



Health on Demand

# **Smarter Benefits, Stronger Workforce**

benefits that truly benefit



## Health on Demand

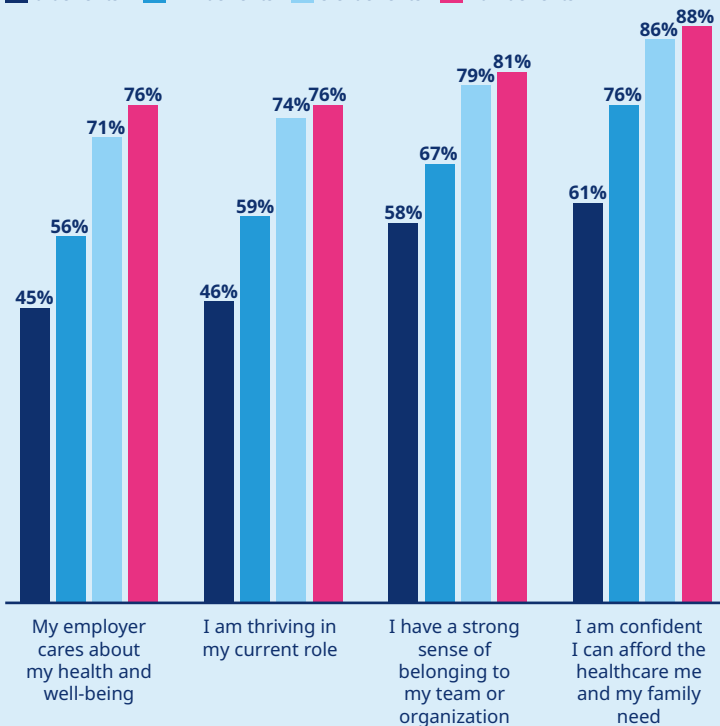
# Smart Benefits, Stronger Workforce

Employees are becoming increasingly worried about their health and security. However, while the rest of the world is changing, one constant remains: benefits enable employees to feel more secure in their ability to cope with life's challenges, enabling employees to thrive and giving a competitive advantage to employers.

**Employees who receive more benefits feel more cared for and are more likely to be thriving in their role**

**If your employee receives...**

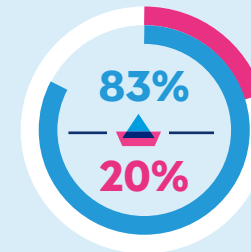
■ 0 benefits ■ 1-4 benefits ■ 5-9 benefits ■ 10+ benefits



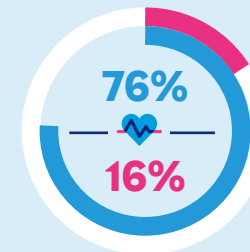
**There are significant benefit satisfaction differences between employees working at caring versus non-caring organizations**

My employer cares about my health and well-being (Strongly agree + Agree)

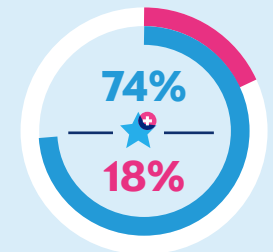
My employer cares about my health and well-being (Strongly disagree + disagree)



I am confident my employer would support me in an emergency or time of need



The benefits provided by my employer meet my needs



The benefits provided by my employer are as good as, or better than, those offered by other organizations in our industry

