

Health on Demand Middle East

Health on Demand

Smarter Benefits, Stronger Workforce

Middle East



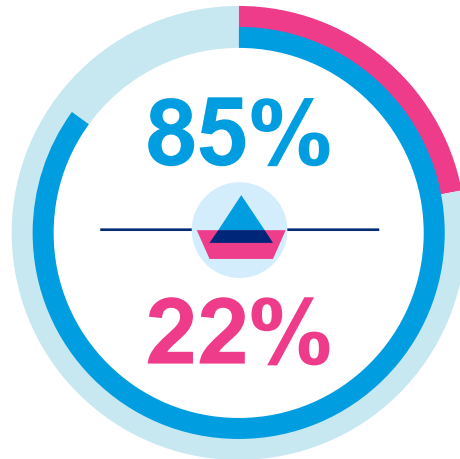
Introduction



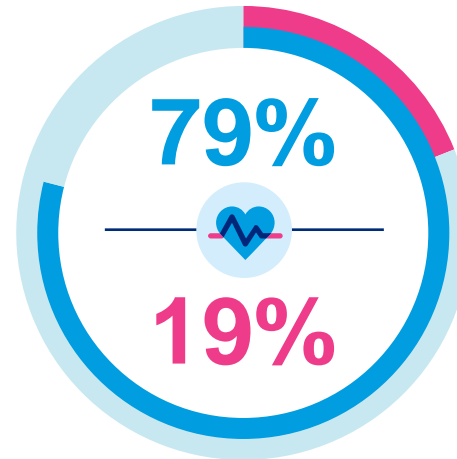
There are significant gaps in levels of satisfaction with benefits between employees working at caring versus non-caring organizations

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

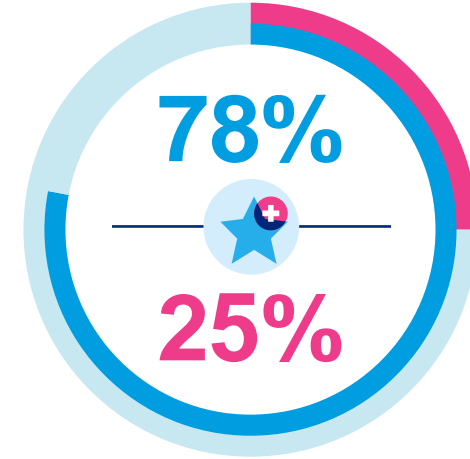
My employer cares about my health and well-being (**Strongly disagree + disagree**)



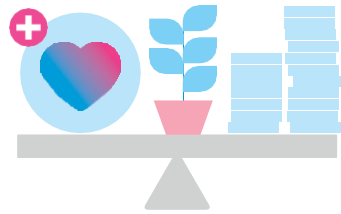
I am confident my employer would support me in an emergency or time of need



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



Health is wealth

Making care affordable

Confront financial barriers to help employees access healthcare with greater confidence.

Prioritizing longevity

Act on longevity now, for all generations.



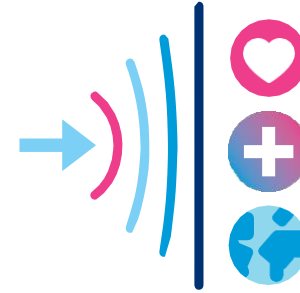
Health is personal

Tailoring for unique needs

Optimize benefits to reflect shared basic needs and diverse realities.

Safeguarding minds

Strengthen mental health programs to address clear concerns over cognitive decline and loneliness.



Health is security

Adapting to a changing climate

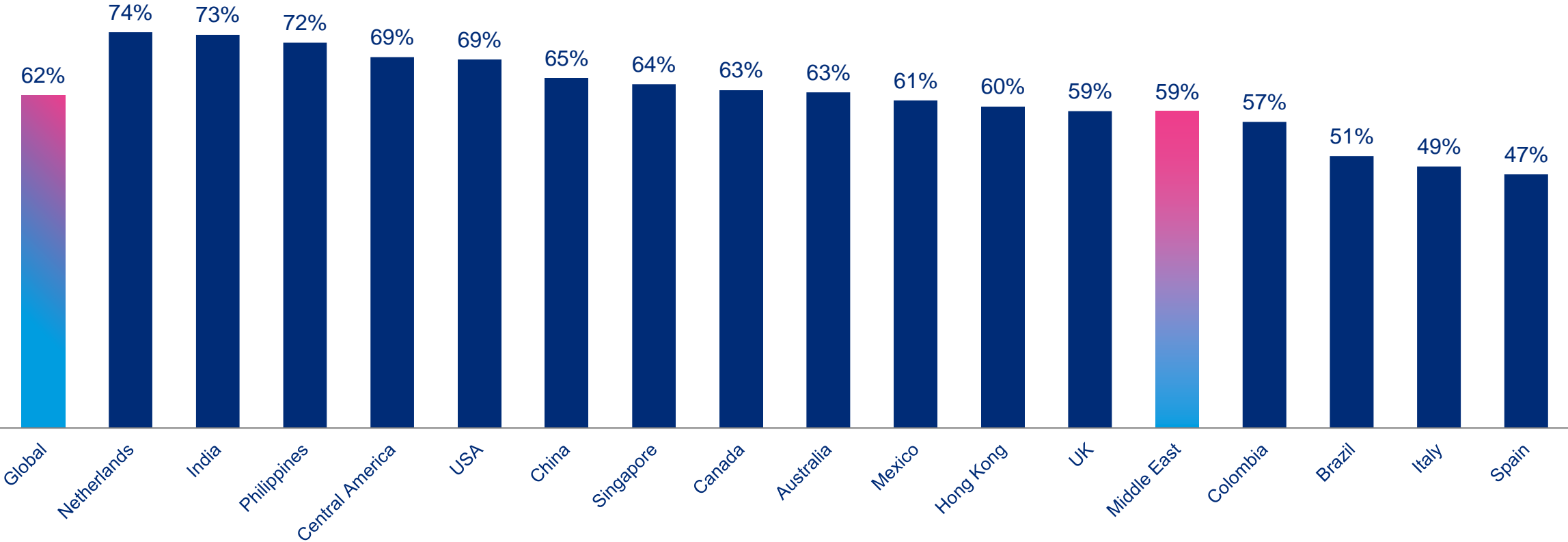
As weather impacts most families globally, reassess benefits to support employees and protect operations.

Exploring new ways to access care

Promote quality health innovations to overcome access challenges.

Employees in the Middle East are less likely to feel their employer cares about their health and wellbeing compared to the global average

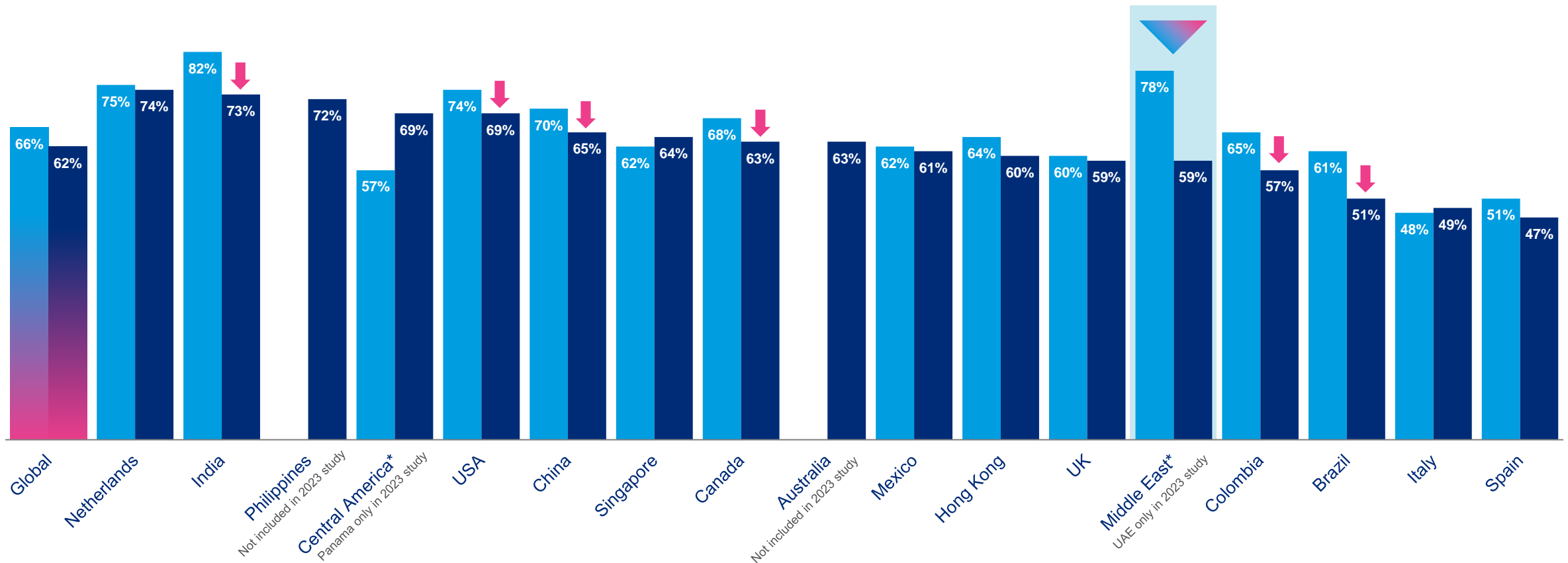
My employer cares about my health and well-being (Strongly agree + Agree)



The most significant drops in perceived levels of care are in the Middle East

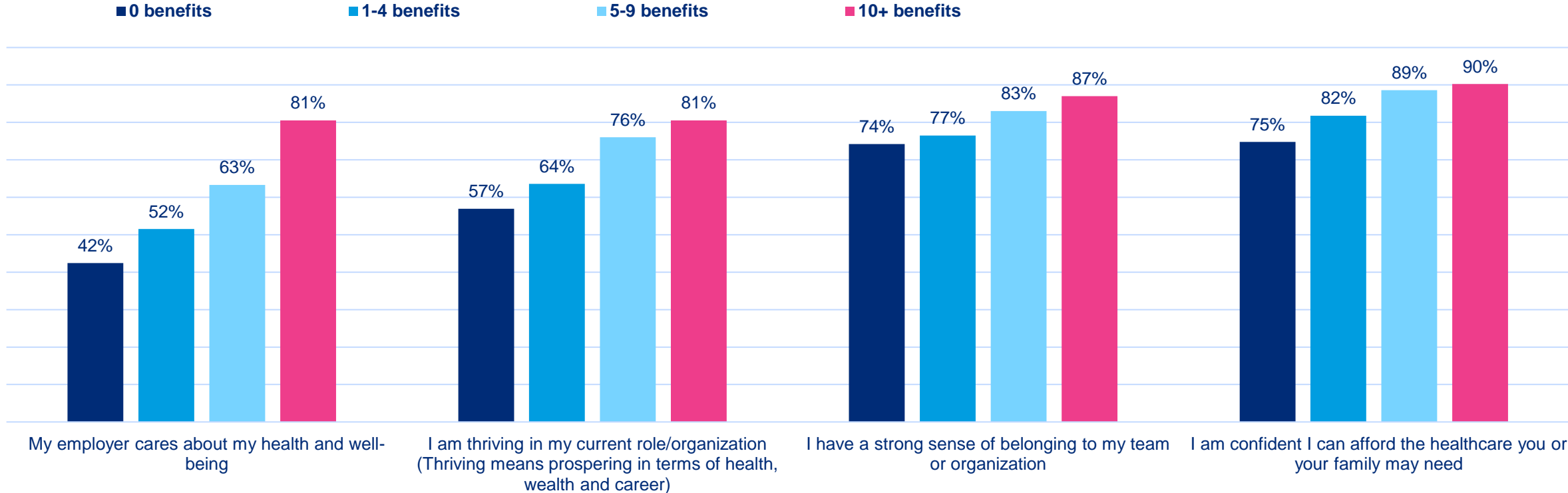
My employer cares about my health and well-being (Strongly agree + Agree)

■ 2023 ■ 2025



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

If your employee receives...



Average number of employer sponsored benefits offered in ME is 5.2

Globally, employers are the most trusted source for access to affordable, quality healthcare

Who do you trust to provide timely access to affordable, quality healthcare?

	Global	Australia	Brazil	Canada	Central America	China	Colombia	Hong Kong	India	Italy	Mexico	Middle East	Netherlands	Philippines	Singapore	Spain	UK	USA
1	Employer	Government	Employer	Government	Employer	Government	Employer	Employer	Employer	Private program	Employer	Employer	Employer	Employer	Government	Government	Government	Employer
2	Government	Private program	Private program	Employer	Private program	Employer	Private program	Private program	Private program	Government	Government	Government	Private program	Government	Employer	Private program	Employer	Private program
3	Private program	Employer	Government	Private program	Government	Private program	Government	Government	Government	Employer	Private program	Private program	Government	Private program	Private program	Employer	Private program	Government

Creating positive change is a joint effort



Health is wealth



A woman with long dark hair and an orange headband is smiling warmly at a young girl. The girl is wearing a blue floral dress and has white bows in her hair. They are in a bright, modern medical or office setting. In the background, another person wearing a white lab coat and a face mask is visible. The overall atmosphere is positive and caring.

**Making care
affordable**

Health enables productivity, but some employees are less confident they can afford the healthcare they need

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

if household income is

Above median

10%

Below median

22%

if gender is

Male

14%

Female

22%

if work status is

Full-time

15%

Part-time

21%

Self-employed

33%

if health status is

I don't have a health condition or disability

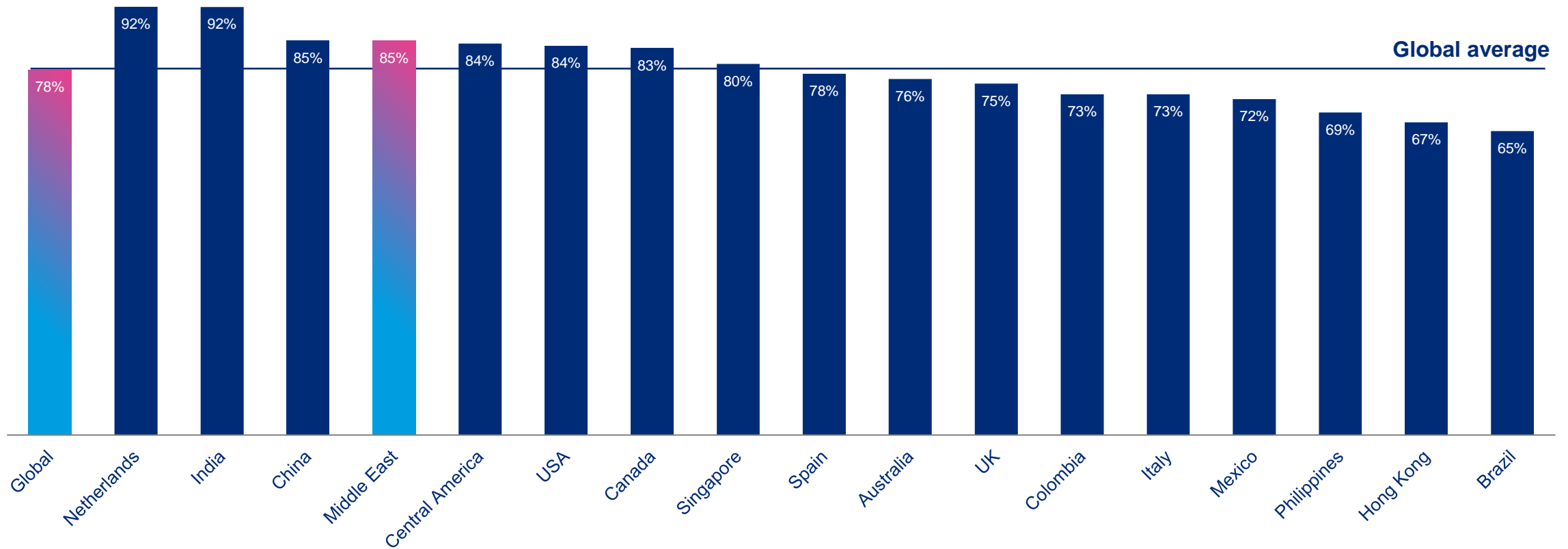
14%

I have a health condition or disability

20%

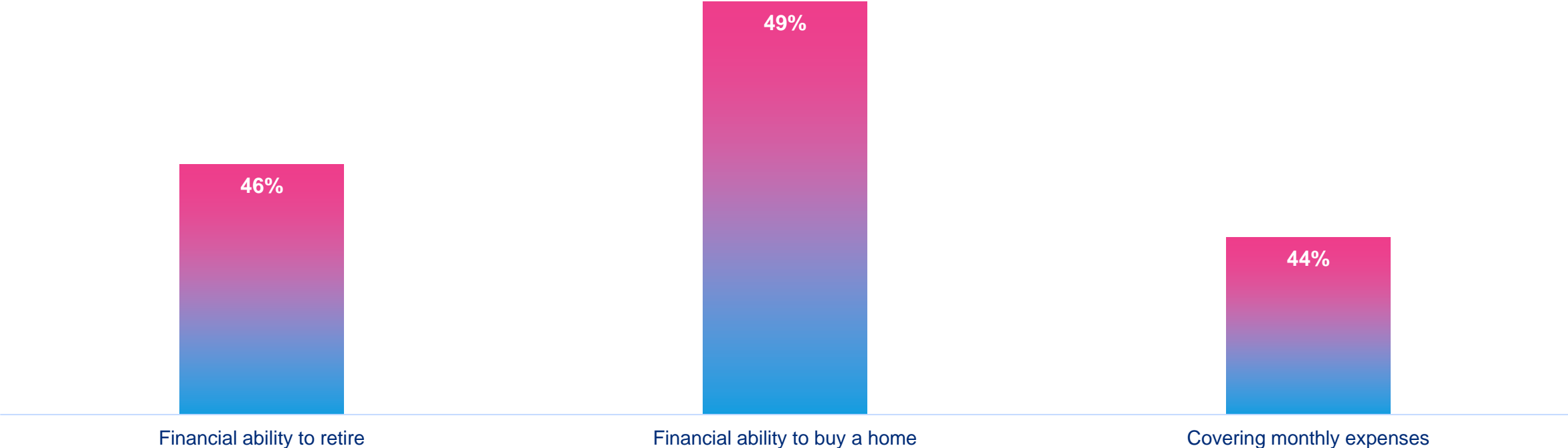
Confidence in affording healthcare across markets

