

Employer-Sponsored Health and Wellness Resources

Driving Employee Engagement, Commitment and Work Ability around the World

SEPTEMBER 2013

Global Workforce Study



MetLife

THE SLOAN CENTER ON
aging & work
AT BOSTON COLLEGE

MAXIS
Global Benefits Network



Contents

MetLife

is a leader in employee benefits that uniquely combines local capabilities with global scale to deliver world class solutions to employers. With more than 140 years of experience, MetLife’s resources and experience run deep. MetLife offers a product suite to employers that spans life, health, credit and pensions, and provides data and best practices from around the world to help employers optimize their benefit plans and retain top talent in a cost-effective way. MetLife has employee benefits operations in 40 countries and is a leading provider in over half of those markets.

Metropolitan Life Insurance Company (MetLife) is a subsidiary of MetLife, Inc. (NYSE: MET), a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 50 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East. For more information, visit www.metlife.com

MAXIS Global Benefits Network¹ (MAXIS GBN)

is one of the world’s leading international employee benefits networks. Founded in 1998 by AXA and MetLife, MAXIS GBN utilizes the size, strength and security of two of the world’s largest insurers. With a presence in more than 110 countries, MAXIS GBN includes locally licensed, well-regarded local insurance leaders, mostly owned by AXA or MetLife. MAXIS GBN provides well-controlled, integrated network administration and global service capabilities to deliver world-class employee benefits perspectives and solutions, tailored to fit the unique global, regional and local needs of clients. MAXIS GBN insurers covers 1.5 million employees worldwide and is trusted by over 750 multinational employers.

¹ MAXIS Global Benefits Network is a network of locally licensed MAXIS Member insurance companies.

The Sloan Center on Aging & Work

at Boston College was established in 2005 to promote quality of employment as an imperative for the 21st century multi-generational workforce. The Center integrates evidence from research with insights from workplace experiences to inform innovative organizational decision-making. Collaborating with business leaders and scholars in a multi-disciplinary dialogue, the Center develops the next generation of knowledge and talent management.

Since its founding, the Sloan Center has conducted more than 20 studies in collaboration with employers including the “Age & Generations Study,” “The Talent Management Study,” and “The Generations of Talent Study.” Studies under way are “Assessing the Impact of Time and Place Management” and “Engaged as We Age.”

- Executive Summary and Key Findings** 2

- Importance and Satisfaction – Employees’ Perceptions of Health and Wellness Resources** 6
 - How important are these resources? 7
 - How satisfied are employees with the level of resources they have? 9
 - The “gap” between importance and satisfaction 11

- Business Outcomes – Employee Engagement, Commitment and Work Ability** 13
 - Engagement and commitment – is there a relationship with satisfaction? 14
 - Does this relationship hold true for work ability? 18

- Implications – What Does This Mean for Employers?** 20

- Endnotes** 26

Executive Summary and Key Findings

One of the most critical issues faced by employers in the global marketplace is building and maintaining a healthy, committed and engaged workforce.



Globalization is widely recognized as one of the most significant megatrends that will shape both business decisions for employers and work experiences for employees. One of the most critical issues faced by employers in the global marketplace is building and maintaining a healthy, committed and engaged workforce. This is significantly increasing employers' interest in adopting workplace-based initiatives, such as wellness resources, that support productivity and respond to the preferences of people working in different countries. Understanding the relationship between health and wellness programs and employee commitment, engagement and work ability can be crucial to employers looking to capitalize on attracting and retaining optimal talent that remains healthy and able to work.

MetLife and the MAXIS Global Benefits Network (GBN) commissioned a study from the Sloan Center on Aging & Work to better understand employer sponsored health and wellness resources and how they drive employee engagement, commitment and work ability around the world. From this research, we are able to provide new insights to managers working in different countries around the world. Data was pulled from the Generations of Talent Study (see page 5) to answer new questions about health and wellness programs.

In this report, we address the following:

- How important are health and wellness benefits to employees?
- Are these employees satisfied with the level of health and wellness benefits available? Is there a "gap," either positive or negative, between the importance they place on the resource and their satisfaction with the current benefits?
- What is the relationship between satisfaction and work outcomes, such as engagement, commitment and work ability?
- What are the implications of these findings, and the potential impact on employers? What actions can employers take to drive greater satisfaction, and ultimately, stronger work outcomes?

What We Found

Overall, we found that employees do place significant importance on health and wellness benefits, yet many are not satisfied with the resources available to them. Importantly, we also find a relationship between the levels of satisfaction and desired workplace outcomes, such as engagement and commitment.

In analyzing the data, there are clear opportunities where employers can make a difference and improve employee satisfaction, engagement, and commitment by investing in and promoting the right health and wellness benefits to specific populations, in particular with certain populations including employees in developing markets, employees aged 30 and younger (known as Millennials), and employees in poor health, which may also include older workers.

In today's economic and business climate where salary increases are constrained, health and wellness benefits may be a lever that can be more effectively used by management.

We also found that while managers may not personally be as highly motivated by health-related benefits, supervisor support can have a meaningful impact on how other employees feel about the benefits they get and, in turn, their level of engagement.

In today's economic and business climate where salary increases are constrained, health and wellness benefits may be a lever that can be more effectively used by management.

The findings in this study specifically point to the following:

- Employees place a high value on the importance of health and wellness benefits. This is particularly true for those working in developing countries such as Brazil, India and Mexico.
- Overall, the level of employee satisfaction with the health and wellness benefits offered by their employer lags, with only 35% of respondents satisfied.
- The "gap" between the importance employees place on these benefits and their satisfaction with their benefits is greatest for those in developing countries, such as Brazil, India and Mexico, for those in self-reported poorer health, and for Millennials.
- There is a positive relationship between employee satisfaction with health and wellness benefits and key business outcomes of work engagement and organizational commitment.
- When employees rate supervisor support as being higher, the relationship between satisfaction with employer-sponsored health and wellness and two important outcomes (organizational commitment and employees' perceptions of their ability to continue to work or work ability) becomes larger and more positive.

As health and wellness are strategic priorities for employers around the world, these findings support the importance of providing resources that address the needs of a diversified workforce. This could have a significant positive impact on business outcomes, while providing employees with a "great place to work."

