

Perceived Impacts Of Company's Employee Health Care Benefits On Employment Relationship In Bengaluru Area

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ABSTRACT: Employees health care benefits plays an important role in lives of employees and in their families. It also has an impact on organization and management, administration. With the advent of modern technology and life style diseases employees need a good health care plan for self and their family. With the arrival of Covid-19 the necessity of good health care of employees has become a tool for survival. Long working hours and work culture has severely impacted employees physical and mental health. Employees health care benefits that are offered by organization to its employees and employees' family for easy treatment of diseases and save their income. Health care benefits allow employers to reimburse their employees hospitalization costs, pre and post-surgery cost, ambulance etc. The study was conducted to identify employee's health care benefits and its impact on employee's job performance. Data was obtained from all department and sections of employees ranging from senior manager, manager, administrators, technicians and workers. We have analysed the results through different parameters such as demographics, age and gender to come up with the relative expectations of each group vis-à-vis their healthcare requirements.

KEYWORDS:- benefits, work culture, Motivation,

I. INTRODUCTION

In competitive atmosphere, its employees should be physically and mentally agile. For workplace productivity, the health of their employees is the determining factor. As per WHO health is a state of complete physical,

mental and social wellbeing. To live a healthy life, employees need a balanced diet, exercise regularly, get enough sleep with a stress-free environment and medical facilities. Providing a health care plan to employees will be a game changing factor in this era. Employees will be fit, healthy, gratified, and happy. Emphasizing employee health and wellbeing is very important. It contributes massively to overall employee engagement within the business. In current scenario, promoting health of employees has become an integral and accepted part of the corporate culture. Comprehensive health plans cover self and family of employees with pre and post hospitalization care. With new health care benefits life health insurance, dental, and gym membership employees have great variety to choose their health care plans. Thus these health care benefits provide health and wealth to employees. In

our present study, your investigations will cover some of these motivational, emotional areas.

Job performance

[1] EMPLOYEES HEALTH CARE BENEFITS AS AN EMERGING HRM FUNCTION

In this pandemic employees Health care benefits (HCB) is an emerging function in Human Resources Management system. The aim of this paper is to assist the organization and its members to become more productive by protecting and improving the health of employees. Productivity and health is an outcome of protecting health on the one hand and of offering opportunities for health promotion on the other (Kastner, 2010a, Slesina & Bohley, 2011).

Employees

Physical & mental health are equally important for to be preserved and promoted. It is the employee who is responsible for his health in the first place. However, in order to maximize potentials in protecting and improving health, an active role of companies is necessary as well. Employees have become the integration of traditional workplace health protection and the emerging HCB (workplace health promotion) practices. Under scarcity in the employees supply, HCB can be especially important.

For monitoring and governing the HCB activities, many of the used key-figures are difficult to calculate. The following frequently used ratios: (1) absenteeism, (2) expenses of an undisturbed working hour, (3) labour turnover rate, (4) employee and customer satisfaction, (5) motivation, (6) performance, (7) productivity and (8) utilization of HCB activities. Out of the listed indicators only the (1), (3) and (7) are hard factor ratios. Data for calculating the remaining ratios can be gained merely from employee surveys. In this context Uhle and Treier (2015) claim that merely individual parameters and key figures like costs or absence times are insufficient to ensure a sustainable HCB.

With the arrival of pandemic employees worried about health and life of their family members. Lack of medicines, oxygen, beds in hospitals has shaken every fabric of employees life. Priority focused on health of self and family job security, social and recreational activities. More females than males worried about family health and physical health while more males worried about social and recreational activities. Thus, Indian employees reported significant impact of the pandemic on various aspects of their life and are particularly worried about health of self and family, social and recreational activities and job security.

With frequent lockdown across the nation, restriction to movement, staying in home for longer duration and social distancing has caused great mental stress to employees. Long working hours and work from home culture with the use of modern gadgets with no physical interaction with other employees caused distress and serious psychological ailment. The ordeal doesn't even end with death. Medical bills are piling up, a

