

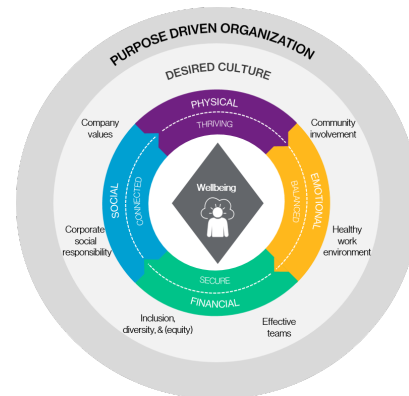
A Practical Approach to Wellbeing

Willis Towers Watson partners with employers to engage employees holistically in their health & wellbeing by developing and implementing strategies and solutions that connects the physical, financial, emotional and social dimensions of Wellbeing. We leverage our extensive research and data, employee insights and behavioral science to drive a culture of Wellbeing with committed leaders, effective managers and engaged employees.

Focusing on how Wellbeing can be incorporated from mainly a benefits perspective we offer a straight forward approach. The services described here can be adopted individually or incorporated into a wider strategic approach to wellbeing.

Wellbeing Diagnostic

To understand the current state of wellbeing in your organization and set a baseline for future measurement, we recommend starting with our two-part Wellbeing Diagnostic, from an Employer and Employee perspective. This incorporates an employee survey of their current state of wellbeing across the 4 pillars using our market-leading Employee Engagement software, combined with an employer survey to provide a current state benchmark of best practice programs and policies offered.



By connecting the Employee's perspective with the Employer perspective we can quickly draw high level insights to identify areas of focus for a wellbeing strategy. For example, do we have a program offering gap or do we seemingly offer the right programs but are not seeing the expected outcomes. Do we need to evaluate the delivery of such programs whether that is through leadership involvement, physical environment, communications, or general awareness?

Employer Perspectives

Employee Perspectives

Wellbeing Inventory

If you do not know currently what wellbeing programs and policies you already have in place around the organization, our online Wellbeing Inventory may be a good place to start. As part of our modular Benefits Insights technology for employers, you can require colleagues in different locations to complete the questionnaires detailing the programs available to employees in various categories across the four dimensions of Physical, Financial, Emotional and Social wellbeing.

Analysis and Prioritization

We also incorporate advanced claims analysis (where available), lifestyle data and plan design information to identify the priorities for your organization. Particularly those that are likely to see the biggest return on investment or identified value such as improved employee engagement scores or productivity increases.

Solutions

Once priorities are set, often in the form of a 3-year roadmap, we will bring our best in class solutions to support the identified needs. For example:

- Our **monthly wellbeing tips** are available in several languages and tailored to all local environments and cultures.
- **Calendar of Events** – we can help you plan regular events such as Health Fairs, team challenges, nutrition classes, mental health webinars and more
- Other **Communications** to support events, engage Senior Leaders, roll out new programs or just improve the health literacy of your employees
- We have identified **best in class providers** of strategic health solutions across a range of categories from point solutions to more comprehensive wellbeing platforms
- **Technology** – our Embark App can serve as your Wellbeing hub to bring various solutions together in one place to improve the employee experience

World Health Day (April 7)
Did you know that some healthy habits can boost your immunity as well as prevent and treat chronic diseases like diabetes, heart disease and cancer? Whatever your current state of health you can always improve it!

What Are We Eating?
Understanding Food Nutrition Labels
Sugar free, cholesterol free, low sodium, low fat, organic... There are many concepts behind the labeling of food products, and rarely do we really understand if the product is healthy or not. It is always healthier to consume food in its natural state - you can see where it came from, either grown in the ground, on a tree, came from an animal in the field or in the ocean - but we know that is an unrealistic expectation all the time. We want to help you with this short guide so you can make healthier selections when needing to take those short cuts to a quick meal or snack.

1. Read the ingredients.
The first step in making a good choice is to review the ingredients of the food. Keep in mind that these are ordered from highest to lowest according to the amount present in the product. In this way, you can avoid those products that have sugar or bad fats near the beginning of the list. You can also look for healthy ingredients like nuts and whole grains. Prefer those products that have, ideally, only known ingredients, that imitate a recipe that you could make at home. For optimum health we must provide our body with ingredients that are as natural as possible.

2. Review the key points of the nutrition table.
The nutritional information displayed on food, is usually driven by legislation and can be very confusing. The nutrition table can be useful to compare two or more products of the same type or the overall number of calories, but your focus should be on the ingredients. When reviewing the nutrition table though we must make sure to check the portion size indicated on the label. Many times, it is indicated that the contents of the container corresponds to 2 servings, when we usually eat all the contents individually. That will determine if we should multiply the values in the table to get an accurate measure of what we are consuming.

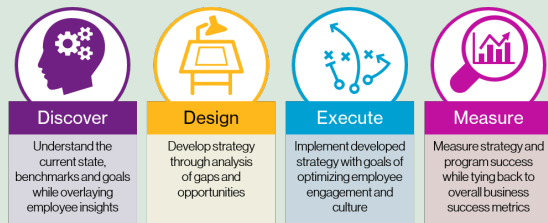
We may then review the amount of some key components: sugar, processed fats and salt, since the food industry uses them excessively to increase the palatability of processed food, but in high amounts can generate damage to our health. Although knowing the energy (caloric) value and other nutrients is also relevant, if we eat a varied diet, integrate fresh fruits and vegetables and are aware of our safety when eating, it is not necessary to focus on these contributions.

Particularly keep an eye on:
Sugar: Used to provide sweetness, color (caramel) or as a preservative, among other properties, it might be disguised by other names such as fructose, maltose, corn syrup, its high consumption is known to promote obesity, diabetes and cancer. Consider that for every 1 gram of sugar present in the serving is like consuming 1 tsp of pure sugar. Have you seen how many teaspoons of sugar is present in 1 can of soda or fruit juice? The World Health Organization recommendation is to limit daily sugar intake to 35g for men and 25g for women with even less for children.
Processed fats: Information regarding the benefits or harm caused by the different types of fats in foods (monounsaturated, polyunsaturated and saturated) can be very confusing. But let's keep it simple: the more natural and the less processed (hydrogenated or subjected to high temperatures) the oil or fat, the better. Our body requires all types of fatty acids to function properly, that is why we must include in our diet a variety of foods that contain healthy fats, prioritizing those products that contain them in their natural form. To do this, the key is to look at the ingredients, preferring those that contain: nuts, olive oil, coconut oil, cocoa butter, avocados, olives, etc. and, for example, prefer "no other filler" (formed by processing vegetable oils such as margarine), since as it is not natural.

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimise benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas — the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.

Our Approach



For more information on these services or developing a broader approach to Wellbeing in your organization, contact your Willis Towers Watson consultant.



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