

Why stigma is still preventing employees from telling their boss the truth about their mental wellbeing in the workplace

### The author

### Dear reader,

I hope that our latest survey into mental wellbeing in the workplace will be as useful to you as it has been to me. We have asked more than 1,000 employers and over 1,000 employees about their workplaces, the provision for their mental wellbeing at work and the overall impact of their work on their mental wellbeing. I received and analysed the feedback from our respondents with a lot of thought: it tells a very complex story that we must all listen to and take action from.

As Head of Organisational Development at Benenden Health, my number one goal is to make our workplace the very best environment in which to work, whether on-site or remotely. To do this, I make sure to ask our team how they are doing and what they need from the organisation. It's important to take the time to understand the feedback given to me; feedback is vital and always gratefully received. This isn't a one-time activity either, it's something that I revisit constantly. Just as organisations evolve, so, too, do the needs of the people underpinning them. This means that our health and wellbeing strategy is right at the epicentre of our organisational development plan.

I hope that after reading this report, you'll be inspired to make some changes within your own organisation, or, better still, I hope that you have questions that will push the boundaries of what you think is possible to achieve when it comes to the mental wellbeing strategy and policy for your workplace. The report is but a starting point for you to evolve your organisation, and at Benenden Health, we would be very happy to assist you on the journey.





### Naomi Thompson Head of Organisational Development at Benenden Health

### **Foreword**

Jane Muston is the Clinical Director for Vita Health Group, a nationwide leading provider of services that tackle the two biggest causes of absence within a workforce: mental ill health and musculoskeletal conditions.

Vita Health Group provides services to NHS Primary Care, employers, insurers, and self-funding individuals. Their services cover a population of more than 3.5 million people nationwide and they are Benenden Health's mental health and musculoskeletal partner.

Jane is a mental health clinician by background, being a Registered Nurse in mental health and a BABCP-accredited Practitioner, Supervisor and Trainer with over 25 years' experience.

We all have mental health, just in the same way that we have physical health. It's important to recognise this, accept that at times during our lives our health will fluctuate, and make sure that we invest in looking after our mental health in the same way that we do our physical health. This has been reinforced by the current COVID-19 pandemic that we are all living through at the time of this report being published.

This report is welcomed and highlights that whilst mental wellbeing within the workplace is evolving, there is still a way to go to tackle the inequalities compared to physical health. There is no doubt that the cost of the mental health of a workforce and that of individual employees has an impact on employers, both financially, culturally and in terms of productivity.

Stigma and fear remain the two most common blockers to talking about mental wellbeing openly, both within the workplace and within our society. Only a positive and open workplace culture can resolve these things.

There is a real synergy between home and work and the "one-dimensional" work-home balance needs to be reviewed. There are many social determinants that impact upon an individual's mental health and these will not be solely defined to either work or home; there is an interplay that influences all aspects of an individual's health.

It's important that whilst employers critically and objectively evaluate their organisation to ensure that they meet their legal requirements for providing a safe working environment, they also recognise that supporting employees with their mental wellbeing is more broad ranging than this. For example, access to timely treatment will help to improve the mental wellbeing of employees, as will providing support for social determinants, such a finances, legal needs, social isolation and housing. Both approaches truly demonstrate how valued employees are within their workplace, feeding into a culture of support.

There is a need for consistent, open, honest and compassionate discussions around mental health and wellbeing in the workplace and this requires a cultural shift that is modelled from executive level down. Training, normalising discussions around mental health, and having clear signposting routes with access to flexible and appropriate mental health support and treatment are all key factors.

Early identification and intervention are key to supporting employees in looking after their mental health and wellbeing.

An organisation's culture and values towards mental wellbeing needs to be lived through its behaviours, to have any meaningful impact on employees; and this, in turn, becomes the testament of an effective mental health strategy in the workplace.

