

**Transform your
employees'
wellbeing with a
holistic approach**

Employees have diverse needs that change over time. Is your wellbeing program comprehensive, flexible and ready enough to cover the complexity of their life challenges to meet them where they are?

A four-step approach can help you achieve a sustainable health and wellbeing culture.

Hover over objects to see details



Discover your employees' current state of wellbeing

Use insights to better understand your employees' struggles and challenges, and uncover innovative ways to help them address these.

Get in touch with us and request for a **sample diagnostic report** to learn how our diagnostic solutions can help you create an effective wellbeing strategy. Your account manager can help you interpret your report and highlight the actions that matter to your organisation.

[Click icons to see details](#)

Design a holistic plan that cuts across the four key pillars of wellbeing

Right sizing your solutions can help you better resonate with your employees, leading to higher employee engagement and satisfaction.

[Click icons to see details](#)



Solutions that integrate the four wellbeing pillars prepare your employees to thrive at work and in life, now and in the future. WTW extensive insights, deep expertise and curated network of providers will help better shape your wellbeing program.

We have a wide range of solutions to guide you towards a strategy that fits your employees' needs.

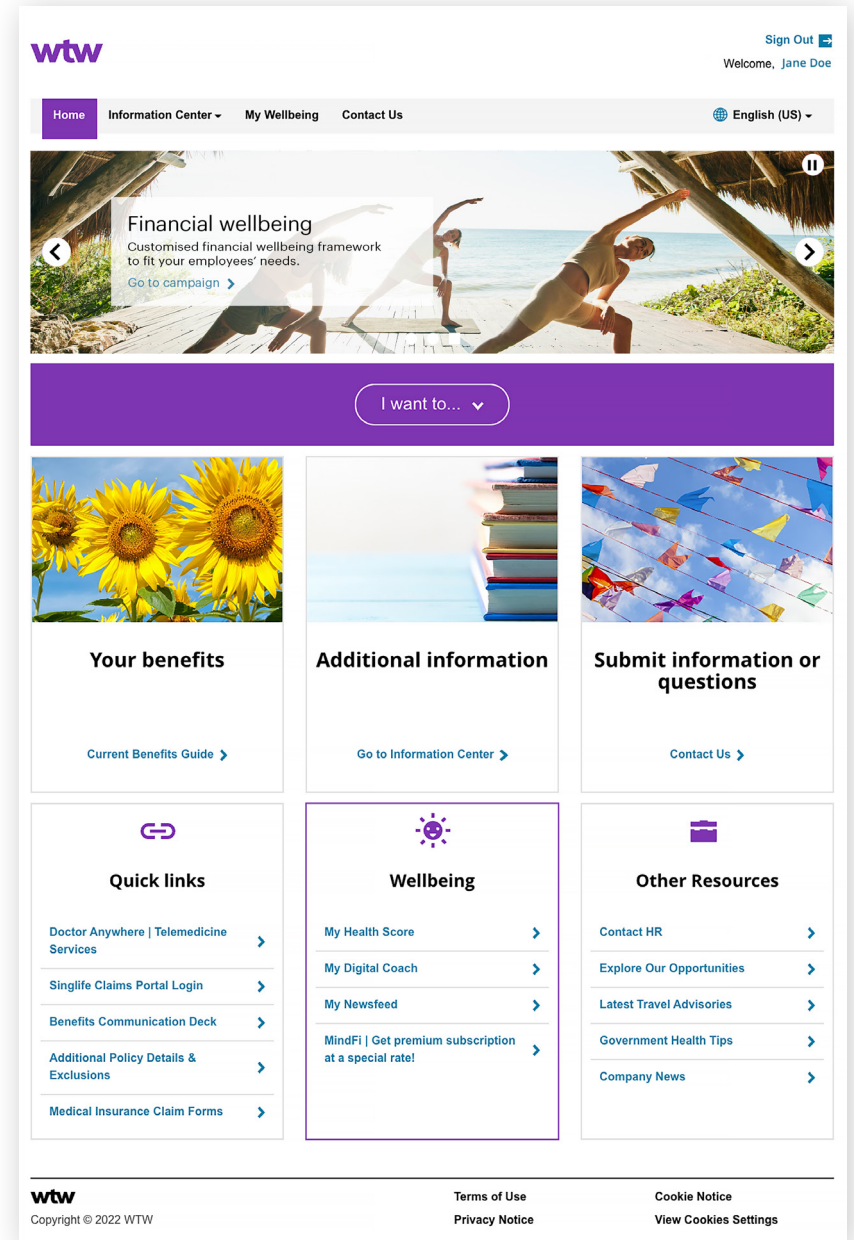
[Click icons to see details](#)

Execute your strategy with employee experience at the center of focus

Leverage on Embark* to connect employees to the moments that matter.



*Embark by WTW is a scalable employee-facing platform that allows employers to personalise their communication with employees, streamline benefits administration, and improve the overall employee experience. Embark provides a single point of entry for all benefits-related matters and evolving into a broader range of communication tools like Total Rewards, Wellbeing activities, and more.