How confident are you that you can afford the healthcare you or your family may need?
(Very confident + somewhat confident)

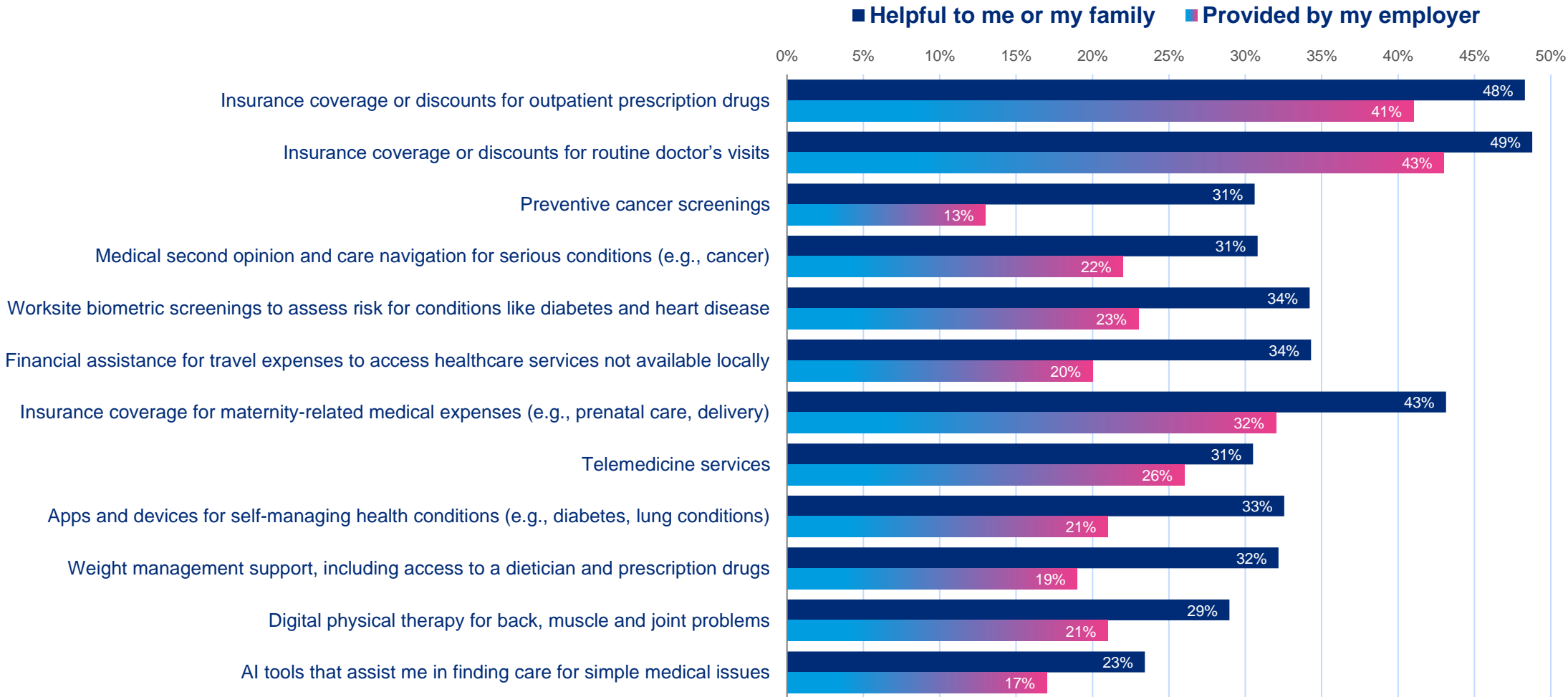


Almost 1 in 2 employees are concerned about their financial wellbeing

How **concerned** are you about the following impacting your life?
(Extremely + very concerned)



There are gaps in the physical health benefits valued by employees and provided by employers



Medical plan eligible employees

- Review employee feedback and eligible expenses to prioritize unmet needs.
- Complete benefit adequacy reviews, including deductibles and maximums.
- Develop a strategy for cancer and catastrophic conditions.
- Partner with insurer to enhance quality, access, and cost (value-based care, virtual care, fraud/waste/abuse).

Make healthcare affordable for your whole workforce, not just medical plan eligible employees

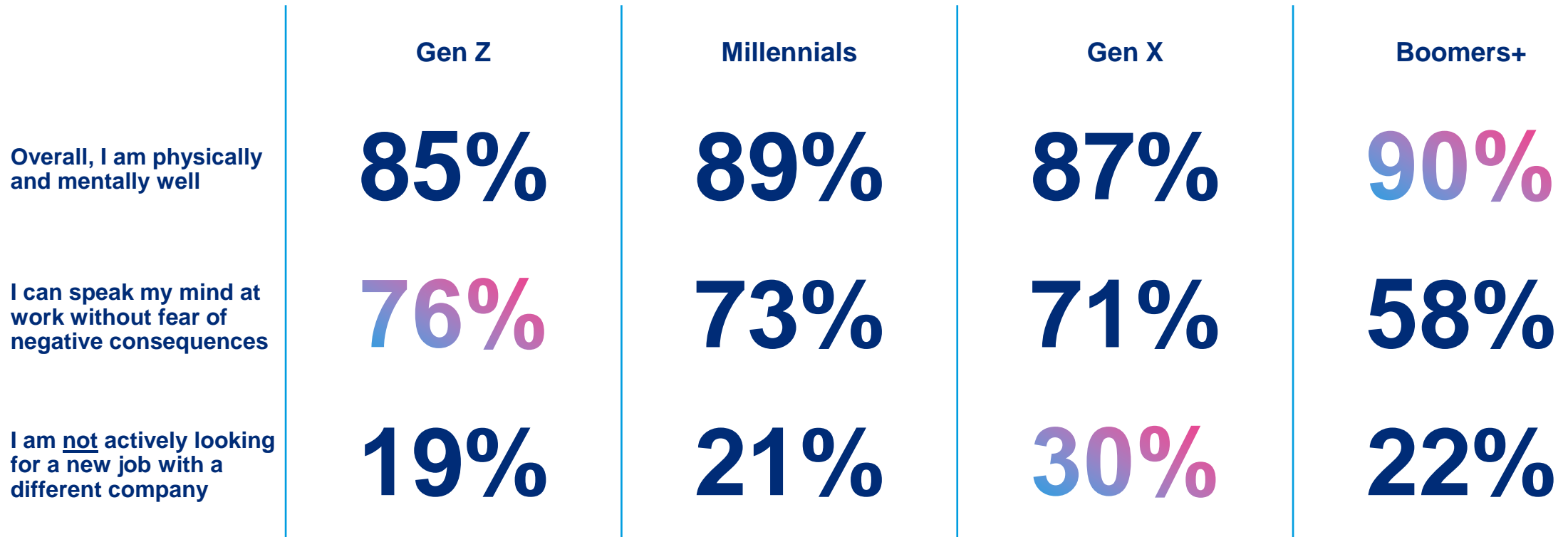
All employees

- Offer defined contribution accounts for routine expenses.
- Educate on health systems and community supports.
- Provide financial education and emergency savings plans.
- Secure and promote discount programs for prescriptions* and insurance.
- Address health determinants like food security, housing, and transport.
- Provide paid time off for medical appointments.
- Consider predictable scheduling and guaranteed hours.
- Offer access to non-insured services like EAP, preventive care, and telemedicine.
- Expand onsite services for biometrics, vaccines, physical therapy, and condition management.
- Monitor market for prepaid medical visits, such as consultations or diabetes management.**
- Determine components of strategy for catastrophic conditions that could be made available to all employees.

Prioritizing longevity

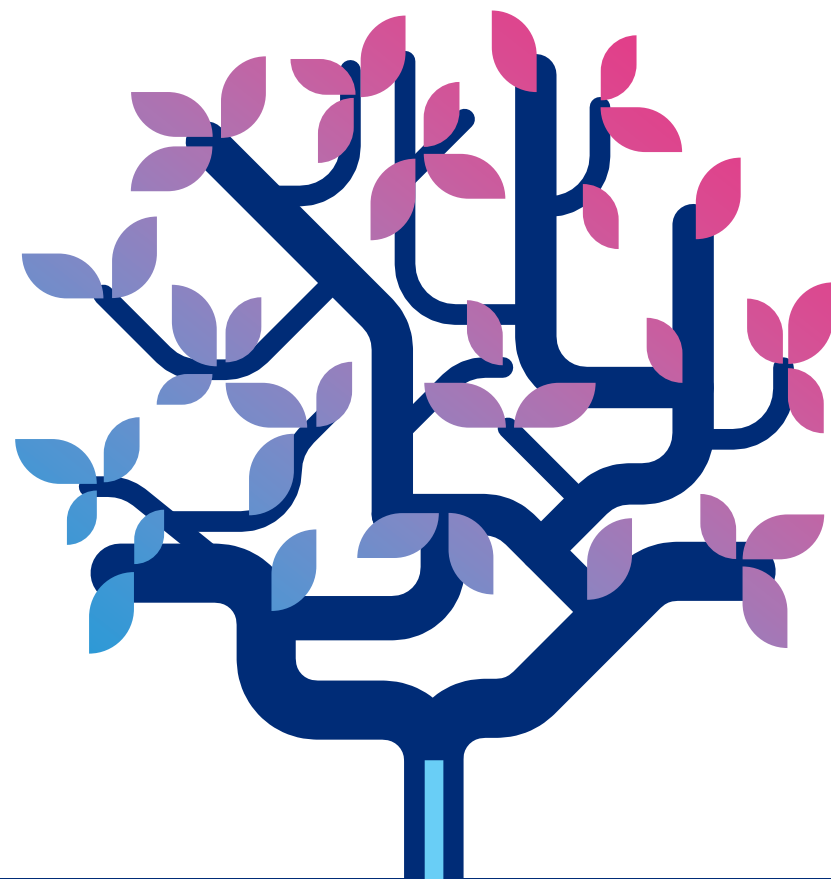


Most respondents are physically and mentally well across generations, but the majority are openly looking for new opportunities elsewhere



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



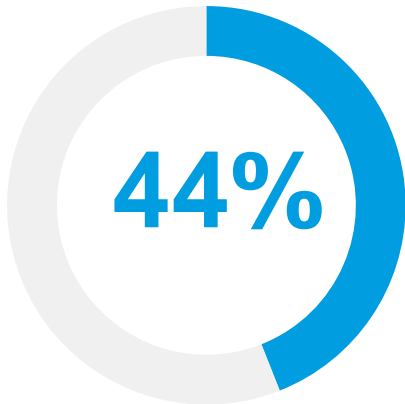
Menopause support



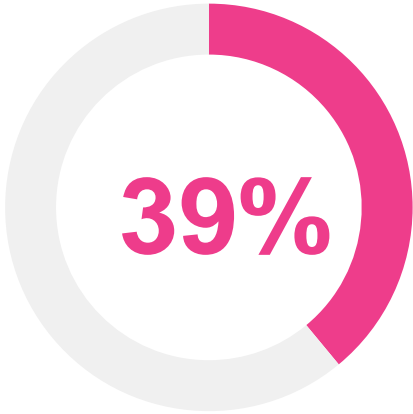
Brain health

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

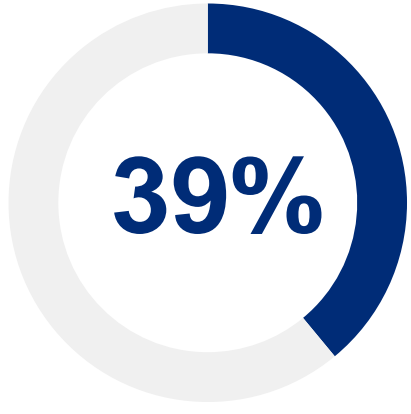
Concerned about Physical health decline



Concerned about Mental or emotional health decline



Concerned about cognitive decline

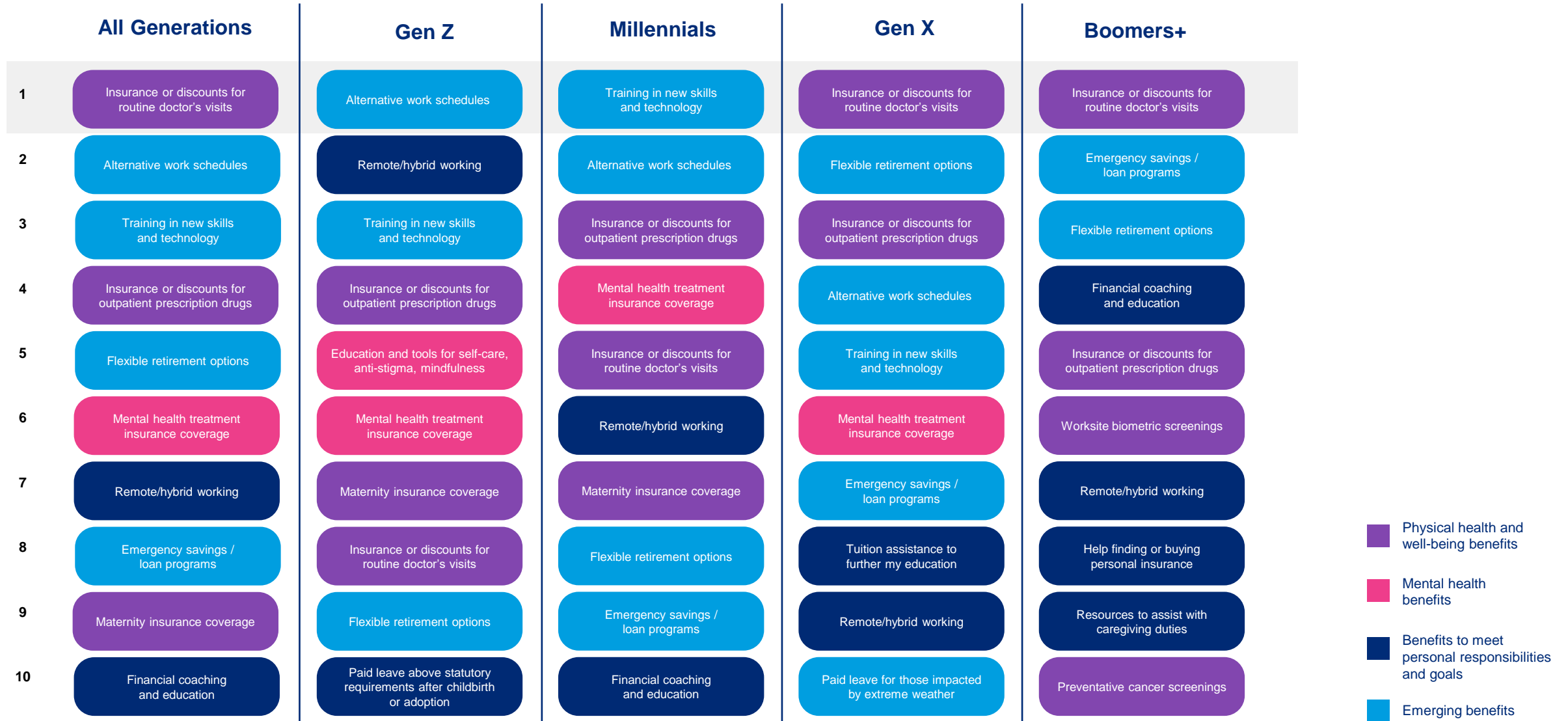


Gen Z	Millenials	Gen X	Boomers
51%	43%	39%	60%

Gen Z	Millenials	Gen X	Boomers
44%	41%	33%	25%

Gen Z	Millenials	Gen X	Boomers
45%	38%	38%	47%

Most valued benefits across generations



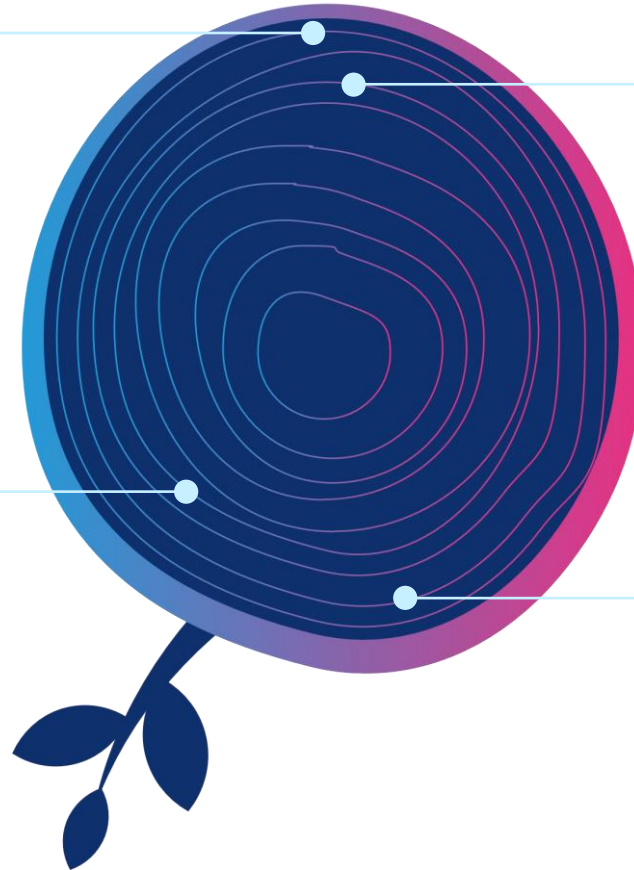
Addressing longevity in the workplace

Offer financial resilience and retirement support

- Offer accessible financial savings and insurance vehicles and ensure these create fair/equitable outcomes for all
- Integrate nudges and auto-features
- Provide financial education and guidance for longevity literacy

Encourage connection, inclusion and community engagement

- Enable individuals to stay connected longer
- Offer formal and informal intergenerational mentorship
- Actively address ageism in the workplace



Provide accessible health and well-being benefits

- Manage health and benefit investments to provide better value for members
- Provide age relevant, quality health benefits
- Provide financial and other supports for caregiving
- Promote programs to improve well-being, e.g. preventative health screenings, critical illness coverage and mental health benefits

Actively support more diverse career paths

- Cultivate a culture of inclusivity, flexible retirement
- Promote lifelong learning, with an emphasis on developing new skills
- Adapt jobs for physically/mentally demanding roles
- Facilitate re-entry into the workforce and support informal caregivers with carers' leave programs

