



Health on Demand

delivering the benefits employees want now

benefits that truly benefit



Employees have something important to tell you: employer support matters. Are you listening?

The pressure from societal challenges is intensifying. Employers that provide meaningful support to all employees are helping create a more resilient and loyal workforce — which in turn improves company performance.

Following a year like no other, employers' ability to have a positive impact on employee health and resiliency by providing diverse health and well-being supports is one of the most important findings from our Mercer Marsh Benefits Health on Demand survey. This year, we surveyed over 14,000 employees across 13 countries. Our research looks at what employees want when it comes to their health and well-being.

Nearly two-thirds (62%) of employees who reported receiving strong support from their employer during the pandemic feel their employer cares about their health and well-being, compared to just one in five (19%) of those employees who said they received poor support. However, vulnerable populations, including women and lower-wage workers, were less likely to feel supported by their employer and more likely to be negatively affected by the pandemic.



Employees who had access to a wide range of health, risk-protection and well-being resources were more engaged at work and also more confident they could afford the healthcare they and their families needed. **Flexible working emerged as the most valued health and well-being support.** Almost all (93%) employees said they would at least somewhat value flexible working arrangements, and three in five employees (60%) said flexible work arrangements are highly valuable or extremely valuable. Employers will need to support employee flexibility in new ways, such as by addressing ergonomic health at home and providing outlets for social connectivity. In return, they will enjoy the benefits of more loyal and engaged employees, a stable workforce, and the ability to attract and retain the best talent.

The pandemic changed people's lives and changed the things they valued. Areas such as platforms to connect with colleagues have become highly valued, and employers that have embraced the change will see the benefits. The pandemic has also driven a marked change in attitude toward digital well-being and self-care solutions, with doctor video consultations and apps to self-manage health conditions in particular

earning significantly higher approval ratings than in our 2019 survey. Even among employees who only accessed telemedicine for the first-time last year, slightly over three-quarters (77%) said they intend to keep using it. Overall, eight out of ten employees (84%) want to continue using digital health solutions.

With 17% of employees saying they feel highly or extremely stressed in their everyday life (and another 32% feeling at least somewhat stressed), digital health also has a major role to play in alleviating the mental health crisis. Nearly half of employees (47%) see the opportunity to have a video chat with a therapist as very valuable, and the same percentage highly value tools that help them build mindfulness and resilience skills to better cope with pressure.

Perhaps the greatest opportunity highlighted by this year's research is in understanding the range of employee preferences and creating policies, processes, benefits and resources that feel meaningful and personal for all. It is an important step toward the important goal of creating a culture of health that advances diversity, equity and inclusion, and aligns with broader environmental, social and governance principles.

In this report, we'll discuss five ways employers can help realize this goal, drawing on the many employee voices captured in this survey:



Our aim with this research is to help you create a package of employee benefits, resources and supports that is fit for the here and now and will contribute to healthy societies for years to come.

About the Health on Demand survey

What

Captures what employees want from their employer when it comes to the personalization and delivery of health and well-being solutions.

When

Fielded March 6 to April 13, 2021.

Who

Representative samples of 14,096 adult employees aged 18–64 years.

Where

Brazil, Canada, China, Colombia, France, India, Indonesia, Italy, Mexico, Netherlands, Singapore, UK, US.



Global:
14,096
employees

Growth markets:
6,035
employees

Mature markets:
8,061
employees

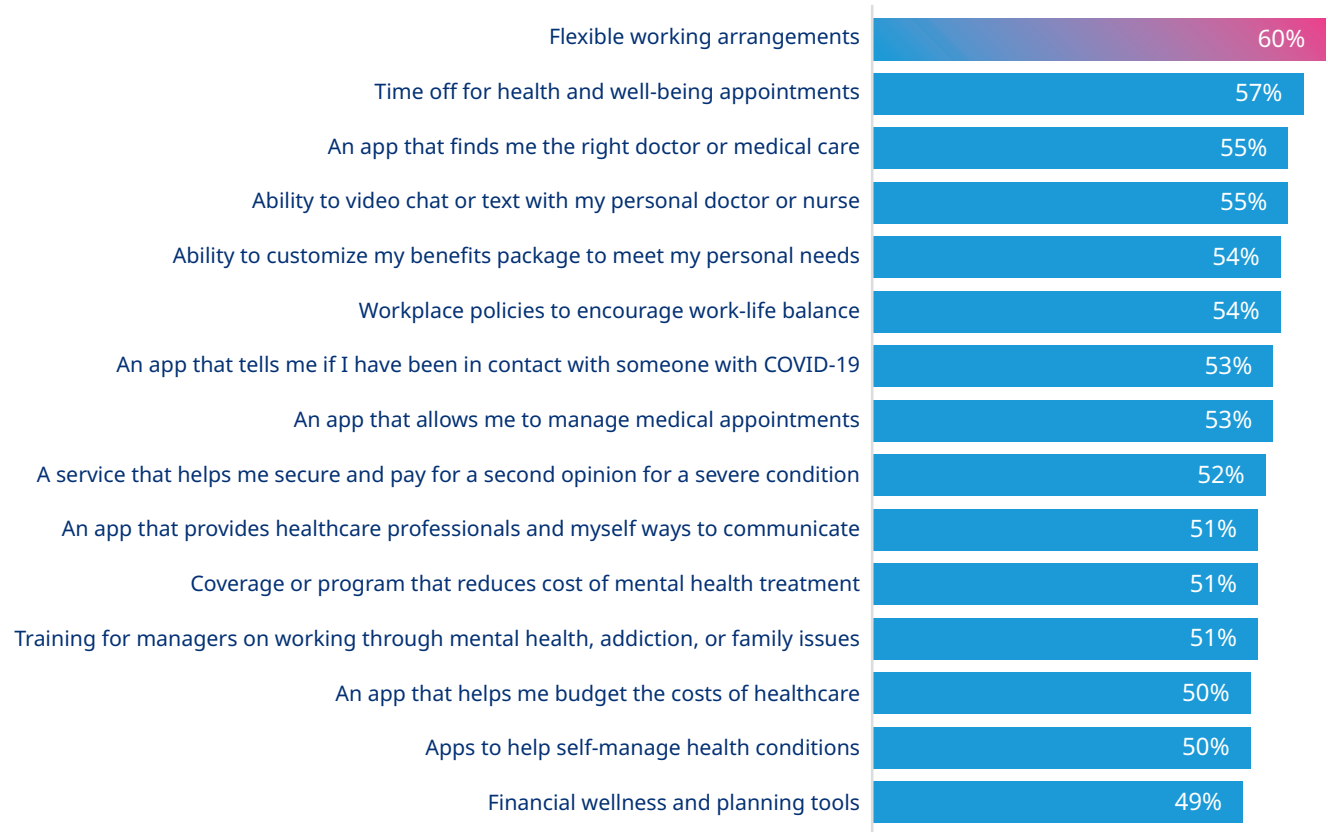
Employees were asked how valuable different types of health and well-being supports are to them and their families. We asked them to rate 47 specific types of support.

Though rankings differed by employee demographic and geography, flexible working, time off for health-related appointments, digital tools to help find and access care, and customizable benefits packages are highly valued across all employees.

It is important to note that significant pockets of the workforce placed high value on a number of benefits that were almost unheard of a couple of years ago, including benefits not in the top 15. You can find a full list of solutions and the percent of respondents that indicated they were highly or extremely valued in the Appendix.



Figure 1. How valuable to you and your family are the following services and solutions? Top 15 solutions (out of 47) (rated highly valuable or extremely valuable)



MMB Health on Demand II. Q7-Q13. How valuable are to you and your family the following? Highly or extremely valuable (a 6 or a 7 on a 1-7 scale). Equal Country Weight; base n = 14096.

Five ways for employers to support employee health and well-being

Support the moments that matter



Support the moments that matter

Be there when it matters most

Employees who felt well-supported by employers were less likely (25%) to view their pandemic experience as mostly negative compared to employees who did not feel supported (51%).

Implication

Enhance physical, social, financial and emotional well-being support to boost engagement and resilience.



Provide varied and valued benefits

Make employees feel cared for

Employees with the most varied well-being resources are 35 percentage points less likely to move elsewhere, 27 points more confident they can get the healthcare they need and 11 points more energized than those offered no resources.

Implication

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



Enable digital access to healthcare

Provide modern access to solutions

Eight out of 10 (84%) 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 benefits plans facilitate, cover and encourage virtual care if seamless access is not otherwise available.



Invest in mental health

Reduce stress and anxiety

One in two employees report feeling at least somewhat stressed every day. However, employees who feel supported by their employer during the pandemic are 12 points less likely to be highly or extremely stressed.

Implication

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



Deliver benefits equitably

Tackle inequalities

Healthcare inequalities persist, with higher-earners better able to access medical coverage, income protection and mental health counseling than lower-earners. One in three (34%) single mothers are not confident they can afford the healthcare they and their family need.

Implication

Consider the needs of disadvantaged groups to ensure those most in need of support are eligible for and can access benefits.





Support moments that matter

Supportive employers boost resilience and drive commitment

The disruption of the pandemic caused everyone to experience different challenges, from adapting to working from home or juggling work with home schooling to anxiety about catching COVID-19 — not to mention dealing with loss and grief or being furloughed. Employers must recognize it will take time for the workforce to recover — and they must listen to employees to understand how they've been affected.

Moments that matter by the numbers:
Employees by region who viewed the pandemic as having a mostly or entirely negative personal impact (%)

Global	Latin America	Canada	US	Asia	Europe/UK
33%	37%	30%	30%	28%	35%



Although most employer programs recognize and accommodate certain important life events like having a child, in the future employers may need a broader view of 'the moments that matter' to individual employees.

People's perspectives have changed during the pandemic; many are now accustomed to a level of flexibility that allows them to pick up their kids from school or attend a weekly physiotherapy appointment. This is about more than managing logistics — it is about recognizing what people truly treasure.

And, unfortunately, the pandemic will not be the last major disruption we experience: climate-change events, cyberattacks, future pandemics and social unrest are real and present disruptions to the workplace.

We must learn from this pandemic to plan for future crises. For example, people must be able to take time off work when ill or in quarantine, but for some this was an unmet need because of benefits designs that exclude certain segments of the workforce from paid sick leave/ short-term disability plans.

