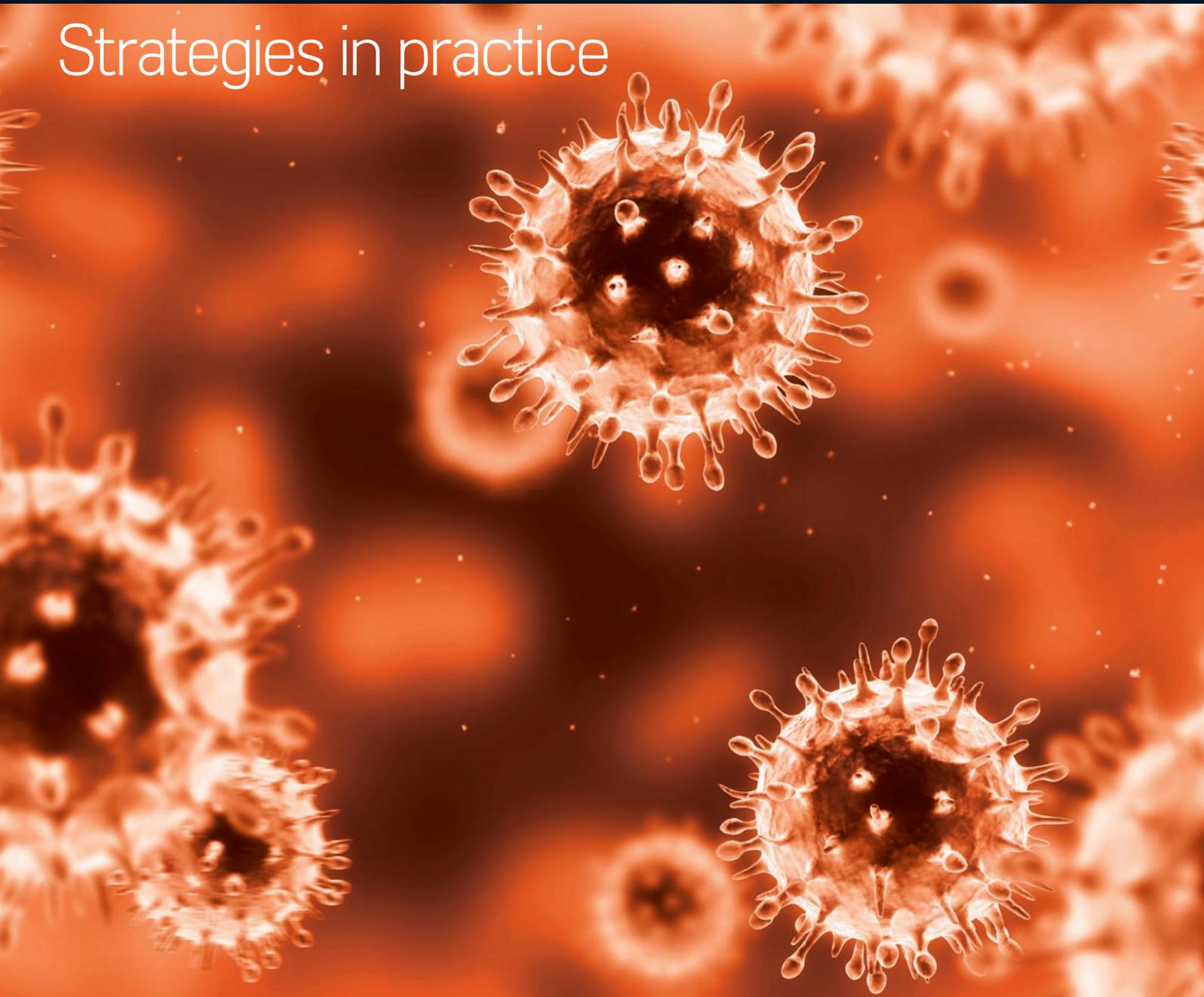


**employee
benefits**

MAY 2015

WORKPLACE HEALTH

Strategies in practice



WITH THANKS TO OUR SPONSORS



MetLife



CONTENTS

04 / Key trends

Latest health and wellbeing trends

06 / Employee engagement

Employers and staff will both gain

07 / Employee engagement

Create a wellbeing-focused culture

08 / Mental health

Resilience support is essential

09 / Mental health

Integrated approach is needed

10 / Technology

Online portal boosts engagement

11 / Technology

Health role for wearable technology

12 / Health and wellbeing

Three essential areas to consider

13 / Health and wellbeing

A holistic approach for the future

14 / Business strategy

Showing the return on investment

15 / Business strategy

Create a results-driven strategy

LEADER



Healthcare is dominating an increasing number of employers' benefits agendas as they strive to encourage staff to take responsibility for, and manage, their own health and wellbeing.

Employers' efforts are being driven by corporate objectives ranging from becoming an employer of choice to boosting employee engagement and retaining key talent. And then there are the organisations that are simply copying their competitors' initiatives or chasing the latest market developments, particularly around wearable technology.

But employers must beware of developing an overly paternalistic preoccupation with fixing staff, particularly healthy staff who do not need support.

Employees, particularly Generation Y (born between the early 1980s and 2000s), are entering the workforce expecting greater autonomy and flexibility around their roles and career paths. They are more interested in being empowered to do their job, rather than being told by a paternalistic employer how to live their lives.

They do not want to be told, for example, to take the stairs to the office rather than the lift to keep fit, or to eat healthier food to optimise their physiological health.

So, how can employers create a health and wellbeing strategy that is tailored to employees' needs without being dictatorial?

An obvious solution is for employers to create a positive working environment that champions, supports and facilitates healthy living for all employees, rather than one that dictates the healthy behaviours they believe should be adopted by certain populations of staff affected by, or facing, ill-health. Their strategy should be underpinned by a carefully constructed communications strategy.

Organisations then need to trust that staff will take up appropriate workplace support as and when they require it and, in the event that support is lacking, that they feel able to discuss this with their line manager, who should be trained to help them find a solution.

