

.C|B|I|



Front of Mind:

Prioritising Workplace Health and Wellbeing

September 2018
People and Skills

HCAHealthcare UK

Supported by





Contents

| | | |
|--|--|----|
| Forewords | | |
| – CBI | | 4 |
| – Bupa & HCA Healthcare | | 6 |
| Executive Summary | | 8 |
| Chapters | | |
| 1. Improving Health and Wellbeing in the Workplace: Why it matters | | 10 |
| 2. Prioritising health and wellbeing from the top demonstrates its importance as a workplace issue | | 16 |
| 3. Targeting action towards early interventions can enable people to perform at their best | | 24 |
| 4. Embedding good health and wellbeing depends on creating a culture that reinforces positive messages | | 30 |
| Summary of Recommendations | | 46 |
| References | | 48 |

Foreword CBI

Up and down the country, more and more people are discussing their health and wellbeing with family and friends, and increasingly also with their employers. In 2016 the Time to Talk Campaign had 68,199 conversations logged online in its first day alone.¹ This trend is hugely positive because the more open individuals feel they can be in discussing their health and wellbeing, the more effective employers and public services can be in providing support that enables people to be at their best physically, mentally and emotionally.

Taking action on health & wellbeing also matters to the UK's overall social and economic prosperity. Right now, as the UK seeks to improve its competitiveness and boost productivity, this is an important driver for change. Poor mental health alone costs the UK up to £99bn per year.²

Employers can play a vital role. People spend on average 90,000 hours at work over a lifetime, so businesses can and should be proactive in supporting employees by prioritising and promoting a positive health and wellbeing culture. We know from historic improvements in health & safety that when business focuses on an issue, it can yield significant results – for example, the UK's construction sector has successfully brought the number of fatal accidents down to less than a quarter of the rate seen in 2000-2001.³ But employers can and should do more.

Our Health and Wellbeing Survey, and interviews with a wide range of businesses, show that some firms are leading on these issues but others are falling behind. Although the commitment from business is significant, many companies don't know what would make a positive difference to the lives of their staff, or, alternatively, feel unable to offer health benefits because of government policy changes – such as on Insurance Premium Tax and Salary Sacrifice Schemes.

This guide sets out practical steps a business can take to improve workplace health and wellbeing – from making it a leadership and organisational priority, to helping people get the support they need quickly, and building a culture that promotes and encourages health and wellbeing.

Government action is another essential component of change. Whilst businesses must step up to the plate and make changes within their organisation, government's role is to cultivate a policy landscape that enables employers to offer health benefits that would make a difference to staff.

The provision of private medical insurance is an important illustration of this shared responsibility. PMI can be a key enabler of staff health and wellbeing, ensuring people benefit from support that's tailored to their needs. Wherever feasible, business should offer comprehensive PMI packages. For government, it means ensuring the cost to employers of offering PMI is manageable by avoiding further increases in the rate of Insurance Premium Tax for this Parliament.

Taken together, the advice and recommendations set out in this report offer important lessons for how employers in the UK can play their full role in driving health & wellbeing in the workplace.



Matthew Fell

Chief UK Policy Director, CBI



Foreword BUPA & HCA Healthcare

This report makes clear that health and wellbeing is a growing priority for employees and for their employers, both big businesses and small. It's fantastic that more employers are taking a greater interest in the health of their workforce but there is more to do. We urge all businesses to read this report and think about what they could be doing to further support their staff.

Employers recognise the key role that health insurance can play in enabling them to provide health and wellbeing support to their employees and in particular giving their employees access to quick and easy care to help prevent health issues worsening. Promoting good access to primary care and occupational health in staff benefits also helps working people access care in a different way. Crucially for businesses it helps to reduce days lost to illness and supports improved productivity.

We're particularly pleased to see the growing attention paid by businesses to mental health. As ever, there is much more that can be done but it is heartening to see a growing number of businesses recognise that mental health is just as important as physical health.

While there is much that individual businesses can be doing to improve the health and wellbeing support they provide, this report also demonstrates how vital it is that government supports businesses who do invest in the health of their employees. The business community is a key partner to government in improving our nation's health and reducing pressures on the NHS. That means looking again at recent policy changes, in particular the doubling of Insurance Premium Tax over recent years, and avoiding any tax or policy changes that could further deter business investment in health and wellbeing.

Between us, Bupa and HCA help tens of thousands of UK businesses to support their employees and to give them quick, easy access to high quality care when they need it. We know from our own conversations with the businesses we work with that supporting the health of their employees is a growing priority. We are therefore delighted to support this report from the CBI which provides an invaluable source of information, advice and recommendations for businesses to use when they consider their own health and wellbeing offer.



Mike Neeb
CEO, HCA Healthcare UK



Alex Perry
CEO, Bupa Insurance Ltd



Executive Summary

UK firms increasingly want to play a greater role in supporting and improving people's health and wellbeing. The twin effects of more people recognising and talking about their mental health, as well as more people being aware of the impact the UK's ageing society is having on the number of people experiencing long-term health problems, makes this a social as well as a business issue

In partnership with Bupa and HCA Healthcare, the CBI surveyed and interviewed businesses of all sizes across the UK to investigate what steps they are taking to improve workplace health and wellbeing, and how they perceived their progress. We found great examples of UK firms leading the way in proactively managing and promoting the health and wellbeing of their staff. But we also found that most businesses don't yet know how to realise the full potential of investing in workplace health and wellbeing.

Most firms say that they aren't taking action because they don't know what works and couldn't see the benefits for others that have invested. The purpose of this guide is to demonstrate the business case for making progress and recommend how employers can adopt an effective approach to workplace health and wellbeing, based on the existing good practice of UK firms.

Improving health and wellbeing in workplaces matters. There is a strong business case for workplace health and wellbeing, as companies perform better when their staff are happier, healthier and more engaged. UK firms that have invested in this say they can see the benefits of lower absence rates, greater company performance and productivity, and are better able to attract the people and skills their business needs. There's also a powerful moral case for action which, at a time when a company's reputation determines their success, should not be underestimated.

There are **three steps** that UK firms leading the way on workplace health and wellbeing are taking, and that other employers can learn from:

1. Prioritising health and wellbeing from the top demonstrates its importance as a workplace issue and ensures that it is a shared priority across the business.

- Senior leaders should demonstrate commitment to the organisation's health & wellbeing strategy and communicate its value
- Provide line managers with suitable training so they can confidently support their team's health & wellbeing

2. Targeting action towards early interventions can enable people to perform at their best and makes business sense.

- Promote free mobile health apps to staff to enable them to be in control of their own health & wellbeing
- Provide a comprehensive Private Medical Insurance package with access to preventative health & wellbeing support

3. Embedding good health and wellbeing depends on creating a culture that reinforces positive messages and prioritises staff health and wellbeing.

- Work with external organisations to raise awareness of mental health and build a culture that talks about it confidently
- Give physical and mental health equal focus and resource in company health & wellbeing plans
- Consider the needs of individuals inside and outside the workplace when developing your approach to health and wellbeing
- Give people the option to work flexibly to help those experiencing poor health return to work

Improving Health and Wellbeing in the Workplace: Why it matters

Businesses are at the heart of the drive to raise UK productivity. Global competition for people and skills is fierce, and companies compete on quality of service so performance matters. At the same time, the significant proportion of UK adults that experience poor mental health is increasingly being recognised, as is the effect of an ageing society on the proportion experiencing long-term health conditions. Investment in workplace health and wellbeing is essential to address these factors.

Health and wellbeing has shot up the business and political agenda in recent years, particularly as the link between people's mental health and their work-life is becoming clear. More businesses recognise the benefits of good workplace health and wellbeing for productivity and company performance. But while some are leading the way, the majority remain unclear about what steps will drive long-term improvements. Capitalising on the good practice that already exists offers UK firms fruitful areas in which to focus their investment on better supporting staff's health and wellbeing.

Ensuring that workplaces support the health and wellbeing of staff is vital to UK productivity and prosperity

The extent of poor physical and mental health in the UK is significant. Almost 1 in 3 people of working age in the UK have a long-term health condition.⁴ The proportion of people saying that their physical or mental health isn't good has increased over the past 10 years. The UK is one of the few OECD countries where perceived health status has worsened over this period, with the proportion of people rating their health as "good" or "very good" falling by nearly 5% points.⁵ Growth in the number of people living and working longer is positive, but it's likely to contribute to this trend as the number of people experiencing long-term illness is set to increase.