Jane Muston
Clinical Director at Vita Health Group

## Our report at a glance

Mental wellbeing in the workplace still has some way to go. Employers are asking employees to talk about their mental wellbeing to managers, yet evidence suggests that employees are not wanting to do that. More than half of employees don't feel their mental wellbeing is a priority, or sufficiently cared for by the employer, yet more than half of employers state that mental wellbeing is a key priority for them. It seems that the greatest area to be worked on is honesty or, to get to the heart of the matter, being comfortable. Employees need to feel more confident in approaching their employers with concerns around mental wellbeing, whilst bosses need to feel better equipped to listen and understand.

The cost of a team whose mental wellbeing isn't being addressed is high, and employers remain slow to respond to the needs of their teams. With the COVID-19 pandemic demanding a swift revision of employer policy and provision for mental wellbeing, a meagre 7% of bosses have engaged with this need for change and added specific support for COVID-19 to their existing wellbeing policy. During times when teams are under pressure, the importance of a clear understanding and delivery of care for mental wellbeing in the workplace has never been so important.

It would appear that the discourse around mental wellbeing in the workplace is more a case of two parties shouting separately into the wind. However, diving into the data of our 2020 survey of both employees and employers does reveal the sources of these differences and a potential way forward. The answer lies in tackling the stigma that still appears to plague mental health and mental wellbeing. Only when employers do that can they genuinely work on a culture that is open, inclusive and understanding of mental wellbeing, from the top down.

Let's address the elephant that still exists in the room.

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### Our research

In which one of the following industry sectors does your company operate in?

	Construction, engir	neering and building 79	%			
		Education 12%		Healthcare 12%	in in	Γ and te
Arts and culture 2%		s and culture 2%	Finance and insurance 10%		HR 1%	

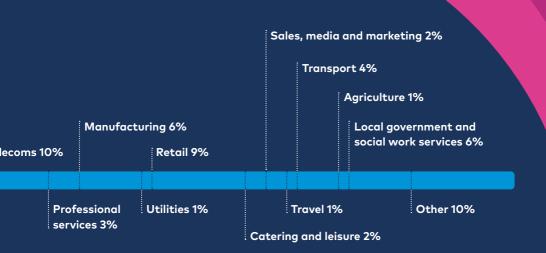
### Building on our previous employee survey

Things have evolved since our employee survey of 2017, so part of this report looks at whether the needle has moved sufficiently or not on mental wellbeing in the workplace.

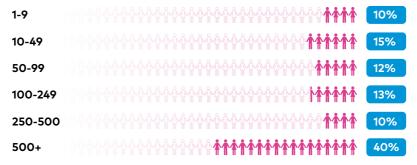
The research, analysis and writing of our latest report took place in the midst of the COVID-19 pandemic. We looked at the wider discussion around mental wellbeing in the workplace before COVID-19, whilst factoring in the brighter light that the pandemic has shone on mental wellbeing.

We surveyed 1,008 non-furloughed employees, across a variety of sectors in the UK. For the richest, most accurate picture, our respondents came from urban, suburban and rural areas, working for companies ranging from 1-9 employees, all the way up to organisations of 500+ employees. We surveyed employees of all ages, 57% of which identified as male and 43% of which identified as female.

We asked open and closed questions, to gain as much insight as possible into the numbers and the narrative behind the different experiences of mental wellbeing in the workplace.



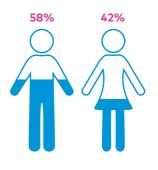
### What is the size of the company you currently work for?



### What age group are you?

### 

### What gender are you?



### An alternative perspective

It would be remiss of us to tackle such an important conversation without considering the key perspective of employers. Does their understanding of mental wellbeing in the workplace align with that of their teams?

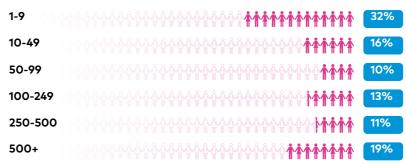
**We surveyed 1,003 employers**, in a similarly diverse approach to our employee respondents: 53% of respondents were company directors, whilst 47% were business owners, representing companies from various industries across the UK.

As per our employees, we used a combination of open and closed questions, to really get under the skin of our employers and to better understand the challenges they face in this area.