Clare Bettelley, Associate editor, *Employee Benefits*

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 <http://sales.centaur.co.uk>. 12-month subscription: UK £67; Europe & USA £83; Rest of world £105. ISSN 1366-8722. Employee Benefits Wells Point, 79 Wells Street, London, W1T 3QN. Email eb.editorial@centaur.co.uk. Tel 020 7970 4000, Subscriptions 020 7292 3719 Website www.employeebenefits.co.uk

Editor Debbie Lovewell-Tuck debbie.lovewell-tuck@centaur.co.uk **Associate editor** Clare Bettelley clare.bettelley@centaur.co.uk **Art editor** Steven Lillywhite **Sub editor** Bob Wells **Commercial manager** David D'Souza david.dsouza@centaur.co.uk **Business development manager** Barry Davidson barry.davidson@centaur.co.uk **Account manager** Luke Roberts luke.roberts@centaur.co.uk **Centaur HR portfolio director** Beth Pedersen beth.pedersen@centaur.co.uk **PA to directors** Alice Gerard-Pearse alice.gerard-pearse@centaur.co.uk **Production** Andrea Harper, Wendy Goodbun eb.production@centaur.co.uk

Employee Benefits
Wells Point, 79 Wells Street, London W1T 3QN
Tel 020 7970 4000
Fax 020 7943 8094

Subscriptions 020 7292 3719
Editorial queries/press releases email
eb.editorial@centaur.co.uk
Web www.employeebenefits.co.uk



HEALTH STRATEGIES

Employers keep finger on pulse of employee health

The latest trends in workplace health and wellbeing support are varied, says **Clare Bettelley**

Employers are realising the advantages of introducing preventative health and wellbeing support to help keep their staff at work.

Preventative workplace health initiatives, which can range from occupational healthcare support and health screening to healthy-eating options in staff restaurants, can, in some cases, help employees to reduce the likelihood of developing conditions such as obesity and diabetes. They can also facilitate the early detection of diseases such as cancer, ultimately enabling employers to reduce the costs of supporting staff on long-term sick leave.

Nearly one-third (30%) of all working time lost to employee absence is attributable to long-term conditions, according to the Confederation of Business Industry's *Fit for purpose, Absence and workplace health survey 2013*, published in July 2013.

The survey also revealed that the direct costs of absence alone totalled more than £14bn across the economy in 2012.

Wellbeing-themed benefits that extend to supporting employees' psychological and financial health are part of many employers' preventative healthcare strategies. This is not surprising given that more than one-third of staff cite workplace stress as a reason to quit their job, according to research published by MetLife Employee Benefits in March 2015.

Psychological support can take the form of better-designed workplaces staffed with well-trained line managers

and offering employee assistance programmes and resilience training schemes.

BMW (UK), for example, gives its staff access to on-site face-to-face psychological support and a wellbeing service, driven by employee feedback and a desire to raise awareness of a potentially sensitive issue. The initiative helped the organisation to win the accolade for 'Best stress management scheme' at the Employee Benefits Awards 2013.

Employers are increasingly tackling sensitive diseases such as dementia in their wellbeing support strategies, which is encouraging given the fact that 42,325 people aged under 65 currently live with dementia, many of whom continue to work after their diagnosis, according to UK charity Alzheimer's Society.

Doug Brown, director of research and development at Alzheimer's Society, says: "It is the biggest health challenge of our time at the moment. We have 850,000 people with dementia in the UK, and that is set to rise to over one million by 2021, costing the UK economy £26bn a year."

Financial wellbeing support is also gaining popularity, with an increasing number of



40%
of employees
are not offered
health benefits

Source: Bupa, 2014

40%
of employers see
sickness absence
rates improve

Source: Group risk employer research, Group Risk Development, 2015

employers giving staff access to financial management and budgeting workshops to help combat financial stress.

Online financial modelling tools and access to independent financial advice are also popular with some employers, as are formal stress management policies.

But wearable technology is perhaps the biggest trend to have hit the workplace

60%**of employees suffer from financial stress***Source: Employee retirement survey, State Street Global Advisors, 2015*

on lifestyle behaviours, such as healthy eating and exercise. For employers, gadgets can be useful in helping to achieve corporate objectives, such as engaging and improving the health and wellbeing of their workforce, boosting productivity, helping to attract and retain talent, or a combination of all four.

The data produced by wearable technology, added to the masses of data from an organisation's healthcare benefits, such as group income protection, critical illness and private medical insurance (PMI), as well as sickness absence reports and staff surveys, can help employers to spot trends in employee ill-health. This will enable them to direct benefits support to employees who really need it.

Some employers are ahead of the curve, such as Danone, which uses its healthcare data to identify employees who need access to, say, smoking cessation schemes or support to tackle obesity.

Employers that want to use data to inform their health and wellbeing support need to start with a strategy, as Danone has done with the goal of supporting its business objective to help its employees lead a healthy life (see page 15).

Michael Cox, head of HR employee services and HR analytics at Nestlé UK and Ireland, says: "Without a strategy, all that employers are left with is data mining. If organisations are not clear about what they are looking for, [their mining results] are going to be fairly random and may not add value [to the organisation]."

But employers' approach is secondary to ensuring they have a health and wellbeing policy in place at all, especially one that has the buy-in of all key stakeholders, so it can be invested in and targeted appropriately to optimise results, because time is of the essence.

John Whitaker, benefits

consultant at Sky, says: "The key themes and issues facing employers this year are around healthcare. We all know there is a big looming crisis coming up around healthcare provision and the future of the NHS, and as employers, it is really important to do as much as we can."

Whitaker says employers need to focus on offering their staff an integrated benefits package that extends beyond traditional benefits such as dental

insurance, PMI and health screenings, to perks that really make a difference to employees' lives.

Employers should also consider benefits that support staff with special circumstances who may, for example, want to take a six-month sabbatical to care for a

family member.

Ian Hodson, reward and benefits manager at the University of Lincoln, says: "Employers have got to have things in place that can enable them to show support. It makes a huge statement about the type of organisation they are."

Whitaker adds: "Ultimately, if employees can't get what they need, either from the NHS or a private medical [insurance] provider, they are not going to be able to be at work, and that is going to cost [employers] a lot more money in terms of absenteeism and having to back-fill positions."

37%**of employees cite stress as reason to quit job***Source: MetLife Employee Benefits, 2015*

health market in recent years. The trend, dubbed a healthcare revolution by some, is seeing employers across all sectors offering staff access to gadgets, from basic heart-rate monitors through to wristbands and watches that track every aspect of an employee's daily activities, from their food consumption to their physical exercise regime.

For employees, wearable technology helps to focus their mind

90%**believe flexible working boosts employee morale***Source: Regus, 2014***IF YOU READ NOTHING ELSE, READ THIS...**

- Preventative health and wellbeing support is a growing feature of workplace health strategies.
- Wellbeing-themed benefits that extend to supporting employees' psychological and financial health are also popular.
- Data generated from wearable technology that tracks employee health can help organisations to shape their health strategies.

