



# Consumer Health Mindset™ Study 2016

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# New Perspectives. New Experiences.

With all the complexities of the U.S. health care system, people consuming health care services continue to find it challenging to navigate. That’s why, for the fifth year, Aon Hewitt is pleased to partner with the National Business Group on Health (The Business Group) and The Futures Company to conduct the *Consumer Health Mindset™ Study*.

The study explores the health attitudes, motivators, and preferences of consumers across the U.S.—particularly employees and their dependents as they interact with their employer-sponsored health plans, wellness programs, and the broader health landscape. The study is based on the results of a comprehensive online survey administered in the U.S. by The Futures Company. A representative group of 2,320 consumers completed it.

This report captures the key findings of the study, including insights into questions employers often ask about employees and their dependents, such as:

- **What works?** What programs, resources, and tactics can help us more effectively engage people in their health care decisions?
- **What sidetracks?** What gets in the way of individuals taking a more active role in their health and health care?
- **Who’s unique?** How can we reach key workforce groups like Millennials who have different perspectives?

Along with our findings about the consumer health mindset, we recommend practical actions you can take to meet consumers where they are and guide them in navigating health care more effectively.

Throughout this report, we refer to all survey respondents as “consumers” and distinguish between employees and dependents where appropriate. The numbers throughout the charts may not add up to 100% because of rounding or multiple options available to the consumers.

## NOTABLE DIFFERENCES

This report includes charts that reflect the primary insights from the survey. In addition, we highlight notable differences in these areas.



### Generational Differences

**Boomers** Born 1946–1964  
**Gen Xers** Born 1965–1978  
**Millennials** Born 1979–1992  
 (Established: 1979–1987; Emerging: 1988–1992\*)



### Gender Differences

Male vs. Female



### Year-Over-Year Differences

2014  
 2013  
 2011



### Health Plan Coverage

High-deductible health plan (HDHP)  
 All other plans



### Communication and Culture

Various differences

\*The Millennial generation extends to people born in 1996, but in this report we did not survey anyone born after 1992.

# The Anatomy of a Savvy Health Consumer

In this report, we talk about helping employees and their family members become better health care consumers—even downright savvy ones. But what does a savvy health care consumer look like?

Savvy consumers regularly exhibit these four behaviors:

- **Seek.** They research health topics and health plan features, and use available tools and other resources to make day-to-day decisions about health insurance and care.
- **Engage.** They ask good questions and challenge direction appropriately. For example, they talk intelligently and confidently with providers about tests, treatment options, brand versus generic prescriptions, and new ways to manage symptoms and conditions.
- **Compare.** They carefully look at their options and choose well. For example, they avoid the ER when not necessary, seek procedures like imaging scans at the most cost-effective locations, and take advantage of options like virtual office visits and telephonic nurse lines.
- **Choose.** They regularly strive to take care of themselves through a balanced diet, regular exercise, adequate sleep, and positive social connections. They don't do it perfectly, but they are conscientious about making the best choices they can in the midst of everyday realities.



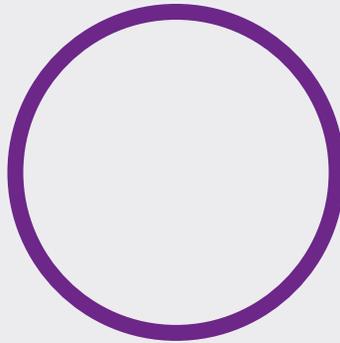
**Engage**



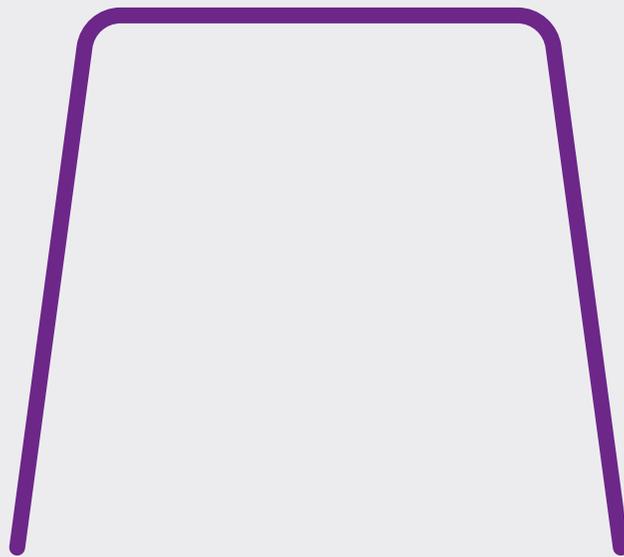
**Compare**



**Seek**



**Choose**



# Overall Well-Being Framework

## Why Consider It

Employers continue to seek ways to address their talent challenges and differentiate themselves in the market. Toward that end, employers are increasingly focused on providing greater value through their reward programs. One way employers can do this is by connecting programs to the potentially more valued concept of the employee's—and family's—overall well-being.

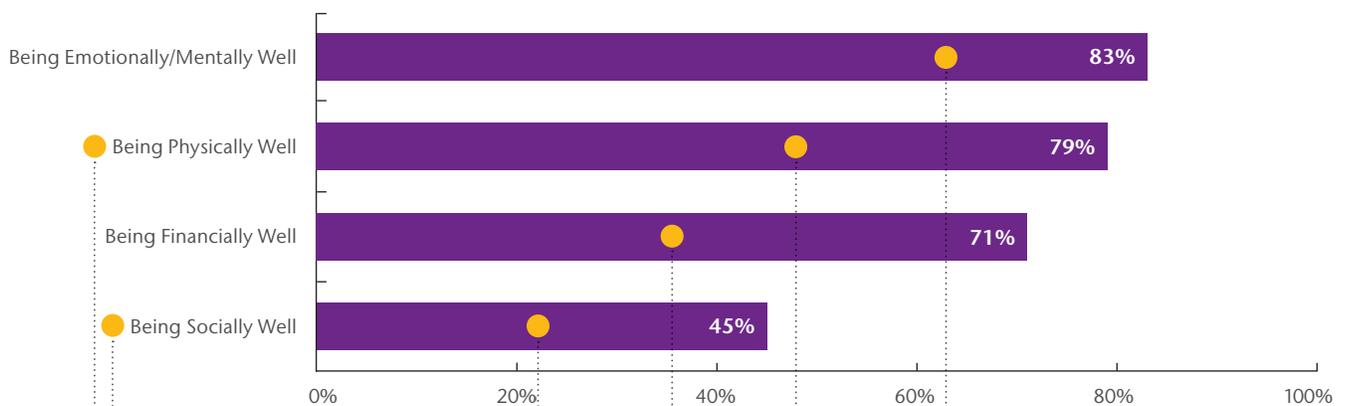
By positioning reward programs in a broader, more integrated, and more appealing way, employers can strive to generate greater employee appreciation. In turn, reward programs positioned in a well-being framework can become more valuable—even without employers significantly increasing their direct investment. Research certainly supports the idea that higher levels of understanding and related usage of reward programs often correlate to higher levels of appreciation, value, and even perceived competitiveness. We also consistently see greater understanding when programs are viewed

as more integrated and connected than when viewed as many separate (though valuable) programs.

Creating an overall well-being framework has another advantage with diverse audiences. The well-being framework provides a consistent way to roll out plans and programs across countries, regions, and cultures where the governmental and legal aspects of pay and benefit programs vary so widely—making global application and communication nearly impossible.

Though well-being components vary, we wanted to better understand consumer viewpoints related to its four most often identified components: physical, emotional/mental, financial, and social well-being.\* We asked consumers to indicate how important each of the four components is in their personal life today. Interestingly, consumers identify emotional well-being as most important, followed closely by physical well-being. These results are consistent across segments, with a few noted exceptions.

### Importance of These Attributes in My Personal Life Today\*\*



Those **60+ years old** are more likely to cite physical well-being as important (85%), while those **in their 30s** are more likely to view social well-being as important (52%).



Consumers who work in **strong cultures of health** are more likely than those in weak or mediocre health cultures to see each component as important. Similarly, those in cultures with **more effective communication** also are more likely to see each as important.



**Women** are more likely than men to view each well-being component as important.

\*Other less common components may include career and/or learning and development well-being topics not explored in this study.  
 \*\*Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 is "extremely important" and 1 is "not at all important."

# Most Important Attributes (Continued)

To help employers decide which aspects of overall well-being to focus on, we went deeper and asked consumers about the importance of certain attributes of each well-being component. The key to the most important overall component, emotional/mental well-being, is managing stress and taking reasonable time off. Similar proportions of consumers also cite a variety of attributes across the framework (highlighted in purple below). This finding tells us that there is no silver bullet to address an individual's overall well-being—but rather an integrated and varied set of elements, with time often a critical element of the most commonly cited well-being components.

Providing further evidence of this interconnectedness, the cost of health care is the financial worry that consumers cite most often. In fact, 30% of employees say their level of debt is ruining the quality of their life (*2015 Aon Hewitt Financial Mindset™ Study*).

By focusing on these key well-being attributes, employers may be able to drive greater understanding, as well as appreciation and value, of rewards and programs.

## Importance of These Attributes in My Personal Life Today\*

Being Emotionally/Mentally Well	
Managing my stress	68%
Taking reasonable time off from work/rest and relaxation	65%
Learning about something new	53%
Spending enough time on hobbies or other activities I enjoy	53%
Making an effort to try new things or experiences	48%

Being Physically Well	
Getting enough sleep	70%
Eating healthy	65%
Following medical advice	64%
Getting enough exercise	59%
Getting routine medical screenings/annual physicals	58%
Staying home from work if I'm sick (among employed)	45%

Being Financially Well	
Not living beyond my means	70%
Regularly saving money for my post-regular employment future	67%
Paying off the balance on my credit cards each month	65%
Planning for how I will spend my retirement years (or post-regular employment)	54%
Saving for education expenses	31%

Being Socially Well	
Spending enough time with family/friends	70%
Effectively managing or balancing my work commitments and my personal commitments overall	63%
Improving my skills in growing and maintaining relationships	54%



Women place greater value on “not living beyond my means” than men (75% vs. 65%), as do Boomers (75% vs. 67%).



Nearly half of Millennials (45%) value “saving for education expenses.”



Millennials value “balancing their work and personal commitments” and “improving relationship skills” more so than other age groups (68% vs. 62% and 60% vs. 41%, respectively).

\*Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 represents “extremely important” and 1 represents “not at all important.”

# Consumer Health Mindset 2016

## New Perspectives. New Experiences.

This report unpacks consumers' new perspectives in these four areas and offers employers ideas for new experiences they can create to drive more of the right behaviors.

### ▶ Millennials Matter

*Help me look and feel my best*

#### New Perspective From Consumers

For Millennials, being healthy is about looking and feeling good, spending time with family and friends, and finding balance. They see themselves as healthy now, but recognize that their current lifestyle and stress levels may create future health issues.

#### New Experiences Employers Can Create



Activate behavior change with a “wikiHow-like” approach to well-being.



Shape and share a well-being “story” that keeps them on the edge of their seats.



Push mobile and personalized decision support tools into hyperdrive.

#### What Consumers Have to Say

*“I’m most frustrated by my own inconsistent motivation to make the changes I know I need to make (mainly sleep, though diet and exercise are also important).”*

*“My company broke down the health care plans in an electronic book. But I still had to call my dad to ask what it meant.”\**

### ▶ The Experience Engages

*Take me on a connected journey*

What consumers experience in their health care journey impacts the choices they make and how they view health care. While they see a positive shift in health culture and support from employers, they still lack the confidence to be savvy day-to-day health care consumers.



Boost your organization’s health culture by building and leveraging well-being ambassadors at all levels.



Create a robust communication strategy built around consumer experience mapping.



Equip employees to make optimal “using” decisions at opportune moments.

*“I’d appreciate a healthier work environment based on latest trends—like longer lunches to encourage a nap or a walk, standing up for short meetings, holding 1:1 conversations while performing a physical activity, and catering healthy food options for meetings.”*

*“I’d appreciate if my company would provide specific nutrition information for all food at the café.”*

\*2015 Consumer Health Mindset Study (qualitative): Aon Hewitt, the National Business Group on Health, and The Futures Company.

# New Perspectives. New Experiences. (Continued)

## ▶ Behaviors Are Building

*Guide me to the next step*

Consumers are engaging in healthy behaviors more often and view employers' health and wellness programs favorably. But, they still have an overly rosy impression of their own health, and time and affordability get in the way of their making the best daily health choices.



Personalize and target communication so you can appeal to individuals' uniqueness.



Zero in on one or two "marquee" behaviors or conditions that the company needs to address.



Prioritize and promote bite-size, in-the-moment learnings and actions.

*"I am a meat and potatoes guy...very heavy carbs and lots of meats. I really want to change the way we eat and consume more fruits and vegetables."*

*"You have to be more aware of your health care plan choices. The onus of getting what is right for me is on me."\**

## ▶ Ease Is Everything

*Make it hyper-relevant to my life*

While the health ecosystem becomes even more complex, consumers want the opposite—solutions that are simple, easy, and relevant. They place even greater emphasis on emotional well-being and, in turn, they value approaches that speak to their personal life situations.



Boost the octane of your emotional and social well-being efforts.



Incorporate human touch points and communication into the well-being experience.



Create hyper-relevant communication that draws consumers' attention to what matters most.

*"It would be better if clinics and doctors were more available during evenings or weekends while I am not at work."*

*"I'm frustrated by the sheer lack of communication between doctors or groups of specialists within the same hospital network [and the resulting work it causes for me]. Who has that kind of time, what with work, commuting, and cooking?"*

\*2015 Consumer Health Mindset Study (qualitative): Aon Hewitt, the National Business Group on Health, and The Futures Company.

## Millennials Are Changing the Game

According to Pew Research, during the first quarter of 2015 the Millennial generation became the largest single generation in the U.S. workforce, with nearly 54 million people. And, it's set to hit close to 70 million members of the workforce by 2030. So it's no surprise that this generation is having a growing impact on health and wellness in the workplace. In fact, Millennials may reinvent it completely for everyone.

Who are these game changers? Millennials are people born from 1979 to 1996, which means in 2015 they ranged in age from 19 to 36 years old.\* Within that wide span of years is a diverse range of opinions and viewpoints. That's why we also look at some differences between the Emerging Millennials (ages 23 to 27) and Established Millennials (age 28 to 36).

In this section, we take a deeper look at this influential group of consumers who are changing what employers need to do to keep health and well-being at the forefront of the workforce.

\*The data in this report reflect Millennials age 23 or older, because consumers younger than 23 are not included in this study.



## ▶ Millennials Matter

For Millennials, being healthy is about looking and feeling good, spending time with family and friends, and finding balance. They see themselves as healthy now, but recognize that their current lifestyle and stress levels may create future health issues.

### New Perspectives From Consumers



Millennials rate their current health as good, but acknowledge that their unhealthy habits and stress levels may soon catch up with them.



Millennials value an integrated well-being approach and see health and wellness programs as differentiators for employers.



Choosing a health plan—and having tools and an array of people who matter to guide their choice—is increasingly important to Millennials.

### New Experiences Employers Can Create

#### Activate behavior change with a “wikiHow-like” approach to well-being.

Don't just tell them how to change behaviors, avoid risks, or overcome setbacks. Show them how—and let them show others. Self-improvement, self-directed learning, and social sharing and support are organic to the YouTube, Lifehacks, wikiHow generation. Tap into their desire and goals to know and grow, see and be seen, and look and feel good. As you guide them, they'll do the hard work of behavior change for themselves—and each other.

#### Shape and share a well-being “story” that keeps them on the edge of their seats.

Storytelling isn't just for kiddos. Behavioral scientists know that stories tap powerful emotions that ignite behavior change. And, good stories are the hallmark of savvy branding and marketing. To fully engage the hearts and minds of Millennials, craft a well-being story and brand that touch on all well-being dimensions. Make sure that it's authentic and true to their experience today, while still being aspirational enough to differentiate your workplace.

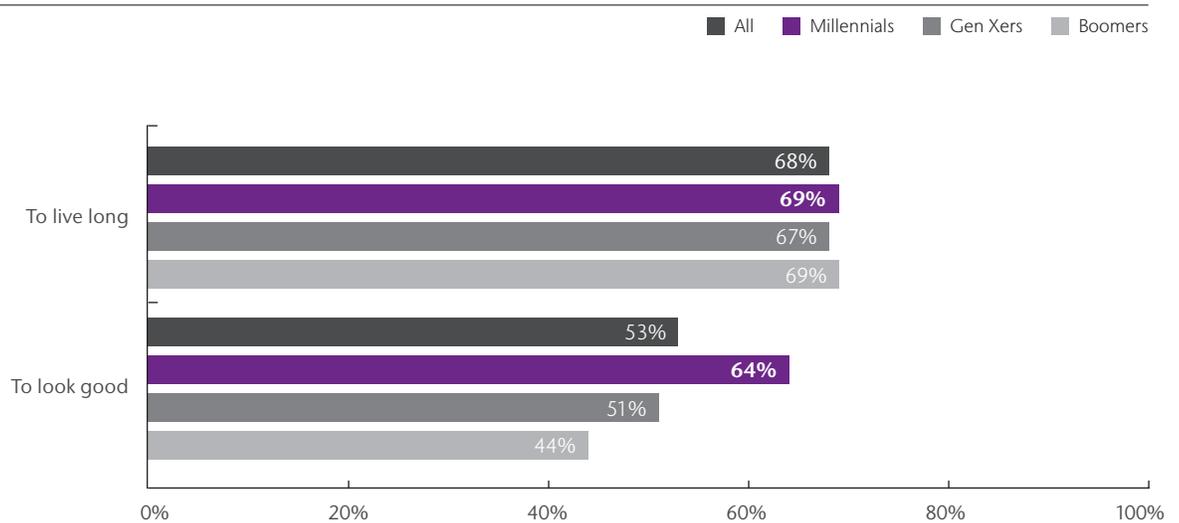
#### Push mobile and personalized decision support tools into hyper-drive.

This generation knows how to shop across multiple devices and find out what others are buying. Today retailers are using data-driven mobile technology—like beacons and geolocation—to reach them with hyper-relevant content and decision support whenever and wherever. So where are your decision support tools? If they're not in Millennials' hands when they choose and use health care and in sync with what others are doing, you're missing the moments that matter.

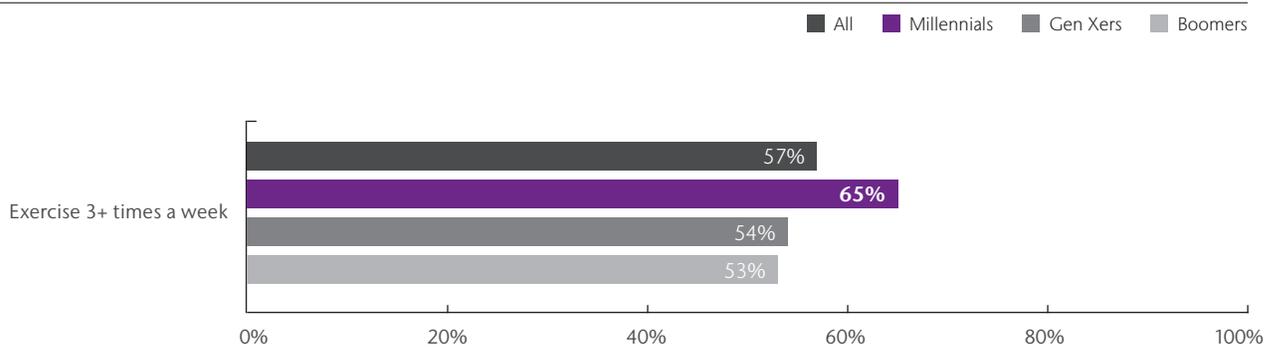
# “Let's be honest. I want to look good.”

Consumers across all generations say they are motivated to maintain or improve their health by the desire to live a long life (68%). However, for Millennials in particular, looking good is also a significant motivator (64%) in improving their health. This difference may be one of the reasons that Millennials report they exercise more than members of older generations.

## Motivation to Maintain or Improve Health\*



## Exercise Frequency

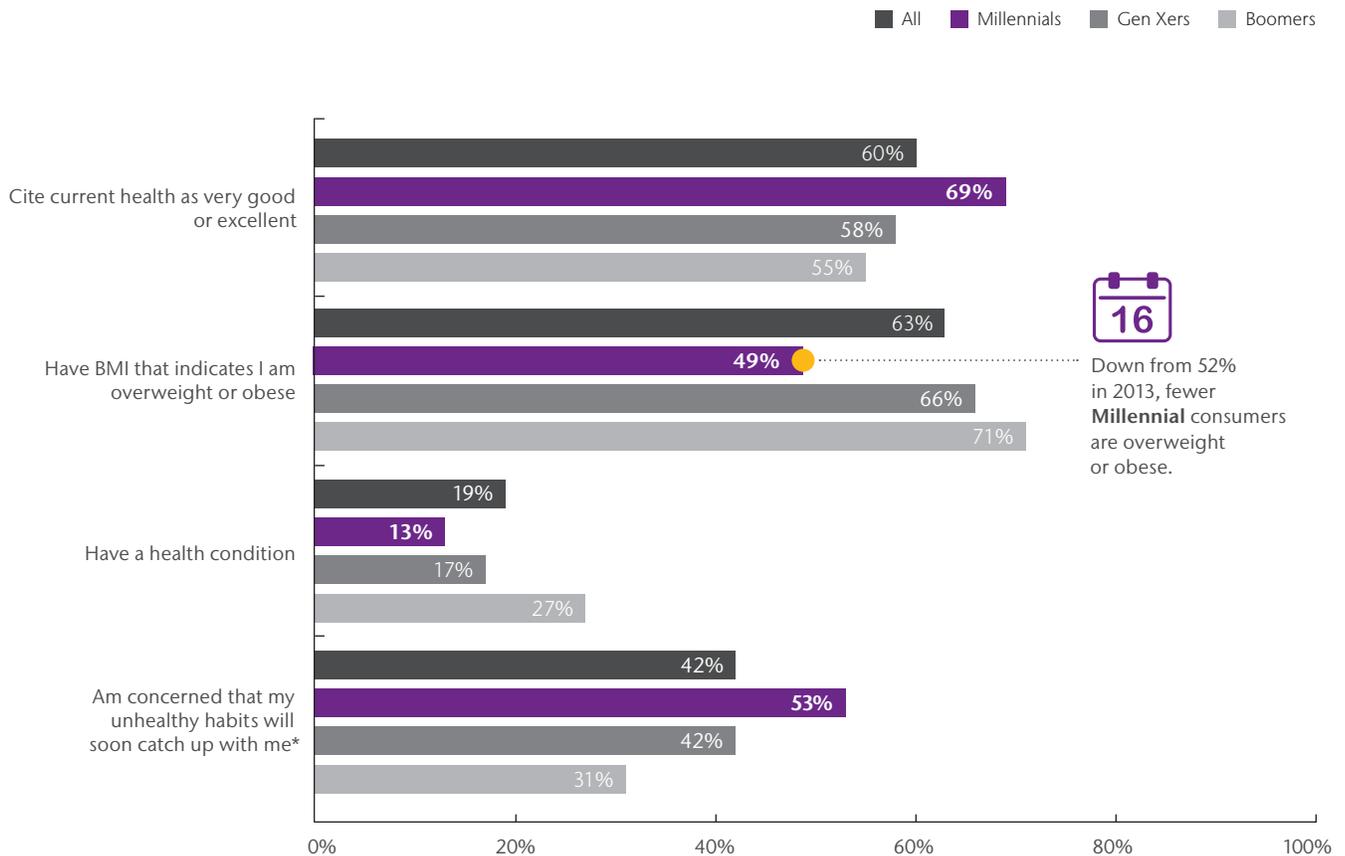


\*Figures represent the percentage citing a 6 or 7 on a 7-point scale where 7 is “extremely motivating” and 1 is “not at all motivating.”

# “I feel healthy now, but I realize my current lifestyle may create future issues.”

Not surprisingly, given their younger age, Millennials are more likely than older generations to rate their own health as at least very good. This self-perception comes with some grounding. Compared with their older counterparts, they do report having fewer medical conditions and a lower body mass index (BMI). At the same time, they acknowledge that their youthful lifestyle may have consequences later in their lives.

