

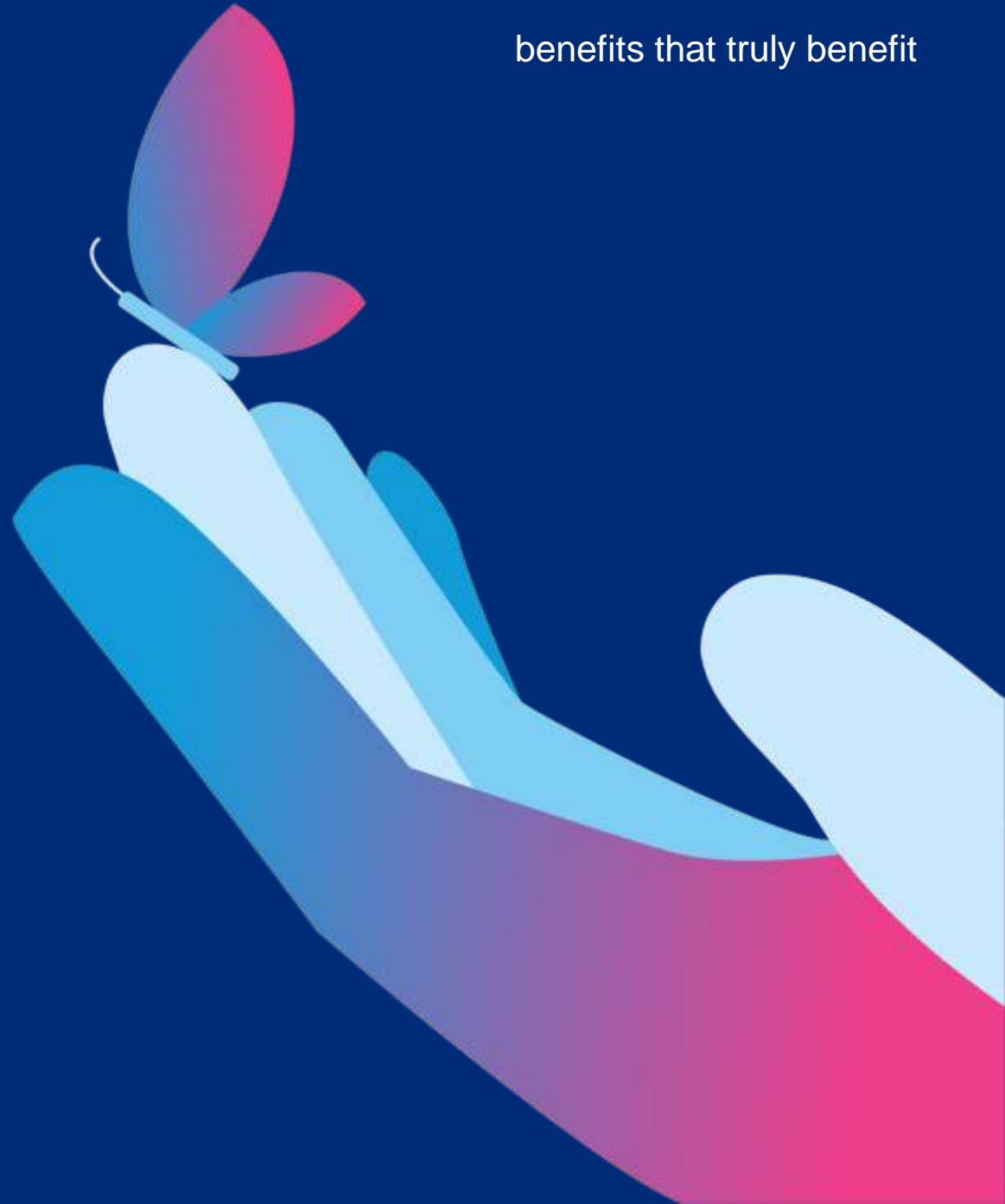
Hong Kong

Health on Demand

Benefits for all.

Benefits for a fast-changing world.

Benefits for healthier societies.



About the survey

Global survey understanding how workforce needs and attitudes around employee benefits are changing in response to current 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 USA

When Fielded in October-November 2022



Health on Demand Overview

Using benefits as an expression of company values is going to be more important as life becomes more complex



Benefits for all

- Introduce Gen Z into your benefits mindset
- Keep caring for caregivers
- Make inclusive changes for meaningful impact



Benefits for a fast-changing world

- Bring resilience for a “continuous crisis” era
- Intensify your impact on societal issues
- Balance human and digital health delivery