INDUSTRY INSIGHT



Many benefits accrue from engaging staff in a health and wellbeing strategy, both for the employees themselves and for the business performance of the organisation, says **Patrick Watt**

Everyone will be a winner

It is encouraging to see an increasing number of employers taking the health of their staff seriously. But health and wellbeing means more than providing health insurance and traditional health benefits. Employers need to understand the benefits of engaging their staff and improving their health and wellbeing.

With more than 31 million people employed in the UK, the workplace presents a great opportunity to engage staff, support them to improve their health and wellbeing and reduce future health risks.

Research we commissioned with OnePoll, for which 1,000 UK employees were polled between December 2014 and January 2015, shows that 85% of UK staff believe their employer has a responsibility to look after their health and wellbeing. This is not surprising, given that 63% of employees say their work life has a negative impact on their health.

Perform better at work

Organisations that do not take action to support the health of their workforce are missing out, because employees who are engaged in their own health take fewer sick days, generate lower healthcare costs and perform better at work.

While health insurance and traditional health benefits are designed to attract and retain talent, more focus must be put on creating an environment in which employees are engaged and supported to lead healthier lifestyles, and keep well both physically and mentally. Not only will this help staff to reduce future health risks, but smart employers know healthy employees will come to work, perform at their best and go the extra mile.

Our research shows that 60% of UK employees admit that if they felt happy at work, they would be more productive, and 55% would feel more focused. Also, 58% would be encouraged to think more about their health if their employer provided them with digital technology to help them do so, and 57% say they would feel more motivated if they could team up with colleagues.

KEY POINTS

- There is a compelling business case for engaging employees in their health and wellbeing.
- Engaging staff in health and wellbeing is more likely to achieve results and create long-term change.
- Creating a positive, proactive health culture can reduce future health risks and see employers benefit from a happy, motivated workforce.

Employers must lead by example and create a culture in which staff are encouraged and supported to improve their health. But engaging an entire workforce can be a challenge, particularly for organisations whose staff are travelling and rarely in the office.

The best way to engage employees is in a way that is familiar and accessible to them, such as through a workplace health platform with remote access. Platforms such as Bupa Boost enable staff to integrate wellbeing data from their apps and wearable technology, set personal goals, monitor their progress,

compete with colleagues and friends and take part in team challenges. It is this engagement and gamification that we believe can drive long-term behavioural change and achieve results for both staff and employers.

Employers can also benefit from using anonymised data, which can help them better understand the health and wellbeing priorities of their workforce, enabling them to set challenges that address employee needs and create workplace initiatives on the health issues that matter most to their staff.

Positive culture

This will help them create a more positive and proactive health culture, improving engagement and motivating their entire workforce behind health and wellbeing initiatives in a fun, engaging, accessible way.

The business case for engaging employees in their health and wellbeing is compelling, so more employers need to create an environment where staff are supported to adopt healthier lifestyles, keep well and reduce their chances of becoming unwell.

Not only will employers reap the business benefits, but they will attract and retain a workforce that is happy, well and motivated.

Patrick Watt is corporate director at Bupa UK

SPONSORED BY



Wellbeing is engaging



A wellbeing-focused workplace culture will improve employees' engagement with their employer, says **Louise Aston**

Wellbeing is about the mutually supportive relationship between an employee's physical, mental and social health. A culture of wellbeing does not just benefit staff individually; it is good for business, and is the hallmark of any responsible employer.

The benefits of a wellbeing-focused culture include: better employee engagement, better attendance, better retention and recruitment, better brand image and higher productivity.

The Evidence: Wellbeing and Employee Engagement, published in May 2014 by Engage for Success, the movement founded by David Macleod and Nita Clarke, found that engaged staff are 35% more attached to their employers than those with lower levels of wellbeing. It also found highly engaged organisations have the potential to reduce staff turnover by 87%.

Giving employees the support to optimise their wellbeing is a critical priority for employers, given that staff are working longer, harder and under more pressure than ever before.

Culture of silence

Mental ill-health is one of the biggest challenges facing employers and society, but there remains a culture of silence around the subject, which results in suffering for thousands of employees.

Creating parity between mental and physical health should be a core priority for any engaging wellbeing strategy, because employers cannot hope to manage what they cannot talk about.

Employers can start by signing the Time to Change pledge to show their commitment to tackling mental health stigma and discrimination.

Whatever their health focus, employers must prepare a case for action through a needs assessment, presenting their business case to secure boardroom and stakeholder support.

The Sainsbury Centre for Mental Health report, *Mental Health at Work: Developing the Business Case*, published in December 2007, estimated that, if unaddressed, mental ill-health costs an average of £1,035 per employee, while the Organisation for Economic Co-operation report, *Mental Health and Work: The United*

Kingdom, published in February 2014, found that mental health issues cost the UK about £70bn a year in lost productivity at work, benefit payments and healthcare expenditure.

These figures can be used to estimate the potential cost impact on any organisation.

A thorough needs analysis is also required to inform the design of any programme. Employers should position the price of any initiative as an investment that will have long-term, sustainable benefits for the business, as well as detail the metrics that will evaluate its success.

Employers then need to focus on the key tool with which to engage employees: a comprehensive communication strategy.

KEY POINTS

- A workplace culture focused on wellbeing can help to boost employee engagement.
- A strong visual brand and communication strategy designed to increase awareness across large workforces is key.
- Line managers play an important role in supporting staff to cope with everyday pressures effectively.

A strong visual brand and communication strategy to increase awareness across large workforces is key. Videos featuring, for example, staff describing their experiences of overcoming mental health challenges have helped several of our member organisations to showcase the tangible impact of employer support.

Getting the support of senior leaders to champion the aims of wellbeing programmes is also crucial in helping messages to resonate.

The role of line managers is also vital. They play an important role in helping staff to cope with everyday pressures, which will further optimise engagement with the organisation.

Louise Aston is wellbeing campaign director at Business In The Community

INDUSTRY INSIGHT



The pressures of the modern workplace mean employees need support from their employer around resilience and mental health as much as they do around physical health and wellbeing, says **Tom Gaynor**

Mental health is a priority

Employers are asking more of their staff than ever before as they wrestle with the challenges facing businesses today, which is why employee support around resilience and mental health is as important as it is around physical wellness.

