



Mercer's Point of View

Reinvent for Flexibility



Agenda

- **Introduction and Welcome** – Jennifer Daly with ICR and Jennifer Stahle with Mercer Iowa
- **Digital Employee/Employer Back to Work with Care Platform** – Jason Lavender
- **Creative Ideas for Supporting Caregivers** – Megan Neumann

- **Back to School**



- **Inland Hurricane**



- **Covid**



Buoy Health's Back with Care™

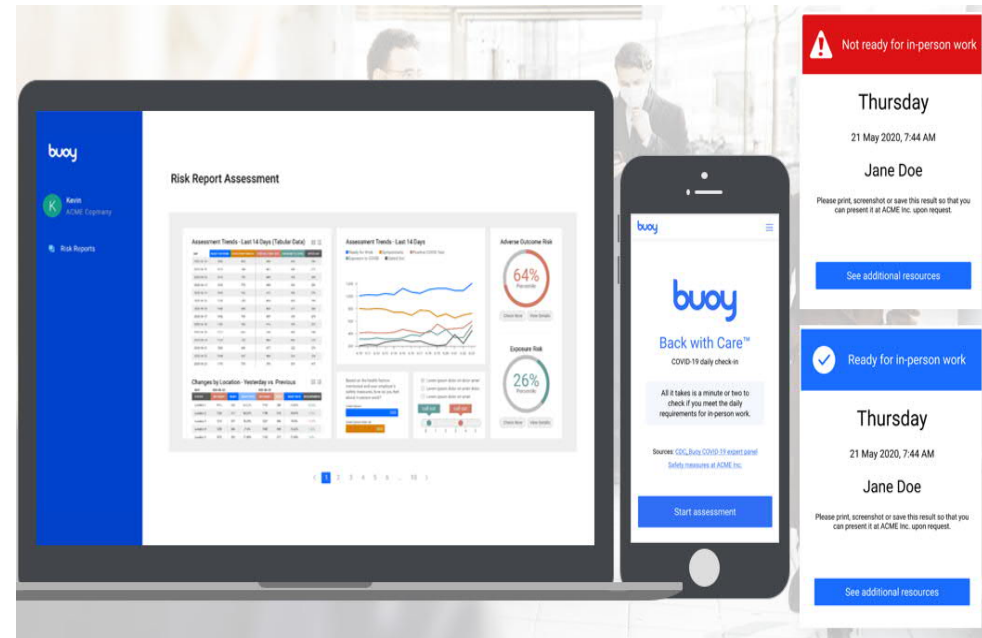
COVID-19 return to work solution for both the employer and employee

Why

- Employers are flying blind, high administration burden and employees are getting incorrect recommendations
- Many employers don't have the bandwidth or budget for a vendor evaluation
- Vetted by our Mercer clinical thought leaders

What

- Daily self-screening and return to work pass
- AI navigation
- Employee support
- Employer dashboard and analytics



Buoy Health: Back with Care

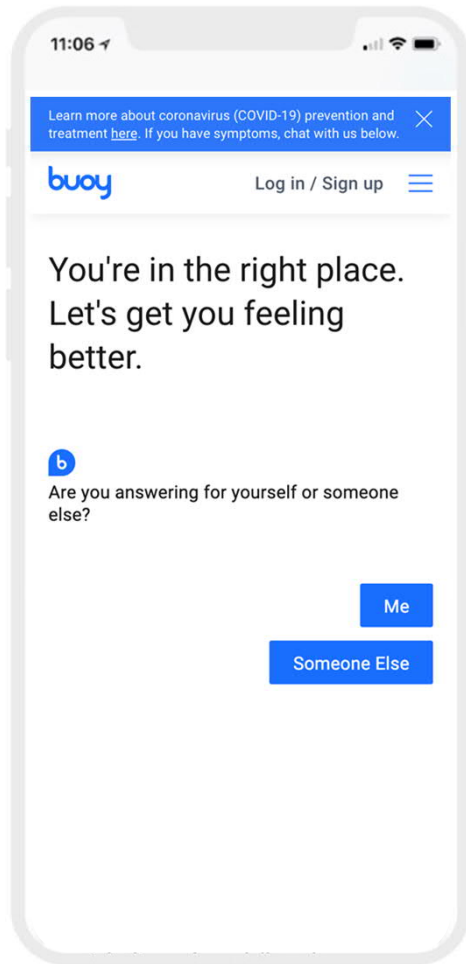
Returning employees safely back to in-person work

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www.buoy.com

Buoy Health

A web-based, AI-powered health assistant that helps people figure out what to do when sick

9 million users, new member every 3 seconds

- Founded 2013 in the Harvard Innovation Lab
- **Investors:** Humana, Cigna, Optum, Quest, and Fidelity

Clients across industries:



For guidance, Buoy assembled a world-class scientific advisory board with experts in epidemiology, healthcare economics, bioethics, immunology, and health equity.

John Brownstein, PhD - Epidemiologist - Chief Innovation Officer at Boston Children's Hospital, Founder of Healthmap, FluNearYou, CovidNearYou, and Circulation

Tia Powell, MD - Bioethics - Director of Montefiore-Einstein Center for Bioethics, Professor of Clinical Epidemiology and Clinical Psychology at Albert Einstein College of Medicine

Jon Gruber, PhD - Healthcare Economics - Ford Professor of Economics at MIT, architect of Massachusetts' healthcare reform and consultant for creation of the Affordable Care Act

Michael Mina, MD PhD - Epidemiologist - Assistant Professor of Epidemiology at Harvard School of Public Health and a core member of the Center for Communicable Disease Dynamics (CCDD), studies effective serological surveillance, modeling, and vaccines for infectious diseases

Margarita Alegria, PhD - Health Equity - Chief of the Disparities Research Unit at Massachusetts General Hospital, Professor in the Departments of Medicine and Psychiatry at Harvard Medical School

Karla Satchell, PhD - Microbiology - Director of the Center for Structural Genomics of Infectious Diseases and Professor of Microbiology and Immunology at Northwestern

Megan Murray, MD - Infectious Disease - Professor of Epidemiology and Global Health and Social Medicine at Harvard Medical School, Associate member at the Broad Institute, Infectious Disease Instructor at Massachusetts General Hospital

Organizations are faced with three major challenges



Flying blind

Employers are facing an avalanche of decisions. And without the data and visibility to drive clear decision-making, it's hard to know where to focus risk mitigation efforts and budget.



High administrative burden

With COVID19, HR leaders and their teams have taken on significant administrative work involving tracking who is/isn't sick, guiding concerned employees to appropriate benefits and resources, keeping up to date with guidelines, etc.