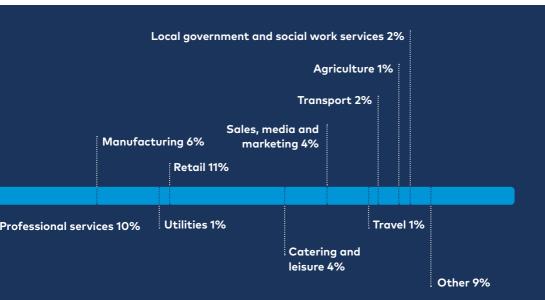
### In which one of the following industry sectors does your company operate in?

	Construction, engineering and building 8%			Healthcare 5%			
Educat		cation 4%			IT and telecoms 16%		
Finance and insurance		ance 11%	HF	2%			
		Arts and a	ulture 3%				









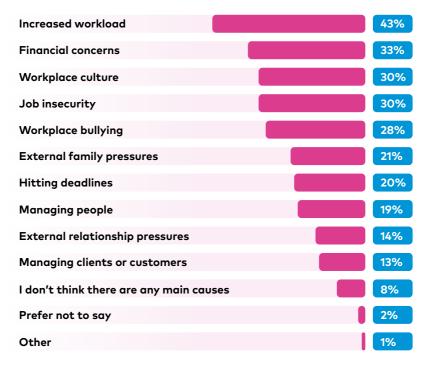
## A complex picture

### An increasingly stressed workforce

Employees continue to report elements of their professional life that pose a risk to mental wellbeing. Workload, money and office culture top the list of negative influences to mental wellbeing, all of which correlate to their perception of work becoming "more stressful" in the last two years.



### In general, what do you think are the main causes for mental wellbeing deteriorating in the workplace?



The state of play is as nuanced as it was in 2017; and with fresh insight from our employer respondents, we can see where the impasse currently lies in the dialogue between employer and employee.

### **COVID-19 and mental wellbeing**

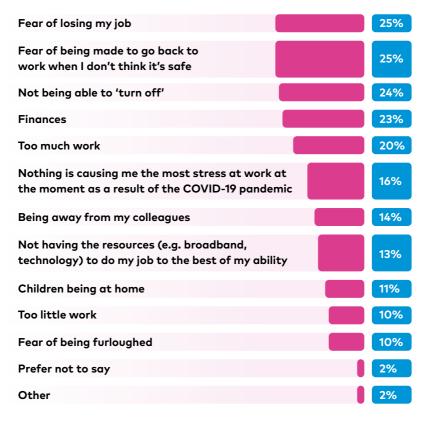
The COVID-19 pandemic has not only posed a physical risk to the general public, but an emotional one. The NHS Confederation<sup>1</sup> has revealed a rise in patients reporting severe mental health difficulties. It follows, then, that the economic uncertainty fuelled by the pandemic has altered perceptions of wellbeing in the workplace.

Most notably, whereas financial concerns represented a source of work-related stress for a third of employees prior to COVID-19, more than half now cite money as a worry, based on job security and wider financial worries within the family.

<sup>&</sup>lt;sup>1</sup> BBC, 'Coronavirus: Severe mental health problems rise amid pandemic', August 2020

What would you say is causing you the most stress at work at the moment, as a result of the COVID-19 pandemic?

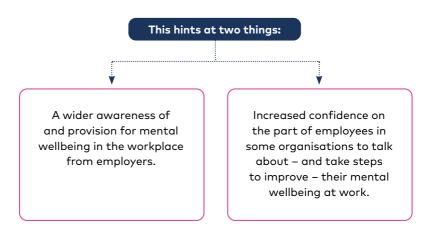
### Respondents who say their job is stressful



For many employers, COVID-19 has been a stark warning to adopt and deploy robust employee wellbeing policies: some have modified measures already in place, others have started again, whilst a minority – unfortunately – seem to have let the pandemic play out without any support for employees on this front. This point is pivotal, and one that we will return to later.

### A step in the right direction

58% of employees reported that their mental wellbeing had suffered due to their work at some point, which compares favourably to the 70% revealed by our 2017 survey.



