

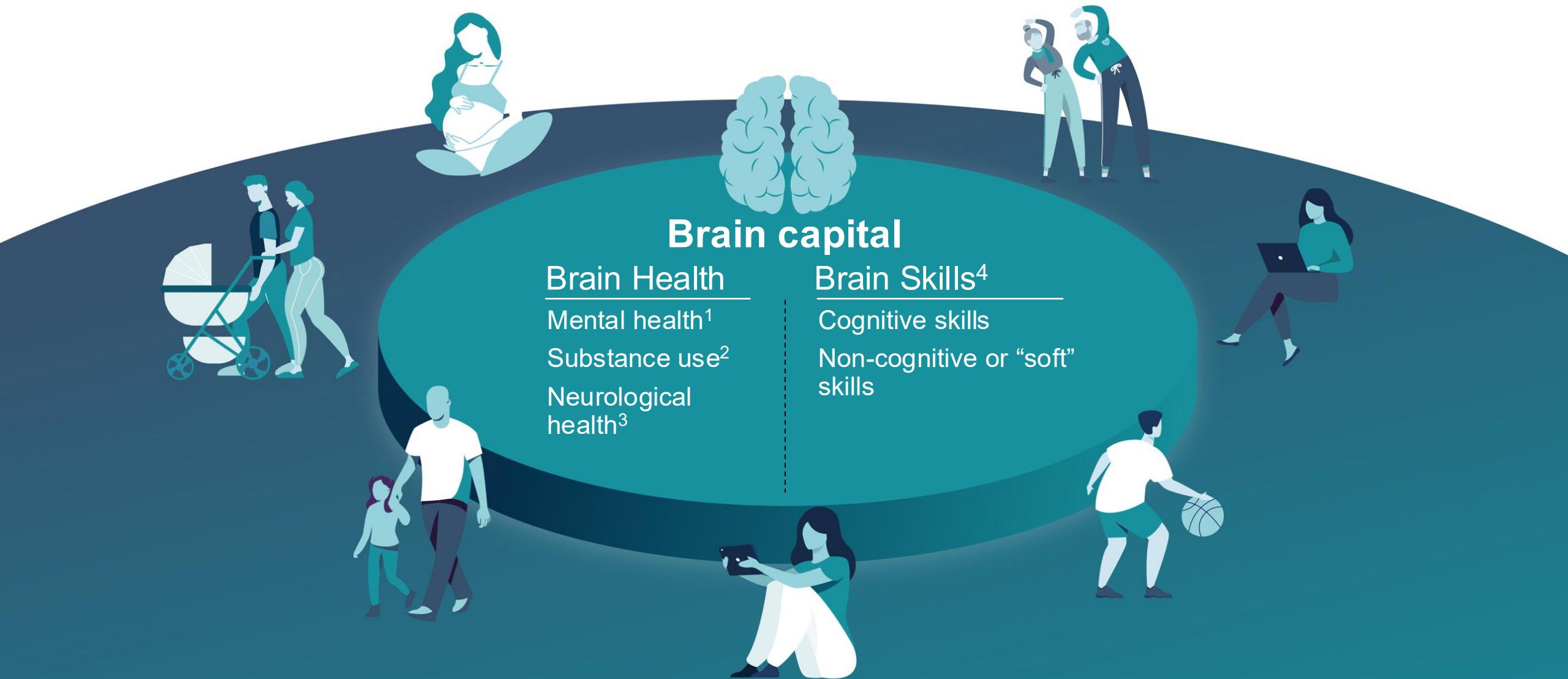


90-90-90 Tactical Guide for CEO and Board Stakeholders

July 2025

In collaboration with
McKinsey
Health Institute

Brain capital is the value generated by optimizing brain health and brain skills



Source: 1. Mental health is a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community ([WHO](#)) 2. Substance use refers to the use of selected substances (e.g., alcohol, tobacco, illicit drugs) that are absorbed into the body with possible dependence and other detrimental effects ([CDC](#)) 3. Neurological health is the health of the central and peripheral nervous system ([WHO](#)) 4. [Eyre, H., et al \(2023\)](#)

Investing in brain capital is made increasingly important by evolving global trends

Not Exhaustive

Aging population



28%

increase in the share of the global population aged 65+ by 2030¹

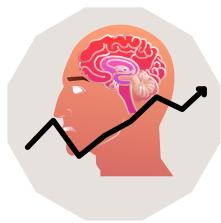
Changing nature of work



39%

of core jobs skills are expected to change by 2030³

Increasing burden of brain disorders



\$11T

increase in the annual global cost of brain disorders by 2030²

Increasing understanding of early brain development

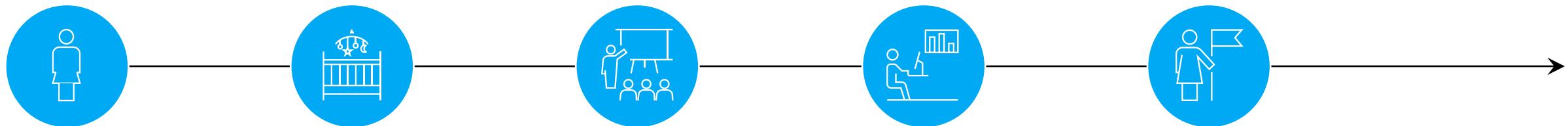


50%

uptake of WHO's evidence-based standards for early childhood development since 2018⁴

