

Guide to Health & Wellbeing

An **HR Grapevine** supplement

2019

Are last orders unhealthy for workplace culture

How has corporate wellness changed?

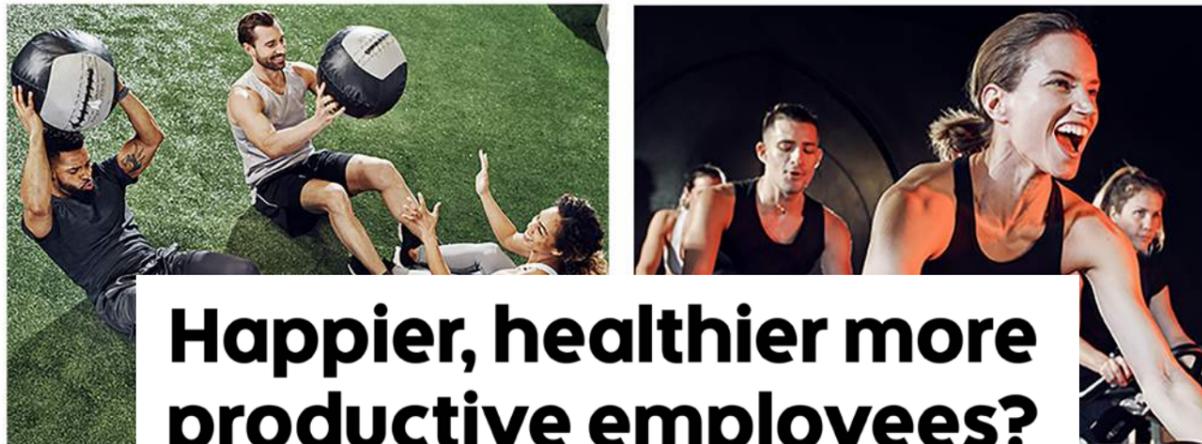
Ensuring the mental wellbeing of staff is a complex issue

Why employers should be financially educating their staff

Help your employees take control of their money and save for the things that matter to them


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Happier, healthier more productive employees?



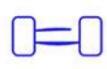
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WELCOME LETTER

“Our people are our greatest asset, and we recognize that a healthy, happy and committed workforce is vital to business success.”

Boots UK MD Alex Gourlay

Picture this: an employee is having a hard time handling either their physical, mental or financial health and they spend the entire workday worrying about their boss shouting at them for not being productive. Is that employee going to be producing a high quality of work?

Finally, businesses are waking up to the fact that employee health is intrinsically linked with the health of the business. Even something as simple as ensuring that you offer stressed workers support will do wonders for morale.

But where to start? Well, in this guide, you'll find all of the information you need to not only make a positive change in company culture, but actively improve the lives of those in the company. Isn't that just as important as profit?



K Howells

Kieran Howells
Deputy Editor,

HR Grapevine

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PUBLISHED BY:
Executive Grapevine International Limited,
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ISSN 2397-7078

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The Panel



Steve Watson
Head of Proposition



Welcome to HR Grapevine's 2019 Guide to Health & Wellbeing

Smarterly aims to turn the UK into a nation of savers and investors. At a time when employers are focused on employee wellbeing, HR functions are starting to look at the bigger picture when it comes to corporate wellness. This includes financial wellbeing. It's widely reported that financial stress has a detrimental impact on workplace productivity. Talking about money isn't always easy, but the move towards recognising better mental health in the workplace sets the right direction when it comes to providing your employees with financial support. This doesn't mean you have to know the ins and outs of their finances. It means giving them the information and tools they need to make better informed financial decisions. We help our clients to ensure their workforce is in a good place financially by providing an easy way for employees to save and invest through workplace savings.

There is much that can be done to support employees with their financial worries and improve their financial wellbeing. After all, improved financial wellbeing = improved productivity.

91% of employees are worried about money¹

But retirement is last on their list.

Here's an easy way for your employees to take control of their money and save for the things that matter to them



Investment ISA, Lifetime ISA, Junior ISA, General Investment Account



Payroll deductible



Easy integration with benefits platforms

Let's discuss how to put your employees in a good place financially:

hello@smarterly.co.uk
smarterly.co.uk

No form of investment is guaranteed, and the value of investments can go down as well as up.

¹Realigning the workplace savings offering to meet the needs of millennials, Smarterly

Our collection of industry experts give their opinion on Health & Wellbeing in 2019



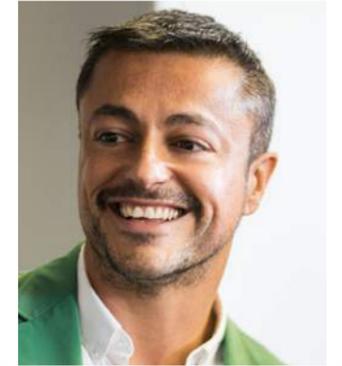
Emily Lofting-Kisakye
HR Director
Urban Outfitters Europe

Emily leads the people function for URBN Inc which includes Urban Outfitters, Anthropologie and Free People. After joining URBN nine years ago, she is responsible for the design and implementation of the overarching people strategy.



Catherine Allen
Head of Keeping People Happy
Ella's Kitchen

Having just completed an MSc in Psychology, Catherine is an experienced HR Director who currently holds the title of Head of Keeping People Happy at Ella's Kitchen, where she has worked for the past seven years.



John Athanasiou
Director of People
HarperCollins Publishers

John joined HarperCollins in October 2008. He is responsible for overseeing all areas of resourcing and retention, learning and development, as well as corporate communications and facilities, while sitting on the UK Board reporting to the CEO.





“Most of us work every day for money; we’re constantly thinking how to spend it, how to get more, how to save a bit, how not to run out, whether we’re earning enough, whether we should try and earn more”

Prevention is better than cure

Why employers should be financially educating their staff

Words by Sophie Parrott | Design by Matt Bonnar

“Financial health and wellbeing is not a luxury just for the wealthy. It’s a basic need for all,” the personal finance blogger, The Money Whisperer once said. As employers recognise the importance of good employee wellness more and more, they are upping the ante when it comes to their wellbeing offerings. Take companies who offer free fruit and healthy meals for example. Employers have recognised the personal and professional benefits of good nutrition, its correlation with physical wellbeing and, ultimately, the benefit of happy, healthy employees to the business.

Some firm’s offer meditation sessions or counselling services that focus on boosting mental health. They too acknowledge the importance of stress-free and productive employees, not only for the individual’s health, but for the business as well. With mental health currently such a hot topic in the HR space, many firms are putting this aspect of wellbeing at the forefront of their HR strategies. But, what about financial wellbeing? Are employers doing enough to facilitate financial wellness? New research has suggested not.



According to the Financial Wellbeing Index compiled by Close Brothers, 55% of employees say that their workplace doesn’t offer anything to improve financial wellbeing. Failure to recognise the importance of financial wellness has resulted in 77% explaining that money worries are impacting their work. With 24/7 communication blurring the lines between personal and professional life, employees are increasingly likely to bring financial worries into work with them. According to the research, employee concerns ranged from funding retirement (31%), paying off debt (27%), coping with household income reductions (23%) and making money stretch until pay day (19%). In some instances, employees may ask their employer for a pay advance, but it is obvious that this isn’t the long-term solution.

“There’s nothing in the world so demoralising as money,” the ancient Greek tragedian Sophocles wrote in the play Antigone over 2,000 years ago. And, according to Vicki Field, HR Director at private GP chain London Doctors Clinic, nothing much has changed since then. “Most of us work every day for money; we’re constantly thinking how to spend it, how to get more, how to save a bit, how not to run out, whether we’re earning enough, whether we should try and earn more, how to use it to look after loved ones and whether we need to borrow some.” As a result, Field says that the demand for financial wellbeing initiatives in the form of budgeting workshops or debt education sessions has increased. But are employers doing enough to facilitate financial wellness? →

Ryan Cheyne, People Director at the ground transport division of Booking.com, explained that financial wellness training is crucial. Acknowledging the importance of financial wellbeing to its employees led Booking.com to launch a full suite of employee benefits, specifically geared towards financial wellbeing. This started with a partnership with HSBC. "Throughout the year we run events and [during] Mental Health Awareness Week, HSBC did a couple of different sessions and gave 1-2-1 [financial] advice for employees who felt they needed it." But that is not all. Cheyne explained that because the firm has over 71 different nationalities working for the business – and a lot of recruits coming from overseas – setting up bank accounts can be complicated and will also stand as a barrier to employees trying to secure accommodation. "So, HSBC will come in and help those individuals set up bank accounts on a 1-2-1 basis," he added. 160 people have undertaken financial wellbeing training to date. Cheyne explained that numerous people don't have obvious or easy access to financial advisers so providing financial wellness training at work can help point employees in the right direction.