This is having a huge economic cost. Across Europe, work-related illness and injuries cost countries around 3.3% of the EU's GDP.⁶ In the UK, poor mental health alone is estimated to cost between £74 and £99 billion per year.⁷ Overall, illness and long-term health conditions among the working-age population are estimated to cost the UK economy £100 billion.⁸

The costs of poor health and wellbeing are an added productivity drag at a time when the UK's productivity is lagging. UK productivity is more than 30% behind France and the US. UK workers produce 16% less than the average worker in other advanced G7 economies despite above average investment in education and training.⁹ Improving workplace health and wellbeing plays a role in closing the UK's productivity gap, as workers that are physically and mentally healthy are more productive. In fact, the most productive are 3 times more likely to say that their employer prioritises workplace health and wellbeing.¹⁰

The day-to-day running of the NHS costs around £110 billion every year.¹¹ It is ranked among the safest and best healthcare systems in the world,¹² vital in supporting the health of the UK workforce. Today's growing and ageing population is significantly increasing demand on its services. In this context, employers can play a critical role in alleviating some of the pressure by promoting good health and wellbeing in the workplace and widening access to private health benefits to reduce the number people requiring its services.

Improving workplace health and wellbeing matters to the performance of individual firms

Both for individuals working for the firm...

As well as the wider economic benefits, good workplace health and wellbeing is important for the performance of individual firms. Employers that proactively manage and promote staff's health and wellbeing have been shown to improve their financial performance by as much as 10%.¹³ This is because people tend to be more engaged and productive in workplaces that promote health and wellbeing, with their employers being more attractive to a future workforce.

UK businesses increasingly recognise this. The CBI found that reducing absences, boosting productivity, improving performance, and making the company a more attractive place to work are the most significant benefits for employers investing in workplace health and wellbeing. This year, UK businesses will spend an average of £720 for every person in their organisation due to time taken off work. This cost rises by 9% for SME-firms,¹⁴ who employ 60% of people working in the UK's private sector.¹⁵

The cost of people working while they're unwell is estimated to be even higher than people taking time off. So-called 'presenteeism' has tripled over the past 8 years. This significantly affects people's ability to perform and be productive at work, while also impacting their health by prolonging recovery. Today more than 4 in 5 businesses (86%) have seen presenteeism in their workplace in the last year, with more than a quarter saying that it's increased.¹⁶

...as well as to attract new talent...

Attracting people and skills is the most significant challenge facing UK employers today. Nearly 4 in 5 businesses (79%) say that it's the greatest threat to UK competitiveness, up from around two thirds (64%) in 2016.¹⁷ Most employees (56%) now believe that their employer has a role to play in helping them live healthier lifestyles, and 3 in 5 view managing their health as a top priority in life.¹⁸ Demonstrating an active health and wellbeing agenda can be a differentiator for employers to attract and retain the widest pool of talent. How far people think their employer promotes health and wellbeing has the greatest effect on how they perceive the quality of their job, with people identifying it as the single most important factor to describe their work as 'good'.¹⁹

Understanding that workplace health and wellbeing is a key driver affecting which organisations people work for is increasingly important. People under 35 place particular emphasis on health and wellbeing in choosing their employer as part of prioritising organisational cultural fit. Nearly 2 in 5 millennials (37%) think that workplace health and wellbeing should be a priority for senior leaders, yet fewer than 1 in 5 (17%) think it currently is.²⁰ With almost 2 in 3 workers prepared to take a pay cut to achieve a better cultural fit, underestimating its influence in people's job choice risks employers finding it harder to attract the people and skills they need.²¹

Improving workplace health and wellbeing isn't just about being an attractive employer for the younger generation, it's central to enabling older people to have more fulfilling working lives too. The UK is projected to have a shortfall of 3.1 million workers, or 9% of the required workforce, by 2050, largely driven by more people retiring than entering work as the population ages.²² Addressing this depends on enabling people to stay in work and perform at their best for longer. As the proportion of people with long-term health conditions increases with age, employers that proactively help people to manage their health are better able to retain the skills and experience of a growing population of older workers.

There is a powerful moral case for action

As well as a clear business case for promoting and proactively managing health and wellbeing, it's the right thing to do. UK workers spend, on average, 37 hours a week working: work plays a huge role in people's health. 1.3 million people suffered from a new or longstanding work-related illness last year,²³ and up to 5 million workers are thought to suffer from a mental health condition each year.²⁴ The proportion of UK businesses that say more than 5% of their workforce has disclosed a mental health condition has increased four-fold in the past 5 years.²⁵

Work has long been shown to be good for people's health and wellbeing, associated with self-esteem, financial security and building social relationships.²⁶ 44% of workers say that their current job is having a positive impact on their mental health.²⁷ Even so, when an individual experiences poor health it can be caused or exacerbated by factors inside or outside of the workplace, or both. The result negatively impacts people's ability to be their best at work in either case.

The UK has among the most advanced workplace health and safety law and practice in the world, and employers know that they have a duty of care to ensure staff are safe and well while working. It is right that this responsibility extends to managing and mitigating poor health experienced by staff where it is impacted by work. The way employers treat their staff affects levels of trust in business, with most (69%) members of the public saying it is the single most important factor influencing their perception of a business.²⁸ Businesses depend on public trust to operate, and managing and mitigating the impact of work on health is an established part of treating employees well.

More broadly, good workplace health and wellbeing is an approach that minimises the effect factors at work have in causing or contributing to an individual's poor mental or physical health and maximises the support available for them to feel better and continue performing at their best. It seeks to ensure an organisation's leadership, management and wider culture has a positive impact on staff's health and wellbeing, as well as the work itself.

Prevention and early intervention are key to good workplace health and wellbeing as proactively engaging staff on the impact of work and health, and intervening early to give them knowledge and support to improve their health, is linked with better health outcomes.²⁹ Targeting resources on promoting good health and wellbeing and proactively managing poor health also has a positive return for firms, reducing the cost of absence-cover, lower productivity and occupational sickness schemes.³⁰ Investing in improving mental health in the workplace, for example, has an average return of £4.20 for every £1 invested.³¹ Taking a proactive approach to workplace health and wellbeing is part of businesses creating a socially and economically sustainable business.

Sharing existing good practice is vital to improving health and wellbeing across UK workplaces

While UK businesses increasingly recognise the importance of staff's health and wellbeing, they have further to go in developing a proactive approach to promoting it in the workplace. Today, around 1 in 4 UK firms (26%) say they are entirely reactive on the issue, only complying with health and safety regulations and managing health issues as they arise. Businesses want more evidence of what works to improve workplace health and wellbeing before they invest, citing not seeing the benefits for those that have invested as the most significant barrier to taking action.³²

There are great examples of good practice from UK companies leading the way on improving workplace health & wellbeing. Just over 1 in 5 businesses (22%) say they're taking a leading approach, setting the organisation's health and wellbeing strategy from the top and offering support that includes prevention.³³ Sharing this experience can help firms that have not yet realised the full potential of good workplace health and wellbeing to take their next step. But there's no one-size-fits all – identifying the main health challenges staff face in the workplace and targeting resources to overcome recurrent barriers must be the first step.

A group of business professionals are seated around a table in a meeting room. The image is overlaid with a semi-transparent pink filter. A white-bordered box contains a quote in white italicized text. In the background, a whiteboard with some faint diagrams is visible.

"Just over 1 in 5 businesses say they're taking a leading approach, setting the organisation's health and wellbeing strategy from the top and offering support that includes prevention."

Prioritising health and wellbeing from the top demonstrates its importance as a workplace issue

As businesses seek to do more to support health and wellbeing in the workplace, it can no longer be an issue only considered by the person or part of the business responsible for HR. For health and wellbeing strategies to have maximum impact senior leaders should take ownership of the agenda and demonstrate why it matters, integrating it within the organisation's strategic priorities.

Senior leaders should demonstrate their personal commitment to health and wellbeing to encourage buy-in across the organisation

Leaders, whether CEOs or middle-managers, play a critical role in setting the culture and tone of an organisation. Whilst the long-term success of a health and wellbeing strategy requires buy-in across an organisation, having senior leaders champion its importance within the organisation is likely to encourage everyone to take it seriously.

Workplace health & wellbeing is increasingly rising up the agenda as a business issue. It is ranked one of the top three priorities for senior leaders in 1 in 5 firms, and as important in most (63%) businesses.³⁴ Yet, more than half of firms highlight a lack of senior leadership support as one of the main challenges they face when implementing health and wellbeing provisions, with 1 in 5 respondents citing it as the most significant challenge above others such as cost and resource implications of schemes.³⁵ This demonstrates a disconnect between the aspirations of senior leaders and action on the ground. Whilst it's clear that senior leaders have an array of competing priorities and challenges, creating an environment in which people are supported, happy and healthy is important to the sustainability of the business.

