

employee benefits

ALIGNING REWARD WITH BUSINESS STRATEGY

Across the board

Supporting employees'
personal lives through
the workplace

Take a good look

How visuals can aid
benefits communication

Time to hit refresh

Norton Rose Fulbright
keeps perks on review

All about the money

Fresh approaches to
financial education



...is for **Reducing Absence** with our OH care plan and Active Care

Our health cash plans can help you look after the wellbeing of your employees - whatever your needs or budget. Our plans provide up to 100% cashback* on a variety of health benefits, including optical, dental and physiotherapy alongside a virtual GP surgery and a personal coaching website.

We've now added occupational health services to our products, so why not find out how our health cash plans can help employees return to work more quickly.

- ✔ **Unlimited access to OH professionals**
- ✔ **Stress prevention programme**
- ✔ **Support from day one of absence**
- ✔ **Occupational Health helpline for Employers**
- ✔ **Support with return to work including fact sheets and videos**

Call us free on
0800 378051
www.healthshield.co.uk

Tailored • Essentials • Elements • Corporate • Flex



Health Shield Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. *Subject to annual review. Up to chosen limits.



Health Insurance, COVER and Corporate Adviser Awards Best Healthcare Cash Plan Provider

Find us on     

Social media

Follow us on Twitter
@EmployeeBenefit

Join our LinkedIn group by
searching: EmployeeBenefits

Contact the team:

Debbie Lovewell-Tuck
@DebbieLovewell

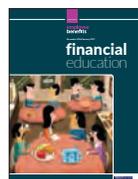
Louise Fordham
@LouiseFordhamEB

Tynan Barton
@tynanbarton

Katie Scott
@katiescott_eb



December 2016/January 2017
supplement



Financial
education

Is it time to start getting up close and personal?



Where do you draw the boundary between work and home? Does such a thing even exist in today's workplace?

The rise in flexible working and technological developments have led to an 'always-on' culture for many employees. Checking email at any time of the day or night, catching up on work out of hours or dealing with business in different time zones before or after their working day is now a matter of course for many individuals.

But does this work both ways, with employers providing support for employees' personal lives through the workplace? And, if not, should it? After all, there are numerous pieces of research demonstrating the impact that non-work related stress can have on performance at work.

A number of employers have now recognised this and taken steps to support employees' personal lives through the workplace. Of course, as a concept, this in itself is nothing new – you only have to look at the original paternalistic employers such as Cadbury.

What has changed, however, is the types of issues employers are now looking to support, which, in many cases, are a lot more personal in nature than they previously may have been. Royal Mail, for example, has introduced a scheme that provides support for employees who are going through a separation and family breakdown. Read more about this and how benefits strategies are expanding to support employees' lives outside the workplace in *Take aim at life* on page 14.

“CHECKING EMAIL AT ANY TIME OF THE DAY IS NOW A MATTER OF COURSE FOR MANY”

One area in which individuals are increasingly looking to their employer for support is their finances. Yet this remains a sensitive issue. So, how can employers create an environment in which employees feel comfortable addressing their financial needs, what form should this support take, and what will be driving financial education strategies in 2017? Find

out in the *Financial education supplement* in this issue.

If you are an employer that has made great headway in this, or any, area of benefits strategy, why not gain recognition for all your hard work by entering the Employee Benefits Awards 2017? The deadline for submissions for the awards has now been extended to 20 January 2017. Find all the information you need at www.employeebenefitsawards.co.uk.

Debbie Lovewell-Tuck
Editor

This issue

Briefing	05
Tax and legislation	06
Events	08
The hub	09
In numbers	11
The big question	13
Cover story	14
Supporting staff outside the workplace can have a major effect on wellbeing	
Healthcare & wellbeing	21
A proactive approach to musculoskeletal disorders can reduce workplace absence	
Childcare	25
A new tax-free childcare scheme means more admin for employees	
Flexible benefits	26
What does 'flexibility' actually mean in relation to flexible benefits?	
Pensions	31
Default funds need to be regularly checked to ensure they are fit for purpose	
Motivation	33
January can be a good time for fresh ideas so that employees remain motivated	
Communication	37
Visual elements can help benefits communications cut through the noise	
Employer profile	38
Norton Rose Fulbright has committed to review its benefits offering each year	
Buyer's guide	41
• Gym membership	
• Employee assistance programmes	
Confessions	46

helping to put your employees in the picture.



Many employees struggle to understand various financial issues that may relate to them and often fail to understand the many benefits on offer in the workplace.

We have a complete service offering to help you put your employees in the picture. This includes:

- Developing financial education programmes tailored to each employee segment
- Offering a range of topics from retirement and flex windows through to debt management and share scheme launches and maturity
- Providing multiple delivery mechanisms from seminars and webinars to animation and interactive games

To find out more about how we can help you put your employees in the picture, please contact us on **0800 234 6880**, email us at info@wealthatwork.co.uk or visit www.wealthatwork.co.uk

WEALTH at work and my wealth are trading names of Wealth at Work Limited which is authorised and regulated by the Financial Conduct Authority and is a member of the Wealth at Work group of companies. Registered in England and Wales No. 05225819. Registered Office: 5 Temple Square, Temple Street, Liverpool L2 5RH. Telephone calls may be recorded and monitored for operational and training purposes.

WEALTH at work

KNOWLEDGE | EXPERIENCE | OPPORTUNITY

Salary sacrifice feels the autumnal chill

Katie Scott | Reporter
Employee Benefits

autumn statement



In the Autumn Statement 2016 presented on 23 November, Chancellor Philip Hammond confirmed that the government will limit the range of benefits that attract tax advantages when offered through salary sacrifice.

The announcement followed a government consultation, which ran from 10 August to 19 October 2016. Following the Autumn Statement, draft legislation was published on 5 December, with final legislation due to be introduced in the Finance Bill 2017.

From 6 April 2017, the government will limit the income tax and employer national insurance contribution (NIC) advantages where benefits are offered through a salary sacrifice arrangement or where the employee is provided with a choice between a benefit in kind (BIK) and cash allowance.

From this date, the taxable value of BIKs where cash has been forgone will be fixed at the higher of the current taxable value or the value of the cash forgone.

Arrangements in place before 6 April 2017 will be protected until 6 April 2018, or when the contract comes to an end, comes up for renewal or undergoes modification, whichever is the earlier. Arrangements for cars, accommodation and school fees will be protected until 6 April 2021.

Some benefits are exempt from the changes, including pensions and pensions advice, childcare, bikes-for-work schemes, and ultra-low emission vehicles (ULEVs).

The potential repercussions of these changes have been resonating around

the benefits sector for some time. The government's confirmation of the move, however, has evoked mixed reactions. While some sectors of the industry are understandably concerned about the change, others have seen a more positive side.

One underlying theme that has emerged, for example, is the need for innovation.

Without tax advantages, gaining group discounts will now become more important, said John Harding, employment tax partner at Pricewaterhouse Coopers (PWC). He also expects the car provider market to increase its focus on ULEVs.

The changes will likely lead to an increase in voluntary benefit arrangements paid for from an employee's net pay.

Employers looking to retain savings advantages could do so through benefits such as pensions salary sacrifice, holiday purchase schemes, and ULEVs, said Mark Groom, partner at Deloitte. This is particularly relevant for employers that currently use the employer NI savings made from providing benefits via salary sacrifice to help cover the costs of other benefits offerings, for example, a flexible benefits platform.

Harding said: "Any employer that has a flex scheme going live, renewing or relaunching prior to April should take advice because it will need to decide whether the arrangements [it is] putting in place will be compliant under the new regime and what, if any, communications it needs to provide to employees about those likely changes."

10 the top 10 most read stories



1 Government limits tax-efficient salary sacrifice arrangements

The government will limit the range of benefits with tax and NI advantages offered via salary sacrifice. bit.ly/2hgQh9v



2 Impact of the Autumn Statement 2016

Changes to salary sacrifice arrangements, the national living wage rate, and a reduction in the money purchase annual allowance were among the measures announced. bit.ly/2gtgn63



3 Tesco staff to take legal action

A group of 17 employees are to take legal action against the supermarket chain over a reduction in pay for working weekends, bank holidays and nights. bit.ly/2fCKvi3



4 Sky and Vodafone awarded for gender diversity and family-friendly policies

Lloyds Banking Group, Sky and Vodafone celebrated award wins at the Workingmums.co.uk Top Employer Awards. bit.ly/2glhP4D



5 Bupa to acquire Oasis Dental Care

Healthcare organisation Bupa is to acquire private dental care organisation Oasis Dental Care in a transaction worth £835 million. bit.ly/2fL0EOi



6 Government to abolish tax advantages

The tax advantages associated with employer shareholder status (ESS) will be abolished for arrangements entered into on, or after, 1 December 2016. bit.ly/2fQqfrT



7 Ryanair advertises worst job in Ireland

Ryanair is recruiting for an assistant to chief executive officer Michael O'Leary. Their responsibilities will include 'general drudgery' and 'MOL-ly coddling'. bit.ly/2g6pTej



8 Government to introduce new company car bands for low-emission vehicles

The government will implement new, lower bands of tax for ultra-low emission vehicles (ULEVs) for 2020-21. bit.ly/2gFzPPJ



9 Carlsberg doubles salary for four-hour beer-tasting job

Carlsberg Singapore is offering one lucky beer-loving candidate S\$20,000 (£11,211) for four hours' work as a beer taster. bit.ly/2gln1W1



10 Nationwide helps retirement planning

Nationwide Building Society has launched an online retirement planning tool for employees. bit.ly/2fLh20B

Most read stories online between 18 October and 27 November 2016

The latest information on legislation and tax issues affecting benefits. This month features a summary of the key announcements in the Autumn Statement set to influence pay and benefits in the workplace

Assessing the Autumn Statement's impact

Katie Scott | Reporter
Employee Benefits



Chancellor Philip Hammond delivered his first, and with the scheduled changes to the fiscal event timetable, also his last, Autumn Statement on Wednesday 23 November 2016. Below is a summary of the key announcements impacting employers' pay and benefits strategies:

- The range of benefits that attract tax and employer national insurance (NI) advantages when offered via a salary sacrifice arrangement will be limited from April 2017. Pensions and pensions advice, childcare, bikes-for-work schemes and ultra-low emission vehicles (ULEVs) will be exempt from these changes. Arrangements in place before April 2017 will be protected until April 2018, while arrangements for cars, accommodation, and school fees will be protected until 2021 (see page 5).
- The government will investigate how benefits in kind (BIK) are valued for tax purposes, with a call for evidence to be published at the 2017 Budget. The government will consult on employer-provided living accommodation.
- From April 2017, the national living wage will increase from £7.20 an hour for employees aged 25 or over to £7.50 an hour, representing an increase of 4.2%.
- The tax advantages awarded under employer shareholder status (ESS) will be abolished in December 2016. The status itself will also be closed

to new arrangements at the next legislative opportunity.

- The government will legislate for new bands and rates for company car tax for the lowest-emitting cars in the Finance Bill 2017, scheduled to come into effect for 2020-21. In addition, the tax rates for cars emitting more than 90g of carbon dioxide per kilometre will rise by one percentage point.
- From June 2017, the standard rate of insurance premium tax (IPT) will increase from 10% to 12%.
- Fuel duty will continue to be frozen at 57.97p a litre from April 2017. Fuel duty has now been frozen for seven consecutive years.
- The government has committed to taking measures to tackle pensions scams, including a ban on cold calling. A consultation opened on 5 December 2016 and will run until 13 February 2017.
- The new National Productivity Investment Fund (NPIF) will invest £390 million in ultra-low emission vehicles, renewable fuels and connected and autonomous vehicles by 2020-21. This includes £80 million for ULEV charging infrastructure.
- Employer and employee national insurance contribution (NIC) thresholds will be aligned from April 2017, so both employers and employees will pay NICs on weekly earnings above £157.
- From April 2017, the money purchase annual allowance will be reduced from £10,000 to £4,000. A government consultation on this amendment will run until 15 February 2017.
- Tax-free personal allowances will increase to £11,500 in April 2017 and to £12,500 by 2020 when the current Parliament's term ends. The higher-rate threshold will increase to £45,000 in 2017 and to £50,000 by 2020. Beyond 2020, the tax-free personal allowance will rise in line with the Consumer Prices Index rather than the national minimum wage.

Read more at bit.ly/2gJb2RA



Expert advice



Anna Humphrey is senior associate in the tax and incentives group at law firm Taylor Wessing

Stepping up scrutiny on working practices

In November 2016, four couriers for CitySprint began their case in the Employment Tribunal alleging that they should be considered workers and not self-employed contractors.

Coming in the wake of October's Uber judgement in which the Employment Tribunal found that Uber drivers were workers, the case represents growing scrutiny on whether the way we work is fundamentally changing.

Organisations such as CitySprint, Uber, and Deliveroo point to the high level of flexibility that self-employment offers individuals in comparison to the traditional employee model. Conversely, those involved in bringing these types of claim argue that, whatever a label in a contract may say, they should be recognised as 'workers' and receive the benefits and protections more typical of conventional jobs.

Worker status lies halfway between employees (who enjoy the greatest level of protection) and self-employed individuals (who have little legislative protection and whose terms are set by their contracts). Worker status does not give full employee rights, but does give the right to paid holiday, to be paid at least the national minimum wage, and (potentially) to receive statutory sick pay. Some may also have a right to pension contributions in accordance with the auto-enrolment rules.

The government is following these changes to working practices and has commissioned Matthew Taylor, chief executive at the Royal Society for the Encouragement of Arts, Manufactures and Commerce, to review how employment practices need to change in light of these. The review will also cover the tax treatment of different types of engagement, driven by a concern that new business models may be leading to lower tax receipts, particularly of employer national insurance.

The Office of Tax Simplification also published a focus paper on 2 December 2016 on the tax issues and implications arising from the gig economy. It is clear that this is an area of difficulty and complexity that will need to be addressed in the near future.

Co-authored by Anna McCaffrey, senior associate in the employment, pensions and mobility group at Taylor Wessing



@ Read also

More advice from tax and legal experts
bit.ly/218Molw



Canada life

(Noël, Noël, Noël, Noël.)

As we wrap up 2016, it's fair to say we've had a cracker.

Because of the support of people like you, we now protect around 2.8m employees and insure over 23,000 policies.

