

AROGYA WORLD HEALTHY WORKPLACE AWARDS AND CONFERENCE

November 5, 2015

SPONSORED BY CIGNA TTK -
REPORT AND PLAYBOOK FOR FUTURE EVENTS



Cigna®



Cigna **TTK**
Health Insurance

2015 HEALTHY WORKPLACES REPORT

Approximately 120 employers, business leaders and public health experts gathered Nov. 5 in Mumbai, India for the 2015 Arogya World Healthy Workplace Awards and conference, sponsored by Cigna TTK.



Master of ceremonies Usha Chandler of Arogya World.



Top-rated speakers presented workshops, panel discussions and best practices on workplace health and wellness in a day-long agenda coordinated by the Cigna Foundation's non-profit partner, Arogya World, and staged by the Cigna events and sponsorships group. The Edelman public relations agency in India assisted in securing a keynote speaker and journalist from The Mint to serve as moderator for one of the sessions. Twenty companies in India were awarded the recognition of Healthy Workplaces by ArogyaWorld.

The agenda included welcoming remarks from Cigna International Jason Sadler and an overview of custom research on workplace health in India, created by Cigna for the event and presented by Cigna TTK leader Sonny Patel. Jason and Sonny also joined the Board of Directors for Arogya World to hand out the employer Healthy Workplace awards during the evening ceremony. As well, Arogya World ran an ad in *The Business Standard* to coincide with World Diabetes Day.





< Healthy Workplace ad in *The Business Standard*

Feedback from the event was highly positive, including a comment from internal marketing leader DJ Choi: “Hats off to everyone who worked on the project tirelessly – lots of tedious steps but that last inch of detail made it a perfect event.” As well, Jason Highlighted the Healthy Workplace initiative in his Cigna International Markets newsletter circulated throughout Cigna.

A press conference coinciding with the event was held over lunchtime and was highly successful, with 13 members of the media in attendance, including CNBC in India. The press event was led by Corporate Communications and organized by Edelman’s U.S. and India branch. Media were offered the workplace well-being findings of Cigna’s new 360 Survey for India, which we created exclusively for the event, as well as a chance to talk with key 2015 award-winning employers who are making progress in improving the health of India’s workforce.

> One of many articles generated by the Healthy Workplaces press conference



Article in *The Hindu* about Cigna’s 360 degree survey, as presented by Sonny Patel to reporters and the Healthy Workplace audience

PD Hinduja Hospital conferred with Arogya World Healthy Workplace Gold Level Award

By ER News Bureau on November 6, 2015

The Arogya Healthy Workplace Initiative is a programme to motivate companies in India to invest in workplace wellness through pioneering awards

Arogya World, in association with Cigna TTK, held the Arogya World Healthy Workplace Awards at which PD Hinduja & Medical Research Center was awarded the ‘Healthy Workplace Wellness Award – 2015’ in the highest category – the Gold Level Award. The award was received by Gautam Khanna, CEO and Joy Chakraborty, COO, PD Hinduja Hospital & MRC from BS Ramaswamy, Founder Trustee and Chairman, Arogya World.

The Arogya Healthy Workplace Initiative is a programme to motivate companies in India to invest in workplace wellness through pioneering awards.

PD Hinduja Hospital & MRC received the Healthy Workplace Wellness Award by Arogya based on multiple criteria set by the organisation. The benchmarks set by Arogya included the workplace to have a No-Tobacco policy and healthy food cafeterias that adhere to guidelines set by the National Institute of Nutrition. Other criteria required the workplace to encourage maximum physical activity among its employees and include employee work-life balance.

Receiving the award, Khanna said, “We are grateful to the organisers and jury members for recognising our efforts of creating an atmosphere conducive to employee welfare. We have initiated various programmes to maintain a healthy work environment and achieve work life balance and are happy to know that our endeavour to make PD Hinduja Hospital a healthy place to work has been duly acknowledged. We feel extremely proud and will continue to aspire for a healthy work atmosphere.”

HIGHLIGHT VIDEO

Becoming sedentary ...