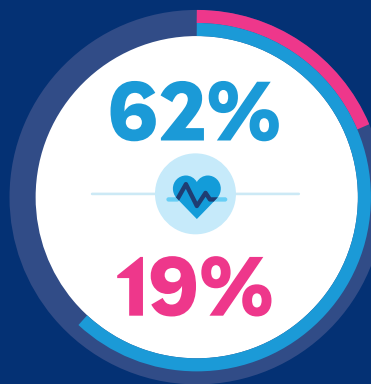
The pandemic has taught us to plan for future crises. Helping people in the moments that matter boosts their ability to cope, influences how they feel about their employer and drives commitment.

Employer support that matters

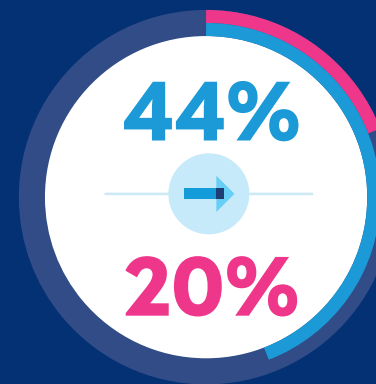
During the pandemic, employers proved they could make a meaningful difference.

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

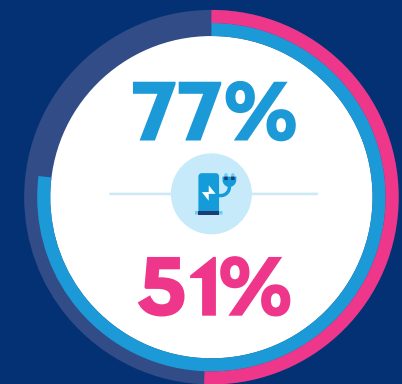
Of employees who reported receiving **poor** or **fair** support during the pandemic



Feel their employer cares about their health and well-being



Are less likely to leave their job as a result



Feel energized at work

MMB Health on Demand 2021

Q5. How much do you feel that your employer cares about your health and well-being?

Q21. Did the level, type and quality of support you received from your employer during COVID-19 affect how you feel about moving elsewhere to another employer?

Q4. On a typical day, how energized do you feel at work in your current role? (In the job that you spend the most time working.) by support from your employer during the pandemic; Equal Country Weight; base n = from 2144 to 6391.

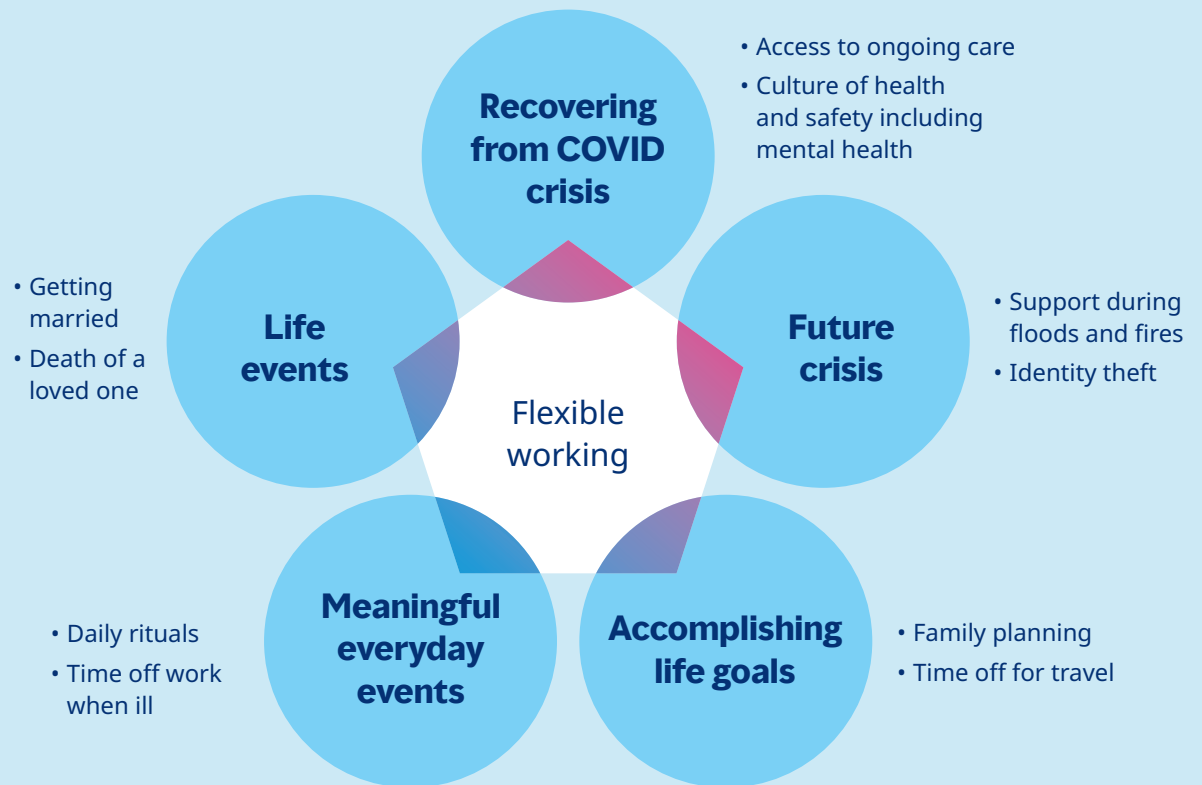
Employer support matters

Nearly two-thirds (62%) of employees who felt supported by their employer during the pandemic feel their employer cares about their health and well-being, compared to just one in five (19%) of those employees who said they received poor support during the pandemic. That translates to loyalty — 44% of those who felt supported said they are less likely to leave their job as a result.

As the war for talent reignites in certain areas of the world, employers should remember that simply being there for employees in times of need is a way to attract and retain top talent.



What moments matter to your workforce now?

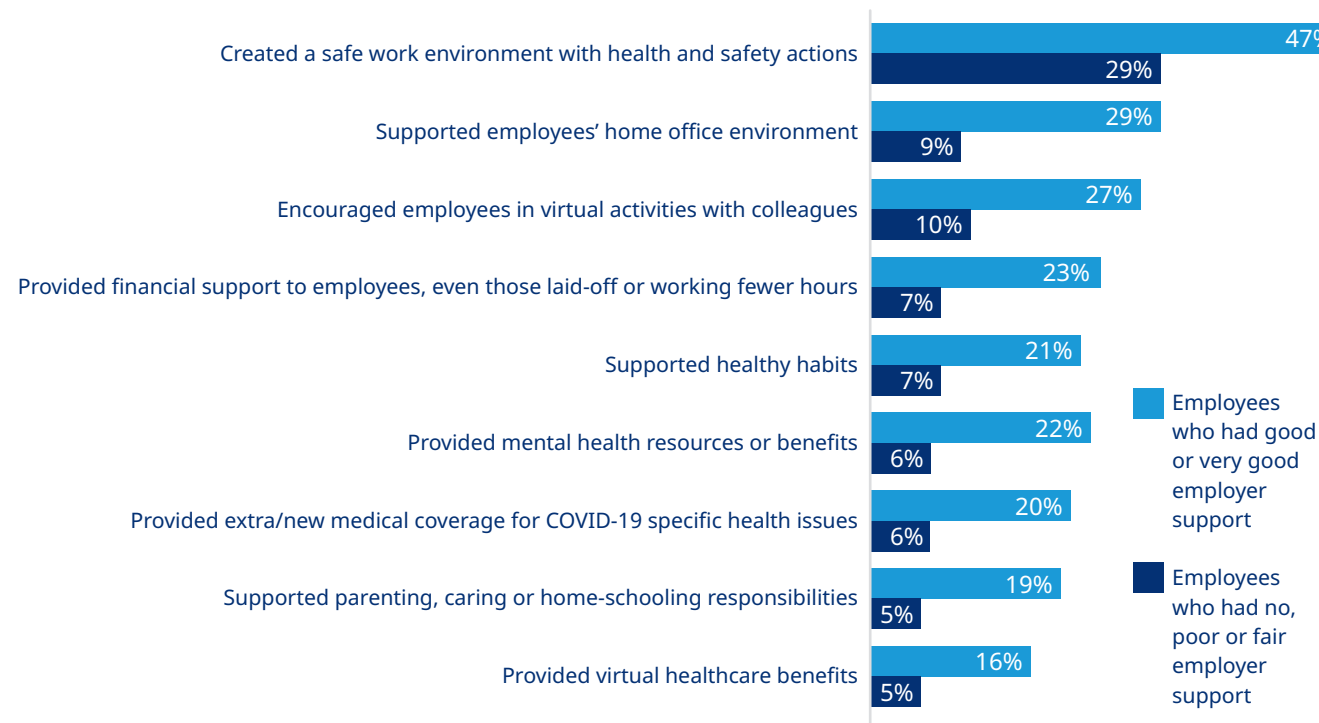


How did employers support employees? Almost half (47%) of those employees who felt most supported said they benefited from the creation of a safe work environment. Meeting such a basic need was critically important for creating a culture of health and caring for employees.

Roughly one in three (29%) employees had help to set up a home office and more than one in four (27%) were encouraged to engage in virtual social activities with colleagues. However, this indicates almost three-quarters of the workforce polled were without these offerings, meaning other employers have an opportunity to fill this gap for their employees in future times of need.

For those employees who felt least supported, 95% said they had no support for parenting or home schooling and just 5% were provided with virtual healthcare benefits. Only 6% received any additional psychological support, compared to 22% of those who felt well-supported.

Figure 4. How has your employer supported employees during the COVID-19 pandemic?



MMB Health on Demand 2021
 Q22. How has your employer supported employees during the COVID-19 pandemic? By level of employer support. Equal Country Weight; base n = 14096.

The health of your workforce drives the health of your business. Our Five Pillars of People Risk research shows that 79% of respondents (HR and risk professionals) agree or strongly agree that their organizations recognize health and safety risks as a serious threat to the business.

The ongoing desire for flexible working will require a reinvention of benefits

One of the few positives to emerge from living through a pandemic — for some employees, anyway — has been the opportunity to work from home.

A quarter (25%) of employees said they valued spending more time at home during the pandemic and almost one in five (18%) said they had a better work-life balance. Others were able to take up new activities or interests, and some even felt healthier or more physically fit. However, women and caregivers were less likely to experience these benefits.

Looking to the future, employees are likely to want to continue a flexible working approach.

Flexible working is the most valued type of health and well-being support, with three out of five employees saying they would highly value, or extremely value, flexible working arrangements.

Figure 5. How were you impacted by the pandemic?



