



Health on Demand

Smarter Benefits, Stronger Workforce

benefits that truly benefit



Introduction

The world has experienced profound change in recent years, and as we move through 2025, the pace of change is only accelerating. Alongside geopolitical conflicts, trade wars, record-breaking temperatures, extreme weather events and the spread of misinformation, employees are grappling with the changing world of work, technological disruptions and the rapid adoption of AI.

In the face of these challenges, employees are increasingly worried about both their immediate needs and their longer-term security. Our study finds that financial stressors—such as the ability to afford monthly expenses, retire comfortably or buy a home—top the list of workforce worries, while nearly half of employees (45%) are extremely or very concerned about job security.

Given these pressures, it is not surprising that employees are growing increasingly worried about their health and protection. Since our last Health on Demand report, the percentage of employees who feel physically and mentally well has dropped by eight percentage points, from 82% in 2023 to 74% this year.

Employees are feeling commoditized, with nearly two in five (39%) believing they are more replaceable and less valued than just four years ago.

Source: Mercer. Global Talent Trends 2024–2025



However, while the rest of the world is changing, our study finds that one constant remains: benefits continue to provide employees with a sense of security, helping them to navigate life's challenges while providing a competitive advantage to employers.

Employers must be deliberate in adapting their benefits to meet the evolving needs of today's workforce, all while balancing the constraints of their businesses. As the credibility of many institutions declines, employers are uniquely positioned to build on the trust that employees place in their organizations. They can achieve this by providing access to healthcare, risk protection and well-being programs while also addressing broader societal needs, from reskilling to retirement readiness.

Figure 1: The more benefits an employee receives, the more likely the employee is to report thriving in their role.

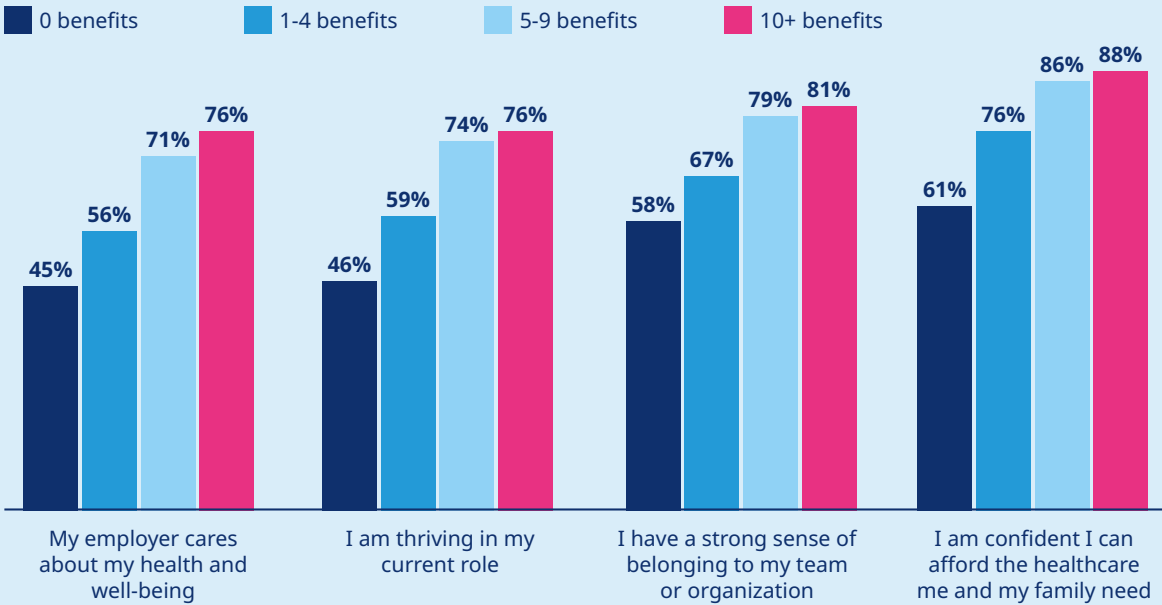


Figure 2: Employers have an opportunity to shape access to healthcare.

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

Figures throughout this report, unless otherwise noted, are from the Health on Demand 2025 survey.

Given this opportunity to enhance trust and promote prosperity, growth, protection and connection, employers should refine their approach to investing in human capital and actively engage with employees. To drive lasting positive change, it is essential to establish a true partnership between employees and employers.

Our Health on Demand 2025 study is designed to help employers optimize their investment in the health and well-being of their workforce. This report will guide you through the challenges and needs expressed by employees, offering insights to help you evolve your strategy and address six new recommendations for benefits.

Figure 3: Creating positive change is a joint effort.



Figure 4:
Six recommendations
for benefits



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.



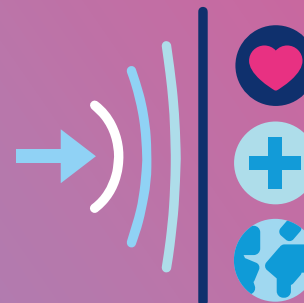
Health is personal

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 families globally, reassess benefits to support employees and protect operations.

Exploring new ways to access care

Promote quality health innovations to overcome access challenges.

About the research

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

What

Captures employee views on their health and well-being priorities, concerns and values.

When

Data collected between October and November 2024.

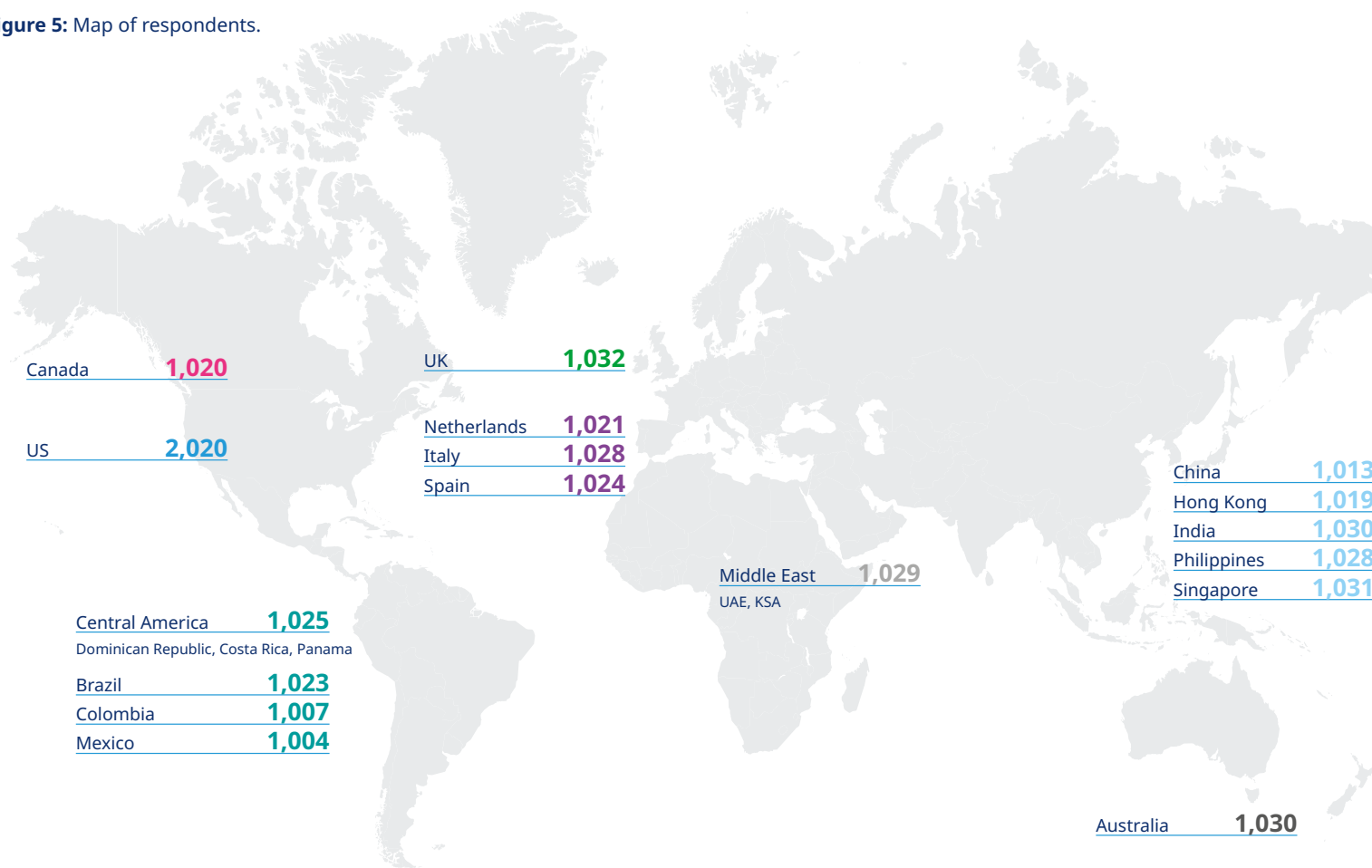
Who

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

Where

In 17 markets across 8 regions.

Figure 5: Map of respondents.



Global weighting

All markets were sampled using demographic data on age, gender and location so that results would represent the local workforce. Approximately 1,000 working adults were surveyed in all markets except the US, which had more than 2,000 respondents. In the global results, all markets are weighted to 1,000 so that each market has equal representation. The percentages and sample sizes are produced using the weighted data. Market results represent true sample.

Survey instrument

This survey questionnaire was translated into the local language in each market. The questions were the same across markets, except for questions about gender identity, sexual orientation, and race and ethnicity, which were included only where appropriate based on local legislation.

Health is wealth



Chapter 1

Making care affordable

Affording healthcare continues to be a significant challenge for many around the world, regardless of economic development, health system structure or demographics. This is especially the case for the most vulnerable members of the workforce, who often delay seeking care due to financial constraints, as well as access challenges. Employers need to recognize the critical link between financial security and health security, actively working to ease financial concerns and reduce disparities in access to care, which ultimately impact health outcomes. This includes evaluating care affordability, ensuring adequate coverage for catastrophic events and developing programs to enhance financial security for employees.





More than one in five employees (22%) are not confident they can afford to meet their healthcare needs, with women, part-time workers and those with health conditions particularly hard-hit. Those with lower incomes also struggle, with a third (33%) of employees with below-median incomes expressing concern about affording care. Single parents are especially vulnerable, with almost one in three (28%) globally reporting they are not confident they can cover the cost of care for themselves and their families.

Many of these high-risk groups do not receive benefits from their employers; 13% of employees globally report having no access to medical coverage through any source—whether employer-provided, government-sponsored or private plans. Among those without access to any medical coverage, 43% do not feel confident they can afford the healthcare they need.

Figure 6: Health equity starts with affordability

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

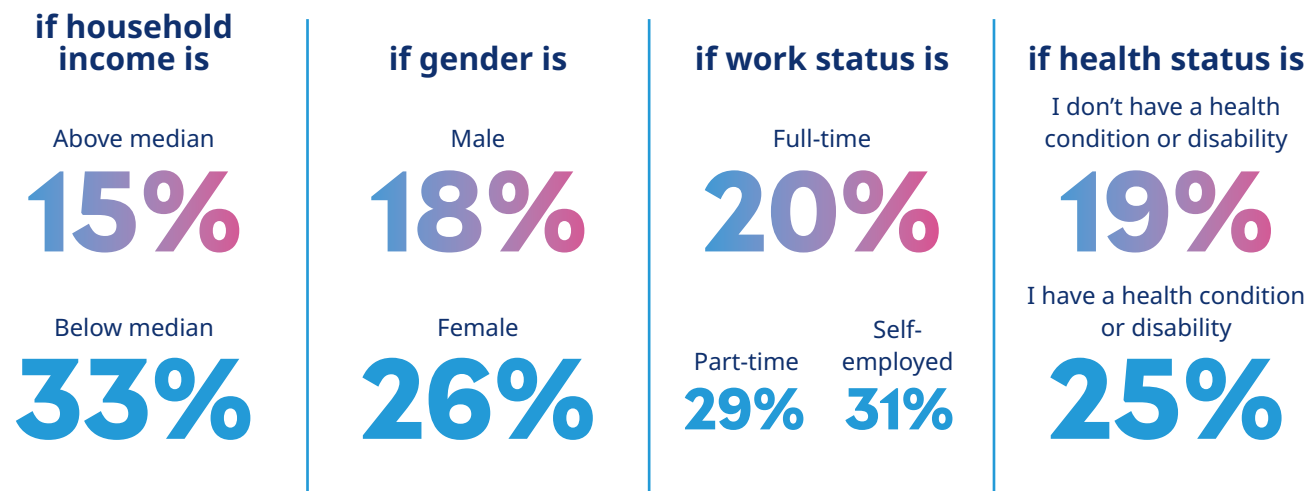
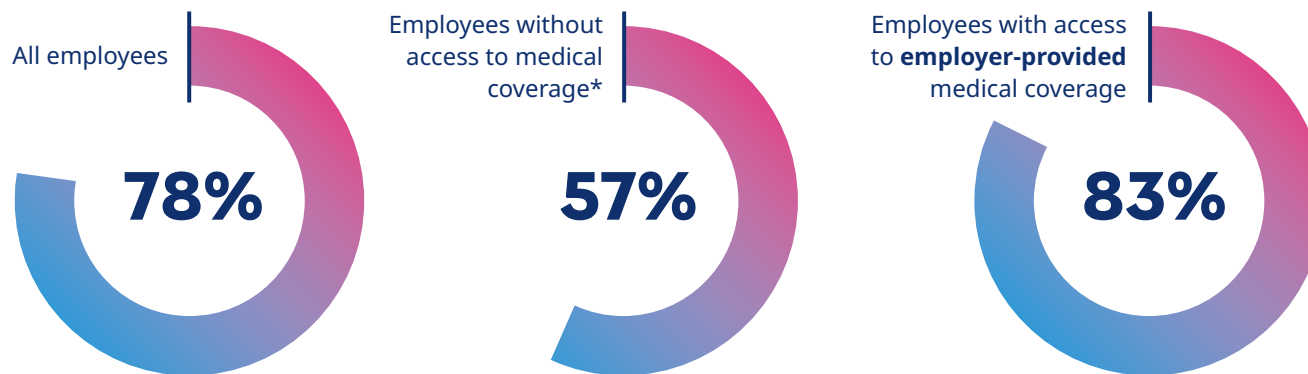


Figure 7: Employees with employer-provided medical coverage are more confident they can afford healthcare.

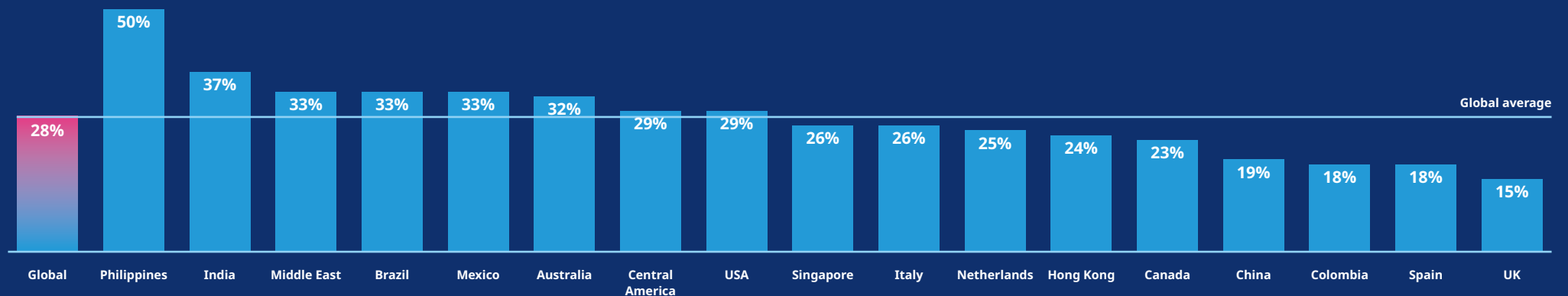
**I am confident I can afford the healthcare me and my family needs
(very + somewhat confident)**



Nearly eight out of 10 (79%) employees globally have delayed accessing healthcare, with this number increasing to nine out of 10 (90%) among employees with an existing disability or health condition. There are many reasons for delaying needed care, the top two are financial constraints (28%) and anticipated long waiting times for appointments (27%). It is important to recognize that the more barriers there are to accessing timely care, the greater the risk of late diagnoses or untreated conditions—issues that, if left unaddressed, become increasingly difficult and expensive to treat in later stages.

*Without access includes those employees who said they had no medical coverage through their employer, government or another source.

Figure 8: Over the past two years, have you delayed seeking healthcare due to financial reasons (e.g., high cost of care, lack of insurance)?



Cost cutting: a misguided strategy

[Global medical trend](#)¹ (the year-over-year cost increase in claims under a medical plan) is projected to reach 10.9% in 2025, excluding the US. Costs will continue to rise in future years as well. Trend rates vary by country, driven by factors such as advancements in technology, rising utilization and demographic shifts. These influences are persistent and, if left unmanaged, they could lead to unsustainable cost increases for many organizations.

Modest premium- and claims-sharing tactics can be effective, especially in markets where shared responsibility is a new concept. However, finding the right balance is crucial. In today's challenging economic landscape, employers could be tempted to shift a large portion—or even the entirety—of their healthcare costs onto employees. While this may provide a short-term solution to reduce expenses, it risks overlooking the deeper issues employees face and the long-term organizational risks of delaying or avoiding care. For lower-income workers, this shift could be particularly damaging, heightening anxiety about accessing essential care for themselves and their families. It could also widen the gap between those who can afford quality care, including lifesaving medical treatment, and those who cannot. Such a short-sighted strategy could leave many employees feeling unsupported and struggling to balance their health needs with their financial realities.

In their effort to control costs for both employers and employees, it's critical for employers to proactively eliminate inefficiencies in their benefit plans. This includes addressing the issue of paying for low-quality care, which can lead to complications and poor health outcomes, as well as prioritizing preventive care to avoid unnecessary costs in the first place.

While it is essential to acknowledge that healthcare costs will continue to rise, it is equally important to recognize the immense value that quality healthcare brings to both employees and organizations. Employers must educate stakeholders on how health directly impacts employee productivity and serves as a critical component of business risk management. By fostering a culture that prioritizes health and well-being, organizations can not only mitigate costs but also enhance overall performance and resilience in the face of future challenges.



There is a risk of a future world in which a select global few have access to and use human genome editing technology to become stronger, healthier and happier, with the rest of the population – which over a 10-year timeframe is still likely to be the vast majority – unable to afford it.



Source: [World Economic Forum Global Risks Report 2025](#)

¹ Medical trend is the year-over-year cost increase for claims under a medical plan on a per-person basis, assuming no changes to the benefits provided. Unweighted global averages used. This was gathered from 225 insurers, with medical trend rates submitted by insurers validated by our local teams using their own internal book of business data, country-specific insurer surveys and subjective assessments. Please note the United States is not part of the research. For more information on the rates in the US, refer to this year's National Survey of Employer-Sponsored Health Plans.

Start with the basics: essential healthcare and financial security

In most countries included in our study, employers are trusted more than governments or other private institutions to deliver benefits that provide access to affordable, quality healthcare. Employers can leverage this trust by expanding access to affordable care for as many employees as possible. With many public

healthcare systems facing challenges or failing to offer all the healthcare services needed for employees to thrive, employers have a unique opportunity to bridge these gaps, reduce disparities and enhance healthcare by modernizing their benefits and introducing global minimum standards.

We learned during COVID that everything else in an economy comes to a standstill across the world if you don't have healthcare.

Ruchika Singhal
President, Medtronic LABS

[Marsh McLennan's 'Breaking barriers to health access bit by byte' at the World Economic Forum's 2024 Annual General Meeting in Davos](#)

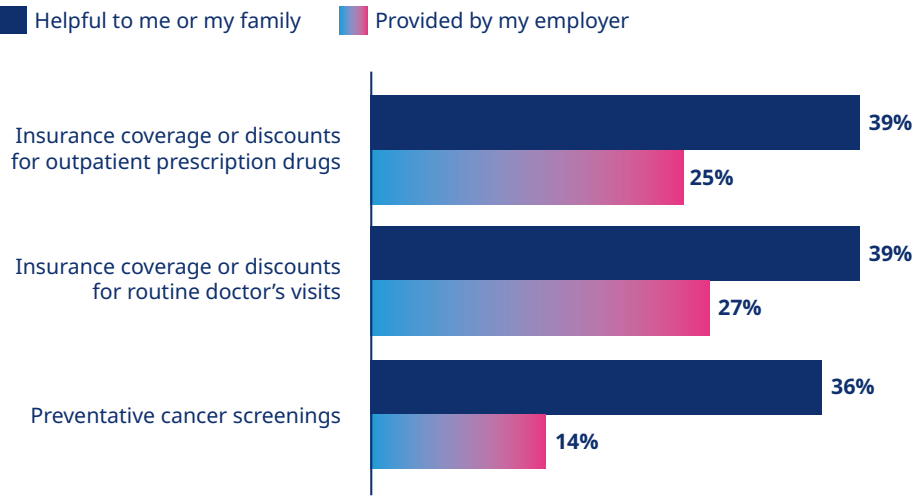


What are the global minimum standards?