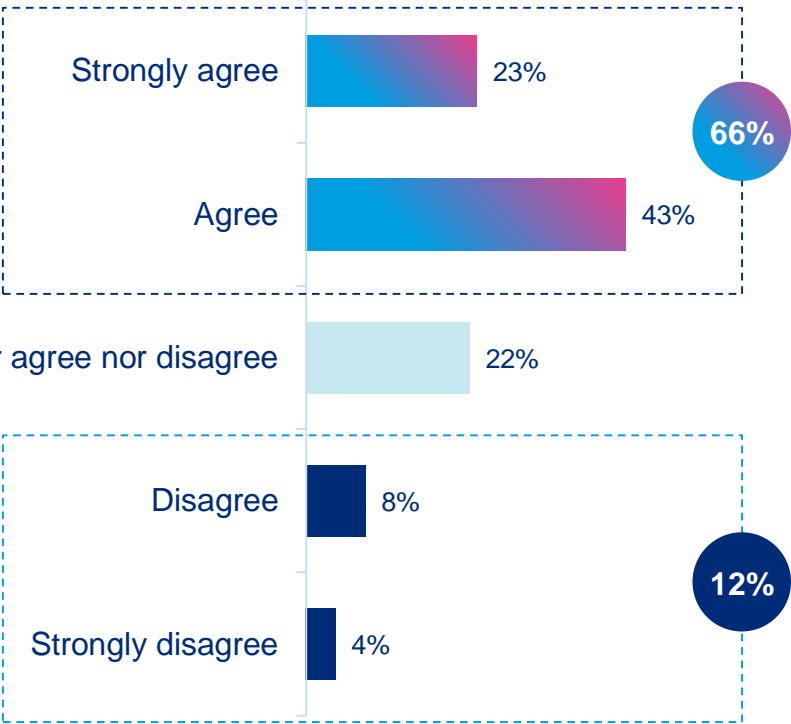
Benefits for healthier societies

- 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

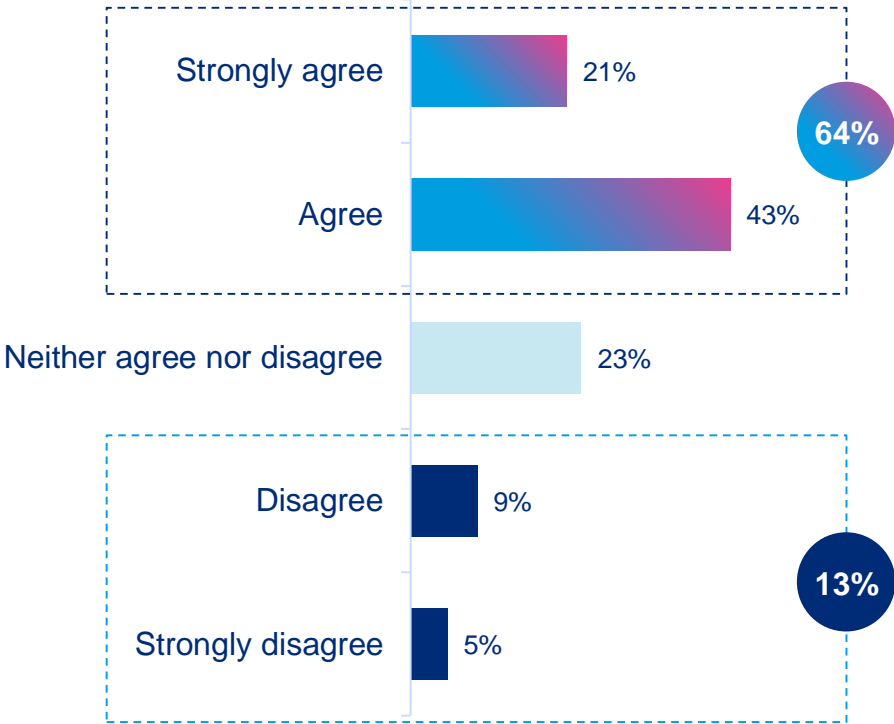
Global

My employer cares about my health and well-being

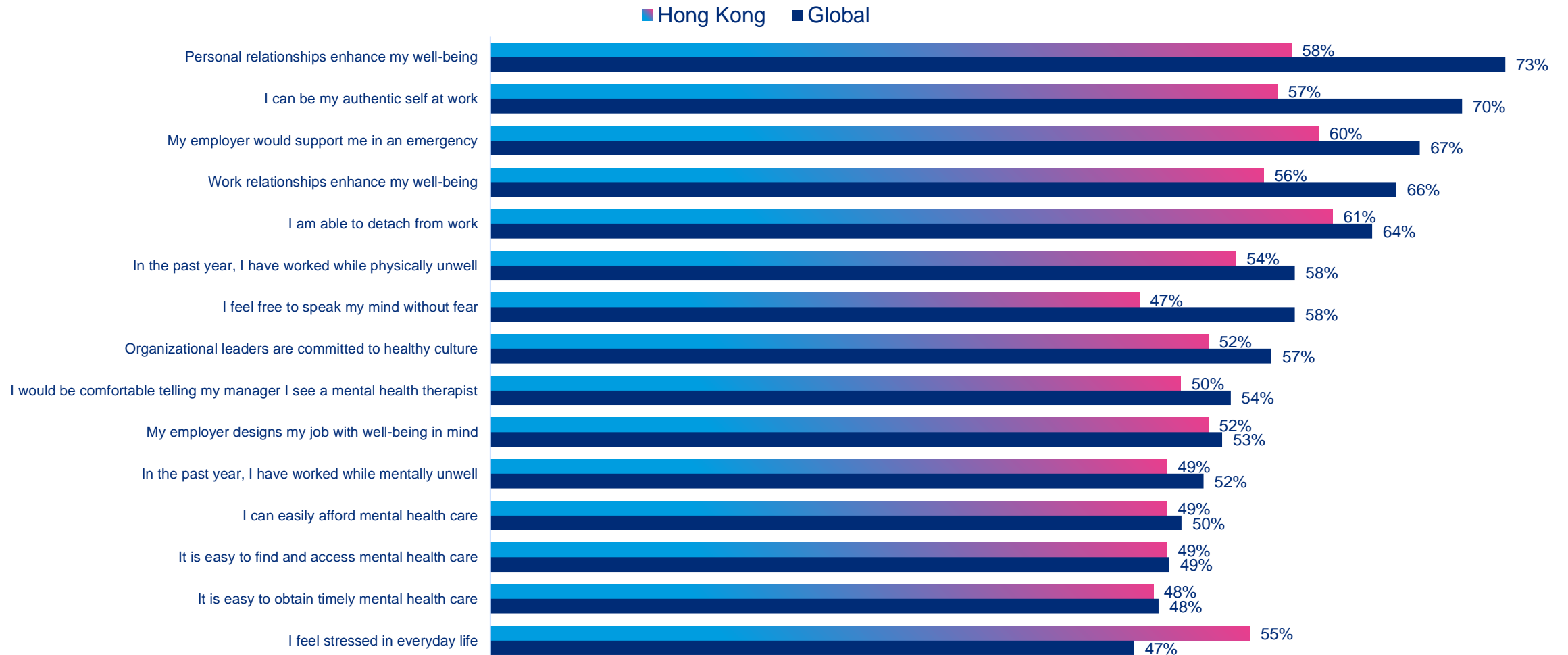


Hong Kong

My employer cares about my health and well-being



The majority of employees feel positively about their employer and experiences at work, but there's opportunity for improvement



Benefits for all

Introduce Gen Z into your benefit mindset

Generation Z (born between 1997-2012) are the future leaders within the workforce. By 2025, they will comprise 27% of the workforce and have unique needs and expectations that differ from previous generations. Our survey captures the responses of adult Gen Z employees, 18- to 25-year olds.

Keep caring for caregivers

During COVID-19, awareness of caregiver needs rose to the fore with greater focus on flexible working, digital health and family benefits. Employers now have an opportunity to continue that momentum and further support this broad and critical group of employees.

Make inclusive changes for meaningful impact

The more employers know their employees, the better opportunities they will have to make inclusive changes for meaningful impact. Segmenting the workforce and understanding how current programs support different employee groups will help employers boost the number of employees that say their benefits meet their needs.



Benefits for all

● Introduce Gen Z into your benefit mindset

● Keep caring for caregivers

● Make inclusive changes for meaningful impact



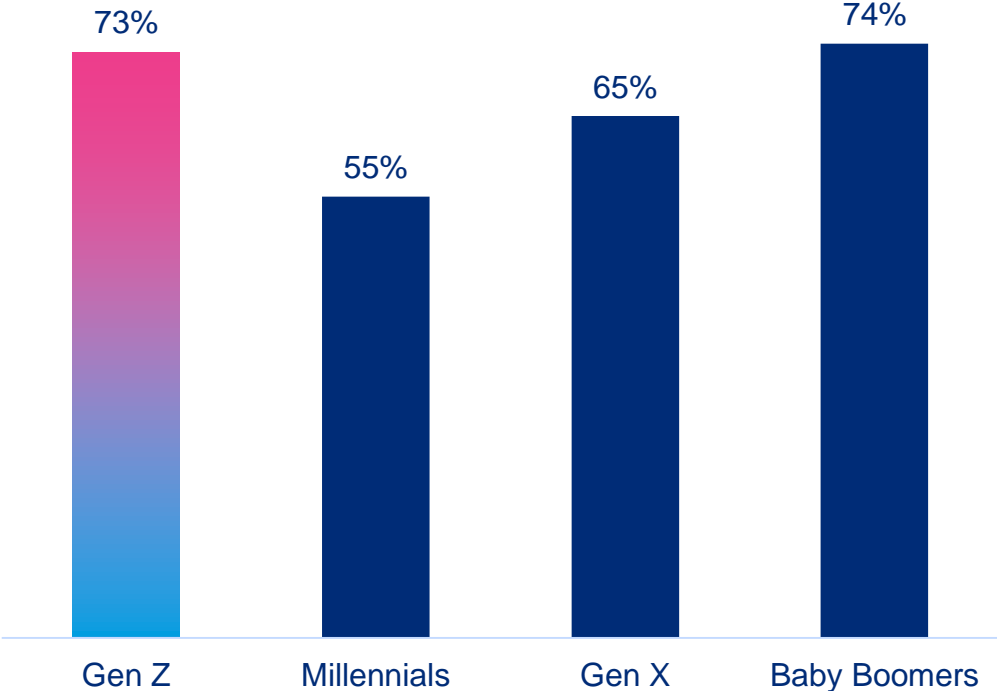
Introduce Gen Z into your benefits mindset



More than half of Gen Z are thriving in their role, but most are stressed in everyday life

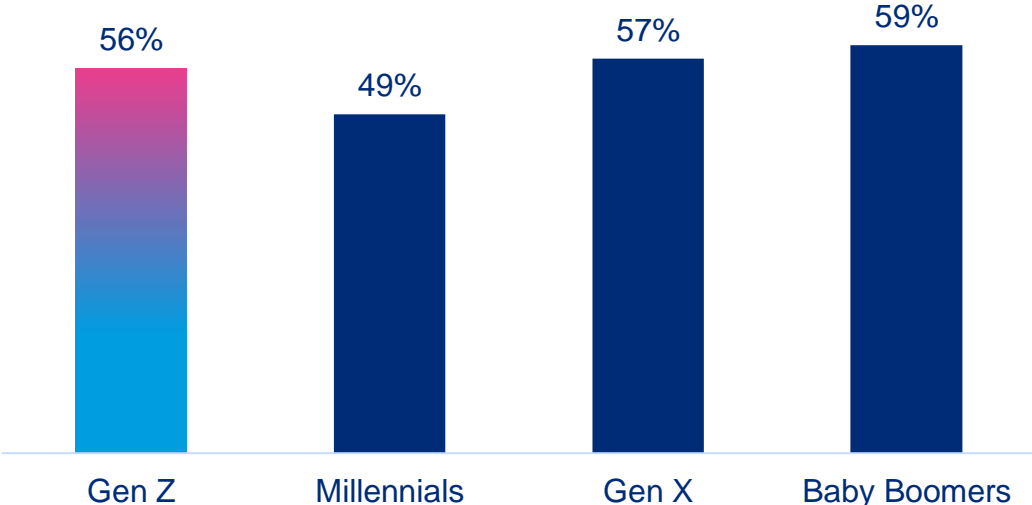
I am thriving in my current role/organization

Thriving is defined as prospering in terms of health, wealth and career
(Strongly agree + Agree)



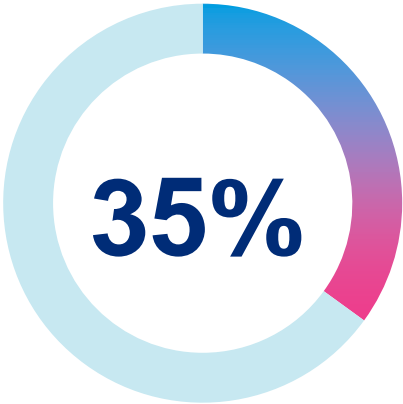
I feel stressed in everyday life

(Strongly agree + Agree)

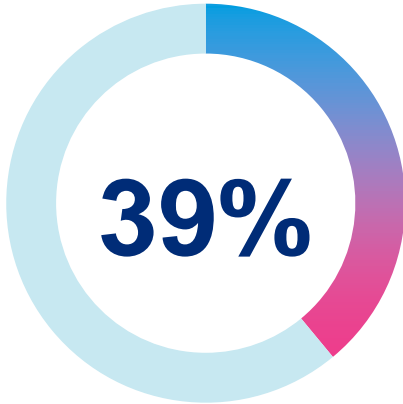


Multiple innovative solutions appeal to Gen Z

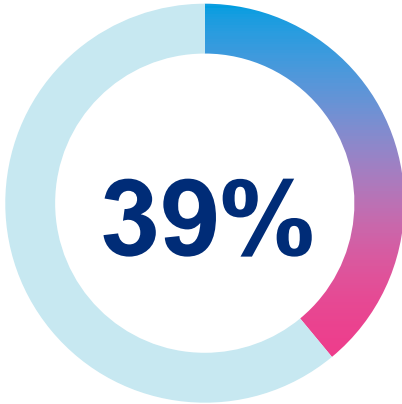
For each of the following benefits, please indicate if the benefit would be helpful to you and your family



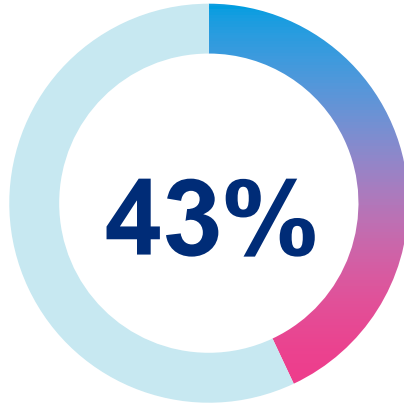
Targeted services for children, teenagers and parents to assist with mental health issues



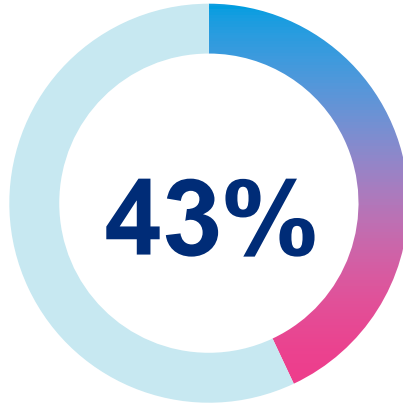
Alternative mental health therapies



Virtual advice via chat, powered by AI, for anxiety, sadness or relationship issues