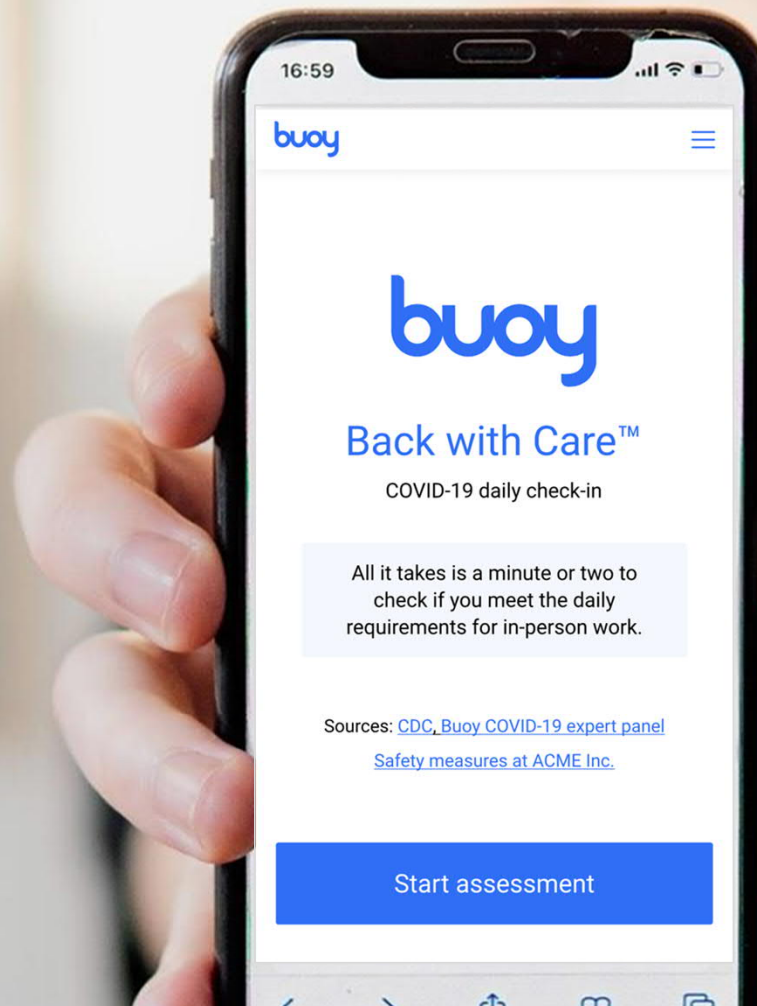


Long-term cost of deferred care

While the healthcare system has been flooded with COVID19 patients, we know that the prevalence of other illnesses hasn't gone away... but their treatment has been deferred. Employers should anticipate a "third wave" of higher-acuity healthcare claims due to delayed treatment.

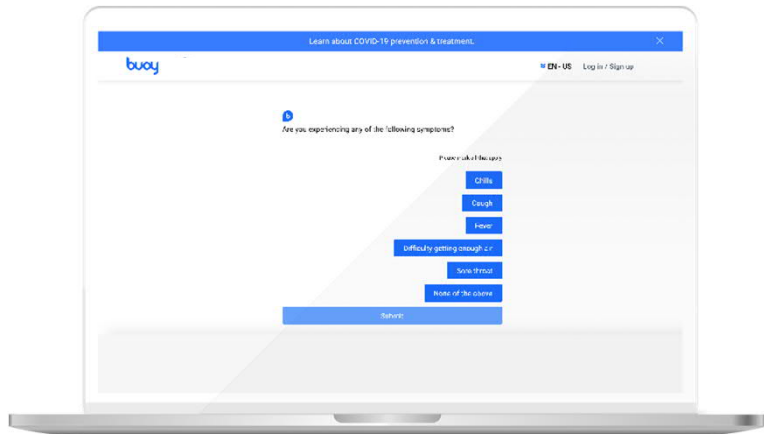
Back With Care

**Helping employers and employees.
Go back to work safely.
Every day.**

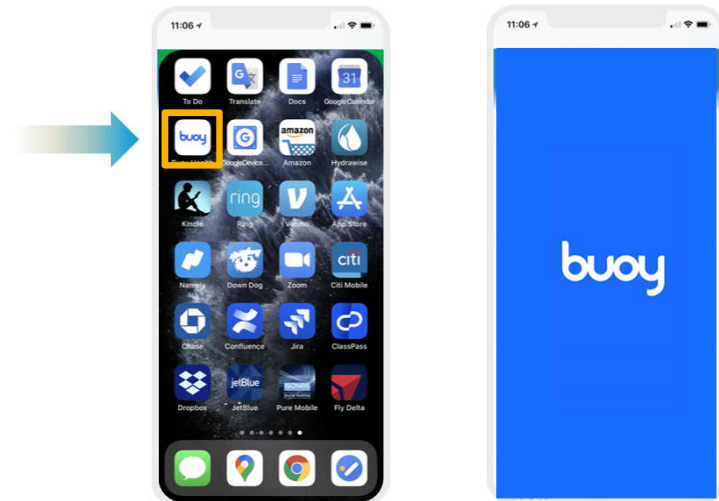


Buoy can be accessed on employees' phones or computers: buoy.com/employername

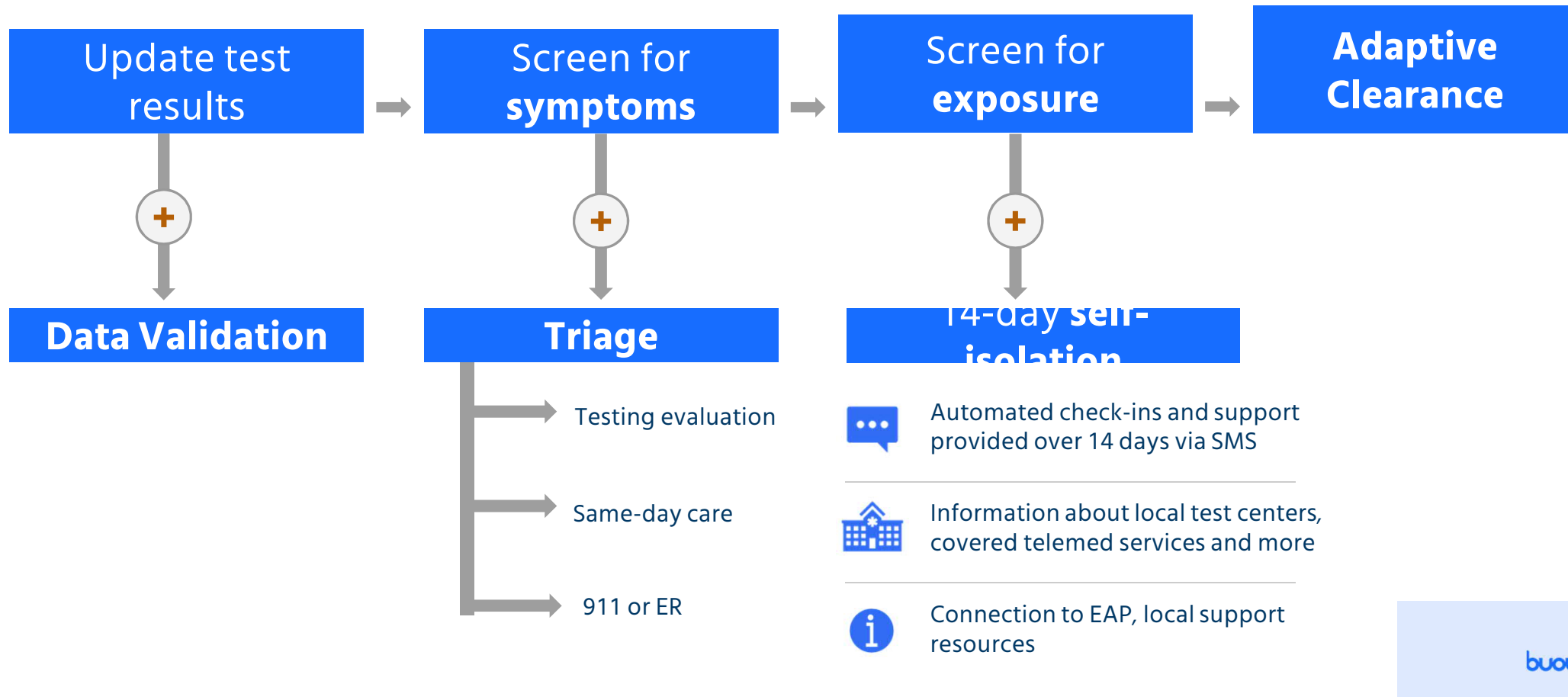
1 Buoy can be launched from a desktop.