Global minimum standards define the level of benefits and programs that should be provided to all employees across an organization, regardless of location, while adhering to legal and regulatory requirements. These standards also ensure consistency in coverage for employee well-being worldwide.

Providing health and well-being coverage directly addresses one of the primary needs of today's workforce. Employees need access to quality, essential healthcare. When examining the most valued health and well-being benefits across all markets, age groups, industries and all other demographics, insurance for prescription drugs, routine doctor's visits and preventive cancer screenings consistently ranked as the most helpful and desirable physical health benefits.

Figure 9: Select essential health benefits reported as helpful vs. employer-provided.



Developing a sustainable and high-quality healthcare strategy is essential, and the key to success lies in creating a plan which ensures all employees can access the care they need without financial hardship. While most organizations have historically relied on local market benchmarking to shape their benefit strategies, this approach can quickly become outdated, reinforce historical biases in benefits design and ultimately fail to address the true needs of employees. For example, our [Health Trends](#) research found that only one in five (18%) insurers typically cover mental health services under employer-sponsored plans by default in Asia; continuing to follow this model would perpetuate the under-provision of this important benefit. It is also important for employers to conduct thorough benefits adequacy reviews, incorporating an analysis of public systems through a benefits modernization approach. This ensures that employees' needs are met in terms of both the scope and limits of their total medical coverage.

Understanding gaps in care and coverage is essential for determining affordability and accessibility of care, and the business need is clear:

- **Employees who are confident they can afford healthcare are more likely to be thriving in their current role (72% vs. 34% who are not confident).**
- **These employees are also more likely to feel their employer cares about their health and well-being (69% vs. 38%).**

While providing medical plan benefits to all employees may seem unreachable for some employers, especially since not all employees may currently be eligible for medical plans, there are many ways to bring healthcare within the reach of the full workforce.

Figure 10: Bringing healthcare within reach of your full workforce.



* Market specific, for example Brazil

** Market specific, for example a diabetes program in Mexico

Financial security leads to health security

About half of all employees are extremely or very concerned about finances, particularly regarding covering monthly expenses (48%), having the financial ability to retire (53%) and being able to buy a home (49%).

With pay budgets often limited, employee benefits provide an important avenue for supporting the workforce in addressing these high-priority financial challenges and stressors. Providing and effectively communicating benefits that focus on financial well-being can deliver valuable assistance to employees in a responsible and meaningful way. Financial well-being is integral to both employees’ financial security and health security.

Around a third (30%) of employees highly value coaching and education that can help them better manage their finances and a similar percentage (36%) say emergency savings or loan programs would be helpful. However, there is a gap between what employees value and what they report their employers currently offer:

	Helpful to me or my family	Offered by my employer
Emergency savings/ loan programs	36%	21%
Financial coaching and education	30%	19%
Personalized investment advice	29%	18%
Help finding insurance	29%	20%

Employers must recognize that investing in health and supporting employees through benefits programs—while balancing economic considerations—can significantly enhance business outcomes. Healthcare is a [fundamental human need](#) and ensuring employees have access to affordable care should be a top priority. This remains a crucial area that requires ongoing attention and continuous improvement.

Creating positive change is a joint effort

Employees can...

- 1** Become more health literate and take steps to actively manage their health—including engaging in preventive well-being programs offered by employers, the local community and government to support their general health, well-being and longevity.
- 2** Explore what benefits are available to them and their families to support their health, and learn how to access both physical and digital resources when needed.
- 3** Take advantage of any preventive services, such as cancer screenings and health education tools, offered by their employer or through public or other community systems. Leverage programs that can help them navigate securing the right care at the right time at the right price, such as second-opinion services.
- 4** Become informed regarding the cost of healthcare, monitoring health provider billings and speaking up when they suspect fraud, waste or abuse.
- 5** Look beyond healthcare to other ways that their employer may be able to help with personal and family care, such as childcare assistance and discount programs, and explore career paths that could lead to higher-paying jobs.



Employers can...

- 1** Assess and improve care affordability for both insured and uninsured employees. Go beyond benchmarking to consider the lived experience and needs of employees by starting a benefits modernization journey, including minimum standards—especially for essential healthcare services, such as prescription medications and preventive care.
- 2** Evaluate opportunities to ensure employees have sufficient coverage in the event of a catastrophic illness or injury (e.g., a major accident or cancer diagnosis) and enhance these supports over time.
- 3** Recognize that the factors driving costs, like aging, health worker shortages and new treatments, will continue. Plan for future cost increases while prioritizing cost-containment strategies that do not compromise quality of care (e.g., alternative financing, health risk management, vendor negotiations and high-value care).
- 4** Acknowledge the financial strain of caregiving and explore defined contribution or discount programs to ease the burden, particularly where dependents are not covered under the employer's medical plan.
- 5** Implement strategies to enhance financial security, such as offering living wages or emergency savings programs, to better support employees.

Chapter 2

Prioritizing longevity

Societies are aging, with more individuals living into their 80s and beyond. As life expectancy rises, many people are staying in the workforce longer, resulting in a more age-diverse labor market. This trend requires businesses to adapt their hiring, training and support strategies to retain older employees, who bring valuable experience and mentorship, while also addressing the varied needs of multiple generations in the workforce. Moreover, as the working portion of life extends, effective retirement planning is becoming increasingly crucial to prevent financial hardship for employees in later years.



In 2020, the [world's population](#) included one billion people aged 60 and over. This number is projected to reach [2.1 billion by 2050](#), with continued growth in the years that follow.

As life expectancy increases, working lives will also need to become longer in order to fund additional years of living. The traditional notion of older employees retiring and exiting the workforce, usually in their 60s, is becoming obsolete. Instead, both employees and employers are rethinking their approach to work in later years.

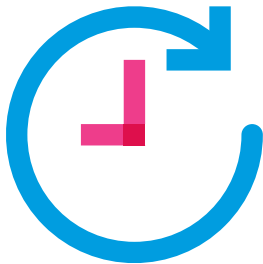
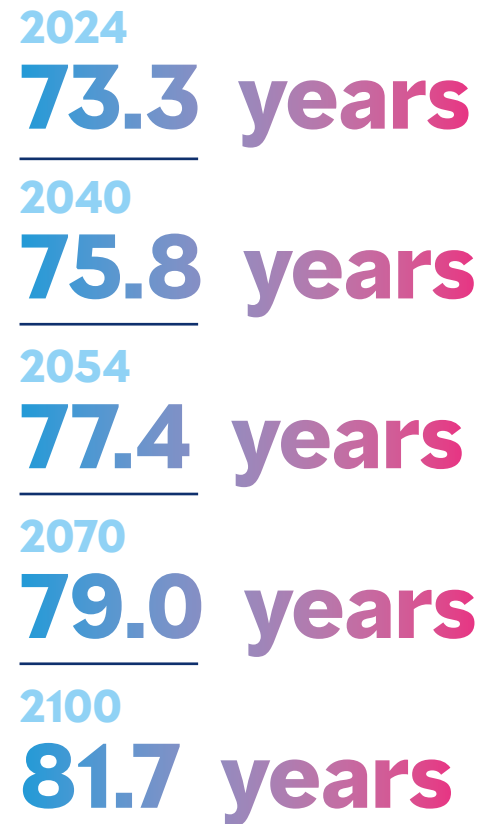


Figure 11: Projected life expectancy at birth.



Source: [Life expectancy, including the UN projections.](#)



Boomers: the untapped workplace advantage

Employees now reaching traditional retirement age are often referred to as 'Boomers' (born between 1946 and 1964). In the past, this generation may have been ushered out of organizations, due to concerns over their health and productivity. But employers are now beginning to recognize the advantages they can bring to the business. Our data shows that concerns over their declining health may be overstated. While nearly one in five (18%) employees in this group is living with a chronic health condition (vs. 9% of Generation Z, or 'Gen Z'), they are able to manage these conditions effectively. Over three-quarters (78%) of Boomers say they feel physically and mentally well—and as a generation, they are the least likely to be stressed in their everyday life or at work.

This group also brings many valuable qualities to the workplace. For example, our research finds that Boomers are the most likely to feel they can speak their minds at work without fear of negative consequences, and they are confident in reporting safety concerns to their employers. These attitudes are crucial for fostering cultures of risk management and psychological safety. Additionally, Boomers demonstrate strong loyalty as they are less likely than any other generation to be actively looking for a new job with a different company.

Figure 12: Boomers are valuable, vibrant and vital.

Older workers are valuable, vibrant and vital

Our global data shows boomers are...

Valuable

- Least likely to be looking for a new job
- Most likely to speak their mind at work without fear of negative consequences
- Most confident that their employer would address a safety concern if they reported it

Vibrant

- Most likely to feel treated fairly at work
- Least likely to be stressed in everyday life and at work

Vital


- Least likely to delay care
- Most likely to have a primary care provider
- Most likely to report being mentally and physically well, despite being most likely to have a chronic health condition



Benefit programs have traditionally been designed to encourage employees to leave the organization at a certain age, closing doors for many who could otherwise continue working. In addition to addressing factors like ageism in recruitment, we encourage employers

to reassess their approach and make adjustments that open doors for older employees, enabling them to continue to make valuable contributions to their organizations through their later years.

Figure 13: Opening doors for older employees.

- 
- Termination of medical, life and disability coverage at “normal retirement age”
 - Inability to contribute and withdraw from pension simultaneously
 - Inability to work for employer once pension commences

Do your benefit practices close or open doors for older employees?

- Valued health supports like cancer screening, eldercare
- Benefits for part time workers
- Flexible retirement programs

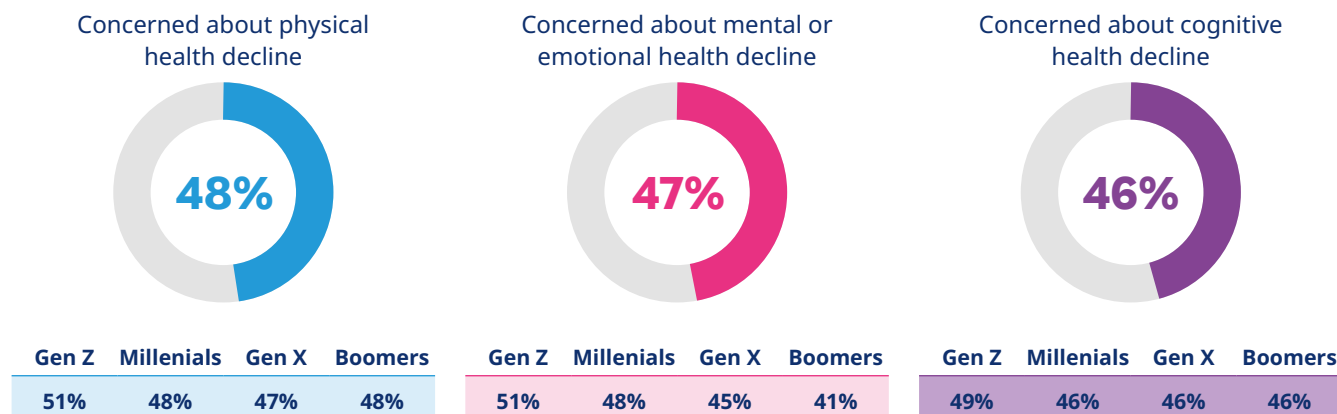


Enhance healthspan alongside lifespan for all generations

Worries over health decline affect employees across all generations. While cognitive decline was once primarily associated with older workers, worried about the onset of diseases such as dementia and Alzheimer's, cognitive decline is now a growing concern across all age groups—alongside fears about physical, mental and emotional well-being. What is particularly surprising is that almost half (49%) of Gen Z employees (born between 1997 and 2012) report concerns about cognitive decline, surpassing the 46% of employees across all age groups who share the same worry. Gen Z also reports the highest levels of concern about physical, mental and emotional decline.

Figure 14: Health concerns by generation.

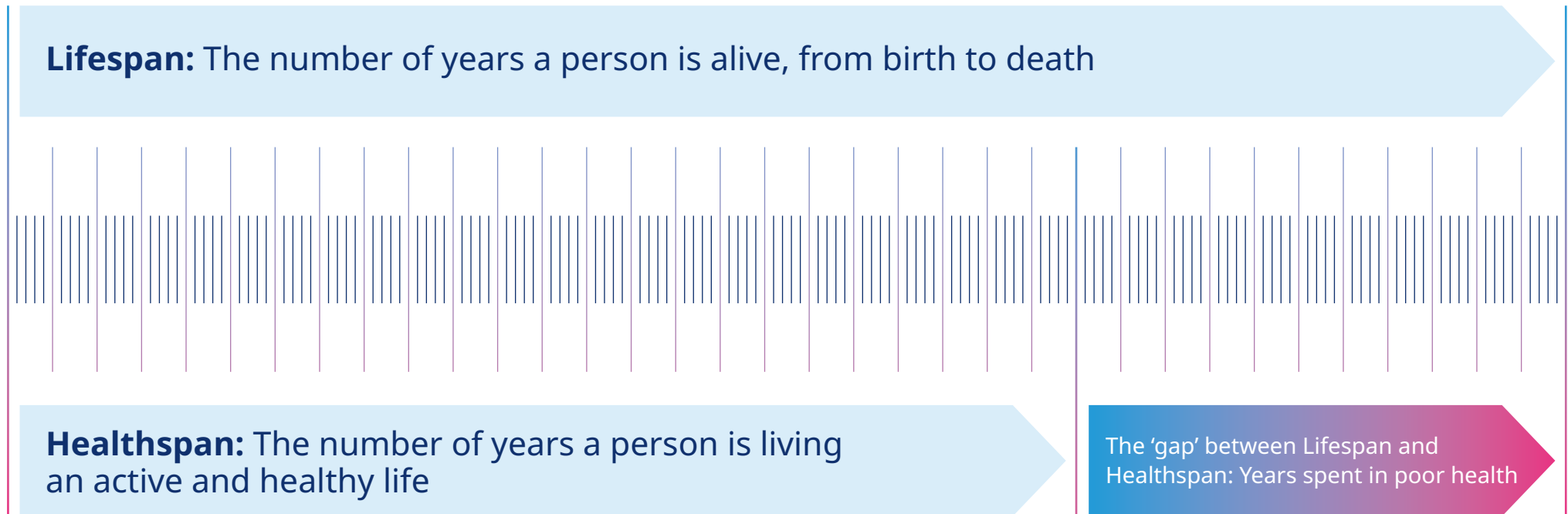
Nearly half of employees globally are extremely or very concerned about **physical**, **mental or emotional** or **cognitive** health decline



To enable longer working lives, employees must maintain their health and well-being into their later years. But with all generations concerned about physical, mental and cognitive decline, extended career paths will require employers to develop proactive programs

to ensure that employees of **all ages** stay healthy. This will help individuals not only enjoy more years of good health but also to remain active and engaged in their personal and professional lives.

Figure 15: Lifespan vs. healthspan.

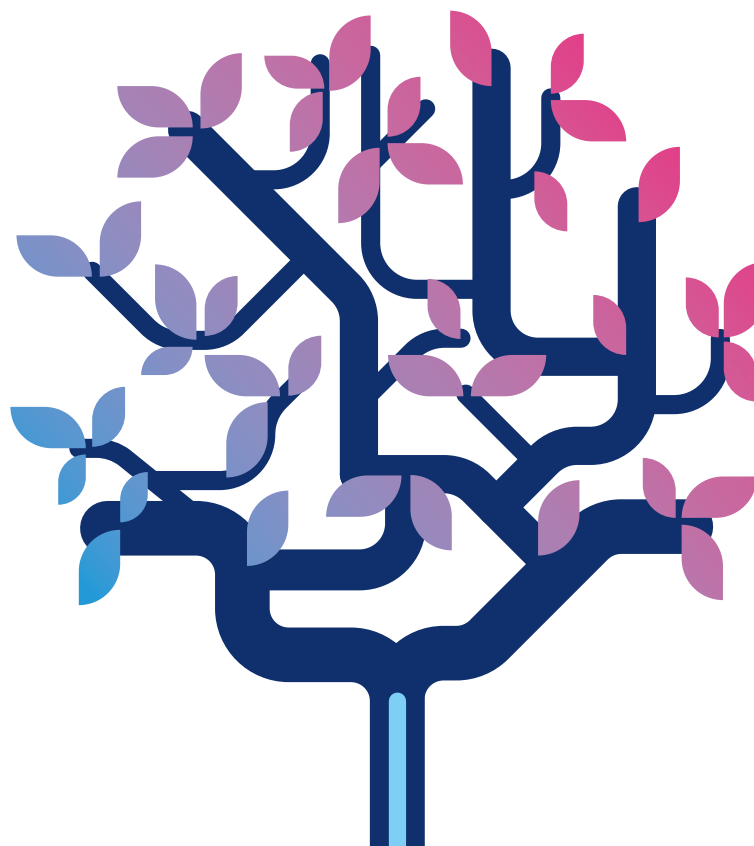


Source: Mayo Clinic. [The global divide between longer life and good health](#), 2024

Figure 16: Health benefits that support healthy aging.

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

Health education can play an important role in helping employees prepare for longer working lives. 79% of employees in each generation say they would welcome help from their employer in starting to plan for their healthcare needs during retirement—while a similar percentage would welcome communications from their employer about the importance of preventive care.



Longevity literacy empowers individuals to live a healthy and sustainable life with dignity and purpose, while building resilience to address the challenges of an evolving world. Individuals need to focus on three core principles: quality of life, purpose and financial resilience.



Source: World Economic Forum. [Living Longer, Better: Understanding Longevity Literacy](#), 2023

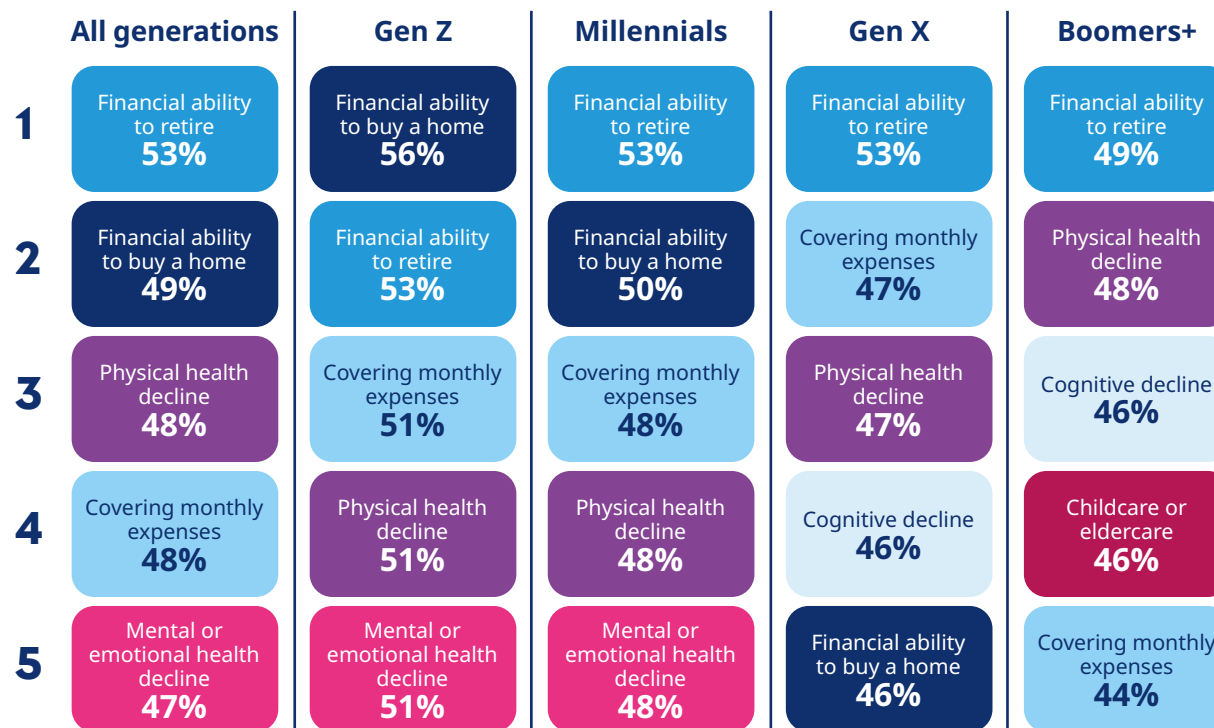


Don't overlook financial anxieties

Alongside health concerns, financial worries are also prevalent across all generations. For example, Gen Z's top concern is having enough money to buy a house, while every other generation is focused on their ability to fund a comfortable retirement. Employees of all ages worry about having enough money to cover their monthly expenses. Employers should consider how to address these concerns—whether by reshaping their approach to retirement planning or offering additional financial support, such as savings schemes—to help people to live longer, more prosperous lives and be able to exit the workforce without facing financial struggles. This also highlights the importance of effective and dynamic career planning, based around the skills that employers will need and be willing to invest in for the future.