Preventive cancer screenings

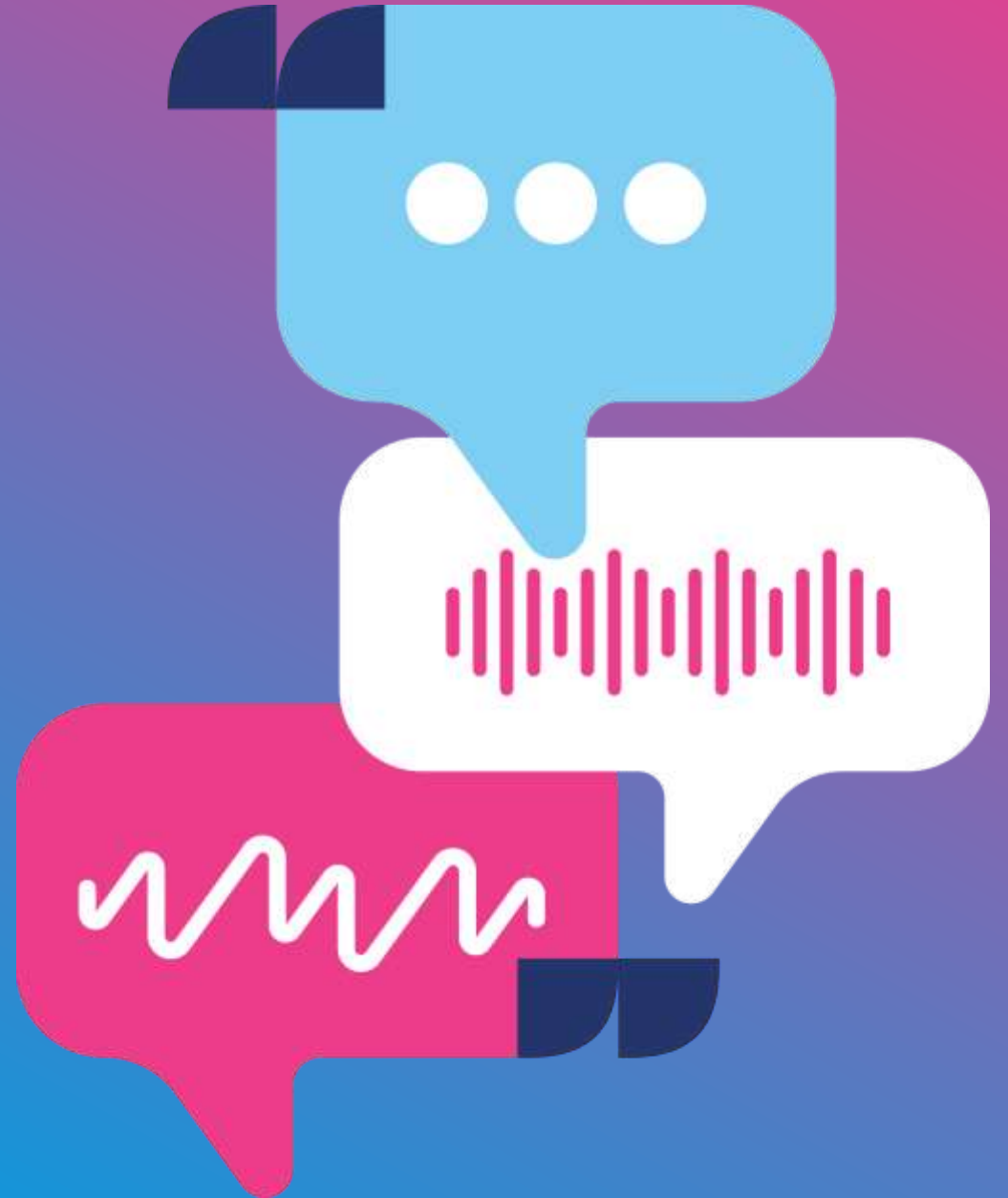


Genetic test that reveals health risks and suggests lifestyle changes and screenings

Q7. For each of the following mental health benefits, please select any of the choices that apply (Helpful benefit)
Q11. For each of the following reproductive health benefits, please select any of the choices that apply (Helpful benefit)
Q13. For each of the following digital health benefits, please select any of the choices that apply (Helpful benefit)

Benefits for all

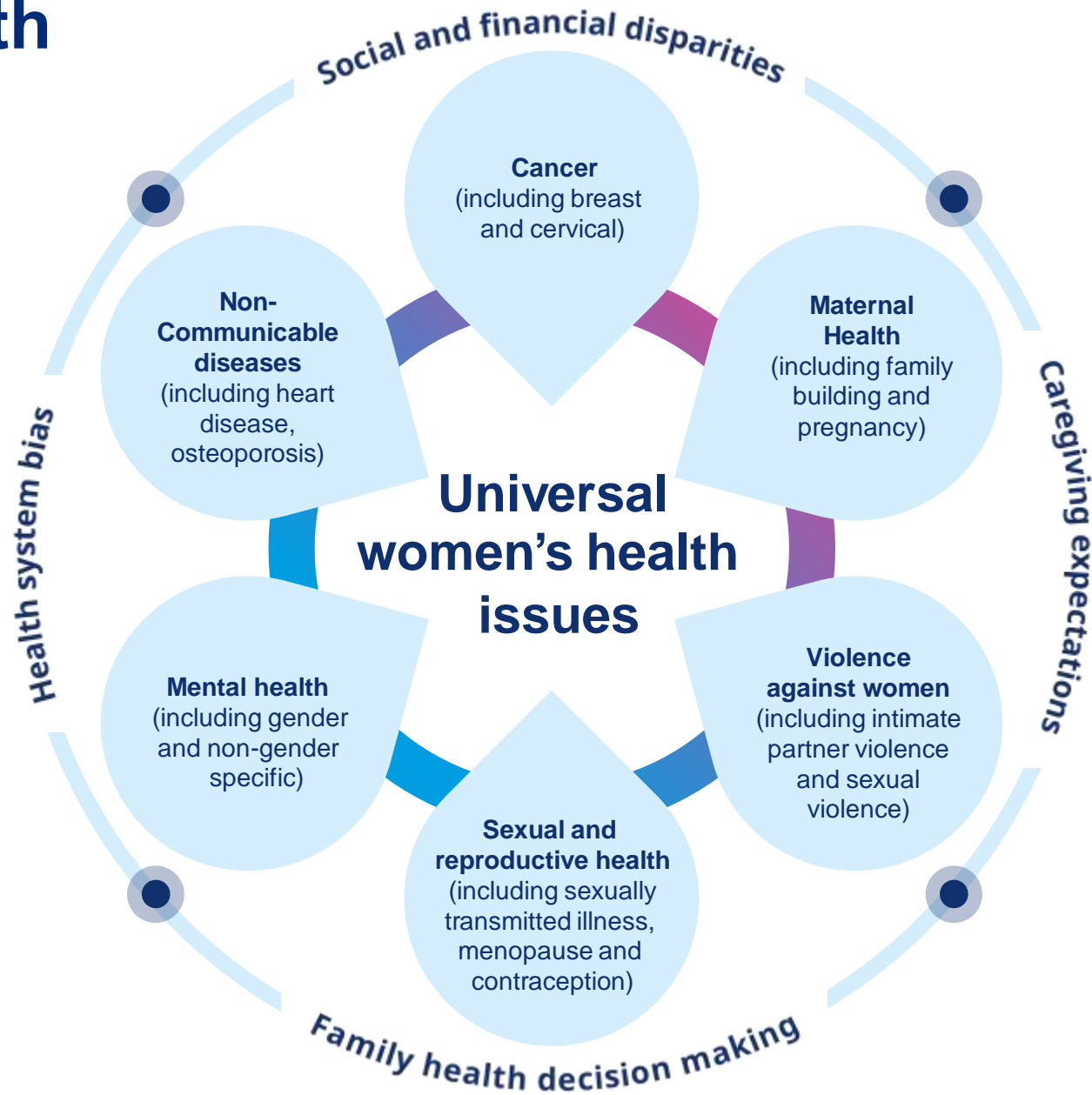
- Introduce Gen Z into your benefit mindset
- Keep caring for caregivers
- **Make inclusive changes for meaningful impact**