Nicola Wells, Global Reward Director at Unilever, told HR Grapevine that financially bailing out staff is not the long-term solution. "At Unilever, we want to be a responsible employer and I'm not sure that financially bailing employees out is the responsible option. What we are trying to do is equip them with simple tools that they can do with their families, with their partners, or on their own, to guide them on where they need to focus in their financial landscape." So, Unilever ran a six-week pilot of the Financial Wellbeing Programme in the UK where they partnered with Wealth Wizard to assess the financial wellbeing needs of individual employees and signpost areas of priority for improving financial health. She added: "Usual tools are so sporadic – and hard to find unless directly referred and equally we are trying to focus on what [employees] need." The real view for the pilot was to develop something scalable that could be rolled out universally.



“Pensions aren’t enough in isolation to support the needs of the workforce, especially those with life events that were at one time more accessible, such as buying a first home”

So, it seems that financial wellness offerings are increasingly high up on the agenda for employees. However, in line with the expression ‘prevention is better than cure’, Steve Watson, Head of Proposition at Smarterly explained that there needs to be emphasis on a savings culture that bypasses the prevailing ‘Keeping up with the Jones’ syndrome’. “Pensions aren’t enough in isolation to support the needs of the workforce, especially those with life events that were at one time more accessible, such as buying a first home. What’s needed is a workplace savings scheme, which includes pensions, accessible savings and financial education,” he added. This is just one of the solutions that could help employees feel on top of their finances. 

HR Grapevine

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Some interesting and relevant topics including:

- Wellbeing
 - HR technology
 - Career transition
- And more...

Visit our learning resources section on HR Grapevine



Previous Content Partners

Financial wellbeing – a workplace savings sidecar is a must! But which direction should you take?

The launch of NEST's sidecar savings trial late last year passed by without fanfare. Most people have very little - if any - understanding of the concept. It's currently being 'road-tested' by Timpson, the multinational retailer.

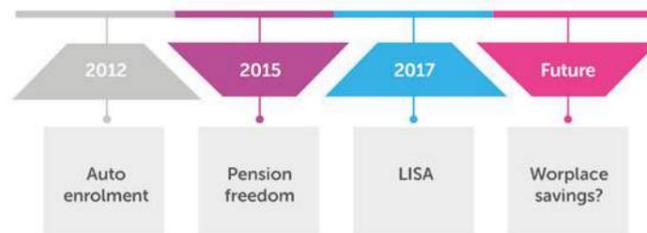
The sidecar represents a shift in agenda. The fact it even exists is a government-level admission that pensions in isolation aren't enough to meet the financial needs of today's workforce. Inaccessible pension savings can't help the 16 million people in the UK who have less than £100 in savings (Money Advice Service). One unexpected expense could cause major financial stress. Financial stress impacts workplace productivity levels which makes this an employer issue, requiring an employer solution.

Sidecar explained

The sidecar is a cash account that sits alongside the pension scheme. Additional contributions are allocated to the employee's cash account at regular intervals. Once the cash account reaches a set limit, all contributions are allocated to the pension scheme. If the employee withdraws money from their cash account, contributions are redirected again from their pension scheme until the cash account reaches the set limit. The cash account is accessible at any time for any reason; it's essentially an emergency cash fund.



The introduction of the sidecar suggests that accessible long-term savings products are on the government agenda. There's no doubt we're inching towards a 'workplace savings' environment that balances longer-term savings needs with shorter-term necessities.



Steve Watson
Head of Proposition



For further information visit www.smarterly.co.uk

Steve is head of proposition at Smarterly, the go to provider for workplace savings. He has over 25 years' experience in the employee benefits industry having worked globally in a number of strategic roles with expertise in flexible benefits and DC pensions.

Financial wellbeing for all

The NEST sidecar falls short of supporting the financial needs of all employees. Employers introducing this concept should think beyond an emergency savings pot. The following points are critical for success:

Payroll deduction

Employees find it easier to commit to saving when contributions are taken from pay and paid to the provider by their employer. Just like pension schemes.

Individual Savings Accounts (ISAs)

Provide a range of ISAs where funds are held tax-free, including the Lifetime ISA for employees under 40-years-old. There's a growing appetite for the LISA to become a government approved automatic enrolment vehicle.

Support and communications

Communication generally means better take-up rates. It's important that sidecar savings are communicated as part of a bigger initiative, for example, an overall financial wellbeing programme.

Platform and incentives

Just as payroll deductions make it easier for employees to save, the provider platform needs to be easy to use and provide tangible value, for instance, discounted fees.

What are the structure options?

A soft sidecar

This is the NEST model where employees save voluntarily through payroll into a savings vehicle in addition to the pension scheme. It works well for specific employee needs e.g. first-time buyers or higher earners.



Following the introduction of the tapered annual allowance, high earner pension contributions may be restricted. The soft sidecar model provides an alternative vehicle for contributions over the allowance – ideally an ISA for further tax efficiency.

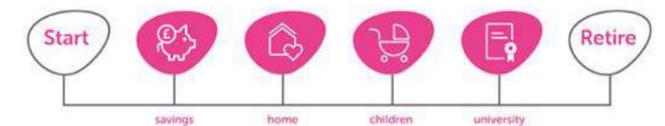
A hard sidecar

The hard sidecar recognises that pensions are part of the solution but not the solution. If you're serious about supporting all your employees, it's the ultimate structure.

The pension scheme becomes part of a wider 'workplace savings' programme. Contributions are split between the pension and an ISA, so if your existing pension structure is 5% from employee matched by 5% from the employer, it could change to 2.5% from each party paid into both pension and ISA.



Consider millennials - retirement is 30 to 40 years away - right now they have more pressing financial concerns like first home purchase. It's not denying the importance of pensions but recognising that retirement is the end of a financial journey - not the journey itself!



What's stopping change?

For years pensions have dominated the landscape at a huge cost to businesses, with little employee engagement. No amount of time or money spent on communications will increase pension engagement because pensions focus on one life event, whereas employees don't. Just like workplace savings.

Using data to drive global decision making

Eric Butler
Director



For further information visit
www.generali.co.uk

Eric Butler is the Director of Global Medical for Generali Employee Benefits (GEB). Eric leads the global healthcare practice, including medical and wellness products and programmes. He has over 25 years' of experience in private medical insurance, including 20 years focused exclusively in the international sector, working in numerous countries spanning five continents. Eric holds a Bachelors degree in International Relations from the University of California, Davis, and a Masters degree in International Management from the American Graduate School of International Management (Thunderbird).

Well-designed Medical Claim reports offer focused information to help benefit managers make important decisions about group cover and implement supplemental health programmes.

There are various options in the market, but the best Medical Dashboard Reports are those that present claims data in a highly interactive format, allowing users to study spending trends at the country level, and sorted by population, benefit/diagnostic category and medical provider. Data subsets allow benefit managers to pinpoint root causes for year-over-year changes, including Incidence, Frequency or Unit Cost.

With a comprehensive data set, benefit managers can make informed decisions regarding plan design, terms & conditions, eligibility, provider networks, HR policy and relevant wellness initiatives.



The value of data - from theory to practical application

As an example of how data can be applied, Medical Dashboard Reports for one large client revealed an unusually high volume of respiratory claims in an Asian country, representing 40% of total claims. This spending was higher than for any other client in the market. Analysis revealed that claims were overwhelmingly related to a high incidence of outpatient services for simple upper respiratory tract infections (e.g. the common cold).

Working with the client, we identified an internal HR policy that required a doctor's note for even one day's absence. This meant that all employees, regardless of their condition, were being required to visit a doctor to obtain a sick note on the first day of their absence, even though there is little a doctor can do to treat things like the common cold.

GEB recommended the following: an education campaign to help avoid colds and flus; use of telemedicine to secure medical clearance; an assessment of office air quality; changing of air filters; improved sterilisation of all office surfaces; a smoking cessation campaign; onsite medical kiosks to reduce outpatient consultations; and perhaps most significantly, a consideration of a change to HR policy.

By using data to drive insight and inform decisions, benefit managers and their insurers can more precisely address trends and cost drivers, allowing for a more effective - and affordable - health benefit programme for global staff.

Global Medical Dashboards

Information

Insights

Recommendations

GEB's Global Medical Dashboards provide an overview of claims experience and identify key medical trends and cost drivers to help clients make informed decisions on their global health plans, to better impact spending and diagnostic trends over time.

GEB's Dashboard reports provide country-specific detail on claims and utilisation experience to reveal insights on:

- Paid claims;
- Membership data;
- Per claim and per claimant KPIs;
- Large claims and high claimants;
- Benefit categories;
- Diagnostic categories;
- Cross-reference (drill-down) perspectives;
- Year-over-year changes, with indications on root causes e.g. incidence, frequency, and unit cost;
- Embedded benchmark data.