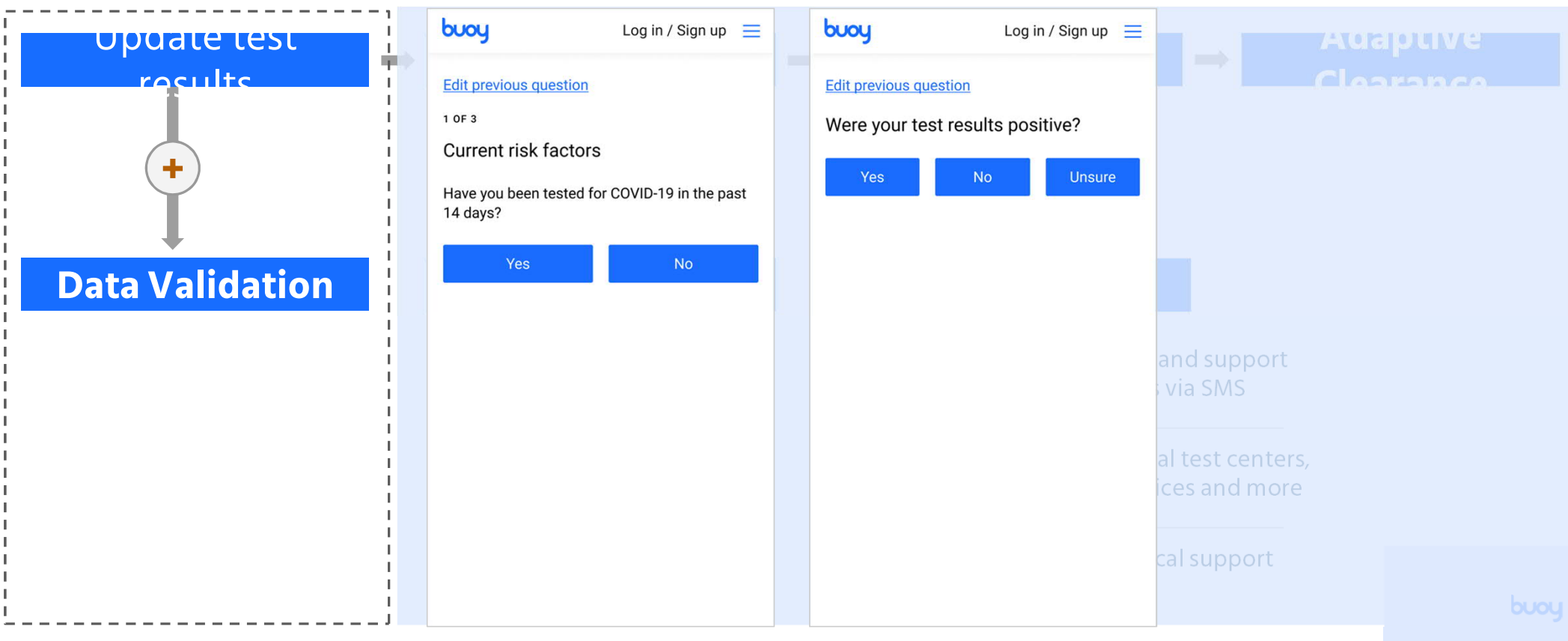
2 Buoy can be utilized on mobile.



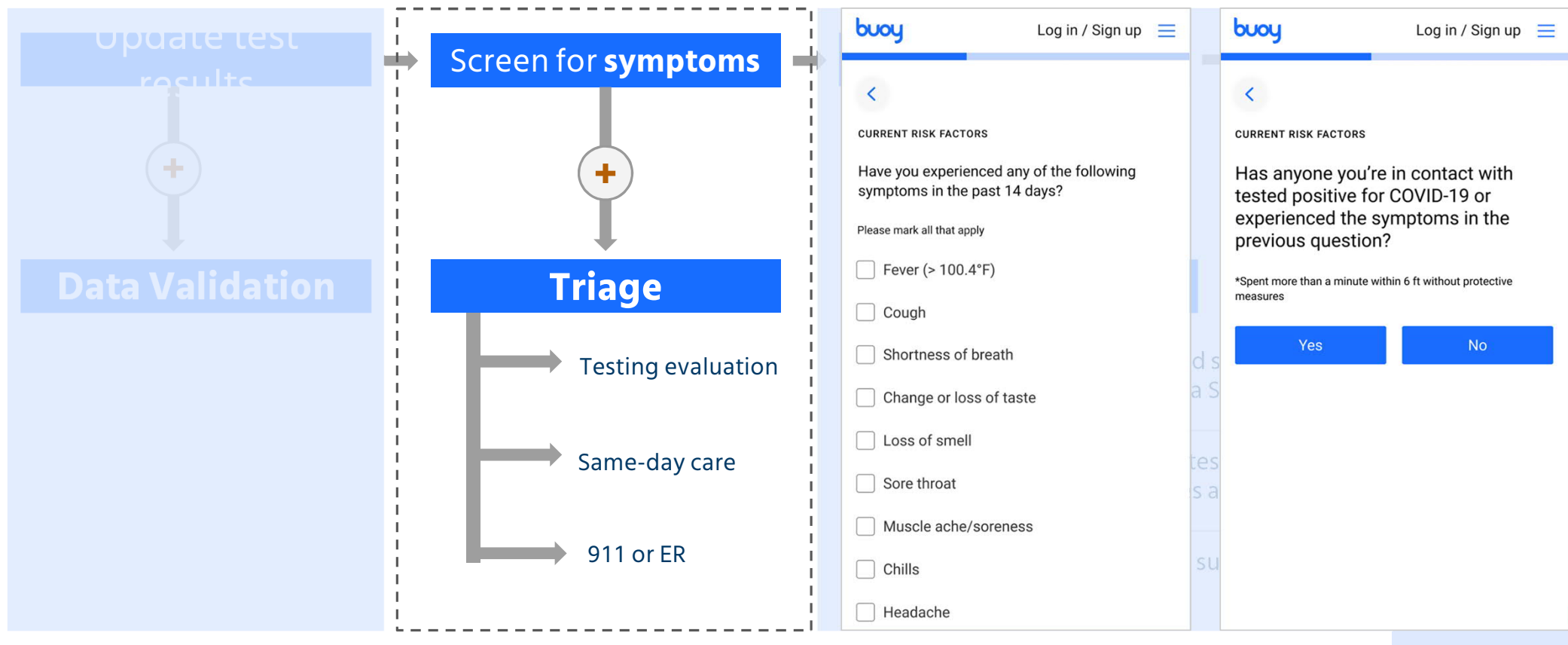
Buoy Health COVID-19 Return-to-Work Service