MMB Health on Demand 2021
 Q17 How would you describe the general impact of the pandemic so far?
 Respondents were asked whether their pandemic experience was mostly or entirely negative, a mix of negative and positive, or mostly or entirely positive, and then asked to identify specific negative and positive experiences. Those answering “mostly/entirely negative” were not shown the list of positive experiences, and those answering “mostly/entirely positive” were not shown the list of negative experiences. Results were calculated on the full base of respondents, including those not asked.



Organizations should support this by embracing a wider definition of flexible working that includes flexibility in not just location but time and benefits as well.

Companies will also need to think through the implications of people changing where they live and how they access support for work, including mental health risks such as social isolation and employees extending their workday in unhealthy ways. All of this means rethinking benefits to provide solutions for new behavioral issues, work-life balance and social connection.

For a strategic frame of reference for flexible working, organizations can consider the following five dimensions:



- 1. When work is done:**
the hours and timing and the discretion to change
- 2. Where work is done:**
the location and ability to vary this; infrastructure needs
- 3. What work is done:**
the ability to vary the job content, share or exchange tasks
- 4. How work is done:**
to scale effort up or down based on workload changes
- 5. Who does the work:**
the ability to distribute work beyond the traditional workforce – for example, to freelancers; potential for automation

Flexible working affects not only where work is done, but workload and hours of work, bringing a range of health and benefit implications.





Employer actions

1

Use scenario planning to anticipate and plan for the small and large moments that will matter to your workforce today and in the future.

2

Consider how to modernize benefits to align with flexible working and the importance of safety.

3

Listen to employees to understand how they've been affected by the pandemic in the short, medium and long term and what they are worried about in the future.





Provide varied and valued benefits

The more health and well-being resources employees have access to, the more cared for they feel and the more likely they are to stay, and right now they need support more than ever.

Caring by the numbers:

Employees who feel their employer cares about their well-being, 2019 vs. 2021 (%)

	Global	Latin America	Canada	US	Asia	Europe/UK
2019	49%	50%	47%	52%	54%	44%
2021	46%↓	38%↓	50%↑	50%↓	48%↓	48%↑



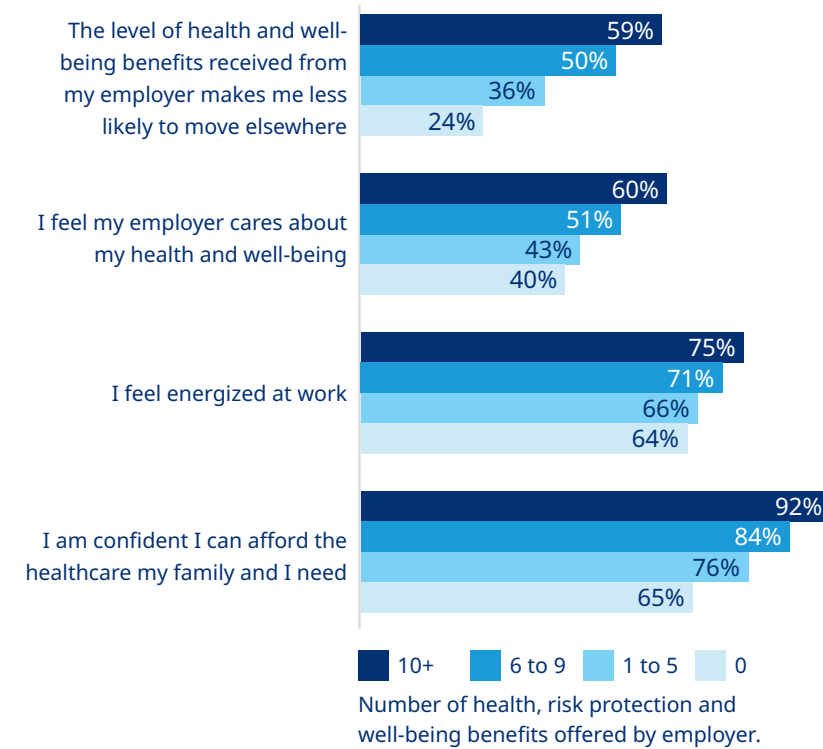


46% of employees think their employer mostly cares or cares a great deal about their health and well-being, a slight drop from the 49% of employees who felt that way in 2019. Employers can use diverse benefits and culture to create a caring experience.

Three-quarters (75%) of employees who have access to 10 or more health and well-being resources feel energized (enthusiastic and active) at work, 92% are confident they can afford the healthcare they need, and three in five (60%) feel their employer cares about their health and well-being.

Those with access to the most benefits are the most likely to say that their benefits make them less likely to move elsewhere (59% compared to 24% of those offered the fewest benefits).

Figure 6. Diversity in benefits provides advantages to employers and employees.



MMB Health on Demand 2021, Equal Country Weight; base n = 14096.
 Q2. How confident are you that you can afford the healthcare you or your family may need?
 Q4. On a typical day, how energized do you feel at work in your current role? (In the job that you spend the most time working.)
 Q5. How much do you feel that your employer cares about your health and well-being?
 Q6. Generally, do the level of health and well-being benefits that you receive from your employer or workplace make you feel more or less likely to move to another employer?



Offering benefits to show you care

Figure 7. Benefits to show you care. Increase the portion of your workforce that believes you care by providing:



Although essential, benefits that employees only get to experience once they become sick (like critical illness insurance) don't have the same visibility as something they get to experience 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.

45-55% that said 'valuable' or 'extremely valuable'.

MMB Health on Demand II. Q7. How valuable are to you and your family the following? Highly or extremely valuable (a 6 or a 7 on a 1-7 scale). Equal Country Weight; base n = 14096.

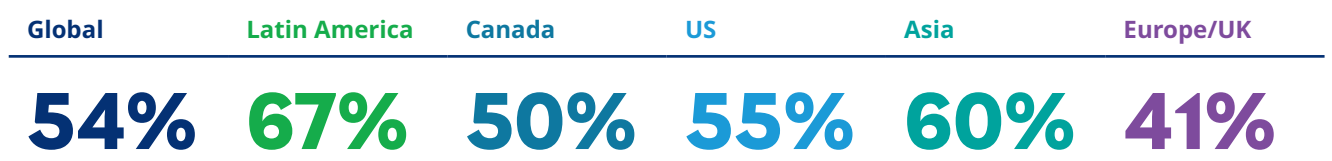


Over half (54%) of all employees would like to customize their benefits to meet their needs. For example, if an employee's dependent child needs healthcare treatments, the ability to arrange that will very likely be seen as incredibly valuable by the employee, but requires a plan design that allows for dependent coverage. Another example is cash plans that give employees a contribution toward everyday healthcare costs, such as for optical, dental or physiotherapy services; such benefits work well for employers and employees alike.

Though some benefits are desired by most people, others are valued intensely by just a small portion of employees. For example, people living alone are more likely to be struggling with feelings of loneliness and isolation — facilitating social support structures could be important for these individuals. Offering a broad range of supports makes it more likely you will offer something for everyone.



Customization by the numbers:
Employees by region who said customizing benefits to meet their needs was highly or extremely valued (%).



What kind of support for health and well-being do employees want?

The majority of employees (55%) see innovative health solutions to prevent or treat existing conditions as very valuable. Nearly as many highly value policies and practices that create a healthy work environment and a strong sense of community (53%). Support that fits under this category includes time off during the workday to spend on health and well-being appointments and training for managers on creating a safe environment for employees working through mental health, addiction or family issues.

Support with mental health, resilience and personal relationship concerns is very important to half of employees (50%), as are resources to help find healthcare professionals and coordinate care (51%).

Just under half of employees (48%) want resources to manage family responsibilities, health habits and life

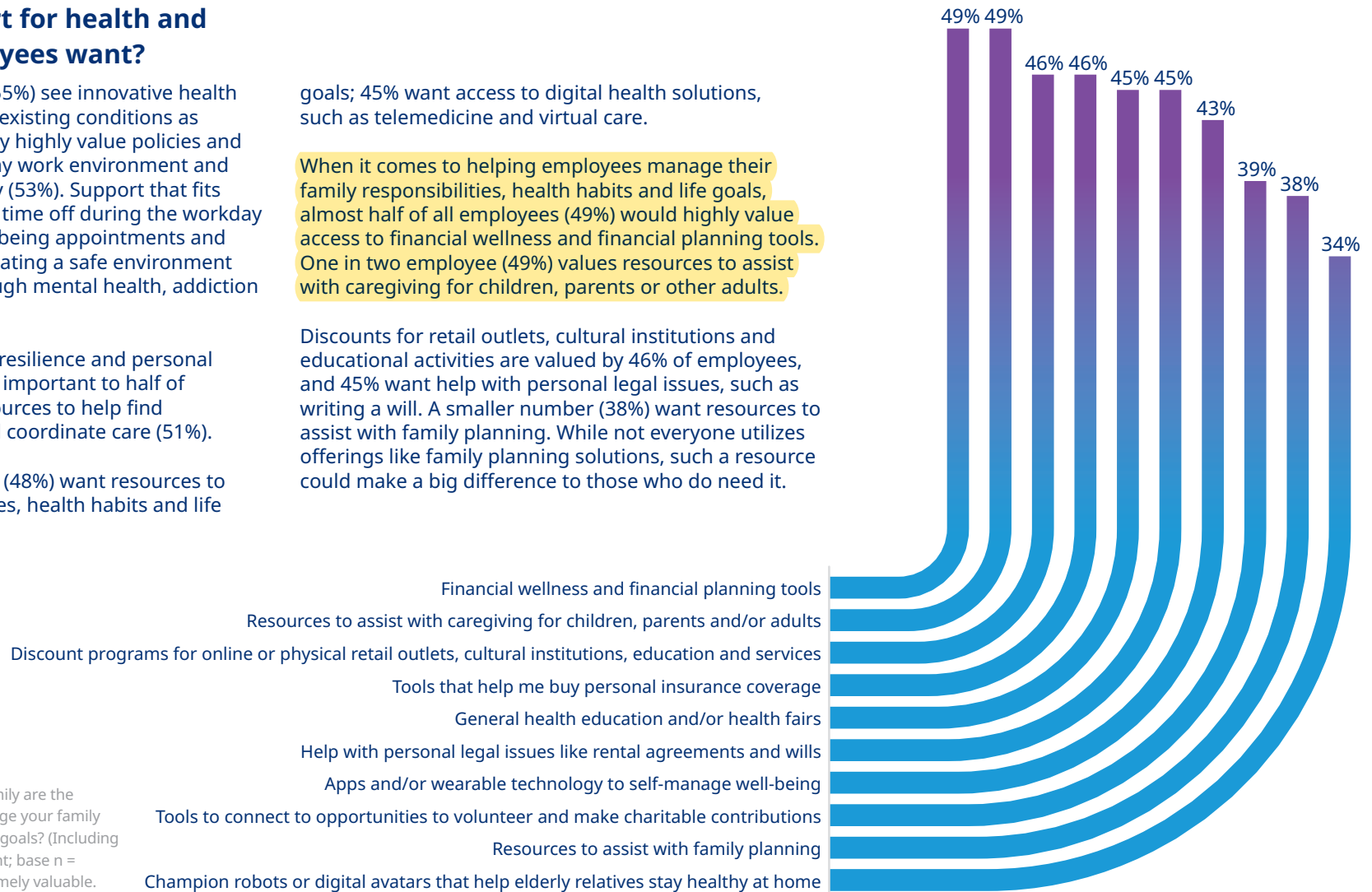
Figure 8. How valuable to you and your family are the following resources to help you manage your family responsibilities, health habits and life goals?

