



WELLBEING
HUB

WELLNESS THAT WORKS

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A NOTE FROM PRUDENT'S WELLNESS HEAD



Mai Tlau
Head of wellness

I am delighted to present the fourth edition of our wellness newsletter, which focuses on how employee wellness initiatives can influence the future of work. We have thoroughly discussed how prioritising employee wellbeing is essential for fostering a healthy and productive workforce that contributes to organisational success.

In today's time, organisations actively engage with their teams to understand their requirements and problems and take strategic moves to find solutions. As per Prudent's benchmarking data, 91% of companies are committed to enhancing physical wellbeing through awareness campaigns and preventive measures. 90% of organisations focus on mental wellbeing, offering group therapy and mental health workshops. Similarly, 74% prioritise the emotional wellness of their team members, and 70% and 58% focus on financial and occupational wellness, respectively.

These initiatives promote a healthier team and create an environment for personal and professional growth.

In this edition, you will find a wide range of insights and information to support your wellbeing journey. We start with managing respiratory infections as we navigate seasonal changes. Additionally, we explore strategies to support an aging workforce in maintaining vitality and productivity.

At the core of everything, our objective is to assist you in leading a more balanced life that contributes to your professional and personal wellbeing. Let's embark on this wellness journey together, implementing small, consistent changes that yield significant results.

Thank you for your unwavering support, and I trust that you will find this edition both enlightening and motivating.

THE EXPERT TALK



This expert section is a series of articles exclusively contributed by the virtuosos of medical, corporate, finance, and various other fields. Their profound knowledge, combined with practical tips and insights, ensures a meaningful takeaway for holistic wellness. Each article is backed with evidence-based acumen, making it more relevant for its strategic implementation. Let's embark on this transformative journey together as we dynamically explore the changing landscape of wellness standards—globally and nationally.



BREATHE EASY: PRIORITISING RESPIRATORY HEALTH IN THE WORKPLACE

We live, love, and laugh by breathing, but we take our respiratory health for granted in our busy schedules, neglecting its critical role in our overall wellbeing. Yet, the impact of respiratory ailments on productivity and workplace dynamics cannot be overlooked. With decreased energy levels and reduced endurance, team members with respiratory issues face challenges in maintaining productivity, leading to increased absenteeism and disrupted workflow.

Employees suffering from respiratory issues often experience decreased energy levels and reduced physical endurance. This can lead to diminished productivity, as tasks may take longer and require more effort. Furthermore, the prevalence of respiratory illnesses can lead to increased absenteeism, disrupting team dynamics and workflow.

In countries like India, where climate change has a drastic impact, respiratory infections have become even more prevalent. Approximately 14% of adults experience influenza and other respiratory infections annually.

These infections substantially impact the organisation's insurance claims as they can raise medical costs. The seasonal flu and similar infections can directly exacerbate existing conditions, resulting in longer hospital stays and more doctor visits, further affecting the claims.

