

MMB India Newsletter

Illumina

Employee Health & Benefits

Quarterly Edition: July 2025

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From MMB Consulting Leaders Desk

Prioritizing Health and Wellbeing: A Leadership Imperative for a Thriving Workforce

In today's fast-paced and demanding work environment, the health and wellbeing of employees have become more critical than ever. Organizations that prioritize these aspects experience reduced absenteeism, lower healthcare costs, increased productivity, and enhanced employee engagement. Moreover, a focus on wellbeing helps attract and retain top talent, fostering a positive employer brand in a competitive market.

MMB Health on Demand report 2025 is an employee survey done across market capturing the voice of over 20,000 employees. Three broad findings of the report "Health is Wealth", "Health is Personal" and "Health is Security" emphasise and resonate that employees heavily depend on their employers for providing access to quality affordable healthcare, physical or mental. Employees expect employers to tailor to diverse and unique needs of employees and bring a culture of inclusion and equity, as **Personalized benefits drive higher confidence in employer support.**

The objective of the report is to bring the VOE to the employers to help them determine how to design and deliver support programs to **better meet employee needs** on an ongoing basis, as the nature of work changes, technology evolves and as crises intensify. This edition of the Newsletter captures the key findings of this report and will be indeed an eye-opener as to what the employees need and desire

Thus, Leaders play a pivotal role in fostering a **culture of Well-being** and that values and promotes holistic well-being, recognizing that a healthy workforce is the foundation of organizational success, and we at MMB are committed with organizational leaders in accomplishing this. Our dedicated team not only assists you in recognizing health risks for your organization but also specializes in preventing and reducing the burden of these risks through wellbeing strategies.

Solutions such as OPD Insurance, flexible benefits, and mental wellness are some of the powerful tools that not just help in employee engagement but also helps in achieving the objective of "Health is wealth" and "Health is Personal". With significant out-of-pocket spend on outpatient benefits, OPD Insurance has been a proven solution to offset this burden to a large extent. Case studies have established how synergies can be built between

outpatient care and inpatient hospitalisation. Flexible benefit solutions is again a strong proposition to go beyond traditional offerings, to address diverse and unique employee needs in a flexible, sustainable and cost-efficient manner

At MMB, we are dedicated to assisting you in achieving the vision of employee health benefits and wellbeing. Please feel free to reach out to your respective Client Executives for assistance. You may also write directly to marshemployeebenefits.india@marsh.com.



Ashutosh Jhunjunwala

Senior Vice President
MMB India Advisory Leader

From MMB Healthcare Advisory Leader-

Dr. Nimitha Menon

Elevating Workforce Health & Wellbeing: Designing Healthcare strategies that endure!

The new mandate: Integrating Health into Business strategy

In today's rapidly evolving world of work, employee health is no longer a support initiative—it's a business imperative. MMB's Health on Demand 2025 reveals that 1 in 2 Indian employees trust their employer to address their health needs. But it also highlights a 9% point decline in the number of employees who feel genuinely cared for by their employer since last two years, corroborating the need to redefine healthcare strategy.

Rethinking Health support: beyond the illness model

It is time to reframe how organizations approach employee health. This is occurring amidst a demographic shift where Indians are living longer but with more years spent in poor health—what we refer to as the health span-life span gap.

Organizations must move beyond reactive insurance programs and adopt a whole-person approach to wellbeing—across primary, preventive, mental, and palliative care. In fact, workplace demand today implies the need for structured need assessments, data-led prioritization, and proactive gap identification.

What Employees Expect: And what businesses must Solve For

Health today is multidimensional—physical, emotional, mental, social, and financial. Poor holistic health, on the other hand, results in delayed care, absenteeism, disengagement, and higher health burdens—both social and economic.