**Creating positive change is a joint effort**

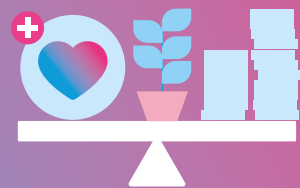


# Health is wealth



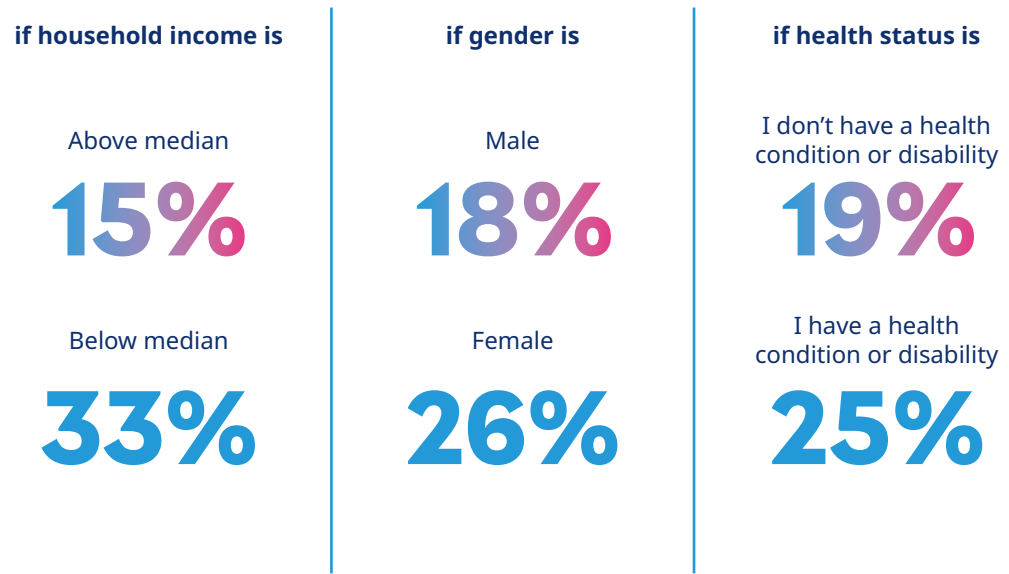
# Making care affordable

Employees are concerned about financial security, and as healthcare costs increase, some employees may not be able to afford the healthcare they and their families need. Employers can build trust with their employees by ensuring they can access affordable care. Often, the most helpful benefits as rated by employees are the most basic and essential.



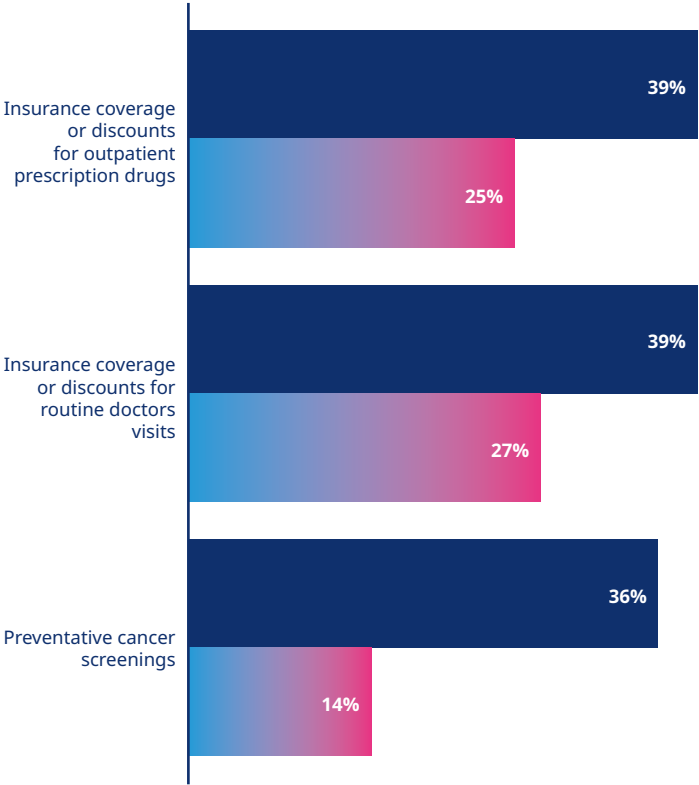
## Health equity starts with affordability, but some employees are less confident they can afford the healthcare they need

Percent of employees who are not confident they can afford healthcare...



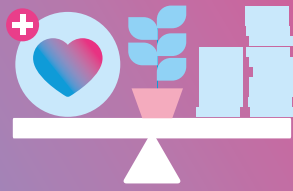
## Physical health and well-being benefits: employees most value insurance coverage for drugs and doctor's visits

■ Helpful to me or my family ■ Provided by my employer



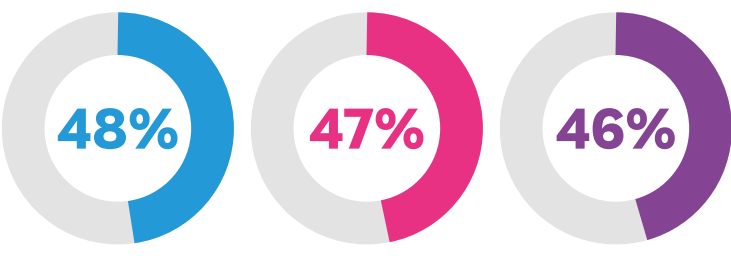
# Prioritizing longevity

Societies are aging, with more people now living into their 80s and beyond. As life expectancy increases, many individuals are staying in the workforce longer, leading to a more age-diverse labor market. This longevity trend is prompting businesses to rethink how they hire, train, and support employees to promote the health and prosperity of the entire workforce.



