



SUPPORTING EMPLOYEES' HEALTH AND WELLBEING IN THE NEW NORMAL



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Simplyhealth



Editor's welcome



Covid-19 has put employee wellbeing centre-stage in every aspect of business planning. Workplace culture, and employers' commitment to the health of their staff, has also been crucial to individuals' ability to cope in the pandemic.

As the crisis has progressed, employers have had to redefine their workplace wellbeing programmes to make them fit for purpose in a 'new normal'. New challenges, such as how to support employees with long-tail Covid-19 symptoms have joined existing wellbeing concerns such as musculoskeletal problems, stress-related mental health and obesity, some of which have been exacerbated by the pandemic.

At an organisational level, Covid-19 has also augmented employers' fears about resilience. REBA's 2020 Employee Wellbeing Research showed that, even before the crisis, companies were worried about the effect of organisational change on the mental wellbeing of their employees. Between our 2019 and 2020 research reports, the number of employers reporting this as a concern increased by 235%. That is likely to intensify further as employers deal both with the ongoing impact of the pandemic and Brexit preparations.

We are still yet to fully understand the broader health implications of the pandemic, whether that's further waves of Covid-19 cases, long-term mental health worries, or chronic illnesses such as cancer that have gone undiagnosed as a result of the pandemic. Employers will need to continue to be nimble in their approach to wellbeing, monitoring data and involving employees to make sure they are addressing legitimate needs.

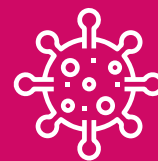
The pandemic has also forced us to explore a wealth of new ways to deliver healthcare to employees. Replacing or enhancing traditional face-to-face clinical support has made digital tools such as virtual GP services and wellbeing apps part of everyday healthcare, in the same way that videoconferencing has driven workplace meetings into the digital age. And, like videoconferencing, digital healthcare looks set to become a permanent fixture for the future.

As the 'new normal' continues to evolve, workplace wellbeing strategies will need to keep pace. The information and ideas in this Technical Guide will be an invaluable reference for reward and benefits professionals as they continue to grow their strategies.

Maggie Williams
Editor

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Sponsor's comment



If it wasn't before, employee wellbeing is now at the top of every organisation's agenda. The Covid-19 pandemic has affected all aspects of life. Ways of working have changed for people across the globe, and many employers have stepped up to support this change. Whether that's enabling and supporting their people to work from home, or re-designing the workplace to ensure it is a safe environment.

With these changes, have come many health concerns. Physical, mental, financial, and social wellbeing have all been impacted. And employers are adapting their support for employee wellbeing during this time.

As we start to look beyond lockdown and towards our 'new normal', it's critical for organisations to take a flexible and agile approach. Wellbeing strategies will need to adapt quickly to respond to a new and uncertain health landscape.

Mental health support

With mental health charity Mind, warning of a mental health emergency, and other professional bodies recognising a surge in stress, anxiety and depression symptoms, it's important for mental wellbeing to remain a prominent focus for organisations.

Fostering an open, supportive culture where discussing mental health is encouraged is the foundation of great mental health support. Then, tangible initiatives such as investing in a mental health first aid programme, resilience workshops and line manager training can help create a well-rounded and robust approach to supporting employee mental health.

Virtual health services

Health services such as a video GP, telephone counselling, and employee assistance programmes are all useful tools that employees can access from the comfort and safety of their own home.

At Simplyhealth, we have seen a 78.7% increase in remote GP appointments across our customer base between May and July 2020, compared with the same period in 2019. This really demonstrates the value of these services during this challenging time.

If you have virtual health benefits like these in place, make sure they are consistently communicated to your whole workforce. Too often, employees can be unaware of the support that is available to them through their employer.

Prevention over cure

One thing that has been highlighted by the pandemic is the importance of prevention. We've always strongly believed that prevention is better than cure. That's why we support our colleagues and customers to take control of their health.

Employers can make a big difference in this area. As well as enabling employees to get their regular health checks, they can also help drive positive, healthy behaviours. Encouraging regular work breaks, providing healthy eating advice, or setting up a step challenge are all great ways to get employees healthy and active.

I hope this technical guide provides some food for thought and will help your organisation continue to support employee wellbeing at this important time.

Angela Sherwood
Chief People Officer





Chapter 1: Health implications of the pandemic

As the UK adjusts to life in the new normal, we can expect some significant changes in employee health and wellbeing. Alongside a variety of health conditions associated with the pandemic, there will also be a greater awareness of the importance of a healthy lifestyle.

