

Holistic health for women:
**A key part of attracting
and retaining talent**



As nearly 50 percent of the workforce, women are essential to maintaining a strong, resilient economy.

When women's health needs are supported, they're more satisfied with their employers. And they're more likely to think twice before moving to another company. That means the right benefits for women have the power to attract and retain the right talent.



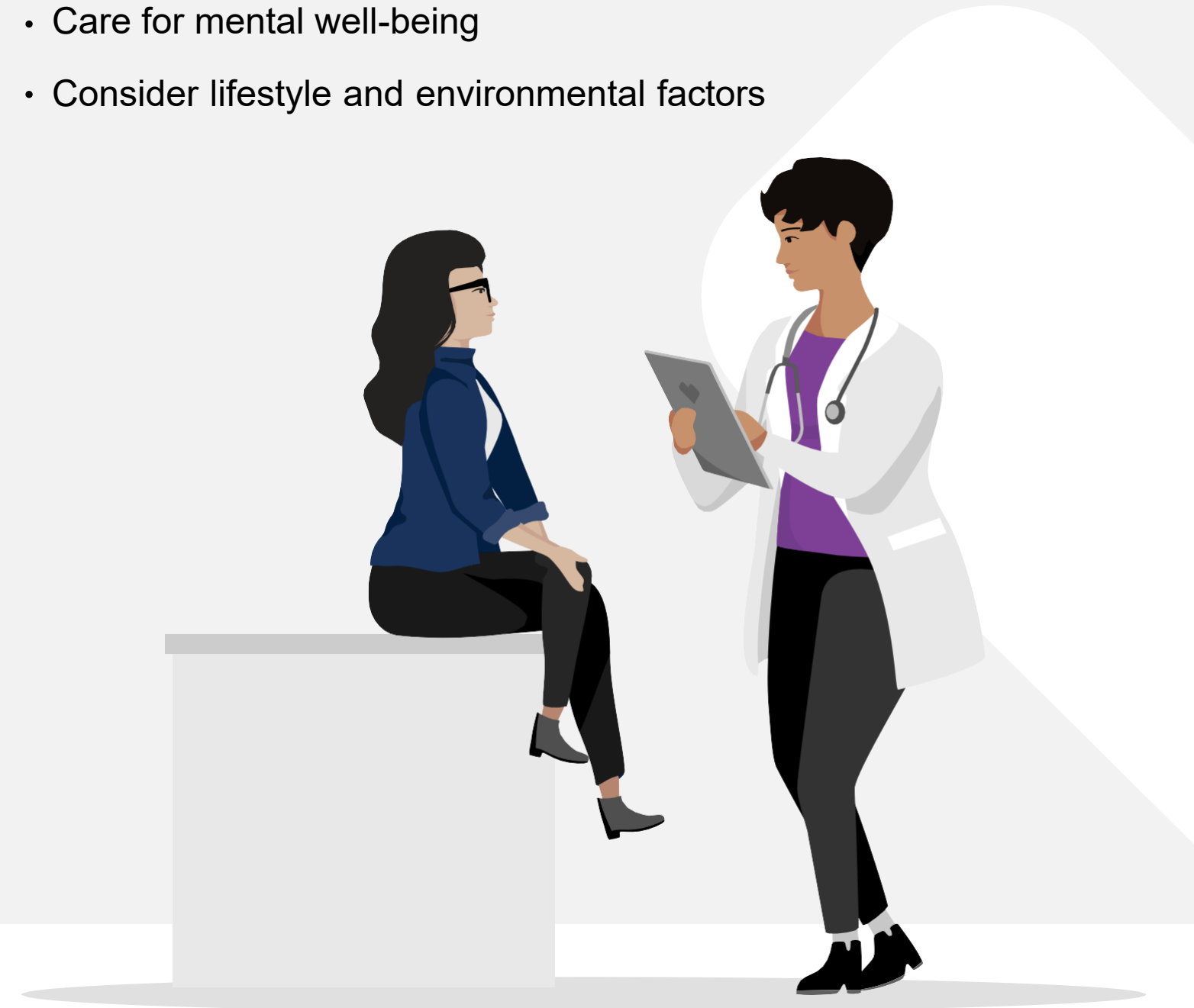
1 in 3

female employees is considering leaving the workforce or changing jobs.¹

What's the first step in designing benefits that help result in healthier, more satisfied employees?