Worries over health decline affect employees across all generations. To enable longer working lives, employees must work deliberately throughout their lives to maintain their health and well-being.

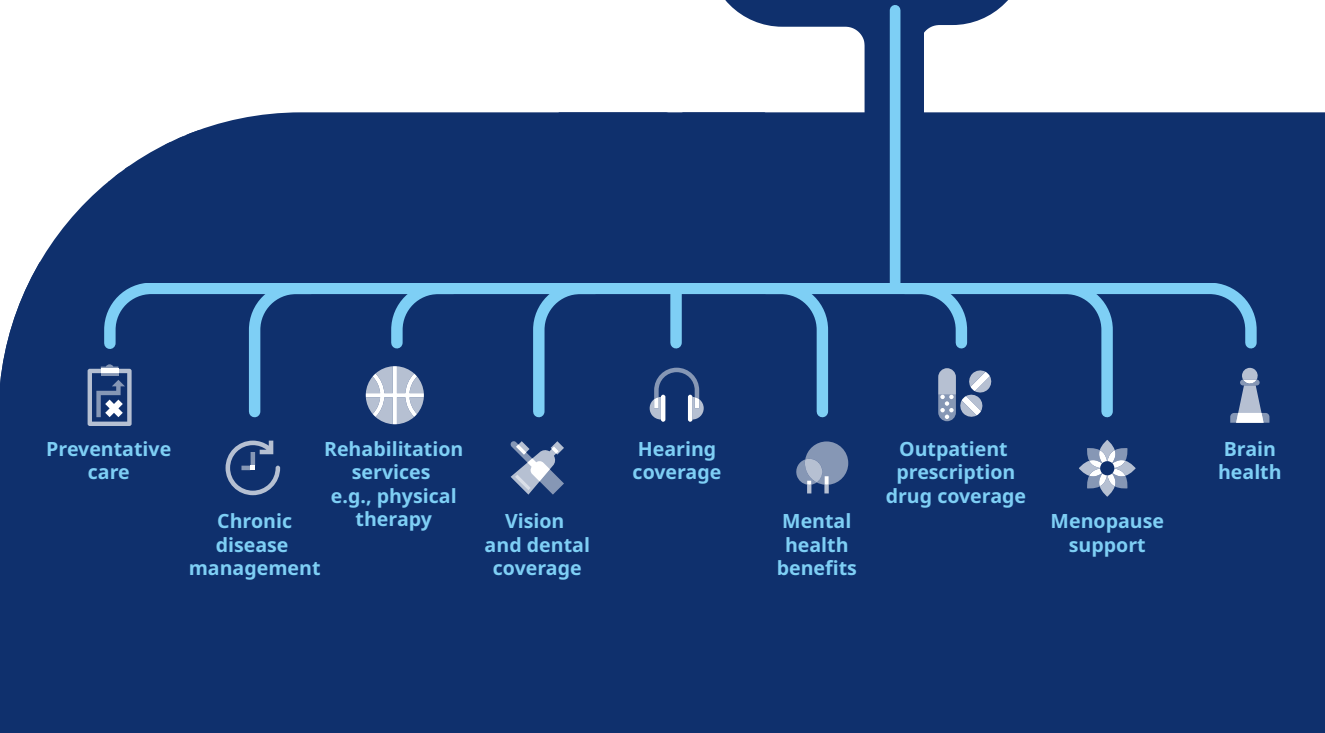
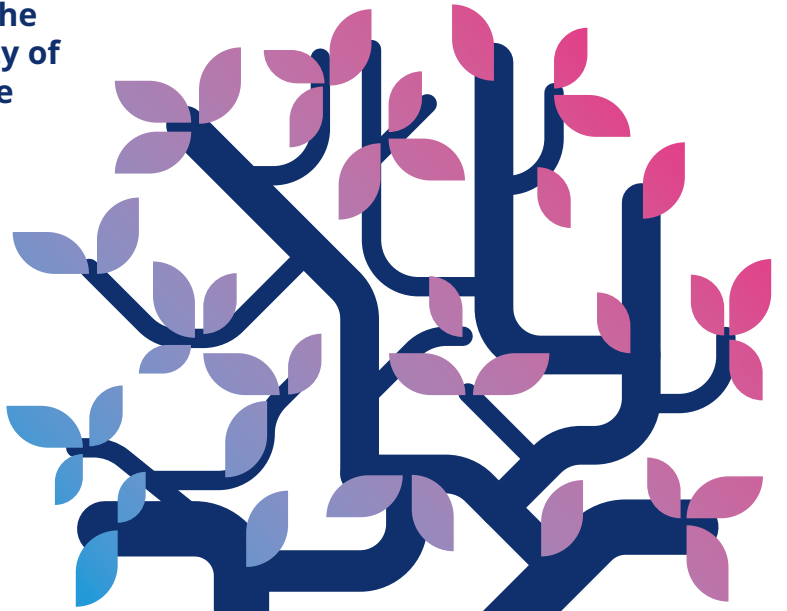
Employees are extremely or very concerned about **physical**, **mental or emotional** or **cognitive** health decline