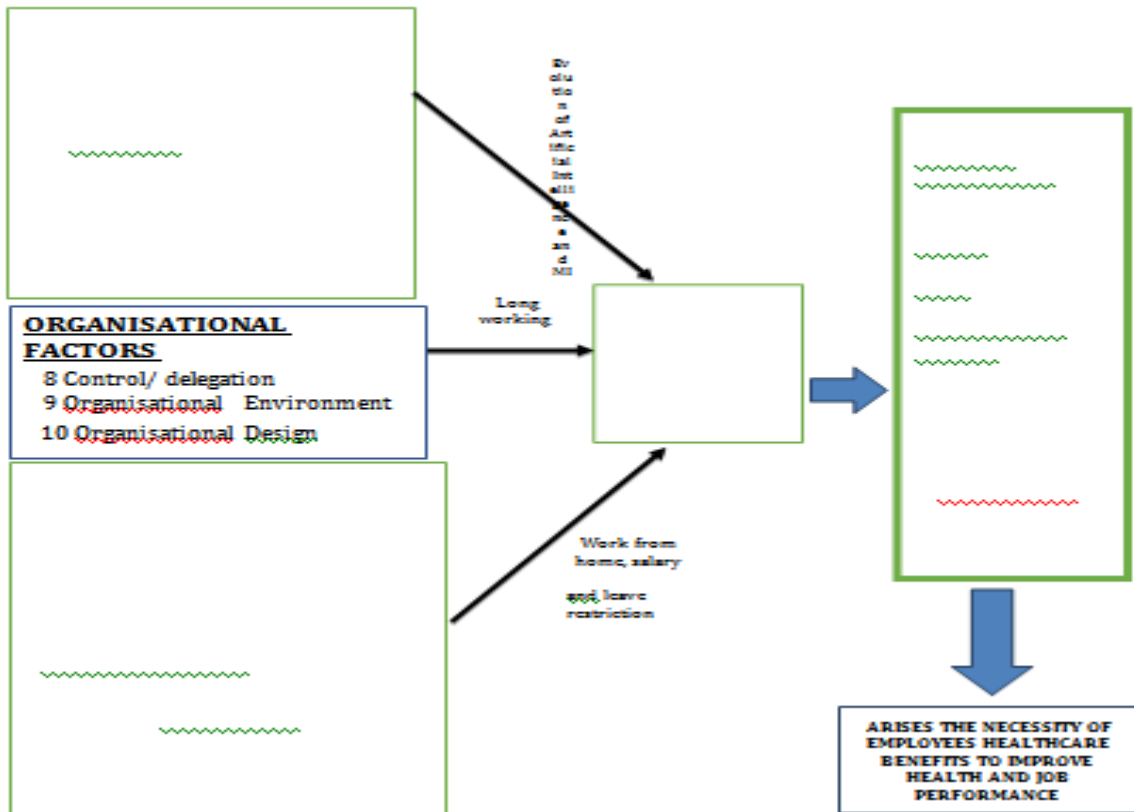
burden large enough to tip working-class families into multi-generational poverty. Younger adults and children desperate for immunization/vaccines (Covishield and Covax) are effectively being forced to pay for them, while those most at risk aren't adequately insured. Thus employees now look for getting enough coverage for pre and post hospitalisation, inpatient and outpatient hospitalisation, annual health check-ups, or for any specific disease against which they want to remain shielded. Thus there is great need for employees health care benefits

[2] EMPLOYEES HEALTH CARE BENEFITS

These Healthcare benefits are employee benefits which offer assistance with healthcare costs. They are used by employers as extra perks to attract employees. Given the high healthcare costs, this scheme has traditionally worked well with employees. Classically, an employer offers employees some form of group health insurance or a set amount of to spend on healthcare. Employees may be offered insurance after working for a set period of time, or right away, and the level of coverage is usually linked to employment status, with part time employees receiving fewer benefits. Depending on the company's plan, employees may have to opt into the healthcare plan, paying a small fee while the company pays the bulk of the premium, or the employer may cover all insurance-related costs. Eg. Free diagnostic check-up, dental care, eye care, pre and post hospitalization, easy reimbursement of medical bills, various health care insurance for self and family.

Getting medical coverage through a job can save a substantial amount of money, especially in the case of people who are taking care of a family. For this reason, healthcare benefits are often highly sought after, and employers who have a good record of offering such benefits may find that they have a large pool of highly qualified applicants to choose from whenever a job opening arises. Employees may also integrate benefits into salary negotiation pushing for better benefits as part of a compensation package before they agree to take a position in a new company. The following figure shows the cause and effect of employees job burnouts and importance of healthcare benefits

REASON FOR LOSS OF EMPLOYEES HEALTH IN IT INDUSTRY IN BENGALURU AND ITS CONSEQUENCES



II. MATERIAL AND METHODS

Research was conducted with software employees of Bengaluru area via online and offline methods. Bengaluru is capital of Karnataka. It is among the top destinations in India for IT professionals. Some of the top IT companies in India have set their base of operations in this southern city. The data were gathered from different level/appointment of employees at various departments by use of a standardized questionnaire in the time between 12/2021 and 06/2022. All respondents were adults and having at least one year of job experience. The questionnaire led to 298 evaluable

In this paper we focus on the topic of certain additional positive effects of HCB as perceived by employees. We use Reich's (2017) research design and methodology with an expanded database. The conceptual framework of the research is illustrated by Figure 1. We report on possible impacts of HCB, and especially on certain motivational and emotional aspects of employment relationship, namely: the perceived attractiveness of the employer, perceived impacts on emotional atmosphere, work motivation, commitment of the employees, and the number of

voluntary quits.

Of special interest in the purpose of this article are the survey questions, which dealt with the attractiveness of the employer, the emotional climate at the workplace, and if the motivation and commitment of the employees are increased by actions of a HCB and to what extent (Reich, 2017). The answer options for these questions (and the corresponding statistical values) were "Yes" (3), "No" (1) and "Don't know" (2) and for the expected extent "To a large extent" (3), "To a certain extent" (2) and "To a small extent" (1).

Percentage analysis is one of the statistical measures used to describe the characteristics of the sample or population in totality. Percentage analysis involves computing measures of variables selected of the study and its finding will give easy interpretation. This chapter is intended to analyze the socio economic profile of the respondents working in hotels in Bengaluru and their views about the practice of employee creativity qualities in their hotels is sharply estimated in this chapter. The frequency distribution is elaborately presented to give a clear picture of social economic profile of hotel employees. The

variables like age, gender, department, marital status, qualification designation, shift work, number of years in shift work, off pattern and hours of work and their influence of factors on employee creativity are identified through one way analysis of variance

The aim of the analysis is to organize, classify and summarize the collected data so that they can be better comprehended and interpreted to give answers to the questions that triggered the research. Interpretation is the search for the broader

meaning of findings. Analysis that are not fulfilled without interpretation cannot be proceed without analysis. So, both are inter dependent in nature. In this chapter a detailed analysis of the collected data has been attempted as per the objectives stated earlier. Hypothesis were also tested based on the findings of the study, interpretations and conclusions were drawn. In this chapter the following statistical techniques for the analysis of the data gathered for the present study viz., Descriptive analysis and Inferential statistics etc.

