MarshMcLennan Agency

# Well-being trends, strategies, and importance of preventive care

A Marsh business

Your future is limitless.℠

1. Trending well-being strategies
2. Preventive Care
3. Support for caregivers

# Agenda

# Trending well-being strategies

# Trends related to the high-pressure & multigenerational demands in the banking industry

## Support Diverse Life Stages

- Expand family benefits: Provide and promote specialized caregiving support, fertility coverage, and robust parental leave policies
- Design menopause benefits: Introduce targeted healthcare plans, flexibility, and workplace accommodations for aging female workers
- Engage multi-generational teams: Tailor perk packages to satisfy Gen Z values alongside late-career retirement needs
- Broaden holistic well-being: Integrate physical, mental, and social health initiatives into a unified platform

## Address High-Stakes Mental Health

- Combate chronic burnout: Introduce proactive stress-reduction programs for high-pressure corporate banking
- Train frontline managers: Equip middle management to spot early behavioral warning signs of psychological distress
- Normalize mental health: Drive executive-led campaigns to eliminate the stigma of using counseling benefits
- Provide instant support: Deploy digital clinical therapy tools for immediate crisis intervention and care
- Alleviate employee financial stress: Provide financial advice to help employees navigate high inflation, interest rates, student loan repayment matches and debt consolidation resources

## Evolve Flexible Work Models

- Design intentional workspaces: Repurpose traditional bank offices into dynamic hubs focused on collaboration and well-being
- Offer micro-breaks: Integrate short, structured recharge periods directly into the standard banking workday

## Navigate AI & Tech Anxiety

- Leverage smart platforming: Utilize AI tools to offer highly personalized well-being benefits tailored to individual needs (Healthee, Nayya, Outfox Health)
- Upskill the workforce: Provide continuous learning paths to help employees adapt to AI-driven banking tools
- Mitigate digital overload: Establish strict boundaries around constant connectivity and after-hours communication



Resources: Employee Benefit News, Healthee, Shortlister, Counsel Health

# AI concierge platforms and tech capabilities

**Healthee:** Specializes in breaking down complex benefit text. Ex: If an employee is dealing with acute stress or physical pain, they can send a text and the tool in real-time analyzes plan documents, checks in-network providers, calculates copays, etc. https://healthee.com/

**Nayya:** Links health and wealth benefits together. Predictive AI tracks life events and proactively prompts employees to utilize specific wellness accounts, modify benefits, etc. Integrates into work platforms like Teams and Slack so employees don't have to navigate away from their daily workflow. https://www.avante.ai/

**Outfox Health:** Translates large massive medical & well-being directories into plain language and helps employees locate the exact mental health or PT options specified by the bank's provider network.

https://www.myshortlister.com/benefits-navigation-platform/vendor-list

# Good · Better · Best
# Well-Being Program

MarshMcLennan Agency

| STRATEGIC CONSIDERATIONS | GOOD | BETTER | BEST |
|---|---|---|---|
| Strategy & Positioning | Offered as a defined program or benefit, promoted periodically | Aligned to workforce needs and broader business priorities | Embedded in the EVP and organizational strategy, with clear ownership, governance, and sustained investment |
| Leadership Support & Manager Enablement | Aware of available resources; reference well-being periodically | Provided talking points; encouraged to support participation and endorse the program | Visibly model well-being behaviors; trained to recognize burnout, normalize resource use, and reinforce team norms |
| Personalization & Digital Experience | Same offerings for all employees; platform is app or mobile-friendly | Targeting based on population needs, geography, or work arrangement; digital reminders and tracking | Integrated, personalized pathways and outreach based on preferences, life stage, role, or risk profile |
| Employee Voice | Feedback collected occasionally | Gathered periodically and used to refine selected offerings | Ongoing listening strategies by segment, regularly translated into program and access improvements |
| Communications | Concentrated around launch periods or annual campaigns | Ongoing communication across email, intranet, and leadership channels | Year-round, multi-channel; segmented messaging, manager cascades, and timely reminders driving action |
| Ease of Access | Resources available, but employees must independently locate them | Access more centralized; navigation is clearer | Frictionless, mobile-friendly; clear calls to action; support for on-site, remote, and field-based employees |
| Incentives | Used to encourage participation | Target high-value actions such as assessments, screenings, or first-time use | Meaningful and easy to understand; designed for initial uptake while sustained engagement is driven by culture |
| Culture & Work Environment | Positioned as a benefit offering | Team norms and policies begin to reinforce flexibility, recognition, and support | Underlying drivers of stress—workload, role clarity, inclusion, recovery time, and psychological safety—are addressed |
| Mental Health Resources | EAP or similar resources are available | Highly visible resources, promoted more actively | Integrated into overall well-being strategy through leader messaging, manager capability, and stigma reduction |
| Sustained Engagement | Relies on periodic campaigns or annual events | Campaigns supplemented by reminders and multiple participation opportunities | Repeated touchpoints, relevant content, manager reinforcement, social support, and easy re-entry over time |