Future-fit healthcare benefits & wellbeing must be flexible, affordable & equitable

This includes:

- Access to primary and preventive care as part of Outpatient benefit
- Flexible and modular benefit platforms
- Integrated chronic care support
- Menopause, fertility, mental health, and neurodivergence support
- Benefits equity across roles, income bands, and life stages

Enablers for transformation: GenAI, Tech & Consulting Intelligence

The future of benefits is not only human—it is intelligent. GenAI and predictive analytics are emerging as game changers in benefit personalization and access. With AI-powered tools, employers can better predict health risk, guide employees to the right care pathways, and deliver a seamless experience via single-window platforms.

Strategic Takeaways: Designing for Impact, not Compliance

Health and benefits leaders must shift focus from plan administration to value creation.

- Design with purpose, not just precedent
- Use employee feedback and analytics to inform benefit evolution
- Monitor not only claims, but also utilization, equity, and outcomes

Charting the future of workforce healthcare benefits & wellbeing

- Healthcare affordability through benefit redesign and promotion of healthy aging of multigenerational workforce
- Benefit personalization for improved adoption and better health outcomes
- Accessible benefit delivery by leveraging technological advancements to strengthen health security and bridge health protection gaps



Dr. Nimitha Menon

Senior Vice President, MMB India
Health Risk Management Consulting

From Industry Leader

Health Risk Management

It is interesting to see that how over the years, the meaning of 'Employee Health and Benefits' has evolved. Earlier, what was restricted to primarily hospitalisation covers something you'd use if things got really serious. But today, the real risks are different. They're quieter, less visible and often ignored.

Traditional Insurance, by design, has always been reactive; you could only access it when someone was already unwell. Wellbeing, meanwhile, remained on the sidelines: with few yoga sessions and webinars here and there. The result? Employee engagement was in single digit, early warning signs were often missed, and intervention came too late.

A few numbers put it in perspective:

- India makes up 15% of the global mental health burden
- 62% of employees report work-related stress
- 1 in 4 Indians has hypertension and many don't even know it
- WHO and ILO say we lose \$1 trillion in productivity each year from anxiety and depression

These aren't just health issues, they're business issues. And the real problem? We're often too late in responding.

But this gap is now closing. With growing access to health tech platforms, we're seeing organisations bring together data from claims, OPD visits, diagnostics and mental health support on a single platform. And that's when the picture starts to change.

Spotting risk before it becomes a crisis

By introducing easy to use, new age Health Tech Platforms, thus combining well being and insurance data, companies can now identify potential risks early before they become serious. In some organizations, this approach has helped detect early signs of burnout by analysing absenteeism patterns alongside therapy sessions and insurance claim trends.

A Shift Towards Everyday Health Access

Health benefits used to feel complicated, with long claims, multiple processes, and vendors, everything used to be overwhelming for employees.

But now, with integrated platforms, employees can:

- Access OPD Benefits instantly.
- They can access therapy and other wellness sessions easily.
- They can get diagnostics at home, often cashless
- Claims can be filed digitally in minutes

As of today, 45% of our current clients have transitioned from traditional setups to our integrated technology platform. This shift has enabled corporate clients and HR teams to design and offer benefits that are relevant to over 60% of their employee population—significantly higher than the 7–8% typically reached through conventional insurance only set ups.

The adoption of Health Tech Platforms has brought personalisation in benefits & a journey that feels tailored, timely and simple. One of the most meaningful shifts I've witnessed recently is: employees are no longer waiting for emergencies to use their health benefits.

It's not just about reacting to serious illness, it's about preventing it, supporting people earlier, and making care more integrated, accessible & relevant on a day-to-day basis. And all of this creates workplaces where employees actually feel supported, not just insured.

We've seen this firsthand with many clients. For example, a gaming-tech company already had wellness programs through different vendors, but they wanted something more consistent, better connected and easier to manage.

We helped them bring everything from OPD and mental health support to fitness and diagnostics into one integrated experience. And, it led to a real impact:

- 96% onboarding and 3.8x engagement compared to previous year
- Stronger day-to-day participation and productivity
- Better access to care
- And less admin hassle for HR

This shift is no longer optional. If we want to build resilient workplaces, we have to care earlier, not later.