Gen Z	Millennials	Gen X	Boomers
51%	48%	47%	48%
51%	48%	45%	41%
49%	46%	46%	46%

# Health benefits that support healthy aging

Powering the productivity of your people



Preventative care

Chronic disease management

Rehabilitation services e.g., physical therapy

Vision and dental coverage

Hearing coverage

Mental health benefits

Outpatient prescription drug coverage

Menopause support

Brain health



# Health is personal



# Tailoring for unique needs

Many employees today feel their benefits do not meet their needs. Instead of offering one-size-fits-all packages, employers should consider the diverse needs of different groups within the workforce and allow employees to personalize their benefits to better address their unique health and well-being needs.



## Employees want and need different support...



## ...and benefits personalization

As the health and benefit needs of employees continue to change and evolve, organizations need to recognize the different realities of various groups within their workforce and tailor their packages accordingly. In order to truly meet the unique needs of every individual, employers can offer the opportunity to customize benefits packages. Employers that continue to offer a single, standard benefits plan across entire workforce may fall behind the competition, losing out on talent that appreciate the ability to pick and choose the benefits they want.

**I can personalize my benefits package** **I can't personalize my benefits package**

**My employer cares about my health and well-being**

(Strongly agree + agree)

**78%**

**29%**

**The benefits provided by my employer meet my needs**

(Strongly agree + agree)

**77%**

**22%**

**The benefits provided by my employer are as good as, or better than, those offered by other organizations in our industry**

(Strongly agree + agree)

**76%**

**21%**

# Safeguarding minds

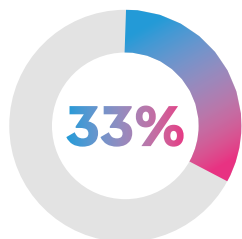
Mental health conditions continue to affect both employees and the organizations they work for. To safeguard minds, employers should reassess how they support employees' mental health and introduce targeted support strategies. This might include offering mental health screenings, implementing dynamic health education strategies, enhancing social well-being and fostering a culture of psychological safety in the workplace.



**47%** of employees feel stressed in everyday life



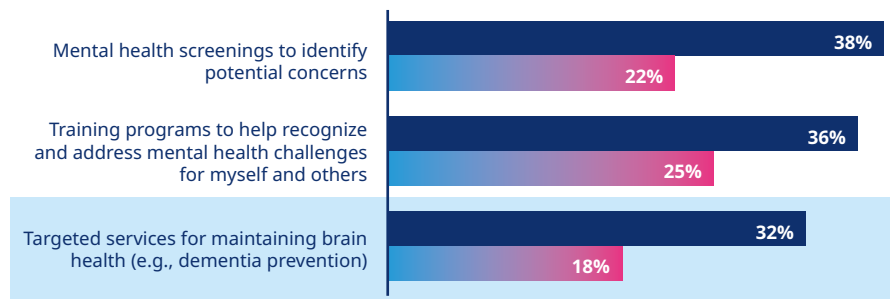
**45%** of employees feel stressed most days at work