The *MetLife employee benefit trends study 2014*, published in January 2015, revealed that most employers recognise the need for a wellness strategy as part of their business strategy. In fact, 82% of those polled considered improving health and wellness as their main benefits objective.

Key concerns

Employees also value wellness. Stress, work-life balance and emotional health are key concerns for them and have a significant impact on their performance and engagement. So creating a wellness strategy that incorporates resilience should be a commercial imperative for all employers.

Our study revealed three key drivers of employee engagement: having a sense of financial control; having a caring and supportive boss; and placing a high value on benefits. Employees who value their benefits highly are markedly more engaged.

More than two-fifths (43%) of respondents who value their benefits highly think their organisation is a great place to work, compared with 20% who do not value their package; more than half (58%) who value their benefits say they will work harder to help their employer succeed, compared with 20% who do not value their benefits; more than one-third (39%) who value their benefits feel they can balance their work

KEY POINTS

- Employee support around resilience and mental health is as important as it is around physical wellness.
- But employees must understand and appreciate their benefits to be able to access the right support.
- Employees who value their benefits highly are more engaged with their organisation.

and personal life, compared with 21% who do not value their benefits; and one-third (34%) who value their benefits believe their employer is loyal to them, compared with 8% who do not value their benefits.

It is clear from these data that resilience and engagement are closely connected, but what can employers do at a practical level to offer mental health support to staff as part of a comprehensive wellbeing strategy?

Employers should start by focusing on communicating their benefits to staff, to help them appreciate what they are receiving and enable them to get the right support, as and when they need it. A simple 'ABC' communication model can work well.

First, employers should acknowledge the different demographics in their workforce, as well as the locations where staff work. Younger employees may prefer different communications to their older colleagues, and factory staff need to be contacted in a different way to office-based workers.

Secondly, employers should blend their

benefits communications to maximise impact. A combination of media will make more impact on staff. Employers should not dismiss the power of face-to-face communications, and use managers and leaders as communicators wherever and whenever possible.

Communicate benefits

Finally, employers should continually communicate the benefits they offer to staff. This does not, of course, mean every day, but it should be more than once a year.

Some benefits lend themselves to less frequent communication, such as the wellbeing hub we offer in our Proactive Protection group income protection policy. Once registered, employees receive updates and news that reflect their areas of healthcare interest and wellness goals.

Employees are at their best when they have benefits that give them security and peace of mind, so employers should demand more from their benefits providers, looking beyond the financial safety net of group risk and towards benefits to form the foundation of an employee-focused business strategy.

Tom Gaynor is employee benefits director at MetLife

SPONSORED BY

MetLife

Open the door to support



A positive, integrated approach to mental health in the workplace will benefit both employers and employees, says **Andy Bell**

Mental ill-health affects staff in every workplace, big and small, but it is too often swept under the carpet. Yet by responding positively and being more open, businesses can get a more productive, loyal workforce and save a lot of money.

The cost of mental health conditions to UK businesses is estimated at £26bn, or £1,000 per employee per year. More than half the cost is due to presenteeism, whereby staff are at work but are underperforming because of ill-health, while just under one-third is due to sickness absence, according to *Mental Health at Work: Developing the Business Case*, published by the Sainsbury Centre for Mental Health in December 2007.

Awareness of workplace mental health conditions in the UK is remarkably low. Many organisations do not believe they even employ any staff with mental health problems, or they fear that an employee with depression will be hard to manage or unreliable.

Too often, work is mistaken as a threat to an individual's health and something to avoid if they have a mental health problem, with stress sometimes seen as an illness in itself.

Part of the problem is that staff with mental health conditions are often signed off by their doctor for fear that they cannot cope with work, and many never return to the workplace. And staff that remain in work but are on sick leave often lose touch with their organisation because colleagues do not know what to say to them and managers fear making the situation worse.

Only a quarter of employees with depression

receive any treatment for it, which results in them staying ill for longer.

Yet it has been proved that good work is beneficial for both mental and physical health. For most employees suffering with depression or anxiety, being in work helps them to recover, and even very simple steps can make the difference between staying at work and going off sick.

A range of psychological therapies is now available to help staff recover and return to work, including cognitive behavioural therapy.

Employers can begin by acknowledging that depression and anxiety are common, and by encouraging staff to seek help.

Leadership from the top creates a more open culture, and the role of line managers is crucial. They need the knowledge, skill and confidence to respond sensitively to staff with problems.

Workplace training

Workplace training is one way to build this capability in managers. An evaluation of our workplace training found that participants became more confident about identifying and supporting employees with depression and anxiety, both immediately after the training and, more importantly, eight months later.

One of the most difficult areas for managers is to know what discretion they have to make temporary adjustments to affected employees' workstations, workloads and routines.

Many larger employers have employee assistance programmes or counselling providers for staff, and workplace policies that support managerial discretion. But smaller employers may only be able to encourage staff to see their GP or look at reputable self-help resources.

Supporting mental health at work is no longer an optional extra for good businesses. Employers are recognising that everyone benefits from acknowledging mental ill-health as a fact of life, promoting good mental health in the workplace and helping those who are unwell to recover.

Andy Bell is deputy chief executive at the Centre for Mental Health

KEY POINTS

- Awareness of mental health conditions is low, with work often seen as something to avoid for staff with mental health problems.
- But good work is beneficial for both mental and physical health.
- Supporting mental health at work is no longer an optional extra for good businesses.

INDUSTRY INSIGHT



Motivating employees to actively improve their health can be a difficult task, and an online health and wellbeing portal can be a valuable engagement tool to get the message across, says **Chris Moore**

Portal boosts engagement

Encouraging staff to improve their health and wellbeing is a challenging business problem for employers.

An increasing number of organisations are realising that a healthy and engaged workforce boosts productivity. It is a simple enough concept, but one that can prove complex to put into practice.

There has been a wealth of research on how to engage and motivate employees to be healthy. For example, the Chartered Institute of Personnel and Development's (CIPD) research report, *Managing for sustainable employee engagement: Developing a behavioural framework*, published in December 2012, calls for management to lead by example in creating a health and wellbeing-focused workforce.

If leaders are openly engaged with their organisation's health and wellbeing strategy, then staff will follow suit, says the CIPD.

It can pay dividends for employers to provide a platform that not only empowers staff, but also gives management the room to engage and support them.