What Employers Can Do

Overall, employees are not satisfied with health and wellness resources – two-thirds of employees who participated in the study are either dissatisfied or just somewhat satisfied with the health and wellness benefits available to them. We also see a connection between these satisfaction levels and important business outcomes, such as engagement and organizational commitment. This provides two distinct opportunities for employers:

- 1. Take steps to increase levels of satisfaction,** particularly among those groups reporting lower levels of satisfaction. If there is a single consistent finding, it's "one size does not fit all." Seeking input from a wide range of stakeholders during the design, implementation and review of health and wellness benefits will provide valuable insight on what's working and what's missing the mark. Consider the interests, habits, time, attitudes toward health and fitness, and cultural norms of key populations. Test different programming and communication approaches and observe what drives participation. Programming and resources don't have to be expensive – relevancy to the audience is key.

Programming and resources don't have to be expensive – relevancy to the audience is key.

- 2. Find ways to raise supervisor support.** In addition to bottom-up engagement, top-down commitment at all levels of the organization is critical to the success of a health and wellness strategy. Employees should feel that their efforts to manage their own health is supported by their management. A supervisory culture that takes accountability for employee engagement will pay dividends in many respects. Consider how to build supervisor awareness for the value others may see in wellness resourcing and the importance of their implied support.



Generations of Talent Study

For the Generations of Talent study, the Sloan Center on Aging & Work gathered information from 11,298 employees working for seven large-cap, multinational companies in 11 different countries – Botswana, Brazil, China, India, Japan, Mexico, the Netherlands, South Africa, Spain, United Kingdom and United States. Industries represented included Technology, Pharmaceutical, Consulting, Energy and Finance.

The work here reflects an analysis specifically focused on wellness resources and factors related to higher/lower levels of importance and satisfaction, such as country/region, health status, age, occupation, and gender.

Data was also analyzed to examine the relationship between satisfaction levels and three business outcomes: employee engagement, organizational commitment and the ability of employees to work (work ability). The analysis also considered supervisor support, health status, occupation and country/region of work.

As respondents worked at select firms, the findings should not be generalized to the experiences of all working people in the 11 countries. Data was collected over eight months ending November of 2010.

Importance and Satisfaction – Employees’ Perceptions of Health and Wellness Resources

Employers around the world are adopting health and wellness programs as part of strategic initiatives that support well-being and reduce health care costs.



Findings on Importance

Employers around the world are adopting health and wellness programs as part of strategic initiatives that support well-being and reduce health care costs. Unless employees value those programs, these initiatives may not succeed. So does the evidence suggest that employees value wellness? Across the board, the answer is a resounding yes.

Are Health and Wellness Resources Important to Employees?

Employees working across the 11 countries reported that health and wellness resources are “somewhat important” to “very important”, with an overall importance rating of 4.73 on a six-point scale. (Figure 1)

An especially high level of importance is seen in some of the developing market countries, such as China, India, Brazil, Mexico and Botswana. Interestingly, these are also countries where a larger percentage of respondents reported very poor, poor or fair health status, with two in ten for Brazil (18.5%), and almost double that (38.9%) in China, as seen in Figure 2.

FIGURE 1
Importance of Health and Wellness Resources

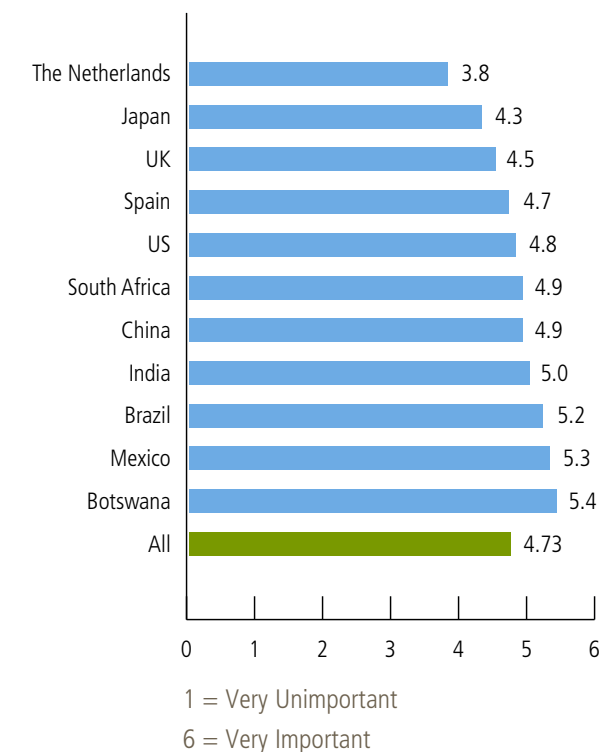
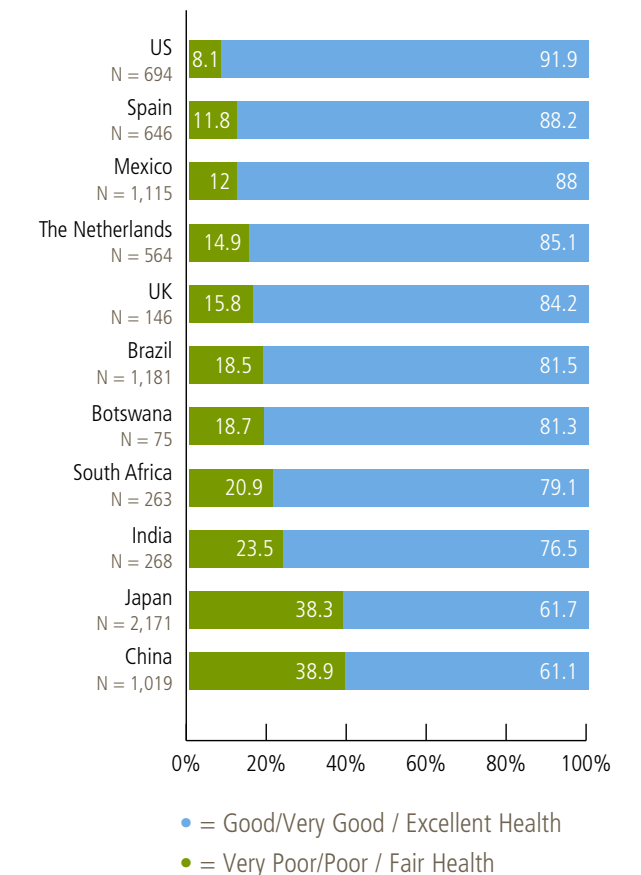


FIGURE 2
Reported Health Status



We also see this relationship at the other end of the spectrum, with employees in developed countries reporting better health and placing lesser importance on health and wellness resources compared to other respondents. Such is the case in the United States, the Netherlands and Spain, where the health scores were the highest and where the health care infrastructure tends to be stronger – potentially lessening the importance these groups place on employer sponsored health and wellness.