### Silence still stifles the conversation

When faced with deteriorating mental wellbeing as a result of their professional life, one in three employees still reports feeling uncomfortable discussing their mental wellbeing at work. 28% of respondents did say that they're happy to have such conversations, but disappointingly, this figure is much lower than the 46% of respondents who felt confident to tackle such discussions when we ran our survey in 2017.

Part of this ostensible drop is accounted for by the 40% of respondents who firmly felt that their workplace had no impact on their mental wellbeing, but there's clearly **more reluctance to speak up** than there was before.

### Has your mental wellbeing ever deteriorated as a result of your professional life?



### Employers can only act if their employees are forthcoming

Comparatively, our employer survey revealed that **almost one in three** bosses don't think that any of their employees have ever had their mental wellbeing compromised due (or partly due) to work. Meanwhile, 7% simply didn't know.

The data reveals even more confidence in smaller businesses: 65% of those employing 1-9 members of staff claim that the work has not compromised the mental wellbeing of any employee. Meanwhile, only 49% of businesses with 10-49 members of staff would say the same.

The chasm between the reality for the employer and the employee is startling. It would appear that in smaller companies, there's less overall provision for mental wellbeing and, paradoxically, a rosier outlook on the mental wellbeing of employees.

Why do these "truths" look and sound so different?

### Different realities

When less than one in three employees are happy to talk to their boss about their mental wellbeing, why do three out of four employers say they're comfortable in discussing mental health and wellbeing? The answer is perhaps a case of different realities: we see what we want to see – and, in many cases, we can only see as clearly as the information we have allows us to:

### The disconnect between employers and employees

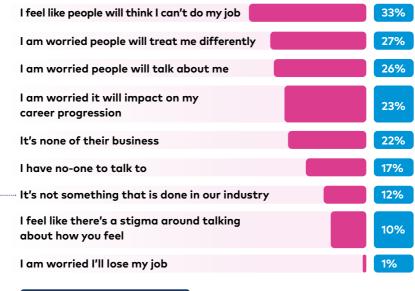
- Employers fail to effectively engage with their employees on this matter
- Where employers do ask their employees for feedback, this is far more optimistic than the reality for fear of repercussions
- Employers are genuinely in the dark and may be rolling out mental wellbeing policies based on erroneous information
- Employers therefore have a need to reassure their employees of their intentions when asking about mental wellbeing and follow-up with appropriate plans and provisions

# Why are employees not talking about mental wellbeing?

### Stigma stops progress

Those who felt unable to discuss mental wellbeing in the workplace paint a picture of the stigma that they feel is still attached to the topic. The range of responses covered the perception of colleagues, through to fears around impeded career progression or even job losses. This fear is reflected in half of our respondents revealing that they avoid disclosing the truth if taking a day off due to mental wellbeing. This response alone is enough to tell us that much more needs to be done.

### Why do you not feel comfortable discussing your mental wellbeing in the workplace?

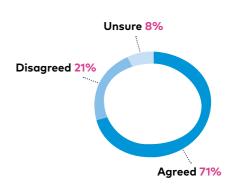


Most notably in Travel 67%

### Employers acknowledge stigma

It is clear that the majority of employees feel that there is still a stigma around discussing mental health in the workplace.

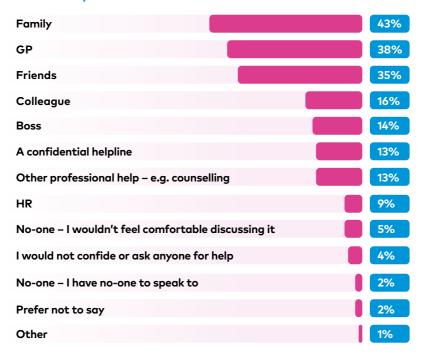
Do you think there is a stigma around discussing mental wellbeing in the workplace?



### Who are employees talking to?

Based on our findings so far, it comes as no surprise to learn that just 24% of employee respondents would confide in either their boss or HR function with regards to their mental wellbeing. Slightly more encouraging are the 16% who would confide in a colleague. Family and friends were listed by 78% of those surveyed as a port of call, along with the GP (38%).