Our Global Medical Dashboard reports offer clients practical insight into claims experience to more effectively select and implement health-care initiatives that can help mitigate trends and cost drivers.

We use this insight to work collaboratively with our clients and network partners and identify initiatives to help address diagnostic trends, utilisation patterns, and the selection of network providers.

This approach of using information to gain insight and identify relevant initiatives sets GEB apart in the industry, and allows us to better support our clients all around the world.

Want to learn more?



WATCH the video:

<https://www.youtube.com/watch?v=e6SH4fQ4AMA>

geb.com



@GEBNetwork



Generali Employee Benefits – GEB



STATS & TRENDS

A 360° VIEW OF HEALTH AND WELLBEING IN 2019

Sickness days in NHS staff at Scallywags Children's Play Ltd. reduced from **38** to **31** on average and all staff committed to a healthy eating regime after gym memberships were partially subsidised and healthy food challenges were made

British Heart Foundation

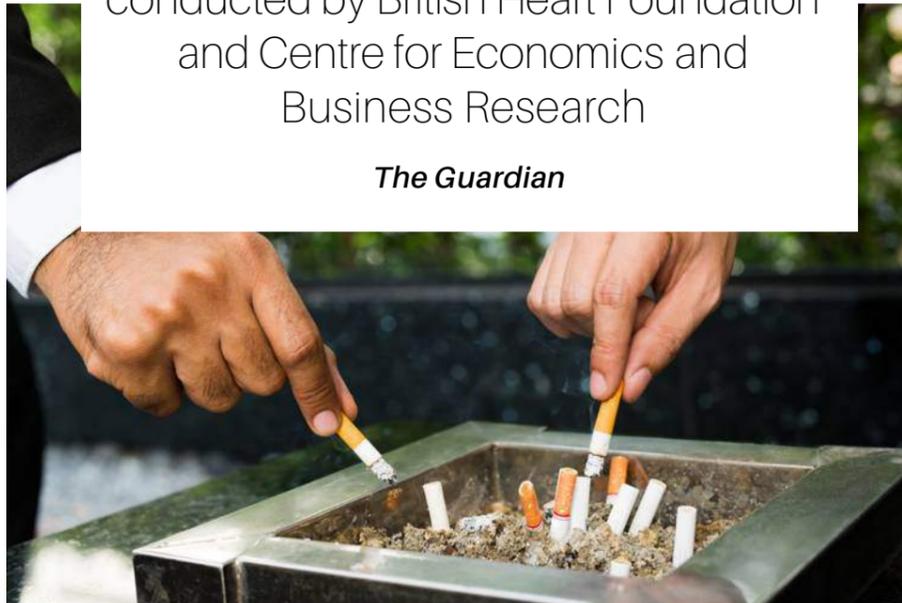


1 in **4** respondents to MIND's employer mental health report would go to their manager to report if they were experiencing a mental health problem

MIND

Smoking breaks cost British businesses **£8.4billion** a year. Costing **£1,815** a year for each full-time member of their staff – study conducted by British Heart Foundation and Centre for Economics and Business Research

The Guardian



Arriva Buses Wales health activities report encouraged exercise, fruit days and staff cycling initiatives and it reduced driver stress levels between **10%-15%**

British Heart Foundation

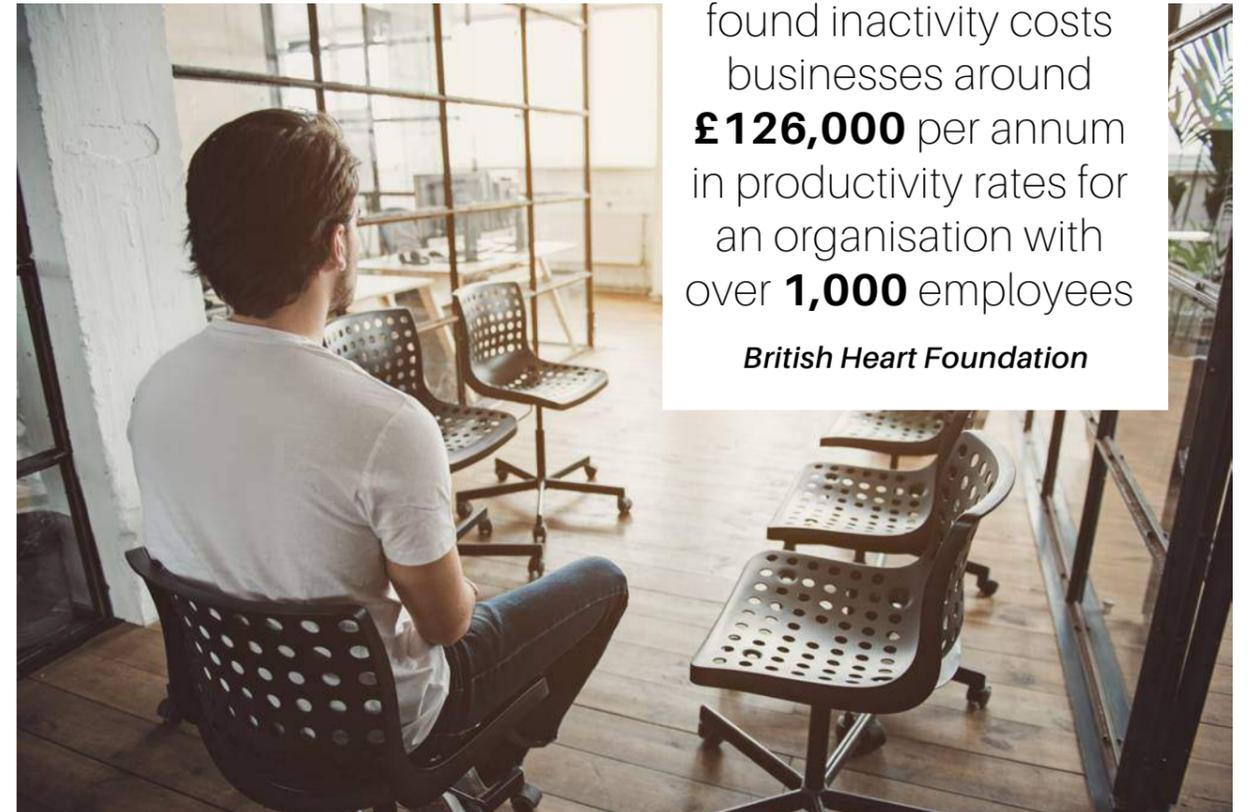
Sickness absences are lowest for managers, directors, and senior

ONS



Public Health England found inactivity costs businesses around **£126,000** per annum in productivity rates for an organisation with over **1,000** employees

British Heart Foundation





We're all in this together

Ensuring the mental wellbeing of staff is a complex issue, so how do we do it?

Words by Kieran Howells | Design by Adam Pettigrew

The workplace has an issue with mental health, and it's HR's job to ensure that it's being managed with the care and attention that it requires. Thankfully, the corporate world is waking up to the fact that if staff are burned out, overloaded and generally treated poorly by management, then morale, productivity and ultimately finances suffer greatly.

Whilst the emphasis on wellness in the corporate sector is a welcome sea-change in the way that C-suite views the health of its staff, only now are we realising the true extent of the issue. The World Health Organisation tells us that 264million people suffer from depression worldwide, whilst one in seven people in the workplace suffer from mental health issues, according to research conducted by Mentalhealth.org, yet many feel that due to historic taboos around the conversation, or the struggle to define what it is that their dealing with, mental health is still somewhat swept under the corporate rug.

And whilst much good is being done, it's not enough; mental health is currently the single greatest cause of absence from work, whilst simply providing the support that workers need could save UK businesses alone in excess of £8billion per year. Even outside of the workplace, the issue is prevalent in society. Mental health is the second leading cause of disability worldwide and whilst those suffering from it make up an average of nearly 15% of the national workforce, its effects on those around them can also cause harm. Acas states that mental health sufferers are 37% more likely to get into a conflict with a colleague, whilst half of all respondents believed that they are less patient with both colleagues and even customers.

So why is it so hard for businesses to ascertain exactly what they need to do to support staff? Well by very nature, according to Network Rail HR Director Kris Jeffrey, it's the vastness of the field that HR experts struggle to comprehend. "For each of us, how we define and consider what constitutes mental wellbeing will be different. Mental wellbeing relates to and is influenced by our mood, our relationships, environment, life experiences, the work we do, our sense of purpose, genetics and uncontrollable factors (e.g. weather and traffic), physical exercise, financial stability and much more."