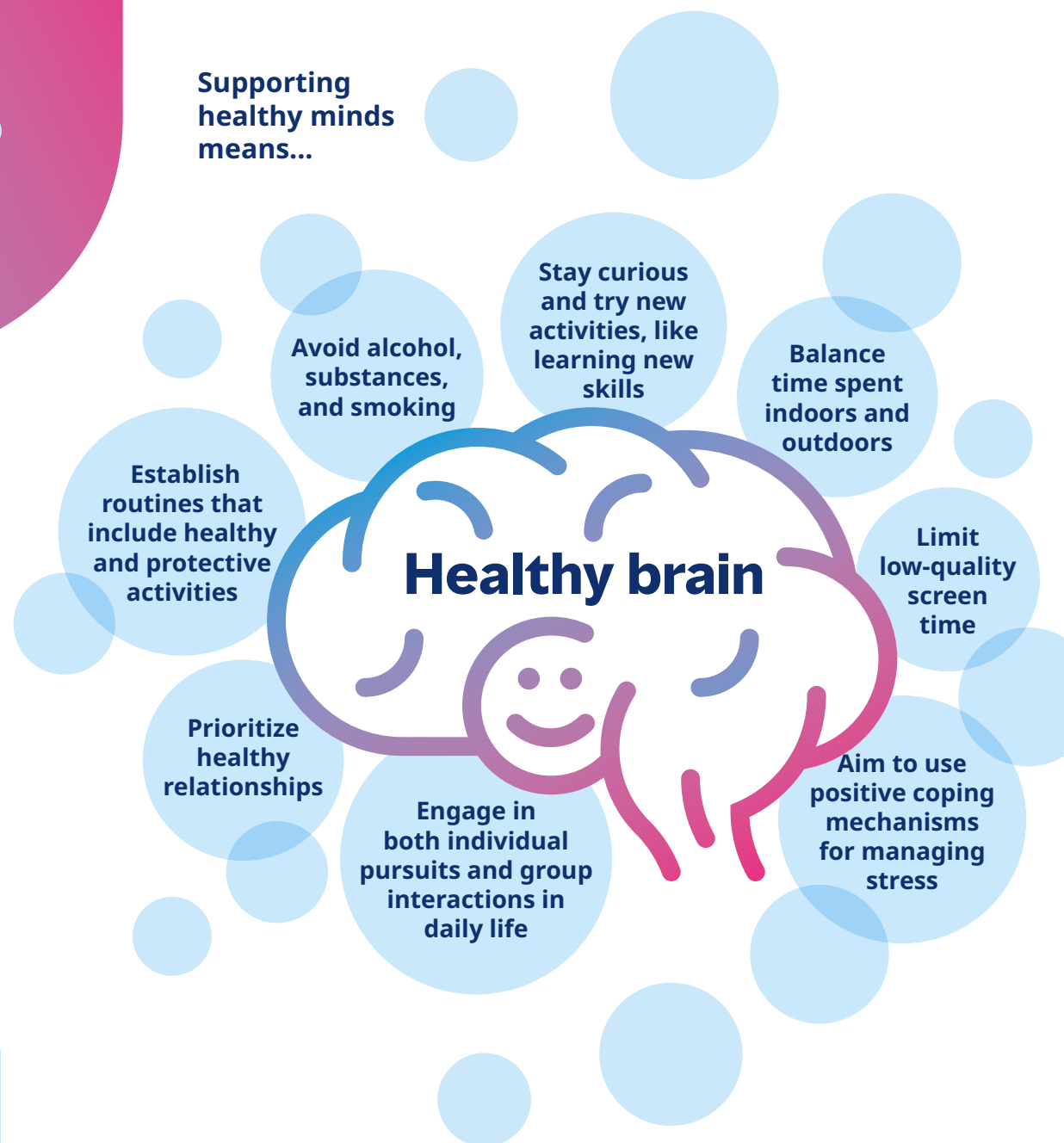
of employees feel stressed in everyday life and most days at work

