

MERCER SELECT
INTELLIGENCESM

2017

LGBT BENEFITS AROUND THE WORLD

PREVIEW

MERCER SELECT INTELLIGENCESM

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INTRODUCTION

The expansion of lesbian, gay, bisexual, and transgender (LGBT) rights and awareness has had profound impacts worldwide. Since 2010 alone, 11 countries have voted to legalise same-sex marriage, more than double the number that did so in the past decade. As norms shift in society and the court of law, it is incumbent upon private industry actors to reassess their own position on LGBT-rights issues so as to stay ahead of the talent market trends. Indeed, in a climate where margins are shrinking, public scrutiny of corporate behaviour is increasing, and the labour market is tightening, no organisation can afford to overlook its LGBT policy.

CHANGING TIDES AND CORPORATE LEADERSHIP

Where once corporate entities were content to let social change play out in the political and civil spheres, the growth of multinational corporations and an increasing awareness of corporate responsibility have put private business at ground zero of today's most pressing cultural movements. Social media, activist investors, and watch groups have forced companies to recognise the gravity and impact their own corporate policies have on their workforce. As the effect of this realisation ripples out through the private sector, the results are apparent. From child labour practices in the textile industry to environmental concerns in chemicals and manufacturing sectors, over the last two decades, major corporations around the world have placed increasing weight on public relations and corporate responsibility.

Accordingly, and despite the costs of overhauling and expanding company policies, some of the world's largest corporations are at the forefront of the LGBT-rights movement. Today, 92% of Fortune 500 companies have nondiscrimination policies that include sexual orientation, and 82% have extended anti-discrimination protections to transgender employees. Moreover, a record 327 of the Fortune 500 companies ranked 91 or above out of 100 in the Human Rights Campaign Foundation's 2017 Corporate Equality Index, demonstrating the consensus opinion among corporate actors that LGBT-friendly workplaces are now the industry standard.

STAYING AHEAD OF THE LABOUR MARKET

However, even those organisations outside of the public eye have reason to measure their own corporate benefits policies against their peers in the marketplace. Trends surrounding the newest generation entering the labour force – Millennials – suggest that they are significantly more career mobile, open-minded, and attracted to brands that demonstrate corporate and social responsibility. As this demographic increasingly represents the majority of the workforce, businesses can ill-afford to be perceived as discriminatory or regressive. In the global crush for top talent, companies need to remove any barriers, and, moreover, enhance their attractiveness as a workplace by creating a welcoming and supportive environment.

REPORT STRUCTURE

The **LGBT Benefits Around the World** publication provides human resources (HR) and business managers with insight into how companies are addressing the benefits-related needs of their LGBT employees. Developed markets have addressed diversity and nondiscriminatory regulations applicable to employers for more than three decades, but this is not the case in emerging markets. To better understand the situation around the world, Mercer gathered responses from 50 countries through a single globally run survey.

The traditional structure of benefits benchmarking data does not easily allow for the identification of specific gaps related to benefits for LGBT individuals, which may further emphasise the stigma and gaps. The purpose of this survey and its results is not only to create awareness but also to help benefits managers and leaders understand the reasons behind the gaps.

The report includes the following sections:

SURVEY FINDINGS

This section highlights the global and regional findings from Mercer's LGBT Benefits survey. It covers the following topics:

- ▶ Diversity policies
- ▶ Benefits coverage
- ▶ Gender affirmation treatment
- ▶ Family planning and care
- ▶ HIV coverage
- ▶ LGBT healthcare vendors

COUNTRY SNAPSHOT

This section provides the survey results for 49 of the 50 countries included in the survey. The Dominican Republic is not represented in this section due to insufficient data.

ABOUT THIS REPORT

This section delineates the methods used in the report and lists key definitions.

- ▶ **Methodology** includes data sources used to compile this report, currency conversion rates, and other details on calculations and assumptions.
- ▶ **Glossary** provides definitions for many of the terms used throughout this report, as well as other HR-related terms.
- ▶ **Demographics** indicates the distribution of the participating companies based on geography, industry, and employee size. Due to the sensitive nature of this topic, the names of the survey participants have not been published.