So, thank you for writing business in 2016 with Canada Life – and ensuring we remain top of the tree in Group Insurance.

www.canadalife.co.uk/group-insurance

Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Canada Life
Group Insurance

The entry deadline for the Employee Benefits Awards has been extended to 20 January 2017, while Employee Benefits Connect will spotlight future trends in the industry

employee benefits

CONNECT

1 MARCH 2017



Start the ignition for a cutting-edge reward strategy

Employee Benefits Connect will return in March 2017 to showcase future trends in the benefits and reward industry, and uncover new products and approaches that could ignite a cutting-edge reward strategy for the new year.

The annual one-day event will be held on Wednesday 1 March 2017 at Park Plaza London. Benefits, reward and HR professionals will have the opportunity to attend a six-stream conference programme, which tackles prominent issues in the industry such as technology and innovation, data analytics, and holistic wellbeing.

Delegates can also have their say on the future of the sector over a course of roundtables, covering subjects such as how to financially empower a workforce, and the role of augmented reality in transforming employee experiences.

Attendees can also network with peers and providers in the exhibition area to find out more about the latest products and services that are hitting the market in 2017 and beyond.

There is still time to enter

Get your entries in for the Employee Benefits Awards

The Employee Benefits Awards 2017 entry deadline has been extended to 20 January 2017.

The annual Employee Benefits Awards recognise best practice and innovation in the industry,



celebrating benefits strategies that have made a significant difference to organisations and employees.

There are 23 different categories to enter across a range of benefits areas, from mental health support and pensions, through to global or expatriate benefits, communications and motivation.

Every year, the list of award categories is reviewed to ensure it remains in line with market trends. This year sees the addition of two new categories: best benefits to support diversity and inclusion; and best employee value proposition.

The annual awards also recognise the achievements of an individual who has made their mark on the employee benefits industry. Nominations for the Employee Benefits professional of the year award should be sent to eb.editorial@centaurmedia.com.

The winners will be announced at the Employee Benefits Awards and Summer Party on Friday 9 June 2017 at the Artillery Gardens at the HAC, London.

For more information and to enter, visit:
www.employeebenefitsawards.co.uk

Employee Benefits Connect 2017 offers guidance on future-proofing benefits offerings

Benefits, reward and HR professionals attending Employee Benefits Connect 2017 will have the opportunity to listen to thought-provoking conference sessions that tackle future trends, issues and challenges within the sector.

The conference programme will feature six exclusive streams, including: holistic wellbeing, technology, employee engagement, driving performance, the management of talent, and data analytics.

Delegates will be able to listen to insights from industry thought leaders, including Katrina Collier, social recruiting expert at The Searchologist, who will discuss how to leverage transparency in talent management; Gareth Ashley Jones, Europe, Middle East and Africa (EMEA) benefits manager at Wells Fargo, on how to future-proof benefits technology; and Henk Verhoek, group head of rewards at Low and Bonar, who will look at gender pay reporting.



To register and find out more, visit www.employeebenefitsconnect.co.uk

The hub...



People moves



Catto joins UK Ministry of Defence

Julie Catto has joined the UK Ministry of Defence as benefits manager. Previously, Catto was head of reward and HR shared services for Europe, Asia and Africa at CHC Helicopter, and director, international benefits at BlackRock.



Riverbed Technology hires Head

Stuart Head has joined Riverbed Technology as global manager, benefits. Head's previous roles include head of benefits Europe, Middle East and Africa (EMEA) at Nomura, manager of international benefits at CME Group, and interim employee benefits analyst EMEA at BNY Mellon.



RAC promotes Dilks

Motoring organisation RAC has promoted Amy Dilks to head of reward and HR services. Dilks was previously reward and benefits manager at the organisation. Before joining RAC, Dilks held various reward roles at Police Mutual, Joules, and Punch Taverns.



Robertson moves roles at Novartis

Tim Robertson has become executive compensation manager at Novartis. He previously held the role of head of reward for UK and Ireland at the pharmaceutical organisation. Robertson's prior experience includes senior reward manager at Santander.



Sackers appoints Holmes

Law firm Sackers has appointed Debbie Holmes director of human resources. In the role, Holmes will develop and provide a strategic and operational HR approach to support employees. Holmes previously worked as head of people and resourcing at BDO UK, and as senior HR manager at Clifford Chance.



Scheffler joins Webhelp

Christine Scheffler has joined global business process outsourcing organisation Webhelp as its first chief human resources officer. Scheffler will lead on organisational and people development. Previously, Scheffler was chief human resources officer at Arvato.



Louise's lowdown

Employers step up the pace with LGBTQ policies in the workplace



In December 2016, the Human Rights Campaign (HRC) Foundation published the *2017 Corporate equality index*, which rates large US organisations on their

lesbian, gay, bisexual, transgender and queer (LGBTQ) workplace policies and practices. This year 887 employers were rated in the index, with 517 of those achieving the top possible score of 100, up from 407 in 2016. Organisations such as Accenture, Bloomberg, Coca-Cola, Deutsche Bank and Twitter are among those with a perfect score.

Almost all (98%) of the rated organisations provide same-sex domestic partner or spousal benefits. The percentage of rated employers that have an employee resource group or diversity council that includes LGBT and allied employees and programming has more than doubled since the report's inception in 2002, rising from 40% to 88%. Now almost three-quarters (73%) of rated organisations offer transgender-inclusive healthcare coverage, compared to 60% in 2016, and zero in 2002.

Employers in the UK are also continuing to commit to developing LGBT-inclusive workplaces; 415 organisations participated in Stonewall's *Workplace equality index* in 2016, the highest number in its 12-year history. M15, Lloyds Banking Group, and the National Assembly for Wales claimed the top spots in Stonewall's *Top 100 employers* list in January 2016, and a further nine organisations achieved star performer status, including EY, Goldman Sachs, the Home Office, and IBM.

Visible leadership and role models continue to play a key role in driving

forward the inclusivity agenda and creating a culture where all staff feel supported at work. A survey of 60,506 employees who work for the organisations taking part in the *Workplace equality index* found that 92% of respondents who report that there are visible LGBT role models in their workplace also feel that their organisation is LGBT inclusive, compared to 52% of respondents that do not see visible role models. Around two-thirds (63%) of LGB respondents agree senior leaders demonstrate a visible commitment to sexual orientation equality, up from 53% in 2015. However, there is still work to be done; just 42% of trans respondents believe senior leaders demonstrate a visible commitment to trans equality, with 30% neither agreeing nor disagreeing.

Some organisations are providing further support to trans employees. EY, for example, launched an internal guide on gender identity, expression and gender transition in August 2016.

Fostering an inclusive workplace culture offers employees an environment in which they can perform at their best. The Stonewall employee survey found that 87% of LGB respondents who are comfortable being completely out at work are more likely to be satisfied with the support they receive from their manager, compared to just over half (51%) of respondents who do not feel comfortable disclosing their sexual orientation.



Social media



@employeebenefit



search EmployeeBenefits

FleetEvolution

Salary Sacrifice your way to a new car today

The 'Ultimate' employee car scheme?

Salary Sacrifice (for none essential users)

Affinity (for contractors/part timers)

eCos (for high mileage essential users)

and Fleet or grey fleet Management too with a **FREE 3 month trial!**

- ✓ All with no leaver risk, cost neutral for employer
- ✓ Customers from 7 to 10,000 employees
- ✓ With employee car schemes one size rarely fits all, but one supplier is all you need

www.fleetevolution.com



For your **FREE GUIDE** to car schemes post the Autumn statement
enquiries@fleetevolution.com
01827 830861



COMPENSATION & PERFORMANCE MANAGEMENT

FocalReview™ is an easy-to-configure web-enabled application suite used in companies of 50 to 500,000 employees. Integrating with standard HRIS data, it uses SaaS or On-Premise computing replacing legacy tools like Excel. We satisfy your multi language, multi currency and calendar requirements for TOTAL REWARDS, with independent, selectable modules covering the whole cycle from:

- Performance Management with 360° Reviews
- Compensation Planning and Budget
- Reward Proposals and Approvals
- Executive Compensation
- Reporting Analytics
- Employee Communication
 - Employee Portal and Self Services
 - Employee Statements
 - Appraisals
 - Benefits Summary



Call or email for a chat, a demo or technical information
UK +44 (0) 1223 750168 US +1 (408) 608 6913
sales@spiralinks.com www.spiralinks.com

The month in numbers

Katie Scott rounds up some of November's key facts and figures relating to employee benefits

38% of employee respondents would feel valued by their organisation if they received their chosen Christmas perk (Source: Sodexo Benefits and Rewards Services) bit.ly/2flj47W

52% of employer respondents believe the lifetime individual savings account (Lisa) is likely to discourage younger employees from saving into a workplace pension (Source: Association of Consulting Actuaries) bit.ly/2fMgQzF

51% of UK employee respondents cite flexible working as one of their top three most attractive workplace benefits (Source: Fidelity International) bit.ly/2fLV7HQ

58% of employee respondents do not know how much their employer contributes to their workplace pension (Source: Just Retirement) bit.ly/2g2EXcs

33% of UK employer respondents believe the availability of childcare is a key issue in recruiting and retaining staff (Source: British Chambers of Commerce/Middlesex University) bit.ly/2fbBv1M

36% of employer respondents are using pensions auto-enrolment as an opportunity to introduce wider communications around pensions and pension savings (Source: Employee Benefits/Close Brothers) bit.ly/2gnBIRp

Season ticket loans made easy



Managing your season ticket loan scheme can be challenging at this time of year. We can help.

Get in touch

If you would like to learn more or arrange for a demonstration of the season ticket management portal, please contact us

paul.martin@abellio.com

0345 5651 679



This month's big question...

How can employers support staff in uncertain times?



The most important thing to remember about Brexit is that absolutely nothing is going to change for at least another two years after we trigger Article 50, but it is more likely

to be five years or considerably longer. In addition, the EU has a very poor track record of expediting deals with other nations and based on previous negotiations, we are looking at up to 10 years of uncertainty, so we had all better get used to it.

Organisations with EU staff need to explain and reassure workers that even once an agreement is made, in all likelihood they will be able to stay in the UK. This is because if the UK does not agree some form of transitional protection then all British citizens living in the EU will be told to leave too, and that is just not going to happen, not now and not in the future.

But EU nationals will be understandably worried. Businesses must ensure that they are empowering their human resources professionals and ensuring they are adequately resourced. HR managers are in a perfect position to take the temperature of employees and the whole business, and devise and implement changes that will enable the organisation to roll with any punches.

Employers must ensure all staff feel valued; make sure managers and HR staff walk the floor and their doors are always open to discuss any individual concerns. It is vital that businesses hold on to talented EU workers, so now is a great time for employers to do an audit of their workplace culture to get the answers they need as to how employees really feel about working for them. And it is also a great time to reward innovation and creativity.

Rita Trehan

is former director of HR at AES and a global expert on workplace culture



The Chartered Institute of Personnel and Development (CIPD) and Halogen's latest *Employee outlook* survey, published in November 2016, shows that,

despite working amid wider uncertainty, job satisfaction has increased across all sectors since spring 2016. Interestingly, the biggest increase is actually in public sector workers' job satisfaction, which is the highest it has been for four years.

These findings might seem puzzling at first, given the current unsettled context that the UK finds itself in. However, there was a great deal of uncertainty before the EU referendum, so people might be feeling more settled now.

Yet, these findings should not lead to any complacency. While job satisfaction levels are high, stress and exhaustion levels are also high, particularly in the public sector. So what can organisations do to support employees with these challenges?

Flexible working is a way of helping employees to get their work-life balance on an even keel. Line managers should ensure that they are having regular one-to-ones with team members, looking out for any signs of stress and exhaustion, distributing workloads evenly wherever possible, and warning against the negative health consequences of over-working.

Another way that employers can support employees in uncertain times is to keep a strong focus on development and up-skilling. Thinking creatively about development does not necessarily have to cost the organisation a great deal, but can make a big difference to employees' performance, motivation and future capability. Employers should consider if they can provide opportunities for cross-function working, access to special projects, and short- and longer-term secondments to build experience and boost future employability.

Claire McCartney

is associate research adviser at the CIPD



do you agree?

Join the discussion by searching for the EmployeeBenefits group on:

LinkedIn



We all know we live in an uncertain world these days. We talk about volatility, uncertainty, complexity and ambiguity, worry about the pace and

dynamic of change, and the impact this has on us. On a day-to-day basis though, we can ignore these things on a practical level because they are so nebulous, they are not real to us. They are too vague and too much in the future to make us change our behaviour, either personally or organisationally. They leave us with an underlying level of stress though, that affects our behaviour at work and at home.

That world has fundamentally changed in 2016. The reality of Brexit is here and now, giving us huge uncertainty and a host of unwelcome side effects. The impact of the US election results and others to come is immediately apparent. The uncertainty that we had got used to living with has been swept away and we are left shivering.

Businesses in tune with their people will start to tackle this uncertainty. Not in a paternalistic, 'pat you on the head and tell you it will all be okay' way, but in peer-to-peer conversations with employees.

At Engage for Success, we suggest the four enablers of engagement as a starting point for those conversations: strategic narrative; engaging managers; employee voice; and organisational integrity. Tell the story of the organisation and make space so that people can connect to it emotionally and rationally, creating meaning and purpose for themselves. Make sure managers can manage well, treating people as individuals, trusting them and coaching them effectively. Listen to what people have to say, and develop a genuine dialogue, even if you as a manager do not have the full picture either. And, finally, ground yourself in your values, it gives the organisation a steady point of reference in a changing, uncertain world.

Cathy Brown

is executive director at Engage for Success



images: hitandrui

Take
aim at life

Supporting staff outside the workplace can have a major effect on wellbeing



Louise Fordham | Deputy editor
Employee Benefits



Need to know

- Issues affecting employees' lives outside of work can have an impact on their wellbeing and performance in the workplace.
- Benefits can support staff with everyday concerns through to major life events.
- A continuous communication strategy will help remind employees that these benefits are available to them at the different times at which they need them.



Read also

How to engage staff with long-term business growth
bit.ly/2hmcCaq

A quarter (25%) of respondents in Relate and Relationships Scotland's *A labour of love – or labour versus love?* report, published in October 2016, admit that stress at home adversely affects them at work. While many of the personal issues causing employees concern may appear unrelated to work, they can impact their performance and behaviour in the workplace, which can have a knock-on effect on engagement and productivity. Providing benefits that help staff address the issues they are facing outside of the workplace can therefore not only support employees' overall wellbeing, but also deliver benefits for the business.