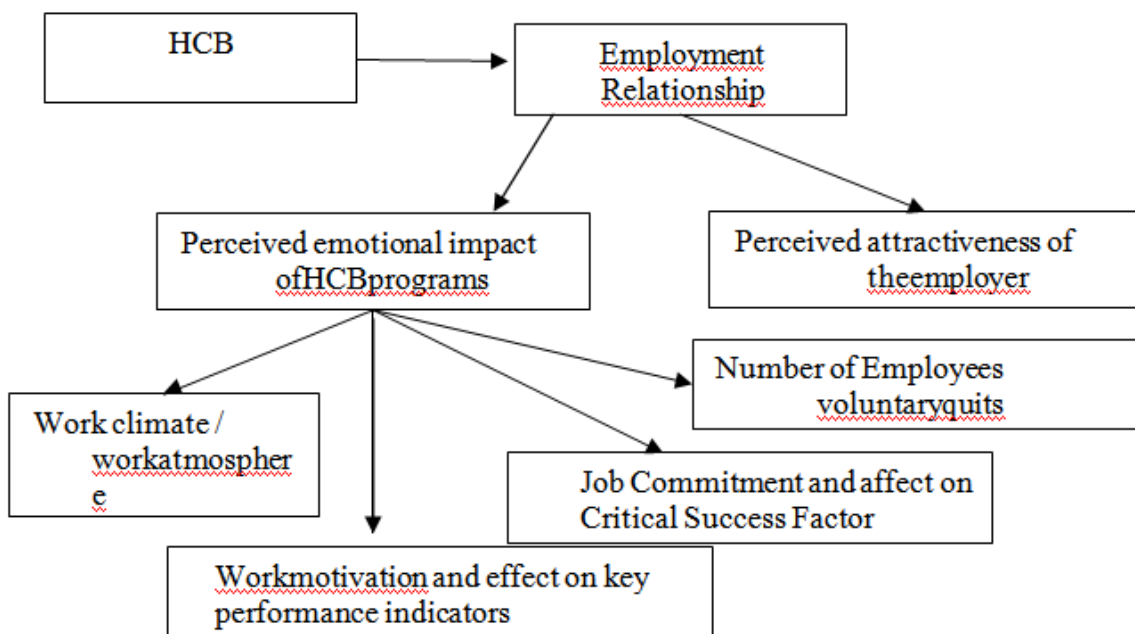


Figure1: The effect of HCB on Employment and job performance

Source: Author

Hypothesis 1:

HCB has positive effect of recruitment

Research has confirmed that HCB is a tool for enhancing the output and availability (in terms of productivity, health, and absenteeism) of existing employees (see, for example, Slesina & Bohley, 2011, Wilke et al., 2015). Due to environmental changes, pollution, and diseases has taken new dimension to affect all classes of society and all section of population in all ages. In recent times dependency on hospitals and diagnostic centre has increased. Many people live in joint family system. Thus a good health care family plan will have magnetic effect in recruitment. In the era of demographic change and labour force scarcity (Ehing & Moog, 2013), it is also of key relevance of how effective organizations become in a

attracting new workforce. Therefore, it is important to know whether HCB as a new HRM function is in a positive relationship with the employer's attractiveness within the labor market.

Hypothesis 2:

"HCB has perceived additional positive emotional impacts to the employment relationship.

- a) To the emotional climate at the workplace.
- b) To the work motivation of the employees.
- c) To the job commitment of the employees towards the organization.
- d) To the number of employees quits."

Hypothesis H2 is based on Uhle and Treier (Uhle & Treier, 2015) claiming that a one-

sided orientation on conventional parameters is insufficient for HCB measures. Through H2 we search for possible organizational level, like a), b), c); and perceptual, like a), b), c), d) effects of HCB. By assuming a relationship between and a), b) and c) we also follow Dickson-Swift et al. (Dickson-Swift et al, 2014) who have found connections between HCB and positive employee emotional reactions.

The following survey questions were used to evaluate H2:

- “Do HCB programs contribute to the improvement of the emotional climate at the workplace?”
- “Do HCB programs increase the work motivation of the employees?”

ion of the employees?”

- “Do HCB programs increase the commitment of the employees toward the organization?”
- “Do HCB programs decrease the number of voluntary quits (turnover) of the employees?” (Reich, 2017)

For data processing, we used Microsoft Excel and software “R”. To analyze the data amongst

other methods, the one sample t-test was used. By using Likert scales and a sample size of 283, the minimum requirements for using t-test are fulfilled.

III. RESULTS

183 (61%) of the respondents were male and 115 (39%) were female.

