

Global population aging is reshaping every aspect of today's business environment, from the power of the multi-generational workforce to the value of the silver economy. With 1.4 billion people aged 60+ by 2030 and 2.1 billion by 2050,¹ the businesses that thrive are those evolving and leading in a world with more old than young. If Covid-19 accelerated workplace changes already underway—where one works, when, and even how—the mega-trend of aging is having an even greater effect, with its profound impact on market dynamics, workforce demographics, and sustainable labor in a world of de-population. The demographic makeup of this 21st century workforce is in turn influencing employee expectations in the workplace, including that their employers and employment support their health and wellbeing as they age.

This establishes preventive health as a vital opportunity for every business, through measures like adult vaccination and screening programs, wellness offerings, employer-sponsored health insurance, employee assistance programs, mental health supports, caregiving benefits, flexible work options, and policy advocacy, to start. Growing evidence suggests that employers across size, sector, and industry types are now recognizing support for their employees' health as a "must have," or, to be more precise, "a must offer." It is not surprising that in these calculations, preventive care elevates to the very top as a key priority for the workforce, not least because of the parallel benefits to the employer, with U.S. employers alone already losing an estimated \$500 billion each year due to productivity losses from absenteeism and presenteeism. By taking action on prevention, industry leaders are creating business value,

engaging their workforce, improving productivity and economic value, and advancing top private-sector priorities—all aligned with a defining 21st century mega-trend of population aging.

Preventive health also positions businesses to lead beyond their walls. Employers who champion prevention catalyze benefits across economies and societies—addressing the rise of age-related health challenges, easing the strain on health systems and public budgets, fueling the global economy, and supporting healthy, prosperous communities. Just consider recent research from the Office of Health Economics that found up to 19x ROI for adult vaccination programs, when the full range of socio-economic benefits are included.³

Why Now?

The Employer's Evolving Role:

A More Proactive and Effective Approach to Health

As adults spend a considerable portion of their lives at work, now is the ideal moment for employers to embrace a larger role and implement initiatives in the workplace that focus on employee health and well-being. Such initiatives are increasingly being recognized as crucial for promoting health, encouraging healthy lifestyles, and enhancing overall well-being, which in turn yields direct business and economic value. Several industry leaders like Amazon, Amgen, Bank of America, Biogen, British Airways, Citibank, Dell, Edwards, Google, IBM, and Microsoft have made robust efforts to embrace employee health and well-being.

The Covid-19 pandemic transformed both how employers approach health and what employees expect from their employers. During the pandemic, organizations took a proactive role in preventing illness, providing a range of benefits, and offering greater workplace flexibility—all of which they can now carry forward for prevention and healthy aging on an enduring basis. Further, a subset of leading multinational employers are discovering that supporting the health of their employees is an important lever for them to achieve their social goals, such as those connected to DEI, ESG, and SDGs. Those employers who do actively engage on health will win the competition for new employees, retain existing employees, and find themselves well-positioned on a value-based platform.

This approach also aligns with long-term trends from even before 2020. Over the past several decades, employee expectations for health offerings have steadily grown, from workplace health and safety, to physical health more broadly defined, to mental health, financial health, work-life balance, and overall wellness. This is no longer a "nice to have." It's a decisive factor in job decisions for both current employees and new hires.

Why Business?

A New Imperative:

Why Businesses Are Taking the Lead to Prevent Both Communicable and Non-Communicable Health Conditions

Employers and economies have clear incentives to promote good health and prevent a range of health conditions, including both communicable diseases like Covid-19, RSV, shingles, pneumococcal pneumonia, influenza and HIV/AIDS, and non-communicable diseases from cancer and osteoporosis to cardiovascular disease, diabetes, and Alzheimer's. While workplace health programs and policies are created primarily to benefit employees, they also provide significant advantages to both employees and employers. Employer programs and policies can improve employees' lifestyles and health in the short and medium term, for example by helping them quit smoking, prevent or screen for health conditions, or achieve a healthier weight. For employers, workplace health and well-being programs can reduce healthcare spending, decrease sickness-related absenteeism, and increase worker productivity.⁵

What does a leadership approach to preventive health look like?

Forward-looking businesses are shaping the answer across industries, with solutions that are as multi-faceted as today's workforce. Employers have many options and levers available, from encouraging adult vaccination and health screenings, to supporting employee-caregivers and addressing mental health to offering flexible work options, to advocating with policymakers and governments.

However, the overarching goal is always the same: ensuring employees have the support they need to stay healthy and productive throughout the full span of a modern career, itself now defined by far longer lives that have the possibility—and societal need—of longer working lives.

