

Rhetoric vs reality:

Tackling polarised perceptions of
corporate health and well-being

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Executive summary

In March 2021, Microsoft sent shockwaves through executive offices around the world by predicting that **41% of all workers would consider leaving their jobs within a year**.¹ More recently, McKinsey & Company reduced that timeframe to three to six months.²

While many factors likely contribute to workers' unprecedented restlessness and dissatisfaction, one important factor is the gap between workers' needs and their employers' actions.

For the past three years, we at Aetna International have been studying this gap to help organisations get a better return on their financial investment in health and well-being benefits, as well as on the value of their reputation and employee trust.

In this way, we can help them shape their culture and strategies so they can:

- Attract and retain talent
- Increase productivity and growth
- Keep people well for longer, improving health outcomes
- Better manage health care costs through prevention initiatives
- Protect and improve corporate/brand reputation

In other words, both employers and employees benefit from improved employee health, because healthy people tend to be more engaged, loyal and productive at work. We hope this report will help you identify opportunities and areas of risk, and sparks ideas and initiatives that will benefit your organisation in the future.

1. <https://www.microsoft.com/en-us/worklab/work-trend-index/hybrid-work>

2. <https://www.mckinsey.com/business-functions/people-and-organizational-performance/our-insights/great-attribution-or-great-attraction-the-choice-is-yours>

Our key findings:

- 1 The gap is closing – at least partially** – between what employers do and what employees expect. While physical and mental health perceptions improved post pandemic, mental health focus has slipped recently. Some things should never go “back to normal” – improved mental health efforts should remain a priority.
- 2 More can and should be done** – building healthy, happy, high-performing populations requires clear-cut communications about benefits access and confidentiality, as well as inclusive, personalised care and benefits options.
- 3 Culture is king** – Shared values, purpose and focus on whole-person health is more critical than ever to employee engagement, trust and loyalty.

We're not clear of the proverbial storm yet. Proactively committing to the whole-person health and well-being of our people and to clear-cut, transparent and compassionate communications and actions will enable organisations and their people to face into the headwinds together and navigate them with confidence and integrity.

Richard di Benedetto
President, Aetna International





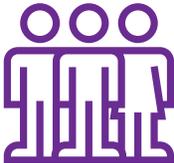
“ Our research suggests that companies are incorporating health and wellness into their overall action plans, and that real progress is being made to improve the health support on offer. Now is the time for businesses to build upon the good work they’ve already started and make sure their strategies and internal culture are supportive of wholeperson health – covering everything from physical health to an individual’s mental and emotional well-being.”

David Healy
Chief Executive Officer EMEA
Aetna International

Methodology

In 2019 and again in 2020, we surveyed 4,000 employees and 1,000 employers across four key markets – the US, UAE, UK and Singapore. This data gives us a snapshot of what employers promised and what employees perceived both before and during the pandemic.

For our latest study, conducted in August and September 2021, we collected responses from 3,520 employees at a range of businesses across the same markets, providing us with their latest views on the gap between employer provision and employee expectations when it comes to corporate health and wellness benefits. We reinforced the quantitative data with both respondent interviews and input from experts in the field.



3,520
survey respondents

Understanding the frame of mind of today's employees

What matters most to today's employees? Here are six top issues.



Culture.

Even before the pandemic, compensation was becoming less important relative to other factors. In a 2019 survey by career website Glassdoor, for example, 56% of respondents said company culture (defined as well-being policies, purpose, career opportunities, diversity, inclusion, collaboration, innovation and employee recognition) was more important than salary, while just over three-quarters (77%) said they would research a company's culture before applying for a job.³



Health and well-being.

Workers are also prioritising their health and well-being. From another Aetna International survey of expat workers, 40% indicated that the biggest driving force behind whether to accept a job offer is the health and wellness package available. Plus, 75% of workers in our 2019 survey said they would not join a company that didn't offer good physical health support and 67% said they would not join a company that did not have a clear policy on supporting those with mental health conditions such as anxiety or depression.⁴ Workers' emphasis on health has only increased as the pandemic has dragged on. In our 2021 study, 89% of respondents said their physical health was more important to them than before the pandemic, while 85% said their mental health was more important than before the COVID-19 pandemic.



Enhanced duty of care.

Workers expect their organisations to support them. Today, 91% believe that a company's culture should support mental health.⁵ Perhaps most intriguing, 63% said they expect their employer to take responsibility for their health and well-being beyond the workplace.⁶ When you consider that 80% of US C-suite executives in a 2021 study reportedly think employees expect too much support from their employers, you can see the degree of tension that exists between employers and employees in today's reality.⁷

67%

said they would not join a company that did not have a clear policy on supporting those with mental health conditions such as anxiety or depression.