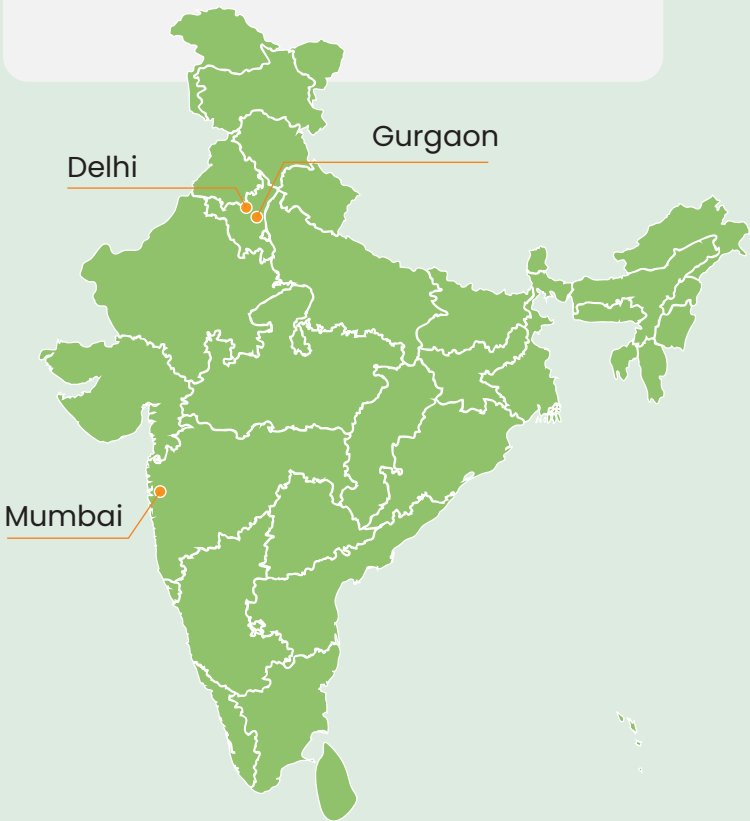
Rise in claims related to respiratory infections:

Based on recent trends, there has been a concerning increase in respiratory ailments and related insurance claims. Our internal study of Prudent claims data has revealed a significant rise in claims over the past 5 years. In the fiscal year 2019-20, the claimed amount for respiratory ailments totaled around INR 34 crores. These numbers have consistently grown year-on-year, reaching INR 100 crores in FY 2023-24. It's worth noting that approximately 50% of these respiratory ailments are preventable.

Incidents based on demography

Cities with a high corporate population, like Mumbai, Delhi, and Gurgaon, experience more respiratory issues due to frequent weather changes, high population density, and elevated pollution levels.

According to a survey on air pollution in the national capital, Delhi, in November 2023, most respondents experienced symptoms such as a sore throat, cough, and burning eyes. Thus, it is even more crucial for corporate leaders to be cautious and address these trends to manage expenses and safeguard employee health by necessitating strategic interventions and enhanced workplace wellness initiatives.



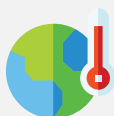
Causes of respiratory infections in India

Respiratory infections are highly contagious and can easily spread through respiratory droplets. This means they can quickly pass from person to person, especially in crowded places like offices, schools, markets, and public transportation. In India, respiratory infections can occur at any time of the year. Still, the flu virus tends to be more prevalent during the winter months, from November to February or after the monsoon season. It's important to take precautions and stay informed to protect ourselves and others.

Let's explore some key factors contributing to the rise in cases in India:



High population density: India has a high population density, particularly in urban areas, which facilitates the spread of respiratory infections



Climate: Winter months are favorable for the flu virus to survive and spread. In addition, the rapid change in weather from cold to hot and back is another reason behind the increase in respiratory infection cases in India



Poor hygiene practices: Poor hygiene practices, such as not covering one's mouth and nose when coughing or sneezing, not washing hands frequently, and not maintaining cleanliness, can increase the risk of transmission of the flu virus. Hence, hand washing is essential to stay safe from the flu



Low vaccination rates: Low vaccination rates in India can lead to a higher risk of respiratory infection outbreaks and increase the spread of the virus



Limited access to healthcare: Limited access to healthcare systems in certain parts of India can delay the diagnosis and treatment of the flu. This may contribute to the spread of the virus

By understanding these factors, we can work together to address these challenges and create a healthier, more resilient India!

Implications on workplace

Respiratory infections are common in adults and are one of the most frequent reasons for a doctor's visit and missing work or school. Several personal, external, and work-related factors can put individuals at risk of respiratory infections, including:

- Presence of chronic conditions
- Stress
- Smoking
- Age
- Certain occupations and air pollution
- Missed required vaccinations during childhood or earlier years

Pneumonia, a respiratory infection, is among the top 4 causes of deaths worldwide. In India, it accounts for 30% of all deaths due to communicable diseases. It's important to stay informed about these risks and take proactive steps to stay healthy!

