

Health on Demand 2025

Smarter Benefits, Stronger Workforce

Asia snapshot



Are your employer-sponsored benefits helping your employees thrive?

Making care affordable

Prioritising longevity

Tailoring for unique needs

Safeguarding minds

Adapting to climate change

Exploring new ways to access care

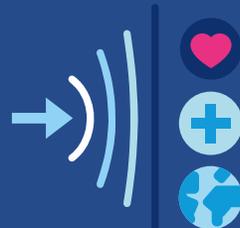
Health is wealth



Health is personal



Health is security

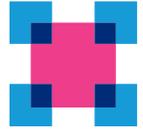


Investing in employee benefits is not merely an expense; it is a testament to the value you place on your people. It is a commitment to the future of your organisation.

Steven Yu,
Mercer Marsh Benefits Leader, Asia

Introduction

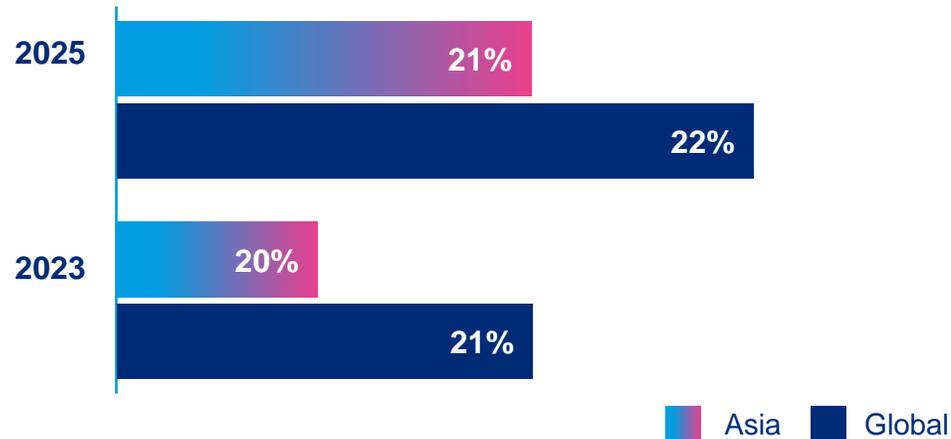
Bridging the healthcare affordability gap for employees in Asia.



1 in 5 employees in Asia are not confident they can afford healthcare, resulting in delay in seeking care.

With medical trend rates in Asia **soaring at 13%**, **5 times the inflation rate**, employees are becoming increasingly concerned about their health and financial security as they face pressures related to healthcare affordability and widening health protection gaps.

Not confident in affording healthcare for myself or my family

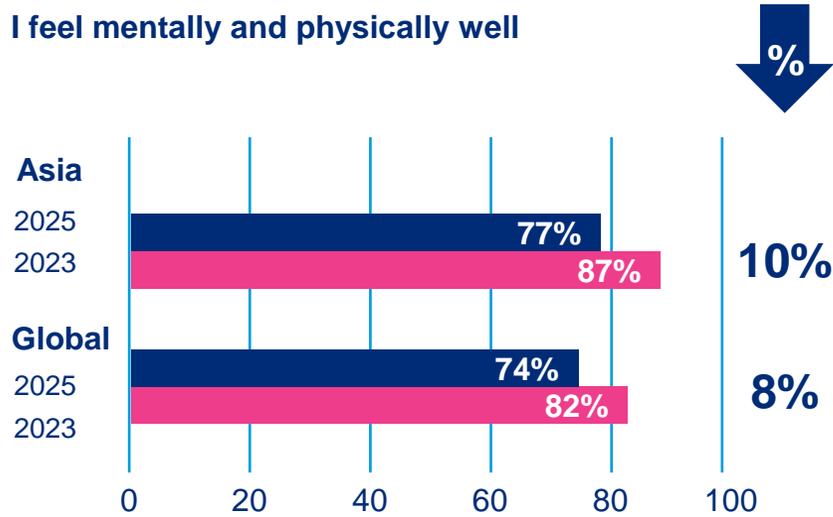


Disparity between medical trend rates and merit salary increases across markets based on 2025 forecast.



Employees' well-being in Asia declined by 10%, outpacing the Global decline of 8%.

I feel mentally and physically well



Employees' perception of employer care in Asia has dropped by 4%.

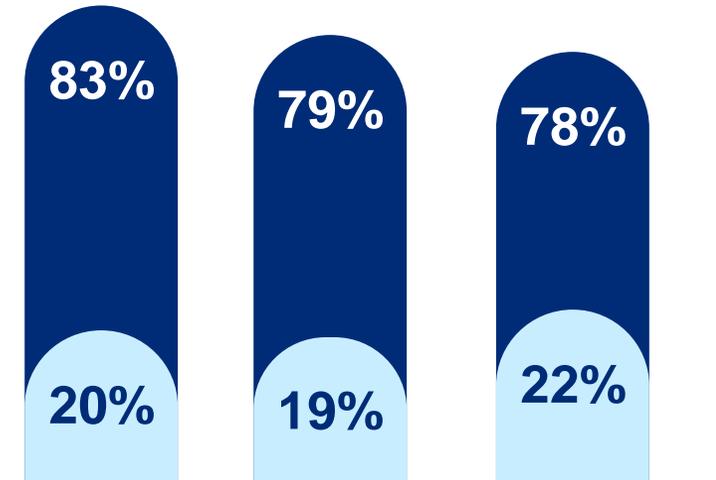
My employer cares about my health and well-being



Employers in Asia have the unique opportunity to bridge healthcare gaps and help their employees thrive as they trust their employers to provide timely access to healthcare.

Matt Zafra,
Mercer Marsh Benefits Advisory Leader, Asia

Disparity in benefits satisfaction between caring and non-caring organisations.



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 organisations in our industry

My employer cares about my health and well-being
My employer does not care about my health and well-being

Health is wealth

Making care affordable
Prioritising longevity





Removing financial barriers to healthcare access.



1 in 3 with a household income below the median are not confident that they can afford healthcare.