Executive Summary

When organizations lead here, the benefits align with and feed into top private-sector priorities:

Strengthen Productivity

-for healthy, engaged teams that achieve more, mitigate costs and lost revenues, and extend competitive advantage.

Engage the Multi-Generational Workforce

 by providing policies and programs built for employees of all ages, at every stage of today's longer, more dynamic careers.

Enhance the Employee Value Proposition

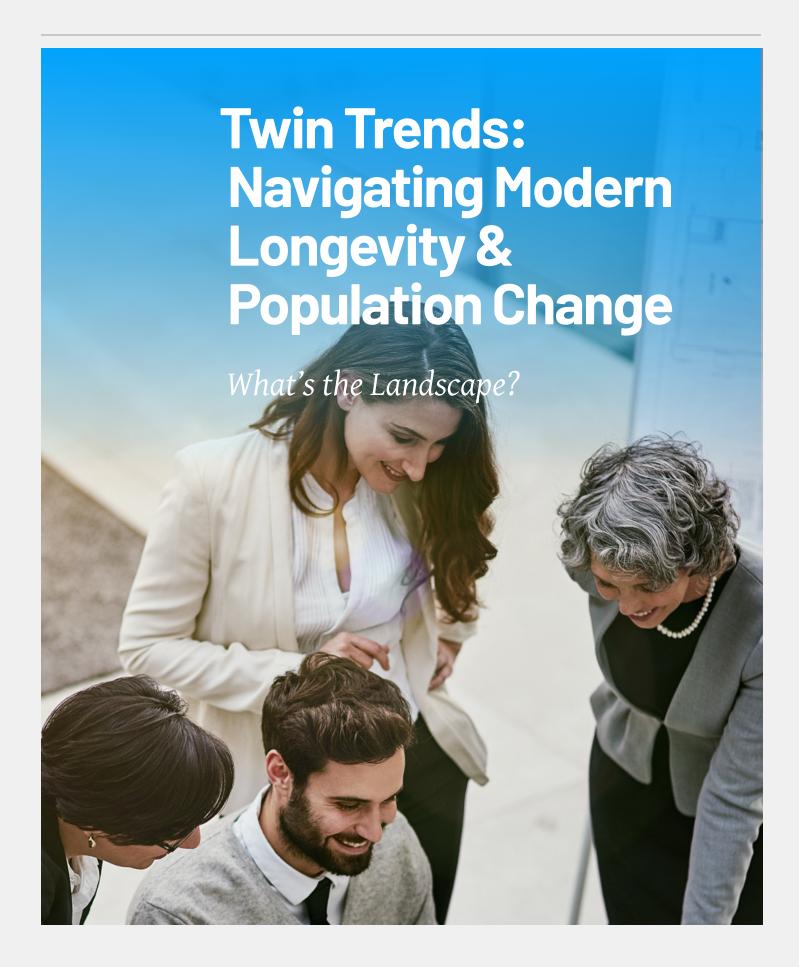
—with an array of offerings that meet rising expectations for an employer's proactive role in employee and community health.

Support Social Equity

-through strategies to promote gender equity, address health disparities, and help employee-caregivers stay in or re-enter the workforce.

These priorities also align with societal and policy initiatives, such as those championed by the UN's Decade of Healthy Ageing and the WHO's Global Network for Age-friendly Cities and Communities.^{6,7} Cross-sector collaboration on these goals helps to shape good public policy and promote widespread benefits.

This paper, The Value of Prevention: Unlocking Business Benefit & Engaging the Multi-Generational Workforce, explores the landscape for aging, health, and the workforce, the private-sector benefits of preventive health, how industry leaders are pioneering these approaches, and the actions that every business can take to build a strong prevention effort.



Modern longevity and population aging are powerful, irreversible trends changing the business landscape. As a result, preventive health, healthy aging, and the multi-generational workforce are emerging as new priorities for organizations in every industry. Across areas as diverse as financial services, life sciences, transportation, and technology, a focus on preventive health has become a unifying theme for those organizations that perform best.

"No other force is likely to shape the future of national economic health, public finances and national policies as the irreversible rate at which the world's population is growing older."

