



Brandon Hall Group

# EXCELLENCE AWARDS 2023

## HDFC ERGO: Best Benefits, Wellness and Well-Being Program

HDFC ERGO

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February 2024



### Company Background



Company-at-a-Glance	
Headquarters	Mumbai, Maharashtra
Year Founded	2022
Revenue	Rs 16,800 crore
Employees	10192
Global Scale (Regions that you operate in or provide services to)	India
Customers/Output, etc. (Key customers and services offered)	1.5 crore
Industry	Insurance
Website	<a href="https://www.hdfcergo.com/">https://www.hdfcergo.com/</a>



## Budget and Timeframe

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Overall budget	2.13 crore for FY 2022-23
Number of (HR, Learning, Talent) employees involved with the implementation?	28
Number of Operations or Subject Matter Expert employees involved with the implementation?	0
Number of contractors involved with implementation	0
Timeframe to implement	6 months
Start date of the program	1/04/2021

## Business Conditions and Business Needs

As a health insurer, it is a prerogative to ensure we looked inwards for recognizing the health and wellness.

Building an on-site holistic wellness program was essential recognizing that the majority of the employee's time is exercised at their work ecosystems.

Through this, they develop habits at work that can lead to chronic challenges if not address. These habits are built over years, and overnight changes are not expected. Hence, ensuring a wellness charter helps individuals commit mentally, emotionally and socially to ensure progress in more healthy paths. An employee wellness program needs to address this through sustainable awareness and accountability.

Corporate Wellness requires unique strategies for success. Short- and long-term goals are both required for employee and employer with a framework being developed.

The success of corporate wellness is driven by the unique strategy behind it. It involves a framework that outlines short and long-term goals for the employee and the employer. Corporate wellness needs support, leadership, commitment from the vendor, employer and employees. A successful program takes time and constantly evolves so it can be integrated into the fabric of the company's culture. Corporate wellness is not just one solution. It is the culmination of many solutions that work together under one strategy. It



involves layers of physical activity, education, communication, incentives, and a long-term commitment.

## **Overview**

At HDFC ERGO, the belief is that people are the head, heart and muscle of the organisation.

Our Onetastic™ Workplace, a trademarked workplace philosophy that imbibes an ecosystem of holistic growth, has positioned itself perfectly to impact the lives of all those who walk through the doors of HDFC ERGO to build careers here. Each and every story has its foundation in this philosophy.

Onetastic Wellness aspires to drive a holistic wellbeing program that includes physical, mental, emotional, financial, social health through various initiatives and partnerships keeping in mind that the care of all our employees is of paramount importance.

The holistic wellness charter Niramaya aimed at welcoming our 10,000+ employees to bring their whole self to work.

It is centred on the five pillars of Physical, Mental, Emotional, Financial and Social Wellbeing. The goal has been to develop framework is to democratize wellbeing and enable each individual to go on their unique journey.

## **Design and Delivery**

All activities and workshops fall under the wellness structure of Niramaya as follows:

- Physical
- Mental
- Emotional
- Social
- Financial
- Career

Going deeper into each pillar, let's look at Physical Wellness.

This involves the following:

- Health Check Up – An Annual Health Check Up is conducted for all employees with a special leave allocated to take a day off on that particular checkup date. This covers 17 tests and is comprehensive in nature.
- On Site Fitness Sessions – We have partnered with experienced yoga practitioners to provide sessions on yoga including desk yoga, meditation and more. This



includes pre-natal and post-natal programs, Self-Defence Workshops and brain gyms.

- Wellness Wednesday for our Digital Office employees
- A repository of wellness artefacts (videos and articles) which are accessible anytime.

Under Mental, we have on site and virtual sessions on:

- Mindfulness & Mind Management
- Counselling by 1to1
- Breathwork & Meditation
- Mailers on Wellness themes

Under Social we have our Onetastic™ Communities.

These include Klick, Fittastic, impressions, Binge and Kahani Kafe, ensuring employees have common platforms to help them make connections and discover their true potential. Whether it is trekking, book reading sessions or nature watching, - this has given birth to a workplace that respects differences, celebrates similarities and believes in being more together.

