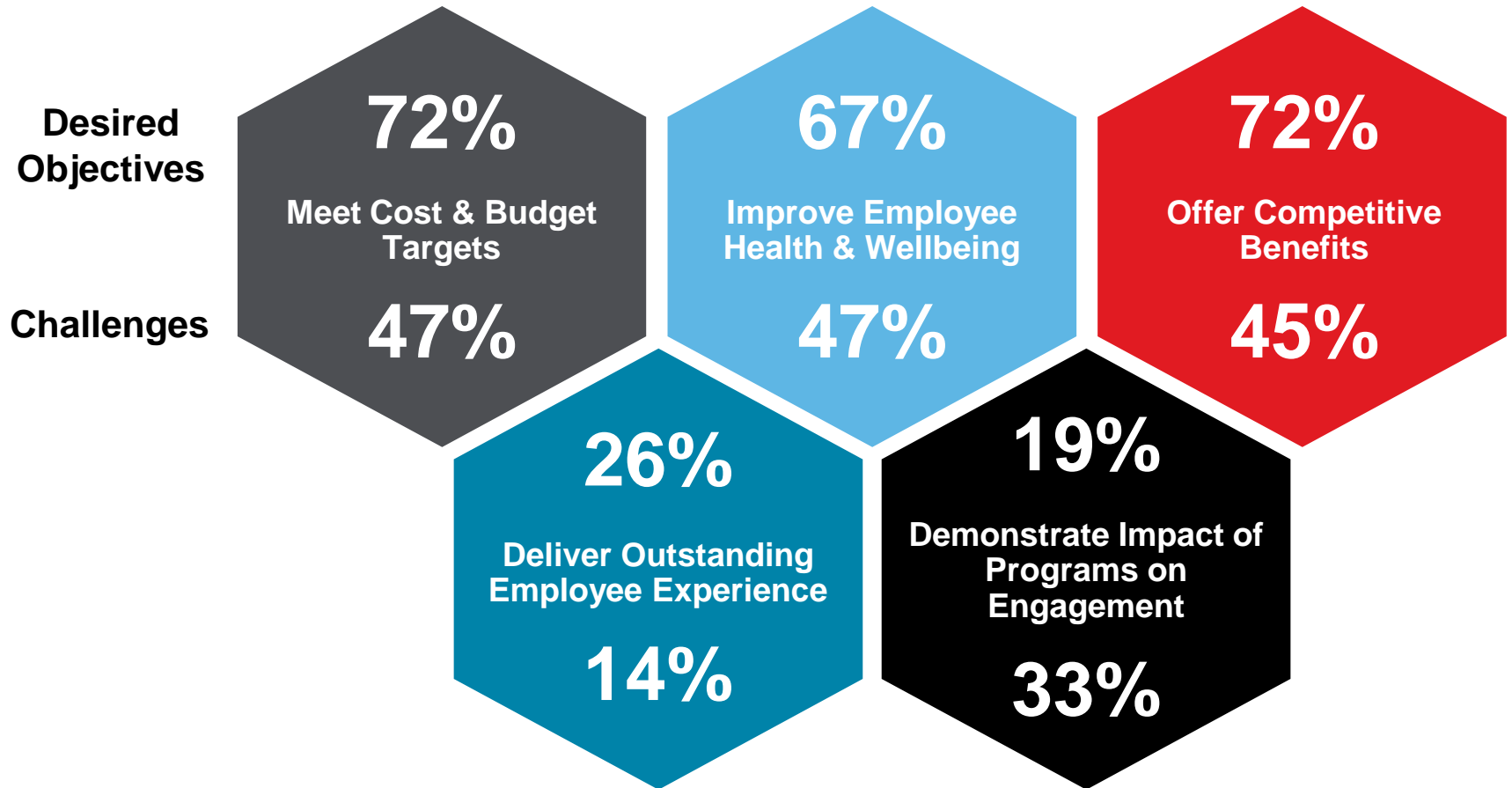


A close-up photograph of two hands, one larger and one smaller, reaching towards each other in a field of tall, dry grass. The hands are positioned as if about to clasp or support each other. The background is a clear, bright sky with some distant trees on the left. The overall tone is warm and positive.

