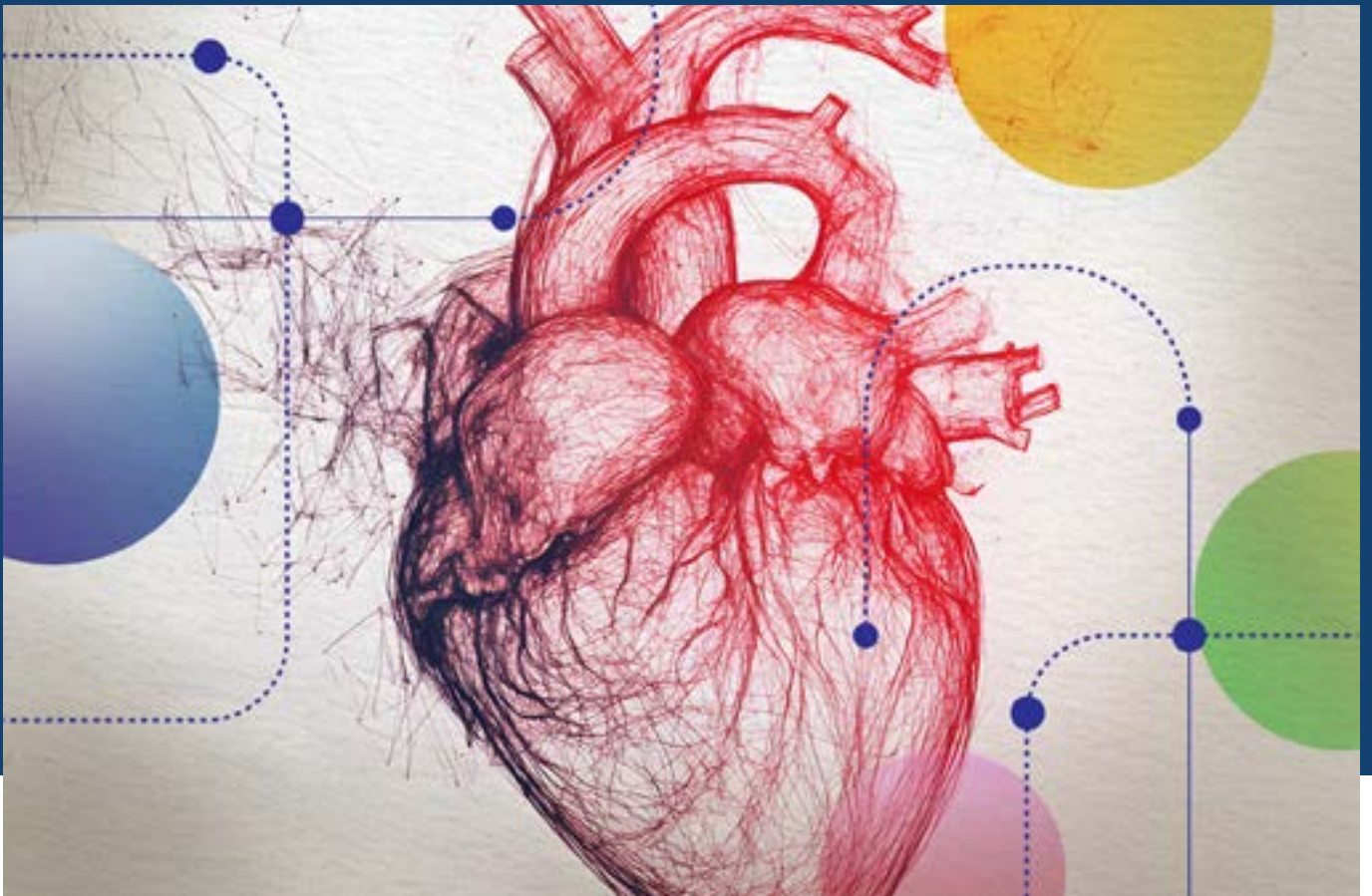


Benefit **edge**

KNOWLEDGE SERIES



PROTECTING THE PULSE

UNDERSTANDING AND PREVENTING
EARLY CARDIAC RISKS AT WORK

EDITION **06**

Sep, 2025

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The Early Heartquake Shaping the Future of Workforce Health