# Preventive Care

## Trends, values, and implementation strategies

## Trends

- Every $1 invested in workplace preventive programs can yield an average return of $3-$6 in medical costs and reduced absenteeism
- Approximately 75% of U.S. healthcare spending is tied to preventable chronic diseases – early detection prevent escalating into catastrophic/high-cost claims
- Presenteeism (while working unwell) and absenteeism cost financial organizations millions annually
- Employees who perceive their employer genuinely cares about their well-being are significantly more engaged and less likely to leave

## Value for Employees in the Banking Industry

- Preventive care promotes health habits and physical activity that help counteract high stress work environments and desk-bound work
- Providing paid time off for health screenings removes logistical barriers to care
- Stress and burnout are drivers of unplanned leave – routine mental health screenings and EAPs allow for early clinical intervention

## Implementation Strategies for HR Teams

- Leverage corporate wellness platforms to track engagement and calculate ROI of preventive services
- Boost engagement in preventive screenings and wellness challenges through non-cash rewards, wellness points, or premium discounts





Resources: CareATC, SHRM, Blue Cross MN, Curalinc

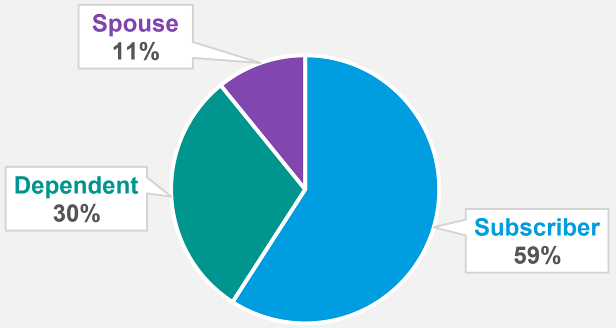
# 2025 Preventive Care – Virginia Banker's Association

| Measures | Prior | Current | Trend | Norm |
|---|---|---|---|---|
| Members with claims | 4,825 | 4,609 | -4% | -- |
| Per 1k members | 601 | 593 | -1% | 520 |
| Concurrent risk | 1.33 | 1.28 | -4% | -- |
| Avg member age | 36 | 36 | -2% | -- |

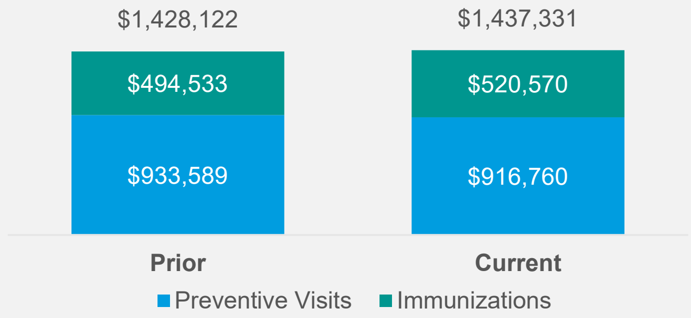


| Vaccine compliance rates | Prior | Current | Trend |
|---|---|---|---|
| HPV vaccine (60+ months) | 60% | 60% | -0.4% |
| Meningitis vaccine (36+ months) | 88% | 87% | -0.4% |
| Tdap vaccine (48+ months) | 89% | 92% | 3% |