As a starting point, leaders should take some time to think about what health and wellbeing means to them personally, as well as what it means for the organisation they are responsible for. This vision should then be integrated into the business strategy and prioritised by the Board. For small businesses, the [Federation of Small Business](#) provides further tips on how best to get started on this.

Everyone has some form of experience with poor physical or mental health – whether individually or through that of friends and family. Sharing relevant personal experiences can prove to be an effective way for leaders to demonstrate their commitment to health and wellbeing on a personal level, and give others the confidence to talk openly about the challenges they may be facing to their line managers, colleagues or HR lead. As BAE Systems have found, having senior leaders speak openly about mental health can help to remove the stigma that often surrounds it and encourage people to see that mental health has equal importance as physical health within the organisation.

BAE Systems

BAE Systems is an international defence, aerospace and security company that is putting mental health at the heart of colleagues' health and wellbeing. In 2016, a mental health awareness programme was launched by Steve Fogg, Managing Director of its UK Shared Services business. To date over 1,300 colleagues from senior leaders to the most junior members of the team have participated in the programme.

Central to changing the perception of mental health at BAE Systems has been Steve's early involvement in the design and delivery of the programme. The programme, designed specifically for BAE Systems in collaboration with its wellbeing provider and a training organisation, aims to give employees a greater understanding of their own and other's mental health. The interactive programme involves employees hearing from a business psychologist as well as participating in drama-based learning; bringing the topic to life in an innovative, engaging and inspiring way. Steve introduces each session to demonstrate the commitment he and the company places on the importance of good mental health.

For Steve, speaking about mental health in a way that is relatable is so important to promote understanding and to change how we think and act about mental health in the workplace. He has found that speaking personally about your own mental health, or that of family, friends or colleagues, can help senior leaders to humanise the issue and be authentic, rather than talking about workplace mental health as a corporate initiative.

Setting an example by speaking out is powerful in encouraging others to talk about and see the issue of mental health as a shared priority. BAE Systems is now rolling out the programme across more of its UK operations.

Part of Steve's work as the sponsor of the programme has been to highlight the impact of poor mental health at work, the value of the programme and share advice on speaking publicly about the issue with other senior leaders. He thinks that getting professional input to become more informed of the topic, particularly around what language to use, can be really helpful to build senior leaders' confidence in talking about it from the top.

"Having seen the impact, both personally and professionally, that poor mental health can have on individuals I am passionate about encouraging an environment where our employees feel supported and equipped to deal with and talk about this topic."

Steve Fogg, Managing Director Shared Services, BAE Systems

In addition, senior leaders can play an important role in encouraging staff to participate in the development of the health and wellbeing strategy. A quick and simple way to do this could be via leaders sending out a survey to staff to better understand their needs from a health and wellbeing perspective and identifying how the organisation best support this. Offering a suite of health and wellbeing provisions without consulting staff as to whether these meet their needs is likely to result in poor-take up, with staff more likely to engage if they've influenced how the organisation's invested its resource.

Finally, once a strategy is in place senior leaders can encourage staff to engage by becoming the face of the campaign and its communications internally. Communications should be clear and concise and provide individuals with an understanding of why the organisation has chosen to prioritise health and wellbeing, how these plans will be taken forward and what specific provisions are available for staff.

Businesses should consider the frequency, accessibility and clarity of their messages. Digital internal communications for example are a great way to instantly connect with staff but equally powerful could be an update or briefing session at a staff meeting. Channel 4 has found that using communication to raise the visibility of health and wellbeing messages is effective in demonstrating the organisation's commitment to the issue. Targeting messages and tailoring them to different audiences can also prove especially helpful if the organisation is seeking to focus on specific health and wellbeing issues distinct to their sector, as seen by Wates' approach to raising awareness of dust inhalation.



Channel 4

Channel 4 is a broadcaster that's been raising awareness of mental health in the workplace since 2015. Communicating the importance of mental health as a workplace issue and the support available to staff is key to the organisation's health and wellbeing strategy.

At Channel 4 talking about mental health starts at the top, with Chief Commercial Officer Jonathan Allan the Executive Sponsor for all the organisation's activities. Jonathan signed the Time to Change pledge, committing Channel 4 to raising awareness of workplace mental health. At the signing Jonathan talked candidly about how he has seen mental health impact friends and colleagues, before introducing a screening of Channel 4's 'The Stranger on the Bridge' – the story of one man's search to find the stranger who stopped him jumping off London's Waterloo Bridge – and a Q&A with the documentary's two protagonists.

During high-profile periods like Mental Health Awareness Week, Channel 4 has used more attention-grabbing communication methods for staff to take notice of the issue – including putting the Time to Talk message on teabags for staff kitchens, marking out colleagues who are Mental Health First Aiders with balloons at their desk and using digital display boards to flash up key stats and messages about mental health to make the issue relevant to everyone.

However, over the past year, the organisation has moved from episodic to frequent and consistent communications around workplace mental health – reinforcing the organisation's commitment to mental health and signposting to support day-to-day through health and wellbeing 'memos of the day' on the staff intranet and posters around the workplace.

These low-cost steps have raised the visibility of workplace mental health at the organisation. For Channel 4, this has had the effect of starting to normalise mental health and encouraging more people to ask for support. Anecdotal feedback has been very positive, and demand for mental health first aid training is expected to increase from 70 to 100+ colleagues by the end of 2018.

"Mental health is just as important as physical health, but it's sometimes more difficult for some people to talk about and, as a manager, it's more difficult to see. It's important to create the context in which people feel totally comfortable to talk about their mental wellbeing, so managerially and organisationally we can be in a position to offer understanding and appropriate support."

Jonathan Allan, Chief Commercial Officer, Channel 4

Wates

Wates are one of the largest construction, development and property service companies in the UK. They have developed an occupational health and wellbeing strategy, working closely with their communications team and Board, to take them to 2020 based around the workplace, worker and wellbeing.

After identifying areas of health and wellbeing which needed to be improved, the Board set bold objectives with an overall objective for zero new cases of long-term harm to health by 2020. The strategy has seen the development of a specific health surveillance programme alongside new and improved guidance and standards around fatigue and mental health.

To support the communication of the strategy to employees, Wates developed an engaging and instantly recognisable communications campaign as well as regularly presenting to employees at regional roadshows to keep them informed on the progress of the strategy. This involved using familiar catchphrases to support campaigns, such as "Dust kills, Bill" to highlight health hazards in the construction environment.

Wates have started to see encouraging results, with more people using health and wellbeing kiosks to measure and track their health over the last three years and significant increases in the utilisation of their Employee Assistance Programme due to the communications push.

"The key to embedding any strategy within a business is to make it memorable. For us this meant delivering the messages in a consistent, simple and engaging way, involving a strong brand, familiar images and catchy slogans. Working closely with the communications team helped make sure a sound delivery plan was developed and implemented with the key messages being reiterated at every opportunity."

Kelly Osbourne, Occupational Health Manager, Wates

Recommendation: Senior leaders should demonstrate commitment to the organisation's health & wellbeing strategy and communicate its value

Line managers should be trained to spot signs of poor health and signpost to sources of help

As the first point of contact, line managers play a critical role in supporting staff's health and wellbeing. In having to balance people management and commercial priorities, line managers often face significant challenges and demands on their time. Ensuring that they are well equipped to support their team should therefore be a priority.

It's often middle managers whose mental health is most compromised by work. More than a third of managers feel stress once a working day when managing seven or more people and 4 out of 10 managers admit to working on "autopilot", leaving them less conscious of their own thoughts and emotions which impacts on the teams they lead.³⁶

Much of the day-to-day responsibility for managing staff's health and wellbeing falls on line managers. They are responsible, in the first instance, for managing stress and encouraging staff with problems to seek help and support. Their behaviour and how they approach their teams is what results in senior leaders' commitment to health and wellbeing being felt on the ground and in people's day-to-day experience of work. At the same time, they can face pressures and rising expectations from above which makes it difficult to commit the time addressing staff health and wellbeing.

Poor line management can be one of the leading cause of stress, with "poor management style" consistently cited as one of the top three causes of work-related stress.³⁷ Disparity between the perception of staff and line managers as to how effectively they support mental health demonstrates how difficult it is to provide the right support. While only half of people feel their line manager supports their mental health, almost three quarters of line managers say that they support staff experiencing mental health problems.³⁸ To manage this disconnect line managers must be given support and tools to manage their responsibilities and understand how their behaviours can impact upon workplace culture. It is equally important to provide line managers themselves with the support they need to manage their own health and wellbeing. The [Chartered Management Institute](#) has conducted further research on managers' wellbeing and can provide further support on how they can be best supported.