S&P Global

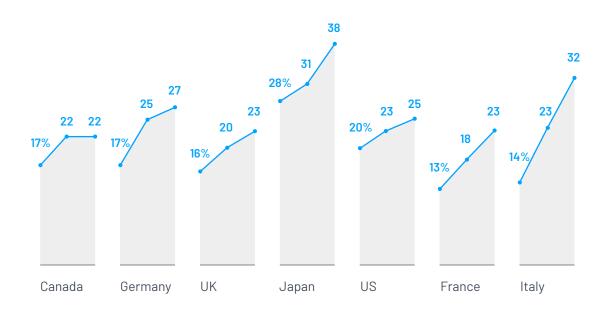
Today's Workforce:

Longer Careers, Older Employees, More Age-Diverse Teams

As people live longer, they are also working longer, often for many years past traditional retirement age. It's projected that 150 million jobs will shift to workers 55-and-over globally by 2030, and the share of older workers will rise to 38 percent in Japan, 27 percent in Germany, 25 percent in the United States, and 23 percent in the United Kingdom.⁸

These twin trends mean more older employees working as part of multi-generational teams—putting a premium on meeting the needs of mid- and late-career workers. The relationship between health and work is bidirectional. Health and well-being are impacted by employment and work conditions, which in turn affect workers' productivity.⁹

Share of workers 55+ in 2011, 2021, 2031 in G7 Countries



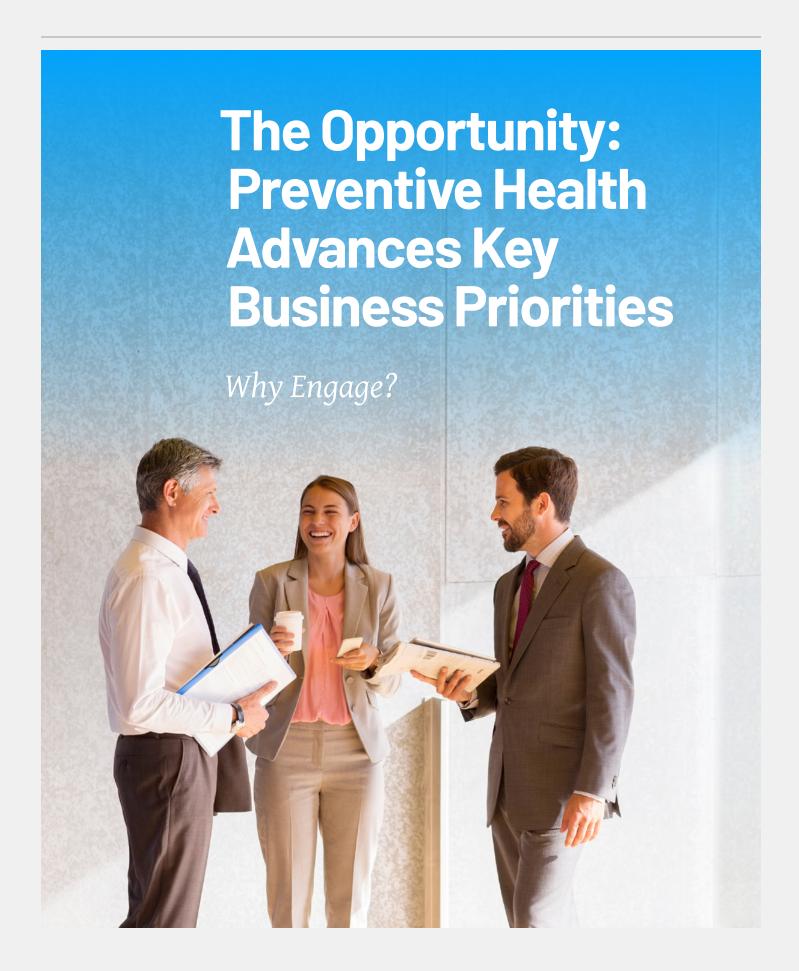
Growing Evidence:

The Immense Potential of Employer Action for Preventive Health

The miracle of modern longevity also brings a rise in age-related health challenges, including increased prevalence of chronic diseases like cancer and heart disease, as well as increased risk from infections like influenza, RSV, shingles, and pneumococcal pneumonia. For example, cancers, musculoskeletal disorders, and mental health conditions result in nearly half of the burden of disability in the working-age population and 47 percent of this burden falls onto the working ages (20-64). As older workers have longer lives and then embrace longer careers, employers have a vested interest in helping to prevent or address these challenges, even as emerging research suggests that longer working lives themselves can bring health benefits.

A growing set of evidence indicates that the success of key preventive health measures, like adult vaccination, are shaped by a wide range of factors—with an important role for employers. Research from the IQVIA Institute for Human Data Science shows that rates of adult vaccination, at both the global and city level, depend on a number of social and structural determinants, including access and proximity to pharmacies, household income, education, and race and ethnicity.¹³

Low vaccination rates directly impact employers through poor health and lost productivity, which should motivate employers to promote vaccination by engaging surrounding communities and advocating for sound public health policy. Consider that during the pandemic, Delta provided 1 million free Covid-19 tests and vaccine clinics for employees and community members.¹⁴



Prevention and healthy aging align with many of the top priorities on the business agenda, from productivity and innovation to employee engagement to gender equity and corporate social responsibility. Leading employers are taking forward-looking actions to realize this opportunity.