Final Thought

In a country where 25% of businesses lose up to 14% of working days annually due to chronic conditions, and 1 in every 35 doctor consultations now happens online, this kind of integration isn't a future trend, it's a present need.

The results are clear: when insurance and wellbeing work together, everyone benefits from companies to employers, and most importantly, people.



Vaibhav Singh

Co-founder & MD, Visit Health

Client Speak

Wells Fargo in India - Elevating Employee Care and Workforce Health Management with Outpatient Department (OPD) Insurance

Recognizing the importance of OPD insurance and preventative care in today's workplace, particularly in the context of the evolving health landscape in GCCs is very critical. With the increasing prevalence of lifestyle-related diseases and the rising costs of healthcare, it is imperative that we prioritize the health and well-being of our employees through comprehensive benefits that address their needs. OPD insurance facilitates access to essential outpatient services, including consultations, diagnostic tests, and preventive screenings. By encouraging employees to seek medical attention before health issues escalate, we can foster a culture of proactive health management. This not only enhances individual well-being but also reduces the overall burden on our healthcare system.

Enhanced Employee Engagement and Cost-Effectiveness:

Offering OPD insurance as part of our benefits package has demonstrated our commitment to employee health and well-being. This investment in their health translates to higher levels of engagement and productivity. Employees who feel supported in their health journey are more likely to be motivated and committed to their work. Preventative care is a cost-effective strategy for both employees and the organization. By investing in OPD insurance, we can mitigate the risk of high medical expenses associated with untreated health conditions. Research indicates that every rupee spent on preventative care can save up to five rupees in future healthcare costs, making it a financially sound decision for our organization.

Retaining Talent and Informed Decision-Making:

Health benefits, including OPD insurance, is essential for attracting and retaining top talent. Employees today prioritize health and wellness benefits when

evaluating job offers. By implementing this policy, we position ourselves as an employer of choice, enhancing our employer brand. Our workforce is increasingly diverse, comprising multiple generations with varying health needs.



Madhubal Balachandran

Total Rewards Director- Wells Fargo,
India and Philippines

Client Speak

Supporting the Multigenerational Workforce at Kohler with Flex Benefits

Kohler's benefit philosophy / vision at the time of launching Flexible Benefits Solution

At Kohler, driven by the unwavering commitment to BOLD INNOVATION, the company decided to transition from one size fits all to personalized flexibility by recognizing the needs of its multigenerational associates across their life stages & diverse family needs. In Jan 2020, Kohler introduced FLEX benefits, offering a choice of 22 options along with 4 additional flex plans. This initiative empowered associates to tailor their health coverage to their unique requirements based on their family circumstances, marking a new era of employee-centric benefits at Kohler.

Driven by the Benefits philosophy

Of providing programs and resources that enhance physical, emotional, intellectual and financial health, with a goal of contributing to a higher level of gracious living for our associates and those they serve, the flexible Benefits platform was launched as a progressive step towards

1. Offering flexibility of choice to select benefits as per the associate & their family needs
2. Increase awareness about existing benefits by integrating offerings over a unified platform
3. Increase focus towards Physical & Mental Health to enable a Holistic Wellbeing Ecosystem for associates to thrive!
4. Automation and convenience in the Benefits selection and related processes

Journey over the years

Our Benefits philosophy has pivoted in the last 3 years. With laser sharp focus on the 3 principles of Personalization, Flexibility of Choice and Inclusion, Kohler's benefits programs and policies are BOLDER and BRIGHTER to support the way one lives and

works. Ensuring the mix of #GRACIOUSLYINCLUSIVE and #BOLDLYDIVERSE

Through a structured approach, we have created a seamlessly integrated ecosystem where all interconnected systems communicate effortlessly with one another resulting in our flex utilization to surge from 25% in 2020 to a remarkable 81% in 2024.

MMB's contribution in this entire journey

MMB has been supporting Kohler as a trusted partner over the years. Not only do they bring in the Best of the emerging market trends for us but also support in bringing our vision to life by connecting us with the best service providers offering these innovative and customizable solutions to meet our needs of Bolder Benefits. Darwin, an advanced Health tech platform of MMB serving as a bedrock of our integrated ecosystem seamlessly sharing data with all relevant parties, streamlining processes and enhancing efficiency with its digital integration and enabling associates to have a one stop shop for benefits utilization.