# More than Meets the ROI: The Value of Investing in a Healthy Workforce

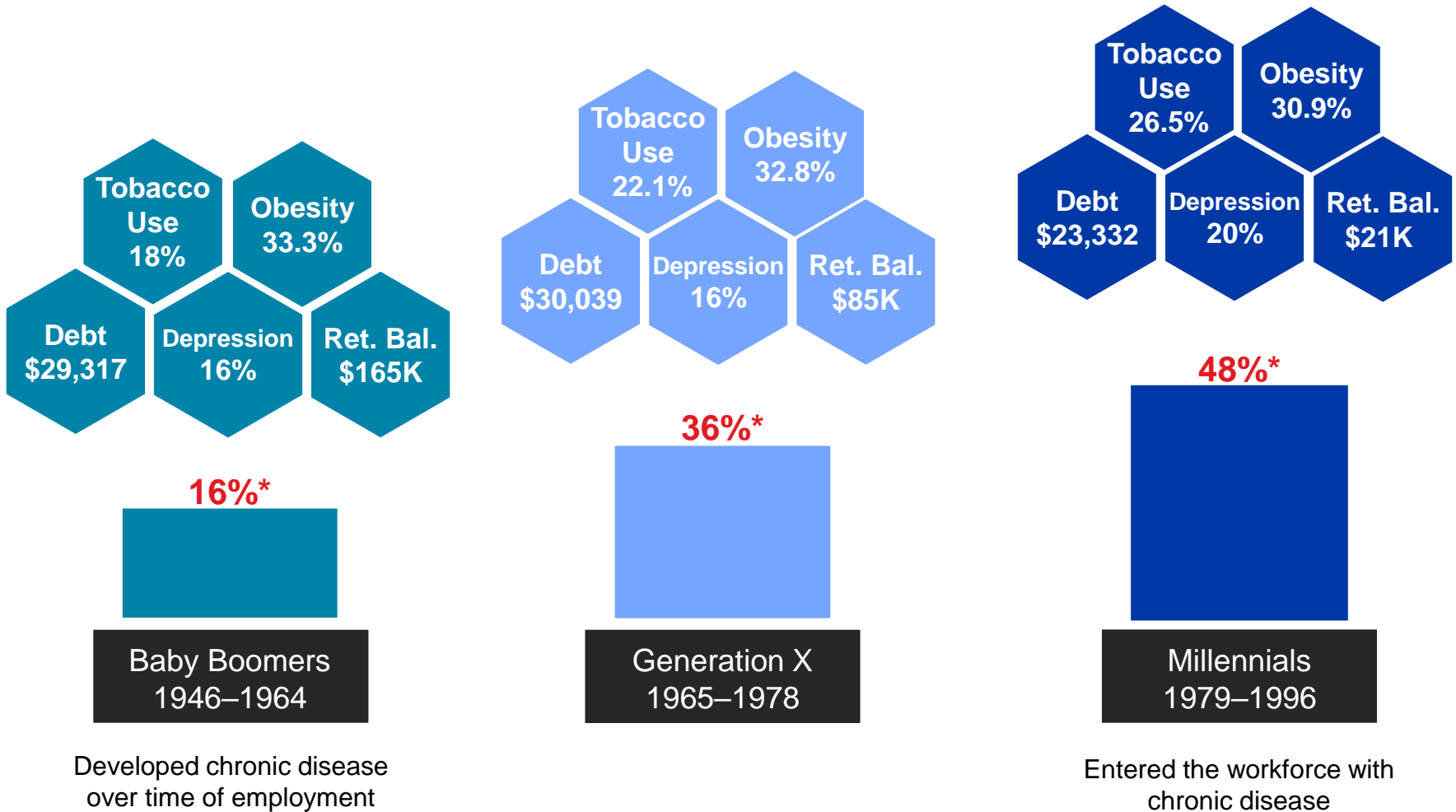
June 7, 2017

# EMPLOYERS' 2017 OBJECTIVES AND CHALLENGES



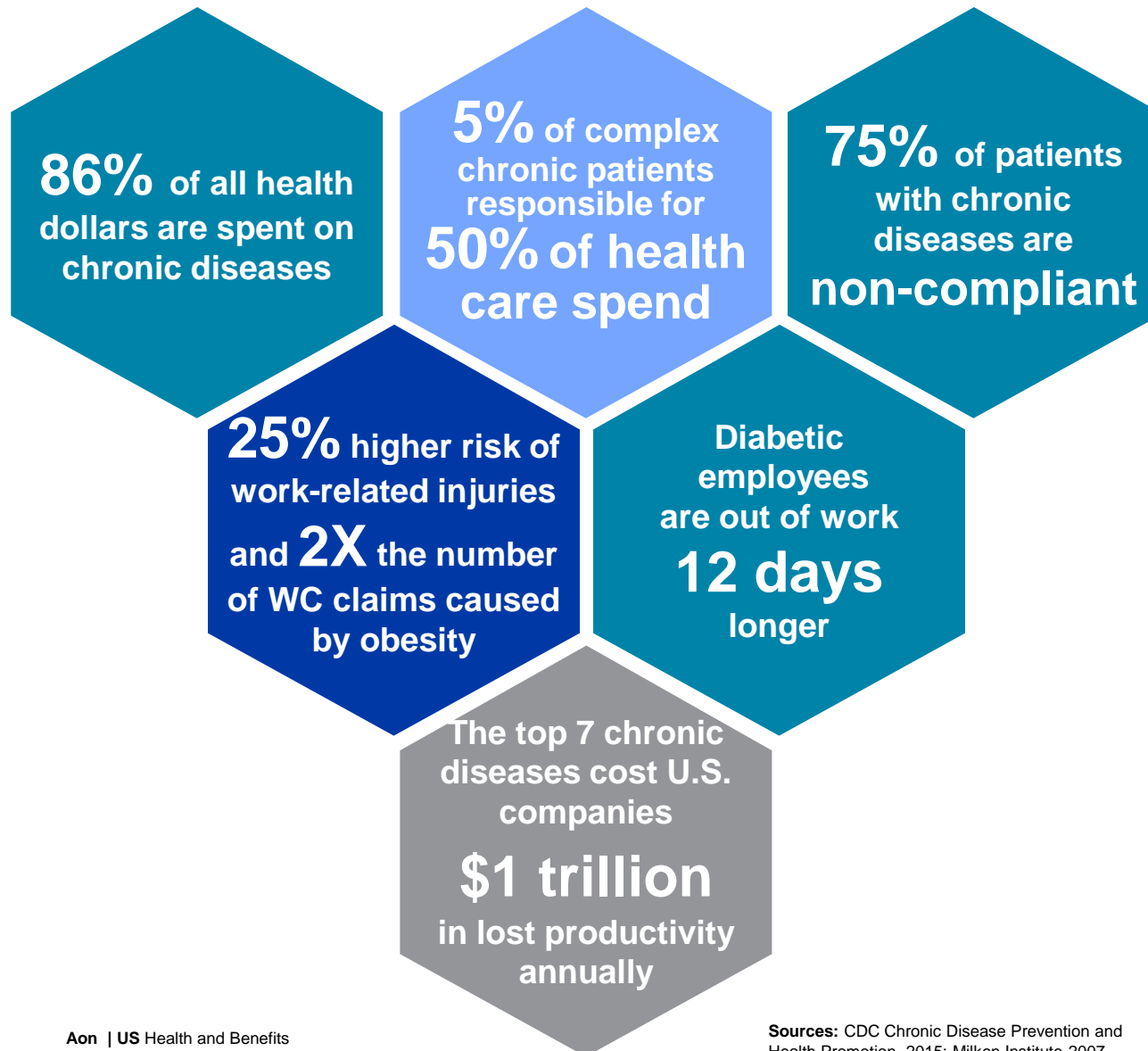
Source: Aon 2017 Health Survey

# YOUNG ≠ HEALTHY



Source: Future of Workspace Survey  
 \* U.S. predicted split of workforce by 2020

# IMPACT OF CHRONIC DISEASE



1 out of 2 adults has a chronic disease...

...and 25% have 2 or more

The U.S. obesity rate currently:

- 40% of women
- 35% of men
- 17% of children

Projected to be 44% in all 50 U.S. states by 2030

# IMPACT OF STRESS

Many aspects of life are stressing me out.

## Top 5 Stressors

- 50% FINANCIAL SITUATION
- 41% WORK CHANGES
- 40% WORK SCHEDULE
- 36% WORK RELATIONSHIPS
- 33% CONTROL OVER HOW I DO MY WORK

In 2017, 54% of consumers reported high stress levels – up 5% since 2016

37% reported an increase in stress in the past year – up 4%

