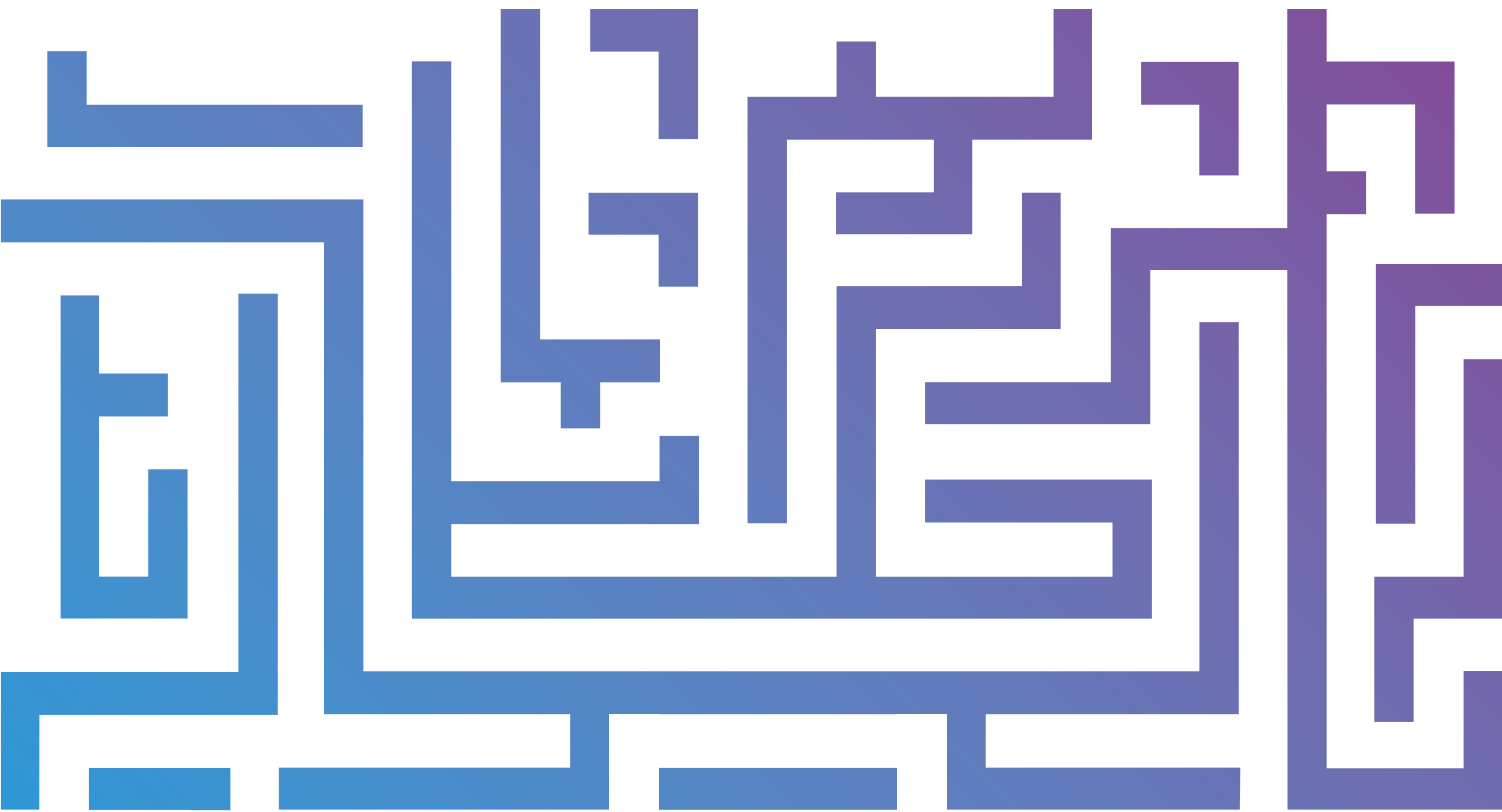


# Be there when it matters: Navigating employees' mental health



# Contents

**03**

---

Why invest in mental health?

**04**

---

Impacts of mental health on individuals

**07**

---

Impacts of mental health on organisations

**09**

---

Current employer support for mental health

**11**

---

What do employees want, and how have employers supported their needs?

**12**

---

The ideal support for your employees' mental health

**14**

---

The future of mental health (prevention and maintenance)

**15**

---

The future of mental health (clinical intervention)

**18**

---

How to implement a future-proof well-being programme

**20**

---

Conclusion

# Why invest in mental health?

Almost 50% of employees around the world report being stressed in everyday life (Mercer, 2021).<sup>1</sup> The World Health Organization (WHO) now considers mental health to be highly important, and numerous mental-health-related campaigns have been launched since 2020 (Marketwatch, 2021).<sup>2</sup> A recent study by Cigna shows that stress-related illnesses cost Singapore's economy about US\$2.3 billion (S\$3.2 billion) per year and account for about 18% of the country's total health expenditure (Cigna stress report, 2019).<sup>3</sup> Singapore ranks as the second highest among the nine countries in the Asia-Pacific (APAC) region surveyed in terms of healthcare spending attributable to stress-related illnesses.

