

Singapore

Health on Demand 2023

Background

Global survey to understand how workforce needs and attitudes around employee benefits are changing in response to 21st century risks.

Who

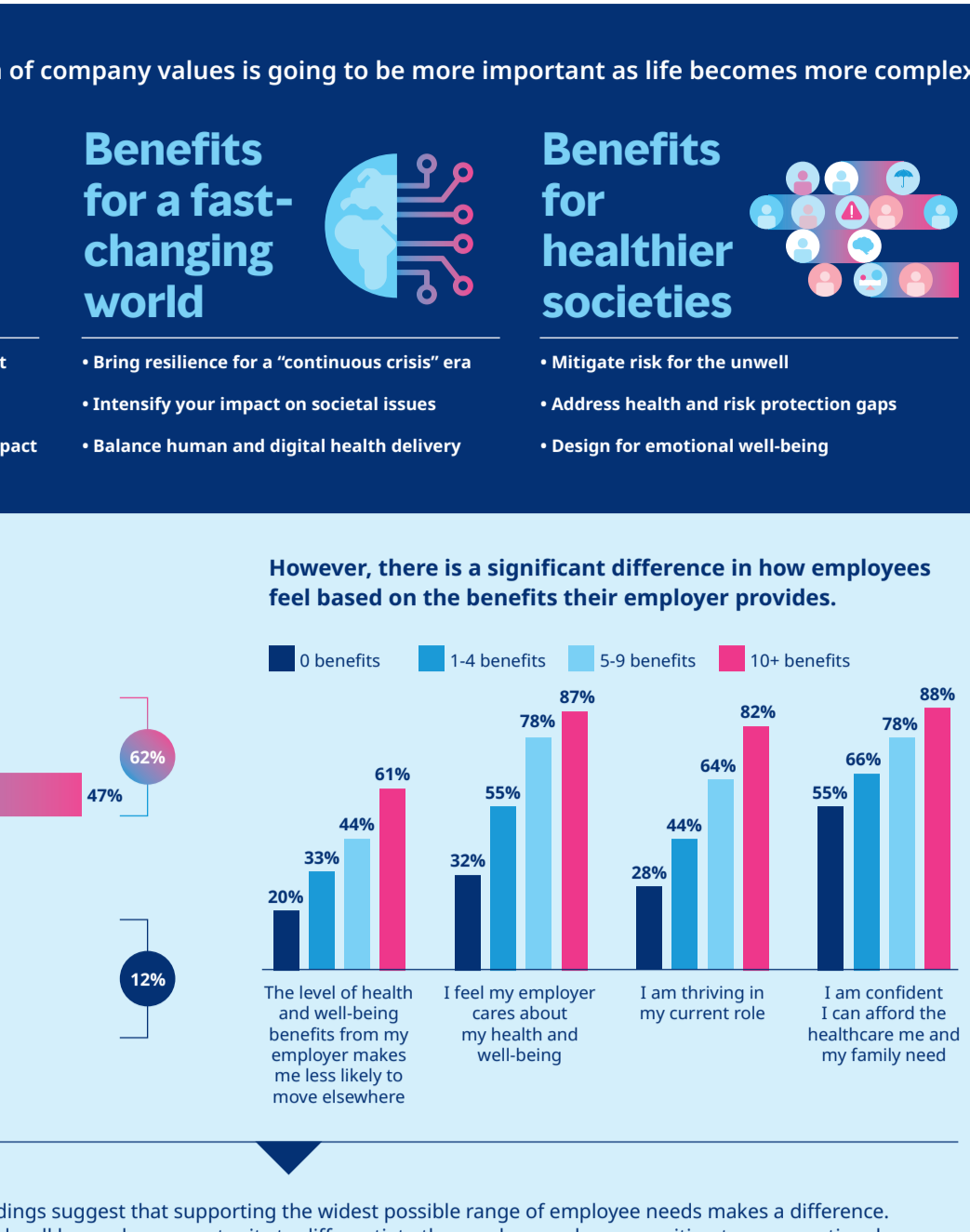
17,531 employee respondents

Where

- 16 markets**
- Asia: China, Hong Kong, India, Indonesia, Singapore
 - Europe: Italy, Netherlands, Spain, UK
 - Latin America: Brazil, Colombia, Mexico, Panama
 - Middle East: UAE
 - North America: Canada and US

