MARSH

Quarterly Newsletter

ELIXIR

Prevent | Protect | Prosper

Marsh Health and Benefits | August 2026

What you can expect ahead:

- **Top 3 Health Trends:** Global and Indian
- **The New Labor Code 2025:** Implication on Preventive Health Care
- **Top 5 Best Practices:** Strategic OPD Benefits
- **Empowering Women Wellness:** Protection that evolves with her health journey
- **Headaches, screens & stress**: Is your lifestyle trying to tell you something?
- **Wellness @ Marsh:** Coming Up

Voice of wellness and primary care advocator

Elixir is a new initiative by **Marsh Health and Benefits at Marsh India** aimed at encouraging India Inc. to prioritize its most important asset: **its people**. Currently, the people risk narrative is often obscured by benefits, creating a temporary belief that enhancing benefits will mitigate perceived risks related to people. Until now, benefits were designed to manage severity, which was more closely linked to inpatient treatments. However, when utilisation trends emerged, the top five risks associated were related to **gastrointestinal, genitourinary, injury, maternity, and other areas.**

While India is becoming the **cancer, obesity, and now diabetes capital**, our utilization trends rarely highlighted these issues.

That's the gap Elixir is built to close by mapping risk severity independent of frequency, and looking at it through a holistic lens:

- **Prevent –** intervention to stop illness before it escalates.
- **Protect –** one wellbeing journey covering OPD, preventive care, and wellness.
- **Prosper –** a healthier workforce, sustained productivity, and measurable ROI

This approach will provide a significant opportunity to address such severity-driven risks from both short-term and long-term perspectives. For instance, through the lens of a holistic care model, starting with preventative care, a cancer detected at stage 1 has a better chance of being effectively treated compared to stage 4, which may go undetected. Additionally, aspects like absenteeism, presenteeism, and mortality statistics would offer a comprehensive view of organisational health risk stratification. Over the past four years, we have found immense fulfilment in developing our OPD Insurance Solutions, which now serve over 300+ corporates that are consistently enhancing their benefits strategies

The health risk stratification white paper we launched in 2025 highlighted that investing in OPD has impacted **7% improved productivity on account of reduced hospitalisation days and 9% cost reduction in IPD on account of long-term investment in long term .**

We are eager to advance this initiative and present to you a renewed emphasis on preventative care, which is now an integrated health and wellbeing narrative that we craft. This will expand the scope, horizon, and outlook for India Inc.

Sushant Mallya | India
India Practice Leader, Health Risk Management Solutions & OPD Insurance Solutions

Top 3 health trends 2026 - Global and Indian

Diabetes

Chronic metabolic disorder causing high blood glucose, with rising complications requiring hospitalization

Cost per claim

₹1.20 Lacs

Globally: **589M** adults living with diabetes; **3.4M** deaths in 2024 (IDF Atlas)

India: **~89M** diabetics, 2nd- highest burden globally; nearly **1 in 4 adults** diabetic or prediabetic

Key Drivers: Sedentary lifestyle, obesity, poor diet, genetic predisposition, stress

Support measures:

- Regular HbA1c & glucose screening
- Nutrition counselling & diabetes management programs
- Ergonomic workspaces & movement breaks

Cancer

Malignant growths across organ systems, driven by rising incidence and high-cost, prolonged treatment

Cost per claim

₹1.38 Lacs

Globally: **20M** new cases & **9.7M** deaths annually (GLOBOCAN 2022)

India: **~1.57M** new cases in 2025 (ICMR-NCDIR); breast & lung cancer

Key Drivers: Tobacco & alcohol use, obesity, delayed screening, genetic/family history

Support measures:

- Annual cancer screenings (breast, cervical, oral)
- Cancer-specific / critical illness riders
- Tobacco cessation programs

Cardiovascular disease

Disorders of the heart and blood vessels, the leading cause of death worldwide and in India

Cost per claim

₹1.63 Lacs

Globally: **19.8M** deaths annually - the leading cause of death worldwide (WHO)

India: CVD causes **~27-30%** of total deaths in India; **54.5M** prevalent cases

Key Drivers: Hypertension, diabetes, tobacco use, poor diet, air pollution, stress, sedentary lifestyle

Support measures:

- Regular BP & lipid screening
- Stress management
- Critical illness coverage

Source: Marsh Health Trend Report 2026 – India Story

Labor code 2025 and Employee Health Benefits

Mandatory benefit: Employer-paid annual health screenings for all employees age 40+ and for designated special-risk groups (e.g., hazardous industry or occupational health–risk roles).

Our recommendation: Three-pillar benefits

Annual health checkup

Mandate compliance and prevention

Comprehensive preventive screening inclusion.

