



# The True Cost of Wellbeing

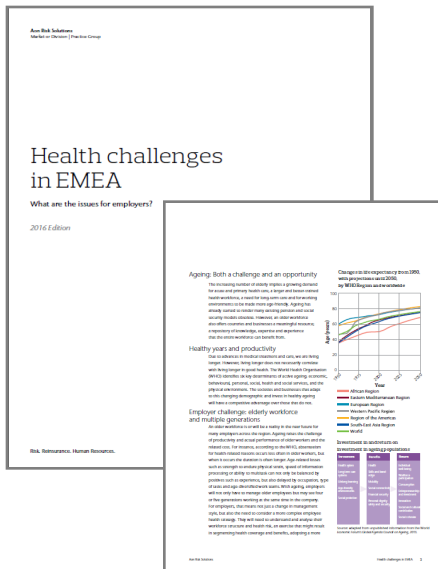
Matthew Lawrence &  
Tobin Murphy Coles

Aon Employee Benefits



# Introducing Aon's first EMEA Health Initiative

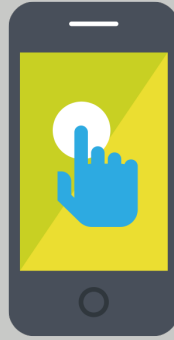
22 Countries  
500  
participants



**Aon**  
Empower Results®

# Slido

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# Question 1

**What do you see as the biggest health concerns for your workforce?**



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- Attract and retain talents
- Encourage sustainable employability
- Improve employee engagement and morale
- Increase productivity and employee performance
- Maintain work safety and compliance
- Reduce employee absenteeism
- Reduce or manage cost
- Support professional and career development
- Other



# Response

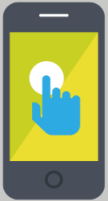


Stress and  
mental health  
issues are  
the biggest  
health  
concern for

**65%**

# Question 2

**Which are the 3 most important barriers that you currently run into or anticipate to run into when implementing a health-related program?**



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- Belief that employees should be responsible for their own health
- Inability to rate effectiveness/commitment
- Lack of resources
- Limited budget
- Limited expertise/knowledge in this field
- Low utilization by employees
- No fit to organizational culture
- No particular barrier identified
- Not personally convinced of business interest
- Other

# Response



**69%**  
see **limited**  
**budget** as their  
**biggest**  
**challenge** when  
implementing  
health strategies

# Question 3

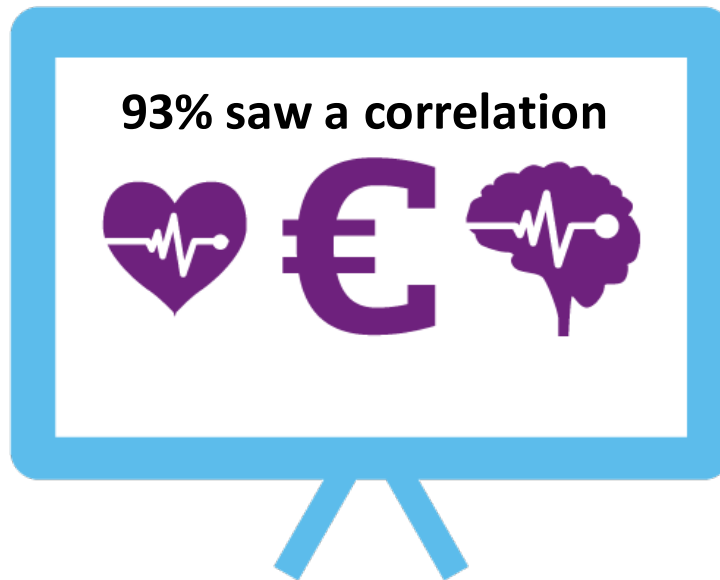
**Do you see a correlation between health and employee performance?**



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**Yes/No**

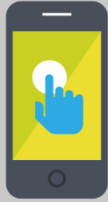
# Response





# Question 4

To what extent do you agree that the employer is responsible for influencing employee health and changing behaviours?