An especially high level of importance is seen in some of the developing market countries.

Age, Gender and Occupation, Impact on Importance Measures

This study also looks beyond geographic location in understanding the importance rating given by employees to health and wellness resources. Age is an interesting factor to consider as today's workforce represents a multitude of generations and employees in varying life stages. The study also looked at gender and occupation.

Age: For this survey, respondents were organized into four age groups – under 30 years (Millennials), 30-39 years, 40-49 years, and 50 years and older. Overall, all age groups considered health and wellness benefits to be important. There wasn't a consistent trend in one age group having a stronger level of importance, and the differences by age within each country were relatively small.

Gender: Across most countries, men and women ranked the importance of employer-sponsored health and wellness resources in similar ways. Where there was a difference, albeit a small one, women tended to place more importance on these benefits than men, as was the case in the United States, Brazil, the United Kingdom, the Netherlands and South Africa.

Occupation: Managers gave the lowest ranking of importance on health and wellness benefits, followed by those in professional/technical roles, positions implying higher levels of income, and perhaps education. This is of note as we see a positive impact on business outcomes for employees when they rate supervisor support as higher. We look at the Power of Supervisor Support in more detail on page 16.



Role	Importance
Manager	4.60
Professional/Technical	4.67
Service/Sales	4.83
Other	4.91

(1 = Very Unimportant 6 = Very Important)

Findings on Satisfaction

This question can help employers gauge the perceived value of their health and wellness program. For this study, respondents were asked about their overall satisfaction with benefits that promote health, wellness, and psychological well-being, such as nutrition or quit-smoking programs, fitness facilities or programs that provide information, counseling or referrals. Overall, most employees were not satisfied with the resources available, with only about 35% stating they were satisfied (Figure 3).

Are Employees Satisfied with Their Health and Wellness Resources?

On a country level, the data makes it possible to give employers some interesting insights around the world (Figure 4):

- Employees working in six of the countries (Brazil, Botswana, China, India, Japan, and Spain) are 'less than satisfied' (mean scores less than 4.0) with the employer-sponsored health and wellness resources available to them.
- Employees in the United States and the United Kingdom, both areas where there has been a long-standing tradition of providing health and wellness programs to employees, reported the highest level of satisfaction.

FIGURE 3
Employee Satisfaction with Health and Wellness Resources

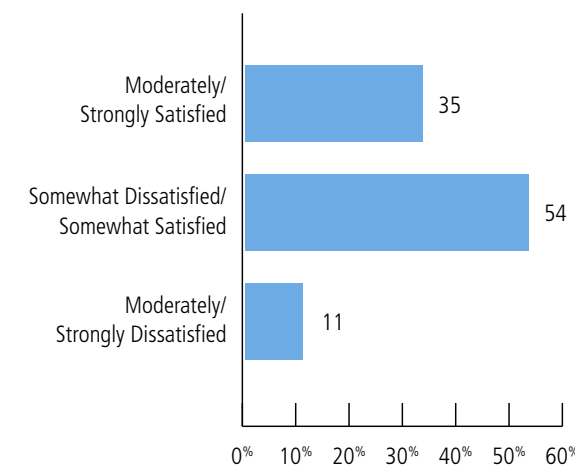
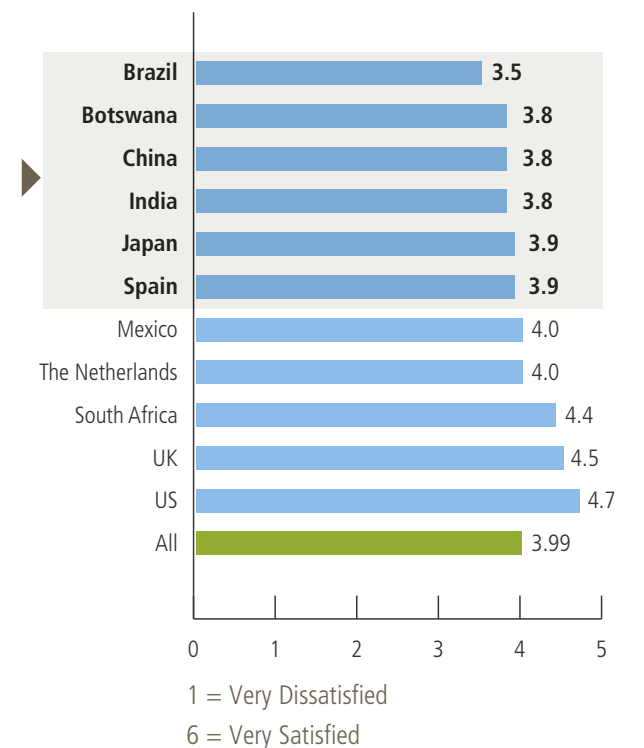


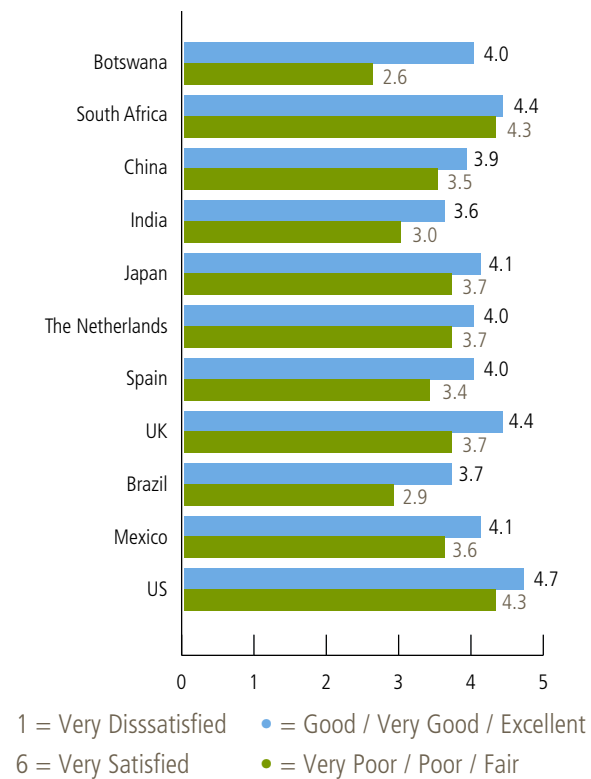
FIGURE 4
Satisfaction with Health and Wellness