Focusing on holistic benefits that:

- Support physical health across the life span
- Care for mental well-being
- Consider lifestyle and environmental factors



¹Krivkovich A, Liu WW, Nguyen H, et al. Women in the workplace 2022. McKinsey & Company. October 18, 2022. Available at: [McKinsey.com/featured-insights/diversity-and-inclusion/women-in-the-workplace](https://www.mckinsey.com/featured-insights/diversity-and-inclusion/women-in-the-workplace). Accessed February 27, 2023.



A holistic approach means supporting physical health across the life span

Achieving better health is possible when considering the whole person. This means providing benefits that take into account a woman's biology and environment throughout her life — and not just during her reproductive years.

A holistic approach



Delivers personalized support for diverse populations of women across their life spans



Addresses health issues that disproportionately impact women



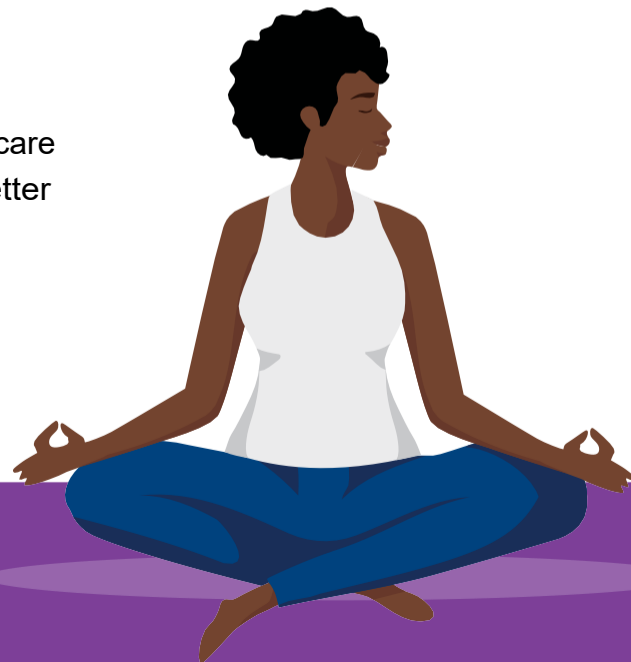
Helps women overcome economic and social obstacles by offering multiple ways to get care



Provides higher-value care that helps produce better health outcomes



Offers affordable and convenient access to care



Women are especially impacted by certain diseases and conditions



Cardiovascular disease

Women generally don't know the warning signs of a heart attack.² They're also less likely to receive a full workup or certain treatments when being admitted to the emergency room.³



Autoimmune disease

Autoimmune disorders are twice as likely to affect women.⁴ Nearly 80 percent of people living with an autoimmune disorder are women.⁵



Musculoskeletal disease

Women have a higher risk for developing osteoarthritis, osteoporosis and carpal tunnel.⁶

²Weininger D, Cordova JP, Wilson E, et al. Delays to hospital presentation in women and men with ST-segment elevation myocardial infarction: a multi-center analysis of patients hospitalized in New York City. *Therapeutics and Clinical Risk Management*. January 4, 2022; 18:1-9. Available at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8742618/>. Accessed February 27, 2023.

³Banco D, Chang J, Talmor N, et al. Sex and race differences in the evaluation and treatment of young adults presenting to the emergency department with chest pain. *Journal of the American Heart Association*. May 4, 2022; 11:e024199. Available at: <https://pubmed.ncbi.nlm.nih.gov/35506534/>. Accessed February 27, 2023.

⁴Angum F, Khan T, Kaler J, et al. The prevalence of autoimmune disorders in women: a narrative review. *Cureus*. Available at: May 13, 2020. Available at: [Cureus.com/articles/31952-the-prevalence-of-autoimmune-disorders-in-women-a-narrative-review-#!](https://www.cureus.com/articles/31952-the-prevalence-of-autoimmune-disorders-in-women-a-narrative-review-#!). Accessed February 27, 2023.