When

Fielded in October-November 2022



Using benefits as an expression of company values is going to be more important as life becomes more complex

Benefits for all

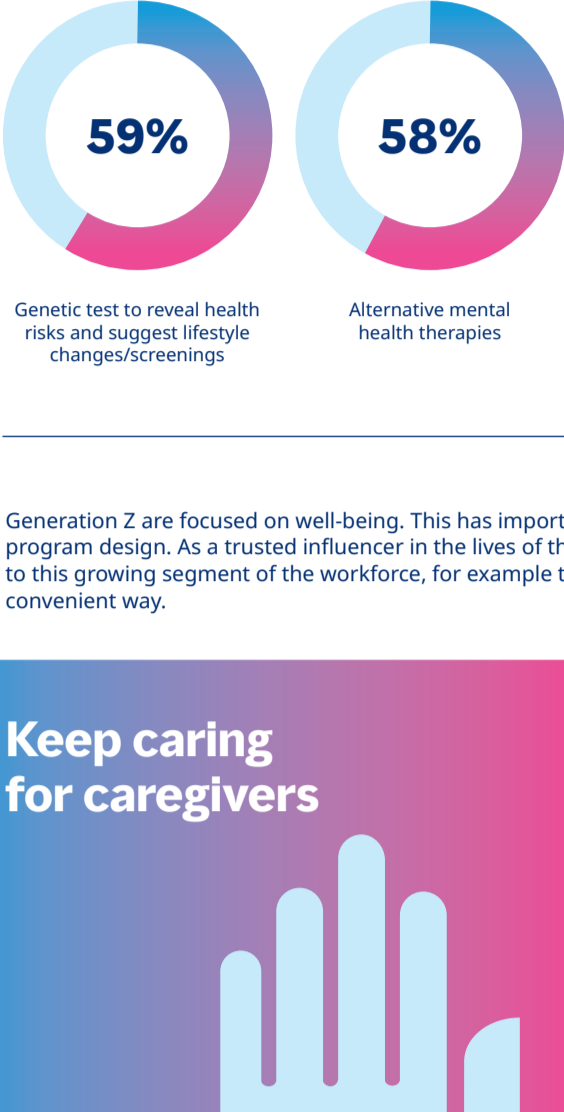
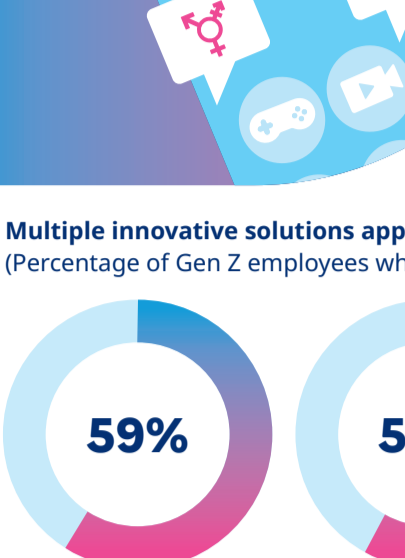
- Introduce Gen Z into your benefits mindset
- Keep caring for caregivers
- Make inclusive changes for meaningful impact

Benefits for a fast-changing world

- Bring resilience for a "continuous crisis" era
- Intensify your impact on societal issues
- Balance human and digital health delivery

Benefits for healthier societies

- Mitigate risk for the unwell
- Address health and risk protection gaps
- Design for emotional well-being



