



# National Health and Wellbeing at Work Report

An employer and employee view

# Author's note

Dear reader,

It feels like there's no better time to be focusing on the health and wellbeing of employees in the workplace, given the challenging circumstances of the Covid-19 pandemic. Therefore, I'm pleased to share our latest research, from two bespoke surveys with UK employers and employees, exploring the diverse range of health issues that employees are experiencing now, or worry about experiencing in the future, and the implications of these in the workplace.

Helping employees and employers work together to become happier, healthier, and become a more productive workforce is imperative to my role as Head of Organisational Development and lead of the health and wellbeing strategy at Benenden Health. Benenden Health is a mutual not-for-profit healthcare provider founded in 1905. Our affordable business healthcare products are designed with simplicity in mind, so they're easy to take out, straightforward to manage, and can be tailored to your business' needs.

Gaining a deeper understanding of the key challenges facing workplaces today, and the barriers that employers are faced with when trying to provide the right support, helps us at Benenden Health to improve our own healthcare solution. Now more than ever healthcare has become a business essential and we hope the insight in this report helps you to feel less alone in the challenge of looking after your workforce's health. A healthy and happy workforce is one that will bring many benefits to your business, from higher productivity to lower recruitment costs. We hope this report helps you to highlight key areas you and your employees can act upon to create a healthier, happier workforce together.

**Naomi Thompson**

Head of Organisational Development, Benenden Health





# Contents

**Author's note** ..... 2

**Executive summary** ..... 6

**Our research methodology** ..... 11

**Section 1: The current state of employee health .. 12**

**Section 2: The impact in the workplace ..... 20**

**Section 3: What are employers doing to help?.. 28**

**A final word** ..... 37

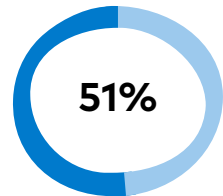
**Get in touch** ..... 40

# Executive summary

The Covid-19 pandemic has impacted both our home and work lives so it feels like a crucial time to explore the state of the health and wellbeing of our nation's workforce and the implications this can have in the workplace.

In this report, Benenden Health shares exclusive research from both employers and employees across all regions of the UK, shedding light on the key health issues and conditions that affect our workforce, and the challenges that people face as a result. And more importantly, what employers can do to support the health of their employees and their business.

**More than half of UK adults  
have a health issue, long-term  
condition or disability**



## Health remains a taboo subject at work

**Over a third** of employees say that they have a health issue they haven't told their manager about.

Mental health is the most common issue that employees haven't disclosed to their managers, but high blood pressure, arthritis and diabetes are all commonly kept private too.



# Most employers genuinely care about the wellbeing of their workforce

But this isn't always reflected in the support employees receive. For some employers, they feel limited as to what they can provide simply because they can't afford to put costly private healthcare in place – especially for the whole workforce. Many others can afford it and have invested in healthcare provisions for their employees. However, the support available through these programmes doesn't always match up with what their employees actually need.

This theme was also discussed in our [Mental Health Report](#), where we found that employees often perceived their employers' efforts around employee mental health support as more of a tick-box exercise than a demonstration of their genuine care.

If a culture of openness and support regarding employee health is not truly fostered by a business, employees are less likely to access the resources on offer and really take advantage of them.

This means employees can be left feeling unsupported by their employer, worried about their health, and insecure about their jobs. Plus, it's costly for employers to be providing resources that aren't being used.



# Further employee support is needed

The importance of a healthy and happy workforce for any successful business is well documented. The risks of poor health not only affect employees but can significantly impact a company's bottom line. Understanding the specific needs of your workforce and putting relevant and meaningful support in place will show your employees that you genuinely care. Taking steps to demonstrate that their wellbeing is a priority for your company, breaking the stigma around health issues and encouraging conversation are all key to creating a supportive culture at work.