- Full body health assessment
- Vital parameters & lab tests
- Risk stratification
- Preventive counseling
- Health report & recommendations

OPD benefits

Ongoing management and care

Out-patient coverage enabling employees to access treatment identified during preventive checkups without barriers.

- Consultation coverage
- Diagnostic tests
- Specialist access
- Disease management programs
- Flexible claim settlement

Wellness program

Continuous health engagement

Structured wellness initiatives supporting behavioral change and chronic disease management between checkups.

- Health awareness campaigns
- Fitness & nutrition programs
- Mental health support
- Disease management
- Health incentives
- Digital health engagement

Eight key checkpoints ensure regulatory compliance and effective program management:

Coverage

100% employee enrollment in annual checkups

Frequency

Minimum once annually, higher for high-risk groups

Documentation

Health records with proper consent & confidentiality

Comprehensive

Seamless checkup to OPD linkage

Zero cost

All checkups free to employees

Reporting

Regular health metrics to management

Targets

Health KPIs aligned with wellness goals

Feedback loop

Continuous improvement based on outcomes

Smarter OPD benefits

Top 5 best practices to make your OPD policy more strategic and sustainable

Real annual spend

₹42,800

Actual household healthcare expenditure
(Source: Marsh Data, 2025)

Median coverage limit of ₹15,000 is insufficient against real household healthcare expenditure. Strategic policy design grounded in data, prevention, and personalization is essential. *(Source Marsh Data)*

Top 5 best practices

Align OPD limits with real spend

- Target limits of **₹30,000+ (median today ₹15,000)** after a workforce health spend assessment
- Implement tiered limits by family size, age, and risk to deliver meaningful cover where needed

Closing a ₹27,800 gap

Higher engagement – Higher recall value

- Annual **HRA** to assess workforce health and target early-detection intervention
- Make **OPD the primary care** platform with onboarding guides and year-round education

Drive engagement: 2–3× higher utilization; ~61% of employees use ≥1 OPD benefit

Cashless + Paperless is the way to go!

- Use cashless provider network to access discounts. **41% cashless utilization**
- Leverage real-time data for proactive management decisions
- Improve employee experience through tech adoption

5–6% savings from cashless discounts and digital tools

Balance coverage & cost control

- Set **copays and deductibles** that manage plan cost and member behavior
- Apply benchmarked sublimits to limit exposure and control overall claims spend

Governance + Cost control

Governance & outlier controls

- Implement **claims audits** to identify errors and recover over reimbursement
- Deploy fraud and waste detection & trigger points with defined recovery processes

Trust + Audit

Empowering women wellness

Solution that evolves with her health journey

Critical statistics

1 in 5
Indian women of reproductive age has PCOS

22%
of global cervical cancer deaths occur in India

1.9%
of women aged 30 to 49 screened for cervical cancer

73%
of women exit workforce after childbirth

Growing health concerns

Cervical & Breast cancer

Accounts for 2/5 of all female cancers; screening rates critically low

PCOS & Thyroid

Thyroid disorders affect women 5–8x more than men

Postpartum care

73% workforce exit due to inadequate post-natal care

Mental health

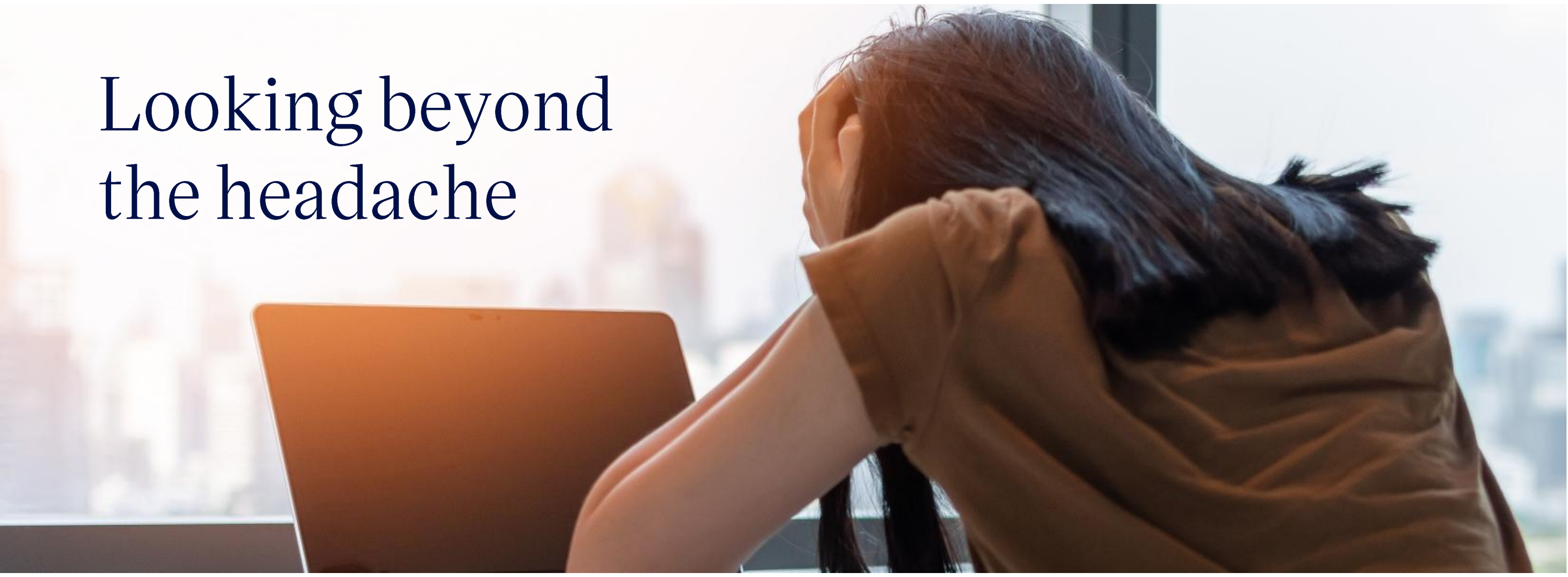
Women 2x more likely to report work stress; postpartum depression & menopause support

