



WELLBEING HUB

WELLNESS THAT WORKS

I N D E X



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A NOTE FROM PRUDENT'S WELLBEING HEAD



Mai Tlau

Head of Wellness -
Corporate Health Risk Management -
Employee Wellbeing & Health Benefits

I am delighted to present the third edition of our Wellness Newsletter, Wellbeing Hub, dedicated to nurturing holistic wellbeing and personal development. At Prudent Insurance Brokers, we recognise the meaningful impact that investing in the health and wellness of our employees has on cultivating a resilient and thriving workforce.

This International Women's Day, our focus was on embracing a comprehensive approach to wellness, encompassing physical, mental, and emotional wellbeing. Through 350 impactful activities centred around women's wellness, we facilitated sessions on exercise, self-defence, team-building initiatives, nutrition, stress management, and self-care practices, empowering our team members to prioritise their health and safety. Notably, we conducted 40 breast cancer screening camps across India, screening over 2,000 females, and raising awareness about breast cancer prevention and self-examination.

In this edition, you will discover a diverse array of topics designed to equip you with the knowledge to enhance the holistic wellness of your organisation. From insightful articles on managing sleep apnea and optimising protein intake to practical tips for improving personal finances and navigating insurance complexities, there is something for everyone to glean valuable insights.

As we remain steadfast in our commitment to the wellbeing and happiness of our team, I urge each of you to leverage the wealth of information and practical advice shared in this newsletter.

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

Asia Insurance Industry Awards



Source: [Click here](#) to view

BEST INDUSTRY ADVISE

This expert section is a series of articles that have been exclusively contributed by the virtuosos of medical, corporate, finance, and various other fields.

Their profound knowledge with practical tips and insights ensures a meaningful takeaway for holistic wellness. Each article has been backed with evidence-based acumen, making it all the more relevant for their strategic implementation. Let’s embark on this transformative journey together as we dynamically explore the changing landscape of wellness standards – globally and nationally.



A Protein Deficiency – Has it Reached a State of Health Emergency?



Anupama Menon
Founder of Right Living, India's Top Nutrition and Food Coach, also known as Cheat Guru

Protein is one of the most crucial building blocks of our body. Unfortunately, this essential macronutrient is more often ignored as the primary dietary source is mainly dominated by processed food rather than a balanced diet. The lack of awareness amongst Indians points to the stark reality as well. Globally, too, protein deficiency is on the rise, with India facing the dichotomy of ‘double burden’. It points out the situation where not only are we facing malnutrition, but we are also witnessing obesity as a major health concern.

How do we combat this situation? Moreover, through what minor but significant tweaks can we resolve this solvable crisis? Let’s find out as **Anupama Menon**, a Nutritionist and Food Coach, adds her valuable insights through this article.



She says,
“80% of Indians are deficient in protein”

Additionally, “Protein is one of the most important macronutrients that your body needs every single day for sustenance, health, repair, and growth. To combat stress. To combat inflammation. For longevity.”

Click here to read further and explore the scientific way to combat the state of protein deficiency.

B The Disruptive Consequences of Sleep Apnea



Dr. Shantanu Tandon
Senior Consultant HOD - Ear, Nose & Throat (ENT)



Sleep deprivation can interfere with our daily abilities to work and function efficiently. The misnomer – sleep is a luxury, is quite misleading in many ways. A good quality of sleep is, in fact, an essential and fundamental factor in healthy living. From workplaces introducing sleep breaks in their regime to sleep spas becoming the talk of the town, we have traversed a long way to realise the pressing need for quality sleep.

Our next article focuses on a particular aspect of sleep condition called sleep apnea. Penned by **Dr. Shantanu Tandon**, a Senior Consultant HOD in ENT, he observes,

“Sleep apnea can happen to anyone, ranging from infants and children to older adults.”

Click here to learn more about this sleep disorder that may, at times, lead to fatal consequences too.



The Essential Guide to Preventing Cervical Cancer



Dr. R. Sankaranarayanan

Director - Preventive Oncology,
Karkinos Healthcare

Cervical cancer is one of the most common cancers faced by women. But did you know that this is also a cancer that is treatable and, most importantly, *preventable*? The need of the hour is to have a multi-sectoral collaborative strategy to combat this disease through raising awareness, increasing access to preventive measures, and encouraging capacity-building throughout our systems.

Dr. R. Sankaranarayanan, Director of Preventive Oncology at Karkinos Healthcare, has contributed his expertise in this upcoming article, where he points out,



“Cervical cancer is one of the most preventable cancers in women. Many people do not realise that this cancer is preceded by precancerous changes in the cervix that remain for several years before becoming cancer, and these changes can be readily detectable by screening and effectively treatable by simple daycare treatments.”

Click here to learn about its detection, the effective treatment methodologies, and more from the expert.



Empowering Women's Mental Health Journey at Workplace



newmi
CARE

Over the years, women's mental wellness in the workplace has evolved significantly, mirroring broader societal changes. Initially overlooked, mental health issues faced by women at work were often stigmatised or ignored. However, with increased awareness and advocacy, there has been a notable shift towards prioritising mental well-being in the workplace.