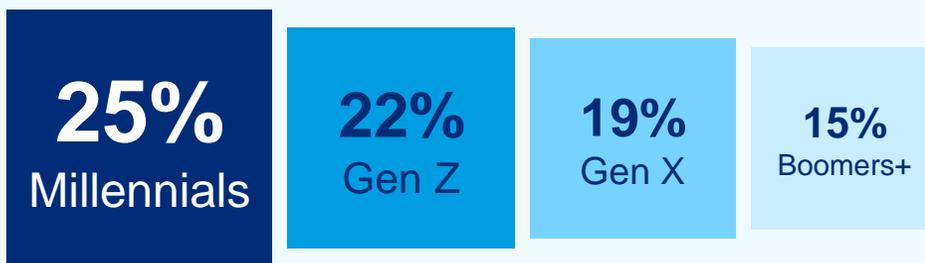
More employees in Asia who earn below the median income are **not confident** in their ability to afford healthcare.

	2025	2023
Income below median	Asia 37% Global 33%	Asia 31% Global 31%
Income above median	Asia 17% Global 15%	Asia 16% Global 15%



Survey reveals gender and generational disparity in confidence regarding healthcare affordability.

Millennials are the least confident in affording healthcare.

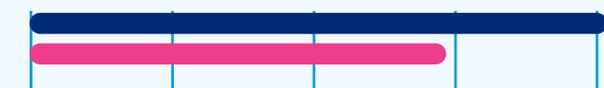


Women are not as confident in affording healthcare as men.



Employers can enhance health benefits to better meet employees' needs.

Insurance coverage or discounts for outpatient prescription drugs



Insurance coverage or discounts for routine doctor's visits



Preventive cancer screenings

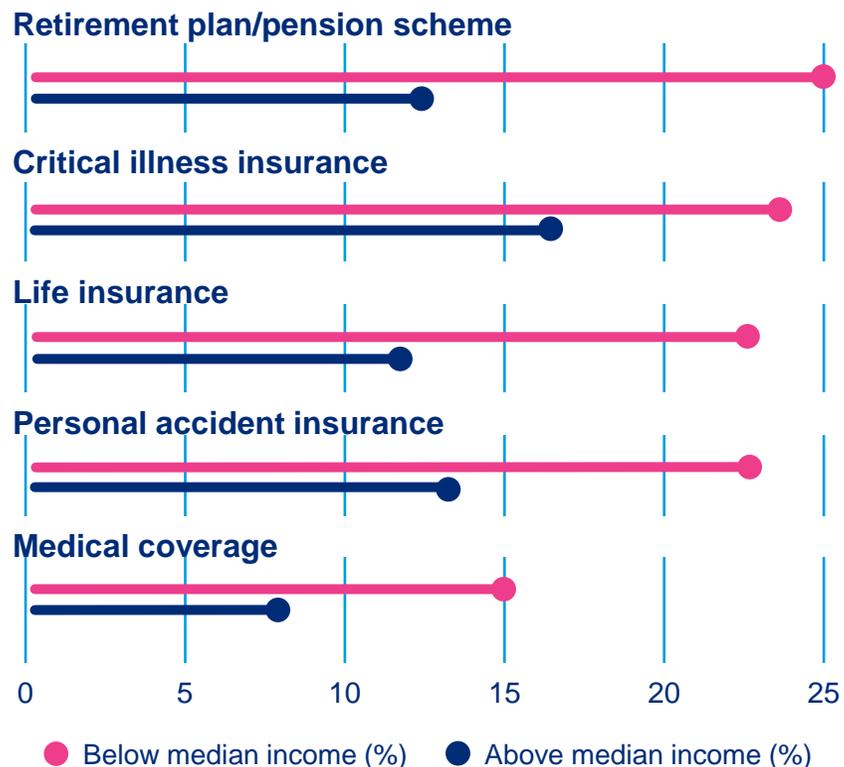


Helpful to me or my family (%)
 Provided by employers (%)



Wealth disparity leads to widening health protection gap for employees earning below the median income.

More employees earning **below the median income** cannot access critical benefits through any means.



Employees earning below the median income are more likely to delay healthcare due to financial reasons.

28% above median income level

43% at or below median income level

The lack of accessible and affordable healthcare impacts not only employees but also businesses, as it prevents timely medical care, leading to increased absenteeism and sick days.



Action for Employers

- Provide affordable and essential benefits to promote healthier workforce and enhance productivity.



Medical plan eligible employees

-  Review employee feedback and eligible expenses to prioritise 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).

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 on-site 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.



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

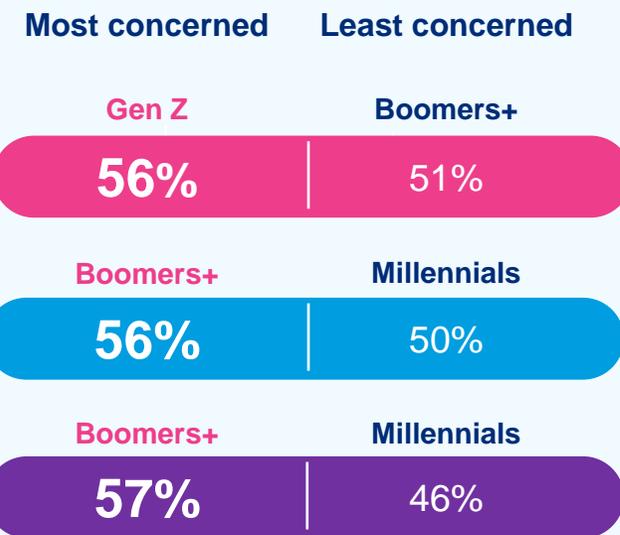
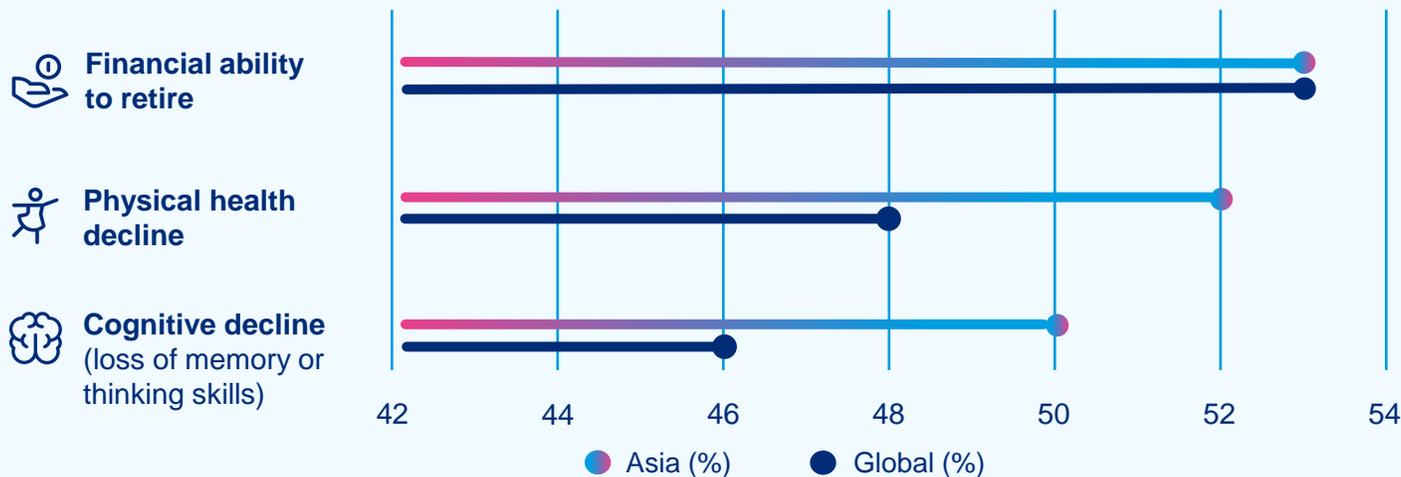


