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global inclusive benefits

As workplaces diversify, ensuring inclusive benefits are firmly rooted in your D&I strategy is more important than ever. Gain insights into how organizations are structuring benefits to provide equal access for every employee.

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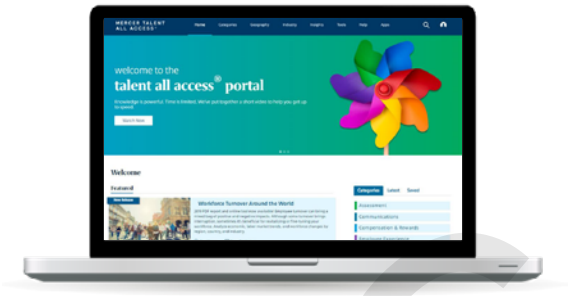

Learn More

Demo Video

- Car Benefit Policies
- Car Cost Report
- Employee Engagement Survey Toolkit
- Global Compensation Drivers
- Global Compensation Planning
- Global Inclusive Benefits
- Global Parental Leave
- Global Pay Summary
- Incentives Around the World
- Salary Movement Snapshot*
- Severance Pay Policies
- The Design of Work
- Vacation and Other Leave Policies
- Workforce Metrics Around the World
- Workforce Turnover Around the World
- Worldwide Benefit & Employment Guidelines

*Not included in Talent All Access®

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Note: You may find this report easier to navigate by using bookmarks. Watch this short video to learn more.

Introduction

Modern workforces are becoming increasingly diverse along many dimensions, such as age, sex, ethnicity, religion, sexual orientation, gender identity, and disability. As workplaces evolve, it is clear that an inclusive workforce has positive outcomes for businesses, from both a financial and reputational perspective. However, there is less awareness that diverse workforces may have different requirements when it comes to health and wellness, and traditional employee benefit plans may not be structured to accommodate the needs of all employees.

One size does not fit all

Employers who maintain traditional, broadly defined benefits programs risk excluding minority and under-represented groups in the workforce for a number of reasons. Benefit programs were originally developed for a relatively homogenous segment of the population, and underpinned by certain assumptions that are no longer true. In addition, benchmarking against benefits currently being offered by other employers risks missing blind spots and perpetuates disparities if a company's reference peers do not offer a diverse range of benefits.

Employers may also lack awareness of the scale of some problems and their impact on both employees and the business. For example, when mental health services are not covered, the mental health issues become invisible in an employer's medical costs, and the hidden costs of this, such as loss of productivity, are rarely measured.

Inclusive benefits for all

Inclusive benefits maintain employee health, prevent disease, promote equality, and help everyone feel their health is valued. The gains from such benefits can accrue to specific minority and vulnerable groups, but also employees more broadly. For example, inclusive family planning benefits (such as fertility care) may be introduced to meet the needs of certain groups, but can be relevant to many others within the workforce.

Finally, there are solid business reasons for inclusive benefits. An edge in attracting and retaining employees, a value proposition that resonates with consumers and other stakeholders, and increased innovation and performance in times of disruption and transformation.

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Report structure

The **2021 Global Inclusive Benefits** publication analyzes global practices on the development and structure of health and wellness benefits, with a key focus on how this impacts minority and under-represented groups. Based on a global survey of around 750 submissions, this publication offers individual country results, allowing you to gain insights into how organizations are adopting inclusive benefits practices across their local markets.

The report includes the following sections:

Individual market results

Each market includes the following content:

- General inclusive benefits strategy
- Preventative care
- Pregnancy-related care
- Ethnicity/race/third-party nationals/refugees
- LGBTQIA+ (Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual) benefits
- People with disabilities
- Mental health
- Inclusive family planning
- Multigenerational workforce
- COVID-19 impact

About this report

This section delineates the methodology used in the report, including details on calculations and assumptions.

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Reading this report

Market

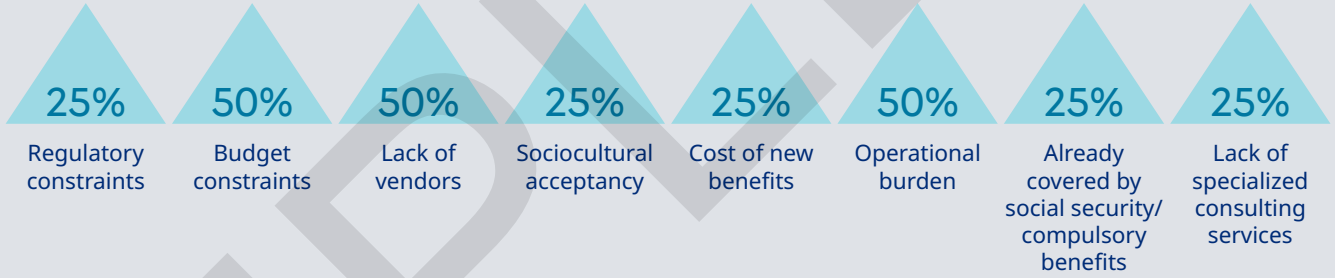
Data are organized by individual markets.

General inclusive benefits strategy

Do companies have a defined inclusive benefits strategy?

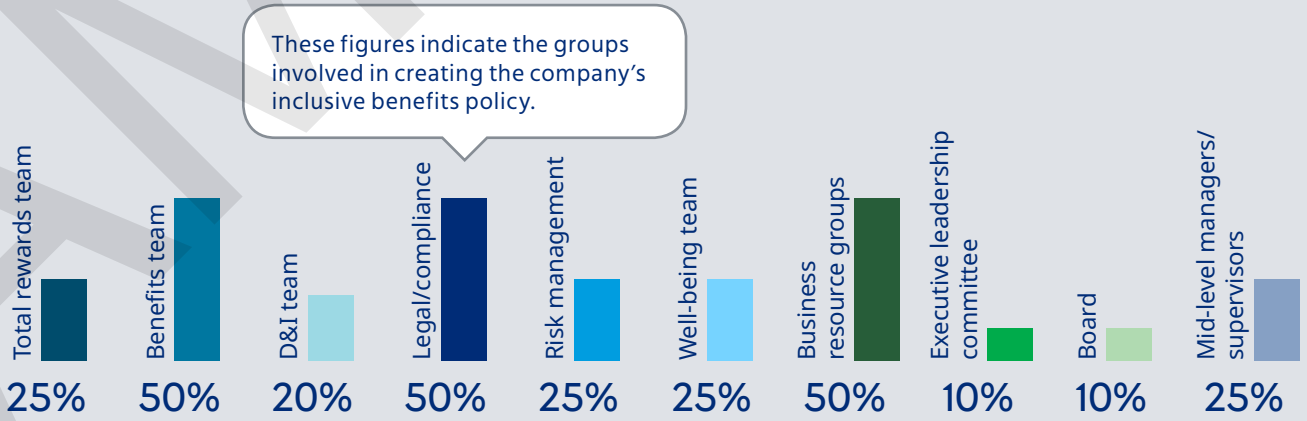
N=100

What are the main barriers for developing and implementing an inclusive benefits strategy?



N=100
Note: More than one response was permitted; percentages may sum more than 100%.

Which groups do companies involve in the development of their inclusive benefits strategy?



N=100
Note: More than one response was permitted; percentages may sum more than 100%.

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Pregnancy-related care

Data are displayed by type of healthcare or benefits policy.

These figures show the reasons why companies do not provide a particular beneift.

This list shows the different benefits included within each type of policy.

Do companies cover the following pregnancy-related services?

What is the reason for not providing cover?

	Yes	Plan to implement in next 12 months	No	N=	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
Prenatal care	50%	25%	25%	100	25%	25%	25%	25%	100
Prenatal classes	50%	25%	25%	100	25%	25%	25%	25%	100
Prenatal vitamins	50%	25%	25%	100	25%	25%	25%	25%	100
Screening/treatment for HIV/AIDS	50%	25%	25%	100	25%	25%	25%	25%	100
Screening/treatment for sexually transmitted infections	50%	25%	25%	100	25%	25%	25%	25%	100
Screening/treatment for perinatal mood/anxiety disorders	50%	25%	25%	100	25%	25%	25%	25%	100
Childbirth	50%	25%	25%	100	25%	25%	25%	25%	100
In-hospital delivery	50%	25%	25%	100	25%	25%	25%	25%	100
C-section	50%	25%	25%	100	25%	25%	25%	25%	100
Water birth	50%	25%	25%	100	25%	25%	25%	25%	100
Midwife services				100	25%	25%	25%	25%	100
Intrauterine procedures for fetal health				100	25%	25%	25%	25%	100
Postnatal care	50%	25%	25%	100	25%	25%	25%	25%	100
Breast pump	50%	25%	25%	100	25%	25%	25%	25%	100
Complications of pregnancy	50%	25%	25%	100	25%	25%	25%	25%	100

These figures show whether companies provide the different types of benefits.

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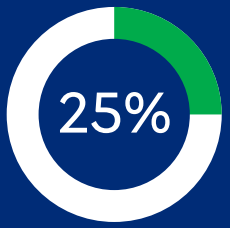
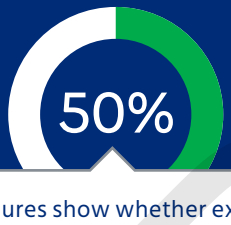
Mental health

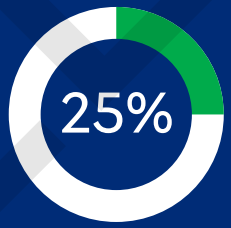
Do companies provide cover for mental health through risk plans such as life, accident, disability?