Consumers experiencing low stress are more likely than those experiencing high stress to view themselves as healthy

1 in 5 consumers/family members sought behavioral health services in 2016...

...and 74% had 1+ obstacles in getting treatment

Source: 2017 Consumer Health Mindset Study: Aon Hewitt, the National Business Group on Health, and Kantar Futures

# WHAT IS TOTAL WELLBEING?



**Wellbeing means having the appropriate resources, opportunities and commitment needed to achieve optimal function, health and performance for the individual and the organization**

# IMPACT OF TOTAL WELLBEING



Higher wellbeing levels improve business results – beyond the cost of healthcare

Employees who have strong overall wellbeing are:

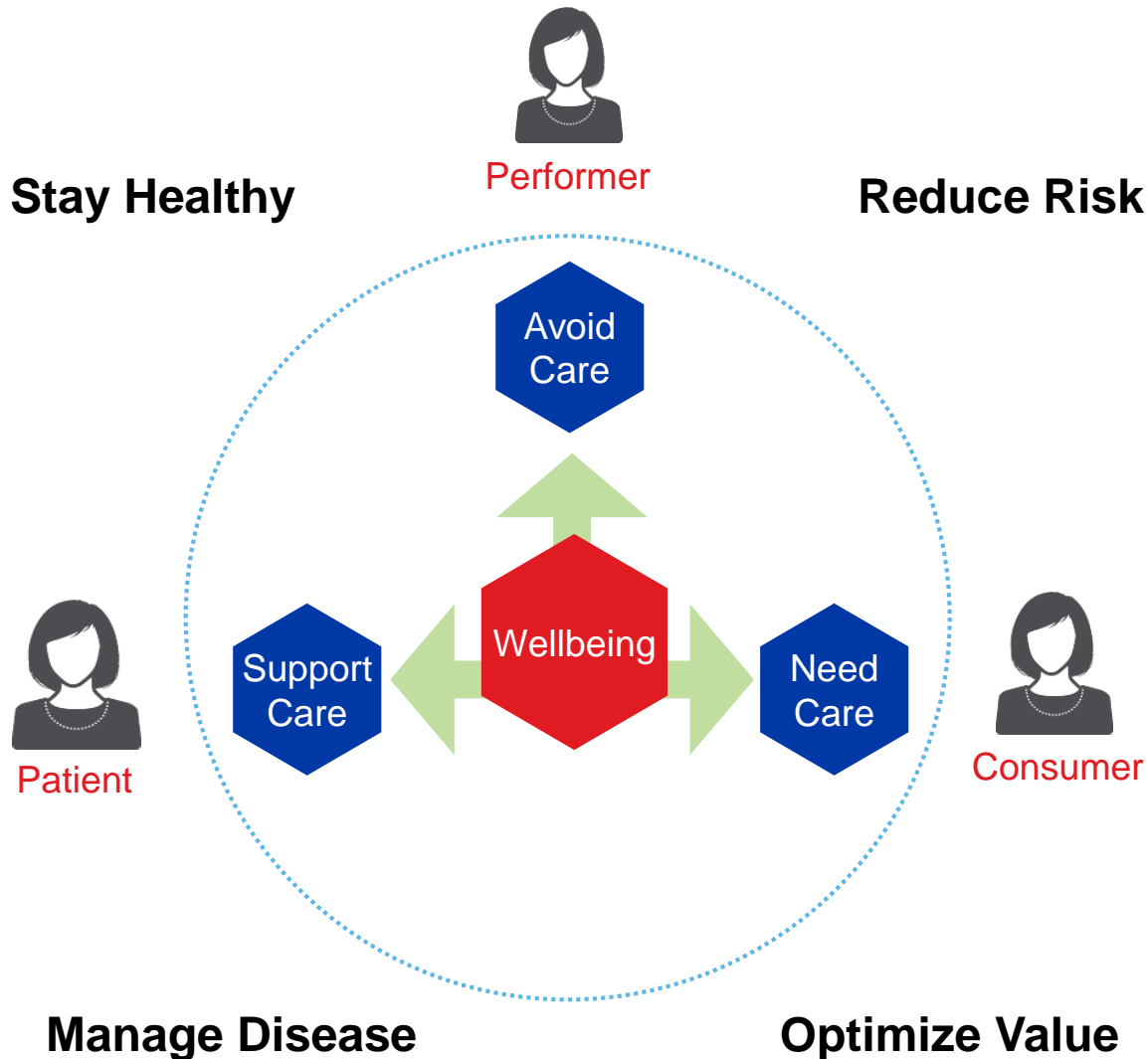
- 2x as likely to be engaged in their jobs compared to employees with moderate wellbeing
- 6x as likely to be engaged compared to those who are at risk