COUNTRY
SNAPSHOT



COUNTRY
SNAPSHOT

COUNTRY

DIVERSITY POLICIES

DIVERSITY & INCLUSION POLICY MAKES SPECIFIC REFERENCE TO LGBT EMPLOYEES



NONDISCRIMINATION POLICY THAT PROTECTS LGBT EMPLOYEES

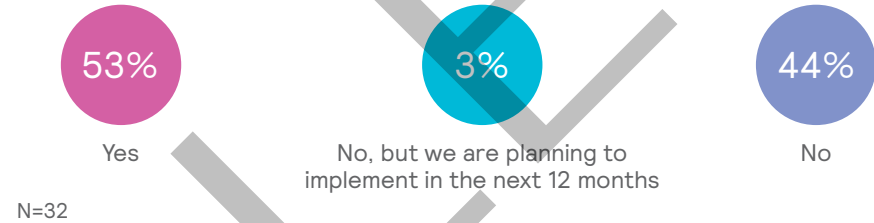


EMPLOYEES MAY IDENTIFY THEMSELVES AS LGBT FOR DATA AND ANALYTICS

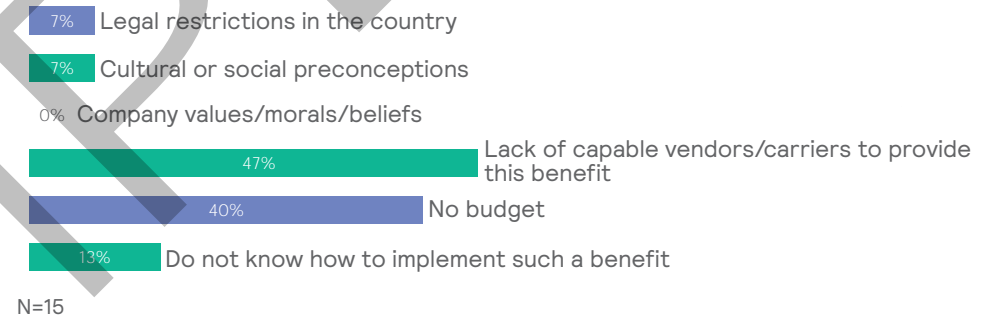


FAMILY PLANNING AND CARE

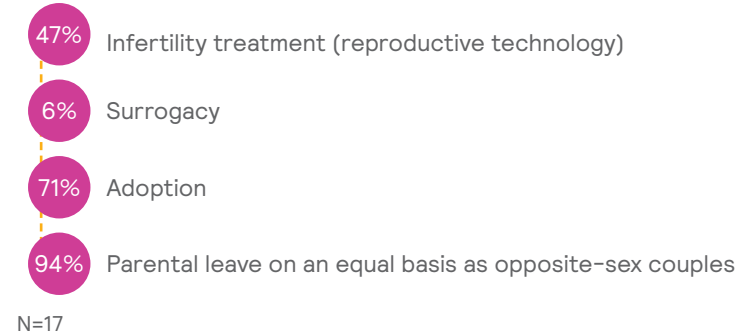
COMPANY PROVIDES BENEFITS THAT ASSIST LGBT COUPLES WITH FAMILY PLANNING AND CARE



REASONS THIS BENEFIT IS NOT CURRENTLY OFFERED



WHAT'S COVERED?



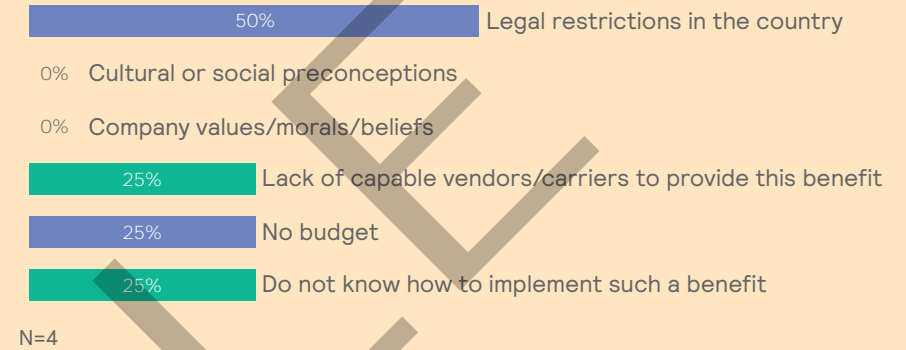
COUNTRY

BENEFIT COVERAGE

COMPANY BENEFITS PROVIDE THE SAME LEVEL OF COVERAGE TO LGBT COUPLES AND THEIR FAMILIES, AS THEY DO TO OPPOSITE-SEX COUPLES

