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A NOTE FROM PRUDENT'S WELL-BEING HEAD



Mai Tlau

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

In the dynamic realm of the modern corporate landscape, the definition of success has evolved. It's no longer confined to profit margins and performance metrics. The true measure of success now rests on nurturing your most invaluable asset: your people. Keeping that in mind, we reaffirm that mental wellness isn't a luxury - it's the cornerstone of productivity and fulfilment in today's workplace.

In this edition, we are re-emphasising the symbiotic relationship between mental well-being and overall wellness. We proudly stand as proactive gatekeepers, ensuring that the right help is strategically accessible to empower our clients' teams.

Prepare yourself for a riveting exploration. Engage with us through these thought-provoking articles, expert insights, and authentic client success narratives that challenge conventional norms and pave the way for transformative change.

May this edition inspire and inform you, elevating and redefining Mental Health within the context of corporate India.

Asia Insurance Industry Awards



CHAMPIONING CONVERSATIONS ON MENTAL HEALTH

In the landscape of employee wellness, Prudent stands resolute, championing a transformative approach. Our focus has been on actively promoting the access to comprehensive mental wellness solutions through setting up state of the art program design, various solutions on catalyzing existing mental wellness initiatives as well supporting internal/external channels to communicate to the employees within the organisations. The concepts of mental wellness warriors have been helpful in the destigmatization of the subject thereby better utilisation of the services.

The set-ups included panel discussions by experts on the subject, group training program, art exhibitions/paintings, virtual sessions and webinars transcended the ordinary, guiding hundreds of our clients towards mastering stress, embracing emotional well-being, and achieving a harmonious work-life equilibrium. We are constantly navigating this maze through extensive research and independent surveys, shedding light on crucial facets that impact well-being in the workplace.

Shaping our holistic approach, a comprehensive survey* plunged deep into the intricacies of mental health within the corporate sphere. This is not just data; it is a resounding echo of the daily struggles faced by today's workforce.

The findings are both eye-opening and alarming. For nearly 90% of corporate employees, mental health and overall well-being are not mere corporate jargon; they are pressing priorities. The weight of work-induced stress, the burden of stereotypes, the relentless financial anxieties, and the clamour for an authentic work-life balance, are the battles fought daily.

The survey circulated across major metropolitan cities of India also brought some disturbing facts to the forefront:

- **At-risk profiles:** The most 'At-risk' profiles include female employees and senior employees, predominantly in sectors including FMCG, automobile, healthcare, and e-commerce.
- **Work productivity impact:** Approximately 50% of employees strongly agree that stress negatively impacts their work productivity.
- **Work-life balance:** Every nine out of 10 employees agree that they lack work-life balance.



In line with this pressing reality, we collaborated with **Dr. Samir Parikh**, Chairperson of the Fortis National Mental Health Program at Fortis Healthcare,

for an **insightful article** delving deep into the vital relationship between mental health and workplace triumph. It's a guiding beacon, shining light on the challenges and transformative potential of a mentally healthy workplace.

These numbers yet again expose the same critical issue - mental health is a significant concern in the corporate sector in India. Notably, another survey** highlighted that around 42% of employees suffer from depression and/or general anxiety disorder.

To understand Dr. Parikh's roadmap for embarking on a transformative journey towards a balanced, thriving workplace, [click here.](#)

* The survey was undertaken by **Mpower**, an initiative of the Aditya Birla Education Trust, and conducted by IPSOS.

**Conducted by the Associated Chambers of Commerce and Industry of India (ASSOCHAM)



INSUREWELL: KEY DEVELOPMENTS IN EMPLOYEE BENEFITS



According to a recent IRDAI* regulation dated October 1, 2020, Oral Chemotherapy and Immunotherapy** are to be covered in group and individual programs submitted under the list of contemporary therapeutic approaches and development technologies starting October 1, 2019. To read through our recently-released whitepaper on cancer, [click here](#).



*Insurance Tip Link:
[Click here](#) and refer to page number 15 of the PDF document to know about oral chemotherapy and immunotherapy.

INSPIRING CORPORATE WELLNESS JOURNEYS



Let's celebrate the remarkable stories of a healthier corporate world by taking inspiration from our partners' triumphs, challenges, and the lessons they've learnt along the way.