## **Some of the ways employers can champion employee wellbeing in the workplace are:**

- Offering flexibility around working hours - either through flexi-time arrangements or offering a flexible working policy
- Supporting employees who request time off for physical or mental health reasons with more than just sick leave arrangements, but also return-to-work support and more
- Regularly rewarding and recognising employees' hard work, to remind and reassure them that they're valued by your company
- Providing Mental Health First Aiders so employees can speak to somebody outside their own team
- Focusing on both physical and mental health as topics of conversation through your employee engagement
- Putting regular scheduled check-ins and 1-2-1s in place, especially for remote or hybrid workers
- Being clear about what healthcare support is on offer, and encouraging employees to use it



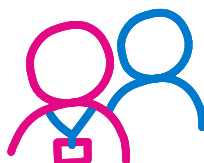
# Our research methodology

To ensure we gained a well-rounded and accurate insight into the current state of employee health, and the impacts it can have in the workplace, we undertook two surveys to understand the experiences of both employers and employees.

## We surveyed over:



500 employers



2,000 employees

We surveyed 2,007 employees across a wide range of sectors including, but not limited to, finance, manufacturing and retail, catering and leisure. 64% of our employee sample were female and 36% male. Our sample included all ages of the working population, which was crucial given that we wanted a well-rounded picture of employee health issues that can be more prominent at different life stages.

Separately, we surveyed 507 employers. Our sample consisted of business owners and senior managers aged 18+, across the same wide range of sectors. There were slightly more males (59%) than females (41%) in the sample.

In both surveys, we included respondents from every region of the UK to ensure the research was free of bias towards urban, suburban, or rural employees or employers.

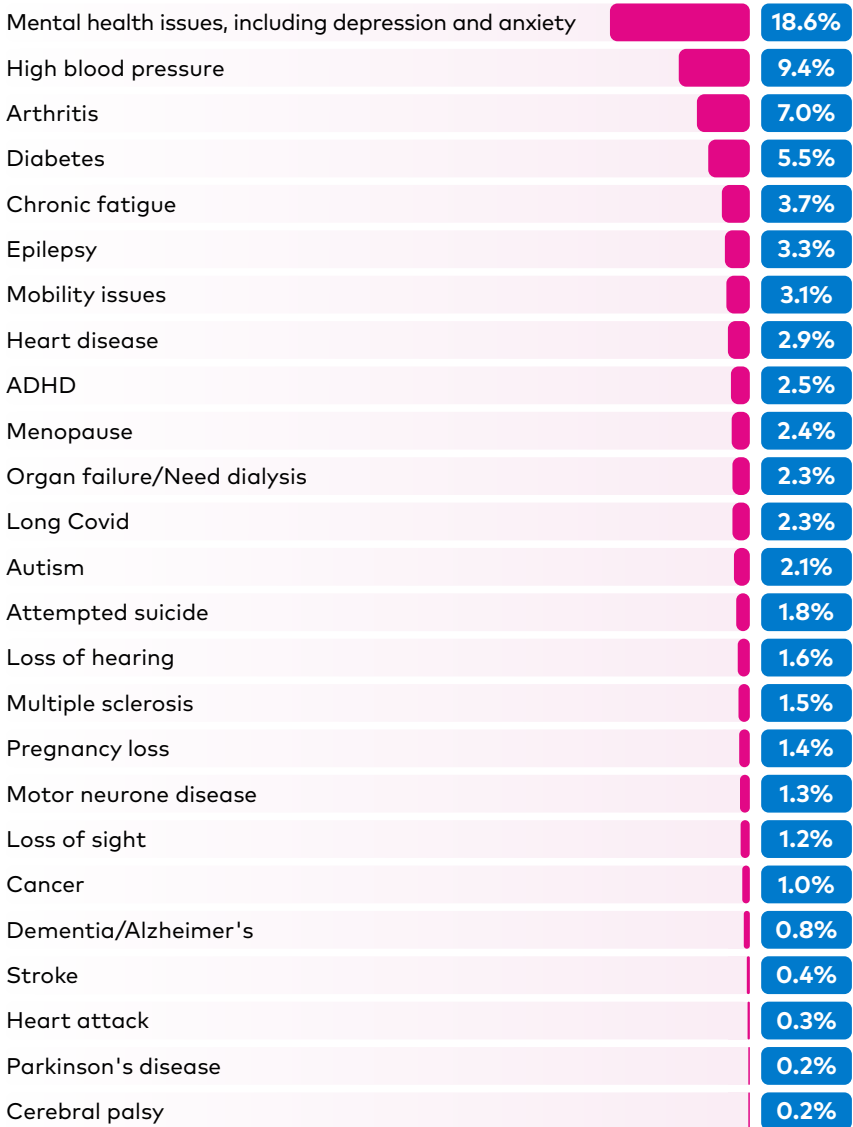
# Section 1: The current state of employee health

The research showed over two thirds of employees in the UK have experienced some type of health issue, long-term condition, or disability in the last two years - a significant proportion of the workforce.