Yes, without exclusions



Yes, with exclusions and/ or waiting periods



No

N=100

These figures show whether exclusions apply to the provision of benefits in relation to mental health.

This figure shows the number of responses for each item.

Do companies provide cover relating to mental health?

	Yes	Plan to implement in next 12 months	No	N=
Depression	50%	25%	25%	100
Anxiety	50%	25%	25%	100
Serious mental illness, such as schizophrenia	50%	25%	25%	100
Alzheimer's and other forms of dementia	50%	25%	25%	100
Employee assistance programs	50%	25%	25%	100
Teletherapy				100
Suicide attempt covered in the medical plan				100
Suicide included in life insurance	50%	25%	25%	100
Other mental illnesses	50%	25%	25%	100

These figures show whether companies provide cover relating to mental health.

What is the reason for not providing cover?

	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
Depression	25%	25%	25%	25%	100
Anxiety				25%	100
Serious mental illness, such as schizophrenia				25%	100
Alzheimer's and other forms of dementia	25%	25%	25%	25%	100
Employee assistance programs	25%	25%	25%	25%	100
Teletherapy	25%	25%	25%	25%	100
Suicide attempt covered in the medical plan	25%	25%	25%	25%	100
Suicide included in life insurance	25%	25%	25%	25%	100
Other mental illnesses	25%	25%	25%	25%	100

These figures show the reasons companies do not provide cover.

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Mental health: outpatient coverage

These figures show different types of outpatient cover relating to mental health.

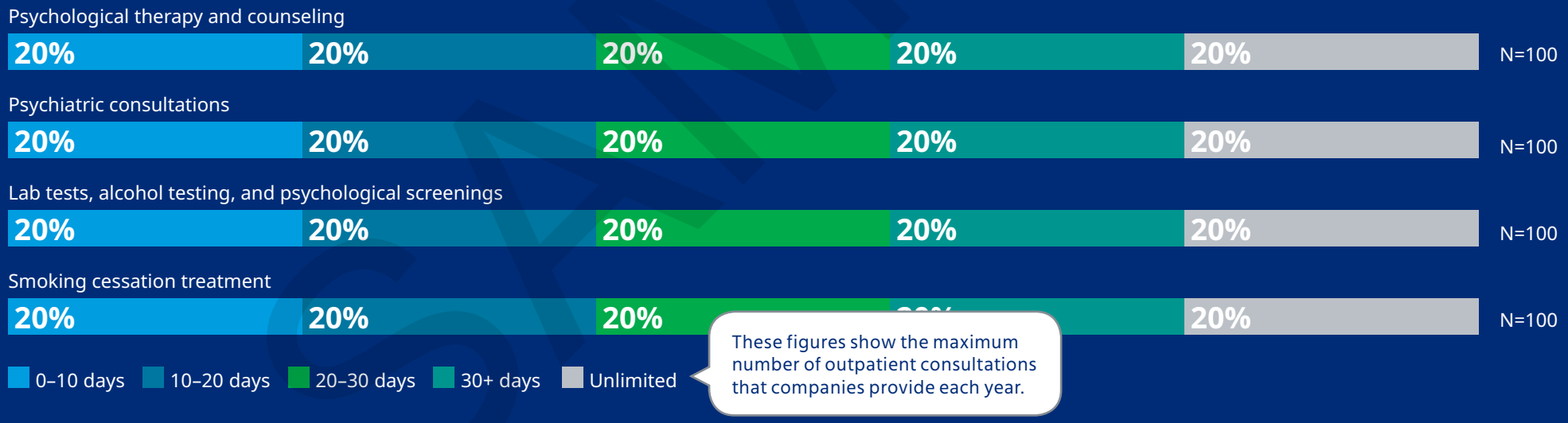
Do companies provide outpatient coverage for services relating to mental health?

	Yes	Plan to implement in next 12 months	No	N=
Psychological therapy and counseling	50%	25%	25%	100
Psychiatric consultations	50%	25%	25%	100
Lab tests, alcohol testing, and psychological screenings	50%	25%	25%	100
Smoking cessation treatment	50%	25%	25%	100

What is the reason for not providing cover?

	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
Psychological therapy and counseling	25%	25%	25%	25%	100
Psychiatric consultations	25%	25%	25%	25%	100
Lab tests, alcohol testing, and psychological screenings	25%	25%	25%	25%	100
Smoking cessation treatment	25%	25%	25%	25%	100

What is the maximum number of outpatient consultations allowed per year?



These figures show the maximum number of outpatient consultations that companies provide each year.

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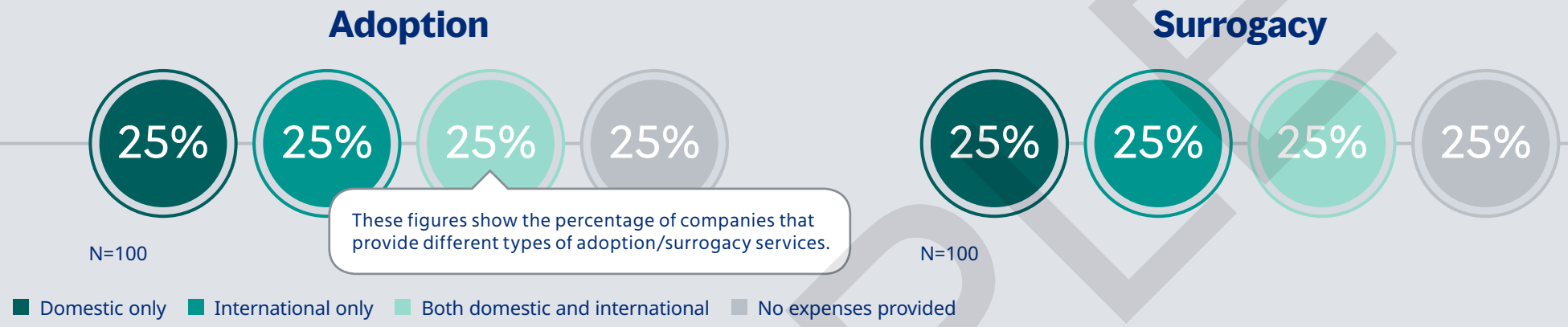
Do companies provide expense reimbursement for adoption and surrogacy?



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Which family planning benefits do companies provide to the following groups?

This column lists different types of family planning benefits.

	...married ...s	Heterosexual unmarried couples	Single heterosexual individuals	LGBTQIA+ married couples	LGBTQIA+ unmarried couples	LGBTQIA+ single individuals
Fertility treatment	10%	1%	1%	2%	2%	4%
Adoption leave	50%	50%	50%		50%	50%
Surrogacy	5%	0%	1%		1%	1%
Parental leave	50%	50%	50%	50%	50%	50%
N=	100	100	100	100	100	100

These figures indicate the percentage of companies that offer these benefits to different groups of employees.

Note: More than one response was permitted; percentages may sum more than 100%.

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Region

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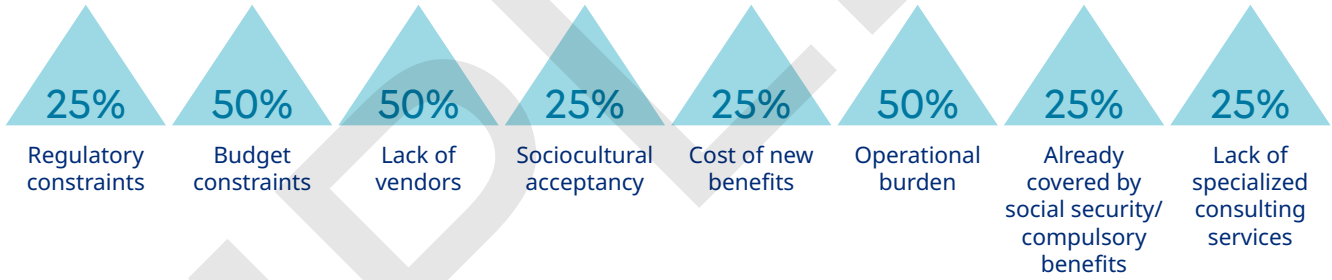
Market

General inclusive benefits strategy

Do companies have a defined inclusive benefits strategy?

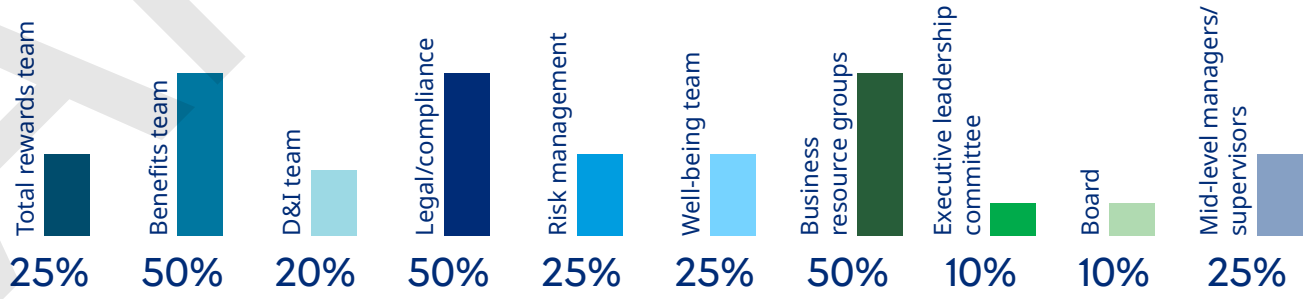
N=100

What are the main barriers for developing and implementing an inclusive benefits strategy?