Our life stage Insured solution

WomenCare 360 Degree	**Holistic Women Health Solution** Eligibility: Female employee, spouse & child **Premium : ₹149/- +tax/user** AI health score, mental health, nutrition, real- time sleep, period, ovulation, weight tracking, 10%-50% diagnostics discount, self help ecosystem
Women Health Advantage+	**Early adulthood, fertility & motherhood** Eligibility: Female employee, spouse & child **Premium : ₹349/- +tax/user** Gynecology consultations, PCOS, Pregnancy care, Menopause support, Discounts across 5000+ diagnostics across 700+ cities
Women Leads Care+	**Female leaders** Eligibility: Female leaders & spouses of female leader **Premium : ₹8,499/- +tax/user** *(Premium)* 1:1 specialist sessions, peri/menopause, cancer care, executive wellness, thyroid, metabolic health, sleep, mood, weight & lifelong women health support

Source: Marsh Women Centric OPD Insurance Solution

Headaches, screens & stress: Is your lifestyle trying to tell you something?



Looking beyond the headache

Headaches have different causes. Some are linked to dehydration, eye strain, muscle tension, stress, or irregular sleep, while migraines may also involve nausea, sensitivity to light or sound, or visual disturbances. Identifying personal triggers and maintaining healthy daily habits can help reduce their frequency.

That dull ache behind the eyes after back-to-back meetings, tension in the neck and shoulders, and mental fatigue after a long workday are common experiences, Factors such as prolonged screen time, stress, dehydration, poor posture, inadequate sleep, and lack of physical activity may all contribute to headaches.

Managing screen time

Extended screen use can strain the eyes, affect posture, and reduce concentration. Simple habits can help:

- Follow the 20-20-20 rule: Every 20 minutes, look 20 feet away for 20 seconds.
- Keep your screen at eye level and maintain good posture.
- Blink regularly and stay hydrated.
- Take short movement breaks and include screen-free moments during the day.

Move more, sit less

Prolonged sitting can affect both physical and mental well-being. Try standing every hour, stretching between meetings, taking short walks, using the stairs, or adding a brief walk before or after work

Reduce stress with yoga & mindfulness

Chronic stress can increase muscle tension, worsen headaches, and affect sleep. Yoga, meditation, stretching, and mindful breathing may help in Reducing stress, Improving posture & flexibility

Small habits, Big difference

Healthy habits do not need to be dramatic. Small daily actions—taking regular breaks, staying hydrated, moving more, managing stress, and prioritizing sleep—can help reduce headaches and improve overall well-being. Start with one positive change today and build from there.

When to seek Medical advice

Seek medical attention if your headaches persist despite following these practices and techniques.

Wellness @ Marsh – Coming Up

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Healthy habits for every generation

- Nutrition | Reading labels
- Elder care
- Heart health

September 2026

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Declutter your mind, elevate your well-being

- Mental health – Decluttering
- Breast cancer awareness
- Injury | Arthropathies

October 2026

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Prevention starts with you

- Men's day
- Diabetes awareness
- Lung health and pollution

November 2026

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Celebrate the journey

- Travel suggestions (Travel influencer) - Places | Packing and photograph
- Cookie making - Christmas
- Year review and gratitude

December 2026

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Hope you find the articles in this newsletter useful and relevant. We look forward to your inputs/ feedback on topics that you would like to know more about at marshemployeebenefits.india@marsh.com

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