It is crucial to provide financial advice well in advance of retirement, when it can still have a meaningful impact. Furthermore, to make saving for retirement more achievable, employers should consider offering supports that help reduce costs in other areas of life, such as healthcare savings programs, educational assistance and negotiated discounts for everyday expenses (e.g., childcare and food).

Figure 17: Top five concerns by generation.



In an ideal world, accessible and affordable financial advice should be available to all retirees. Unfortunately, most retirement income systems have not yet reached this point of maturity.

Source: [Mercer CFA Institute Global Pension Index 2024](#)

Flexibility wins on value to workers

Caring for employees' health and well-being is about more than just providing access to medical care. While employees welcome benefits such as insurance coverage and health screenings, their most valued benefits support greater flexibility in when and where they carry out their work, whether through hybrid or remote working or having more autonomy over their working patterns.

These kinds of benefits have the potential to improve the daily working lives of employees across all generations by providing greater flexibility, improved work-life balance and a stronger sense of autonomy. Flexibility can also help families manage costs more effectively by allowing employees to live in more affordable areas, commute at less expensive times and reduce their reliance on childcare.

Note: Interventions refers to specific physical health benefits, mental health benefits, emerging benefits and benefits to meet personal responsibilities/goals queried in the survey (see Appendix B). This does not refer to traditional benefits, such as life insurance or medical coverage. Ranking top 10 of 38 options.

Figure 18: Top 10 most valued interventions for each generation.

Flexibility wins on value: Top 10 most valued interventions for each generation

Physical health and well-being benefits
Mental health benefits
Benefits to meet personal responsibilities and goals
Emerging benefits

	All generations	Gen Z	Millennials	Gen X	Boomers+
1	Alternative work schedules 49%	Alternative work schedules 48%	Alternative work schedules 53%	Alternative work schedules 47%	Alternative work schedules 43%
2	Remote/hybrid working 42%	Remote/hybrid working 42%	Remote/hybrid working 45%	Remote/hybrid working 41%	Flexible retirement options for a longer working life 41%
3	Insurance coverage or discounts for outpatient prescription drugs 39%	Mental health screenings to identify potential concerns 41%	Training in new skills and technology to ensure employability 42%	Flexible retirement options for a longer working life 39%	Preventative cancer screenings 38%
4	Insurance coverage or discounts for routine doctor's visits 39%	Insurance coverage or discounts for routine doctor's visits 38%	Mental health screenings to identify potential concerns 41%	Insurance coverage or discounts for outpatient prescription drugs 39%	Insurance coverage or discounts for routine doctor's visits 36%
5	Training in new skills and technology to ensure employability 39%	Insurance coverage or discounts for outpatient prescription drugs 38%	Insurance coverage or discounts for outpatient prescription drugs 41%	Insurance coverage or discounts for routine doctor's visits 38%	Medical second opinion and care navigation for serious conditions 36%
6	Flexible retirement options for a longer working life 38%	Emergency savings / loan programs 38%	Insurance coverage or discounts for routine doctor's visits 41%	Training in new skills and technology to ensure employability 37%	Remote/hybrid working 36%
7	Mental health screenings to identify potential concerns 38%	Training programs to recognize and address mental health challenges 37%	Emergency savings / loan programs 40%	Preventative cancer screenings 37%	Insurance coverage or discounts for outpatient prescription drugs 35%
8	Emergency savings / loan programs 36%	Education on topics such as self-care, anti-stigma, mindfulness and resilience 37%	Training programs to recognize and address mental health challenges 39%	Mental health screenings to identify potential concerns 35%	Training in new skills and technology to ensure employability 33%
9	Training programs to recognize and address mental health challenges 36%	Training in new skills and technology to ensure employability 37%	Insurance coverage or program that reduces cost of mental health treatment 39%	Emergency savings / loan programs 34%	Mental health screenings to identify potential concerns 32%
10	Insurance coverage or program that reduces cost of mental health treatment 36%	Insurance coverage or program that reduces cost of mental health treatment 36%	Flexible retirement options for a longer working life 39%	Insurance coverage or program that reduces cost of mental health treatment 33%	Targeted services for maintaining brain health 31%

One in five employees have left a previous job or are job-seeking due to family caretaking or illness.

Companies and governments will need to account for the care burden of the growing very old (age 80+) population.

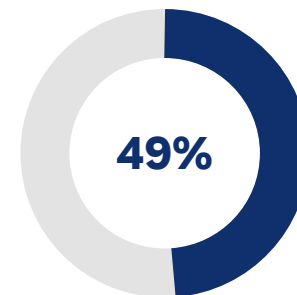
Source: Oliver Wyman Forum. [State of Our World 2025](#)

Not all workers currently feel their employers' flexible working practices are meeting their needs.

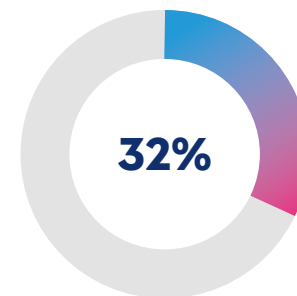
Figure 19: When employees want flexible working vs. when it is offered.

Flexible schedules, including a compressed workweek
(e.g., four-day work week, working fewer days with longer hours)

Helpful to me or my family

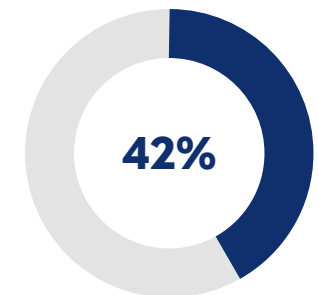


Offered by my employer

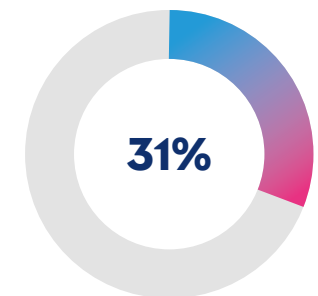


Flexibility in terms of where and when employees work

Helpful to me or my family



Offered by my employer



This gap is not particularly surprising, with many large organizations mandating workplace returns as they seek to normalize business operations following the pandemic. Indeed, our recent Global Talent Trends 2024-2025 research found that flexible working is a priority for only [one-third of HR leaders globally](#). However, it is important for employers to acknowledge that flexible working policies are not only highly-valued by employees but they may also help employees thrive: 69% of hybrid workers say they're thriving in their role, compared to 63% of those who work from the worksite and 58% of those who work remotely.

For Boomers in particular, combining flexible working schedules with innovative retirement options could help to retain more employees from this age group and preserve the many advantages they bring to the workplace. Boomers' preference for flexible retirement highlights that many from this group wish to continue working but may require different parameters or options to contribute as effectively as possible. Currently, less than a quarter (23%) of all employees say their employer offers flexible retirement options for a longer working life, but 38% of employees say such options would be valuable to them. Employers or sectors with a large number of employees approaching retirement, such as the [trucking industry in Australia](#) or [registered nurses in the US](#), may be able to ease anticipated labor shortages with creative approaches to flexible working or retirement options.

How to make flexible retirement work

Cultural shift:

- **Open dialogue:** Create an environment where discussions about retirement are normalized and encouraged across generations. Involve employees in discussions about potential retirement barriers and solutions.
- **Positive framing:** Shift the narrative around retirement from one of loss, or being pushed out, to one of opportunity and choice.

Tailored approaches:

- **Employee listening:** Conduct assessments or surveys to understand employees' unique retirement goals and preferences. This can help in designing retirement plans that cater to individual needs.
- **Flexible retirement:** Offer a range of retirement options, such as early retirement, partial retirement, deferred retirement, phased retirement and standard retirement.
- **Role adjustments:** Allow employees nearing retirement to modify their job responsibilities. This could include taking on consultancy positions, or shifting to less demanding roles, hours or responsibilities that still use their expertise.

Access to benefits and resources:

- **Options to support finances:** Create policies that enable employees to access retirement benefits while still working if needed. For example:
 - Partial withdrawals and flexible payout options: Allow employees to access a portion of their retirement benefits while still working; consider allowing different ways of accessing benefits, such as lump sum payments, annuities or withdrawals.
 - Policy review: Review existing retirement policies to identify any barriers that may hinder flexibility, such as mandatory retirement ages.
- **Retirement resources:** Provide resources and support for employees to explore their retirement options, such as access to financial advisors, retirement planning tools and informational workshops.

Retaining and refreshing skills:

- **Knowledge transfer programs:** Emphasize the importance of retaining experience from retiring employees by transferring knowledge to younger staff. This can include mentorship programs, training sessions or documentation of processes and best practices.
- **Continued learning:** Ensure that all employees, including those that are further along in their careers, can receive training in new skills.



Keeping employees engaged in the workforce will also mean upskilling or reskilling to keep them employable. As artificial intelligence (AI) matures and plays a bigger role in the workplace, it's changing the tasks employees perform and the skills they need to do them. But older workers seem poised to adapt: one-third (33%) of Boomers see the value of training in new skills and technology to ensure employability.



Executives see the biggest risk to growth in 2025 as the need for reskilling and upskilling to keep up with the demands of customers, an evolving business model, and transformative tech.



Source: Mercer [2025 Executive Outlook Study: Invest with intent](#)

A holistic approach to longevity

There are a wide range of opportunities for employers to take advantage of the value older employees provide and help employees prepare for both longer working lives and a financially secure retirement. The key is for employers to tailor their benefit plans to include elements that resonate with employees of all ages.

Figure 20: Addressing longevity in the workplace.

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 and community engagement

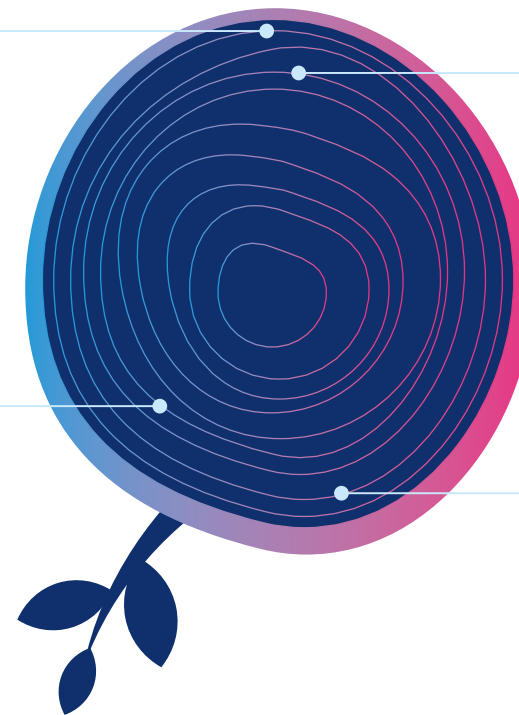
- Enable individuals to stay connected longer
- Offer formal and informal intergenerational mentorship
- Actively address ageism in the workplace

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 different career paths

- Cultivate a culture of 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



Case study

An Australian retail organization captured an opportunity to prepare its people for an improved workspan, healthspan and lifespan.



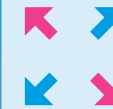
Challenges

- Supporting an aging workforce was a focus for the organization's people strategy, as employees over the age of 55 represented more than a quarter of the workforce
- There was a need for education and training on retirement planning, as the current program was limited in scope
- The company had ambitions to address not only financial planning but the total well-being needs of individuals
- To engage employees, the program needed to be interactive, relevant and be delivered in less than a few hours in total



Actions

- Implemented a workshop program (Retire & Thrive) dedicated to helping the workforce prepare for the physical, mental, social and financial aspects of retirement
- Topics covered in the program included:
 - Mental health and social well-being
 - Nutrition literacy and making healthy choices
 - Understanding financial situations
 - Physical well-being, including empowering individuals to manage their health
- Post-session surveys and personal check-ins were conducted
- Promoted access to additional employer-provided supports such as the employer assistance program



Outcomes

- Empowered employees to take control of their future for a happy and financially stable retirement
- Participant feedback confirmed program success:
 - 87% confirmed the session helped them feel more prepared for retirement
 - 89% following the sessions felt they had the tools and resources to plan for their retirement
 - 96% confirmed the facilitators were engaging and insightful
 - Net Promoter Score (NPS) of 67 was achieved (50+ is excellent)
- Due to the program's success, developed a Work & Thrive program, to engage all employees (regardless of age) in their overall well-being
- Plans to further develop a module-based training program are in motion

Creating positive change is a joint effort

Employees can...

- 1** Maximize their use of employee benefits, such as screenings, to identify and address health concerns early—and engage in initiatives designed to enhance financial security and literacy.
- 2** Prioritize mental health and relationship building with family, friends and the wider community, to ensure a strong social support structure that is vital in later years.
- 3** Champion health and well-being by inspiring others to learn from their health journey.
- 4** Engage in skills-building opportunities and training programs throughout their working life—including building mentoring skills to effectively transfer knowledge to younger employees.
- 5** Initiate conversations about retirement and ask about flexible retirement options.



Employers can...

- 1** Provide preventive care, health improvement programs and equitable access to quality health services to support cognitive, physical and mental health, fostering longer careers and enhancing well-being in later life.
- 2** Assess the appeal of benefit programs from the perspective of older employees to ensure their needs are met. Review exclusions and limitations that may suggest the needs of older employees are not valued. Offer flexible work and retirement options and foster a culture where managers and employees can openly and proactively discuss these issues.
- 3** Deliver financial literacy programs that are appropriate for employees' needs and understanding.
- 4** Support managers in having effective conversations about redesigning jobs to better accommodate employee needs related to retirement or caregiving, helping employees remain in the workforce longer. Review risk protection benefits to ensure that unforeseen events, such as death or disability, do not jeopardize employees' long-term savings and financial security.
- 5** Eliminate bias and barriers in recruitment and skill-building programs to ensure older employees have equal opportunities to learn new skills. Modify physically or mentally demanding roles to focus on individual abilities so that jobs are accessible and sustainable for all employees.

Health is personal



Chapter 3

Tailoring for unique needs

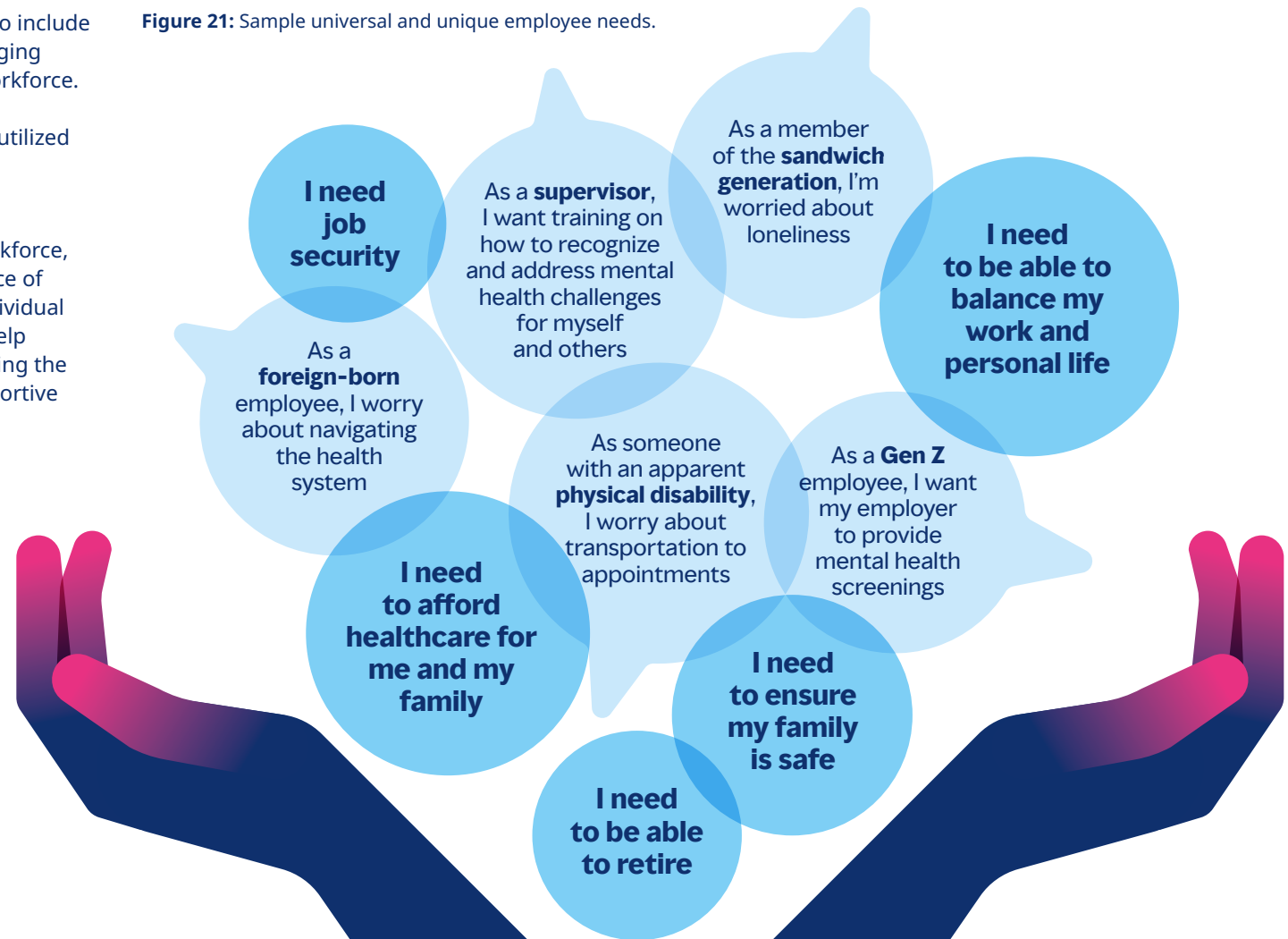
All too often, standard benefit plans fail to hit the mark. While some benefits are valued across the workforce and are vital to ensure minimum protection levels, others have limited appeal. As a result, many employees today feel their benefits do not fully meet their needs. Instead of offering one-size-fits-all packages, employers should consider the needs of different groups within the workforce and allow employees to personalize their benefits. While offering so much choice may have been administratively complex and costly in the past, advances in AI and other technologies are now making true benefits personalization a more feasible and cost-effective choice.



When designing a benefits plan, it is essential to include offerings that not only play a vital role in managing health but also have wide appeal across the workforce. Core health options, such as preventive cancer screenings, are consistently valued and widely utilized by employees.

However, in addition to providing fundamental healthcare benefits that support the entire workforce, employers should also recognize the importance of offering personalized benefits that address individual needs. Providing more choice in benefits can help employees perform at their best, while enhancing the employee experience by fostering a more supportive work environment.

Figure 21: Sample universal and unique employee needs.



Employees want and need different support



Design and deliver benefits with generational perspectives

As we saw in Chapter 2, the benefits that employees find helpful vary across different generations. Gen Z employees, for example, highly value mental health-related benefits, while Boomers show a preference for physical health benefits.

These different preferences extend beyond the benefits themselves, to the way in which employers deliver and communicate their offerings. For example, at the global level, Gen Z and Millennial employees are receptive to their employer providing communications in which their colleagues share personal health stories to promote well-being. Employers should take these preferences into account when designing their benefit communication strategies and adapt their messaging for different groups.

Figure 22: Generational views of influencer well-being communication.

I would be very happy or happy if my employer...

	Total	Gen Z	Millennials	Gen X	Boomers+
Provide a communication program for colleagues to share their personal stories to promote well-being	68%	73%	71%	65%	63%



Employees are invested in the health of everyone, advocating for both women's and men's well-being alike

While men and women share many health and well-being concerns, there are some issues that impact each gender differently or disproportionately affect one group more than the other. Globally, women report poorer overall physical and mental well-being (71% of women say they are well vs. 77% of men) and they are less confident they can afford healthcare (74% of women are confident they can afford care vs. 82% of men). Caring responsibilities often limit women's earning potential and can [contribute to short- and long-term financial insecurity](#). In contrast, men generally report better overall health outcomes, but they too struggle with aspects of social well-being, reporting similar levels of loneliness and feeling a lack of fulfillment and purpose in life as women.

Gender-specific benefits are a fundamental—and much needed—part of personalization. Employees recognize this and are supportive of their employers' efforts to provide this kind of targeted support—71% of employees say it is important that their employer strongly support women's health, while 68% feel the same way about men's health.

Figure 23: Gender differences in health and workplace needs.**Women struggle with...****Illness burden**

28% Men **31%** Women

say they have a disability
or health condition

Benefits needs

The benefits provided by my
employer meet my needs
(Strongly agree + agree)

62% Men **56%** Women

Psychological safety at work

I can speak my mind at
work without fear
(Strongly agree + agree)

66% Men **60%** Women

And although men appear to do better, there are still concerns...**Mental health**

Men are extremely or very
concerned about...