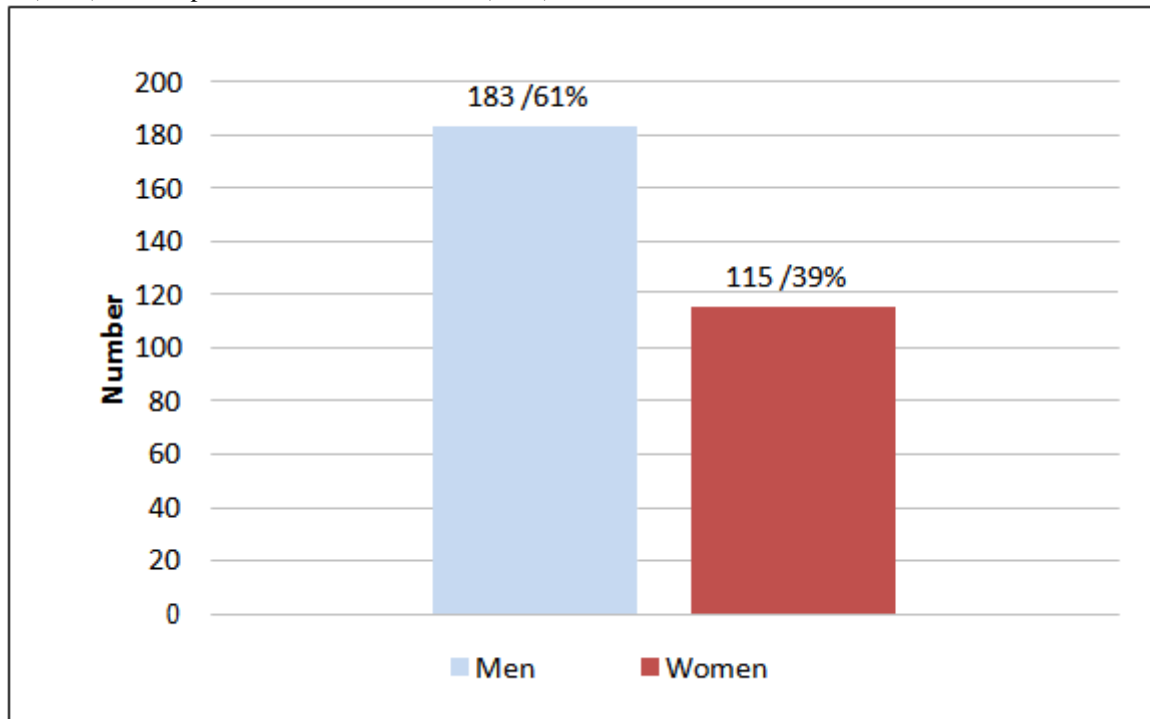


Figure 2: Respondents by gender Source: author's work.

Only two (1%) of the respondents were younger than 21 and five (2%) older than 60. The largest group was between 21 and 30 years old (116/39%), followed by the group between 31-40 with 37%.

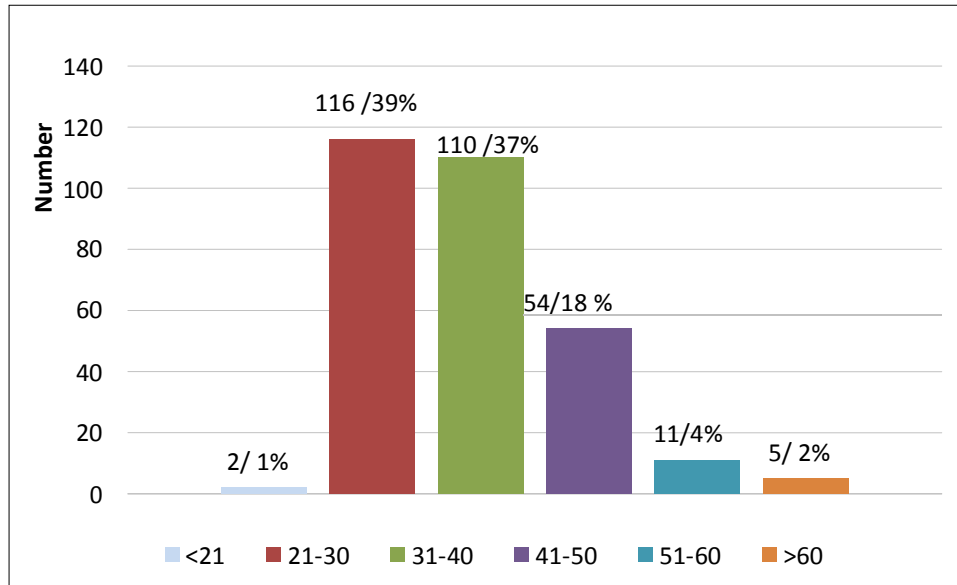


Figure3: Respondents by age Source: author's work.

As shown in Figure 4 the largest group was working in companies with private ownership (41%), followed by multinational ownership (38%) and state ownership with 17%.