Whether or not someone had the virus, the pandemic will have both short- and long-term implications for the nation's health. Following a Covid-19 infection, there can be ongoing health problems including breathing difficulties, chronic fatigue, post-traumatic stress disorder and depression.

Some health issues will affect the broader population. Anxieties about health and job security will lead to more mental and emotional health problems and financial wellbeing will also take a hit as more people lose their jobs. For many, social distancing and the isolation experienced in lockdown will have implications for social health and wellbeing.

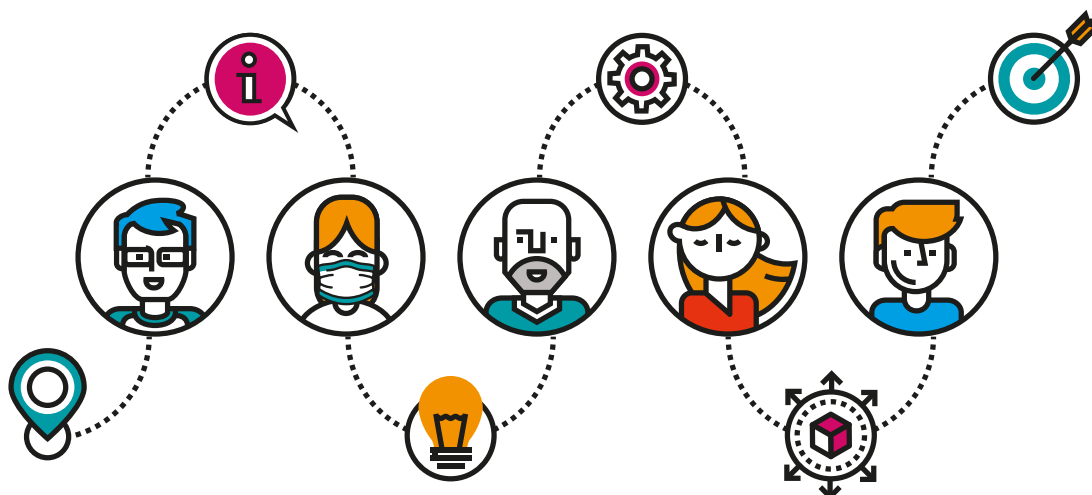
Lockdown has also changed the world of work forever. Although some jobs require an employee to be in the workplace, many office-based staff are being offered more choice around where, and in some cases when, they work.

This flexibility has huge benefits. As well as losing the daily commute, it gives employees an opportunity to strike a better work life balance. It can also be positive for employers, resulting in a more engaged and productive workforce.

There are potential downsides too. Not everyone relishes homeworking. Whether due to conditions at home or the need to be around other people, employers are recognising that remote working isn't a viable long-term option for everyone.

There are also risks of burnout, where employees feel under pressure to work long hours or they struggle to separate work and home life, and of musculoskeletal problems, where workspaces aren't up to the job. And, with everyone working remotely, managers can miss the non-verbal signs that an employee is struggling with a health problem.

Whether employees are at home or back in the workplace, employers will need to adapt their approaches to health and wellbeing to help employees stay safe and well. The new normal also brings opportunities to improve employee health. With everyone more aware of the importance of a healthy lifestyle, employers can help their workforces make changes that will deliver benefits for the long-term.





Chapter 2: Supporting employee mental health

Whether or not they were ill with Covid-19, the nature of the pandemic and the measures put in place to keep people safe means it's likely to have a significant and lasting effect on employees' mental health.

Mental health charity Mind declared the pandemic 'as much a mental health emergency as a physical one', with a survey it conducted during lockdown supporting this. It found that 22% of adults with no previous experience of poor mental health now say their mental health is poor or very poor, with 65% of adults and 75% of young people with an existing mental health problem reporting that their condition had worsened.

Its concerns are mirrored by the Royal College of General Practitioners (RCGP). Based on previous pandemics, it's anticipating a surge in stress symptoms, depression and adjustment disorders as people come to terms with Covid-19 and its aftermath.

Anxieties around health will be common, whether worries about the long-term health implications of having the virus or concerns about catching it. Health fears will also extend to the treatment and diagnosis that was put on hold while the NHS focused on treating Covid-19 patients. For instance, Cancer Research UK estimates that 3,800 cancers went undetected as a result of 2.1 million people having their breast, bowel or cervical screening postponed during lockdown.

Mental health problems will also stem from concerns about job and financial security. Losing a job and a regular income can be destabilising and lead to stress and depression.

Anyone who lost a loved one during the pandemic may struggle with the grief. Not being able to say goodbye in person coupled with restrictions around funerals has the potential to make a difficult time even more traumatic.