Brain health is an essential driver of brain capital affected by multiple factors across the life course

Not Exhaustive



Perinatal

14%

new parents may experience postnatal depression¹

Childhood
(0-13)

1 in 2

children ages 3 to 4 do not attend preschool²

Adolescence
(14-24)

1 in 7

young people experiences a substance use disorder³

Adulthood
(25-64)

52%

employees report having felt symptoms of burnout in the past year⁴

Older adulthood
(65+)

1 in 3

older adults has dementia or mild cognitive impairment⁵ and

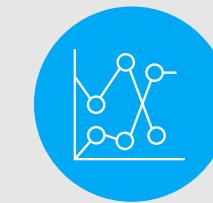
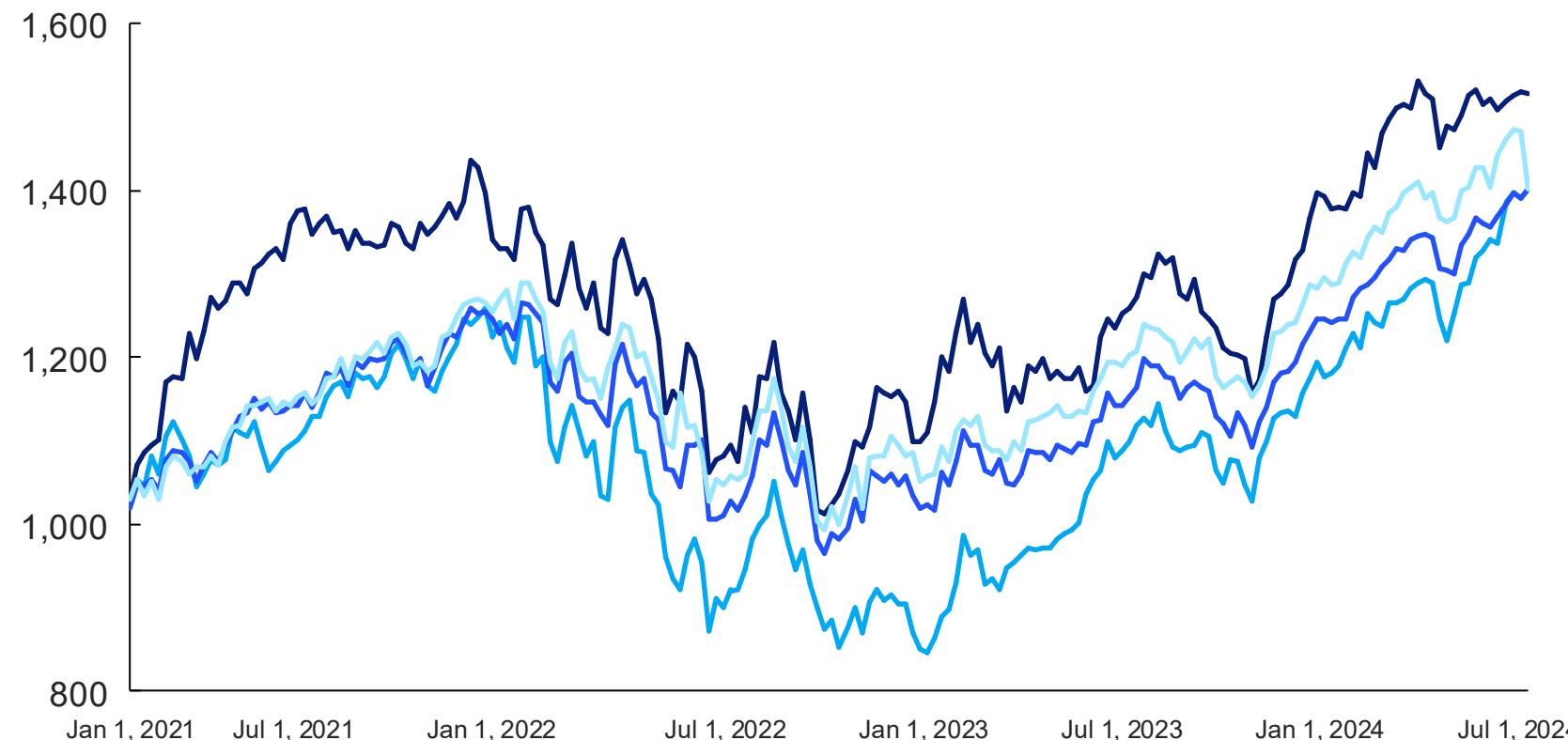
up to **22%** of working adults are providing care for a parent⁶

Companies with better well-being scores outperform the general stock market indices and have higher valuations and profits

— Wellbeing 100 — Nasdaq Composite — Russell 3000 — S&P 500

Highest well-being workplaces and stock performance

Value of \$1,000 Initial Investment



Companies scoring high on well-being **outperform major stock market indices** year-on-year

They also **have higher valuations, higher profits and higher returns** on assets

Source: De Neve, Kaats & Ward (July 2024), and Indeed. Top 100 lists based on work well-being score, rebalanced annually - results are replicated by Blackrock.
<https://wellbeing.hmc.ox.ac.uk/wp-content/uploads/2023/11/2304-WP-Workplace-Wellbeing-and-Firm-Performance-DOI-2024.pdf>

There are significant financial returns from investing in brain capital

Imagine the economic “tax” on Brain Co., a 10,000-employee company, that does not invest in its brain capital

