Health on Demand

Smarter Benefits, Stronger Workforce

United States Infographic

welcome to brighter



wealth **Making care**

affordable

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

Prioritizing longevity Act on longevity now,

for all generations.

personal

Tailoring for

unique needs

Health is **Health** is security

Optimize benefits to reflect shared basic needs and diverse realities.

Safeguarding minds Strengthen mental health

concerns over cognitive decline and loneliness.

programs to address clear

change As extreme weather impacts

Adapting to climate

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 are becoming increasingly worried about their health and security. However, while the rest of the world is changing, one constant remains: benefits enable employees to feel more secure in their ability to cope

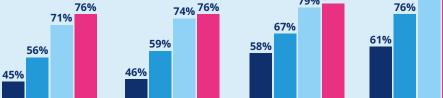
Health on Demand

Smarter Benefits,

Stronger Workforce

with life's challenges, enabling employees to thrive and giving a competitive advantage to employers.

The more benefits an employee receives, the more likely the employee is to report thriving in their role If your employer receives... 0 benefits 1-4 benefits 10+ benefits 5-9 benefits 86% 88% 79% 81% 74% 76% 76% 71% 67% 61%





and well-being (Strongly agree **79%** + Agree) My employer cares about my

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

> I am confident my The benefits

health and wellbeing (Strongly disagree + disagree)

Advancing personal well-being

Voicing concerns

Engaging with available supports

and skills

Contributing to a safe

workplace for all

Building relationships

(physical, mental, financial

and needs

social and career)

My employer cares

about my health



Employee

Creating positive change is a joint effort

Prosperity

Growth

Protection Connection

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

Employer

Fostering a healthy culture

Creating meaningful

Supporting growth and development

Valuing workers

with purpose

Delivering fair pay and

working conditions

43%

and providing jobs

benefit programs

Making care affordable

Employees are concerned about financial

security, and as healthcare costs increase,

some employees may not be able to afford the healthcare they and their families need.

healthcare...

if household

income is

Employers can build trust with their employees by ensuring they can access affordable care. Often, the most helpful benefits as rated by employees are the most basic and essential. Health equity starts with affordability, but some employees are less confident they can afford the healthcare they need

Percent of employees who are not confident they can afford

if gender is

if health

status is

I don't have a h

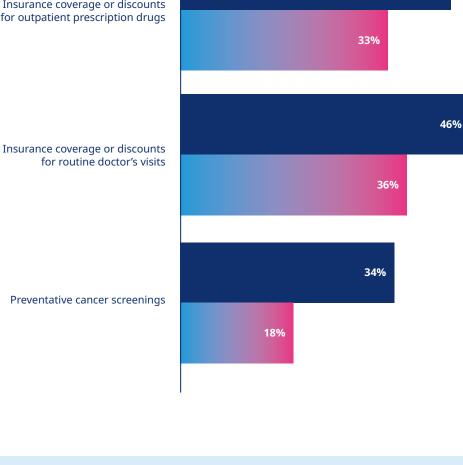
Above median 7%	Male 12%	health condition or disability
Below median 28%	Female 22%	I have a health condition or disability 24%
Prioritizing Societies are aging, w		

Helpful to me or my family Provided by my employer

Physical health and well-being benefits: employees most

value insurance coverage for drugs and doctor's visits

Insurance coverage or discounts for outpatient prescription drugs



support employees to promote the health and prosperity of the entire workforce.

47%

Gen Z

51%

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

their 80s and beyond. As life expectancy increases, many individuals are staying in the workforce longer, leading to

a more age-diverse labor market. This longevity trend is prompting businesses to rethink how they hire, train, and

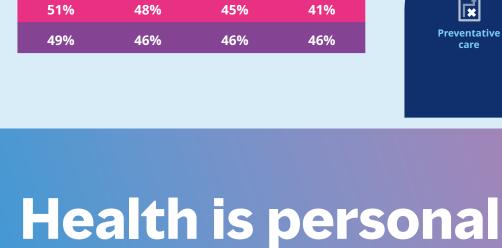
Employees are extremely or very concerned about physical, mental or emotional or cognitive health decline

Gen X

47%

Boomers

48%



Millenials

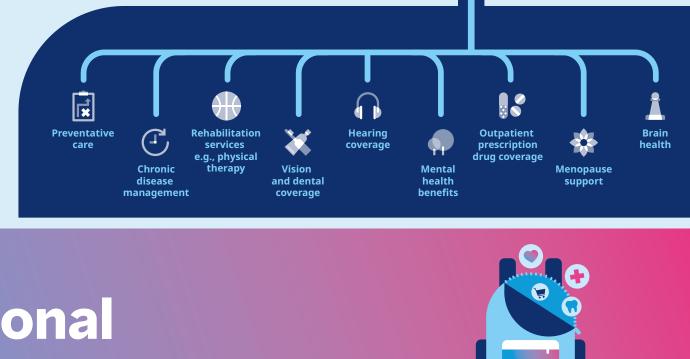
48%

Powering the productivity of your people

Health benefits

that support

healthy aging



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

Tailoring for unique needs

address their unique health and wellbeing needs.

As a member of the sandwich generation, I'm Ineed As a **supervisor**, worried about I want training on job loneliness how to recognize security and address mental health challenges for myself

Ineed

and others

As someone

with an apparent

physical disability,

I worry about

transportation to

appointments

Employees want and need

different support...