It's understandable, then, to see why those with a limited budget and basic understanding of the issues that surround mental health struggle to support their staff in any meaningful way. However, there are of course a myriad of options – most of which don't require a significant financial investment – to help those going through a period of mental instability. And whilst there is no 'one-size-fits all' solution to caring for those with mental illness, even the most diverse and varied organisations are making strides in creating programmes of wellness that work for all staff, no matter what they do or when they work. One such organisation leading the way is London City Airport.

"I guess like most employers we've recognised the need to provide support for everyone alongside physical and financial wellbeing programmes. At the airport we have several initiatives to directly support colleagues, such as 24/7 helplines, counselling, online programmes (such as mindfulness training), online support to managers to identify and manage mental health issues," says London City Airport HR Chief Michael Spiers. "We introduced 12 Mental Health First Aiders to the airport in May. Ultimately, providing an environment where everyone feels safe and comfortable. Talking about it is the major step to supporting employee mental health," he adds.



"We believe it's more powerful if everyone looks out for their colleagues"

As Spiers states, simply opening a route of dialogue around the issue is a significant step towards building a positive work culture. This view is shared by Kay Harriman, HR Director at Hilton Hotels, who much like Spiers, has a diverse range of staff and had to consider how to approach creating an effective mental health strategy that works for those who work outside of traditional 9-to-5 work pattern. Her solution, which she states has been effective, was to ensure that all manager go through training in how to not only identify issues, but also work out a strategy with the staff member that works for them. "Our leaders go through a training programme focused on creating conditions for team members to thrive, then every individual is encouraged to develop initiatives which truly respond to their needs, helping them to feel more resilient and positive in mind, body and spirit. Whether it's help with financial planning, flexible working practices, an early finish to get to a regular language lesson, talks with inspirational speakers or something altogether different, individuals feel empowered to create a programme that suits them."

And whilst ensuring that managers have the tools needed to aide their staff with mental health issues is an effective way of handling pre-existing cases, it should fall to all workers to identify the early signs of mental health issues, as this is a far more effective way of ensuring the welfare of staff. As Charles Tyrwhitt Director of HR Phil Vickers states, "It's important to remember that everyone always has 'mental health' – sometimes we're in good mental health and other times we're not. The key thing is to spot the signs when someone perhaps isn't at their best and would benefit from help and support."

This concept makes up the backbone of Charles Tyrwhitt's policy on welfare, which Vickers states has been an eye-opening and extremely successful programme. "One of our values at CT is 'I look after myself and others' as we believe it's more powerful if everyone looks out for their colleagues," he states. Charles Tyrwhitt has supported its people-first wellbeing strategy with a host of complimentary services such as a 24-hour hotline and meditation, amongst others – but Vickers states that real secret to helping staff is to break down the taboos around mental health and shout about the services. "It's important to make sure these services are well advertised; having them hidden doesn't help anyone!" **HR**

"It's important to remember that everyone always has 'mental health'"



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available on
HR Grapevine



How does your organisation's mental health support measure up?



There are a lot of things that employers can do to promote good mental health at work. But how do you know if you're getting it right?

Developing a clear picture of the mental health of your organisation is essential to understanding how well you are supporting people and the factors that affect staff wellbeing in the first place. It will also help you work out whether your approach is effective and plan future improvements.

This may sound complicated but there are many ways of gathering this information from staff, some of which you may already be doing.

Staff surveys, HR data, 1-2-1s and appraisals are all ways of formally and informally gathering the views of your staff. Adding specific questions about mental health into these tools can help you build a comprehensive picture without adding extra work.

If you'd like to take your understanding to a deeper level, we can help. We've established the only benchmark in the UK dedicated to workplace mental health. Our Workplace Wellbeing Index will help your organisation find out where you are doing well and where you can better support the mental health of your staff.

Emma Mamo
Head of Workplace Wellbeing



For further information visit
www.mind.org.uk



You'll take part in staff and employer surveys to help us assess where the gaps lie between your approach and staff perceptions. We conduct reviews of your policies and provide you with a comprehensive report with recommendations for improvements.

Over 100 employers joined our Workplace Wellbeing Index in 2018/19, from across the public, private and voluntary sectors. Taking part will help you better understand how your mental health support compares with your peers. You'll also benefit from best-practice learning and gain public recognition of your organisation's commitment to workplace wellbeing.

Plus as a charity, all our profits go back into funding our charitable work, so you'll be supporting our mission to make sure no one has to face a mental health problem alone.

Join our Workplace Wellbeing Index and find out what your employees really feel about how you support their mental health.

[Find out more here](#)

If you want to attract and keep great staff, supporting the mental health of your people needs to be core business for your organisation

We are Mind, the mental health charity.

We exist to make sure that no one has to face a mental health problem alone.

Our research shows that poor mental health at work is widespread with almost half of us having experienced a mental health problem in our current job.

Improving workplace mental health must be a priority for all employers across the UK, regardless of workplace type, industry or size.

There are many ways to take action and we're here to help.

Our expertise makes us an essential partner in your journey towards better mental health at work.

The cost of poor mental health to the economy is between
£74 billion and £99 billion
per year

48% have experienced
poor mental health at their current employer

Less than half (44%)
say that the culture in their organisation makes it possible to speak openly about mental health

Contact us to find out how we can help
mind.org.uk/workplace
work@mind.org.uk

"If you look at ROI, investing in employee mental health is always worth it."

Angela Lewis,
Director of People,
Companies House



Registered charity number 219830



Is falling absenteeism masking other problems?



Absence is commonly the main measure of employee wellbeing. The CIPD has been recording it for almost twenty years. The latest CIPD/Simplyhealth Health and Well-being at Work 2019 report reveals that the average level of absence is 5.9 days per employee, per year; down from 6.6 days in 2018, and the lowest level ever recorded by the survey.

You might think: great news! But is it masking other unhealthy practices? While absence is always a valid measure, there are many more indicators of the health of an organisation and its workers.

So, what could the drop in absenteeism be hiding? The prevalence of presenteeism and leavism for a start. Presenteeism, when people come into work sick, occurs in 83% of organisations, and a quarter of respondents in the CIPD research report an increase in presenteeism over the past year.

Leavism is a new concept that will be familiar to many. Identified by Professor Sir Cary Cooper, leavism is when people use allocated time off to work, or if they are unwell, or working out of hours. Almost two-thirds of organisations have observed some form of leavism over the past year.

Presenteeism and leavism are red flags for deeper organisational issues that might be affecting wellbeing. Heavy workloads are the main cause of stress at work, and this could be a major reason why employees continue their work outside working hours. Cultural influences could be at play too. If leaders don't lead by example, they make it acceptable to come into work unwell, or to work after hours, or on holiday.

Pamela Whelan
Director of Corporate



For further information visit www.simplyhealth.co.uk

Both are unhealthy practices. People won't get the break from work they need. Not to mention the effects on performance caused by unwell employees working – they'll take longer to get better, and there's a risk of passing on illness to others, if they come into work.

When it comes to tackling these issues, only a small proportion of companies are taking steps – just a third and a quarter respectively. Some of the most common ways to discourage presenteeism and leavism include better guidance for all employees, and training for line managers to spot warning signs. It's critical for employers to look beyond absenteeism to truly understand what drives employee behaviour, and take action to deter these unhealthy practices.



Download the full CIPD/Simplyhealth Health and Well-being at Work 2019 report for the latest on managing absence and more workplace wellbeing trends

All figures taken from the CIPD/Simplyhealth Health and Well-being at Work 2019 report



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Healthier living at work for happier employees

Almost 27 million working days were lost to work-related ill health in 2017/18¹. However you want to spin that figure, it's a lot. While more and more people are getting active - going to the gym, jogging, climbing - in their spare time, there are still countless people whose work hours are sedentary.

When you're sitting at a desk for eight hours a day, barely moving except to type and drink coffee, you're going to suffer. Mentally and physically. But there are ways to gently encourage better ways of thinking, living and working, ways which don't break your budget - or your time.

After all, when employees are happier, healthier and more content in their workplace, those ill-health days become fewer and fewer. Absenteeism and presenteeism will reduce. And you'll find yourself attracting the best talent as your reputation as a great place to work improves.

Improve mental health

If only it was as easy as just saying 'improve mental health.' It's not that easy, not at all. But what is easy is making sure people are aware of the importance of mental health, and that they know they have your support.

The easiest way to ensure staff have the support they need is by introducing an employee assistance programme (EAP). Knowing that problems can be shared with experienced, qualified counsellors over the phone 24/7, 365 is a stress reliever in itself.

Having this support in place makes integrating a wellbeing strategy infinitely easier - when the difficulties of dealing with wider mental health problems are taken care of, you can concentrate on making the small changes that will make big differences.