## Mental health benefits that are helpful may not be provided by employers

■ Helpful to me or my family ■ Provided by my employer

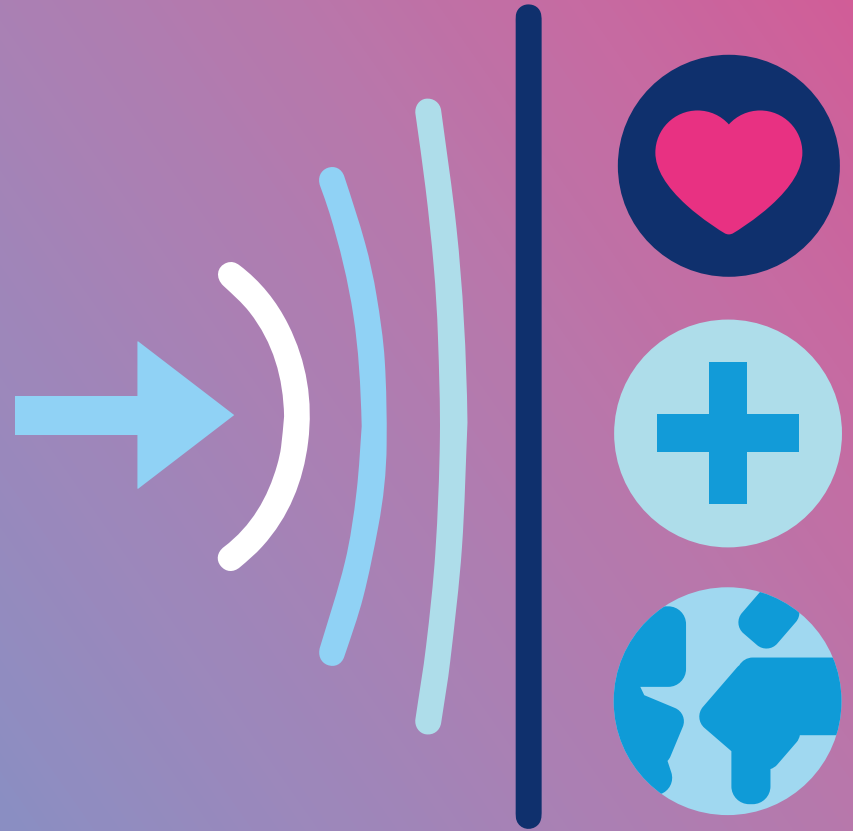


## Supporting healthy minds means...



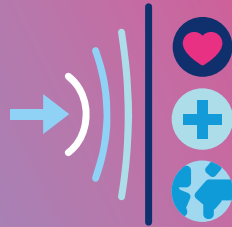


# Health is security



# Adapting to climate change

Rising temperatures, droughts, and extreme weather events are threatening ecosystems, economies, and human health. A significant portion of the workforce has been negatively affected. Employers are urged to reassess their benefits and healthcare strategies to support employees facing climate-related challenges, including mental health concerns.



In total, **77%**  
of employees say that they or  
a family member **has been  
impacted by climate change**



For example...

**40%**  
have experienced  
increases in cost  
of living expenses.

**26%**  
have experienced  
worsened physical  
health conditions.

Is your benefit plan ready to prevent, diagnose, and treat the anticipated increase in climate-related diseases?

Climate-related health conditions and diseases with the highest burdens globally:



**Infectious diseases**  
(Malaria and dengue)



**Mental health issues**  
(Post-traumatic stress disorder and generalized anxiety disorder)



**Stunted growth**  
(Malnutrition-related growth)



**Heat-related diseases**



**Hypertension**



**Asthma**

## Climate-related benefits

■ Helpful to me or my family ■ Provided by my employer

Emergency savings / loan programs

36%

21%

Support for adopting a more environmentally friendly lifestyle (e.g., subsidized solar panels)

32%

20%

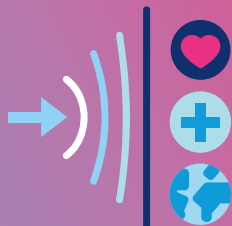
Paid leave for those impacted by extreme weather