N=100
Note: More than one response was permitted; percentages may sum more than 100%.

Which groups do companies involve in the development of their inclusive benefits strategy?



N=100
Note: More than one response was permitted; percentages may sum more than 100%.

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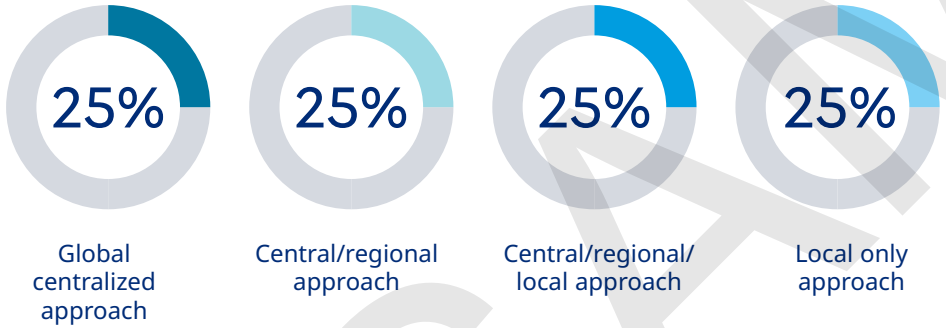
Which drivers are key to the development of an inclusive benefits strategy?

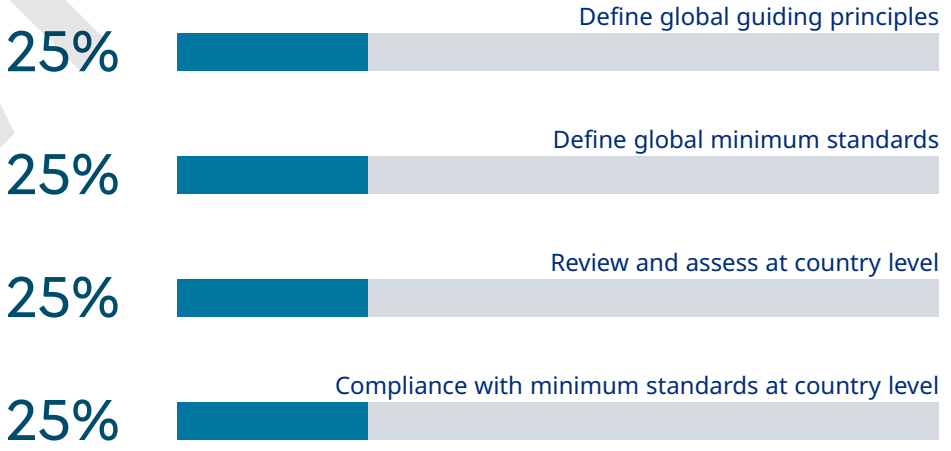
N=100
Note: More than one response was permitted; percentages may sum more than 100%.

What approach do companies use for deploying their inclusive benefits strategy?



N=100

What approach do companies use to implement inclusive benefits?



N=100
Note: More than one response was permitted; percentages may sum more than 100%.

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Preventative healthcare

Do companies cover the following preventative healthcare screenings?

	Yes	Plan to implement in next 12 months	No	N=
Cancer screenings	50%	25%	25%	100
Hepatitis B and C screening	50%	25%	25%	100
Fecal Occult Blood Test (FOBT)	50%	25%	25%	100
Mammograms	50%	25%	25%	100
Prostate cancer screening	50%	25%	25%	100
Genetic testing for predisposition to cancer	50%	25%	25%	100
Preventative mastectomy due to predisposition to cancer	50%	25%	25%	100
Pap smears	50%	25%	25%	100
Cervical cancer (HPV) vaccine	50%	25%	25%	100
Ovarian and uterine cancer diagnosis and treatment	50%	25%	25%	100
Sexually transmitted infection (STI) screening	50%	25%	25%	100

Note: Services may be covered by either employer-sponsored medical plans or third-party vendors.

What is the reason for not providing cover?

	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
Cancer screenings	25%	25%	25%	25%	100
Hepatitis B and C screening	25%	25%	25%	25%	100
Fecal Occult Blood Test (FOBT)	25%	25%	25%	25%	100
Mammograms	25%	25%	25%	25%	100
Prostate cancer screening	25%	25%	25%	25%	100
Genetic testing for predisposition to cancer	25%	25%	25%	25%	100
Preventative mastectomy due to predisposition to cancer	25%	25%	25%	25%	100
Pap smears	25%	25%	25%	25%	100
Cervical cancer (HPV) vaccine	25%	25%	25%	25%	100
Ovarian and uterine cancer diagnosis and treatment	25%	25%	25%	25%	100
Sexually transmitted infection (STI) screening	25%	25%	25%	25%	100

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Pregnancy-related care

Do companies cover the following pregnancy-related services?

	Yes	Plan to implement in next 12 months	No	N=
Prenatal care	50%	25%	25%	100
Prenatal classes	50%	25%	25%	100
Prenatal vitamins	50%	25%	25%	100
Screening/treatment for HIV/AIDS	50%	25%	25%	100
Screening/treatment for sexually transmitted infections	50%	25%	25%	100
Screening/treatment for perinatal mood/anxiety disorders	50%	25%	25%	100
Childbirth	50%	25%	25%	100
In-hospital delivery	50%	25%	25%	100
C-section	50%	25%	25%	100
Water birth	50%	25%	25%	100
Midwife services	50%	25%	25%	100
Intrauterine procedures for fetal health	50%	25%	25%	100
Postnatal care	50%	25%	25%	100
Breast pump	50%	25%	25%	100
Complications of pregnancy	50%	25%	25%	100

What is the reason for not providing cover?

	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
Prenatal care	25%	25%	25%	25%	100
Prenatal classes	25%	25%	25%	25%	100
Prenatal vitamins	25%	25%	25%	25%	100
Screening/treatment for HIV/AIDS	25%	25%	25%	25%	100
Screening/treatment for sexually transmitted infections	25%	25%	25%	25%	100
Screening/treatment for perinatal mood/anxiety disorders	25%	25%	25%	25%	100
Childbirth	25%	25%	25%	25%	100
In-hospital delivery	25%	25%	25%	25%	100
C-section	25%	25%	25%	25%	100
Water birth	25%	25%	25%	25%	100
Midwife services	25%	25%	25%	25%	100
Intrauterine procedures for fetal health	25%	25%	25%	25%	100
Postnatal care	25%	25%	25%	25%	100
Breast pump	25%	25%	25%	25%	100
Complications of pregnancy	25%	25%	25%	25%	100

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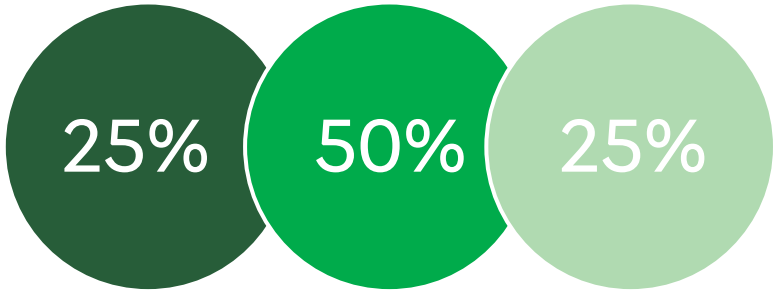
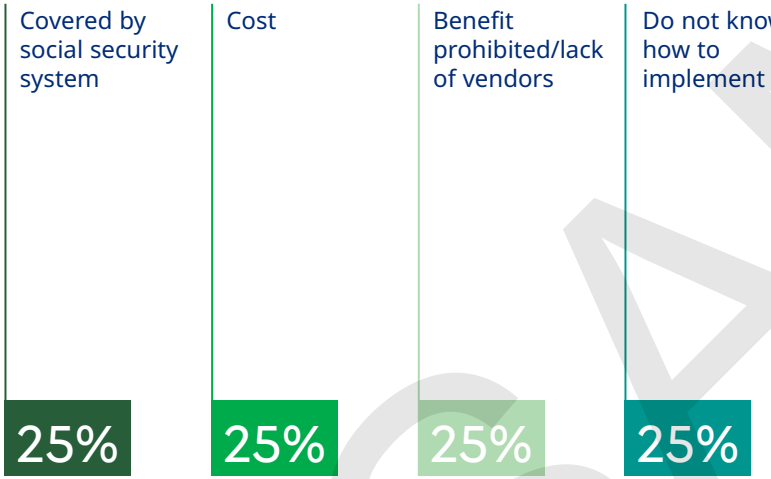
Do companies cover contraceptive devices or drugs?