Over the last 5 years, less than half (42%) of respondents have trained line managers to spot signs of mental illness and talk about organisational support.³⁹ It is important that new managers are trained in this area and existing managers are supported to develop and up-skill. Mental health charity, [Rethink](#) provide standard courses in this area. Any training package should provide line managers with a basic understanding of common conditions such as stress, depression and anxiety and ensure they're familiar with the company's sickness policies, approach to flexible working and internal and external sources of support to help them to effectively manage mental health conditions.

Having conversations with staff on these topics can be tough, so line management training should address how to do this in a sensitive manner and help develop the relationship between line manager and individual. Greater attention should be placed on how to have these conversations with staff working remotely as it can be even more difficult to spot the signs of ill-health from a distance. **Mind**, provide extensive tips for line managers seeking to address mental health with their employees and can provide invaluable first step support.

Aside from formal training, line managers should also have the confidence to use discretion in offering informal flexibility if an individual shows signs of poor health. As Panasonic has found, providing line managers with training can empower them to have honest conversations with staff about balancing their home and work life. This can support a culture that reinforces positive health and wellbeing which is explored further in section 4 of this guide.



Panasonic UK

Panasonic is a global electronics company. Panasonic UK has formally made health and wellbeing core to its people strategy since 2015. Since then, it's taken steps to improve staff's physical and mental health, and provide advice and guidance to help people intervene early in their own health challenges.

Training is an important element of this strategy. Employees are offered interactive e-learning that raises awareness of mental health issues. All line managers are given the opportunity to complete specific e-learning to help them recognise signs of stress and mental health issues, and other challenges facing individuals in their teams. This helps managers to gain both the knowledge and confidence to have a conversation about mental health issues and proactively help people to balance their work and home life. Managers are also given information to enable them to effectively signpost colleagues to both internal and external support.

Panasonic has seen a decline in sickness and absence over the past 3 years, and particularly those related to stress and mental health. Giving managers both the knowledge and confidence to listen to staff's concerns and the know-how to signpost support effectively is an important part of Panasonic's proactive health and wellbeing approach.

This specific training opportunity compliments free access for all employees to a programme of monthly wellbeing events, classes, 1-2-1 "Know your numbers" appointments and a monthly free fruit day. Panasonic also offers smoking cessation support, massage and reflexology appointments and lunchtime sessions on mindfulness and sleep improvement as part of helping staff to improve their physical and mental health. All of Panasonic's support is based upon suggestions from their health specialist and most importantly employee requests and recommendations.

"It is seen as vitally important by employees that both Senior managers and line managers demonstrably support and endorse Panasonic's Employee Wellbeing Programme. Our managers recognise the benefits in terms of employee morale and a consistent reduction in days lost to the business due to sickness and absence. This is a consequence of the Employee Wellbeing Programme combined with a holistic approach to employee health and wellbeing."

David English, Health and Wellbeing Lead

Recommendation: Provide line managers with suitable training so they can confidently support their team's health & wellbeing

Targeting action towards early interventions can enable people to perform at their best

Historically, business' support for health and wellbeing has been geared towards managing sickness and supporting staff to return to work after absence. UK businesses spend on average £720 per person every year due to absence related to poor health, and this is even higher for SMEs, which on average spend £782 per person.⁴⁰

Whilst not all types of poor health can be detected or managed early, in cases where it is possible businesses and individuals benefit from its cost-effectiveness and improved quality of life. Evidence on the cost-effectiveness of preventative measures in public health demonstrate how much of an impact this type of approach can have. It is estimated that prevention contributes between 50% and 75% to the reduction of cardiovascular disease mortality in high-income countries.⁴¹

The CBI first recommended that business take a proactive approach to health and wellbeing in 2014. Businesses have started shifting their focus since then, with 52% of companies saying they take a proactive approach to workplace health and wellbeing, with a focus on spotting early signs of stress now common.⁴²

Yet more can be done to support greater numbers of companies to take a more proactive approach which prioritises early intervention and keeping staff as healthy as possible. For firms that do not take a proactive approach, or those that wish to embed this further, adapting existing interventions and practices – like private medical insurance – and adopting new ones – like signposting to health apps – can benefit staff and the company's bottom-line.

Promoting technology that supports health and wellbeing can encourage staff to be in control of their own health

Technological advancements are changing the way healthcare is delivered, as demonstrated by the rapid growth within the healthcare market. There are now over 318,000 health apps available on the top app stores worldwide, nearly double the number available in 2015 – with more than 200 apps being added each day.⁴³ The UK is the largest market for wearable technology, with health and fitness trackers representing 53% of the market.⁴⁴

Technology can be an enabler to encourage healthy behaviour which can in turn positively impact on the bottom line through increased productivity. A study in America found that results of uptake has been positive for companies: just under 12% of those surveyed saw a return of \$2 to \$3 for every dollar spent on healthcare app, while almost 3% saw a ROI of \$5 to \$7.⁴⁵

Firms which are ahead of the curve on workplace health and wellbeing are starting to place technology at the heart of their health and wellbeing strategies. A starting point could be creating online platforms to enable staff to access health and wellbeing support such as Employee Assistance Programmes easily. By providing health and wellbeing support and information online through the workplace intranet, as well as making these platforms accessible on mobile devices, staff tend to feel more able to access the tools they need for support without having to depend on face to face engagement with their manager, the person responsible or HR or be present at work.

Another way that firms can empower staff through technology is by advertising the use of free apps to encourage health and wellbeing management on the go. For SMEs or firms with limited budget signposting free apps to staff can be effective in promoting a proactive approach without having to use much resource. For example, the **NHS Couch to 5K** app is free of charge but a useful tool in helping kick-start individual's fitness journeys, and apps such as **Calm** and **Headspace** promote better mental health through providing mindfulness techniques and support with meditation.

Furthermore, with the popularity of wearable technologies growingly in the consumer market, businesses may wish to consider providing staff with these devices as one of their benefits, allowing them to monitor their health and connect with other devices. About 202m wearable devices were given out by companies globally in 2016, and that figure is predicted to rise to more than 500m by 2021.⁴⁶ Studies have proven the positive impact of wearable devices in the workplace with a 10% increase in worker productivity.⁴⁷

Whilst technology provides opportunities for staff to monitor and control their health, and can support people responsible for HR — as demonstrated by the work of Oracle — firms must work closely with staff to understand and tackle potential ethical concerns which can arise over data protection and privacy. Codes of conduct which outline how the organisation collects, stores and uses data about staff should be in place to ensure transparency, as well as options for staff to opt out from data sharing via apps. Once staff understand how their data is being used and collected it can encourage further engagement with health technology.

Oracle

Oracle is a multinational computer technology company that provides integrated cloud applications and platforms for businesses of all sizes. Oracle's digital health and wellbeing solution help HR teams to fulfil employees on every level – financial, mental, physical and emotional. The cloud technology allows HR teams to collect and analyse employee data on a single platform that sits across every team in the business, which means they can better understand each person's needs and provide them with a personalised approach to achieving their wellness and development goals.

Through the digital technology employees are able to set their own wellness goals and receive feedback on progress, get recommendations on how they can improve their well-being further, and generally feel inspired and supported to focus on their personal development as much as on their day-to-day job. Oracle HCM Cloud even allows individuals and teams to create team competitions to make wellness programmes more engaging and to drive participation.

Oracle has found that 90% of employees believe it is important that health and wellbeing technology is an effective way to improve corporate cultures and working environments.

"Where Oracle's solutions add particular value is in their ability to measure success. Unless companies track key metrics on their wellness programmes, like enrolment, participation, and employee feedback, they won't be able to measure their impact. Nor will they be able to refresh their programmes to reflect employee's changing needs, which is the key to keeping them happy and engaged over time."

Andy Campbell, HCM Strategy Director at Oracle

Recommendation: Provide line managers with suitable training so they can confidently support their team's health & wellbeing

Develop a comprehensive private medical insurance package with spending geared towards improving access to services that intervene early

Private medical insurance is the most commonly offered health and wellbeing provision provided by businesses in all sectors, currently offered by most (79%) UK businesses. Staff also value private medical insurance, with it being rated as a very popular intervention by 9 in 10 (89%) firms.⁴⁸ It has been indicated that individuals feel valued by firms who offer a comprehensive insurance package as it is a monetary commitment.

Offering private medical insurance is a significant investment, particularly for smaller businesses. Yet it is valuable for both business and staff, by offering fast diagnosis and treatment for a range of conditions and enabling people to return to work when most appropriate. Almost 1 in 5 (17%) firms say that waiting for NHS medical treatment is a common cause of absence in their business. Providing access to private medical insurance can minimise delays resulting from waiting for appointments and treatments, as well as provide treatment somewhere convenient for the individual. At the same time this reduces excess strain on the NHS.