Empowering financial, physical and cognitive sustainability in a multi-generation workforce.



1 in 2 respondents in Asia are concerned about their ability to retire as people are working longer.

3 key areas of ageing concerns facing the Asian workforce across generations:



Despite employees' concerns, employers are not addressing their needs, with only:

37% providing retirement plans

25% offering financial well-being programs

24% offering fitness, nutrition or general well-being support



Boomers+ are thriving more than other generations.

	Boomers+	Gen Z	Millennials	Gen X
Overall, I am physically and mentally well	80%	73%	76%	78%
Thriving in current role	71%	67%	67%	67%

Key benefits that help Boomers+ thrive:

% of employers who provide such benefits:

Alternative work schedules	34%
Flexible retirement options for a longer working life	29%
Remote/hybrid working	26%
Insurance coverage or program that reduces cost of mental health treatment	23%

However, Boomers+ are most concerned about:

 **57%**

Obtaining affordable, quality childcare or eldercare

 **57%**

Cognitive decline

 **56%**

Physical health decline

 **53%**

Mental or emotional health decline

Different generations have distinct values, communication styles, and expectations. Neglecting to accommodate their unique needs can lead to disengagement, low morale, and ultimately, higher turnover rates.



Actions for employers

- Rethink how to hire, train, and support employees to promote the health and financial resilience of a multi-generation workforce.



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 inter-generational mentorship.
- Actively address ageism in the workplace.



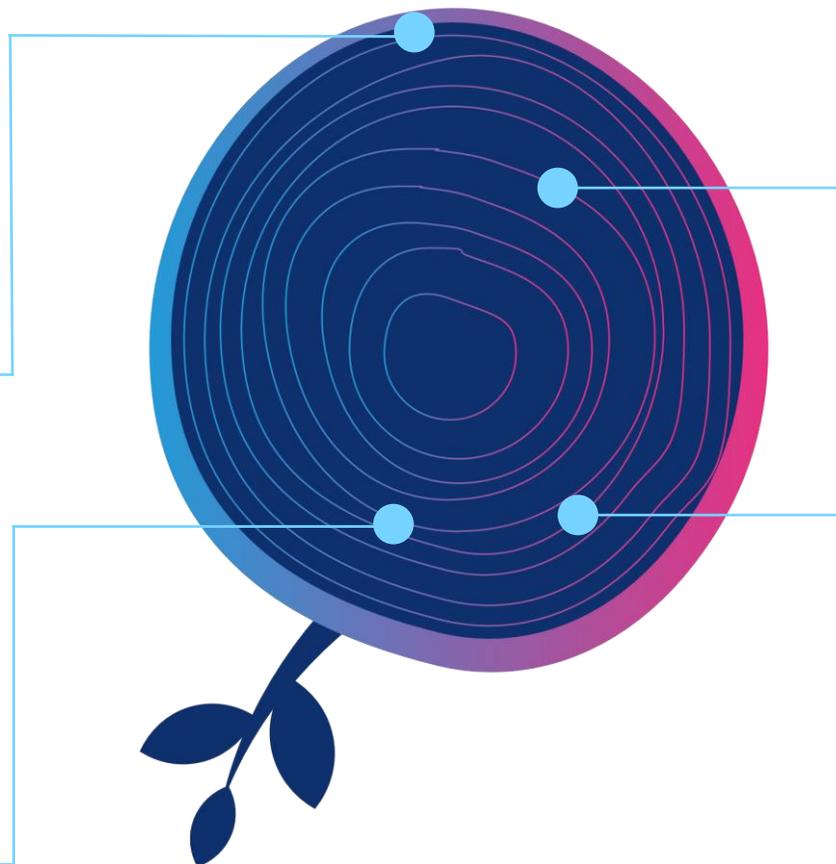
Provide accessible health and well-being benefits

- Manage health and benefits 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



Enhancing sustainability for the experienced workforce through a multi-pronged approach.

Challenges

A hospitality company has many employees aged 40 and older, who are five times more likely to develop chronic conditions, leading to increased healthcare costs.

Two issues the company faced:

- Employees were not active in regular health screenings.
- Many individuals were unaware of their benefits, leading them to seek external care and resulting in under-utilisation of on-site clinics and decreased continuity of care.



Actions

- **Addressed fragmented care-seeking pattern.** Employees were encouraged to use the on-site clinic for early detection of chronic conditions and to promote cost efficiency.
- **Responded to the unique needs of the workforce.** Targeted screening and educational materials were implemented for the largely female workforce over 40.
- **Addressed communication barriers.** The company displayed health information in high-traffic areas due to limited access to computers and corporate emails.

Outcomes

- An increase in the number of chronic condition cases treated at the on-site clinic, enhancing continuity of care and allowing for customised treatment plans.
- Early detection of conditions increased, emphasising the importance of proactive screening for better health outcomes.
- The company also reinforced the awareness and understanding of preventive health strategies.

Health is personal

Tailoring for unique needs
Safeguarding minds





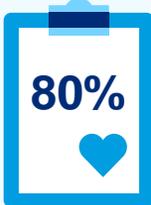
Employers need to consider the unique needs of employees at different life stages.