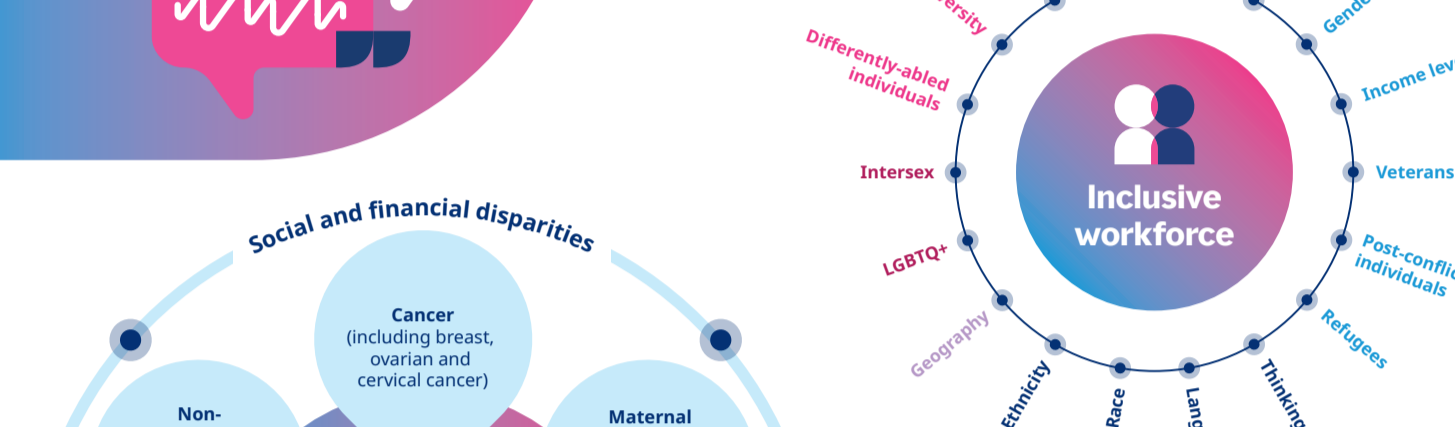
Consistent with prior years, our 2023 findings suggest that supporting the widest possible range of employee needs makes a difference. Providing meaningful benefits has moved well beyond an opportunity to differentiate the employee value proposition to an operational necessity, not to mention a mitigation against wage inflation.

Benefits for all

Introduce Gen Z into your benefits mindset



Multiple innovative solutions appeal to Gen Z
(Percentage of Gen Z employees who find these benefits helpful to them or their families)



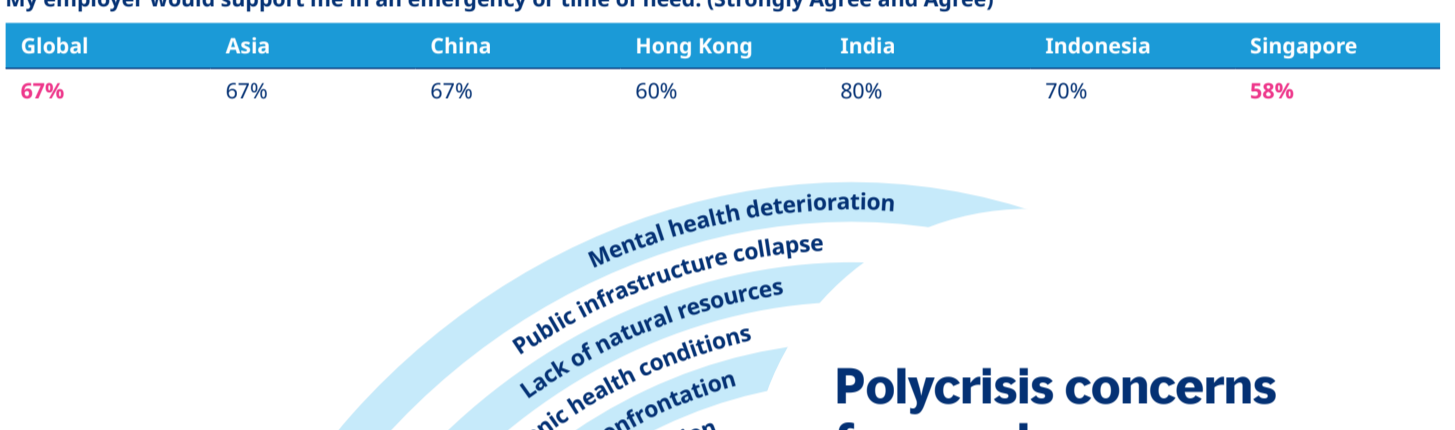
Generation Z are focused on well-being. This has important implications for organizational commitment to benefits and for healthcare program design. As a trusted influencer in the lives of their Gen Z workers, employers are well-positioned to demonstrate authentic leadership to this growing segment of the workforce, for example to embrace more innovative approaches to healthcare that solve real problems in a convenient way.