Preventive solutions for respiratory infections in corporate India

About half of respiratory ailments are contagious. Implementing preventive measures can help decrease the incidence and severity of these diseases, which can positively impact reducing hospitalisation rates and claims.

Here are a few preventive measures that should be taken to reduce the increase in flu cases in India:



Creating awareness: Conduct campaigns to raise awareness about how respiratory infections can be contained. This can be done through mailer series, workshops, and fireside chat sessions



Vaccination against respiratory infections: Vaccinations help control the incidence of respiratory infections. Studies conducted by Sanofi and Pfizer on Influenza and Pneumonia show a 25% to 30% reduction in incidence, respectively



Telemedicine support: Employers can offer telemedicine support to ensure timely treatment



Flexible work options: Employees can work from home to reduce the spread of infections and control absenteeism

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EXERCISE FUELS AGELESS PERFORMANCE AND LONGEVITY

Rootally AI

Aging is inevitable, but regular exercise can significantly reduce its impact, starting early in life. Exercise is a powerful tool against the effects of aging and is essential for improving health span and longevity. Health span refers to the period of life spent in good health, free from the chronic diseases and disabilities of aging, while longevity denotes the length of life. Exercise invigorates our lives, helping us stay independent, purposeful, and vibrant as we age, leading to a richer, more fulfilling quality of life!

Benefits of exercise

The importance of a balanced exercise regimen cannot be overstated. It should include aerobic exercises, strength training, balance activities, and flexibility exercises, each playing a unique and essential role in combating the effects of aging.

A study published in the Journal of Occupational and Environmental Medicine found that employees who participated in a physical activity program reported significantly lower stress levels and higher productivity rates.

Another Global Corporate Challenge (GCC) report indicates that employees who walked 10,000 steps daily experienced a 25% reduction in sick leave. Leaders play a crucial role in shaping employee wellbeing strategies, particularly in managing the impact of aging and promoting exercise within their workforce.

The neurological benefits of exercise are extensive. Improved cognitive functions, such as memory and attention span, are among the most significant advantages. Regular physical activity can lower the risk of neurodegenerative diseases such as dementia.

These benefits are attributed to the increased blood flow to the brain, the release of neurotrophic factors that aid brain health, and the enhancement of neuroplasticity, which is the brain's ability to form new connections.

Employees who exercise regularly tend to have more energy and mental clarity, which improves productivity. Exercise can also boost overall stamina, reducing feelings of fatigue, which is common in aging workers.

Organisations at more significant levels should also note that older employees often struggle to balance work with health issues or family responsibilities. So, investing in holistic wellbeing and exercise helps improve overall wellbeing, making it easier to manage stress and maintain a healthy work-life balance.

Role of leadership

Leaders should focus on implementing various fitness programs that encourage regular physical activity. This could include subsidised gym memberships, on-site fitness facilities, or group exercise classes (yoga, aerobics, etc.) to accommodate varying fitness levels.

The prime focus should be on creating a supportive and health-conscious workplace. By promoting physical fitness, mental wellbeing, and age-inclusive practices, CHROs can improve the health of their aging workforce and enhance the company's productivity, morale, and retention. This approach leads to a healthier, more engaged, and more resilient workforce.



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Dr Sunil Yadav

Corporate Medical Officer,
Saipem India Projects Limited

Q1

Why is it important to address heart-related health issues among corporate employees?

Heart-related health issues are the leading cause of medical emergencies, which result in sickness and absenteeism, affecting replacement costs, overtime, and productivity. They also account for about 60% of total medical costs and are the leading cause of mortality and morbidity worldwide, impacting manpower costs.

Q2

Why does it need more attention?

Heart-related deaths account for about 32% of global deaths annually, with approximately 80% of these deaths being preventable. Most of the risk factors are easily identifiable, verifiable, and modifiable. Companies need to prioritise the quality of life for their employees through effective medical programs, as the workforce is their most valuable asset.