# What health issues are impacting the workforce?

The most common health conditions employees have experienced in the past two years are:





## Mental health

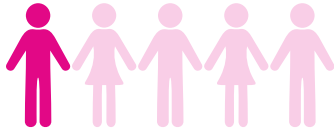
Poor mental health was the most widely stated health issue that employees have recently experienced. Over the past year, many have found themselves working from home, and it's likely this will continue for some businesses.

Whilst remote working can give employees more flexibility, quality time with loved ones and the freedom of choice to work in an environment that suits them, the impact it can have on employees' mental health has also been well documented.

A survey by [the Royal Society for Public Health](#) earlier this year also showed that 67% of employees felt less connected to their colleagues, and 56% found it harder to switch off. Our previous report "[The Impact of COVID-19 on Mental Health](#)", showed that over a third of workers felt that their mental health had been negatively impacted by the pandemic, and only 10% felt their mental health had improved.

## Nearly one in five employees

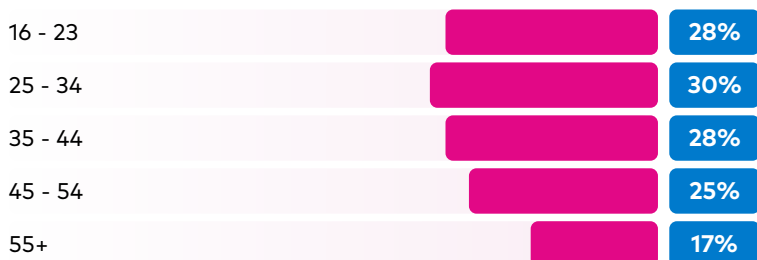
have suffered from poor mental health during the past two years.



Although people of all ages report suffering from poor mental health, younger employees are seeing the biggest impact, as our survey found double the proportion of under 35s had recently experienced mental health issues that they hadn't spoken about, compared to over 55s.

Given that millennials make up such a significant proportion of the workforce today, acknowledging the prominence of mental health issues among this generation is crucial.

### Employees most likely to experience mental health issues by age:



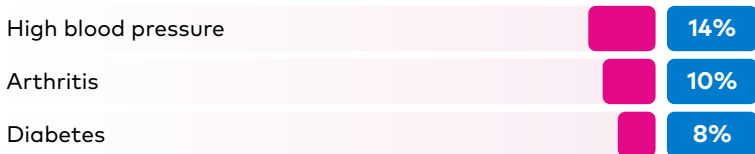




## Physical health

The most common physical health issues employees had recently experienced were high blood pressure, arthritis and diabetes.

### Most common physical health conditions employees have experienced in the past two years:



It's also important to consider that some of these conditions are progressive and often develop later in life. For example, whilst 1 in 10 employees who have health conditions recently suffered with arthritis, this jumps to almost a quarter of those aged 55 and over.

Similarly, with diabetes, those employees who have health conditions and are aged 55 and over are almost three times more likely to have recently suffered with this than those who are under 25.

The menopause is a health issue that is often overlooked, however 17% of all female employees are currently experiencing issues because of it. This rises to a third of female employees aged 45-54. And 48% of people in our survey agreed that the menopause caused poor mental health and low mood.



## Long Covid

Long Covid has particularly impacted the younger generation. Of those employees who have faced health issues in the past two years, 8% aged 16-24 have experienced Long Covid, compared to just 2% of older employees. Whilst these numbers may seem low, the reality is that the nature of the virus means that many people contract it without knowing, or only realise they have Long Covid months later. Worryingly, there's a lack of certainty around the long-term implications of Long Covid, and how it could affect employees in the future.

A [recent study by University College London \(UCL\)](#) identified 200 different symptoms of Long Covid, affecting 10 organ systems in the body. Moving forwards, Long Covid is certainly a condition that should be considered in any employee wellbeing programme.