Given these trends the RCGP is braced for an increase in cases of post traumatic stress disorder, especially from the bereaved and those who worked on the frontline.

Employers have an important role to play in supporting employees' mental health. By creating an open and supportive culture, employees will feel able to ask for help.





Line managers can help to create the right culture. Training them to identify the signs that someone is experiencing a mental health issue will help them signpost employees to support where necessary.

The varied nature of the conditions employees may be experiencing means a variety of different support mechanisms is essential. This could include an employee assistance programme, health apps, health and wellbeing information and mental health first aid and resilience training.

It's also important that organisations do not inadvertently add to the stresses an employee is feeling. Offering more flexible working, ensuring the workplace is a safe space, and being honest about employment prospects will help to assuage some of their fears and anxieties.

Five tips for financial wellbeing

Whether through lower household income, job losses or the prospect of higher taxes and pay freezes, more employees are likely to have money worries as the UK recovers from the pandemic. These five tips will help them get the most from your financial education and wellbeing support.



Offer a variety of content from basic budgeting tips through to more detailed pension and retirement information. Providing it in different formats, for instance on the intranet, through an app and as leaflets, will increase reach too.



Use real-life hooks to grab employees' attention. A link to a celebrity, a news story such as the latest money scams, or something seasonal like Christmas or the start of a new school or university year makes financial content more relevant and appealing.



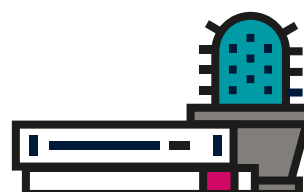
Have an inclusive approach to financial wellbeing. It's possible to tailor some content to different demographics, for instance employees starting out may need the basics, or those retiring will want more information about accessing their pension, but it's also important to understand that money worries can hit any age, role or level of seniority.



Turn to your benefits providers for resources. From your pension company to your healthcare benefits providers and your benefits consultant, they're all likely to have ready-made financial education information, tools and calculators that you can use.



Offer confidential support through an EAP. These can provide access to financial experts as well as debt management information so make sure employees are aware it's available.





Chapter 3: New ways of working and how to support employee health

Across many organisations, the pandemic has changed the way we work forever. No longer tied to the office and the traditional 9-5, employees have more flexibility than ever around how, when and where they work.

While working from home saves employees the daily commute – an average of 59 minutes according to the TUC – and brings benefits around work-life balance, it's not without its own health risks.

Without a properly designed workstation, employees risk musculoskeletal problems such as bad backs and neck pain. On top of that, skipping the daily walk to the bus stop, station or coffee machine, can lead to a more sedentary lifestyle, risking health issues from obesity to diabetes and heart disease.

Mental health can also suffer. Away from the office buzz, an employee can experience loneliness, anxiety and self-esteem issues. There's also a risk of burnout if an employee feels under pressure to work long hours and take on more work.

As well as being aware of the risks, employers need to ensure there is regular contact with employees working remotely. Asking them if everything's ok is sensible but it's also worth looking for warning signs such as changes in behaviour or in the quality of their work. Training is available for line managers to help them hone their communication skills and spot any potential problems.

Additional support can help too. For musculoskeletal problems, as well as providing advice on posture and how to set up a home workstation, you may want to offer employees suitable office chairs and desks. Virtual ergonomics assessments are also available to ensure the right home set-up and it's also worth underlining the importance of regular breaks, encouraging employees to go for a walk or take some exercise.

This can also help to combat more sedentary lifestyles. Further encouragement to be more active can come through company-wide charity step challenges or the relaxation of rules around lunch breaks to enable employees to go out for longer walks or runs or to participate in other forms of exercise.

Countering loneliness is also essential. As well as phone or online catch-ups for work and social reasons, it's good to encourage regular face-to-face meetings where this is possible and employees feel comfortable. This provides valuable social interaction and is the best way to spot any potential issues.

Bridging the gap with technology

Virtual healthcare has been available for a few years, giving employees digital and telephone access to health specialists. But, with access to face-to-face healthcare restricted during the pandemic, its popularity has rocketed and is likely to stay that way. As examples, between May and July 2020, Simplyhealth saw a 78.7% increase in remote GP appointments and a 225% increase in registrations to its mobile app.

A variety of virtual services are available including:

- Video GP – during a telephone or video appointment, a GP can offer an employee medical advice, diagnose a health problem, refer them to a specialist and, where necessary, prescribe medication and issue fit to work notes.
- Counselling services – online and telephone-based counselling and therapy is also available, including guided CBT, enabling employees to access support when they need it.
- Triage services – if an employee is suffering from a musculoskeletal problem such as a bad back or neck pain, a physiotherapist can perform a video assessment and provide advice about the most appropriate treatment.

