

# Health and well-being benefits



2017 Middle East Benefits Trends Survey

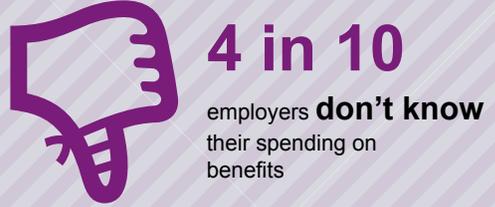
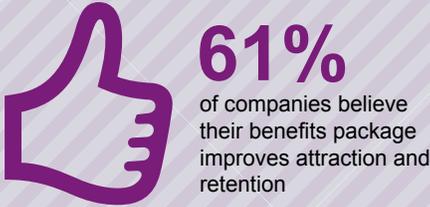
## Health and well-being priorities

Benefit importance to employees ranked by employers

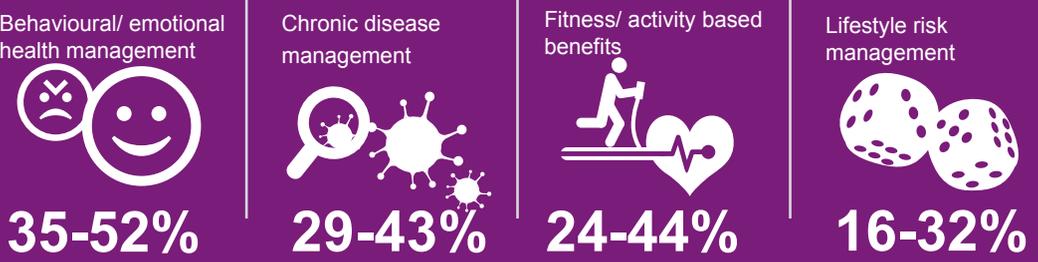
**56%** of EMEEA employees say that managing their health is a top priority in their life



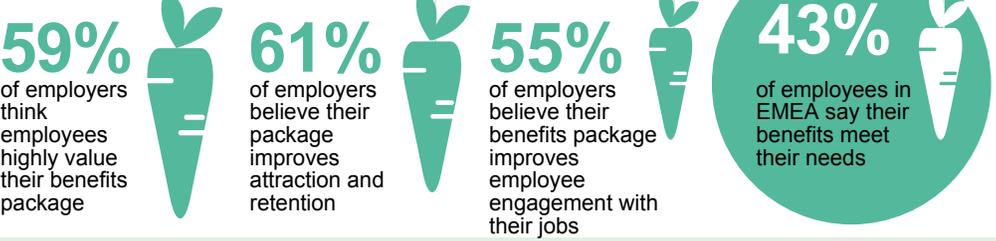
## Quality of benefits programmes



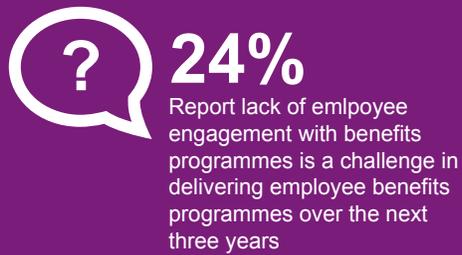
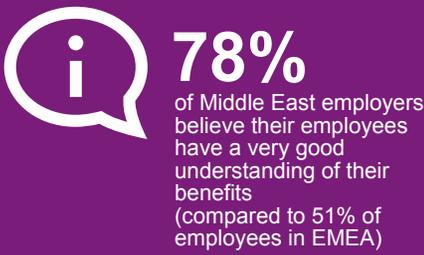
## Top 4 health and well-being benefit improvements planned over the next 3 years



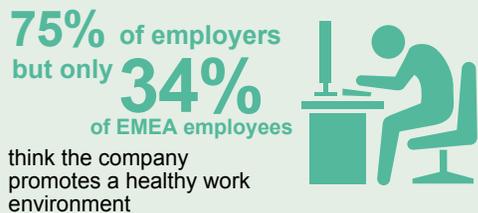
## Perceptions of benefits



## Employers overestimate employees' understanding of their benefits



## Disconnect between employer and employee views on the impact of well-being programmes and the work environment



## New technology

### Use by employees in EMEA



# Benefit design and strategy

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## Key challenges employers face with their benefits programmes over the next three years:

Rising benefit costs  
**59%**



Insufficient financial support to make necessary benefits changes  
**42%**



Impact of regulatory changes/ changes to statutory benefits  
**35%**



**More than 70%** of employers will revise strategies to manage costs and drive desired employee behaviours

## Benefit spend



Fewer than **25%** of employers spend or more of payroll on benefits  
**20%**



**4 in 10** employers don't know their spending on benefits

## Key drivers when designing benefits programmes



**93%** benchmark against competitors in the industry or from different industries



**74%** look at the specific needs of the workforce or driving behaviour change of employees



**69%** look for consistency across all locations in a region or the globe

## Employer plans to make their health and well-being programmes a key competitive advantage



**32%** of employers have no health and well-being strategy

**21%**



differentiate their health and well-being programmes from other organisations or customise them for critical workforce segments



but **79%** plan to do this in the next 3 years

## Communication priorities over the next three years

### Engagement

Increase employee engagement in health and well-being

**83%**



Create a digital engagement strategy for benefits programmes

**41%**

### Information

All benefits information being available in one place



**75%**

Improve transparency to employees of total benefit costs (employer and employee)



**68%**

## Top 3 factors when deciding on a health plan insurer partner

**95%**

Costs per employee

**2**

**98%**

Comprehensiveness of coverage

**1**

**95%**

Claims processing turnaround times

**3**

## Health and well-being programme measurement

Employers who use or plan to use organisational analytics to test the effectiveness of programmes



Now  
**10%**

In 3 years  
**88%**

## Top employer priorities for health and well-being

### Performance

**77%**

**Vendor/carrier strategy**  
Evaluate vendors best positioned to help deliver on the company's strategy

**74%**

**Workforce health**  
Identify and effectively manage population health risks and chronic conditions across the workforce

**72%**

**Healthcare access/delivery**  
Assess healthcare delivery to maximise the purchasing value of healthcare services

**69%**

**Measurement**  
Use data/metrics to evaluate the performance of your healthcare and well-being programmes

## Programme design and employer cost



**82%**

**Design and costs**  
Evaluate overall health programme design and total costs (employer and employee)



**76%**

**Total rewards**  
Review healthcare benefits in a total rewards context

## Benefit financing

**38%**

Add/use strategy for cost sharing

**13%**

Offer a flexible health spending account

**11%**

Link employee cost share to use of preferred providers or services

**9%**

Add/use alternative benefit financing strategies