⁵Wenner Moyer M. Why nearly 80 percent of autoimmune sufferers are female. *Scientific American*. September 1, 2021. [ScientificAmerican.com/article/why-nearly-80-percent-of-autoimmune-sufferers-are-female/](https://www.scientificamerican.com/article/why-nearly-80-percent-of-autoimmune-sufferers-are-female/). Accessed December 20, 2022.

⁶Barbe MF, Popoff SN. Occupational activities: factors that tip the balance from bone accrual to bone loss. *Exercise and Sport Sciences Reviews*. April 2020;48(2):59-66. Available at: [PubMed.NCBI.NLM.NIH.gov/32004169/](https://pubmed.ncbi.nlm.nih.gov/32004169/). Accessed February 27, 2023.



Holistic health includes caring for mental well-being

Delivering holistic health means ensuring a health plan includes elements that go beyond traditional medical benefits. That involves providing robust mental health resources that are integrated with other benefits. These resources should offer support across life stages, like adolescence and midlife, and during key life moments, like pregnancy, caregiving or a new diagnosis of a condition, such as breast cancer.

When mental health support resources are widely available through in-person and virtual care, women may be more likely to use them when they need them. By aligning mental health benefits with pharmacy and medical benefits, an employer is able to provide the type of integrated, holistic support that can help people maintain long-term well-being.



Women are twice as likely as men to experience depression, anxiety, and trauma- and stress-related disorders.⁷



One-third of women experience sexual and/or domestic violence — a rate much higher than men.⁸



One-third of working mothers said their mental health has worsened in the last year.⁹



The COVID-19 pandemic and other recent events have universally amplified levels of stress and anxiety among women. Broadening awareness of mental health resources and reducing stigma is just the beginning of how we help those who are struggling. Improved access to quality — and convenient — mental health care will also bridge the gap for those in need.”



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⁷Anxiety & Depression Association of America. Facts. September 16, 2021. Available at: ADAA.org/living-with-anxiety/women/facts. Accessed December 14, 2022.

⁸World Health Organization. Devastatingly pervasive: 1 in 3 women globally experience violence. March 9, 2021. Available at: WHO.int/news/item/09-03-2021-devastatingly-pervasive-1-in-3-women-globally-experience-violence. Accessed October 27, 2022.

⁹CVS Health. The mental health crisis of working moms. October 26, 2022. Available at: CVSHealth.com/news-and-insights/articles/the-mental-health-crisis-of-working-moms. Accessed December 5, 2022.

Holistic care considers lifestyle and environmental factors

Women face persistent barriers when they try to seek care, including higher costs, time constraints, stigma and bias.

The best health benefit plans offer multiple ways for women to get care that works for their unique circumstances. They can also help women overcome challenges posed by their environment. This includes offering local retail health care centers and pharmacies that are open later and on weekends. It also includes access to quality virtual care options and health providers who are specially trained in women's health needs.

These touchpoints make health services more accessible and able to deliver the type of care women value, often at more affordable prices.

Women are the chief medical officers of their families and serve as primary caregivers for aging parents and children. However, they also face equity-related roadblocks while trying to achieve their own health goals. We must improve women's access to care.”



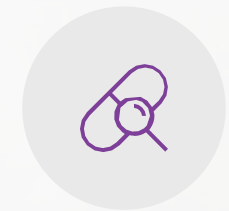
Dr. Joanne Armstrong
Vice President and Chief Medical
Officer for Women's Health and
Genomics at CVS Health®



Women are more likely to delay or postpone needed health care due to cost.¹⁰



Women spend about three times as many hours doing unpaid domestic work and care as men.¹¹



Women younger than 55 are seven times more likely to be misdiagnosed than men of the same age.¹²