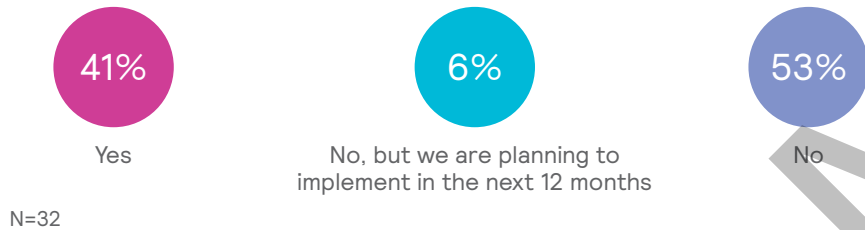


REASONS THIS BENEFIT IS NOT CURRENTLY OFFERED



GENDER AFFIRMATION TREATMENT

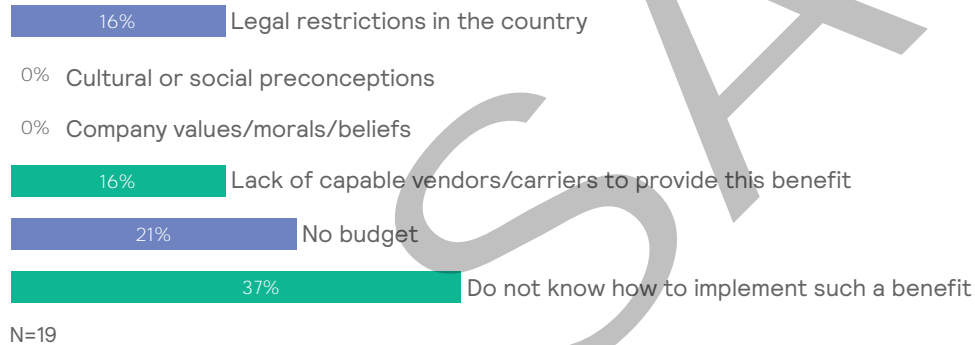
COMPANY BENEFITS PROVIDE COVERAGE FOR GENDER AFFIRMATION TREATMENT FOR INDIVIDUALS DIAGNOSED WITH GENDER IDENTITY DYSPHORIA



WHAT'S COVERED?