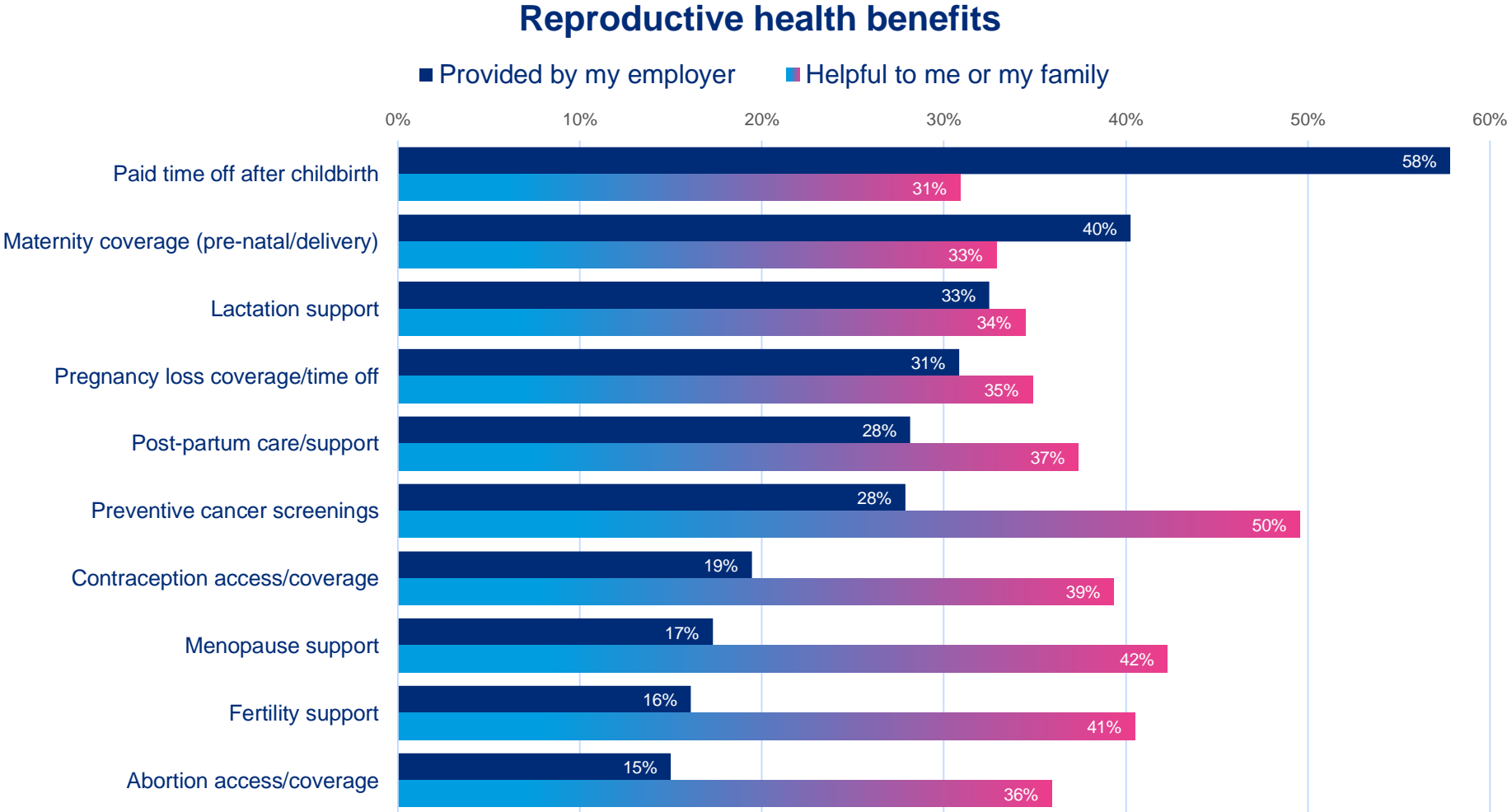
An inclusive health and benefits strategy supports the whole workforce



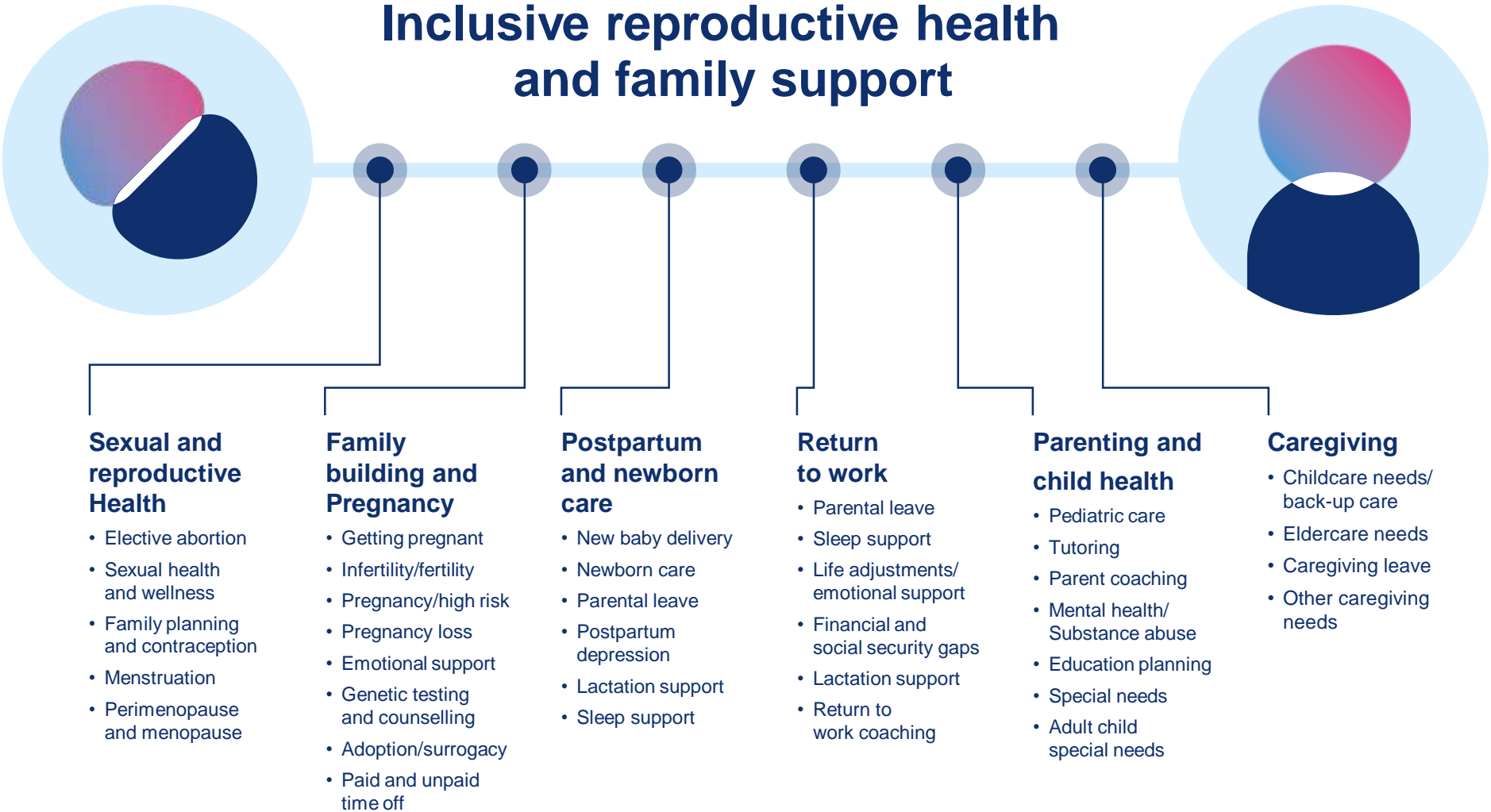
Women's health has universal applicability



Many helpful reproductive health benefits are not provided by employer's today



Reproductive health benefits are not just for women



Benefits for all

Ideas for employers

Introduce Gen Z into your benefit mindset

- Introduce flexible spending / pay and claim, allowing individuals to choose what they want
- Introduce digital / app-based solutions e.g. for claims
- Aligning with the needs of multi-generational workforce e.g. minimum medical needs, transfer to wellbeing / lifestyle needs over the medical protection
- More forward-thinking and personal benefit protection, such as moving away from traditional EAPs to selecting their preferred psychologists from a range of profiles through a digitalized solution

Keep caring for caregivers

- Flexible spending that covers their dependents (e.g. medical bills, extra-curricular activities, education, support for elderly care homes)
- More flexibility in working from home options / flexible working hours
- Providing social support / social groups within the company to share knowledge's and experiences
- Providing mental health support e.g. wellness workshops, workshops by psychologists for childcare / elderly care support

Make inclusive changes for meaningful impact

- More and more companies are extending their maternity benefits to fertility treatments (e.g. IVF), as well as providing inclusive benefits (e.g. transgender / gender reassignment)
- Providing paternity leave / longer paternity leave
- Provide flexible spending e.g. preventative cancer screening, fertility treatments

Benefits for a fast-changing world

Bring resilience for a continuous crisis” era

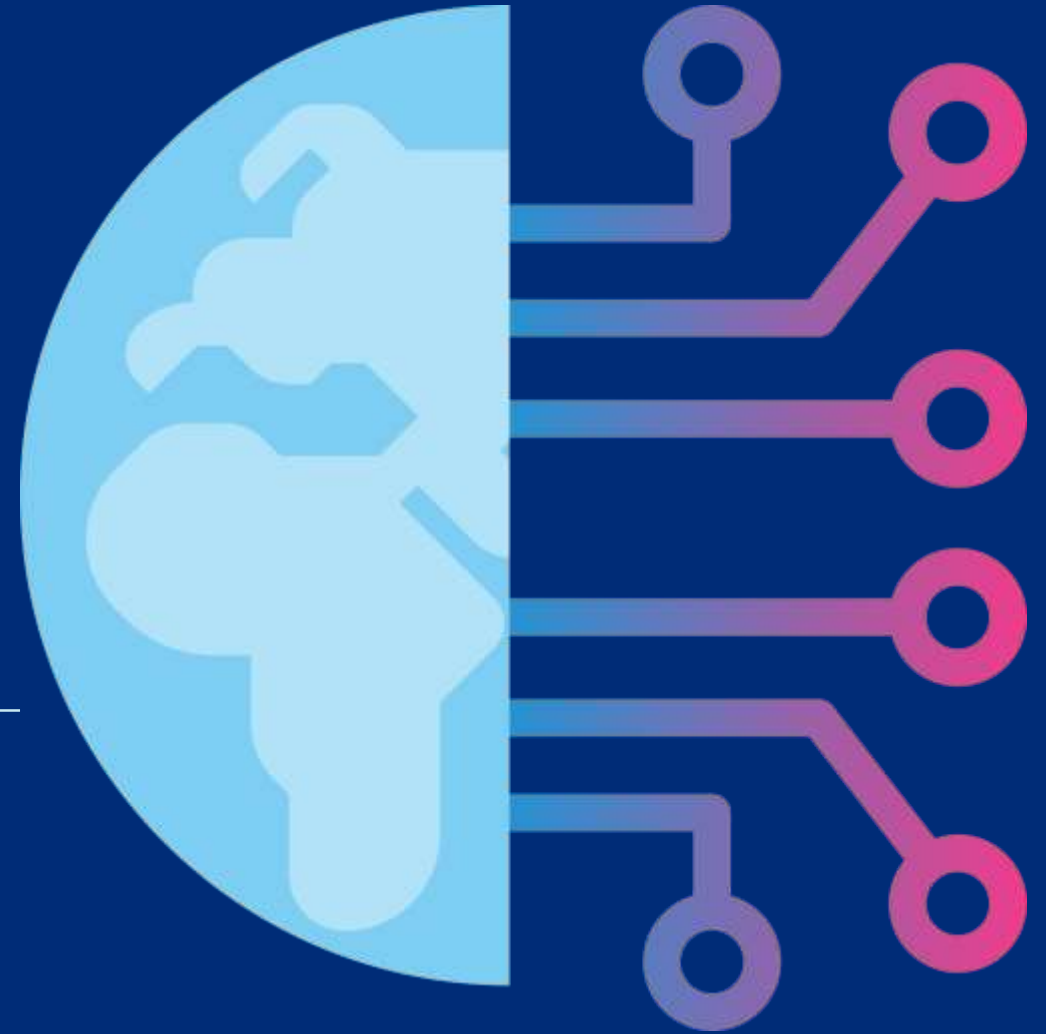
Ongoing macro-economic, environmental and political disasters have characterized the 2020s. Whether employees are worried about their personal safety or their ability to afford the basics, like healthcare for their families, it is inevitable that these concerns will affect their well-being and work performance.