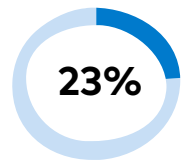
But the prevalence of health issues can easily be underestimated because many are invisible, and some employees may not realise they have an issue until symptoms escalate. Moreover, employees don't always disclose them. In fact, our survey revealed that over a quarter of employees had a health issue they hadn't told their employer about.

Even if employees are healthy right now, it does not necessarily mean they have peace of mind around their wellbeing.

## What are employees most worried about in the future?

Only 2 in 10 employees told us they had no worries about experiencing health issues in the future. When we dug deeper into what employees are most concerned about, mental health came out top. Other concerns were around blood pressure, cancer, arthritis and diabetes – with over 1 in 10 employees feeling worried about each of these.

**Almost a quarter of employees**  
are worried that mental health issues  
will impact them in the future



### Employee health summary

Our research has shown that mental health issues are the most widely experienced condition by employees. As the impact of the recent Covid-19 pandemic continues, it's not surprising that mental health issues are currently so prevalent amongst workers. But a whole range of physical health issues are also impacting employees.

It's important to acknowledge the effects mental and physical health issues can have on each other too. For example, poor mental health – in particular depression – can increase the risk of coronary heart disease. Plus, 48% of people in our survey agreed that the menopause caused poor mental health and low mood. We've also seen that even if employees are healthy right now, most have concerns about their health in the future.

# Section 2:

## The impact in the workplace

### How prevalent are health-related employee absences?

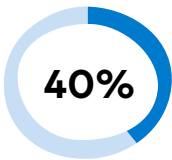
Despite mental health being the most prevalent employee health issue, more employees take time off work for physical health (25%) than mental health reasons (18%). However, our survey showed over a third of employees have lied to employers about reasons for health-related absences. So, the recorded mental health related absences may be underestimated.

**36% of people** have lied to their employer about taking time off work for an appointment.



# What conditions are employees not telling their employer?

Our research found two fifths of employees wouldn't feel confident talking to a manager about any health issues at all. When we explored which health conditions specifically, the most common answer was mental health issues – with a third of employees hiding this. Other issues included high blood pressure (18%), arthritis (13%) and diabetes (11%).



**Two fifths of employees**  
don't want to talk to their manager  
about any health issues

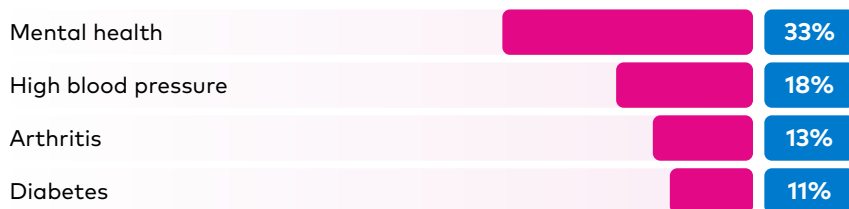
What's crucial for employers is that low numbers of reported health issues at work don't necessarily represent a happy and healthy workforce. In fact, silence around health conditions can be even more concerning, given the fact they are so prevalent.

Of course, some health conditions cannot be hidden. 16% of employees had only told their manager about a health issue because they couldn't hide it.

This creates a challenge for employers, because if they're not made aware of employees' health issues or conditions, it's hard to know how best to support them. Moreover, a lack of honesty and openness between employers and employees can start to impact relationships in the workplace.

As remote and hybrid work routines look set for the long-term for many businesses, hiding health issues or reasons for absences is arguably even easier. So the need to tackle this challenge is growing, and building trusting relationships and practicing effective communication is more crucial than it has ever been.

### Of those employees who haven't told their manager about their health issues, what are the top conditions not being disclosed?