Untreated substance use disorders could result in an annual cost of **\$7.3M**, due to increased healthcare, turnover and replacement costs

Limited access to early education puts **38%** of the future workforce at increased risk of lacking essential skills to succeed in the knowledge economy



Employee burnout could cost **\$11.2M** annually due to increased turnover and productivity losses

Untreated depression could result in **\$2.2M** in annual productivity losses

Employees with eldercare responsibilities could result in **\$1.5M** of additional annual healthcare costs alone

Employer support for brain health and wellness is critical to a sustainable human capital strategy



11 p.p. difference in turnover between companies which foster a “culture of health” and those that do not³

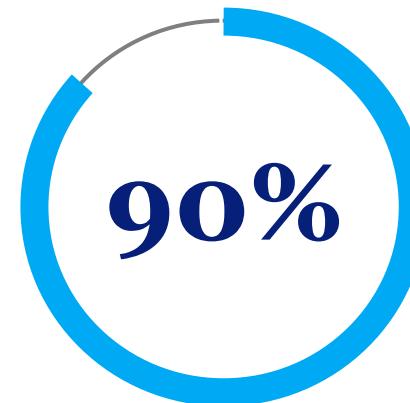
85% of employees said benefits related to behavioral health were important when evaluating a new job¹

91% of employees believe that their employers should care about their emotional health¹

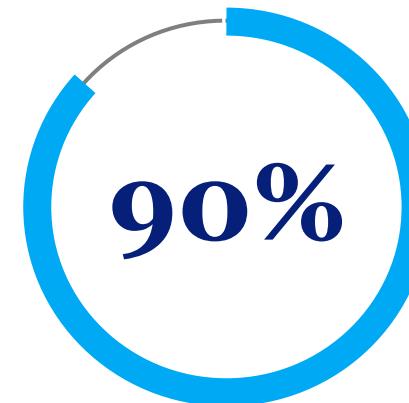
50% of employees feel that their workplace does not sufficiently support their mental health²

39% of employees say their overall work productivity was impacted by their mental well-being²

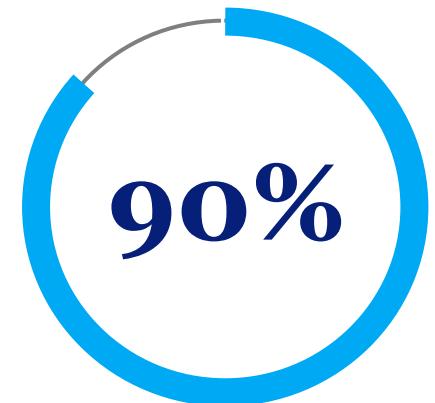
Employers have an opportunity to improve employee brain health and build a resilient, productive workforce through the 90-90-90 framework



of employees and their dependents are **screened** for brain health conditions



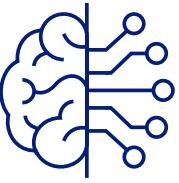
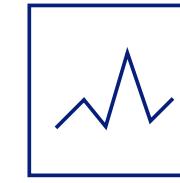
of employees and their dependents receive the evidence-based **treatment** and supports they need



of employees treated are able to manage their symptoms and achieve **recovery**, working at peak performance

To support 90-90-90 efforts , large employers can develop a best-in-class brain health strategy

Insights from the One Mind Mental Health at Work Index highlight several key components of a leading 90-90-90 brain health strategy

- 1**  **Bold strategic initiatives** that include direct workforce needs, core business functions, and engagement with the broader community through advocacy or philanthropic efforts
- 2**  **A brain-health forward culture** supported by training, communications, and engagement
- 3**  **Expanded brain health resources and benefits** that ensure adequate access to screening and evidence-based treatment
- 4**  **Policies and infrastructure** (e.g., employment practices, design and environment) that support holistic wellness
- 5**  **Measurement, monitoring, and reporting** on key metrics across 90-90-90 dimensions

There are eight potential key stakeholders at large employers responsible for core actions to meet the 90-90-90 aspiration

 Focus for tactical guide

Board of Directors	<ul style="list-style-type: none">• Set top-down culture by championing brain health in the organization while minimizing systemic risks• Promote brain health priorities among corporate and other sectors
Chief Executive Officer	<ul style="list-style-type: none">• Set top-down culture by championing brain health in the organization while minimizing systemic risks• Promote brain health priorities among corporate and other sectors• Mobilize organization leadership to advance brain health initiatives
Chief Operating Officer	<ul style="list-style-type: none">• Work with CHRO to implement brain health initiatives (e.g., company-wide Brain Health day)• Integrate brain health risks and opportunities into strategic decision making
Chief Financial Officer	<ul style="list-style-type: none">• Work with CHRO to align on financing and ROI for brain health initiatives (e.g., benefits)• Assess systemic risks based on brain health trends• Assess investment opportunities based on brain health trends
Chief Human Resources	<ul style="list-style-type: none">• Drive development and operationalize brain health initiatives throughout organization in conjunction with other C-suite stakeholders
Chief Compliance Officer	<ul style="list-style-type: none">• Align policy priorities with brain health• Align CSR with brain health• Reinforce collective brain health commitments with public communications
Chief Technology Officer	<ul style="list-style-type: none">• Work with CHRO to implement brain health initiatives requiring tech (e.g., pulse survey app)• Align technology approaches with brain health priorities• Promote technology development by others that advances brain health
Chief Product Officer	<ul style="list-style-type: none">• Align product considerations with promoting brain health among customers and communities

Extensive research has yielded 6 core responsibilities of successful CEOs

Research including...