## Health Indicator

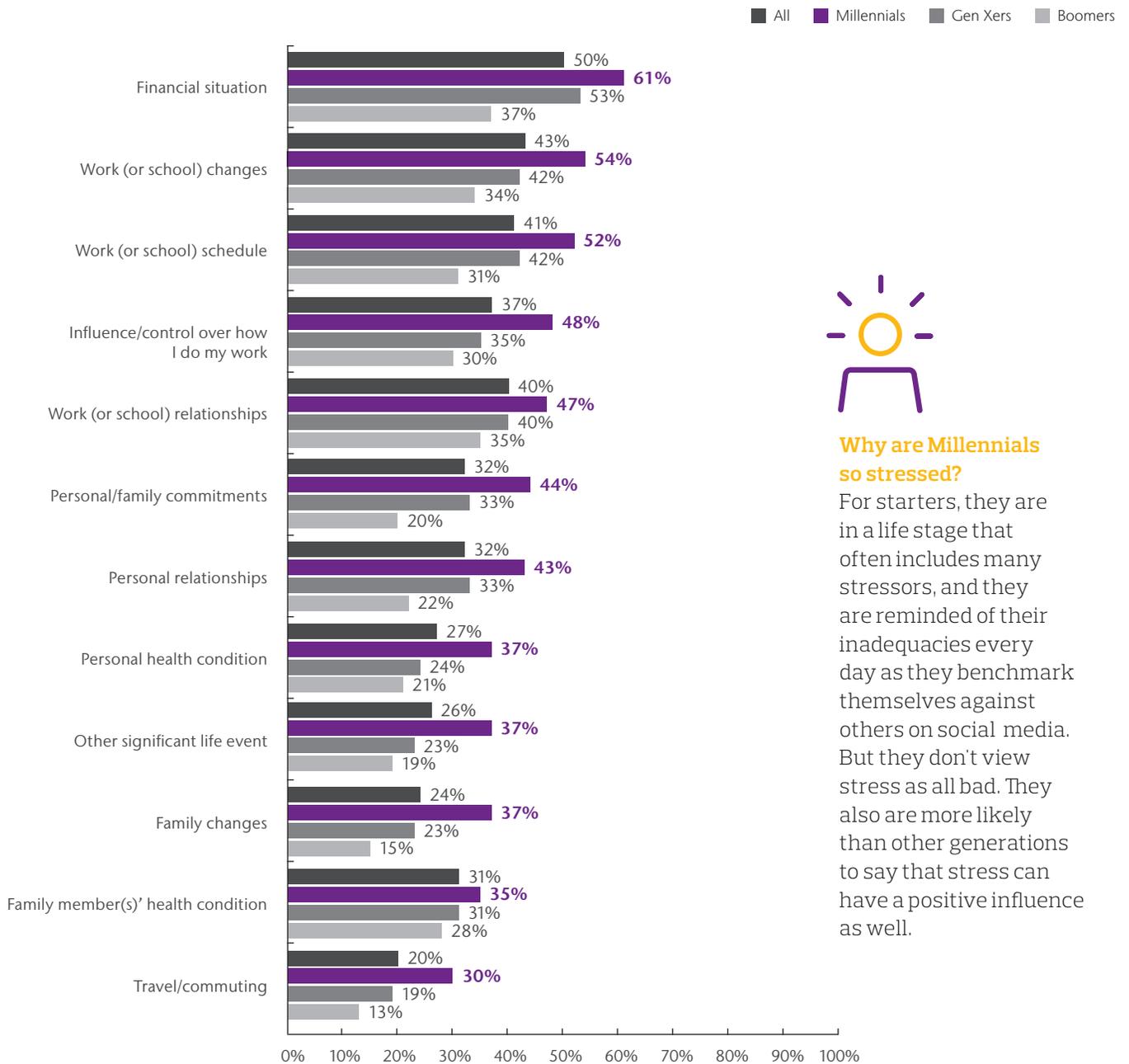


\*Figures represent percentage citing “strongly agree” or “agree” on a 5-point scale.

# “Along with my lifestyle, my stress level may create concern in the future.”

With over half (52%) of Millennials saying their stress level is high, members of this generation are much more likely than their older counterparts to view nearly every source of stress as significant or moderate. Millennials’ higher perceived stress and less healthy lifestyles potentially increase the overall health risk for their employers. That’s particularly likely since this group represents a growing proportion of the workforce.

## Source of Stress on My Personal Activities and/or Relationships\*



### Why are Millennials so stressed?

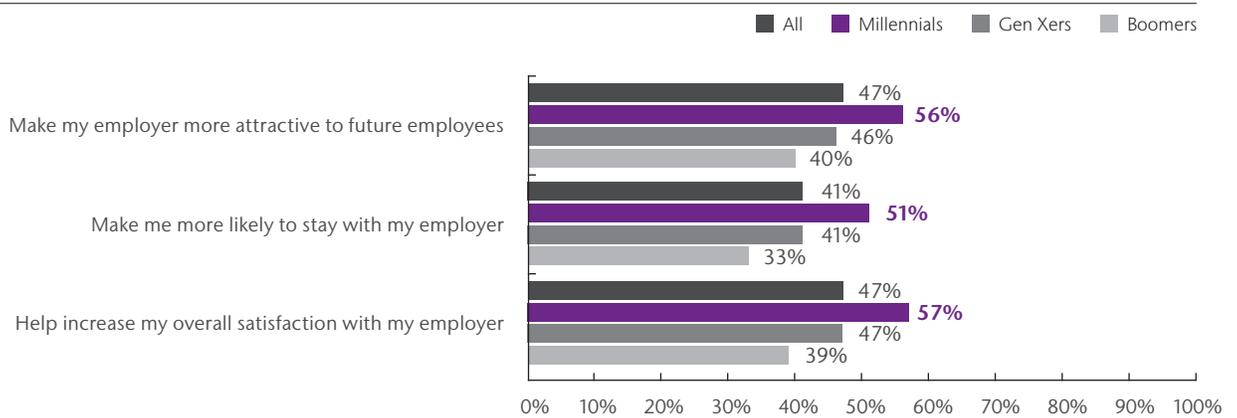
For starters, they are in a life stage that often includes many stressors, and they are reminded of their inadequacies every day as they benchmark themselves against others on social media. But they don't view stress as all bad. They also are more likely than other generations to say that stress can have a positive influence as well.

\*Figures represent percentage citing each as a “significant” or “moderate” source of stress on a 4-point scale.

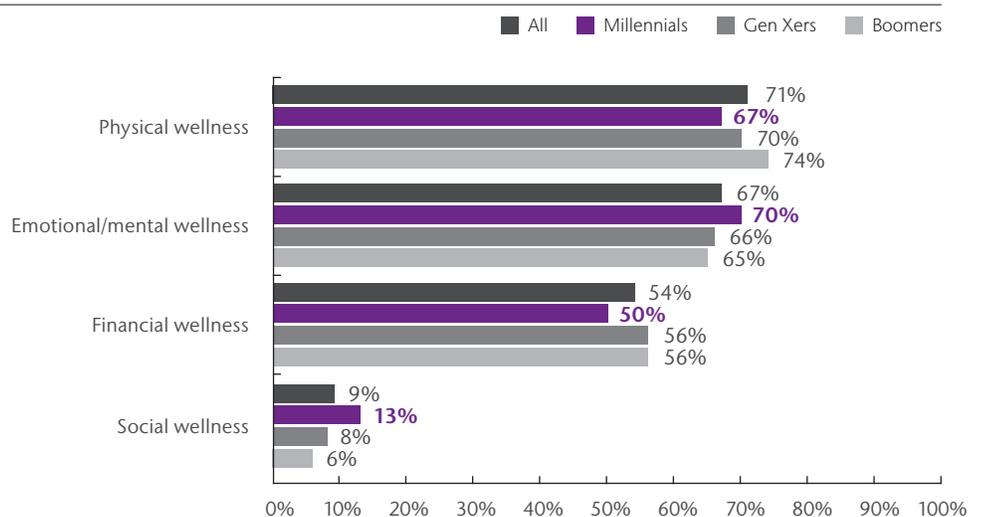
“I appreciate an overall, integrated approach to well-being, with an emphasis on physical and emotional wellness.”

When asked about overall well-being, Millennials are more likely to find an integrated approach more appealing than do other generations. All consumers would prefer an employer to focus on physical and emotional/mental wellness, though over half ranked financial well-being in the top two as well. However, Millennials are more likely to rank social well-being in the top two considerations for resource allocation compared with other generations—potentially making it more important to consider in the future.

**If My Employer Were to Take an Integrated Approach to Well-Being, It Would...\***



**If They Want to Support My Overall Well-Being, Employers Should Focus Resources on...\*\***



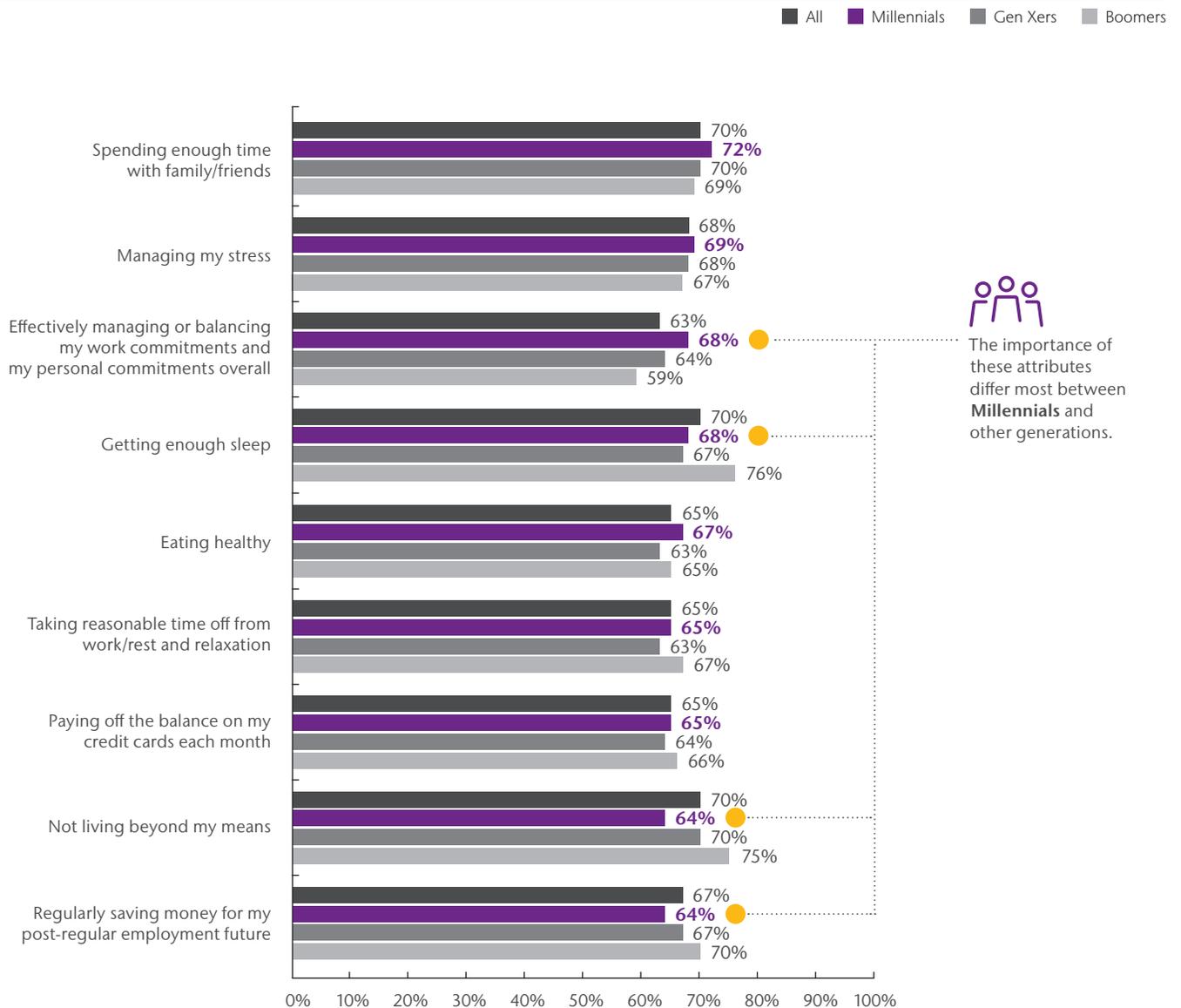
\*Figures represent percentage citing “strongly agree” or “agree” on a 6-point scale to this question: “Some employers are beginning to consider offering resources beyond the traditional ones that focus on physical/mental health, retirement, and work/life benefits. Instead, these resources support overall well-being—integrating or connecting physical, emotional/mental, financial, social, and professional wellness to help you live your life more fully day to day. If your employer were to take this integrated well-being approach, it would...”

\*\*Figures represent those who ranked it 1 or 2 on a 4-point scale.

# “For me, it’s about time with family and friends and finding balance.”

The well-being activities most important to Millennials in their personal lives are spending time with family and friends, managing stress, getting enough sleep, and balancing work and personal commitments—the latter of these being most significantly different from other generations. Other differences of note across the generations include getting enough sleep (differs from Boomers), not living beyond their means, and saving for the years after they’re no longer employed.

## Importance of Attributes to My Personal Life Today\*

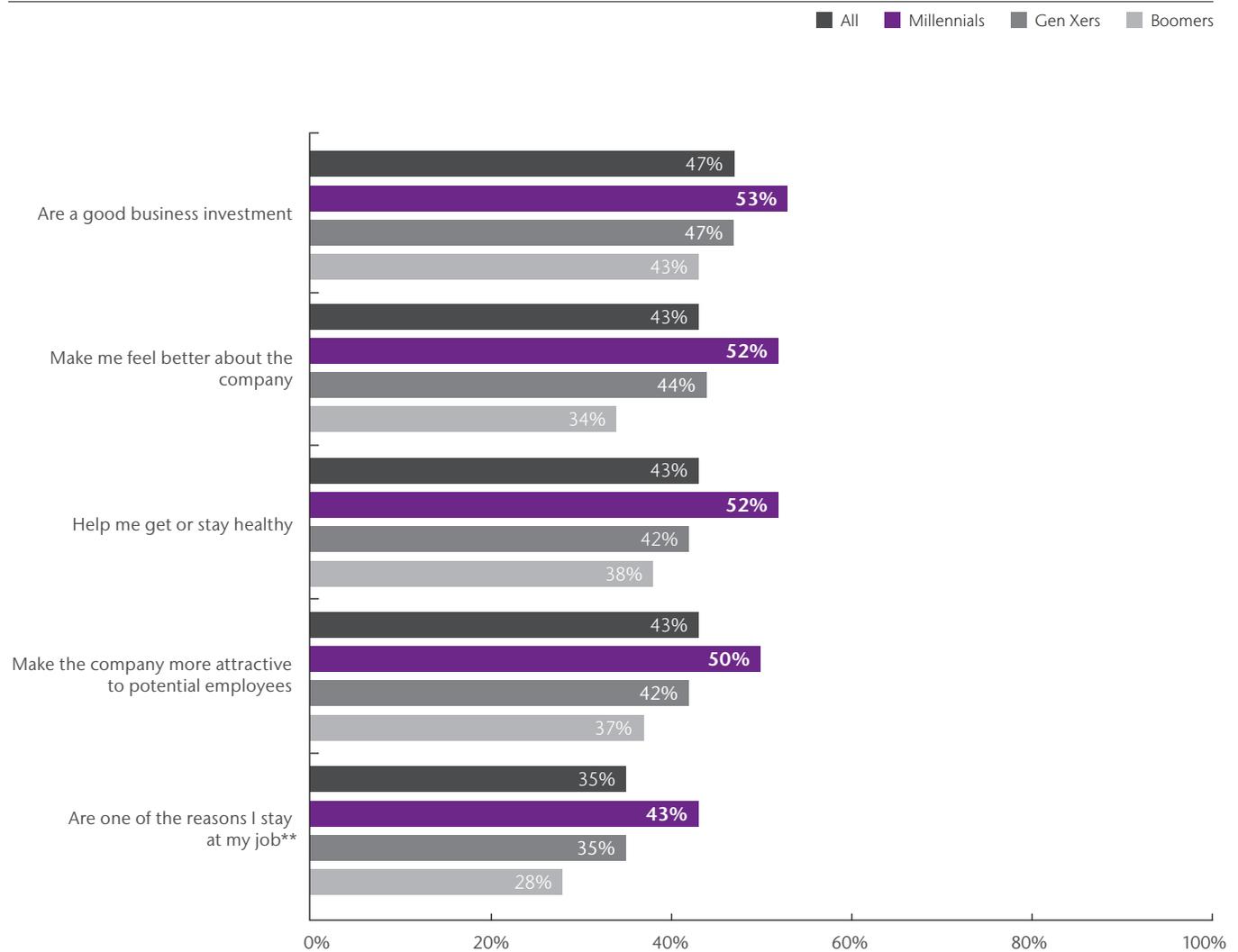


\* Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 is “extremely important” and 1 is “not at all important.”

# “Workplace health and wellness programs are valuable to me and the business.”

Millennials are more likely than their older counterparts to find value in health and wellness programs from their employers.

## Health and Wellness Programs Offered by My Employer...\*



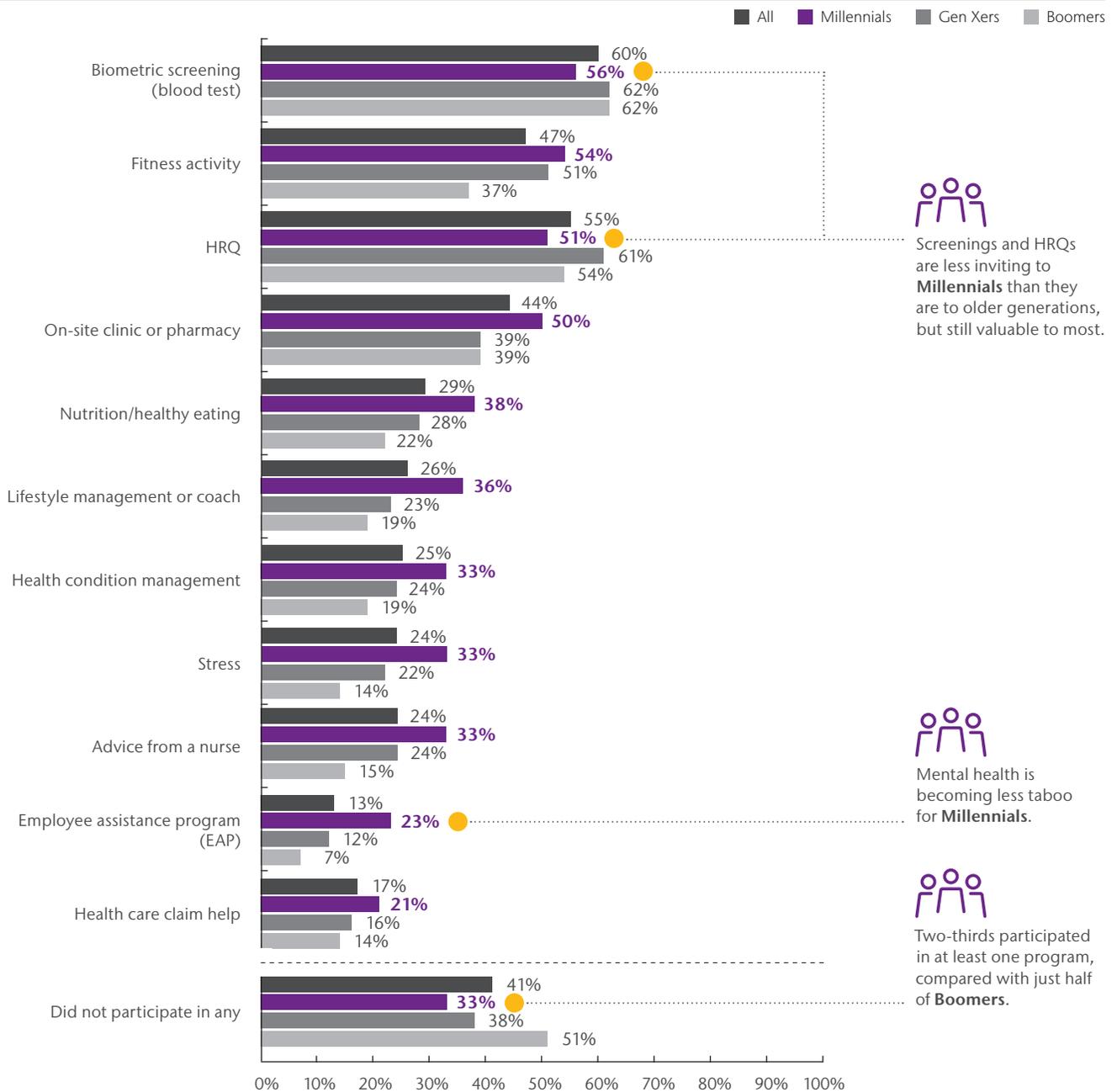
\*Figures represent percentage citing “strongly agree” or “agree” on a 6-point scale.

\*\*Asked only of employees.

“Because I value health and wellness programs, I’m more likely to participate when they align with my goals.”

Further evidence that Millennials find workplace wellness programs attractive is their participation level. They are less likely to participate in the more passive programs like screenings and Health Risk Questionnaires (HRQs) (as these are less appealing to Millennials). They focus more on programs that align with their desire to look good and manage stress (e.g., fitness, healthy eating, stress reduction).

**Health Programs I Participated in During Past 12 Months\***

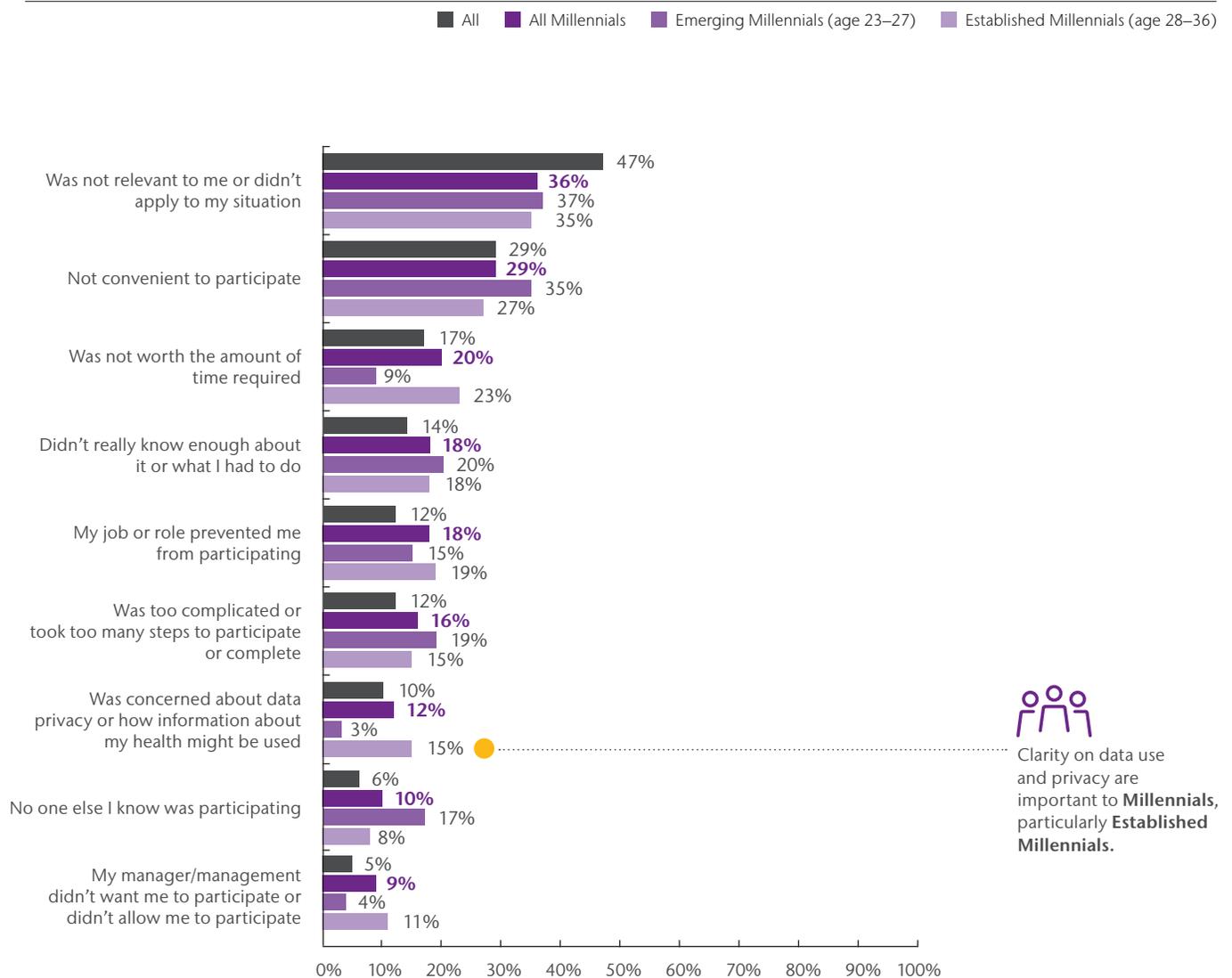


\*Among those who have the program available through the employer.