Becoming sedentary is giving birth to NCDs

Tweets

Express Healthcare @ExpHealthcare
New #FoodInsecure #Target = the lower the better! @cignaindianews @aj-coswade @ExpHealthcare @TheLancet @asad

Express Healthcare @ExpHealthcare



**WE REACHED
562 MILLION
IMPRESSIONS
GENERATED BY
OUR MEDIA EFFORTS,
BASED ON CIRCULATION
NUMBERS FOR THE
MEDIA OUTLETS WHO
COVERED THE NEWS. IN
TERMS OF ADVERTISING
EQUIVALENCY VALUE,
COMPARABLE AD
SPACE WOULD BE
US\$1.35 MILLION.**

Cigna international leader Jason Sadler, left,
and Sonny Patel of Cigna TTK

Below are the event agenda and award ceremony overview, the media invitation and two press releases created for the event, copies of Jason’s welcome remarks, and bios of featured speakers. All of these materials can serve as a “meeting in a box” for Cigna, providing the foundational elements of a  playbook for creating future Healthy Workplace events.



HEALTHY WORKPLACES PLAYBOOK

AGENDA: HEALTHY WORKPLACE AWARDS & CONFERENCE

NOV 5, 2015

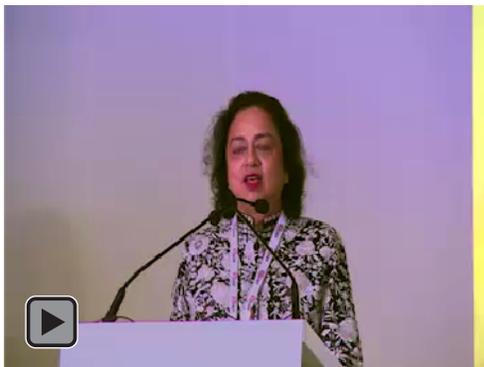
**Grand Hyatt, Off Western Express Highway,
Santa Cruz (East) Mumbai.**

Event sponsored by Cigna TTK

Master of Ceremony- Usha Chander (Arogya World)

9.15 am Registration with High Tea

10.00 am Welcome
Dr. Nalini Saligram, Arogya World **Jason Sadler**, Cigna



10.15 am India's Big NCD Challenge - Why Healthy Workplaces Matter
Dr. Sadhana Bhagwat, WHO India

10.45 am CignaTTK - 360 degree survey - **Sandeep Patel**

11.15 am Break for High Tea

11.30 am Panel Discussion
Building an Engaged Workforce through Wellness

Panelists - **Sunita Cherian** (Wipro), **B.S Nanjappa** (Infosys), **Chitra Buzruk** (Persistent) imbed
panel video 07:14-08:30

Moderated by **Pradeep Mukerjee**, Confluence Coaching & Consulting

12.45 pm Best Practices Workshop

Healthy Workplaces present their best ideas for employee wellness.
Malav Dani (Hitech), **Ankur Chaturvedi** (Emami Kolkata),

G.S Thimmaiah (Madura Fashion & Lifestyle)

1.15 pm Break for Lunch

2.30 pm Panel Discussion - The Value on Investment from Healthy Workplaces

Dr. Ashwin Naik (Ashoka), **Dhruv Bhalla** (SREI), **Gautam Khanna** (Hinduja Hospitals),
Indrajeet Sengupta (Johnson & Johnson)

Moderated by **Aparna Piramal Raje**, MINT

3.45 pm Break for High Tea

4.00 Perspective: Eating Right in a Healthy Workplace (5 min each)
Kavita Mathur (Wellness Associates)

Perspective: Increasing Physical Activity through Fun
Dr. Utpal Chakraborty (Tata Power),
Dr. Thackeray (Mahindra & Mahindra)

Perspective: Health Innovation in the Workplace
Ekta Khanna (Citigroup)

4.45 Best Practices Workshop
Healthy Workplaces present their best ideas for employee wellness. **Vishwas Shinde** (Hindalco),
Kalyan Kumar (Sasan Power Ltd), **Preeti Bhargav** (India Bulls), **Ravi Krishnamurthy** (SBI Life),
Emami Guwahati,

5.10 pm Commitment - Promoting Health
in the Workplace Through Partnerships
Dr. Vijay Panickar, Arogya World