X 36% of employees say that the benefits provided by their employers do not meet their needs.

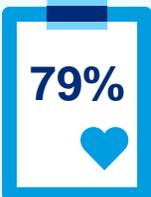
Offering personalised benefits enhances employees' confidence in employer support.

I can personalise my benefits package I can't personalise my benefits package

My employer cares about my health and well-being



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



Only 65% in Asia have access to personalised benefits package despite its importance in meeting their needs.

What do employees in Asia truly value in their benefits?

Diversity, equity, inclusion & belonging **67%**

The interest and equity of older workers **67%**

Men's health & well-being **66%**

Equity of people with disabilities or neurodiversity **64%**



Benefits platform empowers employers to provide benefits personalisation to employees in a cost-effective and efficient manner. However, only 30% of employees have access to such platforms.

Steven Yu,
Mercer Marsh Benefits Leader, Asia





Caregivers in the Asian workforce are experiencing higher stress levels.

Caregivers report being physically and mentally well, yet 1 in 2 are worried about finances, job security and declining health.

54%

of employees are caregivers (Global)



Caregivers experience a higher stress levels in daily life.



Addressing the concerns of caregivers in the Asian workforce

Obtaining affordable, quality childcare or eldercare

Job security

Physical health decline

Mental and emotional health decline

60%

58%

58%

56%

41%

40%

43%

39%

Caregivers Non-caregivers

Employers who maintain a one-size-fits-all benefits plan for their entire workforce risk falling behind in attracting and retaining talent who value personalised benefits.



Actions for Employers

- Reevaluate benefits needs at various life stages and tailor benefits packages accordingly.
- Provide flexibility by enabling employees to customise their benefits to suit their individual needs.



Consider the different factors that influence an employee's benefits experience



Mental health conditions continue to affect both employees and the organisations they work for.



Nearly 1 in 2 employees in Asia are feeling stressed in daily life, and 64% are looking for a new job opportunity.



Asian workforce is feeling more stressed in daily life.



Hong Kong is the stress capital of Asia.

	2025	2023
China	53%	51%
Hong Kong	58%	55%
India	42%	50%
Philippines	43%	-
Singapore	45%	40%

Organisations can offer these useful benefits to support employees' mental well-being:

Training programs to help recognise and help address mental health challenges for self and others



Mental health screenings to identify potential concerns



Insurance coverage or program that reduces cost of mental health treatment

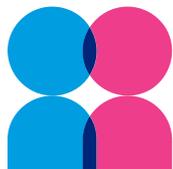


0 10 20 30 40

● What employees want (%) ● Provided by employers (%)

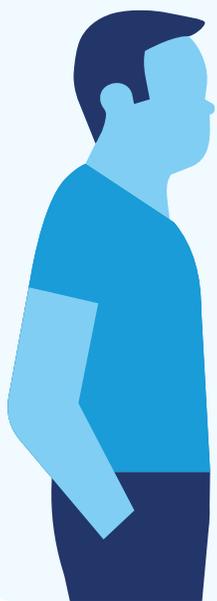


Unique mental well-being challenges faced by men.



49% of men report feeling more stressed at work, and **50%** are looking for a new job compared to 47% of women.

A protection gap on mental health benefits persists.



38%
of men **value**
mental health
screenings to
identify potential
concerns.

However,
only 25%
of men say
their employers
provide such
benefits.



Inadequate mental health support for employees can create a negative work culture and hinder productivity.



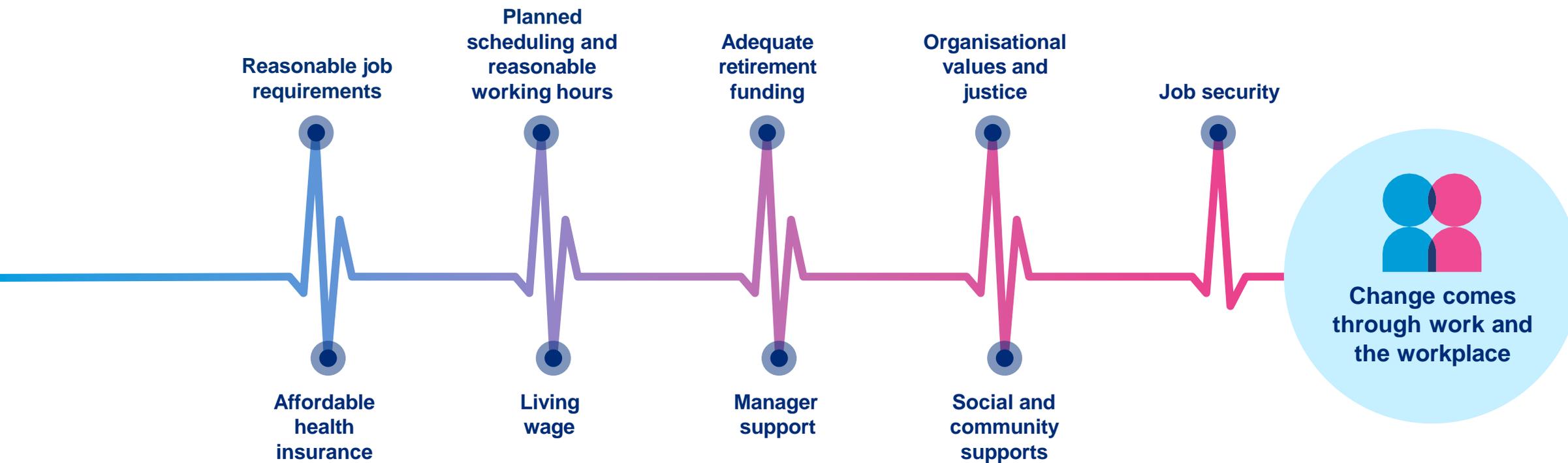
Action for Employers

Reassess the mental health support offered to employees and implement targeted strategies such as:

- Mental health screening.
- Dynamic health education strategies.
- Foster a culture of psychological safety in the workplace.