Cardiovascular diseases (CVDs) have traditionally been seen as affecting older adults, but they are increasingly impacting employees under 45. Early-onset cardiac events lead to high morbidity, with serious health complications and increased medical costs along with higher mortality rates that drive up term life insurance claims. This trend creates significant personal health risks and financial burdens for organisations, resulting in more claims, absenteeism, and reduced productivity.

In India, this shift is particularly troubling as younger employees face rising rates of hypertension, metabolic syndrome, and cardiac events- conditions once common only in older populations. This dual burden of health decline and business disruption challenges existing wellness programs and insurance models lacking the specificity to address these emerging risks.

This paper explores the prevalent risk factors, and strategic responses, especially through integrated healthcare and benefits consulting, to mitigate cardiac morbidity and mortality among younger employees.

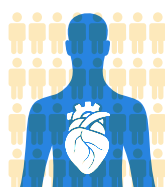


Shifting Heartlines: The Surge in Cardiac Claims Among Younger Employees

Cardiovascular diseases (CVDs) are no longer confined to the elderly (60 years and above); they are increasingly affecting younger populations (particularly 18 - 45 years of age), including the working-age demographic. According to the **Every Beat Counts Report 2024¹**, over 25% of all deaths in India are attributed to heart disease, with more than 60% of these deaths occurring prematurely.

Morbidity

(Hospitalisation & Treatment Trends*)



45% of cardiac hospitalisation claims are from employees aged **31-45**



1 in 16 women are affected by coronary heart disease; but

only **44%** are aware of its impact on female mortality¹.

Circulatory disorders make up



of hospitalisations but have highest average claim size



Complex heart treatment claims reach upto

50 lac straining insurance reserves²



Cardiac procedure costs (CABG, angioplasty, valve replacement) rising year on year².

*As per Prudent's GMC claims data (FY24 - 1.60+ lac claims)

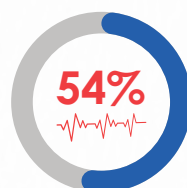
Mortality

(Group Term Life Claims*)

Cardiac-related claims comprised



of **total GTL claims outgo** in FY24



of **cardiac deaths** occur in the **31-45 age group**, the highest concentration among all ages.



surge in cardiac-related death claims for females as compared to previous year

22% sharp increase in cardiac claims' share of total **GTL claims outgo** from FY23 to FY24



Urban cardiac death claims show significant YoY(FY23-FY24) increases:

(30% → 43%)
Mumbai

(22% → 28%)
Pune

(21% → 25%)
Delhi

(28% → 30%)
Bengaluru

*As per Prudent's GTL claims data (FY23 - 450+ claims, FY24 - 700+ claims)

The Post-COVID Effect

Emerging evidence links COVID-19 to heightened heart risks:

A Nature Medicine (2022) study found a **55%** higher heart disease and **52%** higher stroke risk within a year post-infection, even in healthy individuals³.

Nearly **30%** of post-COVID patients under **50⁴** showed cardiac irregularities in follow-ups.

Indian employers report a rise in first-time cardiac events among young, healthy employees, driven by long COVID inflammation, sedentary lifestyles, and delayed care.



Understanding the Epidemiology: What's Driving This Shift?

Cardiovascular disease in the under-45 workforce is being driven by a combination of lifestyle, medical, behavioral, and psychosocial factors:



Lifestyle Risks

- Prolonged sedentary work routines
- High-calorie and processed diets
- Sleep deprivation
- Lack of physical activity

Medical Risks

- Undiagnosed or poorly managed hypertension
- Dyslipidemia and high LDL cholesterol
- Obesity and insulin resistance
- Family history of heart disease



Behavioral Risks

Smoking, alcohol overuse, and recreational drug consumption

Psychosocial Stressors

- High-pressure work environments
- Chronic stress, anxiety, and poor work-life balance



Supporting this, the NFHS-5 report shows a more than **100% increase** in obesity among individuals **aged 15–49**, rising from **11.4% to 23.6%**, aligning with the surge in early-onset metabolic and cardiac conditions.