Loneliness

Lack of fulfillment
and purpose in life

36%

43%

vs. 34% of women

vs. 43% of women

Substance abuse

30%
of men value
treatment or
programs for
substance
dependency
and/or abuse

vs. 28% of women

Safety at work

I have a physically
demanding job

36%
of men

vs. 29% of women

Although women's health is a focus for 77% of [multinationals' global benefits strategies](#), only 17% are targeting men's health initiatives. Employers are well-placed to help men find the healthcare services they need. Almost half (46%) of male employees (vs. 40% of female employees) trust their employer to provide access to affordable, quality healthcare and there are many ways that organizations can help men to improve their health—from providing comprehensive mental health benefits to fostering psychological safety in the workplace.

Figure 24: Men's health challenges and opportunities for employers.

Men have unique health challenges:

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**

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

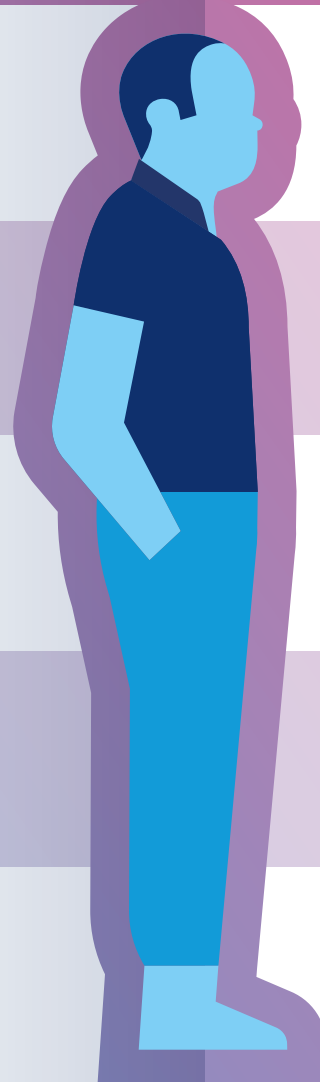
Cancer screenings, regular check ups, regular communications

Keeping the work environment safe

Physical and psychological safety

Addressing reproductive health

Fertility and family benefits for both men and women



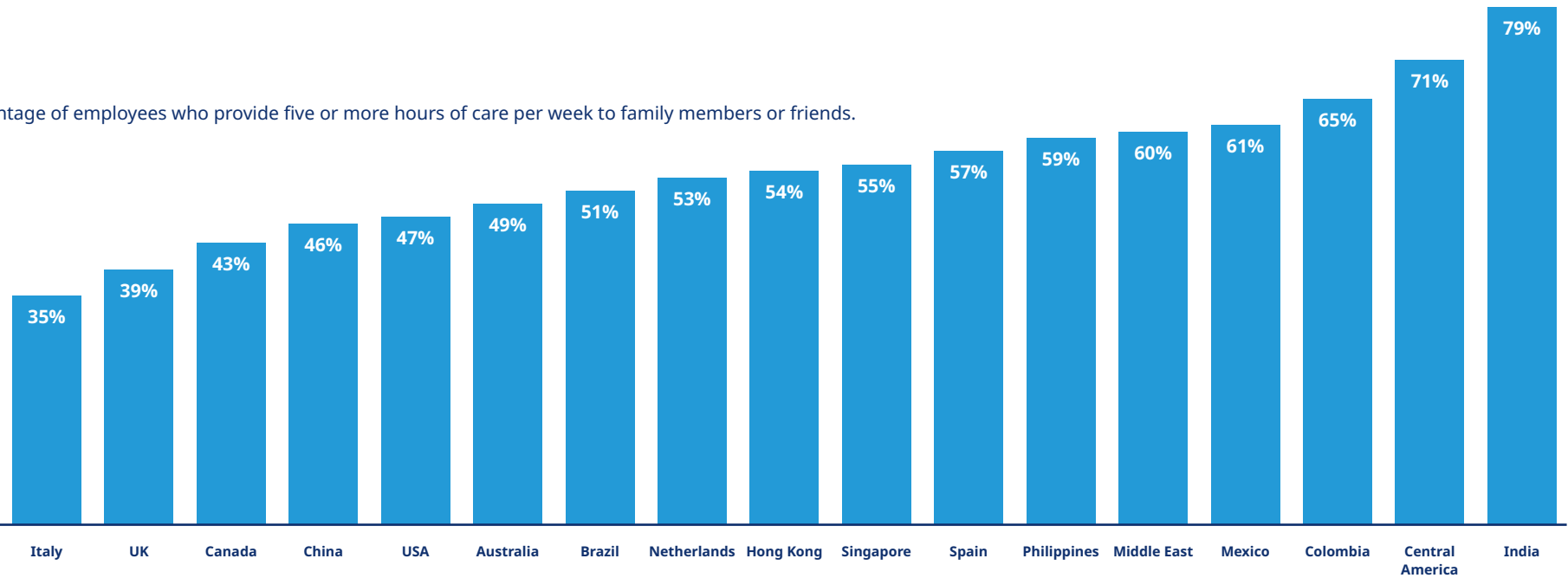
Caregiver needs

Caregivers are another group with particular needs. Just over half (54%) of the employees in our research provide five or more hours of care per week for children, spouses/partners, parents, or other family members or friends.



Figure 25: The percentage of employees who provide five or more hours of care per week to family members or friends.

54%
of employees
are caregivers
(Global)



Stress is a major issue for caregivers, with almost half feeling stressed in everyday life (49% vs. 44% of non-caregivers) and a similar percentage feeling stressed most days at work (48% vs. 41% of non-caregivers). Almost nine in 10 (86%) caregivers have also delayed seeking healthcare in the past 12 months, with financial

concerns the primary reason for postponing care. And, while 67% of caregivers find that their employers are supportive of taking time off to care for a new child, more than half (53%) are concerned about affording quality childcare or eldercare.

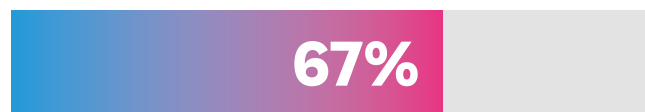
Figure 26: Caregiver sentiments.

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 concerned about obtaining affordable, quality childcare or eldercare



Caregivers that are extremely or very concerned

I feel stressed in everyday life



Caregivers that strongly agree + agree

I feel stressed most days at work



Caregivers that strongly agree + agree

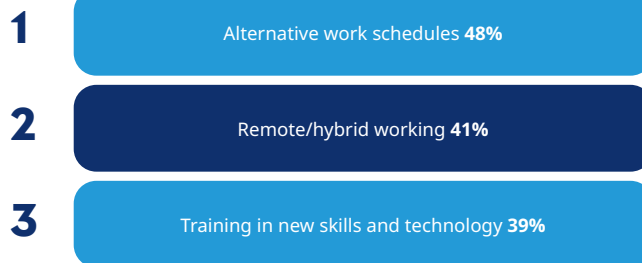
I have delayed seeking healthcare



Caregivers who have delayed seeking healthcare in the past two years

Despite the challenges they face, caregivers form a crucial part of the workforce. More than two-thirds (69%) say they are thriving in their current role or organization and many are keen to pursue further professional development, with over a third (39%) saying they value training opportunities in new skills and technology. Perhaps unsurprisingly, this group also values flexibility, with 41% saying they find remote or hybrid working helpful and 48% valuing the ability to adapt their work schedules to their personal needs. Given that caregivers represent a significant portion of the workforce, many multinational organizations are taking steps to address this issue. According to our [Global Benefits Modernization Survey](#), 41% of multinational organizations have implemented global minimum standards for benefits related to caregiving.

Figure 27: Most valued interventions for caregivers.



Note: Interventions refers to specific physical health benefit, mental health benefits, emerging benefits and benefits to meet personal responsibilities/goals queried in the survey (see Appendix B). This does not refer to traditional benefits, such as life insurance or medical coverage.



LGBTQ+ needs

Other groups that employers should consider when designing benefits plans include LGBTQ+ employees. This group is significantly less likely to report being physically and mentally well (64%) compared to heterosexual employees (73%); they also report lower levels of satisfaction at work, with 49% saying they feel stressed most days at work, compared to 42% of heterosexual employees. Financial worries and loneliness are also major concerns.

Respondents in the following markets were asked about their sexual orientation: US, UK, Canada, Brazil, Colombia, Costa Rica, Dominican Republic, Italy, Spain, Mexico, Netherlands and India.

Figure 28: Financial concerns dominate LGBTQ+ worries

I am extremely or very concerned about...

	LGBTQ+	Heterosexual
Financial ability to buy a home	58%	48%
Financial ability to retire	57%	53%
Covering monthly expenses	56%	47%
Loneliness	43%	34%

Respondents in the US, UK, Canada, Brazil, Colombia, Costa Rica, Dominican Republic, Italy, Spain, Mexico, Netherlands and India were asked to identify their sexual orientation.

Foreign-born employees

There is also progress to be made in addressing the needs of foreign-born employees. These employees are less likely to believe their employer cares about their health and well-being (52% vs. 62% of respondents globally). Additionally, fewer foreign-born employees feel their benefits meet their needs, with just 48% expressing

satisfaction compared to 59% of all employees. There is also a gap in satisfaction with their work-life balance, with 58% of foreign-born employees believing their employer provides a healthy balance, compared to 66% of all global respondents.



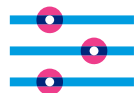
Small personalization steps: powerful transformations over time

Not only do health and benefit needs vary across generations, ethnicities, genders, cultural backgrounds, sexual orientations and more—but also, employees often belong to multiple identity groups, such as female, foreign-born caregivers. As such, it's not feasible for employers to create separate benefit plans for each group. Rather, the employee should define for themselves what meets their needs.

Giving employees the opportunity to choose their own benefits has a significant impact on many key metrics. For example, employees who can personalize their benefits package to meet their needs are far more likely to feel their employer cares about their health and well-being (78% vs. 29% of employees who cannot personalize their benefits). They are also more confident their employer will support them during emergencies or times of need (80% vs. 35%). And they are more likely to believe their employer's benefits are on par with, or superior to, those offered by other organizations in the same industry (76% vs. 21%).

Figure 29:
Impact of benefits personalization on sentiment.

I can personalize my benefits package
(Strongly agree + agree)



I can personalize my benefits package
(Strongly disagree + disagree)

My employer cares about my health and well-being

78%

29%

The benefits provided by my employer meet my needs

77%

22%

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

76%

21%

Despite the clear advantages of offering flexible benefits, many employers have been hesitant to pursue this option. A key reason for this reluctance is the perception that offering personalized benefits is costly and requires significant administrative effort. While this may have been true in the past, benefits-specific platforms can streamline administration and provide the necessary support to help employees make informed decisions. And it appears the tide may be turning here. Our [Global Talent Trends 2024-2025](#) research found that 70% of HR managers say benefits technology and communication will be a top priority for their organizations in 2025 and the following three years.

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. Employers that continue to offer a single, standard benefits plan across their entire workforce are going to fall behind the curve, losing out on talent that appreciates the ability to pick and choose the benefits they want. And personalized benefits are only going to evolve further in the next few years as AI and other technologies provide ever more opportunities for employees to tailor their own personal benefits experience.

Creating positive change is a joint effort

Employees can...

- 1** Explore opportunities to personalize their benefits and choose options that complement their employer's core health offerings, such as voluntary, discount and marketplace benefits.
- 2** Familiarize themselves with where benefits information is stored so they can access it easily in moments that matter.
- 3** Contribute to creating a work environment where colleagues feel comfortable bringing their whole selves—and their unique needs—to work.
- 4** Play an active role in shaping strategies for caregivers, particularly those responsible for multiple generations. This could include, for example, contributing to peer support systems for caregivers.
- 5** Seek out resource groups and encourage benefit managers to seek input from these groups on relevant topics.



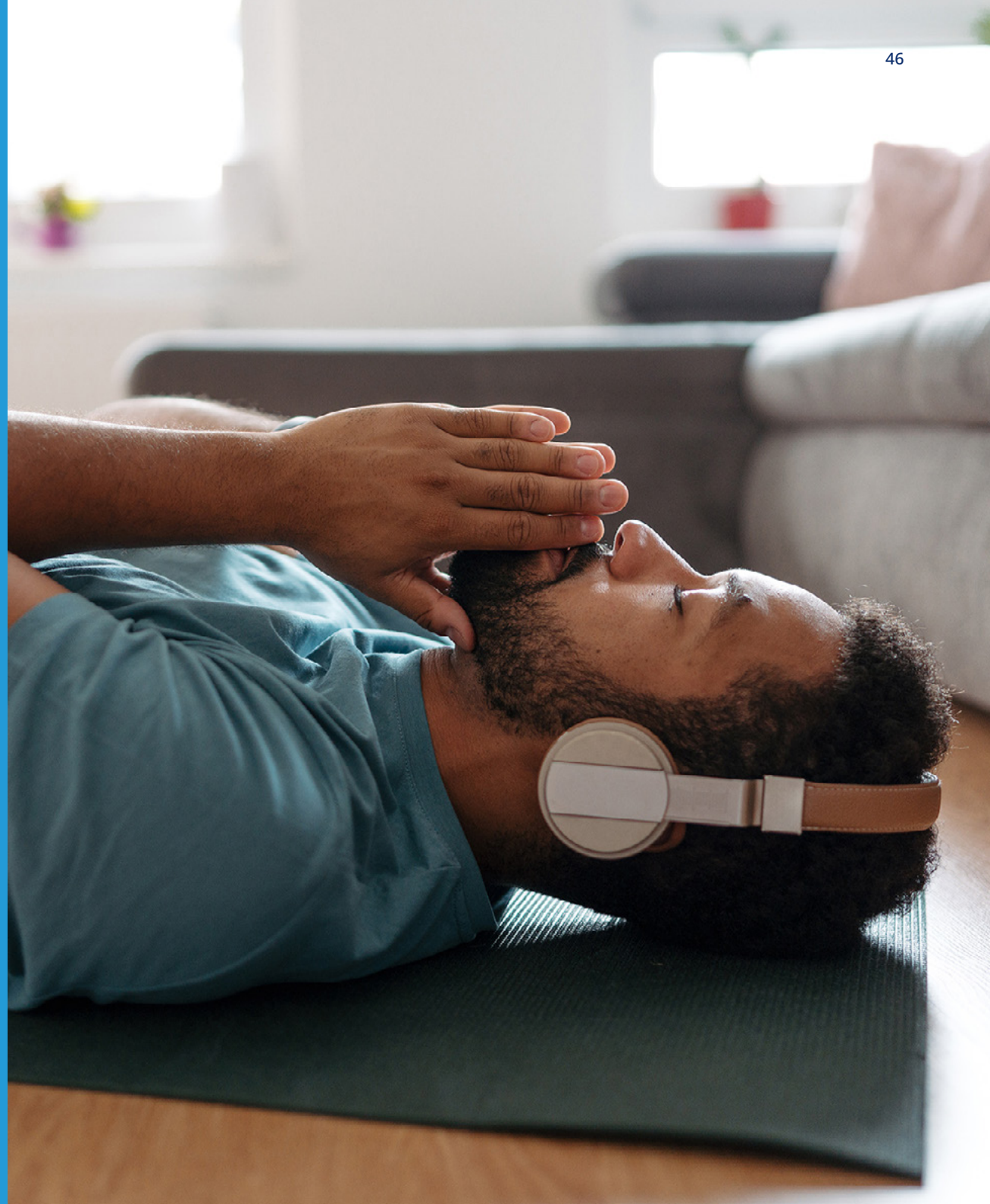
Employers can...

- 1** Introduce personalization options through flexible benefits programs and similar schemes, such as benefits spending accounts, to allow employees to select discretionary benefits (e.g., cycle-to-work programs) that complement minimum protection offerings, like cancer navigation services.
- 2** Understand the varied needs of employees when designing benefits, for example, by seeing that both men's and women's health needs are evaluated and addressed. Support newcomers to a country by helping them understand how local health systems work, what they cover and how to navigate them.
- 3** Gain a deeper understanding of the unique needs of caregivers, including the sandwich generation, who are balancing responsibilities for both children and elders. Use this insight to provide offerings that support their financial, social and caregiving needs.
- 4** Develop and implement a comprehensive benefits strategy that prioritizes cover for essential services and universal healthcare needs for all employees while also addressing any gaps in coverage to ensure it meets the unique needs of each individual.
- 5** Leverage technology to help employees understand the value of their benefits while making personalization more accessible without the burden of extensive manual administration.

Chapter 4

Safeguarding minds

Mental health conditions continue to affect both employees and the organizations they work for. One-third of employees report feeling stressed in everyday life and most days at work, with many also expressing concerns about cognitive decline and loneliness. 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.



With [one in every eight people](#) worldwide living with a mental disorder, mental health remains a critical concern for employers and employees alike. Mental health deterioration was ranked as the #2 most severe people risk by HR and risk professionals in our [People Risk 2024 research](#), and this was before events in the first half of 2025 that could further impact people's sense of financial and physical security. These managers were concerned not just with its debilitating impact on individual employees but also its far-reaching consequences for the organization, including reduced productivity, increased safety risks, higher benefits spend, absenteeism and the loss of valuable talent.

Stress is a significant contributor to mental health deterioration and our data reveals how pervasive it is across the workforce. Nearly half (47%) of employees report feeling stressed in their everyday lives, while 45% experience stress most days at work. Furthermore, 33% report feeling stressed both in their personal lives and at work. There are geographical variations, with employees in Hong Kong experiencing the highest levels of stress, for example, while Colombia ranks as the least stressed market. (See appendix A for a full breakdown by market.)

**Top five markets
where employees
feel stressed in
everyday life:**

1. **Hong Kong**
2. **Central America***
3. **China**
4. **Italy**
5. **Canada**

**Top five markets
where employees
feel stressed most
days at work:**

1. **Hong Kong**
2. **Middle East***
3. **Central America***
4. **China**
5. **India**

*Central America includes Costa Rica, Dominican Republic and Panama; Middle East includes KSA and UAE



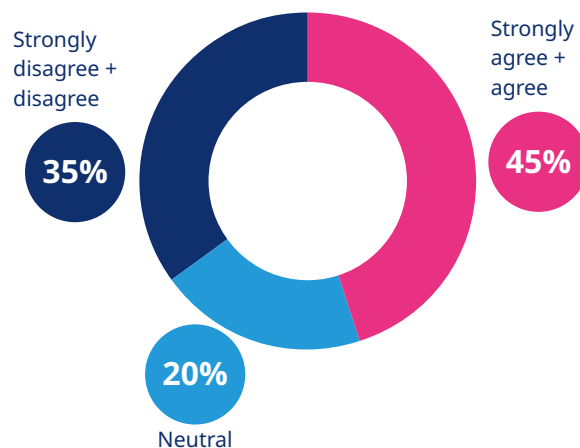
The links between stress and staff turnover

In today's employment landscape, it is normal for employees to regularly change jobs and career paths, with Gen Z in particular regularly engaging in 'job hopping.' Indeed, almost half (45%) of employees say they are actively looking for a new job (49% of Gen Z).

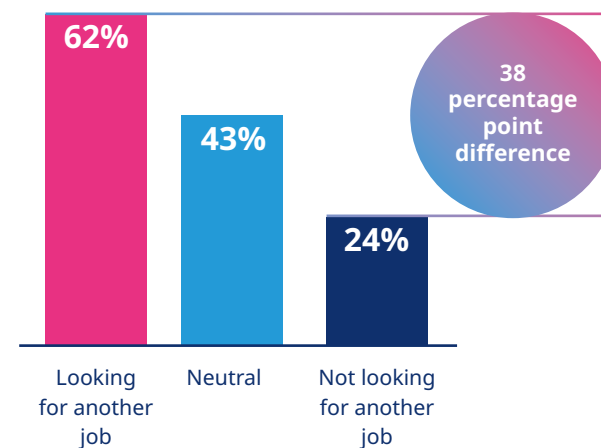
However, employees who are stressed at work are significantly more likely to be on the lookout for other work opportunities. They are also more likely to report higher levels of concern with regards to job security, lack of fulfilment and purpose in life and loneliness.

Figure 30: Links between stress levels at work and job-seeking activity.