While flexible-working policies and caring benefits can help staff manage varying responsibilities, their time and their wellbeing, there are also a number of other ways in which benefit schemes can support employees' lives outside of the workplace, from major life events to everyday tasks and strains. Discount schemes, for example, are now a common feature of many benefit packages, enabling staff to save on everyday expenses through to big purchases and experiences. James Hewitt, head of client services, Europe at Lifeworks, says: "Where people have managed to save 5% per week on their grocery spend, that can add up to a substantial amount of money for an individual when tied in with some of their other spend [using discounts], whether it's savings on utilities, insurance, or on trips out with the family."

The move towards consumer-style online experiences, such as mobile apps and e-vouchers, allows employees to take advantage of these discounts outside of the workplace or whenever

is most convenient for them. Jacqueline Benjamin, co-founder and director at Xexec, says: "Everything is moving along as fast as possible [now], so being able to get instant discounts on the go is really valuable for employees."

Advances in the utilisation of digital technology within benefit strategies can also be harnessed to prompt employees to take a proactive approach to their personal finances. For example, Mercer's digital platform Harmonise, makes use of data to nudge employees towards its whole-of-market comparison capability where comparing the cost of items such as utilities could result in savings. Niall O'Callaghan, Harmonise proposition leader for Europe at Mercer, says: "It's the ability to nudge somebody to do it at the appropriate time because it's something that you can always have at the back of your mind but never get around to doing; it's trying to bring it to the forefront so it's easy to do."

For employers looking to support all aspects of employees' lives, the integration of data from



"EVERYTHING IS MOVING FAST, SO GETTING INSTANT DISCOUNTS ON THE GO IS VALUABLE FOR EMPLOYEES"

inside and outside the workplace could lead to more personalised benefits provision and communication, says O'Callaghan. "Obviously that's on an opt-in basis from an employee perspective," he adds. "But if [organisations] get that right then the impact could be very significant in terms of improvement in engagement levels."

Money is not the only resource that employee benefits can help staff conserve. Concierge, or lifestyle management, services can also help employees save time by providing assistance with tasks ranging from researching information about schools for employees' children, to making travel arrangements or sourcing concert tickets.

Benjamin says: "Typically, concierge services have seemingly been something that [one] would think was only for top executives, now we are finding it across the board."

When offering access to this benefit, some organisations may choose to focus on a particular aspect of the service, such as travel, explains Benjamin, adding that travel and ticket agency services are the areas that have experienced the biggest surge in growth.

Employers might also provide employees with access to a base level of service, giving staff the ▶▶



ADD SOME CLARITY

- ✓ financial wellbeing programmes
- ✓ independent one-to-one advice
- ✓ seminars & webinars
- ✓ 3D benefits™
- ✓ interactive online tools

clarityfinancialeducation.com | 0870 242 2043 | enquiries@clarityglobal.com



clarity Ltd is authorised and regulated by the Financial Conduct Authority.

option to upgrade to additional tiers of service at their own cost, says Iain McMath, chief executive officer at Sodexo Benefits and Rewards Services. "It's about creating an environment for employees to perform, so if [organisations] can remove a lot of these pressures on them then their productivity goes up," he adds.

Local networks

The establishment of local networks of reputable suppliers and tradespeople alongside the development of remote technology, such as smart locks, could provide support to employees with household emergencies, says McMath. For example, if an employee's washing machine floods then the concierge service could help arrange a plumber and enable access to the property through the smart lock. "There are some questions around security that need to be addressed, but these types of [services] will become more of a norm over the next 10 years," he adds. "The technology is there, it's just how we configure it to make it work for us."

While not feasible for all working environments, on-site lifestyle services such as dry cleaning, bike hire and repairs, and beauty treatments, can also give employees the opportunity to easily attend to matters that would otherwise eat into a greater chunk of their personal time. Helen Eyley, head of brand at west London business park Chiswick Park Enjoy-Work, home to organisations such as Discovery Communications, PepsiCo, and Swarovski, says: "What we're trying to do is take away that hassle from everyday life so [employees at the site] can do things while they are here that make life that little bit easier, freeing up their personal time in the evenings and weekends so they can spend it with friends, family, doing whatever they want to do."



If employees and organisations are to reap the full benefits of on-site services then these should be supported by a certain level of flexibility to enable staff to take their breaks at different times of the day to make use of them.

Eyley says: "If [employees] are happy they'll work more productively, and if they're working more productively then [organisations] here will flourish."

One of the integral components of employees' personal lives is their living arrangements. Moving, saving for a rental deposit or working towards buying a home involve significant amounts of time and money. Some organisations are taking steps to address the practical and financial pressures facing employees in this area through initiatives such as rental deposit loan schemes, mortgage benefits and mortgage funds.

Jason Ransted, managing director at financial planning and employee benefits organisation ►►



Viewpoint



Dr David Marjoribanks is policy and public affairs manager at Relate

The UK labour force is increasingly over-worked and stressed out. Relate and Relationships

Scotland's study, *A labour of love – or labour versus love?*, published in October 2016, warns that a third of employees feel pressured to put work before family, and this is taking its toll on relationships.

Our wellbeing depends on balancing work and family. When we are overworked, we are more likely to become ill, perform less well, and move jobs. And when work pressures affect relationships, the impact is exacerbated, as strained relationships worsen health and reduce resilience. A quarter of employees say stress from home adversely affects their work.

But when we are able to achieve balance and our relationships are in good health, we are more likely to perform better and be more engaged in our work. So there are clear benefits, for both employees and employers, in terms of wellbeing and productivity, for supporting a good work-family balance.

That is why Relate is calling on employers to provide relationship support through employee assistance programmes (EAPs).

Most employers provide individual counselling rather than relationship counselling, yet there is clear evidence that individual counselling is less effective for relationship difficulties.

There is definitely an appetite among staff for this: 43% of employees in our survey said they would support their employer offering relationship support to employees and their partners or families as part of employee benefit schemes.



Case study | Confederation of British Industry

CBI offers London rental deposit scheme to staff

The Confederation of British Industry (CBI) introduced a London rental deposit loan scheme for its employees in February 2015 in order to help staff with the cost of housing in the capital. The organisation implemented the scheme, which was pioneered by housing and homelessness charity Shelter, after its 2014 *London business survey*, published in September 2014, found that just under two-thirds (61%) of respondents cited rising housing costs and lack of availability of housing in London as a barrier to recruiting entry-level staff.

The tenancy deposit scheme works in a similar manner to season ticket loans; an interest-free loan is provided to staff to pay for their deposit on a rented home and repayments are deducted from the employee's salary. The scheme was communicated through a range of channels, including its in-house newsletter and benefits booklet, which is distributed to new starters as part of their induction process.

The organisation has seen approximately 10% of its London-based employees take up the rental deposit loan scheme.

Ben Holt, head of HR at the CBI, says: "Given the mix of different circumstances and employees at different stages of their lives, I think that's a pretty good take-up rate. Those that have taken it up have said what a useful benefit it is to have. It takes a little bit of stress out of the moving process."



Radcliffe and Newlands, says: "When [someone] buys a property it's probably one of the most stressful things they do; [it's] outside of the workplace but it can come into the workplace and be a distraction."

By offering a mortgage benefit that provides support throughout the process, from identifying the best mortgage rate to assistance with solicitors and estate agents, employers can reduce the strain on staff and ensure they remain engaged, says Ransted.

Providing a framework

Financial education programmes can provide a framework through which employees can identify the areas in which they would benefit from support, and help get them to a position in which they are able to make the most of these. Lee Coles, head of workplace education at Jelf Employee Benefits, says: "First things first, [organisations] have got to get employees changing their behaviour and changing their habits."

This might involve education around better budgeting, which could help an employee save for a deposit, or encouraging employees to consider what they would like their lives to look like in retirement so that they can see how much they need to save in order to achieve this.

While personal relationships may not be an area immediately associated with the workplace, Relate and Relationships Scotland's report found that 43% of respondents would like their employer to offer relationship support. Employers can help meet this demand through the provision of certain employee assistance programmes (EAPs) and related services, which can offer access to emotional and practical support, depending on the employee's needs.

Relationships are one of many areas



Statistics

43%

of employees would like their employer to offer relationship support

(Source: Relate and Relationships Scotland, October 2016)

45%

of employees would feel unable to approach their employer if personal issues, such as divorce or debt, were affecting their lives and work performance

(Source: BHSF Employee Benefits, November 2016)

in which EAPs can support employees with concerns both inside and outside of the workplace. Access to emotional and practical support services can be complemented by relevant informational content, which can aid in supporting staff and addressing problems before they progress further, says Lifeworks' Hewitt. "If [the EAP] can prevent some of these things from becoming issues then that's better for the individual because it's [helping them] before they get to crisis point, and it's better for the organisation because it means that productivity, the work or the team aren't being impacted by a potential issue," he adds.

Like all benefits, schemes that address the pressure points facing staff should be communicated on an ongoing basis. Hewitt says: "It's important to remind [employees] what's available to them across the whole of their benefits offering because people need to use different services at different times."

Communicating why these benefits are being offered to staff is also key, says Chiswick Park Enjoy-Work's Eyley. Ensuring that this message is communicated to line managers can help to provide consistency across the organisation and boost engagement and understanding.

"[It's] educating and having conversations with line managers so they all understand the rationale behind [these benefits] and the [organisation's] approach," adds Sodexo's McMath.

Ultimately, offering benefits that can assist staff in both their work and personal lives, and employees' recognition of their employer's efforts to support them in this way, can pay dividends to both parties. As McMath says: "The more employers do to improve the quality of life of [their] employees, the more they are going to contribute and deliver for the [organisation]."



ISTOCK



Case study | Royal Mail

Royal Mail delivers support for staff going through relationship breakdowns

Royal Mail offers employees going through a separation and family breakdown access to legal and emotional support. The Dialogue First pilot initiative, which launched in September 2015,

provides staff with a free 30-minute legal consultation with the aim of pursuing lawyer-supported mediation where appropriate. The scheme is open to all staff and can be accessed via Royal Mail's employee assistance programme (EAP), provided by OH Assist, which enables employees to be signposted to additional support services where needed.

Royal Mail introduced the scheme to support the mental wellbeing of its 143,000-strong workforce. Dr Shaun Davis, group director of safety, health, wellbeing and sustainability at Royal Mail Group, says: "It was an extension of the work that we do to promote our employee assistance programme

and mental health, because one of the big issues around relationship breakdown is mental health."

Royal Mail embedded the scheme into its EAP and highlighted it to staff through its internal newsletter, *Courier*. While the personal nature of the issue makes it more difficult to gauge its impact, Davis has received positive feedback.

"It's still early days for us and it would be difficult to measure success because it's [a subject that] is very private to people, but this is one of those areas where you know this is the right thing to do, you know it's going to be beneficial to people," says Davis. "It's one of those things you have to do without necessarily getting too caught up on the return on investment aspect, because morally it's the right thing to do."





MEET YOUR VIRTUAL HEALTH TEAM



Healthier people drive a healthier business – so let us help you and your employees navigate your health journey. Our new Cigna Virtual Health™ app offers a fresh approach to health and well-being.

Cigna’s Virtual Health team provides you with the tools and coaching you need to proactively manage your health and well-being. There’s support and advice when you need it, including a symptom checker, Virtual GP appointments and prescriptions delivered to your work or home for your convenience.

Experience Cigna Virtual Health™ today and start your journey to better health.

We also make life easier for you with innovative and reliable service, expert client management and great insights that drive the health of your people.

Find out more by calling us on 0800 169 5859 or email us at CBC@Cigna.com quoting ‘EB’.

www.cigna.co.uk #CignaVirtualHealth



 Cigna UK HealthCare Benefits  CignaUK  @CignaUKHB

Together, all the way.™



WELLBEING

IS IT ALL GREEK TO YOU?



Carl Chapman,
Head of Workplace Health

carl.chapman@barnett-waddingham.co.uk
020 7776 2200

Barnett Waddingham

a true partnership approach

In my opinion, the meaning of workplace wellbeing has been tarnished by a 'tick box' approach of light touch wellbeing initiatives such as fruit in the office and half priced gym memberships – not very inspiring if you ask me.

True wellbeing is much more meaningful and, if applied in the right way, can have a profound impact on business performance – and it's achievable too.

My first challenge was to find a word that accurately reflects wellbeing and what it means to us as a firm – one that could differentiate our tailored approach from the 'one size fits all' strategy often adopted by so many companies.

What we needed was something much bigger; something that could encompass each and every aspect of wellbeing... **what we needed was Eudaimonia.**

What is Eudaimonia?

Eudaimonia was penned over 2,300 years ago by the Greek philosopher Aristotle. Roughly translated it means 'human flourishing' – a term that immediately struck a chord with me. To me it begs the question that we need to ask of our employees:

“What is preventing you from flourishing personally and professionally?”

I guarantee it isn't a lack of fruit in the office or lack of affordable gym memberships – true Eudaimonia goes much deeper than this.

A pillar of the workplace

Imagine the Acropolis in Athens, this impressive citadel isn't supported by just one pillar - it has stood the test of thousands of years being held up by many pillars. Just like any structure, if enough of these pillars start to crumble then with it the entire building would fall.

Much like the Acropolis, we believe that Eudaimonia is supported by six pillars; my job, financial security, support, protection, health and work/life balance.

If just one or two of these supporting pillars are weak it will impact the

structural integrity of the building, or in this case - the employee.

Making history in the workplace, today

We're changing the way people view wellbeing and we want to introduce Eudaimonia as a key term for this concept.

When it comes to building effective and robust wellbeing strategies for (and with) our clients, we're multi award winners. Our analytical tool, BWell, has been developed to help our clients build tailored strategies to help mitigate risk in the workplace and determine which pillars require reinforcing.

Using our three-step framework; prevention, intervention and education, we want to help as many companies as possible move away from an ironically archaic approach, to one that has analytics and engagement at its core.

For us, it's all about developing effective strategies to create a better wellbeing - one that has a real return on investment for the employer and its employees.