7.8k

CEOs in
research
database

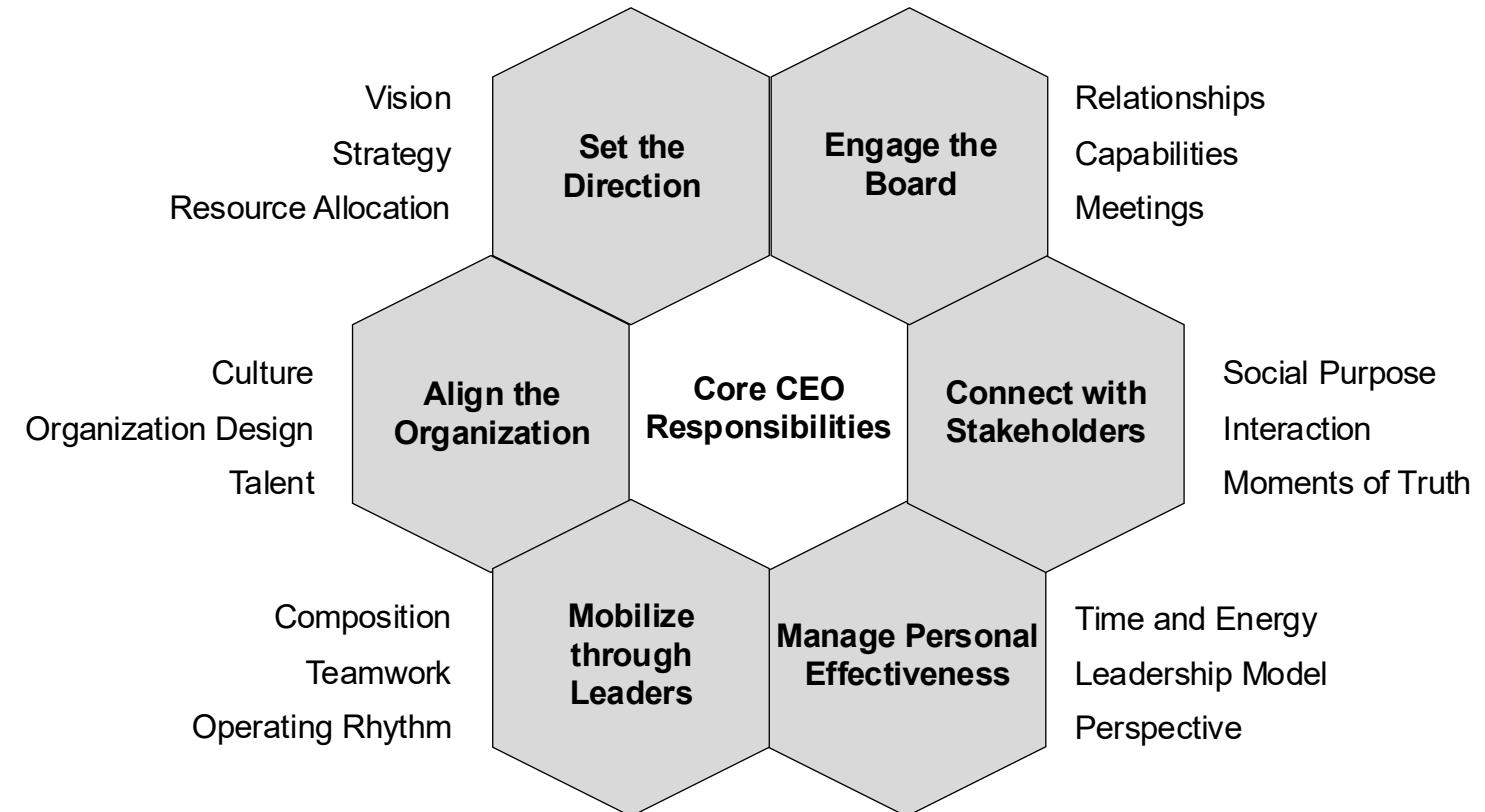
1k+

CEOs served
on Excellence
across 4
stages of CEO
tenure

Personal insights from
Fortune 500 CEOs

19

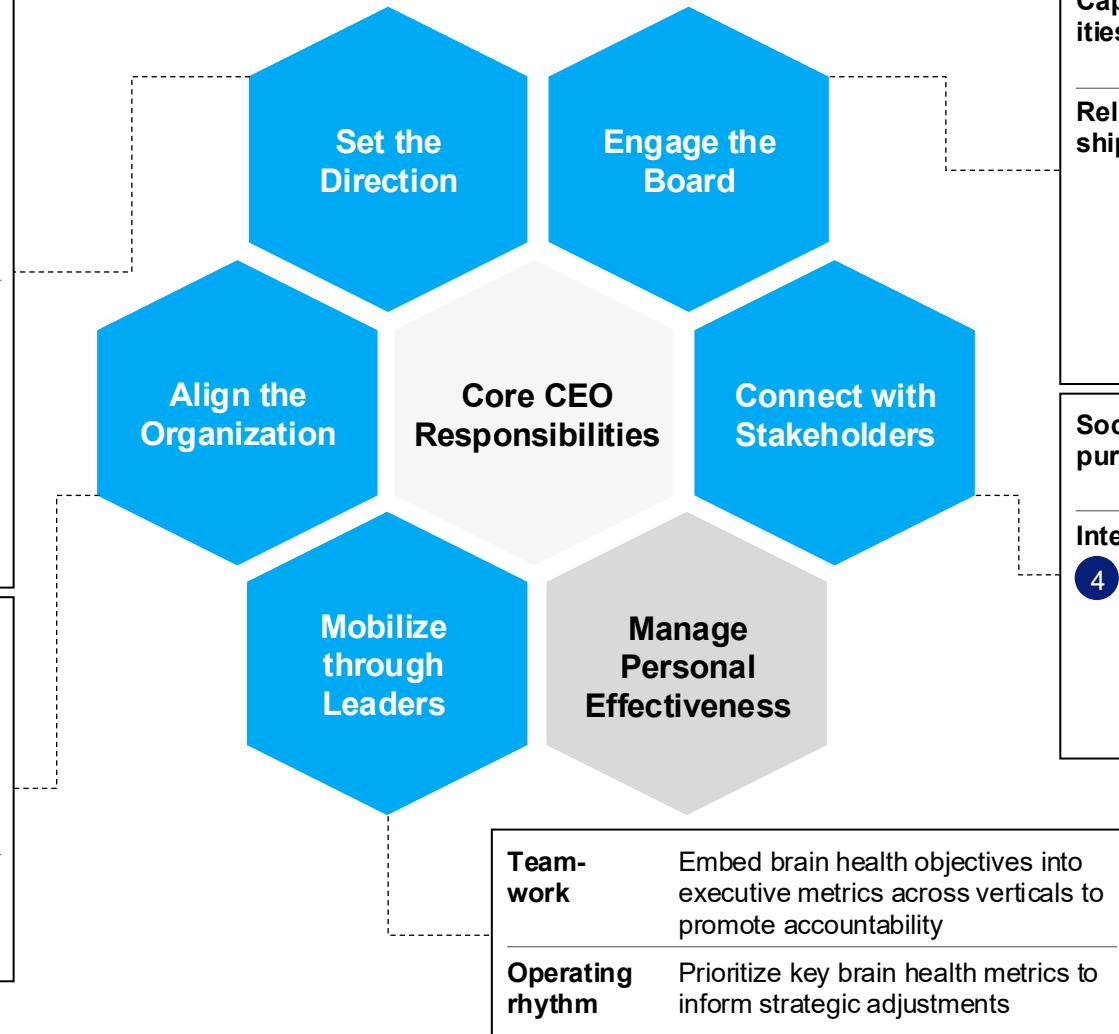
...resulted in the CEO Excellence framework



CEOs can support the implementation of a 90-90-90 brain health strategy through tactical actions across 5 core responsibility areas

Tactical actions

Strategy	Integrate brain health as part of core organization strategy and elevate relevant leaders for involvement
1	Expand initiative focus outside of direct workforce needs to community engagement and core business functions (e.g., product, public affairs)
Resource allocation	Shift financial and accounting practices towards brain health as investment rather than cost
2	Invest in brain health resources and benefits to ensure access to quality screening and evidence-based treatment
Culture	Role model brain health as a cultural priority for the organization
3	Champion internal policies that support accessibility to treatment and well-being (e.g., workload management, increased flexibility)
Talent	Support training and education to increase brain health literacy
3	

