

Indonesia

# Health on Demand Delivering the benefits employees want now

Our latest study of over 14,000 employees globally and over 1,000 employees in Indonesia, looked at how employers can **positively impact** the health of their people. Do you know **which benefits matter most** to your employees now? Do you know how to best support them in this challenging environment?



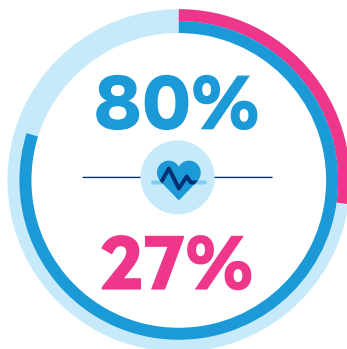
## Employer support matters

Employers that provide meaningful support to all employees are helping to create a more resilient and loyal workforce—which in turn improves company performance

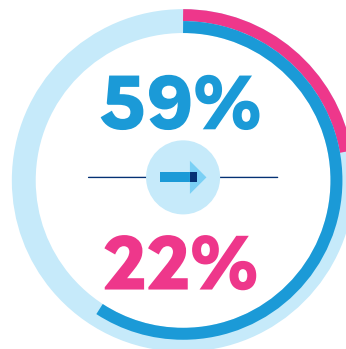
During the pandemic, employers proved they could make a meaningful difference.

Of employees who reported receiving **good** or **very good** support during the pandemic

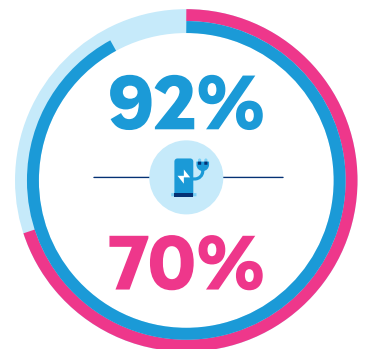
Of employees who reported receiving **poor** or **fair** support during the pandemic



Feel their employer cares about their health and well-being

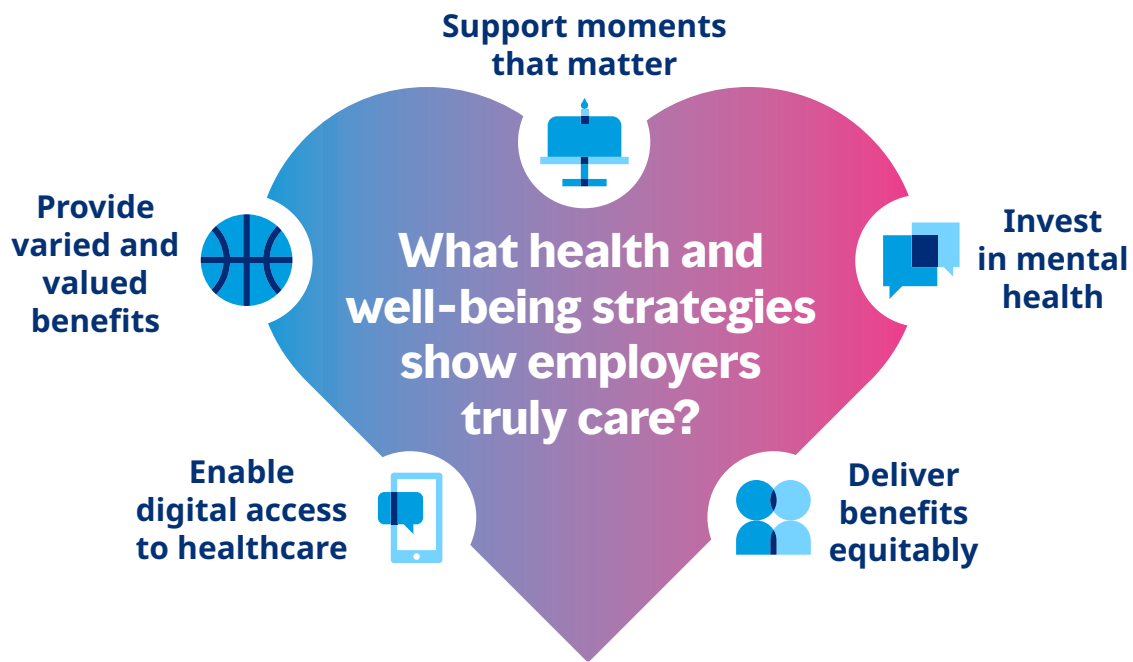


Are less likely to leave their job as a result



Feel energized at work

# Our report identified five ways for employers to support employee health and well-being:



## Five ways for employers to show they care:

### Support the moments that matter

**Insight:**

Employees who felt well-supported by employers were less likely (28%) to view their pandemic experience as mostly negative compared to employees who did not feel supported (60%).