# FRAMEWORK FOR SUCCESS



# CLOSE GAPS IN THE HEALTH EXPERIENCE CYCLE



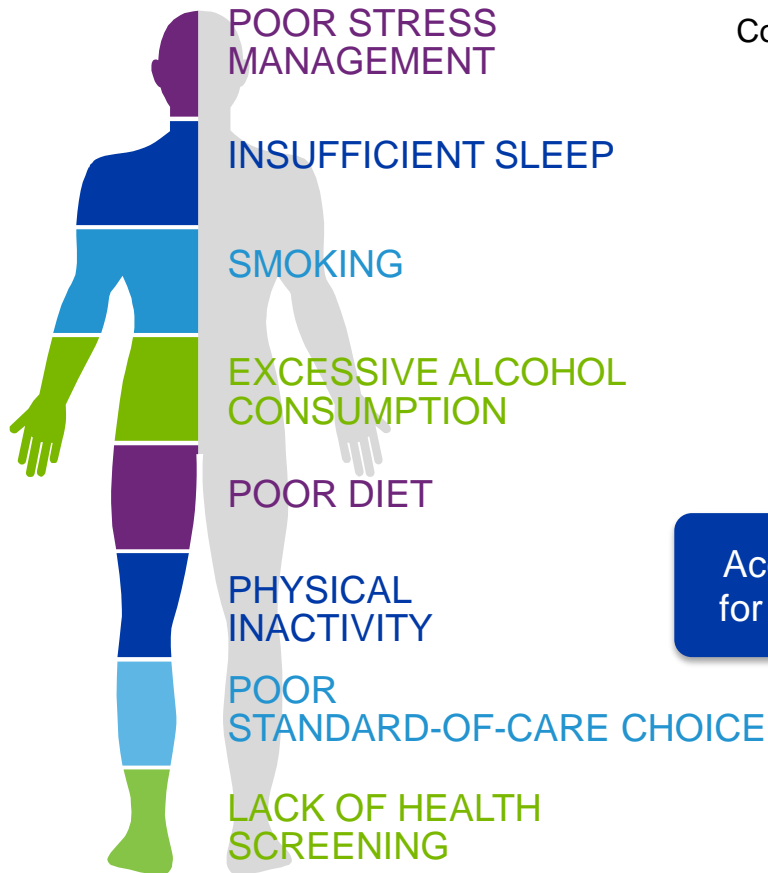
## Good Health Is Good for Business

1. Start and end with wellbeing
2. Require the right care
3. Change the way you pay for care
4. Hold people accountable and fully support them
5. Manage the most complex

# TARGET EFFORTS

8 Risks and Behaviors Drive

15 Chronic Conditions



- |                         |                          |
|-------------------------|--------------------------|
| Diabetes                | Allergies                |
| Coronary Artery Disease | Sinusitis                |
| Hypertension            | Depression               |
| Back Pain               | Congestive Heart Failure |
| Obesity                 | Lung Disease             |
| Cancer                  | Kidney Disease           |
| Asthma                  | High Cholesterol         |
| Arthritis               |                          |

Accounting for 80% of total costs for all chronic illnesses worldwide

**Review health plan, pharmacy, absence and workers' compensation data with focus on key risk factors and clinical conditions driving top cost and utilization**

**Create a combined overview of key conditions and risks influencing different areas**

**Highlight gaps**

- Low participation
- Undesired outcomes

Sources: World Economic Forum

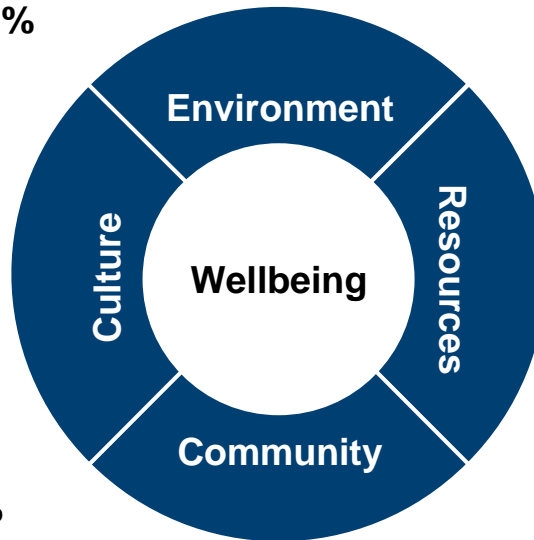
# WHAT ARE EMPLOYERS DOING?