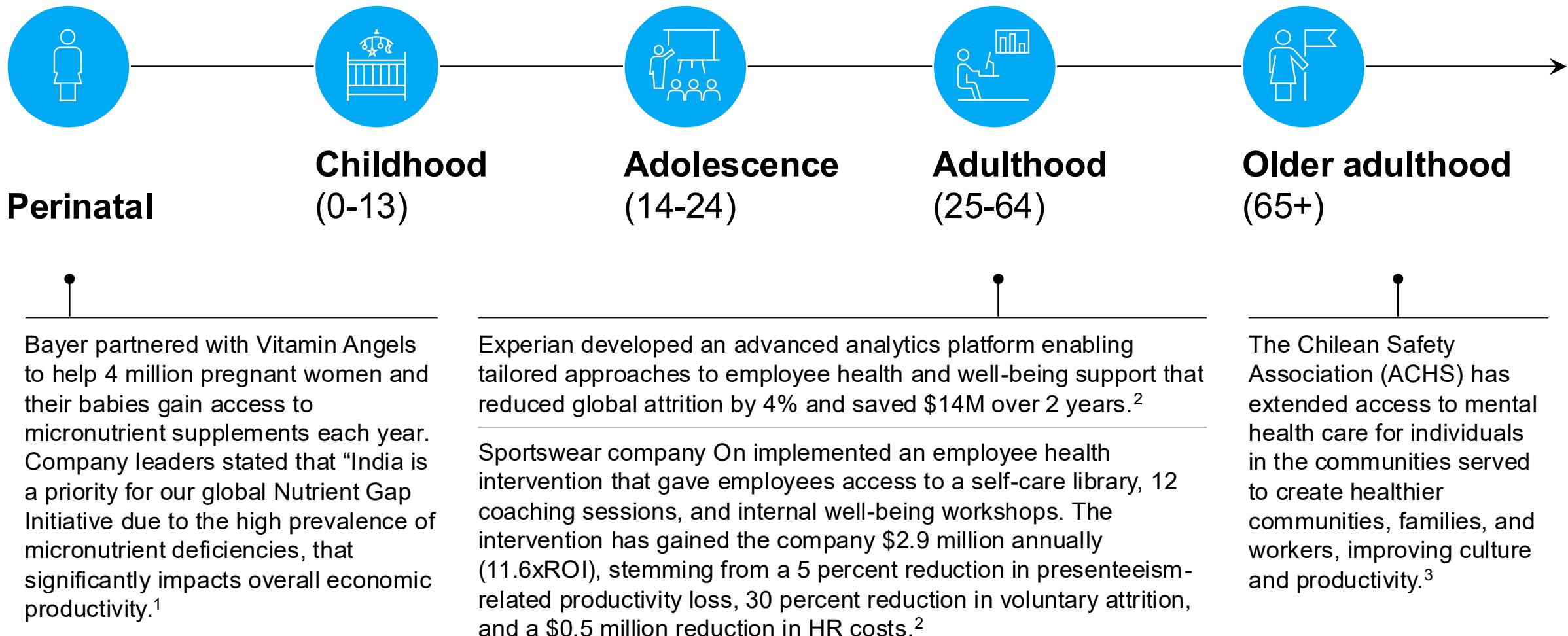


Supports 90-90-90 framework # Deep dive follows

Capabilities	Leverage board expertise in the development of the organization's brain health strategy
Relationships	Promote the importance and benefit of a 90-90-90 brain health strategy to board members and engage the board regarding strategic brain health investments
	Advocate for policies that promote brain health among the future workforce and other stakeholders
Social purpose	Promote brain health strategy externally, highlighting workforce and ESG impact
Interaction	Collaborate with external stakeholders (e.g., through advocacy, collective leadership) to influence systems level improvements contributing to national brain health (e.g., achieving parity)
Team-work	Embed brain health objectives into executive metrics across verticals to promote accountability
Operating rhythm	Prioritize key brain health metrics to inform strategic adjustments

1 Employers can impact brain health across the entire life course

Not Exhaustive



1 Case example: YouTube supports community brain health through core product offering



Context

YouTube observed increasing concerns around the mental health of creators and viewers as screen time and content consumption soared due to the COVID-19 pandemic.

- A significant share of Gen Z reported anxiety linked to social media use
- Content creators faced burnout, stress, and harassment, threatening the platform's sustainability
- YouTube sought to take a more proactive role in addressing well-being through its platform

Approach

YouTube launched a series of features and partnerships to embed mental health into the platform experience:

- Integrated mental health resource panels and crisis hotlines under relevant video searches (e.g., "anxiety," "burnout")
- Partnered with mental health organizations (e.g., Crisis Text Line, NAMI) to deliver expert-backed content and real-time support
- Created Creator Safety Center and "mental health playlists" to help creators manage stress, build resilience, and access peer stories