Virtual healthcare has a number of benefits. As well as being convenient, with employees able to access these services at a time, and a place, that suits them, they can often be 'seen' in a matter of hours rather than days or weeks. This speed of access means they can get a health problem sorted quickly, which can provide considerable reassurance and enable a speedy recovery.



Chapter 4: Prevention and the benefits of a healthy lifestyle

There's plenty of evidence for the benefits of a healthy lifestyle, with even simple steps such as eating five pieces of fruit and veg a day, clocking up 150 minutes of exercise a week and not drinking more than 14 units of alcohol a week helping to keep conditions such as heart disease, stroke and some cancers at bay.

This message was highlighted during the pandemic. With health conditions such as diabetes, cardiovascular disease and obesity pushing up the risk of being seriously ill with Covid-19, the public is more determined than ever to adopt healthier lifestyles.

Employers are in a great position to help their employees achieve their goals. As a trusted source of information, an employer can provide a range of health and wellbeing tips and insights to drive behaviour change. This can be supported with challenges, health checks and even incentives to make a campaign really engaging.

As an example, if an organisation wants to help its workforce eat more healthily, it could give them access to nutrition advice and recipes through one of its wellbeing partners. This could be supplemented with fresh fruit and healthy meals in the restaurant, recipe sharing forums and prizes for the tastiest recipe of the month.

With any campaign, it's always important to think about those employees who may be harder to reach. To increase the chances of engaging them, variety is key. For instance, with a campaign to encourage employees to be more active, an employer could offer walking at lunchtime groups, online fitness classes, a running group and a fundraising challenge for the workforce to collectively cover a virtual distance such as the 1,000 miles from Land's End to John O'Groats or the 3,000 miles across the Sahara.

If you run a challenge, also think about how it rewards people. Focusing on those who've covered the most miles can be a major turn off to those employees who may be making the most difference to their health by taking the first steps to fitness.





Health champions can also help you spread the message. Having employees who are passionate about an aspect of health and happy to talk to others about it can be very inspiring and create much more inclusivity across the workforce.

Checking out the check-ups

Whether it's your teeth or your blood pressure, a regular check-up has an important part to play in any prevention strategy. By spotting potential health problems early, it's much easier to take the necessary steps to control and even reverse them.

These are some of the check-ups that can help your employees keep tabs on their health:



App-based health risk assessment – by answering a series of questions about your health and lifestyle, these assessments will calculate a score or health age, highlight any issues and suggest ways to make improvements.



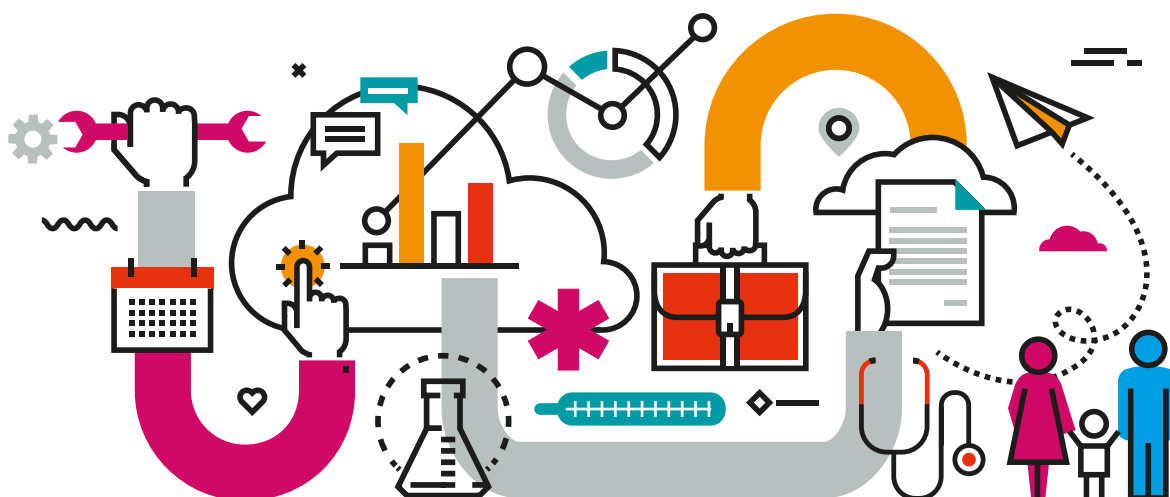
Health screenings – through a series of tests and measurements, a health screening can identify risks and recommend ways to be healthier. The NHS also offers a range of screening programmes including cervical, breast and bowel cancer screening.