Health Status, Impact on Satisfaction Measures

There is a clear relationship found between the health status of respondents and their satisfaction levels, with those in poorer health being less satisfied with health and wellness resources than those in better health. This was consistent across all countries, yet is more statistically significant in countries such as Mexico, Brazil, the UK, Spain, India, China and Botswana. (Figure 5)

FIGURE 5
Satisfaction with Health & Wellness Resources by Health Status



The key implication is that at the time of greatest need, health and wellness benefits are perceived to be inadequate. Whether due to insufficient benefit coverage or an emphasis on wellness programs better suited to healthier individuals, employers should consider inclusion of benefits and programs such as case management and disease management that assist individuals in managing serious health conditions. The benefits of health management programs include reduced absenteeism, enhanced productivity and lower health insurance costs.

Age, Gender and Occupation, Impact on Satisfaction Measures

Age: Using the four age groups referenced earlier, the youngest group, under age 30 (Millennials), is least satisfied with their health and wellness resources.

Age	Satisfaction
Under 30	3.76
Age 30-39	3.93
Age 40-49	4.12
50 and Above	4.33

(1 = Very Unsatisfied 6 = Very Satisfied)

This may be connected with the differences in lifestyles and priorities of the different age groups and generations. Typically, Millennials are looking for a more convivial atmosphere where they can connect with co-workers and others personally. Social connectivity is important to them, as is working on projects with “purpose.” Conversely, they are less likely to utilize health benefits and may perceive traditional wellness programs such as Health Risk Assessments and Employee Assistance Programs as insufficiently interactive. Studies have shown that healthy food, fitness, and self-care are important issues for Millennials¹ as well as the desire for a healthy work-life balance.² Employers can adopt programs that address these issues and provide opportunities for increased social interaction with colleagues.

Gender and Occupation: As with importance ratings, the satisfaction ratings offered little variance by gender and occupation overall, with most reporting they are dissatisfied. There are however some differences seen on a country level.

The key implication is that at the time of greatest need, health and wellness benefits are perceived to be inadequate.

Importance and Satisfaction – What Employers Can Learn

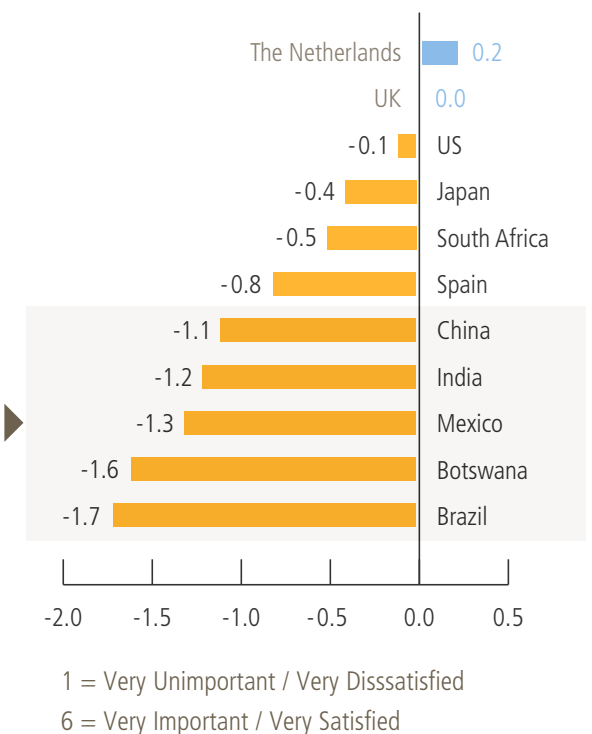
One way employers can start to assess the extent to which their health and wellness resources provide sufficiently for employees is to compare the employees’ ratings of the importance of employer-sponsored health and wellness resources with their levels of satisfaction with the resources actually available to them. Managers can then start to focus on worksites and geographic regions where there is a significant gap between satisfaction and importance ratings, as is the case in developing markets, Millennials and those in poor health.

Gap Analysis, Market Development, Age and Health

Of those surveyed, the ‘gap’ between importance and satisfaction with employer-sponsored health and wellness initiatives is highest in developing countries, like Brazil, Botswana, China, India and Mexico. This, in addition to relatively limited public healthcare resources in these countries, provides considerable opportunity for employers to create meaningful programming.

Development of health and wellness benefits that are well-suited to the unique local needs of these developing markets will be a key to success, as the programs and products used in economically developed markets may not be most effective in these regions. Conversely, in countries like the Netherlands that have robust health care delivery and health insurance coverage, the needs are seemingly well satisfied, even taken for granted, as demonstrated by a low importance score and a high satisfaction score.

FIGURE 6
Gap Between Importance and Satisfaction Ratings by Country



Business Outcomes – Employee Engagement, Commitment and Work Ability

Researchers have found relationships between high levels of work engagement and positive outcomes for businesses, including customer satisfaction-loyalty, profitability, employee turnover and safety.

