

Benefit edge

KNOWLEDGE SERIES



MIND THE GAP

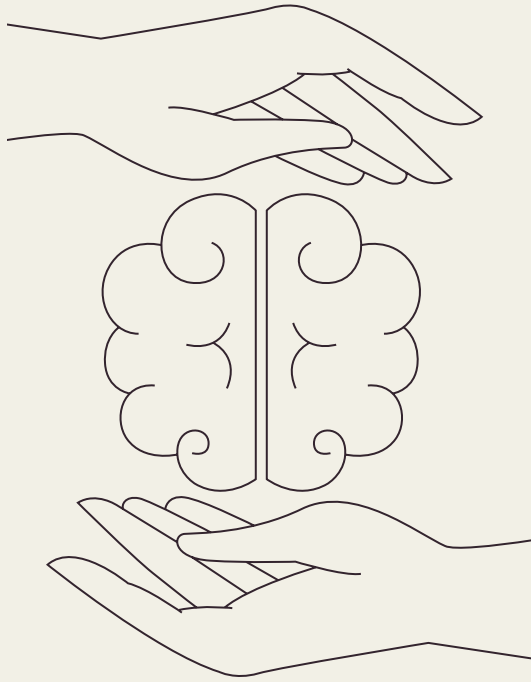
ADVANCING MENTAL HEALTH

EDITION **05**

Aug, 2025

The Mental Health Blueprint of India

Mental health in India has moved from being a peripheral health concern to a core public health priority. Over the past decade, rapid socio-economic change, urbanisation, shifting family structures, and the lingering aftereffects of the pandemic have contributed to a noticeable rise in stress, anxiety, and depression across age groups and income segments.



“

India is facing a silent productivity crisis — and it's not skill gaps or technology, but the unspoken cost of declining mental health of the workforce

”

76%

of Indian workers report that stress negatively affects their work performance¹

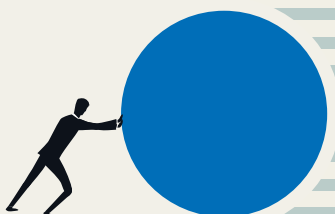
1 in 7

Indians suffer from mental health issues. Depression, anxiety, and substance abuse are leading concerns²

70%

of Gen Z and Millennials expect employers to support mental well-being; failure to address this leads to brand and retention risks³

India Inc. stands at a critical inflection point. The rapid shifts in India's economic landscape are reshaping work and placing mounting, often unseen, strain on the mental well-being of its workforce.



Key Concerns impacting workplaces

While conversations around mental well-being in workplaces have gained traction in recent years, corporate India continues to grapple with significant challenges. Mental health concerns are no longer limited to individual struggles; they have tangible implications for organisational performance, talent retention, and long-term growth. Yet, stigma remains a formidable barrier — many employees hesitate to seek help for fear of judgement or professional repercussions, leading to underreported and untreated cases.

The result is a widening “care gap,” where even organisations with Employee Assistance Programs (EAPs) or well-being initiatives often see low utilisation. Factors such as long working hours, high performance pressure, blurred work-life boundaries, and evolving workplace expectations contribute to an environment where mental health risks are both prevalent and, in many cases, preventable.

Against this backdrop, key mental health concerns impacting Corporate India include:



PRESENTEEISM

Employees working while being unwell, results in lower productivity and output quality. Studies indicate presenteeism accounts for nearly **2.5 times**⁴ the productivity loss compared to absenteeism.



ABSENTEEISM

Mental health issues contribute to frequent sick leaves. The WHO estimates depression and anxiety disorders cost the global economy **\$1 trillion** annually in lost productivity, with India facing a growing share of this burden.



ANXIETY AND DEPRESSION

47% of Indian employees⁵ reported workplace stress or anxiety, with a substantial proportion citing it as a reason for disengagement or career breaks.