Fair give-and-take.

The implied and legal contracts between workers and their employers are evolving because of the pandemic-imposed changes, consequential challenges and value reorientation sweeping the world. For example, employees' emphasis on health and well-being beyond the workplace is perhaps the result of the blurring of lines between business and personal life brought on by remote work during the pandemic. As a result, workers are pushing their organisations to reconsider their give-and-take model and workplace policies.



Personalisation.

As in so many other areas of modern life, workers today are looking for more options and personalisation in their benefit packages. They expect self-help resources, self-service capabilities and 24/7 access to professional health services. In our new survey, 41% of workers said they want their employer to communicate with a greater degree of personal identification about their needs and overall health, while 35% want more personalised health support for their individual needs.



Shared values.

People now take a more holistic view of health that encompasses dimensions like financial well-being, social connectedness and the lived environment. When employers give their people what they need, they're much more likely to reciprocate. A 2018 report by Weber Shandwick and KRC Research found that when a company's brand is aligned with employees' perceptions (on a host of issues, not just health), employees are more likely to work harder, stay longer, promote the company's products and services and recommend the company as an employer.⁸ In fact, McKinsey & Company sees the current moment as a golden opportunity for employers. In its recent report on the Great Resignation, which it calls the Great Attrition, it said, "By understanding why [workers] are leaving and by acting thoughtfully, you may just be able to turn the Great Attrition into the Great Attraction."⁹



41%

of workers said they want their employer to communicate with a greater degree of personal identification about their needs and overall health.

3. <https://about-content.glassdoor.com/en-us/workplace-culture-over-salary/>

4. <https://www.aetnainternational.com/en/about-us/explore/future-health/tackling-polarised-perceptions-in-corporate-health-and-wellness.html>

5. <https://hbr.org/2021/10/its-a-new-era-for-mental-health-at-work>

6. <https://www.aetnainternational.com/en/about-us/explore/future-health/polarised-perceptions.html>

7. <https://join.modernhealth.com/rs/783-NRS-103/images/Future-of-the-mental-health-industry-report-2021-Modern-Health.pdf>

8. <https://www.webershandwick.com/wp-content/uploads/2018/04/EmployerBrandCredibilityGap.pdf>

9. <https://www.mckinsey.com/business-functions/people-and-organizational-performance/our-insights/great-attrition-or-great-attraction-the-choice-is-yours>



Key findings

Here is an overview of what the data tells us.

The gap is closing – at least partially

The good news revealed in our 2021 survey is that the gap is closing between what employers say and do about health and well-being benefits and what employees want and expect. Solid majorities of workers say their employer has taken action to improve existing health and well-being programmes and to ensure people understand the health and well-being support on offer.

At the start of the pandemic, employers began placing more focus on health and well-being benefits, and on communications about those benefits, and employees have noticed. In our latest survey, 56% of workers said their employer has taken steps to improve existing benefits programmes and 40% said health and well-being support has improved in the last 12 months.

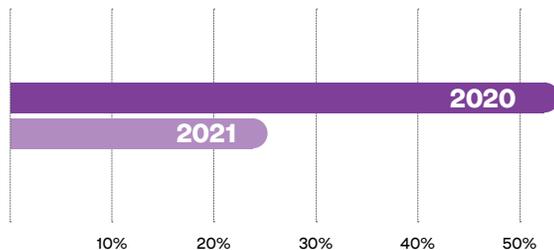
“ We know from our previous research that businesses across the world have notably increased their support for employee health and well-being over the last 18 or so months, and have become much more sensitive to the stress, anxiety and other pressures people face on a daily basis.”

Derek Goldberg

Chief Executive Officer APAC,
Aetna International



In this year's survey, an increasing number of workers gave positive ratings to support for posture, musculoskeletal disorders and other physical conditions, perhaps because many employers sought to educate their employees about healthy ways to work at the kitchen table. Specifically, 86% of employees said access to physical health support was good or adequate, compared with 77% in 2020 who said support for physical issues was good.