If you have, or were, to experience a deterioration in your mental wellbeing, who do you think you would confide in or ask for help?



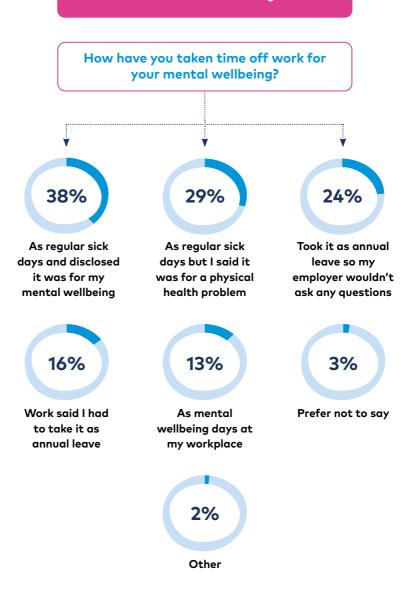
### A little white lie

### The untold story of sick days

Our survey revealed that more than half of days taken off for poor mental wellbeing were recorded as annual leave or physical sick days, instead of employees disclosing the real reason. In the case of disclosure, 16% of respondents were told by their employer to book their mental wellbeing day off as annual leave. Again, this gives some indication of the work that remains to be done in this area.



40% of respondents have taken time off for their mental wellbeing.



### Employers have a different story

Talking to our employers, just 5% admitted to asking their employees to take a mental wellbeing day as annual leave, which, in itself, tells us how bound up in stigma mental wellbeing still is. Far more employers (32%) underline the existence of mental wellbeing days off; yet it seems clear that employees avoid using these for their apparent purpose due to the stigma surrounding mental wellbeing in the workplace.

The one area of parity is taking time off as a regular sick day: roughly one in three employers report this phenomenon, and so do one in three employees, taking time off but logging it as a physical sick day.

Whether this part of the picture is helpful or not is very much up for debate: on the one hand, this hints at giving as much importance for mental wellbeing days off as those for physical sickness; but on the other, it suggests an unwillingness to openly discuss mental wellbeing from both sides.

Without being transparent, there is a real risk of homogenising the management of employees who are off on physical sick leave and those who are off for their mental wellbeing. Furthermore, if staff fail to log the real reasons behind absences, it becomes almost impossible for employers to look at data and make meaningful decisions about improvements to policies, including mental wellbeing policies.

### Has anyone in your business ever taken time off work citing mental wellbeing?



### The cost to employers

At the start of 2020, <u>Deloitte</u><sup>2</sup> released findings to reveal that poor mental wellbeing was costing UK businesses up to £45 billion each year. With employees clearly feeling that they can't be entirely truthful about sick days, the potential for misunderstanding and mismanagement of mental wellbeing is very real.

What does this oversight mean to bosses in day-to-day terms?

- · Employees off on long term sick
- An active workforce that is disengaged
- No real clarity on how to move forwards with better working practices

With 43% of people saying they take two to five days per year for mental wellbeing, What is the potential cost to your business?

What is the potential cost to your business?

Based on the cost of absenteeism as identified by <u>Greater Birmingham Chamber of Commerce's</u> recent research, this equates to between £232-£580 per employee, per year in absenteeism costs.

<sup>&</sup>lt;sup>2</sup> Deloitte, 'Poor mental health costs UK employers up to £45 billion a year', January 2020

<sup>&</sup>lt;sup>3</sup> Greater Birmingham Chamber of Commerce, 'How mush is absenteeism costing you business?', November 2018

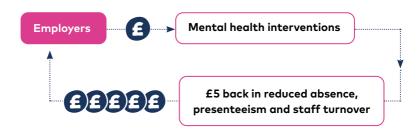
### Your people are your biggest asset

The old adage rings true when considered in the context of recruitment and training, against a backdrop of employee attrition. More than one in two employees said that they would leave their job if their mental wellbeing wasn't being supported by their company, and more than one in two also seek out a supportive mental wellbeing policy when looking for new opportunities. Can employers afford to lose great team members because they don't want to invest in measures to support mental wellbeing?

