

Health on Demand 2023

Background

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

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

Benefits for a fast-changing world

Benefits for healthier societies

- Introduce Gen Z into your benefits mindset
- Keep caring for caregivers
- Make inclusive changes for meaningful impact
- Bring resilience for a "continuous crisis" era
- Intensify your impact on societal issues
- Balance human and digital health delivery
- Mitigate risk for the unwell
- Address health and risk protection gaps
- Design for emotional well-being

The majority of employees feel that their employer cares about their health and well-being.



However, there is a significant difference in how employees feel based on the benefits their employer provides.



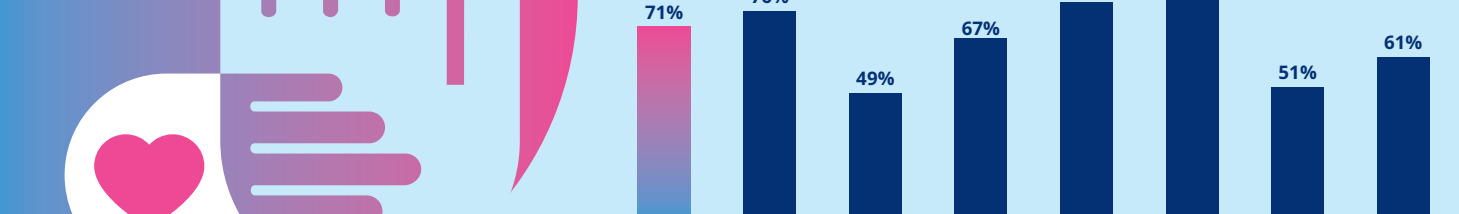
Consistent with prior years, our 2023 findings suggest that supporting the widest possible range of employee needs makes a difference. Providing meaningful benefits has moved well beyond an opportunity to differentiate the employee value proposition to an operational necessity, not to mention a mitigation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

Benefits for all

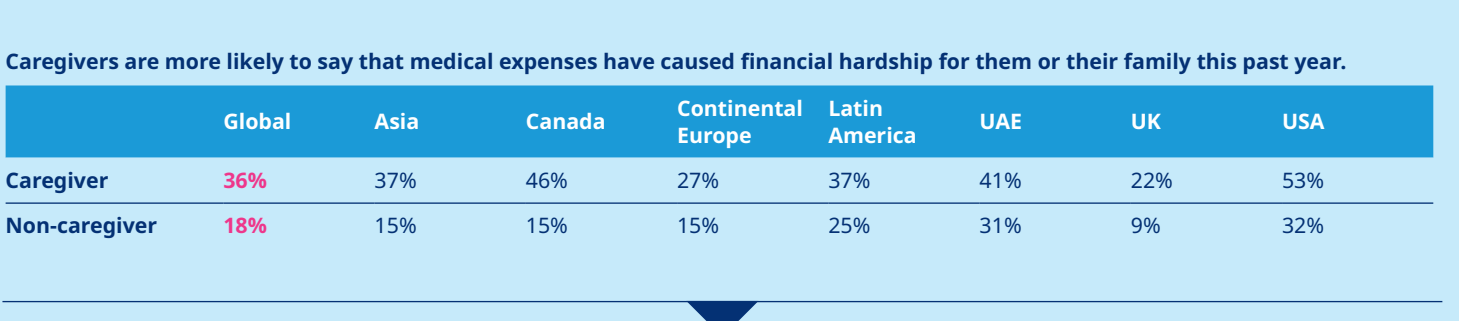
Introduce Gen Z into your benefits mindset



Generation Z (born between 1997 - 2012) forms 25% of the global population. They have just entered the workforce, with many in-demand skills; by 2025, they will comprise 27% of the workforce. They have unique needs, experiences and expectations that set them apart from all previous generations. Our survey captured the responses of adult Gen Z employees, 18- to 25-year-olds.



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 create 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.

