

WOMEN'S HEALTH



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Editor's welcome



REBA's DEI Benefits Research 2022 found that 60% of employers struggle to recruit or retain female talent. Over a third (36%) say that they lose key talent when they become parents (likely to disproportionately affect women), and almost one in five (18%) say that they lose key talent due to the menopause.

These figures show that supporting women's health – physical, mental, financial and social – is in employers' as well as individual employees' best interests. Creating an employee value proposition and benefits strategy that works for all the people that you want to recruit and retain, not just the traditional male workforce, is now imperative.

For employee benefits and wellbeing, 'equal' doesn't mean 'the same.' Gender pay gaps may have narrowed slightly, but gender pension gaps that bear the scars of caring breaks, lower paid part-time work and health-related issues, are as wide as ever. We are starting to see change on gender health gaps, with new sources of information support and insurers gradually becoming more aware of women's health conditions (especially the menopause). But there is still more work to be done.

Making long-lasting change needs societal and policy support, as well as input from employers and health providers. The government is recognising this with the introduction of a [Women's Health Strategy](#) and appointment of an ambassador for women's health. However, employers have an enormous role to play, such as offering inclusive wellbeing strategies that genuinely take account of women's health issues and training all line managers so that women feel comfortable talking about their health throughout their working lives.

Even within the female working population, not everyone's needs will be the same. The cultural background, life experiences and wellbeing of Black or Asian women, for example, could be very different from that of their white counterparts.

Our guide focuses on the health needs and experiences of women at different stages of their working lives and the impact that those can have on their work and long-term career opportunities. If employers want to be able to access the enormous wealth of female talent available in the UK and around the world, it is now time to genuinely support them and their wellbeing. The insights, information and practical tips in this guide make it the ideal place to start.

Maggie Williams
Editor

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Sponsor's comment



Historically, women's unique health issues in the workplace have been unseen and never spoken about. But this is slowly changing. There's a powerful wave gathering strength through our organisations which is based on a genuine desire to understand and support women's unique physical, mental, emotional and financial challenges.

In December 2021, the Department of Health and Social Care published an encouraging message in its [Vision for Women's Health Strategy for England](#). "It is time to re-set the dial on women's health...so that the voices of this 51% of the population are heard."

Listening to your female employees' voices is a great starting point. When you survey your workforce at every level, a different perspective will become apparent. Asking questions like 'what changes do you believe are needed?' and 'how do you want your future to look?' will start to clarify the direction you'll take. You'll feel armed with a better picture of the work, life and health pressures the women in your organisation are currently experiencing.

Having gained this background, you'll be in a good position to start raising awareness and making change. As with every successful campaign, there will be a positive momentum that emerges from building support groups, providing information and resources to the wider business and inviting professional speakers to webinars. It's important to involve men at every stage to break down the historic taboo and make it acceptable – and normal – for everyone to talk about women's health.

Your training processes will be able to absorb new layers of information to support women's health. Every line manager needs a strong foundation so they feel confident, fully equipped and motivated to prioritise sensitive and difficult issues. Of course, as with any shift in culture, these messages will be stronger when your senior people share their experiences and demonstrate they are fully on board with the changes.

Ultimately it's important to review your policies and benefits, to ensure they're fully inclusive. This will allow you to explore new ways of working which accommodate the unique challenges women face at every different stage of life.

At Simplyhealth, we believe that through our collective will, appropriate action and by supporting each other, we will be able to improve the lives of many women who have previously suffered physically and mentally in silence. It may not be a smooth path, but we are ready to embrace the vision of a future where women's health is treated as normal and as a priority. We'd like that future to start today.

Sian Evans

Head of Leadership and Development





Chapter 1: Why employers need to support women's health

Nearly three quarters of women are employed in the UK, with government statistics showing they're rapidly catching up the male employment rate of 80.4%¹. To ensure this trend continues, employers must make women's health a priority.

The health needs of women are very different to those of men. Conditions such as endometriosis and premenstrual dysphoric disorder can be incredibly debilitating, while life stages such as starting a family or the menopause can hit women hard, physically and emotionally.

Unfortunately, years of stigma around women's health mean that, although these conditions are common, many people feel afraid or embarrassed to talk about them.

But this culture of silence can add to the problems women face. Unable to talk openly about what they're going through, it can exacerbate mental health problems and, in some situations, result in women leaving the workforce. As an example, a survey by Wellbeing of Women found that 25% of women going through the menopause had considered leaving work because of their experiences.

Demonstrating that an organisation understands and supports women will help with the attraction and retention of employees across the board. This then creates a more diverse and inclusive workforce, where employees are able to flourish.

The good news is that things are changing. Nearly three-quarters of UK employers see women's health as a concern, according to Aon's UK Benefits and Trends Survey 2022. Acting on this realisation will improve the way that women's health issues are handled in the workplace, with benefits for all.

The Women's Health Strategy and the workplace



The government-led Women's Health Strategy for England, which was launched in 2021, will make it easier for organisations to implement women's health initiatives.

One of the strategy's focuses is health in the workplace, with the government stating its ambitions are to ensure women feel supported in the workplace; to break down taboos through open conversation; and to help employers feel equipped to support women.