32%

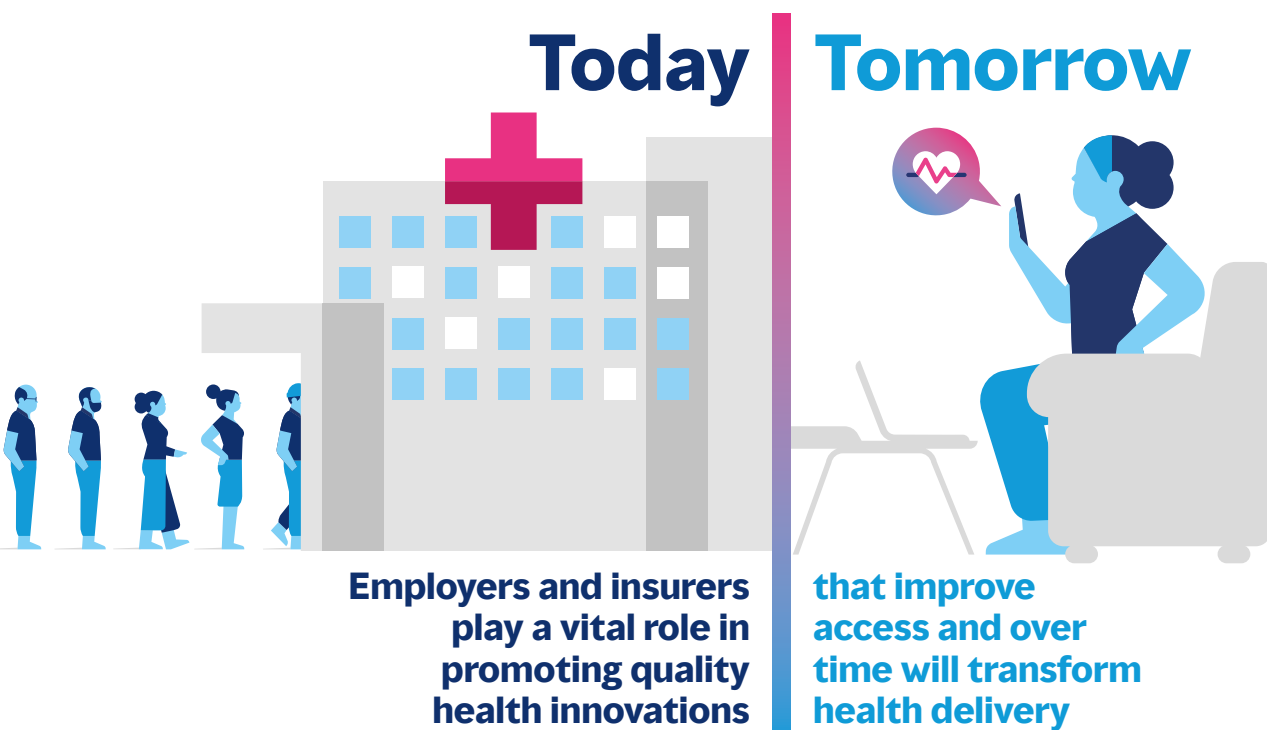
22%

# New ways of accessing care

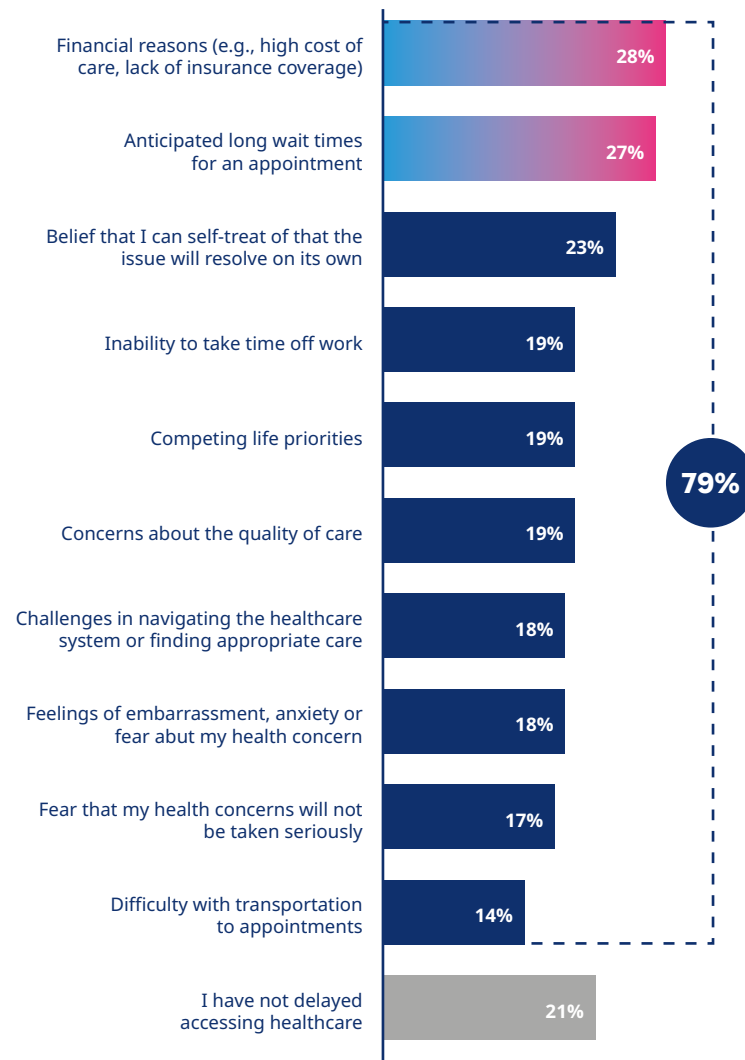
Accessing healthcare is becoming an increasingly complex challenge across the world. This is not only a problem for individuals, it has also become a productivity concern for employers. Given the trust employees place in their employers, there is an opportunity for organizations to enhance healthcare access by introducing innovative models, such as on-site care and virtual services.