Klick (For the Love of Camera) is a community where like-minded individuals gather together to showcase their photography skills, share tidbits about better camera work and more. With 400+ members, it is a hotspot for beautiful photos.

Fittastic (For the Love of Sports) is built on common interests in physical activities with 800+ members. Some of the recent events have been our participation in the Tata Mumbai Marathon, Yoga workshops and a fun contest on the FIFA World Cup.

Kahani Kafe (For the Love of Books) has almost 300 members discussing books and poetry, and everything written on a page. We also have an office library for employees to take books.

Impression (For the Love of Art) has 200+ members talking about the best art styles and sketches and paintings.

Binge (For the Love of Food) has almost 200 members swapping recipes, cookbooks and foodie haunts.

In Financial, we have on site & virtual sessions as follows:

- Financial Literacy sessions
- Managing Debt & Assets
- Retirement Planning



- Financial Freedom session
- Budgeting

We have a financial awareness and feedback score to do checks on impact.

Under career, we have activities promoting collaboration and camaraderie :

- Team building games on-site & off site.
- Sponsored learning options for cross functional opportunity

Chilled Hour is a paid hour for all 10,000+ employees across the organisation covering all geographics to explore non-work-related activities, bringing their true self to the workplace. Each chilled hour brings a new experience.

## **Management**

HDFC ERGO General Insurance Company Ltd. is a two-decade young leading insurance organisation touching almost 2% of the country's population. With 10,000+ employees across 600+ locations, the organisation is a key participant and proponent of health and wellness in India. We wanted to look internally and thus, we created a dedicated team managing Onetastic™ Wellness. Wellness is a core imperative of the organization as showcased in creating Habit of Life, a wellness index for the entire country.

The organisation has ensured wellness is at the forefront through increased involvement of leaders in different wellbeing drives and programs. Our communications team is constantly enabling the 10,000+ employees to be alert and participate in our many sessions. We have numerous partners, both individual and organisation, working with us to realize true well-being.

One of the core pillars of our Employee Value Proposition is “bring your whole self” while promotes a need to look at employees holistically and not just in their work avatars.

Through our Business HR Team, we have ensured increased participation through awareness and proactive alerts on sessions that look at all elements of wellness.

We have had more than 1200 of our colleagues participating in the Yoga sessions and more than 30 of colleagues taking up counselling services for the physical and mental wellbeing. In Financial Wellbeing sessions, we have seen more than 800 unique participants.



## **Measurable Benefits**

For each of our pillars, we have measurable impacts:

- Physical Wellness - Health check reports and fitness score of individuals.
- Mental Wellness – Experience sharing and feedback analysis.
- Emotional Wellness - Experience sharing and feedback analysis.
- Social Wellness – Engagement Level of Club Members and feedback
- Financial Wellness – Financial Awareness and Feedback Score
- Career Wellness – Testimonials of Teams attending outbound courses.

As per our Great Place to Work findings, we grew by 7 percentage points year on year in demonstrated caring.

In terms of sessions organized this year, we have had a 91% recommendation and 94% 5-star rating for the Niramaya sessions conducted.

We have prioritized based on the goals of the organization and feedback received on program needs.

## **Overall**

Key Findings include:

- The employees have responded well to the wellness programs and there was significant improvement of scores on demonstrated caring.
- Virtual connects have proven to be very successful with higher participation especially for financial wellbeing and yoga sessions.
- The launch of pre-natal and post-natal workshops have seen better retention of women returning from maternity break with many responding well to the programs.
- Implementation of Salary on Demand programs has been widely received well ensuring employees are able to secure finances for emergency needs without requiring approvals.

Our learnings have showcased:

- Increased need for virtual connects to ensure we cover a larger demographic since we are spread across 600+ locations.
- Building our Onetastic Communities further in terms of activities and engagement with the larger community. We have been able to get 14% on board our communities but require more frequency in activities and competitions to engage them better and grow the community.



Future outlook includes:

- Utilizing our internal networks better to engage further with our Onetastic Communities.
- Creating a Wellness Calendar with Monthly Wellness Themes ensuring we have proper foresight in preparing our workshops, programs and other engagements.
- Building a Habit of Life Plan with a Wellness Scorecard ensuring a database is built for interventions.
- Ensuring Structured Wellness Connects with Employees



Brandon Hall Group

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