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 societal issues. To build trust and credibility, businesses must ensure their messages to investors and the market align with the real-life support they offer to employees.

Balance human and digital delivery

A silver lining from the COVID-19 crisis was the acceleration of digital and virtual health innovation and adoption. While digital innovation continues at pace and certainly has its place, people still value human connection when it comes to their care. Digital health solutions must focus on the right conditions and risk factors to be effective.

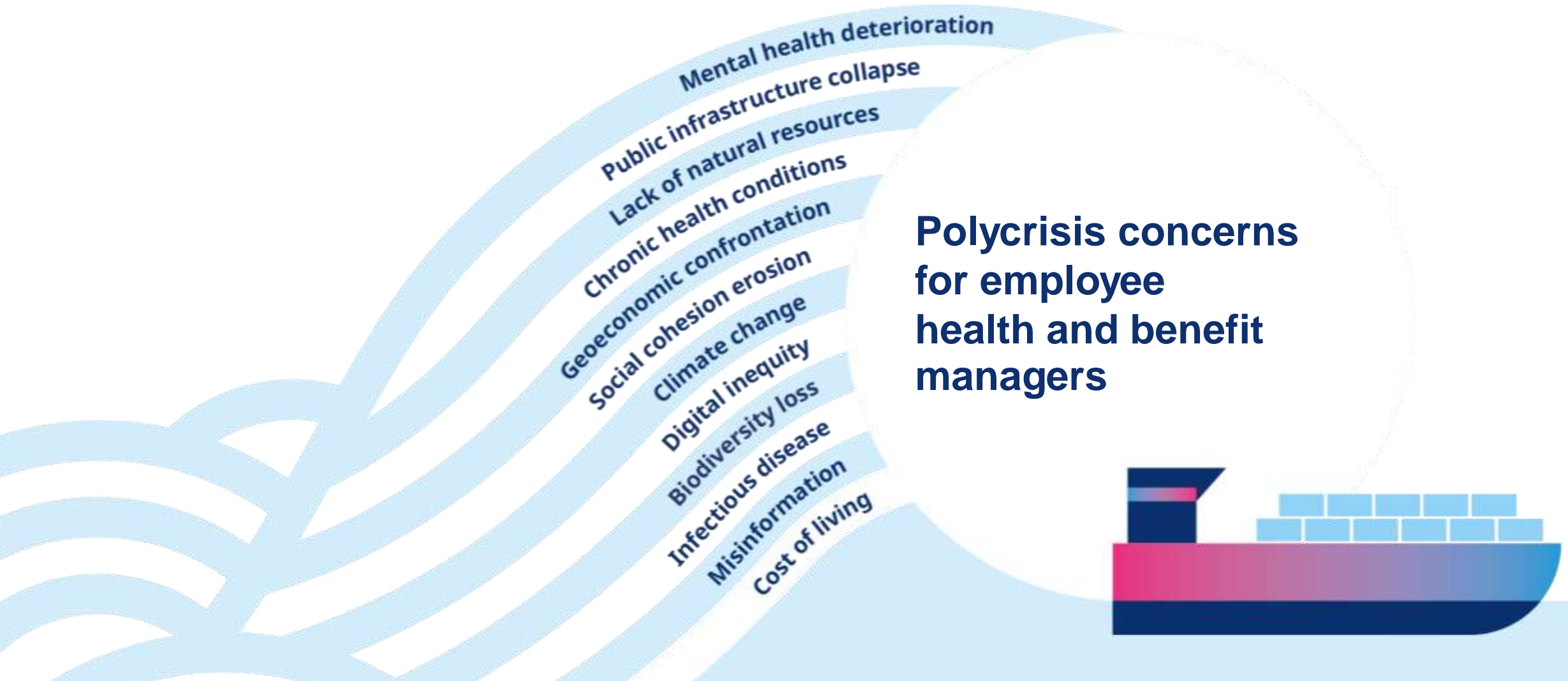


Benefits for a fast-changing world

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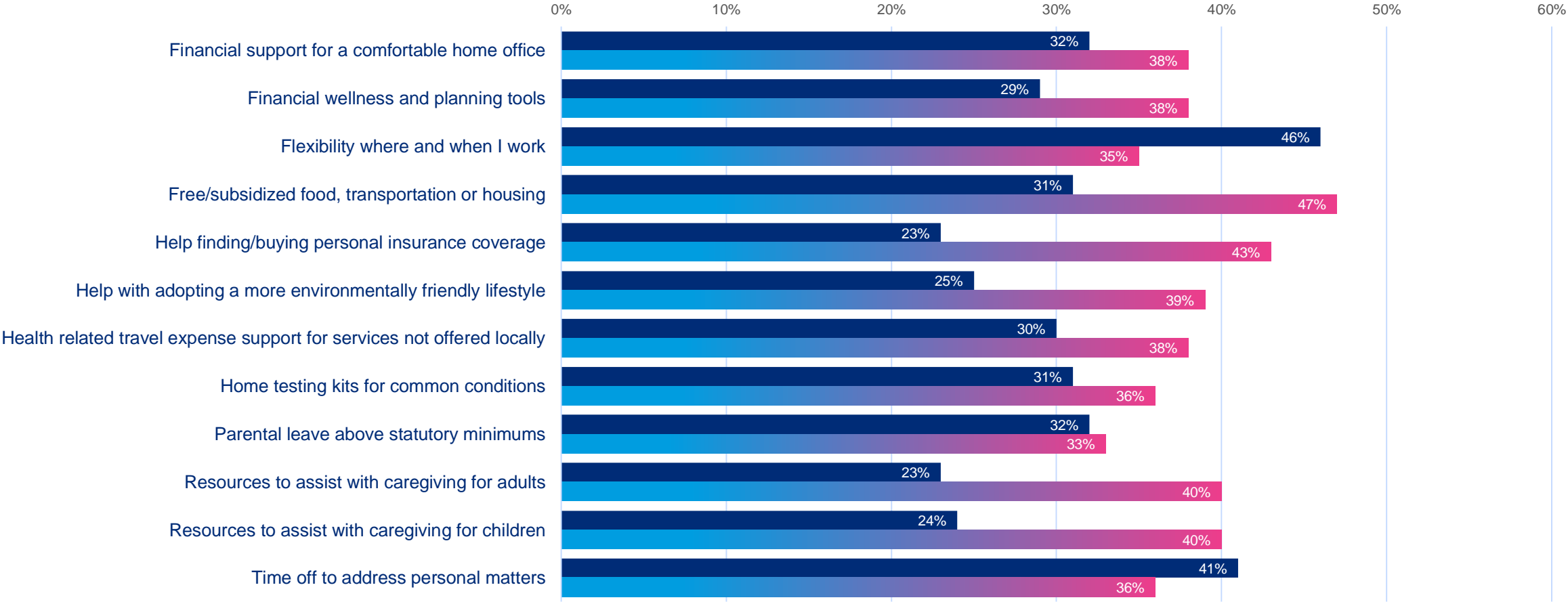
Current conditions have been challenging for organizations



Amid a period of instability, employees are looking for help with the basics

General Benefits

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

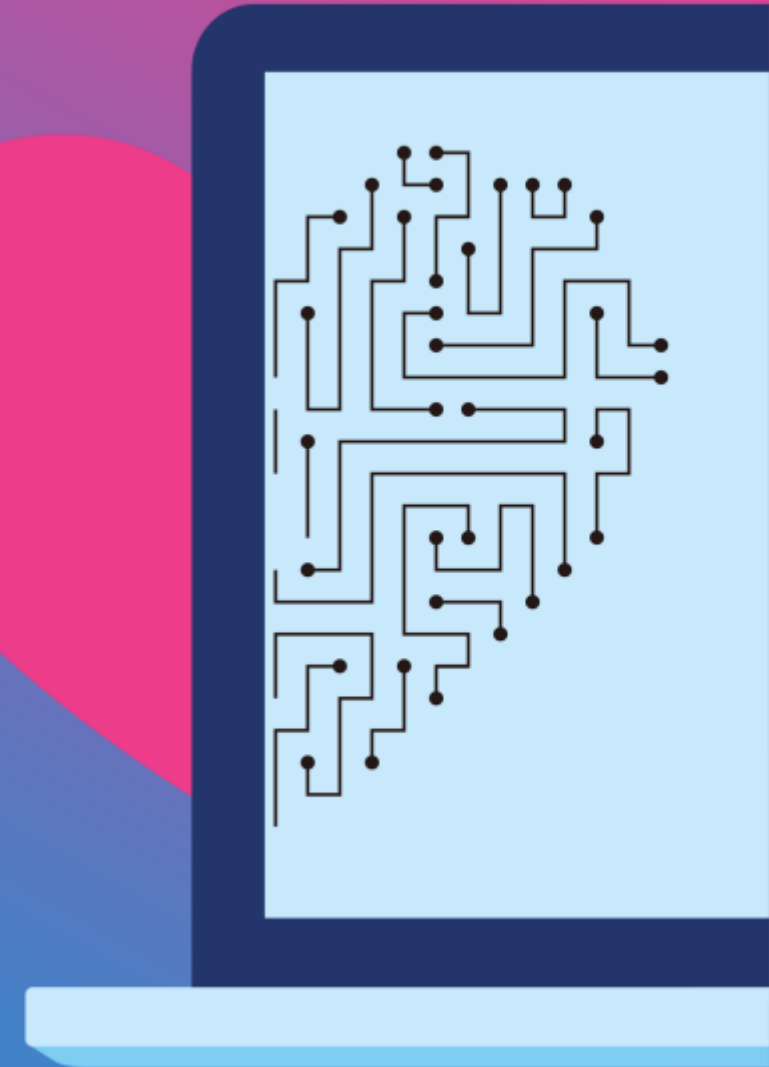


Threats like workplace violence and climate events require proactive planning



Benefits for a fast-changing world

- Bring resilience for a “continuous crisis” era
- Intensify your impact on societal issues
- **Balance human and digital health delivery**