Region	Global	Asia	Canada	Continental Europe	Latin America	UAE	UK	USA
Caregiver	36%	37%	46%	27%	37%	41%	22%	53%
Non-caregiver	18%	15%	15%	15%	25%	31%	9%	32%

This group prioritizes timesaving benefits that help them self-manage their own health and that of their family. Employers have an important opportunity to retain and recruit this cohort by creating a work culture that is more flexible and supports caregivers in practical ways. All aspects of physical, emotional, social and financial well-being play a role.

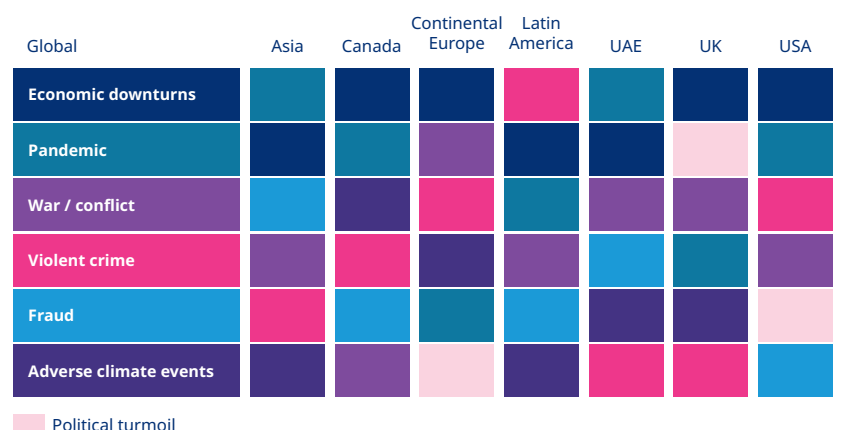


Make inclusive changes for meaningful impact



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.

59% of employees say the benefits they receive meet their needs.



Universal women's health issues



Reproductive health benefits



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 work performance.

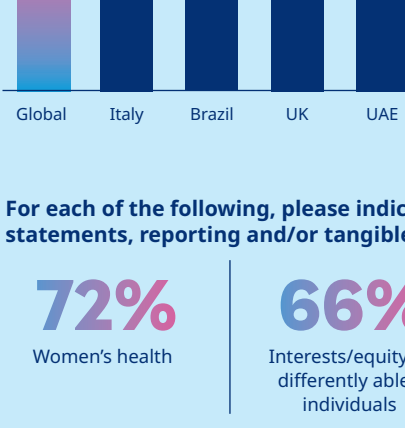
Issue	Global	Asia	Canada	Continental Europe	Latin America	UAE	UK	USA
Economic downturns	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue
Pandemic	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue
War / conflict	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue
Violent crime	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue
Fraud	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue
Adverse climate events	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue
Political turmoil	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue	Dark Blue

My employer would support me in an emergency or time of need. (Strongly Agree and Agree)

Region	Global	Asia	Canada	Continental Europe	Latin America	UAE	UK	USA
Strongly Agree and Agree	67%	67%	66%	62%	67%	75%	70%	75%

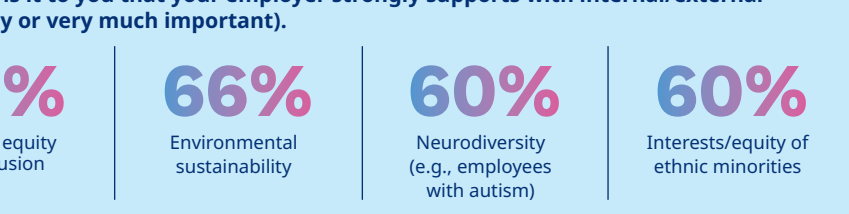
HR and Risk departments should work together on crisis scenario planning. This includes physical crises (such as floods, fires, and health emergencies) and for economic crises like high inflation and recessions. Scenario planning will not only improve business continuity and mitigate risks related to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