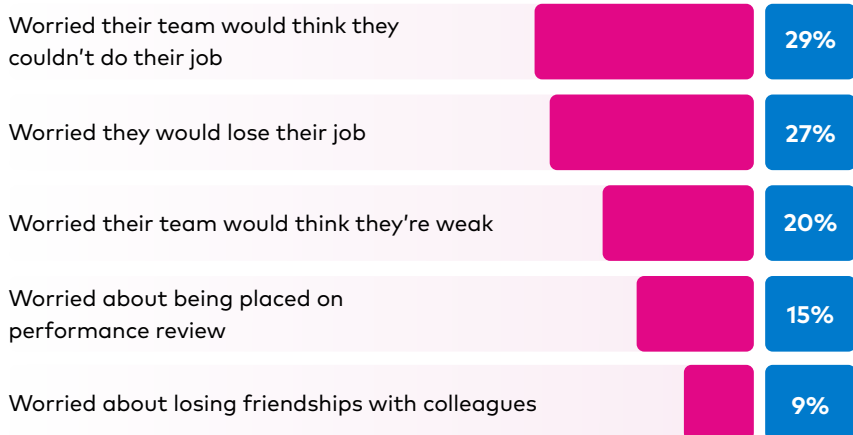


# Why aren't employees talking about their health issues at work?

7 in 10 employees say that discussing their health issues in the workplace would worry them to some degree. And it's not just managers that employees are worried about. In fact, the most common concern was other team members thinking they couldn't do their job. Some employees even worried they'd lose their job or be put on a performance review.

There's a problem at the recruitment stage too, as 1 in 10 employees had hidden a health issue from their manager out of fear that they might not get hired.

Almost a fifth of employees say they have been overlooked for a job due to a health issue or condition. If these are the consequences people face when disclosing health issues, it isn't surprising so many employees feel they need to hide them.





## How well equipped are employers in dealing with their employees' health issues?

Whilst we have seen that employers genuinely care about their workforce, our survey revealed that almost 29% haven't been able to, or wouldn't be able to, provide additional support to an employee with a health issue. This inability to give employees the support they need is likely to create another barrier against talking openly about their health issues.

### Why does this matter?

A healthy and happy workforce is crucial for any business to perform well. Often, if the right support is in place, health issues can be managed before they escalate. And this can reduce the amount, and length, of employee absences – which can be a significant financial burden for employers. In fact, according to CPD, absenteeism costs UK employers around £21 billion each year!

**13% of employees** we surveyed said that they had left a job in the past due to a health issue, condition, or disability. Whilst this might not seem a huge proportion of people, for a company of 100 employees this would mean losing 13 of them - which could make up a whole department.

Having effective support in place however can help reduce the likelihood of employers losing key talent, and minimise the significant costs involved in recruiting new staff and bringing them up to speed.

In most cases, investing in supporting employee health and wellbeing will benefit the business as much as it will help them.

## Impact in the workplace summary

Poor mental health is the main health concern people are experiencing at work, there are more absences for physical illness than for mental illness. A worrying proportion of employees are lying to their employers about health-related absences or hiding their conditions from colleagues due to fear of being judged – or even worse, losing their jobs.

What's also worrying is despite the majority of employers genuinely caring about the wellbeing of their workers, 1 in 3 said they haven't been able to provide additional support to employees in the past who've been experiencing a health issue. If employees are met with a lack of support, it's not surprising many don't want to talk about their health at work.



# Section 3: What are employers doing to help?

So what are employers doing to support their employees with wellbeing programmes and are their efforts paying off?

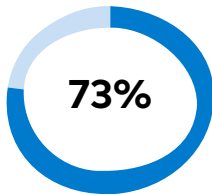
The good news is 74% of employers have gone beyond statutory allowances and have put some level of employee healthcare provision in place.



# What are employers doing to help?

Almost all employers consider it important to look after the health and wellbeing of their employees. In fact, when we asked employers about this, only 2% considered it unimportant.

Our survey shows this is important for both the employee and the employer. When we asked employers why they considered it important to look after their employees' health, 73% said that they genuinely care about their team. And 65% said it makes their business more productive.



