile app and analytics dashboard, an API, and deployment through partner platforms. PAI Health is a wholly owned subsidiary of Zepp Health. For more information, visit www.paihealth.com and www.zepphealth.com.