5.20 pm Closing Remarks
Dr. Geeta Bharadwaj, Arogya World



Dr. Geeta Bharadwaj, Arogya World

5.30 pm Networking break

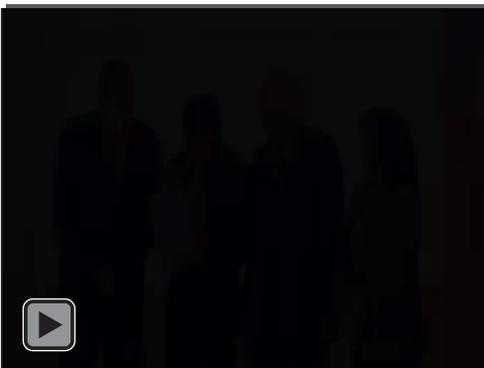
AWARDS CEREMONY

MASTER OF CEREMONY - DR. NALINI SALIGRAM, AROGYA WORLD

6.30 pm Opening Remarks
Dr. Nalini Saligram, Arogya World



6.40 pm Awards & Citations



7.20 pm What being a Healthy Workplace Means to Us
Sriram Murthi, Quinnox

AWARDS

7.30 pm Launching Arogya World's Platinum Healthy Workplace Awards
Dr. Geeta Bharadwaj, Arogya World

Why We Are Striving for Platinum
Lal Sudhakaran, Madura Clothing (Aditya Birla Nuvo)

7.45 pm Keynote Speech – **Rujuta Diwekar**

8.15 pm Vote of Thanks and Wrap up – **Dr. Geeta Bharadwaj**
Dr. Geeta Bharadwaj of Arogya World

Followed by Cocktails & Dinner



< [Keynote speaker Rujuta Diwekar posted on Facebook about the event after her keynote speech](#)



Keynote speaker Rujuta Diwekar leads the audience in planking at the end of her speech, which concluded the day's events.

The 2015 Healthy Workplace award-winning companies with the Arogya World Board of Directors



PRESS RELEASES PREPARED FOR EVENT AND DISTRIBUTED TO MEDIA IN INDIA AND THE UNITED STATES.

EVENT:

Arogya World Recognizes 20 Companies in India as 2015 Healthy Workplaces; Employer Event, Awards Ceremony Sponsored by Cigna TTK

- > Third year of pioneering public health program
- > Addressing chronic disease among India's workforce
- > 2015 Healthy Workplaces employ 178,000 employees
- > 47 total Healthy Workplaces in India now; goal is 100 companies

MUMBAI, India - November 5, 2015 - Twenty companies from a variety of sectors across India employing a workforce of 178,000 employees were named Healthy Workplaces tonight, in the third year of a pioneering public health program underway by Arogya World. A global health non-profit organization, Arogya World works to prevent non-communicable diseases - diabetes, heart disease, cancer and chronic lung diseases - through health education and lifestyle change. Arogya World targets workplaces for chronic disease prevention because work is where so many people spend a large part of their day.

Arogya World announced this year's Healthy Workplace winners and commended them for their commitment to workplace wellness at an award ceremony capping off a day-long employer educational event sponsored by Cigna TTK Health Insurance Company Limited, a joint venture between Cigna, the U.S. based global health services leader, and Indian conglomerate TTK Group. Employers from multiple industries representing manufacturing, technology, pharmaceuticals, health care and financial services all met key criteria to earn the designation of a Healthy Workplace. Since the program began in 2013, 47 companies have been named Healthy Workplaces in India, with a collective workforce of 333,000 people.

The 2015 Healthy Workplaces (some with multiple divisions) include the following companies:

- > Johnson & Johnson PRIVATE LIMITED, INDIA
- > Mahindra and Mahindra Ltd., Automotive Sector, Nashik Plant-1
- > SREI Infrastructure Finance Ltd.
- > Tata Power Company Ltd.
- > Hinduja Hospitals
- > HITECH
- > Citigroup India
- > Emami Limited - 13, B.T.Road, Kolkata
- > Reliance Infrastructure Limited - Dahanu Thermal Power Station
- > Hindalco Industries Ltd., Belgavi
- > Persistent Systems Limited
- > Emami Limited - EPIP, Amingaon, Guwahati
- > Novartis Healthcare Private Limited
- > SBI Life Insurance Company Limited
- > Wipro Limited
- > Quinnox Consultancy Services Limited
- > Sasan Power Limited
- > Indiabulls Housing Finance Ltd.
- > Madura Fashion and Lifestyle
- > Printo



In addition, two companies that became Healthy Workplaces in 2013 were recertified this year:

- > MTR Foods Private Ltd.
- > Reliance Infrastructure Ltd.- Mumbai Transmission Business

“The winning companies deserve congratulations for being champions of employee wellness, and for stepping up and becoming Healthy Workplaces this year. We are also grateful to our partners who are actively collaborating with us to use the workplace as a platform for chronic disease prevention. No one entity can do it alone, but together, we can make a profound public health impact,” said Nalini Saligram, Ph.D., Founder and CEO, Arogya World.