“Though I want to participate in relevant health and wellness programs, I won't if the experience is inconvenient or too time-consuming.”

Emerging Millennials are more likely to see inconvenience as an obstacle to participating in health and wellness programs than all other generations, while time is more likely to be a constraint for Established Millennials compared with others. Compared with other generations, the job, who else is participating, and managerial support are factors affecting Millennials' participation as well.

### Reasons for Not Participating in Health and Wellness Programs\*



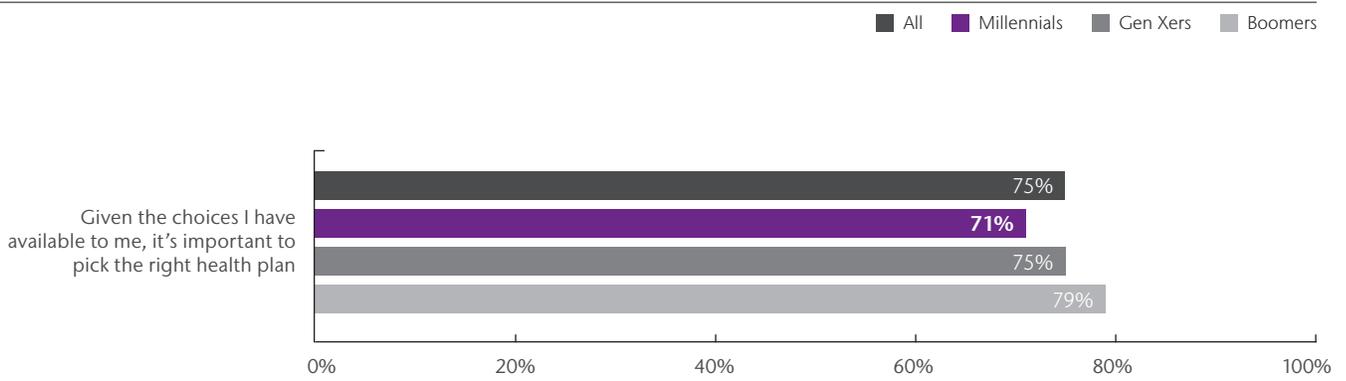
Clarity on data use and privacy are important to **Millennials**, particularly **Established Millennials**.

\*Figures represent percentage selecting each reason among those not participating in at least one program; participants were able to select all that apply.

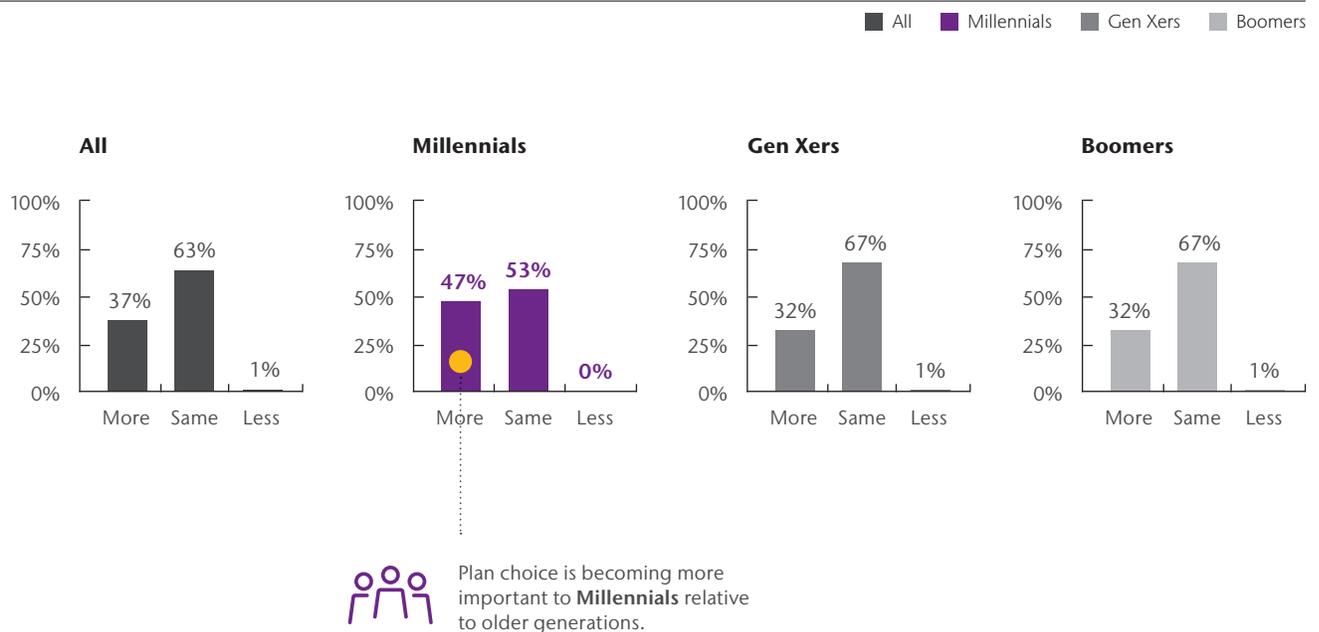
“My health plan choice is becoming more important to me, so I will seek more resources to help in the future.”

The importance of selecting a health plan is similar across the generations, but Millennials are more likely to see this choice as becoming more important in the future. This difference may factor into why Millennials most often rank health plan decision tools as one of the top three most helpful tools an employer can provide.

### Importance of Health Plan Choice\*



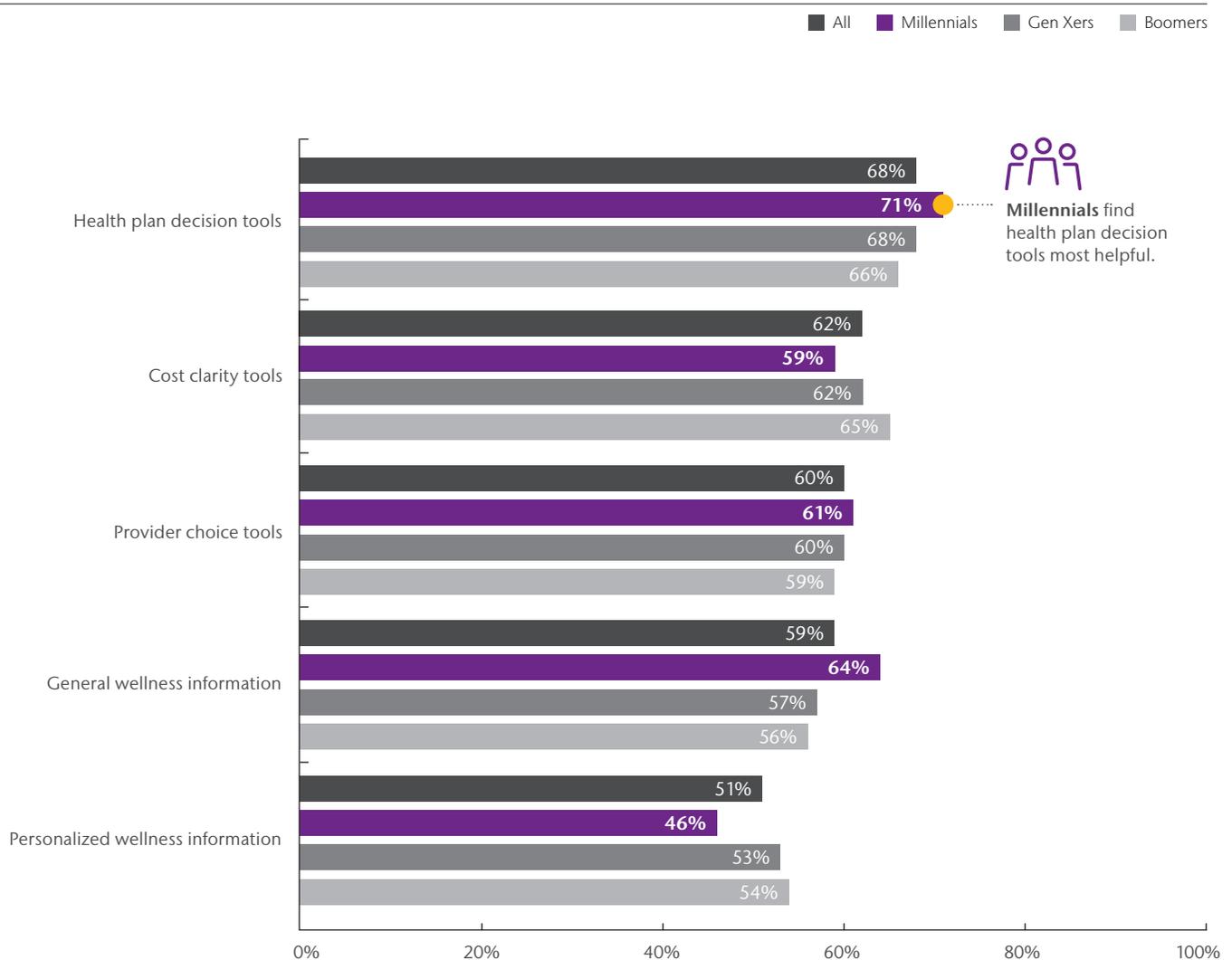
### Relative Importance of Health Plan Choice Over Past Year



\*Figures represent percentage citing "strongly agree," "agree," or "slightly agree" on a 6-point scale.

“My health plan choice is becoming more important to me, so I will seek more resources to help in the future.” (Continued)

Most Helpful Tool or Information From Employer\*

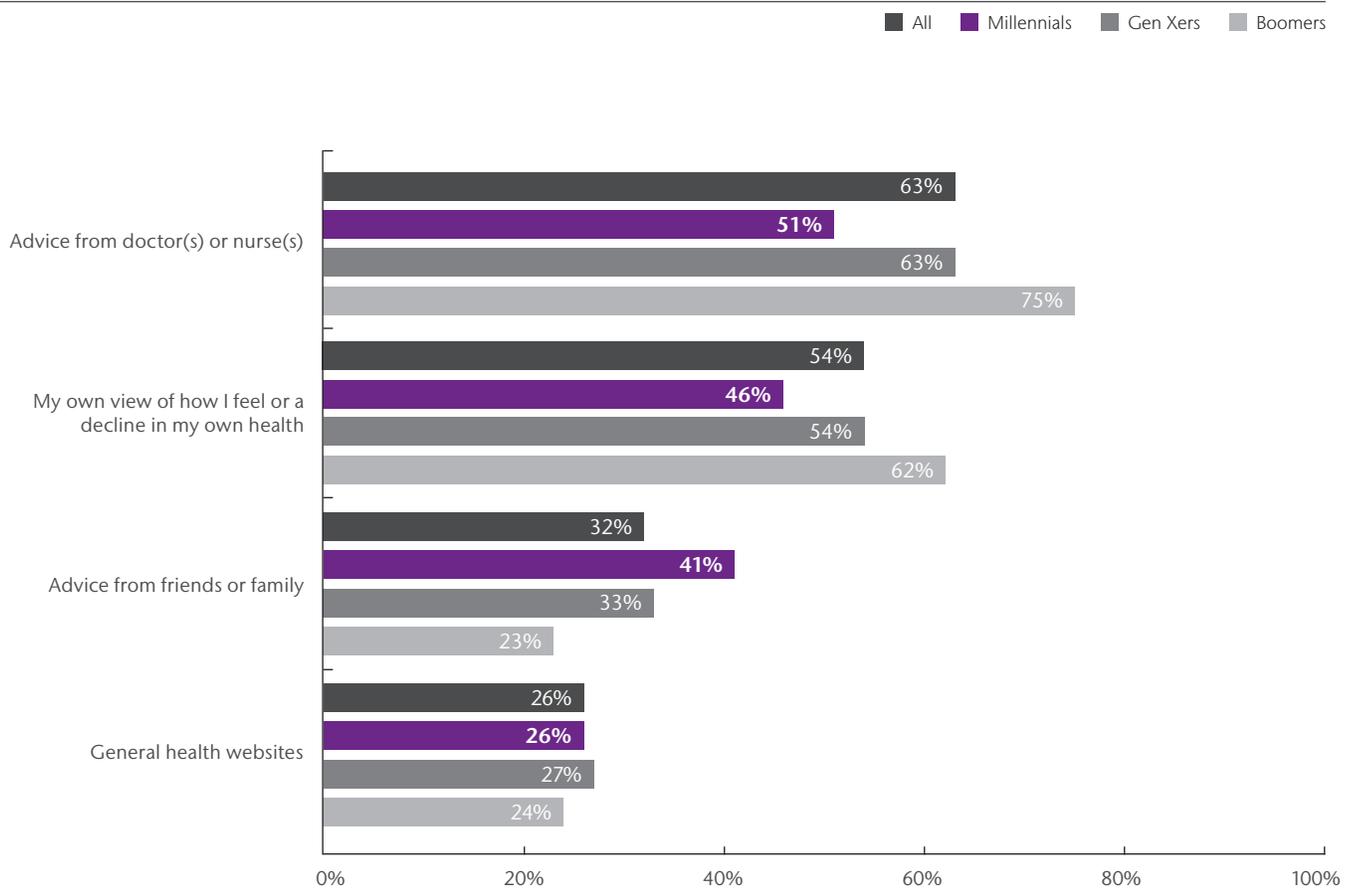


\*Figures represent percentage ranking each 1, 2, or 3.

# “I look to many sources before making decisions and am influenced by my social circle.”

Compared with other generations, Millennials consistently show a greater reliance on their social network of friends and family to influence their health actions. It has become nearly as influential as their own view. Doctors or nurses—as well as their own view of their health—continue to be the top influencers across all generations, especially for Boomers.

## Have Most Influence on Actions Related to Health and Wellness\*

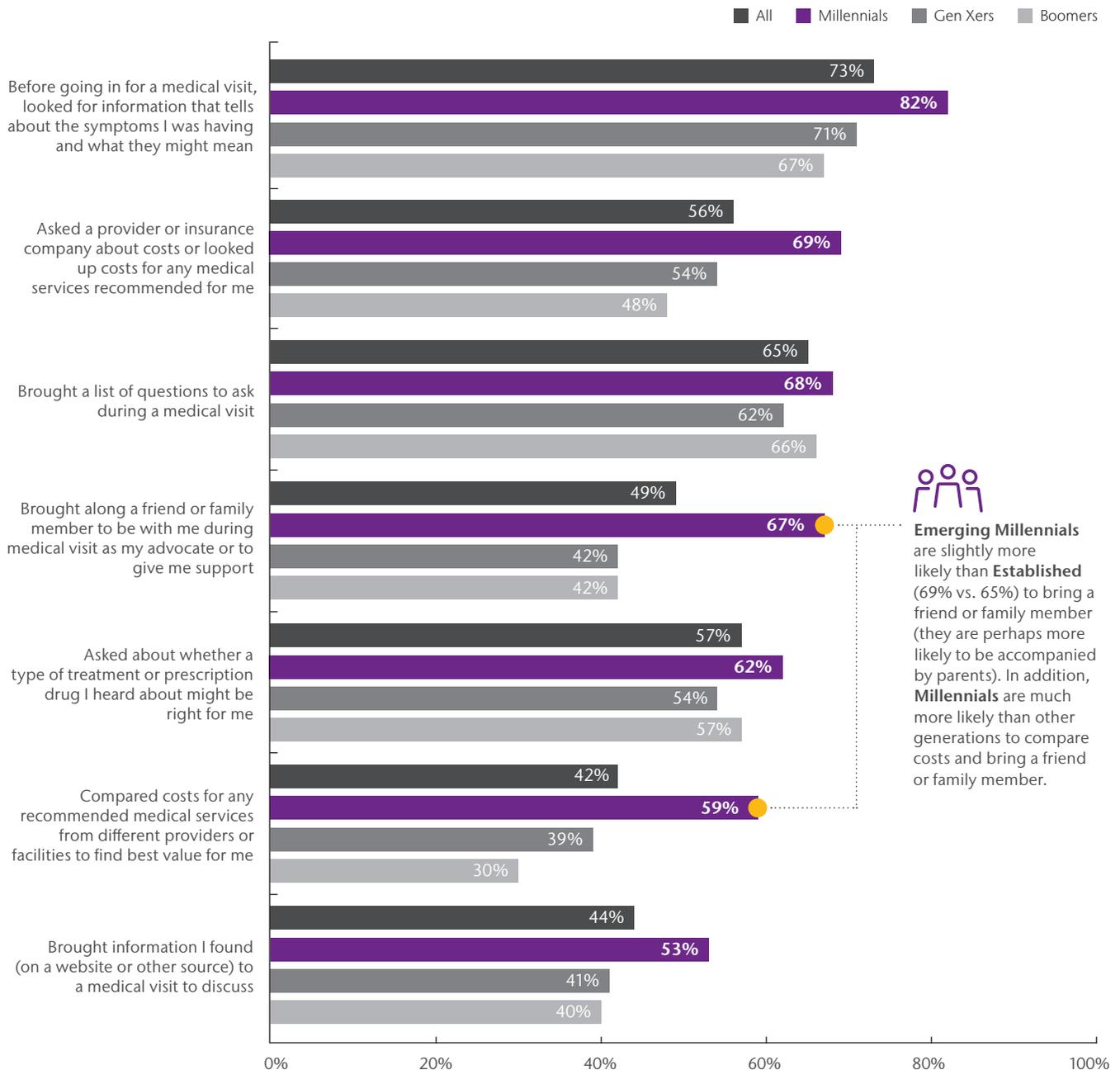


\*Figures represent percentage ranking each 1, 2, or 3.

# "I'm acting more like a health care consumer, but I need more help and have a long way to go."

When it comes to consumer behaviors, Millennials are fairly consistent with older generations in not behaving like fully confident consumers in every way. When looking at each specific consumer behavior, however, Millennials are more likely than older generations to have at least tried the different actions at least once.

## Actions Taken Before, During, or After Medical Visit or When Making Health Care Decisions\*



\*Figures represent the percentage who say they have taken each action once or more than once.





## ▶ The Experience Engages

What consumers experience in their health care journey impacts the choices they make and how they view health care. While they see a positive shift in health culture and support from employers, they still lack the confidence to be savvy day-to-day health care consumers.

### New Perspectives From Consumers



Strong health cultures produce more positive health behaviors and better health outcomes than weak health cultures.



Effective health communication is the #1 differentiator between a strong and weak health culture.



Consumers are not getting the full value from their health plans, and they're particularly dissatisfied if they're in an HDHP.

### New Experiences Employers Can Create

#### **Boost your organization's health culture by building and leveraging well-being ambassadors at all levels.**

Ignite inspiration in those who already walk the well-being talk. Train an invested network to lead simple challenges and spread healthy ideas at the grassroots level. Encourage executive champions to share inspiration and lead activities alongside employees. Create a "Siri® for managers" to give them easy access to people management topics. Encourage social sharing networks for healthy foodies, new parents, and other lifestyle groups.

#### **Create a robust communication strategy built around consumer experience mapping.**

Involve your well-being team and vendors in an experience mapping day that takes your communication strategy into the consumers' mindset. In the process, you'll think about the important behavioral touch points that influence the day-to-day health of employees and their families. You'll also explore how you can shape their big and small decisions to positively impact their well-being and give them the most bang for their benefits buck.

#### **Equip employees to make optimal "using" decisions at opportune moments.**

When your plan year starts, launch a campaign to promote savvy health care consumerism. Provide simple, on-demand mobile guidance at the moments consumers use and pay for their health care. Help them budget for and track their health spending more easily with quick, personalized communications. Give HDHP participants an "avoid these mistakes" list. And, throughout the year, don't forget to share success stories that are relatable and serve as teachable moments.

“When it comes to a healthy culture, more employers are getting it right.”

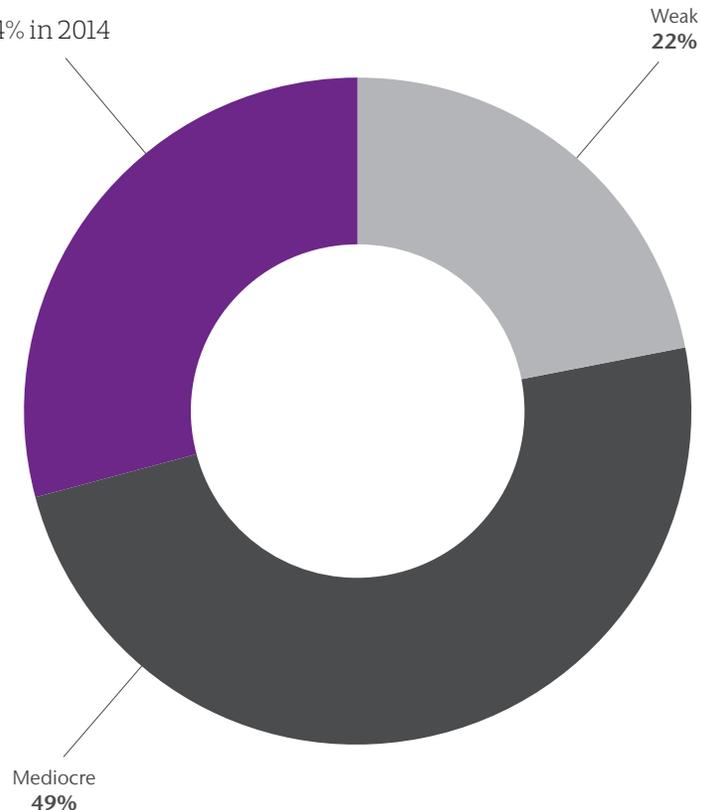
Employees perceive a positive shift in workplace health and wellness support from employers. In fact, 29% of employees characterize their work environment as having a strong culture of health, which is up 5 percentage points from two years ago. With many employers working to create stronger health cultures, it appears employees are taking notice. However, 22% of employees still say their work health cultures are weak and about half (49%) still describe their culture as mediocre.