Source: Mercer Global Workforce Longevity Practices Survey

Health is personal



Tailoring for unique needs

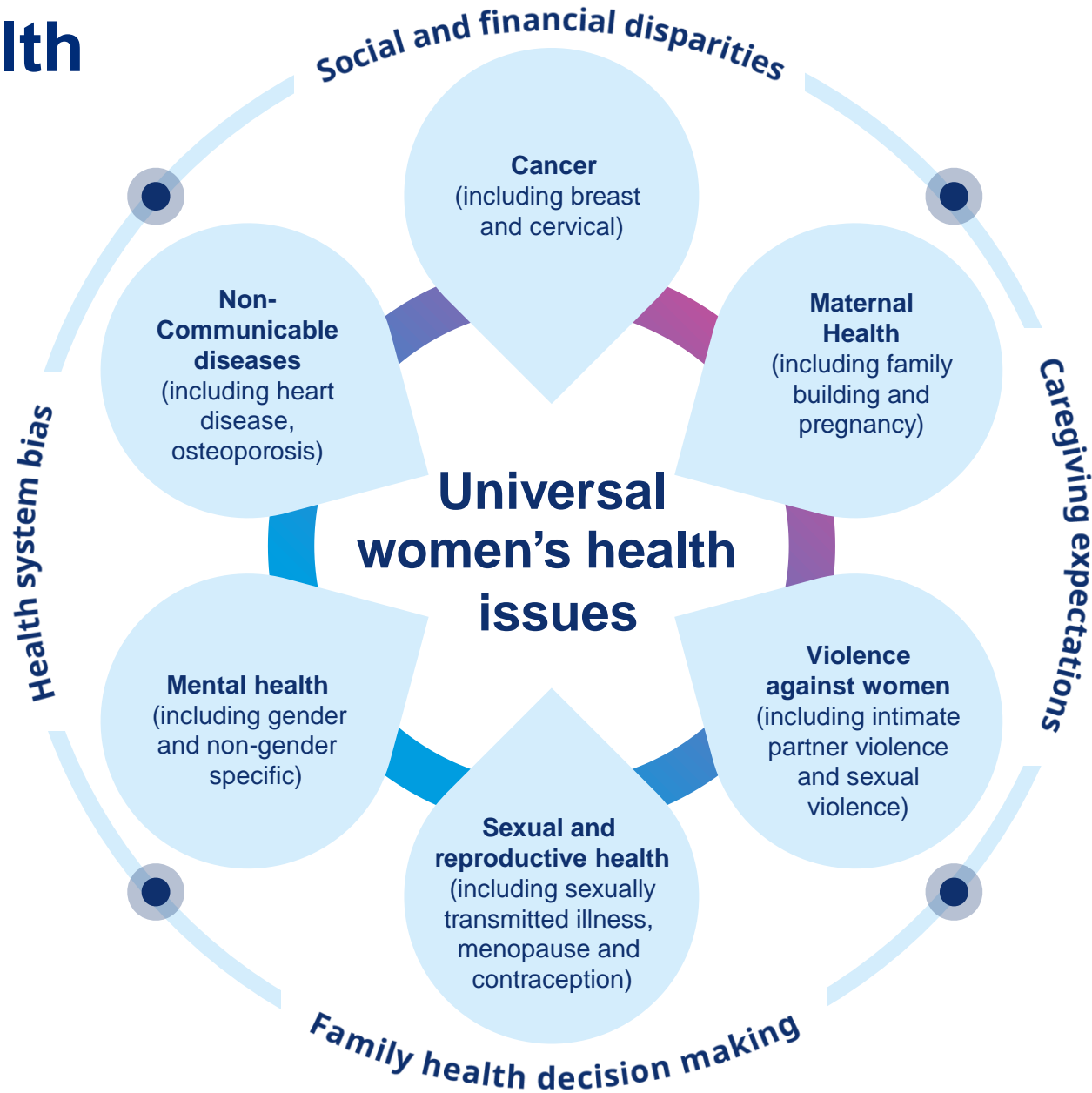


Respondents want their employer to support social issues, including both men's and women's health

Please indicate how important is it to you that your employer strongly supports each of the following issues with internal and external statements, reporting and/or tangible actions (extremely or very important)



Women's health has universal applicability



Men have unique health challenges:

Employers can help improve men's health by:

Providing comprehensive mental health benefits

Employee assistance programs, therapy and prescription drugs, suicide awareness, substance abuse rehabilitation

Providing prevention support and treatment for cardiovascular and metabolic diseases

Essential medicines, biometrics, primary care, nutrition and fitness support

Covering and promoting the importance of screenings

Cancer screenings, regular check ups, regular communications

Keeping the work environment safe

Physical and psychological safety

Addressing reproductive health

Fertility and family benefits for both men and women

Mental health deterioration

Men are **more likely** to die of **suicide** than women

Alcohol fatalities are **3 times** more likely for men than women

Cardiovascular diseases

A top cause of death in men; men are also **more likely** to die of **heart disease** at earlier age

Cancer

Men have a **1 in 5 chance** of developing cancer before the age of 75.

Accidents and injury

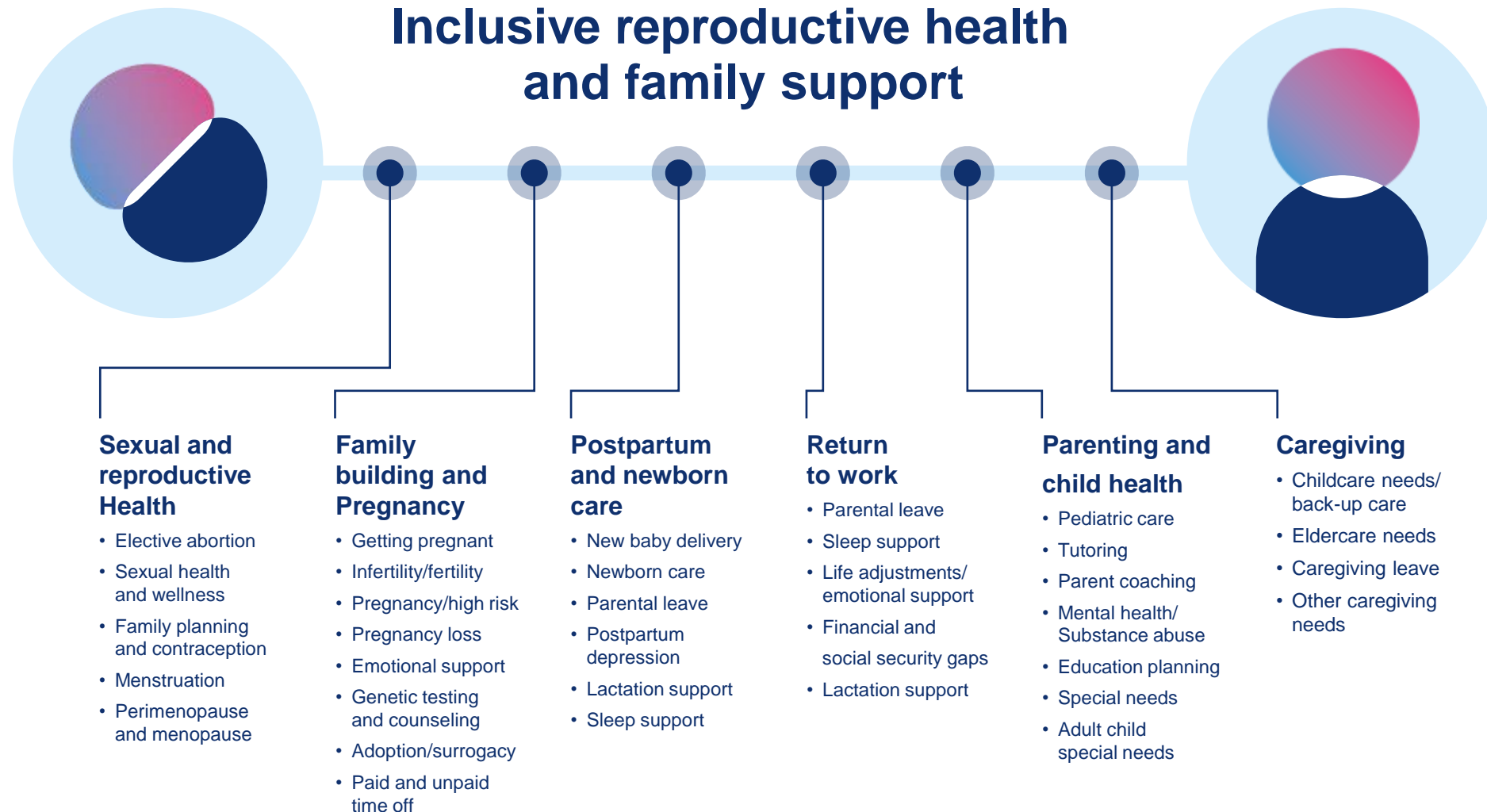
Men account for more than **90% of workplace fatalities**

Reproductive health

Male reproductive issues account for over **one-third of infertility cases**



Reproductive health benefits are not just for women

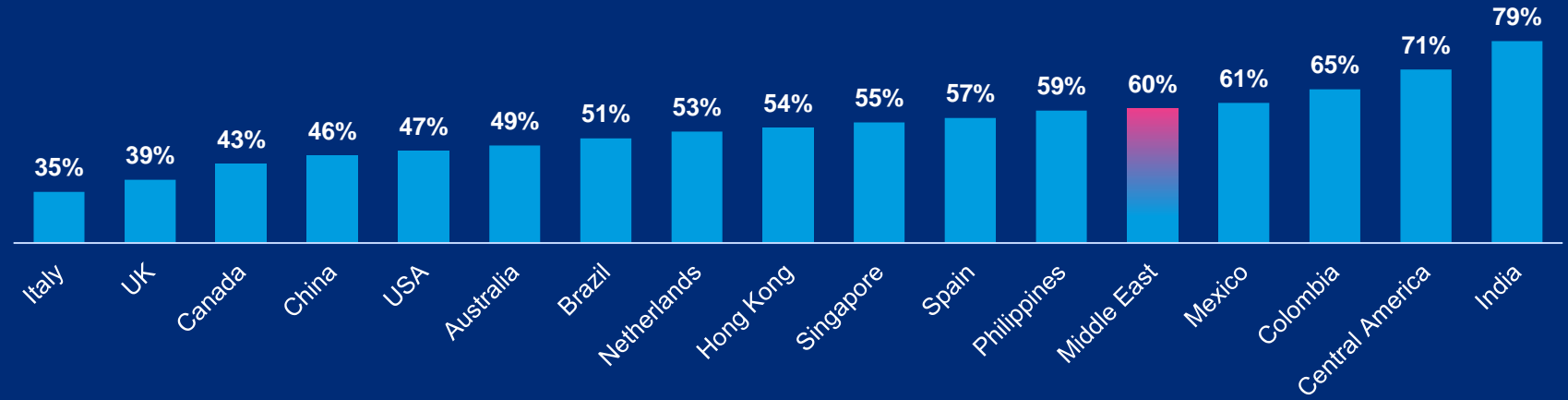


The majority of caregivers feel that their employer encourages healthy work life balance

Caregivers are defined as providing 5 or more hours of care per week for children, spouse/partners, parents, or other family members or friends

54%

of employees are caregivers (Global)



My employer promotes a healthy work-life balance



Caregivers that Strongly Agree + Agree

My employer encourages parents, men and women, to take time off for caring for a new child



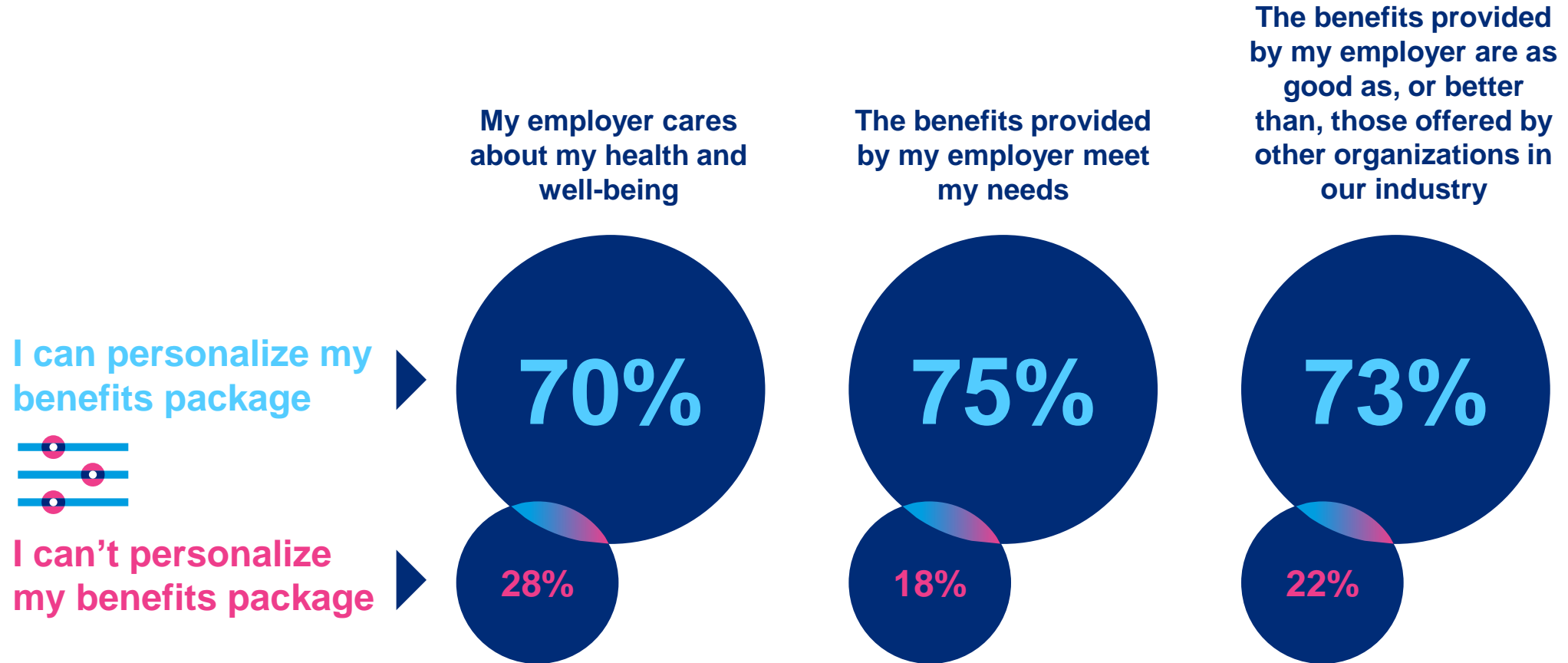
Caregivers that Strongly Agree + Agree

I am extremely or very concerned about obtaining affordable, quality childcare or eldercare



Caregivers that are Extremely + Very concerned

Personalized benefits drive higher confidence in employer support

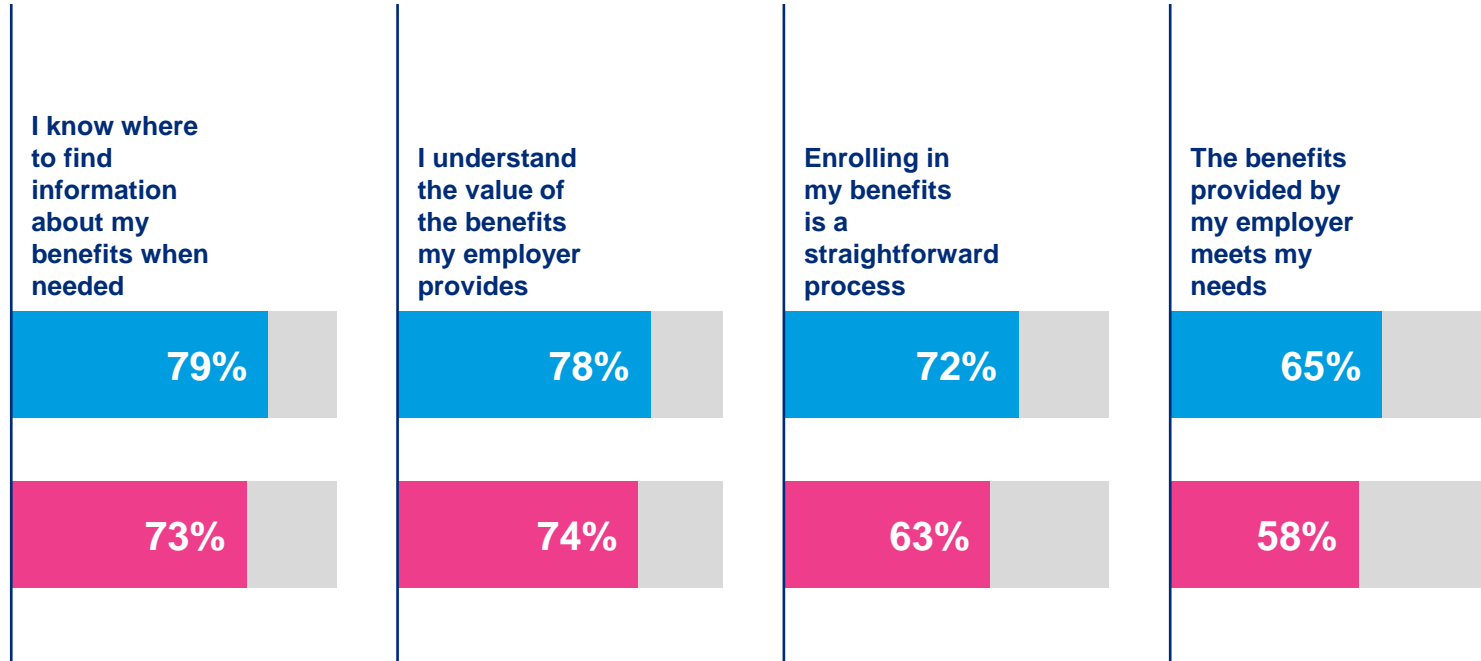


Q16. To what extent do you agree or disagree with the following statements?
I can personalize my benefits package (Strongly Agree + agree) vs. (Disagree + Strongly disagree)

Access to benefit-specific platforms generally allows for personalization and boosts employee satisfaction

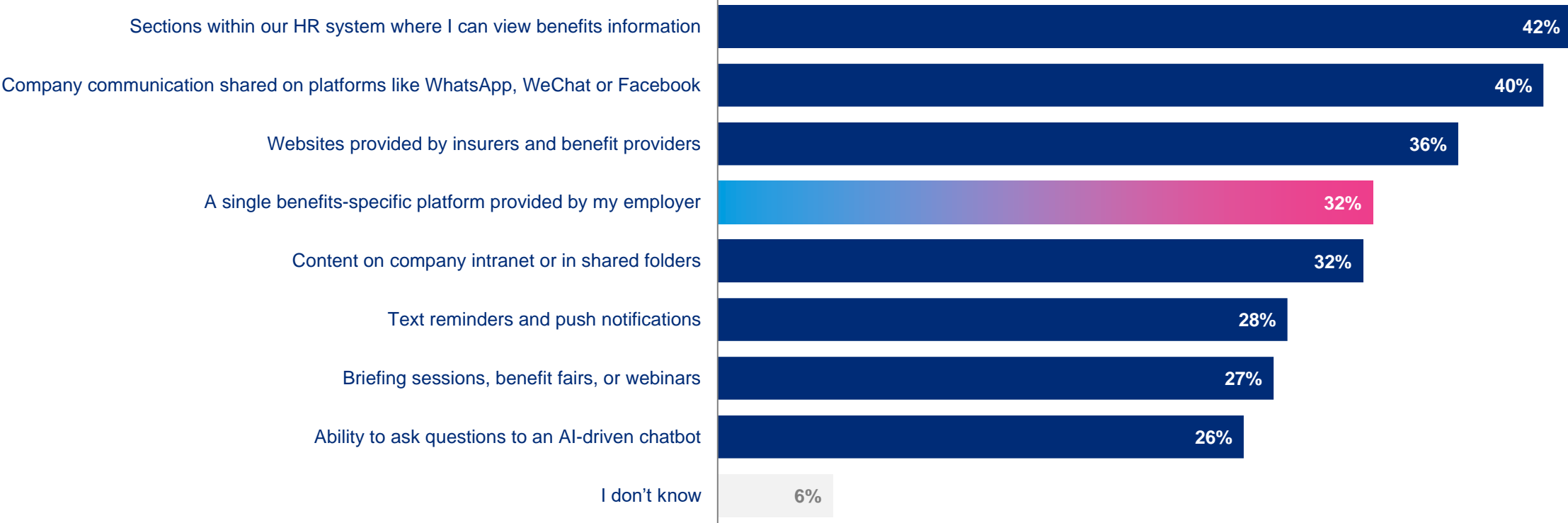
Access to a benefits-specific platform
(Strongly agree + Agree)

No access to a benefits-specific platform
(Strongly agree + Agree)



Employees learn about their benefits through HR systems, communication platforms, and direct engagement tools

What are your options for learning about your employer-sponsored benefits?