I am actively looking for a new job with a different company

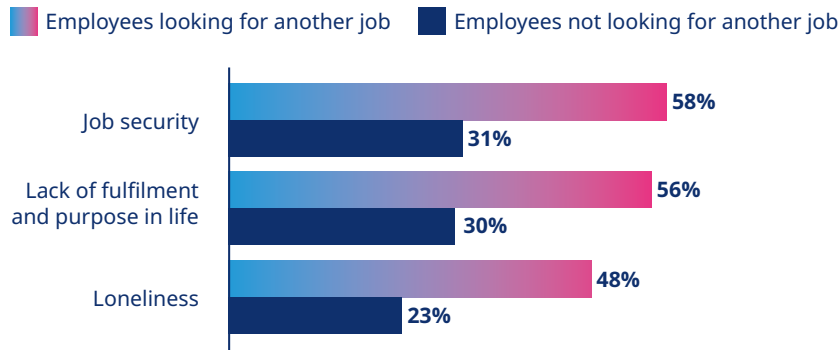


I feel stressed most days at work



How to read the above charts: 45% of employees strongly agree or agree that they are actively looking for a new job with a different company; 62% of employees looking for a new job say they are stressed most days at work.

Figure 31: Employees looking vs. not looking for another job.
Extremely + very concerned about...



For employers, this underscores the importance of designing jobs and workplaces that protect and support mental well-being. While legislators in many jurisdictions have implemented or are in the process of introducing regulations addressing work-related factors that impact mental health, responsible employers are proactively designing jobs and workplaces to

protect and support mental well-being. This includes managing job demands to ensure reasonable requirements and working hours, providing enhanced job and financial security—including living wages and adequate retirement funding—and creating a psychologically safe workplace culture, with support from managers.

Figure 32:
Work factors impacting employee health.

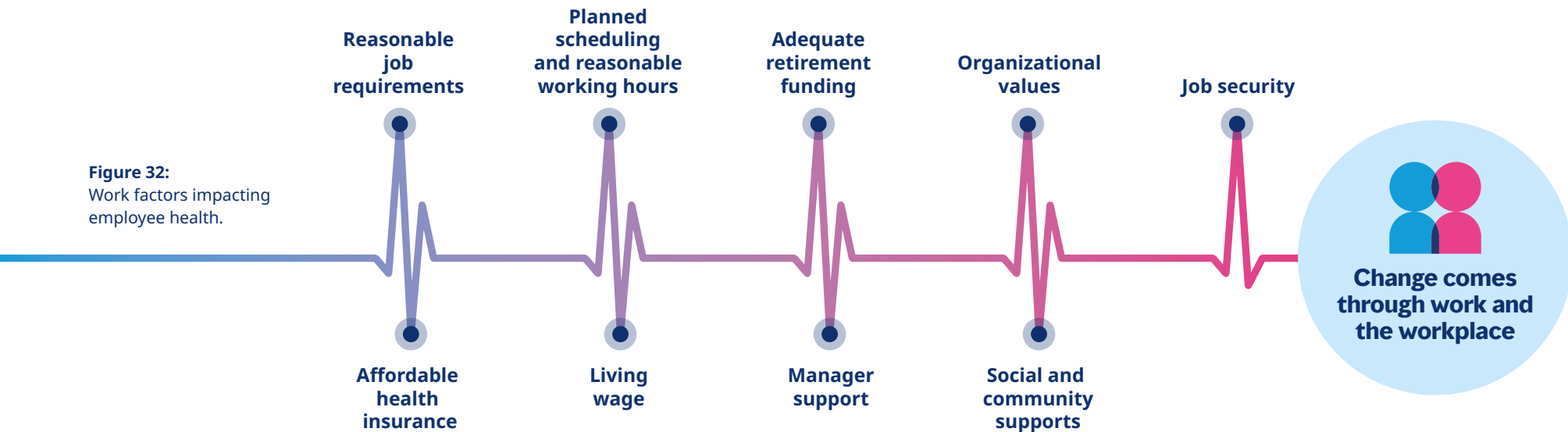
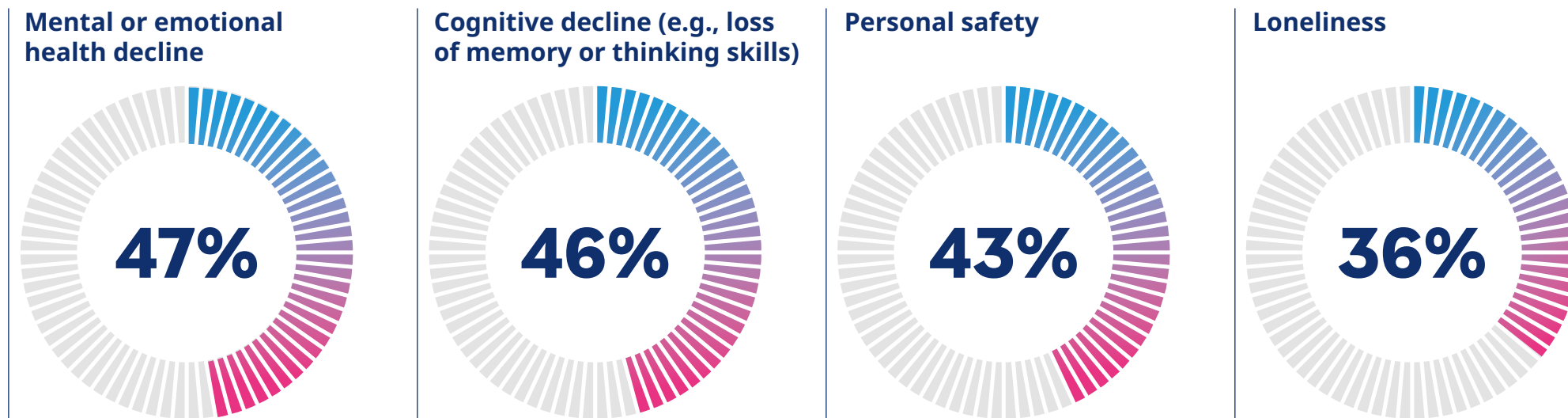


Figure 33: Percentage of employees extremely or very concerned about issues impacting their lives.



While stress remains a key concern, employees are also worried about a broader set of mental health-related issues that are impacting their lives, including emotional health decline, personal safety and loneliness. Almost half (46%) of employees are also worried about cognitive decline—an issue exemplified by 2024's Oxford word of the year: brain rot. This term is defined as, "the supposed deterioration of a person's mental or intellectual state, especially viewed as the result of overconsumption of material (now particularly online content) considered to be trivial or unchallenging." The term saw a [230% increase in usage between 2023 and 2024](#).

And this issue is exacerbated by the increased distribution and consumption of misinformation and disinformation—named by the World Economic Forum's [2025 Global Risks Report](#) as the #1 risk facing today's society.

Employers should recognize the harm that consuming inaccurate, distressing and poor-quality materials can have on their employees' mental health, and take the opportunity to provide education on topics like brain health and longevity literacy. They can also promote the importance of social well-being.

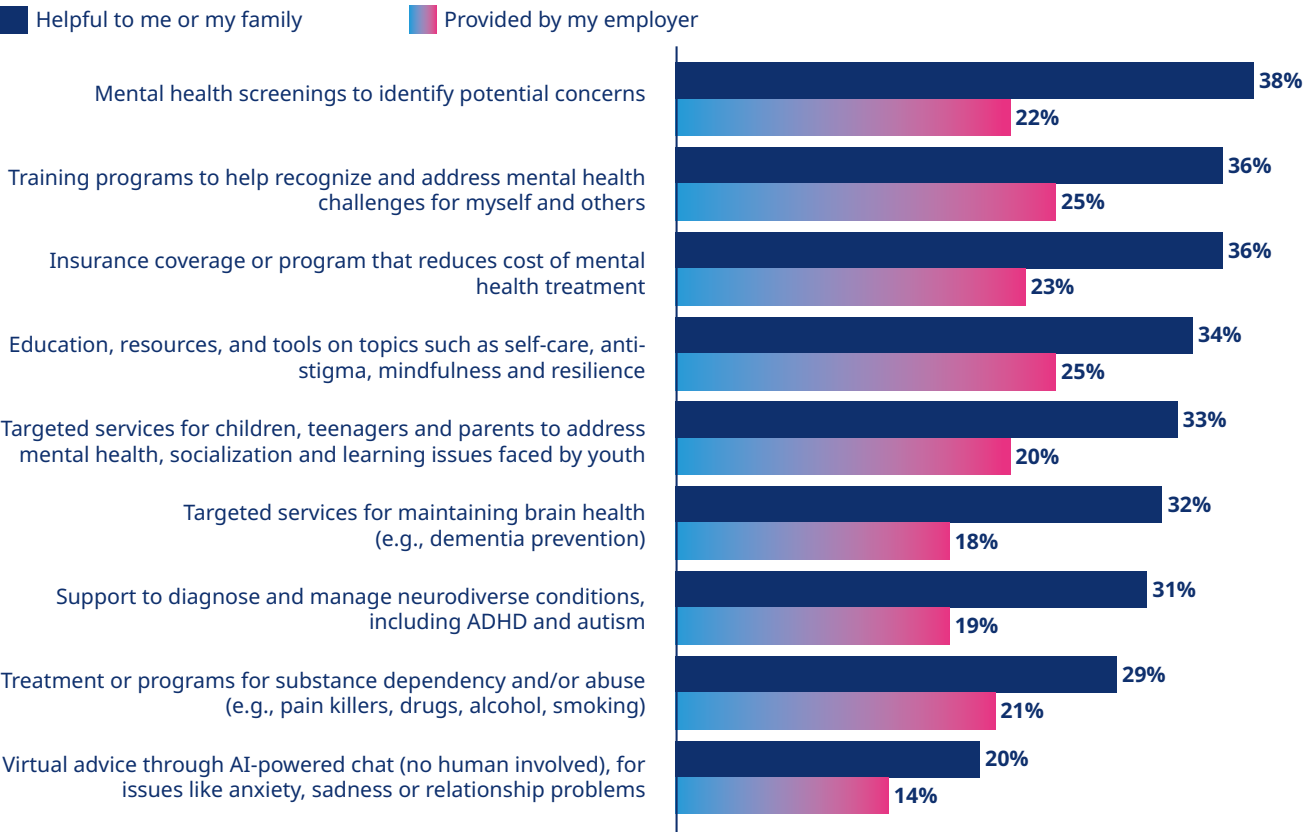
To support employers in this area, the [Health Enhancement Research Organization \(HERO\)](#), has developed a brain health scorecard to help organizations assess how their current well-being programs support employees' cognitive health.

Enhance mental health benefits to keep up with the times

Employees value a wide range of mental health-related benefits. Top of the list are mental health screenings, with 38% of employees indicating they are helpful to them or their family.



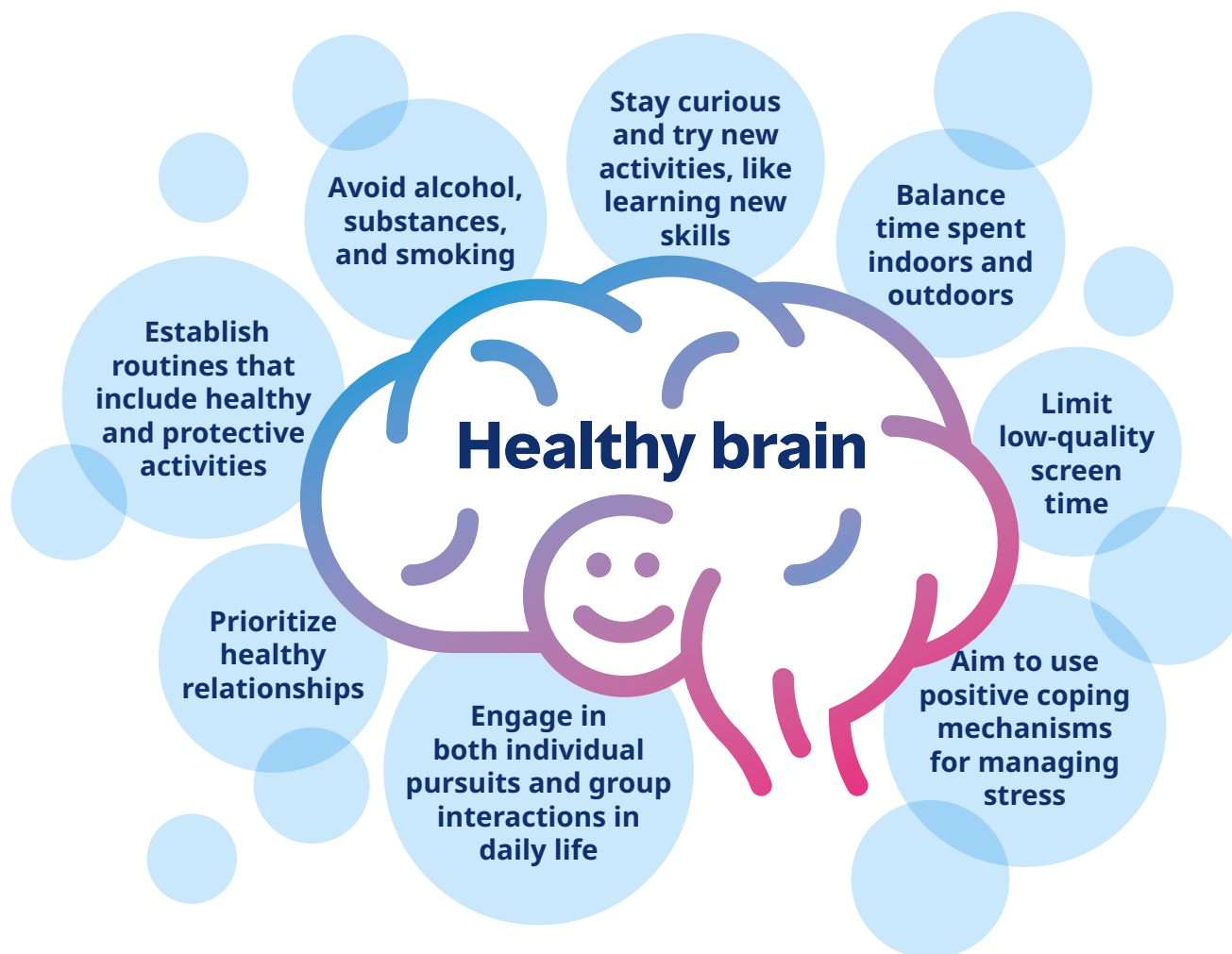
Figure 34: Mental health benefits: reported as helpful vs. reported as employer provided.



Mental health screenings are typically used in clinical settings to help [medical professionals identify mental health issues](#) and triage patients appropriately. These screenings can help catch issues early and provide access to treatment and support that can significantly improve quality of life. Outside the clinical space, a wide range of assessments are also available through employee assistance programs (EAPs), well-being vendors and even online through [public and private platforms](#). We generally recommend integrating these screenings into existing programs, such as EAPs, onsite clinic visits and health risk assessments. A number of AI tools used to assess mental health are also now emerging and while these programs are still in their early stages, they offer a glimpse of how the future of mental health evaluations may look.

Around a third (32%) of employees say they value targeted services for brain health. Currently, employees report that fewer than one in five (18%) employers provide these services—however, there is much that employees can do to help protect themselves. For example, brain health can be maintained by limiting low-quality [screen time](#), balancing time spent indoors and [outdoors](#), trying new activities and [learning new skills](#).

Figure 35: Maintaining a healthy brain.



Often overlooked: health education and social well-being

The growing interest among employees in brain health and other training and education initiatives presents a valuable opportunity for employers to actively promote health education and provide resources and support for individuals seeking to manage their health risks and conditions, such as obesity or tobacco use.

High-quality, evidence-based health education should be a key component of broader, holistic strategies that include supports like multi-disciplinary coaching,

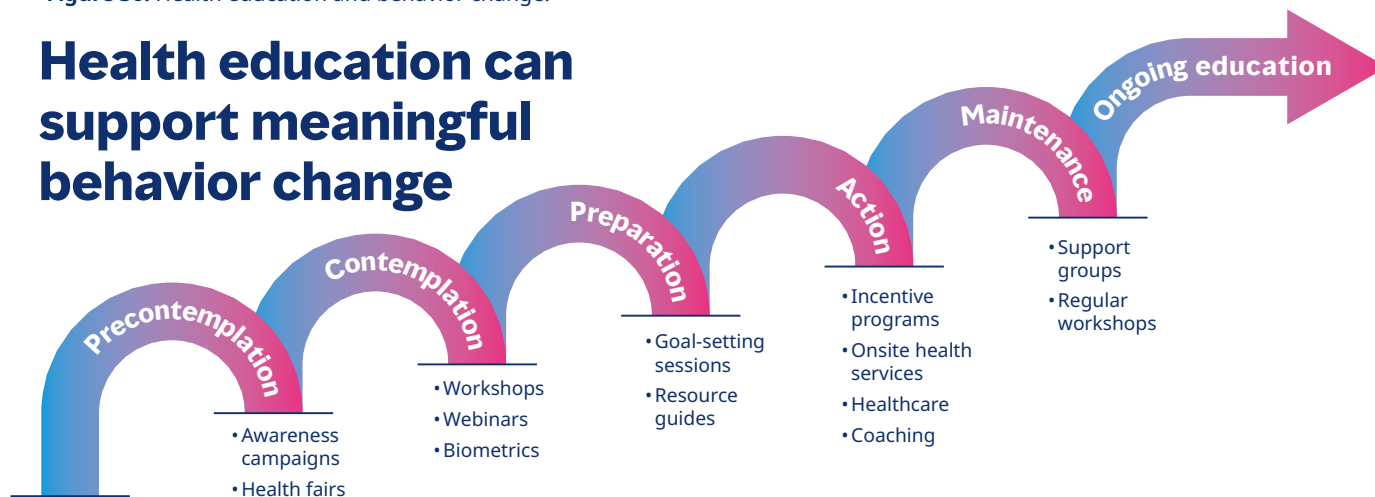
monitoring, medication, peer support and the removal of barriers to access care. Intentionally designed programs for specific groups—such as individuals with [diabetes](#) or [new mothers](#), for example—cannot only mitigate potential health risks, but also provide employees with the confidence and support they need to effectively manage their well-being.

In today's climate, evidence-based health education is especially crucial, as conflicting narratives and

challenges in accessing healthcare create confusion that may leave employees struggling to identify reliable sources of information. The proliferation of health (mis)information—and the ease with which it can spread—creates an opportunity for employers, who are highly trusted sources of health information, to provide ongoing health education programs. These programs not only support employees' health and well-being, but also strengthen the trusted relationship between the organization and its workforce.

Figure 36: Health education and behavior change.

Health education can support meaningful behavior change



A good-quality social life can have a positive impact on people's overall health and well-being. Employers have a unique opportunity to enhance employees' social well-being and combat loneliness and purposelessness through various initiatives, such as the creation of support groups and hobby clubs, promoting volunteering days and fostering a sense of community at work—whether through business-related or social activities. These groups may also foster and support healthy behaviors, helping to motivate and solidify positive habits. By creating a supportive environment that promotes connection, community-building and health, employers can unlock the well-being of employees both inside and outside of work.

A reminder on psychological safety

While we are encouraged that seven in 10 employees (71%) have a strong sense of belonging to their team or organization, a smaller proportion report having a healthy work-life balance (66%) or feel they can speak up at work (63%). Psychological safety plays a critical role in overall well-being, fostering not only a supportive work environment but also a safer, more risk-aware workplace. Employers can take proactive steps to enhance psychological safety and encourage open communication, but we also anticipate increased legislative activity in this area, with countries like [Brazil](#), [Mexico](#) and [Australia](#) already taking action in this space.

Recent years have seen steady improvements in employers recognizing the importance of mental health and supporting affected employees. However, workplace stress remains a concern for many, and a gap persists in terms of the mental health benefits that employees find helpful and those provided by their employers. Organizations must therefore continue to focus on this area by designing benefits plans that support mental and emotional well-being, encouraging employees to maintain their brain health and fostering psychologically safe workplaces where individuals feel comfortable speaking their mind.

Figure 37: Psychological safety in the workplace.

To address mental health, start with the workplace



Case study

A large Latin American organization addressed mental health and psychological safety in the workplace.



Challenges

- A complex organization had increasing mental health concerns, specifically anxiety, depression and suicide attempts within the workforce
- Lack of reliable information to understand issues of different employee groups (e.g., shipping associates, warehouse workers, cashiers, drivers, corporate, senior management, etc.)
- Needed a mental health strategy that supported the organization's missions and aligned to its corporate values—an employee-centric approach to innovation and productivity



Actions

- Implemented a tool to screen employees for mental health risks (work-related psychosocial risks, anxiety, depression) segmented by zone, business unit and employee type
- Designed a mental health awareness campaign to promote the screening tool, with a goal of at least 50% participation
- Assessed the organization's current mental health solutions and their impact
- Used current state analyses to develop a mental health strategy, which prioritized and addressed the most significant issues affecting the various populations
- Developed protocols and training to enable leaders to identify early warning signs of employee burnout and distress; trained employees on how to regulate and support mental well-being for themselves and others
- Trained the organization's occupational health doctors on early interventions, as well as referral to a second-level emotional support line



Outcomes

- 71% of employees (over 50,000) participated in the screening
- Optimization of invested resources, as workshops and protocols were tailored to the specific needs of each population segment
- 20% increase in the utilization of the emotional support line as part of the EAP
- Experienced a decrease in the number of high-risk situations addressed by the EAP
- Based on findings and recommendations, launching an MMB-designed program called the School of Psychological Safety, which focuses on soft skills training for managers and senior-level staff
- Established an ongoing education plan for both employees and leaders on not just resilience and stress management but also emotional intelligence and effective communication skills; leaders will be trained on psychological first aid, building trust within teams and creating a supportive environment

Creating positive change is a joint effort

Employees can...