Health Culture Prevalence\*

Weak Mediocre Strong

29%

Compared with 24% in 2014

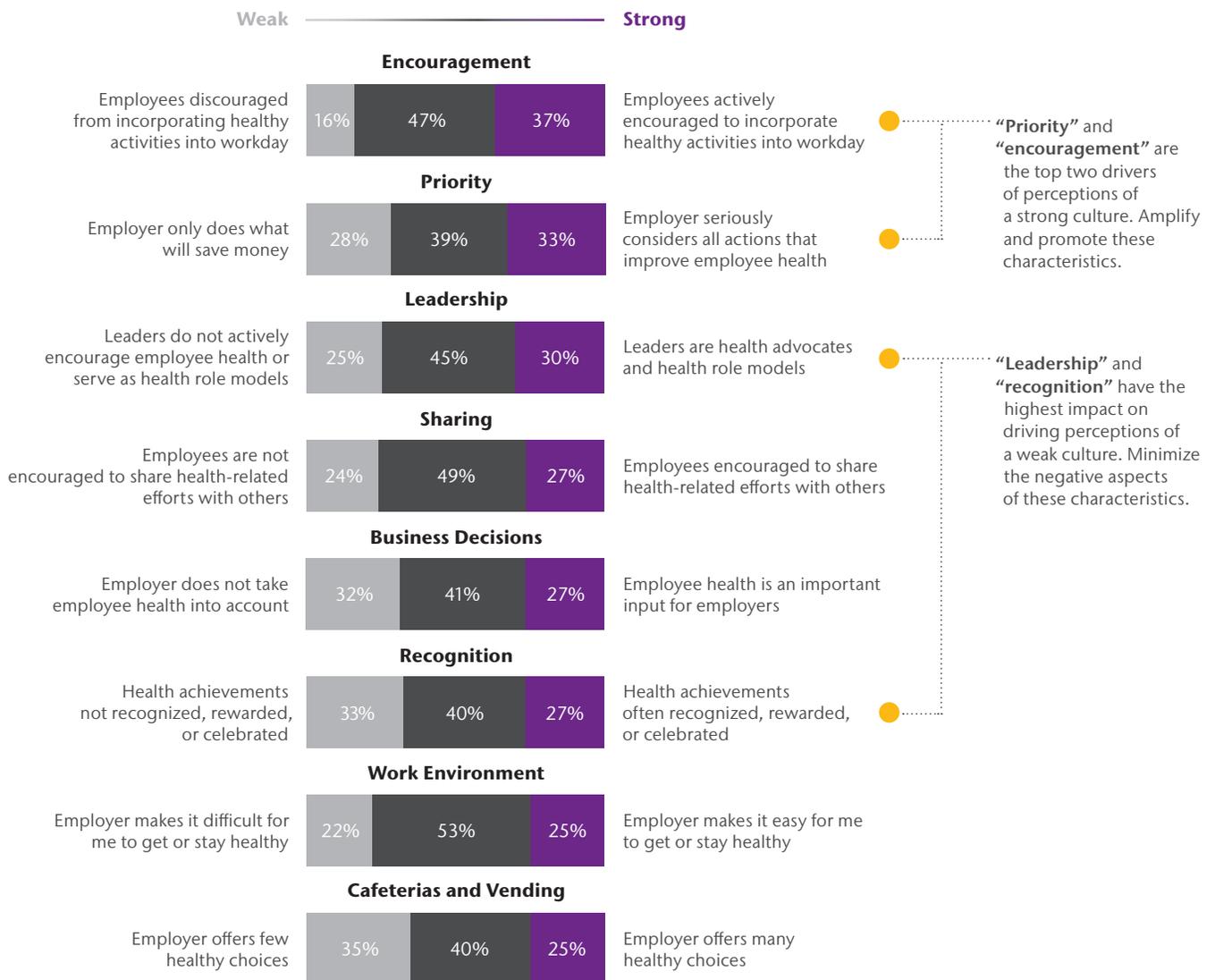


\*On a scale from 0 to 40 (8 questions across a 6-point scale), 0–12 is considered a weak health culture, 13–25 is a mediocre health culture, and 26–40 is a strong health culture.

# “When it comes to a healthy culture, more employers are getting it right.” (Continued)

## Characteristics That Comprise a Health Culture\*

■ Weak ■ Mediocre ■ Strong



\*On a scale from 0 to 40 (8 questions across a 6-point scale), 0–12 is considered a weak health culture (mostly left-side characteristics), 13–25 is a mediocre health culture, and 26–40 is a strong health culture (mostly right-side characteristics).

“When I work in a strong culture of health, I'm more likely to do more of the right things for my health.”

Strong health cultures produce more positive health behaviors and better health outcomes than weak health cultures. With some activities and outcomes, the differences are quite dramatic.

### Differences by Health Culture

**Gap**  
The gap shows the difference between **strong and weak cultures** as a straight point difference and percentage difference.

	Weak Culture	Gap	Strong Culture
Report strong health communication effectiveness in my company	12%	51 (425%)	63%
Say health and wellness programs make me feel better about the company*	14%	57 (407%)	71%
Rank “health information from employer” as helpful	17%	67 (394%)	84%
Have programs to help me get or stay healthy	20%	52 (260%)	72%
Say health and wellness programs make the company more attractive to potential employees*	21%	47 (224%)	68%
Cite health and wellness programs as one of the reasons I stay at job*	20%	35 (175%)	55%
Have never participated in any wellness program or activity	59%	33 (127%)	26%
Have high stress levels	28%	15 (115%)	13%
Believe I do everything I can to promote and maintain my personal health and wellness*	38%	31 (82%)	69%
Exercise at least 3 times a week	46%	21 (46%)	67%

**#1 Differentiator**  
**Strong health communication**  
effectiveness is the #1 differentiator between a strong and a weak health culture.

**Strong Culture**  
These three areas are much more prevalent in **strong health cultures**—strong, effective communication; health and wellness programs that enhance consumers’ view of the company; and helpful employer health information.

\*Figures represent percentage citing those who “strongly agree” or “agree.”

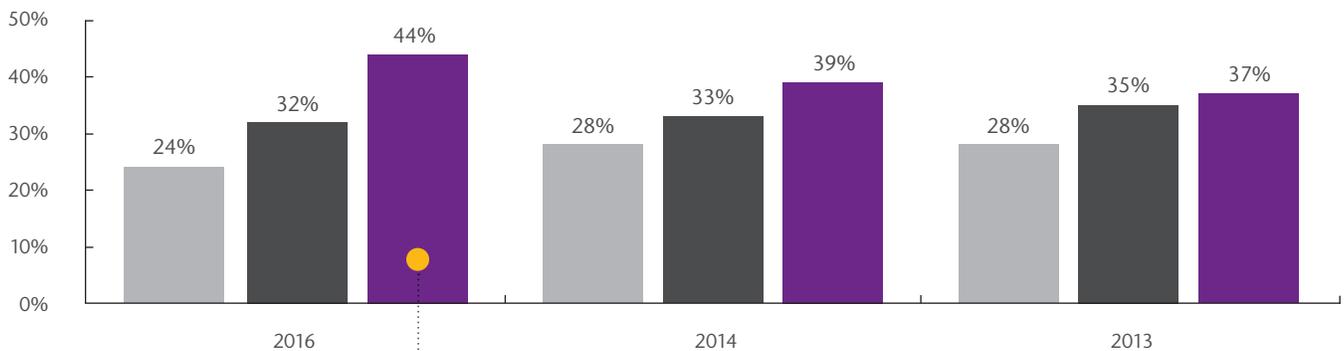
“My employer and manager are showing me more support in the workplace as I strive to achieve my health goals.”

Employees perceive that the health and wellness support they receive through their employers has improved over the last three years. Nearly half (44%) of employees believe their employer is extremely or very supportive in getting and keeping them healthy, and more than one-third (37%) feel the same about their direct manager or department head. How involved they’d like their manager to be varies widely—57% of Millennials would like managers to be very or somewhat active, versus only 35% of Boomers.

### How Supportive They Are in Getting and Keeping Me Healthy

■ Slightly or not   ■ Moderately   ■ Extremely or very

#### My Employer

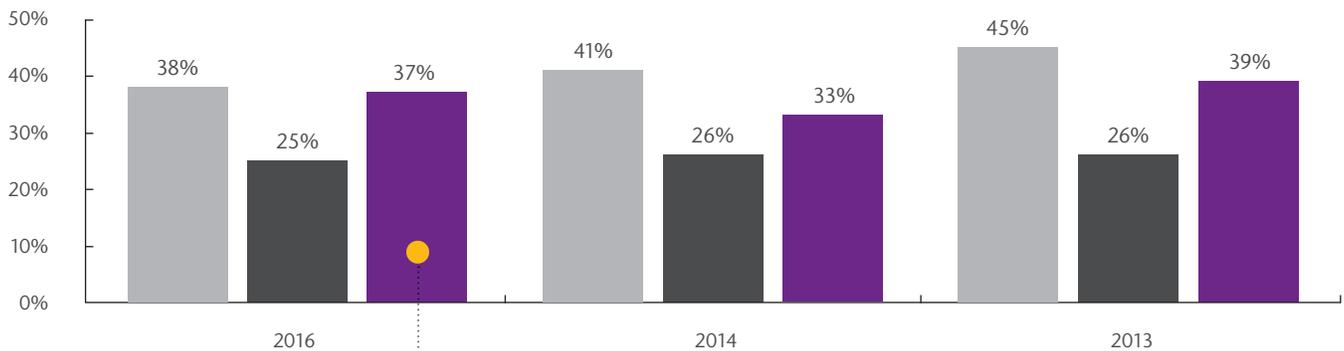


**Men** (48%) are more likely than women (40%) to view their employer as supportive.



**Millennials** are more likely than older generations to see their employer (55%) as extremely or very supportive.

#### My Direct Manager or Department Head

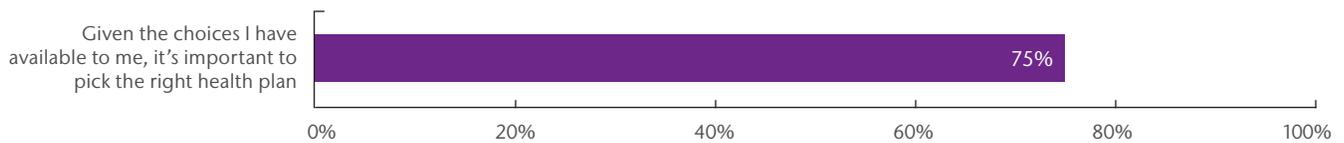


**Millennials** are more likely than older generations to see their direct manager (48%) as extremely or very supportive.

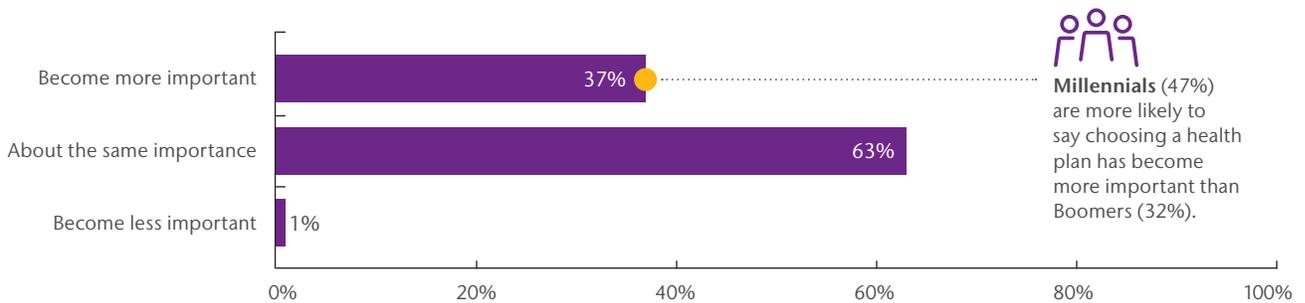
“It’s important to pick the best health plan available to me. But once I have coverage, I don’t always have a good experience as I try to get the best value out of it.”

Three-fourths (75%) of consumers believe it’s important to pick the best health plan available to them—and more than a third (37%) believe it’s become even more important over the past year. However, once they have coverage, less than half have a good experience during the year in knowing where to go to get the best value (49%), or feel well equipped to manage their costs (45%).

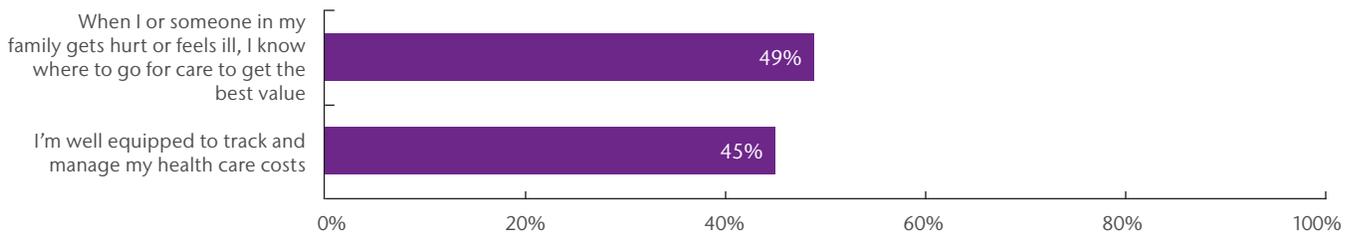
### Choosing a Health Plan\*



### Relative Importance of Health Plan Choice Over Past Year



### Using My Health Plan\*



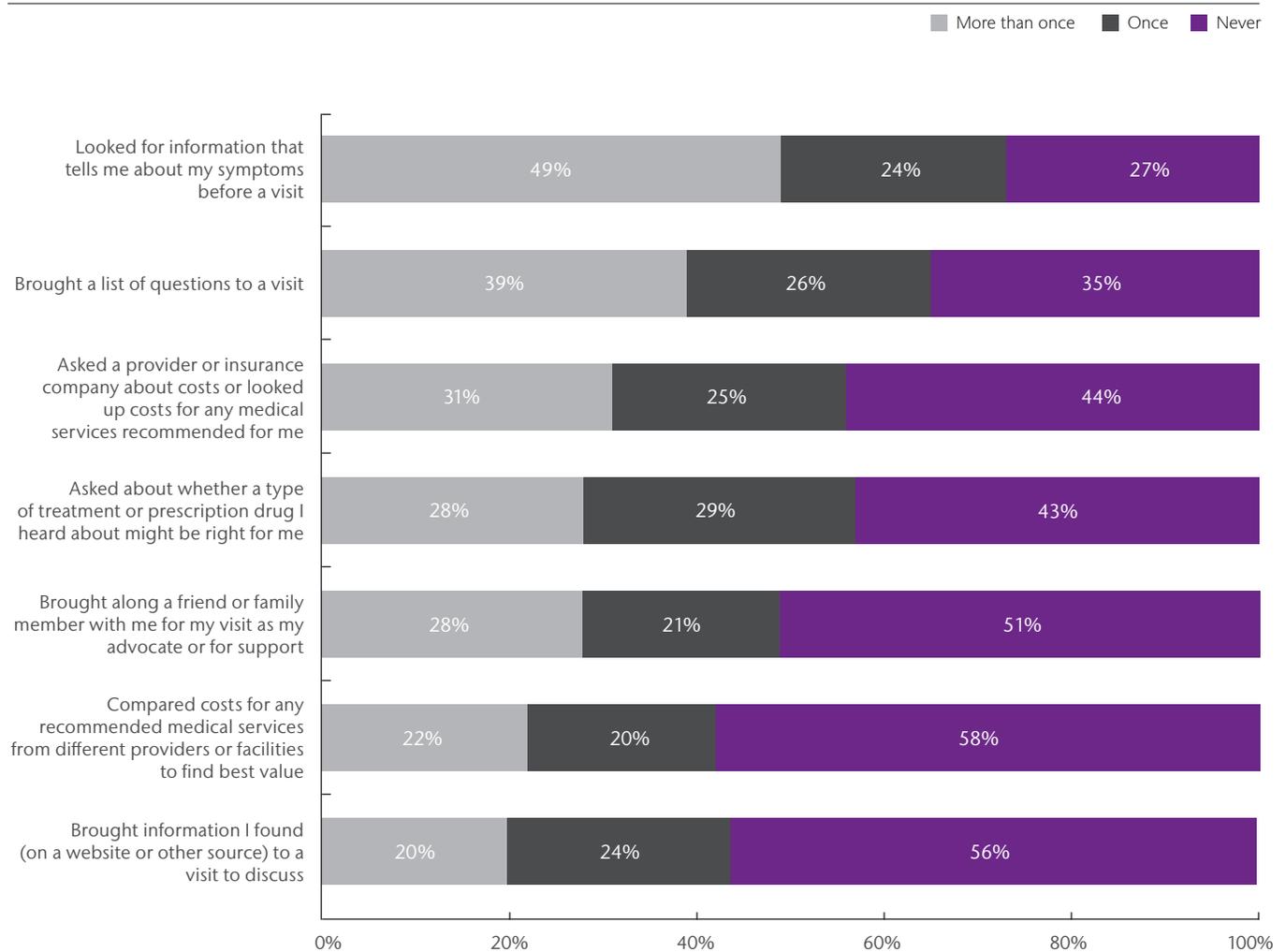
Privacy is still a concern. About half the consumers express concerns about how their personal health information might be used. That view is consistent in how it might be used overall (49%), by their employer (48%), or by other companies (46%).

\*Figures represent percentage citing “strongly agree” or “agree” on a 6-point scale.

“I’m gathering information before I go to the doctor, but I’m not necessarily acting like a confident consumer once I get there or after the visit.”

Consumers are not necessarily getting the most out of their experience at the doctor’s office. Before a medical visit, 73% of them say they have looked for information about their symptoms at least once. However, not as many consumers have ever taken steps to prepare for the visit or to follow up—like bringing information they found to the visit (44%) or comparing costs for recommended services (44%) at least once.

### Actions I Took Before or After Medical Visit or When Making Decisions



# "I'm less likely to be satisfied with my health plan if I'm in an HDHP."

Satisfaction levels with health plans and options are significantly different depending on which type of plan consumers are in. Satisfaction is higher for those in plans like PPOs and HMOs and lower for those in HDHPs. Regardless, nine out of 10 consumers who have health plan choices are likely to re-enroll in the health plan they are in now.

## Health Plan Perceptions

---

▶ **72%**

Satisfied with variety of health plans and insurance companies I could choose from\*

▶ **88%**

Likely I'll re-enroll in the same health plan\*\*

▶ **74%**

Satisfied with health plan I'm in\*

▶ **66%**

Satisfied with my HDHP account—HSA or HRA\*\*\*



**Consumers in HDHPs** are significantly less likely to be satisfied—both with the variety of their options (56% in HDHPs vs. 75% in all other plans) and their current plans (59% in HDHPs vs. 76% in all other plans).



**Boomers** (57%) are less satisfied with their HDHP accounts than consumers overall (66%).

\*Completely satisfied or satisfied.

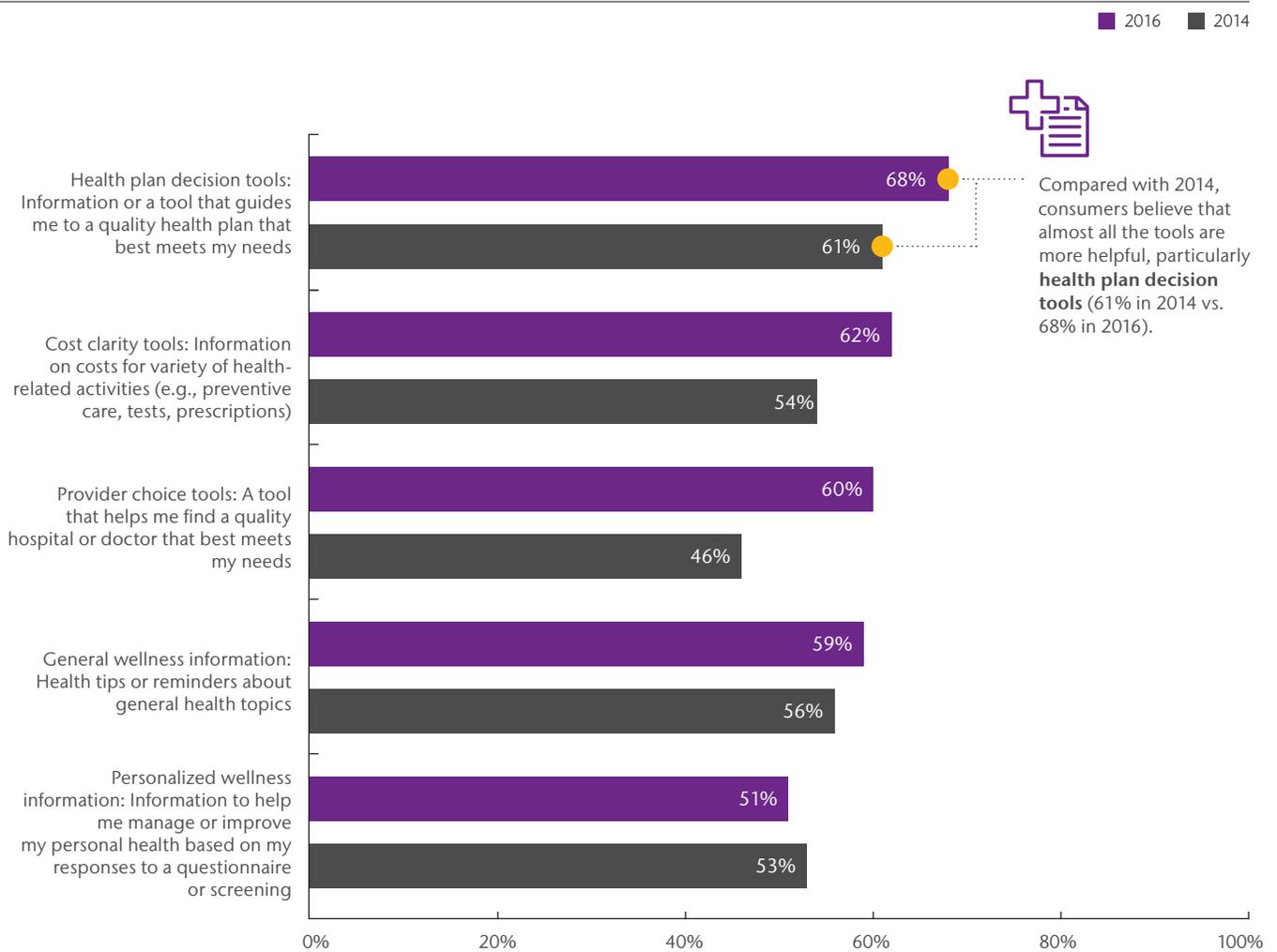
\*\*Definitely or probably will re-enroll.

\*\*\*Among those in HDHP.

“I increasingly appreciate tools that help me make better decisions—particularly those that guide me in selecting a health plan, clarify costs, and choose a provider.”

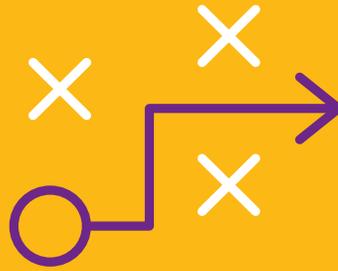
More than half the consumers appreciate having access to a range of tools that guide and inform them so they can make better health decisions. Health plan decision tools rank as most helpful (68%).

### Most Helpful Tool or Information\*



\*Figures represent percentage ranking each 1 or 2.





# ▶ Behaviors Are Building

Consumers are engaging in healthy behaviors more often and view employers' health and wellness programs favorably. But, they still have an overly rosy impression of their own health, and time and affordability get in the way of their making the best daily health choices.

## New Perspectives From Consumers



Consumers are engaging in more healthy behaviors and are more likely to participate in wellness programs.



Consumers continue to be overly optimistic about their health, and this unrealistic view strongly influences their actions.



While they want good health, consumers say time and money barriers get in the way and they question the effort more than in the past.

## New Experiences Employers Can Create

### **Personalize and target communication so you can appeal to individuals' uniqueness.**

Keep encouraging positive health behaviors. Remember that the closer you can get to the individual's needs, the more effective this encouragement will be. Personalize and target action-based messaging that instills confidence and provides consumers with clear, low-cost, healthy pathways to achieving their goals. And don't hesitate to share tips and stats from health professionals that show the consequences of not taking the healthy path. You also can showcase everyday solutions that can fit any lifestyle.

### **Zero in on one or two "marquee" behaviors or conditions that the company needs to address.**

Grow healthy together as an organization by choosing a couple of primary health goals you need to address—like reducing the weight or strengthening the resiliency of your workforce. Starting with leaders, rally the company around achieving the goal together through an awareness campaign to support meaningful change. At the same time, personalize the experience so employees can self-assess and choose to join the cause via their own paths.

### **Prioritize and promote bite-size, in-the-moment learnings and actions.**

We all have the best intentions to exercise and eat healthy foods, right? Unpack specific time and affordability barriers in your population through focus groups, and address these barriers in a targeted way. Seize the opportunity to build small, healthy activities into the workday and give managers five-minute tips for supporting their people. Make your programs low-effort and relevant so you won't need to rely on incentives as much.

"I'm engaging in more healthy behaviors more often."

Consumers are making progress! They rate their diets highly, more of them say they are exercising on a regular basis, and fewer are finding excuses to avoid exercise. In addition, more consumers are getting annual physical exams.



### Exercise or Strenuous Physical Labor in Last 7 Days

0 to 2 days

3+ days

2016

43%

57%

2011

55%

45%



### Excuses, Excuses

It's easier for me to find excuses not to exercise than to go out and do something (very small barrier or not a barrier)

43%

48%



**Men** (63%) and **Millennials** (65%) are more likely to say they're exercising at least 3 times a week than women (51%), Gen Xers (54%), or Boomers (53%).