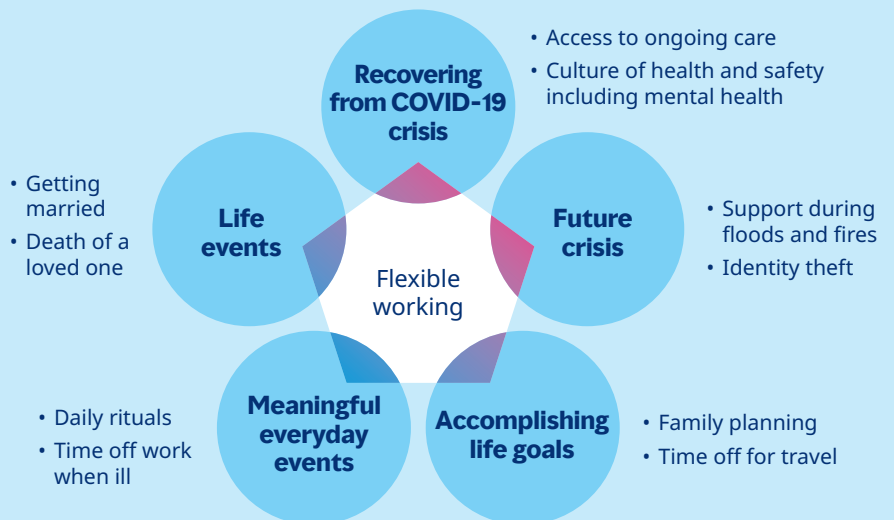
**Implication:**

Modernize benefits and enhance physical, social, financial and emotional well-being support to boost engagement and resilience.

**Moments that matter by the numbers:**

Percent of employees by region who viewed the pandemic as having a “mostly” or “entirely” negative impact

**What moments matter to your workforce now?**



| Global | Asia | Indonesia |
|--------|------|-----------|
| 33%    | 28%  | 38%       |



## Provide varied and valued benefits

### Insight:

Employees who had access to ten or more well-being resources through their employer were 29 percentage points less likely to move to another employer, 22 percentage points more confident they can get the healthcare they need and 10 percentage points more energized than those offered no resources.

### Implication:

The more diverse health, risk protection and well-being resources you offer, the more loyal and productive your workforce will feel.

### Offering benefits to show you care

Benefits that employees only use once they become sick (like critical illness insurance) don't have the same visibility as those used more frequently—such as a healthy work environment or gym benefits. That's why it's so essential to offer a mix of resources and solutions.

Increase the portion of your workforce that believes you care by providing:



### Caring by the numbers:

Percent of employees who feel their employer cares about their well-being, 2019 v. 2021

|      | Global | Asia | Indonesia |
|------|--------|------|-----------|
| 2019 | 49%    | 54%  | 68%       |
| 2021 | 46%↓   | 48%↓ | 61%↓      |



## Enable digital access to healthcare

### Insight:

Nine out of ten people intend to use digital well-being solutions, such as video calls to their doctor and well-being apps to help them find healthcare support and self-manage conditions.

### Implication:

Ensure benefit plans facilitate, cover and encourage virtual care if seamless access is not otherwise available. Increase the use of quality health and wellbeing resources and apps.

### Telemedicine by the numbers:

Percent of employees by region who said they plan to use telemedicine the same or more than during the pandemic

|  | Global | Asia | Indonesia |
|--|--------|------|-----------|
|  | 84%    | 86%  | 87%       |

## Digital health supports environmental, social and governance objectives



Playing a role in helping employees chose, access and adopt digital health and well-being can:

- Open up healthcare prevention and treatment to more people
- Lower cost and improves quality
- Create a better employee experience
- Deliver flexibility
- Help the environment
- Provide a vital connection during future crises like pandemics, natural disasters and climate events
- Support creation of healthy societies

## Invest in mental health

### Insight:

Two in five employees (37%) report feeling at least somewhat stressed every day.

56% of employees who have access to mental health benefits through their workplace said they are less likely to leave the company vs. 39% of those without access.