To be considered a Healthy Workplace, all companies completed a formal assessment and site visit as part of the selection process. Criteria that mark a workplace in India as “healthy” were developed in 2012 by Arogya World with the input of multiple stakeholders.

The Healthy Workplace criteria are organized into three levels — Bronze, Silver and Gold — and include establishing work-life balance, having a workplace no-tobacco-use policy, and providing easy access to healthy foods and opportunities for physical activity. See the full Healthy Workplaces Criteria.

With this year’s winners, Arogya World is one step closer to meeting its 2013 Clinton Global Initiative Commitment to Action: to get 100 companies in India to become Healthy Workplaces, and to help one million working professionals lead healthier lives. The commitment partners include Aon and Public Health Foundation of India. At this year’s award event, Arogya World made a Commitment to work with many partners to create Healthy Workplaces:

<http://arogyaworld.org/programs/healthy-workplaces/our-commitment/>

“Cigna TTK is honored to provide Arogya World with a platform to present this year’s Healthy Workplace award. We believe ‘Health hai toh life hai,’ and it is our mission to partner with our customers in improving their health, well-being and sense of security. We do this by delivering products and services that educate and enable our customers to lead healthier lifestyles. We congratulate these companies for taking important and proactive steps to improve the total well-being of their employees,” said Cigna TTK CEO and Managing Director Sandeep Patel.

According to the World Health Organization (WHO), an estimated 20 percent of Indians have at least one chronic condition. Some 60 million Indians live with diabetes, and one million die from it each year. Indians develop type 2 diabetes 10 years earlier than most Westerners, making the public health burden in the country even more significant. According to the WHO, these diseases are largely preventable with lifestyle changes including avoiding tobacco, eating healthy foods, and increasing physical activity.

At the awards ceremony, held annually in the same month as World Diabetes Day, Mumbai celebrity nutritionist Rujuta Diwekar <http://www.rujutadiwekar.com/> offered the keynote remarks. She noted,



“It is both wonderful and critical that organizations like Arogya World and Cigna TTK are coming together to share employers’ ‘best practices’ in workplace health that contribute to a healthier workforce, and by extension, healthier communities.”

Cigna’s support for Arogya World to fulfill its mission began last year when the Cigna Foundation donated \$260,000 to the organization for the creation and deployment of a mobile app called myArogya, which helps people better manage their health and prevent diabetes, heart disease, stroke and kidney disease. The effectiveness of the mobile app, designed to assist people with behavior change, is being evaluated in a year-long study. The app is being provided to employees who work for Healthy Workplaces in India.

For information on how to apply to be a Healthy Workplace in India, contact Dr. Geeta Bharadwaj, geeta@arogyaworld.org.

About Arogya World

Arogya World is a global non-profit working to prevent non-communicable diseases (NCDs) through health education and lifestyle change. The organization strives to change the course of chronic disease by building strategic partnerships and using innovative technology to implement scalable, sustainable programs with measurable impact. In India, Arogya World implements diabetes prevention programs in schools, workplaces, and the community. “Arogya” in Sanskrit means to live a life without disease. Follow Arogya World on Twitter at [@ArogyaWorld](https://twitter.com/ArogyaWorld).



About CignaTTK Health Insurance Company Limited

CignaTTK Health Insurance Company Limited is a joint venture between the U.S. based global health service leader, Cigna Corporation and Indian conglomerate TTK Group. Cigna Corporation (NYSE:CI) maintains sales capability in 30 countries and jurisdictions and has more than 89 million customer relationships throughout the world. TTK is widely recognized across India with a reputation built across eight decades for quality consumer products and services.

Cigna TTK is a stand-alone health insurance company having a pan India presence, headquartered in Mumbai. Cigna TTK will offer differentiated health insurance solutions including health and wellness programs that support customers in making lifestyle changes and managing chronic medical conditions. To learn more, visit www.cignattkinsurance.in/.