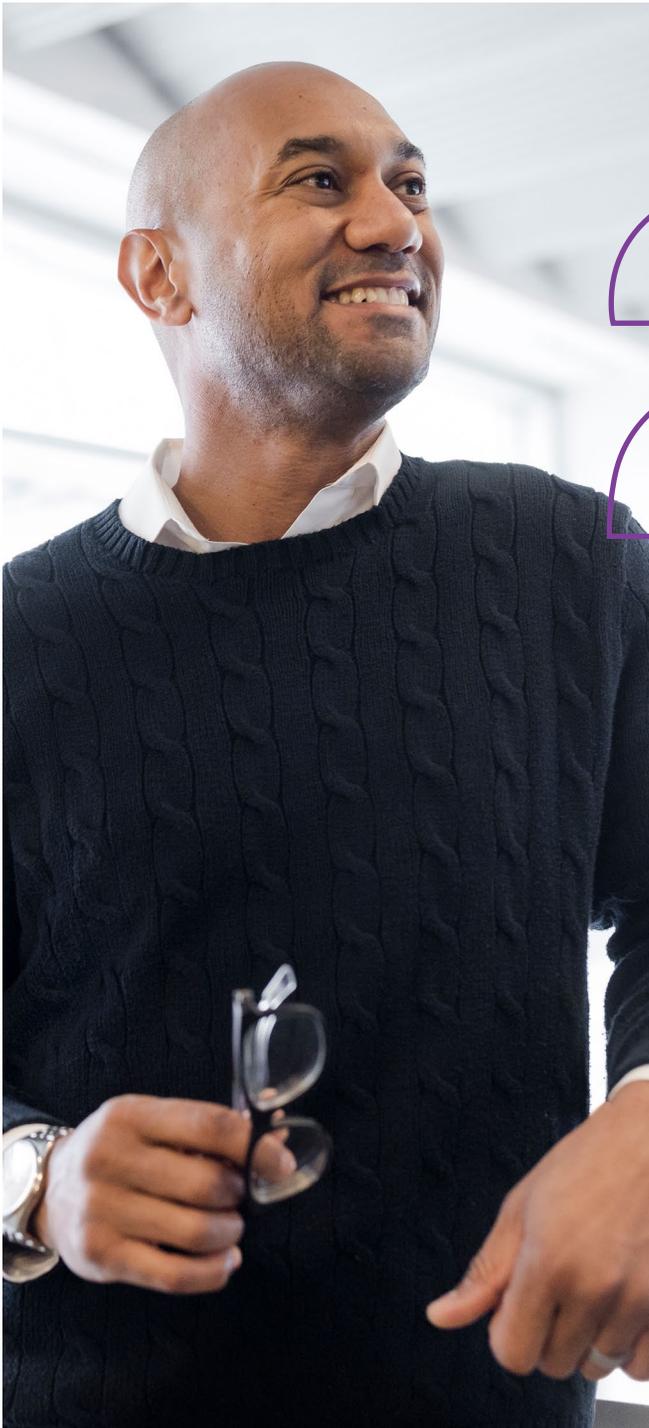
The picture with mental health support is not so rosy. In 2020, 52% of office-based workers said their company's support for mental health was good; this year, less than half that number (25%) said action taken by their employer to address mental health in the workplace has been good, signalling a return to pre-pandemic levels. In many ways, employers have taken two steps forward but one step back since the pandemic began. Given employees' shifting values and today's war for talent, this seems a risky position for organisations to adopt.

52% of officebased workers said their company's support for mental health was good

25% said action taken by their employer to address mental health in the workplace has been good

“ The good news is that most businesses are now more supportive of their employees' well-being; a key challenge is ensuring employees feel able and empowered to speak up and use the support and resources available to them. Another challenge is making sure factors critical to employee health, productivity and trust don't go 'back to normal', and mental health is one of those factors.”

Derek Goldberg
Chief Executive Officer APAC,
Aetna International



2



35%

said they want to be offered more health support that can be personalised to meet their individual needs

More can and should be done

Issues surrounding communications run through our data. Employees recognise this as a critical missing element of health and well-being support, access and utilisation. When asked what support is lacking, workers cited better communications around available support (45%), a central benefits hub (40%) and regular updates on how to access support (38%).

Most employers need to do more when it comes to showing employees how to use their benefits. Almost half of respondents (45%) said they would be more likely to use their benefits if those benefits were properly introduced; 26% don't know how to access their benefits. Moreover, 44% said they would

profit from proper training on how to access and use the benefits available – and 44% would like to see managers trained to help them better deal with employee well-being. In this way, employers can ensure they're helping individuals to make the most of their benefits, to find the ones most relevant to their individual needs and circumstances, to understand what to expect from the process, resource or service, and to address the root cause of their health or well-being issues. It's apparent that employees want more of a personalised approach by their employer. Other research we have conducted has revealed that more than half of expat workers (52%) regard tailored plans as more important since the start of the pandemic.



41%

said that communicating with them personally about their needs and overall health would improve their well-being

“ Now is the time for businesses to build upon the good work they’ve already started and make sure their strategies and internal culture are supportive of whole-person health – covering everything from physical health to an individual’s mental and emotional wellbeing. Employers must also make sure that communication and support is visible and available to everyone – regardless of their position, location, working status or personal circumstances. Not only is this the right thing to do, it could also have significant implications for productivity, recruitment and retention.”