As a

foreign-born employee, I worry about navigating

system

to afford healthcare for Ineed me and my to ensure family my family is safe Ineed to be able to retire Safeguarding minds Mental health conditions continue to affect both employees and the organizations they work for. To safeguard minds, employers should reassess how they support employees' mental health and introduce targeted support strategies. This might include offering mental health screenings, implementing dynamic health education strategies, enhancing social well-being and fostering a culture of psychological safety in the workplace.

the competition, losing out on talent that appreciate the ability to pick and choose the benefits they want. I can I can't personalize personalize my benefits my benefits

...and benefits personalization

As the health and benefit needs of employees continue to change

and evolve, organizations need to recognize the different realities

of various groups within their workforce and tailor their packages

accordingly. In order to truly meet the unique needs of every

individual, employers can offer the opportunity to customize benefits packages. Employers that continue to offer a single, standard benefits plan across entire workforce may fall behind

package package My employer cares about my health 35% and well-being (Strongly agree + agree)

The benefits provided

by my employer meet

my needs



Balance

time spent

indoors and outdoors

Limit

low-quality

screen

time

Aim to use

positive coping

mechanisms

for managing

stress

30%



learning new

skills

Healthy brain

of employees feel stressed most days

at work

mental health challenges for myself and others

Targeted services for maintaining brain health

of employees

everyday life

feel stressed in

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

Helpful to me or my family Mental health screenings to identify potential concerns Training programs to help recognize and address



Infectious

diseases

(e.g., malaria

and dengue)

Ineed

to be able to

balance my

work and

personal life

As a **Gen Z**

employee, I want

my employer

to provide

mental health

employees

stressed in

everyday

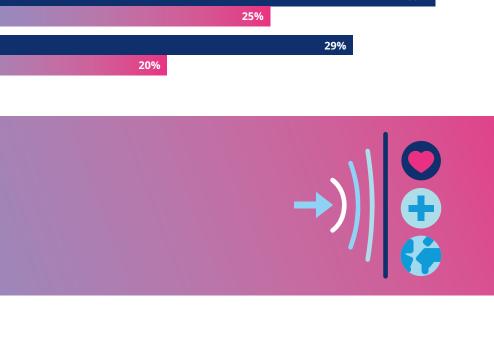
most days

life and

at work

feel

34%



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

anticipated increase in climate-related diseases?

Stunted

growth

(Malnutrition-

related

condition)

Mental health

issues

e.g., post-

traumatic

stress disorder and

generalized anxiety

disorder)

Emergency savings /

Support for adopting a

more environmentally friendly lifestyle (e.g.,

subsidized solar panels

by extreme weather

Paid leave for those impacted

loan programs

support employees facing climate-related challenges, including mental health concerns.

For example...

33%

Have experienced

Have experienced worsened physical health conditions

living expenses

20%

increases in cost of

Rising temperatures, droughts, and extreme weather

events are threatening ecosystems, economies, and

human health. A significant portion of the workforce has been negatively affected. Employers are urged to reassess their benefits and healthcare strategies to

climate change

In total, 67%

of employees say

family member has been impacted by

that they or a



New ways of accessing care

Today

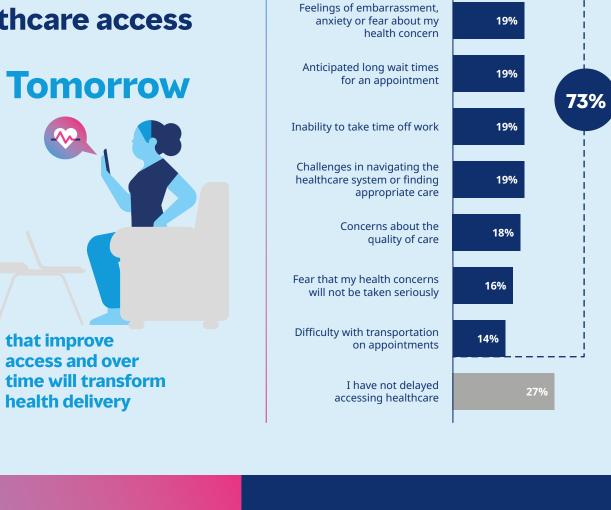




Employers and insurers

play a vital role in

promoting quality



Holistic well-being



Supporting healthy minds means...

Engage in

both individual

pursuits and group

interactions in daily life

Avoid alcohol,

substances,

and smoking

Establish routines that include healthy

and protective

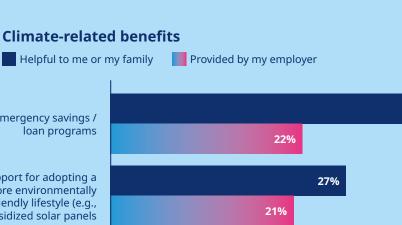
activities

Prioritize

healthy

relationships





Heat-related Hypertension

diseases

Over the past two years, have you delayed seeking healthcare for any

of the following reasons?

Financial reasons

(e.g., high cost of care, lack of insurance coverage)



Learn more by reading our 2025 Health on Demand report now. MercerMarsh Benefits **Smarter** Benefits, **Stronger**

Workforce

Marsh Benefits office.

including

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

For further information, please contact your local Mercer

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

– Brokerage of core employee benefits as well as

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