COVID-19 has turned the tables on the candidate-driven market for just a moment in time: despite the 55% of respondents aspiring to work in a supportive environment, only 36% felt that their current employer cares about their mental wellbeing and supports this with a mental wellbeing policy. However, as businesses continue to pivot and deploy contingency plans, the need to attract the very best talent will redress the balance once more.

### The benefit of investing in people

"For every £1 spent by employers on mental health interventions they get £5 back in reduced absence, presenteeism and staff turnover." <sup>2</sup>



# Where's the employer in all of this?

### Attitudes and ethos

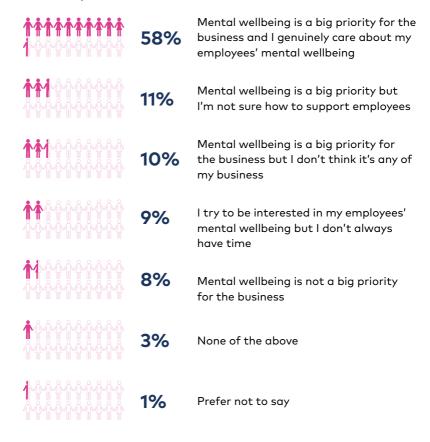
Crucially, our research suggested that 53% of employees don't feel their mental wellbeing is a big enough priority for their employer. Here's what they told us.



### Employees' views of their workplace's approach to mental wellbeing

<b>^^^^</b>	36%	Mental wellbeing is a big priority for my employer and I feel they genuinely care about our mental wellbeing
<b>†*†*</b> †*†***	26%	Mental wellbeing appears to be a big priority for my employer but I do not feel they genuinely care about our mental wellbeing
	12%	There is a sporadic approach to mental wellbeing within the business
	10%	Mental wellbeing is not a big priority for my employer and I think it should be
	6%	Mental wellbeing is not a big priority for my employer and I don't think it should be
	8%	None of the above
	2%	Prefer not to say

### Employers' views of their approach to mental wellbeing in the workplace



Yet 58% of employers said outright that "mental wellbeing is a big priority for the business and I genuinely care about my employees' mental wellbeing." Furthermore, 11% of employers pledged concern but admitted a lack of knowledge on how to best support employees.

The more employees a business has, the bigger mental wellbeing appears to be a priority.

The disparity of intention versus perception is huge – but is it as simple as that?

### A "tick box" culture - revisited

In 2017, we reported on a "tick box" approach to mental wellbeing in the workplace, whereby employers had vanity measures in place, without any real forethought or intention of adhering to them. This was evidenced by less than one in four employees claiming that mental wellbeing was at the heart of the business they worked for.

And whilst the needle has moved (36% in 2020, versus 24% in 2017), it has yet to truly shift. We can see this in the similar proportion of respondents who cite a "sporadic" approach to mental wellbeing (12% in 2020, versus 14% in 2017).

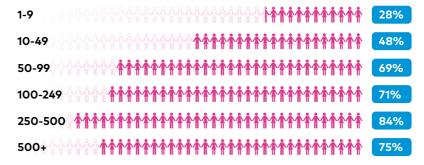
More tellingly, whilst 22% of employees felt that mental wellbeing was categorically not a business priority in 2017, the perception has evolved in 2020: **26% of employees have criticised their employer for appearing to prioritise mental wellbeing without any genuine care for it.** As such, there are elements of the tick box culture to mental wellbeing that appear to have been perpetuated.