How has the program benefited the employees over the traditional model:

1. Personalization and Choice - Closely integrated with company's EVP, "BECOME MORE" holds a unique journey for each of the associates - a "choose your own adventure".
2. Improved Satisfaction and Engagement - When associates feel their unique needs are met, it leads to higher job satisfaction and greater engagement as reflected in our annual employee surveys year on year and lower attrition rates in comparison to the market.
3. Better Financial Control - For associates who choose to reduce their Insurance coverage, the savings in premium are directly converted into Non-Insurance Benefits (NIB) Points.
4. Enabling Employee to Thrive - Preventive care benefits focusing on wellness programs such as gym memberships mindfulness as well as vaccination and annual

health checkups promote holistic well-being some of which are expected to directly impact associate health.

5. Adaptability Over Time and ease of usage - Employees can adjust their benefits annually or during life events (e.g., marriage, childbirth) over a few clicks, ensuring continued relevance with ease

Employee feedback - success story

By continuously evolving its offerings based on employee feedback, Kohler ensures that the associates receive the best possible support, fostering a thriving and productive work environment.

The year-on-year improvement in our Benefits score as well as our sky-rocketing Glassdoor ratings for Compensation & Benefits are a clear testament to the feedback of our associates. The organization OWNS the wellbeing of the associates and ensures they experience the future of Health and Wellness as it MAKES THEM WISH FOR MORE. This commitment is reflected continually in our engagement scores over the past few years. One of the testimonials shared by our associate Partibha Srinivas, Senior Manager – Content & Localization, is as follows:

Pratibha Srinivas 3:03 PM



The benefits at Kohler India cater to the individual needs of the employees where each employee can customize the benefits program from the given set of options. This leads to a lot more flexibility in terms of their lifestyle and wellness needs. This has ensured unity within diversity across the organization. People are free to choose their health benefits, wellness benefits through the flex plans and the visit app.



Deepti Chawla

Director – Compensation & Benefits, South Asia, EMEA & LATAM
Kohler India

Industry Update

With every edition, we endeavour to update our readers with recent updates in the healthcare and insurance industry. Below are few of the recent developments in the industry.

1

Apollo Hospitals' "Health of the Nation 2025" report indicates India is sitting on a hidden epidemic of chronic illnesses: The report focuses on three urgent health challenges: fatty liver disease, post-menopausal health decline, and childhood obesity. The prevalence of fatty liver disease in India is 65%, with 85% of cases being non-alcoholic, which is linked to diabetes, obesity, and high cholesterol. Co-morbidities such as diabetes, hypertension, dyslipidemia, and obesity significantly increase after menopause in women. The study found that 28% of college students were overweight, with 19% classified as pre-hypertensive. For school students, the statistics were as follows: 8% of primary school students were found to be overweight, and 9% of high school students were pre-hypertensive. Additionally, the study revealed that 6% to 8% of people across all age groups are battling depression. The report emphasizes the collective responsibility to act early, screen thoroughly, and empower every citizen with knowledge and access. It is time to embrace preventive healthcare and transition from symptom-based care to proactive health management.