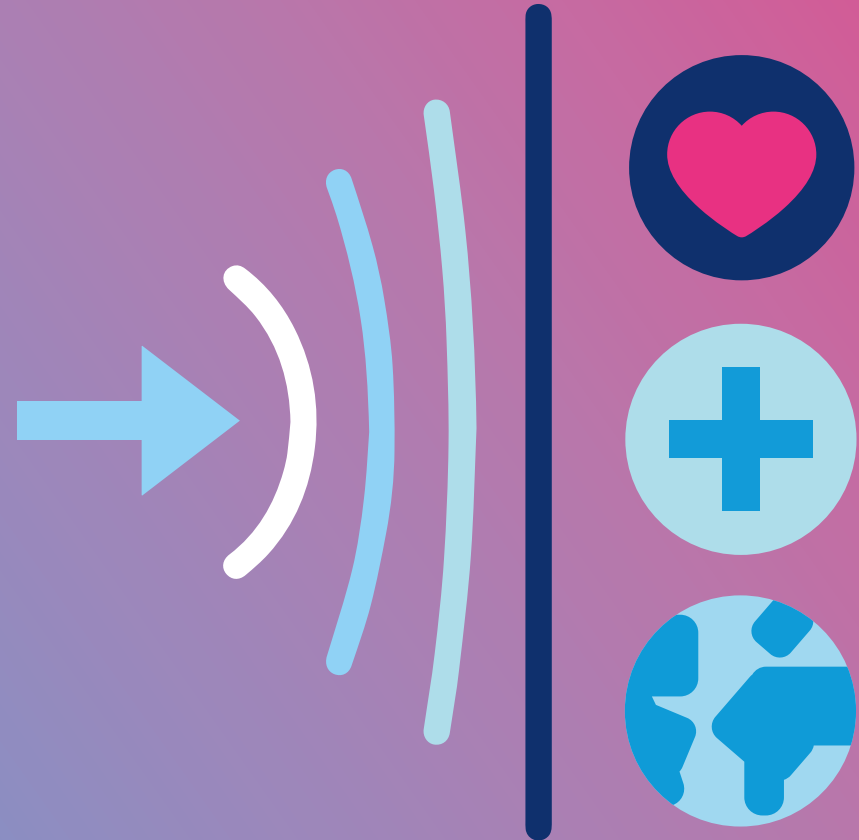
- 1** Be proactive in managing their mental health by identifying and embracing strategies that resonate most with them, whether that involves therapy, building supportive social connections or stress management techniques, for example.
- 2** Leverage their position and influence to promote a secure and supportive working environment.
- 3** Participate in efforts to minimize any remaining stigma from mental health issues, such as sharing appropriate personal health stories.
- 4** Stay socially active, maintain physical health and engage in cognitive activities that stimulate brain function, improve memory and sharpen critical thinking skills.
- 5** Take advantage of health resources and content provided by their employer to support their overall health journey.



Employers can...

- 1** Educate employees on how to enhance their mental health, providing evidence-based information grounded in scientific research.
- 2** Challenge mental health providers, including EAPs, to ensure a comprehensive approach to emerging mental health concerns, such as adult ADHD, cognitive decline and the growing interest in preventive mental health screenings.
- 3** Foster a psychologically safe workplace by measuring and addressing current risks related to work culture, employee job responsibilities and management practices.
- 4** Address specific mental health-related challenges, such as combating loneliness, building resilience in younger generations and managing high-stress roles, like those involving interactions with the public.
- 5** Identify and address gaps in mental health coverage, such as therapy services or specialized support for issues like substance abuse.

Health is security



Chapter 5

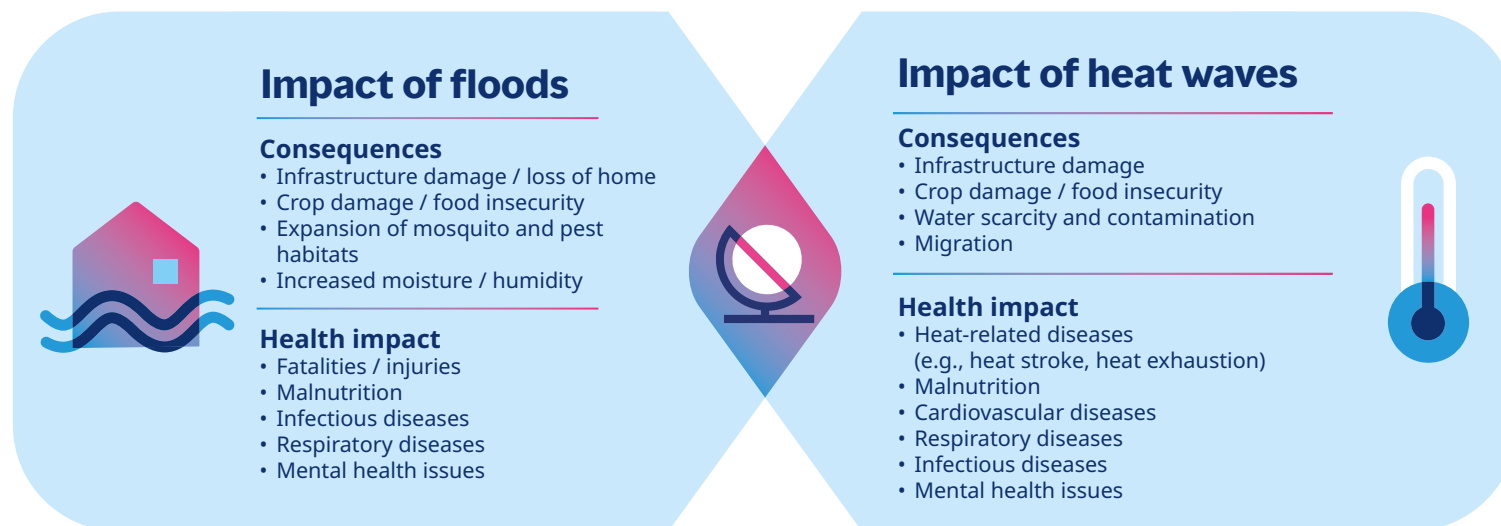
Adapting to climate events

Rising temperatures, droughts and extreme weather events are threatening ecosystems, economies and human health. A significant portion of the workforce has been affected, with 77% reporting negative impacts, including financial hardships and health issues for themselves or their families. Employers are urged to reassess their benefits and healthcare strategies to support employees facing climate-related challenges, including mental health concerns. These actions can also help improve organizational resilience.



Extreme weather events are no longer a distant threat. Their devastating impacts are being felt globally, from climbing temperatures and droughts, to rising sea levels and wildfires. Every region is experiencing the far-reaching consequences of a warming planet, posing critical risks to ecosystems, economies, businesses and human health. By 2050, climate events could contribute to 14.5 million deaths and US\$12.5 trillion in economic [losses](#).

Figure 38: Impact of floods and heat waves.



Climate change isn't just something affecting someone somewhere else. This is affecting all of us and it could be our own health which is on the line.

Rt. Hon. Helen Clark, former Prime Minister of New Zealand and former Administrator of UNDP

[Marsh McLennan's 'Mitigating climate-driven health risks through innovation' at the World Economic Forum's 2025 Annual General Meeting in Davos](#)

The scale of this crisis is evident in our data: 77% of employees say they or a family member have been negatively impacted by climate events or extreme weather. Among them, many have faced financial hardship, with 40% seeing an increased cost of living due to rising housing, energy, food and other prices.

Figure 39: Percentage of employees who reported being impacted by climate change or extreme 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?

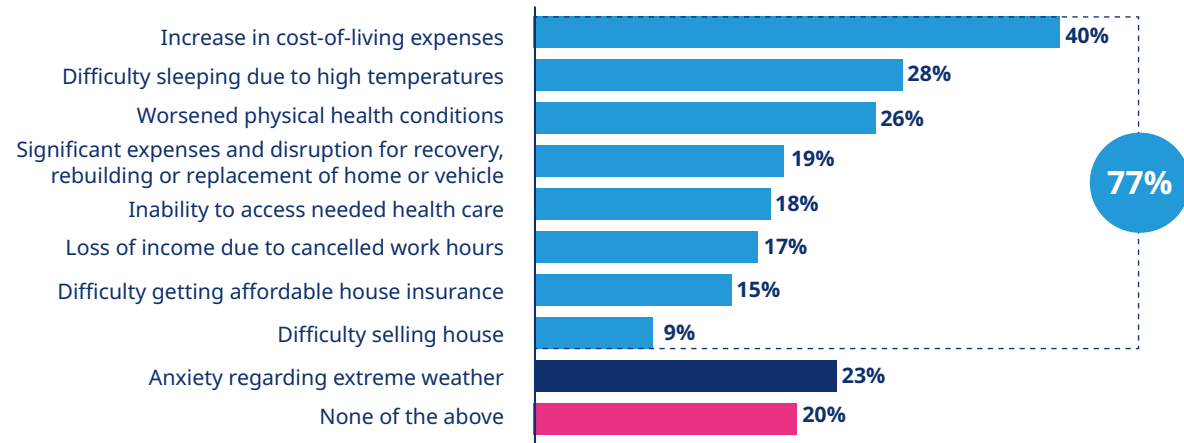
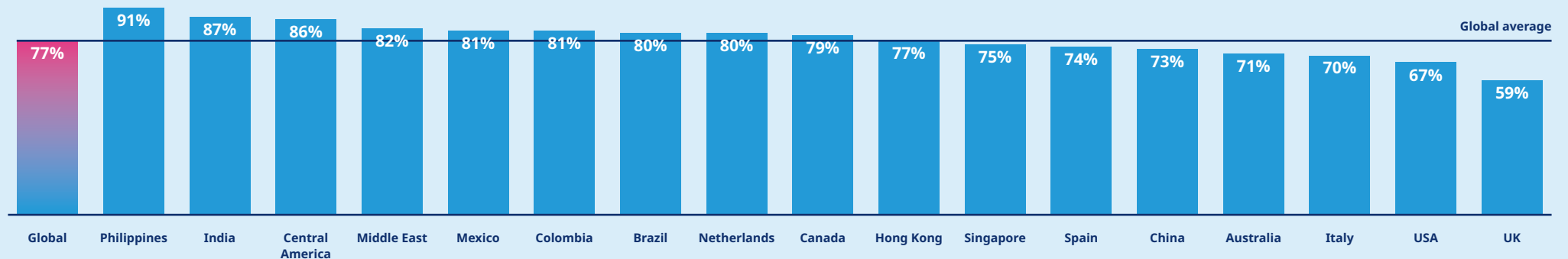


Figure 40: Percentage of employees who reported being impacted by climate change or extreme weather events, by market.

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



Many societies are ill-equipped to handle disasters such as hurricanes, heat waves and flooding. While insurance can provide some financial protection, a significant protection gap exists and, it is becoming increasingly expensive and challenging to secure adequate protection. In the US, for example, [42% of economic losses](#) from natural disasters over the past decade were uninsured, leaving consumers to bear much of the recovery cost. Climate events also contribute to food and fuel shortages, further driving up prices.

Beyond these financial impacts, extreme weather events are also harming people's health. Immediate impacts include death, physical injury and malnutrition, while [longer-term consequences](#) include increased risk of respiratory, cardiovascular and infectious diseases. Around a quarter (26%) of employees say they or their family have experienced worsened physical health conditions due to climate events or extreme weather.

But their mental health is also at risk. Extreme climate events are linked to rising levels of anxiety, stress and depression, as individuals cope with the trauma of losing homes, being displaced

or dealing with food insecurity. These personal challenges are compounded by generalized anxiety about the uncertain future of the planet. Our study finds that nearly one in four (23%) employees report experiencing anxiety related to extreme weather events, with Gen Z (25%) and Millennials (25%) being most affected.

Our [People Risk 2024 research](#) found that four in 10 (38%) HR and risk managers are concerned that employer-sponsored and government-provided benefits are insufficient in covering climate-related health conditions. As climate-related health conditions continue to affect more and more individuals, employers must evaluate their benefit plans to ensure they are providing the services needed to help prevent, diagnose and treat these conditions. For example, benefit plans should consider whether they provide vaccination programs or outpatient medications for climate-related conditions.





Figure 41: Is your benefit plan ready to prevent, diagnose and treat the anticipated increase in climate-related diseases?

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



Infectious diseases

(e.g., malaria and dengue)



Mental health issues

(e.g., post-traumatic stress disorder and generalized anxiety disorder)



Stunted growth

(Malnutrition-related condition)



Heat-related diseases



Hypertension



Asthma

Source: [Oliver Wyman Forum and World Economic Forum. Healthcare in a Changing Climate, 2025](#)

Support employees before, during and after a crisis

In response to these challenges, employers should reimagine their benefits and healthcare strategies. For example, 32% of employees say they would value support for adopting a more environmentally friendly lifestyle. But more broadly, employers should adopt approaches to ensure the safety, well-being and resilience of their workforce and the sustainability of the workplace. Employers should consider extending benefits to cover climate-related health conditions and introducing emergency assistance programs, paid leave for individuals affected by extreme weather and other creative elements, like setting up relief funds.

In addition to these reactive measures, employers should also be proactive in preparing for more frequent and severe climate events. This involves developing climate-resilient business continuity plans, building stronger infrastructure and creating agile communication plans. Ensuring employees are prepared for weather disasters is a strategic necessity. Organizations that prioritize employee well-being and resilience will be better positioned to recover quickly after a natural disaster or extreme weather.

Figure 42: Benefits to help employees in a disaster.

Getting ahead – benefits to help employees in a disaster





Assess hidden supply chain exposure

Today, many large organizations rely on supply chains that span the globe, with raw materials, components and finished products moving across multiple countries and continents. While this global network gives companies access to a wider pool of suppliers and resources, it also makes their supply chains—and their expanded workforces—more vulnerable to the impacts of extreme weather events.

And it is in countries such as China, India, Brazil and the Philippines—all vital hubs for global supply chains, data centers and customer service centers—where employees are growing increasingly concerned about how extreme weather is already impacting them and how it will continue to affect their jobs, families and daily lives.

Opportunities will vary by industry but organizations can do more to protect their supply chain workers and ensure their well-being in the face of these growing risks. The good news is they have strong backing from their own employees: nearly three-quarters (73%) believe it is extremely or very important for their company to support ethical labor practices across their suppliers.

Figure 43: Extreme weather anxiety by market.

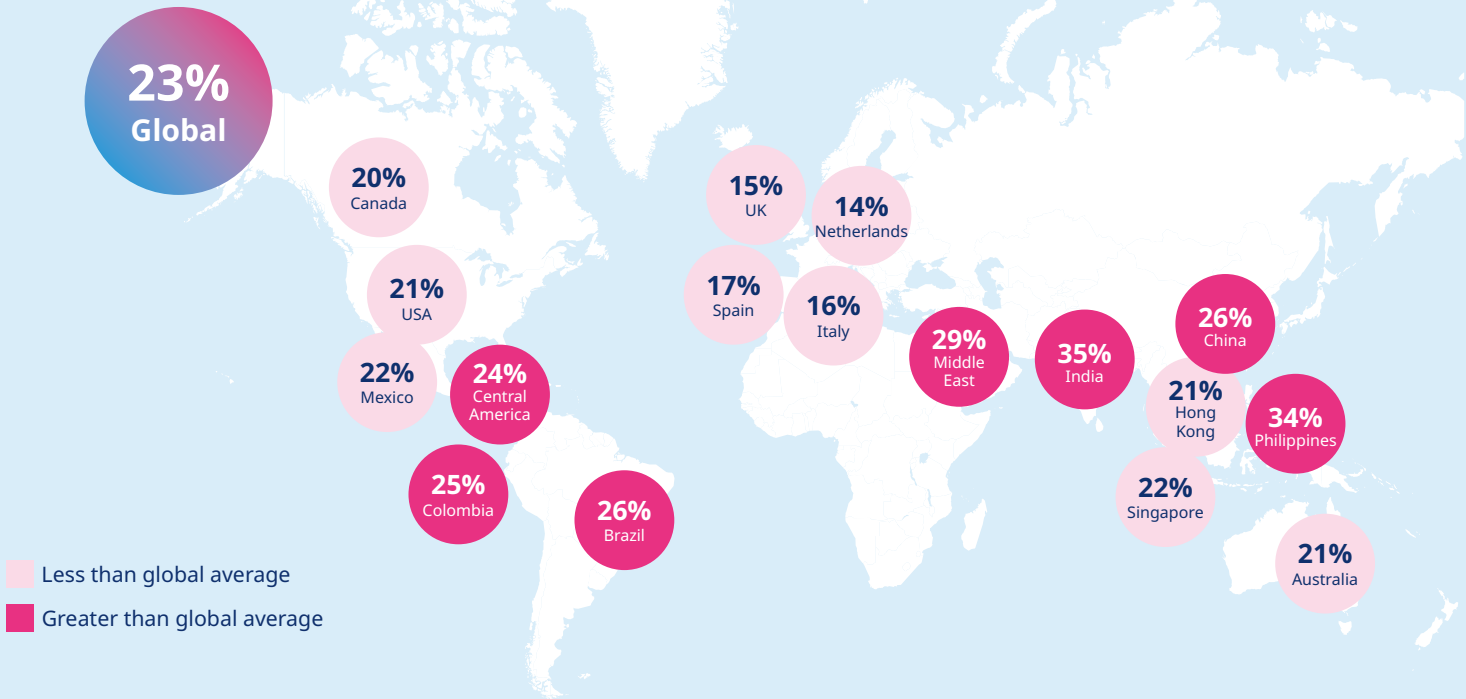
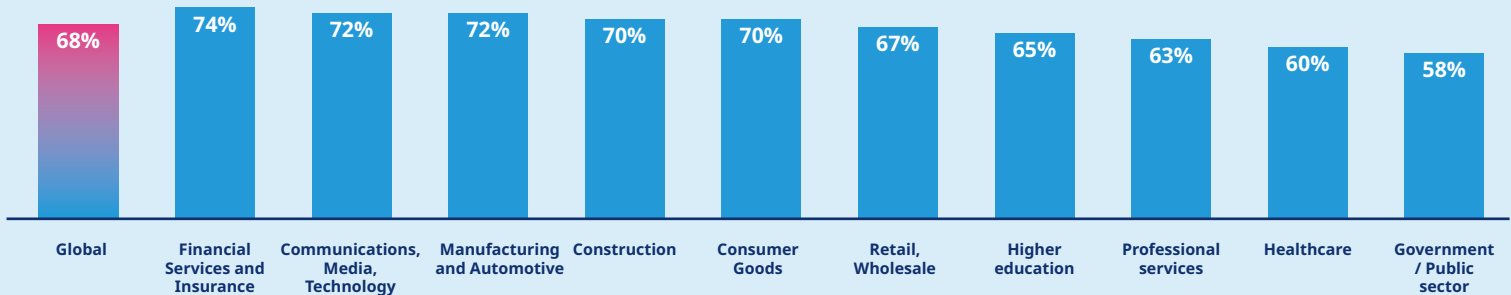


Figure 44: My company is socially and environmentally responsible (strongly agree + agree).



Weather disasters and their impacts have traditionally been the concern of the risk manager, with a focus on risk mitigation and insurance. We anticipate a growing role for human resources as employers shift their focus towards supporting employees and communities affected by the fallout from extreme weather events.



Creating positive change is a joint effort

Employees can...

- 1** Seek their employer's support on practical ways to reduce the impact of extreme weather-related health risks at work—for example, adopting wearables to manage heat exposure.
- 2** Evaluate their insurance needs to enhance and protect their financial security.
- 3** Create an emergency preparedness plan for themselves and their family.
- 4** Engage in best practices related to managing anxiety related to extreme weather, including engaging in community preparedness and seeking professional help.
- 5** Choose sustainable transportation (e.g., bike, public transport) to and from work and support eco-friendly initiatives, such as going paperless and following the 3Rs (reduce, reuse, recycle).



Employers can...