WORKPLACE WELL-BEING SURVEY PRESS RELEASE:

Pharmaceutical and professional services industries outrank retail and telecom sectors in employee well-being efforts

'Preview' Survey Findings Unveiled at 2015 Workplace Event Sponsored by Cigna TTK

- > Cigna completes '360 Well-Being Score' survey in India, shares the results related to 'Workplace Wellness'
- > Working women want maternity education
- > Workplace stress worse in large cities like Mumbai, Bangalore
- > Pharmaceutical and services outrank retail and telecom sectors in employee well-being efforts

MUMBAI, India - November 5, 2015 – Most of India's employees give high ratings to their overall health and well-being, but they want more medical benefits and help from their employers as they struggle with stress and delay having children for career and financial reasons. To better understand the health and well-being of India, global health service leader Cigna (NYSE: CI) conducted a "360 Well-Being Score" survey with more than 3,000 individuals throughout India in September 2015. Some of the findings specific to the workplace were made available today as part of a partnership with global non-profit Arogya World to recognize 2015 Healthy Workplaces during a forum sponsored by Cigna TTK Health Insurance Company Limited, a joint venture between Cigna and Indian conglomerate TTK Group.

KEY STUDY FINDINGS

1. Overall, employees are happy, but expect more. Cigna found that there are work benefits and well-being areas where improvements can be made.
 - > 88 percent of India's respondents view their workplace health and well-being as good to excellent. When looking at those who rated very good to excellent, there are significant differences by industry, with **73 percent in the pharmaceutical industry reporting good health and well-being in the workplace as compared to 54 percent in the technology industry and only 39 percent in the retail sector.**
 - > There are also major gaps between what employees desire in medical benefits from employers and what their companies offer. 59 percent of those surveyed want benefits for general practitioner consultation fees, while only 39 percent say these are provided by employers.
 - > Additionally, 31 percent of employees want benefits for X-rays, blood tests and other diagnostic tests, while only 20 percent say their employers offer benefits for those procedures.
 - > As India's economic growth rises, signs of stress are appearing throughout the country.
 - > More than half of employees (62 percent) display some physical symptoms of stress (e.g., difficulty falling asleep at night) or emotive symptoms (e.g., cannot remember when they were happy).
 - > Sixty-three percent of those who worked more than 50 hours a week experienced signs of stress.
 - > More Indian working women than men reported symptoms of stress.
 - > Where you live and work also seems to have a major impact on your happiness and stress levels in the workplace. Our survey found that employees in the **non-metro cities report having less stress than those in the metro cities, are better compensated and have reasonable working hours.**



- > 75 percent of employees residing in non-mega cities felt they had little work-related stress compared to 66 percent living in metro cities.
 - > 87 percent of employees in Lucknow, 81 percent in Surat and 63 percent in Mumbai and Bangalore say they have little work-related stress.
 - > Satisfaction with work compensation and benefits is higher among employees of non-metro cities (69 percent) as compared to 58 percent in metro cities.
 - > 88 percent of employees in the non-metro cities say they have reasonable working hours compared to 80 percent in the metro cities.
2. There are sector wise differences in employees' levels of happiness and stress. **Employers in the pharmaceutical and professional services offer more support to their employees compared to employers in telecommunications and retail.**
- > Employees in the pharmaceutical, professional services and transportation report that they have good health and well-being in the workplace compared to those in manufacturing, telecommunications and retail.
 - > One possible driver of satisfaction with workplace well-being is likely a good working relationship. About 90 percent of employees in pharmaceutical and professional services said they have a good relationship with their supervisor and co-workers.
 - > Seventy percent of employees working in technology say they have little work-related stress, while only 51 percent in retail suffered from the highest stress.
3. Working women in India also responded to questions about the global trend among working women to delay having children and it is a feature that we see in India as well. The survey reveals that when it comes to prioritizing work over having children, women's reasons are different depending on their age. Women also expect information on reproductive and child health from their companies.
- > For women aged 25-29, the main reason for delaying having children is due to pressure from work (32 percent). However, for women aged 30-39, the main reason is the financial implication of raising children.

“The survey is intended to provide employers with valuable insights into their employees’ attitudes toward health and well-being. We believe that better overall health of employees clearly translates to higher productivity and positivity at the workplace. Workplace health and wellness programs can help improve overall employee health and build higher employee engagement, in turn lowering costs associated with health care, absenteeism and employee turn-over,”

—**Sandeep Patel**, Cigna TTK CEO and Managing Director, who presented the survey findings today.

- > Although 73 percent of female employees report that a maternity education program for a healthy pregnancy would be an attractive workplace wellness benefit, only 28 percent say that maternity and newborn education is provided by their employers.
4. Cigna also surveyed employees on the most desired activities to increase their morale. While 43 percent and 42 percent want family day and travel facilities respectively, 50 percent employees want the provision of healthy office snacks.