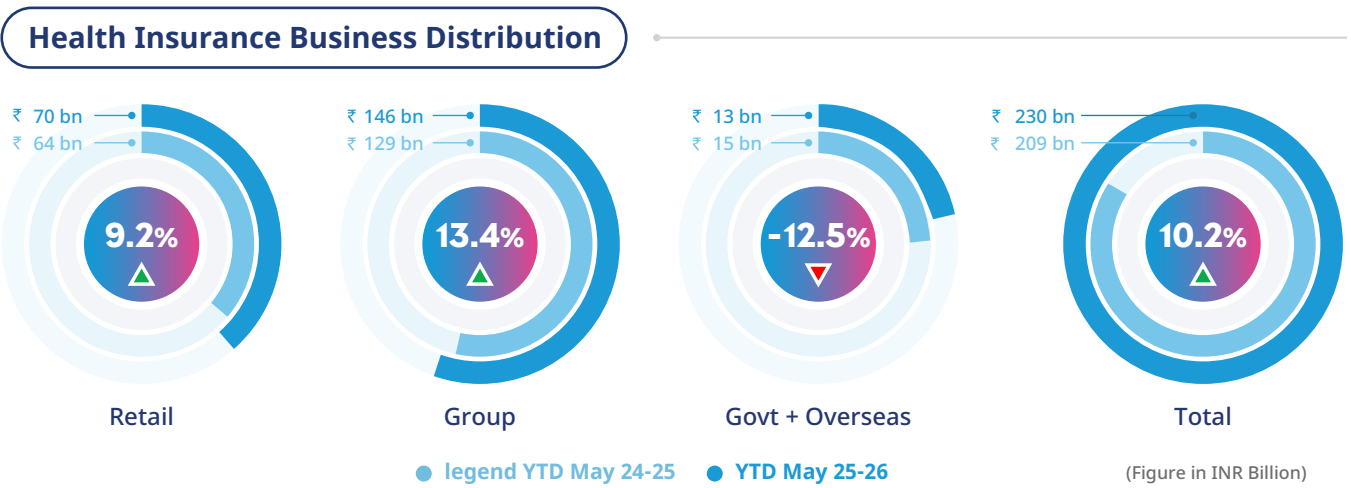
2

India's fertility rate drops to 1.9 – finding of UNFPA's 2025 State of World Population Report: The report reveals that India's total fertility rate has dropped to 1.9 births per woman, below the replacement level of 2.1. This indicates that Indian women are having fewer children than necessary to sustain the population without migration. In 1960, when India's population was around 436 million, women averaged nearly six children, with limited control over their lives and less than 25% using contraception. Since then, educational attainment and access to reproductive healthcare have improved, leading to the current average of about two children per woman and lower maternal mortality rates. While women today have more rights and choices than previous generations, inequalities persist across states, castes, and income levels, and women still face challenges in achieving their desired family size. India has a unique opportunity to align reproductive rights with economic growth, paving the way for true demographic progress when everyone can make informed reproductive choices.



Industry Statistics

Industry Statistics



10.2% YOY growth seen across the health insurance industry compared to 10.48% YOY growth for overall general insurance industry.

Group Business Distribution

Figure in Bn	YTD March 23-24		YTD March 24-25		
Company	GWP	Market Share	GWP	Market Share	YOY Growth
Public Sector Companies (PSU)	59	46%	66	45%	12%
Private Companies (PVT)	54	42%	63	43%	16%
Stand alone Health Company (SAHI)	15	12%	17	12%	9%
Grand Total	129	100%	146	100%	13%

PSU market share has been slipping each quarter with increase in Private and SAHI company market share.

Health on Demand 2025

Reimagining Employee Well-being for a New Era

Dr Nimitha Menon - Healthcare Advisory Leader, MMB India

Dr Devika Mehra - Vice President, MMB Advisory, MMB India

As the future of work continues to evolve, so must the way we think about employee benefits and well-being.

Health on Demand 2025, our global survey, captures the voice of 20,000 employees across 20 markets, offering critical insights into the priorities, concerns, and values employees place on employer-provided benefits. This year's report comes at a time when the workforce is grappling with growing complexities—increasing life spans but declining health spans, financial pressures, mental health concerns, and climate-related challenges. The role of employers is more crucial than ever.

Objectives of Health on Demand 2025

- Help employer benefit sponsors determine how to design and deliver support programs to better meet employee needs on an ongoing basis, as the nature of work changes, technology evolves and as crises intensify.
- Understand employee attitudes and behaviours around the world towards digital health and benefits technology.
- Explore employees' concerns and expectations on access and affordability of health care, As the future of work continues to evolve, so must the way we think about employee benefits and well-being.