## Physical 71%

- **Healthy food 65%**
- **Sit-to-stand workstations 62%**
- **Active/stretch breaks 35%**
- **Standing/walking meetings 31%**

## Social 54%

- **Team based challenges 56%**
- **Social areas 54%**
- **Social networking 39%**



## Financial 66%

- **Financial wellbeing 61%**

## Emotional 56%

- **Flexible work time 65%**
- **Work/life balance 57%**
- **Stress management/resiliency 42%**

Source: Aon's 4 Square Wellbeing Model, adapted from World Health Organization; Aon 2017 Health Survey

# WHAT DO EMPLOYEES WANT?

## Emotional 85%

1. Managing stress
2. Taking time off from work/R&R
3. Learning about something new

## Physical 80%

1. Getting enough sleep
2. Eating healthy (↓7%)
3. Following medical advice
4. Exercise (↓6%)



## Social 46%

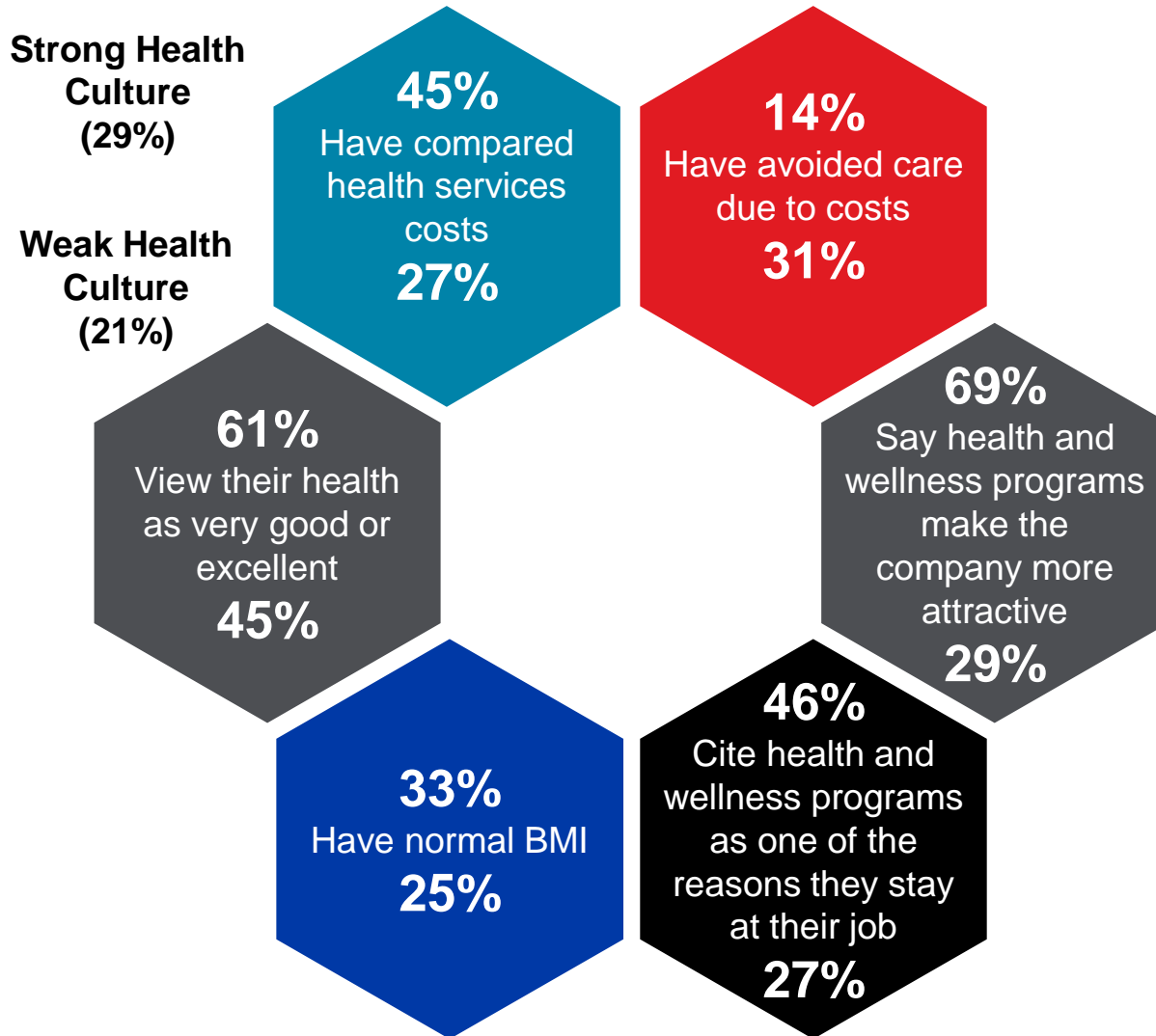
1. Spending time with family & friends
2. Managing work/life commitments

## Financial 74%

1. Not living beyond my means
2. Regularly saving for retirement
3. Paying off credit card balances monthly

Sources: 2016 and 2017 Consumer Health Mindset Study: Aon Hewitt, the National Business Group on Health, and Kantar Futures

# CAPITALIZE ON CULTURE



Employees in strong workplace health cultures are better health consumers and in better health

Consumers are 4X more likely to be engaged at work if a company has a strong health culture

Those in strong health cultures are more likely than those in weak health cultures to view wellbeing as important

Source: 2017 Consumer Health Mindset Study: Aon Hewitt, the National Business Group on Health, and Kantar Futures

# GETTING HEALTHY IS NOT EASY

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29%

of consumers  
say at least one  
**obstacle** gets  
in the way

77%

of consumers  
have **regretted** a  
health decision

44%

of Emerging  
Millennials  
**give up** and hope  
for the best

A truly healthy lifestyle takes more time, attention and/or money than consumers are willing to spend

Source: 2017 Consumer Health Mindset Study: Aon Hewitt, the National Business Group on Health, and Kantar Futures