SUICIDE RISK

Leading EAP partner report highlights a **22%**⁶ increase in suicide risk between 2023 and 2024, underscoring the growing urgency for proactive mental health interventions.

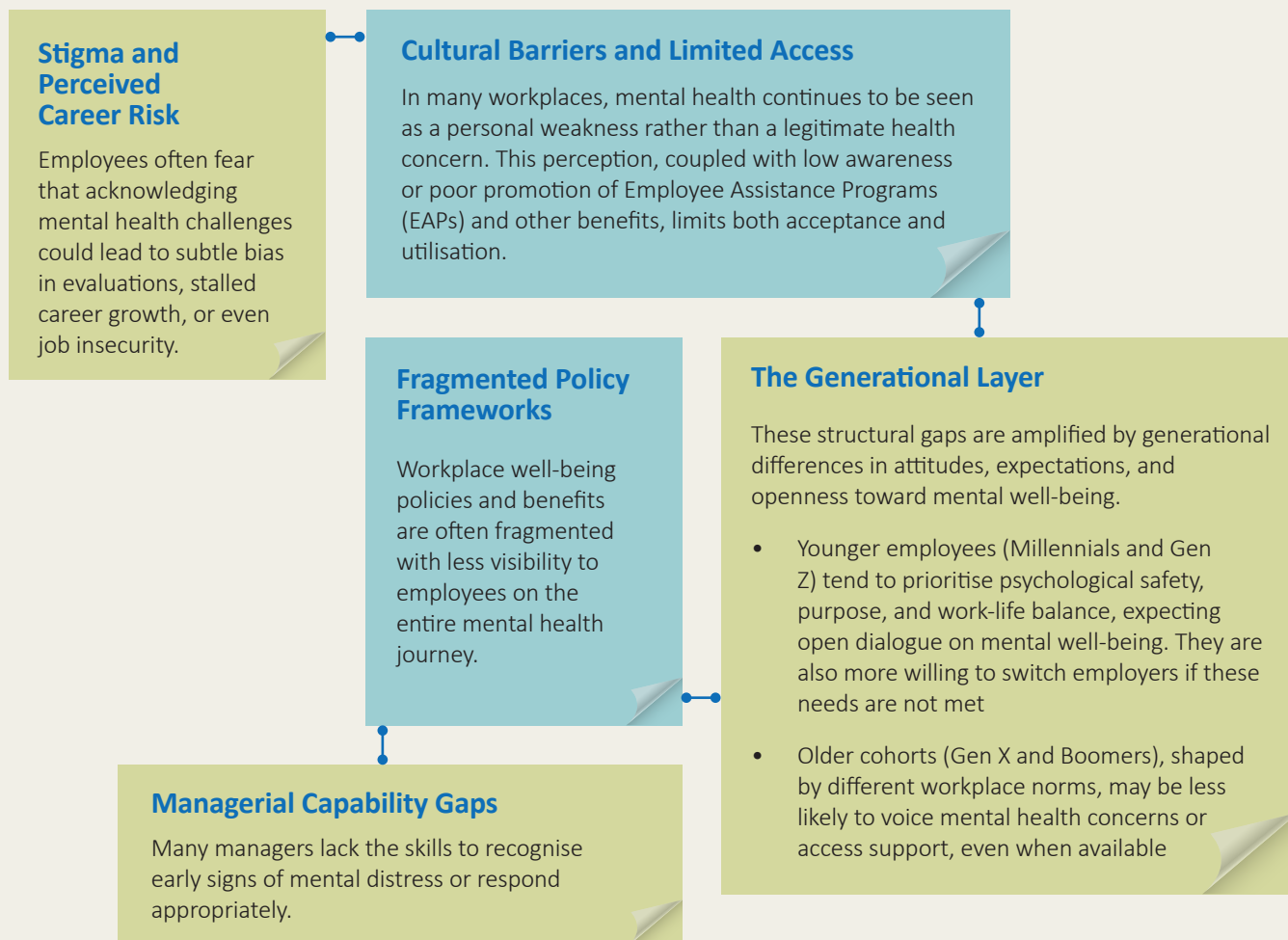
“ With 1 in 10 death claims* linked to suicide, it’s not just a statistic — it’s a call to act, listen, and support! ”



