

**From  
Guesswork  
to Insight:  
Measure  
What Matters  
in Employee  
Wellbeing**



**The Wellness Investment Challenge**

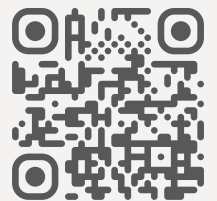
**Employers invest heavily in wellness programmes, but many struggle to gauge whether these efforts are truly effective or delivering value.**

- Unclear ROI on Wellness Spending
- Difficulty Measuring Effectiveness
- Fragmented Wellness Efforts
- Misaligned Wellness Focus
- Lack of Benchmarking
- Limited Insight Into Long-term Impact

**NMG Wellbeing Index: Measuring What Matters**

- ▶ **Comprehensive Assessment**  
Provides a holistic view of employee wellbeing by analysing four critical areas: Physical Health, Mental Health, Workplace Impact, and Financial Wellness.
- ▶ **Data-Driven Insights**  
Leverages data from medical schemes, insurers, EAP providers, and HR/payroll systems to generate an accurate picture of workforce health.
- ▶ **Benchmarking and Actionable Results**  
Utilises both local and international benchmarks, allowing employers to compare their performance against best practices and identify areas needing improvement.
- ▶ **Targeted Improvements**  
The Index identifies specific levers and actions that employers can pull to enhance the wellbeing of their workforce, improving productivity and overall company performance.
- ▶ **Clear ROI on Wellness Investments**  
Provides clear outcomes, guiding employers on which wellness initiatives work, where to allocate resources, and how to optimise employee wellbeing.

**Optimise,  
Measure, and  
Benchmark:  
The Next Era  
of Employee  
Wellbeing**  
**Scan Here...**



**Introducing the NMG Wellbeing Index**

NMG Consulting is an international advisory company that works for insurers, reinsurers, asset managers and wealth managers in all major financial markets around the world, including South Africa. The services offered include Analytics & Insights ongoing studies, and Strategy Consulting engagements which leverage the knowledge gained and perspective derived from these studies.

In response to client demand, our actuaries have spent a considerable amount of time researching and developing an employee Wellbeing Index, which will enable progressive and caring employers to evaluate the effectiveness of existing health and wellness initiatives, and identify areas where improvements can be made.

There are four main contributors to the NMG Wellbeing Index, namely Physical Health, Mental Health, Workplace Impact, and Financial Wellness. Each of these components has a number of measures that make up the sub-total, as well as actions or levers that can be employed to improve outcomes. Based on analysis of your employee data from Medical Schemes, insurers, EAP providers and HR or Payroll, a sub-index score is derived for each category, which then gets weightings applied for an overall Index score.

Following extensive investigation, we have developed both Local and International benchmarks for each component of the NMG Wellbeing Index. This will enable you immediately to see where you exceed or fall short of best practice.

This is how the summarized index would look:

|                            | Local Benchmark | International Benchmark |
|----------------------------|-----------------|-------------------------|
| <b>NMG Wellbeing Index</b> | <b>0.15</b>     | <b>-0.20</b>            |
| <b>Physical Health</b>     | -0.25           | -1.10                   |
| <b>Mental Health</b>       | 0.20            | 0.20                    |
| <b>Workplace Impact</b>    | 0.10            | 0.50                    |
| <b>Financial Wellness</b>  | 1.05            | -0.35                   |

There are between 6 and 20 indicators that make up each of the categories, each with its own benchmark against local and international standards.

The purpose of the NMG Wellbeing Index is not simply to apply a static measure, but also to identify which levers can be pulled or actions taken to improve the overall score – and more importantly, the wellbeing and effectiveness of your most valuable asset.

**Finding a Better Way**

NMG Benefits is a financial advisory firm that provides unbiased advice, fosters industry competition, and simplifies complex financial matters. Our global reach, powered by proprietary insights and smart technology, enables us to deliver innovative solutions to our clients and members.