Keep caring for caregivers



During COVID-19, caregiver needs rose to the fore, and employers responded with greater focus on flexible working, digital health and family benefits. Employers now have an opportunity to build on that momentum and consider creative and innovative models of support for this dominant and critical group of employees.

In most markets, the majority of employees are caregivers. Caregivers are those who have caregiving duties to children, parents, family members or friends.



Caregivers are more likely to say that medical expenses have caused financial hardship for them or their family this past year.

Market	Percentage
Global	36%
Asia	37%
China	19%
Hong Kong	28%
India	64%
Indonesia	28%
Singapore	38%
Non-caregiver	18%



Make inclusive changes for meaningful impact



The more employers understand the needs of their employees, the better able they will be to make inclusive changes for meaningful impact. Employers can ensure benefits meet their employees' needs by addressing all employees' life stages, understanding attitudes towards crises and health concerns, as well as targeting specific economic groupings and the many responsibilities that employees may have outside of work.

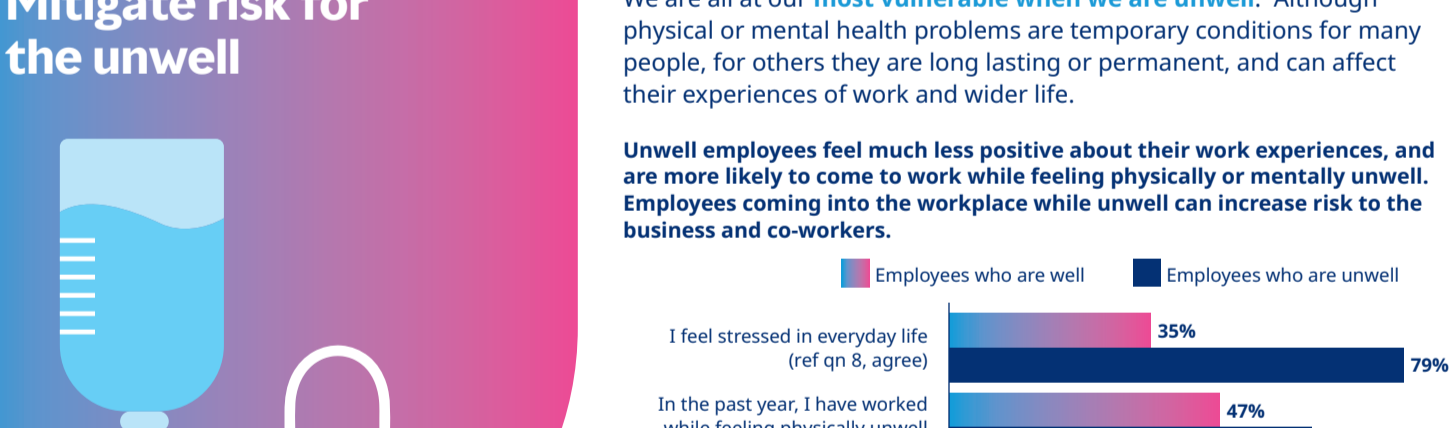


Benefits for a fast-changing world

Bring resilience for a "continuous crisis" era



Ongoing macro-economic, environmental and political disasters have characterized the 2020s. Whether employees are worried about their personal safety or their ability to afford the basics, like healthcare for their families, it is inevitable that these concerns will affect their well-being and their performance.



HR and Risk departments should work together on crisis scenario planning. This includes physical crises (such as floods, fires, and health emergencies) and for economic crises like high inflation and recessions. Scenario planning will not only improve business continuity and mitigate risks related to employee well-being, but also enable companies to provide better, faster support to their employees.