Employees want and need different support



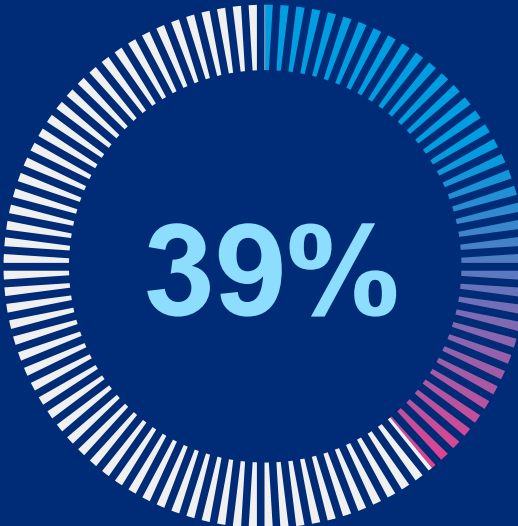
Safeguarding minds

Employees are concerned about mental health decline, cognitive decline, personal safety and loneliness

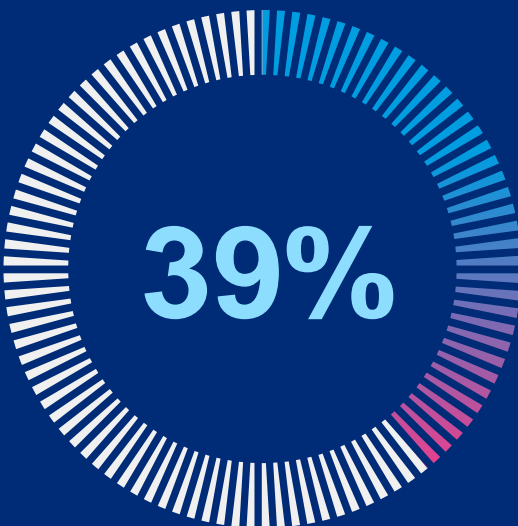
How concerned are you about the following impacting your life?
(Extremely + very concerned)



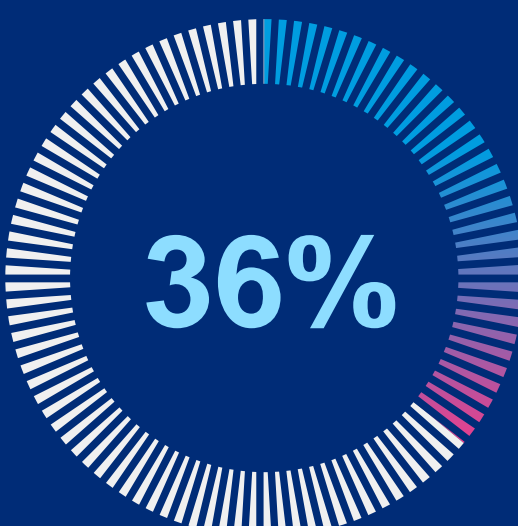
Mental or emotional health decline



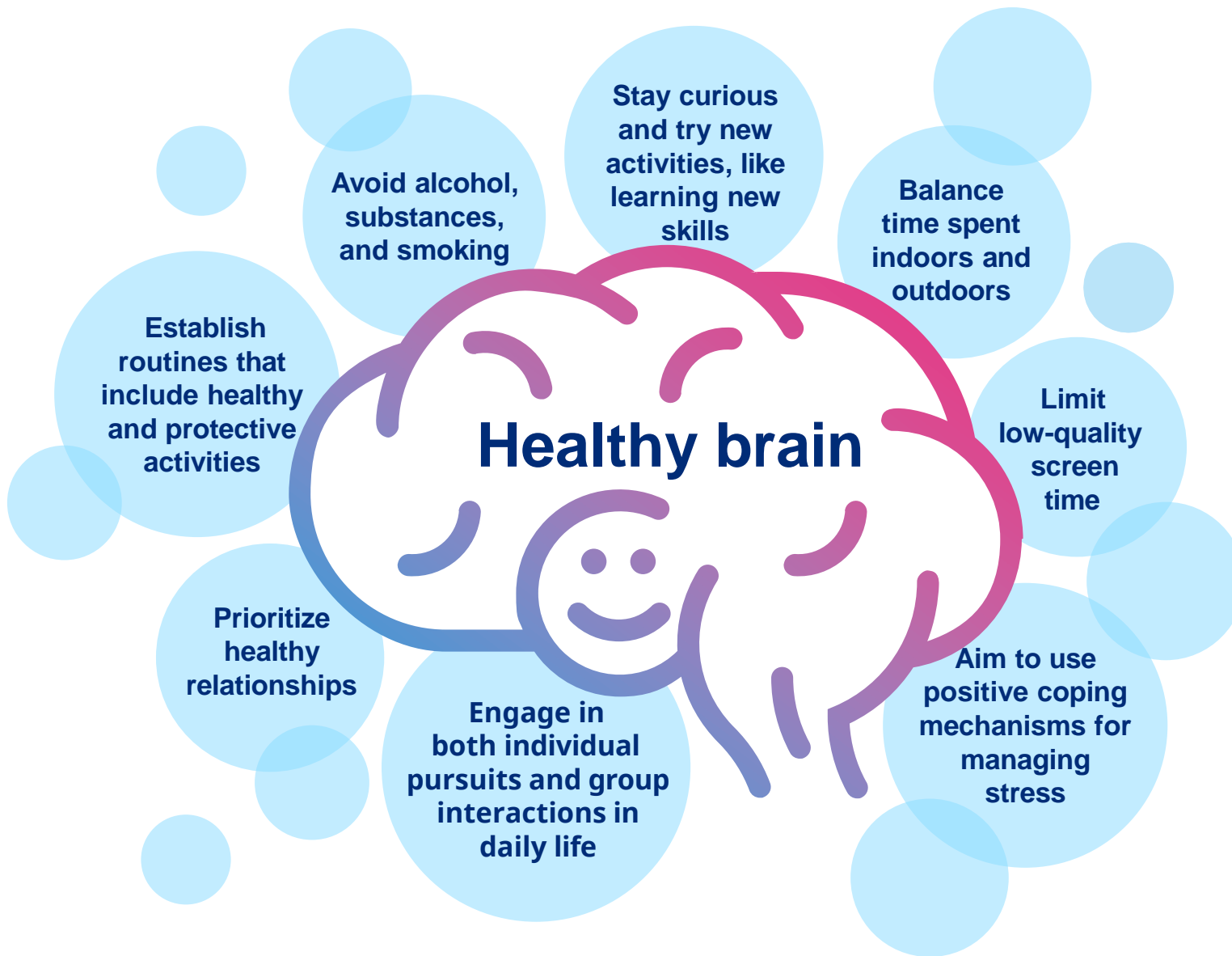
Cognitive decline (e.g., loss of memory or thinking skills)



Personal safety



Loneliness

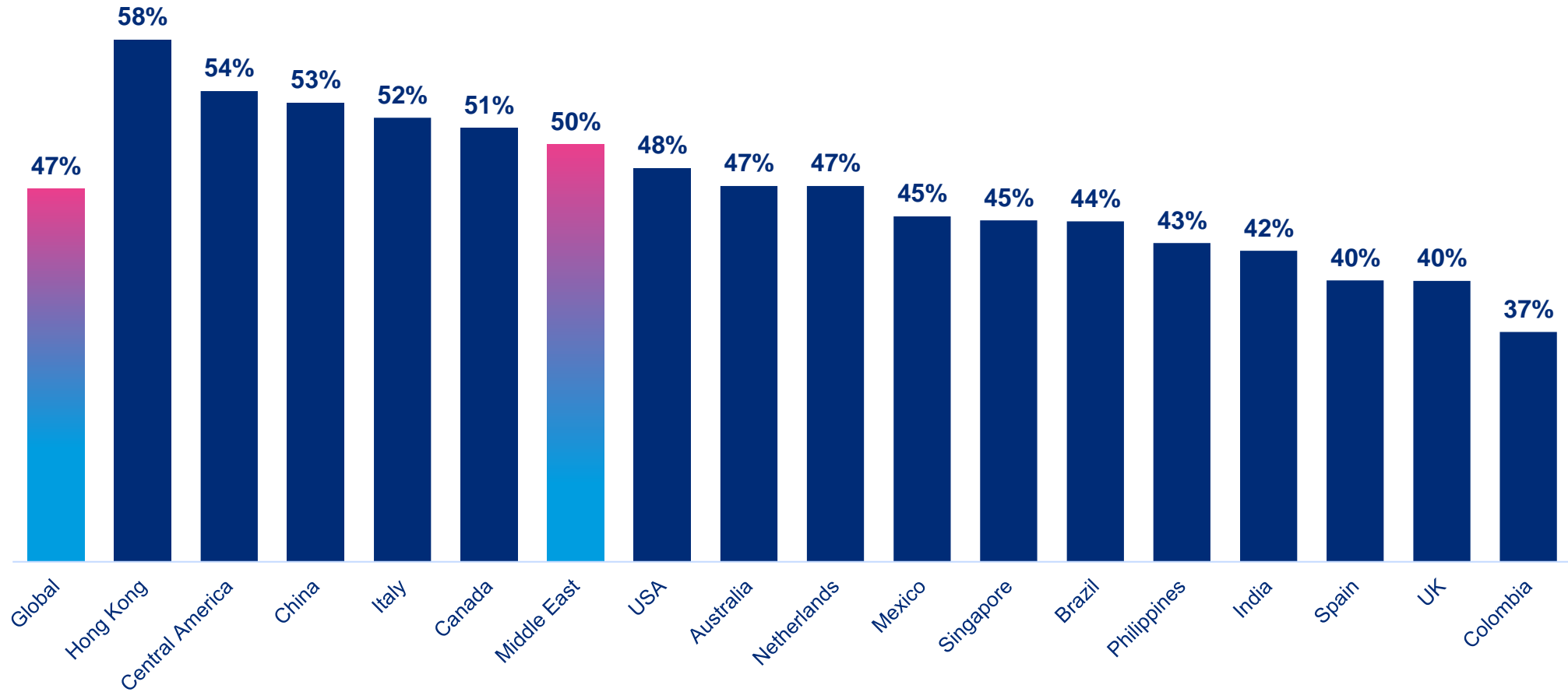


Health education can support meaningful behavior change

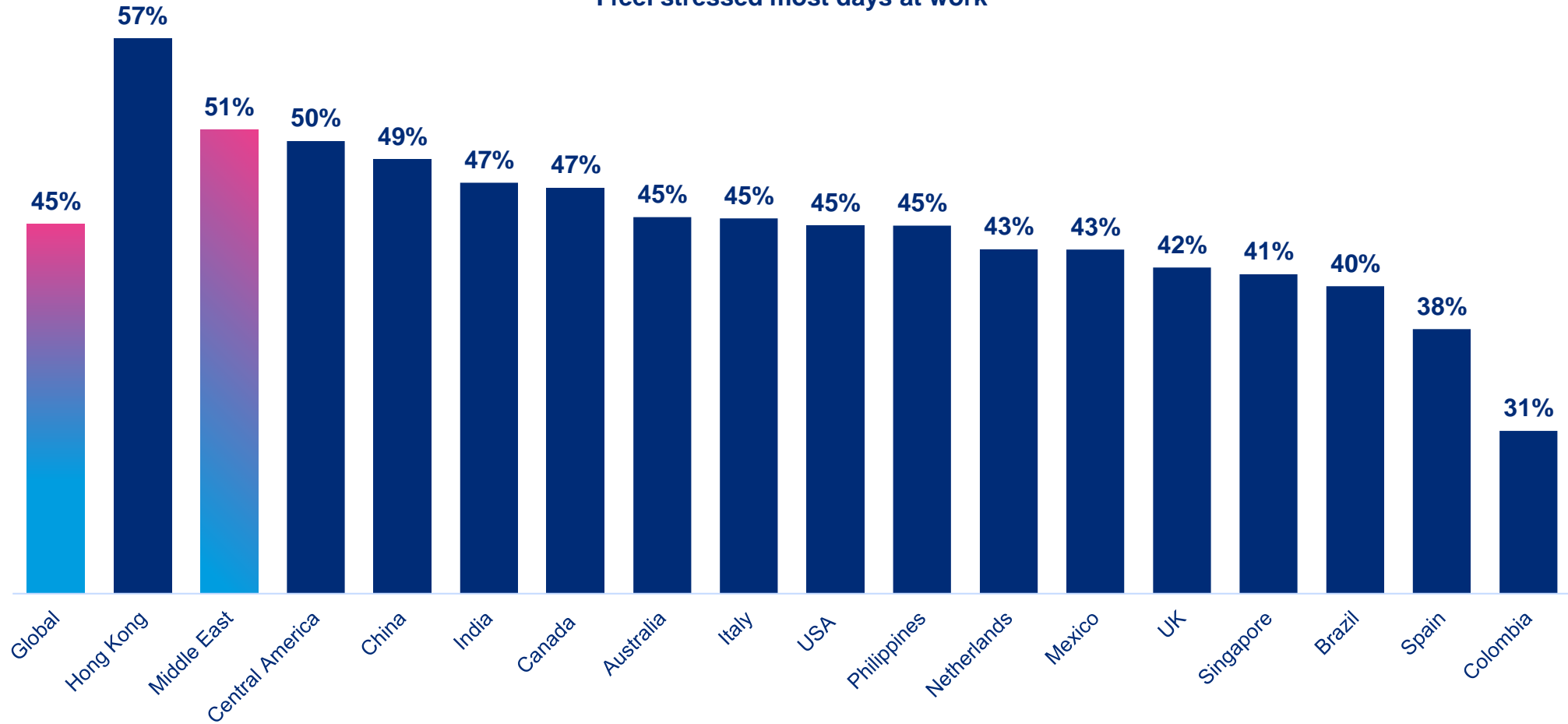


Source: Transtheoretical model of behavior change <https://pubmed.ncbi.nlm.nih.gov/10170434/>

I feel stressed in everyday life



I feel stressed most days at work



Nearly 4 in 10 (37%) employees report feeling stressed in everyday life and most days at work