As mentioned in the section on satisfaction, additional opportunities exist for employers to address the needs of sub-groups expressing the highest dissatisfaction: Millennials and individuals reporting health issues. (Figures 7 and 8)

FIGURE 7
Gap Between Importance and Satisfaction Ratings by Age

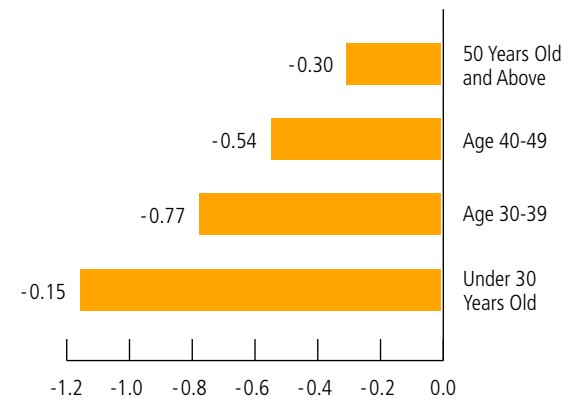
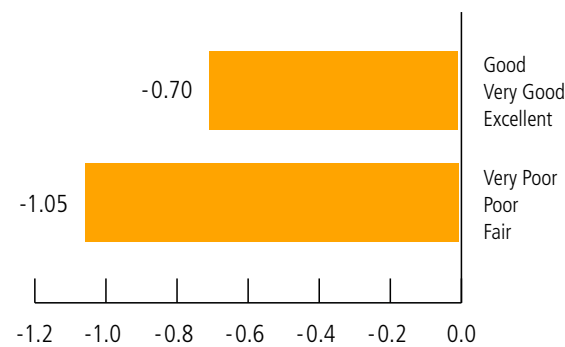


FIGURE 8
Gap Between Importance and Satisfaction Ratings by Health Status



Engagement and Commitment

For the past decade, researchers and employers have expressed significant interest in the levels of an employees' engagement in their work, which is defined as "a relatively enduring state of mind referring to the simultaneous investment of personal energies in the experience or performance of work."³ Researchers have found relationships between high levels of work engagement and positive outcomes for businesses, including customer satisfaction-loyalty, profitability, employee turnover, and safety.⁴ Organizational commitment is commonly understood to refer to employees' feelings of connection and identification toward the organization or company. A number of studies have found relationships between organizational commitment and important outcomes, including employee performance and turnover intentions.⁵ In this analysis, we found relationships between engagement and commitment and satisfaction with wellness resources. The data reported throughout this section are based on linear regression models.

Does Satisfaction with Health and Wellness Resources Have Any Impact on Engagement and Commitment?

In short, yes. When employees are strongly dissatisfied with these benefits, the data suggests that they are at about 55% of the "maximum" commitment and 78% of the "maximum" work engagement (see side bar for definition of how commitment and engagement were measured). When they are strongly satisfied, their predicted levels of commitment and engagement are much higher. While one would expect factors like compensation and promotion opportunities to be big predictors in positive business outcomes, health and wellness benefits also play their part. Health and wellness benefits won't get employees to "100%" by themselves, but they are a valuable part of that equation.

Researchers have found relationships between high levels of work engagement and positive outcomes for businesses, including customer satisfaction-loyalty, profitability, employee turnover, and safety.



Measuring Engagement

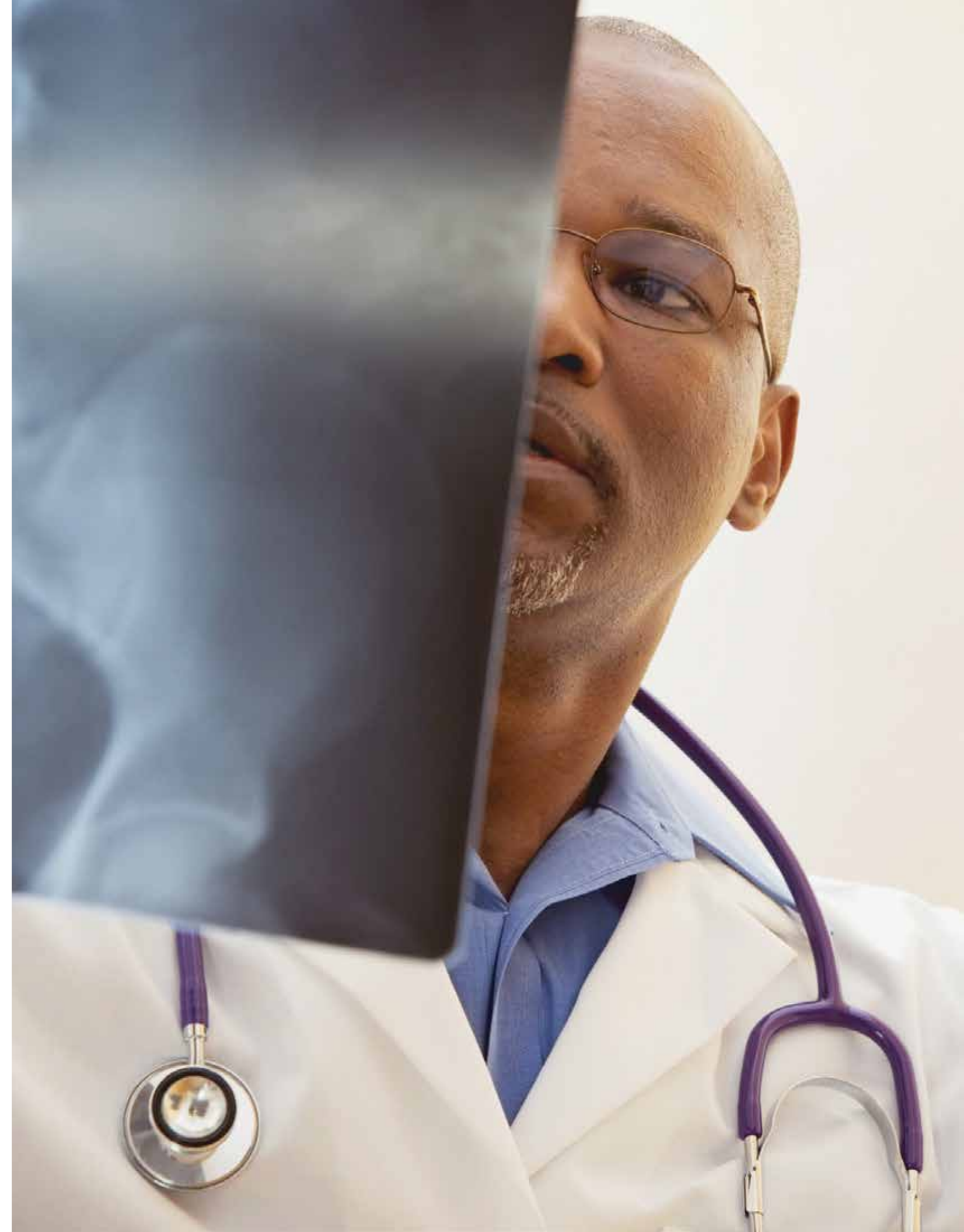
Using the Utrecht Work Engagement Scale, respondents were asked how often they had the following experiences, rating them on a 7-point scale:

- At my work, I feel bursting with energy.
- I find the work that I do full of meaning and purpose.
- I am enthusiastic about my job.
- I am immersed in my work.