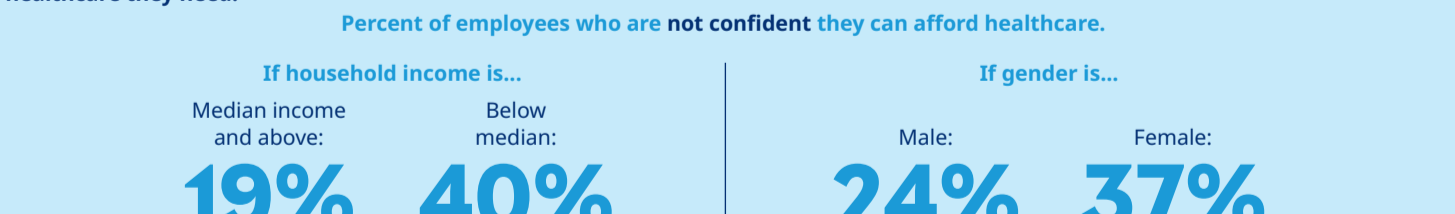
Intensify your impact on societal issues



While global crises may not be under the control of employers, employees expect the businesses they work for to actively address some of the societal issues that underpin theirs.

Employees want their employer to take an active stance on issues, many of which may be aligned with company purpose and values.

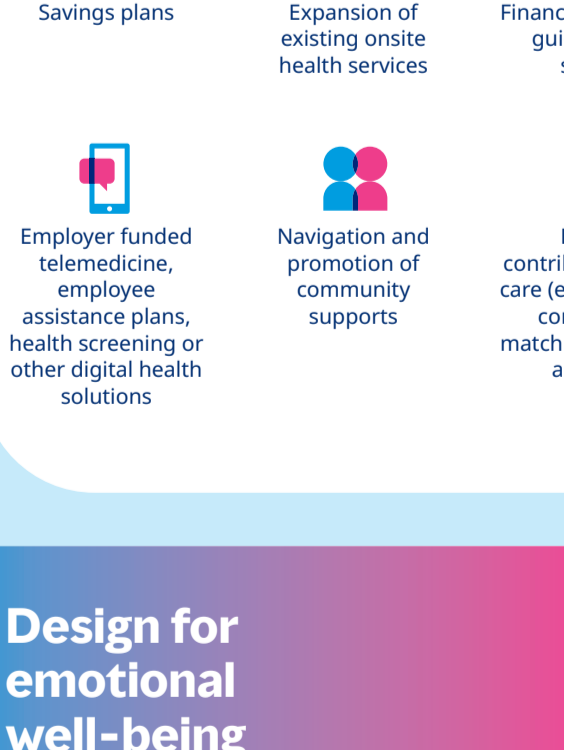
Employees who find it helpful to have a benefit that assists them with adopting an environmentally friendly lifestyle.



For each of the following, please indicate how important it is to you that your employer strongly supports with internal/external statements, reporting and/or tangible actions. (Extremely or very much important)

Issue	Percentage
Women's health	54%
Diversity, equity and inclusion	52%
Environmental sustainability	51%
Interests/equity of ethnic minorities	48%
Interests/equity of differently-abled individuals	46%
Neurodiversity (e.g., employees with autism)	42%

Balance human and digital health delivery



The COVID-19 crisis accelerated digital health innovations and adoption. This included an increase in virtual consultations with health professionals. While that innovation continues apace, employees continue to place great value on trusted, human connections.

Human and digital bring complementary strengths. Employers can promote good quality, easy-to-use virtual care providers while also encouraging an ongoing relationship with a primary care provider. Health advocacy and concierge services, as well as digital navigation tools, can also promote the appropriate use of digital health services, especially in geographies where healthcare accessibility is a challenge.

While digital solutions are not where employees go first for care, many find the future of health appealing.

The reality of today: How are you most likely to seek care for a simple medical consultation?

Option	Percentage
Make an appointment with a trusted doctor for an in-person visit	15%
Visit a doctor or nurse at a walk-in medical clinic	34%
Consult a telemedicine service and video chat with a provider	13%
Self-treat using information available on the internet	24%
Ask for advice from friends and family	5%
I would not seek care for this condition	9%

The appeal of tomorrow:

- Imagine a future of healthcare in which technical innovations allow more care to be delivered digitally and at home.
- You use a virtual reality headset for most of your visits and to receive mental healthcare and treatments like physical therapy or pain management.
- Further, a virtual assistant like Siri or Alexa makes appointments and reminds you to take medications.