When planning insurance spend and packages, businesses should seek to identify how they can include cover that approaches wellbeing as a preventative measure to reduce the potential of long-term absence. Private medical insurance has traditionally been targeted towards treating injuries on a short-term basis with a focus on the most common causes of absence, particularly musculoskeletal problems. Instead businesses should now look at options for their private medical insurance schemes to provide access to preventative services. These may include health risk assessments which can support the identification of chronic conditions at an earlier stage. In addition, greater access to mental health support should be considered, such as 24/7 hotlines for staff or counselling, given the increasing number of individuals disclosing a mental health condition.

As highlighted earlier, health apps are enabling individuals to monitor their health to identify and tackle health issues at an earlier stage. As illustrated by Bupa including access to interactive apps which allow staff to access health services and promote early intervention at ease should be considered as a part of the insurance package.

We know that the government is supportive of firms taking a leading role in improving workplace health and wellbeing. Yet rises in the rate of Insurance Premium Tax and changes to Salary Sacrifice Schemes which mean health checks provided via employers are now subject to additional tax, have added cost pressures on employers seeking to act. This can disincentive firms from doing more and critically means that fewer individuals are able to access the treatment and preventative services that can improve their health. Government should commit to no further increases in the rate of Insurance Premium Tax this Parliament and to assess how health-related benefits can support health and wellbeing in the workplace and alleviate pressures on the NHS.

Bupa

Bupa Boost is a free, easy to use wellbeing app provided by Bupa to B2B clients and employees, as part of their health insurance package. It has also become a core part of Bupa's Health Assessments.

It focuses on four core areas of health and wellbeing: fitness, nutrition, mindfulness and relaxation. The app provides an interactive way for employees to set health and wellbeing goals and track progress. It has been designed to encourage people to become more engaged in their own fitness as well as providing quick and easy access to Bupa's expertise and support.

As part of Boost, users are able to set goals with the aim of creating healthy habits. It builds daily habits by sending reminders and motivations to users to incentivise them to reach their goals. Boost can also be connected to other health apps and wearables to accurately track a range of daily activities and build a more rounded picture of the user's health.

Its features focus on bringing teams together to help reinforce healthy habits, celebrate successes and boost morale in a fun and engaging way. Boost is having a real impact on users. 66% of active users have improved their wellness and 2,498,056 wellbeing goals have been completed on the app. Boost has also been integrated into Bupa's Health Assessment offer. For those customers who have undergone a Health Assessment, Boost has proved an effective tool in helping them achieve their health and wellbeing goals. When Boost and Health Assessments are integrated, after 12 weeks, 80% of customers said their health and lifestyle improved, 73% increased physical activity, 63% improved diet and nutrition, and over half sleep longer and better.

"Boost has proved a great tool for engaging our customers and helping them to set and track their health and wellbeing goals. We have made it a core part of our health assessments as it allows us to personalise the support we offer our customers."

Mark Allan, Commercial Director, Bupa UK Insurance

Recommendation: Provide line managers with suitable training so they can confidently support their team's health & wellbeing



"UK businesses spend on average £720 per person every year due to absence related to poor health, and this is even higher for SMEs, which on average spend £782 per person."

Embedding good health and wellbeing depends on creating a culture that reinforces positive messages

Adopting a proactive approach to workplace health and wellbeing requires an organisational culture that reinforces its importance for leaders and the business. Building a culture in which staff's health and wellbeing is prioritised is likely to be more effective when engaged with at every level of the business. Just as leaders play a central role in setting their organisation's health and wellbeing strategy, they're central in promoting the issue as a shared priority. Doing so is crucial to translate good intentions into action and ensure that interventions to improve health and wellbeing have long-term impact.

Working with outside groups can help to promote and support good health and wellbeing

The health and wellbeing issues that employers deal with in the workplace can be complex. Outside organisations can provide the knowledge, language and specialist support that employers want to feel confident proactively managing and mitigating poor health experienced by staff. This is particularly relevant for workplace mental health, as most businesses are more confident and further ahead in supporting staff's physical health.

Not knowing what steps to take to improve workplace mental health likely contributes to the discrepancy in emphasis UK businesses currently place on physical and mental health. Working with outside organisations can help firms put equal focus on mental health by providing advice, expertise and resources that help raise awareness of the issue and enable people to disclose and get support to improve their mental health.

Working with mental health campaigns or specialist organisations is particularly effective because people find mental health a difficult topic to discuss at work. Today more than 4 in 5 people (84%) say they're less comfortable talking about their mental health compared to their physical health at work.⁴⁹ While the disclosure of mental health conditions has increased over the past five years it remains an issue that's not commonly discussed, with less than half (41%) of workers feeling that their organisation encourages open discussions about mental health.⁵⁰

Overcoming people's lack of confidence to discuss mental health at work depends on destigmatising the issue. Raising awareness of what mental health means, the signs of poor mental health and the techniques that can help to improve it is an important first step that outside groups can help with. More than 8 in 10 businesses (83%) say they've found that awareness raising and building a culture where mental health is discussed are among the top-three ways to promote good workplace mental health.⁵¹

There are many groups, like **Mind**, that businesses can work with to develop the knowledge and language their leaders, managers and HR specialists need to confidently raise awareness of mental health. This is usually most effective once a business has identified mental health support as a need amongst staff through an employee survey, analysis of sickness days or feedback from managers. Outside groups can also help to develop practices and advice for staff to support a culture in which people are happy to ask for health and wellbeing support. Businesses can also draw on expertise from employer-led groups like the **City Mental Health Alliance**, or from charity coalitions like **Heads Together**, which is producing guidance and online training for SME firms this Autumn.

There are now also more campaigns, like **Time for Change** and Lloyds's **Get The Inside Out**, giving people the opportunity to talk about their own mental health experiences or demonstrate support for the issue. Barclays started a similar campaign, called This is Me, for people to remove the silence and stigma around talking about mental health at work. Businesses can show their support or get involved in these campaigns by sharing resources with staff.



This is Me, Barclays

This is Me is a campaign to raise awareness of mental health and challenge the stigma that surrounds it at work. Colleagues at Barclays started the campaign in 2014, telling personal stories about managing their own mental health and wellbeing. Since then, more than 250 colleagues have shared their experiences.

The stories focus on people as individuals, rather solely on their mental health challenges. Based on Barclays' experience, the campaign was backed by the Lord Mayor's Appeal in 2016 – now around 80 organisations in London take part, with a further 300 registering their interest to do so. The campaign has been extended to the North West of England with plans underway for Scotland and other regions. There is a toolkit for organisations to run This is Me in their workplace, which includes resources to help firms adopt other ways of raising awareness of workplace mental health.

The campaign has helped to change the culture around mental health at Barclays: the proportion of people disclosing a mental health condition has increased by 4%, and there has been an increase in the number of people successfully returning to work after time out for mental ill health. In support, the business has also launched Mental Health Awareness training, available to all colleagues. The campaign now includes stories from colleagues with a wide range of disabilities and health conditions, demonstrating that mental health is considered part of a people strategy focused on building a diverse and inclusive workplace culture.

"Barclays colleagues were the pioneers of This is Me, launched as a campaign to challenge the stigma around mental health in the workplace. Since 2014, we have seen an increase in understanding of mental health and wellbeing, and a powerful shift towards a culture of greater openness and inclusion. Our support for This is Me continues as it scales up to have an impact in companies across the UK."

Mark McLane, Barclays Global Head of Diversity and Inclusion, Barclays

Building a culture that supports good workplace mental health can also be achieved by increasing the experience and visibility of staff that colleagues can talk to about their mental health. Specialist organisations, like **Mental Health First Aid (MHFA) England**, can provide on-site training to colleagues who'd like to be mental health peer-mentors. This is particularly effective in organisations that have already raised awareness of the issue and want to provide on-going workplace support. Mentors can act as the first port of call for people experiencing poor mental health, playing a similar role to that of workplace emergency first-aiders for physical health. Unilever has worked with MHFA England as part of its approach to raise people's awareness and build a culture that supports mental health.



Unilever

Unilever is a multinational consumer goods company employing 7,000 staff in office, factory and research and development sites across the UK. It works with Mental Health First Aid (MHFA) England, an organisation that trains people to identify, understand and support individuals who may be experiencing mental ill health. Training people at their place of work, MHFA England works with thousands of employers all over the country.

Unilever started Mental Health First Aid training in 2013 after identifying mental health as a top reason for people accessing private medical insurance. Since then, Unilever has trained around half of its line managers and 250 employees through a mix of half- and two-day courses. The courses are designed to teach people to listen and respond to colleagues experiencing mental ill health and make constructive conversations about wellbeing part of regular line management.