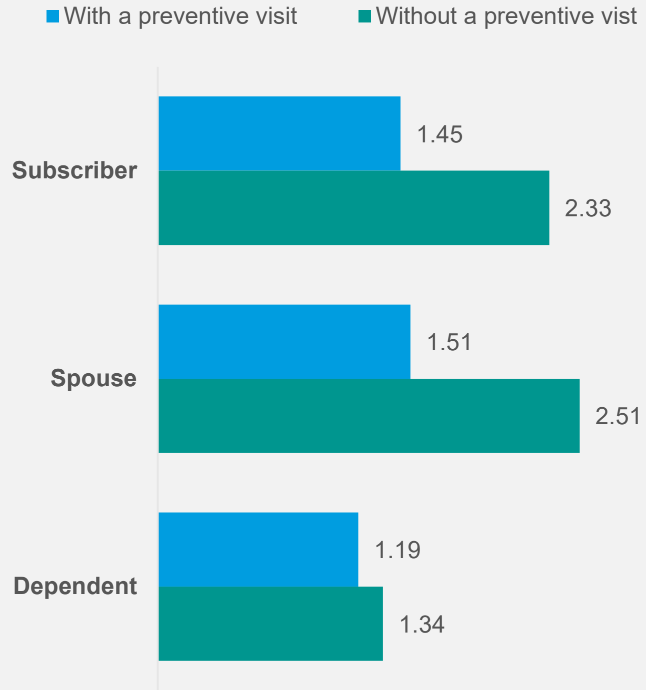
## Relationship



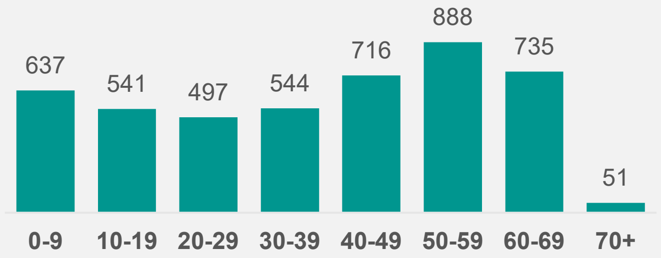

## Medical paid




## Risk scores by relationship




## Age bins




| Preventive compliance rates | Prior | Current | Trend |
|---|---|---|---|
| Wellness Visit 1 to 2 Year Olds | 97% | 97% | 0.2% |
| Wellness Visit 2 to 7 Year Olds | 84% | 86% | 3% |
| Wellness Visit 7 to 12 Year Olds | 73% | 69% | -4% |
| Wellness Visit 12 to 20 Year Olds | 63% | 63% | 0.7% |
| Wellness Visit Adults | 55% | 55% | -0.1% |

# Program Engagement – Virginia Bankers Association



## Client program engagement data
## January 1, 2026 – July 13, 2026

| Activity | Employers Offered Program | Total Participating Employees |
|---|---|---|
| Annual Physical / Biometric Screening | 66 | 75 |
| Know Your Number Assessment | 66 | 119 |
| Wellness Challenges | 66 | 266 |
| Preventive Exams | 66 | 216 |
| E-Learning Center | 66 | 74 |
| Physical Activity Event | 66 | 38 |

### Wellworks Portal Engagement 2026 YTD:

- 18 individual employers with engagement
- 7,283 total logins
- 965 total unique logins

### Customization Breakdown:

- 6 individual employers with customized wellness programs
- 60 individual employers with default wellness program

# Biometric Screenings & Preventive Care



### Easy Submission

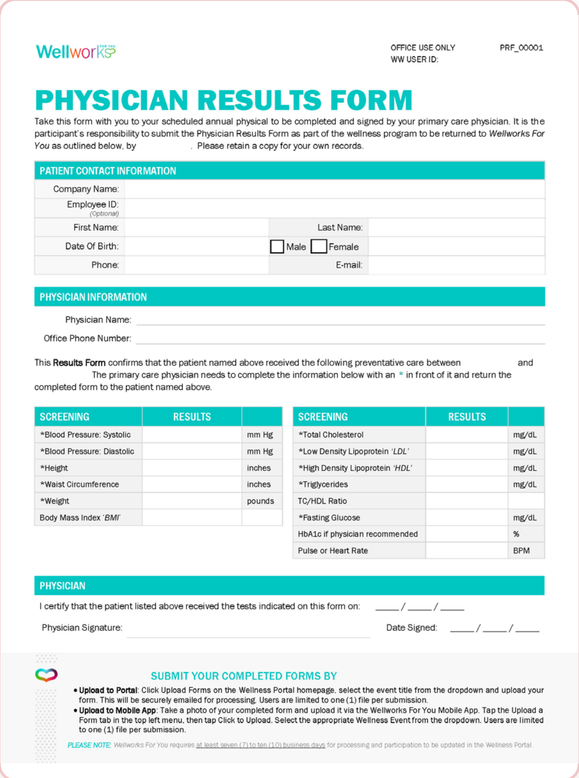
Submit the Physician Results Form to Wellworks For You via the wellness portal or Wellworks For You mobile app.

### Confirmation Email

Participants will receive an automatic form submission email.