OUR SIX PILLARS:



MY JOB



FINANCIAL SECURITY



SUPPORT



PROTECTION



HEALTH



WORK/LIFE BALANCE



Visit our website to find out how we can help you:

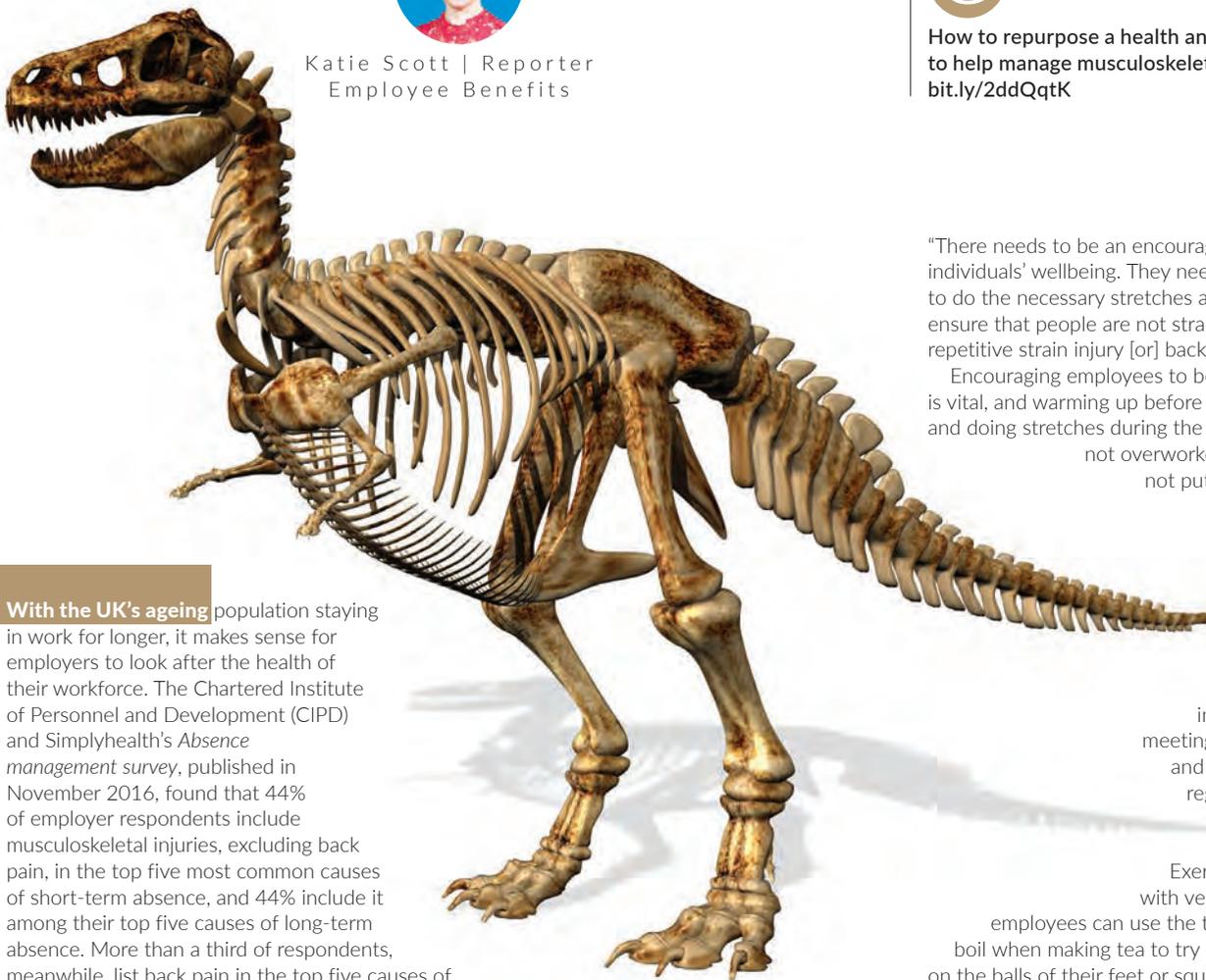
www.barnett-waddingham.co.uk/greek

Good to the bone

Taking a proactive approach to musculoskeletal disorders can help reduce workplace absence



Katie Scott | Reporter
Employee Benefits



images: iStock

With the UK's ageing population staying in work for longer, it makes sense for employers to look after the health of their workforce. The Chartered Institute of Personnel and Development (CIPD) and Simplyhealth's *Absence management survey*, published in November 2016, found that 44% of employer respondents include musculoskeletal injuries, excluding back pain, in the top five most common causes of short-term absence, and 44% include it among their top five causes of long-term absence. More than a third of respondents, meanwhile, list back pain in the top five causes of short-term absence (34%) and long-term absence (35%).

Taking a proactive approach to musculoskeletal disorders (MSDs) can, therefore, help reduce sickness absence, as well as combat presenteeism, because employees with constant pain often struggle to concentrate, in turn, impacting productivity.

Martin Docherty, rehabilitation clinical governance manager at Aviva, says: "There is a recognition that we can't simply treat [MSDs] as they arrive and we've got to get employees to be focusing on what they can do with their musculoskeletal health to reduce the risk of [MSDs] ever occurring in the first place."

Louise Ward, policy and standards director at the British Safety Council, adds: "It's all about getting in before something goes wrong. After somebody's been hurt, then it's too late."

Taking a proactive approach to managing MSDs in the workplace means tackling the root cause of problems. Dr Cathy Garner, director of partnerships at The Work Foundation, says:



Need to know

- Employers' strategies should promote good musculoskeletal health in the workplace.
- Creating an open culture allows for continued conversations around musculoskeletal disorders (MSDs) and employee health.
- Employees should be encouraged to be active in the workplace and take advantage of initiatives such as on-site gyms and exercise classes.



Read also

How to repurpose a health and wellbeing strategy to help manage musculoskeletal disorders
bit.ly/2ddQqtK

"There needs to be an encouragement of attention to individuals' wellbeing. They need to take breaks, they need to do the necessary stretches and things that can help to ensure that people are not straining their muscles, getting repetitive strain injury [or] back pain."

Encouraging employees to be active within the workplace is vital, and warming up before completing manual work and doing stretches during the day ensures muscles are

not overworked and that the body is not put under too much pressure.

Initiatives such as an on-site gym, masseuse or physiotherapist, and exercise programmes such as pilates, allow employees to engage with their health.

Employers could also implement walking or standing meetings, regular health assessments, and encourage staff to take regular breaks.

On the spot

Exercises can be done on the spot with very little space. For example, employees can use the time waiting for the kettle to boil when making tea to try exercises such as bouncing on the balls of their feet or squeezing their shoulder blades together. Employers can also download online fact sheets, available from GPs or physiotherapists, with exercises to help combat MSDs, which can be added to an organisation's intranet site. Posters, leaflets and computer screensavers also act as useful methods of communication to demonstrate exercises or reminders about the benefits of exercise.

Vicki Leslie, client relationship manager at Electrical Contractors Insurance Services (ECIS), says: "These are things that are helping the musculoskeletal system stay strong rather than waiting until there is a problem."

Employers can also provide access to occupational health and ergonomic specialists, which can offer personalised advice. ►►

Case study | Keyline

Keyline engages workers with proactive approach to physical health

Construction organisation Keyline takes a preventative approach to employee health and wellbeing to minimise the risks of musculoskeletal back pain, which can be exacerbated by physical and manual labour, as well as sedentary, desk-bound working.

The organisation, which has 1,200 employees across 65 sites in the UK, runs regular wellness sessions, which aim to encourage staff to get up from their desks at timely intervals and move around the office to lessen potential musculoskeletal disorder (MSD) risks. The organisation has also completed branch manager training, empowering senior leaders in the business to look after their teams' wellbeing by informing them about healthy eating and hydration, and how they can support individuals in these areas. These measures act to help increase employee fitness and wellbeing, counteracting potential instances of back pain that was anecdotally found to be a persistent problem within the business.

Keyline also has measures in place to help prevent manual handling injuries and MSD-related back complaints. This includes instructing employees to complete a warm-up before heading outside to work in the yard in cold conditions, which helps to prevent pulled muscles.

Kieran Griffin, managing director at Keyline, says: "We can do all the manual handling training we like, but unless we start doing things differently, we're just going to continue creating this legacy of back complaints in the business."

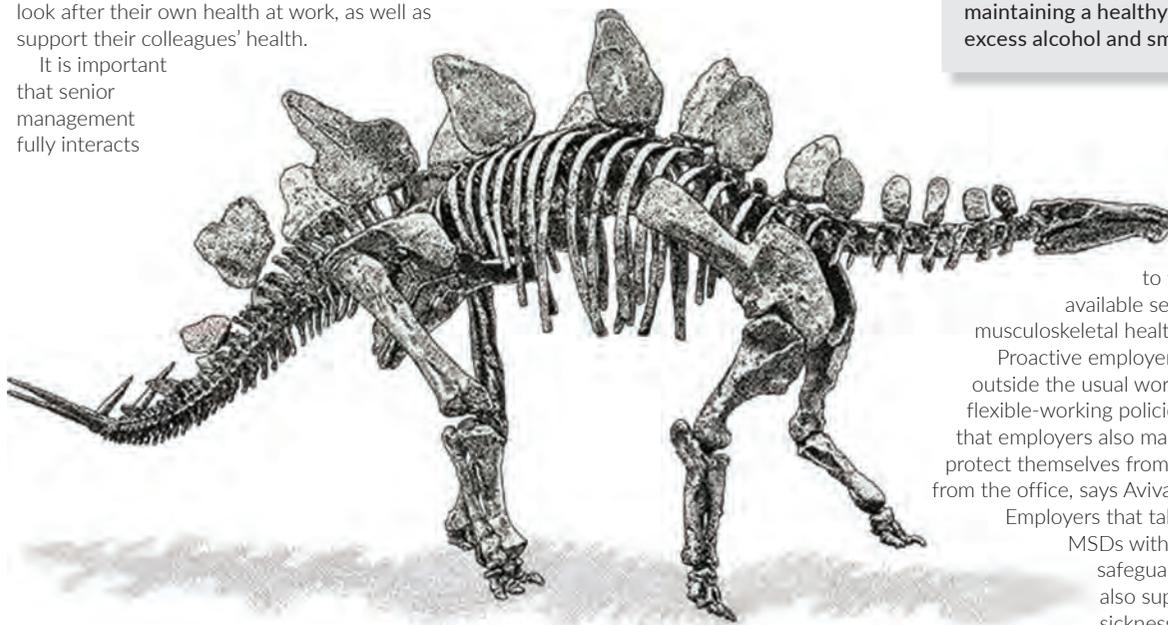


Organisations should also look to reinforce their mental health initiatives or consider implementing a mental health strategy. Mental ill health is a common co-condition to MSDs, because employees who are in constant pain could suffer from anxiety or depression, especially if they need to take time off because of the complaint. This can make returning to work feel like an uphill battle. Dr Zofia Bajorek, researcher at The Work Foundation, says: "If these conditions are long term, [the employee has] a greater likelihood [of developing] anxiety or depression alongside their back pain, so it's not just looking at the physical nature of adjustments in the workplace, it's looking at how we can adapt to improve their wellbeing: physical and mental."

Open culture

An open working culture where employee health can be comfortably discussed, enables staff to actively look after their own health at work, as well as support their colleagues' health.

It is important that senior management fully interacts



with and actively promotes musculoskeletal health measures, says Leslie.

Employees will then feel that it is acceptable and recommended to fully engage in exercises and the available services that can protect their musculoskeletal health in the long term.

Proactive employers should also consider staff working outside the usual working environment. For example, if flexible-working policies are available, then it is important that employers also make staff aware of how they can protect themselves from MSD risks when working away from the office, says Aviva's Docherty.

Employers that take a proactive approach to preventing MSDs within the workforce are not only safeguarding the health of employees but also supporting the business by reducing sickness absence and presenteeism ¹⁰

Viewpoint



Professor Karen Walker-Bone is director at Arthritis Research UK/ MRC Centre for Musculoskeletal Health and Work

Musculoskeletal disorders (MSDs), for example, back pain and arthritis, are very common and, alongside mental

health conditions, cause most of the UK's burden of sickness absence and long-term work disability.

Work factors can increase the risk of MSDs. Interestingly, it is not only physical workplace exposures such as heavy lifting, pushing and pulling, kneeling and squatting that are responsible, but also psychosocial factors. High levels of demands, such as tight deadlines, high pressure; low levels of control over work; and poor levels of support from managers and colleagues also need to be addressed if MSDs are to be prevented.

Investment in training managers about MSDs, what to look for and how to support employees will more than pay for itself. Flexibility of job demands and giving employees autonomy over their workload are key to MSD reduction.

Among desk-based workers, MSD risk relates to psychosocial factors or long periods of sedentary work in abnormally static postures. Employees need to be mobile regularly, engaging in varied activities to facilitate movement or taking 'micro-breaks'. Regular stretching before and after work is helpful. Employees should feel comfortable standing in meetings and walking meetings can be popular.

Attention should be paid to workstation set-up to minimise prolonged periods with the neck flexed or rotated. Appropriate use of adjustable chairs, footrests, ergonomic mice and keyboards can be helpful too.

Employers should encourage and incentivise employees to maintain their physical fitness and resilience by participating in regular physical activity, maintaining a healthy body weight, and avoiding excess alcohol and smoking.

Supplied by



Help with the winter blues

How health cash plans can support employees suffering from the 'January blues'



Philip Wood | Executive director of sales and marketing
Health Shield

In the New Year, employees return to work in their millions after a well-deserved Christmas break. Some come back refreshed with renewed vigour and resolutions to keep. But for others, the winter months can be a time of increased stress, depression and anxiety, which can lead to reduced performance and absenteeism.

January, in particular, can be a difficult time with cold weather, darker days and Christmas credit card bills arriving on doormats. Debt worries after increased spending can be a real issue at this time of year. As the nights draw in, people also tend to spend less time exercising and eating more hearty foods, which can sometimes be less healthy. Every third Monday in January is now said to be the most depressing day of the year, 'Blue Monday', which is attributed to a mix of weather conditions, debt levels and people failing New Year resolutions.

Mental health in the workplace

It is estimated that one in four people in the UK will experience a mental health problem in any given year. *The Work-related stress, anxiety and depression statistics in Great Britain 2016* report by the Health and Safety Executive, published in November 2016, states that work-related stress, depression or anxiety now account for 45% of all working days lost due to ill health, with a total of 11.7 million working days lost in 2015-16. Unless steps are taken to reduce this number, the World Health Organisation has declared that by the year 2030 depression will be the leading illness globally.

The 'January blues' are far from an urban myth. The NHS estimates that around one in 15 people in the UK suffer from seasonal affective disorder (SAD), a form of depression between September and April. This type of depression can have a

significant impact on employee performance through tiredness, reduced energy levels and low self-esteem.