Based on a similar model to physical first aid, trained volunteer employees make up 'Time to Talk' teams across all Unilever sites. With contact details displayed on-site, on the staff intranet and mobile app, people are never more than one conversation away from support.

MHFA training is part of Unilever's wider wellbeing strategy, which includes senior leaders and employees sharing personal stories about mental health, 24/7 access to trained counsellors and advice through an Employee Assistance Programme and a wide range of other support tools. For organisations at an earlier stage of workplace health and wellbeing, MHFA England also offers courses to raise awareness and understanding of mental health.

At Unilever, people are now far more confident saying that mental ill health is the reason they are reporting sick but the periods of absence are shortening. Greater mental health awareness means that employees and line managers are spotting signs of illness earlier and accessing support sooner which, in many cases, has prevented people from experiencing serious health issues. Unilever's continued challenge is communicating the support available from trained Mental Health First Aiders to people across its worksites.

"We aim to ensure that all employees are no more than #1chat1call1click away from help and working with MHFA has helped us to raise the mental health literacy of our employee population and build a supportive network throughout the business."

Nikki Kirbell, UKI Wellbeing Lead, Unilever

Some health and wellbeing issues may be too complex to be addressed by awareness raising and peer-support alone. People experiencing long-term, chronic and severe physical or mental illness, for example, are best supported by healthcare and rehabilitation professionals. Employers can still offer support to staff in these situations by signposting or enabling access to specialist organisations like Red Umbrella that can provide professional care swiftly and anonymously outside the workplace.

Red Umbrella

Red Umbrella is a consultancy service which provides businesses with bespoke packages to support mental health disorders and addictions. The 5-step cycle of mental healthcare offered by Red Umbrella ranges from: identification, assessment, diagnosis, treatment and aftercare.

Working hand in hand with HR departments, Red Umbrella's services cover the entire array of mental health issues, seeking to boost workplace relationships and performance. Once enrolled with Red Umbrella, employers will get a wide range of training, then can sign post to Red Umbrella's 24/7 advice helpline, where employees will be placed with a therapist to receive an initial assessment, diagnosis and a complete, comprehensive treatment.

Anonymity is key to Red Umbrella – they never pass on details of the issues and treatments employees receive to their HR department as this can increase fear and potentially discourage individuals from getting in touch to get the help they need.

Based on the issues being faced by the business they are working with Red Umbrella provide bespoke training and awareness workshops in the workplace to tackle some of the most challenging addition and mental health issues including suicide, drink/drug use at work and gambling. Furthermore, they also offer training for line managers and HR Departments. All for a small fee per head, per month.

The standard, disjointed, protocol of outsourcing training days adhoc, supplying a helpline from elsewhere and then referring onto occupational health/therapists can be costly and time consuming of HR. Red Umbrella's cost-effective method enables them to take on the entire process.

"External support offers the anonymity that is crucial for any employee engagement. By providing a service, such as ours, you are going above social compliance and investing in the most valuable assets your company has, its people."

Jack McGowan and Tim Ladd, Directors, Red Umbrella

Recommendation: Provide line managers with suitable training so they can confidently support their team's health & wellbeing

Design health & wellbeing support that considers factors inside and outside the workplace

The line between work and non-work-related reasons why people experience poor health is often blurred. As employers increasingly recognise that poor health, whatever its cause, affects people's performance at work, more are offering support to improve factors traditionally considered 'outside' the workplace. This can include creating a culture that supports financial and social wellbeing by understanding the impact these can have on a person's health and wellbeing.

The link between good health and wellbeing and people feeling financially secure and socially connected is well established. Offering ways for people to address the financial or social reasons that may be impacting their mental or physical health is a highly proactive approach to workplace health and wellbeing that recognises the impact a person's 'whole-self' has on their ability to work. Understanding employers' role in supporting financial and social wellbeing is an emerging area of occupational health and wellbeing.

Employers are increasingly interested in the issue of financial wellbeing as the number of UK workers in financial insecurity is growing. Household debt as a proportion of disposable income has risen 5 percentage points since 2016, with forecasts expecting a further rise of more than 10 percentage points by 2023. Around half (51%) of UK adults have used consumer credit in the past 12 months, and the average debt is currently at £12,500 per person among those in debt.⁵²

Money-worries have a huge impact on people's mental health, affecting their sleep, eating and family relationships, and their ability to concentrate, stay motivated, make decisions and cope with pressure at work. 1 in 4 workers say that money-worries have affected their ability to do their job, with around 2 in 5 (19%) saying they've lost sleep worrying about money.⁵³ This impacts people at work too – the average UK worker says that they spend 10 hours worrying about their finances during working hours every week.

Building a culture that is open about the impact financial issues may have on an individual is an important part of encouraging people to financially plan or reduce the stigma that can prevent people from getting seeking help. Organisations like [Money and Mental Health](#) or [Citizen's Advice](#) have useful advice and guidance for people wanting help with financial issues which employers can signpost to, particularly just before pay-day or around Christmas when people are more at risk of experiencing money-difficulties.

Employers can also help to build staff's financial resilience by offering workshops, seminars or signposting to information about budgeting and planning for retirement. Organisations, like Close Brothers, provide independent financial advice and information in the workplace, which can include giving staff access to helpful tools like budget and pension planners to help them be control of their finances.

Close Brothers

Close Brothers specialises in providing financial education, advice and investment services to UK organisations to help improve their employees' financial wellbeing. It works with employers to design and deliver programmes of seminars, webinars and online education, together with access to financial advice and investments so providing employees with support to understand, plan and improve their finances now and for their future.

Employees of all ages and levels of seniority face tough financial decisions, which has a knock-on effect on the workplace. Employers can help by offering rewards and benefits that can be used to improve finances and take proactive steps to include financial wellbeing as part of their overall wellbeing strategies.

More than 450 employers work with Close Brothers across the UK using financial education programmes to improve the financial awareness, confidence and health of their staff. But as much as organisational culture varies so too does the specific focus, objectives and starting point of a financial education programme, as these two examples illustrate.

A large UK law firm recognised the need to support its partner population in planning for their retirement. Working with Close Brothers it has introduced a programme of face to face seminars and one to one guidance clinics focussed around 'retirement readiness' and planning for the transition out of a full-time career. This not only deals with financial planning but it also addresses preparations for the change in lifestyle and includes access to coaching to become a charity trustee, positive psychology, will planning and optimising health. Not only has this been well received by partners, it has given the firm a structure to support partners throughout their late career.

Looking at financial wellbeing was important to a global oil and gas business, as part of its overall 'wealth, health and lifestyle' wellbeing strategy. Its financial wellbeing programme includes career stage seminars (early, mid and late); a choice of webinars including managing debt, student loans, improving credit worthiness, budgeting, lifetime savings choices, pensions, share benefits, renting and buying property and understanding tax, amongst others; an online education hub featuring a range of guidance including top tips, case studies, tools and modellers, video and interactive animations; and a dedicated helpline. This programme is taken up by over a quarter of its staff year on year.

"There is a weight of evidence showing the role of poor financial wellbeing on an individual's mental and physical health and also the knock-on impact on their productivity and effectiveness at work. As a consequence, more employers are looking at financial education programmes to help support employees, raise their financial capability and to drive improvements not only for individual financial wellbeing but also on business performance".

Jeanette Makings, Head of Financial Education Services, Close Brothers

As well as guidance and support, employers can help staff by offering benefits to boost their savings, improve cash-flow or manage debt through salary deduction schemes. Offering lump-sum payments for upfront costs like rent deposits and season tickets, and reclaiming it through monthly salary deductions can be an affordable and low-risk way for staff to manage their money. Employers can also work with organisations like Salary Finance to give staff access to low-interest loans or boost savings through salary deduction products.

Salary Finance & Hays Recruitment

Salary Finance works with employers to offer access to a range of salary-linked products designed to help employees save money and borrow sensibly. Working with employers means that Salary Finance make significant cost savings through lower customer acquisition costs and reduced credit risk. They pass these savings onto their customers so can charge lower interest-rates on their loan products.

Around half of Salary Finance's loans are used for debt consolidation. People on average save two-thirds in interest repayments relative to other market options – and this is higher for people with low credit-scores.

Partnering with Yorkshire Bank, Salary Finance also works with Yorkshire Bank to help people save by paying a regular amount into an instant access savings account directly from their salary. Doing so helps people build a positive savings habit, with 75% of customers saying that salary-deduction has made them save when they wouldn't have otherwise.

Helping people to pay less on debt and save more can reduce stress and anxiety and improve quality of life, as illustrated by [customer testimonials](#). Additionally a 2018 study by the Harvard Kennedy School found that that staff retention is 28% higher among employees who are Salary Finance customers.