Our research has also found that 44% of employees are less likely to leave their organisations if they feel supported, and 77% feel more energised by such support (Mercer, 2021).<sup>4</sup> Employers that provide mental health and counselling benefits create a stronger social bond and engender greater loyalty from their employees. Thus, employers that show they care have an advantage when it comes to employee retention and attraction.

## \$2.3 billion

the cost of stress-related illnesses

## 50%

of employees report being stressed in everyday life

## 18%

of Singapore's health expenditure is spent on stress-related illnesses



**Employers that provide mental health and counselling benefits create a stronger social bond and engender greater loyalty from their employees.**



<sup>1</sup> Mercer Marsh Benefits. *Health on Demand*, September 2021.

<sup>2</sup> Marketwatch. "Mental Health Apps Market Is Expected to Foresee Significant Growth During the Forecast Period. North America to Witness the Highest Growth Rate", 23 September 2021.

<sup>3</sup> Cigna and Asia Care Group. *Chronic Stress: Are We Reaching Health System Burn Out?*, November 2019, available at <https://www.cignaglobal.com/static/docs/pdf/cigna-asia-care-report-18-nov.pdf>.

<sup>4</sup> MMB. *Health on Demand* (2021).

## Impacts of mental health on individuals

The impacts of mental health are multifold and often not limited to the individual's mental state. Some of these effects, though not as apparent, have significant and severe repercussions on physical health as well. Recognising the extent of these consequences is crucial to drawing attention to mental wellness.


The most obvious is the impact on an individual's mental well-being. Chronically stressed individuals have likely suffered daily for some time without being able to engage and contribute efficiently. This can then impact other areas of life, such as diet. A study completed in 2020 by health technology company Philips reported that a quarter of Singapore's population (27%) suffers from insomnia (Kaur, 2021).<sup>5</sup> Such conditions are red flags that usually point to a deeper underlying issue that needs to be resolved before it manifests further.




<sup>5</sup> Kaur A. "Fighting 'Coronasomnia': More in S'pore Seeking Help for Insomnia Amid Covid-19 Pandemic", *The Straits Times*, 17 March 2021, available at <https://www.straitstimes.com/life/more-people-seeking-help-for-insomnia-during-the-covid-19-pandemic>.

The less observed impact of mental health is its effect on physical health. Although some causal relationships are obvious, others may not be as apparent. A paper co-authored by Cigna and Asia Care Group estimated that between 4% and 19% of total health expenditure is attributable to stress-related illnesses.<sup>6</sup> Irritable bowel syndrome, a condition that affects 20% of the US population, lists stress as an important factor in the development of the disease (NUHS, 2021).<sup>7</sup> As cited in the *World Journal of Gastroenterology*, “the prevalence of at least one psychiatric disorder” in an individual with irritable bowel syndrome ranges from 40% to 60%.<sup>8</sup> *Frontiers in Oncology* also published a paper, which cited how stress hormones can potentially “promote the occurrence and development of cancers” (Dai, 2020).<sup>9</sup>

Cigna and Asia Care Group's 2019 study also explored the various impacts of mental illnesses on individual physical health. Some commonly seen effects include mental ill health manifesting as physical illnesses, such as women's health issues, or as medically unexplained conditions, such as chest pains or gastro disturbances (Low, 2019).<sup>10</sup> While the impact of mental stresses on an individual's physical health may be silent, many experts are realising that mental stresses could be the missing piece of the health puzzle — and one that has been ignored for too long.



**While the impact of mental stresses on an individual's physical health may be silent, many experts are realising that mental stresses could be the missing piece of the health puzzle — and one that has been ignored for too long.**



<sup>6</sup> Cigna and Asia Care Group. *Chronic Stress: Are We Reaching Health System Burn Out?*, November 2019, available at <https://www.cignaglobal.com/static/docs/pdf/cigna-asia-care-report-18-nov.pdf>.

<sup>7</sup> National University Hospital. “Irritable Bowel Syndrome”, retrieved 29 September 2021 from <https://www.nuh.com.sg/Health-Information/Diseases-Conditions/Pages/Irritable-Bowel-Syndrome.aspx>.

<sup>8</sup> Qin HY. “Impact of Psychological Stress on Irritable Bowel Syndrome”, *World Journal of Gastroenterology*, Volume 20, Issue 39 (2014), pp. 14126–14131, available at <https://doi.org/10.3748/wjg.v20.i39.14126>.

<sup>9</sup> Dai S et al. “Chronic Stress Promotes Cancer Development”, *Frontiers in Oncology*, Volume 10 (2020), p. 1492, available at <https://doi.org/10.3389/fonc.2020.01492>.