- 1** Scenario plan so that they are equipped for dealing with a flood, wildfire or other catastrophic event impacting employees. Determine in advance what kinds of support they can provide (e.g., temporary housing, childcare, emergency cash, mental health support, loans, paid time off, virtual care, accelerated access to prescription drugs). Ensure mental health providers are equipped to address anxiety and more immediate trauma after an event.
- 2** Evaluate parametric insurance coverages, which can quickly fund employee disaster recovery allowances.
- 3** Assess risk exposure in their supply chain and support/question their readiness to support their own workforces.
- 4** Improve preventive care and location-specific health education relating to mosquito-borne illness, respiratory and cardiac conditions.
- 5** Monitor evolving occupational health and safety legislation, but consider whether standards are sufficient to protect employees from extreme heat and even water shortages. Consider wearables, flexibility and income replacement coverages to mitigate risk.

Chapter 6

Explore new ways to access care

Accessing healthcare is an increasingly complex challenge across the world. This is not only a problem for individuals, it is also a productivity concern for employers. Given the trust employees place in their employers, there is a valuable opportunity for organizations to enhance healthcare access by introducing innovative models, such as on-site care and virtual services. Additionally, AI has the potential to improve both healthcare delivery and the overall benefits experience, though its implementation must be carried out responsibly. Crucially, clear and effective communication about healthcare benefits is essential for fostering trust and improving overall access.



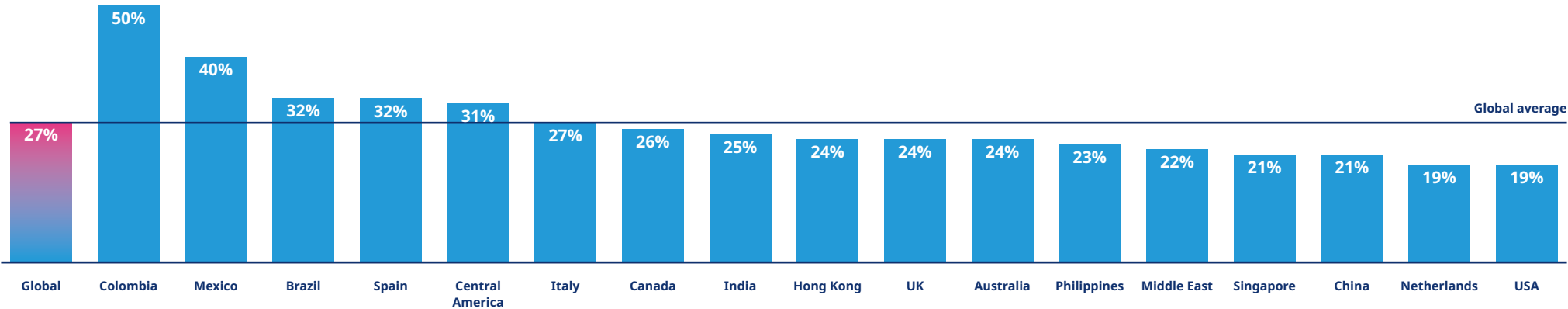
Healthcare systems around the world are facing multiple challenges, from overwhelming demands and [rising costs](#), to critical [staff shortages](#) and [underfunding](#). This strain is leading to missed diagnoses, substandard treatments and a decline in the quality of care, all of which are [negatively impacting the patient experience](#).

Our data shows that 27% of employees have delayed seeking healthcare in the past two years due to anticipated long wait times for an appointment. This, in turn, is creating significant challenges for employers. Our [People Risk research](#) shows that 47% of employers are concerned about productivity losses as employees spend more time sourcing, navigating and traveling for healthcare, while 46% worry about growing sickness absences.



Figure 45: Percentage of employees by market who have delayed healthcare due to anticipated long wait time for an appointment.

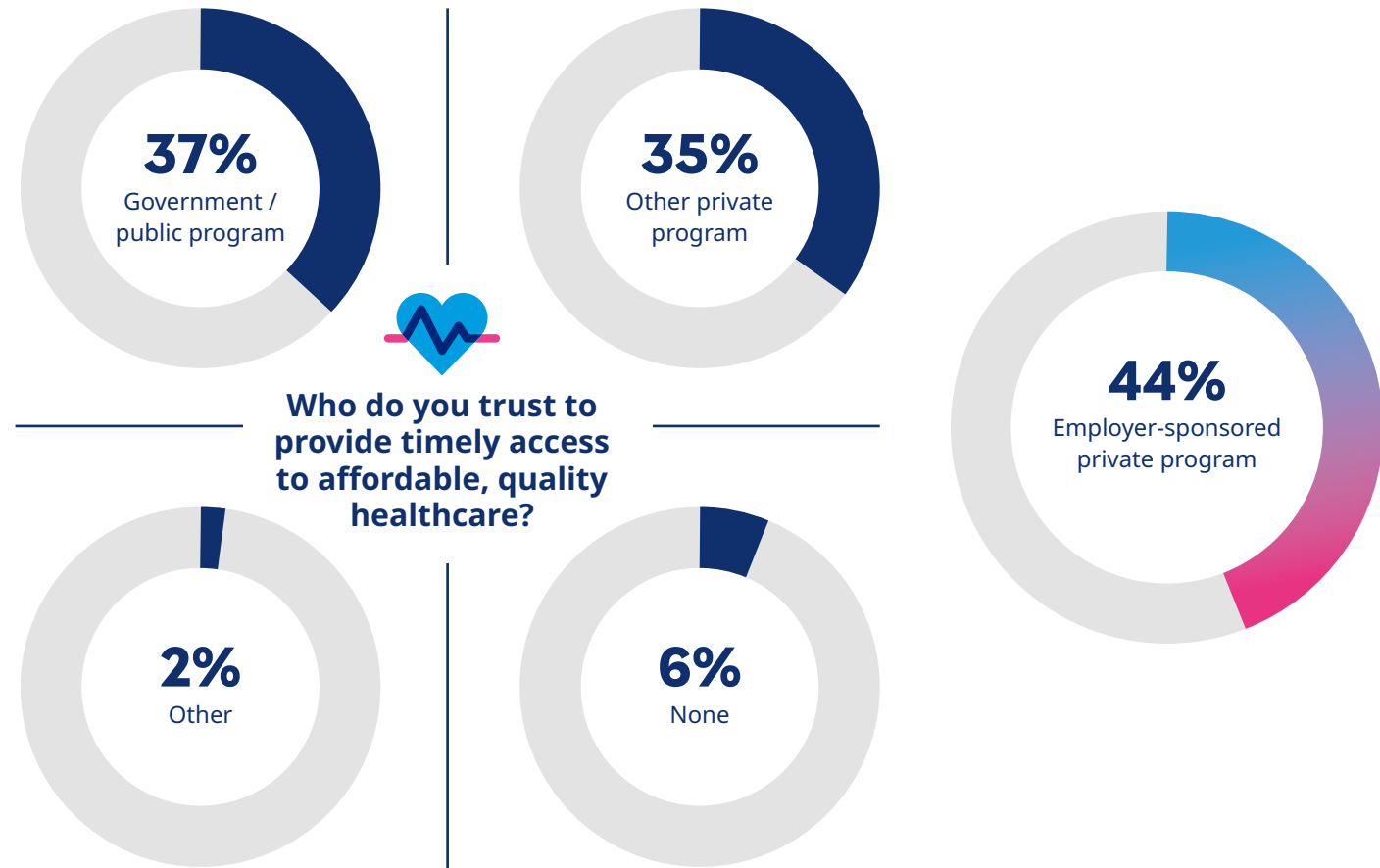
Over the past two years, have you delayed seeking healthcare for any of the following reasons?
Anticipated long wait times for an appointment



As healthcare systems struggle to meet demand, employers have a unique opportunity to drive change. By taking an active role, they can help create new models of care that alleviate pressure on traditional systems and improve availability for staff.

Employees continue to show faith in their employers when it comes to healthcare. Nearly half (44%) trust their employers to provide timely access to affordable, high-quality medical services—outpacing trust in government (37%) or other private programs (35%). And our [Global Talent Trends 2024-2025](#) research indicates that 36% of HR managers see facilitating access to healthcare as a key priority for 2025.

Figure 46: Employee trust in institutions to provide healthcare.





Optimizing site of care

Employers can support employees by optimizing the site of care to make healthcare more accessible when and where they need it. For instance, they could provide a mammogram truck for on-site cancer screenings, partner with local providers to offer mental health counselling in the workplace, or coordinate travel for employees needing specialized care. One manufacturing client, for example, implemented a physical therapy program through their onsite clinic, which offered employees a six-week program delivering tailored, corrective exercise programs. The program reduced non-attendance visit rates from 25% to 11%.



Technology is changing healthcare—new devices, new forms of remote monitoring. Healthcare is no longer the domain of a hospital and everyone, everywhere can have health front and center.



Shobana Kamineni
Promoter Director, Apollo Hospitals Enterprise Ltd.
Executive Chairperson, Apollo Health Co Ltd.

[Mercer Marsh Benefits video interview on 'Technology as a catalyst: Apollo Hospitals on tech's role in expanding access to healthcare'](#)



Figure 47: Thinking creatively about expanded sites of care.

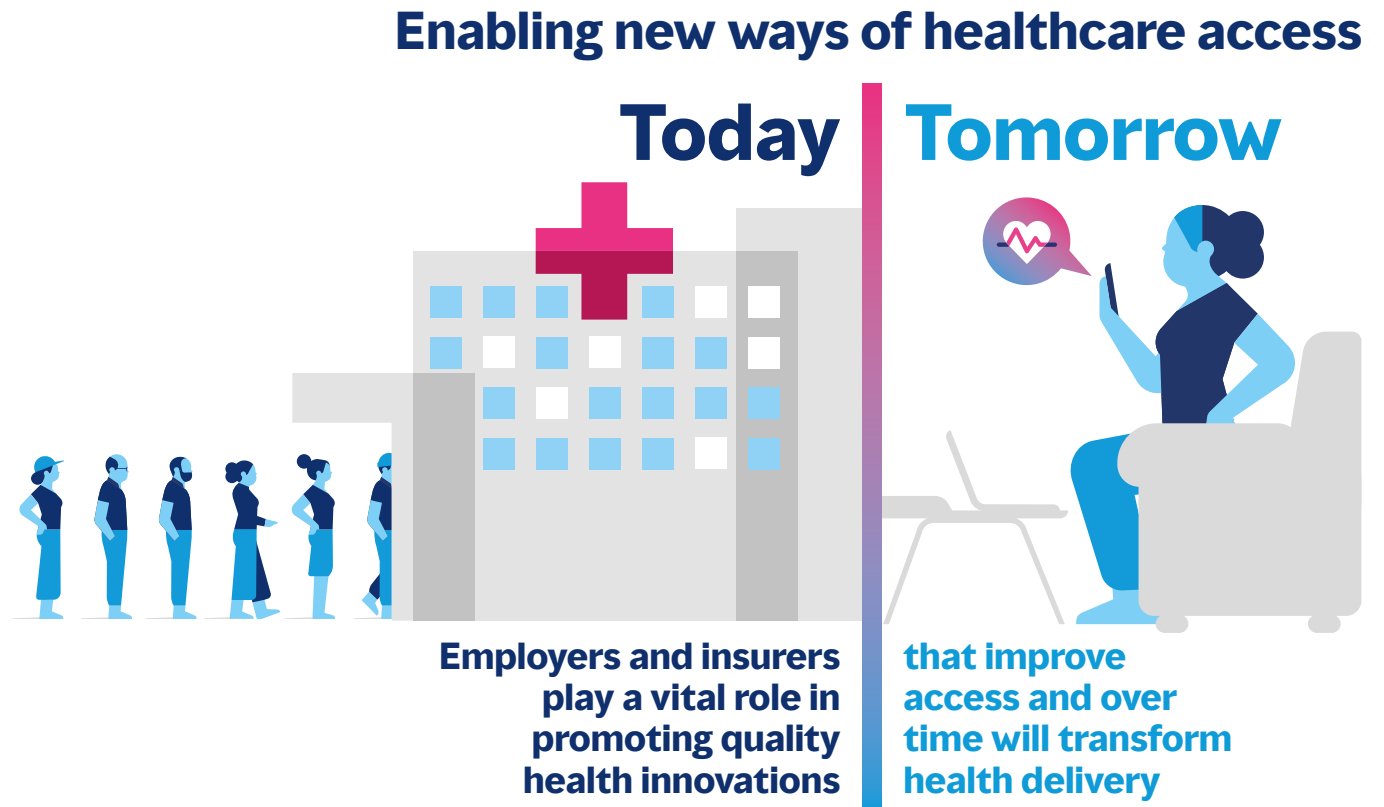
Could changing the site of care improve access?

The most accessible healthcare, however, involves no travel at all. Virtual care offers a faster, more convenient and more affordable alternative to in-person visits. It can be used for a broad range of services, from acute primary care and mental health support to nutritional counseling and chronic condition management.

Additionally, virtual care provides a valuable resource for second-opinion consultations. These are particularly valued by employees, with 33% saying they find second-opinion services for complex care and care navigation helpful to them and their families. As healthcare becomes more complex, we expect the need for navigation services to increase—18% of employees already report delaying healthcare due to challenges in navigating the healthcare system or finding appropriate care.

Virtual care is still in its infancy but it is evolving fast. Our [Health Trends](#) research shows that 85% of insurers now offer telemedicine options within their healthcare packages. Employees are also open to virtual care, with 39% saying they would contact a telemedicine service for various ailments, from simple medical issues to concerns about a serious condition. And 29% of employees already say they find telemedicine services helpful for them and their families.

Figure 48: Enabling new ways of healthcare access.



The promise of AI

Alongside virtual care, AI holds the potential to revolutionize healthcare delivery by enhancing triage, first-line diagnoses and creating personalized treatment plans. Already, one in five (21%) employees value AI tools that help them find care for simple medical issues. AI is capable of not only improving care but also

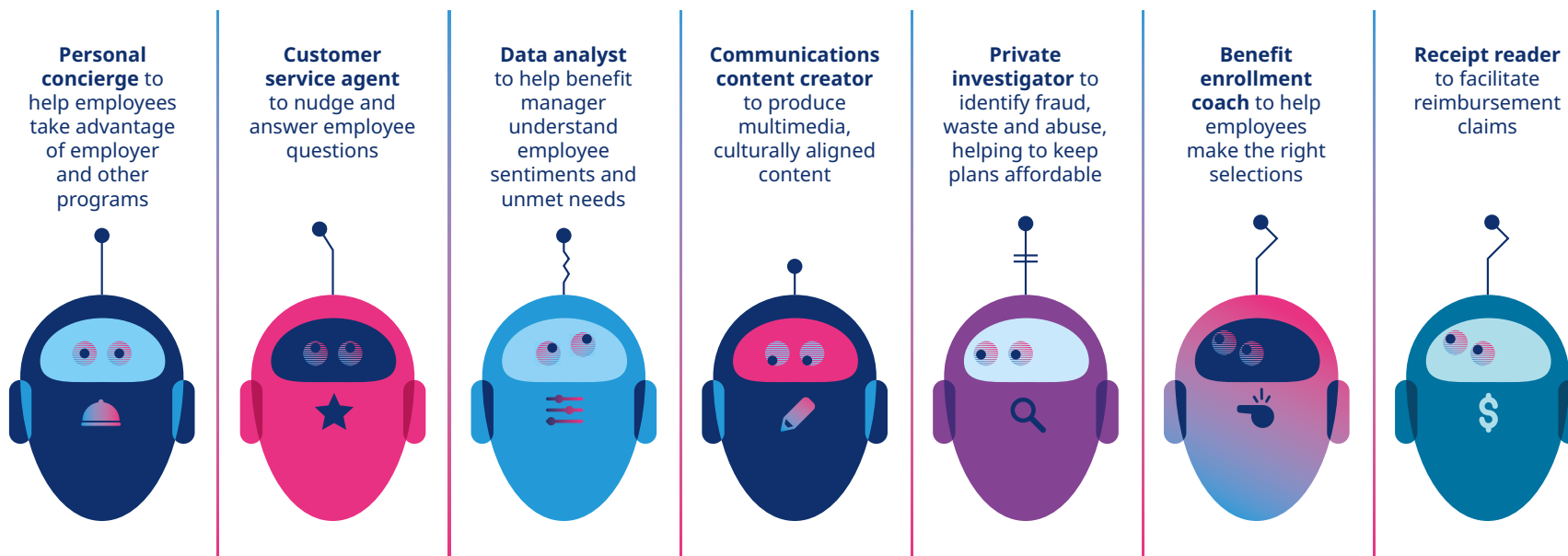
enhancing the overall employee experience when it comes to benefits—from streamlining communications to speeding up claims processing.

However, for AI to reach its full potential, employers must ensure its responsible implementation—ensuring

it adds value and avoids harm. And, despite the growing promise of virtual care and AI, they should complement—not replace—traditional in-person human care.

Figure 49: Example AI use cases in benefits design and delivery.

(Future) AI benefits helpers to improve the benefits experience





Building trust through transparency

Before an employee can take advantage of a benefit or service, they first need to be aware of it and understand its value. As new innovations in healthcare are introduced, the value of creating clear, relevant and meaningful benefits communications cannot be overstated. Employees who receive engaging communications are more likely to understand the value of their benefits package (84%) and to believe their employer cares about their health and well-being (79%). They are also more likely to trust their employer to provide timely access to affordable, quality healthcare (54%).

Figure 50: Impact of engaging benefits communication on employee sentiments.

The communications I receive about my benefits are engaging
(Strongly agree + agree)

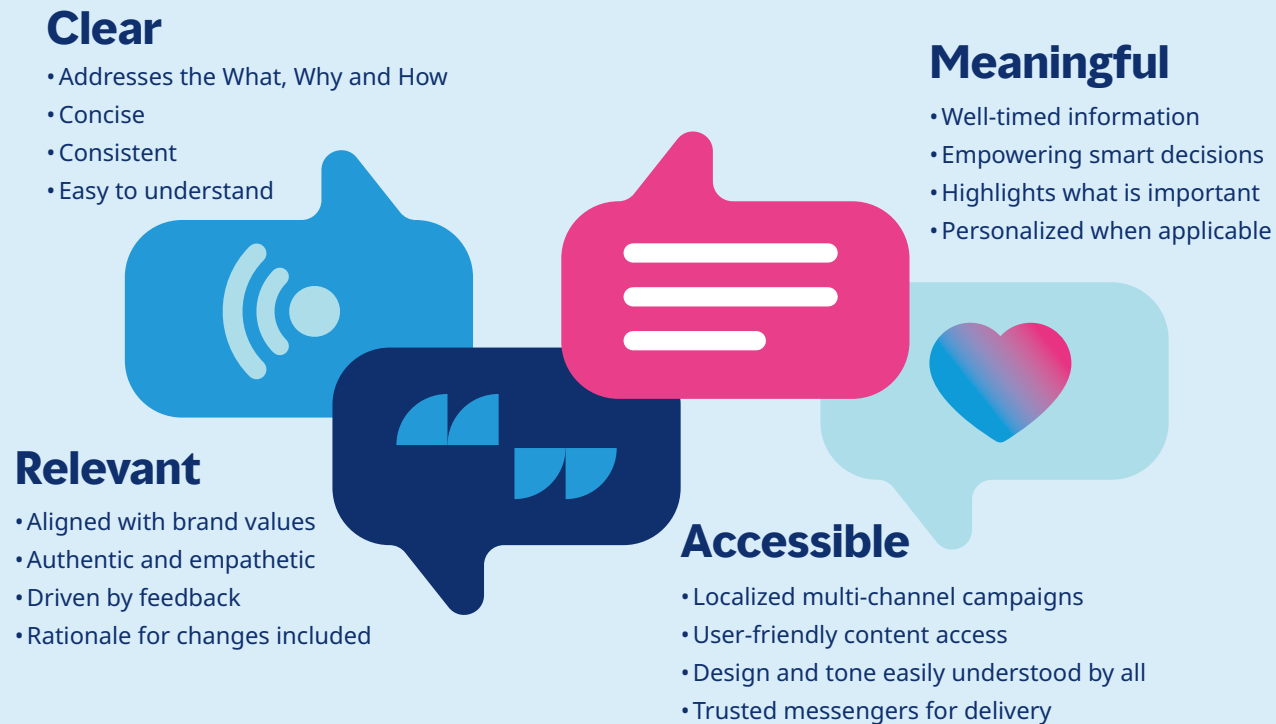
The communications I receive about my benefits are engaging
(Strongly disagree + disagree)



Employers should actively listen to employees to better understand their communication preferences and adapt delivery methods to accommodate new channels. Additionally, to help build trust when communicating

changes to benefit plans, they should clearly explain the rationale behind those changes and provide employees with a clear understanding of the company's overall benefits philosophy and organizational priorities.

Figure 51: Transparent and effective communication features.



Challenges around access to care are likely to persist in the foreseeable future. Nevertheless, employers can serve as pivotal agents of change, assisting employees in adopting and adapting to new, convenient modes of healthcare access that ensure the availability of essential clinicians for the critical aspects of healthcare delivery.

Case study

Global technology company addressed accessibility and affordability in India through innovative outpatient benefits.