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Proprietary & Confidential | May 2017

# MAKE THE HEALTHY CHOICE THE EASY CHOICE

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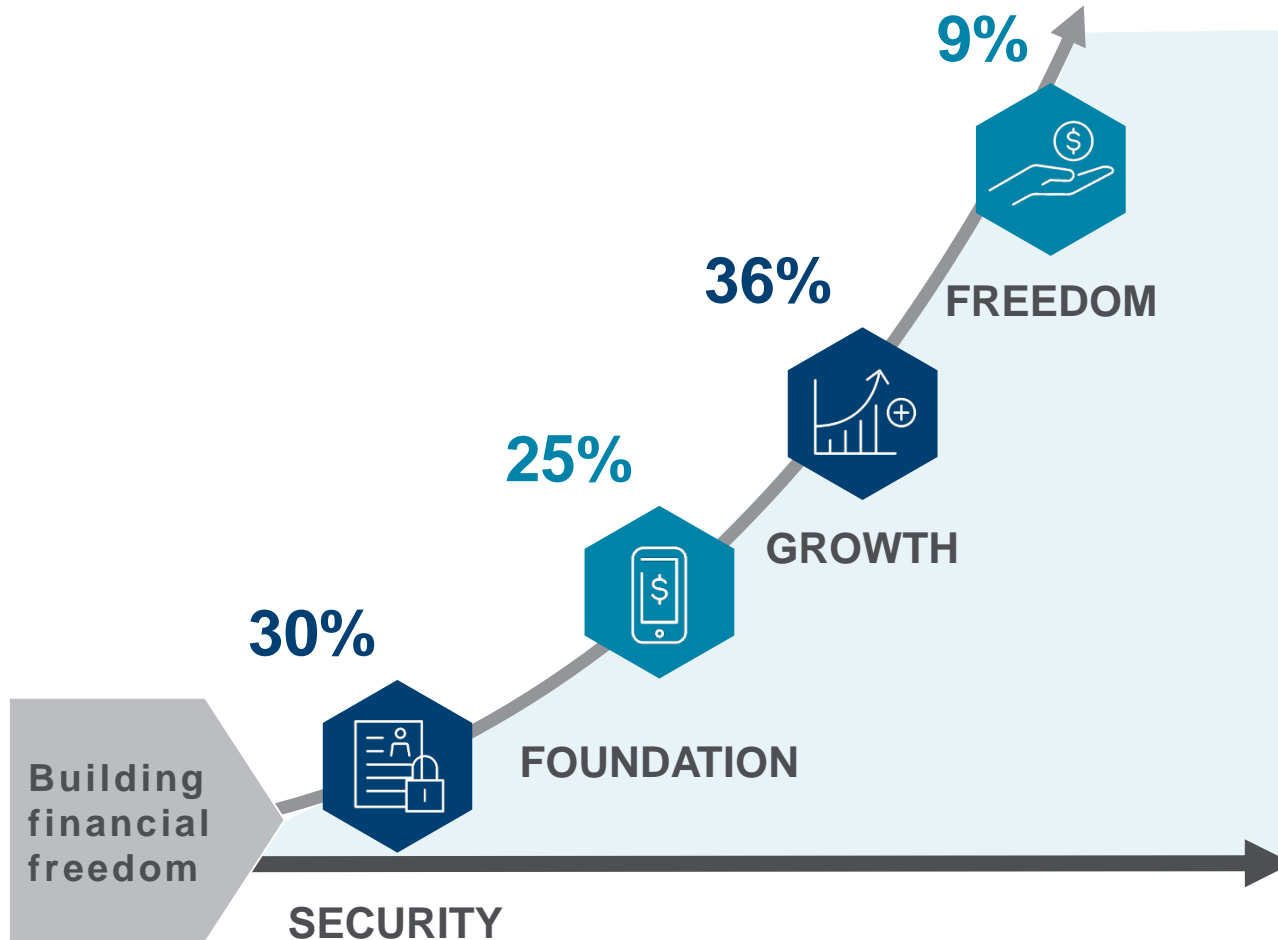


Willpower is limited

Source Roy E Baumeister, Ellen Bratslavsky, Mark Muraven, and Dianne M. Tice Case Western Reserve University



# ADDRESS EMPLOYEE FINANCIAL NEEDS



Source: Aon Hewitt 2016 Financial Mindset® Study

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Finances are the top driver of stress