"Recognizing the crucial importance of health and well-being in leading fulfilling lives, we must acknowledge the pivotal role of workplaces. Employers play a key role in fostering healthy lifestyles and well-being, shaping not only productivity but also individual flourishing. This is an opportunity, often overlooked, where actions can either enhance or detract from the vitality of their workforce. As employers increasingly grasp this responsibility, they unlock immense potential for promoting greater health and well-being alongside clear business gains."

Shruti Singh, Senior Economist, Ageing and Employment Policies, OECD

Preventive Health as Business Advantage

Strengthen Productivity

Most directly, prevention efforts help employees stay healthy and engaged—mitigating the immense productivity losses of vaccine-preventable diseases and chronic conditions, and sick leave absenteeism that results, with negative impacts for both employees and employers. In the U.S., it's estimated that influenza causes 111 million lost workdays and \$16 billion in lost earnings for employees each year, and U.S. employers are losing an estimated \$500 billion annually due to absenteeism and presenteeism. ¹5,16 Vaccination is highly effective at addressing these losses; for example, in Italy, it's estimated that vaccination strategies would reduce productivity losses by almost €900 million.¹7

Implementing workplace programs to support vaccination and other healthy behaviors is an effective tool to improve lifestyles, health, and well-being. It can significantly reduce sick leave absenteeism by 25 percent, which in turn increases work productivity. For example, the scaling of interventions to address sedentary behavior and promote physical activity at the workplace could lead to an increase in work productivity by the equivalent of 37,000 full-time workers to the workforce annually in 30 OECD countries yield a return of \$4 for each \$1 invested. ¹⁸

Beyond mitigating losses, prevention also brings an active upside. Employees who understand and use "employee care" benefits are far more likely to feel cared for by their organization (88 percent vs. 34 percent); in turn, those who feel cared for are 60 percent more likely to plan to stay with their organization and 55 percent more likely to feel productive at work. 19 Overall, experts estimate that every \$1 spent on holistic health benefits earns back \$1.47 for employers. 20

Preventive Health as Connective Tissue

Engage the Multi-Generational Workforce

There are now five generations at work for the first time, and 66 percent of people say they plan to keep working past traditional retirement age. ^{21,22} To do so, they need support for healthy aging.

The Opportunity

Employees in the middle or later stages of their career are an especially important cohort, providing mentorship, leadership, and coaching to colleagues. Employer programs to support healthy aging help keep this valuable talent in the workforce, particularly when combined with flexible work options, an inclusive culture, age-friendly workplaces, and other support.

Preventive Health as In-Demand Benefit

Enhance the Employee Value Proposition

The changing workforce brings higher expectations for health and wellness offerings, and employers are uniquely positioned to drive value in healthcare quality, affordability, and equity through innovative strategies. ²³ Employers that take a front-footed approach can differentiate their organization, build loyalty, and compete for talent. In fact, two-thirds of employees say they would change their job for better benefits. ²⁴

The evolving world of work, including teleworking and new forms of employment, have opened new opportunities and considerations for the health and well-being of the workforce. During the Covid-19 pandemic, employer programs to support physical and mental health became far more common: a 78 percent increase in options for telework, 43 percent increase in telehealth services, and a 27 percent increase in leave to care for adult family members. For an employer to lead, it must now provide not only these baseline programs, but also more advanced offerings like wellness incentives, on-site care, prescription programs, counseling, and more.

The explosion of virtual and hybrid work is primarily limited to office workers, while most manufacturing and service jobs require in-person participation. The gap with between these two types of roles adds urgency to support health across all employees. It is not clear that adverse health falls more on manufacturing and service sectors as those operating virtually are often beset with a different set of health challenges. The differential implications on employee health warrant further study and analysis.