Consider the work factors that impact employee health

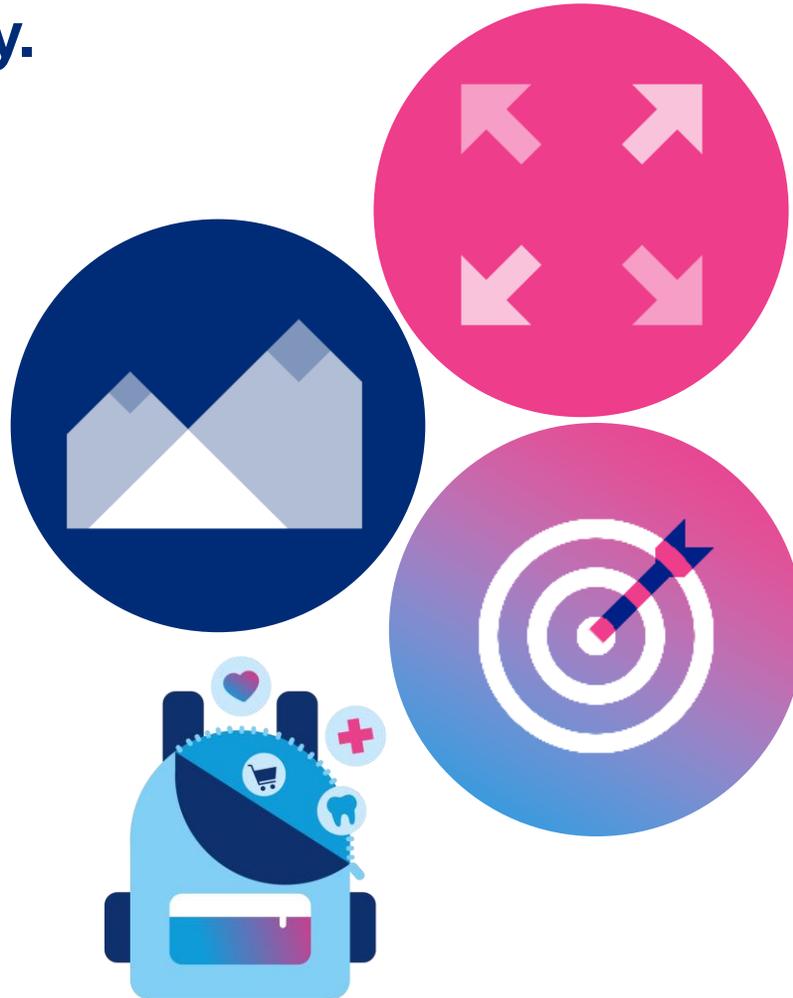




Enhancing employee satisfaction through flexible benefits supported by effective communications strategy.

Challenges

- A global manufacturing company with over 2,000 employees provided comprehensive benefits but faced low satisfaction levels.
- The company aimed to offer personalised benefits options to meet unique employee needs while maintaining cost sustainability and a uniform benefits structure.



Actions

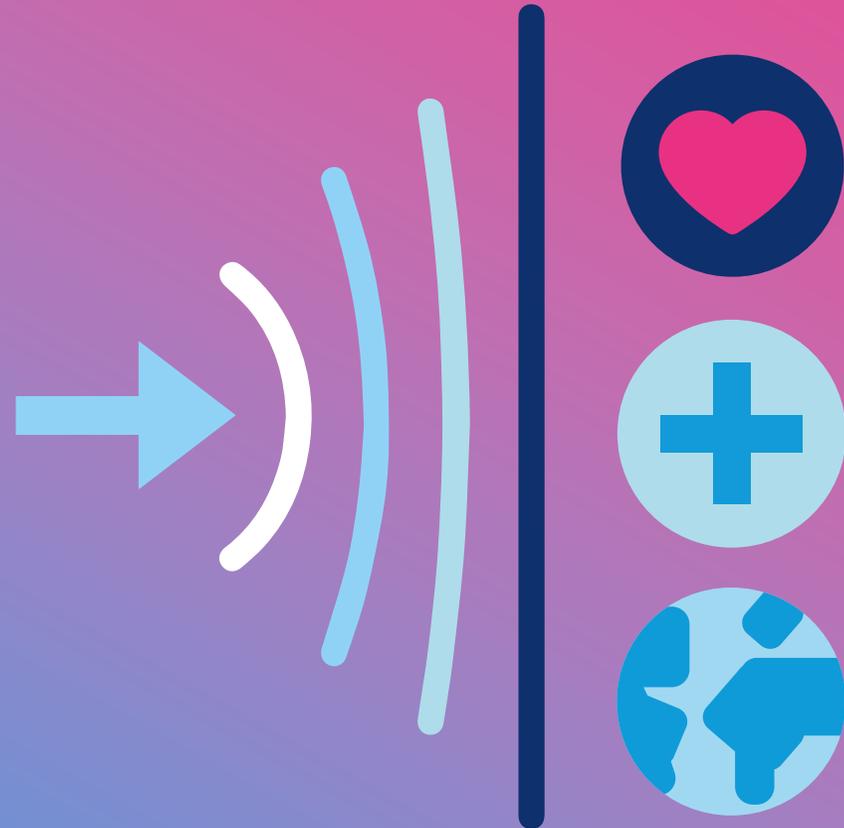
- **Catered to individuals' needs.** The company introduced a flexible benefits program that enables employees to adjust their medical plans, risk benefits, and health checks for themselves and their families, and to contribute voluntarily to a pension plan.
- **Made enrollment straightforward.** Smart Benefits was launched as the flex benefits portal for enrollment and reimbursement, which was also linked to corporate wellness events.
- **Conveyed clear messaging.** The implementation was also supported with a strategic communications plan.

Outcomes

- Employee satisfaction increased as 95% recognised that the benefits supported their wellness needs.
- 98% of employees were satisfied with the current benefits, an improvement from the previous survey.
- Notably, the company enhanced the employee experience without incurring additional costs.

Health is security

Adapting to climate change
Exploring new ways to access care



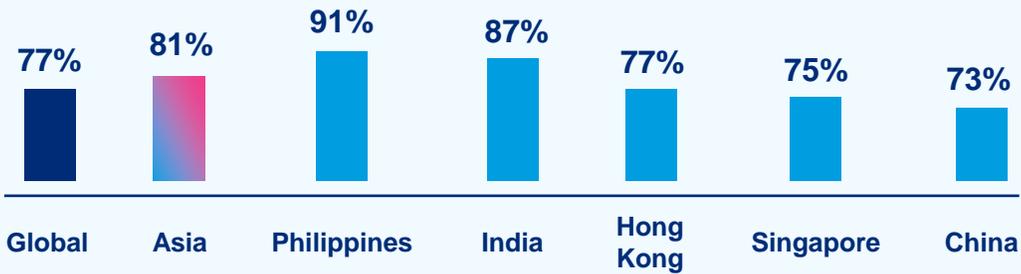


Asia is most impacted by extreme weather.