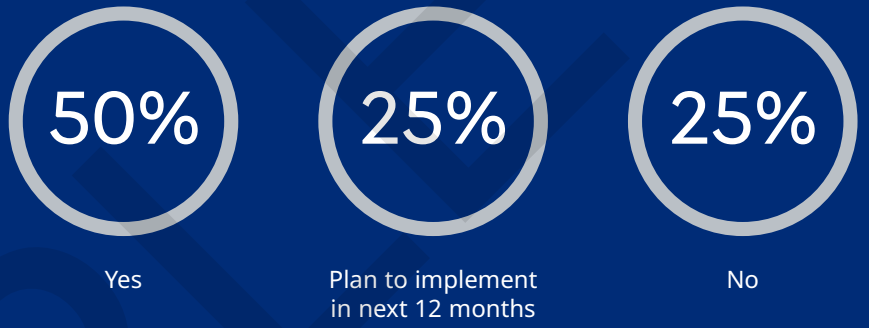
N=100

What is the reason for not providing cover?



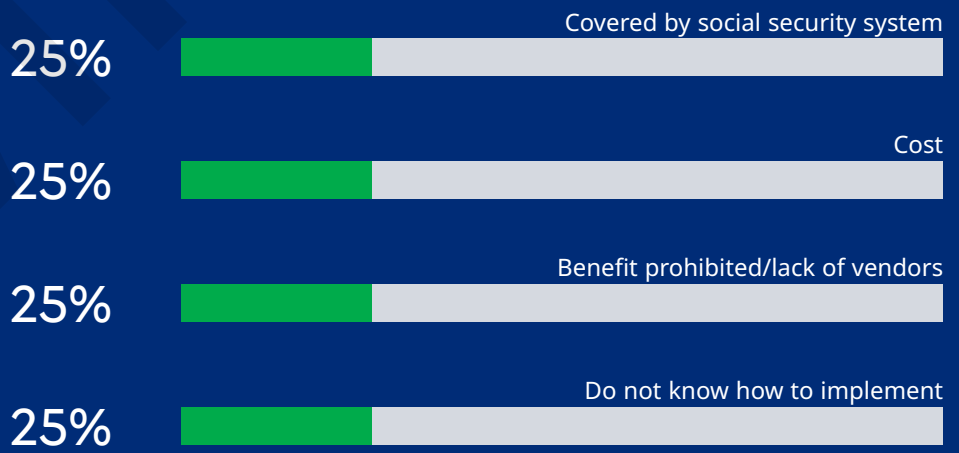
N=100

Do companies provide cover for abortion?



N=100

What is the reason for not providing cover?



N=100

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Ethnicity/race/third-party nationals/refugees

Do companies cover the following chronic conditions?

(Under-representedgroups can be more vulnerable to some chronic conditions.)

What is the reason for not providing cover?

	Yes	Plan to implement in next 12 months	No	N=	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
All types of cancers covered but at different limits	50%	25%	25%	100	25%	25%	25%	25%	100
Experimental cancer treatment at phases 2, 3, and 4	50%	25%	25%	100	25%	25%	25%	25%	100
Metabolic conditions (such as diabetes)	50%	25%	25%	100	25%	25%	25%	25%	100
Cardiovascular conditions (such as hypertension)	50%	25%	25%	100	25%	25%	25%	25%	100
Obesity treatment, including bariatric surgery	50%	25%	25%	100	25%	25%	25%	25%	100
Treatment for chronic lung conditions	50%	25%	25%	100	25%	25%	25%	25%	100
Treatment for chronic Hepatitis B and C	50%	25%	25%	100	25%	25%	25%	25%	100
Menopause	50%	25%	25%	100	25%	25%	25%	25%	100
Congenital external conditions	50%	25%	25%	100	25%	25%	25%	25%	100
Internal genetic hereditary conditions[1]	50%	25%	25%	100	25%	25%	25%	25%	100
Alzheimer's, neurological degenerative diseases	50%	25%	25%	100	25%	25%	25%	25%	100

[1]Conditions include sickle cell anemia, Gaucher disease, Tay–Sachs disease and cystic fibrosis.

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Do companies offer programs for career development to support under-represented groups?

(For example, programs targeting groups based on socioeconomic status, education, and/or ethnicity)

25% Yes

50% Plan to implement in next 12 months

25% No

N=100

Do companies provide special support services to employees who are refugees, forcibly displaced third-party nationals or elective third-party nationals?

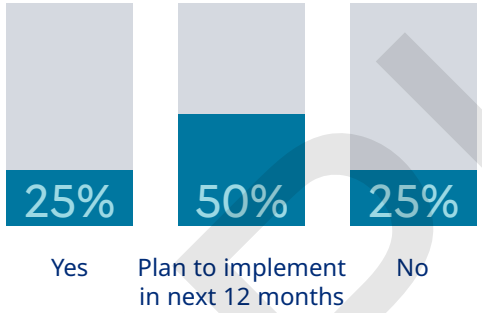
25% Yes

50% Plan to implement in next 12 months

25% No

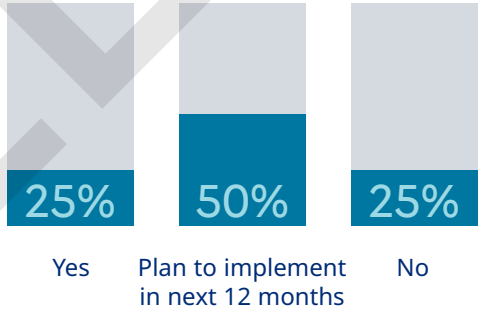
N=100

Do companies offer digital solutions to support second language speakers in accessing first language health, legal, and financial services?



N=100

Do companies offer nutritional education programs to caregivers that are tailored to specific ethnic groups?

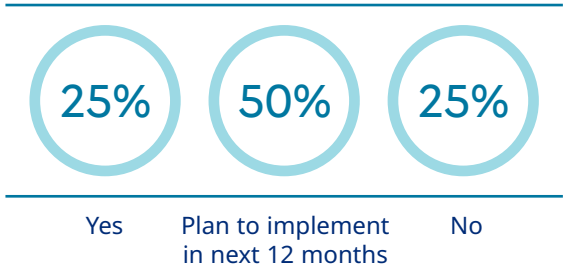


N=100

Do companies offer social support for housing, education or access to cultural and social inclusion for under-represented groups based on race or ethnicity?

N=100

Do companies offer financial well-being programs that specifically address the financial needs of under-represented groups based on race or ethnicity?



N=100

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LGBTQIA+ (Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual) benefits

Do companies provide the same level of benefits coverage to LGBTQIA+ couples and their families as they do to opposite-sex couples?

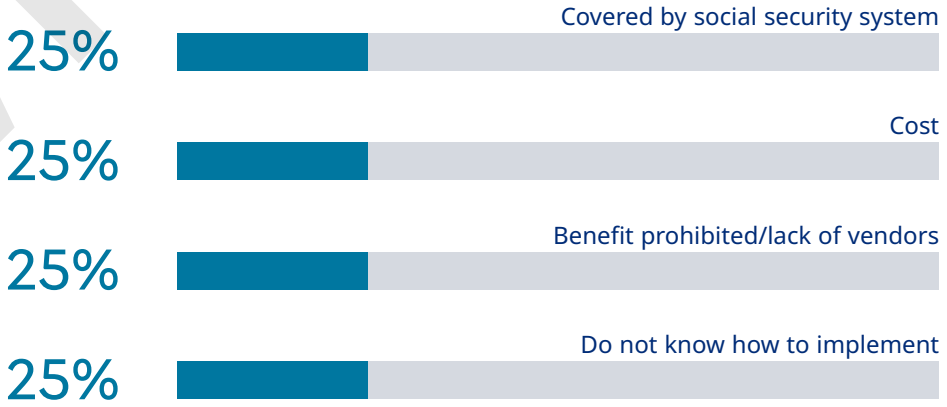
Disability	Life	Medical	Retirement
50% | 50%	50% | 50%	50% | 50%	50% | 50%
N=100	N=100	N=100	N=100

Yes No

Do companies cover gender affirmation treatment for individuals suffering from gender dysphoria?

N=100

What is the reason for not providing cover?