Mental ill-health in the workplace happens all year round. Some of the signs to watch out for in employees include tiredness, negativity, lateness, increased sensitivity, a lack of concentration and not joining in with the team. However, many employees still feel uncomfortable talking about the subject with their managers, which is where health cash plans can help.

Enhanced benefits

Health cash plans can offer benefits and services to support stress management and the mental health of employees. These services can include 24/7 counselling and support helplines, through which employees can receive professional counselling and support on everything from stress and debt to bereavement and family issues, as well as employee assistance programmes (EAPs), which can provide more comprehensive support with 24/7 counselling helplines and face-to-face counselling sessions.

Health cash plans can also include stress prevention programmes, providing occupational health helplines and professional support for employees with stress from day one of their absence to help them return to work sooner.

Some health cash plans offer discounts on a variety of relaxation therapies that can help to ease stress. These can include reflexology, acupuncture and massages.

Other benefits and services include online health assessments and online reward portals. Health portals can provide lifestyle advice and emotional support, and employees can save



money with exclusive discounts on shopping, gym membership, holidays, spa breaks and more through reward portals.

Supporting employees

Stress, anxiety, SAD and depression can reduce workplace performance and increase staff absence and turnover. Employees are just as likely to be off work with a mental health problem as they are a physical one, however, people are just not as comfortable talking about them.

Providing employees with quick access to health and wellbeing support will not only reduce absenteeism but also help with a problem before it gets worse. Employers need to think about stress prevention and management as part of their duty of care ■



Consider your workforce for a second...

Every employee you are responsible for is somewhere on a journey, with lots of trials and tribulations, choices and decisions in front of them.

Certain events will have a financial impact on them and some will inevitably have a wider impact on their life or the career path they follow.

Online financial education and retirement planning is a cost-effective way to support employees at every career stage.

Visit www.planonline.co.uk

Email educate@jelfgroup.com

Jelf | Employee Benefits

 **MERCER MARSH**
BENEFITS™



Bearing up for childcare changes

The new tax-free childcare scheme means more admin responsibilities for employees



Tynan Barton | Features editor
Employee Benefits

A new tax-free childcare scheme, which will launch from early 2017, will see the responsibility for providing access to childcare funding support shift from the employer to the government, with administration duties transferring from an organisation's benefits team to the employee.

The new scheme will see the government pay 20% of childcare costs up to a total of £10,000 per child per year. The remaining 80% is to be paid by working parents.

The tax-free childcare scheme will be rolled out while the current voucher scheme remains open to new entrants until April 2018. After this date, only those who are already in an employer's scheme will be able to continue to use childcare vouchers.

Supporting working parents not only demonstrates a supportive workplace, but it can also help to look after employees' financial and emotional wellbeing.

Ben Black, director at My Family Care, says: "There are lots of reasons why employers should support their working parents: flexible working, gender diversity, leadership diversity, ageing workforce, and wellness."

Employers also want to support their employees and alleviate childcare worries, so they can still perform at work, says Ian McMath, chief executive officer at Sodexo Benefits and Rewards Services. "Effectively, one of the issues [employers] have got is that at the moment they are seen to be very caring because they take all the hassle away from the employees because it's all done through payroll," he adds. "The new scheme is very [administration]-heavy on the parents."

In an ideal world, some providers in the childcare voucher industry would like to see both



Need to know

- The new tax-free childcare scheme due to launch from early 2017 will take the responsibility of providing access to childcare from the employer.
- The existing childcare voucher scheme will remain open to new entrants until April 2018.
- Employers should encourage employees to assess what is most beneficial for their situations.



Read also

How does the UK's support for working parents compare with other countries?
bit.ly/2g21nKq

iStock

schemes running in tandem in order to give working parents the greatest possible range of choice. Jacquie Mills, chair of the Childcare Vouchers Providers Association (CVPA), says: "That's what we feel would be the fairest to working parents so that they could determine which is best for them and switch between them when their circumstances change."

So, with the responsibility to promote and provide access to childcare support being taken out of their hands, will employers communicate the government's tax-free scheme as part of their caring benefits policies?

Time for a review

Proactive employers are encouraging employees to review their current arrangements now and assess which arrangement will best suit their needs before the deadline for joining childcare voucher schemes passes. Marena Mieras, senior flexible benefits consultant at Mercer, says: "For employees that are better off in the employer-sponsored arrangement, communications are being cascaded through the workforce now to ensure employees are taking advantage of this arrangement before it closes."

Retention is a key factor in providing benefits for carers, so opportunity to help employees should be utilised to full effect. "[Employers] still need to retain and attract the right talent, it's not just about the tax saving they can give to employees, it's about 'how can I help them within the whole life environment so they contribute more to our business?'" says McMath.

To this end, employers should make employees aware of any benefits that can support them in their working lives. Louise Wesley, operations director at Busy Bees Benefits, says: "The employer does have a responsibility because there's the work-life balance, the recruitment and retention side of it, and making sure, from a motivation aspect, that staff know what's available, and that savings can generate so much and go towards their everyday living costs."

Employers should also take this opportunity to demonstrate all the supportive initiatives they have in place. As Black says: "There are loads of things practically that [employers] can put in place, and the best employers do, [for example], help find childcare, [and] help find eldercare, emergency childcare, and maternity coaching. Those are the main practical things that [employers] do, and post-vouchers going, more and more will do that, not because they have to but because it makes business sense." 

Stretch out for easy access

What does 'flexibility' actually mean in relation to flexible benefits?



Katie Scott | Reporter
Employee Benefits



Need to know

- Online platforms and portals allow employees to access their benefits offering wherever they like for easy access.
- Any-time enrolment allows employees to adjust their benefits selection to keep pace with lifestyle changes.
- Trading benefits up or down ensures employees' selections can be tailored to reflect their individual circumstances.



Read also

What is shaping employers' flexible benefits strategies?
bit.ly/2ggcRze

Today's always-on consumerist economy means many people now expect to be able to have what they want, when they want it. Flexible benefits schemes were designed to enable employers to offer staff an element of choice around their benefits package, but in their traditional form, these may still come with limitations.

According to the *Employee Benefits/Xerox HR Services Benefits research 2016*, published in June 2016, 42% of employer respondents are designing their benefits strategies with a desire for flexibility in mind. Meanwhile, Capita Employee Benefits' *Employee insight report 2016-17*, published in October 2016, found that 62% of employee respondents that have access to flexible benefits, and are currently using these, feel they are in a good benefits scheme.

So, how can an organisation ensure that its benefits package provides employees with the level of flexibility they require?

Choice and personalisation

To create a successful flexible benefits package, the choice of benefits on offer has to be relevant, fresh and appealing. An employee's personal situation is constantly changing, so being able to access a wide-ranging choice of benefits can provide staff with the ability to support and enhance their lifestyle.

Striking the balance between providing too much or too little choice is imperative when planning a package. The average number of benefits to include in a flex scheme is around 15, says Jeff Fox, principal at Aon Employee Benefits.

Benefits should then be divided into areas such as healthcare and wellbeing, financial, lifestyle and protection benefits, adds Fox. If an employer has a number of benefits sat in each of these categories, then this is an indication that it offers a good level of choice and flexibility for employees.

A big change in the flexible benefits landscape in recent years has revolved around a number of organisations transitioning from an annual enrolment window to any-time enrolment, where employees can select and amend their

benefits choices throughout the course of the year rather than during a set number of weeks, once a year.

Jack Curzon, head of scheme design at Thomsons Online Benefits, says: "Flexible benefits aren't flexible if [an employee] can only pick them once a year from a list that [an organisation] is telling [them] to [choose] from. If [the employer] changes that communication method and says, 'you've got these benefits available all year round and it's not defined by [what] you can select at different points', then that makes it truly flexible."

Any-time enrolment windows can suit the speed at which employees' lifestyles can change. Gethin Nadin, director of ecosystems at Benefex, says:



images:iStock



Viewpoint



Michael Rose is director at Rewards Consulting

It all starts with the aims of the flexible benefits plan. As an organisation, agree why flexible benefits are being introduced and what success will look like. By definition, providing choice is

almost certainly one of the aims. But it does not mean that complete flexibility has to be provided from day one. As retail employees often find, offering too much choice can cause the individual to walk away; but narrow the selection down to a more limited number of choices and shoppers are more likely to buy. In flexible benefits, it may be sensible to offer a more limited range of choices in the first year. As people become engaged and familiar with the system, the choices and flexibility available can grow.

To make the plan as flexible as possible, employers should start by understanding what employees already know about the current benefits and what they may value. So ask them.

One employer gave its employees a list of benefits and asked which they valued and which they would like to see introduced. The results showed that a large number of people did not know what benefits they already had. But it also indicated what they would like to see. Initially, try using flex to just remind staff what benefits are available; then building on this foundation of benefits can prove valuable. Even if in the first year there are not many changes made, value can be added so long as employees are engaging with the system.

Flex systems are now so efficient that a big number of choices can be offered with little extra effort. Group the benefits by themes and communicate these well.

"[Employers] need to keep asking [employees what they want] so, as their lives change, [they] are up to date with that."

Although an any-time enrolment model is not suitable for insurance-based products, which often renew on an annual basis, it is particularly effective for health and wellbeing benefits, such as gym membership or bikes-for-work schemes, which employees can choose to take up at any time throughout the year. Andrew Drake, head of rewards and benefits consulting at JLT Employee Benefits, says: "It's about giving [employees] stuff at the point they need it, rather than at a point in time when [an employer] thinks they might need it, hoping that [the] right moment in time coincides with [their] annual benefits window. It gives people control."

However, while an annual enrolment window could be seen as a more restrictive arrangement, many employers like the focused, internal communications they can implement around a yearly opportunity.

One of the advantages of any-time enrolment is its alignment with modern culture, because it more closely matches quick-fire lifestyle adjustments, as ►►

9%

of employee respondents would feel more valued by their employer if they were offered flexible benefits

42%

of employee respondents that are offered flexibility in choosing benefits that do not use it, feel they are in a good scheme

(Source: Capita Employee Benefits, October 2016)



Case study | Callcredit Information Group

Callcredit introduces any-time enrolment to increase engagement

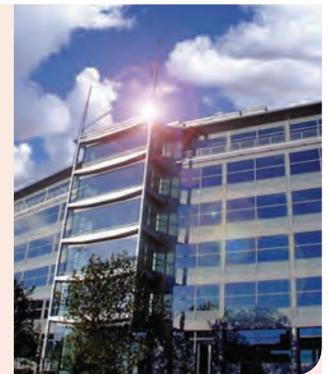
Data organisation Callcredit Information Group re-launched its flexible benefits package for its 1,000 UK-based staff in May 2015, creating a mobile-optimised benefits brand, Benefits for People Like You.

The organisation enhanced its package by adding new benefits that included a car salary sacrifice arrangement, bikes-for-work scheme and childcare vouchers. In addition, it opened up access to its benefits by using a rolling, year-round enrolment method where possible, supported by its new web-based platform.

Tim Simpson, head of reward and HR administration at Callcredit Information Group, says: "The rolling enrolment is essentially the choice aspect but it's also a good reminder of the benefits that [employees have] got all the time. If [employers] only have a single window, then [employees] forget what benefits they've got on offer. It really is about facilitating choice."

The re-launch of its flexible benefits scheme has been a success; 89% of employees logged on to the new benefits portal and 72% of those have gone on to make benefit elections.

Julie Wright, HR director at Callcredit, says: "Having more flexibility around the benefits we offer is one of those areas that [an organisation needs] to be offering as an attractive employer that is going to get the best talent. [The] big thing for us was around offering people choice in how they took their [benefits]."



“PEOPLE DON'T
KNOW HOW
QUICKLY THEIR
SITUATION
IS GOING TO
CHANGE”

well as a more mobile, short-term and instantaneous way of life. “People aren't in things for the long term anymore because they don't know how quickly their situation is going to change, so allowing employees to make decisions as and when they need to in their life is really important,” says Nadin.

Portals and platforms

Technology also supports the flexibility of a benefits offering, as portals and platforms have taken on a more consumer-led approach. For example, mobile optimisation can enable employees to engage with and amend their benefits selection on the move, with single sign on and a single benefits app or website giving employees access to their benefits whenever convenient. In addition, app functionality such as push notifications and augmented reality can aid benefits communication. Nadin says: “[Flexible benefits] have moved away from being this white-collar benefit. Anyone who was sat at a desk was able to make those choices. Now, all of a sudden, it doesn't matter if [an employee is] a banker on £40,000 a year sat in front of a desk or whether [they] are on minimum wage working in retail, [they] now have access to flex platforms so [they] can make those choices whenever, wherever [they] like, and that's really important.”

Consumer-style prompts, such as ‘recommended for you’ pop-ups, are also becoming more prominent, with big data proving essential in helping to offer employees more personalised guidance when it comes to making their selections, says Marena Mieras, senior flexible benefits consultant in the UK consumer business at Mercer. “We're giving contextualised nudges; nudging people into making more informed choices,” she adds. “It's using data we've learned about that person to help them make more informed choices.”

The use of modellers and offering complementary benefits, for example, payroll loans alongside a course of financial education, meanwhile, empowers employees to tailor their choices more effectively to their individual circumstances.

Trading up and down

Giving employees the option to trade benefits up or down also puts control in the hands of the individual. Trading offers an extra element of flexibility that lets employees tweak their benefits to suit their life stage.

Communications should be honest, transparent and jargon free so that employees fully understand how to utilise and tailor benefits in this way, says JLT's Drake.

Employers should also consider whether allowing employees to trade up or down on their benefits selection will contradict an organisation's benefits or business strategy. For example, if an employer wants to provide a form of healthcare for all staff as part of a health and wellbeing strategy, but then allows employees to trade down or opt out of the chosen provision and exchange it for cash; this could go against key business objectives.

The continued evolution of flexible benefits schemes in recent years, therefore, has enhanced just how flexible such plans can be .

32%

of employees can choose the benefits they want

62%

of employee respondents that have flexible benefits and are currently using them feel they are in a good benefits scheme

36%

of employees believe they are in a poor benefits scheme because their employer does not offer flexibility in choosing their benefits

30%

of employees that are not offered flexibility in choosing their benefits feel it is something they would use

(Source: Capita Employee Benefits, October 2016)

Introducing the Drive to Work Scheme

by The Car Benefit People

Following the Government's Autumn Statement, we've welcomed confirmation that Car Benefit Schemes can continue. So just like child care vouchers, our Drive to Work Scheme is here to stay!