4 in 5 employees or their families in Asia have been affected by climate change and extreme weather events.

81% of employees in Asia say that they or a family member have been impacted by climate change.



Top impacts of changing climate and extreme weather events:

41%

have experienced increases in cost-of-living expenses

30%

have experienced worsened physical health conditions, and difficulty sleeping due to high temperatures

27%

have anxiety regarding extreme weather



Impact of changing climate across the multi-generation workforce:



Increase in cost-of-living expenses

Gen Z

44%

Millennials

44%

Gen X

38%

Boomers+

33%



Worsened physical health conditions

Millennials

32%

Gen Z

30%

Gen X

28%

Boomers+

27%



Building health resilience for the workforce exposed to climate risks.



42% of the workforce in Asia is concerned about insufficient employer-sponsored and/or government healthcare benefits to cover climate-related health conditions.¹

Employees who work outdoors are more impacted by climate risks.

90%

have been impacted by climate change

34%

experienced anxiety regarding extreme weather

Disparities in climate-related benefits for those who work outdoors.

Emergency savings / loan programs

41%

32%

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

42%

30%

Paid leave for those impacted by extreme weather

42%

35%

■ What employees want
■ Provided by employers

The frequency and intensity of extreme weather events affect some jobs more than others, and are linked to higher levels of anxiety, stress and depression, especially for those who work outdoors.

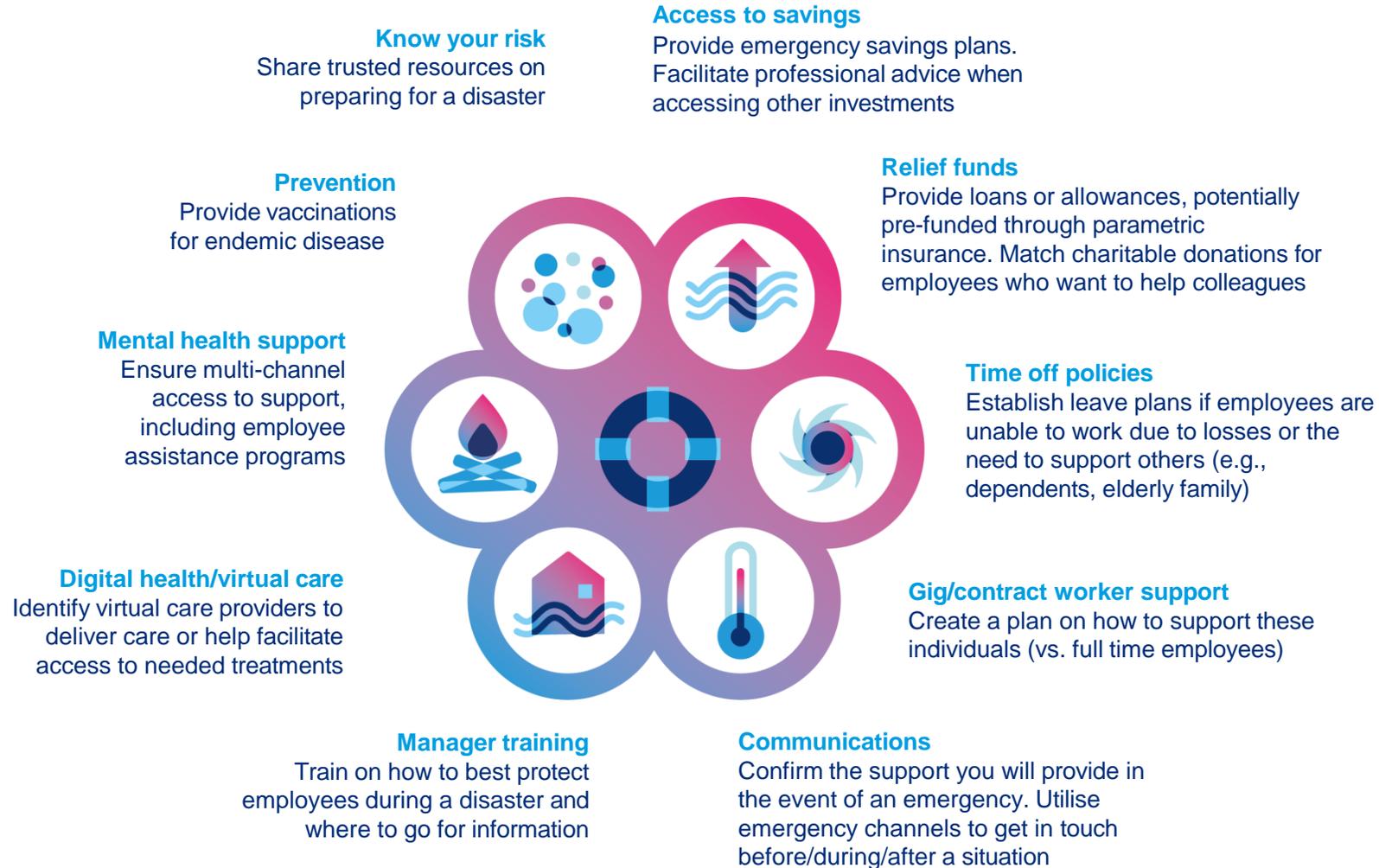


Actions for Employers

- Enhance climate-related benefits such as loans and health protection programs.
- Offer flexibility in work schedules.
- Support paid leaves for those affected by extreme weather events.



Getting ahead – benefits to help employees in a disaster





Challenges in healthcare access affect employee productivity.



1 in 4 employees do not know where to find benefits information, which affects their access to care.