Measuring Commitment

Organizational commitment was measured by asking employees to which extent they agreed with the following statements, using a 6-point scale:

- To help this organization succeed, I am willing to work harder than I have to.
- I would take almost any job to keep working for this organization.
- I would turn down another job for more pay to stay with this organization.



The Power of Supervisor Support

In fact, we also see that where supervisors are viewed as generally supportive, there is a magnifying effect on the impact of satisfaction with these benefits and organizational commitment. The more the employees agree that their supervisors are “supportive,” the more their satisfaction with wellness resources impacts their organizational commitment.

The more the employees agree that their supervisors are “supportive,” the more their satisfaction with wellness resources impacts their organizational commitment.

We will later note that there is also an impact on work ability. Numerous studies have shown the positive impact of supervisor behavior on employee engagement and here is no different. Supervisor support generally, and specifically in support of wellness programming, could communicate both more interest and caring for the employee generally, as well as “permission” to take advantage of the resources.

Measuring Supervisor Support

Supervisor support was measured by asking employees to what extent they agreed with the following statements, using a 6-point scale:

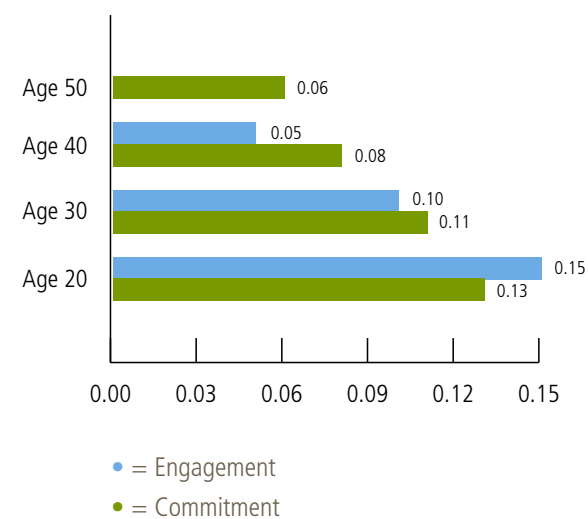
- My supervisor gives me helpful feedback about my performance.
- My supervisor provides assignments that give me the opportunity to develop and strengthen new skills.
- My supervisor cares about whether or not I achieve my career goals.
- My supervisor makes sure I get the credit when I accomplish something substantial on the job.

Age, Impact on Relationship of Satisfaction to Engagement and Commitment and Supervisor Support

We see that as age decreases, the relationship between satisfaction ratings and engagement and commitment is stronger. For instance, multivariate models predict that at age 30, for every one unit on a scale of 1- 6 that Health and Wellness satisfaction increases, there is 10% increase in work engagement and an 11% increase in organizational commitment.

This is interesting particularly since, as already stated, there is ample opportunity to increase satisfaction levels amongst people at younger ages, which could pay off with added engagement and commitment. Understanding what drives younger workers and what health and wellness resources appeal to them could go a long way to increasing satisfaction levels, and ultimately engagement, with this ever-growing part of the workforce.

FIGURE 9
Engagement & Commitment:
Relationship with Health & Wellness
Resource Satisfaction by Age

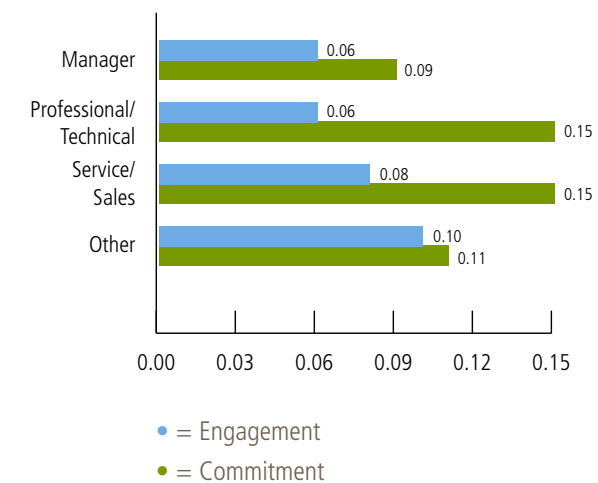


Occupation, Impact on Correlation of Satisfaction to Engagement and Commitment

In reference to occupation, with all groups except managers, the relationship with commitment is strong. This may not be surprising as managers may be more motivated by factors such as advancement potential and compensation, or may feel they have no time to take advantage of programming. Managers, by assuming that their attitudes towards these resources are shared by others, could miss an opportunity to increase the effectiveness of their team.

Managers, by assuming that their attitudes towards these resources are shared by others, could miss an opportunity to increase the effectiveness of their team.

FIGURE 10
Engagement & Commitment:
Relationship with Health and Wellness
Resource Satisfaction by Occupation



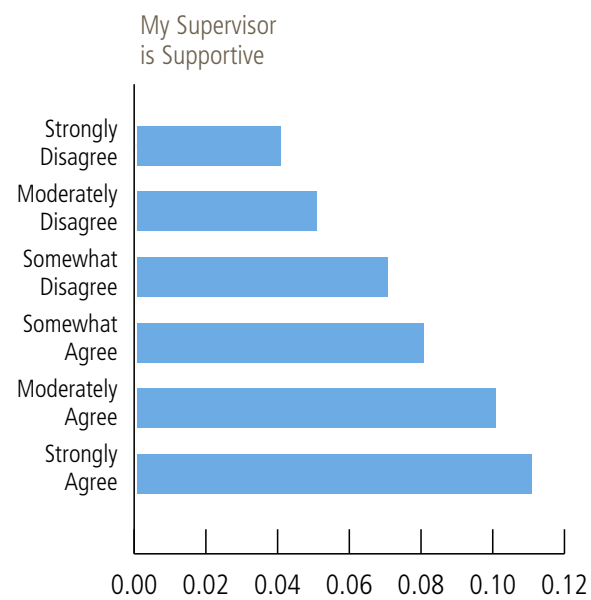
Work Ability

Work ability* is essentially an employee's ability to maintain employment and extend "work life."⁶ Since declines in some aspects of physical health are associated with age, work ability typically declines with age.⁷ However, it is important to note that some older workers with favorable job conditions have better work ability than their younger counterparts in less positive work environments.⁸ Other studies show decreases in work ability among young parents.⁹ Bottom line, work ability is relevant to workers of all ages and, as our research shows, is impacted by satisfaction with wellness resources.