David Price
CEO

health assured

For further information visit
www.healthassured.org



Encourage healthier eating

It might seem an obvious choice, and it is - but diet affects more than weight. Proper nutrition enhances mental health, and creates a pleasant atmosphere. Start making changes by providing healthier snacks in the office. While people might be delighted to find a box of doughnuts in the kitchen first thing in the morning, they'll be a little less delighted when the sugar crash kicks in later on.

A daily box of fruit, some mixed nuts and seeds - these are the sort of slow-release energy snacks that people need. There might be some grumbling from the sweet-toothed in the office, but once they get into the habit, they'll come around.

Also ensure people are hydrated. Tea and coffee are office staples everywhere, but they tend to have a lot of sugar added. A glass of fresh, cold water is far better. When people are properly hydrated, they can think quickly and more clearly - it's far more productive than relying on caffeine.



Encourage more exercise

Office workers apparently spend between four and nine hours a day seated at their desks². That's a long time by anyone's measure.

Brisk physical activity is the answer. Set up a running club, offer gym discounts (or even onsite facilities, if you have the space). Displaying posters encouraging people to go for a run - or even a short walk - on their lunch hour is a cheap way to get people moving.

When a workforce is physically active and healthy, then they're far less likely to be absent due to musculoskeletal issues - these problems cause almost 10 million days of lost work per year.

Monitor working hours

Working longer and longer hours is a trend, but it could lead to increased risk of cardiovascular issues³. The same goes for haemorrhagic strokes and high stress.

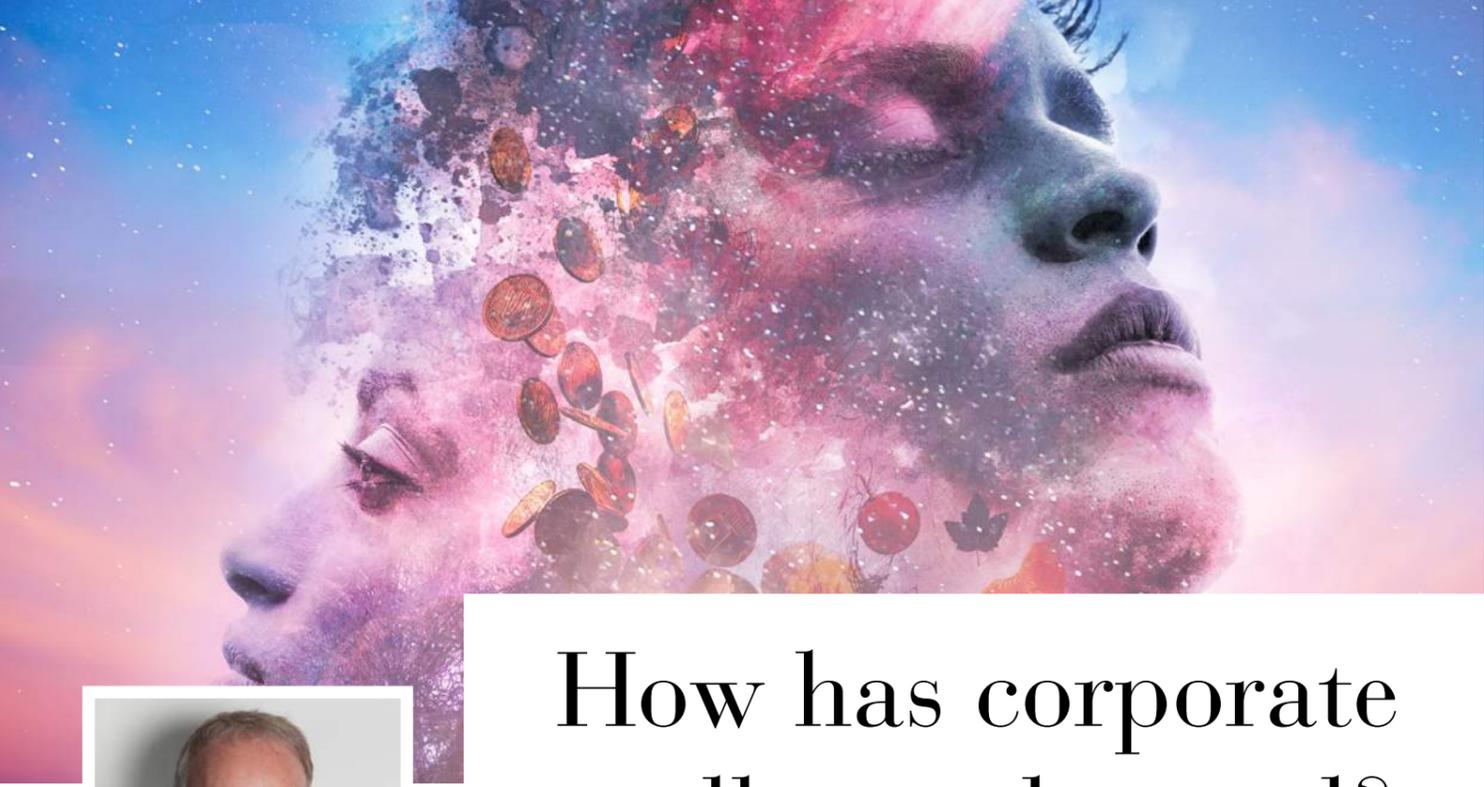
Some people want to work hard, and put in a lot more hours. And that can be a good thing. But if it's affecting their health negatively, you should step in. Let them know you appreciate their efforts, but a break will do them a world of good. It's about quality, not quantity - reward good work, reward hard work, and try to discourage overwork. If someone is stressed, within or without the workplace, refer them to the EAP to talk through their issues.

Make changes to culture

Educate your employees on the benefits of all the above. Newsletters, posters, meetings - use all the tools at your disposal to show people that there are better and easier ways to live well. Encourage the sharing of ideas and personal goals with leadership by example - share your own stories, issues and ideas.

Health Assured offer expert advice and guidance with all of these issues as part of our award-winning EAP. Our app and online portal feature webinars, articles, advice and tools to help you and your employees live the healthiest life you can. Visit www.healthassured.org and book a demo of our services today.

¹<http://www.hse.gov.uk/statistics/dayslost.htm> ²<https://assets.fellowes.com/press/181018-UK-sedentary-research.pdf>
³<https://www.safetyandhealthmagazine.com/articles/13810-working-long-hours-may-raise-cardiovascular-disease-risk-study>



How has corporate wellness changed?



Steve Watson
Head of Proposition

Just a few years ago corporate wellness for most employers was just about providing an insurance programme to cover employees in the event they were no longer able to work. Private medical, disability and life insurance ensured financial support to the employee and their family if something were to happen to the employee.

Later, employers started to understand that employee health and wellbeing were central to the success of the business and began building wellness strategies that put employees at the centre. Perhaps the most important realisation was that not all health issues are visible. They don't always result in absenteeism or disability claims; but they do impact productivity; corporate wellness started to focus on prevention.

Today, mental health resilience is a huge focus for employers. Personal problems are no longer seen as issues that must be left and dealt with outside the workplace; employers recognise that stress, worry and anxiety – no matter what the cause – can't just be dismissed as it often impacts on employees' ability to do their job. Employee assistance programmes and similar schemes are now the norm to ensure employees get the support they need.

The latest step in the evolution of corporate wellness is the link between financial concerns and workplace productivity. Pensions are obviously important, but the financial situation we find ourselves in today and the outlook for the future means we've long outgrown the days when a pension scheme was enough to support financial health. Access to financial education and relevant financial products is the way forward.



For further information visit www.smarterly.co.uk



www.urbanoutfitters.com

Emily Lofting-Kisakye
HR Director

Corporate wellness has fundamentally changed in the last years, which is absolutely for the better. The responsibility that business and the industry has to provide adequate and thought-out support tools and training has increased in level

dramatically. The importance of the ability for employees to feel supported and able to honestly talk has never been as high and we all have a responsibility within our, HR, profession to lead from the front and to support business in the best possible way.

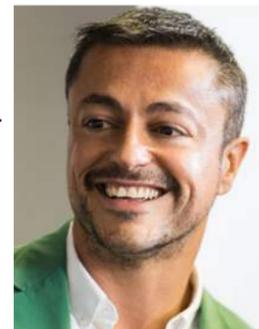


www.ellaskitchen.co.uk

Catherine Allen
Head of Keeping People Happy

More businesses are realising that to grow, you need to invest in the wellbeing and mental health of your employees, which is why it has become a priority in recent years. The increase in mental health first aiders and workplace wellness programmes reflects this and is really

encouraging to see. But there are still organisations that see wellbeing programmes as a way to protect themselves, rather than recognising the commercial and employee benefits, and I'd love to see a shift in this mindset.



www.harpercollins.co.uk

John Athanasiou
Director of People

I think it's become more of a priority for organisations as it's a big part of diversity and inclusion (D&I). It's on employees' minds (and they voice it) and so it's important for engagement and the health of your organisation in this 21st century modern world of digital and globalisation.