Preventive Health as Equity Initiative

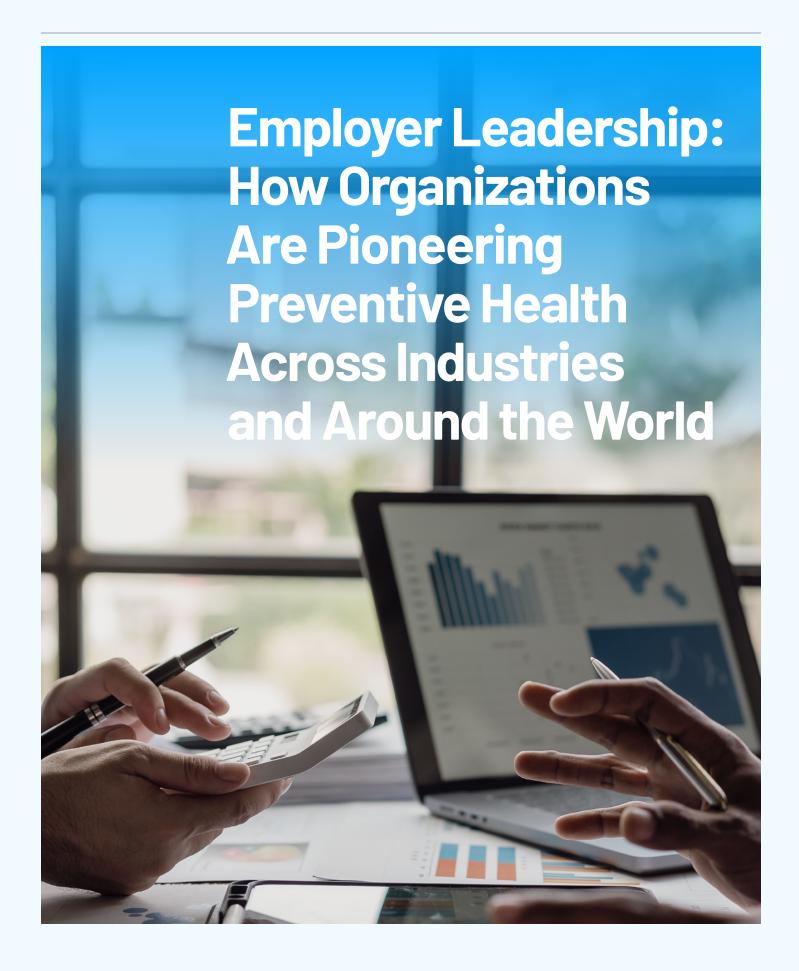
Support Social Equity

Preventive health is also a gender equity issue.

Again, the Covid-19 pandemic illustrates the point: when people get sick, women bear the lion's share of the burden. In 2020, it's estimated that women lost more than 64 million jobs and \$800 billion in earnings globally.²⁷ By promoting good health and providing support to employee-caregivers, organizations can step in to help prevent these kinds of impacts and advance gender equity.

Further, women and individuals with lower education were found to report higher rates of chronic diseases than men and those with higher education levels. In EU countries, 29 percent of working-age women versus 26 percent of working-age men reported having a long-standing illness or health problem. Health status directly impacts work participation and productivity, specifically unhealthy lifestyles and NCDs, the impacts of which can be mitigated through healthy lifestyle initiatives and routine immunization.

Prevention also helps to address broader issues of health equity in the communities that employers serve. Employers have a role to play by supporting access to vaccines and other prevention measures for everyone in their workforce and the community.



Action on Preventive Health Goes Hand-in-Hand with Industry Leadership

Across industries, those companies with the strongest reputation and most effective business are often those that prioritize a forward-looking approach to employee well-being and preventive health efforts. These organizations have recognized the wide-reaching benefits of a proactive role and are stepping up to lead the way forward.

Private-sector leaders are already taking action on preventive health to bolster their workforce and business, as well as lead a broader, cross-sector response that benefits employees, communities, healthy systems, and governments.

Apple:

Providing Medical Services to Employees Apple piloted the AC Wellness Medical Group to provide comprehensive medical services to its employees and their families. 30 The medical services are onsite in Cupertino and Sunnyvale, where its headquarters are. The AC Wellness Medical Group promotes employee health by:

- Delivering convenient and comprehensive primary care services to employees.
- · Utilizing technology and innovation to encourage healthy behavior and prevent disease.
- Connecting employees with physicians, exercise coaches, care navigators, and phlebotomists.

British Airways:

Ensuring Easy Access to Preventive Health Measures & Support To maximize the wellbeing of employees, British Airways takes a holistic approach to support mental, physical, and emotional health, with both general-purpose and targeted health offerings.³¹ These include:

- Well-being and inclusion champions, with a network of 150 well-being and inclusion champions and sponsors who can provide support to employees throughout the company.
- Peppy App for menopause to connect employees with menopause nurses for free support.
- Mindfulness app and helpline, enabling employees to easily access mental health support and trained counsellors and advisors.

Employer Leadership

Citibank:

Offering Employee Rewards for Healthy Behaviors The Live Well at Citi programs offers rewards and incentives to employees when they participate in well-being programs and activities.³² Employees receive discounts on Citi-sponsored healthcare plans when they:

- Participate in preventive health initiatives, such as the Live Well Tobacco Cessation
 Program, Live Well Journeys online wellness programs, RedBrick Track daily wellness
 tracker, and health coaching.
- Managing chronic disease through Livongo for Diabetes Program, enabling employees with glucose monitoring and virtual coaching from Certified Diabetes Educators.
- Engage with healthy activities, earning Virgin Pulse Points with the Citi Live Well Rewards.