*As per Prudents’ GTL claims data (2024)

Understanding the current gaps

Despite growing recognition of mental health as a critical workplace priority, support structures in corporate India remain fragmented and underutilised. Several systemic and cultural factors continue to hinder progress:







This generational interplay creates a complex landscape—organisations must address not just systemic barriers, but also the diverse needs and perceptions of multiple workforce segments to create truly inclusive mental health strategies.

Addressing mental health in the workplace, therefore, demands not only dismantling systemic and cultural barriers, but also tailoring strategies to resonate across these generational perspectives for truly inclusive and effective well-being outcomes.



Bridging the Gap with Robust Strategies

Generation	Key Needs	Employer Strategies
 <p>Gen Z (1997–2012) <i>Digital-first Entrants</i></p>	<ul style="list-style-type: none"> • Safe, stigma-free mental health dialogue • Smooth transition from academia • Digital well-being to curb social media fatigue • Career clarity to avoid FOMO/burnout 	<ul style="list-style-type: none"> • Peer mentorship • Mental health campaigns • Digital well-being app • Alternate therapies (Art Therapy, Sound Therapy, Virtual Reality-based Meditation, etc.)
 <p>Millennials (1981–1996) <i>Ambition vs. Burnout</i></p>	<ul style="list-style-type: none"> • Support for managing burnout and achieving work-life balance • Financial coaching for major life milestones • Flexible work arrangements to balance dual roles • Mid-career guidance to rediscover purpose 	<ul style="list-style-type: none"> • Hybrid work models • Empathy-focused manager training • Resilience building programs • Personal financial coaching
 <p>Gen X (1965–1980) <i>Corporate Backbone</i></p>	<ul style="list-style-type: none"> • Coping with “sandwich generation” stress (caregiving duties for children and aging parents) • Managing chronic stress-related health issues • Overcoming career plateaus and adapting to new technologies 	<ul style="list-style-type: none"> • Employee Assistance Program (EAP) • Regular well-being check-ins • Leadership and career transition coaching
 <p>Baby Boomers (1946–1964) <i>Career Maturity</i></p>	<ul style="list-style-type: none"> • Support in navigating retirement transition anxiety • Managing physical health decline impacting mental well-being • Redefining purpose and legacy in later career stages 	<ul style="list-style-type: none"> • Tailored retirement planning programs • Inclusion in mentoring and knowledge-sharing roles • Purpose-driven engagement opportunities



Strengthening Mental Health: How Prudent can Enable Scalable, Holistic Programs

Mental health spans a continuum—from everyday stress to acute clinical care. Addressing this spectrum effectively requires more than scattered initiatives; It calls for a cohesive strategy aligned with real workforce needs and shifting expectations

At Prudent, we work with clients to craft holistic frameworks with a clear, strategic roadmap:

Benefits Gap Analysis

Assessing current offerings (GMC Cover, OPD, EAP, etc.), identifying unmet needs across employee groups, and benchmarking against both regulatory expectations and industry best practices.

Building Culture Through Communication

Embedding mental health into the organisational fabric by aligning benefits with CXO-led initiatives, empowering mental health first aid-trained managers, and reinforcing policies that promote psychological safety.