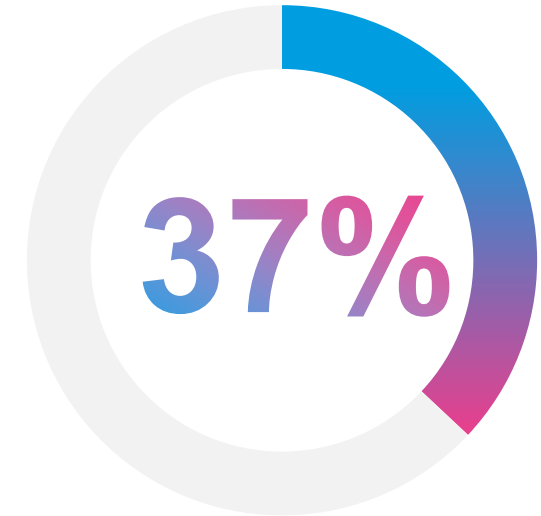


50%

of employees feel stressed in everyday life

51%

of employees feel stressed most days at work

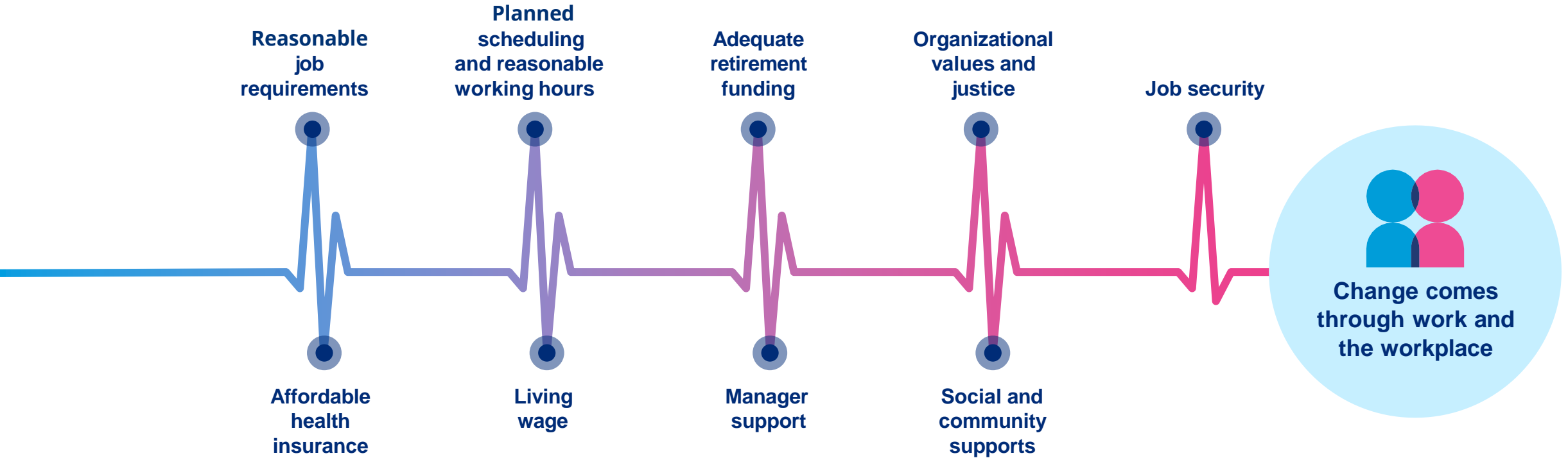


of employees feel stressed in everyday life and most days at work

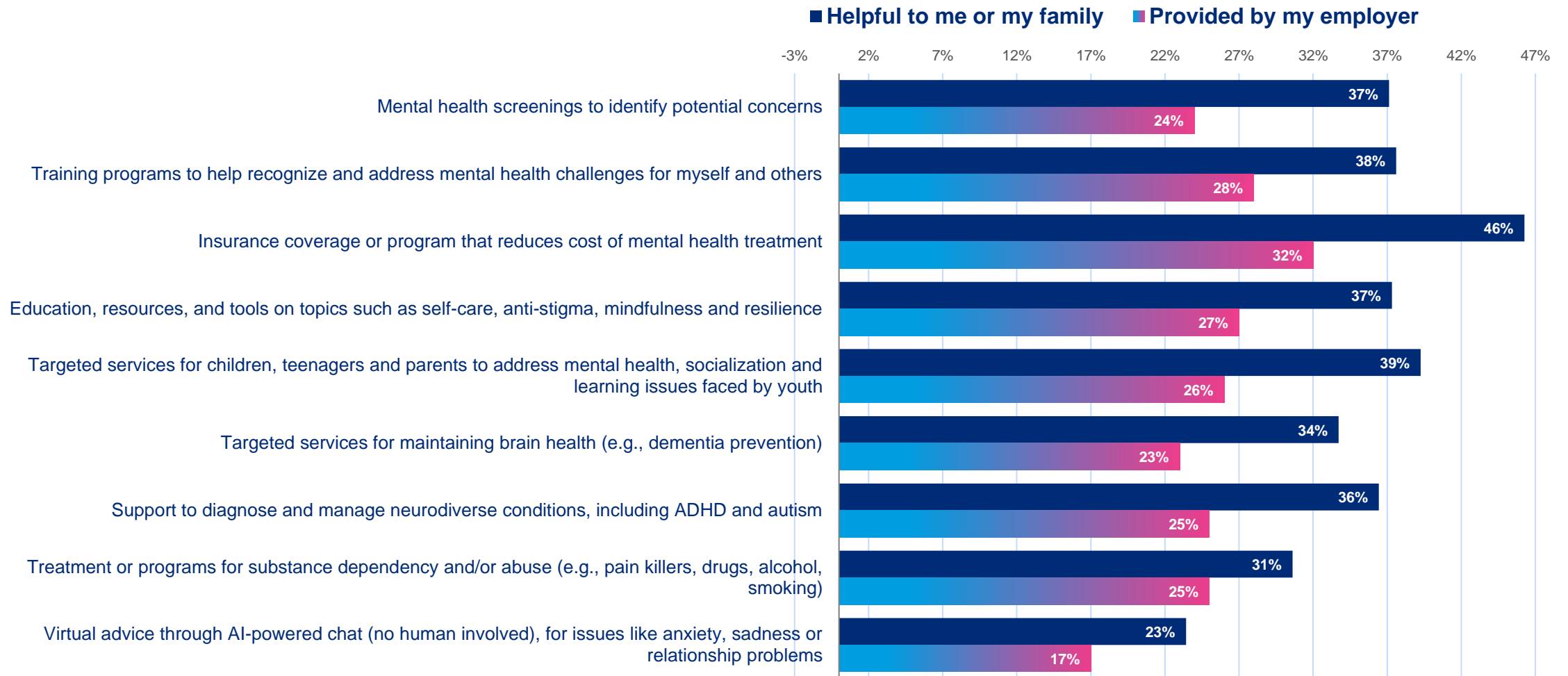
To address mental health, start with the workplace



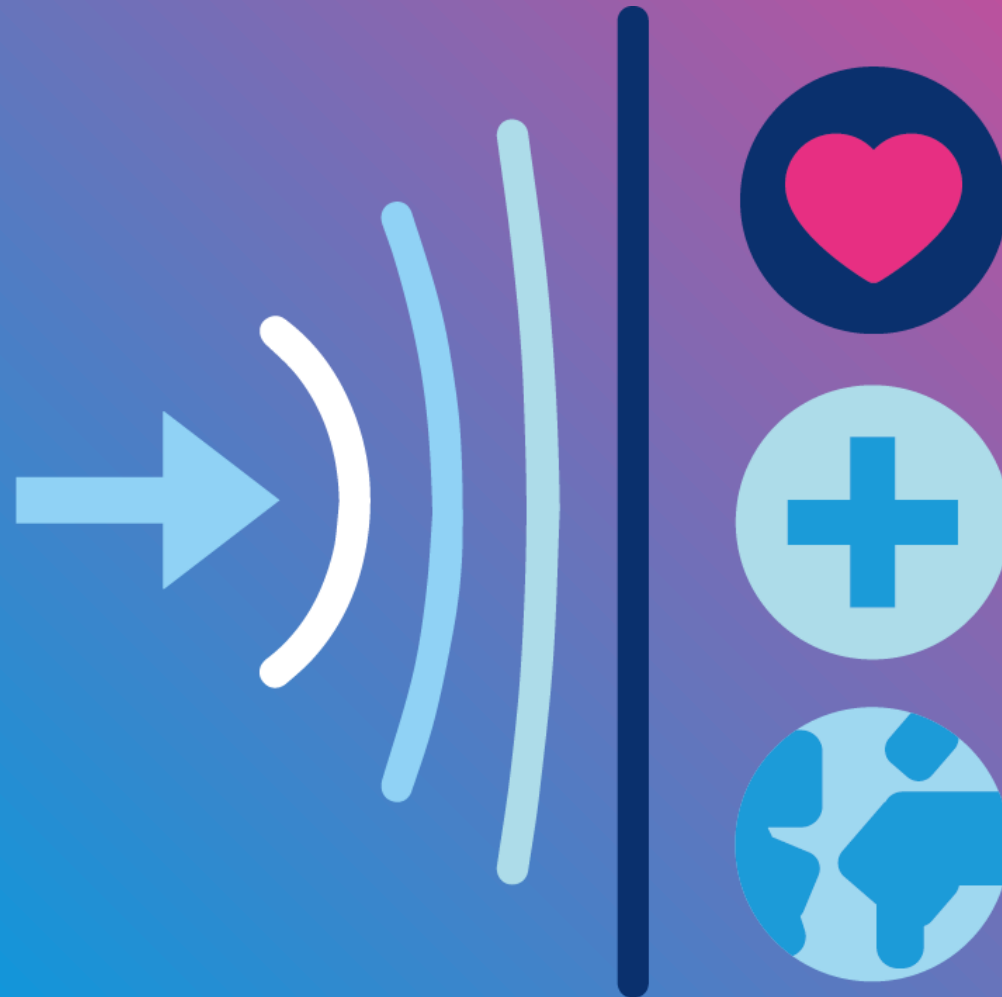
Work factors impact employee health



Mental health benefits that employees most value are not provided by the majority of employers



Health is security

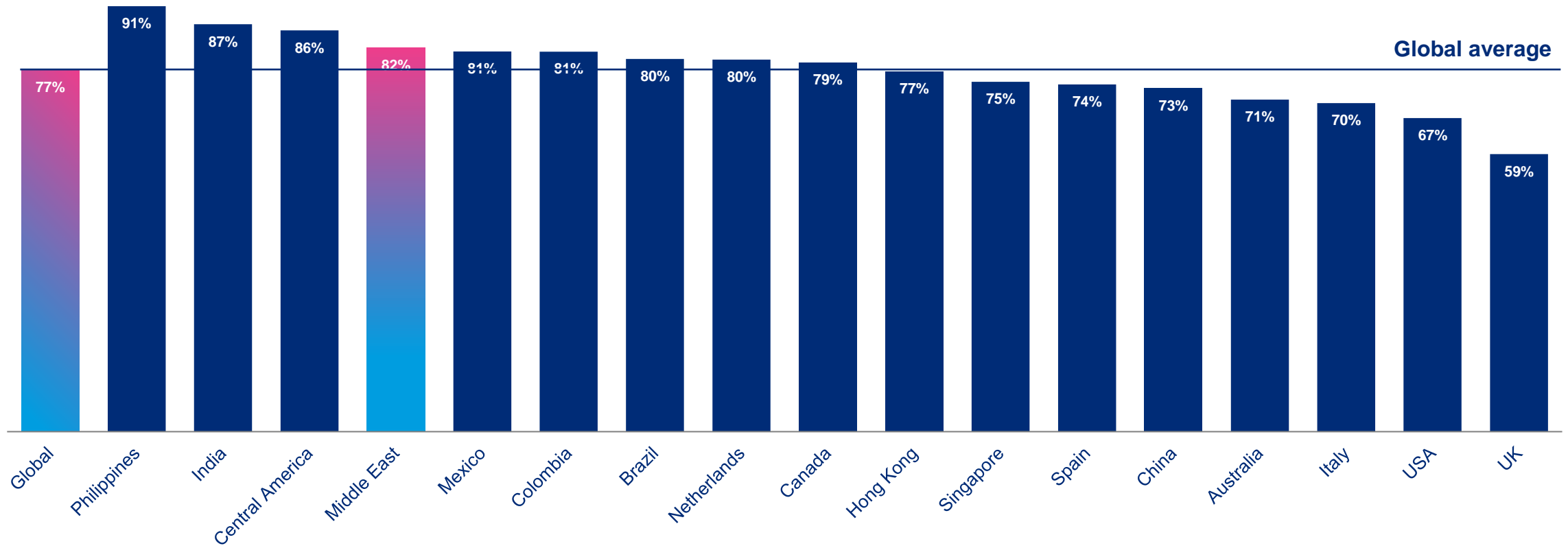


Adapting to a changing climate



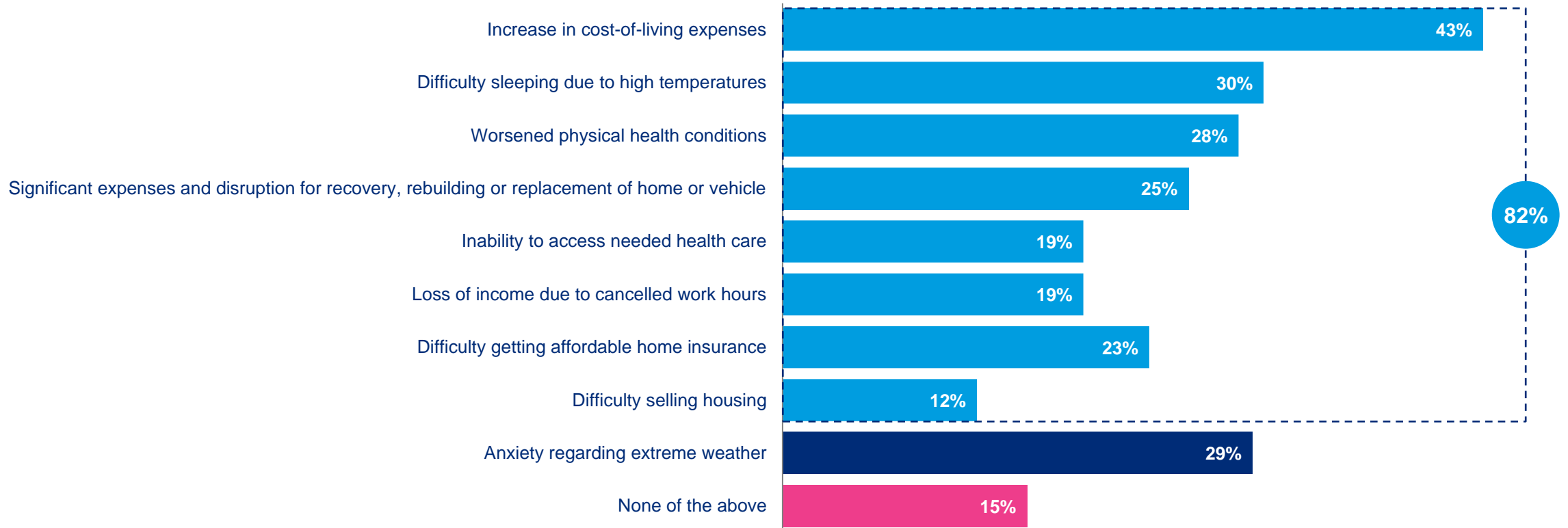
Impacted by changing climate and weather events across markets

Have you or a family member been impacted by any of the following as a result of climate change or extreme weather events? (Excluding anxiety)



Employees reported both financial impacts and health impacts due to a changing climate and weather events

Have you or a family member been impacted by any of the following as a result of climate change or extreme weather events?



Top three impacts of changing climate and weather events

	Rank 1	Rank 2	Rank 3
Australia	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Brazil	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Canada	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Central America	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
China	Increase in cost-of-living expenses	Anxiety regarding extreme weather	Worsened physical health conditions
Colombia	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Hong Kong	Increase in cost-of-living expenses	Worsened physical health conditions	Difficulty sleeping due to high temperatures
India	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Italy	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Mexico	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Middle East	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Anxiety regarding extreme weather
Netherlands	Increase in cost-of-living expenses	Worsened physical health conditions	Significant expenses and disruption for recovery, rebuilding or replacement of home or vehicle
Philippines	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Singapore	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
Spain	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
UK	Increase in cost-of-living expenses	Difficulty sleeping due to high temperatures	Worsened physical health conditions
USA	Increase in cost-of-living expenses	Anxiety regarding extreme weather	Worsened physical health conditions



Impact of floods

Consequences

- Infrastructure damage / loss of home
- Crop damage / food insecurity
- Expansion of mosquito and pest habitats
- Increased moisture / humidity

Health impact

- Fatalities / injuries
- Malnutrition
- Infectious diseases
- Respiratory diseases
- Mental health issues



Impact of heat waves

Consequences

- Infrastructure damage
- Crop damage / food insecurity
- Water scarcity and contamination
- Migration

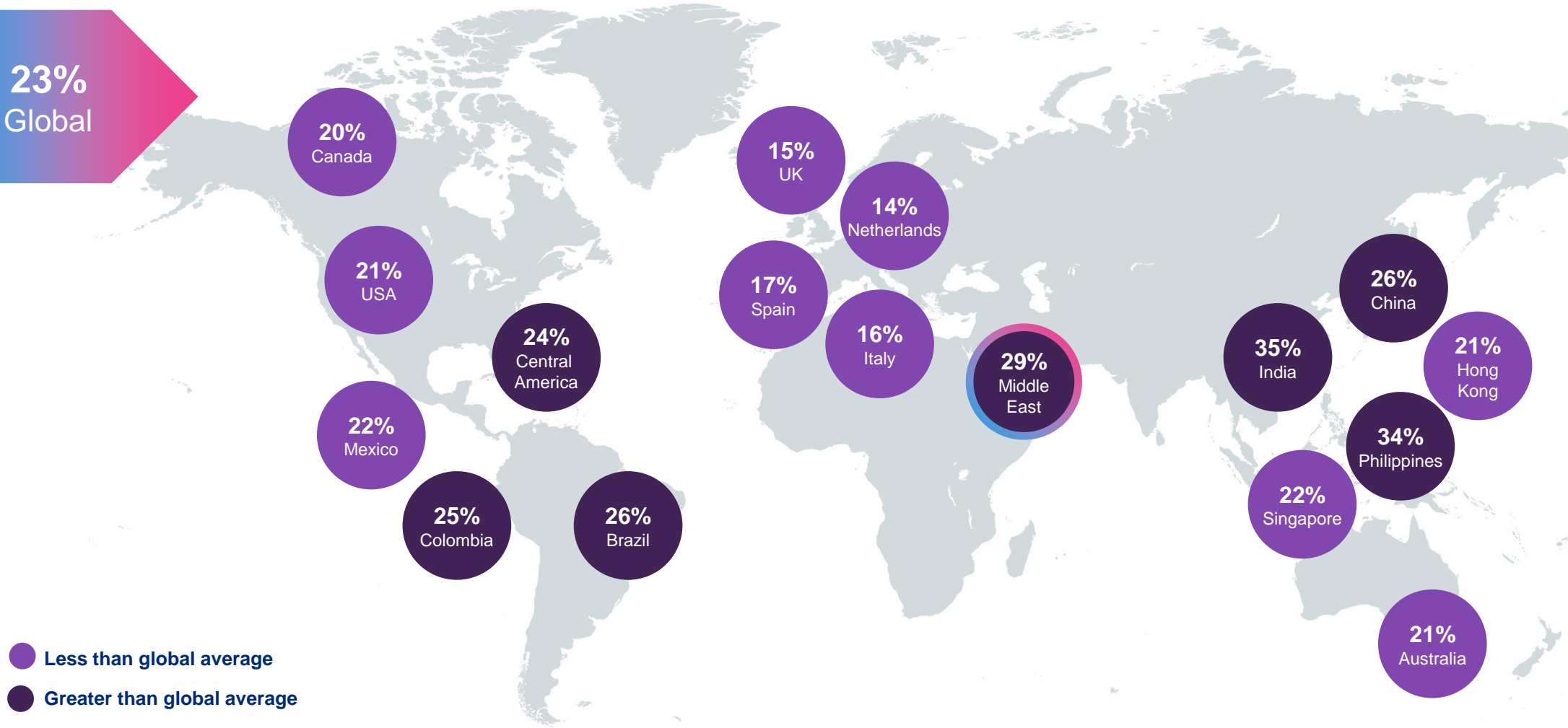
Health impact

- Heat-related diseases (e.g., heat stroke, heat exhaustion)
- Malnutrition
- Cardiovascular diseases
- Respiratory diseases
- Infectious diseases
- Mental health issues