INFOEDGE'S COMMITMENT TO EMPLOYEE HEALTH



Manisha Oberoi
Vice President, HR Shared Services,
InfoEdge India Ltd.

As a part of an organisation with a significant GenZ demographic, averaging around 29 years of age, tailoring a relevant and effective wellness program while keeping employees engaged presents a notable challenge.

To address this, we've crafted a monthly theme-based program that has successfully heightened interest and ensured maximum engagement.



Our targeted disease-specific mailer campaigns have played a pivotal role in keeping our employees informed about the best practices for various ailments. We have carefully curated content to suit our employees' preferences.

These mailer campaigns are complemented by a robust lineup of online webinars and engaging onsite events.

Despite our hybrid working model, we're delighted to note that our onsite events have witnessed exceptional participation. Notably, our health check-up camps continue to attract the highest participation among all our onsite initiatives.

To further refine our wellness program, we prioritise in-depth research into the claims analysis of our employees.

This allows us to tailor wellness programs that directly address the main contributors to claims, resulting in more focused and viable initiatives.

Being an organisation with many young couples looking to start a family, maternity claims form a significant chunk of overall claims. As added support, we have proactively introduced discounted pre and post-natal packages, ensuring access to specialised care and support.

In our pursuit of a comprehensive wellness offering, we've bolstered our program by providing 24x7 doctor consultation support to all employees and their dependants, ensuring access to basic medical assistance when needed.

Looking ahead, we remain committed to maintaining a dynamic wellness program that caters to the diverse needs of our employees and positively impacts their lives.

**Add-ons are benefits you can buy with your Group Medical Coverage (GMC). Adding them to your base plan allows you to avail extra benefits for a slightly higher premium. For more details on benefits, exclusions, limitations, terms, and conditions, please carefully read the sales brochure/policy wording before concluding a sale with the respective Insurance companies.

INMOBI: FOSTERING SUCCESS THROUGH WELL-BEING



Arundhati Ganesan

Vice President, Total Rewards,
InMobi Group

At InMobi Group, the well-being of our employees has always been a core value for our group companies. We run a programme called **InMobi Cares** under which we have taken several steps keeping in mind the holistic wellness of our workforce, encompassing physical, emotional, mental, and even financial aspects.

In response to the challenges posed by the COVID-19 pandemic, we've revamped our benefits to provide greater flexibility and better address the diverse needs of our multi-generational team.

Some of the initiatives that have been well-received include the introduction of a **Flexible Benefits Programme**, empowering roughly 70% of our colleagues in India to tailor their insurance coverage to match their lifestyle and life stage.



Additionally, we've rolled out health check-up programs across all our office locations in India and established global partnerships with a network of psychotherapists and counsellors, complemented by assistance programs.



BEIERSDORF'S
COMPASSIONATE APPROACH
TO WELLNESS



Pinky Yadav
Director – Human Resources,
Beiersdorf India

Our values embody a caring culture that underpins everything we do at Beiersdorf. These principles guide our conduct and nurture our people as we evolve and expand.

At Beiersdorf India, ‘**CARE**’ stands tall as a core value, signifying our duty to uphold the holistic wellness of our people. This commitment manifests in considerate employee policies, targeted wellness programs, and the daily workplace milieu experienced by our team members across various regions.



Our approach is fortified by a robust global framework, the Care+ strategy, which underscores our distinct ability to blend personal care with collective triumph, focusing on every aspect of well-being:

Clinical & Physical Health

We’ve partnered with Prudent to elevate our goal of a healthier workforce:

- Seamless, user-friendly annual health check-ups for all employees are facilitated through a digital application, including consultations with medical practitioners tailored to individual needs
- A comprehensive health insurance coverage for employees and their family
- Monthly webinars, led by medical experts, providing invaluable health insights, promoting informed choices and encouraging healthier lifestyles. Recent workshops on Breast Cancer Awareness and Liver Awareness have garnered enthusiastic participation

Emotional & Psychological Health

We recognise the profound connection between good mental and emotional health and effective management. Accordingly, we provide our employees with a range of resources supporting emotional and psychological well-being

- Listening sessions offer employees a platform to voice concerns and share openly
- In times of personal exigencies or untoward incidents, the organisation offers comprehensive support to address the situation
- Access to informative materials and webinars fosters awareness and mutual support