<sup>10</sup> Low Y. “Stress-Related Illnesses Cost Singapore's Economy S\$3.2 Billion Annually: Study, *TODAY*, 27 November 2019, available at <https://www.todayonline.com/singapore/stress-related-illnesses-cost-singapores-economy-s32-billion-annually-study>.

Prevention and early intervention are crucial in managing mental well-being. The Samaritans of Singapore, a suicide prevention organisation, recently reported that it received 18% more calls in 2020 compared to the previous year (Ng, Lim and Baey, 2021).<sup>11</sup> This could be attributed to the pandemic and the social-distancing measures Singapore has set in place to curb the further worsening of the virus's spread in the community. An unexpected, stressful event like the COVID-19 pandemic creates anxiety. However, being able to attribute such an increase in calls for help to a particular event can create a false sense of security that the event, instead of the individuals, caused the spike. But if coping mechanisms and mental wellness are instilled before these events occur, the impact of such events can become manageable.

We manage our lifestyles to prevent physical ailments, and mental well-being should be seen in the same light. Intervening early and equipping people with the right skill sets, knowledge and coping mechanisms will go a long way toward future-proofing the population. Having such conversations early also removes the stigma of mental health. If mental health continues to be ignored or relegated to a single webinar organised by the company, we can expect to see more negative spikes.

## 27%

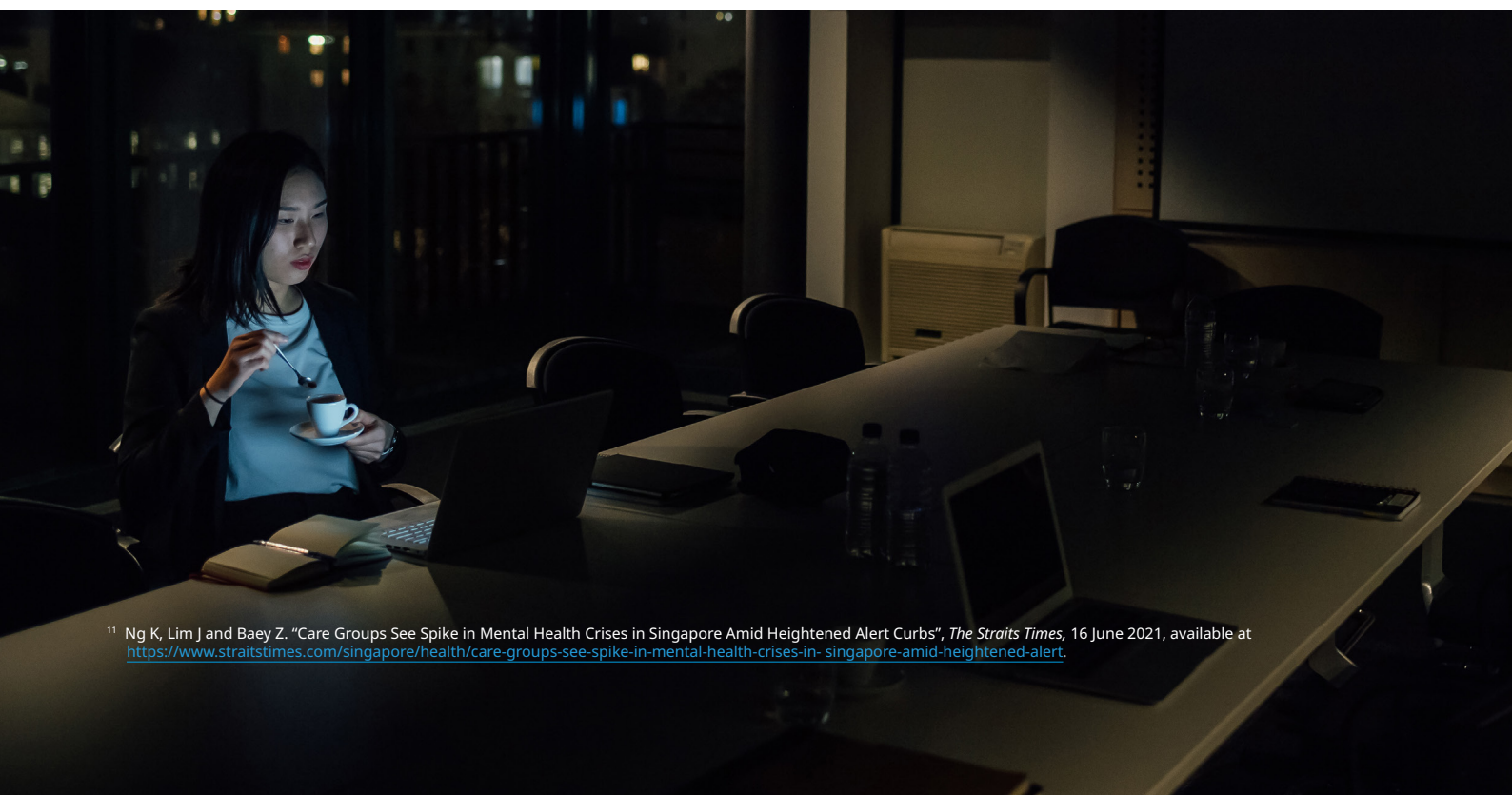
of Singapore's population suffers from insomnia