Challenges

- To align with benefits offered to employees in other parts of the world, the organization had a goal to offer primary and preventive care benefits to its India-based employees
- As is common for policies in India, the company's health insurance only covered catastrophic cases, leaving employees without cover for acute and preventive care
- Under the employer's wellness plan, a basic health check was covered for employees only (not dependents), and had very low engagement rates (<15%)
- The organization had limited bandwidth and budget to implement, engage and fund a new outpatient benefit design



Actions

- Conducted thorough review of the current India group medical policy, with the aim of identifying and closing gaps in cover vs. other global offerings
- Implemented an outpatient policy with a fixed coverage amount (INR 25,000), which was projected to cover primary healthcare needs of the employees, including:
 - Consultations and check ups
 - Diagnostics
 - Medicines
 - Vaccinations
 - Physical therapy
- Established quarterly plan reviews to proactively address utilization, servicing and communications challenges



Outcomes

- Engagement with the outpatient benefit is greater than 60%, proving its value to employees
- In-depth analysis of inpatient and new outpatient plan data showed synergies between the two designs in providing coverage, access and affordability, thus benefitting the overall organizational health:
 - 13% reduction in inpatient benefit average cost per claim among users utilizing the outpatient benefit
 - 7% decrease in overall inpatient benefit claim costs due to a reduction in the average cost per claim
 - Reduced length of hospital stays, which could suggest increases in productivity and decreased absenteeism

Creating positive change is a joint effort

Employees can...

- 1** Take advantage of the full range of care options available, such as utilizing telemedicine services for simple medical issues.
- 2** Make use of employer-sponsored programs designed to improve access to care, including on-site or near-site care, as well as second opinion and navigation services.
- 3** Be open to traveling for specialized care, such as visiting a center of excellence outside their community, to minimize errors and complications in diagnosis and treatment.
- 4** Provide feedback to their employer around their preferred communication channels.
- 5** Build a relationship with a primary care provider to serve as a point of contact before seeking referrals to specialists.



Employers can...

- 1** Listen to different employee segments to understand their reasons for delaying care and identify opportunities to eliminate barriers within the organization's control. Assess how wait times impact the workforce and the business and identify potential solutions, including the role of private alternatives when public systems face challenges.
- 2** Offer timely, culturally-relevant and locally-appropriate resources to help individuals navigate the healthcare system effectively.
- 3** Consider the role of near-site and on-site care in improving employee access to the services they need.
- 4** Encourage employees to secure a primary care provider where feasible and ensure alternative access methods (e.g., high-quality virtual care) are available when needed.
- 5** Audit communications to improve transparency and access. Consider using resource groups to help support two-way communications and provide forums for peer-to-peer support. These could include indigenous employees, veterans, pregnant individuals, caregivers, neurodiverse and disabled employees, for example.



Conclusion

In today's rapidly evolving world, prioritizing employee well-being is not just a choice—it is a strategic imperative.

Our prior Health on Demand reports emphasized that meaningful employee support programs, including benefits, provide a competitive edge. As organizations navigate significant demographic, technological, economic and environmental changes, this focus on well-being becomes ever more crucial. Notably, 46% of employees would forgo a 10% pay increase for enhanced benefits, while 29% would do the same for improved medical care and coverage.

Figure 52: What employees would sacrifice a 10% pay increase for.

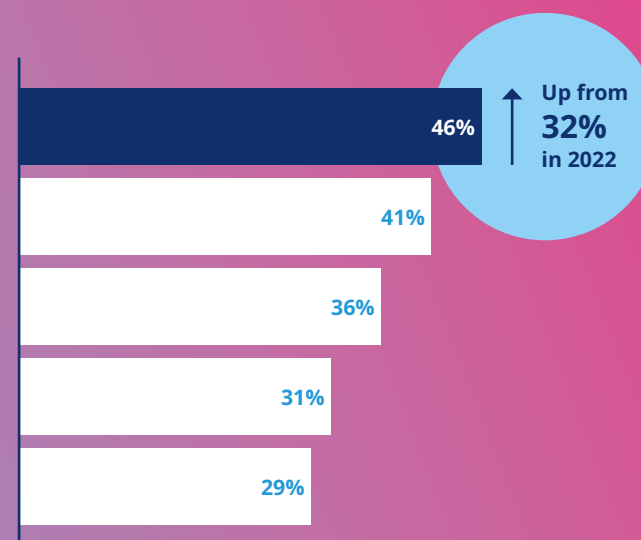
Employees would give up a 10% pay increase for More well-being benefits

Increased employer contributions to retirement / savings program

Fully flexible work or compressed work schedule

Ability to reduce hours worked (with reduced pay)

Better medical care and coverage

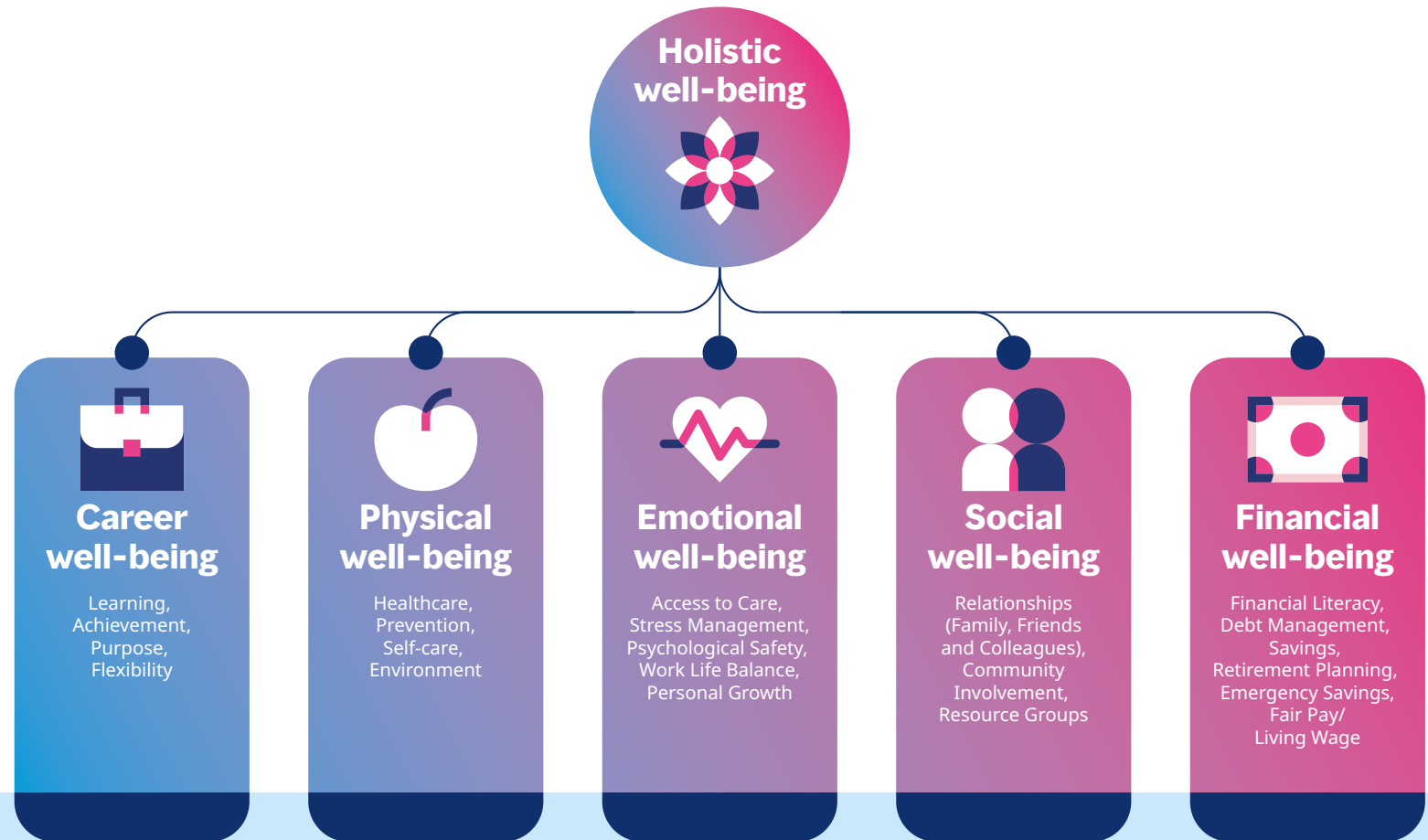


Source: Mercer. [Global Talent Trends Study 2024-2025](#)

Delivering well-being that works

Employers should also ensure the benefits they offer remain valuable, relevant and affordable. They need to assess them through distinct lenses, such as longevity, generational differences, caregiving and extreme weather. And their strategies should be holistic, delivering both short- and long-term impacts while encompassing the five pillars of well-being:

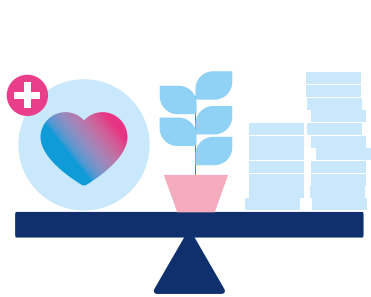
Well-being is a complete and holistic strategy



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

Creating a joint responsibility culture for health and risk management

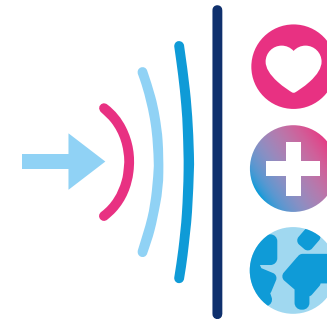
Organizations seeking productivity gains from long-term employee commitment and a healthy workforce should partner with their employees across all pillars of well-being. While employees stand to benefit from effective well-being strategies, it is critical that they also take an active role in adopting and supporting the programs that employers implement. Employers, in turn, need to be clear and transparent about the importance of total well-being, taking decisive action through effective plan design, delivery and targeted communication strategies. This ongoing partnership between employer and employee is critical to cultivating a culture of health, risk management and trust.



**Health is
wealth**



**Health is
personal**



**Health is
security**

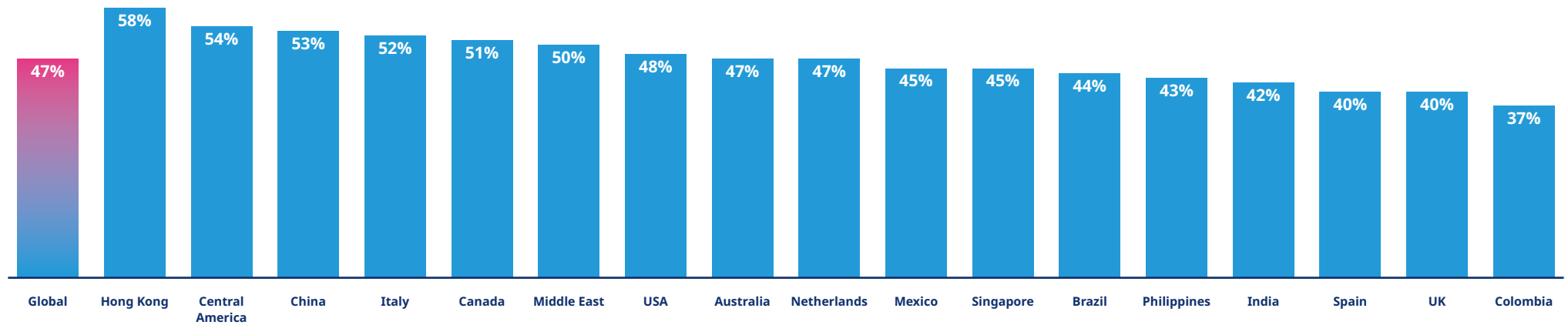
Trust is a catalyst for change

Trust in institutions and information sources is eroding. Navigating healthcare systems is becoming increasingly complex. And more employees and their families are being impacted by extreme weather. In this environment, the employer's authentic voice holds significant value. Employers have a unique opportunity to enhance the well-being of their workforces and communities through dynamic, comprehensive and data-driven programs. We urge employers to define or redefine their health, well-being and risk protection strategies to promote wealth, personalization and security for a workforce facing unprecedented change.

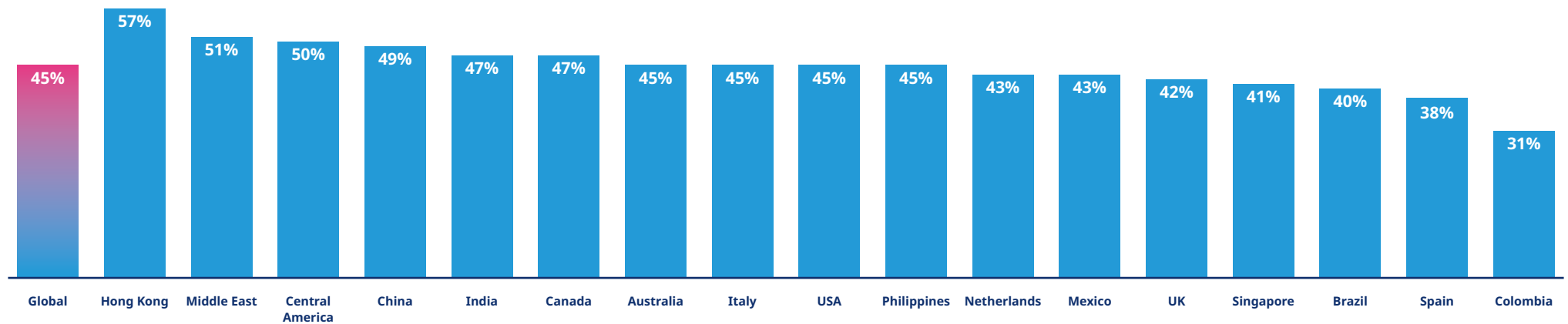
Appendix A

Stress in everyday life and at work by market

I feel stressed in everyday life (Strongly agree + agree)



I feel stressed most days at work (Strongly agree + agree)

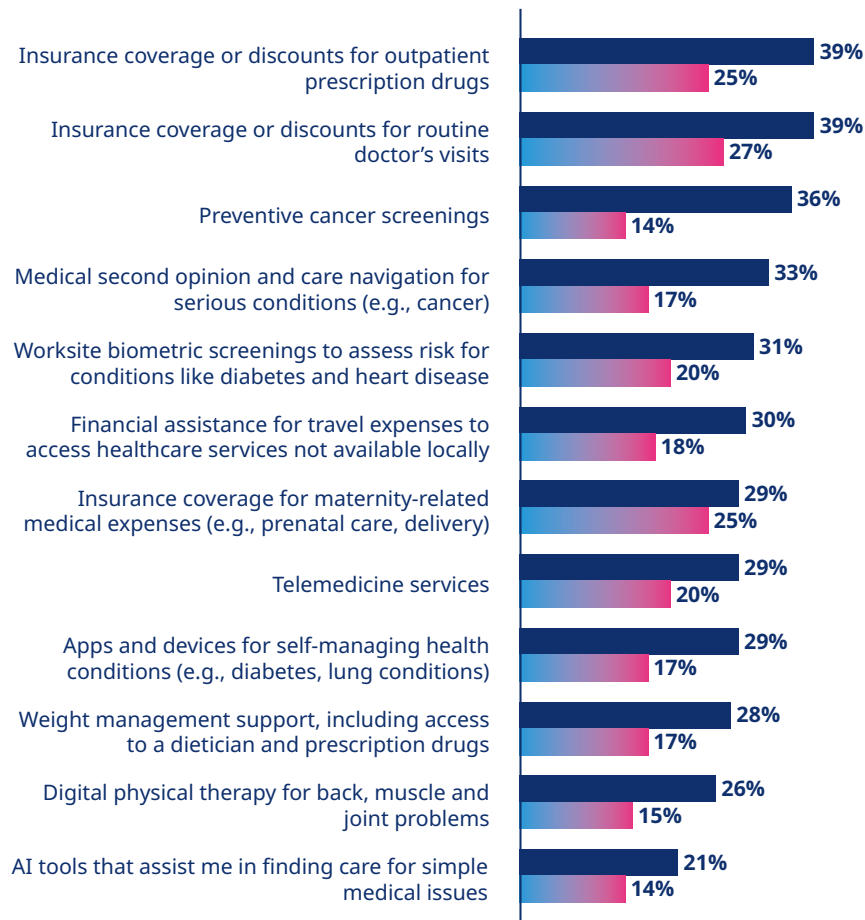


Appendix B

Health and well-being interventions

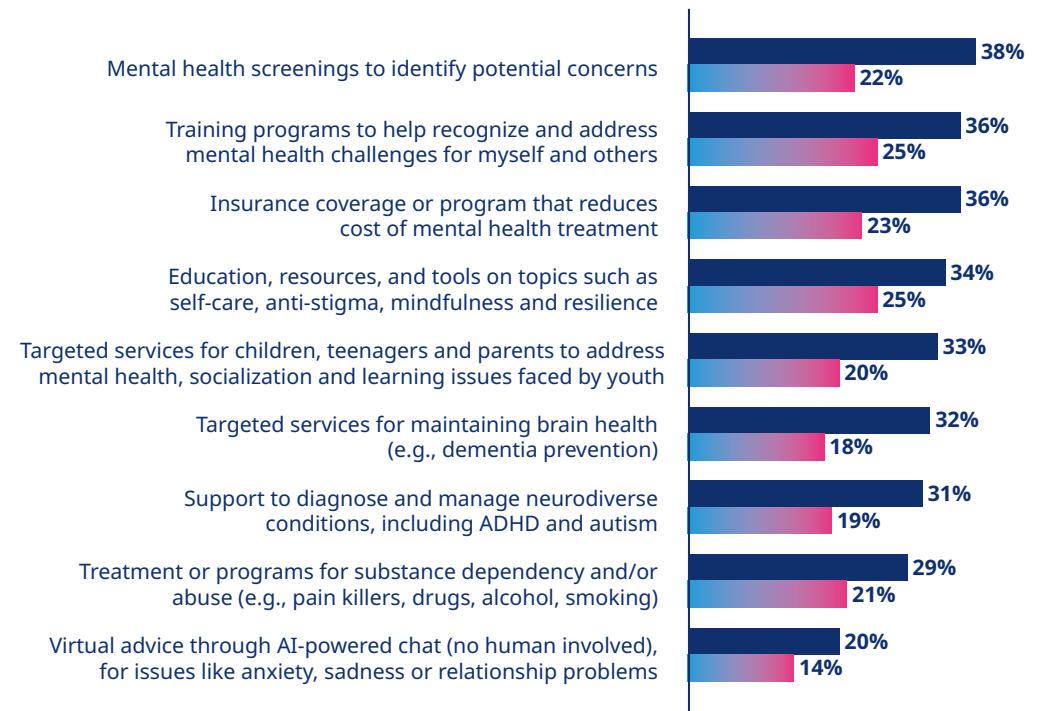
Physical health

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



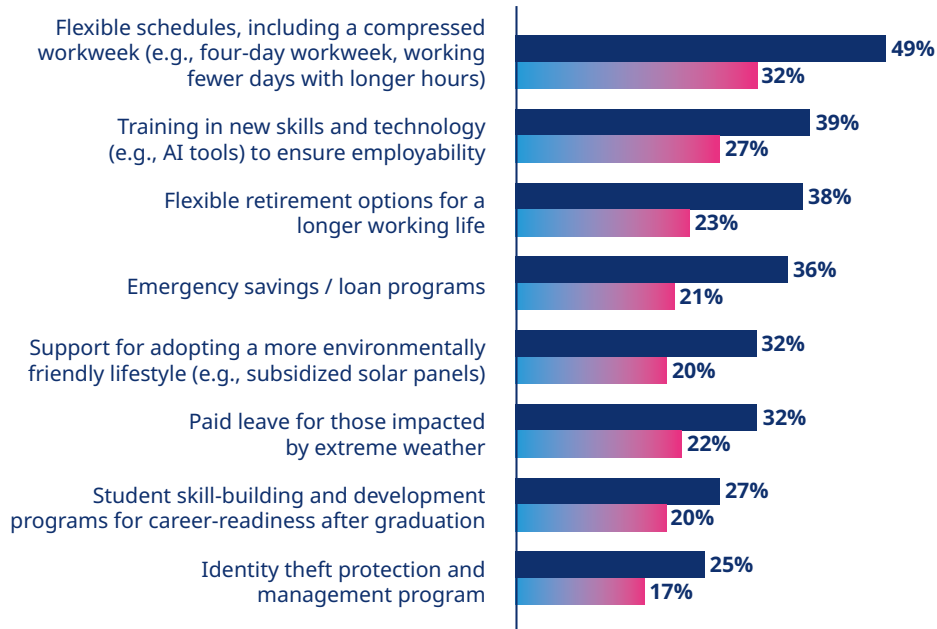
Mental health

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



Emerging benefits

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



Personal responsibilities and goals

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