### Share Your Results

Easily share participant results with physicians using the secure fax option.



Wellworks FOR YOU

OFFICE USE ONLY
WW USER ID:

PRF_00001

# PHYSICIAN RESULTS FORM

Take this form with you to your scheduled annual physical to be completed and signed by your primary care physician. It is the participant's responsibility to submit the Physician Results Form as part of the wellness program to be returned to *Wellworks For You* as outlined below, by . Please retain a copy for your own records.

**PATIENT CONTACT INFORMATION**

| | | | |
|---|---|---|---|
| Company Name: | | | |
| Employee ID: *(Optional)* | | | |
| First Name: | | Last Name: | |
| Date Of Birth: | | ☐ Male ☐ Female | |
| Phone: | | E-mail: | |

**PHYSICIAN INFORMATION**

Physician Name: ____________________

Office Phone Number: ____________________

This **Results Form** confirms that the patient named above received the following preventative care between and . The primary care physician needs to complete the information below with an * in front of it and return the completed form to the patient named above.

| SCREENING | RESULTS | |
|---|---|---|
| *Blood Pressure: Systolic | | mm Hg |
| *Blood Pressure: Diastolic | | mm Hg |
| *Height | | inches |
| *Waist Circumference | | inches |
| *Weight | | pounds |
| Body Mass Index *'BMI'* | | |

| SCREENING | RESULTS | |
|---|---|---|
| *Total Cholesterol | | mg/dL |
| *Low Density Lipoprotein *'LDL'* | | mg/dL |
| *High Density Lipoprotein *'HDL'* | | mg/dL |
| *Triglycerides | | mg/dL |
| TC/HDL Ratio | | |
| *Fasting Glucose | | mg/dL |
| HbA1c if physician recommended | | % |
| Pulse or Heart Rate | | BPM |

**PHYSICIAN**

I certify that the patient listed above received the tests indicated on this form on: ____ / ____ / ____

Physician Signature: ____________________ Date Signed: ____ / ____ / ____

**SUBMIT YOUR COMPLETED FORMS BY**

- **Upload to Portal**: Click Upload Forms on the Wellness Portal homepage, select the event title from the dropdown and upload your form. This will be securely emailed for processing. Users are limited to one (1) file per submission.
- **Upload to Mobile App**: Take a photo of your completed form and upload it via the Wellworks For You Mobile App. Tap the Upload a Form tab in the top left menu, then tap Click to Upload. Select the appropriate Wellness Event from the dropdown. Users are limited to one (1) file per submission.

*PLEASE NOTE: Wellworks For You* requires at least seven (7) to ten (10) business days for processing and participation to be updated in the Wellness Portal.

## Accurate Long-term Wellness & Incentive Tracking

We capture screening data through form uploads or direct carrier feeds.
With rollover credit, your members receive ongoing credit for completing key screenings.
We encourage consistent preventive care including years when screenings aren't due.

**Next Steps**

| STEP | POINTS (EARNED/MAX) | STATUS |
|---|---|---|
| Complete a Biometric Screening | | Completed |
| KYN Assessment | | Completed |
| Achieve 3 or More of 5 Healthy Ranges or Improve | | In Progress |
| Female Preventive Exam: 21-49 | | Get Started |
| Female Preventive Exam: 50-65 | | Get Started |
| Earn Points with Additional Activities | 14740 | In Progress |

### Onsite Screenings

Participants can complete a screening at a scheduled onsite event.

### Lab Voucher Program

Participants can complete a lab voucher through a preferred lab.

### At-home Test Kits

Participants can complete the home kit and mail it to the lab.

## Rollover Exams:

1. Breast Cancer Screening – 2-year rollover duration
2. Colorectal Screening – 10-year rollover duration
3. HPV Co-Test – 3-year rollover duration
4. PAP Smear – 3-year rollover duration
5. Sigmoidoscopy – 5-year rollover duration

# Support for Caregivers

## Employers are overlooking a crucial workforce risk

# Top caregiving trends

## What employers need to know

**Harvard Business School research shows that:**

- 80% of employees indicate caregiving affects their productivity, only 25% of employers recognize this fact
- Employers who offer caregiving benefits have seen absenteeism drop by as much as 50%

**Care.com 2025 Cost of Care Report:**

- 7% of parents left the workforces entirely due to caregiving challenges
- 13% switched jobs to find better support