## 18%

increase in calls to The Samaritans of Singapore in 2020 compared to the previous year



**We manage our lifestyles to prevent physical ailments, and mental well-being should be seen in the same light. Intervening early and equipping people with the right skill sets, knowledge and coping mechanisms will go a long way toward future-proofing the population.**



<sup>11</sup> Ng K, Lim J and Baey Z. "Care Groups See Spike in Mental Health Crises in Singapore Amid Heightened Alert Curbs", *The Straits Times*, 16 June 2021, available at <https://www.straitstimes.com/singapore/health/care-groups-see-spike-in-mental-health-crises-in-singapore-amid-heightened-alert>.

# Impacts of mental health on organisations

When introducing the concept of providing more mental health support to employees, decision makers in the organisation may question the returns on this investment since mental well-being is arguably “invisible.” While the symptoms may not be apparent at an early stage, the effects are. Poor mental health does escalate and can lead to detrimental impacts on the organisation, most visibly as low employee engagement and high medical costs.

Employee engagement can be measured in many ways, but turnover rate is often viewed as an accurate indicator of an organisation's engagement. Two other indicators often spoken about are absenteeism and productivity. An article by BMC Health Services Research demonstrated a significant relationship between stress-induced burnouts and turnover intentions (BMC, 2014).<sup>12</sup> A disengaged workforce with poor productivity also results in lower output and higher costs, which adversely affects the organisation.



<sup>12</sup> Dewa CS et al. “How Does Burnout Affect Physician Productivity? A Systematic Literature Review”, *BMC Health Services Research*, Volume 14, Issue 1 (2014), available at <https://doi.org/10.1186/1472-6963-14-325>.

The second impact of employees' mental health on the organisation is on medical costs. This can be considered on two fronts — costs incurred from multiple consultations for physical ailments that are actually caused by an underlying mental health concern and costs incurred as individuals navigate through multiple service providers to seek help. As mentioned in the previous section, many physical ailments are caused by an underlying mental health concern that is undiscovered. Treatment plans and diagnostics may also be ordered by physicians for investigation, but the root causes can still be left unresolved.

Cigna and Asia Care's 2019 report revealed that an alarming number of patients who visited the emergency department for physical conditions were actually suffering from underlying stress conditions instead (Low, 2019).<sup>13</sup> The cost of treating "patients suffering from stress which is manifested as physical symptoms" was estimated to be US\$894 million per year, and the cost to treat "patients suffering from stress which manifests as medically unexplained condition" was estimated at US\$934 million per year. These costs will often be incurred by employers through their corporate benefits and insurance but can be avoided if more attention is given to mental health awareness.

## \$894 million

cost to treat "patients suffering from stress which manifests as physical symptoms"

## \$934 million

the estimated cost to treat "patients suffering from stress which manifests as medically unexplained condition"



**Many physical ailments are caused by an underlying mental health concern that is undiscovered. Treatment plans and diagnostics may be ordered by physicians for investigation, but the root causes can still be left unresolved.**



Navigating various mental health service providers also presents significant costs. Without good awareness of mental health conditions, people struggle to find support from appropriate providers. Seeking help from specialists, such as psychologists, psychiatrists, counsellors, hypnotherapists, coaches and many other providers, can be confusing and expensive. Therefore, having a well-structured programme in place with informed case managers who can provide personalised guidance can help reduce these costs.

<sup>13</sup> TODAY (2019).



## Current employer support for mental health

Currently, organisations are providing 24/7 hotlines, educational webinars, the use of flexible spending to purchase mental health support and outpatient insurance benefits. In the 2021 *Health on Demand* study, 51% of employees say insurance coverage or programmes that reduce the cost of mental health treatment would be highly or extremely valuable. Employees value a wide range of mental health supports, with less costly treatment options topping the list.

According to the Mercer 2021 *Health on Demand* report, in Singapore, 25% of people experienced fair or poor mental health. However, only 47% of employers have mental health benefits included in their corporate health packages. The report also found that only 33% of employees in Singapore feel their employers care about their health and well-being, which is 15% lower than the APAC average. Therefore, it's unsurprising that less than half of employees in Singapore say they received good or very good support from their employers during the pandemic. Singapore employees also struggle to identify good well-being support, with less than 30% of employees saying quality mental healthcare is easy to find and access, which is 15% lower than the APAC average.