Employees' voice and creating the best place to work drives it, as employees are a key asset and therefore a competitive advantage. It's crucial to employees as they want to work in cultures where it's a good place to be – ie creating kinder cultures.



Last orders on unhealthy workplace culture

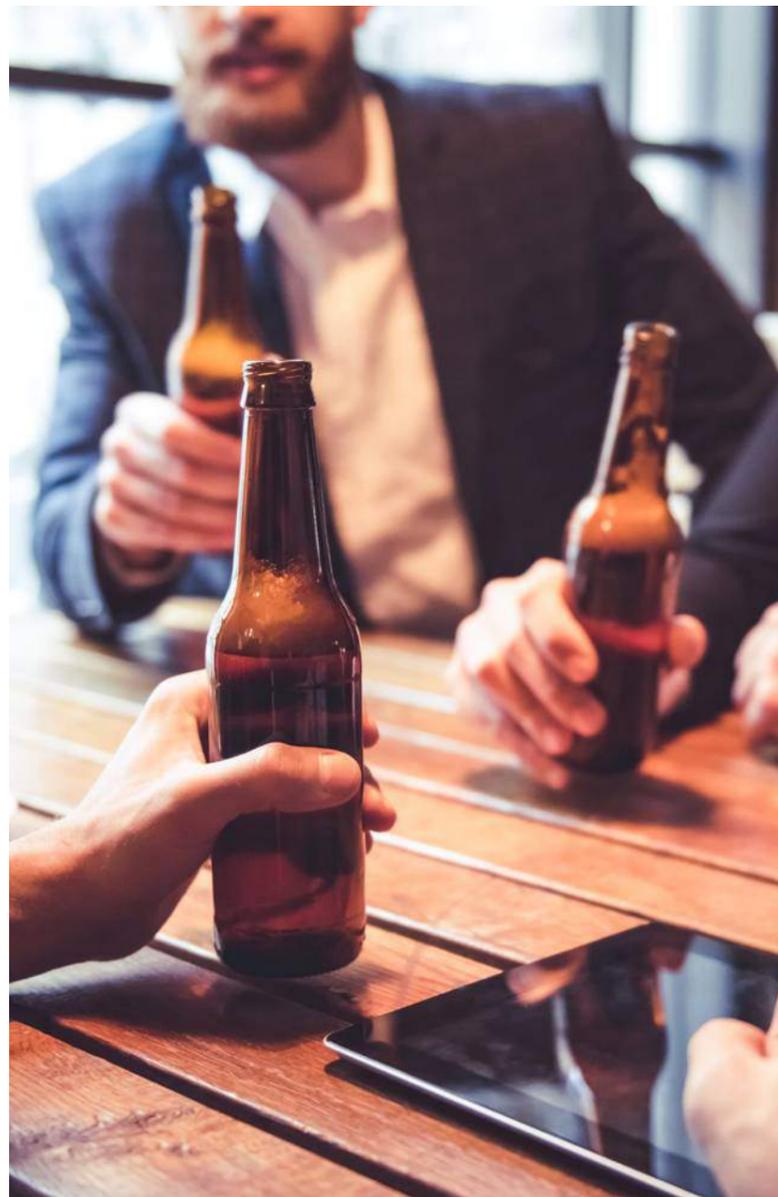
The heyday of afterwork drinks might be fading away - but are you sure your wellbeing policy is as good, or as fair, as it could be?

Words by Daniel Cave | Design by Matt Bonnar

The long boozy lunch. After work drinks. Office cake culture. For some, work doesn't stop at the desk – it's a chance to socialise, unwind and compete; food and drink at the centre of it all.

Whilst many can't wait to drink with colleagues or get involved with the office bakesale, there are many that drink and eat for fear of not fitting in. A description from an Evening Standard columnist, writing about the prevalence of drink-centric workplace socialising in 2014, pinpoints the awkwardness one might feel by turning down a drink at a work social or professional event. "If you feel embarrassed just order fizzy water and if anyone is rude enough to ask what it is say it is a double gin and tonic," Joy Lo Dico wrote. Many have gone through exactly this. Worried that declining a drink will negatively impact their career.

However, the headlines are telling us it's all changing. Insurance marketplace Lloyd's of London, reported to be the "last bastion of the financial district's boozy culture", recently changed its code of conduct to bar those under the influence of alcohol from the building. Whilst some were, and will be, vexed at this, for many it didn't matter – drinking just isn't part of their working life.



One reason is the prevalence of fitness and wellbeing culture; many just aren't interested in drinking with their colleagues – or at all, if up-to-date stats on abstinence are to be believed. Keen to match changing mindsets, employers are now providing employees with fitness-related benefits. Reebok provides an on-site gym with CrossFit classes. Microsoft covers the cost of expensive gym and fitness classes. In the oft-cited 'War for Talent' employers are keen to show potential hires they understand them.

And, with private medical insurance, gym memberships and free eye tests consistently come top of the pile for most popular wellbeing perks, it looks like this tack could work. It seems to be true – at least from anecdotes I've heard. Recently, I spent some time with someone who works in the

city, London's famous financial district. He said one of the best things his line manager has done for him recently was to turn a blind eye to him arriving back to his desk late after lunch by circa 15 minutes each day. Not because the young man was desperate to get one last round in at a local boozier – but so he could properly finish his daily gym routine.

Karl Simons, Health, Safety, Security & Wellbeing Director at Thames Water has noticed this step change in what employees want – evolving the water services company's benefits offering to meet today's trends. "At Thames we continue to create a culture of care that has rapidly evolved over recent years and is underpinned by a plethora of initiatives that benefit our employees," Simons explained. In practical terms, this has meant changing its employee offering to include health-focused benefits. Five years ago, Thames Water started providing personal medical assessment for all employees. Wanting to be as inclusive as possible, this extended to a vast number of contractors too.

“Above all we want to see employers creating a culture where all staff – including those experiencing a mental health problem – can ask for help”

Simons has noticed a direct benefit for the firm as a result. "This approach is affecting how our people perceive the organisation's direction and how its leadership is instilling a mindset of confidence that they matter. The outcomes of a comprehensive programme like ours has led to better engagement and openness as issues arise with a massive upsurge in employees coming forward seeking help, support and guidance at their time of need," he added.

At Mind, the London-headquartered mental health charity, Emma Mamo, Head of Workplace Wellbeing, is also aware that many employers see the business sense in looking after their staff. However, at Mind, Mamo explains that "above all, we want to see employers creating a culture where all staff – including those experiencing a mental health problem – can ask for help if they need it and know they'll be met with support and understanding."



This help can take the form of benefits. Whilst Mind has a comprehensive mental health at work policy it also offers a cycle-to-work scheme, subsidised exercise classes and six days off a year on top of 25 days holiday. It is also aware that long hours can have a negative impact on employee health. With the World Health Organisation recently adding 'burn-out' to its list of recognised health problems – defined as "chronic workplace stress that has not been successfully managed" – and as the condition is getting increasing media attention, Mamo is keen to explain how Mind is challenging this. "We promote a good work/life balance and actively discourage a long-hours culture," she added. "That means things like ensuring no-one feels pressured to come to work if they're not well enough, having fair sick-pay and taking steps to ensure good workload management." ➔

However, blanket policies and stringent rules around employee wellbeing might actually be damaging. Helen Grover, HRD at GEFCO UK, a logistics solutions firm, understands that whilst there appears to be a strong link between physical wellbeing and productivity “we are acutely aware of the challenges involved with implementing wellbeing initiatives that support everyone.” Working in an industry that encompasses active warehouse staff and sedentary roles, such as haulage drivers, Grover has a challenge on her hands. For Grover, it’s about supporting staff rather than pressuring them into changing – It helps staff measure their activity levels and offer fitness clubs to encourage social participation in exercise. “[It] goes beyond a simple box-ticking exercise or something to enforce. It’s about encouraging moderation, but also treating staff as responsible adults that can have fun and treat themselves too.”



Barry Stanton, Head of Employment Group, at Boyes Turner, a Reading-based solicitors, agrees that staff should have agency in their own fitness – adding that wellbeing programmes could actually end up being discriminatory. “Where wellbeing moves away from the more holistic wellbeing services to physical fitness exercise classes or gym memberships, that might be more problematic where there are those who, through physical or mental ailments, are unable to participate in the same way and may therefore consider that they are being excluded from potential benefits,” he explained. He advised that employers balance their offering to circumvent this potential issue. “Balanced programmes are more likely to avoid complaints, so gym membership may appeal to some whilst others may value more highly access to yoga or meditation classes. An unbalanced physical wellbeing programme is unlikely to be inclusive when it leans heavily in favour of physical activity.”