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- Strongly agree
- Agree to an extent
- Disagree
- Strongly Disagree

# Response



94% agree that  
employers are  
responsible



# A recap on the issues Employers are looking to address: EMEA Health Study 2016



Increasing absence, health and benefits cost



Employee health concerns as 'lifestyle' related illness are increasing exposure to claims



Will the responsibility for employee health and provision continue to shift from the State to employers?



How do I engage more with a multi-generational workforce and get recognition for my Employee Value Proposition?



What is the most effective way for my employees to access the healthcare system, particularly for the key health conditions: mental health, cancer, MSK and heart



Lots of good data, how do I use this and truly integrate my approach to health and benefits?

# Ongoing investment in data reporting and analytics for employers

Aon's new tools enable employers to fully understand their employee health risks, aggregate data and drive future strategy:



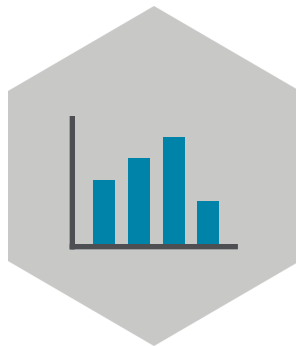
## **Risk Forecaster**

Helps employers understand their employee health risks at any given time, providing strategic direction



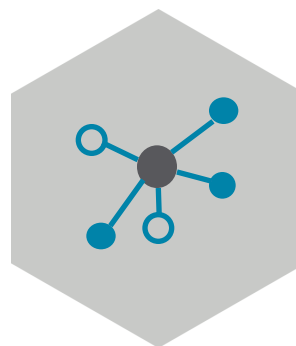
## **Aon Bench**

A cutting-edge plan design benchmarking tool for claims rated private medical insurance, group income protection and group life assurance schemes



## **Aon Pulse**

Real-time healthcare insights through deep dive claims analytics



## **Health Hub**

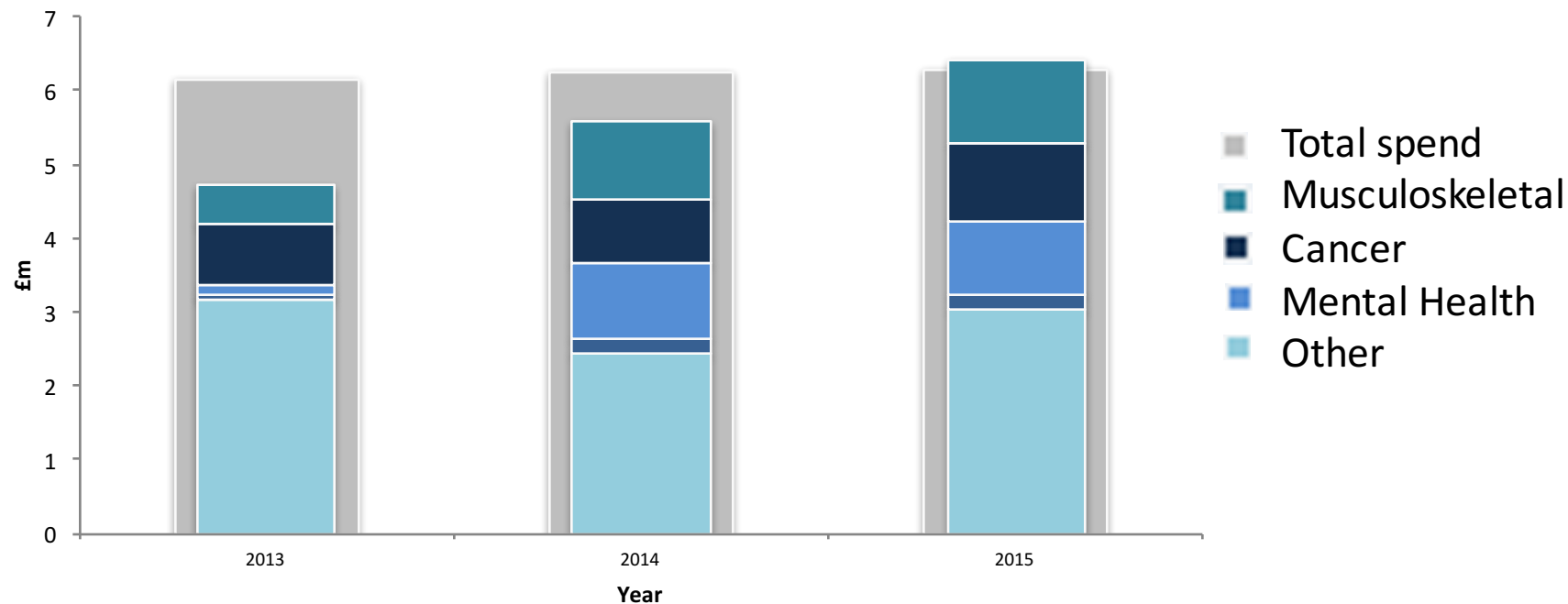
The destination dashboard for aggregation of employee health and benefits data to help support meaningful integration