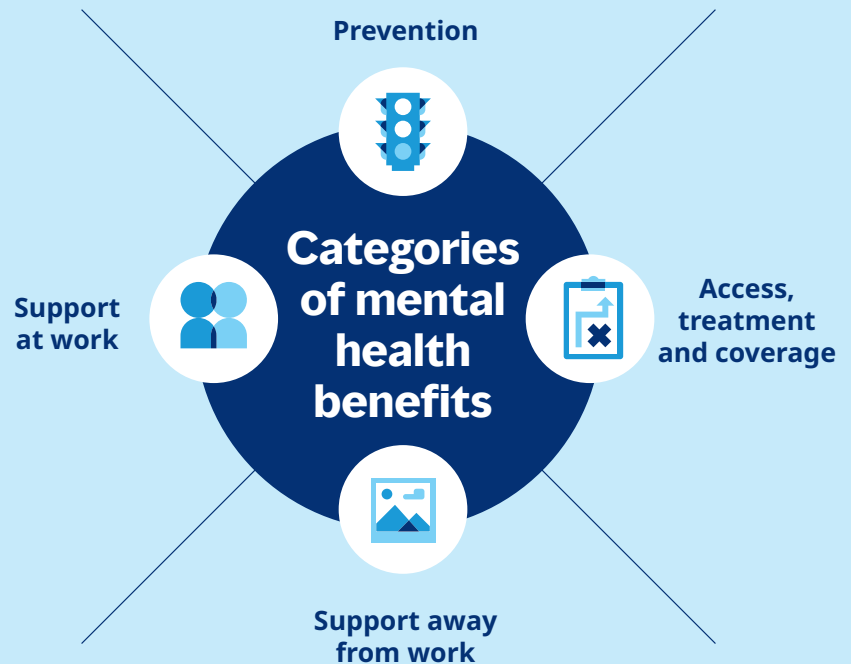
### Implication:

Provide a comprehensive range of mental health supports to expand prevention and treatment, boost emotional health and reduce everyday stress levels.

### Stress by the numbers:

Percent of employees by region who said they feel extremely, highly or somewhat stressed on a daily basis

| Global | Asia | Indonesia |
|--------|------|-----------|
| 50%    | 51%  | 37%       |





## Deliver benefits equitably

### Insight:

Higher-earners are better able to access medical coverage, income protection and mental health counselling than lower-earners. Two in ten employees with incomes below the median (22%) said they were not confident they could access the healthcare they and their families needed.

### Implication:

Consider the needs of disadvantaged groups to ensure those most in need of support are eligible for and can access benefits. Ensure programs support all cohorts of employees, including people from different race or beliefs, women, LGBTQ+ individuals, and people with disabilities.

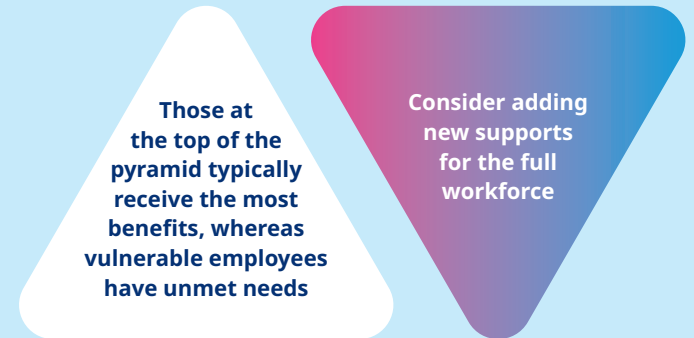
### Affordability by the numbers:

Percent of employees by region who are not confident they can afford the healthcare their family needs

| Global | Asia | Indonesia |
|--------|------|-----------|
| 24%    | 21%  | 17%       |

### Flip the pyramid to provide benefits to meet the needs of the full workforce

It is important that benefits are designed to support all employees, including low wage earners, people from different race or beliefs, women, LGBTQ+ individuals, and people with disabilities. Organizations should consider factors like health coverage affordability for individuals, safe working conditions as well as benefits eligibility and scope.



## What benefits do YOUR employees want now?

It's imperative to listen to your employees. They are not just telling you what they need —they are giving you the formula to win.

Find out what the **Health on Demand** survey can tell you about delivering effective employee health and benefits programs in your organization.

[Read our report to find out more.](#)



Mercer Marsh Benefits (MMB) was born out of the unification of one of the world's best loved HR consultancies, the global leader in people risk advisory and the number one disruptive benefits technology firm to form one unique business. Together they have shaped some of the world's most loved employee benefit experiences for small companies, growing enterprises and global firms. MMB is 7,000 strong, on the ground in 73 countries, and servicing clients in more than 150 countries. It brings local expertise to more places and works side-by-side with clients, and Mercer and Marsh colleagues around the world. Mercer and Marsh are two businesses of Marsh McLennan (NYSE: MMC), together with Guy Carpenter and Oliver Wyman. The Company's 78,000 colleagues advise clients in 130 countries. With annual revenue over \$18 billion, through its market-leading companies Marsh McLennan helps clients navigate an increasingly dynamic and complex environment.