N=100

SAMPLE

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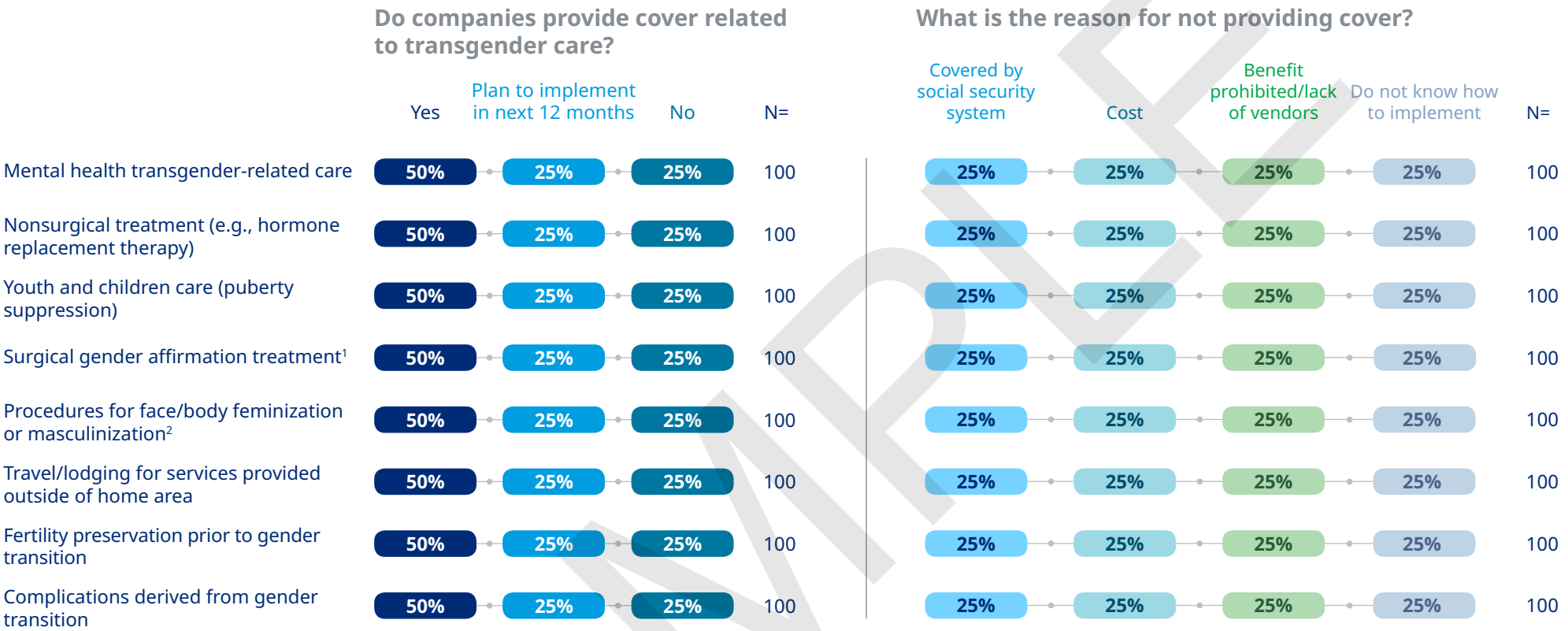

[1]Includes gender reassignment, genitalia and chest/breast surgery.
[2]Includes procedures such as breast augmentation, facial lifting, rhinoplasty, facial bone surgery, hair removal, and vocal cord surgery.

SAMPLE

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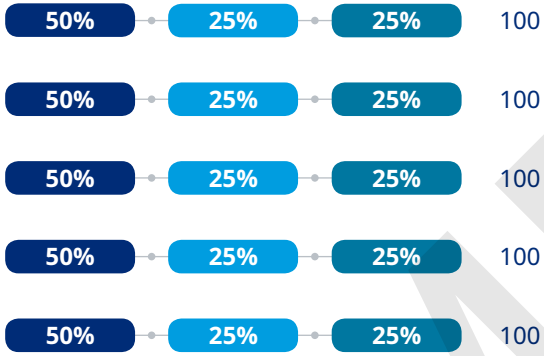
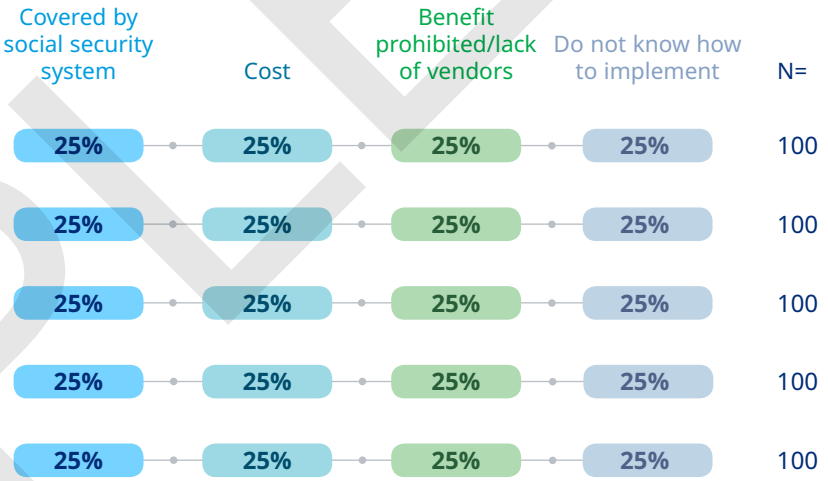
Do companies provide cover relating to HIV/AIDS?

(LGBTQIA+ individuals may be more vulnerable to these conditions)



What is the reason for not providing cover?



SAMPLE

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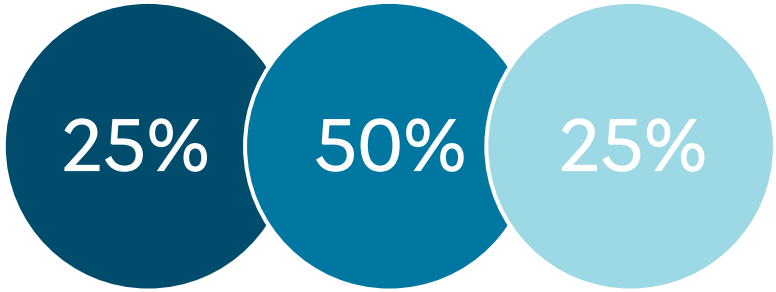
Do companies' medical carriers have a Center of Excellence* for gender affirmation treatment for transgender individuals?



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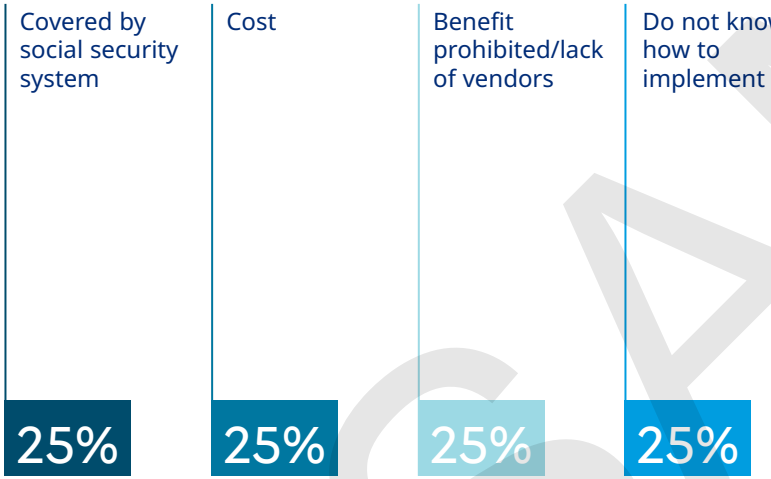
What is the reason for not providing cover?



N=100

*Center of Excellence refers to a healthcare institution/facility with dedicated resources with expertise in a specific area of care.

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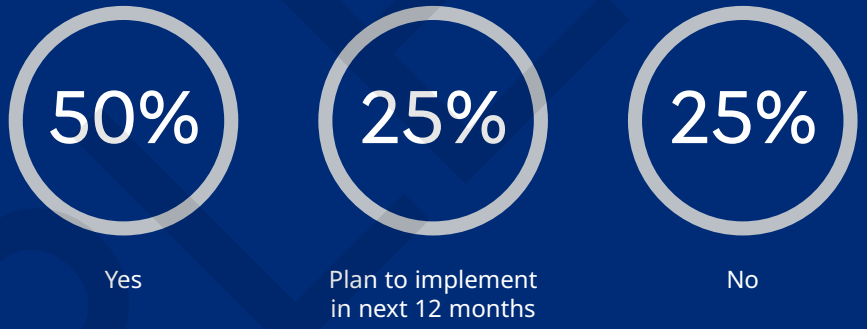
Do companies' medical carriers have a Center of Excellence for specialized care for LGBTQIA+ individuals?



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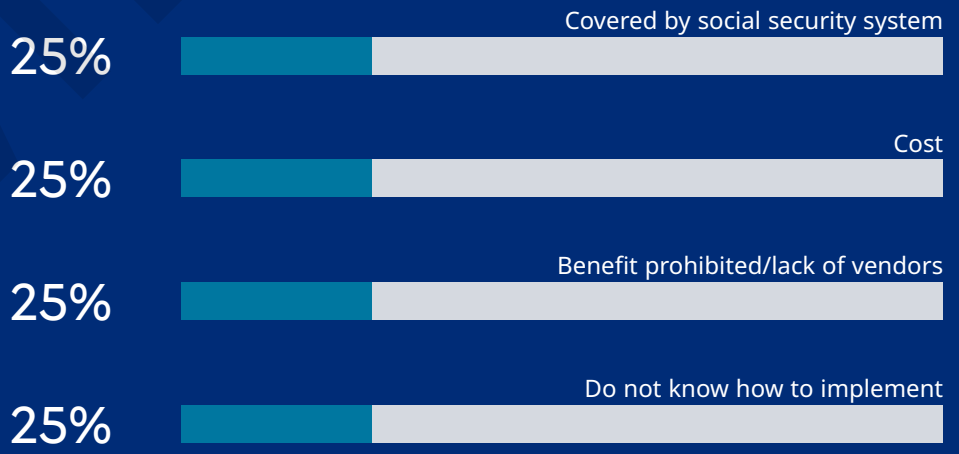
What is the reason for not providing cover?