Impact

70%

of users said these resources made them feel more supported on the platform

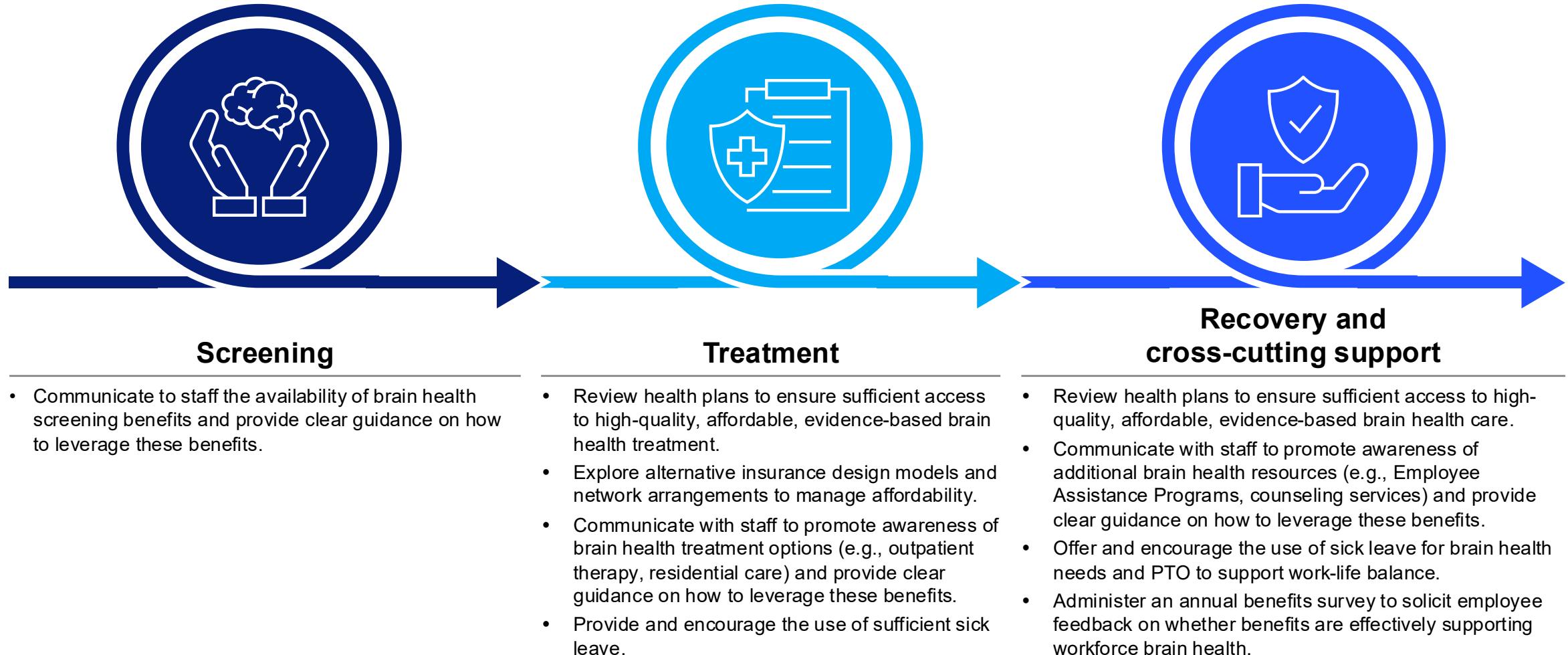
100M+

viewers exposed to YouTube's wellness resources in the first year, followed by additional expansion for creator care programs

- 50% drop in flagged harmful content under mental health-related search terms after new features were introduced
- 62% of creators felt more supported by the platform

② Potential tactical actions to support 90-90-90 objectives through brain health benefits and resources

Illustrative



③ Organizations can help foster a culture supportive of brain health through targeted communication and support strategies

Illustrative

Strategies

1 **Design workplaces that prioritize mental health:** Implement continuous self-assessment to identify areas of concern and translate solutions directly into operating policies (e.g., overtime limits, flexible or hybrid work schedules, a right-to-disconnect policy)



EMCOR, a UK facilities services firm, integrated psychosocial risk audit findings into its health and safety system to improve workload management and prevent psychological ill-health

2 **Embed brain health throughout the organization:** Integrate brain health into core business processes and establish clear channels for reporting



HSBC's People function manages workplace mental health services, with global and regional leads meeting monthly to set priorities and reporting outcomes annually to the Group Operating Committee and Board

3 **Provide trainings to encourage support and reduce brain health stigma:** Create role-specific trainings to support staff brain health (e.g., guidance for managers on supporting reports, tips for peers to engage on brain health)



Unilever has developed trainings materials for both managers and employees on psychological safety and trained 4,000 employees globally to become mental health champions to support peers

4 **Model vulnerability & openness:** Share personal stories from leadership and visibly protect downtime, signaling it is safe for employees to seek help



PwC U.S. chair Tim Ryan openly discusses his own mental-health practices and his children's use of therapy benefits, telling staff "we need to reduce the stigma."

5 **Use inclusive language & Nudges:** Shifting from clinical or deficit-based terms ("illness," "disorder") to human-centered language ("mental fitness," "emotional well-being")



Instead of "mental-health day" or "sick leave," Cisco, frames the company-wide paid pause as "a day for me"—a positive, self-care message that invites every employee to unplug for personal well-being

4 Case example: Corporate involvement in the STEM movement

Key takeaway: Corporate support for public / community level issues can have significant benefits to both the public and employers

Context

The STEM (Science, Technology, Engineering, & Math) movement began as collaborative push between government, academic, philanthropic, and corporate stakeholders to improve public perception and interest in STEM education and careers.

Critical to the movement's success were for-profit-companies, who provided funding, public relations support, advocacy, and community engagement. In turn, companies were able to rely on the robust workforce that they had helped grow to support their needs.

Major supporters of the movement include; Google, Intel, Boeing, IBM, General Motors, Apple, Microsoft, and Samsung

Types of corporate support

Deploy scaled funding & tech access: Corporations provided funding, equipment, and connectivity to support STEM learning (e.g., General Motors donated \$850K and partnered with various learning organizations to help train teachers and educate minority women in tech careers)

Build curriculum & teacher capacity: Companies co-developed standards-aligned curricula, intensive professional learning, and volunteer co-teaching models to address STEM teacher shortages (e.g., Microsoft TEALS pairs classroom teachers with industry volunteers and open curricula to stand up sustainable CS courses)

Inspire and spotlight student innovation and community engagement: Sponsor national and international STEM competitions to inspire and engage students (e.g., 3M Young Scientist Challenge, Qualcomm FIRST Robotics)

Impact

7.1M

Individual increase in STEM workforce from 2011-2021

60%

of U.S. public high schools now offer foundational computer science course

NMSI's College Readiness Program reports sizeable AP STEM enrollment increases: (overall **+39%**; Black students **+76%** since 2016 in participating schools)

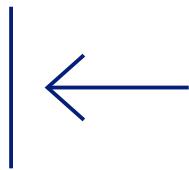
Boards can support the adoption of a 90-90-90 brain health strategy through a variety of tactical actions