¹⁰Lopes L, Kearney A, Montero A, et al. Health care debt in the U.S.: the broad consequences of medical and dental bills. Kaiser Family Foundation. June 16, 2022. Available at: [KFF.org/report-section/kff-health-care-debt-survey-main-findings/](https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings/). Accessed December 5, 2022.
¹¹United Nations Department of Economic and Social Affairs. World's Women 2020. October 20, 2020. Available at: [Worlds-Women-2020-data-undesa-hub-arcgis.com/apps/undesa:time-spent-in-unpaid-work-total-work-burden-and-work-life-balance/explore](https://www.un.org/en/development/desa/pubs/2020/worlds-women-2020-data-undesa-hub-arcgis.com/apps/undesa:time-spent-in-unpaid-work-total-work-burden-and-work-life-balance/explore). Accessed December 5, 2022.
¹²Mirin AA. Gender disparity in the funding of diseases by the U.S. National Institutes of Health. Journal of Women's Health. July 2021. Available at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8296000/>. Accessed February 27, 2023.



A holistic approach leads to benefits everyone values

Holistic care leads to healthier employees. It can also lead to a greater return on investment (ROI). That's because having healthier employees generally means improved productivity, reduced presenteeism and absenteeism, and lowered total cost of care.



Chronic conditions, such as low-back pain, mental health and migraines, can reduce workers' productivity by up to five percent.¹³



Five chronic diseases that can impact women differently than men cost U.S. employers

\$36.4 billion annually

due to missed work.¹⁴

When approached holistically, there are solutions that can help close gaps in care among women. One example of this is an employee-sponsored wellness program that considers all aspects of a person's well-being, including physical, mental, financial and social health. In general, women are more likely than men to participate in a health-related program and, in turn, reap the health benefits.¹⁵ Programs that help keep employees healthy and happy can offer companies a competitive edge when it comes to retaining and attracting talent and improving workplace gender diversity.

Since women represent nearly half of the workforce, holistic care is a critical component of effective health plans.¹⁶ Supporting your talent with valuable health solutions for their specific needs is an important part of ensuring they remain *your* talent.


¹³Remes J, Singhal S. Good health is good business. Here's why. Fortune. July 9, 2020. Available at: [Fortune.com/2020/07/08/why-good-health-is-good-business/amp/](https://fortune.com/2020/07/08/why-good-health-is-good-business/amp/). Accessed December 8, 2022.

¹⁴Centers for Disease Control and Prevention. Workplace health promotion. June 9, 2022. Available at: [CDC.gov/chronicdisease/resources/publications/factsheets/workplace-health.htm](https://www.cdc.gov/chronicdisease/resources/publications/factsheets/workplace-health.htm). Accessed October 27, 2022.


¹⁵WellRight. Adapting your wellness program to today's multigenerational workforce. 2020. Available at: [WellRight.com/hubfs/downloads/WP-Multigenerational-Workforce.pdf](https://www.wellright.com/hubfs/downloads/WP-Multigenerational-Workforce.pdf). Accessed January 19, 2023.

¹⁶Fry R. Women now outnumber men in the U.S. college-educated labor force. Pew Research Center. September 26, 2022. Available at: [PewResearch.org/fact-tank/2022/09/26/women-now-outnumber-men-in-the-u-s-college-educated-labor-force/](https://www.pewresearch.org/fact-tank/2022/09/26/women-now-outnumber-men-in-the-u-s-college-educated-labor-force/). Accessed December 14, 2022.


What does holistic care look like when designing health benefits?

 It looks like understanding your population's health needs.


Delivering services that address the health needs of your workforce can help control claim costs, reduce absenteeism, and keep employees healthier and more satisfied.

 It looks like broad, accessible mental health support.


Providing integrated mental health resources through various access channels and throughout different life events makes it easier for women to get mental health support and maintain their long-term well-being.

 It looks like tailoring health services to women's life events and the health issues that impact them.


One way to empower women throughout their lives is to offer resources and specialized support for conditions that disproportionately impact them.

 It looks like care that's convenient and affordable.

Women routinely face economic, social and environmental barriers to care. Quality virtual care, specially trained doctors and local retail health care centers make health services more accessible and often more affordable.

 It looks like programs that support well-being.

From biometric screenings to tobacco cessation resources to wellness coaching, programs that span a continuum of care give women a variety of ways to stay healthy.

 It looks like customizing programs to help those who need it most.

Tailored offerings can help address the geographic and socioeconomic challenges facing women in the workplace, including those in the LGBTQ+ community and women of color.



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