Employees get a brand new, all-inclusive car with no deposit or credit checks and they can make great savings.

Employers can offer a tangible benefit that their employees truly value. The scheme acts as the perfect retention and motivation tool and creates potential savings to the business.



What our customers think:



0333 4000 554

tuskerdirect.com/eb17

hello@tuskerdirect.com

Tusker.

Be an HR legend - give
your employees a financial

HERO



- 
**Assess
Financial Health**
- 
**Assign Dedicated
HERO!**
- 
**Receive Tailored
Track Plans**
- 
**Improve Employees'
Financial Health**

HERE'S A **SUPER** OFFER FOR YOU...

If you're an HR professional and want to experience what a financial hero can do for your employees, visit the web address below for your **free trial!**

 lemonadereward.com/hero

 info@lemonadereward.com

 01483 617 020



lemonade
refreshing reward

Keeping it under review

Default funds need to be regularly checked to ensure they are fit for purpose



Nick Martindale |
Freelance journalist

In years gone by, default funds would be a temporary home for investments before employees who actively engaged with their workplace pensions devised a wider strategy for themselves. But the introduction of pensions auto-enrolment has changed all that. Tim Middleton, a technical consultant at the Pensions Management Institute, says: "Today, a default fund is designed to be a suitable choice for most members on the understanding that few will make a fund-switching choice."

1. A default fund should be reviewed regularly

Sue Pemberton, head of defined contribution (DC) retail, DC wealth at Xerox HR Services, estimates that around 90% of staff are now invested in default options, raising the need for regular reviews to ensure these remain fit for purpose. "It makes good business sense for those employers that want to attract and retain the best people to ensure that those investing in the default fund receive value for money," she says.

Indeed, such members often believe the default fund has been selected as one that is appropriate to their needs and feel they lack the knowledge required to deviate, says Karen Bolan, head of engagement at AHC. "This member thinking places a great deal of responsibility on trustees and employers to make sure that they have got the right default funds in place to ensure members get good outcomes from their pension arrangements," she says.

2. Be aware of regulatory requirements

Trust-based pension schemes require a three-yearly review, says James Monk, head of DC investment at Aon. An annual review is prudent given the requirement of The Pensions Regulator for the chair of trustees to sign a statutory statement confirming that the governance of the scheme conforms to prescribed standards, says Middleton. "One of the topics covered by the statement is the default fund and the extent to which it has been reviewed over the past 12 months," says Middleton.

Any review would typically be undertaken by a consultant brought in by trustees or the employer, he adds.



Need to know

- Default investment funds are now the norm, and should be regularly reviewed to help ensure they remain fit for purpose and comply with regulation.
- Any such review should factor in the profile of the workforce, attitude to risk and likely retirement plans.
- Communicating the findings of a review can help to drive engagement among members.



Read also

How to select the right default fund approach for an organisation
bit.ly/2dgYZjp

3. Assess the membership profile

A key step is to review the needs of both the employer and their membership profile, says Anish Rav, senior DC consultant at Capita Employee Benefits. "[Employers] need to really understand membership needs and risk profiles," he says. "Only after this analysis is done can the objective of the default fund be set, as well as the benchmarks, to assess whether the objectives are being met."

Ensuring a default fund strikes the right balance between when members can afford to take risk, mainly in the early stages of their career, and when they cannot is vital. "One of the main issues that we look to manage is return shortfall risk, which is the risk of members not generating sufficient return, and capital market risk resulting in unexpected falls in value," says Monk.

It is also important to assess the costs of switching to any other fund, and whether this could be expected to make financial sense for members in the long run, Monk adds.

4. Consider employees' retirement plans

An additional element is whether the default fund investment strategy fits with members' likely attitude to how and when they retire or reduce the hours they work, says Middleton. "Decumulation can now take three forms and may well occur more than once," he says. "Is the derisking phase sufficiently flexible to cope with all of these contingencies?"

5. Communicate the review findings to employees

It is important that the findings of any review, particularly any changes, are communicated effectively to employees. "This is to help build engagement and educate them in the need to save so that they can afford to retire, as well as obtaining some appreciation of the benefits being offered," says Pemberton 

employee benefits

EXPERT
SUPPLIER

WHAT DO THESE COMPANIES HAVE IN COMMON?



THEY ARE EMPLOYEE BENEFITS EXPERT SUPPLIERS!

Their content and profile are seen by over 80,000 unique users
within the HR and benefits community each month.

All for as little as £800 +VAT a month.

HOW IT WORKS



Upload your news,
events, blogs, research
or white papers



It appears on the
homepage and relevant
category areas



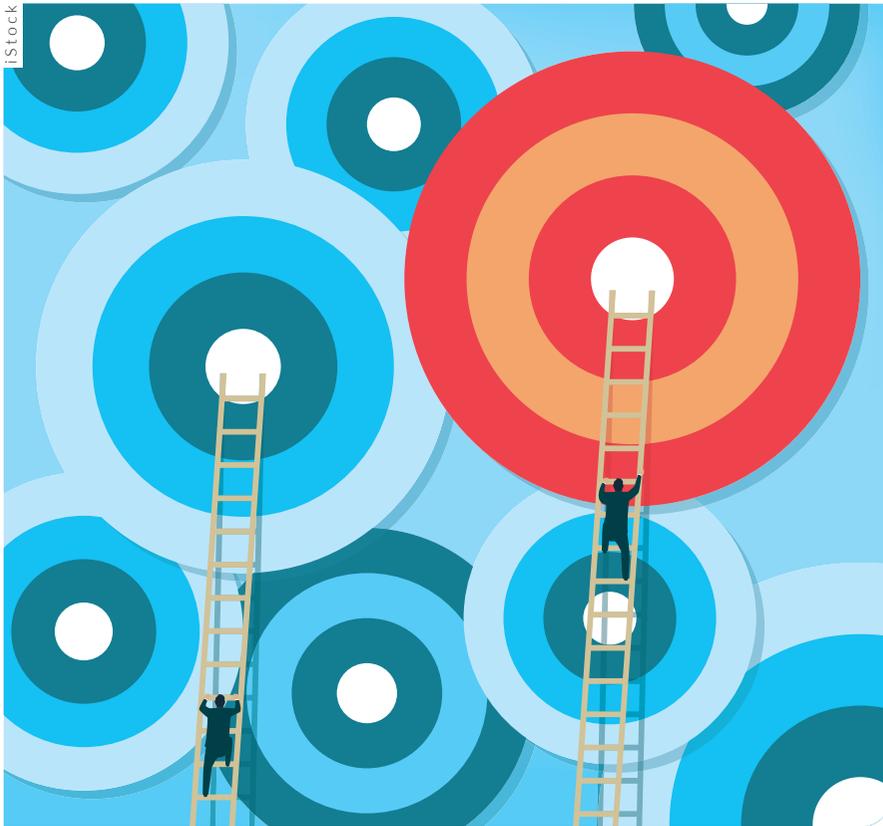
Your content is shared to
our audience via email
and social media

employeebenefits.co.uk

Contact a member of the team today

Harriet Fuller
Business Development Manager
☎ 020 7970 4063
✉ harriet.fuller@centaurmedia.com

Harry Michael
Business Development Manager
☎ 020 7970 4045
✉ harry.michael@centaurmedia.com



New year, new objectives

January can be a good period to introduce fresh ideas so that employees remain motivated



Katie Scott | Reporter
Employee Benefits

After all the fun and excitement of the festive period, keeping staff motivated at the start of a new year can be a challenge for many employers. In some instances, a drop in motivation can begin in the run-up to Christmas as borne out by research by Sodexo Benefits and Rewards Services, published in October 2016, which found that 31% of London-based employees feel least motivated at Christmas time. This lack of enthusiasm can overwhelm staff both before and after the festive period, having a knock-on effect on retention and talent pipelines as employees consider looking at opportunities for a fresh start in the new year.

Delivering a motivation strategy during January, therefore, can require more thought, focus and attention than at other times of the year, says Andy Philpott, sales and marketing director



Need to know

- Laying the groundwork for a motivation strategy should begin in December to help build up momentum and excitement for the new year.
- January is a good time to promote benefits that focus on financial and physical wellbeing.
- Long-term goals should be broken down into shorter-term targets in order to bolster employee motivation.



Read also

How to engage employees with corporate gift cards
bit.ly/2hmYDbY

at Edenred. "Motivation needs to be targeted to try and get people focused quickly," he adds.

Laying the groundwork for a new year motivation strategy in December can impact employees' mindsets in the post-Christmas period. One tactic employers could consider is splitting the festive reward budget or structuring an end-of-year employee bonus scheme to cover both December and January. Iain Thomson, director of incentive and recognition at Sodexo Benefits and Rewards Services, says: "When people come back, [employers] can do some really good, tactical reward activity in January to keep engagement and motivation going post-Christmas as well."

One example is to plan a social event during the first quarter, says Mike Morgan, chief executive officer at People Value. This event can then be promoted before Christmas, to help build excitement for the new year.

An employer can also take advantage of the season to promote its existing benefits as a means of increasing employee motivation and engagement. Starting the year with a re-launch or awareness campaign helps staff to understand what is available and how benefits can specifically help them.

"January is the one month where people come back under more financial pressure than at any other time of the year," says Edenred's Philpott.

Easing the strain

Financial benefits that ease the strain of Christmas spending could include retail discounts available via a voluntary benefits platform, season ticket or payroll loans, and employee savings platforms that incorporate schemes such as individual savings accounts (Isas).

Health and wellbeing benefits are also well received in January, especially if an organisation can tie benefits in with an employee's new year resolutions, which may have a fitness focus. Benefits such as discounted gym membership or providing healthy eating options in the workplace could be appreciated by staff, while team wellbeing or fitness challenges are also a creative way to engage staff with the business.

Implementing a new reward and recognition scheme can also give staff an added impetus, for example, a peer-to-peer recognition scheme through which colleagues and managers can send thank you e-cards, says Morgan. ►►



Case study | UKTV

UKTV engages staff with annual business objectives to boost motivation

UK television broadcaster UKTV boosts employee motivation in January by engaging staff with the organisation's brand identity and sharing leadership goals for the year ahead.

Based in London, UKTV's 270 employees understand how their individual roles contribute to the success of the business, with an organisation-wide cinema screening allowing staff to view the new television programmes due to be aired over the coming year.

Tied in with this screening is a January strategy update meeting, where all employees are briefed on the organisation's goals for the year ahead. As part of this update, members of the executive leadership team present their annual individual goals, so that employees can see what is happening in each area of the business.

Della Hiron, HR business partner at UKTV, says: "January is the time when [we] can get people to get excited about how they can contribute to the successes of the [organisation], and we just keep getting more successful."



An employee's mindset in January can have a knock-on effect on motivation and retention, says Sodexo's Thomson. "It's about being tactical and making sure that benefits reflect how [employees feel]. It's a typical period where people assess their future and where they want to be."

Breaking down long-term goals, which can appear unattainable just after the Christmas break, into very short-term targets can help these seem more achievable.

Samantha Gee, director at Verditer Consulting, says: "If their salary [is] right, then [employees will] look to the value-add parts of their package, which is where it comes down to having great benefits, or having managers that recognise them or make them feel that they are in a business with a good plan for that year."

Edenred's *Slump or jump* report, published in November 2016, found that 32% of employees would feel valued if their manager attempted to increase their motivation on their return to work in January, and 24% were looking for their employer to implement a specific new year reward and recognition scheme to present a clear sense of purpose.



Viewpoint



Charles Cotton is reward advisor at the Chartered Institute for Personnel and Development (CIPD)

There are a number of ways organisations can boost motivation. One is to use extrinsic reward, such as pay. A simple example is

that employees are motivated to sell more by being offered a financial incentive, such as commission.

However, employees are only likely to change their behaviours if they value the reward on offer and believe they have a realistic chance of getting it. Insights from behavioural science reveal that while individuals or teams are motivated by extrinsic reward, too much focus on these may result in unanticipated or inappropriate behaviours.

Organisations have tried to get around this by putting various checks and balances in place, or by deferring the incentive payment over time. However, this can reduce employee motivation, because staff find it harder to understand what they need to do to achieve the reward and they value it less because they have to wait a long time to receive it.

As well as extrinsic awards, organisations can also use intrinsic ones, such as recognising employee efforts, listening to their concerns, acting on their suggestions and offering training opportunities.

What is important is to use both types of reward, and knowing when and how to use cash, and when to use other forms of reward.

Discussing organisational goals and plans for the coming year can help to increase employee engagement. Benefits such as travel discounts or holiday trading can also help staff to look to the year ahead and envisage their future.

January can be a tough month in terms of motivation, so it is vital for employers to plan ahead to maximise staff retention in what can be a prime period for employees to undertake job hunting 

New Year, New Start, New Solution

From simple benefits to a fully comprehensive flexible package.

Our Salary Extras platform does it all.



To find out more visit salary-exchange.co.uk

Or call **0333 2000 104**





Staffcare

Smarter benefits technology



Benefits engagement that shows staff you care

At Staffcare, we deliver truly innovative technology that empowers businesses to deliver best in class employee benefit programmes.

Our software solutions make the burden of administration, normally associated with benefits, a thing of the past. By seamlessly integrating with third party benefit provider systems, we save employee benefit professionals precious time and money.

We are helping to change the ever advancing world of employee benefits for the better.

The first step to staff caring about their benefits, is making them easily accessible. Our mobile app is the latest step towards bringing people and their employee benefits together.

To hear how Staffcare can help transform your employee benefits communication, get in touch: 0845 372 6644

hello@staffcare.net | staffcare.net

PART OF THE SIMPLYBIZ GROUP



SHAPING YOUR FUTURE REWARD STRATEGY

It's time to challenge best practice, discuss the latest issues and connect with the best minds in the industry, to shape your future strategy.

EMPLOYEEBENEFITSCONNECT.CO.UK

**employee
benefits**

CONNECT

1 MARCH 2017

PARK PLAZA, LONDON

How to raise your sights

Visual elements can help benefits communications cut through the noise



Louise Fordham | Deputy editor
Employee Benefits

In a world where information is constantly competing for our attention, how can employers ensure their benefits communications cut through the noise? And what role can visual elements, such as live-action video, animation, infographics and branding, play in this?