# "I'm engaging in more healthy behaviors more often."

(Continued)



## Preventive Care

Had an annual physical within the last year

2016

66%

2011

62%



## Diet Assessment

Average score of diet at home (100 being completely healthy)\*

Concerned about healthiness of diet\*\*

71.6

18%

69.5

20%



Consumers who receive **strong communication** about health (26%) are more likely to report diet concerns than those who receive weak communication (12%). This finding suggests a higher awareness and perhaps a more realistic view of their current health status among those who receive effective health communication from employers.

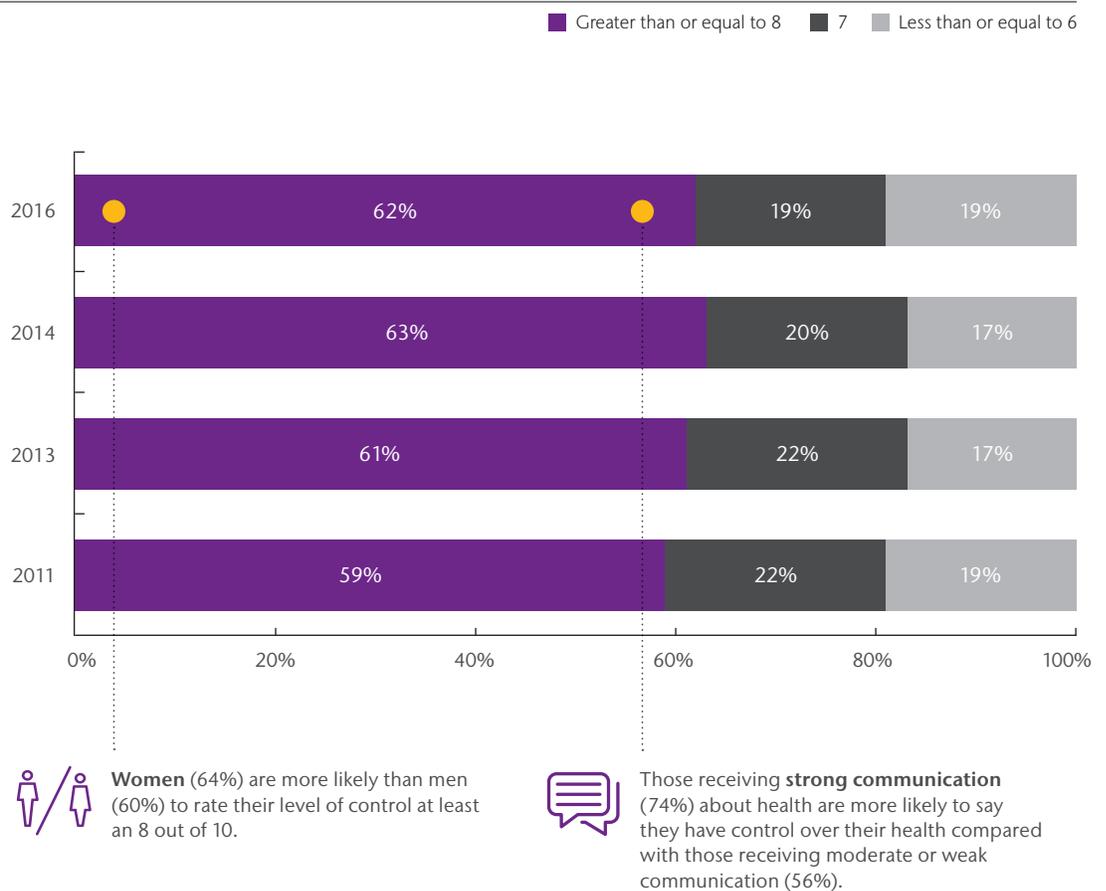
\*Figures based on 0–100 scale where 0 is completely unhealthy and 100 is completely healthy.

\*\*Ranked 10, 9, or 8 on a scale of 10, with highest concern being 10.

# “I have more control over my health, and I believe I’m doing a good job.”

Most consumers believe they have control over their health, and their perceived control is significantly higher than five years ago. They also describe their health as excellent or very good, consistent with two years ago.

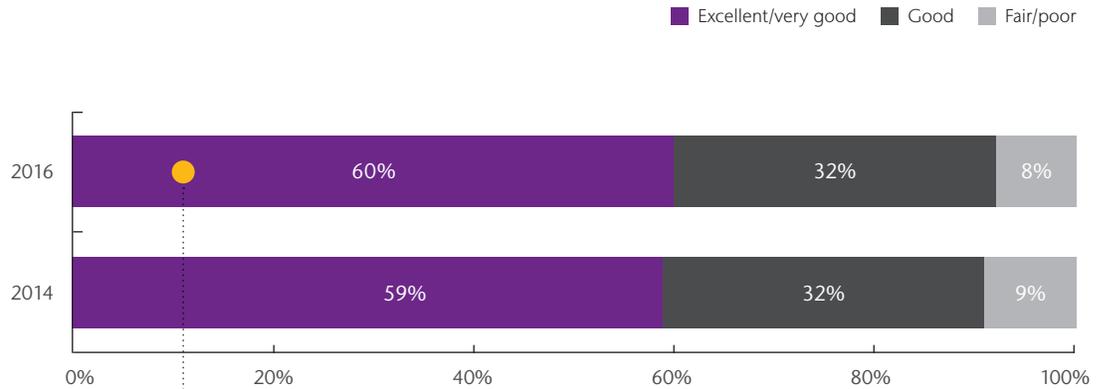
## Level of Control I Have Over My Health\*



\*Figures based on 0–10 scale where 0 is “no control over my health,” and 10 is “complete control over my health.”

# "I have more control over my health, and I believe I'm doing a good job." (Continued)

## How I Rate My Overall Health

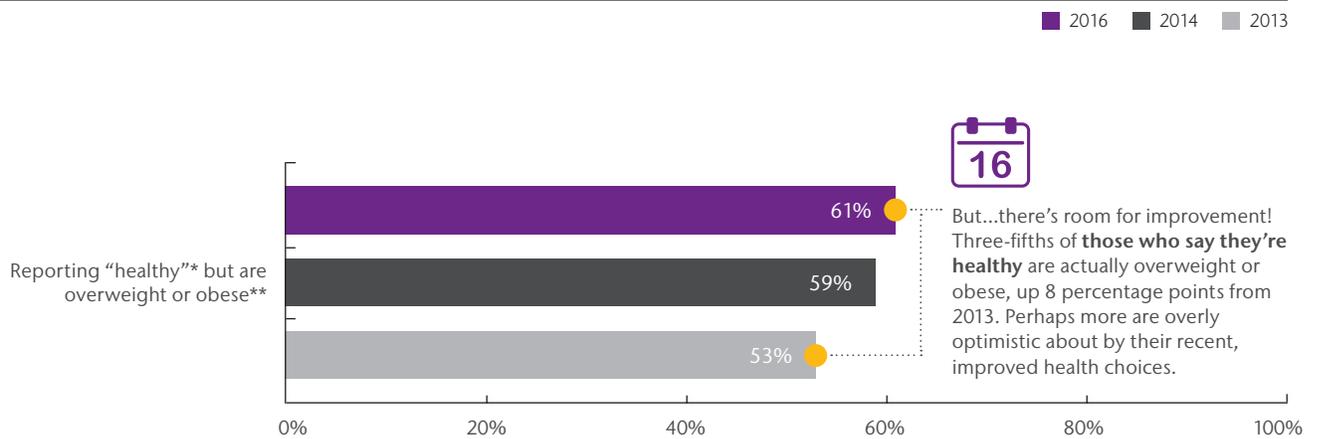


**Men** (62%) are more likely than women (58%) to rate their health as excellent/very good.



More **Millennials** (69%) rate their current health as excellent/very good than Gen Xers (58%) or Boomers (55%).

## How Healthy I Think I Am



\*Rated health as "good," "very good," or "excellent."

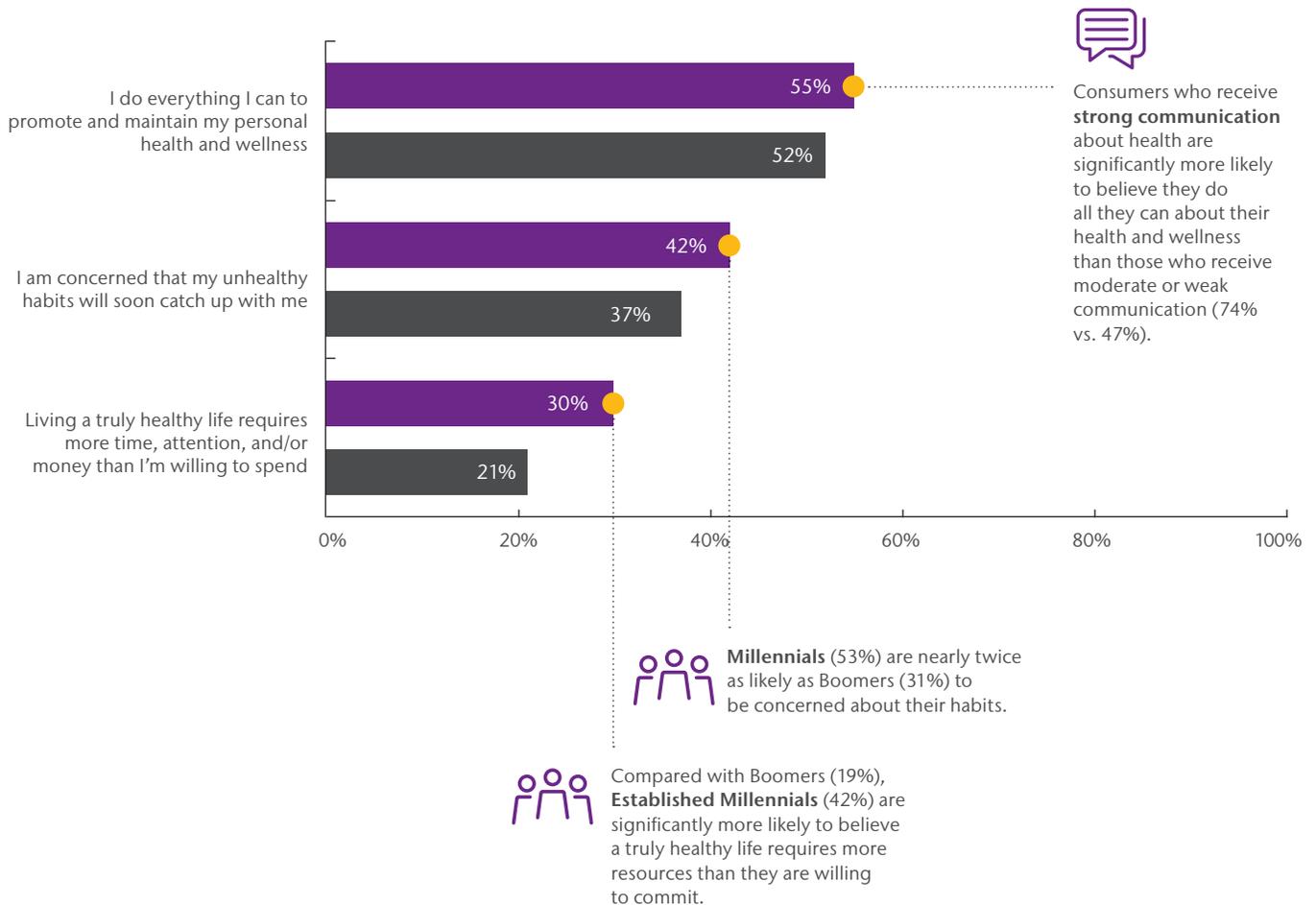
\*\*Based on self-reported height and weight.

“I’m striving to achieve good health and wellness, but am more likely to question if the effort is worthwhile.”

Over half of consumers (55%) say they’re doing everything they can to promote and maintain their health—and two-fifths (42%) are concerned about their unhealthy habits, up 5 percentage points from 2014 (37%). Despite consumers’ increased focus on their personal health, one-third (30%) believe that a truly healthy life takes more resources than they’re willing to spend (also up from 2014, a whopping 9 percentage points). This finding indicates that some consumers will choose not to put in the effort given the perceived costs associated with a healthy life.

### Healthy Living\*

■ 2016 ■ 2014

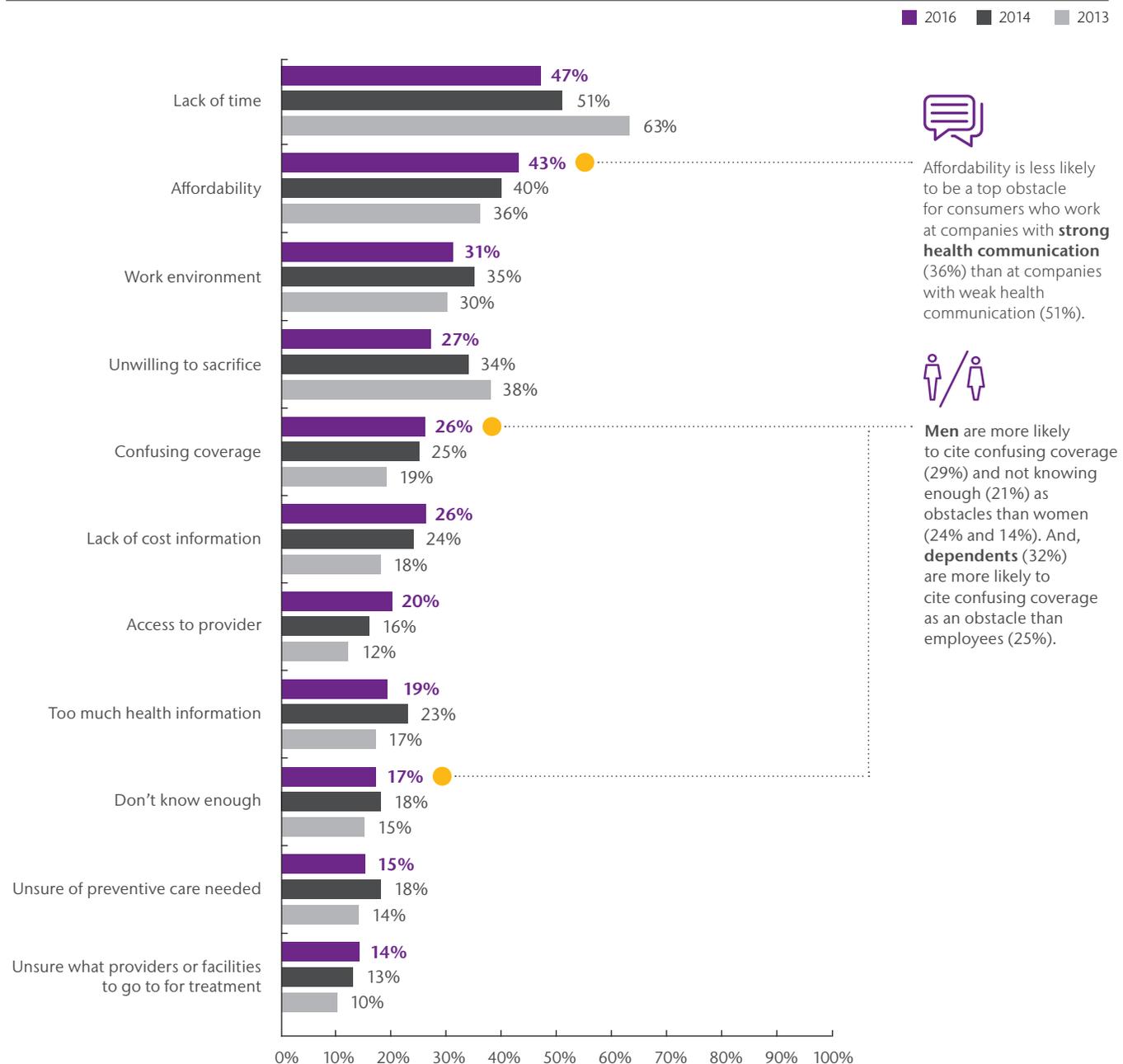


\*Figures represent percentage citing “strongly agree” or “agree” on a 6-point scale.

# "Fewer obstacles are getting in the way of my being healthy."

Three-quarters (76%) of consumers say that at least one obstacle gets in the way of getting and staying healthy, down significantly since 2014 (85%). Lack of time and affordability continue to be their biggest obstacles. But time is becoming less of an obstacle, as are the work environment and an unwillingness to sacrifice. Consumers are becoming more concerned about the financial aspect of health care, as seen in the rise of affordability and lack of cost information as top obstacles.

## Obstacles That Keep Me From Getting or Staying Healthy\*

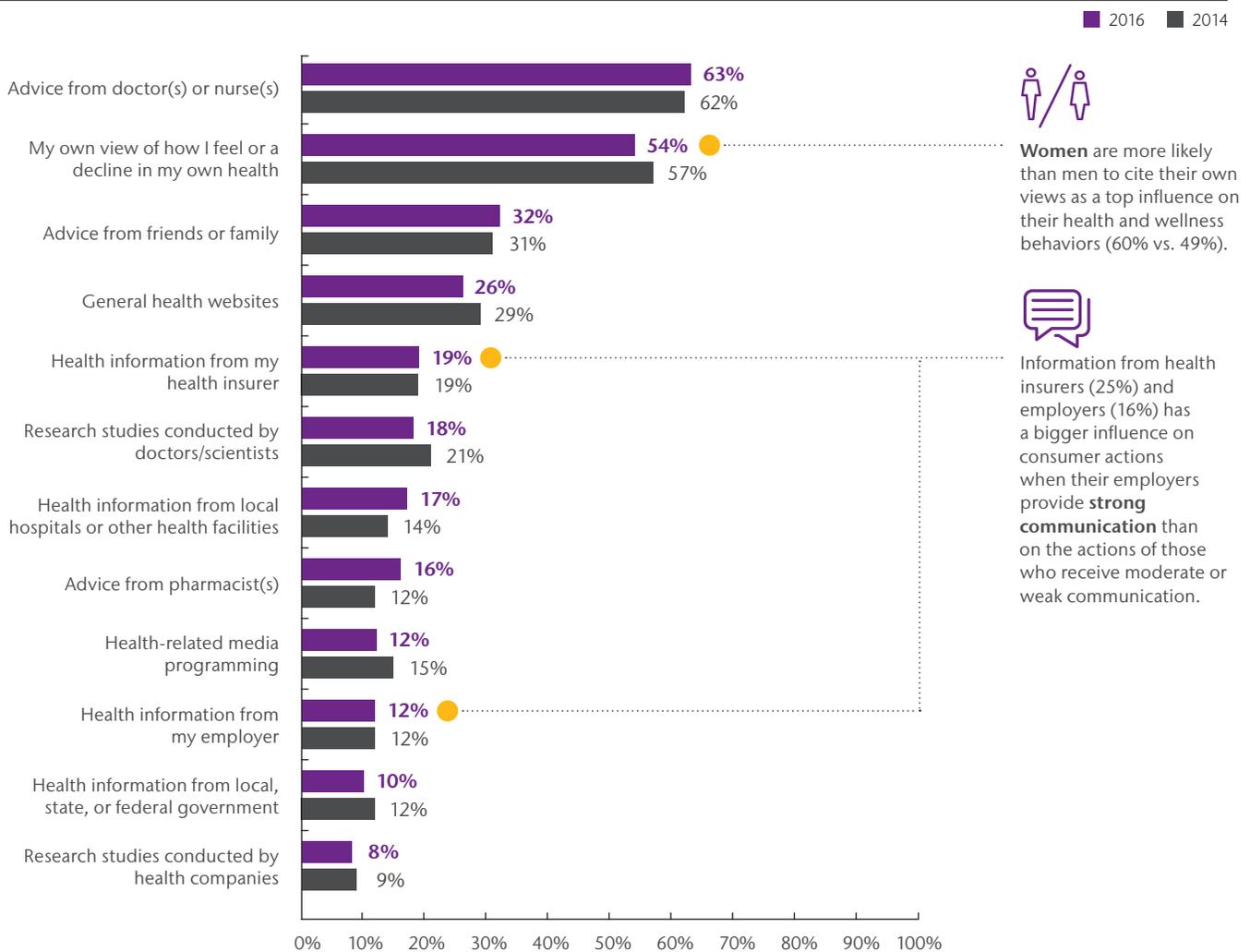


\*Figures represent percentage ranking each 1, 2, or 3.

# “Recommendations from health care professionals and my own self-perceptions drive my health actions and behaviors.”

Advice from doctors or nurses and their own views continue to have the most influence on consumers’ personal health behaviors. Study findings also reveal consumers are more likely than two years ago to mention advice from their pharmacists, perhaps because consumers are increasingly looking to pharmacists instead of their doctors for advice.

## Has the Most Influence on Health and Wellness Actions I Might Take\*



### #1 Influence on Health Consumers Has Changed

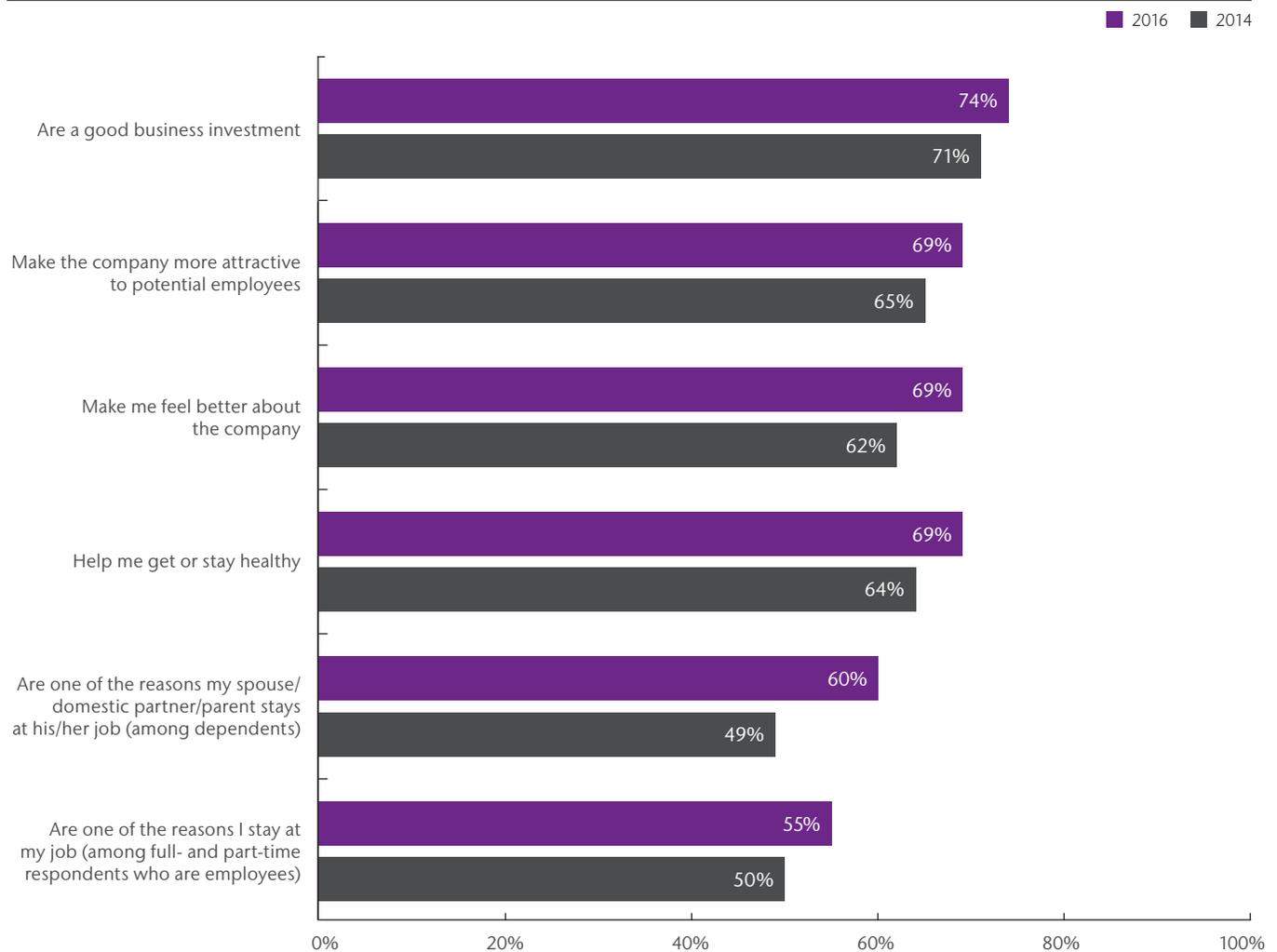
Fewer say their own self-perceptions influence their behaviors (29% in 2016 vs. 33% in 2014). Today’s consumers are more likely to cite **advice from doctors or nurses** as most influential (33% in 2016 vs. 29% in 2014), showing trust in health professionals is increasing.