Cigna TTK offers a Proactiv Living Program to customers that offers help with many of the issues noted by survey respondents, including sleeping difficulties, maintaining an active lifestyle, reducing stress, quitting smoking and eating healthy.

About The Cigna 360 Well-being Score survey

The Cigna 360 Well-being Score survey is an independent study, conducted by Ipsos, and has been conducted by Cigna across 11 countries in Asia and Europe. The India workplace questions represent data collected online with 2,633 individuals working full time, part time or self-employed in metro or non-metro cities, ages 25 and above, male and female. The survey of this sample size may have a margin of error of plus or minus 2 percent.

To see a summary of findings, contact Bhumika Gupta at Bhumika.gupta@edelman.com.

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About Cigna

Cigna Corporation (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance. Cigna maintains sales capability in 30 countries and jurisdictions, and has more than 89 million customer relationships throughout the world. To learn more about Cigna®, including links to follow us on Facebook or Twitter, visit www.cigna.com



MEDIA INVITATION

HEALTHY WORKPLACE AWARDS

SPONSORED BY



Arogya World, in association with Cigna TTK, is organizing the Arogya World Healthy Workplace Awards and Conference to honor the efforts of companies in helping improve the health of their employees and in preventing chronic disease, a major problem facing today's workforce.

As a part of this event, we would like to invite you for a press conference on Thursday, November 5th, 2015 for an announcement about the companies who will be awarded the designation of being a Healthy Workplace. We will also unveil the findings of a new survey on the state of workplace health and wellness in India, and the gaps between what employees want and what their employers currently offer. The findings will be released by Mr. Sandeep Patel, Managing Director & CEO, Cigna TTK Health Insurance.

The event will also feature nutrition expert, Rujuta Diwekar, who will be available to answer queries on workplace and employee wellness.

Joining us also at the event are:

- > Jason Sadler, President, International Markets, Cigna
- > Nalini Saligram, Founder and CEO, Arogya World
- > Sunita Cherian, Vice President, Human Resource, Wipro, a Healthy Workplace award winner
- > Sriram Murthi, Chief of Staff, Quinnox, a Healthy Workplace award winner

Please join us for lunch after the conference.
RSVP - <https://arogyaawards.splashthat.com/>

RSVP: Shilpy Roy / Bhumika Gupta
Shilpy.roy@edelman.com / Bhumika.gupta@edelman.com
+91 9650111652 / +91 959906748

DAY & DATE:

Thursday,
5th November, 2015

TIME:

12:30 PM

Registration

1:15 PM onwards

Press Conference

VENUE:

Grand Hyatt Mumbai,
Off Western Express
Highway, Santacruz (East)
Mumbai, India, 400-055



BIOS OF KEY SPEAKERS

Dr. Nalini Saligram

Founder & CEO, Arogya World



Nalini Saligram, Ph.D, is the Founder & CEO of Arogya World (arogyaworld.org), a global health non-profit committed to changing the course of chronic disease.

Under Dr. Saligram's leadership, Arogya World designs and implements scalable, science-based diabetes prevention programs in Indian schools, workplaces, and the community. In addition to completing mDiabetes, the groundbreaking 1-million-person diabetes prevention mHealth program in India, Dr. Saligram and her team are working hard to get 100 companies in India to become Healthy Workplaces and help 1 million employees lead healthier lives.

As a tireless advocate for NCD prevention, Dr. Saligram leverages public-private partnerships and global platforms to improve the world we live in. Arogya World has made three Clinton Global Initiative Commitments (one in 2011, and two in 2013), is a United Nations Every Woman Every Child Commitment maker (2014), and was named as a finalist for the Peter F. Drucker Award for Nonprofit Innovation (2014).

Dr. Saligram has lived and worked in many parts of the world, including Merck in Philadelphia, Merial in Atlanta, Glaxo Wellcome in London, and Hill & Knowlton in Hong Kong.

Dr. Saligram has a Ph.D. in biochemistry from the Indian Institute of Science, Bangalore. She serves on the Dean's Council at the Rollins School of Public Health at Emory University and is a charter member of TiE Midwest. She is also an Ashoka Fellow. She is based in Chicago and Bangalore.



BIOS OF KEY SPEAKERS

Mr. Jason Sadler President, International Markets, Cigna Corporation



Mr. Jason Sadler is the President of Cigna's International Markets business headquartered in Hong Kong.

This rapidly growing segment of the Cigna Corporation serves both individual customers and employer groups in multiple countries and jurisdictions outside the U.S. Cigna provides individual customers a diverse a range of local health, wellbeing and sense of security solutions through locally managed businesses in 10 countries throughout Asia-Pacific and Europe. In addition, Cigna provides high net worth globally mobile individual employees and retirees with individual private medical insurance and services through its Global Individual Private Medical Insurance business.

Cigna also serves employer groups by providing globally mobile employees of employers in the Corporate, Intergovernmental Organization (IGO), Defense Base Act (DBA), and Non-Governmental Organization (NGO) segments, who live and work in over 200 countries and jurisdictions around the globe. In addition, Cigna provides local medical and dental benefits to employers for their local employees in UK and Spain.

Immediately prior to joining Cigna in July 2010, Mr. Sadler was Managing Director, Insurance Business Hong Kong for HSBC, where he led HSBC's largest and most complex insurance business to be number one in all four business lines (Life, Retirement Benefits, General Insurance and Group Medical Insurance) for the first time in its history. Mr. Sadler held a wide variety of roles during a 16 year tenure with HSBC, including experience in North America, South America and Europe. Prior to HSBC, he was with AXA Insurance and Zurich Financial Services - both in the UK. Mr. Sadler graduated from Swansea University (UK) with a degree in Business Studies (B.Sc).

BIOS OF KEY SPEAKERS

Mr. Sandeep Patel

**Managing Director & CEO, Cigna TTK Health Insurance Company Limited;
Chairman - Cigna Health Solutions India Private Limited, Cigna Corporation**



Mr. Sandeep Patel is the Managing Director and CEO for Cigna TTK Health Insurance Company Limited and Chairman of Cigna Health Solutions India Private Limited. Based in Mumbai, he is head of Cigna's India initiative and has been responsible for leading Cigna International's review of the Indian Health Insurance and Service market. He heads the India operations of Cigna Corporation, Cigna TTK - a joint venture with TTK Group of Companies, Cigna Health Insurance Company.

Sandeep has over 21 years of experience in actuarial, financial services and healthcare globally. He comes with a substantial experience of corporate development & strategy, entering new market, business development, and business operations management.

He led Cigna's entry into various markets globally, including Japan, Brazil & Poland (for Pension and Investment), Hong Kong, Australia & the Middle East region (for International Healthcare), both directly and as a partnership.

A graduate in actuarial science, prior to joining Cigna, Sandeep worked with Citigroup and held various leadership positions in market development and business management in both the corporate and consumer bank divisions in New York, London, Germany and Hong Kong. He also worked for PWC (former C&L segment) in their consulting practice, supporting multi-nationals in developing strategies related to market and business expansion both under an organic and/or M&A approach.

Sandeep holds a bachelor's degree in Actuarial Science.

BIOS OF KEY SPEAKERS

Rujuta Diwekar

Nutrition Expert



Rujuta Diwekar, winner of the “Nutrition Award” from the Asian Institute of Gastroenterology, is the most qualified and sought after nutrition and sports science expert in the country and the only nutritionist to have associate membership from Sports Dietitians, Australia. In the plethora of diet fads and fears, her voice rings loud and clear, urging us to use our common sense and un-complicate the act of eating. She emphasizes a blend of traditional food wisdom and modern nutritional science for a healthy body and mind, best reflected through the mantra – *Eat local, think global.*

ACADEMIC QUALIFICATIONS

- > Sports Nutrition Course, Australia Institute of Sports, Canberra, 2010
- > P.G. in Sports Science and Nutrition, S.N.D.T. College, Mumbai, 1999
- > Sadhna Intensive and Teacher Training Courses, Sivananda Yoga Vedanta Academy, Uttarkashi

CLIENTELE

In a career spanning more than 15 years, Rujuta has worked with clients from all walks of life, from businessmen to homemakers, students, celebrities and sportsmen. Some of her famous clients are:

- > Kareena Kapoor
- > Anil Ambani
- > Varun Dhawan
- > Saif Ali Khan
- > Alia Bhatt
- > Anil Kumble

AWARDS AND RECOGNITION

- > Winner of “Nutrition Award” from the Asian Institute of Gastroenterology, Hyderabad
- > Voted as one of the “50 Most Powerful People in India” by People magazine
- > One of only three Indians named in the “CNN Asia-Hotlist: People to Watch Out For”
- > Invited by government of India to conduct workshops at IAS, CAG, Judicial and police academies. Also invited by the Indian Embassy to China and Nepal.
- > Won the Mata Sanman Youth Achiever Award from the Maharashtra Times
- > Won the Mukta Sanman Award from IBN-Lokmat
- > *India Today* magazine named her in their “Under 35 Achievers of India” list

JASON SADLER'S EVENT WELCOMING REMARKS

INTRODUCTION

- > Good morning and thank you for being with us today. For those who have traveled far, welcome to Mumbai.
- > My name is Jason Sadler and I'm the President of Cigna's international markets business.
- > In my role, my journeys take me to countries around the world and while the employers and organizations we work with, some of whom are here with us today, have diverse needs to keep their employees healthy, we recognize that having a healthy workforce is critical.
- > In that regard, I'm here today with other Cigna leaders to welcome you all to the Arogya World Healthy Workplace Awards Summit.
- > We have been sponsoring a global healthy workplace awards summit for the past two years to recognize and celebrate the work you are all doing to help improve the health and well-being of your employees.
- > Last year it was held in Shanghai and in 2013, it was held in London. This is to demonstrate our commitment to workplace health and recognizing it's a global matter.

INDIA HEALTH LANDSCAPE

- > Recognizing the growing health and well-being needs of the Indian population and rising awareness in this area, India was a suitable place to hold this event – to further solidify our commitment to India and the health and well-being of Indians.
- > Amongst other challenges, India is dealing with the dual burden of communicable and non-communicable diseases, which developed countries have had to deal with only sequentially.
 - The share of non-communicable disease segment is rising in the country, with cardiovascular disease accounting for 30% of leading deaths in India, followed by stroke at 16%.
 - India has 17% of world population, but it accounts for 21% of global disease burden; with NCD's constituting 63% of overall disease burden in India.
 - The disease pattern in India is at the epitome due to urban lifestyle disease, which includes an early onset of cardiac arrest, diabetes, stress and pollution.
- > These issues will have direct impact to the workplace and you as an employer. Having a healthy workforce reduces sick leave and presenteeism. It also improves workforce morale and staff engagement. All these are important for your business to have positive results.

- > And as many adults spend most of their waking hours in a workplace setting, the workplace is becoming a more common environment to support individuals through education and incentives to have healthy lifestyles.

CIGNA KEY MESSAGING

- > So in that spirit, it is a pleasure to host this year's healthy workplace awards summit here in Mumbai, India, which is the home of Cigna's joint venture business, CignaTTK.
- > Cigna commenced business in India in early 2014, and is the first U.S. insurer to apply for entry into India as part of a stand-alone joint venture health insurance company. Partnering with Indian conglomerate TTK, CignaTTK offers a new approach to India's health service marketplace by offering consumers a portfolio of innovative products that help improve health and well-being with high-quality care.
- > At Cigna, we strongly believe that we all have a role to play in improving the health, well-being and sense of security of our customers and employees. With Affordability and Personalization as our foundation, we are committed to delivering solutions that are relevant for you and your employees.
- > As you may know, today more than ever, people define health and well-being in a variety of ways. From physical, emotional, and social, to financial and spiritual - our employees have never faced so many options.
- > And as an employer, we understand that you have your own concerns and we partner with you to understand your needs and build a plan that meets them: better health, lower costs, increased productivity, and a healthier bottom line.
- > As a global health service leader, we are committed to workplace health excellence and to improving health around the world - and we believe the workplace is a great place to start promoting healthy habits and providing holistic programs.
- > We have numerous programs to help you meet your goals to develop a health workplace, and this passion is lived out within Cigna every day.
- > In fact, we just completed our staff Cigna Global Fitness Challenge where over 18,000 Cigna employees from around the world rallied around the cause of fitness and health by logging in activity minutes for a fun internal competition.

AROGYA

- > So today you will hear from a variety of speakers and experts on topics such as “Building an Engaged Workforce through Wellness”, “The Value on Investment from Healthy Workplaces”, and a lot of best practice sharing.
- > And we will end the day with a look at how we promote Health in the workplace through partnerships – a key value for Cigna.
- > I look forward to the today’s sessions and this evening’s festivities where we will honor and recognize those organizations that have made great strides in workplace health. I am eager to hear about their work and how we can amplify their good work in other organizations around the world.
- > So again, thank you for being here today. Thank you for your commitment to workplace health. Enjoy the day.