Phil Ainsley, managing director, employee services at Equiniti, says: "We're all bombarded with so much information that actually trying to get people's attention is getting more and more difficult. If an [organisation] can either create something that people identify with and will want to look at or get a bit of a viral buzz going, it is going to get the message across much better than it would do otherwise."

Simplify complexity

Visuals can help draw employees into a subject and simplify complex messages. To avoid diluting the message and risk employees switching off, these should focus on the key points that the employer wants to get across to staff, and be accompanied by further sources of information to enable employees to delve into greater levels of detail as required. Chris Andrew, account director at Caburn Hope, says: "A lot of effective communication is done by understanding the subject matter and being able to pull out the key things that [employees] need to know, and then layering that information accordingly."

Visuals can be an engaging way of delivering messages clearly and succinctly, for example, icons that represent a form to be filled in or a website to visit, can demonstrate the action that an employee should take,

says Karen Bolan, head of engagement at AHC. Live-action videos and animation can also provide a fast and accessible way for time-poor employees to absorb information. These should be an appropriate length for the audience and the subject matter; bite-sized videos will be more likely to hold an individual's attention throughout.

As with all pieces of communication, visual elements should not be seen in isolation. Ed Smithson, head of engagement and client technology at Xerox HR Services, says: "It's as much about the overall strategy that the [organisation] is deploying



Need to know

- Visual elements can help grab employees' attention and simplify complex messages.
- Visuals should have a clear function that fits with an employer's communications strategy.
- These elements and the way in which they are delivered should be relevant to the employees they are targeted at.



Read also

How communication can drive benefits take-up
bit.ly/2h5mYWZ

and the roll-out of the various elements of that strategy; it's key that those visual elements are thought about, and correctly and appropriately placed within that strategy."

This not only involves defining the function that each visual element should serve, whether that be supporting other elements of the communication strategy, creating an emotional connection, or highlighting need-to-know information, but also ensuring that the visuals align with the culture and aims of the organisation. "There's no off-the-shelf solution, every [organisation] is different and every brand is different," says Andrew. "When it comes to visual elements, these should be appropriate for the [organisation] in question."

The visual elements included in a communications strategy and the way in which they are delivered should be grounded in their relevance to the target employee demographic. A thorough understanding of the workforce, including the devices through which employees access information, and even the type of browsers they are likely to use, can help organisations develop effective communication materials. Analysis of management information, employee focus groups and surveys can enable employers to build this knowledge and tailor their strategies accordingly, says Jade Jordan-James, creative director at Equiniti.

Delivering choice

Providing a range of print and online visual media, as well as non-visual content, can allow employees to engage with benefits communications in the manner that best suits them. "Having multiple media in the delivery of [a wider communications strategy] gives people their preference of how they receive and take in information," says Bolan.

Videos that are shown to staff in group sessions, for example, could then be posted on the intranet so that employees can re-watch them later, while accompanying these with printed material and making the transcript available allows individuals who prefer to consume written content to access the information in their favoured format, she explains.

Technology, such as augmented reality, can also offer employees an exciting route through which to navigate information. Equiniti's EQ Strata, for example, is an augmented reality app that uses triggers such as an image on a poster, an employer's logo, or an object to launch visual animations and calls to action with multiple layers of content 

Refreshing approach

**Norton Rose Fulbright has a clear commitment
to review its benefits offering each year**



Tynan Barton | Features Editor
Employee Benefits



At a glance | Norton Rose Fulbright

Norton Rose Fulbright is a global law firm operating in key industry sectors that include financial institutions; energy; transport; technology and innovation; and life sciences and healthcare. Job roles at the organisation range from associates to of counsel, associates and partners, and the business services support functions. It has 1,100 employees and 200 partners in the UK.



Read also

Goodman Masson takes an innovative approach to employee benefits
bit.ly/2haqFZ3



In 2016, Norton Rose Fulbright focused its benefits strategy towards creating a proposition that engages all employees.

With 1,100 employees and 200 partners in the UK, the law firm has committed to review and refresh its benefits each year to ensure they are fit for purpose and that employees are engaging with them. Vicky Rose, head of reward, wellbeing and global mobility, says: "For us, it's all about the engagement of our population."

The organisation took significant steps towards this in 2015 when it first began planning to introduce a flexible benefits platform in response to requests from staff through various employee forums. "They've been asking for this and the business has listened, which is a great thing. It's a response to employees, also a response to what's going on in the industry and what other law firms are doing, and making sure that we're competitive in order that we can attract and retain people."

Prior to the launch, the organisation put together proposals around which benefits it might include and then looked at all providers. Norton Rose Fulbright launched the reward and benefits portal, provided by Thomsons Online Benefits, at the beginning of 2016. "We had to do all the due diligence, make sure all the benefits were working properly, deal with all the providers and make sure that all the connections and reporting were all working in order for us to go live in January," says Rose. "One of the key reasons we wanted to go live then was because our holiday year runs from 1 February and one of the big new benefits we wanted to introduce was holiday [purchase], so we wanted the 12-month payment period."

Business objective

- To cultivate a workplace where mental health is understood without any stigma, and where the organisation and individuals respond effectively to mental health problems and challenges in order to reduce the overall incidence of mental health issues and to raise the overall wellbeing of its people.

Within an hour of the launch, the scheme had seen 400 log-ins from employees. The organisation operates fixed annual enrolment windows specifically for the holiday purchase scheme and private medical insurance (PMI), but otherwise employees are able to access and update their benefits choices throughout the year.

Norton Rose Fulbright views the flex scheme as an engagement portal, to ensure employees are fully aware of the benefits it provides and what they have access to. To support this, the organisation also launched electronic total reward statements for all employees that are automatically updated when any changes are made to their benefits.

“Prior to that, people knew what they were being paid, but if they didn’t have the benefit they wouldn’t know the value of that, so we wanted to make sure people really understood the value of the benefits offering,” says Rose. “What we provide is a standard suite of benefits that include private medical insurance, group income protection and life assurance, in addition to access to a range of other benefits through the portal. As employees choose, the price reflects in their take-home pay.”

Global wellbeing

Another key focus for Norton Rose Fulbright in 2016 has been employee health and wellbeing, particularly around mental health. The mental health focus is part of a global initiative that began in the organisation’s Australian office. Working with an external trainer, Norton Rose Fulbright now has 25 mental health first aiders in its London office and a further 25 in Asia, with the initiative launching in Europe in the new year. Details of the first aiders, along with contact numbers, are available on local offices’ intranet pages. A quiet room is also made available if employees want to talk to the first aider in a comfortable setting.

Rose says: “We want to make sure that people feel they’ve got an inclusive culture in the same way that they’d go to the first aid room because they’ve hurt their arm: that’s visible and easy to detect. It’s not so easy with mental health; we want people to feel that they can talk about it and that there are people here to support them.”

Norton Rose Fulbright has also created a health and wellbeing brand with an annual plan of wellbeing events that are promoted to employees throughout the year. The annual plan is divided into clear themes

“IT IS MORE APPARENT TO STAFF THAT THERE IS A HEALTH AND WELLBEING STRATEGY”

Benefits

Pension

- Group personal pension for all employees, with a 1% employer and 1% employee contribution.
- The employer offers matching contributions up to a 5% employee contribution.
- The organisation auto-enrolled in 2013, and auto-re-enrolled in November 2016.

Group risk

- Group income protection, employer funded.
- Life assurance, employer funded.

Healthcare and wellbeing

- Private medical insurance for all employees. Single cover is paid for by the employer, staff can cover partners and dependants through flexible benefits.
- Flu jabs, paid for by the employer.
- Dental plan.
- Health screening.
- Discounted gym membership.
- Private GP service.
- Employee assistance programme.

Work-life balance

- Holidays: minimum of 25 days, employees can buy up to five days a year through flexible benefits.
- Childcare vouchers.
- Flexible-working arrangements.

Company cars

- Salary sacrifice car scheme.

Other benefits

- Subsidised on-site restaurant.
- Sports and social clubs.
- Retail discounts scheme.
- Mortgage advisory services.
- Will writing.
- Pensions advisory clinic.
- Gourmet Society discount dining.
- Bikes-for-work scheme.

Career history



Vicky Rose, head of reward, wellbeing and global mobility

Vicky Rose, head of reward, wellbeing and global mobility, joined Norton Rose Fulbright in September 2013.

Previously, she held a similar role at Bank of Tokyo Mitsubishi, and before

that she was reward manager at Inmarsat. Of her achievements in her career so far, Rose is particularly pleased with her involvement in the launch of flexible benefits at Norton Rose Fulbright at the beginning of 2016. “I project-managed the implementation, from the selection of the providers to implementing it, to communications and dealing with the communications team to launch it,” she explains.

per quarter, for example, nutrition or exercise. This has included a ‘getting active’ challenge in 2015 where employees could compete and use wearable technology, such as fitness trackers, to log their progress on a leaderboard. It also ran a bake-off challenge in 2015 whereby employees submitted healthy-eating recipes that were then baked in the kitchens of its on-site restaurant and judged by the chefs and the chief information officer.



In 2016, the organisation ran a health and wellbeing programme that focused on topics such as sleep, stress, and nutrition. The on-site restaurant supported this by branding some of its meals as ‘healthy’. Norton Rose Fulbright also introduced a dental plan and health screening in September 2016, which are available through the benefits portal.

“In the last year, it’s become more apparent to our staff that there is a strategy around [health and wellbeing]; we are now providing an annual calendar of health and wellbeing events that is publicised to all,” says Rose.

Looking to the future, Norton Rose Fulbright plans to continue with its commitment to keeping its benefits proposition fresh to attract and retain talent 

Save time & boost your team's performance

As a manager, wouldn't it be amazing if you received automatic feedback from your team at the start of every week, straight to your inbox, without having to chase them!

What if you could understand your team better and help them self-manage more efficiently, with easy to use tools on mobile or web?

Motivii asks your employees for one thing: a simple end of week review. In **less than 2 minutes**, they provide their manager and your organisation with in-depth feedback and richer data.

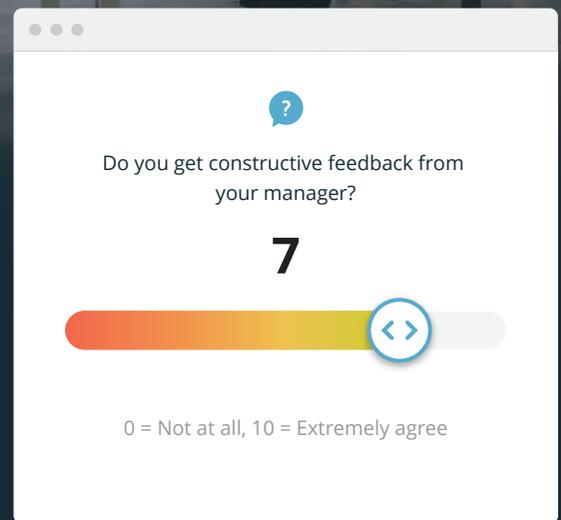
"Our team worked better this year thanks to Motivii."

Lloyds Bank

"I love the Monday morning update I get sent on my team."

GSK

Visit motivii.com/makeworkbetter for a **FREE 30 DAY TRIAL**



Oliver Harvey 1 DEC

Focus this week

- Meetings with EAT and Starbucks
- Get updated marketing message completed
- Go to the gym at least three days this week

India Hutchinson 2 DEC

Highlights last week

- Really good meeting with GSK
- Some fantastic feedback on the platform
- New office space has been a great boost

Rick Hartley 1 DEC

Challenges this week

- Lots of juggling between projects
- Some tricky JavaScript errors to deal with
- WiFi problems

Motivii

Physical attraction

Access to a gym can play a key role in the promotion of health and wellbeing



Alison Coleman |
Freelance journalist



Employee health and wellbeing is a top business priority; it can boost employee engagement and productivity, and reduce sickness absence. Regular exercise plays a key role in wellness. Alongside improving physical wellbeing, it can improve concentration levels and the ability to think clearly, leaving people feeling invigorated and working at their best throughout the day.

Providing employees with access to a gym, through employer-supported or subsidised gym membership, can play an important part in a corporate health and wellbeing strategy. Employers can expect to reap the rewards when it comes to reductions in sick leave and long-term health problems. It is a taxable benefit and can be offered to staff on a free or discounted basis.

Some employers, such as Nestlé, have their own on-site gym facilities. Pentland, which owns a number of sports, outdoor and fashion brands, also provides an on-site swimming pool, tennis court and football pitch. However, these can be costly. Some employers have been innovative, for example, Google has installed a rooftop running track at its new headquarters in London.

An option for many employers is to negotiate preferential rates with a local or national gym provider to offer free or subsidised gym membership as an employee benefit, typically on a salary sacrifice basis. Discounts can be between 20% and 30%, and some of the best deals can be found when a new gym opens and is keen to fill places quickly.

In the Autumn Statement 2016, Chancellor Philip Hammond announced that the range of benefits that attract tax and employer national insurance (NI) advantages when offered through a salary sacrifice arrangement will be limited from April 2017. This includes gym membership. Arrangements in place before April 2017 will be protected until April 2018.

The most significant trend in the fitness market has been growth in the budget gym sector, led by brands such as Gym Group and Pure Gym. What these lack in luxury pools, saunas, and wall-to-wall television screens offered by the high-end gym chains, they make up for in flexibility



Read also

More buyer's guides
bit.ly/1irTZcZ



The facts

What is corporate gym membership?

This can be offered to staff by their employers on a paid-for or discounted basis, providing access to a gym, health club, leisure or sports centre, or even exercise classes, as part of a voluntary or flexible benefits package.

Where can employers get more information?

Visit www.employeebenefits.co.uk

Who are the main providers?

Better Leisure Centres, David Lloyd Leisure, Fitness First, Gym Group, Incorpore, Nuffield Health, Pure Gym and Virgin Active.



Statistics

22%

of employers offer gym membership through salary sacrifice, either on a voluntary basis or through a flexible benefits scheme
(Source: Employee Benefits/Xerox HR Services, June 2016)

33%

cite the offer of gym membership or exercise classes as benefits as steps employers could take to help employees maintain a healthy lifestyle at work
(Source: Simplyhealth, April 2016)

and affordability. Fees can be less than £10 per month, with pay-as-you-go membership, and in some cases, no joining fee.

Choosing the right provider and gym is important to boosting staff take-up. First-time gym users can find the experience daunting, so a facility that offers trial sessions, personal fitness programmes, and an instructor or personal trainer on a one-to-one basis can feel less intimidating.