Anxiety regarding extreme weather

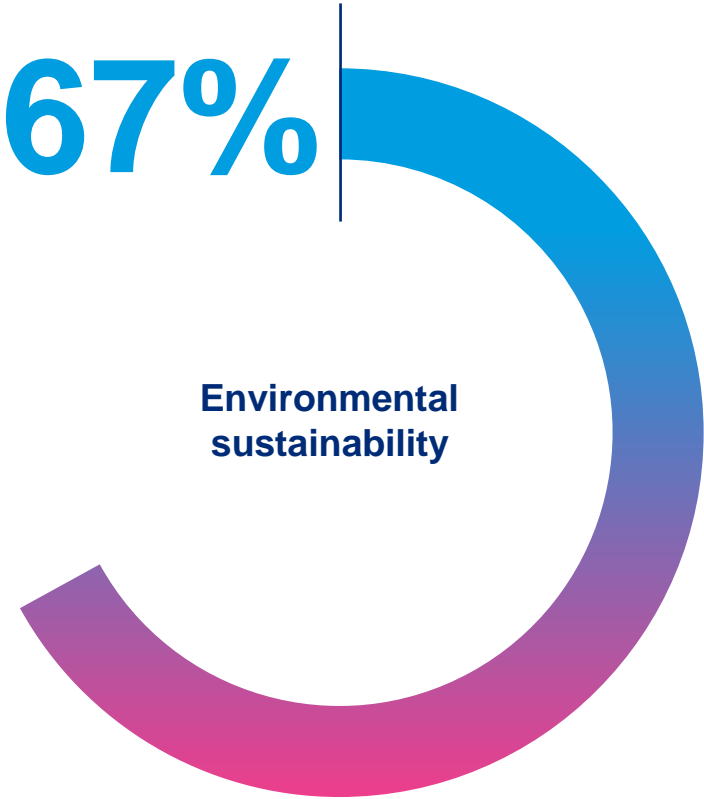
23%
Global



- Less than global average
- Greater than global average

Employees want their employer to support environmental issues

Please indicate how important it is to you that your employer strongly supports each of the following issues with internal and external statements, reporting and/or tangible actions (extremely or very important)

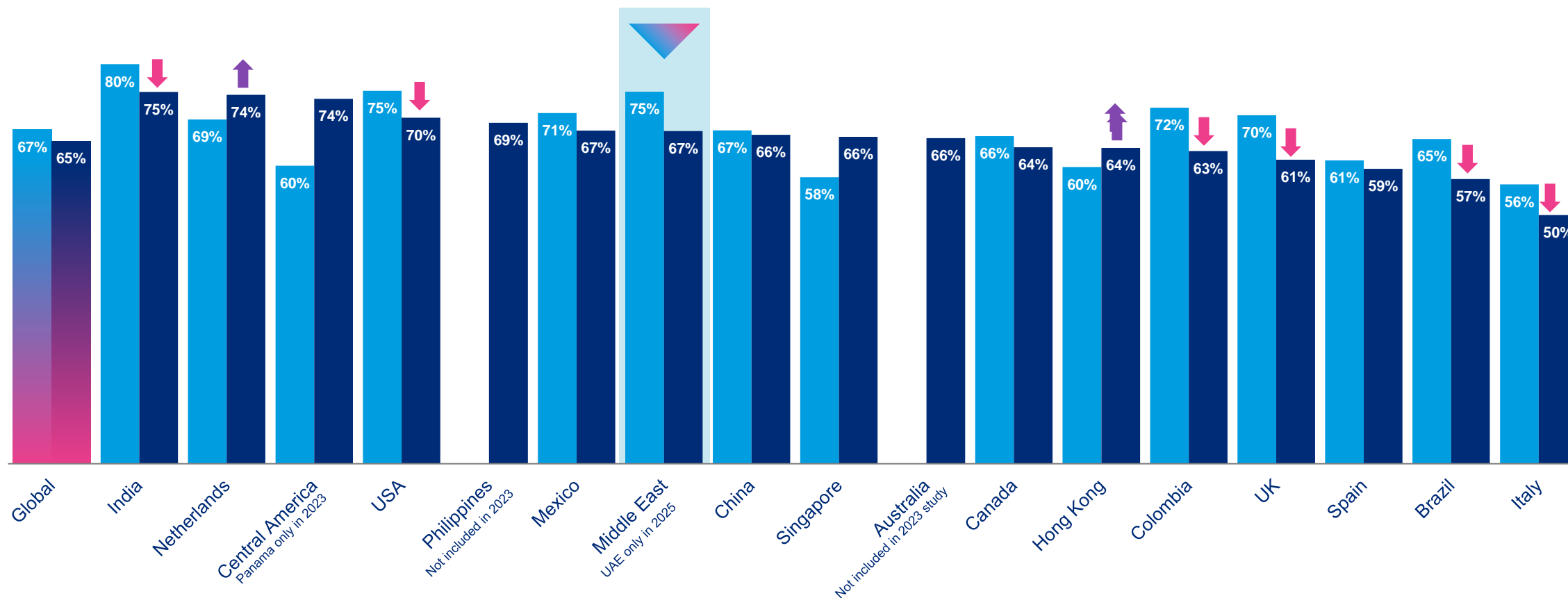


Q12. Please indicate how important is it to you that your employer strongly supports each of the following issues with internal and external statements, reporting and/or tangible actions

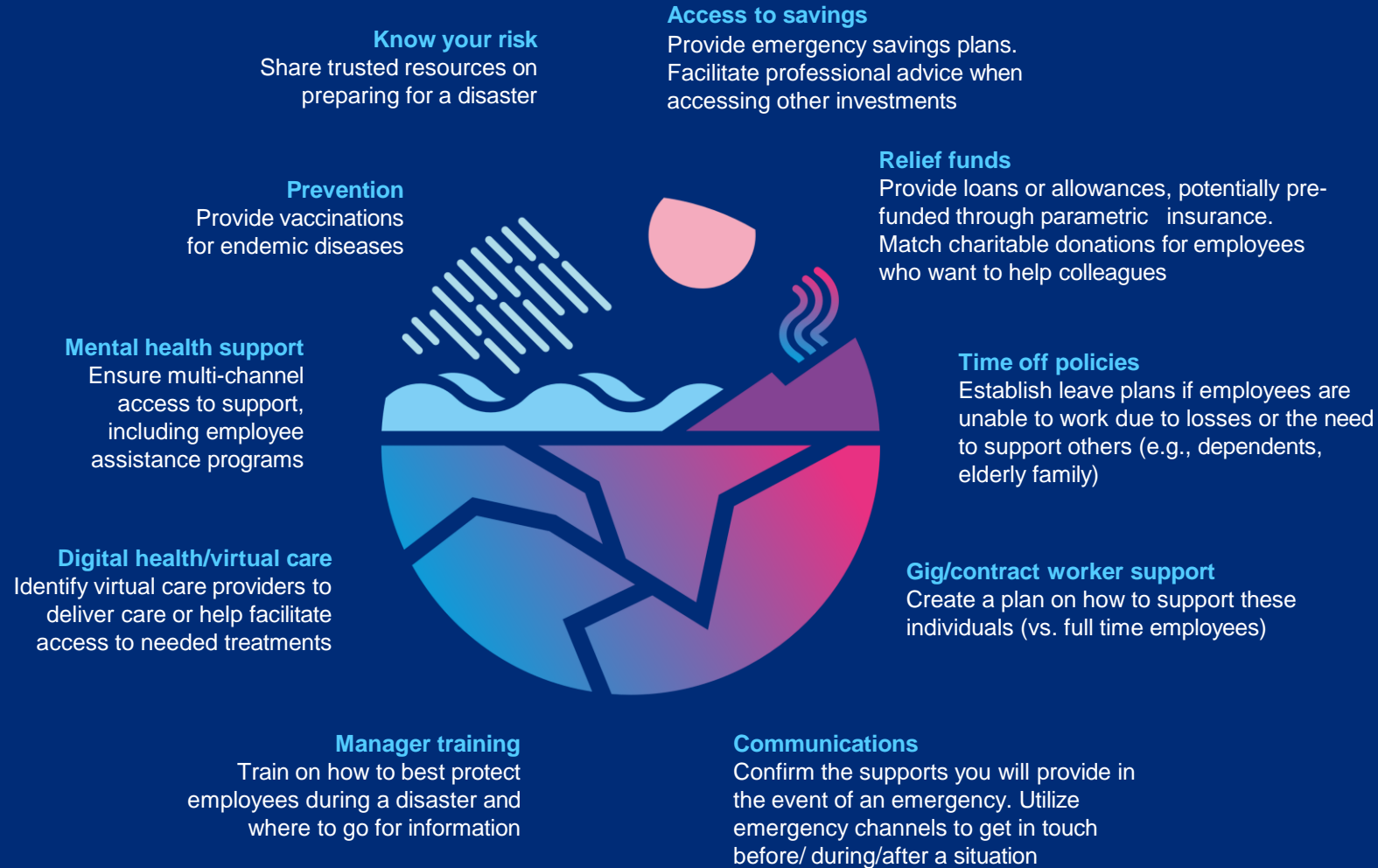
Employees in the Middle East show a drop in employer confidence in case of emergency or time of need

I am confident my employer would support me in an emergency or time of need (Strongly agree + Agree)

■ 2023 ■ 2025



Getting ahead – benefits to help employees in a disaster

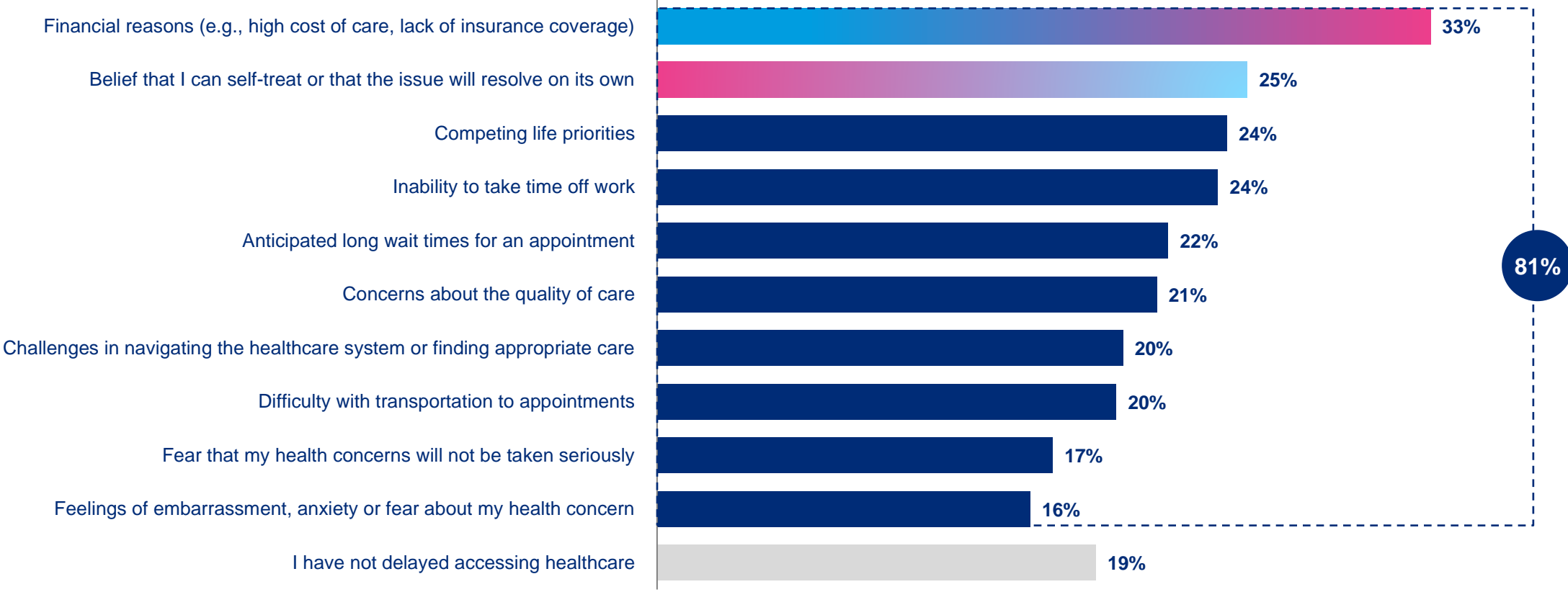




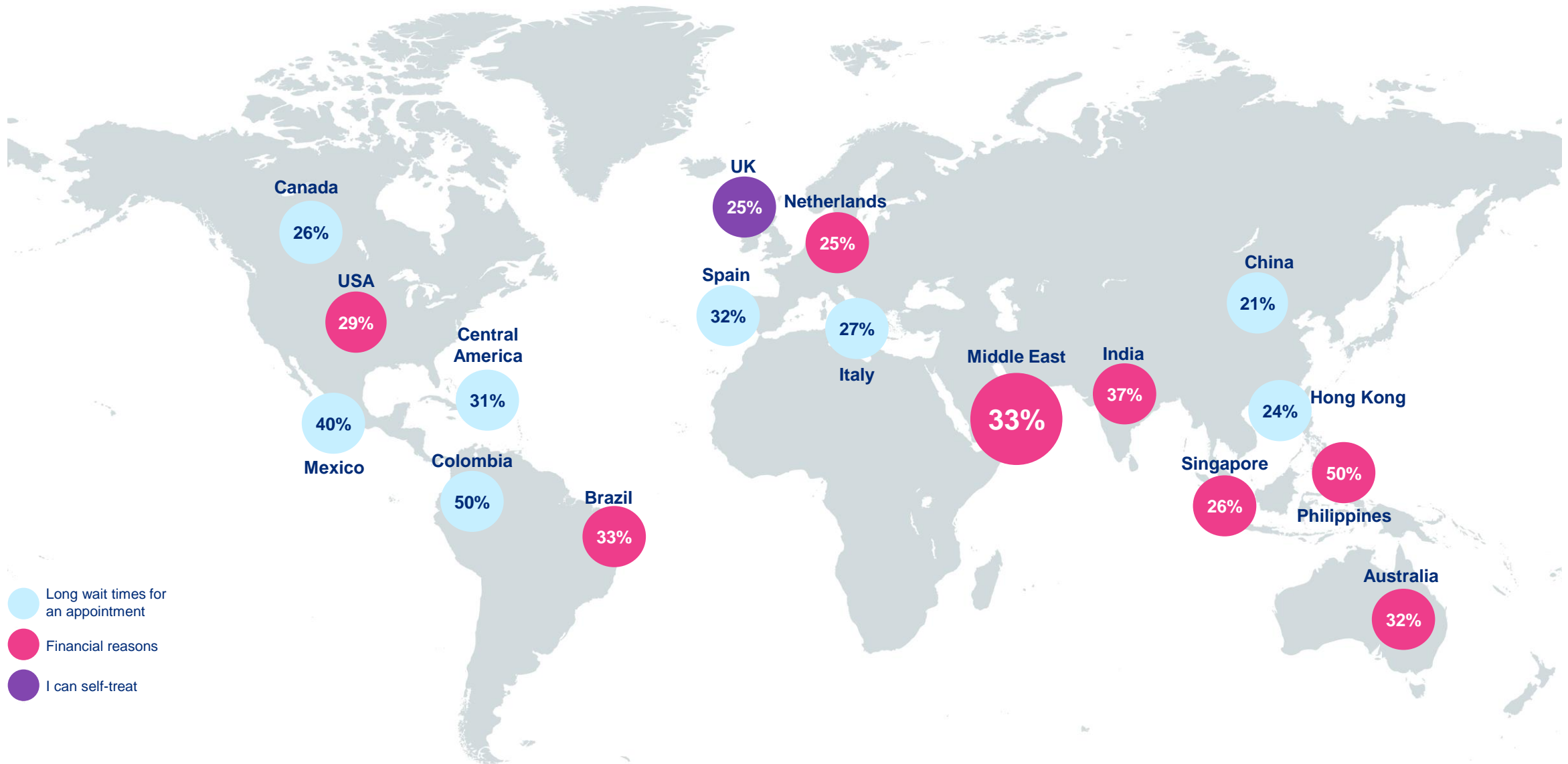
**Exploring new
ways of
accessing care**

The majority of employees say they have delayed seeking healthcare

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



Top reason for delaying healthcare across markets



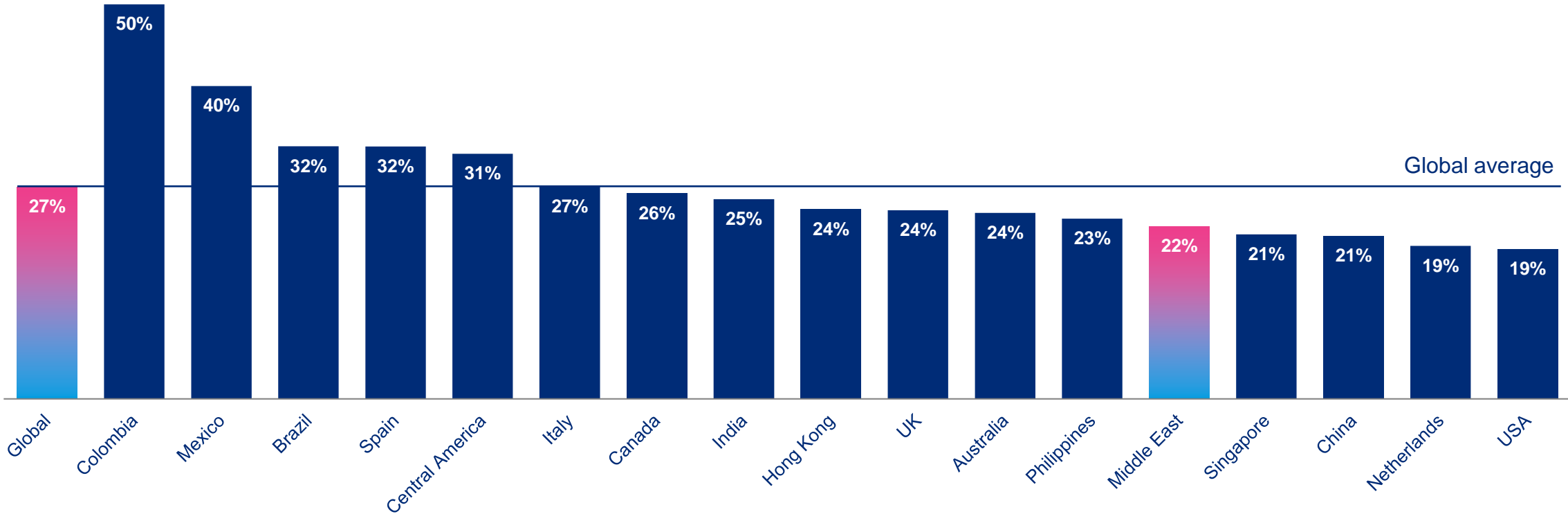
- Long wait times for an appointment
- Financial reasons
- I can self-treat