Orientation to Health on Demand – India Snapshot

**Health is wealth. Health is personal.
Health is security.**

In India, the message is both encouraging and cautionary. We lead globally in the proportion of employees who believe their employer cares about their health and well-being. Yet, this sentiment is dropping year-on-year—signalling that good intent must now translate into sustained action and innovation.

Employees who receive more diverse, accessible benefits report feeling more cared for—and are significantly more likely to thrive in their roles. The implication is direct: benefits are not just cost centers; they are drivers of performance, trust, and retention.

Key Findings – What Employees Told Us

- 73% employees in India are most likely to feel their employer cares about their health and well-being; however, there is a significant drop in perceived levels of care (82% in 2023).
- Employees who receive more benefits feel more cared for and are more likely to be thriving in their role.
- Employers are seen as the most trusted source for affordable quality healthcare – 54% trust employers over other systems.
- Employees most value insurance coverage for drugs and doctor's visits.
- Low earners report lower levels of employer benefits; more than half are concerned about financial issues.
- Employees continue to rely on physicians as their most trusted source for medical guidance and care.
- There is a visible gap in health span vs. life span – declining health span in comparison to increasing life span.
- 59% of employees are concerned about physical, mental, emotional, or cognitive health decline.
- Men's health is also gaining attention, on par with women's health.
- 67% of caregivers are extremely or very concerned about obtaining affordable, quality childcare or eldercare.
- Personalized benefits are driving higher confidence in employer support.
- Employees are concerned about mental health decline, cognitive decline, personal safety, and loneliness.
- 47% of employees feel stressed most days at work.
- 83% delayed seeking healthcare in the last two years; 37% delayed due to financial reasons.
- 87% have been impacted by climate change or extreme weather events.
- There is a clear need for meaningful solutioning for employees—such as OPD insurance, onsite clinics, and affordable accessible care.



What This Means for Employers

The data speaks for itself. Employees expect more tailored, accessible, and inclusive benefits, and they look to employers not just as providers, but as trusted partners in their well-being journey. As leaders, we must act on these insights by building benefit strategies that:

- Offer greater personalization to suit life stages, incomes, and individual health needs
- Include preventive care, OPD access, mental health support, and eldercare/childcare solutions
- Leverage technology and digital tools without losing the human touch
- Address inequities across income groups to ensure fair access
- Enable proactive health planning amid rising stress and environmental impact



A Call to Action: Aligning Strategy with Employee Expectations

Health on Demand 2025 is a powerful reminder that healthcare isn't just a benefit—it's a business imperative. Employers are uniquely positioned to rebuild trust in healthcare, especially in India, where our workforce looks to us first. And trust is earned not through policies alone, but through timely, visible, compassionate action. We must design benefits ecosystems that reflect not just medical realities, but human realities. OPD coverage, on-site clinics, mental health access, eldercare support, childcare support, financial counselling, climate-related protection, and digital navigation tools are no longer optional—they are expected.



Key takeaways

1. Healthcare affordability through benefit redesign and promotion of healthy aging multigenerational workforce

- Review benefit adequacy to balance cost and employee protection needs to include voluntary benefits to retiral coverages
- Build affordable coverage by focusing on preventive care and early detection to primary care through outpatient provision (OPD)
- Support multi-stage health needs through holistic wellbeing to promote healthy aging through lifestyle and chronic care management

2. Benefit personalization for improved adoption and better health outcomes

- Offer choice-based benefits through flexible

benefits solutions to reflect workforce diversity

- Personalize benefits for gender, life-stage, caregiver roles, and chronic conditions through comprehensive wellbeing solutions
- Provide always-on, stigma-free access to mental health support through digital and in-person channels.

Health on Demand 2025 highlights moving from coverage to care. From wellness initiatives to wellbeing ecosystems. From intent to impact.

Project Team:

Core Team:

Dr. Tripti Verma
Muskaan Ralhan
Shreya Bagrodia
Tanushree Sinha

Design Team:

Shraddha Acharekar
Shantanu Sohoni

Marketing Team:

Shilpa Lakhi

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