Q3

Known risk factors to evaluate heart health?

Modifiable RFs	Non-modifiable	Contributing RFs
<ul style="list-style-type: none">• Diabetes• Hypertension• Stress• Obesity• Physical inactivity• Unhealthy diet practices• Dyslipidaemia• Smoking	<ul style="list-style-type: none">• Age• Gender• Hereditary/family history	<ul style="list-style-type: none">• Stress• Sleep• Alcohol• Environmental• Economic



Q4

What is the role of corporations, and why is it important?

In a corporate setting, there are two types of health management:

To address work-related stress, wellness management involves HR policies, work culture, and work-life balance. It is important to identify staff with increased stress levels (work or domestic) and address them to the best levels, thereby enhancing productivity.

However, wellness management is subjective and non-measurable. Hence, they must be evaluated on objective parameters such as blood pressure, sugar levels, lipid levels, sickness absenteeism, etc.

Illness management: This is overseen by medical professionals and focuses on preventable conditions for heart attacks. It involves objectively evaluating and monitoring heart health based on medical inputs.

Q5

How can an organisation prevent heart attacks?

Many large corporations are dedicated to proactive medical initiatives aimed at preventing a variety of health issues, including cardiovascular disease, obesity, hypertension, diabetes, and smoking. Despite ongoing efforts, achieving a heart attack-free environment remains a challenge.

Therefore, the focus should be on addressing metabolic illnesses as the primary risk factors rather than solely dietary concerns, aiming to make significant strides in preventing heart attacks.

Steps:

- Score employees' heart health based on annual medical tests
- Identify the 20% of employees who are at risk and provide targeted counselling with quarterly reviews
- Encourage brisk walking (7,200 per hour) and discourage elevator use
- provide exciting incentives, such as partial reimbursement of gym membership fees and bonuses for achieving activity targets
- Reassess employees' heart health annually and reward those who have improved most. Also, compare corporate data on heart-related issues, such as absenteeism due to heart-related problems, hospital admissions, and deaths

INSUREWELL: ADDRESSING THE GROWING CONCERN OF CARDIAC RISKS

We've observed a remarkable shift in employee cardiac claims, rising from 10% in 2023 to 14% in 2024. This trend highlights an increased incidence and severity of cardiac-related issues. When Prudent analysed over a million employee claims for various health conditions, it became clear that cardiac claims surged by an impressive 14–16% from 2023 to 2024.

What's truly eye-opening is that 56% of these claims come from employees under 40, with an average claim value of nearly INR 1.5 lac. Meanwhile, the age group of 51 to 60 also saw substantial growth, with average claims surpassing INR 2 lac, indicating a pressing need for awareness in all age brackets.

Organisations are stepping up to tackle this challenge by implementing wellness initiatives aimed at identifying individuals at high risk for cardiovascular disease early on. By addressing these health concerns proactively, we can work together to reduce premature illnesses and improve overall wellbeing, paving the way for a healthier workforce and significant economic advantages.



INSPIRING CORPORATE WELLNESS JOURNEYS



Successful wellness programs are never complete without inspiring journeys and stories in the corporate world. It instantly starts the chain of a positive domino effect that propels actions and measures its impact on a multitude of lives that are both qualitative and quantitative in nature. Get to know about the development journeys of the following organisations as we bring to you their inspiring experiences.

ACUITY'S WELLNESS JOURNEY



Raksha Agarwal
Global Head – Total Rewards

Healthy habits can help us achieve better work-life balance and reduce burnout risk, a critical concern in many corporate environments.

At Acuity, the essence of our operations and growth is rooted in our nurturing culture and fundamental principles. These guiding values inform our actions and bolster our enterprise and team members' collective advancement.

We've always believed that our employees are our greatest asset. Over the past few months, we've focused on the fundamental pillars of wellness: physical, mental, and social wellbeing. Our commitment to these pillars has been unwavering, and we've seen their positive impact on our workforce.