In June 2016, Hays introduced the Salary Finance loan facility to its employees after organising its benefits into five key areas: Health, Money, Life, Working Environment and Learning & Development. Within these five pillars Hays tries to provide benefits that employees value and that address some of the new and pressing social issues that can impact people at work.

“Financial worries are one of the biggest causes of stress and it is often hard for people to have access to a loan facility with a reasonable interest rate if they haven't had an opportunity to build up a credit rating or are just starting out in their career.

"The Salary Finance loans offer our employees the opportunity to borrow responsibly and help them to fund life events, provide rental deposits, consolidate debt and provide a safety net in emergencies. The application process is straightforward and having deductions directly from payroll assists with budgeting. Helping to alleviate financial worries means that people can concentrate more at work and therefore this is beneficial to everyone".

Rosemary Lemon, Group Head of Reward, Hays Specialist Recruitment

Social wellbeing – a person’s ability to interact with the people around them – is also fundamental to good health and wellbeing. Poor social wellbeing is associated with loneliness, anxiety and low self-esteem, and physical effects like obesity and heart disease.⁵⁴

Meaningful relationships and social interactions have a positive effect on people’s health in the workplace, as well as wider benefits for decision-making, collaboration and innovation. Social interactions at work have been shown to reduce the stress people experience while at work by 19% and increase their level of productivity by 23%.⁵⁵ ‘Off-loading’ about a work situation with other colleagues can act as an emotional release and give people an opportunity to share advice about dealing with similar situations, helping the individual to be more effective.

UK employers increasingly recognise that encouraging social wellbeing benefits staff’s health and wellbeing. Given that people spend a third of their working-lives, on average, at work, employers can play a role in encouraging social interactions. This could include promoting the benefits of things that workplaces already do, like encouraging colleagues to take lunchbreaks together, participate in team sports, volunteer or be part of staff networks. Hogan Lovells’ health and wellbeing strategy encourages people to make connections across the business to help create a happier and healthier workplace culture.

Recommendation: Give physical and mental health equal focus and resource in company health & wellbeing plans

Hogan Lovells

Hogan Lovells is an international law firm. It has a comprehensive wellbeing programme designed to promote good health, wellbeing and resilience with a focus on prevention and early intervention. Mental, physical, financial, and most recently, social wellbeing are all taken into consideration and a number of initiatives are in place to cover these areas.

Hogan Lovells recognises the benefits of bonding and building relationships to the wellbeing of their people. In 2014 the firm set up the Hogan Lovells Choir, which has now grown to over 100 people from across the business sharing their enjoyment of music every week over lunch. The firm also has a dedicated space for people to listen to or play music on their own or with others as a way to take a break from work.

Encouraging groups that link socialising and sport has been another way for the firm to support mental and physical health. Recently the firm set up a basketball club alongside pre-existing sports club such as football, netball and hockey.

Combining the social aspect of wellbeing with other areas has helped to build and strengthen relationships across the firm. Feedback from participants suggests that it helps people to feel happier and more engaged at work. These activities are also beneficial in managing stress and anxiety.

In promoting social wellbeing, Hogan Lovells actively encourages and supports its people to set up social and networking groups that interest them. Recognising the time individuals give to such groups as part of their role is important in demonstrating the value the firm places on such activities in helping to create a happier and healthier workplace culture.

"The wellbeing of our people is very important to us. Social wellbeing enables our people to take time to focus on their interests whilst developing relationships with colleagues. We recognise a healthy, engaged and resilient workforce are able to perform at their best."

Lucy Munro, Director of HR - UK, People

Creating a culture that supports a whole-person approach is important to encourage people to take up employer support traditionally considered 'outside' the workplace. At Wales & West Utilities, designing a health and wellbeing strategy around the impact people's lives inside and outside of work have on their health was central to creating a culture that encourages people to ask for support.

Wales & West Utilities

Wales & West Utilities is the gas emergency and pipeline service that connects over 2.5 million homes and businesses throughout Wales and the south west of England. Working in a traditionally male-dominated industry with manual working in remote locations, Wales & West Utilities has focused on culture change as the way to support the health and wellbeing of colleagues that have tended to be reluctant to ask for help and to support them in recognising and maintaining their health and wellbeing.

Wales & West Utilities wanted their health and wellbeing strategy to take account of people's life and commitments outside the workplace as it directly influences their engagement, wellbeing and performance at work. Its aim was to demonstrate the support available in and out of work, and ensure that it was relevant to people's health and wellbeing whatever career stage they were at.

The strategy looks at colleagues' health & happiness, home & family, development, reward & recognition and the organisation's culture. This now includes support for carers to balance work with life at home, and stress and resilience training for people who are, or want to become a manager. Raising awareness about what outside of work can impact on mental health has helped to remove stigma, resulting in a 3-fold increase in the number of people making appointments to speak about their mental health challenges.

Talking about health and wellbeing in a way that was meaningful to everyone, demonstrating a 'whole-person' approach and aligning it with the organisation's values has enabled Wales & West Utilities to help people know about support and create a culture where the impact of life inside and outside of work are equally recognised.

The Occupational Health team has worked with a range of teams, including Human Resources and Communications, Health & Safety and Trades Union representatives, in communicating a consistent 'whole-person' health and wellbeing approach. This has helped shift the organisation's culture to one that actively promotes good health and wellbeing throughout the whole colleague journey from hire to retire.

"At Wales & West Utilities we want to make sure that we help keep ourselves and our colleagues 'whole', as only by having happy and engaged colleagues can we deliver outstanding customer service to the communities we serve. We've been working particularly hard to raise awareness around the importance of mental health and wellbeing at work, by providing the resources and tools for all colleagues and helping break the culture of silence around mental health."

Sarah Hopkins, Wales & West Utilities People & Engagement Director

Recommendation: Consider the needs of individuals inside and outside the workplace when developing your approach to health and wellbeing

Give people the option to work flexibly to help those experiencing poor health return to work

An increasing number of people work on a flexible basis, and this has benefits for individuals and employers alike. It's well-established that offering flexibility in where and when people work can boost staff's productivity and levels of engagement, and be an effective tool to build more inclusive workplaces. Making jobs available on a flexible basis also helps people to balance their life inside and outside of work, which is particularly important in enabling older workers and those with disabilities or caring responsibilities to stay in work.

The ability to work flexibly is also fundamental when people experience any form of poor health. People may require flexibility in when and how they work to attend check-ups or consultations, and to aid their recovery. Often the nature of people's poor health means that they're unable to work as frequently or in the same way as they're used to, if at all. More than 9 in 10 UK employers now offer some form of flexible working.⁵⁶

Today UK employers cite establishing flexible working and return to work policies as the single most effective strategy to improve workplace mental health. Providing options for when and how people work also improve staff's physical health, with employers saying that it's in their top-three strategies for improving overall health and wellbeing.⁵⁷ As part of this, most UK employers promote a mix of informal and formal flexible-working arrangements to support people depending on the nature of their poor health.

Having a clear process for staff to access formal flexible working arrangements is particularly important for people with long-term health conditions to have the option to consistently work on a flexible- or part-time basis as a way of managing their condition. But only offering flexible working through the right to request framework is not enough. Informal flexibility is often more helpful for people experiencing sudden, episodic or short-term poor health to recover from and prevent more serious illness.

In most workplaces this is agreed by an individual and their line manager, and arranged in a way that suits them and the organisation. For this to be effective, it's vital that conversations about an individual's work-life balance are part of regular line management. Making people planning as important as commercial delivery in line managers' roles is part of creating a culture that encourages these conversations. So is equipping managers to effectively spot the signs of and talk about mental health and signpost to support, as discussed in section 4.

Creating a culture where a flexible work environment is the norm for everyone ensures that people feel able to work on a flexible basis because of their health. Offering jobs flexibly from job advert onwards is a powerful way for employers to demonstrate their commitment to flexible working as the norm, not a benefit.⁵⁸

This is particularly important to develop a culture where people feel able to return to work at a pace that suits them after taking time off. More than 4 in 5 UK employers have occupational sickness schemes that pay people above statutory sick pay to encourage people to take time to recover from illness.⁵⁹ Creating a flexible work environment that supports people's phased return to work, as in the case of Simplyhealth, benefits individuals and their employer alike, enabling people to keep up the skills and social interactions that're associated with performance at work while maintaining their health.



Simplyhealth

Simplyhealth is the UK's leading provider of health, dental and pet plans. As well as being passionate about health for its customers, Simplyhealth wanted to improve the company's culture for the health and wellbeing of staff.