Google:

Comprehensive Benefits to Support Health, Well-Being & Prevention

Google is renowned for the rich benefits package provided to employees, and this continues today with a comprehensive set of offerings and programs that help employees to stay healthy, embrace prevention, and receive timely, appropriate care when needed.³³ These include:

- Physical health and wellness options, such as on-site wellness centers, a medical advocacy program, mental health apps, fitness centers, and classes on well-being and cooking.
- Inclusive support for family caregivers, including leave for caregivers and support for employees caring for older family members.
- Flexibility and time-off, with a "work from anywhere" program, paid time off, hybrid work, and job-sharing options.

GSK:

Putting Employee Health and Well-Being at the Center

GSK recognizes that supporting the ability of employees to thrive is central to achieving the organization's goals. The company takes an inclusive and personalized approach to health and wellbeing, with a range of programs that aim to support employees through different life stages and help them thrive and perform at their best. These include:

- Global Partnership for Prevention Program provides employees and family members access to preventive healthcare services to promote early detection and illness prevention.
- Inclusive global minimum for paid leave, that supports the ability of employees to take paid time off to provide care for family members
- Science-led digital platform for employees utilizes Al for personalized strategies to support social and emotional wellness and mental health.

Employer Leadership

IBM:

Fostering a Culture of Health and Long-Term Healthy Lifestyle Habits The IBM Wellness for Life Program is a health promotion program designed to reduce health risks and encourage healthy lifestyles among employees.^{34,35} IBM encourages health promotion and risk prevention by:

- Encouraging active engagement in preventive care, physical activity, nutrition, and smoking cessation programs.
- · Facilitating global virtual wellness events, including yoga classes, trivia nights, health webcasts.
- Incentivizing healthy behaviors and wellness program utilization through health care plan discounts and Healthy Living Rebate

SHRM Foundation:

Providing the Blueprint for a Healthy Workforce

The SHRM Foundation has published a framework for U.S. employers that outlines three key aspects of a successful employee benefits program.³⁶ These are:

- Support for preventive health, including vaccination clinics, health screenings, and smoking cessation programs.
- Education related to health, such as lifestyle coaching and classes on nutrition and wellness.
- Incentives for prevention, such as discounts for fitness center membership and discounts on insurance policies and co-pays.

Workplace Outreach Wellness (WOW) Program—Singapore: Guiding Strong Employer Prevention Efforts The Health Prevention Board of Singapore curates a workplace wellness program to support businesses of all sizes in cultivating a healthy, productive, engaged workforce—highlighting the intersection of public policy and the private sector.³⁷ The program includes:

- Preventive health measures, including screenings and educational resources to detect and manage the risk of developing chronic conditions.
- Coaching from trusted professionals to advise employees on how to manage their long-term health.
- Team building to foster employee connections and support mental health.

Industry Leaders in Employee Health & Prevention Efforts

Companies that lead on employee health and prevention also typically lead their industries. This shows how these efforts pay dividends for the workforce, productivity, and reputation with communities and the talent marketplace.

Many other industry leaders have been recognized for robust employee health and prevention initiatives, including: 38,39,40,41,42,43,44,45,46,47