Does Satisfaction with Health and Wellness Resources Have Any Impact on Work Ability?

Yes, it can. While there is not as strong of a relationship as we see with engagement and commitment, there are three factors that can affect the relationships between employee satisfaction with employer-sponsored health and wellness resources and work ability: age, health status and supervisor support.

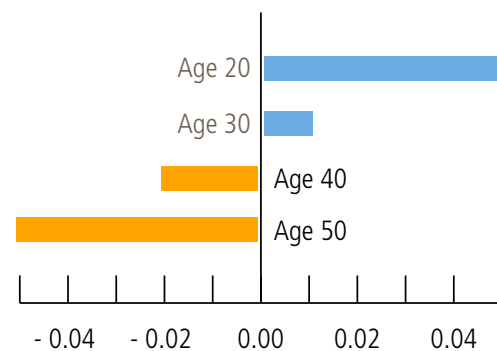
FIGURE 11
Work Ability: Relationship with Health and Wellness Resource Satisfaction by Supervisor Support



*A single question was asked to gauge employees' perception of their work ability. "How many points would you give your current work ability?" Scores could range from 0 - 10.

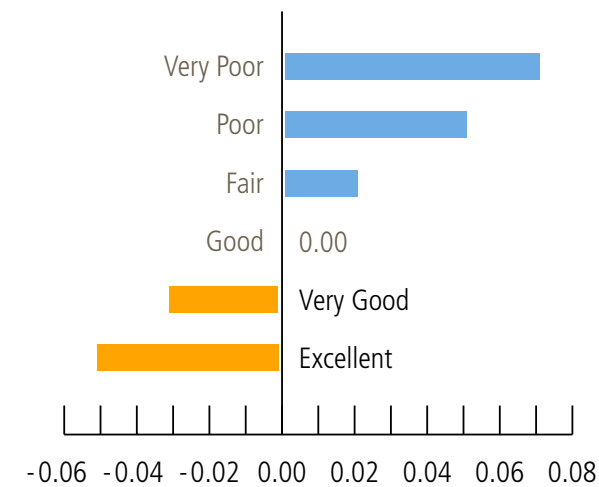
Age – There is a stronger relationship between higher satisfaction levels and perception of work ability, which lessens as employees get older. It could be that younger workers may feel more engaged which impacts their desire to work, or it may be that they believe they can improve their health and energy through these resources – either of which could impact their perception of their ability to work. This could possibly be that older workers perceptions of their work ability is impacted more by other issues, such as ability financially to retire, and other issues not affected by health and wellness resources.

FIGURE 12
Work Ability: Relationship with Health and Wellness Resource Satisfaction by Age



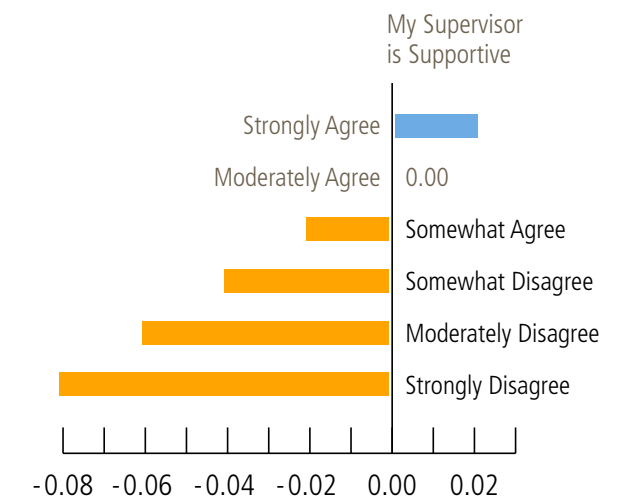
Health Status – For employees who indicated they were in poor health, there was a relationship between increased levels of satisfaction with benefits and a higher perception of work ability. This is encouraging given the potentially high costs of absenteeism and low productivity with those in poorer health.

FIGURE 13
Work Ability: Relationship with Health and Wellness Resource Satisfaction by Health Status



Supervisor Support – As with organizational commitment, the relationship between satisfaction with resources and work ability becomes stronger as supervisor support increases.

FIGURE 14
Work Ability: Relationship with Health and Wellness Resource Satisfaction by Supervisor Support



There is a stronger relationship between higher satisfaction levels and perception of work ability, which lessens as employees get older.

Implications – What Does This Mean for Employers?

Different people have different needs and interests and will engage through different methods. The best way to understand these needs is to gain input from the targeted groups before, during and after implementing health and wellness programs.



Overall, employees are not satisfied with health and wellness resources currently offered through their employer. Two-thirds of employees who participated in the study are either dissatisfied or just somewhat satisfied with the health and wellness benefits available to them. We also see a connection between these satisfaction levels and important business outcomes, such as engagement and organizational commitment. This provides two distinct opportunities for employers:

1. Take steps to increase levels of satisfaction, particularly among those groups reporting lower levels of satisfaction. These include:
 - a. Employees in developing markets
 - b. Younger workers
 - c. Those with poorer health status
2. Find ways to raise supervisor support. Get supervisors more engaged and drive higher employee satisfaction, thus impacting the business outcomes outlined in the study.

If There is a Single Consistent Finding, it's "One Size Does Not Fit All"

Different people have different needs and interests and will engage through different methods. The best way to understand these needs is to gain input from the targeted groups before, during and after implementing health and wellness programs. While no program can meet all needs, ongoing feedback will ensure a better match between expectations and reality.