Furthermore, according to **WHO (2023)**⁶ and **Indian Heart Association (2023)**⁷:

Over
25%
of **global cardiac** events
occur in adults
under 50.



In India,
50%
of **CVD deaths** among men
occur under **age 50**, a sign of
premature mortality linked to
modifiable risk factors.

Integrating Healthcare Consulting into Benefit Strategies

The solution lies in merging healthcare consulting with benefits consulting, turning health data into strategic interventions.

A



Early Risk Mitigation & Wellness

Data Driven Risk Profiling: Use claims and wellness data to identify high-risk groups by age, medical history, lifestyle, and prior claims.

Routine Health Monitoring & Digital Tools: Regular screenings (BP, cholesterol, ECG, glucose, BMI) and continuous tracking via wearables/apps.

Behavioural Wellness & Engagement: Fitness incentives, smoking cessation, nutrition counselling, mindfulness, and mental health support.

Workplace Emergency Preparedness: CPR training, AED installation, and clear cardiac emergency protocols onsite.

B



Integrated Care & Disease Management

Chronic Cardiac Disease Management: Structured programs for early/on-going conditions with coordinated care and patient education.

Expanded Cardiac Care Coverage: Out-patient consultations, telemedicine, cardiac rehab, and advanced procedures.

Infrastructure & Response Protocols: Workplace emergency readiness and care continuity across providers.

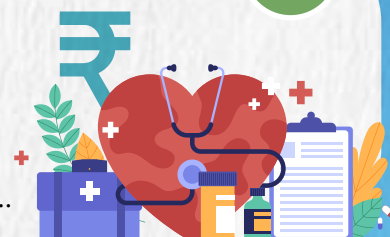
Monitoring & Outcomes Metrics: Track claims, health outcomes, absenteeism, productivity, and measure ROI via dashboards.

C

Financial Protection & Insurance Solutions

Enhanced Policy Features: Lump sum payouts for critical illness; Out-patient coverage; extended pre/post hospitalisation coverage; sum insured restoration; global/air ambulance and organ transplant costs.

Essential GTL Riders & Add-Ons: Accelerated/terminal illness benefits, voluntary top-ups, dependent/spouse coverage and accidental death etc..



This framework anchors on Risk Profiling - Enhanced Cardiac Care - Financial Safeguards to address cardiovascular disease in younger employees.



From Risk to Resilience: Elevating Employee Health to a Strategic Priority

The rising number of cardiac events among employees under 45 serves as a quiet but powerful signal, one that calls for thoughtful reflection and timely action. Traditional approaches to employee health and benefits may no longer be sufficient to meet these evolving challenges.

Organisations have an opportunity to move beyond reactive measures by adopting a more proactive & data-informed approach - one that integrates preventive care, thoughtfully redesigned benefits, and sustainable wellness initiatives. This shift not only protects employee health but also strengthens productivity, engagement, and long-term organisational resilience.

What's at stake?

Increasing health risks can lead to higher claims, absenteeism, and lost productivity

Prioritising heart health nurtures a more engaged and loyal workforce

Investing in prevention today builds a foundation for future success

In today's changing health landscape, employee heart health is not simply a medical concern, it's a vital business consideration. Organisations that embrace this reality thoughtfully will be better positioned to cultivate healthier, more resilient workplaces.

How We Add Value

At Prudent, we provide tailored risk mitigation solutions designed to meet your organization's unique needs. By analyzing workforce health data, we help you customize benefits plans that emphasize preventive care and early intervention. Our approach includes optimizing insurance coverage, integrating wellness initiatives, and aligning benefits with business goals to reduce health risks and manage costs effectively.

We are committed to supporting your journey toward a healthier, more resilient workforce.

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