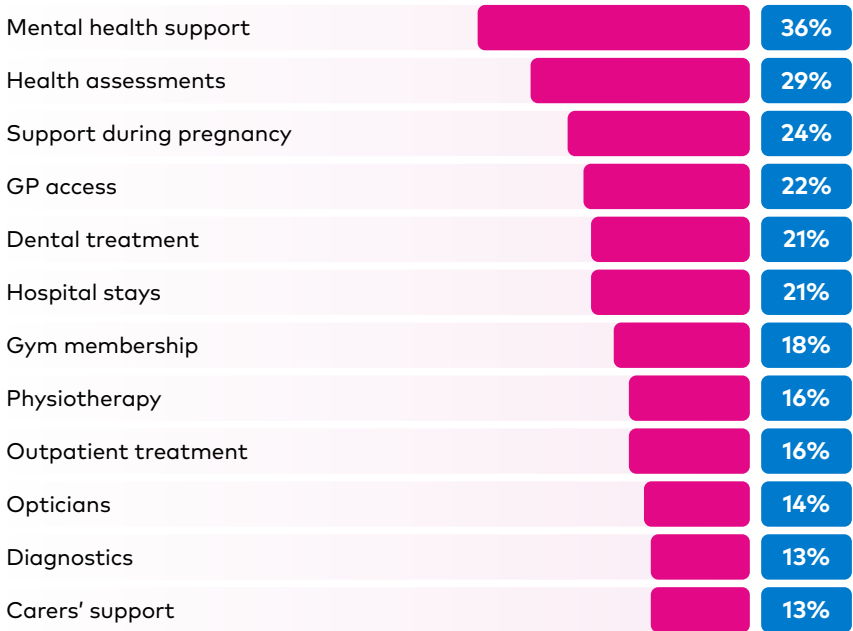
**of employers**  
genuinely care about the  
wellbeing of their employees

## For the employers who have wellbeing programmes in place, how do their employees use them?

We asked employers who offer wellbeing programmes which services their employees mostly used. Mental health support is by far the most popular service within wellbeing programmes, with 36% of employers citing that their employees mostly use this. The next most popular service was health assessments, followed by support during pregnancy, and GP access.

And not surprisingly, employers overall considered access to mental health support, health assessments and GP access the three most valuable aspects of their wellbeing programmes.

## What services are employees using the most through work healthcare plans?



## A third of employees say that their workplace doesn't offer a wellbeing programme

This highlights the significant gap in employee support across the board and shows that employees are simply unaware of what exists. Our survey also showed that 18% of companies have wellbeing programmes in place, but only for selected employees.

Even those that cover the whole workforce don't always cater for all demographics. In fact, over a third of employers who have healthcare provision in place said that theirs was geared towards a specific generation. As an example, despite the menopause being such a prevalent health issue for female employees, only 19% of employers have a policy in place to support with this.

## How do employers feel about supporting long-term conditions?

Whilst 73% of employers do believe their company is well placed to support employees with pre-existing short-term health conditions, a lower proportion (60%) feel well placed to support those with long-term health conditions. Concerningly, this left a third of employers not believing their company were well placed to support employees with long-term health conditions, and a further 6% who weren't sure.



### 1 in 5 employers

feel they can't afford healthcare plans for their employees

The gaps in the current healthcare benefits on offer are clearly highlighted, as only a fifth of employees say that their healthcare benefit covers everything they would need now and in the future. 16% would value further wellbeing benefits.



Some employers have recognised this and asked employees what additional support they would like. 40%, in fact, have done this and used employees' feedback to inform their current wellbeing programmes. However, 1 in 5 employers feel they can't afford healthcare plans for all employees.

This really highlights the challenge for employers who genuinely care about the wellbeing of their team but simply cannot afford comprehensive healthcare cover for all employees, or haven't been able to fully explore affordable alternatives.

## Employer support summary

Over half of employers have put healthcare support in place, demonstrating that on the whole employers do care. It's evident too that employees care, with many proactively taking advantage of the support available.

Mental health remains at the forefront of the programmes, with over a third of those who have access to such programmes using their wellbeing services for mental health support. 29% of employees also use their wellbeing programmes for health assessments.

However, several employers are still left feeling unequipped to support their employees' specific needs – very often because they cannot afford to.

# How can employers support the wellbeing of their employees?

It's clear from our research that your people are your greatest asset, and their health is not a luxury. Benenden Health is focused on supporting employee wellbeing by enabling all businesses in the UK the ability to offer high quality healthcare for every one of their employees.

Below are some of the other ways you can support the health and wellbeing of your workforce.



**Access to an online/telephone GP service** can reduce the need to take time off work, and provide employees with the reassurance that professional support is available to them around the clock, should they need it. Providing services that employees can use outside of working hours too shows them that you genuinely care about their wellbeing and it's not just a tick in the box exercise at work. All Benenden Health members have access to the 24/7 GP Helpline.



**Actively supporting employees who request absence for health-related reasons**, whether it's physical or mental. This will help tackle the feeling of shame some employees experience, and the worries around job security. As a result, they'll have more peace of mind when they are off, and they'll be better rested and recovered when they return to work. Plus, being supportive and flexible around health-related absences should encourage employees to be honest about requesting them.