According to the WHO's survey on disrupting mental health services, the pandemic disrupted critical mental health services in 93% of countries worldwide.<sup>14</sup> Many employers identified this gap and moved quickly to address the need by enhancing their employee assistance programmes (EAPs) as well as training and webinars. This led to a spike in the utilisation rates of EAPs during the height of the pandemic before the use of these services returned to the usual 1% to 3% toward the end of 2020. This typically low utilisation rate for EAP programmes is a challenge as we look beyond the pandemic. The reasons for this usually stem from a lack of trust in the organisation, stigma around calling a counsellor and the lack of communication regarding the existing benefit. Hence, the EAP is seen as a reactive solution rather than a preventive one.

Another finding that suggests current efforts are not coordinated is the lack of access decision makers have to data and insights that can help them understand the mental wellness state of the organisation.

In a recent survey by Mercer, Cigna, and the WorkWell Leaders group, 70% of CEOs stated that they would like to obtain more data and insights on their organisations' mental health landscape. These results demonstrate that the current support most organisations have does not provide companies with the information they need to plan an effective mental health strategy (Mercer, Cigna and WorkWell, 2021).<sup>15</sup>

## 93%

of countries worldwide saw their mental health services disrupted due to the pandemic

## 70%

of CEOs would like more data on their organisations' mental health landscape



<sup>14</sup> WHO. *The Impact of COVID-19 on Mental, Neurological and Substance Use Services*, 2020.

<sup>15</sup> Mercer, Cigna, WorkWell Leaders. *Mental Health Landscape Survey*, 2021.

# What do employees want, and how have employers supported their needs?

According to a recent Mercer report on mental health, 61% of employees trust their employers to look after their well-being, and 50% want support in improving their well-being. However, only 48% of executives rank well-being as a workforce concern, and just 29% have a health and well-being strategy. It is interesting to note the disparity between the level of support employers feel they are providing and what employees report receiving. In the recent *Mental Health Landscape Survey* by Mercer, Cigna, and the WorkWell Leaders group, almost all the organisations that responded said they are pleased with their current mental health support and would like more solutions in the future.

**70%**

of respondents say mental well-being is most important to their overall wellness

**60%**

say their preferred method of managing mental health issues is "talking to a friend"

Market insights research performed by Cigna Singapore reported that for more than 70% of 423 respondents, mental well-being is most important to their overall wellness.<sup>16</sup> When asked how they preferred to manage their mental health, more than 60% say "talking to a friend", with less than 30% citing therapy or calling a hotline. These results are not surprising. With mental health stigma being especially prominent in the Asian population, people are not utilising the support that organisations currently have in place. This explains the low EAP utilisation rate. There is also benefit in examining what "talk to a friend" provides that therapy does not. Some possible hypotheses are the acceptability, the lack of judgment and the lower barrier of entry. Preventive mental wellness solutions should therefore aim to provide the same kind of accessibility to support people who may not necessarily think they need clinical intervention at the present moment. An example of such a solution would be behavioural coaching, in which a certified mental health practitioner provides personalised support for the day-to-day issues.



<sup>16</sup> Cigna Singapore. *Health and Wellness Market Insights Research*, 2021.

# The ideal support for your employees' mental health

Cigna's health and wellness research also shows that 66% of employees in multinational corporations (MNCs) and 75% of employees in small to midsize enterprises (SMEs) believe mental wellness is a key factor in total well-being (Cigna, 2021).<sup>17</sup> These scores consistently beat physical wellness and other aspects, including spiritual and social well-being. However, when asked what kinds of activities their organisations had planned, only 16% cited mental-wellness-related workshops and activities. This unmet demand for mental wellness shows the gap that needs to be filled by organisations to better support their employees.

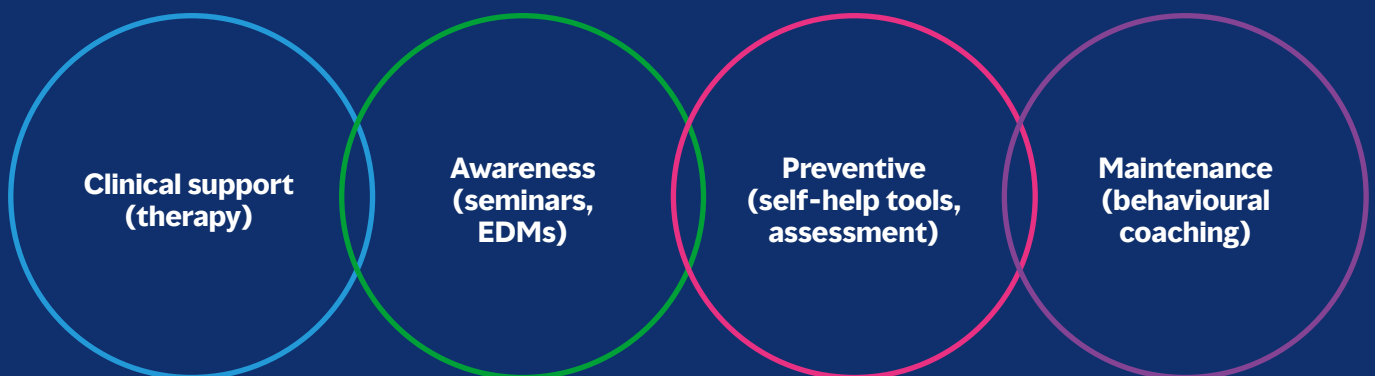
The ideal support for mental health should not differ from support for other chronic illnesses, such as diabetes or hypertension. It should build awareness, provide preventive care, maintain support and, finally, deliver structured and evidence-based clinical interventions when required. Such support should form a circle that cycles through clinical intervention and returns to awareness and preventive care.