Human and digital bring complementary strengths



The majority of employees find the digital future of healthcare appealing



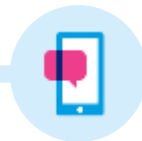
Future possibilities for healthcare



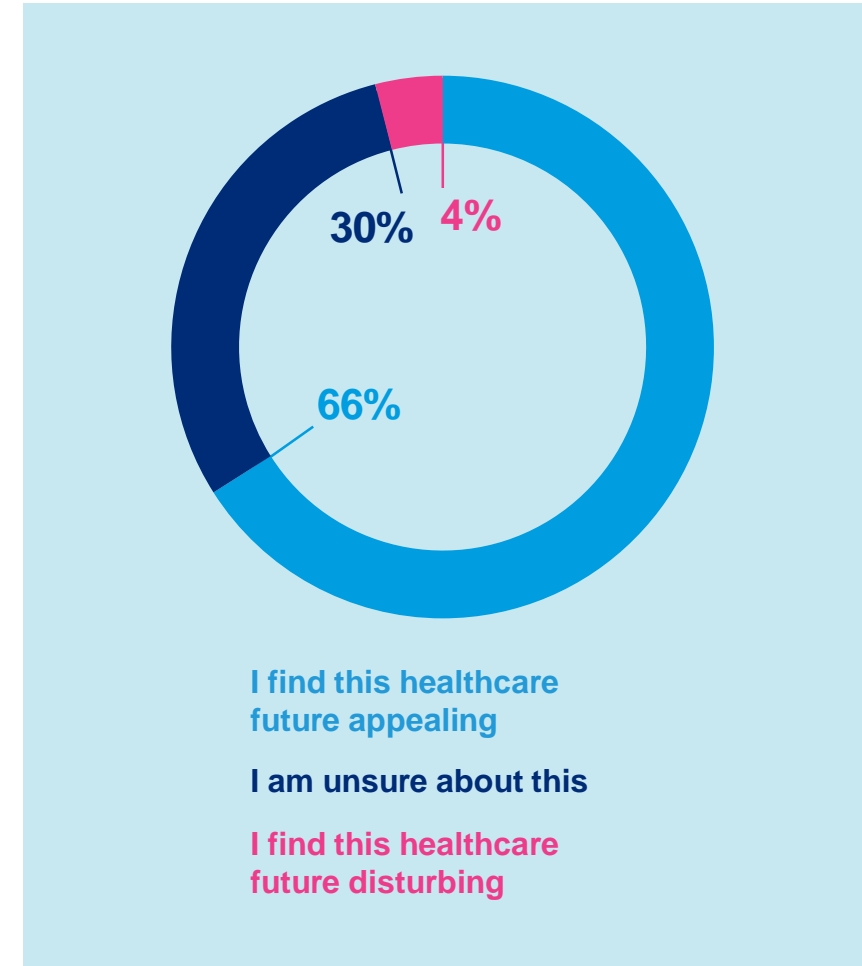
Imagine a future of healthcare in which technical innovations allow more care to be delivered digitally and at home.



You use a virtual reality headset for most office visits and to receive mental healthcare and treatments like physical therapy or pain management.



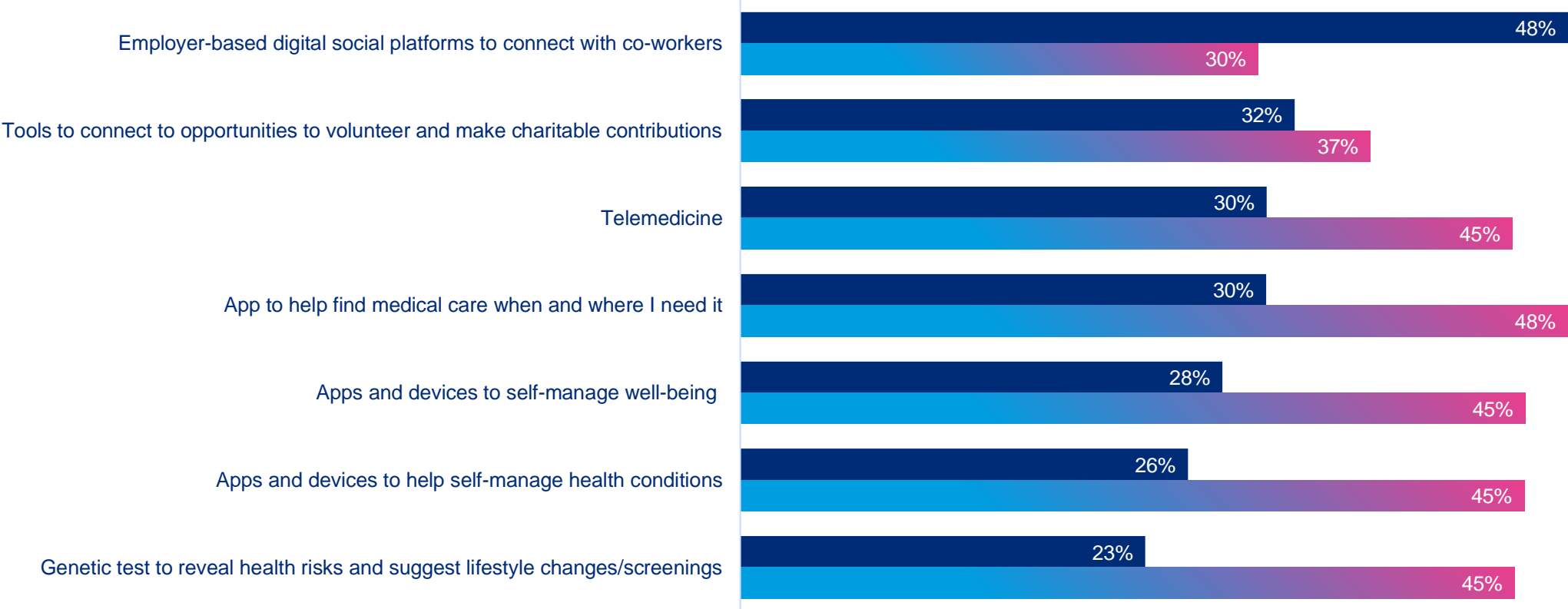
Further, a virtual assistant like Siri or Alexa makes appointments and reminds you to take medications.



Employees find a wide array of digital health benefits as helpful

Digital health benefits

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



Benefits for a fast-changing world

Ideas for employers

Bring resilience for a “continuous crisis” era

- Cost of living – building awareness on how to reduce spending, financial planning (savings and investments)
- Infectious disease – the stringent Covid-19 measures in Hong Kong meant that employers had to be flexible with the way of working, hybrid arrangements etc. - HR needs to look at reviewing crisis solutions proactively in preparation for future changes

Intensify your impact on social issues

- Start a working group within the company with strong advocates who are passionate and willing to drive changes in various topics e.g. LGBTQ+, environmental issues, gender equity
- Leaders need to walk the talk and set examples to the business e.g. gender diversity in Hong Kong – from 2022, companies listed in Hong Kong with single-gender boards have three years to introduce board gender diversity under revised listing rules. They have to set targets and timelines at the board level, and disclose gender ratios and diversity plans across the workforce.

Balance human and digital health delivery

- Providing a one-app solution that covers day-to-day medical claims, wellbeing, tele-medicine etc. The app should empower employees to understand how to improve their overall health, and wellbeing.
- Talk to your current benefits partner to understand the different innovative digital solutions in the market

Benefits for healthier societies

- **Mitigate risk for the unwell**

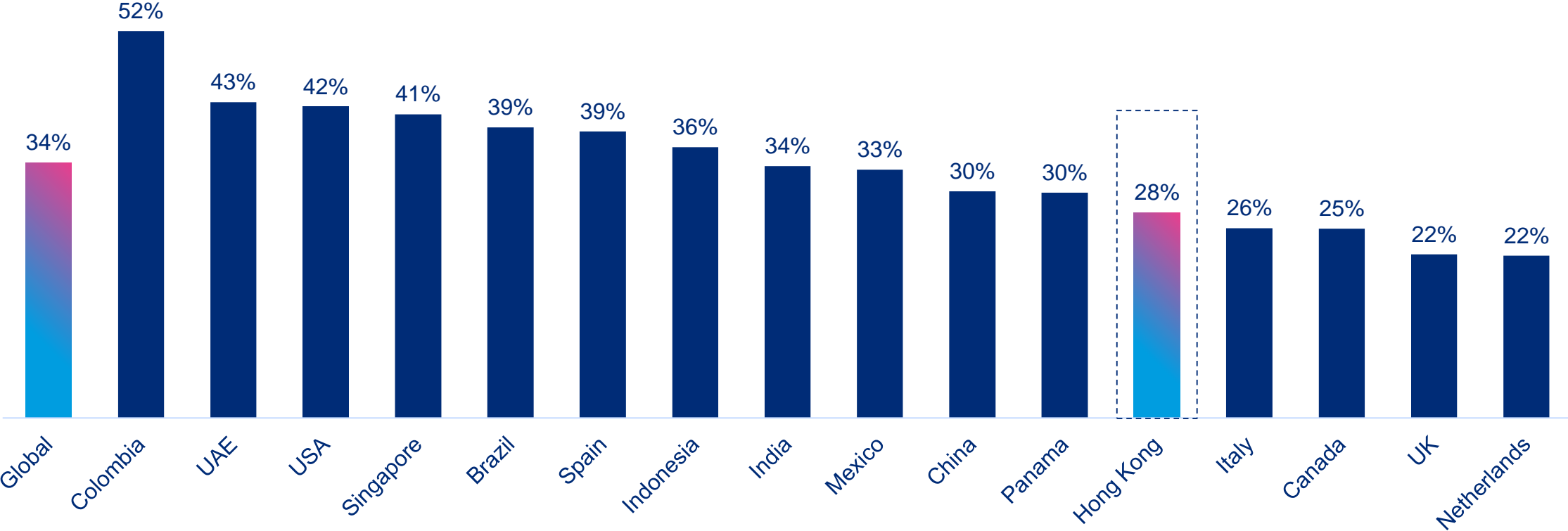
- Address health and risk protection gaps