N=100

SAMPLE

People with disabilities

Do companies provide cover for services relating to physical disability?

	Yes	Plan to implement in next 12 months	No	N=
Outpatient coverage[1]	50%	25%	25%	100
Surgical reconstruction relating to lost limb	50%	25%	25%	100
Rehabilitation services	50%	25%	25%	100
Electrotherapy and ultrasound, laser therapy, cryotherapy	50%	25%	25%	100
Multidisciplinary specialties team[2]	50%	25%	25%	100
Physical aids (wheelchair, walking aids etc.)	50%	25%	25%	100
Prosthetic devices and implants	50%	25%	25%	100
Caregiver support	50%	25%	25%	100
Financial support for home modifications	50%	25%	25%	100

What is the reason for not providing cover?

	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
Outpatient coverage[1]	25%	25%	25%	25%	100
Surgical reconstruction relating to lost limb	25%	25%	25%	25%	100
Rehabilitation services	25%	25%	25%	25%	100
Electrotherapy and ultrasound, laser therapy, cryotherapy	25%	25%	25%	25%	100
Multidisciplinary specialties team[2]	25%	25%	25%	25%	100
Physical aids (wheelchair, walking aids etc.)	25%	25%	25%	25%	100
Prosthetic devices and implants	25%	25%	25%	25%	100
Caregiver support	25%	25%	25%	25%	100
Financial support for home modifications	25%	25%	25%	25%	100

[1]Includes consultations, lab tests, specialist visits, and medication.
[2]Includes specialties such as physiatrist, phono audiology, and psych pedagogy.

SAMPLE

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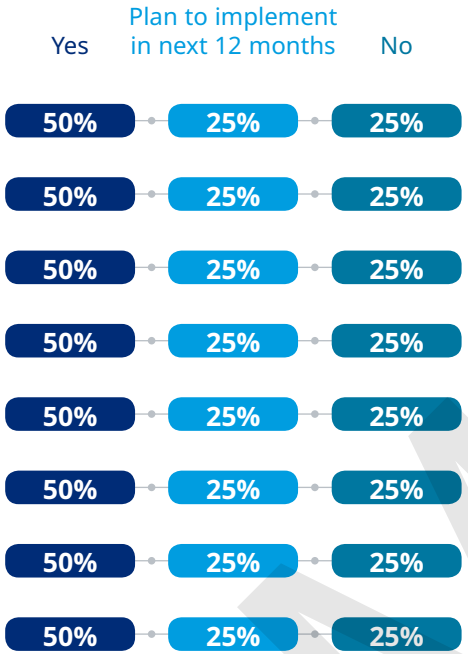
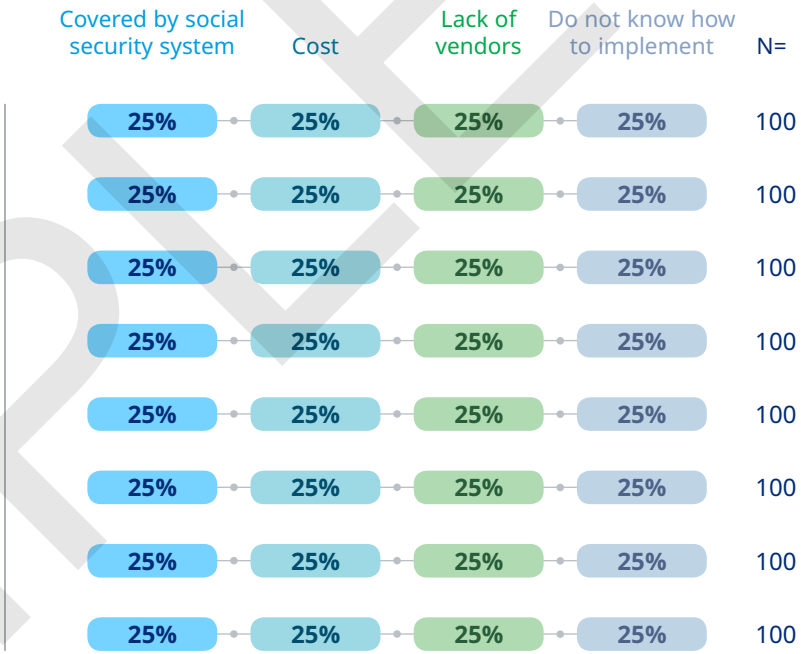
Do companies provide cover relating to sensory disability?



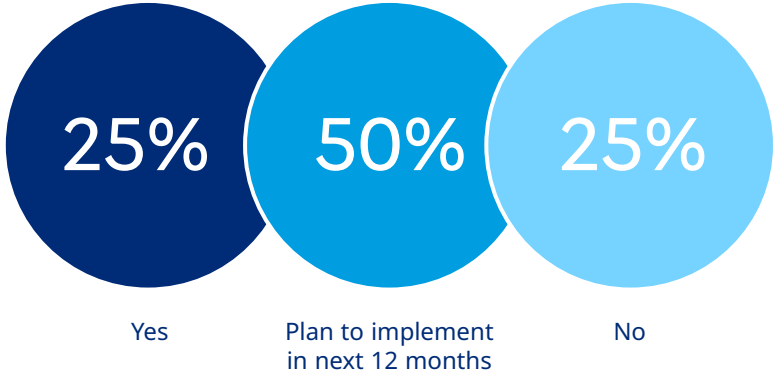
What is the reason for not providing cover?



SAMPLE

Do companies provide workplace accommodations for individuals with neurological conditions?

Applies to conditions such as autism, attention-deficit hyperactivity disorder (ADHD), developmental delays, and dyslexia.



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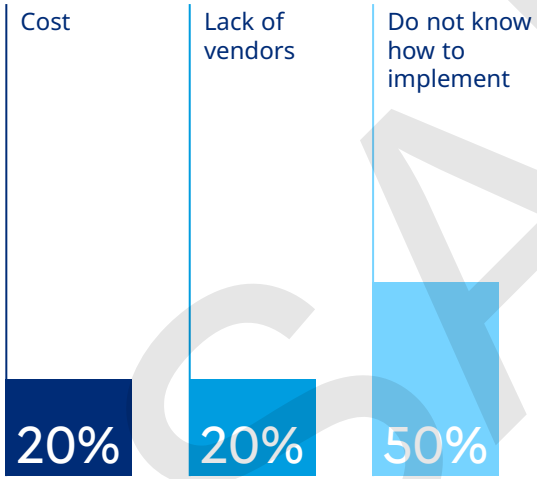
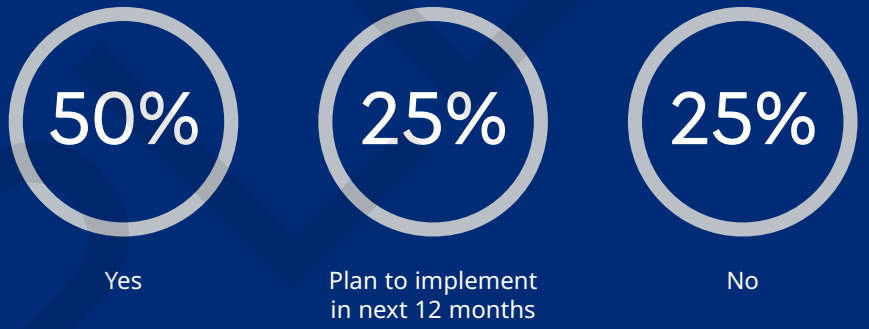


N=100

Do companies provide managers with training, resources, and support to create an inclusive environment for all individuals' cognitive differences?



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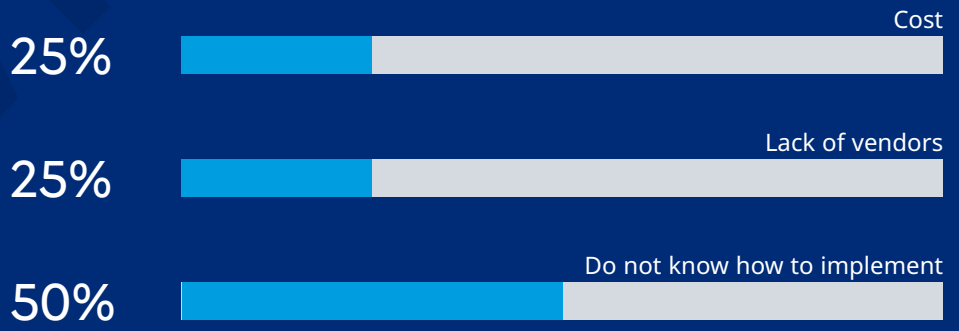
What is the reason for not providing cover?



N=100

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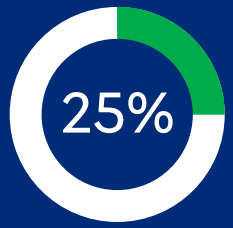
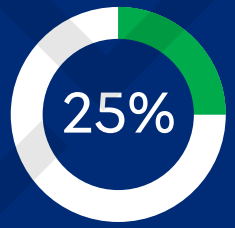
Mental health

Do companies provide cover for mental health through risk plans such as life, accident, disability?