\*Figures represent percentage ranking each 1, 2, or 3.

# “I have a more favorable view of health and wellness programs.”

Favorable attitudes toward employer-sponsored health and wellness programs have increased since 2014. Consumers are more likely to view programs as a good business investment, as improving a company’s reputation, and as a reason to stay. These programs’ perceived helpfulness has also gone up, with over two-thirds agreeing the programs help them get or stay healthy.

## Health and Wellness Programs Offered by the Employer...\*



### Consumers in these groups have more positive attitudes toward health and wellness programs overall (across each statement shown):

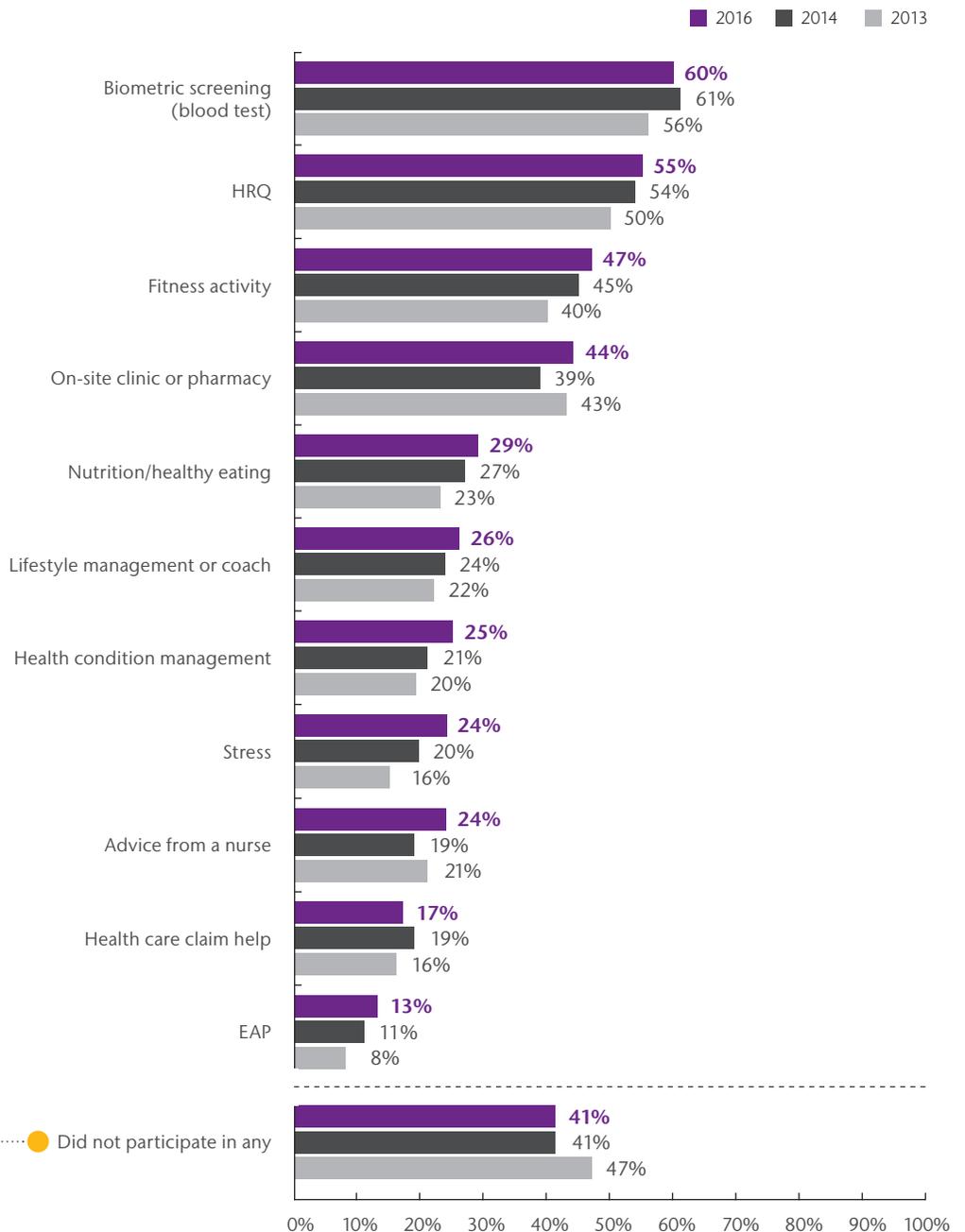
- Men
- Established Millennials
- Those in workplaces with strong cultures of health
- Those in workplaces with strong health communication

\*Figures represent percentage citing “strongly agree,” “agree,” or “slightly agree” on a 6-point scale.

# "I'm more likely to participate in wellness programs than before."

Since 2013, fewer employees say they have *not* participated in any health programs offered through their employer. Six out of 10 employees report that they *have* participated in at least one program cited in the past year. Biometric screening and HRQs are the wellness programs cited most often. However, participation in these traditional programs has plateaued over the years. Fitness activity, nutrition/healthy eating, and stress management have gained significant participation since 2013.

## Health Programs I Participated in During the Past 12 Months\*



**Forty-one percent of employees would never participate in wellness programs. Why not?**

They view the programs as personally irrelevant (47%) or inconvenient (29%). These sentiments are stronger among **Boomers** (56% for irrelevance and 34% for inconvenience). **Millennials** are struggling the most with awareness (18%), or feeling that their job kept them from participating (18%).

● Did not participate in any

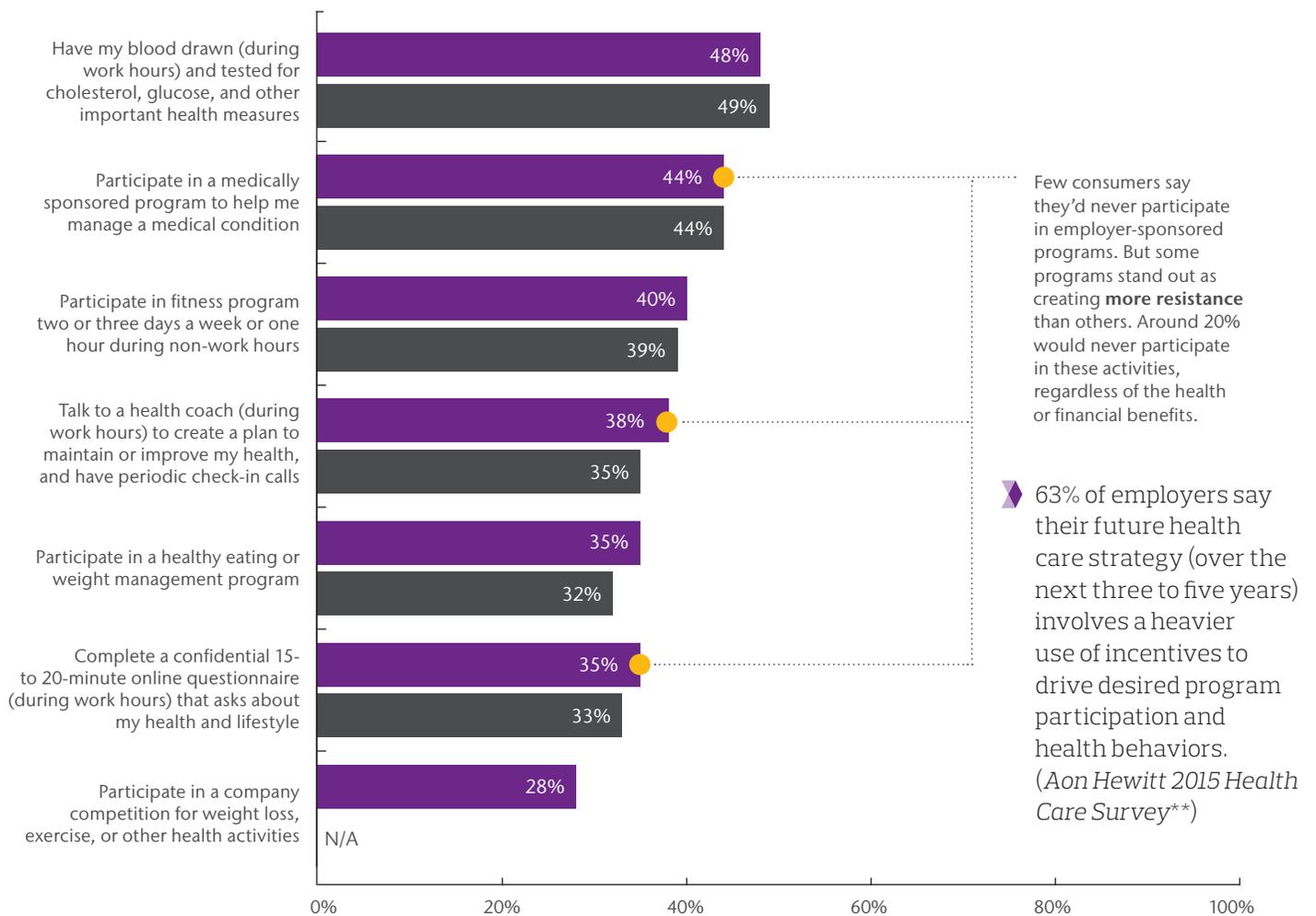
\*Among those who have the program available through the employer.

“I look for rewards more often when the effort required is greater or the relevance to my personal situation is less clear.”

Financial incentives definitely drive consumers to participate in various health programs, but some would participate for no reward—especially when it’s convenient or raises health awareness (e.g., blood drawing). Not surprisingly, there’s a greater desire for incentives with programs that require more effort and have higher expectations (competitions or healthy eating programs) and programs that are less relevant to specific health needs (HRQs). Though the trend from the consumer perspective does bode well for less reward, the majority still desire some formal incentive. In addition, the impact of incentives varies significantly depending on what has been provided in the past.

**I Would Do It Just For the Benefit of Doing It (No Reward Required)\***

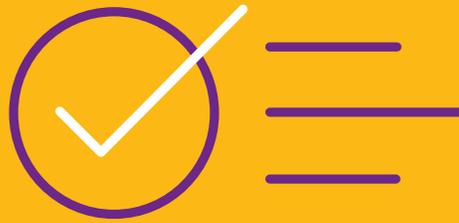
■ 2016 ■ 2013



\*Based on minimum level of value or reward required to get consumer to participate if the employer offered it in the next 12 months.

\*\*For more information about the Aon Hewitt Health Care Survey, visit [www.aon.com/healthcaresurvey](http://www.aon.com/healthcaresurvey).





# ▶ Ease Is Everything

While the health ecosystem becomes even more complex, consumers want the opposite—solutions that are simple, easy, and relevant. They place even greater emphasis on emotional well-being and, in turn, they value approaches that speak to their personal life situations.

## New Perspectives From Consumers



The diet/exercise/stress management trifecta is expanding as consumers place more value on emotional and social health.



Communication preferences have fundamentally changed, but consumers still crave connection and straight talk.



Consumers have endless options and think critically about how to prioritize their time, so don't waste it with irrelevant details they tune out.

## New Experiences Employers Can Create

### **Boost the octane of your emotional and social well-being efforts.**

You've likely promoted your physical and financial programs for years. Now it's important to also allow and encourage employees to enter the emotional and social well-being journey. Facilitate participation by providing support programs and incentives. Help managers learn how to demonstrate support for work/life balance so employees feel it's safe to take care of their emotional health needs.

### **Incorporate human touch points and communication into the well-being experience.**

Strive to create an immersive experience by touching as many of the senses as possible during any experience—whether it's virtual or in person. Podcasts, social networks, online chats with leadership, and local group events can foster connectedness and build engagement. Don't forget the importance of reaching the home with print communication or other experiences that are engaging and fun for the whole family.

### **Create hyper-relevant communication that draws consumers' attention to what matters most.**

Really know your people—from where they land in the LIVING Well attitudinal segments to their generations to their health risks and behaviors. Then use that data to develop targeted programs and messaging to the parts of your population who have the most to gain and can create the most impact if they make changes. To reach all your employees, keep messages short, simple, and relatable, and pilot test them in advance.

“If you're going to ask me to take more control over my health and health care, then you need to give me the tools to make things simpler and clearer.”

Consumers continue to believe that employers that provide health insurance should also offer resources to support healthy lifestyles and smart health care choices. As the prevalence of HDHPs grows, perhaps the most important tools employers can offer are those with health care cost information—well over half (56%) of consumers think employers should. Millennials, in particular, feel even more strongly that employers should provide employees with tools, rewards, and programs that support healthy living and savvy consumerism—similar to the sentiments shared in our 2015 Consumer Health Mindset focus groups.

**Without Compromising Privacy, Employers Should...\***

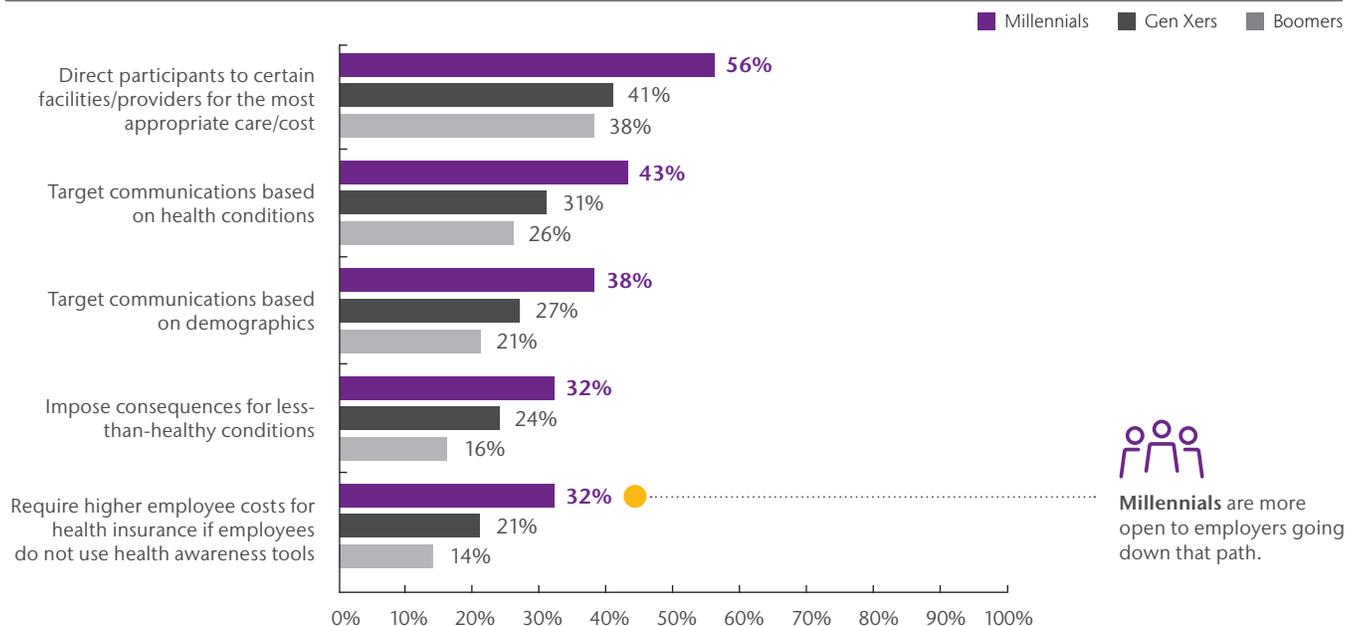
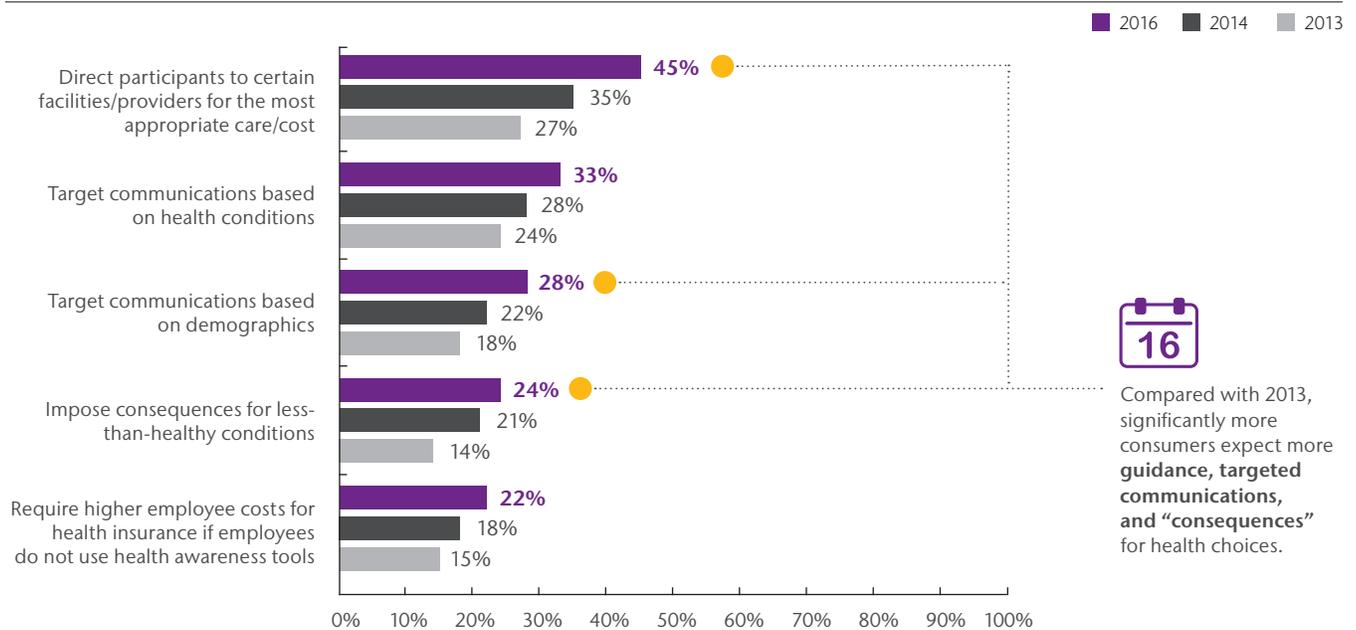


\*Figures represent percentage citing “strongly agree” or “agree” on a 6-point scale.

# “Make it easier for me to make better choices. Point me in the right direction.”

All consumers are growing increasingly tolerant of direct guidance and consequences for unhealthy behaviors, and more open to communications that are relevant to their own health conditions. Nearly half (45%) believe employers should point them to appropriate providers for cost and quality, and over one-third (33%) think employers should send health condition-specific communications.

## Without Compromising Privacy, Employers Should...\*



\*Figures represent percentage citing “strongly agree” or “agree” on a 6-point scale.

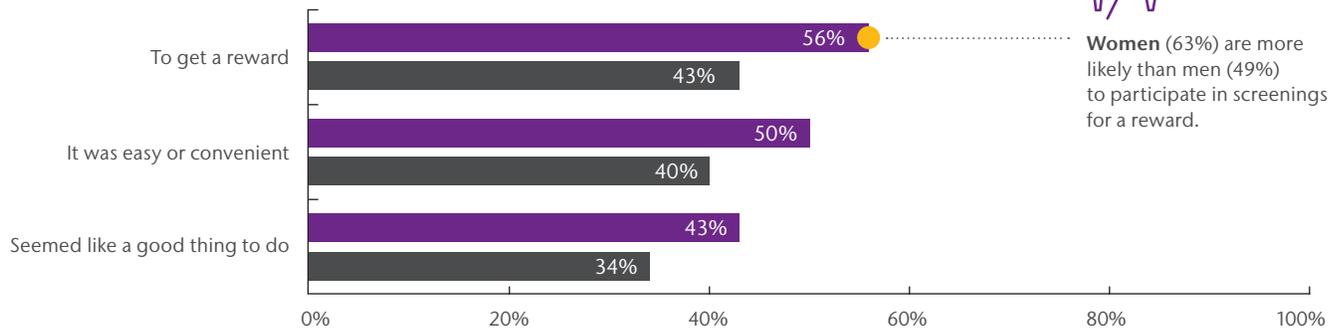
“Make a wellness program easy and simple.  
Oh, and definitely give me something in return.”

Why do consumers actually participate in wellness programs? They participate mainly to get a reward. However, ease and convenience are also important across most programs. Fortunately, the percentage of consumers taking action just because it “seems like a good thing to do” is also increasing across the three programs noted below.