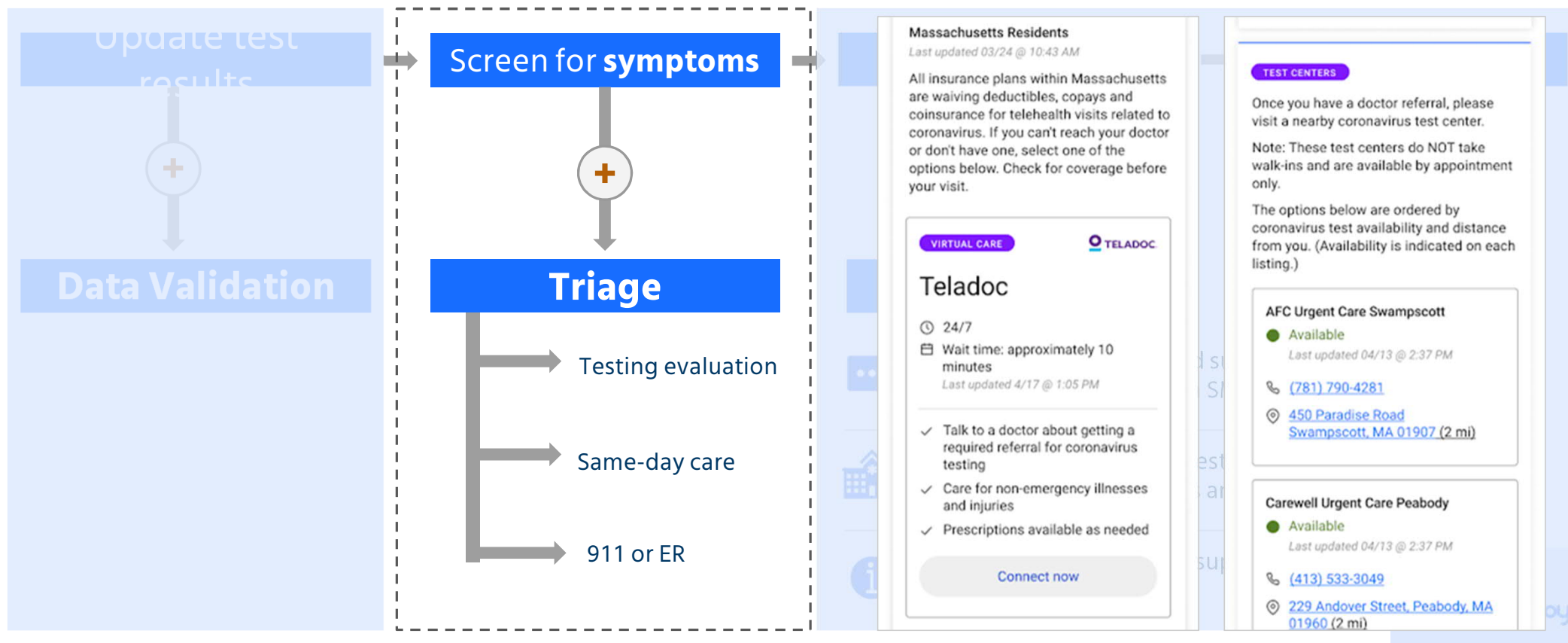
Buoy Health COVID-19 Return-to-Work Service



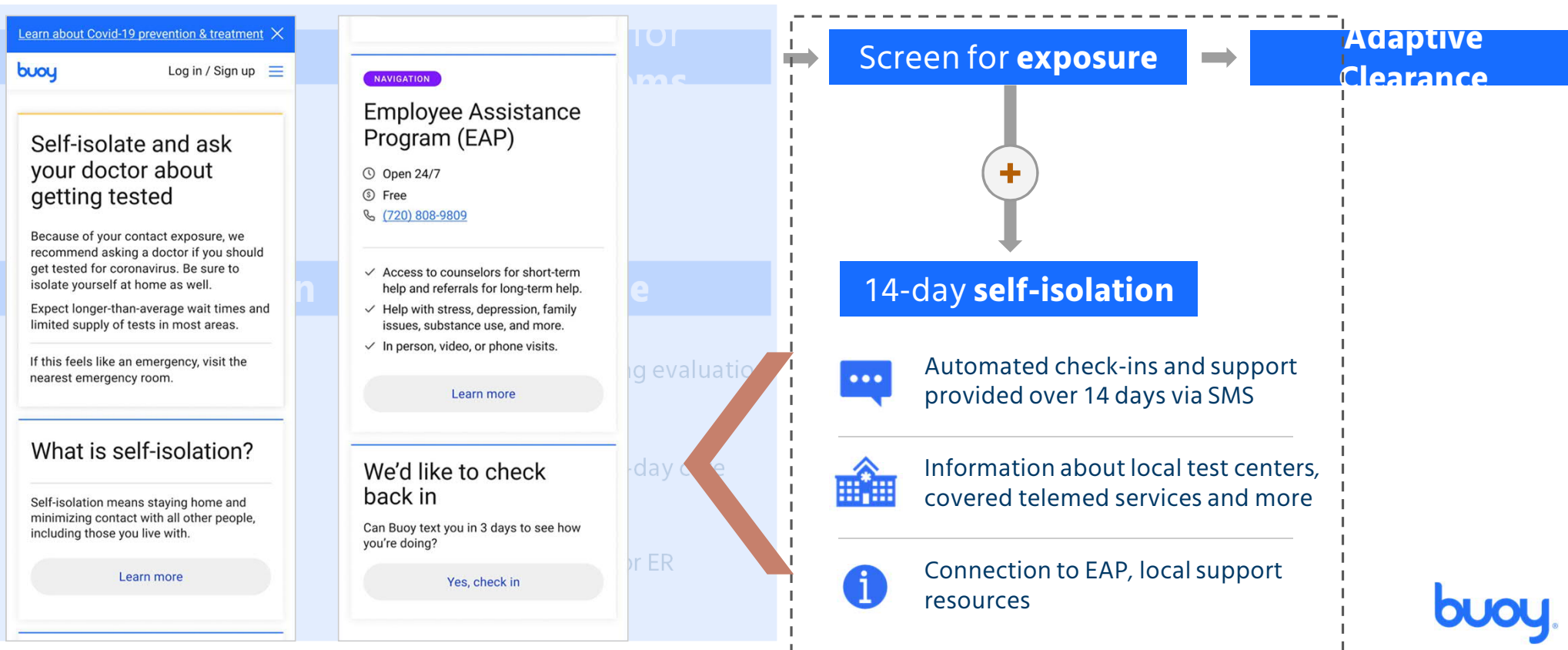
Employees are assessed for the cardinal symptoms associated with COVID-19