Yes, without exclusions

Yes, with exclusions and/ or waiting periods



No

N=100

Do companies provide cover relating to mental health?

	Yes	Plan to implement in next 12 months	No	N=
Depression	50%	25%	25%	100
Anxiety	50%	25%	25%	100
Serious mental illness, such as schizophrenia	50%	25%	25%	100
Alzheimer's and other forms of dementia	50%	25%	25%	100
Employee assistance programs	50%	25%	25%	100
Teletherapy	50%	25%	25%	100
Suicide attempt covered in the medical plan	50%	25%	25%	100
Suicide included in life insurance	50%	25%	25%	100
Other mental illnesses	50%	25%	25%	100

What is the reason for not providing cover?

	Covered by social security system	Cost	Lack of vendors	Do not know how to implement	N=
Depression	25%	25%	25%	25%	100
Anxiety	25%	25%	25%	25%	100
Serious mental illness, such as schizophrenia	25%	25%	25%	25%	100
Alzheimer's and other forms of dementia	25%	25%	25%	25%	100
Employee assistance programs	25%	25%	25%	25%	100
Teletherapy	25%	25%	25%	25%	100
Suicide attempt covered in the medical plan	25%	25%	25%	25%	100
Suicide included in life insurance	25%	25%	25%	25%	100
Other mental illnesses	25%	25%	25%	25%	100

SAMPLE

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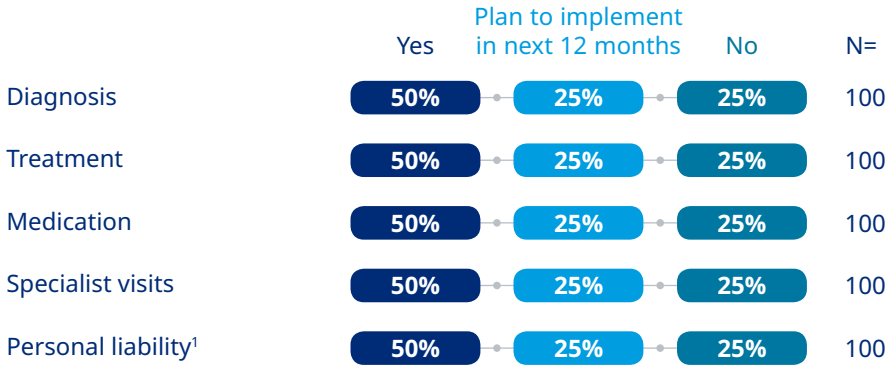
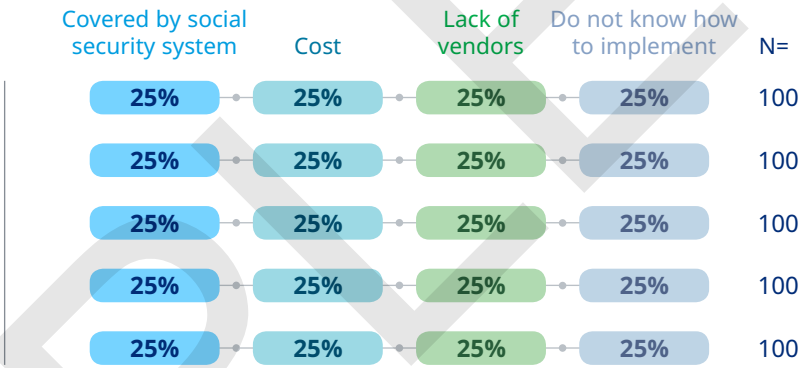
Do companies provide coverage for autism?



[1]For example, if a child injures someone or damages property.

What is the reason for not providing cover?



SAMPLE

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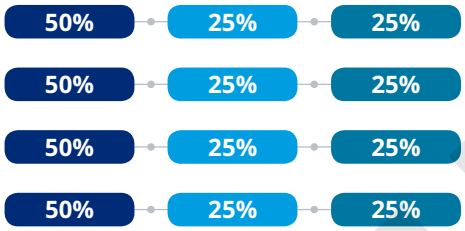
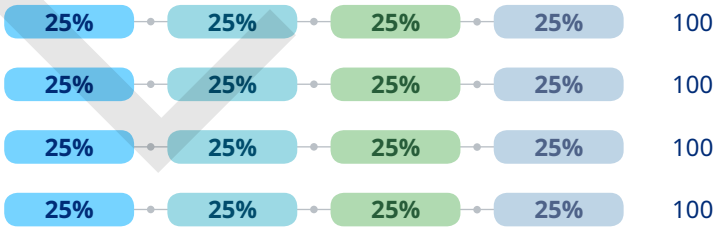
Mental health: outpatient coverage

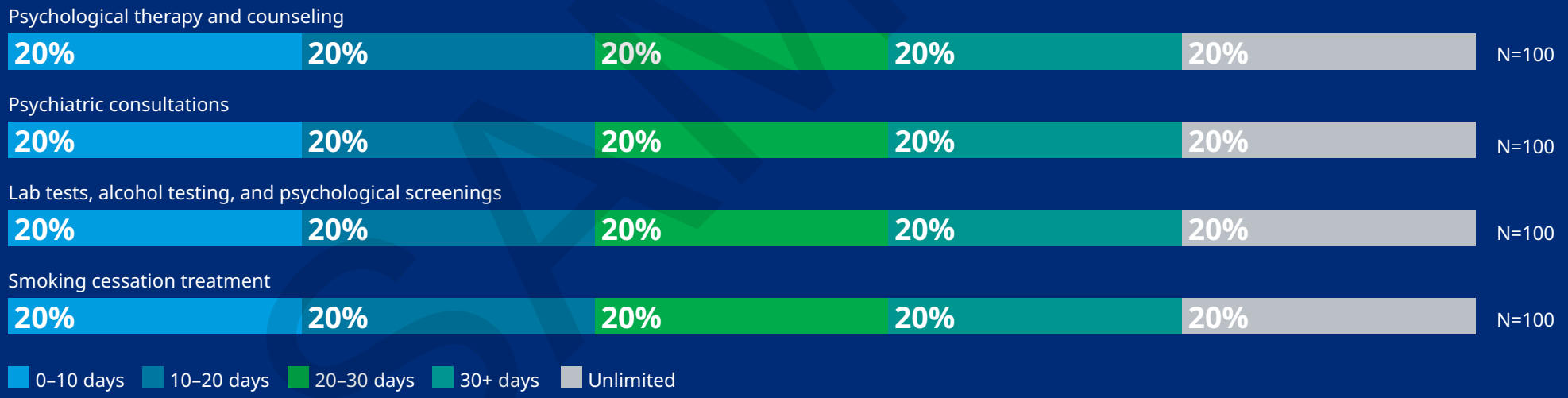
Do companies provide outpatient coverage for services relating to mental health?



What is the reason for not providing cover?



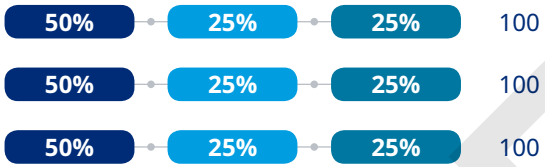
What is the maximum number of outpatient consultations allowed per year?



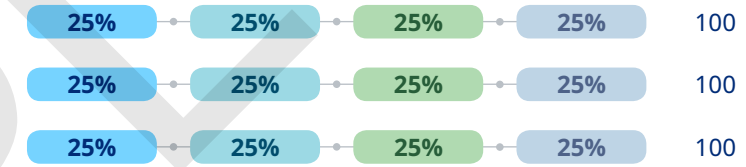
SAMPLE

Mental health: inpatient coverage

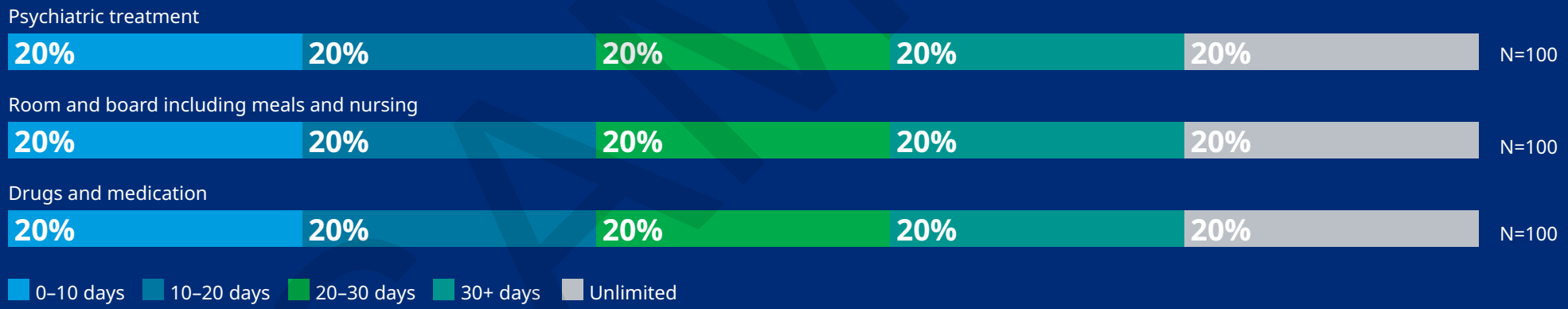
Do companies provide inpatient coverage for services relating to mental health?