Intensify your impact on societal issues

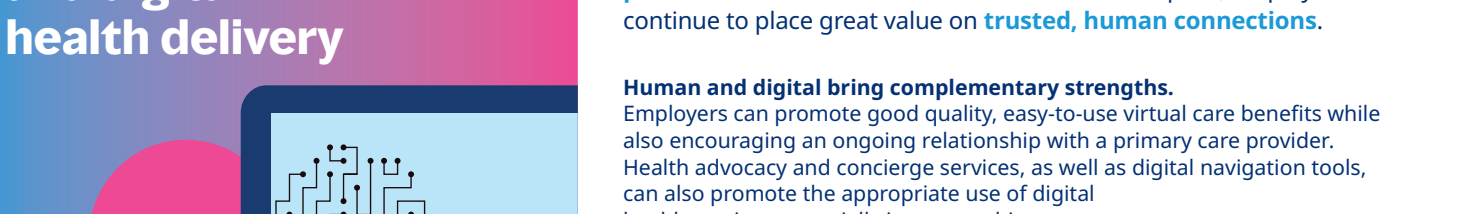


While global crises may not be under the control of employers, employees expect the businesses they work for to actively address some of the societal issues that underpin their lives.

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



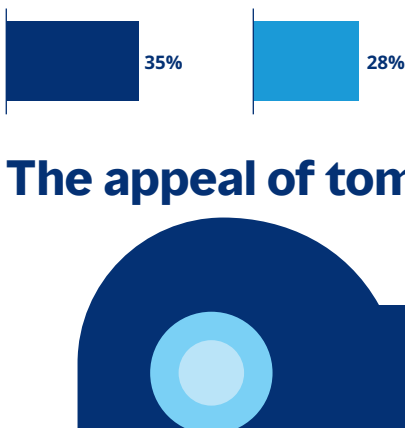
Employees who find it helpful to have a benefit that assists them with adopting an environmentally friendly lifestyle.



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)



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 benefits 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:



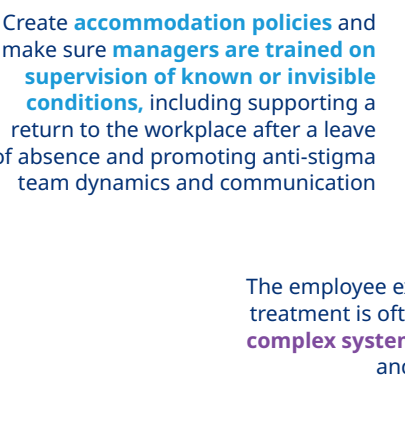
The appeal of tomorrow:



I find this healthcare future appealing. I am unsure about this future disturbing.