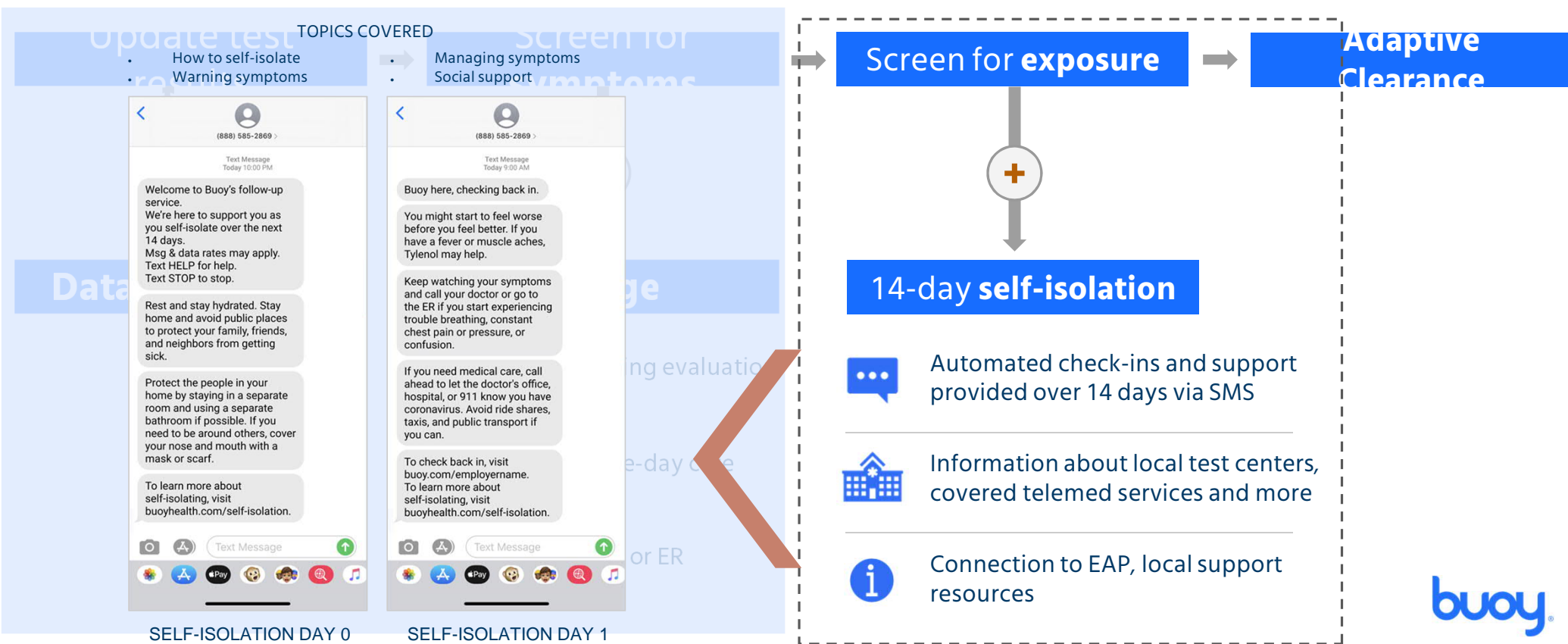
Symptomatic employees are navigated to in-network services/testing



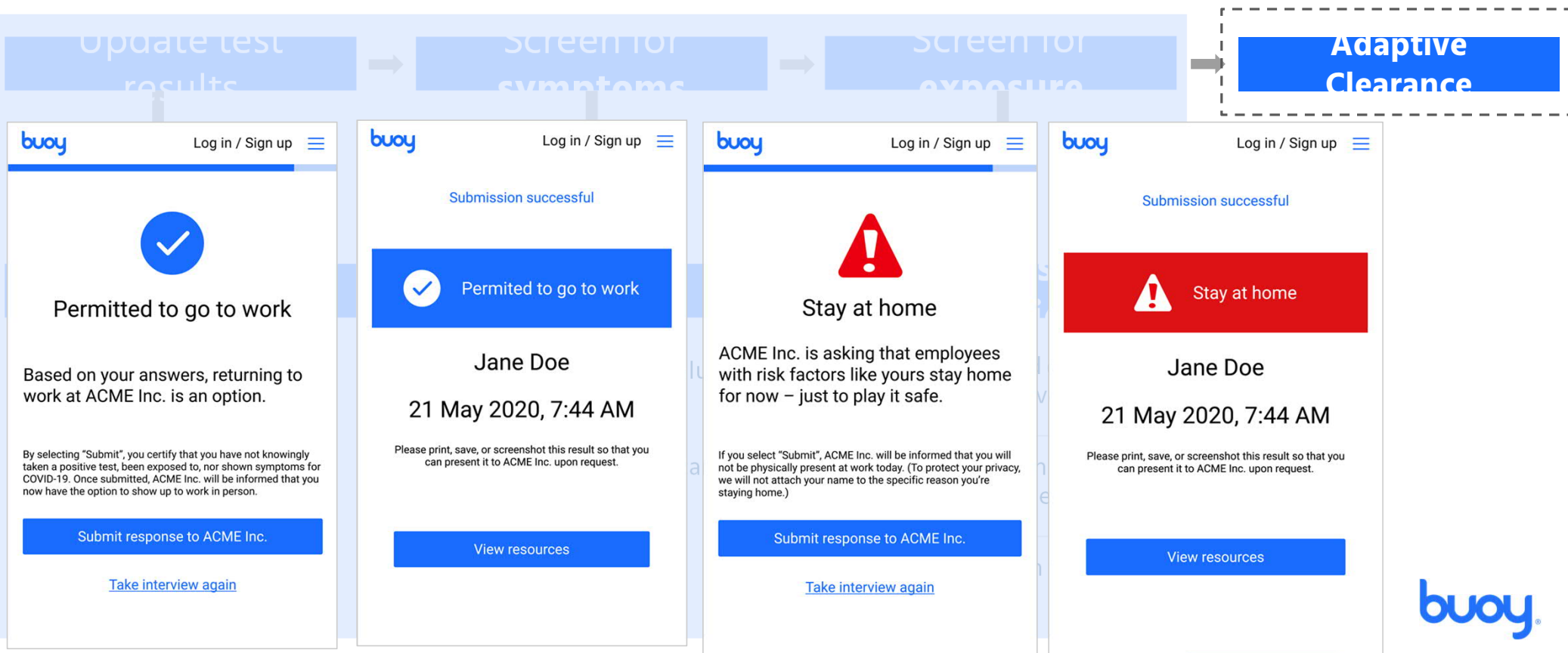
For employees requiring self-isolation, Buoy provides education & access to support resources



Buoy also re-engages employees throughout the 14-day self-isolation period to provide constant information and guidance



In a time of unprecedented uncertainty, employers need a platform that can adapt to changing circumstances





Real time
view:
Individual
reporting

buoy



Kevin
Loremipsum Company

 Risk Reports

Risk Report Assessment

Download report

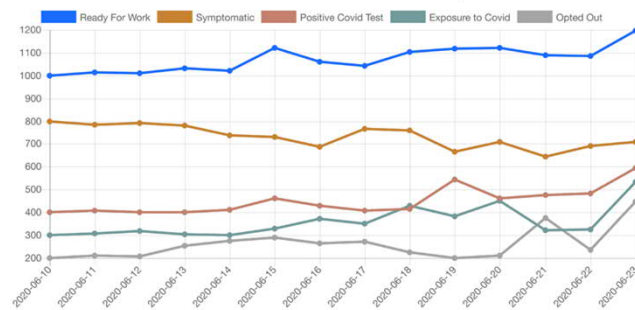
FIRST NAME	LAST NAME	WORKSITE	SUBMITTED TIME	IN-PERSON WORK	REASONS FOR NOT CLEARING
Adam	Mullins	New York	3/15/2020 06:23:01	Ready	–
Amy	Gates	Boston	3/15/2020 07:12:24	Ready	–
Andrew	Liang	Boston	3/15/2020 07:01:18	Not ready	Positive COVID test
Andrew	Suligan	New York	3/15/2020 05:08:21	Not ready	COVID symptomatic
Andrew	Vu	New York	3/15/2020 06:46:46	Not ready	Positive COVID test
Annie	Salinger	Boston	3/15/2020 06:07:32	Ready	–
Arianne	Barreto	Boston	3/15/2020 05:18:36	Not ready	Opt out to go in
Becki	Long	Boston	3/15/2020 07:53:42	Not ready	Exposure to COVID
Brad	Sarahe	Boston	3/15/2020 07:16:51	Ready	–
Brian	Sherwin	New York	3/15/2020 06:28:46	Not ready	Exposure to COVID