Our global strategy is a solid and thoroughly developed framework beyond insurance policies, highlighting our distinctive capacity to merge personal attention with shared achievement.

This all-encompassing method concentrates on every aspect of wellbeing, as outlined below:



Programs that resonate with our employees

The Flex Benefits program has been a standout success among the various initiatives we've introduced. It's not just a health insurance scheme; it's a comprehensive wellness package tailored to the unique needs of our diverse workforce. The ability to customize insurance coverage, access discounted wellness programs, and include various dependants has been well-received.

The introduction of corporate gym memberships and the coverage for autism and special child treatment have also been applauded. These initiatives underscore our commitment to holistic health and inclusivity.

Enhancing wellness through onsite and online initiatives

To avoid overwhelming our employees, we meticulously plan two monthly wellness camps or sessions, striking a balance between health and financial wellbeing.

Our onsite breast screening camp, open to employees and their spouses, has been met with overwhelming positivity. This initiative is a testament to our commitment to proactive health measures and has been a valuable addition to our wellness repertoire.

Moreover, we've conducted a variety of sessions addressing critical health and lifestyle topics, including:

- Gynae issues in daily life
- Modify your lifestyle for a healthy heart
- Onsite health, dental & eye checkup camps for employees, parents, and spouses
- IVF and egg-freezing process
- General cancer awareness session
- How to keep your spine healthy
- Reproductive & sexual health awareness sessions

These sessions are not just informative; they are transformative, with our employees actively participating and extending the benefits to their family members. This level of engagement reflects the value our team places on health and wellbeing, and it fuels our drive to continue offering these vital services.

A message to other organisations

To other companies looking to enhance employee wellbeing, our advice is simple: listen to your employees, be flexible, and be fearless in pursuing innovative solutions. Investing in employee wellness goes beyond the immediate benefits; it builds a resilient, productive, and loyal workforce.

At Acuity Knowledge Partners, we're not just implementing wellness programs; we're nurturing a culture of wellbeing that empowers every individual to thrive. We're proud to be among the top 1% of companies leading the charge in flex benefits, and we're just getting started.



THE PATH TO WELLBEING AND WELLNESS

Team Blue Star

In today's fast-paced world, the importance of employee wellbeing has become increasingly evident in the corporate scenario. We at Bluestar recognise the significance of fostering a healthy work environment that promotes our employees' physical, emotional, and mental wellbeing. Till now, we have implemented multiple initiatives across locations.



Health check-up camp:

It's crucial to prioritise the health of your workforce to ensure optimal productivity and wellbeing in the workplace. We organise health screening camps, including basic health check-ups and eye exams, available to all employees across different locations. By conducting these screening programs at the office locations, we make it easier for employees to access these benefits without any hassle, encouraging them to take initiatives toward their wellbeing.

Bringing special focus to our female workforce, we conduct specific screenings for them. Each year in March, to celebrate Women's Day, a cancer screening program is conducted, including breast cancer and cervical cancer screenings.


Onsite activities:

To increase engagement and encourage employee bonding, we have been organising onsite activities such as group yoga sessions and zumba fitness sessions. These not only inculcate a healthy habit but also help foster closer bonds among co-workers in a fun way.

At an organisational level, our key focus is holistic employee health and wellbeing. Our policies and initiatives support our organisation's dynamic wellbeing requirements.

These efforts have proved effective in providing the right mix of employee engagement and cultivating a wellbeing culture. This approach has motivated everyone in the organisation to adopt a healthy, holistic lifestyle and contribute their best daily.

TRANSFORMING WELNESS: A JOURNEY TO BETTER HEALTH



Chirutha Singh

Lead Total Rewards-
Western Digital (India)

At Western Digital, we have curated our wellness strategy, keeping employees at the centre of our wellness framework. We are undergoing a transformation journey in how we view and prioritise employee wellbeing, recognising that a thriving workforce is key to individual and organisational success.