David Healy
Chief Executive Officer EMEA,
Aetna International

Our Polarised Perceptions research also found that 41% said that communicating with them personally about their needs and overall health would improve their well-being. And 35% said they want to be offered more health support that can be personalised to meet their individual needs. More than half of workers did say their employer shared clear information on how to access health benefits and support, but 47% said the information only related to COVID-19.

This suggests that the increased focus on health was incident-specific and will be short-term in nature, perhaps undermining people’s belief that their employer really cares about their health and well-being. Adding weight to that argument is the fact that more than a third of workers said that increased physical or mental health support or training that their employer promised hasn’t materialised as expected.



Culture is king

Today, it's increasingly evident that enhanced tailoring of benefits is required at both an individual level as well as a population level. This applies to all the factors that help define the culture of an organisation, including workplace policies, health and well-being, communications, employee engagement and opportunities for upskilling and career progression. In our survey, we saw significant variations in the responses of different groups of workers. For example, full-time and office-based employees were more likely than part-time and home-based employees to rate communications positively, perhaps an indication that part-time and home-based workers miss out on face-to-face briefings, important communications and notices posted in the office.

Similarly, older employees and those in more senior roles were more likely to feel their employer cares about health and well-being than younger, lower-salaried employees; this could be because they get 'gold' benefit packages or because, as our data shows, they are generally more trustful of their employer. Similar results across a number of questions suggest that responses may be coloured by employees' more general perceptions of their organisation, which highlights the importance of taking a holistic approach to corporate culture.

Employees also need more faith in the confidential nature of benefits, with 30% saying they're worried their career progression could be impacted if HR or management were to find out

they are struggling. Smaller but still significant numbers say they are worried about colleagues' perception of them (21%) and about who has access to their personal health data (19%). Our previous ['Digital health dilemma: Is technology keeping workers healthy or making them ill?'](#) study carried out in 2020 showed that when workers are clear about the ownership, privacy and applications of their data, they are more willing to trust their employer with that data. For example, 80% of global employees surveyed said they would be happy for their employer to use their anonymised health data to improve health and wellness benefits across the company.



 **45%**

of employees say that communications about health and well-being make them feel that their employer really cares

In our 2019-2020 study, we found that between 40% and 50% (US and UK vs UAE and Singapore) of employees found it hard to talk about their mental health at work. Employers have an opportunity to continue to break down stigma and encourage a positive, open culture of well-being in the workplace. We don't know what the long-term effects of the pandemic will be on our mental health because we're still in the thick of it. Similarly, we're facing the unknown with the effects of long COVID – also known as long-haul COVID and Post-Acute Sequelae of SARS CoV-2 infection (PASC) – and the toll the last few years have taken on our physical health. So, it stands to reason that organisations should continue to support both mental and physical health, particularly as 45% of employees say that communications about health and well-being make them feel that their employer really cares. And that more than one in three employees agree that employers say they will support mental or physical health or invest in training but that there is no real action or evidence of this.

Organisations that develop a culture of well-being and trust have the potential to inspire more loyalty and achieve better employee benefit utilisation and health outcomes than those that do not. This can be achieved by:

- Soliciting employee engagement in the shape of health and wellness provision (particularly for different ages and genders)
- Stamping out career-related fear in relation to utilisation
- Implementing sustained meaningful communications about physical and mental health
- Offering clear training and guidance on access to benefits
- Transparency around data ownership and benefit utilisation confidentiality.

“A culture of well-being is really about building that working environment that encourages and promotes the well-being of all of our employees. And it's about thinking of ways for employees to be healthier at work and then helping them to create those healthy habits that are beneficial, not only from a professional point of view but from a personal point of view.

“Addressing and improving workplace culture is critical. After all, you can have a health and well-being programme that perfectly meets the needs of all employees, but if the root cause of the issue is a toxic corporate or team culture or line manager, you will be fighting an uphill battle.”

Adele Mackenzie-Smith
Senior HR Leader,
Aetna International

Conclusion

Out of the turmoil of the COVID-19 pandemic has come a heightened interest in health and well-being – especially mental health – and a dramatic shift in the relationship between employers and employees. Today, it is more important than ever for employers to show concern for their employees' well-being and to qualify their concern with actions.

As this report has shown, the gap between perception and reality has narrowed by a good degree since before the pandemic. In fact, there's much for employers to be positive about here – so long as they don't lose focus on the challenges raised. One of the best pieces of good news is that, more often than

not, employers don't need to layer on new benefits but rather need to tweak their company culture and HR communications to ensure that employees are able and willing to take advantage of the benefits that already exist. When that happens, employer and employee alike can thrive.

For more information on the data sets and experience that inform our insights, visit [Aetnainternational.com](https://aetnainternational.com) or [contact us](#). Whether you're an employer, a health-care broker or an intermediary, we're here to help.





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