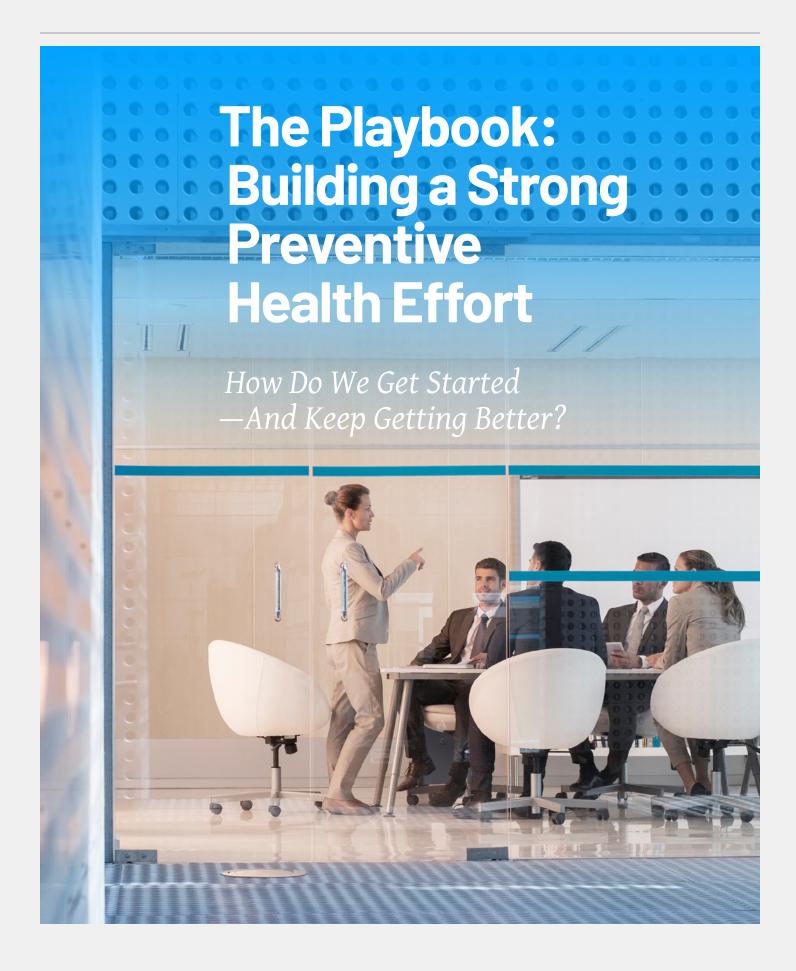
Amazon WorkingWell	Capital One BeWell	JP Morgan Chase Bank
AMGEN Total Rewards Plan	Deloitte TotalRewards	Employee Assistance Program (EAP)
Bank of America Life Event Services	Delta Airlines	Thrive Global
Biogen Total Rewards Program	Edwards	

Applying Lessons from Covid-19 for Widespread Adult Vaccination

The Covid-19 pandemic indicated the huge value of concerted adult vaccination efforts, with more than 70 percent of the world receiving a vaccine.⁴⁸ The challenge today is applying this lesson going forward, across the full range of vaccine-preventable diseases.

The following industry leaders required Covid-19 vaccination: 49,50,51

American Express	Facebook	Netflix
Amtrak	General Electric	Salesforce
BlackRock	Goldman Sachs	Southwest Airlines
Cisco	Google	Uber
CVS Health	Lyft	United Airlines
DoorDash	Morgan Stanley	

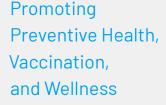


While globally renowned organizations are leading the way, every business, of every size, can take action to promote preventive health. In OECD countries, approximately 610 million people are working in the formal sector, representing a substantial potential population target for workplace-based interventions aimed at improving health and well-being. One-third of this population is employed in large size companies.⁵²

Employers have a clear incentive to invest in health and well-being programs for their employees due to several factors, such as economic gains, reputation as a workplace, employee satisfaction, and external incentives. ⁵³ Private-sector leaders are already taking action to champion preventive strategies and steadily expand their policies, benefits, programs, and collaborations for the needs of the multi-generational workforce.

To get started or continue advancing, employers can take the key actions below:







Enabling Flexible Work



Supporting Employee-Caregivers



Engaging and Advocating for Public Policy The Playbook



Promoting Preventive Health, Vaccination, and Wellness

A proactive approach to wellness and healthy aging is the centerpiece for a prevention-focused effort.

Employers can:

Encourage vaccination by sponsoring vaccine clinics for employees and community members, offering incentives to employees who receive vaccination, and highlighting the importance of vaccination in employee communications.

Offer health screenings and support for mental health, common chronic diseases, and related risk factors, such as heart disease, cancer, diabetes, and osteoporosis, among others.

Educate employees about the importance of prevention and healthy aging, highlighting the benefits for their mental and physical health, families, and the ties to financial wellness.



Enabling Flexible Work

Greater flexibility helps employees to make time and take steps that safeguard their health and their family's health.

Employers can:

Offer hybrid and remote work options, supporting flexibility for employees to attend medical appointments, receive vaccines, care for family, and support overall health.

Enable flexible working hours, so that employees can shift their work schedules based on health and family needs, while staying productive and engaged.

Provide flexible coaching and teaching roles, especially for older workers who want to share their experience and extend their careers.

The Playbook



Supporting Employee-Caregivers

Employee-caregivers are a vital, growing part of the workforce, who benefit from both overall flexibility and specific, supportive policies.

Employers can:

Offer equitable time-off policies, so employee-caregivers can use care leave, paid leave, unpaid leave, and vacation time flexibly to balance their care responsibilities.

Implement policies and benefits specifically for caregivers, such as conducting research or listening sessions with these employees, creating peer support groups, and offering benefits like respite care, care planning, or subsidized legal and financial services.