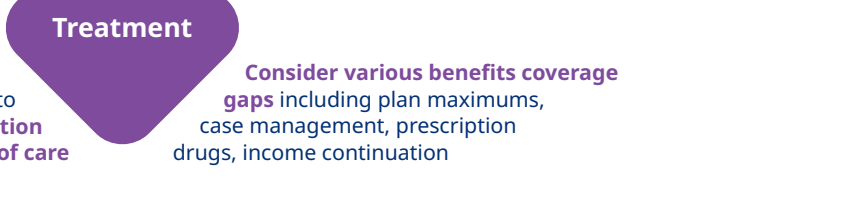
Benefits for healthier societies

Mitigate risk for the unwell

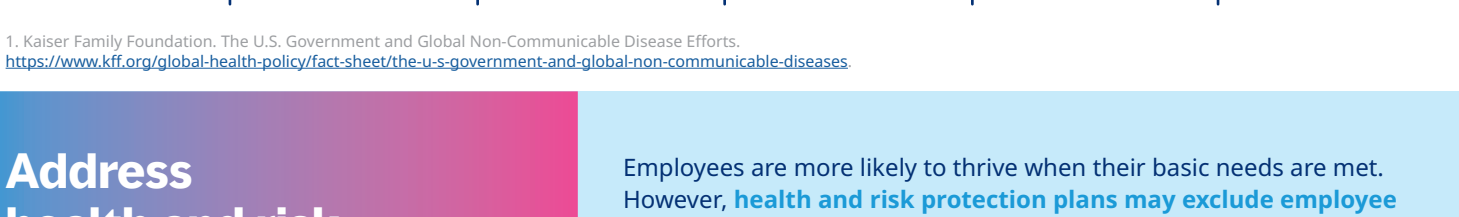


We are all at our most vulnerable when we are unwell. Although physical or mental health problems are temporary conditions for many people, for others they are long lasting or permanent, and can affect their experiences of work and wider life.

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.

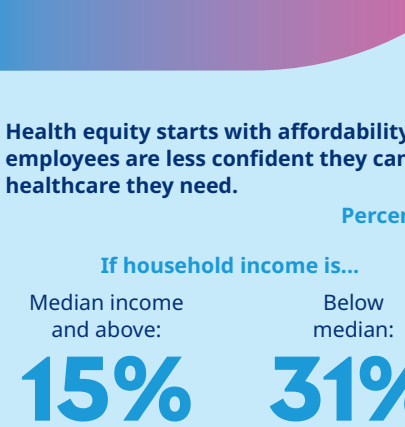


One of the leading causes of preventable illnesses and related disability are non-communicable diseases (NCDs). NCDs are on the rise, but employers can help by enabling access to care and a supportive environment at the workplace.



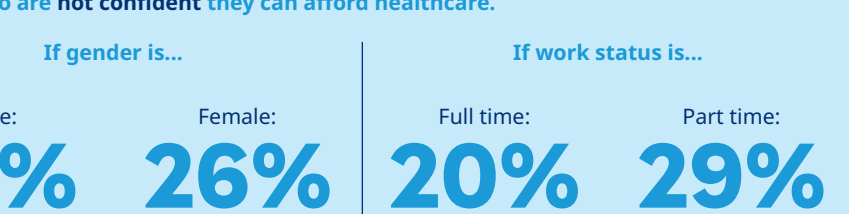
NCDs include: Hypertension, Diabetes, Cardiovascular disease, Cancer, Respiratory disease, Mental disorder.

Address health and risk protection gaps



Employees are more likely to thrive when their basic needs are met. However, health and risk protection plans may exclude employee groups such as low-income or part-time workers. Under-protected groups are less likely to believe that their employers care about their well-being, and are less likely to thrive in their careers.

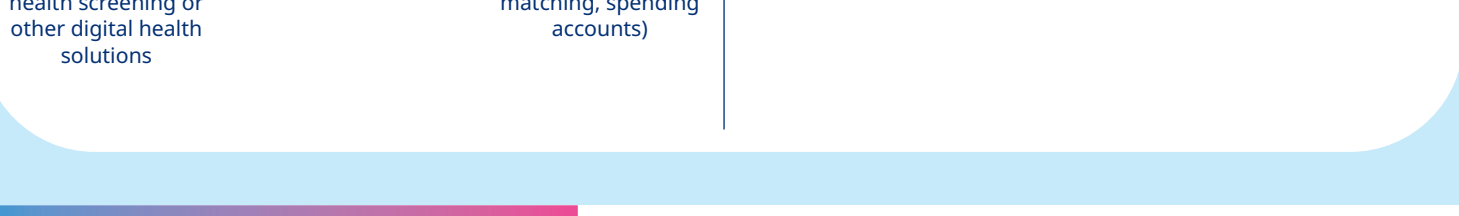
Bring health in reach for your entire workforce



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



Offering a full benefits package to all employees may not be a financial reality for your organization. Consider these steps to get there over time.



Design for emotional well-being



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 ensure 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.