Top three reasons for delaying healthcare across markets

	Rank 1	Rank 2	Rank 3
Australia	Financial reasons 32%	I can self-treat 24%	Long wait times for appointment 24%
Brazil	Financial reasons 33%	Long wait times for appointment 32%	Inability to take time off work 22%
Canada	Long wait times for appointment 26%	I can self-treat 24%	Financial reasons 23%
Central America	Long wait times for appointment 31%	Financial reasons 29%	I can self-treat 22%
China	Long wait times for appointment 21%	Competing life priorities 20%	Financial reasons 19%
Colombia	Long wait times for appointment 50%	Concerns about the quality of care 20%	Financial reasons 18%
Hong Kong	Long wait times for appointment 24%	Financial reasons 24%	I can self-treat 22%
India	Financial reasons 37%	I can self-treat 32%	Concerns about the quality of care 31%
Italy	Long wait times for appointment 27%	Financial reasons 26%	Inability to take time off work 15%
Mexico	Long wait times for appointment 40%	Financial reasons 33%	Inability to take time off work 26%
Middle East	Financial reasons 33%	I can self-treat 25%	Competing life priorities 24%
Netherlands	Financial reasons 25%	I can self-treat 24%	Long wait times for appointment 19%
Philippines	Financial reasons 50%	I can self-treat 32%	Competing life priorities 30%
Singapore	Financial reasons 26%	I can self-treat 22%	Long wait times for appointment 21%
Spain	Long wait times for appointment 32%	I can self-treat 20%	Financial reasons 18%
UK	I can self-treat 25%	Long wait times for appointment 24%	Inability to take time off work 21%
USA	Financial reasons 29%	I can self-treat 23%	Competing life priorities 20%

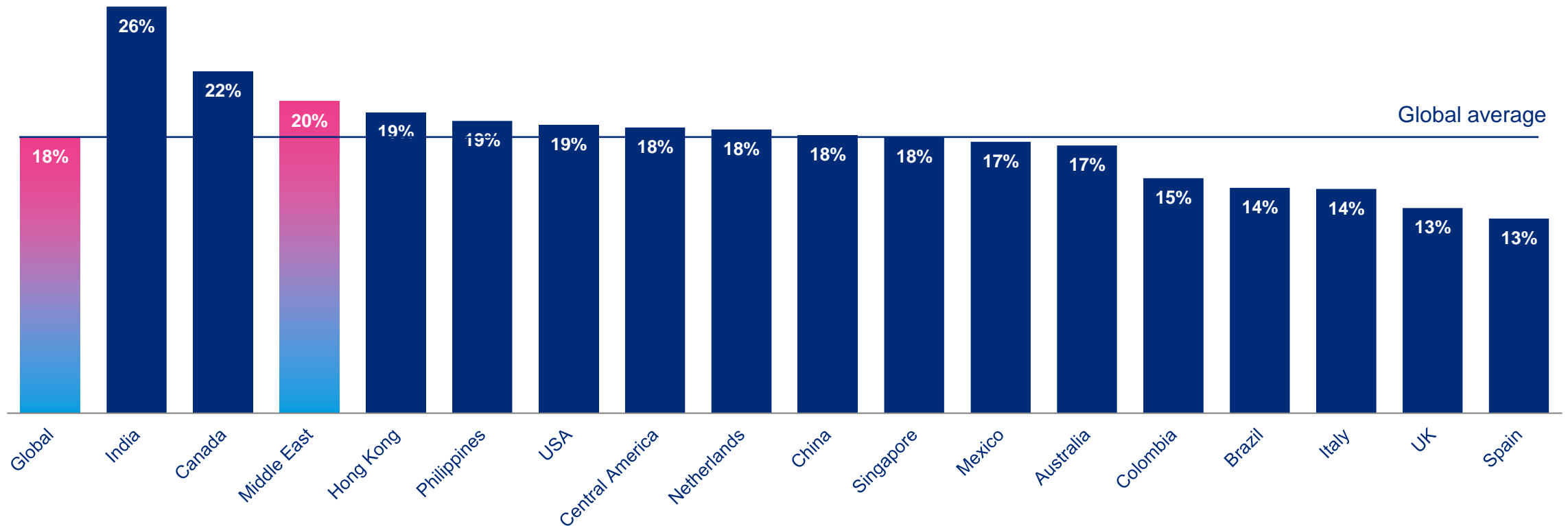
Market Differences – People in the Middle East access care faster than most other regions

Over the past two years, have you delayed seeking healthcare for any of the following reasons?
Anticipated long wait times for an appointment



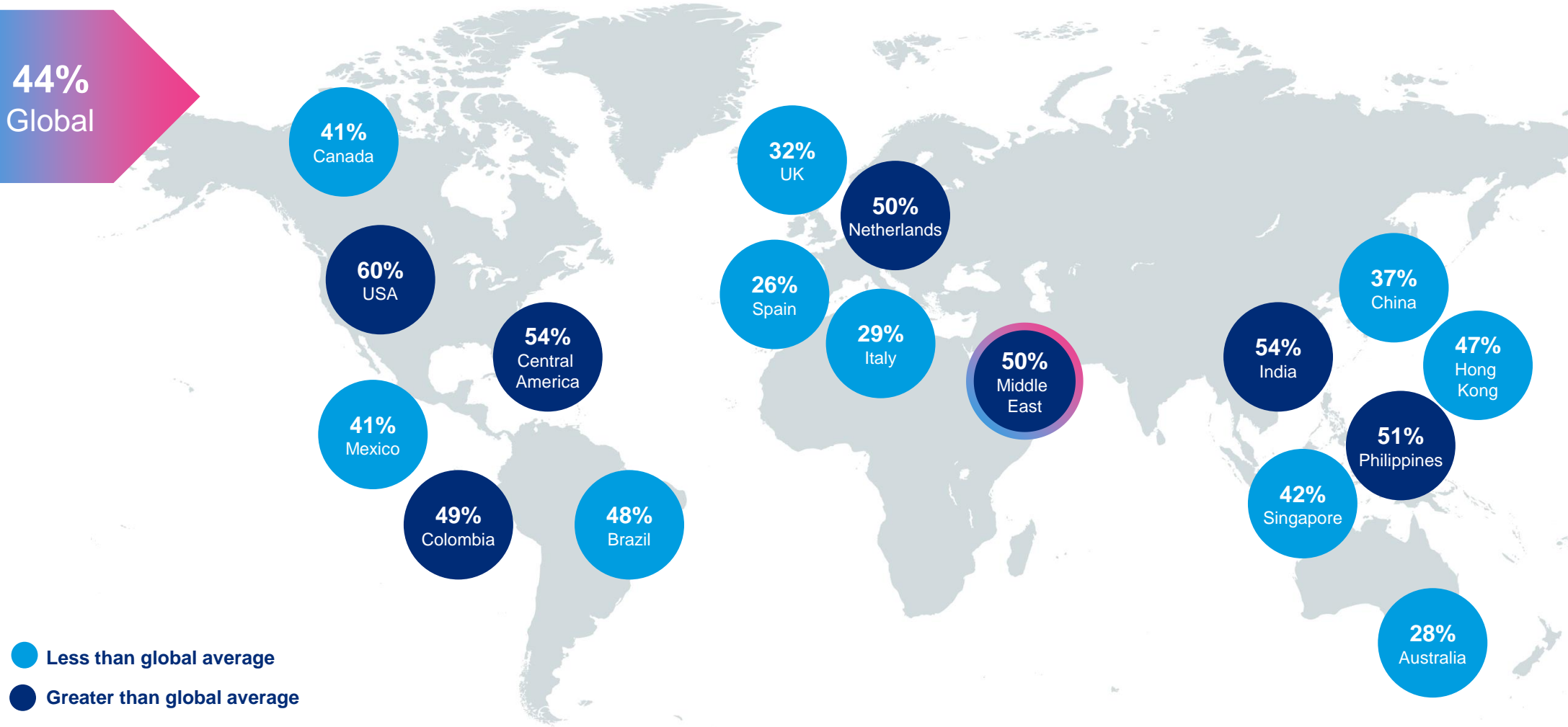
Market Differences – Challenges in navigating the healthcare system or finding appropriate care

Over the past two years, have you delayed seeking healthcare for any of the following reasons?
Challenges in navigating the healthcare system or finding appropriate care



Trust in employer to provide timely access to affordable, quality healthcare

44%
Global



- Less than global average
- Greater than global average



Could changing the site of care improve access?

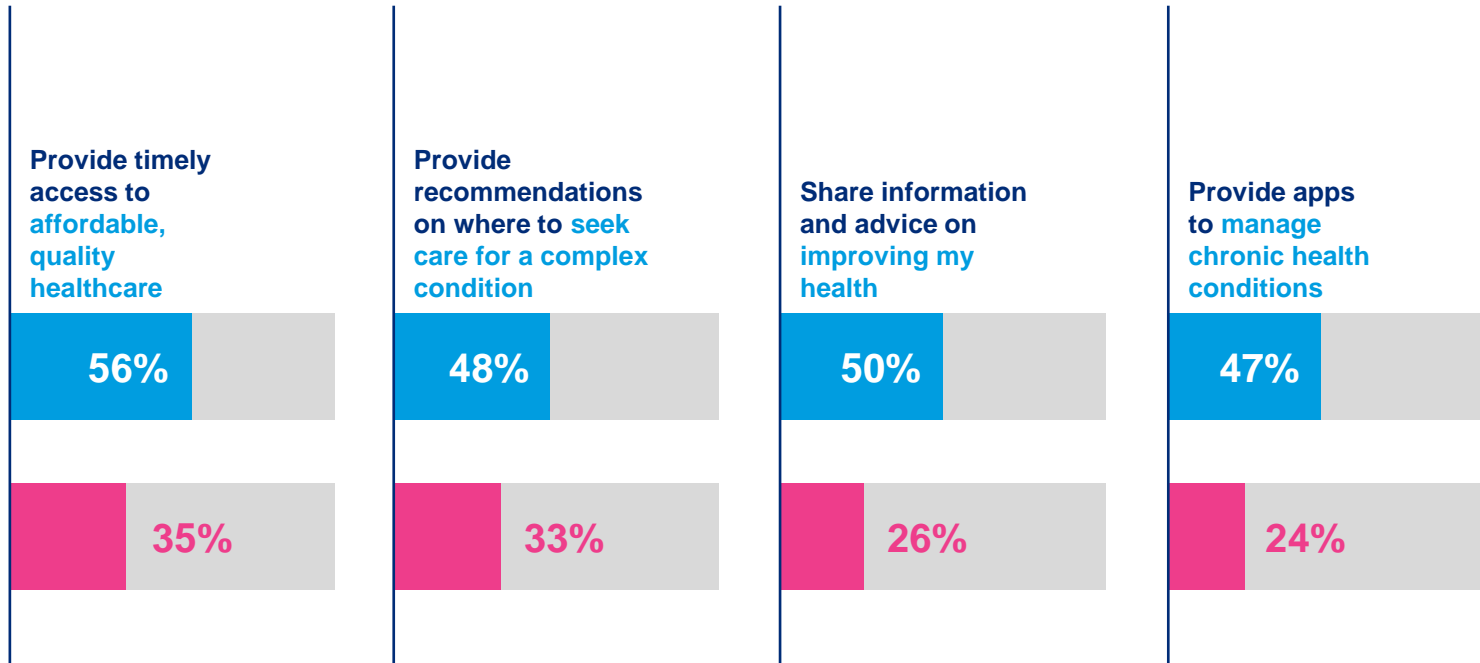


Employees who receive engaging communications report trusting in their employer

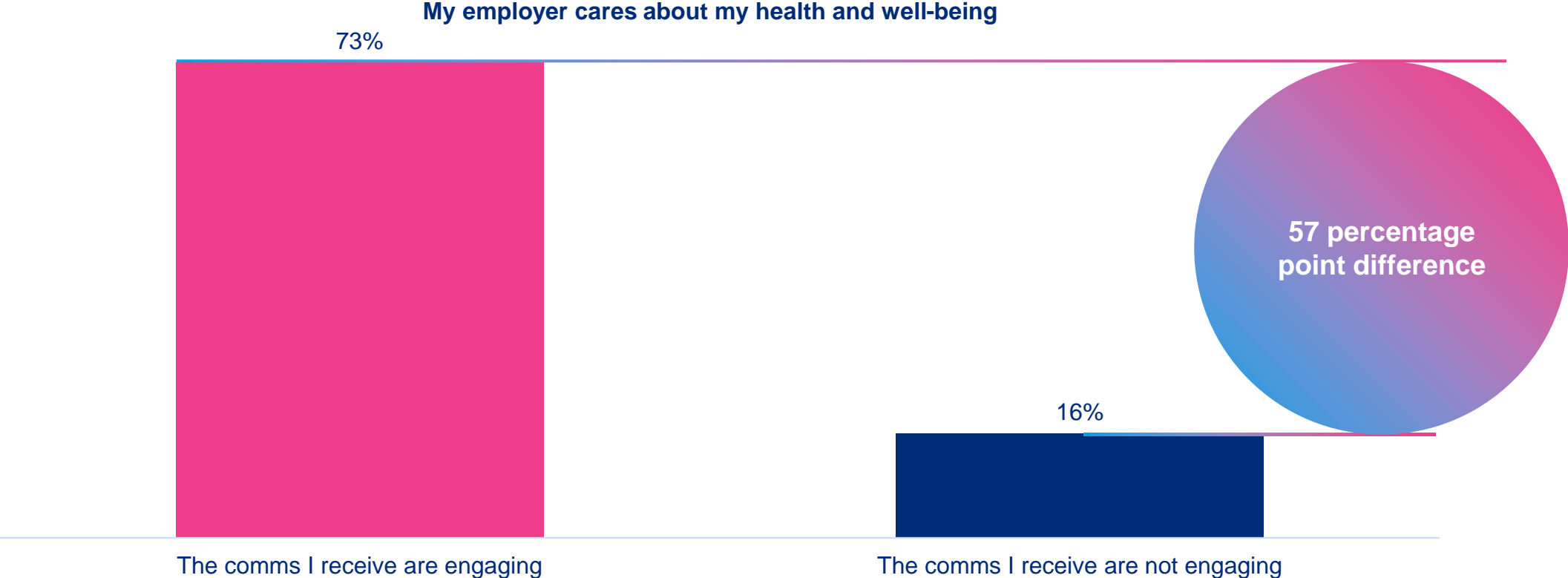
I trust my employer to...

The communications I receive about my benefits are engaging
(Agree – Top 2)

The communications I receive about my benefits are engaging
(Disagree – Bottom 2)



Prioritizing engaging benefit communications shows the organization cares about its people



How transparent are your health and benefits communications?

Clear

- Addresses the What, Why and How
- Concise
- Consistent
- Easy to understand

Meaningful

- Well-timed information
- Empowering smart decisions
- Highlights what is important
- Personalized when applicable

Relevant

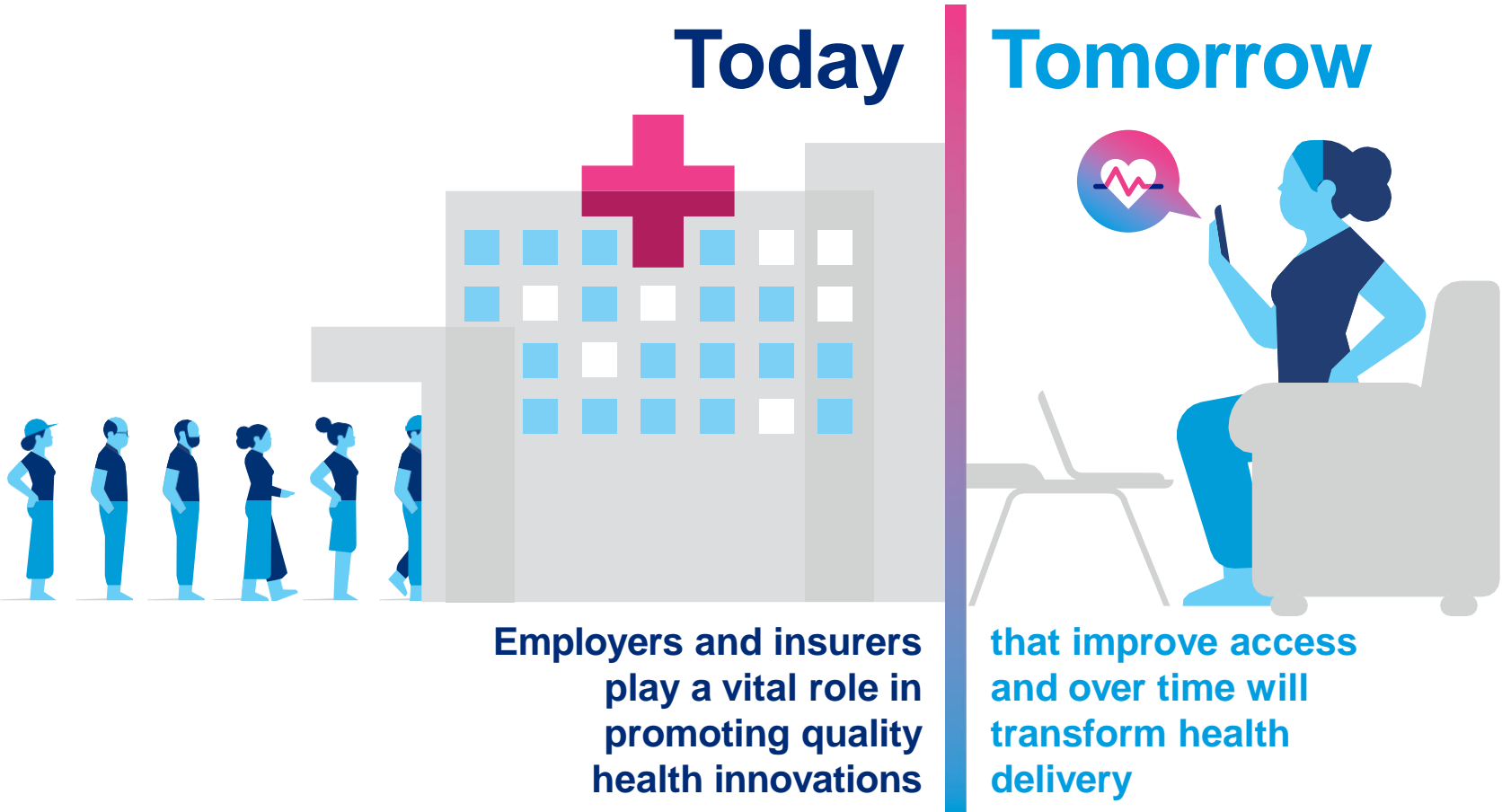
- Aligned with brand values
- Authentic and empathetic
- Driven by feedback
- Rationale for changes included