MMB Health on Demand 2021
 Q9. How valuable to you and your family are the following resources to help you manage your family responsibilities, health habits and life goals? (Including those not asked) Equal Country Weight; base n = 14096. Rated highly valuable or extremely valuable.

goals; 45% want access to digital health solutions, such as telemedicine and virtual care.

When it comes to helping employees manage their family responsibilities, health habits and life goals, almost half of all employees (49%) would highly value access to financial wellness and financial planning tools. One in two employee (49%) values resources to assist with caregiving for children, parents or other adults.

Discounts for retail outlets, cultural institutions and educational activities are valued by 46% of employees, and 45% want help with personal legal issues, such as writing a will. A smaller number (38%) want resources to assist with family planning. While not everyone utilizes offerings like family planning solutions, such a resource could make a big difference to those who do need it.





Employer actions

1

Listen to what employees want through benefit-specific listening activities and add benefits to address unmet needs.

2

Avoid ruling out benefits that are highly valued by only a minority of your workforce — they add significant value by adding depth and breadth to the organization's offerings.

3

Consider a flexible benefits plan or add basic choice via voluntary benefits and defined contribution approaches, which are quick, easy and often cost-manageable ways to customize offerings.





Enable digital access to healthcare

Employees want digital solutions to find and access healthcare and to self-manage health conditions.

Telemedicine by the numbers:

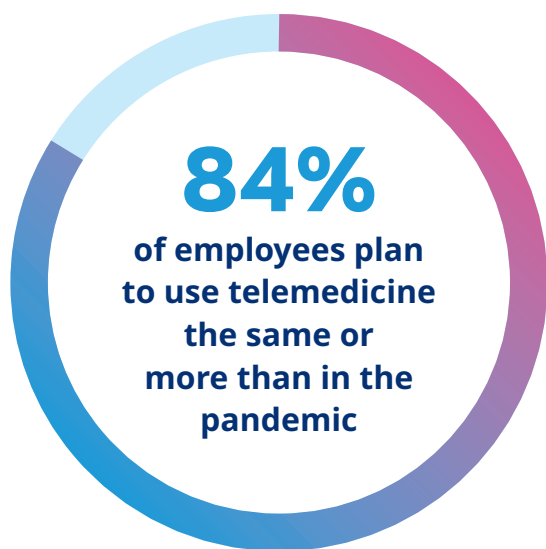
Employees by region who plan to use telemedicine the same or more than during the pandemic (%)

Global	Latin America	Canada	US	Asia	Europe/UK
84%	83%	82%	80%	86%	83%



Access to physical healthcare settings was limited during the pandemic, causing providers and patients to pivot quickly toward virtual care. We expect this trend to continue. The past year saw 73% of employees using telemedicine or other digital health solutions. Even among employees who said they tend to be skeptical of new technologies, almost two-thirds (61%) used telemedicine to access a doctor or other healthcare services last year.

Over three-quarters (77%) of the individuals who used telemedicine or digital healthcare for the first time said they intend to keep using it. Overall, eight out of 10 (84%) employees said they will use or increase their use of digital healthcare going forward.



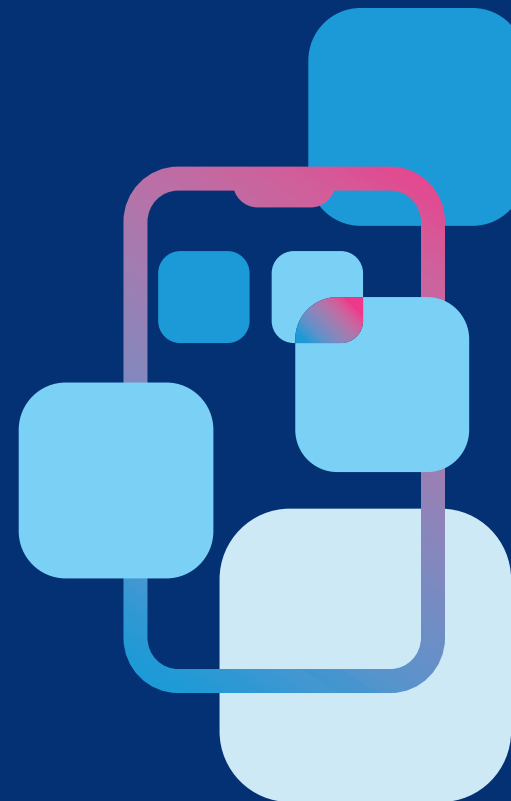
One in two employees want apps that:

Help them find medical care (55%)

Help them self-manage conditions (55%)

Alert them to exposure to COVID-19 (53%)

Let them video chat with their doctor (50%)



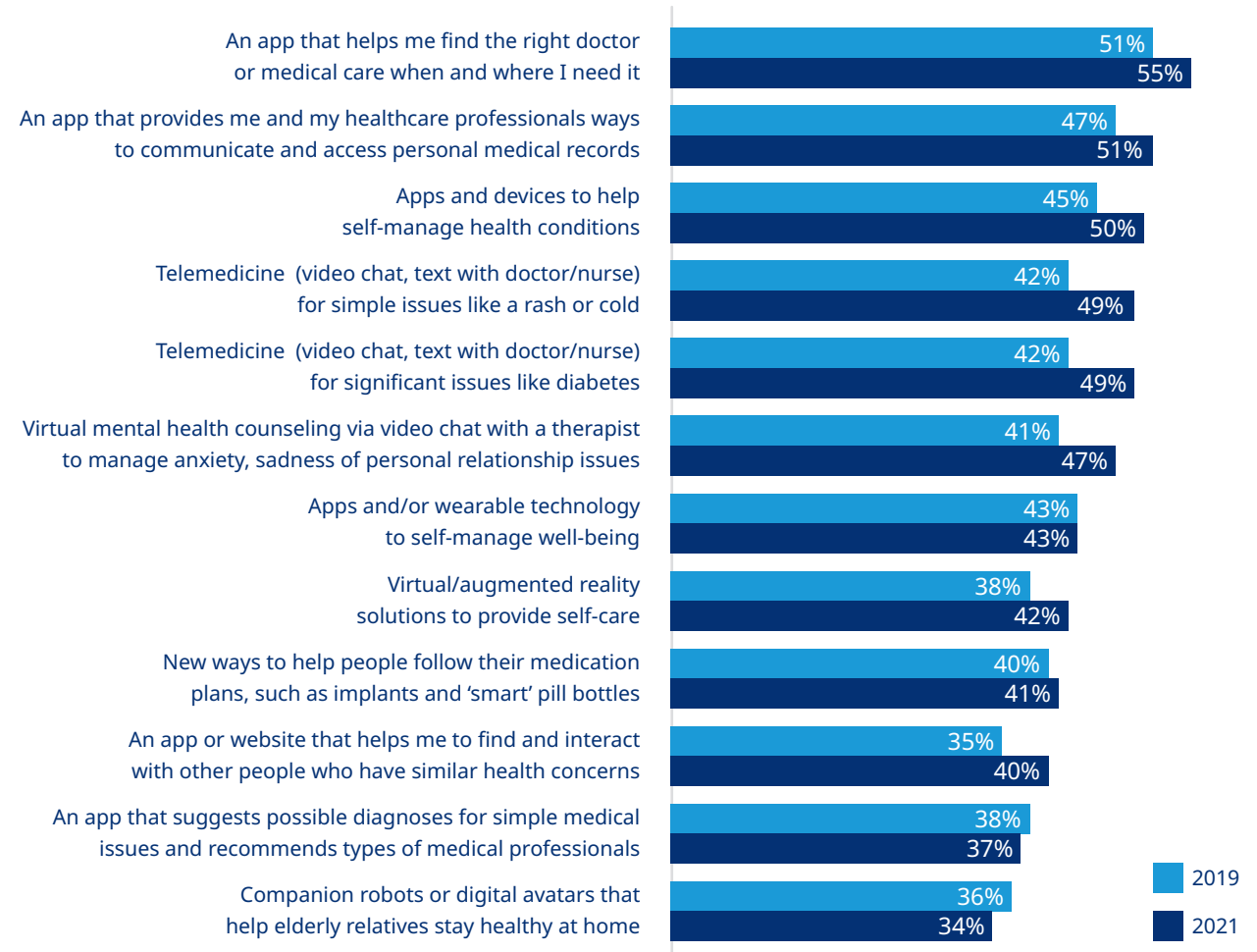
The growth of digital healthcare.

Compared to our 2019 survey, more employees now see most digital healthcare innovations as valuable to them and their families. Confidence has grown most when it comes to talking to a doctor or nurse online about significant or simple healthcare issues.

People are also much more open to using a video call to talk to a therapist about anxiety, depression or personal relationship issues than they were in 2019.

MMB Health on Demand 2019
 How valuable to you and your family are the following health innovations? Global Weighting – countries equal; base n=16564.
 MMB Health on Demand 2021
 Q8-Q13. How valuable to you and your family are the following health innovations? Equal Country Weight; base n = 14096.

Figure 9. How valuable to you and your family are the following? (Rated highly valuable or extremely valuable.)



Digital healthcare solutions make finding and accessing healthcare more convenient, discreet and affordable.