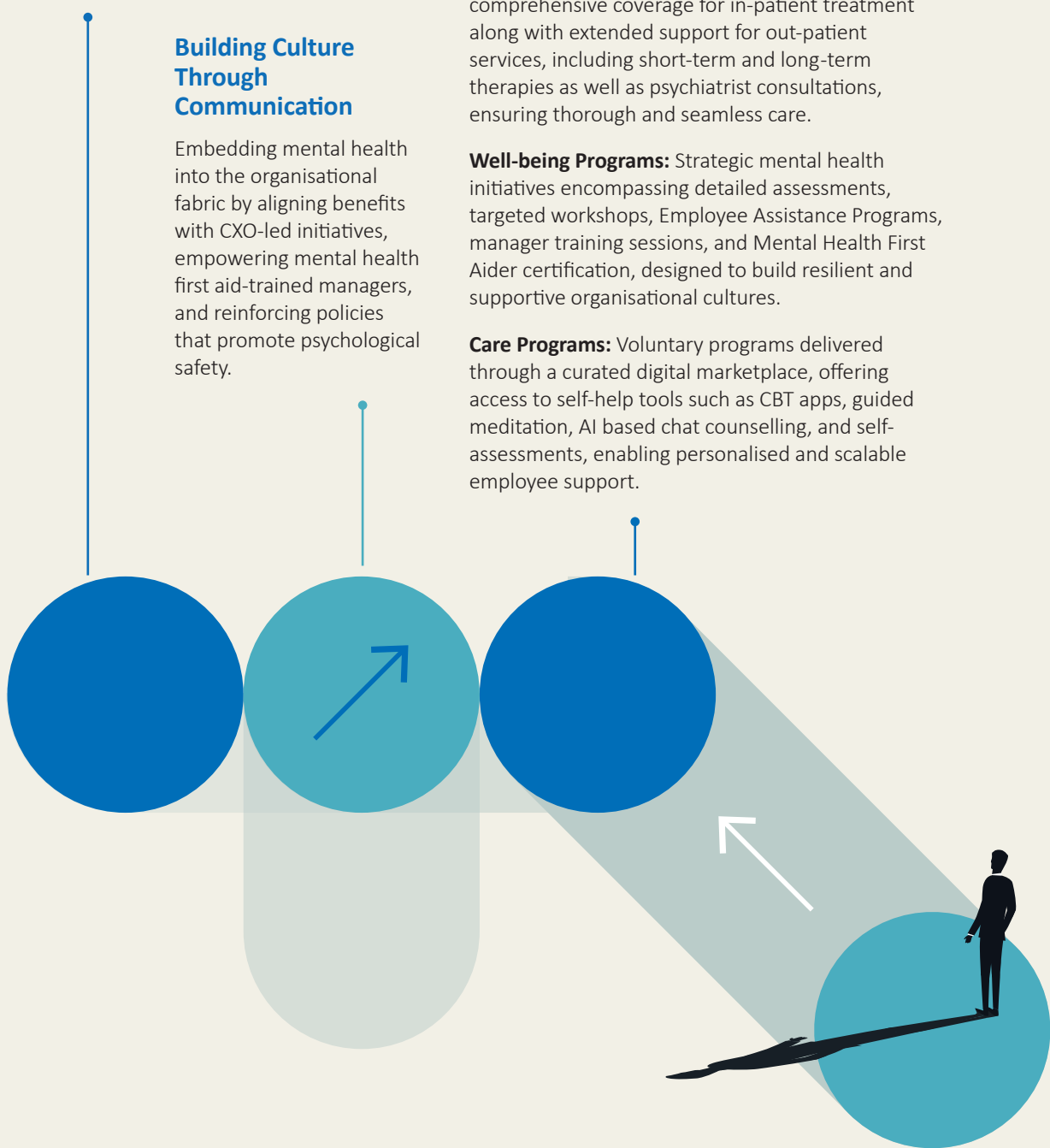
Benefit Mapping for Multi-generational Workforce

Tailoring the benefits from preventive, Early intervention and curative aspect to the Gen Z's digital-first concerns, Millennials' work-life balance struggles, Gen X's caregiving pressures, and Baby Boomers' late-career transitions

Insurance Backed Solutions: Tailored benefits within the Group Medical program that deliver comprehensive coverage for in-patient treatment along with extended support for out-patient services, including short-term and long-term therapies as well as psychiatrist consultations, ensuring thorough and seamless care.