Another option is to work with a third-party provider, such as Incorpore, which can tap into a network of 3,038 health clubs, including gym chains, leisure centres, health clubs, and independent gyms. Employees pay directly for the gym near to where they live or work at a discounted rate of up to 30% ^{EB}

PREMIER WORLDWIDE GLOBAL MOBILITY EVENTS

DATES FOR YOUR DIARY 2017

Houston Global Mobility Conference

February 28

Hyatt Regency, Houston

Americas Summit & Expatriate Management & Mobility Awards

May 3-4

Marriott City Centre, Denver

Sydney Global Mobility Conference

June 27

ICC Sydney, Australia

APAC Summit & Expatriate Management & Mobility Awards

September 7

Harbour Grand Hotel, Hong Kong

EMEA Summit & Expatriate Management & Mobility Awards

November 9-10

Intercontinental, O2, London



IT'S AN EXCELLENT FORUM FOR CONNECTING WITH OLD COLLEAGUES AND ACQUAINTANCES, MEETING NEW MOBILITY PROFESSIONALS AND FOR ACCESS TO INDUSTRY THOUGHT LEADERS SHARING EVERYTHING FROM THE BASICS TO THE LATEST IDEAS FOR GLOBAL MOBILITY BEST PRACTICES.



Mark Thomas

CEO and Co-Founder, Equus Software

To view the full list of FEM events, visit

WWW.FORUM-EXPAT-MANAGEMENT.COM

For sponsorship opportunities, contact Alex Felstead:  Alex.Felstead@centaurmedia.com  +44 (0)207 970 4064

 @FEMGlobal

 The Forum for Expatriate Management

 Forum for Expatriate Management

*Events are free to attend for in-house HR professionals



FORUM
FOR
EXPATRIATE
MANAGEMENT

Get a sense of direction

Employee assistance programmes can provide support across a wide range of areas



Sam Barrett |
Freelance journalist



Read also

More buyer's guides
bit.ly/1irTZcZ



Statistics

68%

of employers offer access to an EAP or counselling services (Source: *Employee Benefits/Xerox HR Services, June 2016*)

44%

of employees know a colleague who has had to give up work due to stress (Source: *Capita Employee Benefits, October 2016*)

This is available around the clock so it can be used at home, as well as at work, whenever an issue arises. Many services also offer online access to support but ringing a helpline remains the preferred way to contact an EAP. According to the EAPA research, 84% of contact is by phone, with the remaining 16% occurring online.

The level of cover available varies between the services. At the lower end of the scale, an EAP will only offer access to telephone and online support, providing information and some counselling but also signposting to other sources of advice and help.

Wider support

More comprehensive services will offer access to professionally trained counsellors, as well as other support, such as legal and debt experts. In addition, where necessary, these services will be able to refer an employee for face-to-face counselling.

Typically, a programme will include a series of six to eight counselling sessions, although some providers are adopting a 'clinically appropriate' approach, offering sessions for as long as the counsellor deems them necessary.

Some also offer resilience training so that employers can create a workplace that supports mental wellbeing.

EAPs can be purchased on a standalone basis or can be included for free alongside another employee benefit, such as group income protection, private medical insurance or health cash plan.

If opting for an EAP that is included within another employee benefit, it is sensible for an employer to check the level of cover provided. Some are fairly basic and are only provided to members of staff who receive that employee benefit, while others are full EAPs that are automatically extended to all of the workforce.▶▶

With life's stresses and strains affecting employee health, wellbeing and productivity, more and more employers are providing their workforces with access to an employee assistance programme (EAP).

These services can provide support across a wide range of areas, including psychological issues, work and relationship problems, bereavement, child and eldercare, and debt and financial concerns. For example, *The evolution of employee assistance: investigating the use, impact and reach of EAPs in today's organisations* research published in November 2016 by the UK Employee Assistance Professionals Association (EAPA) and Lancaster University's The Work Foundation, found the most common uses are for depression (57%), and coping with family events (56%). Workplace issues are less common, but still significant, with difficulties with line managers (20%), workplace restructures (15%), and bullying (6%) reported by respondents.

To access this support, employees contact the EAP by calling a confidential telephone helpline.

The facts

What are employee assistance programmes (EAPs)?

An EAP provides confidential information, support and counselling to employees with personal or work-related issues. The service is available around the clock by telephone or online, with a comprehensive EAP also providing access to face-to-face counselling where necessary. An EAP can also support an employer. As well as providing advice to line managers, it can also produce anonymous management information to help an employer identify and tackle workplace issues.

What are the origins of EAPs?

EAPs first appeared in the US in the 1950s to help employees tackle alcohol-related problems. They made their way to the UK, in their more comprehensive format, in the 1980s.

Where can employers get more information and advice?

The UK Employee Assistance Professionals Association (EAPA), www.eapa.org.uk, is a not-for-profit organisation representing individuals and organisations concerned with employee assistance, psychological health and wellbeing.

What are the costs involved?

Cost depends on the type of programme and the number of employees covered. For example, according to the EAPA, a full EAP for 500 employees in the private sector would cost around £8 per head per year, while an organisation with 2,000 employees opting for a telephone counselling service would pay around £3.50 per head per year.

What are the legal implications?

An EAP can help an employer safeguard employees' mental health and wellbeing. Although a Court of Appeal ruling in 2002 (*Sutherland v Hatton*) stated that an EAP could protect an employer from employees' stress claims, this was clarified in 2007 when judges stated that employers needed to do more than simply offer an EAP.

What are the tax issues?

An EAP can be regarded as a business expense rather than a benefit in kind providing it satisfies HM Revenue and Customs' definition of welfare counselling and it is not provided directly to dependants, unless in relation to an issue being faced by an employee.

What is the annual spend?

The most recent EAPA figures are from 2012, when almost £70 million was spent on EAPs in the UK.

Which providers have the biggest market share?

No figures are published but providers include Axa Icas, Bupa, Busy Bees Benefits, Care First, CIC, ComPsych, Health Assured, Lifeworks, Optum, OH Assist, P&MM, Right Management Workplace Wellness, Validium, Westfield Health and Workplace Options.

Which have increased their market share the most?

It is difficult to say without any published data but Health Assured's acquisition of Capita's EAP in 2015 will have represented significant growth.

Statistics

73%

of organisations say that stress has been an issue in the last three years (Source: Jelf Employee Benefits, October 2016)

68%

of organisations say managers use the EAP for support on how to manage workplace issues (Source: EAPA and The Work Foundation, November 2016)

71%

of Canada Life's group income protection customers who used the EAP it provides said they would have missed work if they had not been able to access it (Source: Exit surveys conducted by Health Assured in 2015)

As well as providing information and counselling to employees, another important role for EAPs is to support managers. By calling the EAP, a manager can access advice on how to manage workplace issues or find out how to deal with an employee who may be experiencing health problems. Some EAPs have also built on this support, adding in specialist services such as trauma management and mediation.

Employers can also benefit. On top of helping their employees remain healthier and happier, EAPs can provide them with management information to inform their broader healthcare strategies.

This management information is anonymous but can show increases in particular issues. For example, a rise in calls about debt could signal a need for more financial education, or, if it highlights an increase in calls about work-related stress from one area of the business, the employer may want to investigate the cause of this to prevent the problem worsening.

EAPs are evolving too, with some now including additional features and benefits for employees. For example, apps are becoming more common, allowing employees to have access to tools, information and support via their smartphone.

Among those providers that have launched apps are Health Assured and Lifeworks. The former's app, Health e-Hub, offers videos and webinars to support employees, mini health and wellbeing checks and a range of assistance including online cognitive behaviour therapy.

As well as the more traditional helpline, the Lifeworks app includes a range of health information for employees. They select the areas that particularly interest them and then receive a daily feed of bite-size information such as short videos, articles and links to discounted products such as health-related books.

Getting value

Finding new ways to engage employees with EAPs is a good way to push up usage, which is generally fairly low. Figures from the EAPA's research show that the overall average level of use by employees is just 5%.

Promoting these services is key. Providers recommend regularly communicating the benefits of the EAP and the range of services that can be accessed through them. Often, employees believe they only provide support for psychological problems when many would benefit from advice on anything from childcare to debt and legal advice.

EAP providers can help with this promotion. Many offer a variety of marketing materials including wallet cards, worksite posters and newsletters to ensure that employees are aware of the service and can benefit from it 



**DON'T
MISS
OUT!**

Extended Deadline!

There's still time to enter.

Shout about your strategy successes, team achievements
and new business innovations.

**employee
benefits**

**AWARDS
& SUMMER PARTY 17**

FRIDAY 9 JUNE 2017

IN ASSOCIATION WITH **AON**

Extended Entry Deadline: 20th January 2017

Employee Benefits Awards celebrates the best people, teams and strategies in our profession. With 24 categories, make sure your name is up there with the best.

ENTER NOW & BOOK TABLES
employeebenefitsawards.co.uk

HEADLINE SPONSOR



SPONSORS



That sinking feeling

Candid is positively thrilled by a quarterly pension trustee meeting



More confessions
bit.ly/1OgAv5U



Cameron Law

It is safe to say quarterly trustee meetings are never the highlight of my year. Not that my job is otherwise a whirlwind of glittering excitement, but if there is something guaranteed to sink the Candid heart, it is anything to do with pensions. This trustee meeting is not likely to be any better than the rest. In fact, it could be even less glamorous as we are down for another round of trustee training. Smarmy Consulting has set up a three-hour slot on 'Changing the Scheme Trust Deed and Rules'.

I mean, really. I would hope that we have already made any such changes to the deed as necessary based on advice from Smarmy, and should we need to do so again, we will assuredly take further advice. So, learning any more about it is just three hours of my life that I will never get back.

The morning starts with a whole session on applications for a new member-nominated trustee. Peter has given notice because he is finding it hard to meet the time commitment. I suspect it is really that he has discovered being a trustee is not nearly as much fun as he thought it might be. If I had that choice, I'd resign for sure. Len, on the other hand, despite being extremely elderly, seems perfectly happy to soldier on. I wonder if he is after some kind of longevity prize, or is his life otherwise so empty that trustee training seems like a good time?

Somewhat surprisingly, there is an unthinking clutch of employees willing to take Peter's place and we waste a morning discussing their experience and drafting the selection notice to go to all members. Pick someone likely to stick around so we don't have to talk about it again for a while is my silent request. I don't understand why Smarmy didn't just draft something for our approval. It is bad enough having to be a trustee without wasting a morning on unnecessary deliberations.

It is not as though Smarmy even gives us a decent lunch any more. When I first became a trustee, we had a choice of hot meals delivered to the meeting room, along with a selection of cold drinks and even proper coffee. Now, we get a few dry sandwiches and a sausage roll if we are lucky. I note the cost of the meeting has not reduced. At least I can reassure my socialist colleague that we

are not partying at the members' expense. She read that City financial services staff drink champagne at meetings, bumping up pensions costs and generally making life pitiful for all future pensioners. While this scoop no doubt came from the *Daily Lies*, it may actually be true of some City firms, but sadly not when trustees are in the room.

After lunch, the training begins with a thud. Smarmy has rolled in not one but two pension lawyers to go through, in numbingly soporific detail, the finer points of pensions law as it pertains to the pensions trust. The first proceeds to inform us in a toneless drone what constitutes a trust deed. Lordy.

I look round at the other trustees. Len the retiree must be used to a nap after lunch, but I am surprised to find he is still with us, and Peter is just doodling heavily on his notepad. I fidget, crossing and uncrossing my legs. I practice my kegels, and calculate how much I am being paid an hour, but all to no avail. Is it only me who finds pensions law so painful it actually hurts? I feel quite sure this was not what I wanted to do when I grew up.

Then the second lawyer takes his turn. Oh, the excitement of a new voice. Sadly, he too intones in

a deadly monotone. He has a clicker to change slides, but inexplicably he puts it down on a far table each time. Then, when he wants to move to the next page in the presentation, he has to walk across the room. And his shoes squeak. This happens again and again for over 30 slides.

Just when I think I can't stand it any longer, the lawyers leave and our scheme actuary takes over. There are just 30 minutes before the end of the

meeting for it to go through the financials. The scheme deficit looms ever larger; a number so vast I can't even visualise it. It turns out the markets went in the opposite direction to that expected. Big surprise. It never ceases to amaze me how Smarmy can continue to get away with giving us useless financial advice. But it does. Quarter after quarter, it suggests investing in equity when we should have been in bonds or vice versa. We've tried passive management and active management, yet it always seems the other would have been a better choice. Still, it was the same with the previous advisors, and I am sure another firm would be no different.

As trustees, we really should be asking some searching questions and demanding better advice from Smarmy, but at this point in the day we are energetically spent. I have a feeling the meeting has been carefully choreographed to bring about just that result: apathy 🙄

Next time... *Candid is sick of market updates.*

"WE GET A FEW SANDWICHES AND A SAUSAGE ROLL, IF WE'RE LUCKY"



Employee Benefits accepts no responsibility for loss or damage to material submitted for publication. Copyright Centaur Media plc. All rights reserved. No part may be reproduced in any form without written permission of the publisher. Employee Benefits is published by Centaur Media plc., the UK's premier independent business publisher. For information about the range of products produced by Centaur, visit www.centaur.co.uk. The site contains details of vacancies at Centaur. You can subscribe online to Employee Benefits at www.centaursubs.co.uk. Subscriptions: 1 year: £92, 2 years: £168, 3 years: £205. ISSN 1366-8722

Independent assurance by PricewaterhouseCoopers LLP UK	
Website audience 51,597	Print audience 18,870

Work happy.

Simple, seamless employee services
that make work happy, for everyone.

The things your employees need, all in one place.

We offer a full range of employee services – including benefits, communication and engagement tools – through Hapi: our simple, customisable platform. It does the things you'd expect, like rewards and incentives. And it can do lots of other things, too.

Holiday booking. Electronic payslips. Health and Wellbeing.
Internal Communications.

With Hapi, everything your employees need is at their fingertips –
wherever they are.

Call 0333 0058 022 or email
hellohapi@personalgroup.com
www.personalgroup.com

pg Personal
Group





novalease

Turning employee car schemes on their head

sgfleet's market leading and flexible offering, Novalease, is an innovative and unique solution for employees looking to finance a new car.

Novalease gives employees the choice of funding a car through salary sacrifice or directly from their bank account.

With both options, the lease for the car will be with the employee and not the employer.

0845 868 7124
www.sgfleet.com