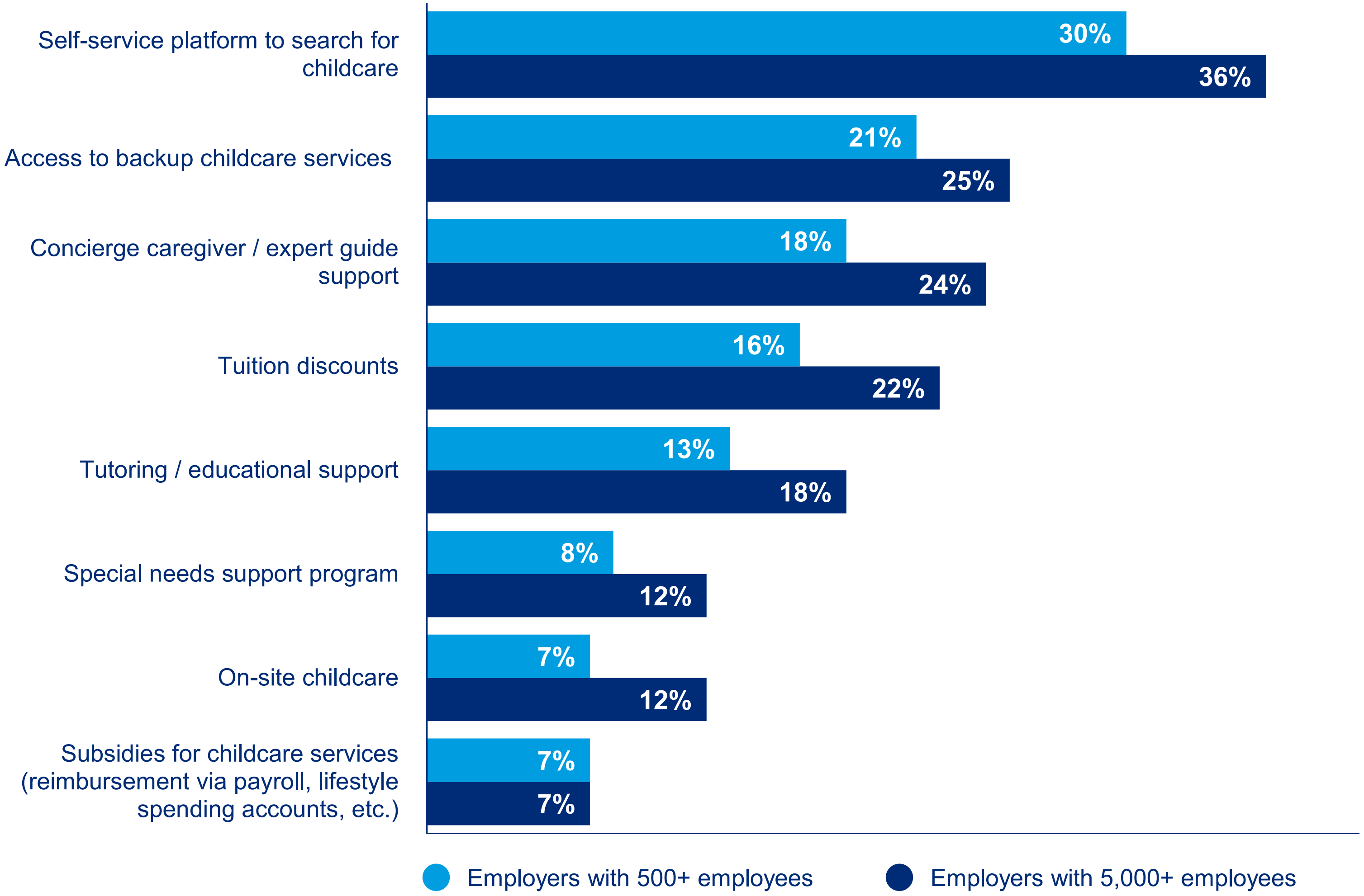
**Carewell's 2025 survey of 1000 male respondents:**

- Indicated that they take approx. 22 hours of unpaid caregiving tasks a week
- A quarter of those shared they don't disclose those responsibilities to their employers due to fear of repercussion

Resources: Forbes The Caregiver Challenge Article (February 2026), Harvard Business School, Care.com 2025 of Care Report, Carewell Survey of 1000 men

# Childcare benefits and resources

## Offer or will offer in 2026




**54% of all large employers provide at least one of these caregiver resources**

Among employers offering a subsidy, median annual amount:

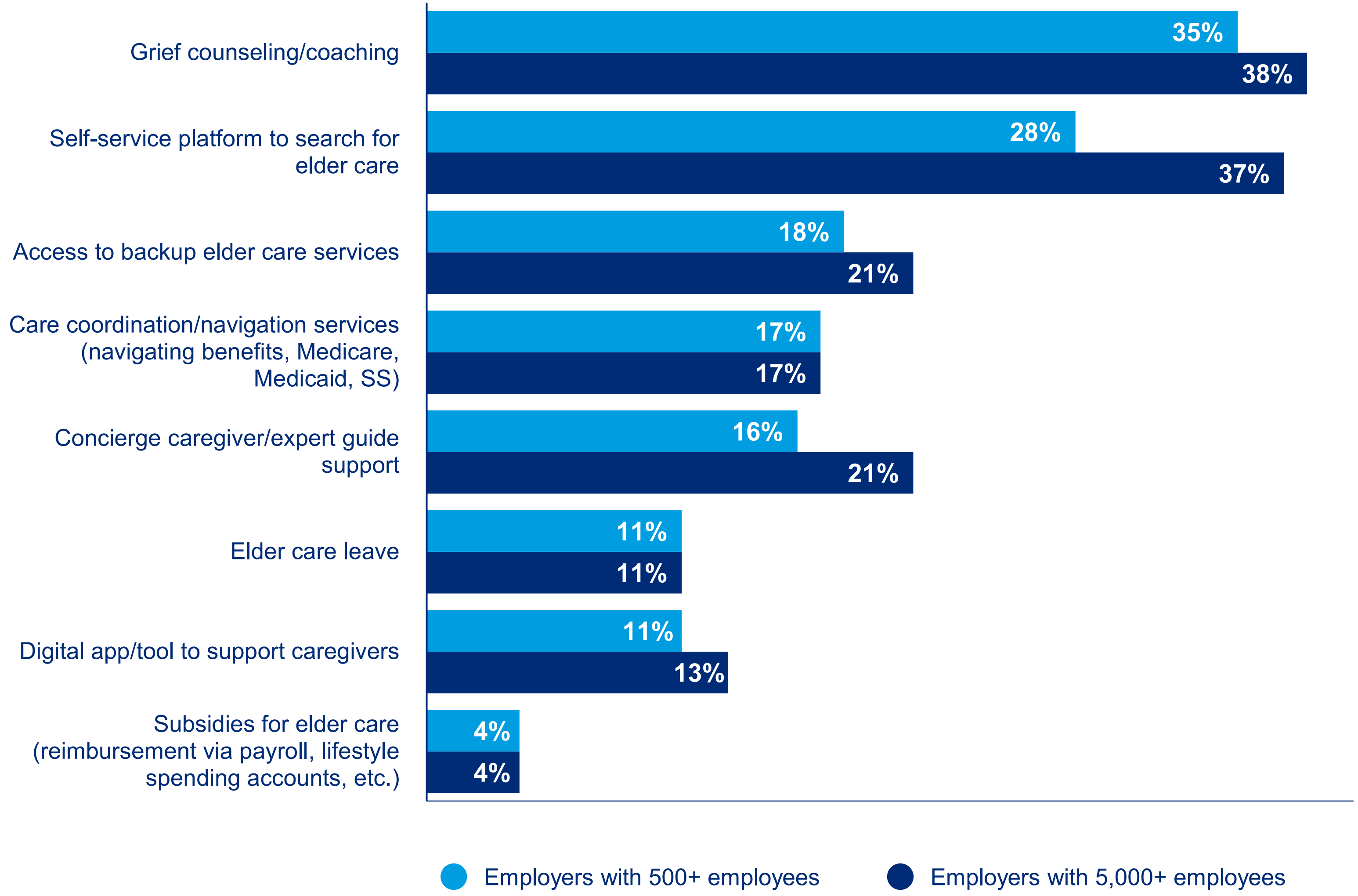
**$1,500**

Employers with 500 or more employees

Mercer

# Elder care benefits and resources

## Offer or will offer in 2026




**58% of all large employers provide at least one of these caregiver resources**

# Next steps

# Considerations

- Conduct an employee survey
- Revisit multi-year well-being strategy
- Consider forming a focus group
- Focus on Preventive Care:
  – Assign an incentive for completing annual physicals
  – Measure participation & claims utilization (24 – 36 month period)
  – Contact Wellworks for You if not already engaged
- Promote Care.com

# Questions

MarshMcLennan Agency

Your future is limitless.℠



A Marsh business