Employers are recognising the unique challenges women may encounter, such as work-life balance, gender discrimination, and caregiver responsibilities, which can impact mental health. Initiatives promoting inclusivity, flexible work arrangements, and mental health support services have gained traction, fostering a more supportive and inclusive work environment for women. Despite progress, there is still work to be done to ensure equitable access to mental health resources and address remaining barriers to women's mental wellness in the workplace.

In the following article, Newmi Care has gone a step ahead by exploring the topic and giving data-backed stances. They keenly observe that

“It has been found that women are more prone to burnout than men in the workplace and that one of the more serious mental health problems, depression and anxiety, each year, costs the global economy a loss of \$1 trillion in productivity.”

Click here to read about the insightful details as the article elaborates a general and corporate perspective very succinctly.



Embracing Neurodiversity: Recognising Strengths Beyond Challenges



Dr. Saurabh Bansal

Senior Consultant, Department of
Neurology, Fortis Hospital

Neurodiversity, a concept gaining recognition in the corporate world, advocates for embracing the natural variations in human brain function. Instead of viewing neurological differences as disabilities, it celebrates them as unique strengths. In the workplace, embracing neurodiversity involves creating an inclusive environment where individuals with diverse cognitive styles, such as autism, ADHD, dyslexia, and others, can thrive.

Companies are increasingly recognising the value of neurodiverse talent, as these individuals often possess exceptional skills in areas such as problem-solving, creativity, attention to detail, and pattern recognition.

By fostering an inclusive culture that values neurodiversity, organisations can discover the full potential of their workforce. After all, as the famous saying by Matshona Dhliwayo recognises, “A garden's beauty never lies in one flower.”

Click here to read Dr. Saurabh Bansal's article on neurodiversity, in which he notes,

“Creating an inclusive work environment that values neurodiversity is not only socially responsible but also makes good business sense. By embracing the unique talents and perspectives of neurodivergent individuals, companies can foster innovation, boost productivity, and create a workplace where every employee feels valued and empowered.”



INSUREWELL: KEY DEVELOPMENTS IN EMPLOYEE BENEFITS

Infertility is a global health issue affecting millions of people of reproductive age worldwide. Organisations are re-evaluating the current infertility restrictions as part of the benefits of DEI. Holistic infertility treatments under the health insurance program include various factors, such as identifying the underlying cause of infertility, the type of prescribed treatment, and the duration of the treatment. Usual conditions imposed on infertility treatments are capped up to the maternity limit or coverage for up to the full sum insured. It is advisable to cover the treatment on an IPD/OPD (In-patient Department/Out-patient Department) basis as it provides holistic coverage.

*Insurance Tip Link: [Click here](#)



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.

EMPLOYEE WELLBEING: A CORNERSTONE OF SUCCESS



Ramasubramanian V

Vice President,
Rane Group - HR

Rane Group has always recognised the importance of a healthy, motivated workforce as the backbone of success. Over the years, we have introduced holistic programs and initiatives to support the physical, mental, and financial wellbeing of our employees.

Accelerating Awareness Around Wellness

We embrace a 360-degree employee wellness program approach through a host of initiatives. Such targeted, holistic initiatives have helped us increase the adoption of a healthy and active lifestyle whilst fostering team spirit. Some of the initiatives are:

- Encouraging and sponsoring employee participation in running events across locations
- Access to a holistic wellness app (The Wellness Corner) through which we conduct programs like the 21-day #WalkTrackMindChallenge



- Comprehensive fat loss programs that are a combination of nutrition guidance, fitness activities, and expert coaching to support lifestyle conditions
- Parenting workshops facilitated by certified parent educators
- Comprehensive group medical insurance coverage, personal accident insurance coverage, and life-term cover
- HSE (Health, Safety, and Environment) practices to ensure that the workspace is optimised for comfort and productivity

Several other wellness initiatives are being implemented, and the wellness journey continues.

PANW'S (PALO ALTO NETWORK) WELLNESS JOURNEY



Shanti N

Manager, HR Operations,
Palo Alto Networks

We understand that well-being is unique and personal to each one of us and provides opportunities to re-center, refresh, and refocus. Through comprehensive wellness programs, resources, and support systems, Palo Alto aims to empower individuals to thrive personally and professionally.



Insurance Coverage:

We are proud to offer a comprehensive insurance plan that extends to all employees, regardless of the hierarchy. This approach promotes a sense of unity and shared responsibility for our collective wellness journey.

Prioritising Mental Health:

A dedicated platform is provided where our employees have access to professionals who can guide them through any challenges they may face. This platform includes free sessions, ensuring that financial barriers don't hinder anyone from seeking the help they need.

Inclusion & Diversity:

To foster an inclusive environment, we have established multiple employee groups dedicated to supporting various communities, including fresh graduates, LGBTQIA individuals, women, Asian employees, and more. By providing these resources and platforms, we aim to create a workplace where everyone feels valued, respected, and empowered to contribute their unique perspectives and talents.