## **Broker Insights Dashboard**

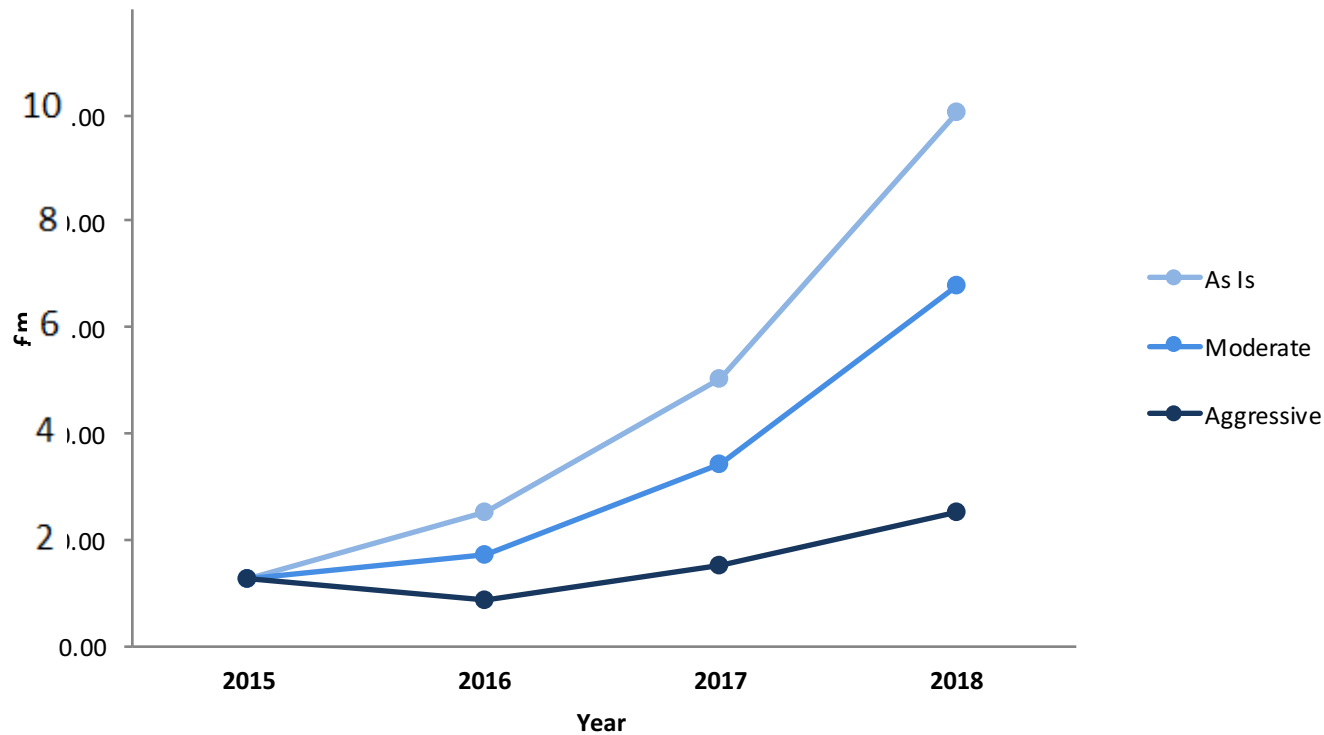
Market insights driving better broking, carrier relationships, and management decisions