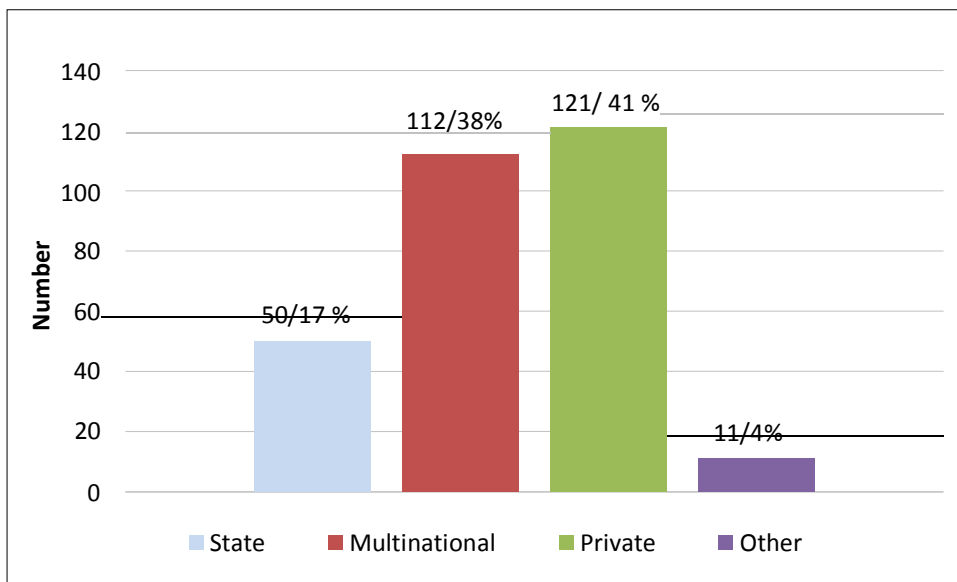


Figure4: Respondents by ownership structure Source: author's work.

Most respondents (46.2%) work for medium-sized companies with 20-499 employees. 43.4% work for big companies (500 or more employees) and 10.4% work for small organizations.

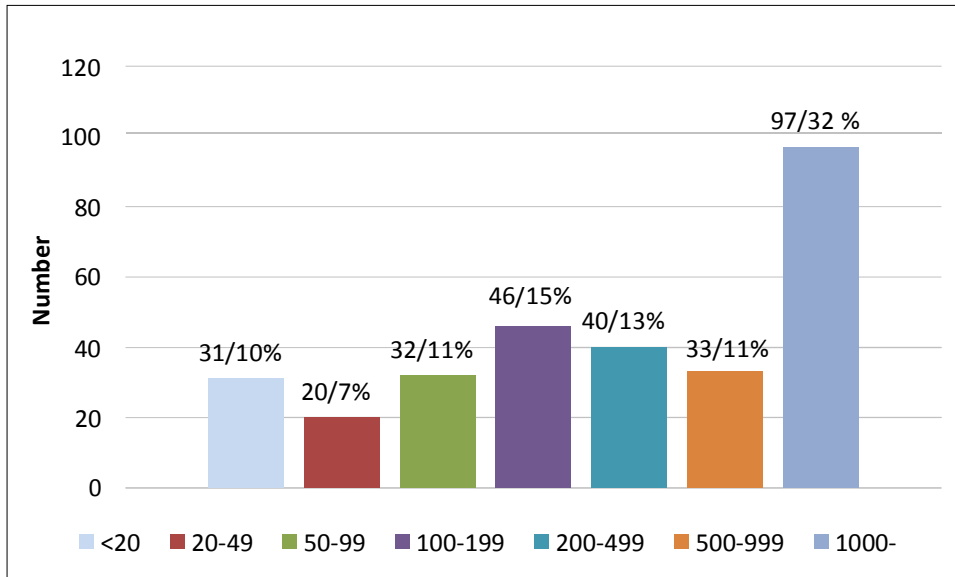


Figure5: Respondents by number of people working for the organization Source: author's work.

As referred to Reich (2017), Hypothesis 1 tests whether in employees view HCB is statistically positively related to the attractiveness of the workplace/employer.

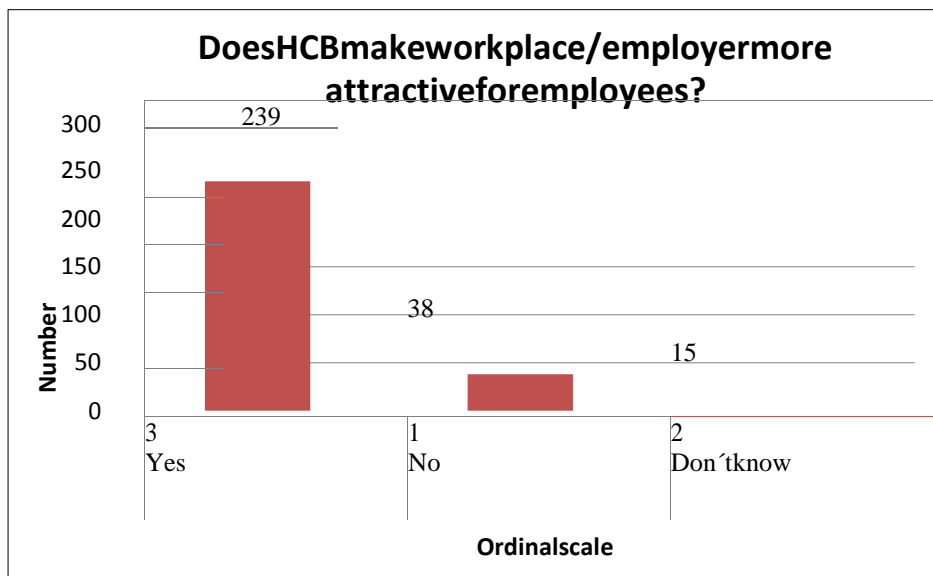


Figure6: (Hypothesis 1) Histogram for employment attractiveness Source: author's work.

For 82% of the respondents, Workplace Health Management increases the employer's attractiveness for employees who are already working for the company (see Table 1).