Simplyhealth have implemented a supportive and flexible return to work policy that enables individuals to return as smoothly as possible following a long period of sickness absence. It's intended to ensure staff can be at work and perform as well as possible after time off, whilst also encouraging line managers to offer a work arrangement that positively impacts staff's wellbeing.

Line managers meet informally with staff as soon as possible after they return to work. Access to an online checklist is provided to guide this conversation and ensure they ask if further support from an occupational health referral is required. It's expected that line managers conduct these meetings for every individual who has been absent due to ill-health of any kind.

Time limits aren't set by Simplyhealth for phased return as no two illnesses or conditions are the same. As part of the process the company considers all reasonable adjustments, which may include supporting an employee to return to work on a partial basis or reducing their hours initially and building them up to their full contracted hours over a maximum of 6 weeks.

After a certain period of absence, managers are expected to talk with the individual to discuss any support they may require. Currently, this kicks in after 3 absences or 8 days of absence in a rolling 12-month period. The process has helped to support employees get back to work. While the vast majority don't require long-term assistance, it allows managers to signpost to further workplace support if needed. This could include additional time off for appointments, getting Health & Safety to conduct an assessment on their workstation, phased hours or a temporary reduction in hours where this is supported by medical advice.

Simplyhealth has also been working with Yoke, a global wellbeing consultancy, for the past year to create a culture of wellbeing where people feel they can be themselves at work. Through a quarterly employee engagement survey, they ask about the health and wellbeing challenges people are facing. As a result, Simplyhealth piloted some resilience experiments with Yoke which was captured via surveys and heart rate data. People experienced more than 50% improvements in personal resilience and an appetite to sustain lifestyle changes, Simplyhealth's work with Yoke has been the springboard to really getting to grips with some of the difficulties people are experiencing, allowing the business to support and provide guidance.

"Getting to know personal stresses and resilience triggers through our work with Yoke Consultancy was powerful. Our light bulb moments created future strength and resilience for both Simplyhealth colleagues and our customers".

Corinne Williams, Director of HR and Engagement

Recommendation: Give people the option to work flexibly to help those experiencing poor health return to work



Summary of Recommendations

Proactively managing and promoting staff's health and wellbeing is the right thing to do and improves business' performance. It provides the opportunity to create socially and economically sustainable businesses that contribute to closing the UK's productivity gap.

Leaders that understand and communicate the role that healthier, happier and more inclusive workplaces play in improving people's experience of work are at the heart of good workplace health and wellbeing. Turning commitment into action requires everyone, especially managers, to be part of creating culture that reinforces the importance of health and wellbeing to encourage people to speak up when they need support. This is central to workplaces taking a proactive approach – one where people are engaged in their wellbeing and seek help early to get the support they need.

With the UK seeing a declining proportion of people rating their health positively, an increasing proportion disclosing a mental health condition, and an ageing society increasing those likely to experience long-term health conditions, workplace health and wellbeing will continue to be a differentiator between employers. And the business case for investing in workplace health and wellbeing is clear. Healthier and happier workplaces tend to be more engaged and productive, and how far people think their workplace promotes health and work-life balance is more important than ever in why people choose to join or stay with an employer.

Improving the health and wellbeing of working people is a shared challenge for businesses and the government. Recent changes to tax and National Insurance have impacted businesses ability to offer occupational health benefits and are expected to reduce their uptake. Businesses want the government's support of occupational health to be backed up by tax policy decisions. But there are steps that businesses can take in their own workplaces to better prevent and mitigate the impact of work on people's health and wellbeing.

While UK business is making progress, many employers are unclear about which practices they should adopt to most effectively bring about long-term improvements. Sharing practical steps on making health and wellbeing a leadership priority, targeting action on intervening early and building a culture that encourages health and wellbeing is vital to help every business put the proactive management and promotion of staff's health and wellbeing at the heart of their workplaces.

- Senior leaders should demonstrate commitment to the organisation's health & wellbeing strategy and communicate its value
- Provide line managers with suitable training so they can confidently support their team's health & wellbeing
- Promote free mobile health apps to staff to enable them to be in control of their own health & wellbeing
- Provide a comprehensive Private Medical Insurance package with access to preventative health & wellbeing support
- Work with external organisations to raise awareness of mental health and build a culture that talks about it confidently
- Give physical and mental health equal focus and resource in company health & wellbeing plans
- Consider the needs of individuals inside and outside the workplace when developing your approach to health and wellbeing
- Give people the option to work flexibly to help those experiencing poor health return to work



References

- 1 Telegraph, **Time To Talk Day**: the mental health statistics you need to know, 2017
- 2 Denis Stevenson and Paul Farmer, **Thriving at Work**: a review on mental health and employers, 2017
- 3 HSE, Health and safety statistics for the construction sector in Great Britain, 2017
- 4 DWP, DH&SC, **Improving Lives** Work, health & disability green paper, 2017
- 5 OECD, **How's Life? Measuring wellbeing**, 2017
- 6 **European Agency for Safety and Health at Work**, 2017
- 7 Dennis Stevenson & Paul Farmer, **Thriving At Work**: a review of mental health & employers, 2017
- 8 DWP, DH&SC, **Improving Lives** Work, health & disability green paper, 2017
- 9 Guardian, **UK labour productivity increases at fastest rate since financial crisis**, 2017
- 10 Mercer, Global Talent Trends Study, 2018
- 11 Full Fact, **Spending on the NHS in England**, 2017
- 12 Commonwealth Fund, **Mirror, Mirror**, 2017
- 13 Healthy Performance, **Employee health and wellbeing** is now a top five boardroom issue, 2018
- 14 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 15 FSB, **UK Small Business Statistics**, 2017
- 16 CIPD, **Health & Wellbeing at Work**, 2018
- 17 CBI, **Employment Trends Survey**, 2017
- 18 Willis Towers Watson, **Global Benefits Attitudes Survey**, 2016
- 19 CIPD, **Health & Wellbeing at Work**, 2018
- 20 Deloitte, **At a Tipping Point?** Workplace mental health & wellbeing, 2017
- 21 Hays, **What Workers Want**, 2017
- 22 Randstand, **3.1m shortfall in UK workforce**, 2013
- 23 Health & Safety Executive, **Work-related ill health** and occupational disease in Great Britain, 2017
- 24 Deloitte, **At a Tipping Point?** Workplace mental health & wellbeing, 2017
- 25 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 26 Gordon Waddell & Kim Burton, **Is work good for your health & wellbeing?**, 2006
- 27 CIPD, **UK Working Lives**, 2018
- 28 CBI, **Everyone's Business Tracker**: public attitudes report, 2018
- 29 WHO, The Case for investing in public health, 2014
- 30 CBI & Medicash, **Getting Better** Workplace Health as a Business Issue, 2014
- 31 Dennis Stevenson & Paul Farmer, **Thriving At Work**: a review of mental health & employers, 2017
- 32 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 33 CBI, Bupa & HCA, Health & Wellbeing in the Workplace Survey, 2018
- 34 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 35 Ibid.
- 36 Lee Hecht Harrison, Wellbeing Survey, 2016
- 37 CIPD, Absence Survey, 2014-2018
- 38 CIPD, Employee Outlook: mental health and well-being, 2016
- 39 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018

- 40 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 41 WHO, The Case for investing in public health, 2014
- 42 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 43 IQVIA, The Growing Value of Digital Health, 2017
- 44 GFK, Tech Trends 2017, 2017
- 45 Society for Human Resource Management, Study: Wellness Programs saved \$1 to \$3 per dollar spent, 2012
- 46 FT, Wearables in the workplace and the dangers of staff surveillance, 2017
- 47 Goldsmiths University, Human Cloud at Work, 2014
- 48 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 49 Ibid.
- 50 Mind, [Workplace Wellbeing Index](#), 2017
- 51 CBI and Bupa-HCA, Health and Wellbeing in the Workplace Survey, 2018
- 52 House of Commons Library, [Household Debt: Statistics and Impact on the Economy](#), 2018
- 53 CIPD, Close Brothers, [Employee Financial Wellbeing: Why it's important](#), 2017
- 54 Kings College London, Lonely Young Adults in Modern Britain, 2018 and [The Campaign to End Loneliness](#).
- 55 Ben Waber talking about People Analytics with Bruce Daisley on [Eat, Sleep, Work Repeat](#), 2018
- 56 CBI, Employment Trends Survey, 2017
- 57 CBI & Bupa-HCA, Health & Wellbeing in the Workplace Survey, 2018
- 58 CBI, [Time for Action](#), 2016
- 59 EEF, Sick Pay Benchmark Report, 2017

Produced by Alissa Dhaliwal & Jennifer Beckwith
To share your views on this topic or ask us a question, contact:



Anna Koch
Policy Adviser
anna.koch@cbi.org.uk