Accessible

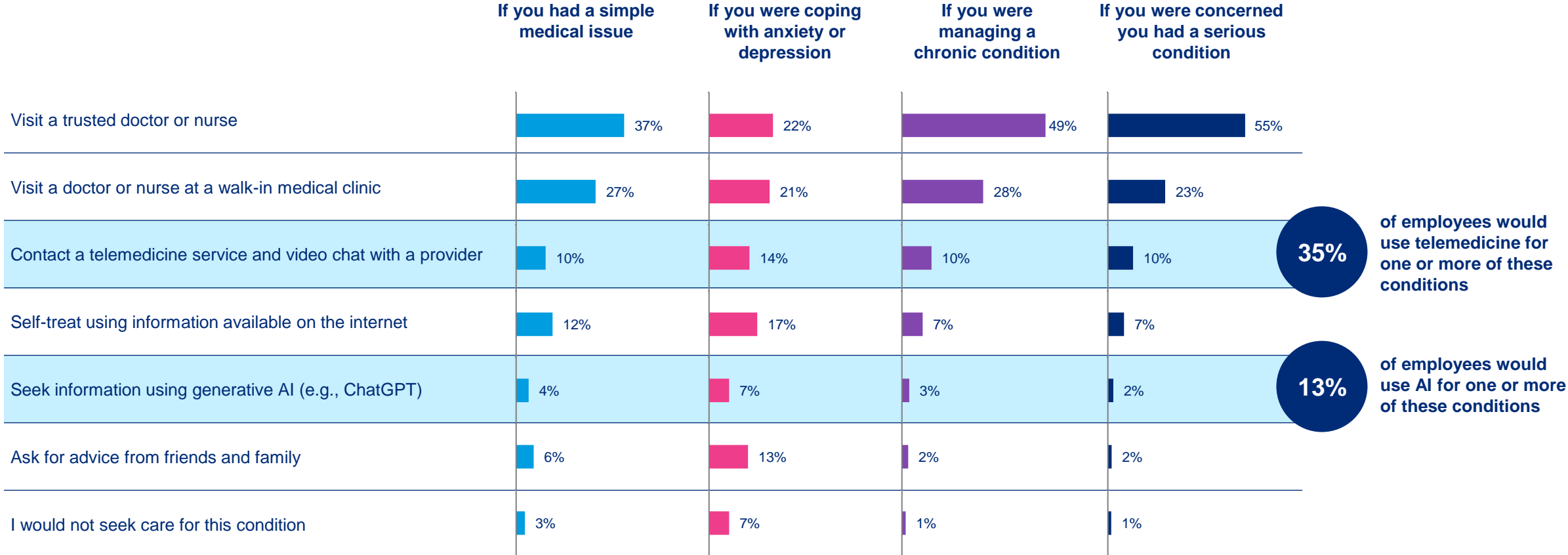
- Localized multi-channel campaigns
- User-friendly content access
- Inclusive design and tone
- Trusted messengers for delivery



Enabling new ways of healthcare access

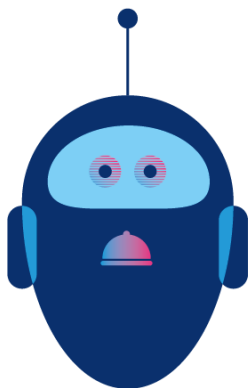


How are (or would) you most likely seek care in the following scenarios?

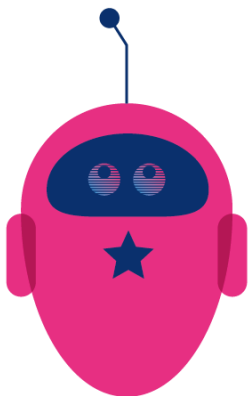


(Future) AI benefits helpers to improve the benefits experience

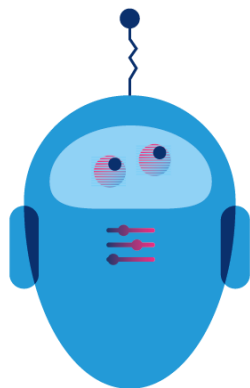
Personal concierge
to help employees take advantage of employer and other programs



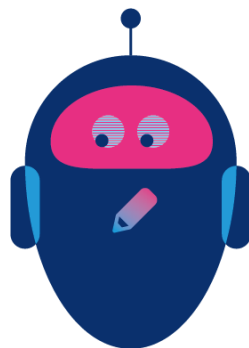
Customer service agent
to nudge and answer employee questions



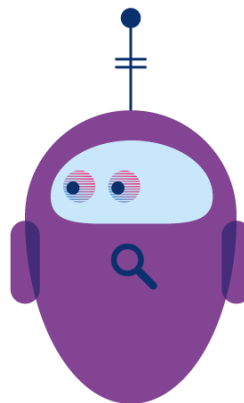
Data analyst
to help benefit manager understand employee sentiments and unmet needs



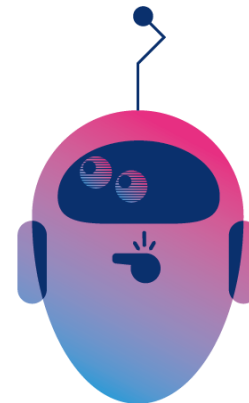
Communications content creator
to produce multimedia, culturally aligned content



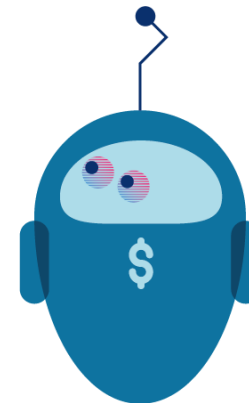
Private investigator
to identify fraud, waste and abuse, helping to keep plans affordable



Benefit enrollment coach
to help employees make the right selections

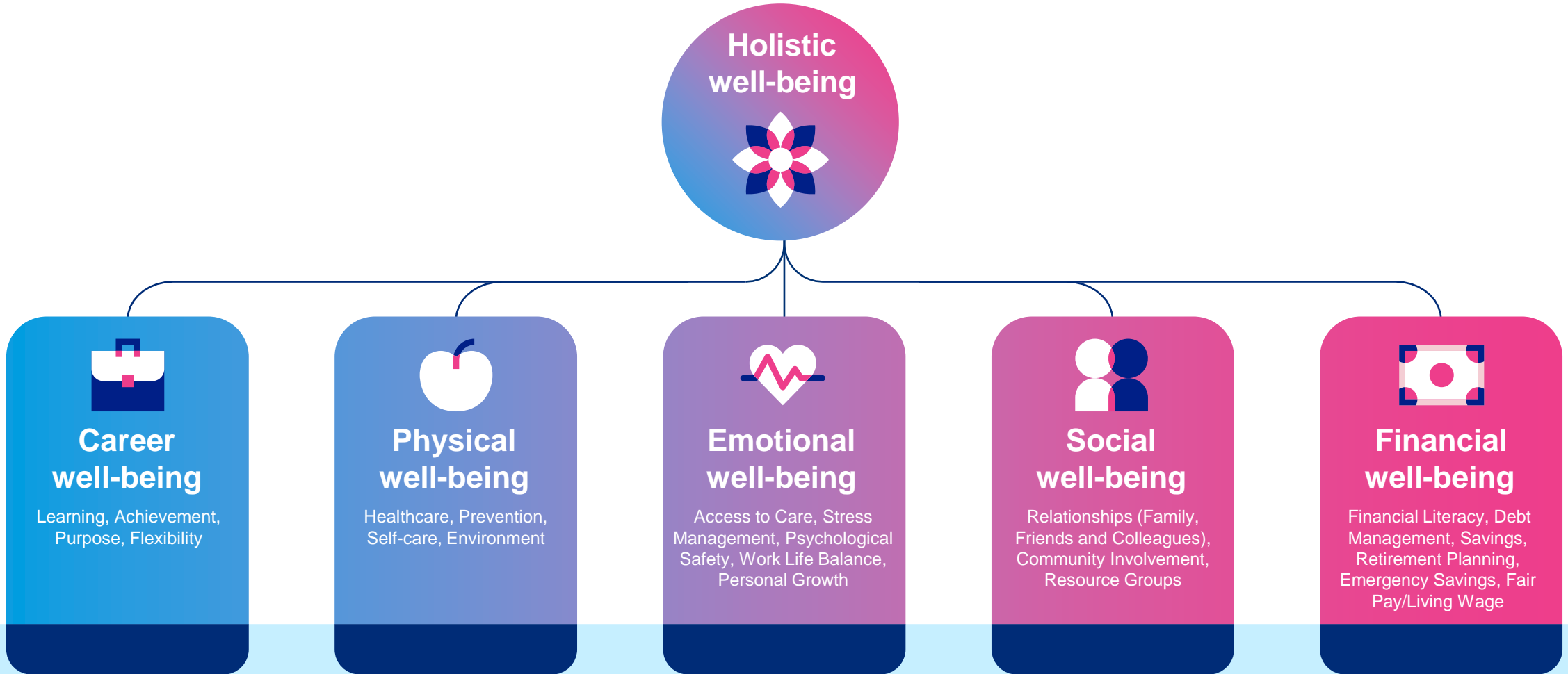


Receipt reader
to facilitate reimbursement claims



Conclusion

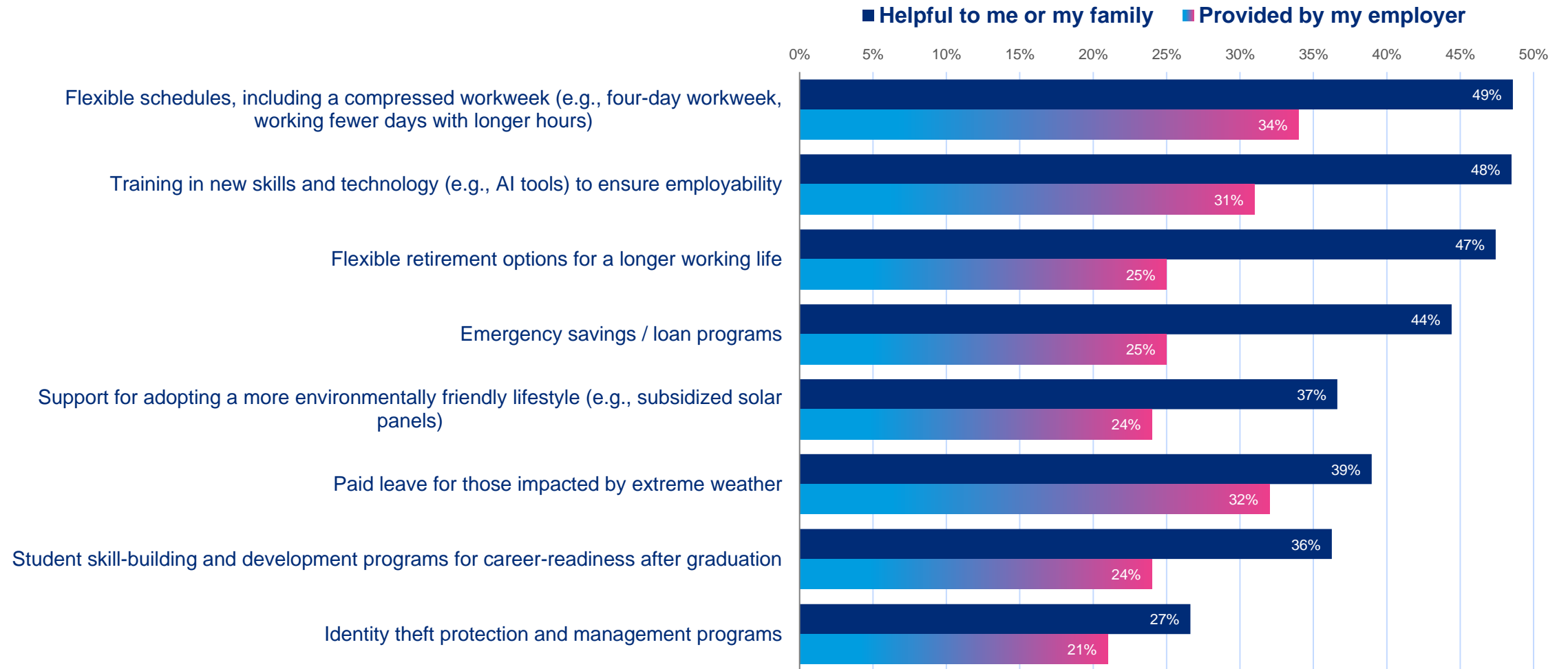
Well-being is a complete and holistic strategy



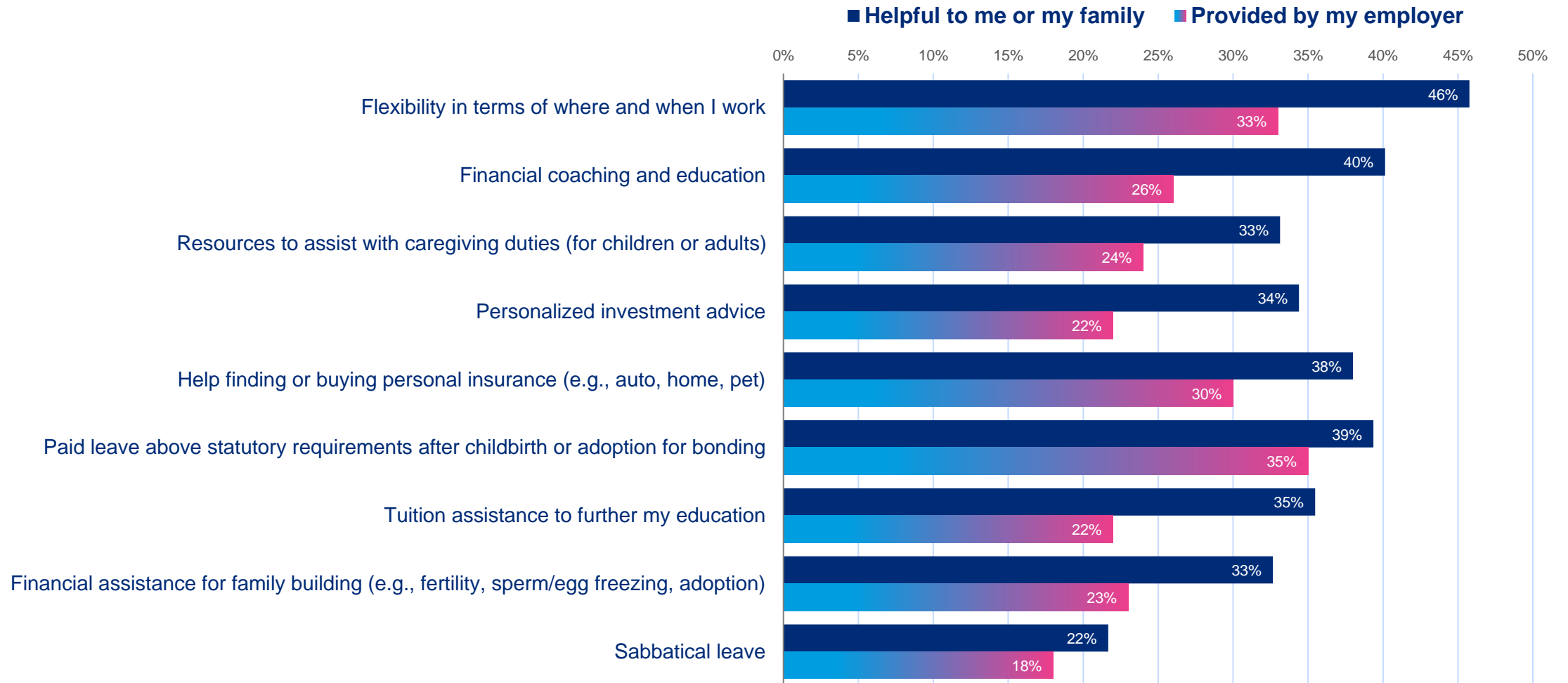
A human centered design approach to strategy, underpinned by **organizational leadership, support and culture**

Appendix

Emerging benefits



Personal responsibilities and goals



Health on Demand 2025

Global survey of 18,384 employees on their health and well-being priorities, concerns and values

Canada **1,020**
US **2,020**

Central America **1,025**
Dominican Republic; Costa Rica; Panama

Brazil **1,023**
Colombia **1,007**
Mexico **1,004**

UK **1,032**
Netherlands **1,021**
Italy **1,028**
Spain **1,024**

Middle East **1,029**
UAE; KSA

China **1,013**
Hong Kong **1,019**
India **1,030**
Philippines **1,028**
Singapore **1,031**

Australia **1,030**



IMPORTANT NOTICE: This document does not constitute or form part of any offer or solicitation or invitation to sell by either Marsh or Mercer to provide any regulated services or products in any country in which either Marsh or Mercer has not been authorized or licensed to provide such regulated services or products. You accept this document on the understanding that it does not form the basis of any contract.

The availability, nature and provider of any services or products, as described herein, and applicable terms and conditions may therefore vary in certain countries as a result of applicable legal and regulatory restrictions and requirements. Please consult your Marsh or Mercer consultants regarding any restrictions that may be applicable to the ability of Marsh or Mercer to provide regulated services or products to you in your country.