< 1 2 3 4 5 6 ... 10 >

Buoy Back With Care Report ACME Corp

Prepared for some_person@acmecorp.biz

Assessment Trends - Last 14 Days



Assessment Trends - Last 14 Days (Tabular Data)

Day	Ready For Work	Covid Symptomatic	Positive Covid Test	Exposure to Covid	Opted Out
2020-06-10	1000	800	400	300	200
2020-06-11	1015	784	407	308	211
2020-06-12	1010	792	400	318	208
2020-06-13	1030	779	400	303	254
2020-06-14	1020	736	412	300	276
2020-06-15	1120	730	460	330	290
2020-06-16	1060	686	430	372	266
2020-06-17	1042	765	407	349	270
2020-06-18	1104	760	416	428	224
2020-06-19	1117	665	544	381	200
2020-06-20	1120	710	460	450	210
2020-06-21	1088	646	477	322	376

Changes by Location - Yesterday vs. Previous

Day	2020-06-22			2020-06-23			
	Status	Not Ready	Ready	Ready Rate	Not Ready	Ready	Ready Rate
Location 1		1015	533	65.57%	1192	380	75.83%
Location 2		1126	517	68.53%	1148	476	70.69%
Location 3		1210	377	76.24%	1227	506	70.8%
Location 4		1239	506	71.0%	1040	400	72.22%
Location 5		1072	424	71.66%	1102	317	77.66%
Location 6		1223	546	69.14%	1053	519	66.98%
Location 7		1142	456	71.46%	1238	366	77.18%
Location 8		1204	526	69.6%	1109	352	75.91%
Location 9		1024	521	66.28%	1222	387	75.95%
Location 10		1178	430	73.26%	1247	542	69.7%
Location 11		1013	358	73.89%	1209	343	77.9%
Location 12		1220	468	72.27%	1062	536	66.46%
Location 13		1060	514	67.34%	1097	523	67.72%
Location 14		1100	316	77.68%	1103	514	68.21%
Location 15		1169	379	75.52%	1027	395	72.22%

Care Resource Engagement - Last 14 Days

Resource Name	Times Recommended	Times Clicked	Click-through Rate
Employee Assistance Program 1	1206	79	6.55%
Employee Assistance Program 2	1138	63	5.54%
Telehealth 1	1157	76	6.57%
Provider Search 1	1214	84	6.92%



Daily risk
stratification
report

buoy®



Questions??



Mercer's Point of View

Reinvent for Flexibility

Creative Ideas for supporting
Caregiver needs



Companies are putting out desperate calls for providers to help handle the surge



dr. on demand

50%

Increase in demand

MDLIVE

87%

Increase in demand

amwell

158%

Increase nationwide

[650% in Washington State alone]

TELADOC

50%

Increase in demand

PlushCare

70%

Increase in demand

buoy

Caregiving crisis



Opening economies without schooling and childcare is a recipe for a generational wipeout of mothers' careers

- Joan Williams, professor at the University of California Hastings College of the Law and founder of the Center for WorkLife Law



If companies do not address caregiving concerns, they run the risk of incurring costs related to retraining, reskilling, and recruiting women and people of color:



As of March, women were spending 15 more hours per week on domestic labor than men (65 hours per week total)¹



Since March, women have been exiting the workforce at a higher rate than men, a trend that will likely continue to accelerate in the face of virtual schooling



Black parents who have problems finding child care quit their jobs, do not take employment or change their work at a rate double that of White parents facing a lack of care²

¹Boston Consulting Group

²Center for American Progress

US Chamber of Commerce research

“Childcare is now a top-tier issue for everyone in the business community.”



Employers...

- **40% of employers** are not confident that everyone in their workforce will fully return to work. Of the issues cited as reasons, childcare (79%) is nearly equivalent to concern for health and safety (81%).
- **40% of employers** have offered additional childcare assistance, benefits, or accommodations in response to the effects of COVID-19, with the predominant approach relating to flexible working.
- **51% of employers** said they would offer childcare resources if the government was to provide additional incentives.



Employees...

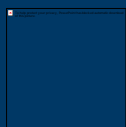
- **Flexible working schedules and the ability to work remotely** were identified as the most important employer-provided benefits.
- **75% of working parents** currently have children staying at home with a parent during working hours; majority of parents feel their provisional **childcare arrangements are unsustainable**.
- **12% of working parents** are unlikely to return to their pre-COVID work situation; the likelihood of returning decreases for working parents of color and low income parents.

Caregiving support: options for employers

Three primary ways employers can support caregivers in the wake of COVID-19

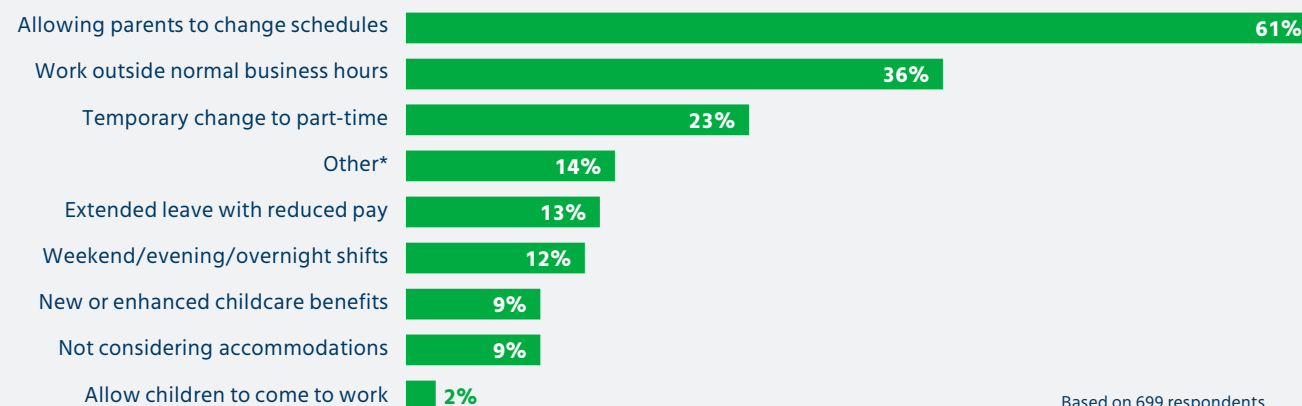


Caregiving support: MERCER SURVEY #6



Most employers are focused on **providing additional flexibility**, as opposed to new benefits and resources

For jobs that typically require employees to work during specific hours/shifts, will companies provide any flexibility to employees to accommodate childcare issues in the wake of school closures?