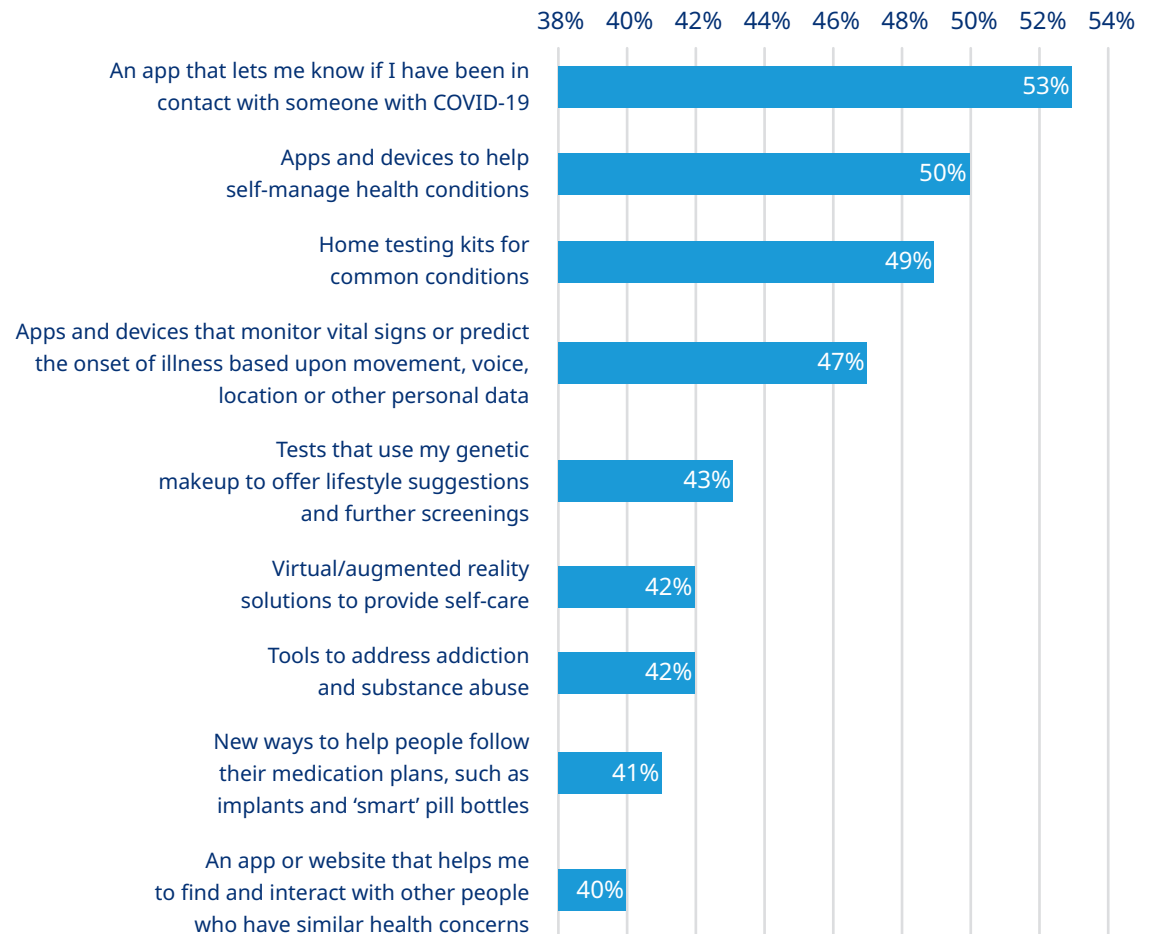
One in two (55%) employees, as noted on the prior page, said apps that help them to find the right medical care would be very valuable, and 50% want apps and devices that will help them self-manage conditions. Two out of five (42%) said tools to help them prevent and address addiction and substance abuse would be very valuable.

Well-being apps can be used to automatically flag the existing tools and benefits that might be relevant to individual employees. Apps can ‘nudge’ people to stick to health routines they have set for themselves, or even remind them to take medication via smart pill bottles.

The future of digital innovation

Over two-fifths (43%) of employees are very interested in health solutions that use their genetic makeup to offer lifestyle suggestions and health screenings. A similar number (40%) want apps or websites that let them find and interact with other people with similar conditions. In both cases, we have seen a significant growth in interest since 2019 and a concentration of interest from Gen Z and millennial employees, generations that employers are looking to attract, retain and invest in.

Figure 10. How valuable to you and your family are the following innovations to help prevent new or treat existing conditions? (Rated highly valuable or extremely valuable.)



MMB Health on Demand 2021

Q11. How valuable to you and your family are the following innovations to help prevent new or treat existing health conditions. Equal Country Weight; base n = 13428.



The role of employers

Employers have a critical role to play in driving adoption of digital health to improve care access, affordability and quality. Benefits plans are evolving to recognize that healthcare is no longer confined to inpatient and outpatient settings, but can now be delivered virtually anywhere via self-management tools and devices.

Importantly, almost half (46%) of employees said they trust their employer to deliver high-quality, convenient, affordable and secure personal health solutions. In fact, after healthcare professionals, employers were the most trusted source of health solutions, ranking above private medical insurers, online retailers and technology providers.

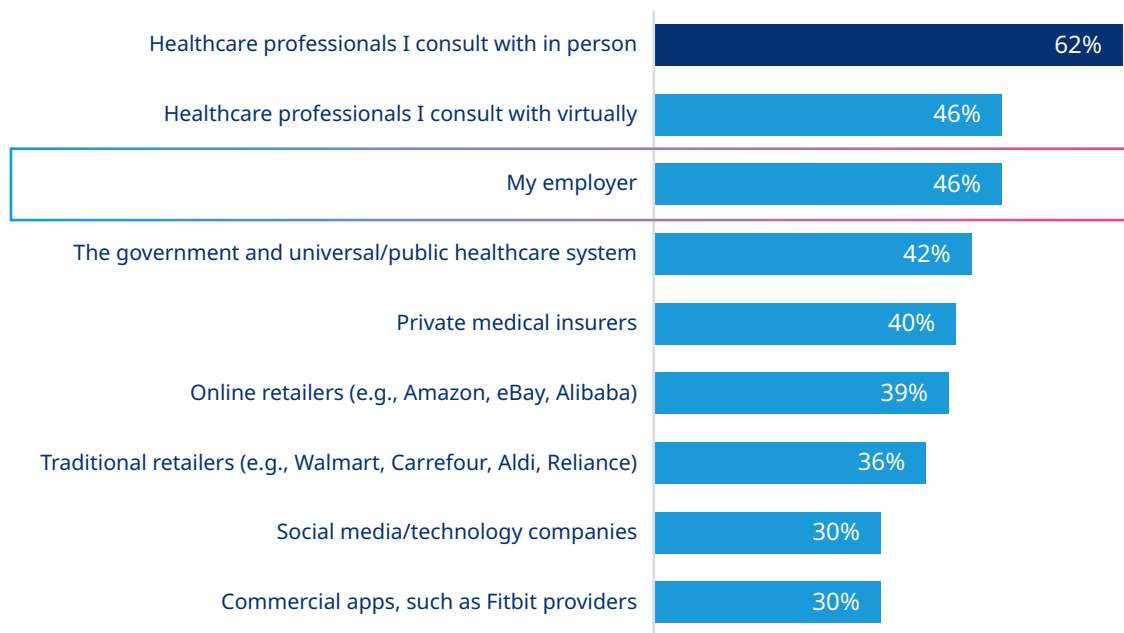
Introducing digital health and well-being apps into your employee benefits plan can also align with environmental, social and governance goals by making healthcare more accessible and affordable.

Almost a quarter of employees (24%) aren't confident they can afford the healthcare they or their family needs. Many would highly value digital and other health innovations that would help them prevent or treat health conditions; this would reduce time away from work and money spent on transit to medical appointments.

In addition, given the state of climate change around the world, digital healthcare solutions have the potential to serve as a vital connection point between individuals and providers in times of natural disasters and

unexpected weather (for example, hurricanes, flooding, earthquakes). Digital solutions via mobile devices also enable employers to provide access for employees who do not have a home computer.

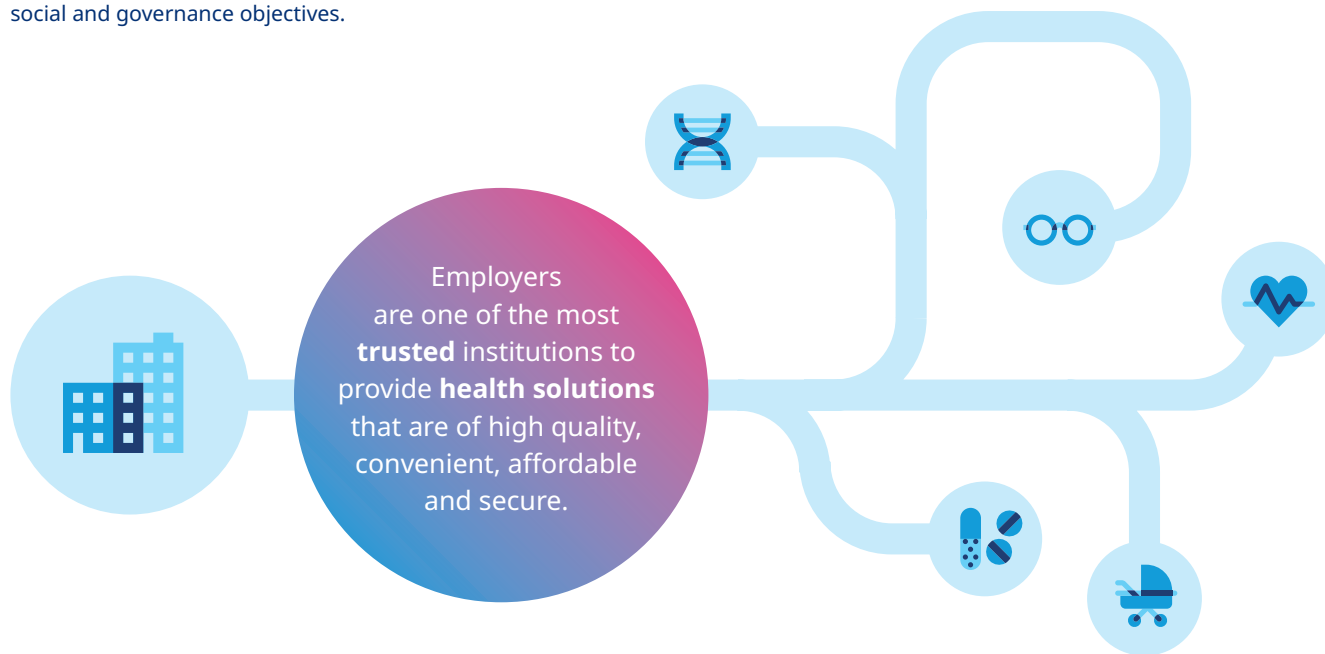
Figure 11. Employees trust employers to deliver personal healthcare solutions. How much trust or distrust do you have in the following sources to deliver personal health solutions that are high quality, convenient, affordable and secure?