“It’s about encouraging moderation, but also treating staff as responsible adults that can have fun and treat themselves too.”

So, what does this mean for employers trying to get their workforce to be healthier? Whilst matching benefits and wellbeing programmes to employee wants in 2019 is crucial, it has to be mindful that the workforce is diverse and requires different things. Furthermore, employers can’t dictate what staff do out of work - if staff want to enjoy a drink or a slice of cake with colleagues, that should be seen as a positive thing. What employers can do is ensure they have a range of benefits to help staff – from fitness classes to medical examinations and even social events like bingo or quizzes - alongside education around making healthy choices. Ensuring that everyone can take control of their work-life choices and say no to a drink, or a pre-work spin class, or a long-hours culture - if it’s not for them. 

The Health e-Hub is available on



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Counselling



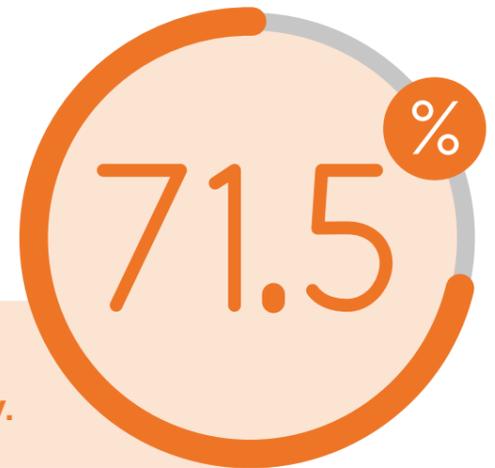
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We're *your* healthy advantage

Online healthcare & employee wellbeing: The perfect match

The healthcare landscape is ever evolving. With 26% of people now waiting two weeks for an NHS GP appointment – and this timeframe set to increase in the coming year – the current unmet daily demand for GP consultations is set to rise from 100,000 to 180,000 in the next three years.

We understand that taking time off to see a doctor or other specialist service, such as psychotherapist or physiotherapist, is inconvenient but it's also costly – for the employee and their employer.

We spend our lives communicating with others and accessing a wide range of services instantly on our mobile devices, so it makes sense to extend that to how health and wellbeing is approached.

At videoDoc, our experience shows that employees and their employers are simply not aware of the full extent of remote health and wellbeing services.

Did you know that 75% of everything treated in general practice, in-person, can be successfully dealt with by clinical teams online? And that 82% of working adults now want access to healthcare outside of working hours?

Whilst we understand that nothing can replace a face-to-face, hands-on appointment with a GP or healthcare practitioner, we do have to be realistic about the current demand on these already over-stretched services. And also realistic about the growing consumer demand for much more convenient online healthcare.

Mary O'Brien
Founder



For further information visit
www.videodoc.co.uk



Research conducted by videoDoc backs this up and found that:

- 70% of survey respondents believe their company should offer access to an online GP.
- 85% believe employers have a responsibility to support employee health and wellbeing.
- 33% would prefer a modern online GP consultation service, versus the traditional in-surgery consultation, if it saved them having to take time off work.
- 52% of UK employees have delayed seeking medical advice because they did not want to take time off work.
- 27% admitted that the most likely reason for having to take time off work would be to attend a GP appointment, with 1 in 5 taking a full day leave to do so.

The growth in demand for online healthcare services is also apparent from our own business growth – seeing a 350% increase in demand for our services in the last two years.

What are online healthcare services and when should they be used?

With videoDoc, employees get access to a healthcare professional within 10 minutes, a speedy diagnosis (or simply advice and reassurance if that's what they need) and, when needed, a prescription sent to their preferred pharmacy or medication delivered direct to their home or office.

In addition, we know that mental health and musculoskeletal conditions are continuously cited as the top reasons for workplace absence, so we've responded to this by offering mental health related psychotherapy appointments and physiotherapy services.

So, when should your employees use an online healthcare service?

- For diagnosis and treatment of everyday illness
- When they need a prescription
- If they need a referral or second opinion
- When considering calling 111 or going to A&E for a non-emergency situation
- If an employee is not comfortable talking to their own doctor
- When they want to be seen quickly for a straight forward appointment and don't want to take time off work
- Or when their family doctor is unavailable, they can't get an appointment or they are travelling away from home

Why offer online consultations as part of your wellbeing strategy?

Good health really does mean good business. Offering online healthcare services as part of a wellbeing strategy has the opportunity to revolutionise the way you tackle sick days and employee absence for health-related appointments.

Some of the benefits from offering online healthcare appointments as part of your employee wellbeing strategy include:

- Reduced sickness and improved productivity
- Instant access to GMC registered doctors, accredited psychotherapists and physiotherapists
- Return to work guidance provided as standard
- Tailored reports and advice on improving employee physical and mental wellbeing
- A return on investment within one month

We understand that good health is good business, which is why we can help you place the wellbeing of your employees at the heart of your business.

If you'd like to find out more about videoDoc's corporate healthcare plan, find out what sickness absence is costing your business or arrange a call-back, visit our website. ►►

Fuell, the challenge based fitness platform that's firing up corporate wellbeing programmes

Katie Moore
CMO



For further information visit
www.fuell.io

“When employees undergo 150 minutes of brisk exercise a week, they perform better at work, take fewer sick days, and show reduced stress levels.”¹

Quite a statement isn't it? That's just two and a half hours of exercise a week. But with industry figures suggesting that most UK adults take less than half that, there's room for improvement.

Did you know, **if you exercise you are three times more likely to report positive mental health.**²

We already know that employee absences are not only down to common colds and sickness bugs, but they're also a result of mental health issues, such as stress and anxiety.³

So is physical wellness your weak link?

As leaders in HR and Employee Benefits, you're already aware of how important mental wellbeing is to ensure a happy and productive workforce.

But with research increasingly showing a clear link between those taking part in regular physical exercise and their mental wellbeing, should you be including more physical activity in your wellbeing strategy?

Discounted gym memberships and cycle to work schemes are great, but are limited to the people that they have always appealed to – a relatively small percentage of the adult population.



So how do you engage more colleagues in physical activity?

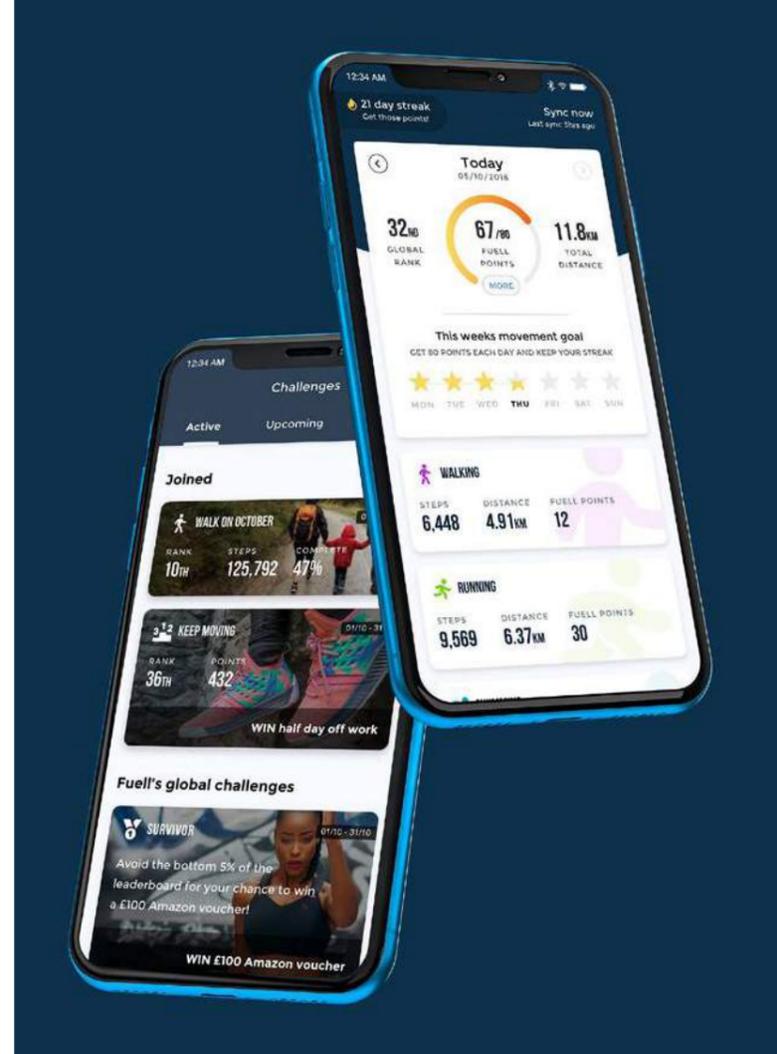
Make it simple, make it motivational, and make it personal.