Employers can start by focusing on two things: the health and wellbeing support their employees need and the level of budget they have to work with. These two points are vital, because they will inform what kind of health and wellbeing strategy an organisation eventually implements.

Once an employer has gained these insights, it can look at the options available.

Health and wellbeing technology is one option for organisations to consider. It makes sense for staff to manage their health via their smartphones and tablets, given

employees' increasing dependence on their mobile devices and the internet generally.

Online health portals may also be a consideration for employers as a tool with which to engage their workforce in, and help them manage, their health and wellbeing.

A range of benefits and support services can be offered via portals to help staff look after themselves, all via a single platform.

KEY POINTS

- Health and wellbeing technology, such as online portals, can help staff to manage their own health.
- A range of benefits and support services can be offered to staff via online portals.
- A health management tool that is free, accessible and user-friendly can inspire staff to stay healthy.

A portal can give staff easy access to a GP, perhaps allowing them to speak to the doctor over the phone or via the internet. This can help them to book an appointment at a time that suits them and avoid the usual waiting time. A portal could also give employees the option of having prescriptions delivered to their home or work address.

Ultimately, a portal encourages staff to be proactive about their health, whatever concern they may have, and more so when they can access it at any time, from anywhere and on any device.

But employers must remember that

wellbeing is not just about physical health. Worries about finances, legal issues and domestic situations can have a detrimental effect on employee wellbeing, which is why an online health portal should also offer advice and counselling helplines that provide support and guidance on a range of issues.

Of course, employees need support to use a worksite health portal; simply giving them access and leaving them to their own devices is not enough.

Constant communication about the portal and its myriad benefits is key.

Managers should lead by example by using the portal and sharing feedback with staff on how it helps them to manage their own health and wellbeing. Employees are more likely to take control of their own health if their senior managers visibly and authentically engage in, and manage, their own health and wellbeing.

Ultimately, a health management tool that is free, easily accessible and user-friendly can reinvigorate all staff to stay healthy, helping their employer to reduce sickness absence resulting from illness or stress and keep indirect costs down.

Chris Moore is head of major accounts at Simplyhealth

SPONSORED BY



Switch on to better health



Wearable technology, social media and web portals are among the tools employers can use to energise health and wellbeing initiatives, says **Karen Taylor**

Traditionally, physical health and safety have formed the core of workplace wellbeing practice, focused on physical risks such as falls, hazardous chemicals and noise.

The concept of workforce wellbeing has evolved over the past 20 years, with employers focusing on tackling stress and promoting attributes such as resilience, coping, self-esteem, self-efficacy, optimism and social integration.

The ageing UK population is helping to focus employers' minds on the future prevalence of long-term health conditions, which is costly for the state and affects employers through sickness leave and caring responsibilities.

Consequently, the government has been encouraging employees and employers to take wellbeing more seriously, and to develop a more preventative approach. In response, employers are increasingly looking to mobile health technology to engage staff in their wellbeing.

Engaged and healthy employees are more productive and more likely to stay with their current employer. Meanwhile, the increasing popularity of wearable technology and the 'quantified self' (using technology to measure daily activities) is increasing demand from staff for workplace health and wellbeing services.

Technology enables highly distributed, mobile and increasingly dispersed staff to be informed partners in their own healthcare in two ways. Firstly, using communication channels such as mobile applications, social media and web portals

can increase the reach of information and instil cultural change. Secondly, combining technology with behavioural science makes lifestyle management programmes easier and more sustainable, and provides incentives to change.

Incentive schemes that encourage staff to choose healthy behaviours, such as using the stairs instead of the lift, are linking with wearable technology, such as pedometers. Employers can engage staff further by setting personal goals and creating performance recognition schemes.

However, there are a number of challenges around the use of workplace health technology. Firstly, technology alone will not engage all staff or guarantee the hoped-for scale and impact of initiatives. Secondly, data confidentiality and privacy must be factored into risk management strategies, plus the cost of the technology.

Performance indicators

When creating a health and wellbeing initiative, employers should start small and simple. By understanding what works and setting clear performance indicators that are relevant to their business strategy, they can create buy-in from stakeholders for larger-scale change.

Achieving impact requires board-level engagement with dedicated health champions throughout the business, thereby maintaining focus, building health and wellness into corporate culture and providing encouragement to staff.

The smart use of social media or other digital channels to communicate an employee's achievements can encourage longer-term engagement and persuade others to follow suit.

But there is limited understanding of how technology can support staff health, and this is likely to be so until employee demand, shaped by government and new technology, drives the creation of future workplace health platforms. As these become integrated into employees' daily lives, the scene will be set for a preventative and cost-effective approach to health and wellbeing.

Karen Taylor is research director of the Centre for Health Solutions in the UK at Deloitte

KEY POINTS

- The impact of long-term health conditions is driving employers to use mobile health technology to engage staff in their wellbeing.
- Technology enables highly distributed, mobile and increasingly dispersed staff to be engaged partners in their own healthcare.
- But there is currently only limited understanding of how technology can support employees' health and wellbeing.

INDUSTRY INSIGHT



There are key steps every employer can follow to put an effective health and wellbeing strategy in place, focusing on the three essential areas of prevention, intervention and protection, says **Joy Reymond**

Find an effective strategy

The modern workforce increasingly expects more from its employers. A buoyant job market means businesses must work harder to attract and retain the best staff, and workplace wellbeing is playing an ever more important role in this.

We have found that workplace wellbeing falls broadly into three areas: prevention, intervention and protection.

Putting an effective health and wellbeing strategy in place varies enormously between employers, but there are some key steps that every business can follow.

Employers should run a health and wellbeing audit that considers prevention, intervention and protection. They should research their figures, from sickness absence records to engagement surveys, and understand how their organisation manages key issues, such as stress and mental wellbeing. They should also identify senior management wellbeing champions, because they will need them on board.

Awareness levels

Employers should measure employees' awareness levels of their existing benefits and wellbeing strategy, and measure the effectiveness of their communications channels, because any gaps in provision could cost them money.

The effectiveness of a health and wellbeing strategy relies on employers factoring the make-up of their workforce into its design. They should, for example, consider remote employees, as well as staff access to technology and communal areas.

They should not rely on one channel to

KEY POINTS

- Workplace wellbeing is playing an increasingly important role in helping employers to attract and retain staff.
- The effectiveness of a health and wellbeing strategy relies on employers factoring the make-up of their workforce into the design.
- Employers can benchmark rivals' benefits to help generate initiatives to fill any support gaps of their own.

get the message across. For example, email is simple, but ineffective when used alone. Line managers can be invaluable in helping to communicate the value of benefits.