**Mental health helplines** are a great way to provide confidential, convenient, and professional support for employees, whenever they might need it. These are particularly beneficial for those who don't feel comfortable talking openly about mental health issues to employers or team members. As part of Benenden Healthcare for Business, members have access to a 24/7 Mental Health Helpline.



**Providing regular rewards and recognition** can reassure employees that the company values and appreciates them, giving them more peace of mind that any time they take off, or support they need, for health reasons shouldn't threaten their position at work or impact the perception their employer has of them.



**Train managers to spot signs of poor wellbeing.** Whether mental or physical, the more education managers have about a range of health issues in the workplace, the better placed they'll be to know when something isn't right before it escalates. They don't need to have the answers for everything, but spotting signs and signposting the right support can be invaluable. Plus, the more knowledge managers have, the more comfortable they'll feel having conversations around health with your employees.



**Introduce Mental Health First Aiders.** Any employee can volunteer to be Mental Health First Aiders, just ensure they're professionally trained and equipped to take on the responsibility. One advantage of having these is that employees can confide in somebody outside of their own team. Our research highlighted how uncomfortable many employees feel talking to their team members or manager about health issues due to stigma and fear of job security. It's unlikely that this will change overnight. However, over time if businesses champion mental wellbeing through things like mental health first aiders, the more employees will be reassured that it's nothing to be ashamed about, and that your company truly cares.



**Embrace health and wellbeing in your internal communications.** If company newsletters, emails, intranet, or in-office posters mention both physical and mental health and really shout about its importance, it can help create a culture of openness around health and wellbeing. They can also be great conversation starters amongst colleagues, for example if they include some interesting facts or statistics, or even a fun quiz. And, importantly, signpost employees to the support available.



**Set the tone from the top.** Including videos, quotes or presentations from your business leaders around mental health or other health issues will show your employees that their wellbeing truly is a business priority – and maybe make them feel less alone in their experience.



# A final word from Benenden Health

The research conducted amongst both employees and employers highlights not only the prevalence of health issues, conditions and disabilities in the workplace, but the diverse range of issues people experience.

This has certainly shown us that supporting employees' health and wellbeing can't be done effectively with a one-size-fits-all approach.

We've seen that most employers genuinely do care about their employees and their wellbeing. However, they're faced with some key challenges when it comes to providing the support they'd like.

Firstly, there's still a significant level of stigma around health issues, and a genuine worry that employees will be judged, or even worse, lose their jobs. Consequently, even though 51% of employees currently have a health condition, only 19% have told their manager. So, employers are left in the dark about what support their employees might need. Having a wellbeing programme in place can show employees that wellness is prioritised and that your employer genuinely cares.

Despite a genuine desire to look after their workforce, the cost of health cover is a significant barrier for several employers. But costly private health insurance isn't the only answer. Benenden Health is simple to join with no medical exclusions and the cost doesn't rise with age. There are also no excesses - just one fixed cost for everyone.

There are plenty of steps you can take to create a supportive environment for your employees and maintain a happier, healthier workforce.

# Private Healthcare for everyone

At Benenden Health, our focus is to enable all business in the UK the ability to offer affordable, high quality, private healthcare to every single one of their employees for just £11.90 per employee, per month. Made possible because we're a mutual with over 116 years of experience supporting the needs of UK businesses and the health and wellbeing of their employees.

We believe that healthcare is as fundamental to business success as HR, payroll and technology. That's why we provide a simple and affordable way for businesses to make healthcare a standard of employment for everyone, rather than a perk for the few. We're Benenden Health and this is the healthy way to do business.

## What's included?

There are so many ways that our healthcare can support your employees.



**24/7 GP and  
Mental Health  
helplines**



**Mental Health  
Counselling  
Support**



**Access to  
250+ common  
procedures**



**Diagnosis and  
treatment**



**Physiotherapy**



**Free online  
health and  
wellbeing classes**



# 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 wellbeing of your team and assist in developing your own health and wellbeing strategy.

## Any questions just give us a call



**0808 273 6588\***



**salessupport@benenden.co.uk**



**[www.benenden.co.uk/business](http://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](http://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.