Well-being Programs: Strategic mental health initiatives encompassing detailed assessments, targeted workshops, Employee Assistance Programs, manager training sessions, and Mental Health First Aider certification, designed to build resilient and supportive organisational cultures.

Care Programs: Voluntary programs delivered through a curated digital marketplace, offering access to self-help tools such as CBT apps, guided meditation, AI based chat counselling, and self-assessments, enabling personalised and scalable employee support.



Conclusion

The Road Ahead

Addressing workplace mental health holistically is both a business imperative and a societal responsibility. Most existing health insurance provisions remain focused on hospitalisation, while mental health needs are far more often addressed in outpatient settings through therapy, counselling, and preventive care. The absence of adequate OPD based coverage creates a significant gap, leaving many employees to either forgo care or bear the costs themselves.

Employers are uniquely placed to bridge this gap. By integrating OPD mental health services into benefits design, reinforcing existing support structures such as Employee Assistance Programs, and encouraging leadership led awareness, organisations can make professional care both accessible and stigma free. Subtle yet visible actions such as normalising conversations, equipping managers with empathetic responses, and ensuring confidentiality in service delivery help create a culture where seeking support is viewed as strength, not weakness.

Such measures not only enable early intervention and sustained wellbeing, but also contribute directly to national mental health goals. In doing so, corporate India has the opportunity to emerge as a key enabler of accessible care, shaping a healthier, more resilient workforce and society at large.



Sources:

1. Mental Health: 76% of Indian workers say stress negatively impacting work, shows survey- The Economic Times
2. https://journals.lww.com/indianjpsychiatry/fulltext/2022/64020/national_tele_mental_health_program_in_india__a.2.aspx
3. Gen Z Wants Mental Health Support | Calm Health
4. https://journals.lww.com/indianjpsychiatry/fulltext/2023/65040/work_productivity_absenteeism_and_presenteeism__4.aspx
5. <https://www.india-briefing.com/news/mental-health-at-work-a-strategic-priority-for-businesses-in-india-36938.html/>
6. EAP Provider Report (Emotional Wellbeing Report 2024, Insights for 2025)
7. Prudent Claims data (Jan-Dec'2024)



www.prudentbrokers.com

For more information, please contact:

benefitsconsulting@prudentbrokers.com

PRUDENT INSURANCE BROKERS PVT. LTD. (Composite Broker)

Certificate of Registration IRDAI No. 291 & IFSCA No. 017 (Validity: 18th February 2023 to 17th February 2026)

Registered office at 1st Floor, Tower B, Peninsula Business park, G.K. Marg, Lower Parel, Mumbai – 400013, Maharashtra,
Tel : +91 22 3306 6000 | CIN No.: U70100MH1982PTC027681

Insurance is the subject matter of solicitation.

Disclaimer: Prudent Insurance Brokers Pvt. Ltd. (herein referred as Prudent) is the Composite broker registered with IRDA of India and does not under write the risk or act as an insurer.. The content on this page is generic and shared only for informational and explanatory purposes. It is based on industry experience and several secondary sources on the internet; and is subject to changes. This document contains information which is aimed to assist the reader and is generic in nature and is not meant to be medical advice. Information furnished by respective authors, others, as well as public information, industry, and statistical data, upon which all or portions of this report may be based, are believed to be reliable but have not been verified or endorsed by Prudent. We accept no liability for any loss arising from any action taken or refrained from, or any decision made, as a result of or reliance upon anything contained in this report or any reports or sources of information referred to herein, or for actual results or future events or any damages of any kind, including without limitation direct, indirect, consequential, exemplary, special, or other damages, even if advised of the possibility of such damages. Prudent team offers you a chance to compare the best insurance / reinsurance policies, services offered by the insurance & reinsurance companies and then buy a plan.