Table 1: (Hypothesis 1) Distribution for employment attractiveness

More attractive? (Total)			
	Item	Total	Percent
Yes	3	239	82%
No	1	38	13%

Don't know	2	15	5%
		292	100%
If "Yes": To what extent?			
Great extent	3	79	33%
Some extent	2	153	65%
Small extend	1	5	2%
		237	100%

Source: author's work.

One third of those responding "Yes" in "C1" stated that the HCB contributes to a large extent to the attractiveness of the employer, while 65% attribute to some extent.

Table 2: (Hypothesis 1) Distribution for employment attractiveness – organizations without and with HCB

More attractive? (without and with HCB)		without HCB		with HCB	
	Item	Total	Percent	Total	Percent
Yes	2	153	78%	86	90%
No	1	30	15%	8	8%
Don't know	0	13	7%	2	2%
		196	100%	96	100%
If "Yes": To what extent?					
Large affect	3	39	26%	40	26%
Average affect	2	107	71%	46	30%
Little affect	1	5	3%	0	0%
		151	100%	86	57%

Source: author's work.

In line with the results of Reich (2017) dividing the responses into two groups, one without HCB and one with HCB, 78% in the group without HCB think that HCB increases the attractiveness of the employer for them and 90% in the group with HCB think that way (this is a difference of 12%). For this item, a one-sample t-test is used, too. The null hypothesis is that there is no positive

critical value, the null hypothesis can be rejected. This means that with 95% certainty, there is a positive correlation.

correlation between HCB and the employer's attractiveness, which is a mean equal to or less than 2. Because the t-value is higher than the

Table3:(Hypothesis1)Onesamplet-TestfortheitemC1(attractiveforemployees)

OneSamplet-test					
	meanof x	95% CILower	95% CIUpper	t	Df
C1	2,688356	2,621703		17,041	291
	HA:greater				
	H0:mean<=2				

Source:author’swork.

Viewing the results of the statistics and the t-test, it can be concluded that Hypothesis 1 is confirmed.

With reference to Reich (2017), in Hypothesis 2 we examine whether “hcb has perceived additional positive emotional impacts on the employment relationship in relation to:

- a) the emotional climate at the workplace
- b) the work motivation of the employees.
- c) the commitment of the employees toward

the organization.

- d) the number of voluntary quits”

Table 4 and Table 5 show the results for the four items. Overall, we were able to get 294 evaluations for item a) (emotional climate), 295 for item b) (work motivation), 294 for item c) (commitment of the employees toward the organization) and 291 for item d) (number of voluntary quits).

Table4:(Hypothesis2)Distributionfora)emotionalclimateandb)workmotivation

		a) Emotional climate		b) work motivation	
	Item	Total	Percent	Total	Percent
Yes	3	226	77%	214	73%
No	1	36	12%	46	16%
Don’t know	2	32	11%	35	12%
Total number		294	100%	295	100%
Mean		2,65		2,57	
Standard Deviation		0,689		0,748	

Continues Table4.

If “Yes”: Towhat extent?					
Large	3	90	40%	80	37%
Some	2	129	57%	114	53%
Small	1	7	3%	20	9%
Total “Yes”		226	100%	214	100%

Source: Author’s work.

The mean of the total results of a) is 2.65 (see Table 4). This seems to indicate a clear positive relationship between HCB and the emotional climate. In fact, 77% of the 294 respondents answered with “Yes”. (see Table 4). From them, 40% think that HCB increases the

emotional climate significantly (see Table 4). The mean for item b) counts 2.57 (see Table 4). 37% of the 214 (see Table 4) positive respondents answered HCB increases work motivation to a large extent. The distributions for a) and b) are shown by Table 4 and Figure 7 and Figure 8.

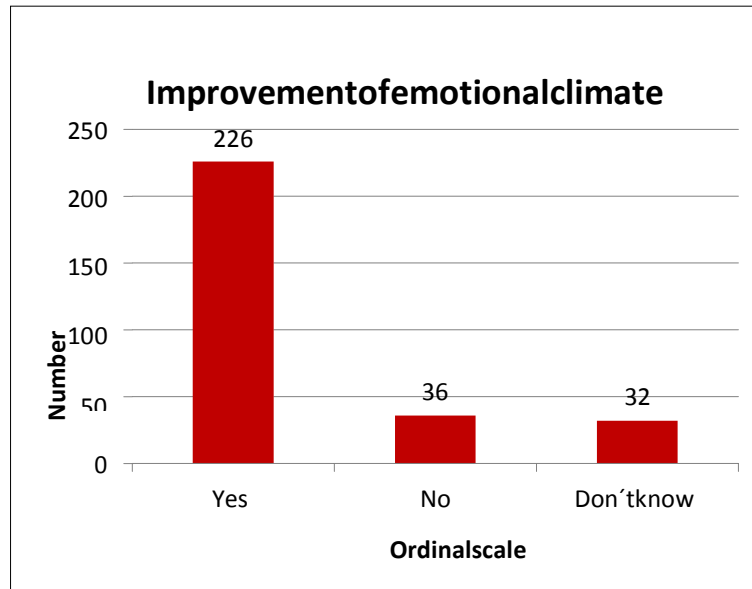


Figure 7: (Hypothesis 2) Histogram for a) (improvement of emotional climate) Source: author's work.