Fostering a Culture of Positive Engagement

We believe that engaged employees feel valued and psychologically secure, thus we strive to offer an outstanding working experience and promote collective well-being through celebrations and shared experiences:

- Monthly fitness hours, consistently receiving a high participation from our workforce across multiple locations nationwide, offer diverse activities from online Zumba to Yoga, promoting a healthy body for a healthy mind
- These initiatives are accessible to all Beiersdorf members across the country, garnering an enthusiastic response

The culmination of these efforts has effectively managed employee emotions, cultivated trusting relationships, and shaped a 'caring' culture. This approach has cultivated a vibrant and uplifting workplace atmosphere, motivating all members of the organisation to contribute their best each day, align with organisational goals and values, and enhance their own and collective well-being. It has significantly bolstered

retention, resulting in single-digit annualised regretted attrition.

These concerted endeavours have translated into a remarkable 92% employee engagement score in our latest Annual Global Team Pulse Survey, administered by Glint. This exceptional score has been consistently sustained over the past three years.

BEST INDUSTRY ADVISE

This paper aims to provide an overview of the prevalence, risk factors, and measures to prevent heart disease in India.

Heart disease, in the medical parlance also known as cardiovascular disease, is one of the leading causes of death worldwide, and India is no exception. In recent years, an increasing fraction of the Indian population, across diverse age groups and socioeconomic classes, becoming susceptible to heart disease has shown a significant traction.



Cardiovascular Disease Landscape in India

According to the World Health Organization (WHO), cardiovascular diseases account for nearly 25% of all deaths in India. Spanning across both the rural and urban setting, the cardiovascular ailments has reached epidemic proportions in India. Additionally, studies have revealed that the propensity of heart diseases afflicting a subsequent portion of younger population in India is much higher compared to Western countries, primarily due to lifestyle factors and genetic predisposition.

As of the year 2017, CVD was responsible for **26.6% (25.3%–27.4%) of total deaths** and 13.6% (12.5% – 14.6%) of total Disability-adjusted life years in India, compared with 15.2% (13.7–16.2) and 6.9% (6.3–7.4), respectively, in 1990.

The India state-level disease burden study of the Global Burden of Disease study group reports that there has been a **2.3-fold increase** in the prevalence of both ischemic heart disease (IHD) and stroke in the country between 1990 and 2016.

The study also reports a greater than twofold increase in the number of prevalent cases of CVDs, from **25.7 million** (95% CI 25.1–26.0) in 1990 to **54.5 million** (53.7–55.3) in 2016

These data are conservative estimates considering the high burden of risk factors in India. According to International Diabetes Federation Atlas estimates, there were 72.9 million individuals living with diabetes in India as of 2015, the second highest burden in the world after China. As per estimates from the fourth District-level Household Survey conducted from the year 2012–2014, there were approximately 207 million people with hypertension in India. Here is a sneak peek into India’s CVD landscape in 2019; [click here](#) to read more.

WHAT'S IN FOCUS

As we conclude this edition, it's essential to reflect on what we've analysed and discovered. Through an array of research and data, we've unveiled the intricate dynamics of well-being in the corporate world and are well-prepared to sail through in the times to come.

THE ROAD AHEAD

These are some of the key areas that we will be focusing on in the forthcoming months.

1

Diabetes Awareness:

Understanding the significant impact of diabetes, we're committed to empowering your employees to prevent and manage it. Our focus centres on enlightening webinars, fitness challenges, and our collective aim is to enhance awareness to provide practical insights, leading to better health.

2

Wellness Carnival:

Prioritising individual health remains central to our mission. Our dedication to fostering early diagnosis and enhancing employee well-being is evident in our on-site wellness carnivals. These events not only help in generating increased awareness but also foster a culture of proactivity.

3

Financial Wellness:

Financial stress is a predominant concern for many employees. Recognising the need to address this, we're committed to promoting financial wellness initiative and generate more conversations around financial wellness. This includes webinars, on-site workshops, help desks, calculation tools, and more.

Stay tuned as we move forward, striving for a healthier, more productive, and well-balanced corporate world. Together, we shape the future of well-being.

 wellness@prudentbrokers.com



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