Capitalize on Developing Markets Opportunities

Opportunities in Developing Markets

Employees in these countries are 'less than satisfied' with health and wellness resources, yet rate them as important. As economic, public policy, and cultural contexts vary from country to country, employers can conduct a scan of their worksites to understand the following:

- **Are health and wellness programs adapted to the needs of each market and/or population segment?** Understanding the key local health and well-being issues and developing pragmatic solutions is particularly important in developing markets. As an example, providing bed-nets in countries with a high risk of mosquito-borne diseases may be a very effective and appreciated benefit that falls outside the traditional definition of health and wellness programs.
- **How do you reach the targeted populations?** In some countries, not all employees will have Internet access at the worksite or at home. In others, cultural norms influence how, when, where and with whom issues can be discussed. Finding the most effective way to communicate with employees will enhance understanding and usage.
- **Do economic ups and downs make it more (or less) difficult for employees to purchase health and wellness resources on their own?** Employees working in countries that are experiencing difficult economic times might prioritize health and wellness programs that provide basic health services for which they would otherwise have to pay.

Gathering data and requesting input can provide a framework to developing highly satisfactory health and wellness resources.

Provide Options for Different Ages

Age often corresponds to employees' life stage and career stage. As a consequence, employees in different age groups might have different priorities and levels of satisfaction with specific types of programs. Employers who offer a comprehensive set of health and wellness resources may be able to engage people of all ages in at least some activities that are a good fit with the interests and needs the employees have at their current life stage. Employers can consider the following:

- **Do employees at different career stages feel that they just don't have time for health and wellness?** Employees who are either making career transitions or who have 'extreme jobs' (long hours, high demands, high stress) may observe that they never seem to be caught up at work, and that they do not have the time to exercise, eat right, sleep, and even relax. Early career employees may be anxious about launching their careers, those in mid-career may be seeking an important promotion, and those in late career want to demonstrate their continued productivity. Employers may find it necessary to develop leadership and organizational culture change initiatives that promote shared values about the return-on-investment in employee health and resilience.
- **Can health and wellness resources be customized to meet the needs of people at different life stages?** While health and wellness goals might change over the course of a person's life, it is important for people to be active participants in their health and wellness whether they are young or old. Employees might find it beneficial if they have a choice in the programs so that they can find activities that meet their needs.
- **Does your company have age-friendly communications about health and wellness resources so that people of all ages feel 'invited into' health and wellness opportunities?** With the advent of new concepts like 'healthy aging,' new norms are developing that support active lifestyles for older adults, as well as young adults and adults at midlife. However, some older adults might feel that wellness resources are designed primarily 'for the young.' Since the onset of health problems is the primary reason people withdraw from the labor force unexpectedly and involuntarily, it is in the interest of employers and employees to articulate a new normal about health and wellness appropriate for people at different life stages.

Employers who offer a comprehensive set of health and wellness resources may be able to engage people of all ages in at least some activities that are a good fit with the interests and needs the employees have at their current life stage.

Engage Those in Poorer Health

In many situations, employees in poor or fair health may need an array of resources even more than those in good or excellent health. Employers might want to focus on the key health and well-being needs of their employees by using a team comprised of appropriate specialists in health, safety and benefits.

- **Do your health and wellness resources include programs that assist individuals with existing health conditions?** Some individuals may simply want information about their health conditions while others will value the comprehensive support provided by a disease management program. Developing a suite of solutions that can be adapted to the local culture and health care delivery system will create opportunities to improve support and enhance the health of those with the greatest need.
- **Do employees in fair or poor health feel confident that they will not face discrimination?** Employees with chronic disease and health or mental health disabilities are often reluctant to participate in health and well-being programs, as they fear that information on their health condition will be shared with their employer. Ensuring that confidentiality is respected and communicated to all stakeholders can overcome this barrier.

Employers might want to focus on the key health and well-being needs of their employees by using a team comprised of appropriate specialists in health, safety and benefits.

Design for Success

While it is relatively easy to satisfy someone if health and wellness programs are not that important to them anyway, it can be more difficult to meet the expectations of a person who highly values them. To truly improve across the board, gathering data and requesting input can provide a framework to developing highly satisfactory health and wellness resources:

- **Does the organization gather data around employees' priorities?** Many employee surveys are constructed so that employees report the importance of existing or potential benefits one at a time. While there are some real advantages to this approach, employers might not get a true understanding of employees' ranking of the importance of specific types of benefits and programs. One way employers can try to get an understanding of the fit between employees' priorities and health and wellness resources provided is to ask them to allocate a set number of points to specific options. For instance, employers might ask employees, "If you had \$1,000 to spend on the following health and wellness options, how would you allocate those dollars?" It's also important to gather input on an ongoing basis as needs change.
- **Are employees invited to make suggestions about low-cost/no-cost ways to expand the health and wellness resources available at the workplace?** Organizations can be very creative about ways to foster employee suggestions for innovations in health and wellness initiatives. While some organizations might want to use internal social media to generate ideas, other firms might find that customer satisfaction surveys and suggestion boxes do the trick.
- **Does the company have a framework for the quality of the work experience, which includes health and wellness resources?** Employers-of-choice may have a range of different benefits available to employees, ranging from compensation and monetary benefits to specific resources provided to working parents. Oftentimes, these benefits are delivered by departments that operate independently, with each adopting their own metrics. In these situations, it can be difficult to determine how levels of satisfaction with one initiative, such as health and wellness, add to employees' assessments of their overall employment experience.
- **Does the company gather data about employees' satisfaction with health and wellness resources at the same time as information is collected about business-relevant outcomes?** Many employers conduct employee surveys which include questions about employees' assessments of their work experiences, such as job satisfaction, on an annual or bi-annual basis. However, these surveys might not include items that gauge employee satisfaction with specific types of benefits, such as particular health and wellness programs. When it is possible to include both sets of these questions, managers will be able to get better insights about the extent to which resources, such as health and wellness activities, contribute to a range of business-relevant outcomes.
- **Is it possible to identify a driver, like supervisor support, that 'unlocks' the positive potential associated with satisfaction with health and wellness resources?** Our analyses indicate that supervisor support can boost the positive effect of satisfaction with health and wellness resources. Organizations may find that initiatives such as leadership training for supervisors help to leverage employees' satisfaction.

While it is relatively easy to satisfy someone if health and wellness programs are not that important to them, it can be more difficult to meet the expectations of a person who highly values them.

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

1308-2128
© 2013 METLIFE, INC.