Based on 699 respondents

Other responses included responses such as employers still making decisions, remote working, case-by-case decisions with manager, additional PTO or a leave program modeled after FFCRA

Source: Global survey #6: Globally, how are companies flexing for the future and returning to the workplace? Data as of August 6

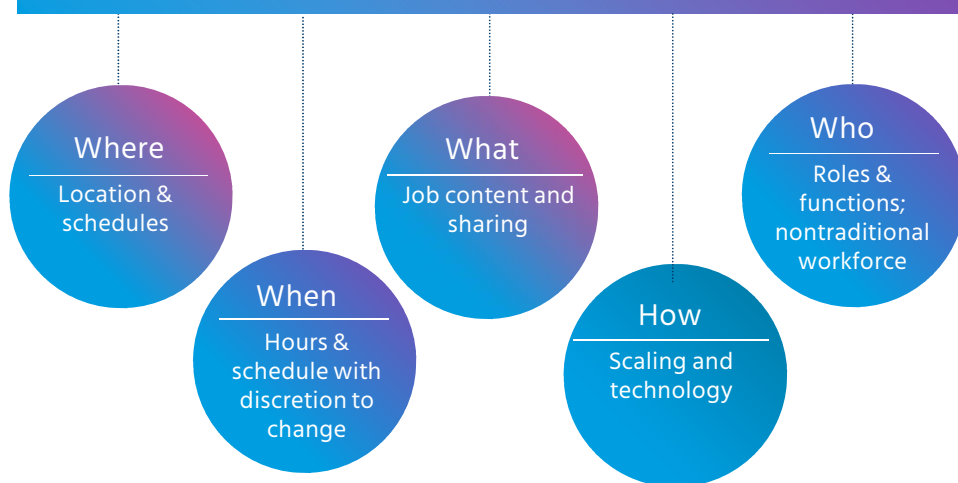
Flexibility at work: an overview



Workplace flexibility has always been a critical component of the value proposition for caregivers – but its role has evolved from a benefit to a necessity in the wake of COVID-19

All Jobs Can Flex

But on what dimension?



All jobs can flex on some dimension – the key is determining what will meet the needs of the business and employee



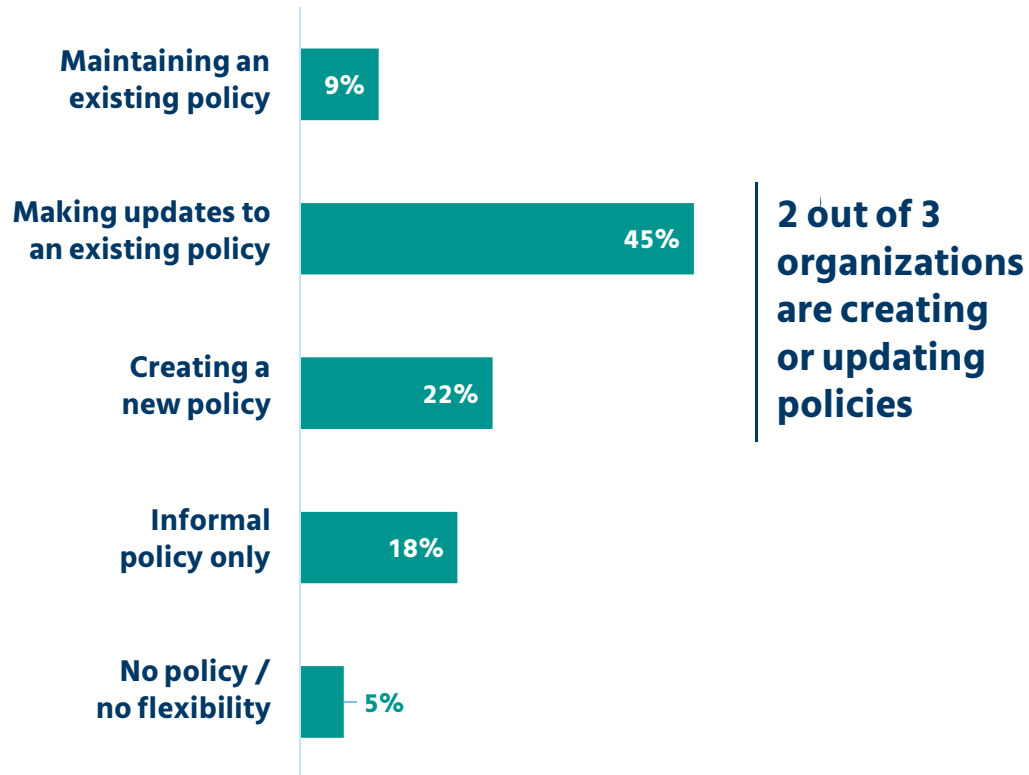
While flexing on “where” a job works can certainly make caregiving easier, it will not be sufficient in replacing full-time care, as the majority of American families either both work or are single parents



There are many other types of flexibility that employers can offer to ease the burden on caregivers, including:

- Flextime or flexible scheduling
- Alternative shifts (nights, weekends)
- Compressed workweeks
- Reduced work schedules
- Job sharing

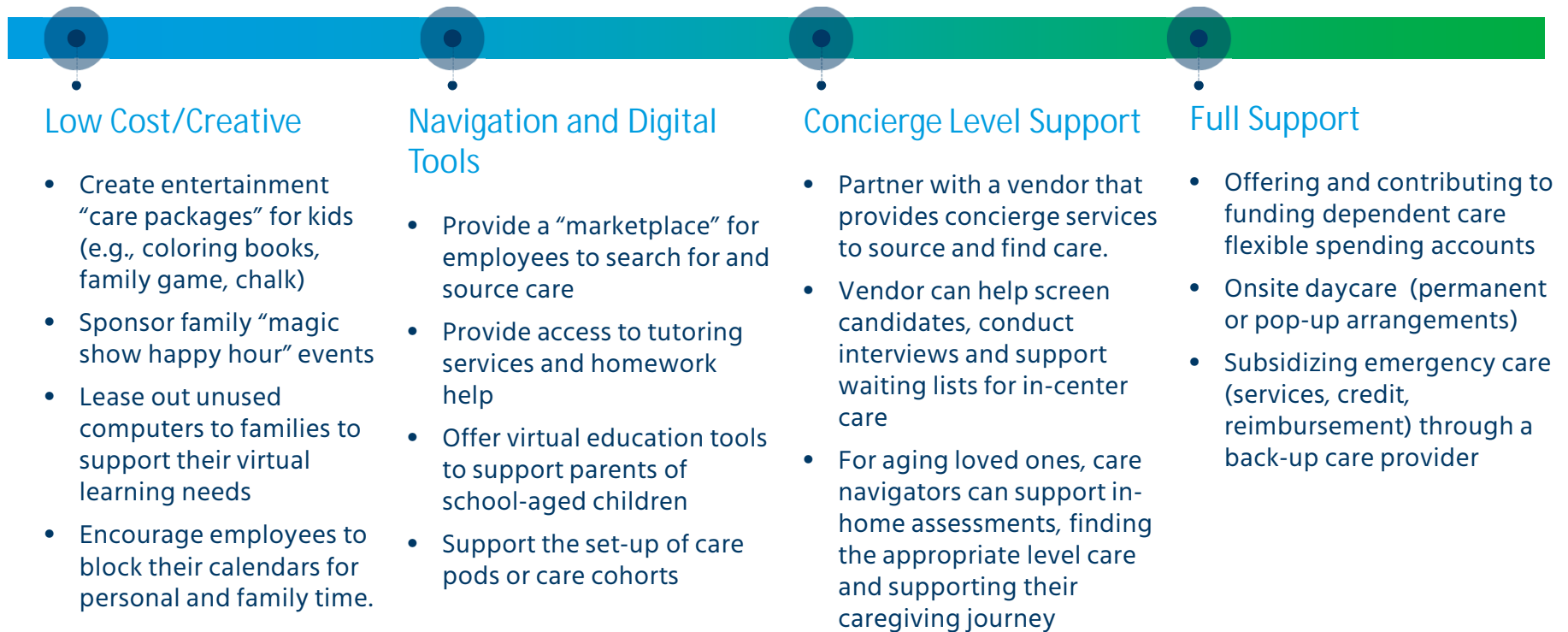
Companies are revamping policies



Mercer COVID Pulse Survey #6 (data as of 08/01/20); 610 participants



What are the options to provide additional support?