- Design for emotional well-being

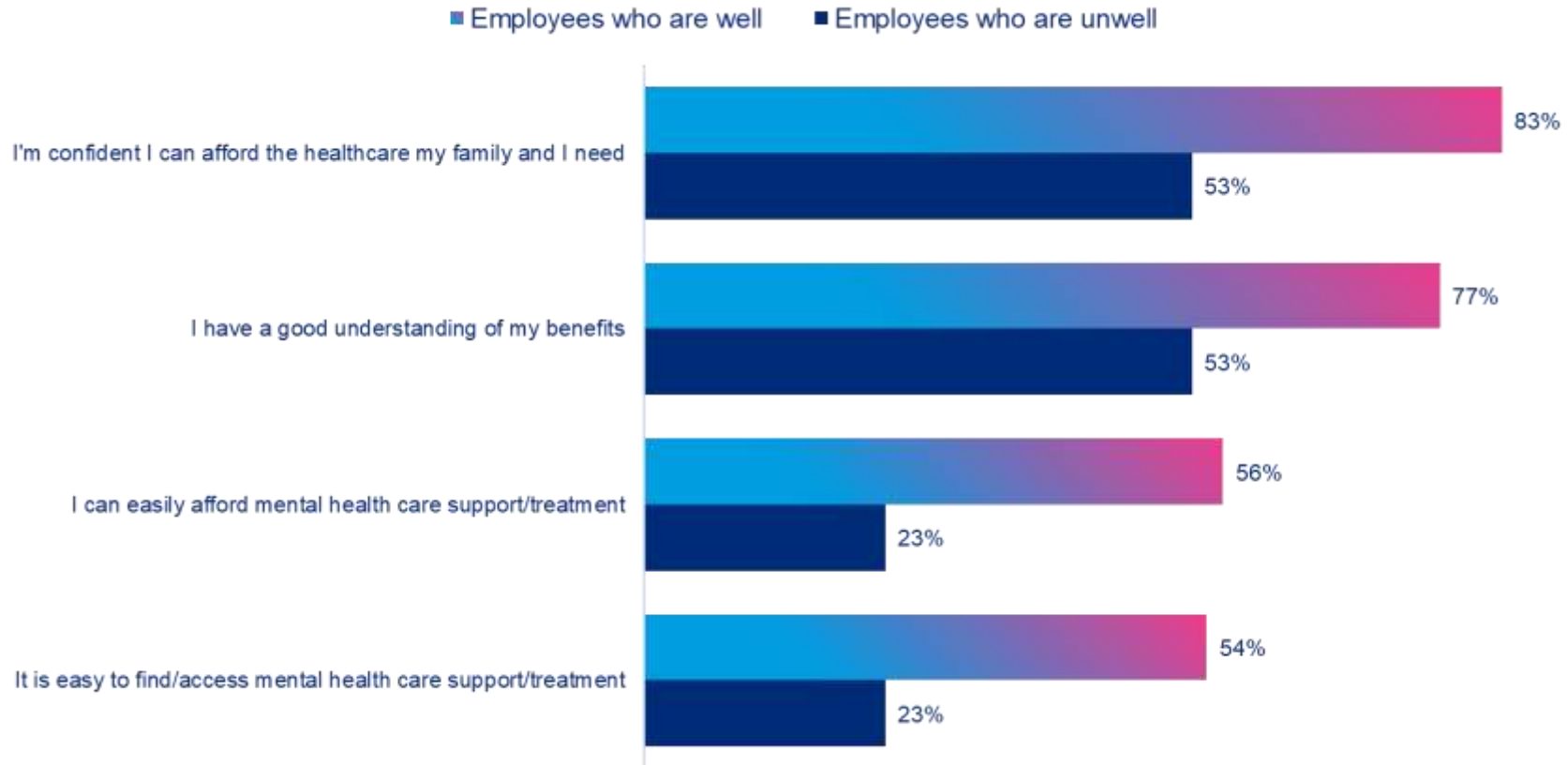


Basic health checks as a benefit is not typically covered through their employer

Health evaluation - Access through employer



The employees who need the most support are struggling to afford and access care

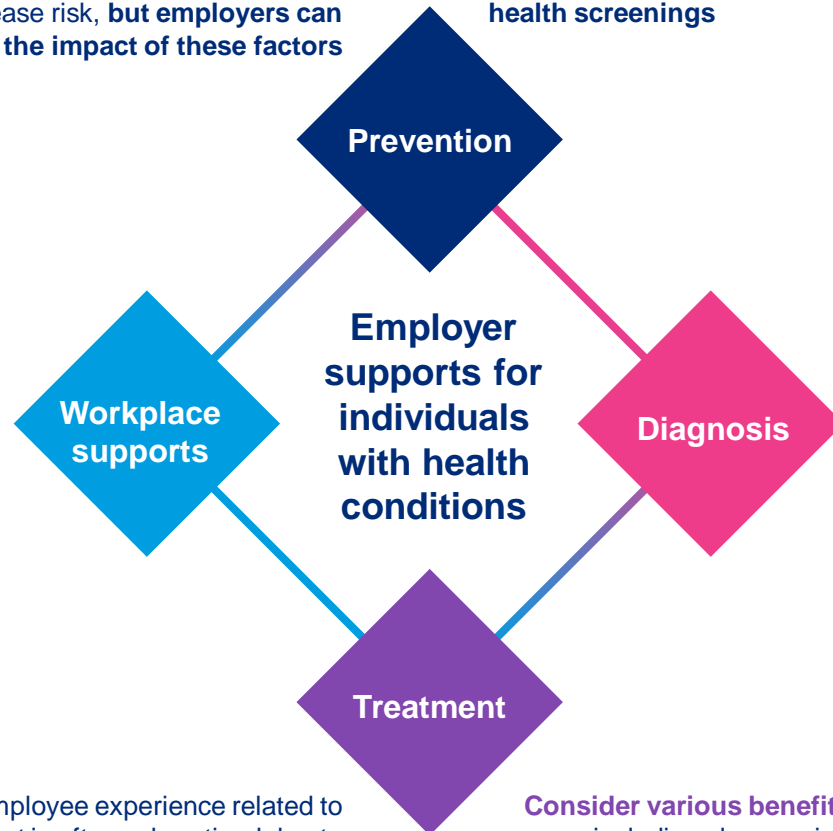


Q2. How confident are you that you can afford the healthcare you or your family may need?
Q8. To what extent do you agree or disagree with the following statements:
Q17. How much do you agree with the following statements regarding the company you work for?
Total sample; Weight: Global Weighting - Equal Country

Non-communicable diseases (NCDs) are on the rise, but employers can help

Physical inactivity, tobacco use, alcohol consumption, unhealthy diets, and air pollution increase risk, **but employers can help mitigate the impact of these factors**

Ensure benefits encourage and provide **preventive care, including health screenings**



Employees who are unwell need **varying levels of job supports** as they perform or return to their duties

Create **accommodation policies** and make sure **managers are trained on supervision of known or invisible conditions**, including supporting a return to the workplace after a leave of absence and promoting anti-stigma team dynamics and communication

Often, individuals may not be aware they have a condition, in part due to **unaffordable testing and limited access to care**

Evaluate barriers to accessing care; consider care navigation and advocacy services to refer members to high quality care as well as mental health and community support

The employee experience related to treatment is often sub-optimal due to **complex systems, lack of coordination and outdated models of care**

Consider various benefits coverage gaps including plan maximums, case management, prescription drugs, income continuation

NCDs include:

- Hypertension
- Diabetes
- Cardiovascular disease
- Cancer
- Respiratory disease
- Mental disorder

Benefits for healthier societies

- Mitigate risk for the unwell
- Address health and risk protection gaps
- **Design for emotional well-being**