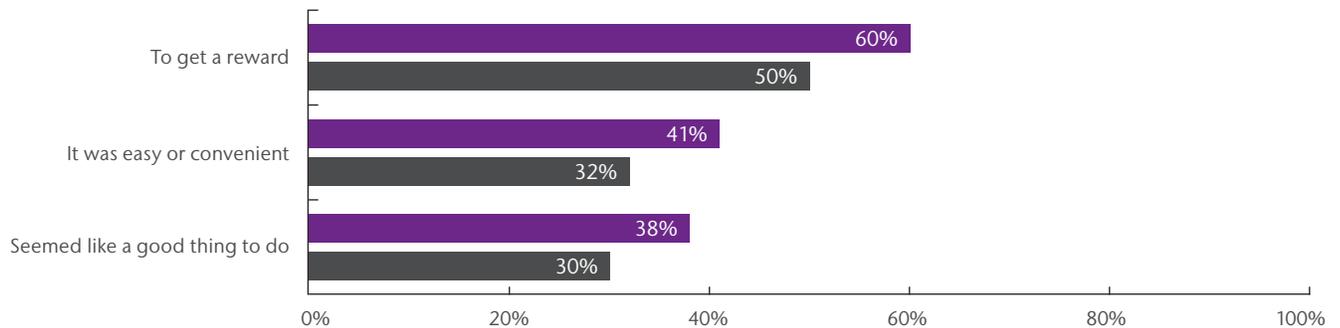
### Top 3 Reasons I Participated\*

■ 2016 ■ 2014

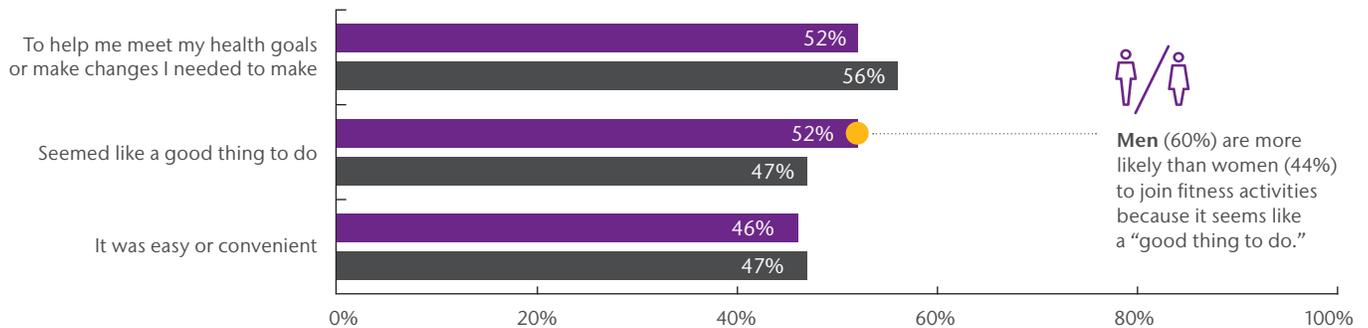
#### Biometric Screening



#### HRQ



#### Fitness Activity

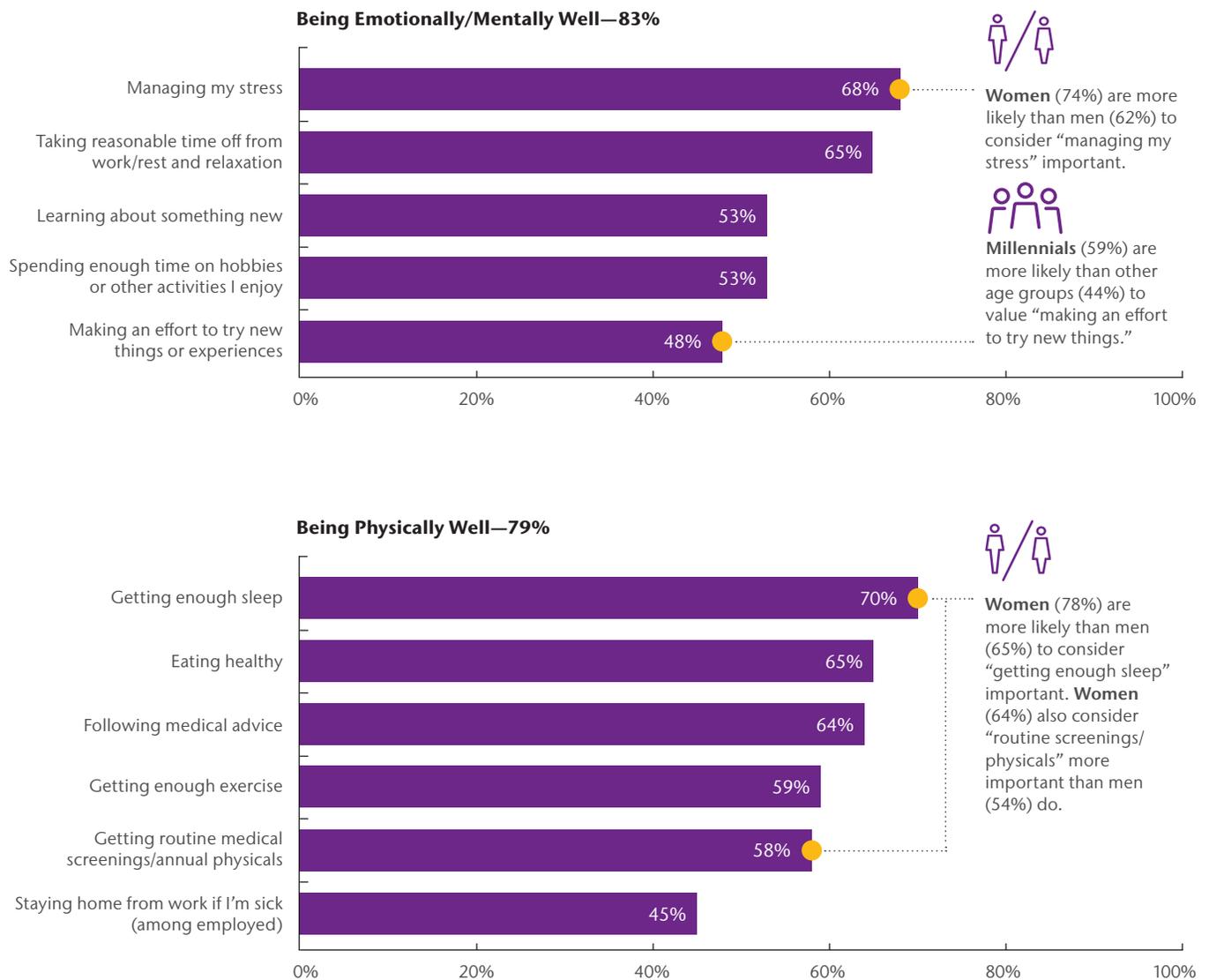


\*Figures represent the percentage citing each reason among those to whom the program is offered by the employer and in which the respondent did participate.

# “My emotional well-being is just as important, if not more so, than my physical well-being.”

Eighty-three percent of consumers believe being emotionally well is “extremely important.” Being physically well isn’t far behind, at 79%. In general, women tend to place more importance on core elements of well-being such as stress management, sleep, and preventive care.

## Importance of These Attributes in My Personal Life Today\*



\* Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 is “extremely important” and 1 is “not at all important.”

“I don't hear from my employer much beyond when I have to enroll, and it's not as clear as it could be for me.”

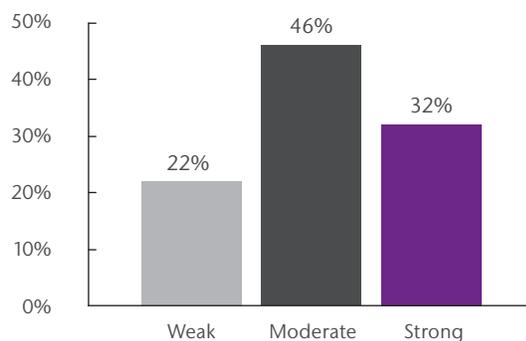
Across the following four key dimensions of effective health communication, one-third (32%) describe their employer as having strong communication about health, two-fifths (46%) view the health communication as moderately effective, and one-fifth (22%) describe their employer as having weak communication about health.\*

Communication could be most improved by being clearer and simpler, and less “enrollment-focused.”

### Communication Effectiveness\*



### Communication Effectiveness\*



60% of employees don't view employer-provided health information as clear/simple.



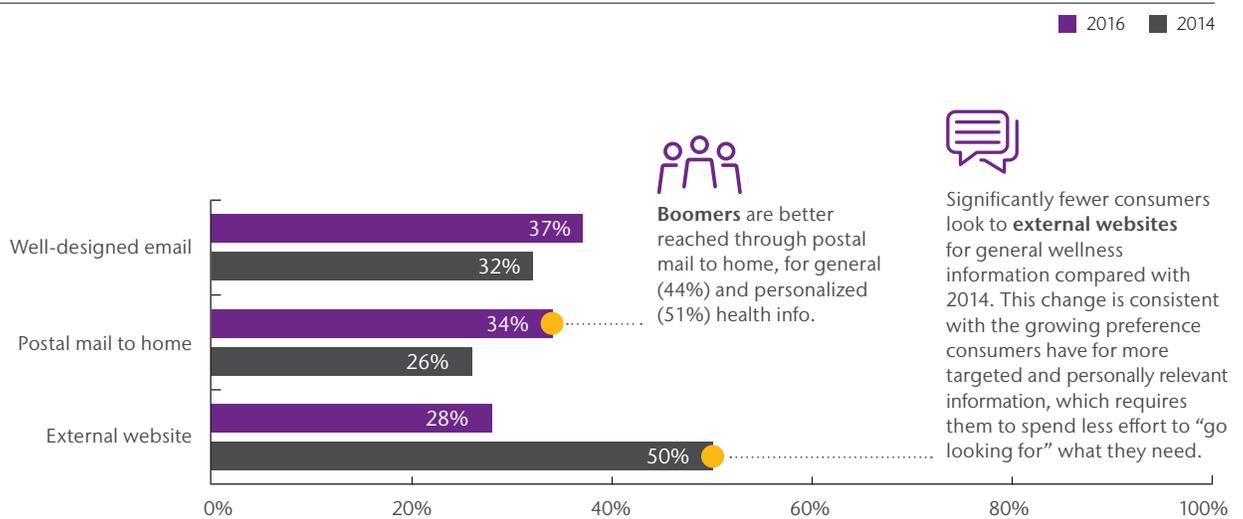
Millennials find employer-provided health information more helpful than other age groups (64% vs. 50%).

\*On a scale from 0–20 (4 questions across a 6-point scale ranging from 0–5), a total of 0–8 is considered weak health communication, 9–14 is moderately effective health communication, and 15–20 is strong health communication.

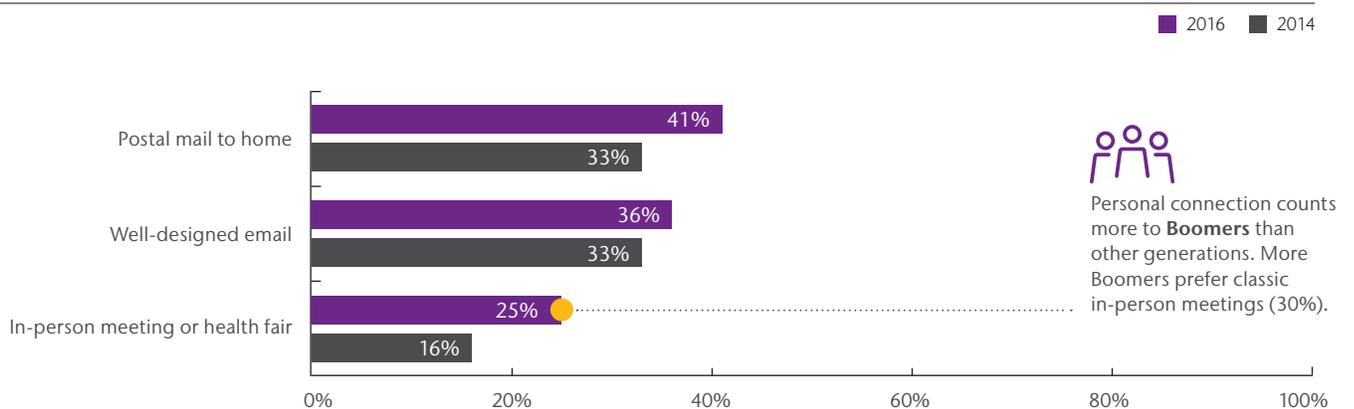
“Health care is complicated enough. Catch my attention with an attractive and simple email, or just mail something home.”

Well-designed emails, postal mail, and websites continue to be the preferred communication channels for health information, but social channels matter and are gaining ground. And don't forget about wearables and trackers as the Internet of Things continues to grow.

### My Top 3 Channels to Receive General Wellness Information\*



### My Top 3 Channels to Receive Personalized Wellness Information\*

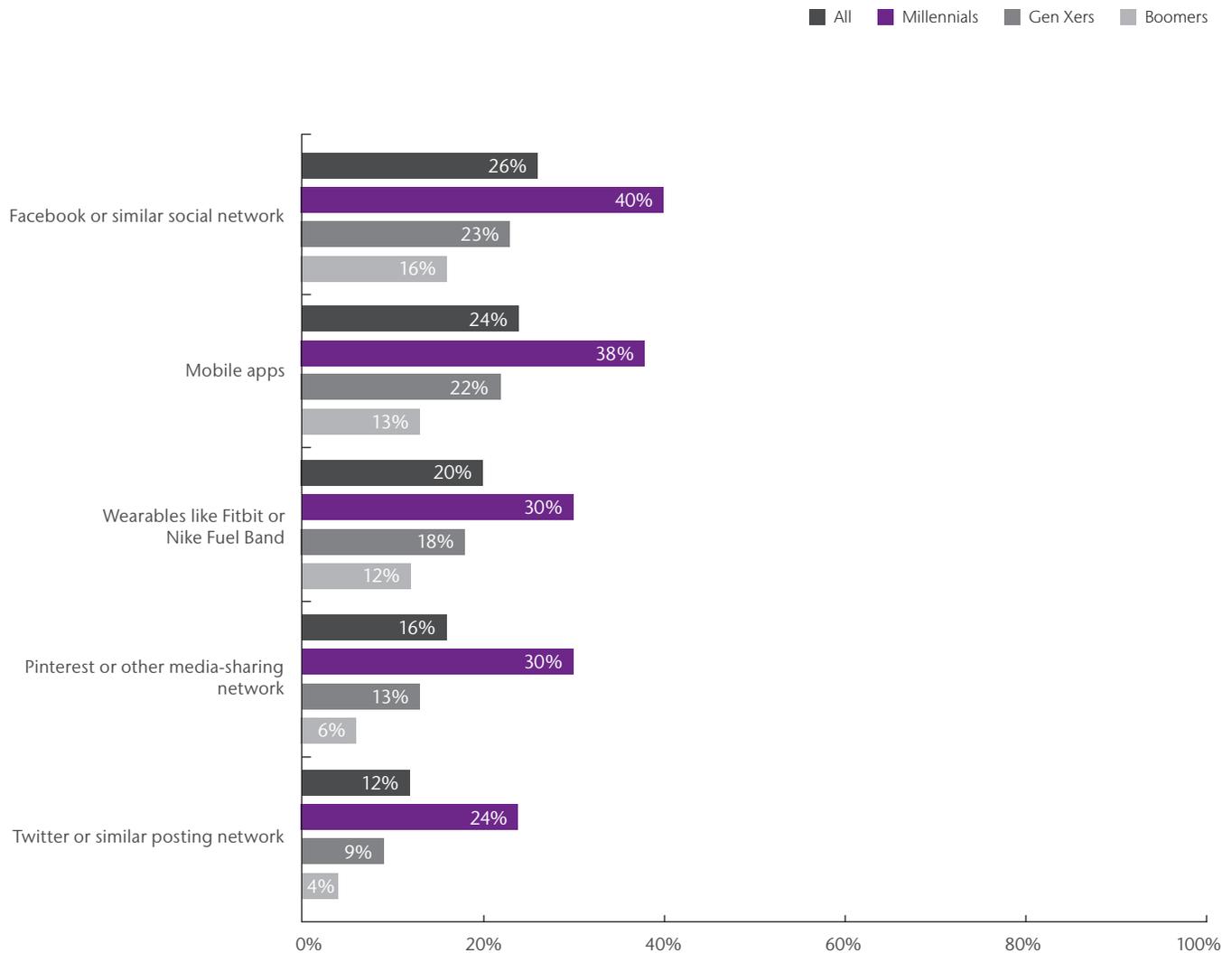


**Print isn't dead!** More people today than in 2014 prefer postal mail to home for health information.

\*Figures represent top 3 preferences.

“Health care is complicated enough. Catch my attention with an attractive and simple email, or just mail something home.” (Continued)

Use of the Following Sources for Health and Wellness\*



\*Figures represent percentage citing “at least once a week” or “2 or 3 times a month” as the frequency they use each source for health and wellness efforts, activities, tracking, or information.

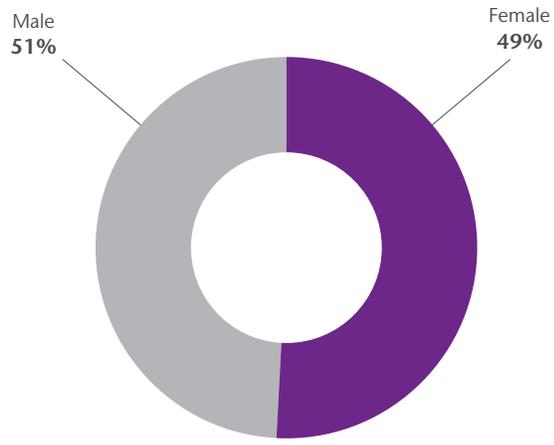


# Who Responded

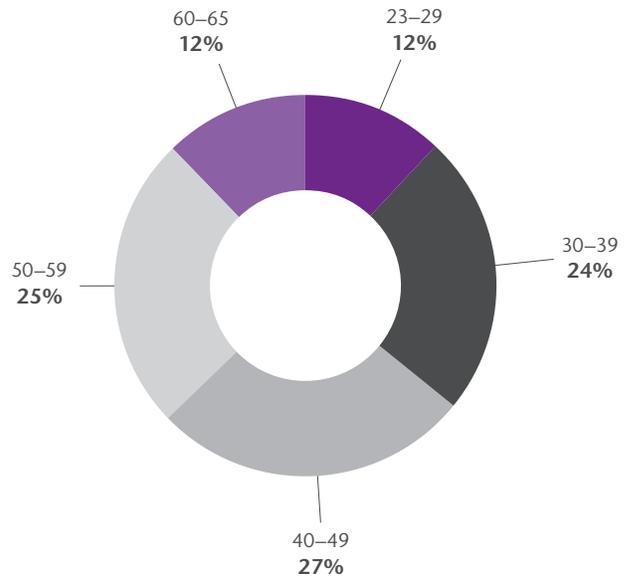
The primary source of data for this study comes from a survey administered online within the United States from October 5–20, 2015. A diverse group of 2,320 consumers—including both employees and dependents covered by employer health plans—completed it.

Respondents are representative of the U.S. population of 23 to 65 years old across demographic categories, employer size (with 1,000 employees or more), types of health plans, and health conditions.