MMB Health on Demand 2021

Q23. How much trust or distrust do you have in the following sources to deliver personal health solutions that are of high quality, convenient, affordable and secure? Equal Country Weight; base n = 14096.

Figure 12. The role of digital health in supporting environmental, social and governance objectives.



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

- Open up healthcare prevention and treatment to more people
- Lower cost and improve 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

Affordability by the numbers:

Employees by region who are not confident they can afford the healthcare their family needs (%)

Global	Latin America	Canada	US	Asia	Europe/UK
24%	29%	21%	27%	21%	21%



Employer actions

1

Audit your benefits programs to ensure they include a variety of digital health solutions beyond telemedicine by a family physician.

2

Encourage employees to use relevant, high-quality health and well-being resources and apps.

3

Speak with your providers with the support of your broker/ advisor about embedding digital solutions into medical and disability schemes.





Invest in mental health

Employees want help when it comes to finding and accessing quality mental health support.

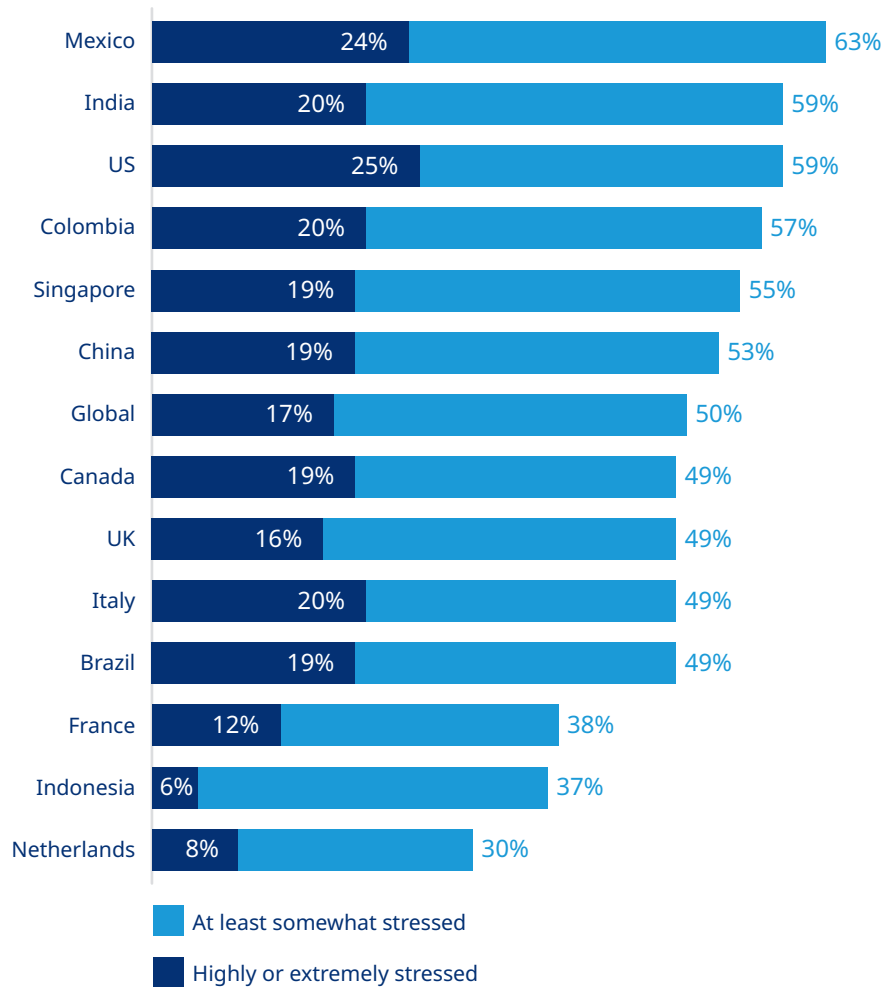
Many employees have experienced significant setbacks during the last year. Almost a quarter of employees (24%) said they are financially worse off than they were, while one in five (20%) feels lonelier or more isolated than before. 16% said they have experienced mental health issues such as anxiety or depression.

Half of employees globally feel at least somewhat stressed in everyday life, and, in most countries, about a fifth feel highly or extremely stressed. Employees in the US, India and Mexico were the most likely to self-report being highly stressed.





Figure 13. How stressed do you feel in everyday life?



In March 2021, when this survey was fielded, one in 10 people (10%) said they had lost a family member or close friend to COVID-19. In addition, 9% had been furloughed, made redundant or had their hours reduced, while one in seven (14%) said their work-life balance had deteriorated.



MMB Health on Demand 2021
 Q14. How stressed do you feel in everyday life? Equal Country Weight; base n = 14096. At least a little stressed (\somewhat + highly + extremely stressed).





Vulnerable groups in particular struggled during the pandemic:



Most at risk of loneliness

Ethnic minorities and people living alone were the groups most likely to be struggling with feelings of loneliness or isolation.



Financially worse off

Women, caregivers, low-paid workers and individuals with poor health were disproportionately affected by financial difficulties.



More stressed

Low-earners, women, single and LGBTQ+ employees reported above-average levels of stress.



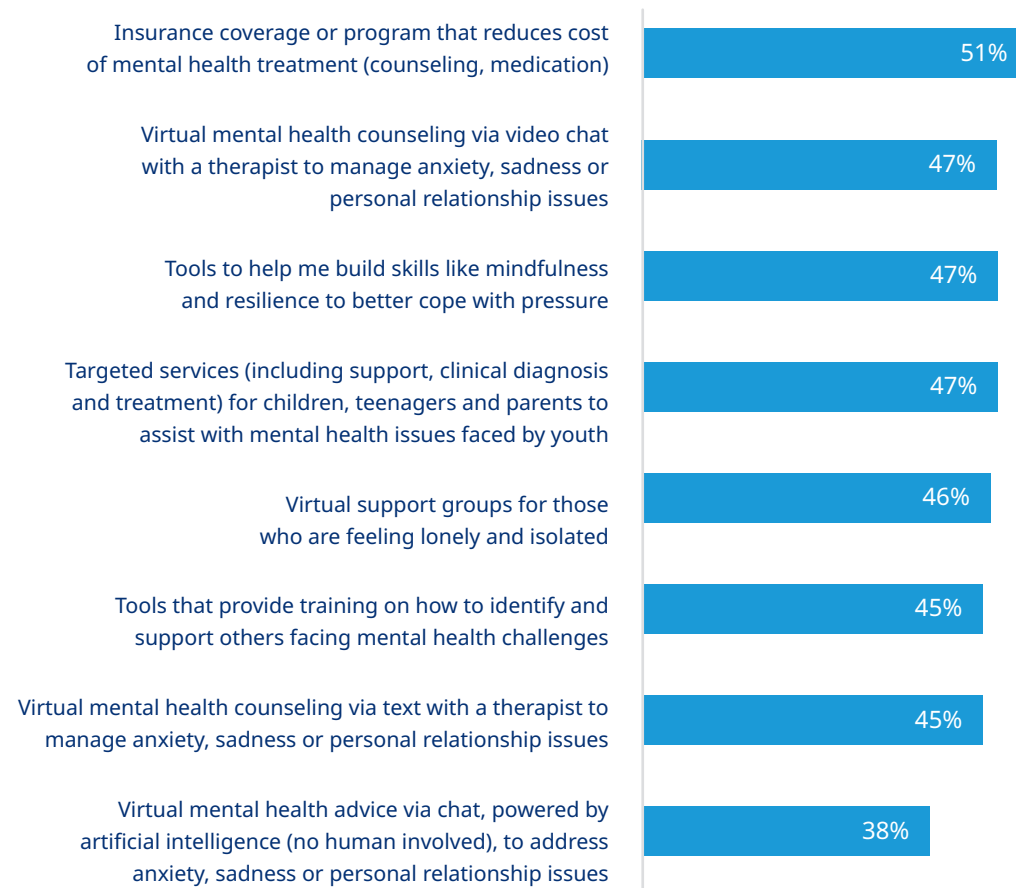
How can employers help?

Many employees — over two-fifths (42%) — said quality mental health support is difficult to find or access. That is likely a high proportion of all those who have sought support at some point. Employers can help — and survey results show it would mean a lot to their employees if they did.

Insurance coverage and other programs covering the cost of mental health support are seen as highly or extremely valuable by half of employees. Nearly as many would value both tele-therapy and tools to build skills like mindfulness and resilience.



Figure 14. How valuable to you and your family are the following services to provide support with mental health, resilience and personal relationship concerns? (Rated highly valuable or extremely valuable.)

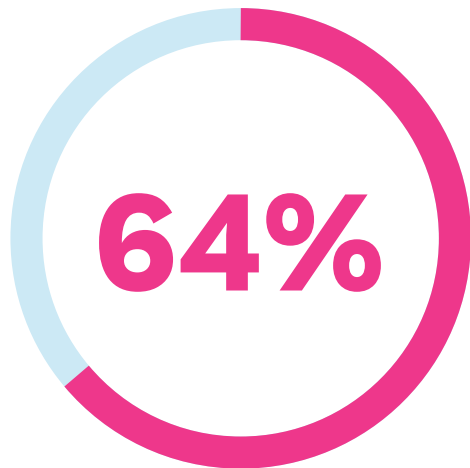


MMB Health on Demand 2021

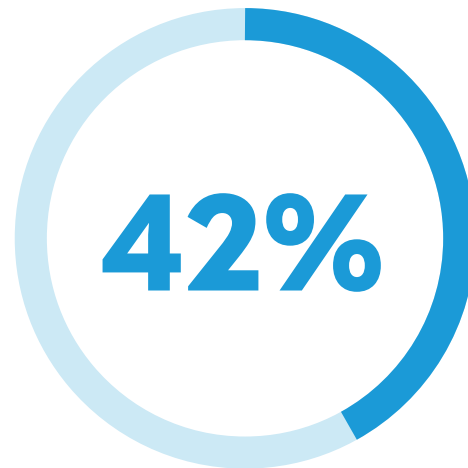
Q13. How valuable to you and your family are the following services to provide support with mental health, resilience and personal relationship concerns? (Including those not asked) Equal Country Weight; base n = 14096. Highly valuable or extremely valuable.



Employers that provide mental health and counseling benefits create stronger social bonds with their employees — which in turn makes employees less likely to leave.



employees with access to mental health benefits report feeling very well supported vs. 44% of those without access



employees with access to mental health benefits say they are less likely to leave the company vs. 27% of those without access





What mental health solutions are employees interested in?