What is the reason for not providing cover?



What is the maximum number of inpatient care days allowed per year?



SAMPLE

Inclusive family planning

Do companies cover infertility treatment/fertility care benefits?

	Yes	Plan to implement in next 12 months	No	N=
Diagnostic testing for infertility	50%	25%	25%	100
Artificial insemination	50%	25%	25%	100
Fertility medicine supply	50%	25%	25%	100
IVF	50%	25%	25%	100
Ovulation induction	50%	25%	25%	100
Preimplantation genetic screening/ genetic testing	50%	25%	25%	100
Elective single-embryo transfer	50%	25%	25%	100
Eggs, sperm, and embryo cryopreservation	50%	25%	25%	100
Eggs, sperm, and embryo donor	50%	25%	25%	100

N=100

What is the reason for not providing cover?

	Covered by social security system	Cost	Benefit prohibited/lack of vendors	Do not know how to implement	N=
Diagnostic testing for infertility	25%	25%	25%	25%	100
Artificial insemination	25%	25%	25%	25%	100
Fertility medicine supply	25%	25%	25%	25%	100
IVF	25%	25%	25%	25%	100
Ovulation induction	25%	25%	25%	25%	100
Preimplantation genetic screening/ genetic testing	25%	25%	25%	25%	100
Elective single-embryo transfer	25%	25%	25%	25%	100
Eggs, sperm, and embryo cryopreservation	25%	25%	25%	25%	100
Eggs, sperm, and embryo donor	25%	25%	25%	25%	100

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Do companies provide expense reimbursement for adoption and surrogacy?

Which family planning benefits do companies provide to the following groups?

	Heterosexual married couples	Heterosexual unmarried couples	Single heterosexual individuals	LGBTQIA+ married couples	LGBTQIA+ unmarried couples	LGBTQIA+ single individuals
Fertility treatment	10%	1%	1%	2%	2%	4%
Adoption leave	50%	50%	50%	50%	50%	50%
Surrogacy	5%	0%	1%	1%	1%	1%
Parental leave	50%	50%	50%	50%	50%	50%
N=	100	100	100	100	100	100

Note: More than one response was permitted; percentages may sum more than 100%.

SAMPLE

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Multigenerational workforce

Do companies offer the following multigenerational workforce benefits?

	Yes	Plan to implement in next 12 months	No	N=
Remote working subsidy	50%	25%	25%	100
Voluntary plans for medical coverage for parents	50%	25%	25%	100
Childcare support	50%	25%	25%	100
Parent or eldercare support	50%	25%	25%	100
Education support/reimbursement for employees	50%	25%	25%	100
Education support/reimbursement for dependents	50%	25%	25%	100
Pet insurance	50%	25%	25%	100
Supplemental retirement program	50%	25%	25%	100
Early retirement for employees who are caregivers	50%	25%	25%	100
Gym, sport benefits	50%	25%	25%	100
Comprehensive well-being programs	50%	25%	25%	100
Financial well-being programs	50%	25%	25%	100
Paid sabbatical	50%	25%	25%	100
Unpaid sabbatical	50%	25%	25%	100

N=100

SAMPLE

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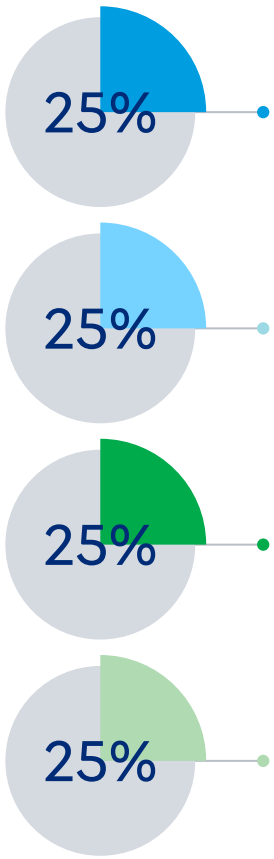
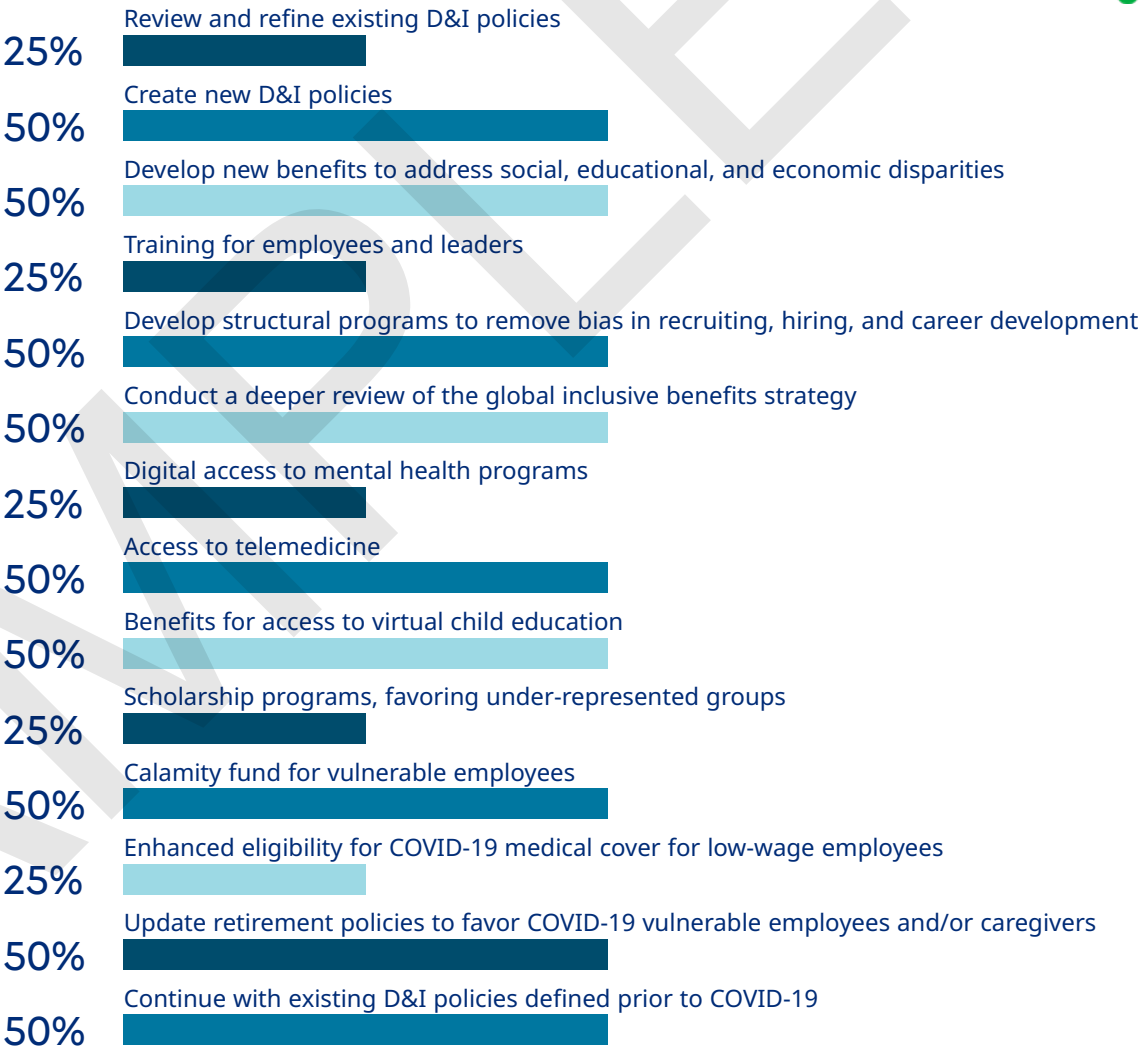
COVID-19 impact

Has COVID-19 exacerbated the disparities and gaps for minorities and under-represented groups in relation to health, welfare, and well-being in the workplace?



N=100

What actions are companies considering to close any gaps for minorities and under-represented groups?



N=100

Note: More than one response was permitted; percentages may sum more than 100%.

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about this report

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Methodology

This section provides information on the methods of collecting, collating, and analyzing data for this publication.

Data collection

Data for this publication were collected from the Global Inclusive Benefits survey between October 2020 and March 2021. The survey was open to all companies that have operations in at least one of the markets included in the survey.

Note: Participants completed questions that were applicable to their benefit policies; therefore, sample sizes vary by question. Keep sample size in mind when making decisions; a small sample size may not be a true reflection of the market.

Data analysis

Statistics

The following statistics are presented in this report:

- Prevalence: The percentage of companies that provided a response to a question with a defined number of options to choose from. For example, a single response question or a multiple response (select all that apply) style question.
  - In single response questions, the sum of all responses may not equal 100% due to rounding.
  - In multiple response questions, the sum of all responses will be greater than 100%.
- N or sample size: The number of companies that reported data for the statistic.
- Endash or "–": The sample is too small to provide the statistic.

Data masking

To ensure the confidentiality of all companies that provide data to Mercer's surveys, statistics have been "masked" by displaying an endash or "–" when minimum sample sizes are not met.

- A minimum of three data points are required to report prevalence percentages.

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