Eye examination – recommended at least once every two years, this will check your vision and the health of your eyes. It can also detect health issues such as high blood pressure and cholesterol levels and diabetes.



Dental check-up – during a routine check-up your dentist will assess your dental and oral health, including checking for mouth cancer, but they can also spot the early signs of more general health problems including heart disease, diabetes and osteoporosis.





Quiz

1. The pandemic has implications for the nation's health. Which areas will be affected?

- A. Physical health
- B. Mental health
- C. Financial and social health
- D. All of these

2. According to Cancer Research UK, how many cancers went undetected when screenings were put on hold during lockdown?

- A. 3,800
- B. 2.1 million
- C. 1,000
- D. 27

3. Which mental health condition usually seen in members of the armed forces returning from war zones does the Royal College of General Practitioners expect to see increase as a result of the pandemic?

- A. Schizophrenia
- B. Eating disorders
- C. Post traumatic stress disorder
- D. Obsessive compulsive disorder

4. How can employers support financial wellbeing in the workplace?

- A. Tailor financial wellbeing information according to salary level
- B. Offer a variety of content across different formats such as the intranet, apps and an EAP
- C. Focus on pensions
- D. Don't get involved – it'll only make them ask for a pay rise

5. According to the TUC, how much commuting time a day could the average employee save by working from home?

- A. Three hours
- B. 59 minutes
- C. 20 minutes
- D. 99 minutes

6. What warning signals should alert an employer to potential health issues when an employee is working remotely?

- A. Posting more photos of their pets on social media
- B. Increases in pension contributions and life insurance
- C. Booking holidays in the UK
- D. Changes in behaviour or the quality of their work

7. What does a virtual GP service offer?

- A. An online chat with someone who has mastered the art of googling health conditions
- B. A telephone or digital appointment with a pharmacist or registered nurse
- C. A telephone or digital appointment with a GP who can offer advice, diagnosis, referral and, where necessary, prescribe medication
- D. A call with your GP's receptionist who can put you on a waiting list for an appointment

8. How much exercise is recommended by the NHS?

- A. 150 minutes a week
- B. An hour a day
- C. 15 minutes before each meal
- D. Keep it to a minimum to reduce the risk of injury

9. What role can a health champion play in improving employee health and wellbeing?

- A. Set the standards by winning everything
- B. Inspire others and encourage more people to take part in health and wellbeing initiatives
- C. Force their colleagues to join in team challenges
- D. Represent the company at monthly sports events

10. What health problems can a dentist spot in a routine check-up?

- A. High blood pressure, influenza and measles
- B. Osteoporosis, bubonic plague and mental health issues
- C. Heart disease, diabetes and oral cancer
- D. Arrhythmia, yellow fever and slipped discs

1. D, 2. A, 3. C, 4. B, 5. B, 6. D, 7. C, 8. A, 9. B, 10. C.
Quiz: The answers



Who we are

About our sponsor: Simplyhealth

Since 1872 we've been simplifying access to healthcare, and making it sustainable for the many. We believe that no-one should go without the healthcare support they need, which is why we aim to help as many people as possible to gain access to the right healthcare easily, quickly and affordably.

Our purpose hasn't changed. Today we're delighted to be the UK's leading provider of health plans and dental payment plans, which help individuals, families, employees get support with their health, when they need it.

What Simplyhealth does:

Embracing a preventive healthcare model is proven to help build a resilient, productive workforce. We offer two types of preventive health plan:

- **Optimise – health and wellbeing**
Our corporate health plan, covering a range of treatments including physio fees, dental check-ups, eye tests, and more. Our online portal provides access to a 24/7 employee assistance programme (EAP) and a 24/7 GP helpline. There are also other benefits that support overall health, like discounts on gym memberships.
- **Denplan – dental healthcare**
Our dental plans help patients avoid dental problems before they start. They enable patients to easily spread the cost of routine treatments and benefit from check-ups, hygiene visits, restorative treatment, and accidents and emergencies.

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About us: Reward & Employee Benefits Association

REBA is the professional networking community for reward and benefits practitioners. We make members' working lives easier by saving them time, money and effort through sharing experience, ideas, data and insight with each other. We help members to pursue best practice, increase professionalism in the industry and prepare for upcoming changes. REBA also lobbies government on members' behalf.

What REBA does:

- Runs regular conferences and networking events, both face-to-face and virtually, through webinars and online platforms
- Produces benchmarking research, insight & data reports and analysis
- Delivers information that reward and benefits practitioners need to know, both online and in our daily emails
- Helps with supplier shortlisting and research
- Supports the reward and benefits community through our reba.LINK peer-to-peer networking platform

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