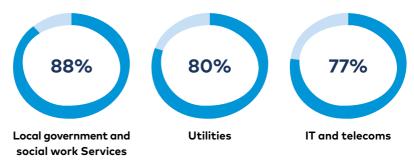
### **Employer intentions**

Interestingly, 70% of employers recognised the importance that their employees placed on a solid mental wellbeing policy when joining and in deciding to stay with their business. When questioned about their mental wellbeing policies, 56% claimed that one was in place prior to COVID-19, whilst 22% were looking into implementing a policy. On the score of the different businesses that have a policy in place, there were some interesting sector and company size variances:

### Employers, by company size, that offer a mental wellbeing policy – and it's followed



Employers, by sector, that offer a mental wellbeing policy – and it's followed



### Employers, by sector, that don't offer a mental wellbeing policy



With only 7% of employers deeming such policies "unimportant" and 3% citing expense as a barrier, the narrative from the employers' camp is one of willingness. Whilst 37% of employers have an existing mental wellbeing policy in place, and 18% introduced a mental wellbeing policy as a result of COVID-19, we did note a lack of urgency for a significant volume of companies to evolve in response to the pandemic. 32% admitted to not having any measures to support mental wellbeing for employees during the pandemic, whilst only 7% of employers with a pre-existing mental wellbeing policy have chosen to make adjustments.

### The shortfall

### **Employers' understanding**

When it comes to understanding the wider discussion around mental wellbeing in the workplace, employers are failing woefully. Unfortunately, the same can be said when it comes to them consulting with their employees.



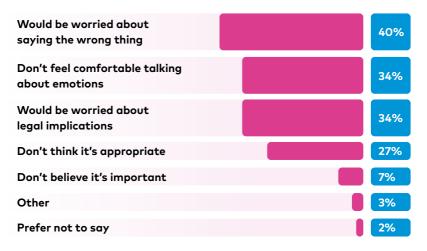
requirements around providing support for mental wellbeing needs in the workplace

Only 54% of respondents said that they have asked employees what they would like to see from the company in terms of mental wellbeing support provision

Effective provision starts with a clear understanding of everyone's needs. The issue isn't one of complacency, however, but one of uncertainty.

### Why would you not feel comfortable discussing mental health issues with one of your employees?

Respondents who would not feel comfortable discussing mental health issues with one of their employees



This is backed up by 74% of employers somewhat agreeing or strongly agreeing that mental health and awareness training would be beneficial for their company. It appears that this need is felt keenly by employees, too: 78% of them agree that businesses should provide mental health and mental wellbeing awareness training to line managers.

### **Employers' current processes**

Uncertainty can breed inefficiency, and this would appear to be the case with the process for mental wellbeing management and pastoral care used by many employers. Put simply, it leaves employees in a position where they feel unable to confide in the people and channels currently in place.

48% of employers ask their team to speak to their line managers or colleagues for support, yet only 14% of employees feel happy to confide in their boss, whilst only 16% would comfortably turn to a colleague. The onus is very much put on employees to seek help, which means that employers have a space in which to be much more proactive moving forward.



49%

41%

### What do employees really want?

When it comes to mental wellbeing, employees seek a confidential, non-judgmental space, in which they can talk through any causes for concern. We noted that 53% of employees would readily use a confidential mental wellbeing helpline if they had one available in the workplace. Yet only 24% of employers currently provide this.

On some scores, what's on offer isn't altogether aligned to the needs of employees:

### **Employees say they expect:**

Free counselling	46%
Mental health sick leave	45%
Employers say they provide:	
Free counselling	31%
Mental wellbieng days	28%

In other areas, needs do seem to be matched with what employers provide, so we return to how things are delivered – which leads us to the real need for cultural change.

### Employees say they expect: Management help and support

Workload reviews to ease pressure

Workload reviews to ease pressure	41%
Employers say they provide:	
Management help and support	42%

Employees across the UK are asking for flexibility and, ultimately, a degree of compassion.

### Benenden Health's view

Based on our findings, we believe that the current impasse lies not in the awareness of mental wellbeing in the workplace, but in **doing something meaningful** about it. Employers are **struggling to foster a culture** where it's as comfortable to talk about mental health as it's physical health. The struggle comes about because they don't have the depth and honesty of feedback that they need from their team; nor do they necessarily have the tools to deliver change.