# Distribution of claims by condition





# Plan Re-Design and Wellness Interventions



# Health Hub

## - Summary:

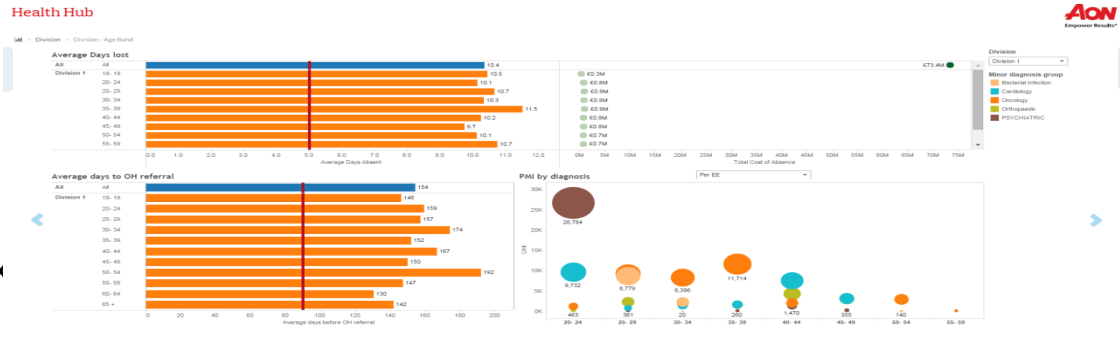
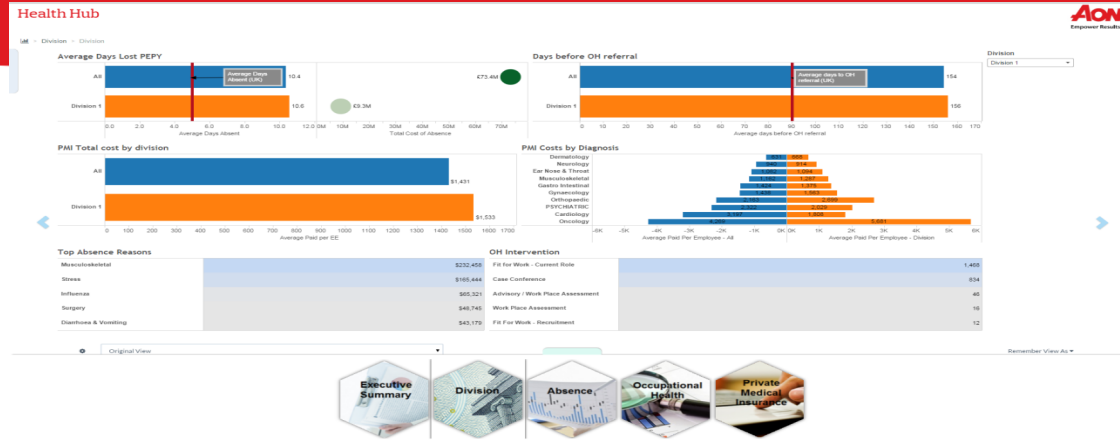
- Platform for integrating data across multiple product types
- Focuses on managing population risk, rather than individual products

## - Data Needs:

- Data across multiple products and services

## - Current Status

- Generally targeted to most complex clients (given data requirements)



# Case study 1: ABC Haulage



# Case study 2: 123 Communications

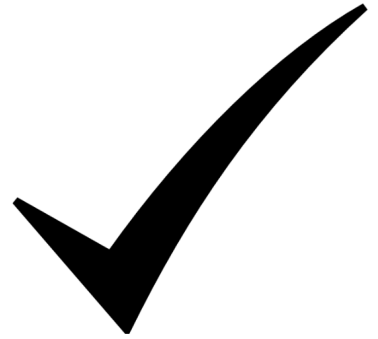


# Case study 3: XYZ Aviation



%

£





Aon Employee Benefits

EMEA Health Survey 2016 – results

Find out what  
**over 500**  
EMEA HR and Benefits  
Decision makers  
had to say



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