REASONS THIS BENEFIT IS NOT CURRENTLY OFFERED



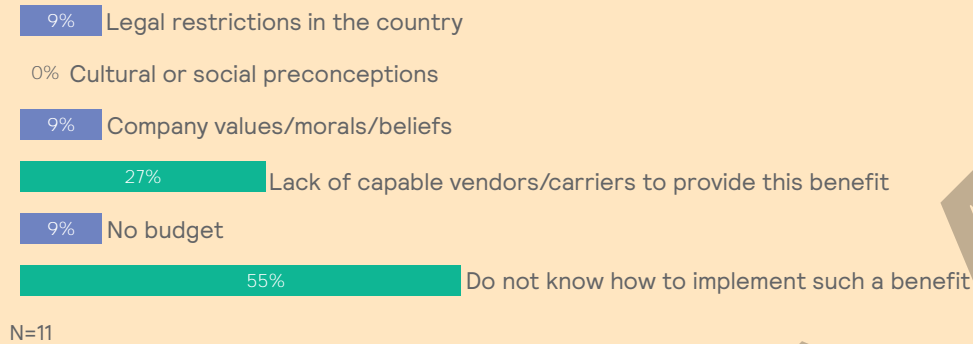
COUNTRY

HIV COVERAGE

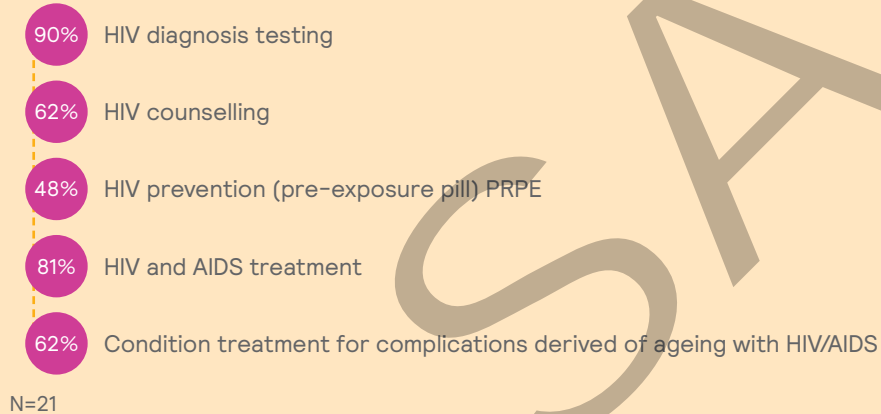
COMPANY BENEFITS PROVIDE COVERAGE FOR THE DIAGNOSIS AND TREATMENT



REASONS THIS BENEFIT IS NOT CURRENTLY OFFERED

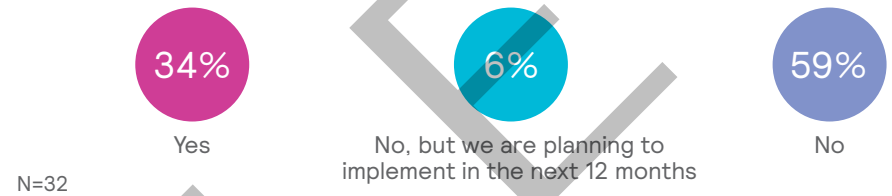


WHAT'S COVERED?

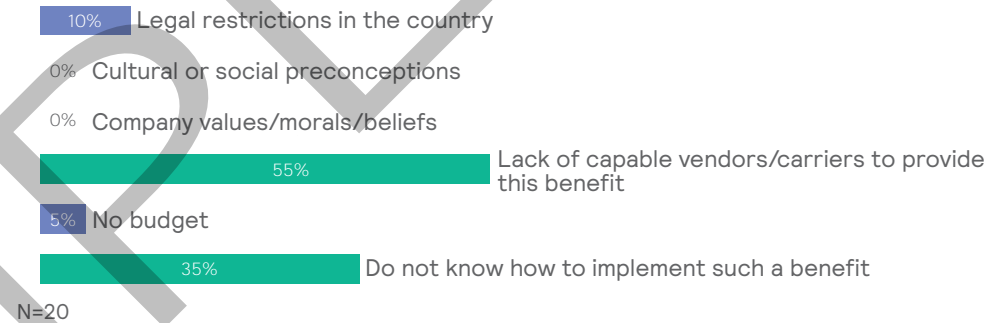


LGBT HEALTHCARE VENDORS

COMPANY'S MEDICAL PLAN OFFERS AT LEAST ONE CENTER OF EXCELLENCE FOR LGBT PATIENT CARE



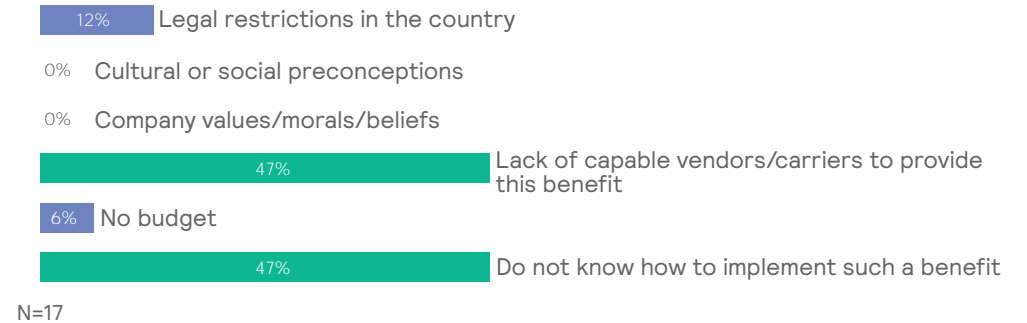
REASONS THIS BENEFIT IS NOT CURRENTLY OFFERED