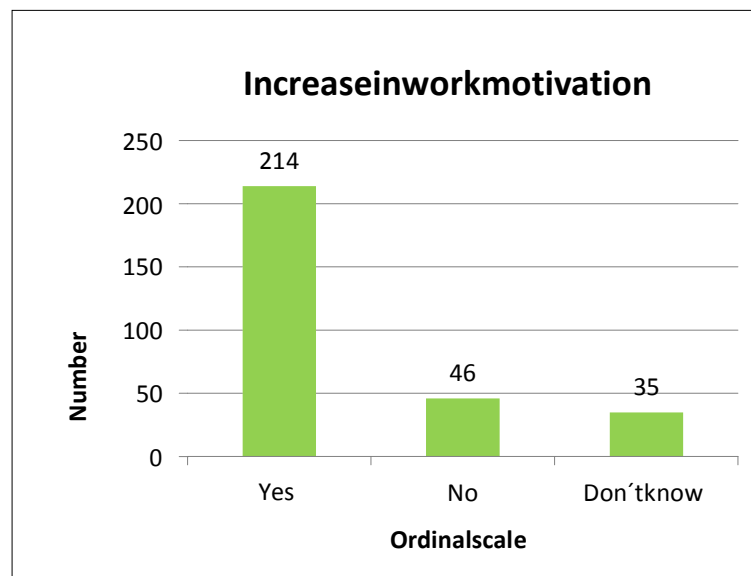


Figure 8: (Hypothesis 2) Histogram for b) (an increase of work motivation) Source: author's work.

For item c) we had 294 respondents. The mean is 2.47 (see Table 5). 195 (66%) of the 294 (see Table 5) respondents thought that HCB would increase the commitment of the employees toward the organization (34% of them attributed to a large extent).

Table 5: (Hypothesis 2) Distribution for c) (increase commitment) and d) (decrease turnovers)

		c) increase commitment		d) decrease turnovers	
	Item	Total	Percent	Total	Percent
Yes	3	195	66%	110	38%
No	1	58	20%	88	30%
Don't know	2	41	14%	93	32%
Total number		294	100%	291	100%
Mean		2,47		2,08	
Standard deviation		0,803		0,823	
If "Yes": To which extent?					
Large	3	66	34%	31	29%
Certain	2	96	49%	56	52%
Small	1	32	16%	21	19%
Total "Yes"		194	100%	108	100%

Source: author's work.

In contrast to results for items a), b) and c), the mean for d) is only 2.08. Only 38% (see Table 5) of the respondents think that HCB programs decrease the number of voluntary quits of the employees. 30% stated with a clear "No." Distributions for c) and d) are below shown by Table 5 and Figures 9 and 10.

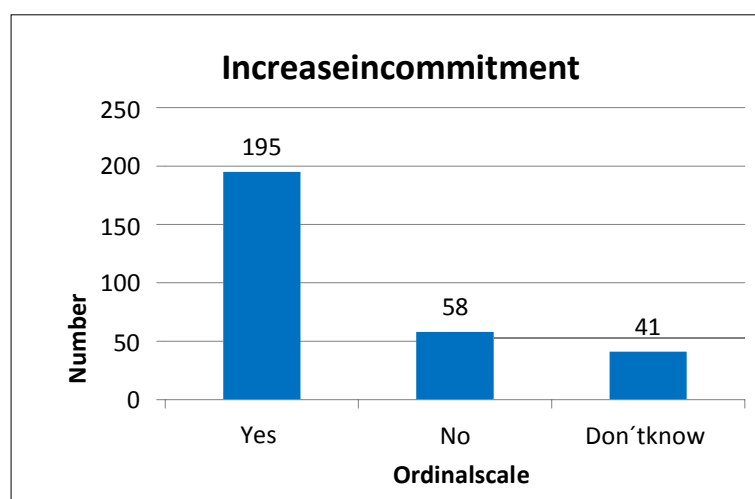


Figure 9: (Hypothesis 2) Histogram for c) (increase commitment) Source: author's work.

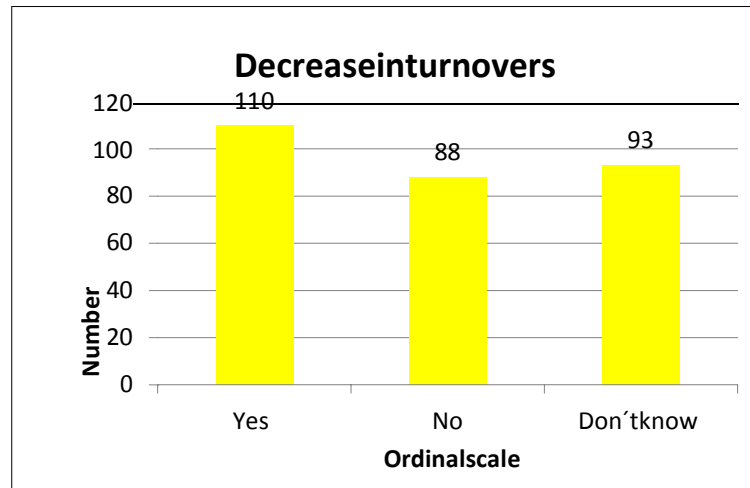


Figure10:(Hypothesis2)Histogramford)(decreaseturnovers)Source:author'swork.