### Working through stigma

Stigma works both ways: employees still feel reluctant to talk things through, to request mental wellbeing days off and to provide transparent feedback if and when asked for their opinion on company policy. Similarly, many employers simply lack the personal nous and professional tools to have meaningful dialogue with their team members around this incredibly important area.

### Your own mental wellbeing is important

Our survey noted increased reports of deteriorating mental wellbeing amongst business owners and directors as a result of COVID-19: 48% told us that they had suffered, and 19% of these respondents were experiencing problems for the first time. It comes as no surprise that COVID-19 has seen employers take a hit on their own mental health: does this mean that employer and employee agendas are finally aligning? In many cases, the pandemic has opened up the door to bosses being more willing to discuss mental wellbeing, because the topic now resonates most closely to home. As organisations pivot, replan and evolve out of the business difficulties that the pandemic has posed, this candidness is one thing that we shouldn't leave behind.

### Help from a healthcare provider

When it comes to investing in your team, it really pays to find a third party, impartial health and wellbeing provider, who can provide discreet, safe and accessible services to your team, such as helplines, resources and a counselling facility. The professional support for your team will belie the financial investment required, and the care provided will be professional, compassionate and legally compliant. Don't overlook the effectiveness of designated and trained Mental Health First Aiders within your organisation, too. In many cases, they can break down barriers, encouraging team members to seek help.

### The importance of culture

Employers have a duty to **signpost and encourage use of this support**, whether from a mental health first aider or a third party provider. To do so is the start of fostering a culture where employees feel comfortable, encouraged and allowed to talk about their mental health on an ongoing basis.

Cultural setting and cultural shift must always start from the top. When you work at having a more open and honest culture, everyone gets on board with better habits, which then allows individuals and teams to foresee tasks, processes and situations that can be modified to become more conducive to mental wellbeing and productivity: the two most certainly go hand in hand.

At Benenden Health, we invested heavily into training our managers so they feel better equipped to tackle conversations around mental wellbeing. As a result, colleagues now turn to their managers much more readily, and our Mental Health First Aiders are less busy than they were when we started this training some three years ago. We feel this can only be a positive thing.

### Your employees' responsibility

**Equally, employees have a duty to feedback transparently on what does and doesn't work for them.** The onus to set and foster a culture may well be on the employer, but employees will have to push past any initial trepidation around being more honest as new and healthier ways of working are developed.

# Benenden Health – here for every employee, every day

At Benenden Health, we don't just take employee wellbeing seriously within our own workplace: we help other businesses and organisations develop a supportive culture, with the benefit of affordable, high quality, private healthcare available to each and every one of their employees.

We firmly believe that private healthcare shouldn't be the privilege of the few, so being proudly mutual, we exist for our 800,000+ members and not for profit. The cost to employers is low at £11.50 per employee, per month, and we'll provide:



24/7 GP and mental health helplines



**Mental Health Counselling Support** 



Physiotherapy



Diagnosis and treatment



Access to 250+ common procedures

Healthcare is offered on a discretionary basis - so provision is subject to the resources we have available from membership contributions. Minimum wait times, medical procedure and condition limits and exclusions apply.

Our approach is holistic and is the cornerstone of a physical and mental wellbeing strategy that has the right provision for a thriving workforce.

### Get in touch

We would be more than happy to discuss the findings of our research with you in greater detail or explain how our healthcare can support the mental wellbeing of your team and assist in developing your own mental health and wellbeing strategy. You can reach us by:



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salessupport@benenden.co.uk



www.benenden.co.uk/business

\*Lines are open 9am-5pm, Monday to Friday (except bank holidays). Please note that your call may be recorded for our mutual security and also for training and quality purposes.

Benenden Health is a trading name of The Benenden Healthcare Society Limited. Healthcare for Business is offered by The Benenden Healthcare Society Limited, which is an incorporated Friendly Society, registered under the Friendly Societies Act 1992, registered number 480F. The Society's contractual business (the provision of tuberculosis benefit) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, (Financial Services Register number 205351). Verify our registration at register.fca.org.uk. The remainder of the Society's business is undertaken on a discretionary basis. Registered Office: Holgate Park Drive, York, YO26 4GG.