## Enabling new ways of healthcare access

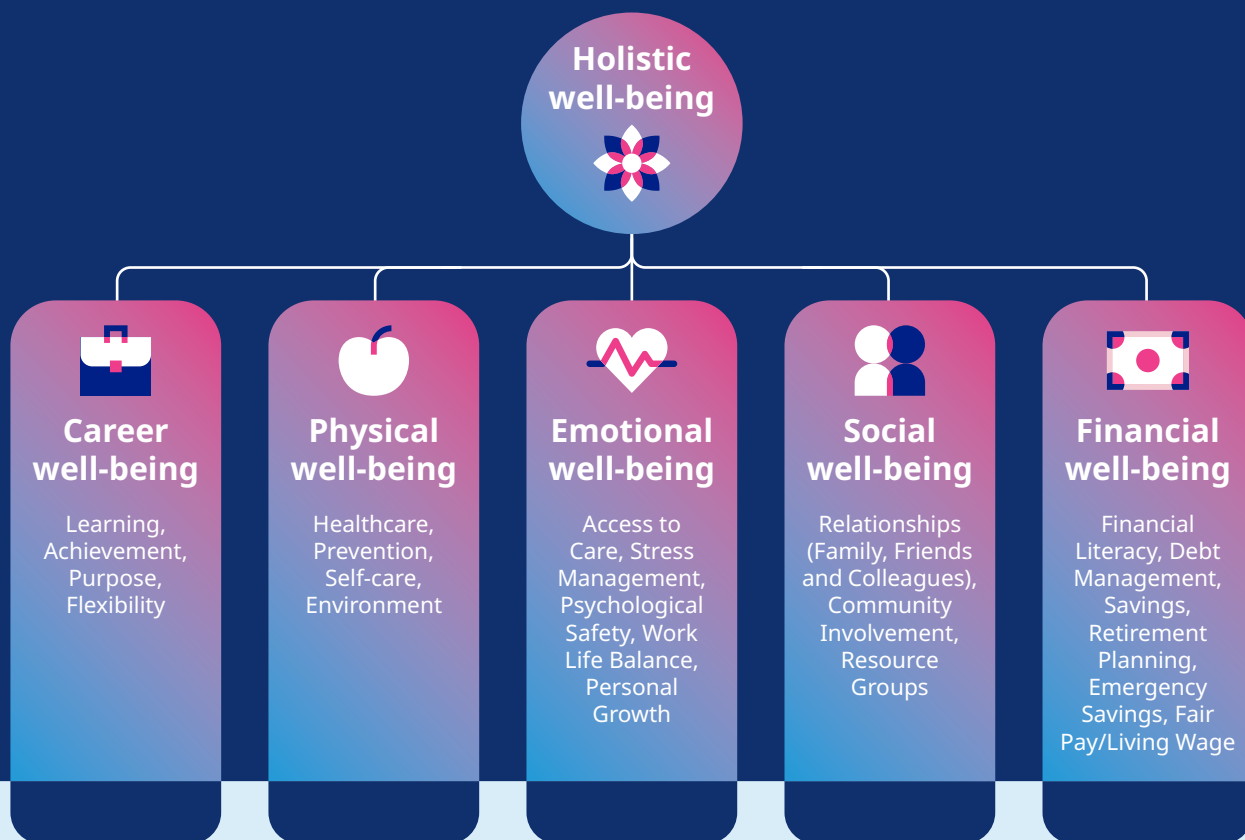


### Over the past two years, have you delayed seeking healthcare for any of the following reasons?



# Key takeaway

Move towards smarter benefits to improve the resilience of your workforce, focusing on a holistic well-being strategy.



**A human centered design approach to strategy, underpinned by  
organizational leadership, support and culture**

Businesses of Marsh McLennan

**Learn more  
by reading  
our 2025  
Health on  
Demand  
report now.**



For further information, please contact your local Mercer Marsh Benefits office.

Marsh McLennan businesses provide a range of solutions to help you build a resilient workforce and business, including:

- Benefits strategy, broking, design, financing and delivery
- Health and well-being, including mental health and longevity
- Global benefits
- Business continuity
- Enterprise risk management
- Business resiliency and crisis management
- Cybersecurity risk management
- Environmental, social and governance (ESG)
- Diversity, equity and inclusion
- Workforce communications
- Flexible working and work design
- Employee experience, listening and total rewards
- Living wage
- Retirement

#### About Mercer Marsh Benefits™

Mercer Marsh Benefits helps clients manage the costs, risks and complexities of employee health and benefits, through the combined expertise of Mercer and Marsh, businesses of [Marsh McLennan](#) (NYSE: MMC). Marsh McLennan is a global leader in risk, strategy and people, advising clients in 130 countries across four businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). With annual revenue of over \$24 billion and more than 90,000 colleagues, Marsh McLennan helps build the confidence to thrive through the power of perspective. For more information, visit [marshmclennan.com](#), follow us on [LinkedIn](#) and [X](#).

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