## 66%

of employees in MNCs cite mental wellness as the key factor in total well-being

## 75%

of employees in SMEs say the same



<sup>17</sup> Ibid.

The shift in focus from treatment to prevention and maintenance should result in an increase in the overall utilisation of mental health support. This will also reduce the stigma of seeking help, which will have a positive impact on the utilisation of clinical support. An analysis of claims received by Cigna Singapore showed that despite companies offering benefits for mental health, utilisation remains low. Even though 2020 was a stressful year for most, the consistent low utilisation is telling, highlighting the stigma associated with seeking help. The key to improving this is to increase awareness through greater exposure and education. We cannot continue to view mental health support as purely treatment of those who are clinically diagnosed with psychiatric disorders but should instead see it as a critical factor in preventive health.

A healthier and happier workforce drives efficiency and productivity. More importantly, a sustainable workforce is built when individuals in the organisation operate with awareness and knowledge of personal well-being. The frequency of medical leave and reduced productivity should see a correlating decline as companies invest more in wellness instead of putting all resources into treatment to cater to those who eventually need it due to lack of prevention.



## The future of mental health (prevention and maintenance)

COVID-19 boosted the digital market as lockdowns were imposed globally. All activities needed to be digitalised to reach the masses, and this continues to drive the mental health apps market. The top 20 mental wellness apps in the US hit four million first-time downloads in April 2020 — a 29% increase from 3.1 million in January.

### 29%

increase in mental wellness apps downloaded

### 35%

of CEOs would like to see a hybrid of EAP and digital solutions

As the number of employees suffering from mental illnesses increases due to changes caused by the pandemic, the need for accessible healthcare is paramount. To address this issue, digital healthcare tools are offering several apps to scale up patient treatments. Digital EAP and mental health apps are now either extensions to existing EAP programmes or complete replacements. The move to couple digital solutions with care pathways comes at a time when many employees can no longer access traditionally co-located office services. It maximises utilisation beyond traditional levels for EAPs, which average around 1%–3%, by solving for the many barriers employees face when trying to access short-term wellness support. As a result, employees are now able to access a suite of technology-enabled solutions, including:

- Online therapy and coaching via messaging and live video sessions
- Self-guided cognitive behavioural therapy (CBT) wellness tools and exercises
- 24/7 emergency support
- Direct access to behavioural coaches on demand, which could mimic “talking to a friend”, as mentioned above

The Mercer, Cigna and WorkWell Leaders survey also showed that 35% of CEOs would like to see a hybrid of EAP and digital solutions, coupled with a care pathway and insurance to mitigate mental health issues in their organisations.<sup>18</sup> Current mental health solutions, such as 24/7 hotlines and webinars, do not provide enough insight into how employees are doing. But digital mental health solutions have changed the game. We are now able to provide objective data on the mental health landscape of an organisation using gamified assessments. This enables us to plan more effectively using targeted solutions to help employees with their mental health issues. Therefore, when coupled with a structured clinical support programme, digital solutions and effective planning allow employees to access both the preventive and clinical aspects of mental health support when they are experiencing serious mental health issues. This bridges the gap between mental health and medical support.

<sup>18</sup> Ibid.

# The future of mental health (clinical intervention)

Although digital mental health solutions provide a great alternative for maintenance and preventive care, one-to-one clinical therapy will still be an essential part of mental health management. Due to its less straightforward nature, treatments tend to vary among providers. The absence of laboratory or radiology results to quantify improvement also makes it harder to track patient progress. Nevertheless, transparency in the treatment provided is imperative to assure payers of the value of the dollar spent. At the same time, safeguarding patient confidentiality is essential.

A clinical support programme provides structure for mental healthcare. It creates a guideline for providers, standardises care and gives patients visibility on the road to recovery ("a light at the end of the tunnel"). A good clinical support programme also includes informed case managers who can provide individual guidance for those seeking support. The three main stages of a care pathway are sourcing, designing and tracking.

## Sourcing

Sourcing is finding the right providers that ensure value-driven outcomes for their patients. Engaging the right providers is the backbone of the clinical support programme, as it ensures compliance with the agreed-upon structure as well as quality of care.