Cultivate a supportive culture that recognizes and celebrates the contributions of all caregivers, including those caring for older family members.



Engaging and Advocating for Public Policy

Employers and the private sector can be a powerful voice in the public arena, helping to build needed consensus and lending momentum for important policy imperatives. They have an opportunity to actively engage in support of policies that advance the shared societal and business interest in preventive health.

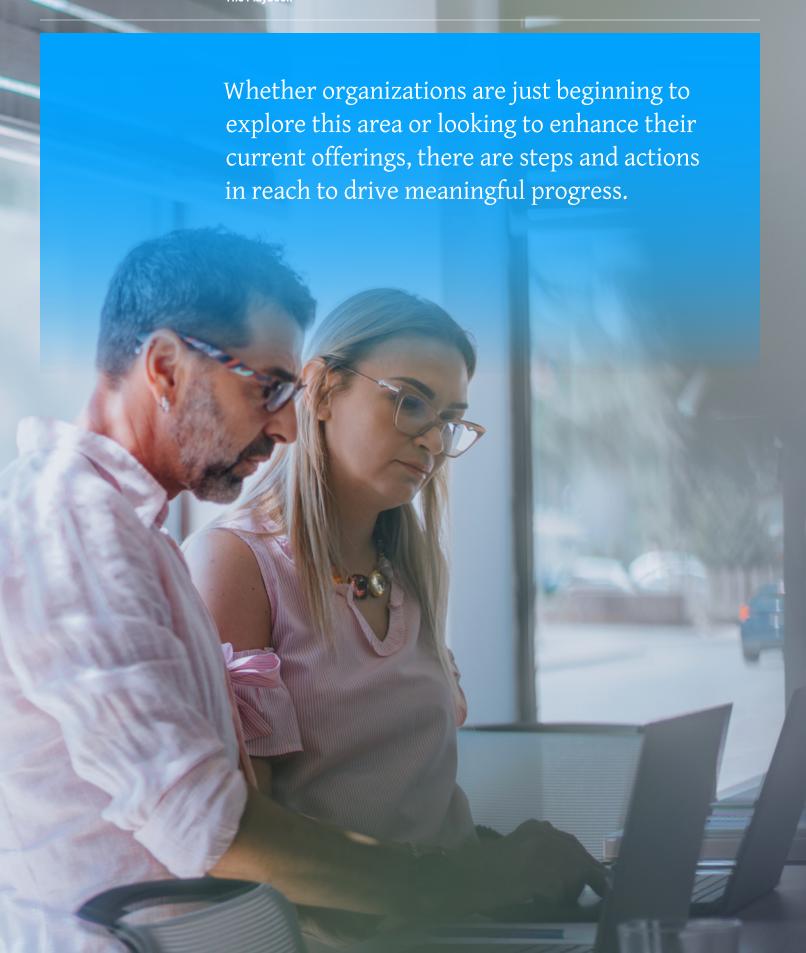
Employers can:

Communicate with policymakers at the local, regional, and national levels on the importance of preventive health programming—including the need to invest in immunization programs, build heart-healthy and age-friendly environments, and provide support for working caregivers, among others—to productivity and growth.

Engage with peers and through influential thought leadership platforms about the economic and business imperatives of healthy workforces and in support of specific policy levers that advance preventive health for more people.

Mobilize your workforce to be their own advocates for preventive health by providing education, knowledge resources, and advocacy opportunities.

The Playbook





With the global workforce aging, adults are spending a larger portion of their lives working. Workplace-based actions are increasingly becoming recognized as a potentially effective tool to influence choices for healthier lifestyles across the work-life continuum from the first job to retirement,⁵⁴ with employers being uniquely positioned to drive value in health care equity, quality, and affordability in the workforce and beyond.⁵⁵

The employer as an institution is historically linked to the health of its workforce, their families, and communities. In the 21st century, rapidly aging societies are bringing profoundly new and different conditions.

When employers take action for preventive health, everyone benefits—the business itself, employees, local communities and economies, health systems, governments, and society as a whole.

The private sector is in a strong position to lead this cross-sector, collaborative effort. Businesses have the talent, the incentives, the reach, and the influence. They are already a trusted resource for communications, benefits, and programs related to health and wellness. And they have a long track record of rising to meet societal and economic shifts, develop novel solutions to complex challenges, and engage across sectors.

Prevention and healthy aging offer the opportunity for businesses to apply these strengths in every aging society around the globe for better health and greater prosperity.

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For more information, visit

www.globalcoalitiononaging.com

and contact

Susan Wile Schwarz sschwarz@globalcoalitiononaging.com