COMPANY'S MEDICAL PLAN OFFERS A PREFERRED NETWORK OF HEALTH VENDORS THAT ARE TRAINED OR CERTIFIED AND GUARANTEE EQUAL HEALTHCARE TO LGBT PATIENTS



REASONS THIS BENEFIT IS NOT CURRENTLY OFFERED



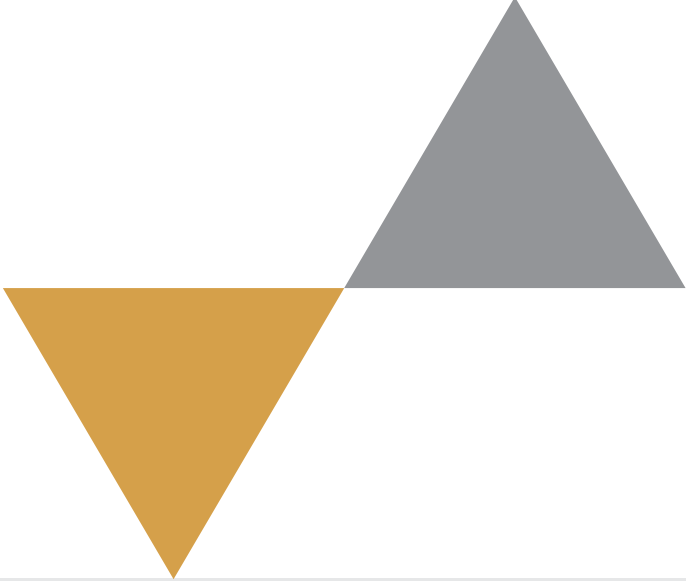
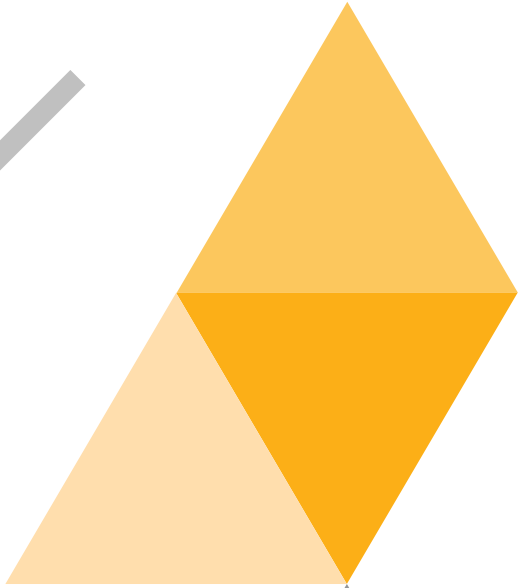
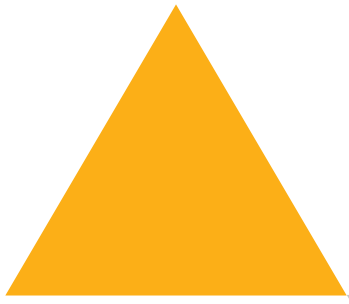
ABOUT MERCER

At Mercer, we make a difference in the lives of more than 110 million people every day by advancing their health, wealth, and careers. We're in the business of creating more secure and rewarding futures for our clients and their employees — whether we're designing affordable health plans, assuring income for retirement, or aligning workers with workforce needs. Using analysis and insights as catalysts for change, we anticipate and understand the individual impact of business decisions, now and in the future. We see people's current and future needs through a lens of innovation, and our holistic view, specialized expertise, and deep analytical rigor underpin each and every idea and solution we offer. For more than 70 years, we've turned our insights into actions, enabling people around the globe to live, work, and retire well. At Mercer, we say we *Make Tomorrow, Today*.

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