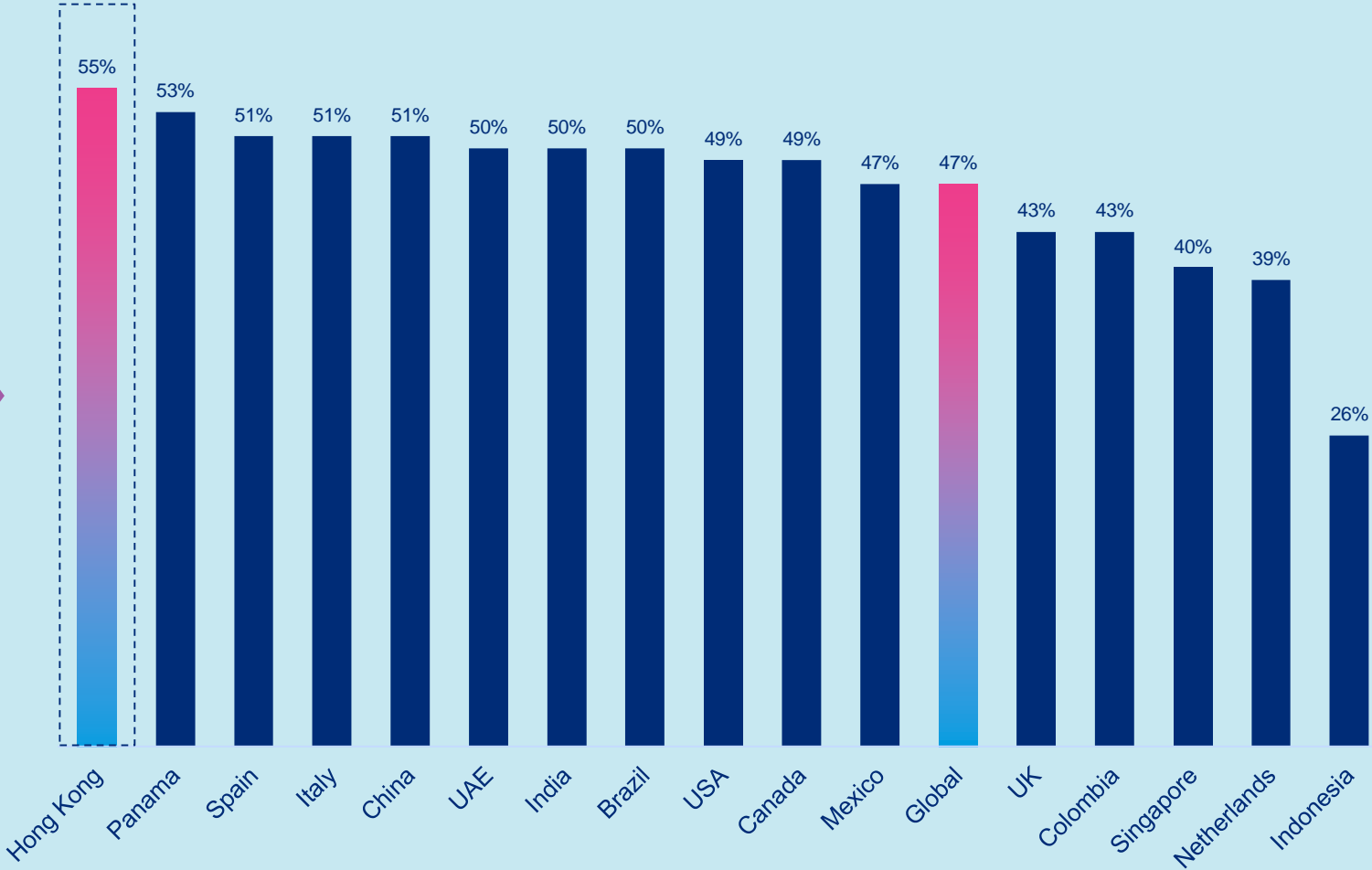
More than half of employees report feeling stressed in everyday life

47%

of employees globally feel stressed in everyday life (Strongly Agree + Agree)

55%

of employees in Hong Kong feel stressed in everyday life (Strongly Agree + Agree)

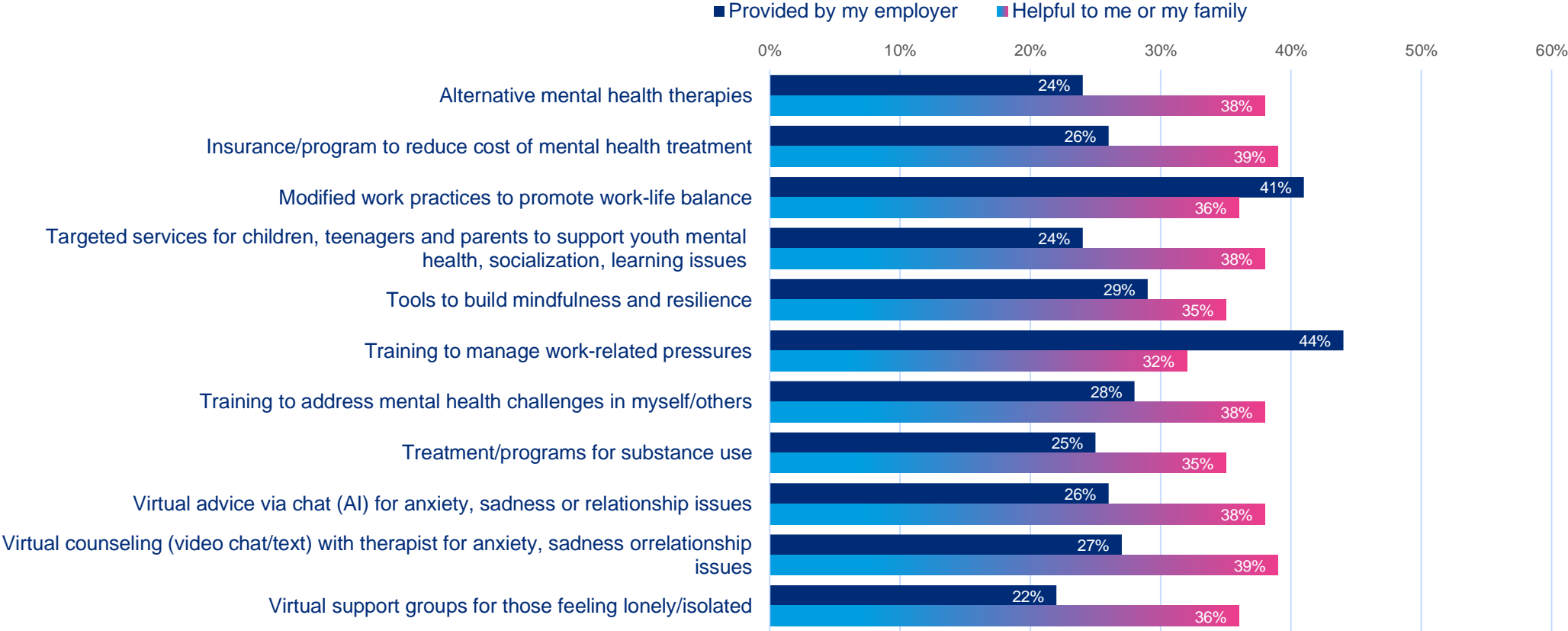


Fostering a psychologically safe workplace



There are plenty of opportunities to offer the mental health benefits that employees find helpful

Mental health benefits



Benefits for healthier societies

Ideas for employers

Mitigate risk for the unwell

- Implement injury management consultation e.g. getting doctors' opinion / approval before the return to work
- Launch health checks across all employees in a business
- Reviewing your top inpatient / outpatient claims for the business, then implement disease management programmes to address specific root causes e.g. in Hong Kong, muscle pain / back pain / neck pains are always in the top causes for claims, therefore inviting a physiotherapist for screening and prevention exercises is a good idea

Address health and risk protection gaps

- Understand your claims patterns, what your employees are paying out of pocket for – so that you could review the medical coverage, increase / decrease limits
- Conducting benchmarking exercise against competitors and overall Hong Kong market, to see where you sit in the market and where the gaps are
- Ensure benefits encourage preventative care, including check-ups and preventative cancer screening, vaccination

Design for emotional well-being

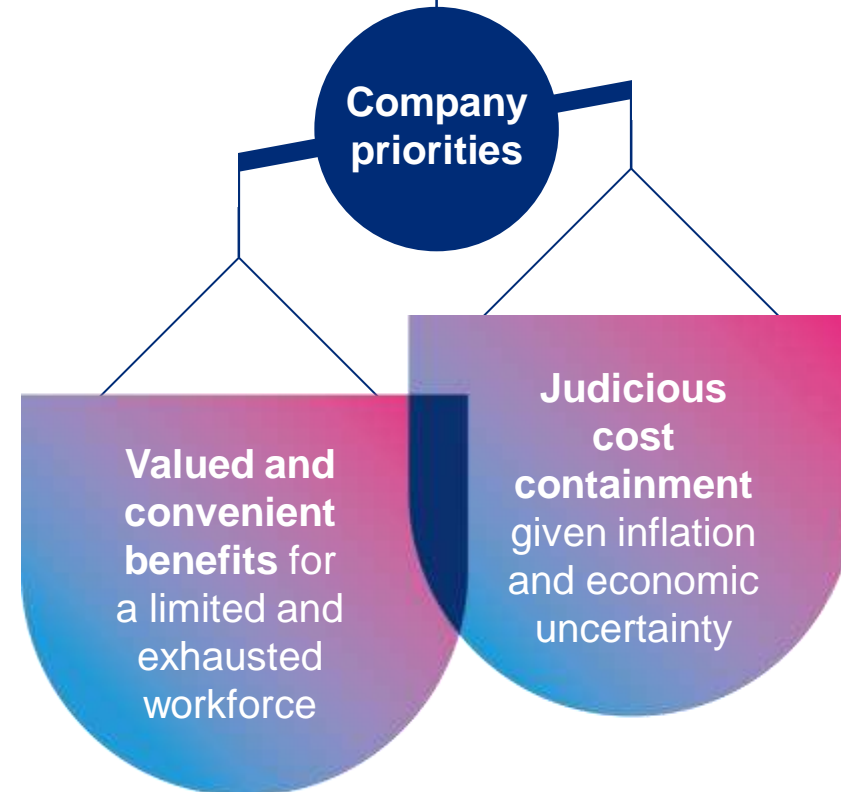
- Understanding through a diagnostic-driven programme to understand what is driving the emotional stress for your employees e.g. work / personal / family / economic etc. to provide tailored solutions
- Decide which wellbeing approach is suitable. Whether it is targeted, or a holistic approach proposition.
- Provide innovative solutions to drive engagement and stay close to market trends.

Conclusion

4

Balancing economics with empathy

- Use of digital
- Health issues
- Benefits spend
- C-suite and investor scrutiny
- Workplace diversity



How we can help

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
 - Enterprise risk management
 - Business continuity, 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



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