Barriers to healthcare access

 **23%**

Long-anticipated wait time for an appointment

 **21%**

Inability to take time off

 **20%**

Challenges in navigating the healthcare system or finding appropriate care

 **20%**

Concerns about the quality of care



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

46% Asia vs **44%** Global

Engaging benefits communications will increase the trust in employers

I trust my employer to:	Comms are engaging	Comms are NOT engaging
Provide timely access to affordable, quality healthcare	54%	27%
Share information and advice on improving my health	52%	20%
Provide recommendations on where to seek care for a complex condition	50%	19%
Provide apps to manage chronic health conditions	43%	15%

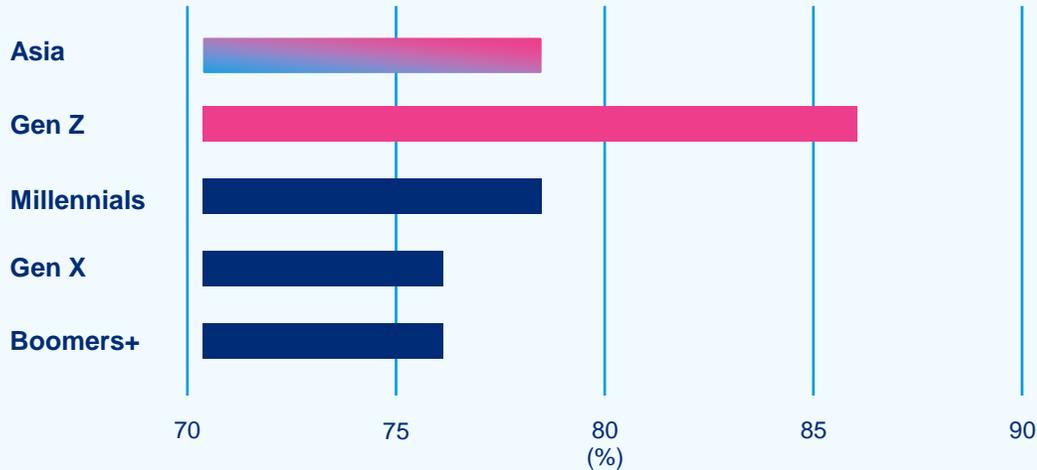


There is a pressing need to address barriers to healthcare benefits access for Gen Zs.



86% of Gen Zs have postponed seeking healthcare in the past 2 years, the highest rate among all generations.

Delay in seeking healthcare across generations:



Key reasons why Gen Zs delay seeking healthcare:

25%

- Feelings of embarrassment, anxiety, or fear about their health concern.
- Unable to take time off.



40% in Asia are open to using telemedicine services to access care.

Only 38% of Gen Zs are using telemedicine services to access care, lowest rate among all generations.

Barriers to healthcare access have led to 78% of employees delaying medical care, potentially resulting in more extensive and costly treatments.



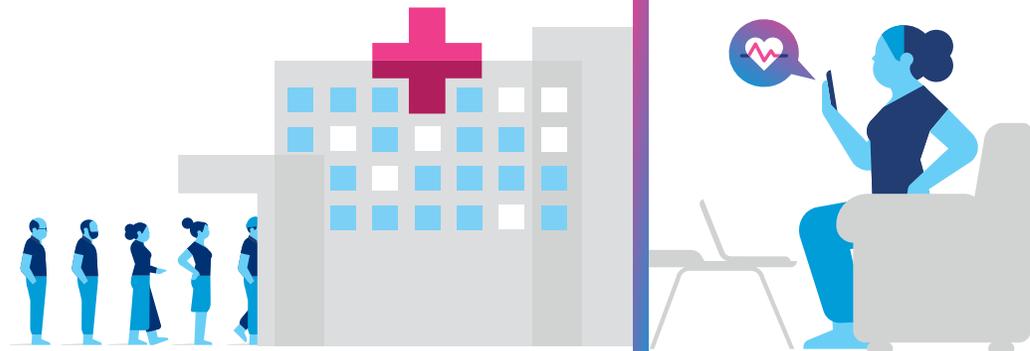
Actions for Employers

- Enhance healthcare offerings by introducing innovative models such as on-site care, virtual services and flexible scheduling.
- Communicate benefits information in an engaging and timely manner to promote adoption and facilitate prompt access to healthcare.



Enabling new ways of healthcare access

Today Tomorrow



Employers and insurers play a vital role in promoting quality health innovations

that improve access and overtime will transform health delivery

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
- Personalised when applicable



Relevant

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

Accessible

- Localised multi-channel campaigns
- User-friendly content access
- Design and tone easily understood by all
- Trusted messengers for delivery

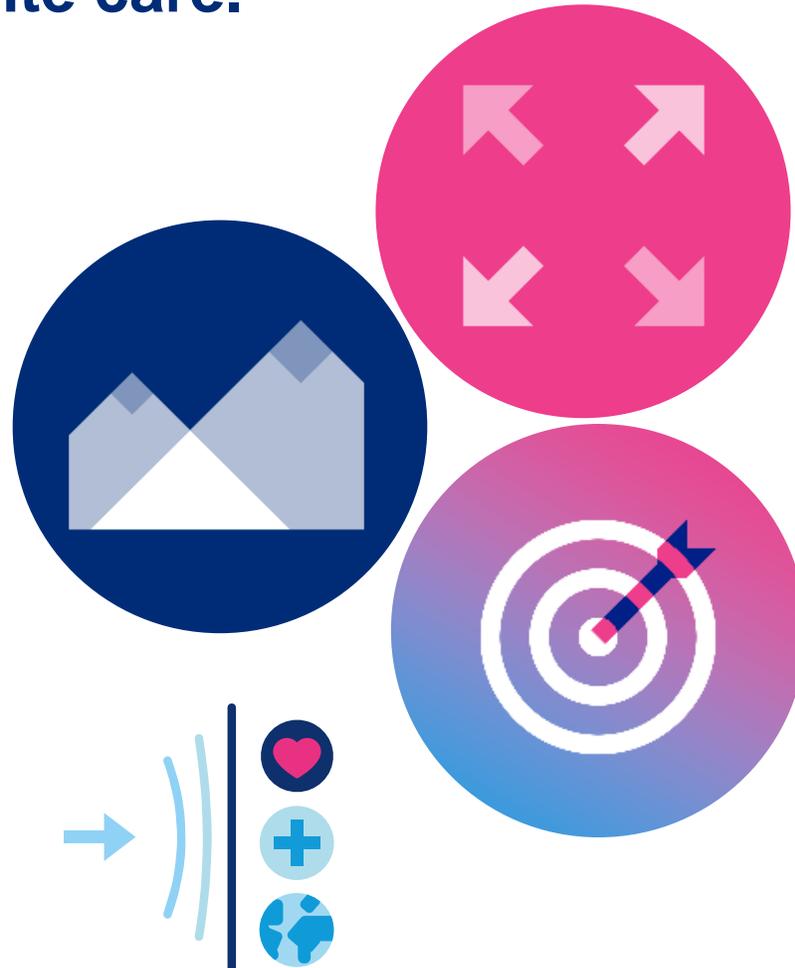


Improving healthcare accessibility through optimised on-site care.