Screenshot of the Embark platform for illustration purposes only
(Click image to enlarge)

Track and monitor your performance metrics to help drive the right program priorities and meet your workforce's evolving needs

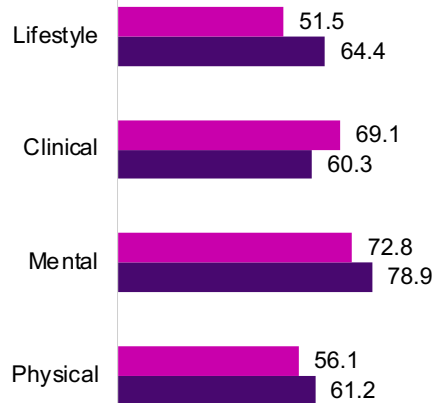
We provide customised ways on how you can attain valuable data points and track them. Measure key program successes and your employees' state of wellbeing.

[Click icons to see details](#)

Health and Wellbeing Dashboard

Health Profile

Overall Health Score



■ Market avg ■ Company avg

Top Lifestyle Risks

Risk	Prior	Current	Rating
At risk for weight	75%	74%	●
At risk for exercise	59%	59%	●
Back Problems	31%	32%	●
Stress & Anxiety	72%	71%	●

Utilisation & Engagement

Digital wellbeing

Total App Downloads

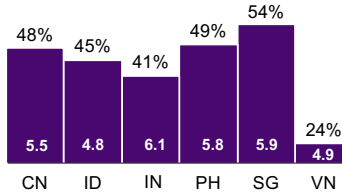
5817

Achievement Rate

65%

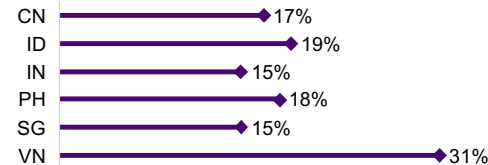
Monthly Average Engaged

Avg. Sessions per User



Sleep

Average Sleep Tracker Engagement

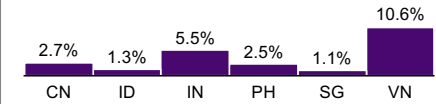


7 Hrs

Average nightly sleep hours of those engaged

Employee Assistance Program (EAP)

EAP Cases Utilization



Top 3 presenting issues:

- Anxious/Worry
- Financial Stress
- Parenting

Reason	% Cases
Psychological	15%
Relationship	13%
Anxiety	12%

Key Takeaways

- Continue to monitor program impact for high cost and highly prevalent conditions, as well as ongoing evaluation of potential programmatic gaps
- Review cost and member impact implications of enhancing behavioral benefit to further enhance emotional well-being offering.
- Evaluate opportunity to better support members with musculoskeletal (MSK) conditions.
- Consider longer-term impact of incentives paid, to ascertain cost/value tradeoff.

Financial

Incentive Payouts

\$25,413
Total incentive payments

\$52
Avg. incentive \$ per participant

Disclaimer: Results shown are for illustrative purposes only

WELLBEING BROCHURE

Program Catalogue

Wellbeing Marketplace and
Corporate Solutions



wtwco.com

Wellbeing Marketplace

B2B2C (business to business to consumer) offerings for your employees to join at their own convenience!

Corporate Solutions

Our diverse portfolio of **B2B** (business to business) programs that you can implement according to the wellbeing needs of your workforce. Subscribe or learn more about each program through [this online inquiry form](#).



Issues/Needs	Program name	What it offers	
Sleep	Sleep Apnea Risk Assessment	A fuss-free online assessment to identify the risk for obstructive sleep apnea. Users with mid-high risk of sleep apnea can choose to take a home sleep test to further diagnose the condition. If medical intervention is required, there is an option for users to purchase the sleep apnea treatment device. Both the home sleep test and medical device are offered to users (both employees and family members) at preferred rates.	<p data-bbox="1503 352 1865 416">Link to assessment here</p> <p data-bbox="1503 432 1800 496">Language(s): Available in English only</p> <p data-bbox="1503 512 2069 576">Location(s) for sleep apnea test kit: Available in Indonesia, Malaysia, Singapore, and Thailand</p> <p data-bbox="1503 584 1890 616">In partnership with SmartFuture</p>
Employee Marketplace	Discount Marketplace	Access to exclusive deals from over 400 vendors across 15 countries, employees get to benefit from the world's largest selection of global, regional and local brands covering hotel & travel, insurance, home & family, electronics and other products. The discount marketplace helps your employees to save on every purchase, maximizing their dollar spent to meet their financial wellbeing needs.	<p data-bbox="1503 639 2069 743">Location(s): Available in Singapore, Philippines, Hong Kong, and India</p> <p data-bbox="1503 751 1877 791">In partnership with BenefitHub</p>