Key factors to consider when selecting a partner:

### 1

---

#### The provider's experience with the population

The needs of a corporate patient would be quite different from those of an elderly patient, and the provider must be equipped with the right skill set and experience to provide optimal care.

### 2

---

#### The provider's network

A strong network of care with one point of contact is always the most ideal model. In this case, helping patients navigate the various resources in the ecosystem depending on their needs (for example, recommending a psychiatrist rather than a psychologist when medication is required) while still owning the patient relationship provides healthy continuity of care.

## Designing

The design of the pathway needs to consider the clinical guidelines and operational feasibility for both the provider and the patient.

Key factors to consider when designing the clinical support programme:

### 1

---

#### **Clinical guidelines, including escalation and de-escalation protocols**

There should be no ambiguity in the programme's protocols and guidelines. Deliberation should continue until an agreement is reached with the provider to balance the clinical soundness of the programme with the provider's preferences. Escalation and de-escalation protocols are also crucial to ensure a disciplined approach and avoid unnecessary referrals or delayed escalation.

### 2

---

#### **Patient journey**

Patients are at the centre of the care pathway. Therefore, the design of the patient journey — from creating awareness of the pathway to making appointments, seeking therapy and follow-ups, and even concluding treatment — needs careful consideration. Patients should be well-informed of the journey to ensure alignment of care.

## Tracking

Finally, a successful programme needs constant review and adjustment to keep it relevant and effective. Open and ongoing conversations with the provider, guided by the data collected, are vital to continued success.

Key factors to consider when tracking programme success:

### 1

---

#### **Safeguarding patient confidentiality**

The confidential nature of mental health makes data collection more complicated, and rightfully so. Providers must take care to mask and aggregate the data sufficiently to analyse the programme's effectiveness while still protecting patient identity.

### 2

---

#### **Quantifying the dataset in a structured manner for analysis**

The nature of mental health records tends to be more qualitative. The challenge is to convert these qualitative data into something quantifiable that can be used to trend and analyse across various providers and conditions. In most other clinical treatments, laboratory and diagnostic reports aim to do just that. In the case of mental health, a standardised scoring system could be used to rate the severity of a patient's condition or the number of therapy sessions required for the patient to reach a resolution.



## How to implement a future-proof well-being programme

EAPs, well-being webinars, flexible benefits and mental health training are current solutions most organisations have in place. However, the trend toward implementing digital solutions is increasing. Given the array of digital solutions available and the lack of a care pathway in place, how can you create a holistic framework for your organisation?

Before approaching the decision of which digital solution to invest in, employers should take time to reflect on their objectives as well as their employees' characteristics and preferences. The questions to ask are: What are your objectives, what do you want to achieve and how will you measure success? The best way to answer these questions is by soliciting feedback from employees to learn more about what they need. A secondary step is to seek advice from their insurance providers or brokers to help source vendors and implement holistic pathways. This ensures that the chosen vendors and the created pathways will work for their employees, which will yield a better return on investment.



Here is a checklist of what you can do to implement a future-proof mental well-being programme:

- Determine what your objectives are, what you want to achieve and how you will measure success.
- Engage a wellness consultant to recommend a holistic well-being pathway and digital solutions that meet your organisation's objectives.
- Solicit feedback from your employees through focus groups and engagement surveys.
- Together with your insurance provider or broker, work with a wellness consultant to help plan your well-being framework for the year.

It is important to note that supporting mental health goes beyond using technology; there needs to be a supportive and inclusive culture. This enables employees to seek help with fewer barriers. Employers should also keep an open mind to embrace the various solutions that can be customised to benefit the organisation. Cost should not be a barrier if the objectives are properly established. Co-funding with employees or even pooled group mental health insurance for smaller companies are possible workarounds for any cost constraints a company might have. Therefore, the future of mental health support starts with a change in your organisation's culture and in setting the right objectives to support and protect employee mental health.

The organisation's leadership team also needs to be well supported and should not be overlooked. Board members, executives and senior leaders, who are ultimately charged with the business's success, reputation and sustainability, have a societal obligation to make the workplace a source of mental well-being instead of the cause of anxiety and mental illness. Good leaders ultimately want to build agile, resilient organisations with thriving employees.

However, trying to keep up with the growing volume of expectations can become overwhelming. Leaders need to be financially and commercially savvy; know everyone in the market; keep ahead of trends and regulations; be strategic and forward thinking; solve challenges; be the experts in their solutions; set the perfect culture; manage team performance; personalise people programmes; and take responsibility for the health and safety of the workforce. And now they must also have the mental capacity to support the mental health and well-being of others.

Historically, those in leadership positions have felt pressure to stay strong — to provide a pillar of support and lead by example. But putting on a brave front can actually lead to problems down the line. This creates an environment in which vulnerability is not widely shared, expectations become unrealistic, psychological safety and trust may be jeopardised, and overall productivity may dip due to unseen consequences of workplace stress. As leaders, it is easy to speak of resiliency and growth mindsets, but it takes skill, courage, support and time to truly embed these into your organisation's social fabric.