Employers should ask staff what motivates them. The answer is rarely simply spending more money. Pulse surveys, suggestion boxes and focus groups can help identify what support employees really want. Staff also need to be educated about their options, so they can make informed choices.

As part of this exercise, employers should benchmark their competitors' health and wellbeing support, because this may help to generate initiatives with which to fill any support gaps in their own organisation.

Many studies show strong links between wellbeing, trust and engagement, which is often a predictor for business performance, so employers should identify any barriers in their corporate culture. This cannot be changed overnight, but employers can show commitment to staff by making workplace

improvements to foster trust and motivation.

Reviewing their flexible-working policies is often a good starting point. Employers should consider allowing staff to work in a way that suits them, because this can lead to better motivation and wellbeing.

Wellbeing does not have to break the bank, but employers will need support from the board for an effective strategy. A good starting point is for the employees responsible for health and wellbeing to introduce the subject as an agenda point at their next leadership meeting.

Future-proof strategy

Finally, employers should not forget to future-proof their strategy.

The rise of a multi-generational workforce will require wellbeing strategies that offer flexibility. Also, the increased connectivity of staff who are available 24/7 requires employers to think about how to ensure workers take regular breaks.

Ultimately, employers must commit to work on, and communicate, their health and wellbeing strategy on an ongoing basis, because this is not a one-off project.

Joy Reymond is head of rehabilitation and health management services at Unum

SPONSORED BY



Future-proofing a strategy



Employers must take a variety of factors and influences into account when adopting a holistic approach to staff health and wellbeing, says **Dina Themistocleous**

Since Dame Carol Black's call for a reorientation of occupational health from a treatment focus to promoting and maintaining good health, in her *Review of the Health of Britain's Working Age Population* report, published in March 2008, we have seen an increase in public policy endorsing employee health and wellbeing.

Both the government and the NHS have targeted early intervention and prevention as a core priority for public health. In particular, Public Health England and the NHS's *Five-Year Forward View*, published in October, identifies the workplace as a game-changer in terms of improving people's mental and physical health.

The enhancement of employee wellbeing has the potential to deliver benefits to both private and public sectors, which explains why some employers have engaged with health initiatives. But contemporary prevention practice in occupational health tends to be limited to addressing lifestyle issues, such as obesity, smoking and physical activity.

Holistic approach

Such health-promotion initiatives are aligned with public health behavioural change models, but are unlikely to affect the headline causes of work-related ill-health, such as workplace stress, mental health problems and musculoskeletal disorders, which require employers to adopt a more comprehensive and holistic approach.

Employers need to evolve their prevention agendas to address the defining influences on employee health and wellbeing that extend beyond lifestyle health issues, such as the organisational and environmental changes generated by the financial crisis.

Organisations also need to consider the effects of workforce factors on staff, such as the rising age demographic and workforces being spread across multiple geographical locations.

To achieve a holistic approach, employers must focus on more fundamental influences on staff wellbeing, which are rooted in the design and configuration of work. But there is a lack of

KEY POINTS

- The focus of workplace health initiatives is shifting from being treatment-focused to promoting and maintaining good health.
- Prevention practice in occupational health tends to be limited to lifestyle issues, which are unlikely to affect the headline causes of work-related ill-health.
- Most workplace strategies are assessed via outcome data, which tends to be insensitive to capturing improvements in health.

case studies showing the value of outcomes from interventions aimed at influencing these elements, particularly a return on investment.

Consequently, employer-led interventions that address these potentially higher-impact influences on employee health remain the exception. Even when psychosocial aspects are considered, employer interventions tend to be based on an expectation that staff should change, for example through education initiatives to help them cope with stress, rather than being focused on the deeper-rooted influences.

Finally, employers need to reconsider how they evaluate the success of their strategies.

Most assess their strategies via outcome data, which may show, for example, a reduction in sickness absence or an increase in quality performance data. But these, and similar, trail indicators tend to be insensitive to capturing improvements in health and wellbeing.

There is scope for employers to develop robust indicators to show how well they are managing risks to staff wellbeing. This will help them see whether investment in initiatives is making a difference to their business.

Some sort of employer benchmarking tool depicting health and wellbeing best practice could also help drive comprehensive health and wellbeing strategies of the future.

Dina Themistocleous is a researcher at the University of Bath

INDUSTRY INSIGHT



A strong business case can be made for providing health and wellbeing support for employees, and there is plenty of evidence to convince decision-makers of the return on investment, says **Fiona Lowe**

Value for money is clear

The business benefits of providing staff with health and wellbeing support are many and varied. But persuading the decision-makers that it is a worthwhile investment can be challenging for many employers. The key is to create a powerful and convincing business case.

A good place for HR and benefits professionals to start is to set the scene, explaining why decision-makers should invest in the health and wellbeing of staff.

It sounds obvious, but the good health of a workforce has a positive effect on the prosperity of a business. In our research, *The employer view*, published in February, 88% of the 230 decision-makers surveyed strongly believe the wellbeing of their staff is strategically important to their business.

Health challenges

The results also show that employers face a number of health and wellbeing challenges, with 37% highlighting back pain and musculoskeletal disorders as common problems among staff, and 30% citing stress and mental ill-health as serious issues.

Both this research and *The employee view* survey, published in February 2014, revealed that the majority (93% of decision-makers, 79% of staff) say responsibility for managing health and wellbeing should be shared between employer and employee.

A formal policy can help to explain the role that both employers and employees play in managing workplace health and wellbeing. While some organisations may have a formal strategy in place, with set procedures, processes and metrics, others

may only respond on an ad-hoc basis, leaving staff unsure of their employer's policy.

This might be due to a lack of time and resource, or even a lack of knowledge about how to set up a health and wellbeing strategy. Without a formal process in place, it is difficult to secure financial support for health and wellbeing provision.

Employers should highlight the numerous benefits that a health and wellbeing strategy can bring to their business, including

KEY POINTS

- A powerful and convincing business case is key to winning management buy-in for health initiatives.
- Communication with key decision-makers should be ongoing.
- Communication strategies should highlight the numerous long-term benefits a health strategy can bring.

reduced absenteeism, greater productivity, and improved staff morale and retention.