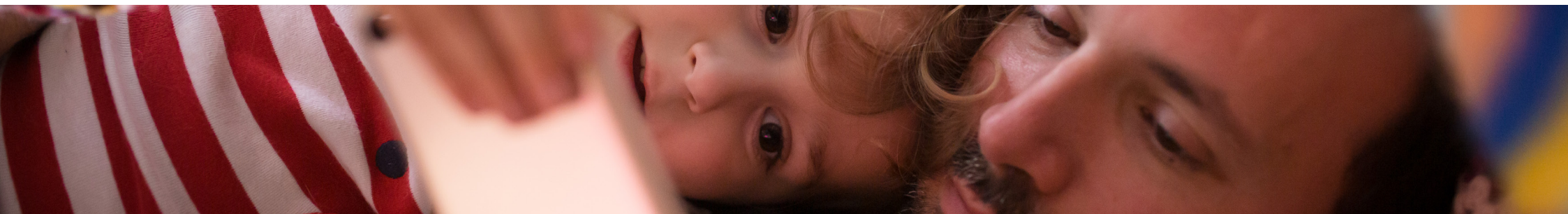
Issues/Needs	Program name	What it offers	Language(s):
Curated health and wellbeing resources	Health and Wellbeing Digest	Monthly e-newsletters containing a variety of curated wellness tips and content sent straight to your inbox – for free!	Available in English, Bahasa Indonesia, Simplified Chinese, Traditional Chinese, and Vietnamese In-house WTW solution
Curated talks	Wellbeing workshops	Educational content and modules on various wellbeing topics such as resilience, sleep, energy and performance, nutrition etc., delivered by experts and customisable based on your workforce’s unique needs.	Language(s): Available in English, Bahasa Melayu, Bahasa Indonesia, Cantonese, Japanese, Korean, Mandarin, Thai, and Vietnamese In partnership with Doctor Anywhere, Fullerton Health, iGrow, Intellect, and SmartFuture



Issues/Needs	Program name	What it offers	
Employee safety	Workplace Injury and Ergonomic Risk Solutions	Assessments and advisory by liability risk specialists with advanced occupational ergonomics certification.	In-house WTW solution
	Work Safe at Home	A video coaching subscription service addressing the unique needs of employees working from home through short videos, touching on topics such as ergonomics, inactivity, common hazards at the home to help them manage these risks.	Language(s): Closed captions available in English, Chinese, and Japanese In-house WTW solution
Financial wellbeing	Financial Wellbeing educational resource kit	Build financial resilience through our curated series of education resources. Free email templates with topical e-cards and a landing page where employees can explore practical ways to increase their financial resilience.	Language(s): Available in English. Other languages can be made available at a separate fee upon request.
Managerial support	Mental Health First Aid workshop	Help managers to recognise signs and symptoms of common mental health difficulties and give them the skills and confidence to provide employees with the initial help and support.	Language(s): Available in multiple languages and markets across Asia Pacific In partnership with iGrow, and Intellect



Issues/Needs	Program name	What it offers	
Personal health management and navigation	Lifestyle modification management	A coordinated care approach through screening, personalised coaching and intervention support, with a tech-enabled system that can be linked to the employees' healthcare practitioner for effective care management.	Location(s): Available in Australia, Hong Kong, India, Indonesia, Malaysia, Singapore, and Thailand In partnership with SmartFuture
	Digital health management	A digital health management app designed by doctors, behavioural scientists, and patients to empower your employees to take control of their health and/or manage chronic conditions such as hypertension, dyslipidemia and diabetes.	Language(s): Available in multiple local languages Location(s): Available globally In partnership with Elfie
	Health screening	End-to-end planning, design and implementation support on health screening, with access to exclusive corporate rates for executives and/or employees.	Location(s): Available in multiple markets across Asia Pacific
	Telehealth services	Virtual access to a full suite of health and wellness services to look after the overall needs of your employees.	Location(s): Available in Indonesia, Malaysia, Singapore, Thailand, The Philippines, and Vietnam In partnership with Doctor Anywhere
	Family forming navigation services	Family forming benefits is an important part of an inclusive culture. Carrot provides personalized, expert support for people exploring their fertility health, pursuing parenthood, already pregnant, or going through menopause or low testosterone - all on an easy-to-access platform.	Location(s): Available in 130+ countries. Full platform translation in 10+ languages In partnership with Carrot Fertility



Issues/Needs	Program name	What it offers	
Sleep	Sleep Better, Feel Better	Complimentary publicity materials and online sleep assessment tool for employees to identify if they are at risk for obstructive sleep apnea.	Language(s): Available in English only In partnership with SmartFuture
Social engagement	ElfieWorks Digital Challenge	A friendly competition that keeps health on the right track. Join a company-based challenge to learn how to manage and improve health, all while building camaraderie amongst colleagues.	Language(s): Available in multiple local languages Location(s): Available globally In partnership with Elfie
	Health and Wellbeing events	Curated activities with different engaging themes to drive positive health behaviours, maximise user engagement, while delivering a fun social experience.	Location(s): Available in multiple markets across Asia Pacific



Issues/Needs **Program name** **What it offers**

**Stress, anxiety
and depression**

Employee Assistance
Program (EAP)

Comprehensive emotional support for employees. Services include 24/7/365 call center support by mental health trained staff, counseling and critical incident response, consultations for managers, and HR access to utilisation and engagement reports.

Language(s):
Available in multiple local languages
In partnership with Intellect, MindFi,
and Workplace Options



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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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