Leaders need to balance economics with empathy, which means weaving a culture of well-being into the organisation and also practicing empathy for themselves. Where do they start? Building this culture begins by cultivating vulnerability at the core, understanding and implementing the available resources, and having CEOs join groups like WorkWell — an action-oriented community of C-suite leaders who champion mental health and well-being through cross-sector collaboration and best-practice sharing.

These are a few action items leaders can incorporate to help them on the leadership journey.



## Conclusion

As we look beyond the global COVID-19 pandemic, mental well-being will remain as a key consideration for every responsible organisation. It is essential that organisations develop strong mental health support to protect their employees from other crises, personal or global, that may strike unannounced.

As we study the industry and needs of individuals, it is clear that the future of mental health support will require a hybrid of digital solutions to encourage utilisation and decrease stigmatisation, the use of EAP hotlines as a safety net, and a solid clinical care pathway and insurance cover to provide professional treatment. Embracing a positive workplace culture of regular communication with employees, raising awareness on mental health and deploying different programmes to support employees are important factors that boost an effective mental well-being programme (Mercer et al, 2021). While it is ultimately the responsibility of individuals to manage their mental wellness, employers can definitely play their part in providing accessibility and support to encourage this shift in mental well-being.



## About Mercer Marsh Benefits

Mercer Marsh Benefits (MMB) was born out of the unification of one of the world's best HR consultancies, the global leader in people risk advisory and the number-one disruptive benefits technology firm to form one unique business. Together, they have shaped some of the world's most loved employee benefit experiences for small companies, growing enterprises and global firms. MMB is 7,000 strong, on the ground in 73 countries, and servicing clients in more than 150 countries. It brings local expertise to more places and works side by side with clients and Mercer and Marsh colleagues around the world. Mercer and Marsh are two businesses of Marsh McLennan (NYSE: MMC), together with Guy Carpenter and Oliver Wyman. With 76,000 colleagues and annual revenue of US\$17 billion, through its market-leading companies, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment.

## About Cigna

Cigna is a leading global health service company dedicated to improving the health, well-being and peace of mind of those we serve. Our main goal is to provide comprehensive health services to our customers, with a focus on InsurTech and product expansion to provide the best possible options and experience. Most importantly, we are passionate about providing simple, affordable and predictable care through innovative, personalised solutions that can advance Whole Person Health. Our advocacy for total health and wellness means we are dedicated health journey partners who will be with you no matter where your journey may lead — together, all the way.

Cigna Europe Insurance Company S.A.-N.V. —  
Singapore Branch

## About the WorkWell Leaders Workgroup

Formed in May 2018, the WorkWell Leaders Workgroup is an action-oriented community of CEOs and C-suite leaders who champion workplace mental well-being as a leadership priority through cross-sector collaboration and sharing of best practices. The Workgroup is currently a volunteer-run, ground-up leaders' initiative that represents employers across the private, people and public sectors.

Follow WorkWell Leaders at  
[www.linkedin.com/company/workwellleaders/](https://www.linkedin.com/company/workwellleaders/).

## Important notices

No part of this work covered by copyright may be reproduced or copied in any form or by any means (graphic, electronic or mechanical, including photocopying, recording, taping or information retrieval systems) without the written permission of Mercer.

Mercer Health & Benefits (Singapore) Pte. Ltd. is part of Mercer, which is part of the Marsh McLennan Group, together with Guy Carpenter, Marsh and Oliver Wyman. Any references to Mercer include Mercer Health & Benefits (Singapore) Pte. Ltd. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Mercer shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, tax, accounting or legal advice, for which you should consult your own professional advisors. Any modelling, analytics or projections are subject to inherent uncertainty and could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. Mercer makes no representation or warranty concerning the application of policy wording or the financial condition or solvency of insurers or reinsurers. Mercer makes no assurances regarding the availability, cost or terms of insurance coverage. Although Mercer may provide advice and recommendations, all decisions regarding the amount, type or terms of coverage are the sole responsibility of the insurance purchaser, who must decide on the specific coverage that is appropriate to its particular circumstances and financial position. Insurance coverage is subject to the terms, conditions and exclusions of the applicable individual policies. Policy terms, conditions, limits and exclusions (if any) are subject to individual underwriting review and are subject to change.

This document does not constitute or form part of any offer or solicitation or invitation to sell by either Marsh or Mercer to provide any regulated services or products in any country in which either Marsh or Mercer has not been authorised or licensed to provide such regulated services or products. You accept this document on the understanding that it does not form the basis of any contract.

The availability, nature and provider of any services or products, as described herein, and applicable terms and conditions may therefore vary in certain countries as a result of applicable legal and regulatory restrictions and requirements.

Please consult your Marsh or Mercer consultants regarding any restrictions that may be applicable to the ability of Marsh or Mercer to provide regulated services or products to you in your country.