Challenges

A Business Process Outsourcing (BPO) company wanted to optimise its on-site clinic to aid in Health Maintenance Organisation (HMO) claims management and improve employee experience as:

- Employees were experiencing recurring poor servicing standards.
- The clinics were usually closed due to unavailability of nurses or doctors.
- The clinics had incomplete details in the monthly clinic reports, resulting in non-meaningful data insights for both the company and Mercer Marsh Benefits.



Actions

- **Aligned vendor capabilities with requirements.** Meticulously reviewed vendors to ensure that the expectations and capabilities were aligned.
- **Elevated standards of the on-site clinic.** The company switched to a premium on-site clinic provider despite the increased costs after an ROI analysis.
- **Improved healthcare experience.** The new clinic vendor implemented an audit and wellness roadmap to improve the on-site care experience.

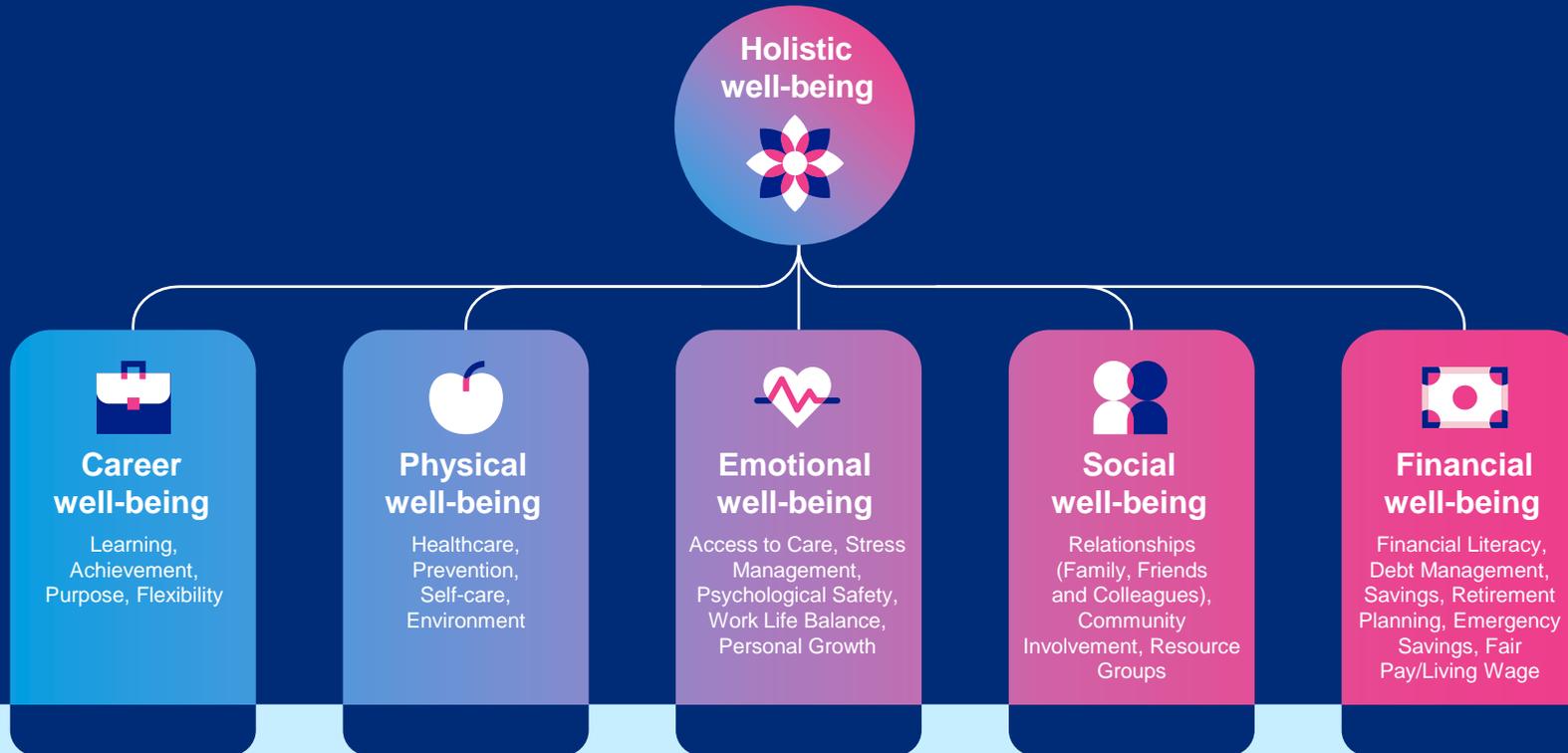
Outcomes

- The clinic utilisation rose by 4% over nine months, resulting in PHP 2M in direct cost savings for outpatient consultations, and a 58% reduction in ER conduction cases, leading to an additional PHP 2.3M in savings.
- Employee satisfaction improved significantly, achieving an 89% customer satisfaction rating for the new on-site clinic vendor.
- Automated External Defibrillators (AEDs) were implemented at all sites, which saved a life in a critical incident.

Key takeaway

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

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



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

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

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Health on Demand 2025

This is a global study to understand how workforce needs and attitudes around their employee benefits are changing in response to compounding issues including climate events, economic shocks and geopolitical conflicts.

Who

18,384 adult employees, 18 years old and above.

Where

20 markets

Asia: China, Hong Kong, India, Philippines, Singapore

APAC: Australia

Europe: Italy, Netherlands, Spain, UK

Latin America: Brazil, Colombia, Costa Rica, Dominican Republic, Panama, Mexico

Middle East: UAE, KSA

North America: Canada, USA

Global survey of
18,384 employees (5,121 in Asia)
on their health and well-being
priorities, concerns and values

China **1,013**

Hong Kong **1,019**

India **1,030**

Philippines **1,028**

Singapore **1,031**

When

Fielded in October to November 2024.

Definitions

Generation Z 18 to 27, **Millennials** 28 to 43, **Generation X** 44 to 59, **Boomers+** 60+.

Caregivers is defined as providing 5+ hours of care per week for children, spouse/partner or parents.

Thriving is defined as prospering in terms of health, wealth and career.



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