Companies are increasingly supporting the needs of caregivers



Job sharing for select roles



Sabbaticals from 4 weeks to 6 months at 20% pay



Expanding back-up care options and doubling reimbursements to \$2,000;

Discounts on nanny placements, tuition programs and tutoring



Shift swapping



Employees with 6 months to 1 year of tenure entitled up to 6 weeks emergency leave at two-thirds salary up to \$5k

Employees with >1 year tenure entitled to up to 12 weeks emergency leave at two-thirds salary up to \$10k



Extended free backup childcare option to both hourly and salary workers for up to 20 days of in-center or in-home child and eldercare



Partnering with care.com to provide 650k Amazon and Whole Foods employees up to 10 days of subsidized emergency care between now and 10/2



Made \$15M available through the Kroger Family of Companies Helping Hands fund to provide financial assistance to associates who are facing hardship due to COVID-19, including lack of access to child care

Other examples

- Virtual education offerings
- Concierge services (child + eldercare)
- Care marketplace
- Moving from PTO plan to unlimited time off



Flexibility at work



Flexibility from work



Caregiving benefits

Sources: Forbes "How Companies Are Supporting Working Parents In The COVID Economy"; CNBC "Only 32% of companies returning to work have plans for employees' child-care needs even as many schools postpone reopening full-time"; Amazon.com "Amazon offers backup family care to 650,000+ U.S. employees"

Caregiver Resources

The spectrum of services

Back-up Care and Care Navigation

Back-up and urgent care provided to dependents. Access available via network of daycare centers or in-home support. In most cases, provision of days (10) are provided to employees for annual utilization.

Can also include access to care marketplace, concierge support and additional care navigation features.

Onsite Childcare

Provision of permanent or pop-up (temporary) daycare at the employer site. Reduced co-pays for urgent care or reduced payment for leveraging network of onsite day care centers



Elder Care Support

Guidance for navigating elder care needs through concierge service and/or in-home assessment. Includes guidance from legal, medical and emotional support.

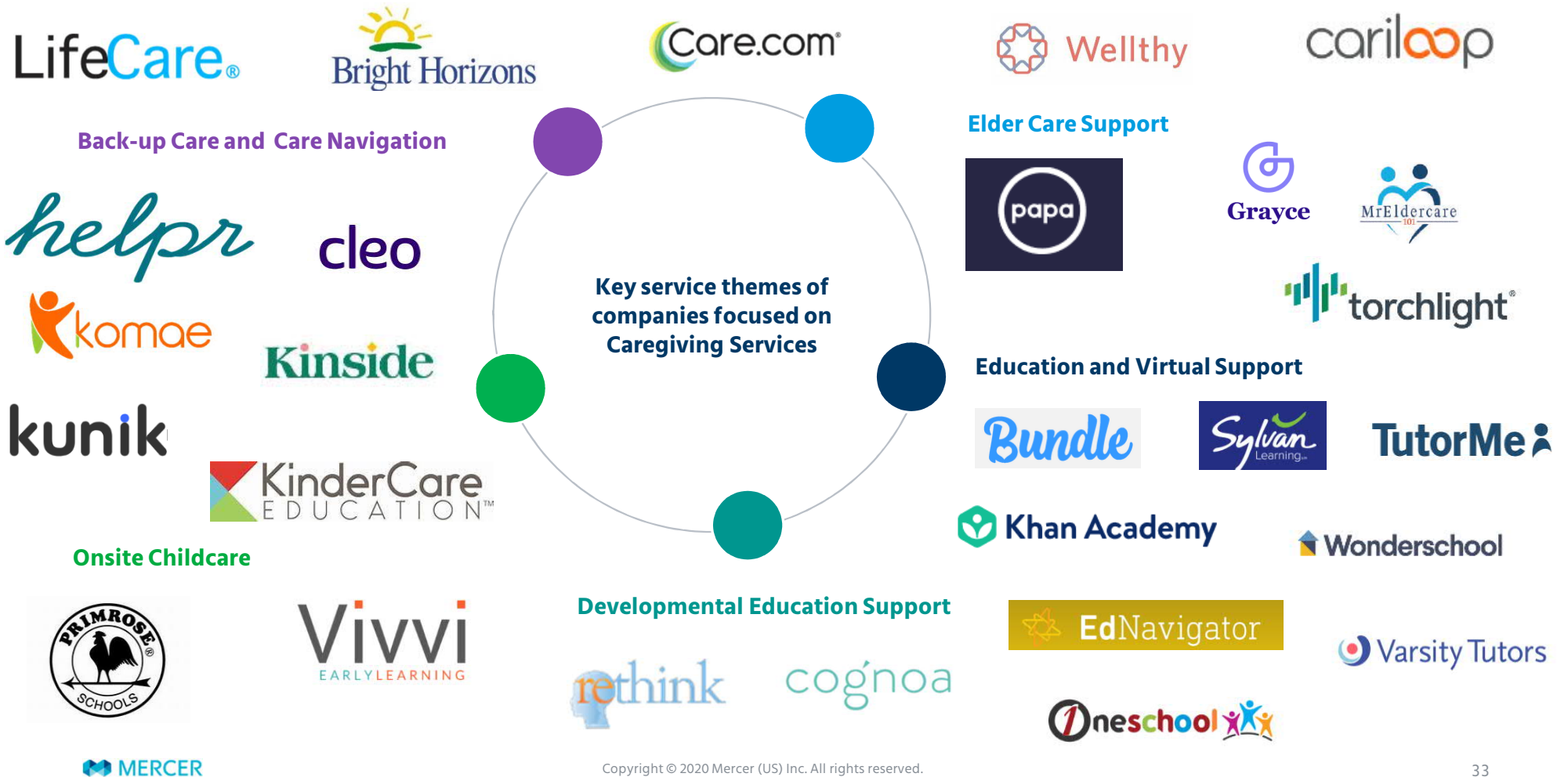
Education and Virtual Support

Digital services for ongoing education needs. Interactive sessions for preschool to school age children. Online tutoring support available.

Developmental Education Support

High-touch and high-tech support that focus on assessment and ongoing education development for children with special needs

Spectrum of Vendors



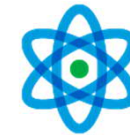
How we can Help

Exploration & Planning



Mercer subject-matter experts work with employers to assess current services, identify key needs and provide guidance on caregiving and flexible working conditions

Leave Assessment



Leave programs have always been a main focus for employers; the COVID-19 pandemic has heightened the complexity and challenges associated with managing these programs.

Vendor Strategy and Procurement



Evaluate the market, provide vendor considerations and support the marketing and evaluation of potential partners

Flexible Work



Mercer provides a holistic view for the development of a flexible strategy that is sustainable at scale, delivering long-term value to the organization and employees. Our multi-point assessment will inform the strategy to drive retention and ROI.