Then organisations must explain how their strategy helps to meet their overarching business objectives relating to cost, productivity, recruitment and retention, and risk management. This will enable an employer to identify areas of concern to be addressed by health and wellbeing provision.

By providing evidence of these problems and their impact on business objectives, employers can create a highly persuasive case to win buy-in from decision-makers.

Once a preferred health and wellbeing benefits package has been identified, employers should set tangible objectives, such as return on investment (ROI), and define the measurements for success.

According to our research, more than three-quarters of employers do not currently measure the ROI of their health initiatives.

Of course, all this preparation should be done in the knowledge of who the main influencers are in an organisation, which may range from senior management, finance, procurement and employees to health and safety and even union representatives.

Different aspects of health and wellbeing provision, which may extend to the financial and emotional impact, will influence each stakeholder, but ultimately, an individual or a group of employees will have the final say on what will be implemented.

Once the buy-in of this stakeholder is secured, they must be communicated with on an ongoing basis to keep them informed of the strategy's success and to convince them they have made the right decision in supporting it. By taking a long-term view of health and wellbeing provision, employers will help to sustain investment in future.

Fiona Lowe is head of HR at Westfield Health

SPONSORED BY



Data helps to hit the target



Mining employee data can bring about a results-driven health and wellbeing strategy, says **John Mayor**

As part of our push to be an employer of choice, 2013 became a year of change that saw us undertake a full benefits review.

We wanted to translate our external 'Health through food' mission to our employees. This resulted in us partnering Bluecrest Wellness to launch an employer-paid bespoke screening service for all staff. This would replace the health checks offered to about 10% of employees.

Our aim was to have a consistent offering for all employees, regardless of location and grade. Our business division, Danone Nutricia, wanted to enhance employees' workplace experience using a preventative approach to care.

We screened 476 staff in the first six months, which gave Bluecrest enough data to mine effectively and anonymously, enabling us to use the results to inform our health strategy.

The provider could analyse trends that ran across our business units and sites by slicing and dicing our cloud-based database captured by Bluecrest Health Screening. This even allowed the drill to go as far as departmental trends.

We gave Bluecrest Wellness guidance on how the data should be structured to give us the most strategic meaning for our business. Each business unit has its own HR and occupational health (OH), so there was a collaborative approach to identifying specific trends.

Specific areas had been identified as of interest and of strategic value. For example, one business had seen a fall in staff engagement and was interested in the data related to stress, to see if this had increased and to then identify any correlation with engagement.

Regular meetings were held to explore the

strategic opportunities presented by the data, to enable us to generate a return on investment (ROI), boost employee health, engagement and productivity and reduce sickness absence.

Our key stakeholders were our staff, who needed to see the value of screenings from the start. This called for targeted communications that gave them the information they needed to take control of their health with support from a caring employer, rather than a management strategy to force a health agenda on them.

Management information

However, communications for HR and OH needed to focus on how management information (MI) could be used to elevate health screening from a transactional staff benefit to a transformative data-driven strategic driver for positive change.

Within Danone Nutricia, we empowered Beth Jansing, our UK reward manager, to facilitate the changes that could make a difference at each site by linking the findings and trends with the localised occupational health budget owners.

Jansing used the MI reports from Bluecrest to set up meetings with OH and HR functions by site. By demonstrating areas where real ROI could be achieved, meaningful discussions could be had that engaged key stakeholders and HR and OH interventions could be developed.

Changes and interventions were prioritised in terms of their ROI potential. For example, we focused smoking cessation interventions at one business that had a higher-than-average proportion of smokers in a particular department.

The key challenge was to engage staff with health screening, which we did with tailored communications. For example, our field staff did not know they could attend Bluecrest Health Screening clinics across the UK.

About 200 field staff underwent screening once we had communicated their access rights. This boosted our screening data volumes and our visibility of the overall staff health landscape.

John Mayor is head of UK rewards and HR project management at Danone

KEY POINTS

- Data mining can help shape employers' health and wellbeing strategies.
- All data-mining exercises require a clear objective to help provide meaningful results.
- Each stakeholder's objectives will differ.

Contents

Profiles of the industry commentators and details of sponsors' products and services



Employee engagement

Patrick Watt, *Bupa*

p.6, p.17



Mental health

Tom Gaynor, *MetLife*

p.8, p.18



Technology

Chris Moore, *Simplyhealth*

p.10, p.19



Health and wellbeing

Joy Reymond, *Unum*

p.12, p.20



Business strategy

Fiona Lowe, *Westfield Health*

p.14, p.21

Bupa

Bupa House
15-19 Bloomsbury Way
London WC1A 2BA

t: 0161 464 8778

W: bupa.co.uk

twitter @bupauk

facebook bupauk

LinkedIn linkedin.com/company/bupa
linkedin.com/company/bupa-uk



Bupa profile

Bupa's purpose is longer, healthier, happier lives. As a leading international healthcare group, we offer health insurance and medical subscription products; run care homes, retirement villages, hospitals, primary care and diagnostic centres and dental clinics. We also provide workplace health services, home healthcare, health assessments and long-term condition management services.

We have 29m customers in 190 countries. With no shareholders, we invest our profits around the world to provide more and better healthcare and fulfil our purpose.

We employ 79,000 people, principally in the UK, Australia, Spain, Poland, New Zealand and Chile, as well as Saudi Arabia, Hong Kong, India, Thailand, and the USA.

For more information, visit www.bupa.com.



About the author

Patrick Watt joined Bupa UK as Corporate Director in July 2012. He is a member of the UK Sales, Marketing and Strategy Executive Team with responsibility for the management and development of corporate business, across all insurance products and healthcare services.

Prior to joining Bupa, Patrick was an Executive Director at Goldman Sachs International and Head of Health and Wellness for EMEA and India. This included the development of Goldman Sachs' healthcare strategy and the management of their onsite health, fitness and childcare facilities, case management programmes and broader wellness services.

Previously he worked at Mercer advising companies on the design and management of their health and disability programmes. He held a number of senior sales and general management roles including responsibility for Mercer's Occupational Health and Flex Consulting businesses.

Patrick is a member of the BITC Workwell Leadership Team.

