

# HEALTH + WEALTH = WELLBEING

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“Wellbeing” has become a bit of a buzzword but for some really important reasons. Wellbeing and our definition of wellbeing is really that combination of physical, mental health, financial and social engagement.

We started out a number of years ago really focused on wellness and wellness being much more about health and overall healthcare. As we have been able to look at both a lot of data, big data, and start to understand, really, the implications of how we think about wellness, I think many of us have come to the conclusion is that we are all much more than just healthcare. We are people who have a level of financial wellbeing. We focus on our physical health. Mental health is a significant component of what makes up the whole person, in addition to how they really think about their social environment and that level of social contact. One of the things that the data increasingly tell us is when those pieces come together in a reasonably holistic way, is when you really get employees who are engaged, family members who are probably having better interactions at home. But I think at a corporate level, that notion of engagement has really started to sort of translate itself over the course of the last couple of years.

I think we have learned a lot over the last couple of years, and I think one of the most interesting pieces that has been identified that financial wellbeing is actually one of the most key components that we look at when we think about wellbeing. If I really feel financially insecure and, again, we all have our own definitions of that, but if I feel that I can't meet the basic needs that I have on a daily/weekly basis, we recognize that creates a great deal of stress. That stress may play out in terms of mental health issues. The stress plays out frequently in terms of physical health issues. And then importantly at a corporate level we also know that employees who don't have a high level of wellbeing are out sick a whole lot more. They have what we call “presenteeism.” They may be in the office every day, but they are not spending all day focused on their jobs. They are focused on a whole lot of other things that are going on in their lives. And so I think we, as employers, have become increasingly focused on saying, we have an ownership, and we have a responsibility to our employees to really help them with all of those components of their life.



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Many employers are introducing programs to try to help better educate employees to give them more information to help them feel better equipped to save money for retirement, to save money to deal with the issues, whatever may be important to them. But over a period of time, it's perfectly possible that those four wellbeing factors may shift in importance, or we may say is as we look at data, is we may say that there is a fifth factor there that we hadn't even thought about. So, I think this is evolutionary. I think if we had had this conversation a couple of years ago, we wouldn't have thought about global wellbeing, we would have talked about wellness. Nothing here that we're talking about today is static. It is going to be something that we pay an enormous amount of attention to, that we invest in and is really going to be evolutionary.

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