Our journey toward a comprehensive wellness strategy began with listening to employees through surveys, focus groups, and one-on-one conversations. This feedback helped us identify key areas impacting wellbeing: physical health, mental resilience, financial security, and a supportive work environment.

Recognising the importance of demographics, we tailored our wellness strategy to meet the diverse needs of our employees, encouraging greater participation and integrating wellness into our organisational culture.

We changed our insurance benefits program to make it more flexible. Now, employees can customise their benefits packages based on their individual needs. We also offer extra options for employees to add to their benefits, which shows our commitment to employee wellbeing.



We prioritise diversity and inclusion, with benefits that support women’s health, including menopause treatments and mental health sessions. To encourage fitness, we offer gym membership plans with well-known centres and reimburse gym memberships for remote employees.

We recently organised a wellness carnival to promote holistic employee wellbeing. We targeted all aspects of our wellness strategy. Despite being a hybrid model, we received overwhelming participation, and employees responded favorably.

Communication is the key driver of any wellness strategy. It helps employees understand and engage with the benefits we offer. We keep them informed through emails about various wellness options, whether existing or new ones.

Our success mantra for employee wellness has two key components. First, "Listen First, Design Later." By gathering employee feedback through surveys and focus groups, we can create relevant and personalised wellness programs that address their real concerns.

Second, "Leadership Buy-In" is crucial. Leaders should actively participate in wellness initiatives and model healthy behaviors to encourage employees to prioritise their wellbeing.

WELLBEING THROUGH PURPOSE-DRIVEN COMMUNICATION



Dr. Jaysoorya
Occupational Health and Wellbeing Specialist, Aliaxis

At Aliaxis, we focus on transforming workplace health into a vibrant culture of wellbeing. Imagine a workplace where communication flows seamlessly, empowering every employee to take charge of their health. We prioritise annual medical examinations and risk assessments to understand their unique needs and run activities accordingly.

We design a communication strategy that engages our employees at every level. By clearly articulating the purpose behind our wellness activities, we reinforce the importance of regular medical check-ups, mental health support, and preventive care.

We carefully design our communication and activities to specifically address the needs of high-risk groups, ensuring that they receive the support and attention they deserve. In addition, we organise wellness programs for all our employees throughout the year, following the themes of international health days.

Our primary focus is to promote awareness of all aspects of wellness, including physical, mental, emotional, and financial wellness. We tailor our wellness programs to address these areas. Specifically, we offer customized programs such as Women of Wonder (WOW) and Men of Mettle (MOM) based on different demographics.

Our top priority is the wellness of our employees. Preventing lifestyle diseases is a significant goal for us. Our success is driven by our passion and unwavering commitment to making wellness a top priority, supported by our leadership. In the future, we plan to introduce an innovative approach to boost employee engagement through integrating wellness activities and interactive games. This initiative aims to create a vibrant and dynamic work environment that promotes both physical and mental wellbeing.



Way Forward

As we look to the future, Prudent is poised to embark on a series of dynamic initiatives aimed at fostering a culture of safety, health, and wellness in the workplace:



Mental wellness focus:

Mental wellness is an increasingly recognised aspect of employee wellbeing. Therefore, our top priority is to raise awareness among our clients and equip their leadership teams with the necessary tools to identify signs of mental health challenges and offer effective solutions and resources for support. Additionally, we are thrilled to announce the launch of new initiatives to foster work-life balance and deliver comprehensive mental health support. We aim to cultivate a positive and nurturing work environment that benefits everyone.



Promoting new wellness initiatives for our clients:

We are exploring and promoting new initiatives for our clients, focusing on holistic wellbeing. These offerings encompass AI fitness evaluations and non-invasive preventive screenings.



Focusing on health risk assessments:

We are committed to promoting wellbeing through our wellness strategy, prioritising the use of HRA. This will help us customize wellness programs to target the most critical areas for improvement.





STAY CONNECTED WITH PRUDENT

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