MetLife

Invicta House
Trafalgar Place
Brighton
BN1 4FR

t: 0845 603 8899

e: ebnewbusiness@metlife.uk.com

w: www.metlife.co.uk/atwork



MetLife profile

MetLife employee benefits is building on its strong base among small and medium sized enterprises (SMEs), leveraging its global expertise to provide solutions for multi-nationals. We are committed to:

- ✓ Delivering on our insurance promise
- ✓ Providing excellent service
- ✓ Listening to our customers
- ✓ Making a positive difference in our communities

Partnering with advisers and employee benefits consultants, we provide solutions to companies that help them manage the risks of illness, injury and death during the working lives of their employees. Our parent company MetLife, Inc. is the number one employee benefits provider in America covering approximately 100 million employees and their dependants.



About the author

Tom Gaynor is the UK Employee Benefits Director at MetLife. Tom is passionate about enabling organisations to be the best they can be through the sustainable engagement of a healthy workforce that is supported by benefits they value and understand. Tom has 15 years' experience in a range of leadership, sales and client facing roles in the Financial Services sector. Prior to working in Financial Services, Tom was an Army officer, serving with 1st Battalion, The Green Howards (now the Yorkshire Regiment). He is a rugby fan and coach, a school governor and has a keen interest in military history.

Simplyhealth

Simplyhealth House
Derwent Avenue
Manchester
M21 7QP

t: 0845 075 0063

e: forbusiness@simplyhealth.co.uk

w: www.simplyhealth.co.uk/business



Simplyhealth profile

Discover why 20,000 businesses choose us as their healthcare provider including major UK brands such as AstraZeneca, British Airways, John Lewis Partnership, Royal Mail and Tesco.

Discover how we adopt a genuine partnership approach to ensure your plan runs efficiently and smoothly and that's why our clients stay with us for ten years on average.

Discover personalised health plans to suit your business and your budget. We specialise in private medical insurance, health cash plans, dental plans and self funded health plans. We'll manage the cost and value to ensure your employees receive appropriate care.



About the author

Chris Moore is Head of Major Accounts at Simplyhealth. Chris has been with Simplyhealth for seventeen years and has extensive experience in the private medical, travel insurance and medical assistance markets.

With significant experience in liaising with clients and intermediaries at a senior level, Chris's knowledge makes him an expert in the self-funded market; he is passionate about understanding and exceeding clients' needs whilst delivering exceptional customer service and cost sustainability.

Unum

Milton Court

Dorking

Surrey RH4 3LZ

t: 01306 887766**e:** contact@unum.co.uk**w:** unum.co.uk**twitter**  [@AskUnum](https://twitter.com/AskUnum)**LinkedIn**  www.linkedin.com/company/unum-uk

Because everyone
needs a back-up plan

Unum profile

For more than 40 years, Unum has specialised in providing financial protection through the workplace. That's Income Protection, Sick Pay Insurance, Life Insurance and Critical Illness Insurance. At the end of 2013 we insured almost 1.6 million people and paid claims of £320 million to our customers, which represents more than £6 million a week.

We're committed to bringing financial protection to the UK's workforce. If employees can't work due to long term illness or injury, they need to have a back-up plan

in place. Over the past few years we've been exploring the value of workplace wellbeing and what it takes to be an employer of choice. A well-balanced employee benefits package is a tangible way employers can show they value their workforce. We're working with advisers to ensure that more employers are aware the benefits financial protection can offer to both their employees and to their business.

To find out more about how we can help your business, visit unum.co.uk/employers



About the author

Joy Reymond worked as a clinical psychologist in Australia, lectured at Curtin University, and served in the government's Occupational Health, Safety & Welfare executive.

Following an MBA, she moved to Canada where, as Chief Adjudication Officer for the Workplace Safety and Insurance Board of Ontario, she oversaw claims, rehab and medical service provision to injured workers. Subsequently as VP Canadian Group Life & Disability for Manulife Financial, she undertook similar responsibilities in the private sector.

Joy moved to the UK in 2000 and joined Unum. As Head of Rehabilitation & Health Management Services, she is responsible for the provision of vocational rehabilitation services to Unum's clients and their employees throughout the UK. Joy is a director of the Vocational Rehabilitation Association and the UK Rehabilitation Council.

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

Westfield Health

Westfield House
87 Division Street
Sheffield
South Yorkshire, S1 1HT

t: 0845 602 1629

e: enquiries@westfieldhealth.com

W: www.westfieldhealth.com

twitter @westfieldhealth

LinkedIn @westfieldhealth



Harder working health cover

Westfield Health - Hr NETWORK profile

Westfield Health is a not for profit, award-winning healthcare insurance provider with over 90 years experience and more than a third of a million policyholders.

We work with over 8,000 UK companies, including many big names such as Royal Bank of Scotland, First Group and the Driving Standards Agency, numerous local authorities and thousands of ambitious smaller companies such as Caffé Nero.

These businesses come to us because we deliver market-leading healthcare plans supported by world-class customer service. We offer reliable, high-quality products which are simple to implement and provide superb value for money.

- Hospital Treatment Insurance
- Health Cash Plans
- Integrated Employee Assistance Programme



About the author

Fiona Lowe is Head of People Strategy and Development at Westfield Health. As a fellow of the CIPD Fiona has worked in the field of HR for nearly 20 years and has a good working knowledge of proactive and successful absence management. Over the last ten years Fiona has worked with Senior Leadership teams to develop and implement the corporate strategy and deliver the people strategy.

In August 2013 a key highlight was supporting the business to achieve Investors in People Gold, achieved through a sustained programme of continuous improvement in all areas of people management and development, and embedding the company values throughout the people plan.

RELOCATING STAFF OVERSEAS?

FIVE TOP BENEFITS OF ATTENDING FEM'S LONDON ROADSHOW

- 1 Gain top tips to ensure successful oversea assignments
- 2 Learn from top global mobility professionals from companies such as **Rio Tinto**, **Diageo**, **American Express** and **British American Tobacco**
- 3 Discover real-life examples of how global mobility professionals have tackled the most challenging issues and mitigated serious risks to their business
- 4 Participate in roundtables and join hour-long panel discussions with the industry's thought leaders
- 5 Develop new business relationships and contacts within Global Mobility

REGISTER YOUR PLACE TODAY
HR PROFESSIONALS ATTEND FOR FREE!

Visit www.forum-expat-management.com
and find out more



FORUM^{FOR}
EXPATRIATE
MANAGEMENT

LONDON ROADSHOW
M A Y 1 9 2 0 1 5

Employee Benefits and Forum for Expatriate
Management are part of Centaur HR



WITH THANKS TO OUR SPONSORS



MetLife



**employee
benefits**

www.employeebenefits.co.uk