Benefits for healthier societies

Mitigate risk for the unwell



We are all at our most vulnerable when we are unwell. Although physical or mental health problems are temporary conditions for many people, for others they are long lasting or permanent, and can affect their experiences of work and life.

Unwell employees feel much less positive about their work experiences, and are more likely to come to work while feeling physically or mentally unwell. Employees coming into the workplace while unwell can increase risk to the business and co-workers.



One of the leading causes of preventable illnesses and related disability are non-communicable diseases (NCDs). NCDs are on the rise, but employers can help by enabling access to care and a supportive environment at the workplace.

Physical inactivity, tobacco use, alcohol consumption, unhealthy diets, and air pollution increase risk, but employers can help mitigate the impact of these factors.

- Prevention:** Ensure benefits encourage care and provide preventive care, including health screenings
- Diagnosis:** Often, individuals may not be aware they have a condition, in part due to unaffordable testing and limited access to care. Evaluate barriers to navigation and advocacy services to refer in the workplace. Consider care navigation and advocacy services to refer in the workplace. Consider care navigation and advocacy services to refer in the workplace. Consider care navigation and advocacy services to refer in the workplace.
- Treatment:** The employee experience related to treatment is often sub-optimal due to complex systems, lack of coordination and outdated models of care. Consider various benefits coverage gaps including plan maximums, case management, prescription drugs, income continuation

Employees who are unwell need varying levels of job supports as they perform or return to their duties. Create accommodation policies and make sure managers are trained on supervision of known or invisible conditions, including supporting a return to the workplace after a leave of absence and promoting anti-stigma team dynamics and communication.

Perhaps most important is that benefits are delivered within a culture of safety and support, in which leaders have earned the trust of employees by demonstrating that they care.

Address health and risk protection gaps

Health equity starts with affordability, but some employees are less confident they can afford the healthcare they need.

Health and wealth benefits

- Savings plans
- Expansion of existing onsite health services
- Financial education, guidance and support
- Employer funded telemedicine, employee assistance plans, health screening or other digital health solutions
- Navigation and promotion of community supports
- Defined contribution health care (e.g., insurance contribution matching, spending accounts)

Career, time off and other benefits

- Healthy meal access, subsidized dinners-to-go
- Predictable scheduling and guaranteed hours
- Career path or opportunities to higher wage jobs
- On-site daycare
- Ride share service or safe transportation
- Paid time off for healthcare and illness

There are plenty of opportunities to broaden the scope of mental health benefits based on what employees find helpful, but businesses also need to understand the underlying causes of workplace stress, such as job design and supervisor competencies.

Employees are looking for innovative benefits and solutions to help them and their families with mental health.

Nearly half of employees report feeling stressed in everyday life.

Addressing employee stress and burnout starts with addressing psychological safety at the workplace.

Balancing economics with empathy

It is important to review workplace health and well-being benefits through an equity lens to ensure programs are helping all employees to thrive and perform at their best.

Benefit decision makers should consider if basic needs are being met for all employees. Given budget realities, employers should also be discerning in choosing solutions that will be valued by employees and be effective.

Perhaps most important is that benefits are delivered within a culture of safety and support, in which leaders have earned the trust of employees by demonstrating that they care.

Learn more by reading our Health on Demand Report now.

For further information, please contact your local Mercer Marsh Benefits office. Mercer Marsh Benefits provides a range of solutions to help you manage workplace health and well-being, including: Strategies of core employee benefits as well as plan design; Advice and support for health and well-being, including telemedicine, mental health support, diversity and inclusion, environmental/social/governance, flexible benefits, and plan member communications; Digital solutions to engage plan members in their health and benefits.

About Mercer Marsh Benefits™ Mercer Marsh Benefits provides clients with a single source for the analysis, design, and implementation of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts located in 72 countries and serving clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform, which allows us to serve clients with global consistency and locally unique solutions. Mercer and Marsh are two businesses in the world's leading professional services firm in the areas of risk strategy and people, with 85,000 colleagues and annual revenue of over \$20 billion. Through its market-leading businesses including Guy Carpenter and Oliver Wyman, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment.