NEW SALES LEADER READY TO MAKE AN IMPACT

Meet April Chang, Americas Sales VP



April Chang is our new Cigna Global, Americas Sales Vice President with responsibility for driving sales in the Eastern U.S. Region. She brings with her 15 years of experience in the global insurance industry, spanning life, health and general insurance. Most recently, she served as Cigna Singapore CEO and Country Manager. We sat down with our new Sales VP to learn more about her and what value she will bring to the Cigna Global, Americas team.

- April, thank you for taking the time to talk to us. You most recently served as Cigna Singapore CEO and Country Manager. What else can you share about your industry experience and background?
- My insurance journey started in Thailand with New York Life and then Prudential U.K., where I was involved in training, strategy planning and other projects including agency incentives and acquisition plans. In 2012, I moved to Singapore to take an Asia-Pacific regional role with ACE, now known as CHUBB, working on specialty personal lines and responsible for the product portfolio P&L across nine countries.

When I transitioned to Cigna in 2015, I began supporting Thailand and Indonesia with various strategic initiatives including roadmaps and governance designed to grow the business. I then transitioned to Cigna Singapore supporting the integration of two sales teams into a single, market-facing team. My role later expanded to include the entire distribution function, from new business sales to client management and, most recently, CEO and Country Manager of Singapore.



Cigna Singapore is recognized as a leading general insurer in the health vertical. The branch has won multiple health and innovation awards and has been recognized as an HR Asia Best Company to Work for in Asia.*

The Cigna Singapore office was established as a distribution arm of the Global Health Benefits (GHB) and Global Individual Health (GIH) businesses in 2011. In the time since, the team has become the largest GHB producer in the Asia-Pacific Region, establishing itself as its own operational company.

In addition to a focus on globally mobile and sophisticated health insurance, Cigna Singapore offers domestic health market offerings including telehealth, prescription delivery and case management services.





How would you describe the health benefits market in the Asia-Pacific Region?

It is fragmented across the region; each country has its own setup and model. This is partly due to the fact that the health systems and private health insurance markets vary greatly across the markets - China, Hong Kong, Thailand, Singapore, Indonesia and Australia. So, while we are a globally mobile business, our membership in Singapore is overwhelmingly focused within our market. This is in stark contrast to the U.S., for example, where membership is heavily based outside of the country.

How important is it for companies to offer a global perspective?

lt's critically important. The world is constantly changing and as a global health services company we need to understand the worldwide evolution of health care systems. As borders and boundaries increasingly disappear in the health industry, maintaining a global perspective helps us stay relevant and competitive. As a global health care leader, we are well placed to capitalize on locally relevant trends and ideas, and ensure we continue to prioritize localized, customer-centric solutions.

Companies continue growing their businesses on an international scale and the talent search is becoming increasingly more global. Having peace of mind when expanding to a new country is a fundamental requirement. As a result, relying on a health services partner who not only understands the global aspects of the health care landscape but also has the ability to provide robust benefits solutions that facilitate consistently simple and straightforward access to health care is essential to the growth aspirations of global businesses. Each country has a unique and often complex health care system to navigate, not to mention the regulatory and compliance requirements that we all know are critical to global operators. Companies and clients are looking to partners to help them navigate these systems seamlessly and efficiently. Our global presence allows us to offer holistic services.

- On the topic of global approach, what are your thoughts about the COVID-19 pandemic and how it may impact health care offerings in the shortterm and long-term?
- The pandemic has disrupted our lives in more ways than we could ever have imagined. Not only did it change the way we live and prompt a surge in hygiene awareness and education, it has also forced businesses and governments to adopt new approaches, to take an agile approach to the status quo.





We will see additional accelerated changes and further health care evolution; health care offerings will become more agile and shift into virtual and home care settings. The surges in telehealth and virtual care utilization are here to stay, and whole person health will become even more crucial. Physical well-being is only one health indicator; we'll see an increased focus on mental, social and financial well-being; aspects of whole health that have become key strategic focal points at Cigna.

What do you enjoy most about working for Cigna?

Definitely our people. Cigna invests in talent as an asset; the company really cares about its employees. I've had the privilege of working with so many colleagues across all regions of the globe, and everyone is incredibly skilled at what they do. Our teams are innovative, passionate, agile and care deeply about the Cigna mission of making access to health care simple, predicable and affordable.

What are you most looking forward to in your new role with the Americas Sales team?

I'm excited to learn more in a new market - one where the health care system and health benefits offered are more mature, advanced and complex. I'm thankful to be part of an organization that is committed to supporting the peace of mind of those navigating the global health care system. And I'm looking forward to the day when I can finally meet everyone in person!

What are key qualities of a successful business leader?

I believe that it is important to bring people along on the journey and to collaborate. This means communicating the company vision and purpose, while continuing to drive engagement across all levels. It's tapping into your team's competencies and creating teams of people who have skills and strengths that complement those of the others on the team.

Often, being a leader means working through ambiguity and making decisions while dealing with many unknowns. At times like this, it is important to be able to trust your team and your gut.





To learn more about April Chang connect with her on <u>LinkedIn</u>. Be sure to follow our <u>Cigna Americas LinkedIn page</u>, too.

Together, all the way.



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^{*} HR Asia Best Companies to Work for in Asia. https://awards.hrasiamedia.com/singapore-2020/. Accessed May 21, 2021.