To strengthen the conclusions drawn in the first step about a positive correlation of HCB and the four items only for items a), b) and c), the second step is to perform a one-sample t-test. The null hypothesis for the four items is that

there is no positive correlation between HCB and each of the four items. To validate this statement, the null hypothesis is defined as a mean equal to or less than 2

Table6:(Hypothesis2)Onesamplet-Testfortheitema),b),c)andd)

OneSamplet-test					
	meanof x	95% CILower	95% CIUpper	T	Df
a)	2,6463	2,5799		16,076	293
b)	2,5695	2,4977		13,086	294
c)	2,4660	2,3887		9,9441	293
d)	2,0756	1,9960		1,5674	290
	HA:greater				
	H0:mean<=2				

Source:author'swork.

The results for the items (in consistency with the earlier research by Reich, 2017) are the following:

- a) (emotional climate): Because the t-value is higher than the critical value, the null hypothesis can be rejected. This means that with 95% certainty, there is a positive correlation.
- b) (work motivation): Because the t-value is higher than the critical value, the null hypothesis can be rejected. This means that with 95% certainty, there is a

positive correlation.

- c) (increase commitment): Because the t-value is higher than the critical value, the null hypothesis can be rejected. This means that with 95% certainty, there is a positive correlation.
- d) (decrease turnovers): Because the t-value is lower than the critical value, the null hypothesis can't be rejected. This means that with 95% certainty, there is no positive correlation.

The results of the t-test are the same as the results of

the first step: a), b), c) seem to be in a positive correlation with HCB, while d) is not positively correlated with HCB.

Combining the results of the statistics and the test described in this article, Hypothesis 2 is only confirmed partly for a), b) and c). Part d) is not confirmed.

SUMMARY AND DISCUSSION

H1 hypothesis 1 is verified, supporting Reich's (2017) results, that HCB is statistically positively related to the attractiveness of the workplace or employer. This means as well that HCB may be able to improve company brand image. This can be seen partly in contrast to the results of a study of the FOM (2013). According to the FOM study, 52,4% of the respondents told HCB was not an important factor for them to work for their company. As interpreted earlier by Reich (2017) in his research on a smaller sample, the contrast can be explained by the difference in the meaning of the terms of "an image improvement of a company" and "a factor bearing importance in working for a company". Besides the factor referred to, HCB is a relatively new component within the system of employment gratifications. Previous research has confirmed that HCB is a tool for enhancing the output and availability (in terms of productivity, health, and presence) of existing employees (see, for example, Slesina & Bohley, 2011, Wilke et al., 2015). In the era of demographic change and labour force scarcity, the organizational ability to attract a new workforce becomes crucial. Our research supports that HCB as a new HRM function – beyond its positive impact on present employees – has a positive relationship with the employer's attractiveness within the labour market.

H2 hypothesis 2 is partially verified. Positive correlations were found between HCB and good/better emotional climate at the workplace, work motivation and commitment of the employees

towards the organization. Nevertheless, in the respondents' eyes HCB would not lead to a decreased number of voluntary quits.

Based on previous literature (see, for example, Uhle & Treier, 2015 and Dickson-Swift et al., 2014), under H2 we have made investigations on some organizational levels, including emotional and motivational indicators related to HCB. Our research has supported previous literature: we have

confirmed the positive effects of HCB on three investigated factors of the investigated employment relationship (emotional climate, work motivation, and commitment towards the organization). Data do not support the relationship between HCB and the fourth factor (voluntary quits). In this way, the fourth factor can be viewed as an indicator of the limits of the positive effects of HCB. The reason for the fact that employees don't think HCB leads to a decreased number of voluntary quits may be that the effects of the HCB are very positive, but limited regarding certain aspects of the employment relationship. (Reich, 2017)

This article deals with the expectations the employee has on HCB and its additional effects. Conclusions can be drawn, as already suggested by Reich (2017), about the reasons of the relationship of HCB with the attractiveness of the workplace and the perceived positive emotional impacts. First, HCB would increase the attractiveness of an employer because of the general interest of employees in their own health. It can also be concluded that the employees feel confident that the actions of HCB lead to a better emotional climate at the workplace. (Reich, 2017) Following Suliman and Al-Harethi (2013), who found a positive correlation between work climate and job performance, it can be suggested that HCB leads to better job performance. A reason for this assumption may be that through HCB the employees feel more respected by the employer. (Reich, 2017) Also employees' communication and collaborative atmosphere can be enhanced through participating in actions of HCB.

Further conclusion can be drawn regarding why employees think HCB increases work motivation and increases commitment towards the organization. Reich (2017) is HCB programmes complete cover to self and families of employees

In the era of Covid that persisted for more than two years since early 2020 in our country (India). The effect of incentives and other monetary benefits were considered to be less attractive as Covid was a life-threatening disease. In this regard, the additional effects of motivation and commitment that are generally related to company benefit programs (see for example: Poór et al., 2018) can be very important as well. Based on Faragher et al.'s results on the correlation between job satisfaction and mental health (Faragher, 2005), in the light of the relations of HCB to emotional and motivational factors, it can be suggested that

HCB not only directly but also indirectly impacts on the health of organizational members..

Regarding employees' willingness to leave the company, we refer to Allen et al. (2010) who have found a negative correlation between willingness to leave and satisfaction and organizational commitment. Elci and Alpkın (2009) found that job satisfaction is negatively related to the intention to leave. Our research investigated the direct relationship between Workplace Health Management and the expectations of the number of voluntary quits. We can confirm, as suggested earlier by Reich (2017) that in this case, the positive effects of HCB have their clear limits, and for the intentions of the employees to designate from the company, other factors may be more important.

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