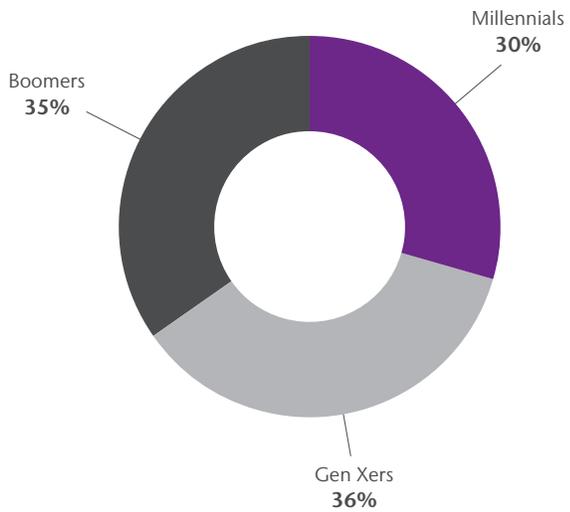
## Gender



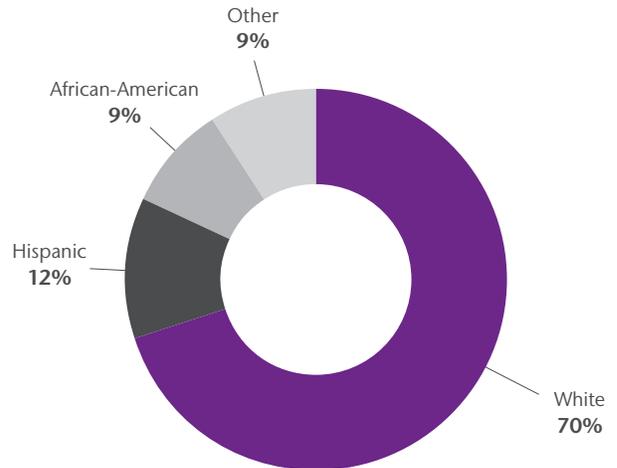
## Age



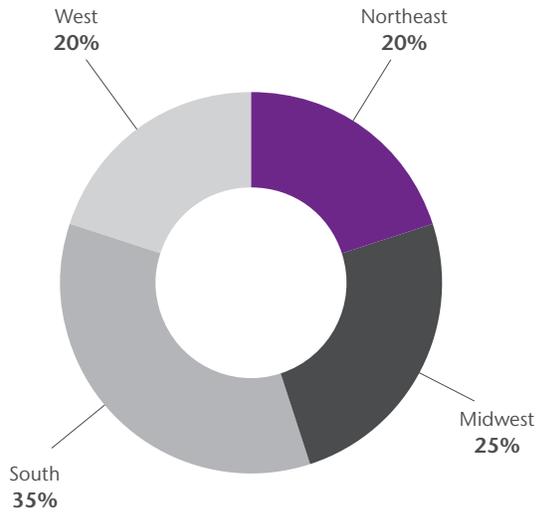
## Generations



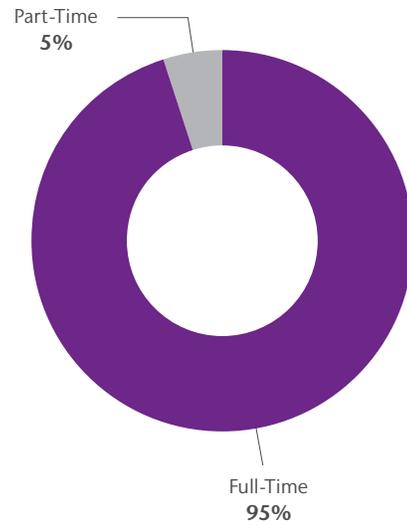
## Race/Ethnic Identity



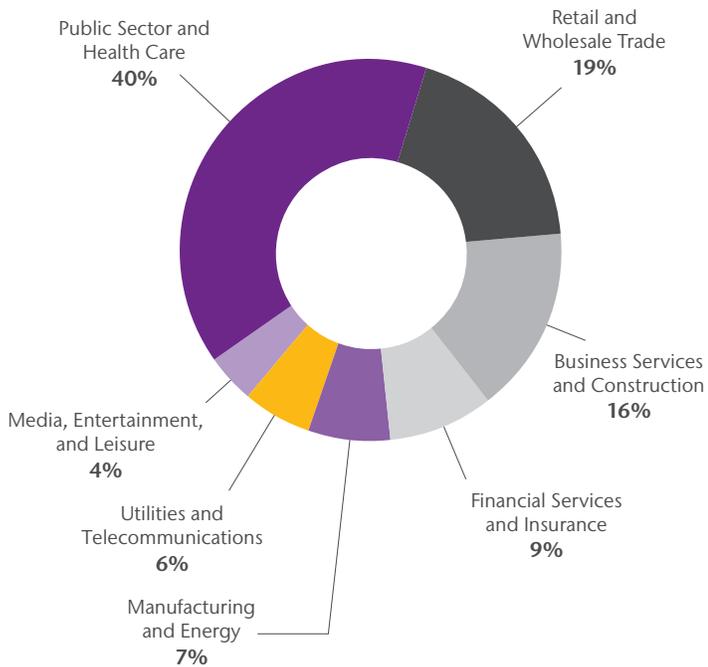
### U.S. Region



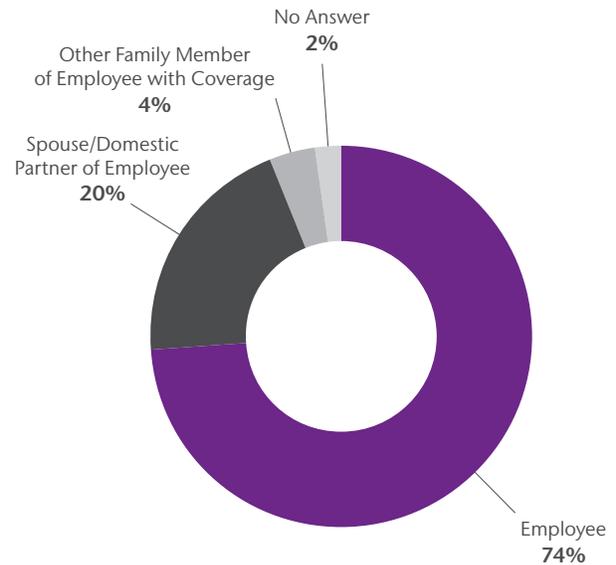
### Job Status of Covered Employee



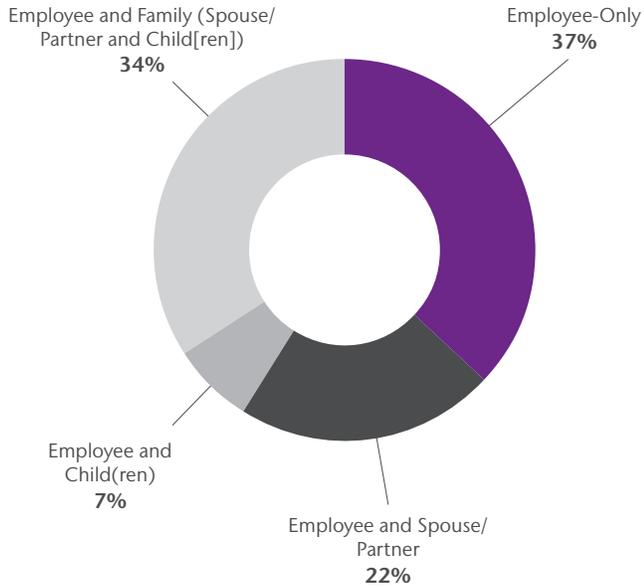
### Industry of Employee



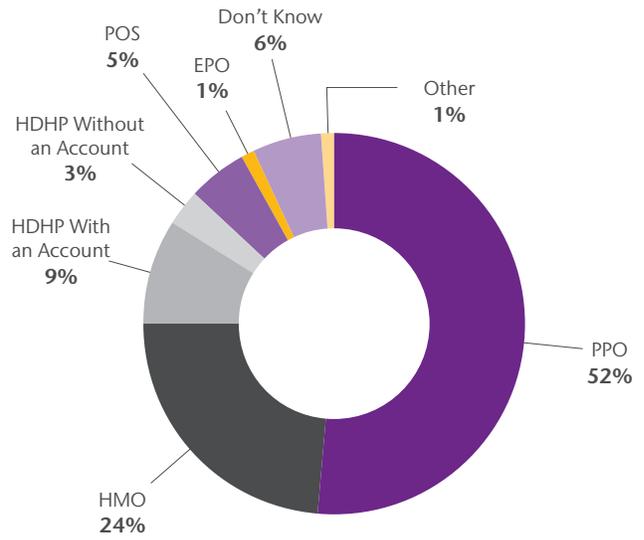
### Relationship to Health Plan



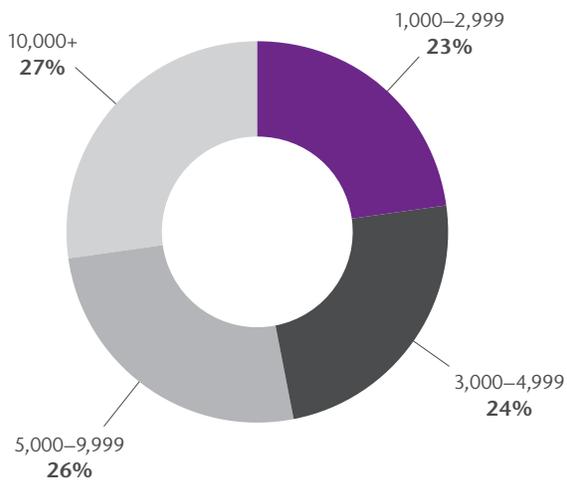
### Type of Coverage



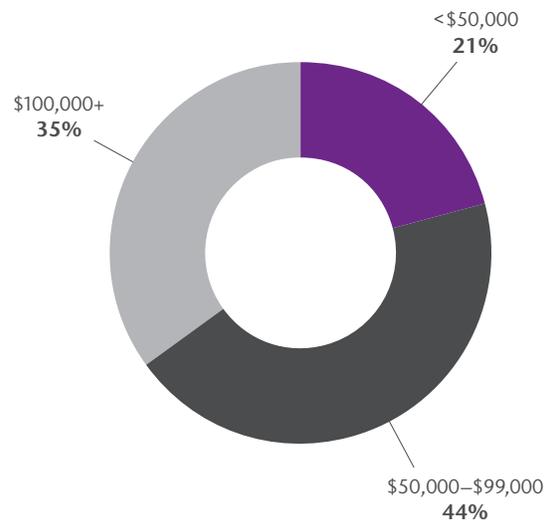
### Plan Type



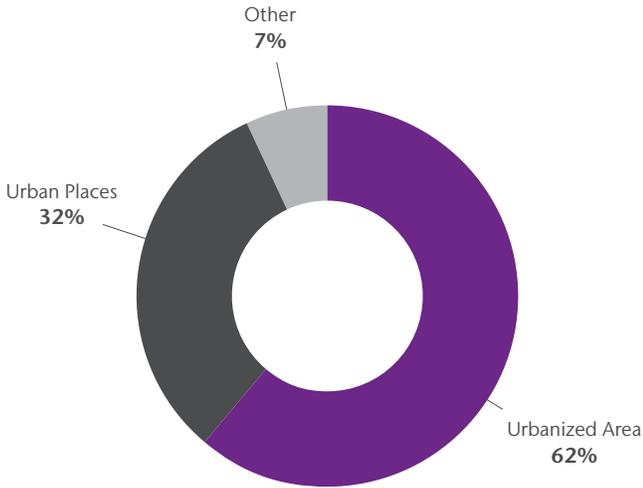
### Employer Size of Covered Employee



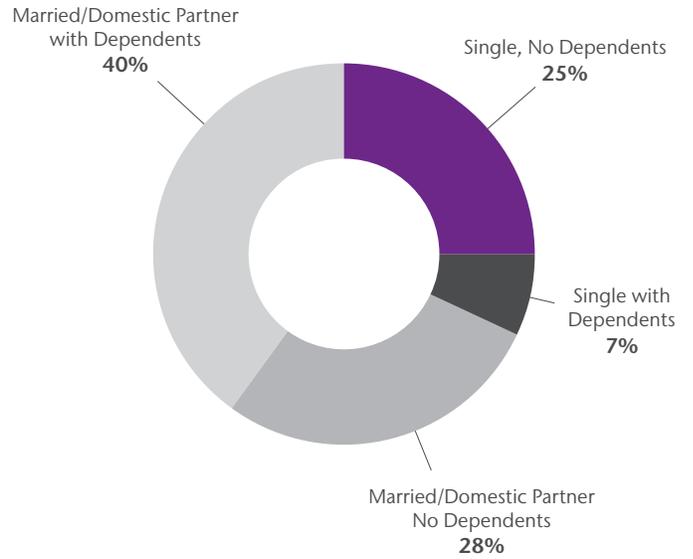
### Household Income



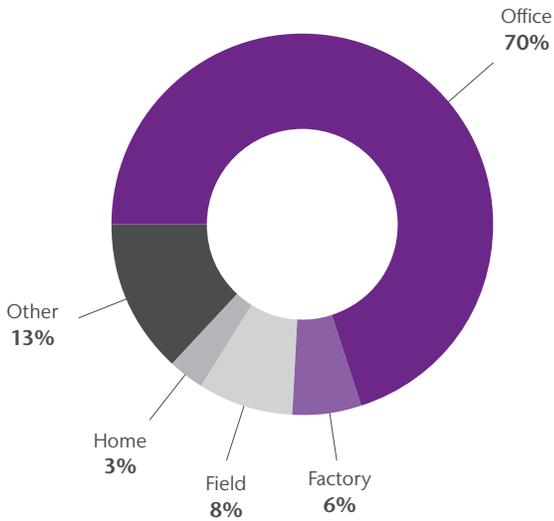
### Community



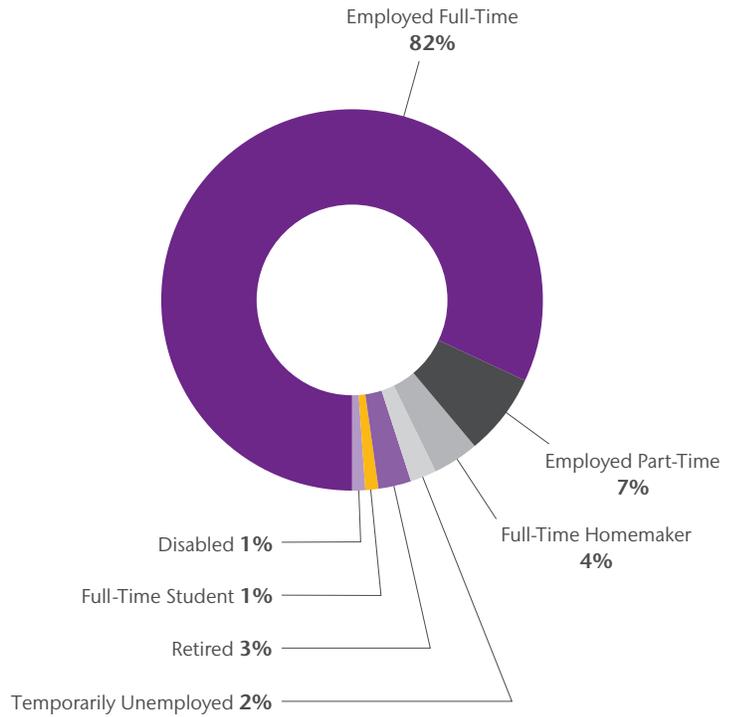
### Household Composition



### Primary Work Location

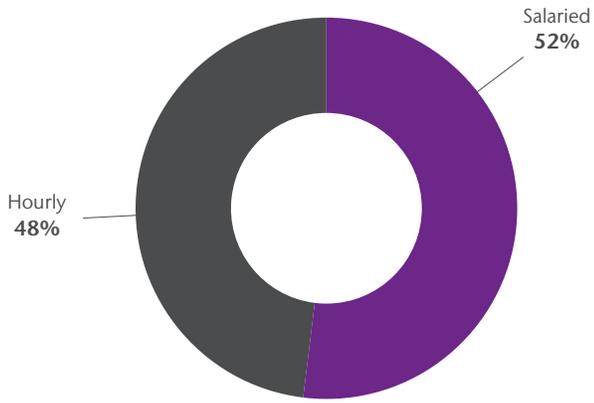


### Primary Occupational Status



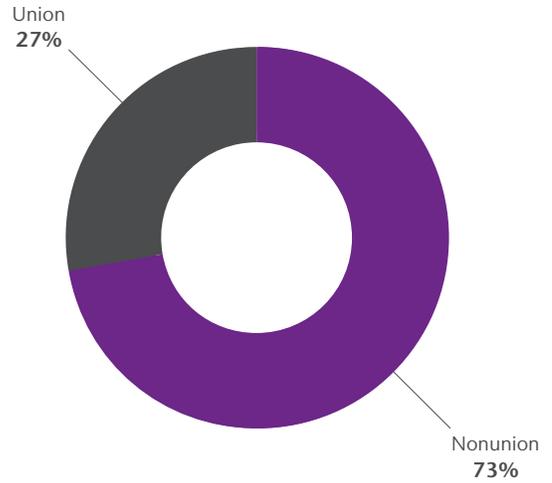
### Pay Status

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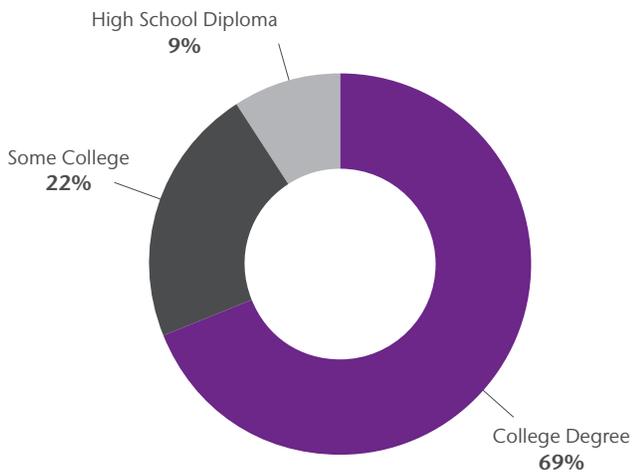
### Union Status

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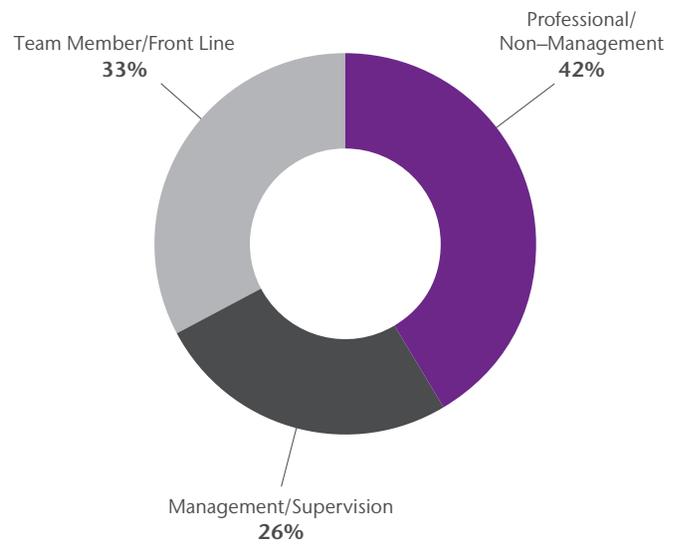
### Education

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### Job Category (of Employees)

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▶ LIVING Well  
Attitudinal  
Segmentation  
Insights

# Meet the LIVING Well Segments

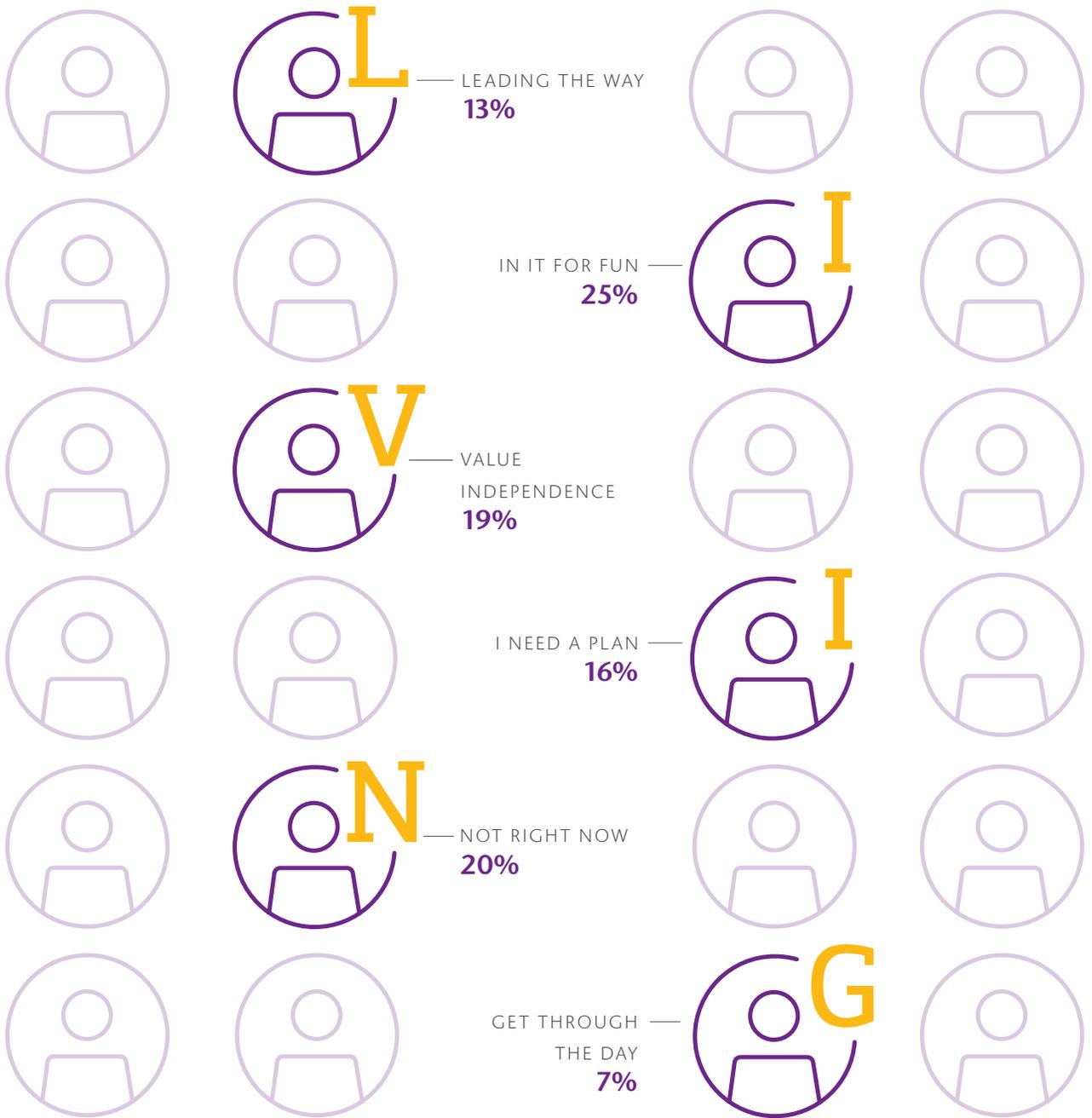
Why do some people take more steps toward health than others? Why do some people need more encouragement and incentives to do the right thing? Though we see clear differences between demographic groups like age, gender, and income, it is often attitudes toward health and wellness that can influence consumer behaviors most significantly.

Using research and analyses conducted by The Futures Company, six attitudinal segments were identified, each with distinct characteristics that—along with the data from this study—provide additional insight beyond traditional demographics into the enablers and barriers to the outcomes we desire. By understanding the prevalence of these attitudinal segments in the overall population and in your organization specifically, we can build more targeted and effective strategies that can improve the health of individuals and, in turn, the bottom-line health of your organization.

### Learn More

The Futures Company and Aon Hewitt partner with organizations to conduct segmentation analyses of their employees and dependents age 18+ to determine their unique segmentation mix. The result? Valuable insights that help you fine-tune your plan, program, and marketing design to the unique characteristics of your population.





Figures are the percentage of consumers in each segment.

# Well-Being Attributes

The importance of different attributes of overall well-being varies by segment. Knowing the segmentation blend of your population will help you know which attributes to focus on in your messaging.

## Importance of These Attributes in My Personal Life Today\*

■ Significantly lower than other segments
 ■ Significantly higher than other segments

	Leading the Way	In It for Fun	Value Independence	I Need a Plan	Not Right Now	Get Through the Day
Being emotionally/mentally well	92%	88%	72%	86%	84%	68%
Being physically well	92%	87%	64%	78%	81%	67%
Being financially well	77%	75%	63%	71%	75%	58%
Getting enough sleep	82%	74%	56%	75%	71%	63%
Spending enough time with family/friends	76%	74%	61%	72%	74%	57%
Not living beyond my means	79%	72%	63%	75%	68%	60%
Managing my stress	78%	73%	52%	70%	69%	66%
Regularly saving money for my post-regular employment future	79%	74%	53%	67%	68%	56%
Taking reasonable time off from work/rest and relaxation	72%	72%	51%	67%	66%	58%
Paying off the balance on my credit cards each month	76%	69%	57%	62%	68%	49%
Eating healthy	84%	78%	48%	53%	65%	51%
Being socially well	55%	52%	32%	39%	50%	33%

\*Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 is "extremely important" and 1 is "not at all important."

# Health Information Characteristics

Beyond differences in the importance placed on key well-being components, we also see differences in how these segments view health-related communication. That's why tailoring your communications' positioning and messaging by segment makes them more effective.

## Characteristics of Health-Related Information from Employer\*

■ Significantly lower than other segments
 ■ Significantly higher than other segments

	Leading the Way	In It for Fun	Value Independence	I Need a Plan	Not Right Now	Get Through the Day
Authentic/straightforward	58%	54%	39%	49%	49%	33%
Relevant/timely	57%	54%	35%	42%	48%	32%
Clear/simple	49%	53%	27%	35%	41%	24%
Throughout the year	38%	44%	20%	26%	31%	20%

## How Helpful Employer Information Is in Making Health-Related Decisions

■ Significantly lower than other segments
 ■ Significantly higher than other segments

	Leading the Way	In It for Fun	Value Independence	I Need a Plan	Not Right Now	Get Through the Day
Very/mostly helpful	65%	70%	36%	48%	55%	42%

\*Figures represent percentage citing 5 or 6 on a 6-point scale.

# Obstacles to Healthy Living

When appealing to different segments, it is important to understand what they are most likely to view as obstacles to getting and staying healthy.

## Biggest Obstacles to Making Choices That Keep Me Healthy\*

■ Significantly lower than other segments
 ■ Significantly higher than other segments

	Leading the Way	In It for Fun	Value Independence	I Need a Plan	Not Right Now	Get Through the Day
Lack of time	40%	32%	55%	57%	54%	44%
Affordability	34%	35%	50%	50%	40%	54%
Work environment	31%	27%	32%	34%	34%	30%
Unwilling to sacrifice	16%	14%	32%	43%	34%	17%
Confusing coverage	33%	34%	22%	18%	22%	33%
Lack of cost information	36%	33%	26%	20%	21%	21%
Access to provider	25%	28%	15%	16%	16%	20%
Too much health information	16%	26%	14%	14%	21%	21%
Don't know enough	17%	20%	17%	15%	17%	15%
Unsure of preventive care needed	13%	23%	15%	8%	15%	15%
Unsure what providers or facilities to go to for treatment	20%	17%	11%	8%	15%	15%
Other	3%	3%	3%	5%	1%	5%

\*Figures represent percentage ranking each 1, 2, or 3.

# Health and Wellness Influences

Along with understanding obstacles, knowing what is most likely to influence each segment can also be valuable in building appropriate strategies to drive desired behaviors and related outcomes.

## Have Most Influence on Actions Related to Health and Wellness\*

■ Significantly lower than other segments
 ■ Significantly higher than other segments

	Leading the Way	In It for Fun	Value Independence	I Need a Plan	Not Right Now	Get Through the Day
Advice from doctor(s) or nurse(s)	66%	55%	59%	80%	63%	64%
My own view of how I feel or a decline in my own health	58%	46%	64%	59%	51%	51%
Advice from friends or family	25%	27%	43%	32%	34%	26%
General health websites	27%	26%	24%	23%	26%	32%
Health information from my health insurer	20%	25%	14%	14%	18%	20%
Research studies conducted by doctors/scientists	21%	21%	15%	15%	18%	19%
Health information from local hospitals or other health facilities	13%	21%	12%	18%	18%	15%
Advice from pharmacist(s)	14%	18%	15%	16%	15%	16%
Health-related media programming	14%	11%	9%	8%	15%	13%
Health information from my employer	12%	14%	9%	10%	13%	10%

\*Figures represent percentage ranking each 1, 2, or 3.

# Aon Hewitt's Mindset Research

The *Consumer Health Mindset™ Study* is the foundational study in Aon Hewitt's Mindset studies, which also include the *Financial Mindset™ Study* and *Workforce Mindset™ Study*. Our suite of research provides a comprehensive view across health, retirement, and talent to help our clients understand the total employment experience.

[aon.com/consumerhealthmindset](http://aon.com/consumerhealthmindset)

## Financial Mindset Study

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This study examines U.S. employees' financial and savings attitudes and behaviors—including confidence, literacy and engagement, saving intentions, retirement benefits, and communication preferences. Aon Hewitt conducted the study to provide insight into what employers can do to educate employees and their families, drive engagement in financial benefits, and facilitate smarter planning and actions.

[aon.com/financialmindset](http://aon.com/financialmindset)

## Workforce Mindset Study

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This study explores employees' perceptions and attitudes about their work experience—including values and culture, environment, engagement, total rewards, and communication. The findings reveal what differentiates an employer, what rewards are most valuable, and what is the best way to reach employees to deliver a compelling employment experience.

[aon.com/workforcemindset](http://aon.com/workforcemindset)

# About the Authors

We are grateful to have the opportunity to bring you insights into consumer health for the fifth year. Feel free to contact us if you'd like to discuss any aspect of the research or recommendations.

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We also acknowledge the contributions of Beth Boden, Jim Hoff, and Michael Bozza from Aon Hewitt; Craig Lykens from the National Business Group on Health; and Christine Baskin and Libia Billordo from The Futures Company.

## About Aon Hewitt

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Aon Hewitt empowers organizations and individuals to secure a better future through innovative talent, retirement, and health solutions. We advise, design, and execute a wide range of solutions that enable clients to cultivate talent to drive organizational and personal performance and growth, navigate retirement risk while providing new levels

of financial security, and redefine health solutions for greater choice, affordability, and wellness. Aon Hewitt is the global leader in human resource solutions, with over 30,000 professionals in 90 countries serving more than 20,000 clients worldwide. For more information, please visit [aonhewitt.com](http://aonhewitt.com).

## About the National Business Group on Health

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The National Business Group on Health is the nation's only non-profit membership organization of large employers devoted exclusively to finding innovative and forward-thinking solutions to their most important health care and related benefits issues. In addition, it is the voice for large employers on national health care issues. The Business Group identifies,

develops, and shares best practices in health benefits, disability, health and productivity, related paid time off, and work/life balance issues. Business Group members provide health coverage for more than 55 million U.S. workers, retirees, and their families. For more information on the Business Group, please visit [businessgrouphealth.org](http://businessgrouphealth.org).

## About The Futures Company

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The Futures Company helps clients "Profit From Change." As the leading global strategic insights and innovation consultancy, with unparalleled global expertise in foresights, trends and futures, The Futures Company offers a complete range of subscription services and consulting solutions. The Futures Company was formed through the integration

of The Henley Centre, HeadlightVision, Yankelovich, and TRU. The Futures Company is a Kantar company within WPP, with teams located in Europe, North America, Latin America, and Asia. For more information on The Futures Company, please visit [thefuturescompany.com](http://thefuturescompany.com).

## About Aon

Aon plc (NYSE:AON) is a leading global provider of risk management, insurance brokerage and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 72,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative risk and people solutions. For further information on our capabilities and to learn how we empower results for clients, please visit: <http://aon.mediaroom.com>.

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