The key to making physical wellness work for your company is to be as flexible and relevant to the individual as possible and be simple for you to manage. Fuell engages all, no matter the fitness level, in everyday fitness challenges served through smartphones.

Challenges can be for individuals, but importantly for teams too, creating a positive and encouraging environment for all participants. A recent study published in the Journal of Social Sciences found that participants gravitate towards the exercise behaviours of those around them.

The easy to use dashboard allows administrators to measure the success of the programme in real time, so you can monitor against any internal targets.

Plus it's Free* – We want to get you and your employees more active – so there really isn't any reason not to try it.



How does it work?

Fuell can be used as part of your existing employee benefits and wellbeing programme – or run as stand-alone fitness challenges** (such as for a corporate charity fundraiser). It can also be adopted by individuals, teams and at a corporate (office or country) level.

There are lots of different types of exercise challenges available with Fuell:
Step, Run, Swim, Cycle, Survivor, Improver...

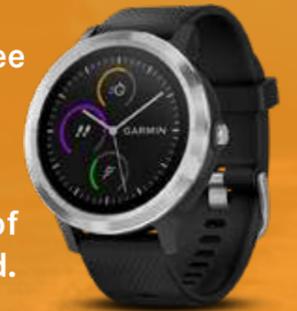


“The Fuell app has changed my lifestyle! I have embraced every challenge and my average daily steps have risen from 6,000 a day to an average of 20,000 a day. I love the competition element and would highly recommend Fuell to any company.”

Nigel Ingram, Business Director, Blue Arrow

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Compete in our 4x Week Free Challenge and step, run, swim or cycle your way to the top of the leaderboard.



Register your interest here

The challenge starts in September. Leaders don't follow.

Fuell | GARMIN.

Building Fuell into an overall wellness programme

Scottish Sea Farms (SSF), one of the UK's largest salmon producers, introduced Fuell over a year ago as a central part of a new employee wellbeing programme, designed to keep employees physically, emotionally and mentally healthy.

- **86%** of employees now do more exercise
- **70%** of employees who downloaded the app, still use it

SSF also won the Platinum Investors in People Award and Fuell was cited as a key factor.

“We love the Fuell app ...it's one of the main reasons we have seen success in our employee health and wellness campaign.”

¹NHS - various

²Physical activity and mental health in an Irish Population, Irish Journal of Medical Science

³Benenden Health and Wellbeing Report, 2019

*costs incurred for challenge creation - Fuell only

**Fuell PRO & Above

Wellbeing and productivity: meet HR's new power couple

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From salt and pepper to Lennon and McCartney, some things just work better together. Iconic collaborations help to shift boundaries in business, creating new frameworks that can change the way we think. Sometimes, business partnerships involve incredible individuals – like Paul Allen and Bill Gates – but other times, the spark comes from a simple meeting of minds.

Many HR professionals think of our industry as one with two faces: the good cop and the bad cop. On the one hand, we look after our people, working to create a supportive environment where opportunities are equal for all workers. On the other – and especially during periods of high pressure – we must administer restructures, oversee disciplinaries and mediate disputes. The two don't have to be divorced, though – in fact, there is a lot of evidence to suggest HR is better when a focus on wellbeing runs through everything.

Why? Our latest release – titled **HR's role in solving the UK's productivity puzzle** – reveals how workforce wellbeing could hold the key to solving the nation's productivity crisis. In fact, a surprising 57.6% of businesses don't implement any kind of workplace health strategy at all, suggesting an over-reliance on reactive measures to tackle absenteeism and poor performance. Left unchecked, the root causes of low productivity are exacerbated – workers become disempowered, absences rise and profits fall.



The stats on workplace wellbeing show a leadership class shying away from an active interest in their workers' wellness. Though titles like Head of Wellbeing are slowly taking hold, only one in five businesses have a wellbeing manager. Mental health is naturally integral to any wellbeing strategy worth its salt. Mental ill health and stress are two of the three main causes of absence, but too often businesses take no steps to offset stressors linked to the work environment.

There is an alternative, though – one that works in everyone's interests. The first step is to recognise that wellness and profit are inescapably linked and that the role of HR is to protect productivity by caring for workers. The evidence supporting this forward-thinking union is clear: according to visionary non-profit C3 Collaborating for Health, "the healthiest quarter of the workforce is naturally 18% more productive at work than the least healthy quarter."

When we compared the UK's productivity to other developed nations, we saw a clear pattern. The only nation Britain beats by a significant margin is Japan – a country with an infamous reputation for overwork. Cultural differences mean falling asleep during meetings is considered an honourable sign of diligence and there have even been reports of a 'death by work' crisis in Japan.

By contrast, the most productive nations in the G7 tend to take a much more sustainable look at occupational health – like Germany, which has invested heavily in ergonomics to keep an ageing workforce healthier and more productive for longer.

The proof that wellbeing and productivity go hand-in-hand is also in the pudding: the Post Office made productivity savings worth £500,000 through our highly effective mental health training programme. They found that instances of mental health reporting increased, but the length of each absence reduced drastically. By taking a proactive approach and catching mental ill health in the early stages, related absence fell by 25% overall.

The idea is simple: a well workforce has a greater output. The quality of output is also important and healthy, happy workers also flourish creatively. This means paying attention to wellbeing could finally allow you to unlock the full potential of your workforce.

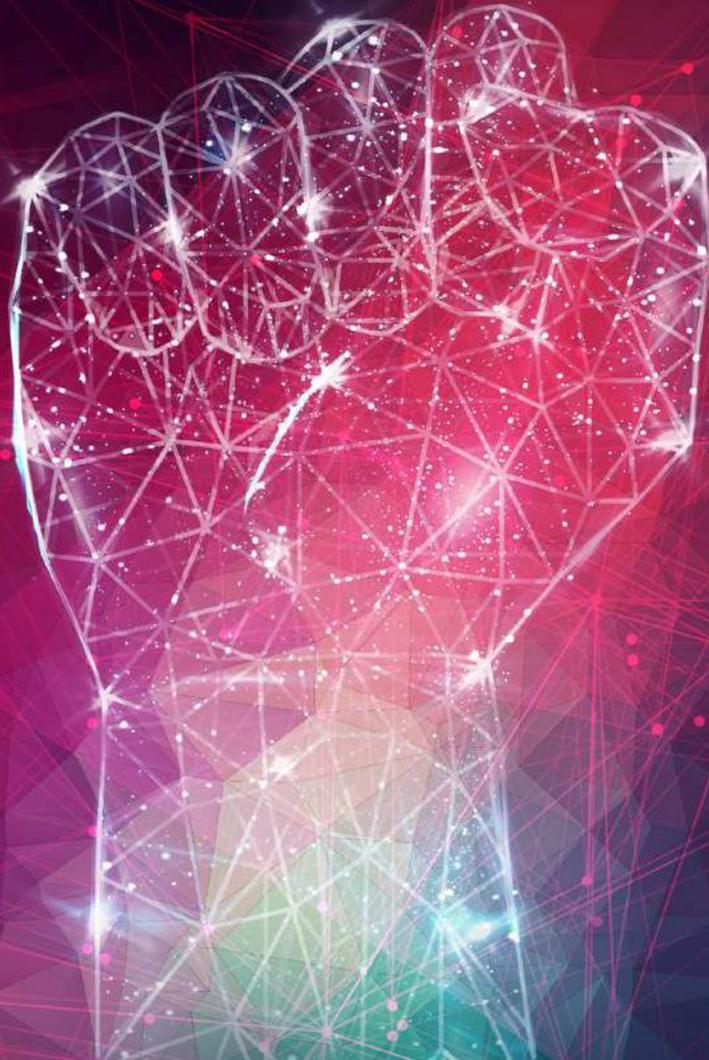
So, how can you start to make practical changes within your organisation? Training is the most important step since managers need to be versed in the language of wellbeing and workers can benefit from learning skills to help them recognise and mitigate problems. Once the conversation is opened up through training, HR departments can revise relevant policies and make smart investments for company benefits.

Boundaries, goals and targets are all part of creating a balanced, healthy and motivated workplace, of course. But looking after your workers' health acts like insurance for future profits. This could mean less pressure if the business takes a turn for the worse – lessening the number of lives redundancy might impact.

Far from existing on a good cop versus bad cop binary, wellbeing-focused HR puts everyone first.



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