AI-driven counseling

More than a third of employees (38%) see a lot of value in accessing mental health advice powered by artificial intelligence (AI), with no human involved. Given the scarcity of mental health professionals in many markets, AI presents an exciting opportunity to address issues with access and affordability. However, it is important to be mindful of the quality of these solutions and employers should evaluate offerings before bringing them to the workforce.



Supporting children and teens

A surprisingly high 47% of employees would find targeted services for children, teenagers and their parents to assist with mental health issues faced by youth to be very valuable, suggesting this is an area where employers could have an especially meaningful impact.

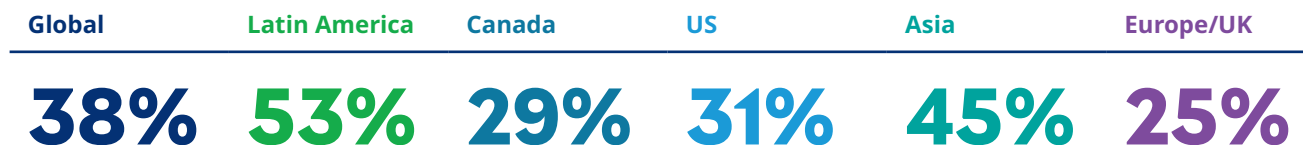


Reducing loneliness

Nearly half of all employees (46%) see virtual support groups for those who are feeling lonely and isolated as very valuable.

AI-driven counseling by the numbers:

Employees by region who said virtual mental health advice via chat, powered by artificial intelligence (no human involved), to address anxiety, sadness or personal relationship issues, was highly or extremely valuable (%)



Peer support and campaigns to address stigma

45% of employees value tools that provide training in how to identify and support others facing mental health challenges, such as manager training regarding mental health. This kind of training can promote a culture of health by reducing the stigma around mental health in the workplace.¹ Mental health stigmas still very much exist — globally, 81% of employees reported not feeling fully comfortable discussing their mental health challenges with family, friends or healthcare professionals.



Social connectivity

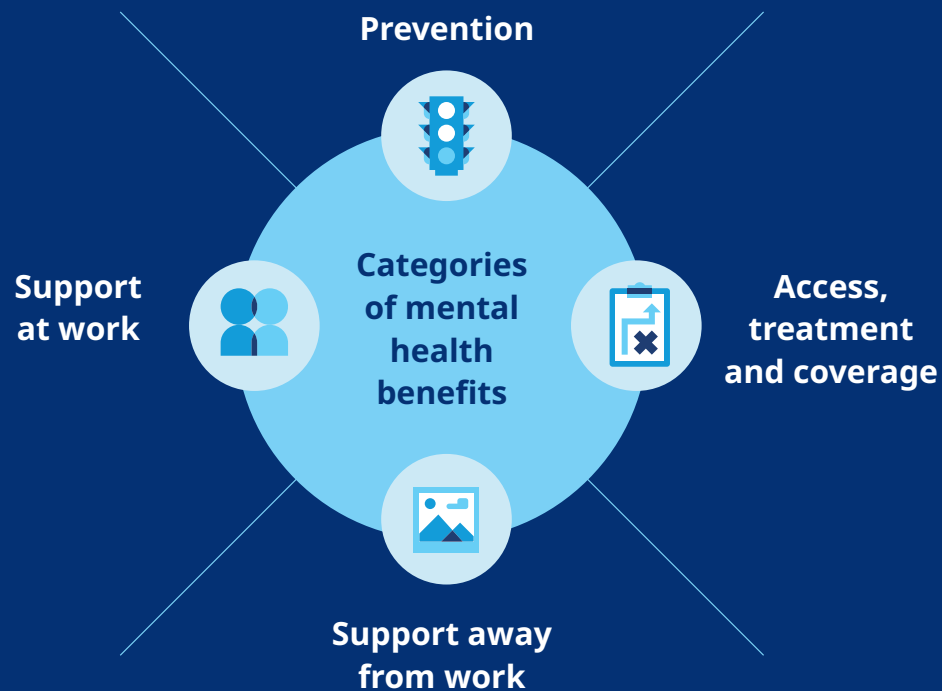
Social connections can increase motivation and improve sense of self.² Employers can facilitate increased connectivity. Almost half of all employees (46%) reported they found workplace communal spaces for innovating and socializing and virtual support groups for those who are feeling lonely and isolated highly or extremely valuable. 42% said they found employer-based digital/social platforms to support social engagement of high value.

¹ Hamann J, et al. 'A "mental-health-at-the-workplace" educational workshop reduces managers' stigma toward depression,' The Journal of Nervous and Mental Disease. Volume 204 Issue 1 (2016), pp. 61–63.

² Walton GM, et al. 'Mere belonging: The power of social connections,' Journal of Personality and Social Psychology. Volume 102 Issue 3 (2012), p. 513.



Employer actions



1

Recognize how mental health affects business resilience, productivity, engagement and safety to strengthen the business case for further investment.

2

Quickly address any known mental health stigmas in the culture through leadership, communication and manager training.

3

Diversify your mental health programs and insurance coverage to address broad mental health issues and needs across prevention and treatment.





Deliver benefits equitably

The employees who need support the most are the least likely to receive it.

This year's findings highlighted the extent to which some groups have less access to benefits or need different support than that already being offered. Benefits should be designed to support all employees, including people of color, women, LGBTQ+ individuals, veterans, immigrants (including refugees and migrant workers) and people with disabilities.

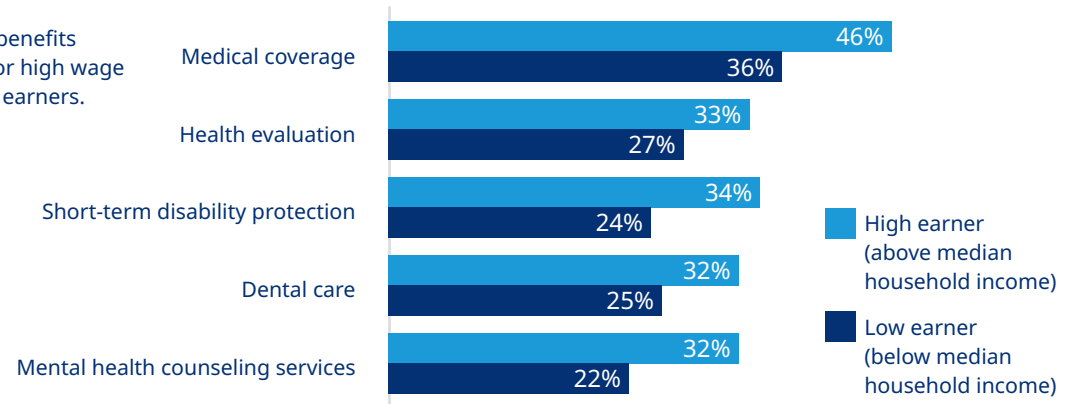


Low-wage workers were among the most adversely affected by the pandemic.

Individuals with household income below the median are less likely to have medical coverage through their employer (36% compared to 46% of those with a household income at or above the median), less likely to have short-term disability protection (24% vs. 34%), less likely to have access to mental health counseling (22% vs 32%) and less likely to have allowances toward fitness, gyms and nutrition (15% vs 20%).

Employers should look at ways to ‘flip the pyramid’ and open up benefits eligibility and new types of support to vulnerable populations. Organizations should consider factors like health coverage affordability for individuals and safe working conditions, as well as benefits eligibility and scope.

Figure 15. Access to benefits through employers for high wage earners vs. low wage earners.



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Q1. Which of the following benefits do you currently have access to? Equal Country Weight; base n = 14096. Access to benefits through employer.

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



Why supporting diverse needs matters for better health

Employers are now keenly aware of the need for a diverse workforce that is properly representative of the customers it serves. However, employers still have a blind spot as it relates to the unconscious bias built in to traditional benefit programs.

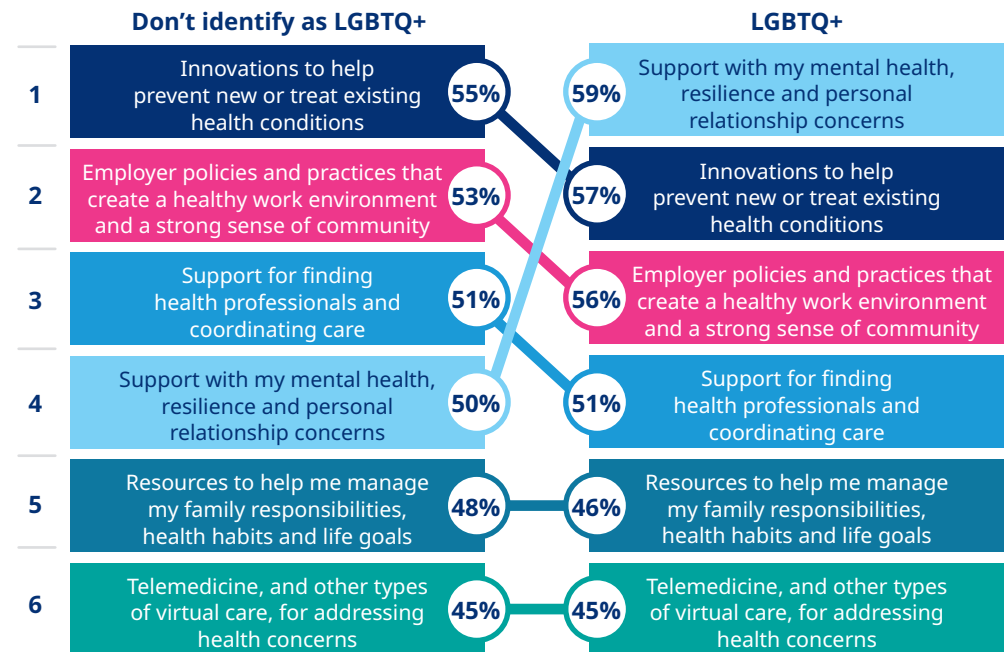


Outdated healthcare policies can not only undermine diversity and inclusion objectives but can miss opportunities to save lives. Diverse well-being strategies have a significant role to play in driving equality and inclusion agendas. By helping previously overlooked groups feel more supported and looked after, employers can create a culture of health in which everyone can thrive.

LGBTQ+ individuals feel the strain

Employees who identify as LGBTQ+ are significantly more likely to be experiencing anxiety and depression due to extrinsic factors such as long-term exposure to discrimination and microaggressions. In our research, we found that LGBTQ+ respondents valued mental health benefits above all other benefits, whereas employees overall ranked mental health benefits fourth.