Deep dive follows

	Board's role	Tactical 90-90-90 actions	
Overall organization		<ul style="list-style-type: none">Ensures all shareholder views are representedBalances and manages economic impact of stakeholder value	
Strategy		<ul style="list-style-type: none">Sets overall strategic direction (i.e., framework)Challenges different alternatives, assumptions, priorities, and options put forward by managementCritically reviews and approves actual strategyMonitors strategy implementationReviews the business plan and budgetApproves major M&A transactions and investment / divestment decisions	<ul style="list-style-type: none">Establish brain health as a key strategic priorityEnsure management development of brain health strategyAlign finance, accounting, and other practices to understand the value of brain healthApprove strategic investments required to achieve brain health strategy
Talent		<ul style="list-style-type: none">Appoints, evaluates and if required also removes the CEOReviews performance management philosophyEndorses the development plan of pivotal rolesUnderstands the pool of future leaders	<ul style="list-style-type: none">Approve brain health-focused performance metrics across verticals, so that brain health considerations relate to all business functions
Risk		<ul style="list-style-type: none">Reviews and approves risk appetiteUnderstands major risk exposuresMonitors risk mitigation approachConsiders risk factors in all major decisions	<p>1 2</p> <ul style="list-style-type: none">Ensure sufficient mitigation of human capital and financial risks associated with brain health
Performance		<ul style="list-style-type: none">Reviews, approves, and critically challenges KPIs and targetsReviews results, discusses material variances and asks for corrective actions	<ul style="list-style-type: none">Require management reporting on brain health KPI's

① A 90-90-90 Brain Health Strategy can help mitigate key drivers of workforce attrition and dissatisfaction

Likelihood of reporting negative work experiences for those with at least one mental-health or well-being challenge relative to other employees:



4X

more likely to say they intend to leave



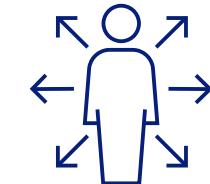
3X

more likely to report low job satisfaction



3X

more likely to experience toxic workplace behaviour



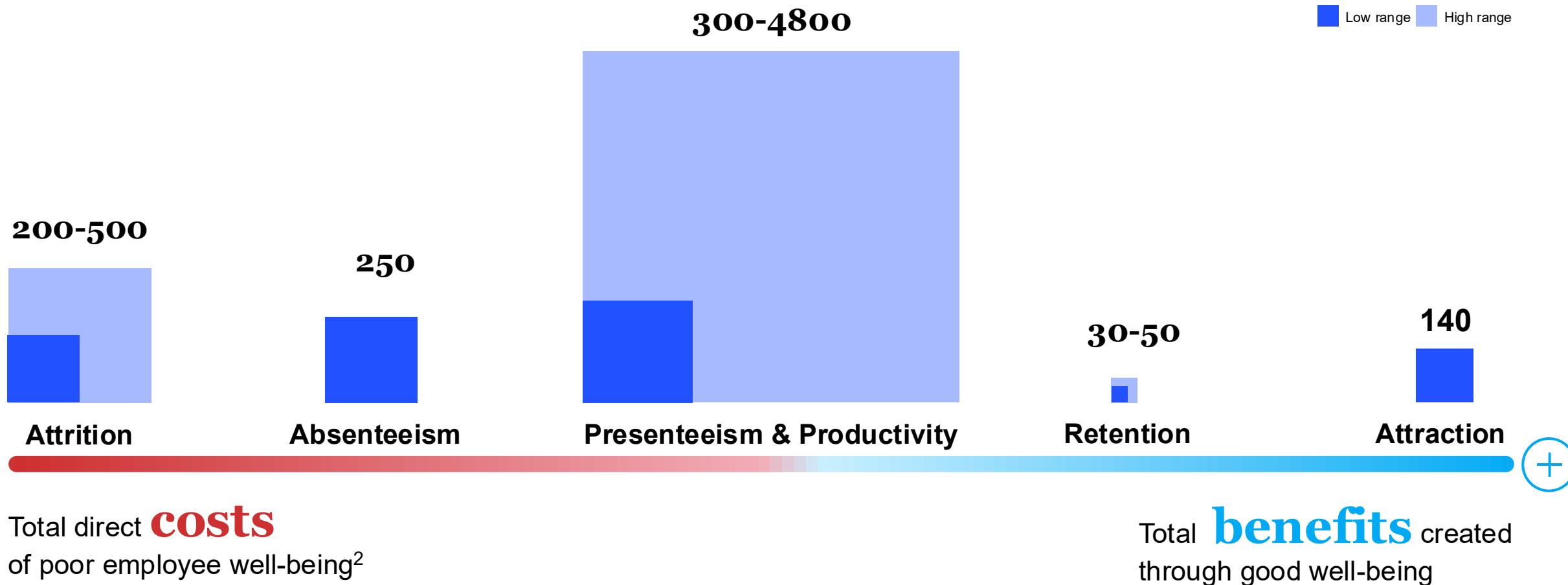
2X

more likely to report low engagement at work

② Unaddressed employee well-being challenges drive financial risk through significant direct and opportunity costs

Illustrative

Illustrative¹ estimated total value potential created by mitigating all employee health and well-being challenges, \$M



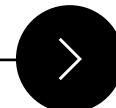
1. Illustrative scenario represents estimates for a global Financial Services Company with ~100,000 employees and average annual salary of \$100,000

2. Excludes direct health care costs

Next steps to achieve a best-in-class brain health strategy

Illustrative actions

- 1 Collect data (e.g., employee surveys, health plan data) along 90-90-90 dimensions to understand baseline and assess opportunities and value at stake
- 2 Identify stakeholders (e.g., CHRO, communications teams) responsible for development and execution of strategic brain health goals and initiatives
- 3 Create shared accountability across organization leadership to close gaps and capitalize on opportunities
- 4 Explore opportunities to achieve societal and organizational impact through collective leadership and advocacy across organizations



Resources

- One Mind Mental Health at Work Index
- McKinsey Health Institute and Social Sector, Healthcare & Public Sector Entities (SHaPE) Practice