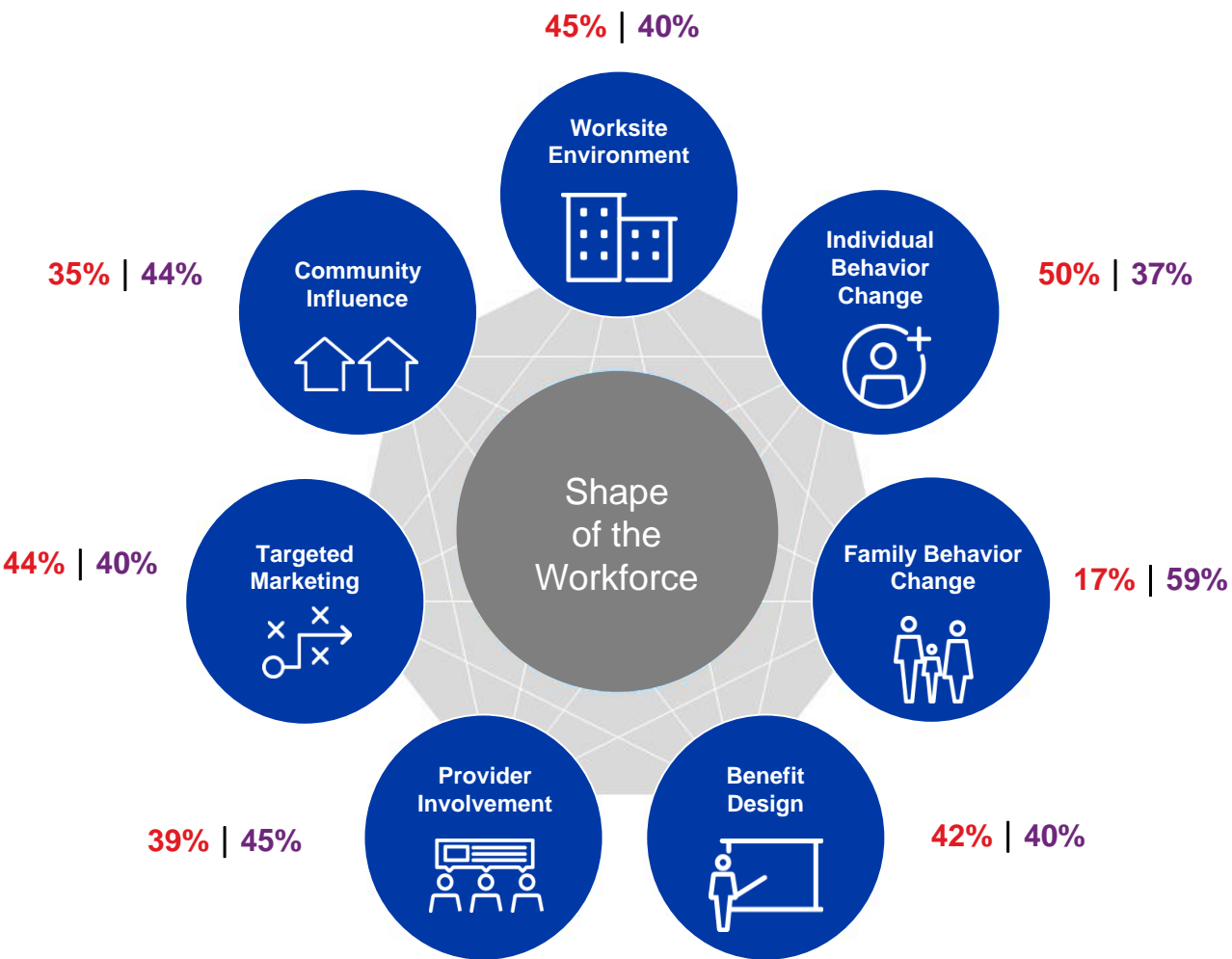
- 1 in 5 employees report that issues with personal finances have been a distraction at work
- 37% of employees say that at work each week, they spend three hours + thinking about or dealing with issues related to their personal finances

Employees' top help requests:

- 91% save for retirement/long-term needs
- 49% establish an emergency fund
- 49% save for children's education
- 47% pay off all or a portion of student loans or refinance at lower rates

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Empower Results®

# MULTI-FACETED APPROACH TO OBESITY



**“No single solution creates sufficient impact to reverse obesity; only a comprehensive, systemic program of multiple interventions is likely to be effective.”**

\* McKinsey Group Institute

Source: 2016 Aon Health Care Survey.

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Red = current  
Purple = future

# RECOGNIZE & REWARD



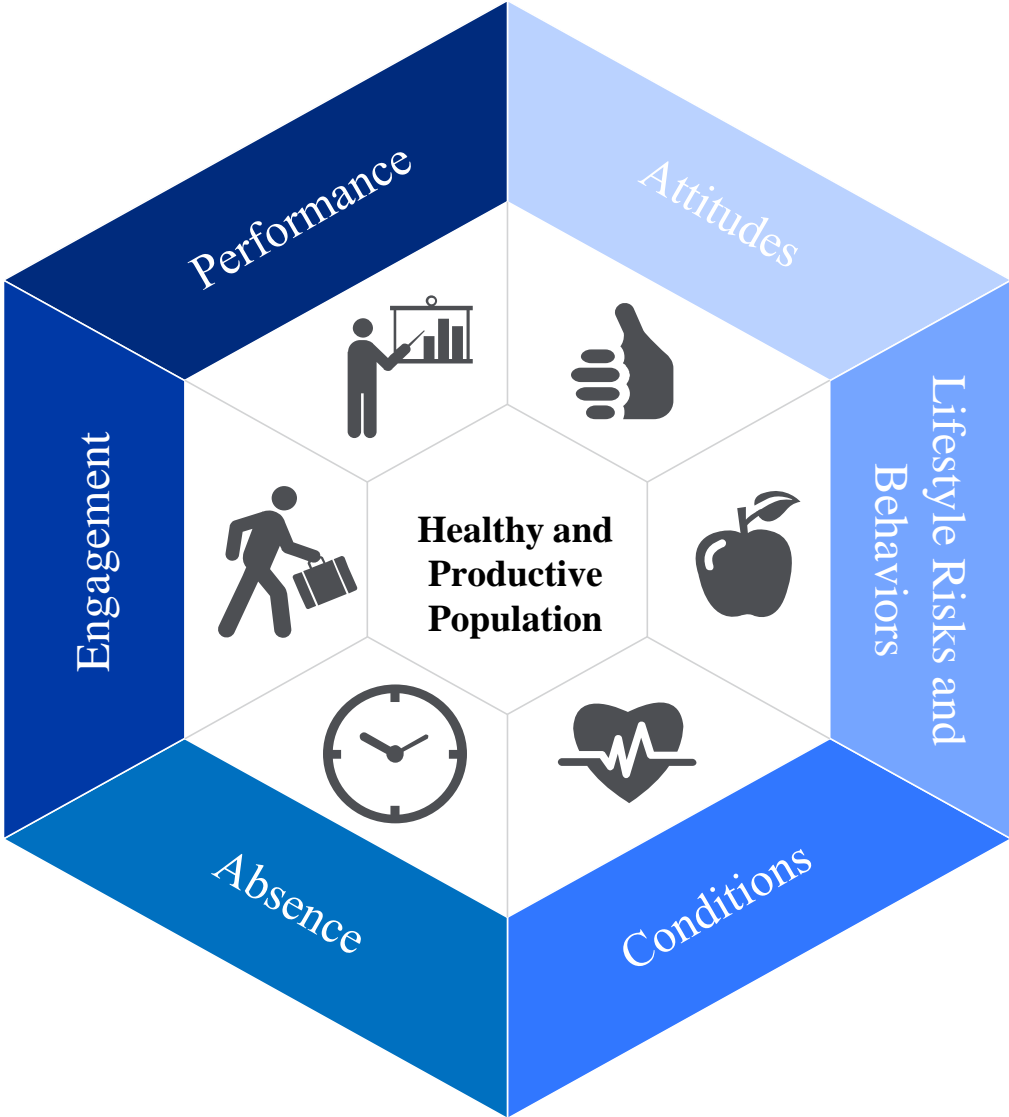
According to Aon's 2016 Health Survey, the most commonly offered incentives are:

- 47% cash and gift cards
- 46% raffles
- 44% recognition
- 32% creating greater purpose

39% of survey respondents offer premium differentials and 32% offer HRA/HSA contributions

Source: Aon Hewitt 2016 Health Care Survey

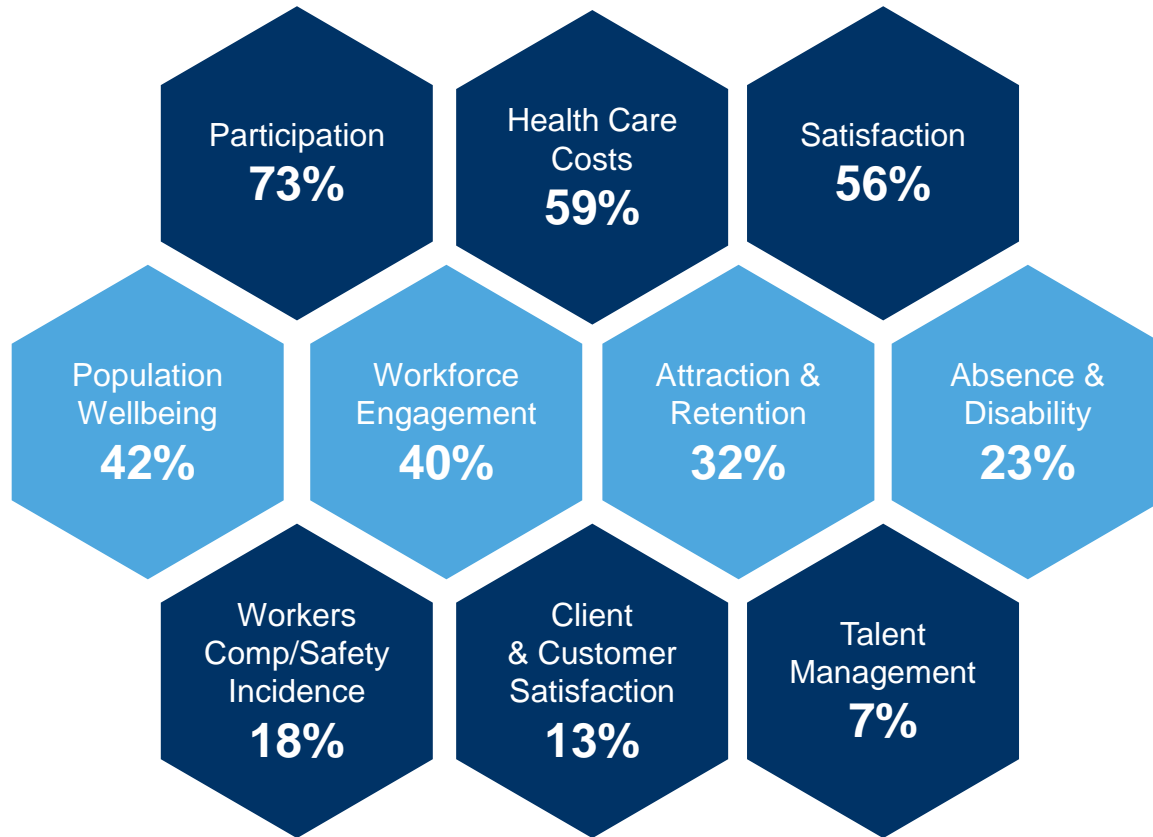
# EXPAND FOCUS BEYOND HEALTH



Collect individual level data

Study data associations to determine cost and business implications of population health

# BROADEN SUCCESS MEASURES



From 2016-2017, the percentage of employers using health care costs as a primary success measure dropped from 79% to 59%

Source: Aon 2017 Health Survey

# CALL TO ACTION

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1. Secure leadership support
2. Understand and address employee needs and motivators
3. Go beyond programs to incorporate wellbeing into the workday
4. Make the healthy choice the easy choice
5. Communicate, communicate, communicate
6. Track and measure the results that really matter to your business
7. Don't be afraid of change

# QUESTIONS?

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*Thank  
You!*





# CONTACT INFORMATION

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