Figure 16. Differences in support preferences. How valuable to you and your family are the following? (Highly valuable or extremely valuable.)



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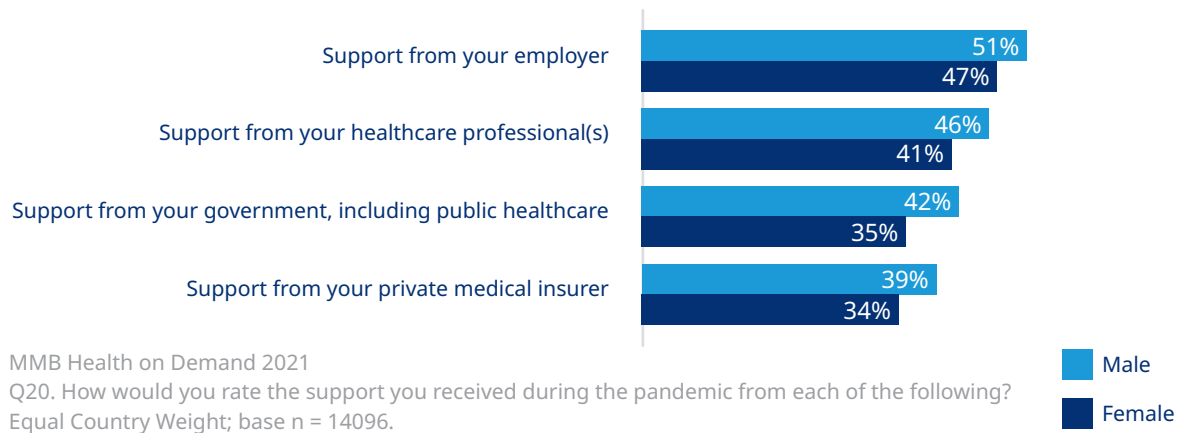
Q7. How valuable to you and your family are the following? Among those (n=559) who identify as LGBTQ+.

*Only asked in US, UK, Canada, Brazil, Colombia, Italy, Mexico.

The gender health gap

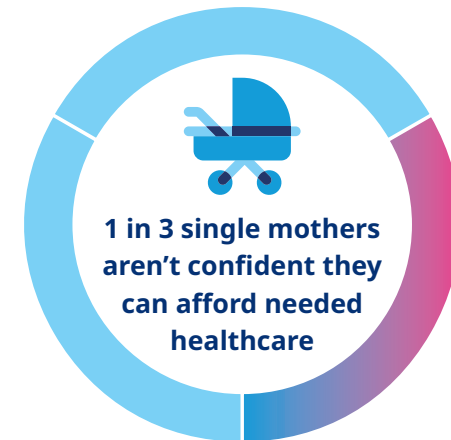
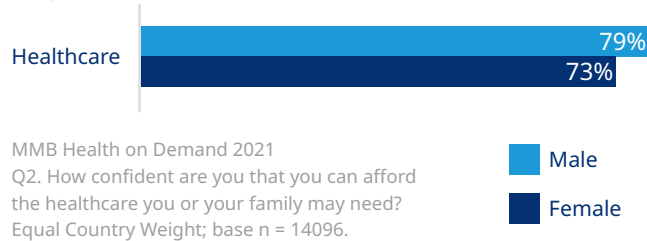
When it comes to health and well-being, women feel less supported by their employers and by their governments (including public healthcare) than men do.

Figure 17. Perceived support during the pandemic — male v. female.



Women are also less confident they can afford healthcare costs, with single mothers the least confident; 34% said they are not very, or not at all, confident that they can afford healthcare.

Figure 18. Confidence in affording healthcare — male v. female. (Very confident or somewhat confident.)





Employer actions

1

Actively consider 'flipping the pyramid' by auditing benefits plan eligibility requirements to ensure low-wage workers aren't excluded.

2

Consciously design programs to meet the health, risk-protection and well-being needs of disadvantaged groups.

3

Review employee communications with a diversity, equity and inclusion lens to ensure important messages are appropriately targeted.



Conclusion

By realigning benefits programs to support the workforce now and in the future, employers can address critical gaps and create an advantage.

We urge employers to act quickly and with intensity. The ability of employers to positively influence the health of their workforce has never been more apparent. Employees who felt supported by their employers during an incredibly challenging year also reported feeling less stressed — and are twice as likely to stay in their current jobs than those that did not feel supported.

The more health and well-being resources on offer, the more energized employees feel and the more confident they were that they could afford the healthcare they need. However, inequalities persist, with low-earners and women among the groups feeling significantly less supported.

Critical to future success will be rethinking benefits programs to both provide a diverse slate of offerings and use the digital solutions that eight out of 10 employees are now keen to use, to increase access to convenient,

quality and affordable care. Most employees indicate they are open to trying new solutions and want to use apps and devices that help them self-manage health conditions, find medical care, and video chat or text with their doctor.

Digital health continues to have an important role to play when it comes to supporting increased flexible working and boosting the mental health of employees. One in two people would value the chance to video chat with a therapist or use tools to build mindfulness and resilience to better cope with pressure. Digital healthcare and AI are creating exciting opportunities to improve access and affordability.

As we have discussed throughout the five sections of this report, listening to your employees is vital. They are not just telling you what they need — they are giving you the formula to win.

Mercer's Global Talent Trends research shows organizations that lead with empathy are more energizing to work for. Empathetic organizations are tuned into the experiences of their workforce and continuously improve them – simplifying and digitizing repetitive tasks while increasing the meaningful moments that employees crave.



If you only do five things ...

- 1** Take stock of what your people need now to identify the gaps in your existing benefits program.
- 2** Make the case for addressing unmet needs in terms of how this will drive engagement, productivity and reduce costs.
- 3** Modernize benefits plan design and promote inclusivity and sustainability using digital solutions from existing suppliers and innovative best-in-class providers.
- 4** Increase the breadth of benefits by offering more personalization and lowering eligibility requirements.
- 5** Review your well-being strategy against desired business outcomes and then refine and enhance as needed.

What benefits do **YOUR** employees want now?

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



Reach out to one of our specialists to have a conversation around the actions that are right for your employees and your business.



Appendix

Solutions and services employees value

Scale used:

- 1 Of no value
- 2 Of very little value
- 3 Slightly valuable
- 4 Somewhat valuable
- 5 Moderately valuable
- 6 Highly valuable
- 7 Extremely valuable

Global results below are the percentage of employees globally who responded with a 6 or 7. N=14,096 and countries were weighted equally for all questions.

How valuable to you and your family are the following employer policies and practices that create a healthy work environment and a strong sense of community?

Flexible working arrangements	60%
Time off allowed during the workday to spend on health and well-being appointments	57%
Ability to customize my benefits package to meet my personal needs	54%
Workplace policies to encourage work-life balance	54%
Training for managers on creating a safe environment for employees working through mental health, addiction or family issues	51%
Assistance with creating an ergonomically sound workspace at home	47%
Communications or resources that make it more acceptable to talk about difficult topics	47%
Communal spaces at worksites for innovating and socializing	46%
Employer-based digital/social platforms to support social engagement	42%
Family oriented events at the worksite	40%
Employer-based digital/social platforms used to help minorities and their allies meet and share experiences	40%

How valuable to you and your family are the following resources to help you manage your family responsibilities, health habits and life goals?

Financial wellness and financial planning tools	49%
Resources to assist with caregiving for children, parents and/or adults	49%
Discount programs for online or physical retail outlets, cultural institutions, education and services	46%
Tools that help me buy personal insurance coverage	46%
General health education and/or health fairs	45%
Help with personal legal issues like rental agreements and wills	45%
Apps and/or wearable technology to self-manage well-being	43%
Tools to connect to opportunities to volunteer and make charitable contributions	39%
Resources to assist with family planning	38%
Companion robots or digital avatars that help elderly relatives stay healthy at home	34%

How valuable to you and your family are the following tools to support finding health professionals and coordinating care?

An app to find the right doctor or medical care when and where I need it	55%
An app that allows me to make and manage medical appointments	53%
A service that helps me secure and pay for a second opinion for a severe condition	52%
An app that provides me and my healthcare professionals ways to communicate and access personal medical records	51%
An app that helps me understand, compare and budget the costs of my healthcare	50%

How valuable to you and your family are the following innovations to help prevent new or treat existing health conditions?

App that alerts me to contact with person with COVID-19	53%
Apps/devices to help self-manage health conditions	50%
Home-testing kits for common conditions	49%
Apps/devices that monitor vital signs or predict the onset of illness	47%
Tests that use my genetic makeup to offer lifestyle suggestions and further screenings	43%
Virtual/augmented reality solutions to provide self-care	42%
Tools to address addiction and substance abuse	42%
New ways to help people follow their medication plans	41%
App to connect me with other people with similar health concerns	40%

How valuable to you and your family are the following types of telemedicine and other types of virtual care for addressing health concerns?

Ability to video chat or text with my personal doctor or nurse	55%
A telemedicine service that allows me to video chat or text with any suitable doctor/nurse assigned by the service for a simple health issue like a rash, cold or prescription refill	49%
A telemedicine service that allows me to video chat or text with any suitable doctor/nurse assigned by the service for ongoing treatment of a significant issue like diabetes	49%
An app that suggests possible diagnoses for simple medical issues and recommends types of medical professionals	37%

How valuable to you and your family are the following services to provide support with mental health, resilience and personal relationship concerns?

Insurance coverage or program that reduces cost of mental health treatment (counseling, medication)	51%
Tools that provide training on how to identify and support others facing mental health challenges	45%
Tools to help me build skills like mindfulness and resilience to better cope with pressure	47%
Virtual mental health counseling via video chat with a therapist to manage anxiety, sadness or personal relationship issues	47%
Targeted services (including support, clinical diagnosis and treatment) for children, teenagers and parents to assist with mental health issues faced by youth	47%
Virtual support groups for those who are feeling lonely and isolated	46%
Virtual mental health counseling via text with a therapist to manage anxiety, sadness or personal relationship issues	45%
Virtual mental health advice via chat, powered by artificial intelligence (no human involved), to address anxiety, sadness or personal relationship issues	38%

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

Mercer Marsh Benefits provides a range of solutions to help you manage workforce health and well-being, including:

- Brokerage of core employee benefits as well as plan design.
- Advice and support for health and well-being, including telemedicine, mental health support, diversity and inclusion, environmental/social/governance, flexible benefits, and plan member communications.
- Digital solutions to engage plan members in their health and benefits.

About Mercer Marsh Benefits™

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.