Wellness Programs:

Regular health awareness talks and workshops are organised. These sessions, led by specialists, not only teach employees how to manage existing conditions but also equip them with valuable information to prevent future ailments.

FREO: CHARTING A COURSE TO WELLBEING - STEP-BY-STEP



Sandeep Banu

Head HR, Freo

As part of our FreoCare program, the wellbeing of our employees & their families is a crucial aspect of our benefits charter. As a young organisation, we focus on conceptualising the essence of overall well-being and fostering its benefits.

In this new age of high-pressure jobs versus balancing one's health and relationships, the tendency for burnout is higher. Thus, making feedback actionable and solutions accessible has been the key. As a result, we have rolled out different surveys around the upcoming activities and are working towards the interest areas of the employees.

Our Journey

We started with no base, and gradually, when we observed some patterns during COVID-19, we proactively started engaging in wellbeing activities and services. For example, we were the first few to proactively take the initiative of the COVID-19 vaccination drive for employees and their dependants. Additionally, we have time and

again enhanced the Medical Insurance Coverage to ensure their overall wellbeing.

Our Focus

- *Our team extensively focuses on new age behaviours, patterns, insights, and surveys to custom our wellness services*
- *We prioritise education rather than events*

Freo has always been holistic in its approach towards wellness. Some of the key highlights for the past years have been around:

1. Financial wellness
2. Breast cancer awareness and screening
3. Blood donation drives
4. Annual health check-ups
5. Average feedback score: 4.4
6. Having partners for end-to-end women's maternity care starting from pre & post-natal and further to parenting support
7. Mental well-being support through our preferred partners to ensure that immediate support is available for the employees at all times

We will continue to be the guiding beacon for our team members.

EMPLOYEE-FIRST APPROACH:
WE VALUE OUR PEOPLE



Deepti Verma
India Lead Talent Management,
KBR

At KBR (Kellogg Brown and Root), our people are at the heart of everything we do. At an organisational level, our key focus area is holistic employee health and well-being. Our policies and initiatives are driven to support the dynamic well-being requirements of our organisation.

Support to Expecting Parents:

We realise that welcoming a new member of the family is a special and crucial phase for all expecting parents. We have taken measures to ensure we provide our maximum support to our employees to help them through this phase. Over the previous couple of years, we have almost doubled the maternity care benefits and are introducing benefits like well baby expenses along with pre and post-natal care to our policy.

One KBR One Policy:

We value the health and well-being of each employee; hence, we follow a standard health insurance policy across all cadres, irrespective of the hierarchy.

Mental Health Support:

The emotional & mental well-being of our employees is equally important to us as their physical health. Hence, we offer all employees and family members free access to the MeQuilibrium (meQ) program. MeQuilibrium is an app designed to help build their resilience and provide customised solutions required to face stress and manage uncertainty and change.

Diversity and Inclusion:

To celebrate our company’s diverse population, we have multiple Employee Resource Groups (ERG) that focus on helping us promote One KBR culture.



Our ERG initiatives lead the five core groups that act as our cornerstones to promote key D&I (Diversity and Inclusion) fundamentals:

Women-led Initiatives

The ASPIRE policy is women-oriented and is committed to the development and promotion of gender diversity.

Racial and Ethnic minorities

LGBTQIA+ community - led by Pride and Allies, is an employee-led group initiative whose mission is to support the LGBTQIA+ community and help educate its allies, no matter what their sexual orientation.

Veterans

Individuals with Disabilities - The ADAPT (Able and Disabled Allies Partnering Together) policy aims to advocate for the advancement of individuals with disabilities at KBR through thought leadership, practical solutions, comprehensive resources, and a community of members dedicated to inclusion for persons of all abilities.

Wellness Engagements: We conduct regular sessions in the form of health awareness talks and workshops to generate awareness of common ailments amongst our employees and promote well-being. The focus of these sessions is to impart knowledge to our employees by specialists to not only inculcate lifestyle habits for disease management but also help prevent ailments.



THE ROAD AHEAD

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:



Safety and Health at Work: Embracing a comprehensive approach to wellness, we will champion initiatives promoting safety protocols, ergonomic workspaces, regular exercise, nutritious eating habits, mental health support, health risk assessments, and preventative measures.

No-tobacco Day: Committed to cultivating a smoke-free environment, we will spearhead efforts to discourage smoking through initiatives such as featuring corporate ambassadors who have successfully quit smoking, conducting smoking cessation programs, and raising awareness about the dangers of active and passive smoking.



Mental Wellness Week: Recognising the importance of mental well-being, we will host workshops and seminars focused on stress management, mindfulness, self-care techniques, and resilience-building strategies to support our employees' mental health.

International Yoga Day: Celebrating the transformative power of yoga, our "Yoga for Women Empowerment" campaign will offer a variety of activities, including group yoga sessions onsite and online, yoga challenges, and meditation practices, empowering women to prioritise their physical and mental wellness.



For further updates, stay tuned as we embark on this exciting journey towards a healthier, happier, and more vibrant workplace environment.



STAY CONNECTED WITH PRUDENT

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