Although the strategy won't be published until in late 2022, it's expected to include recommendations around flexible working and more workplace support and guidance to enable women to reach and maintain their full potential.



1 [Employment in the UK - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk)





Chapter 2: How employers can support women's health

Women's health may have been overlooked for centuries but it's possible to turn this around quickly and easily. Small changes in policies, benefits and communications can help to create a more inclusive culture where women feel able to access the support they need.

Update policies

Updating workplace policies to recognise women's health is a simple way to show the organisation wants to be supportive. Although it may be necessary to have women specific policies for areas such as maternity leave, often it is more about making existing policies inclusive. This helps to create an open culture where any health topic is up for conversation, rather than reinforcing the idea that women are different.

Get employees' views

Surveying female employees can also help to inform a women's health strategy. Asking them what initiatives and support they would like in the workplace can be very insightful. They may have views on the air-conditioning, the need for a worksite creche or the suitability of the uniform that would be overlooked in a review of existing policies.

Raise awareness

New, inclusive policies are often the first step to creating a more open and supportive culture but running an awareness campaign or webinars can be useful too.

Women's health issues are relevant to all employees, whether it's their own experience or that of a partner, mother, child or colleague. Understanding how a condition can affect someone, and the support that's available, can remove stigmas and start conversations.

Charities and your health and wellbeing providers will be able to supply plenty of resources to help you raise awareness.

Train line managers

Line managers have a key role in all areas of employee health and wellbeing. Providing them with training on women's health can give them the confidence to talk to employees about any issues they're going through and signpost them to relevant support.

Creating a workplace where employees are happy to go to their manager, Robert, rather than Jane in HR, also helps to normalise women's health issues.

Build networks and support groups

For many employees, knowing you're not the only one going through a particular situation can be hugely reassuring. Larger employers can set up networks on the company intranet, while smaller ones could provide details of charities. Many have helplines and online forums where people can share their experiences.

Review health benefits

Creating a more open culture should mean more employees come forward for support so it makes sense to review health benefits. Assessing what you already have and filling any gaps is important but you won't necessarily need to invest in a suite of new products. Employee assistance programmes, medical insurance and health plans all provide support for physical and psychological issues – including women's health conditions.

Also think broader than health and wellbeing products. Flexible working is often invaluable when an employee is trying to juggle life and work.





Chapter 3: Gynaecological health

Gynaecological health problems are common among women and those assigned female at birth. As these conditions can have a serious impact on employees, it's important for organisations to include them within their health and wellbeing policy.

These are some of the more common conditions.

Endometriosis

Endometriosis is a condition where tissue similar to the lining of the uterus grows in other parts of the body. Each month, this tissue will build up, break down and bleed, causing inflammation, pain and the formation of scar tissue.

One in 10 women of reproductive age are affected. Symptoms vary but can include chronic pain, heavy periods fatigue, sickness, constipation and depression. It can also affect fertility.

Polycystic ovary syndrome

Polycystic ovary syndrome (PCOS) is a common condition affecting one in 10 women. It affects the ovaries, resulting in irregular or no ovulation.

Symptoms of PCOS usually start in adolescence and can include irregular periods; difficulties getting pregnant; weight gain; excessive hair growth and depression. It can also increase the risk of developing type 2 diabetes and high cholesterol levels.

Premenstrual dysphoric disorder

Premenstrual dysphoric disorder (PMDD) is a hormone-based disorder affecting around one in 20 women. It causes emotional and physical symptoms each month in the 14 days before a period.

The psychological symptoms can be particularly debilitating, causing severe mood swings, anxiety and suicidal feelings.

Fibroids

Fibroids are non-cancerous growths that develop in or around the uterus. Around one in three women develop them and while most don't cause any symptoms, where they do, they can include heavy or painful periods, abdominal and back pain, constipation and pain during sex.

Useful resources

Charities and support groups can play a key part in an organisation's approach to gynaecological health. They will be able to provide information and advice as well as offering support to employees.

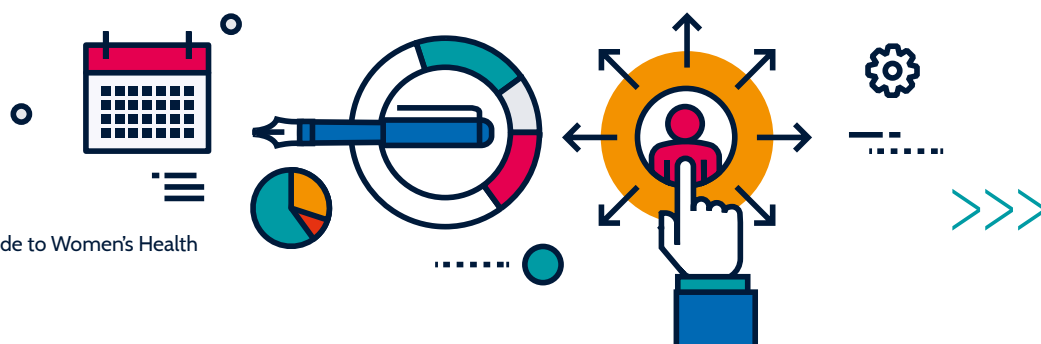
Endometriosis UK: www.endometriosis-uk.org / 0808 808 2227

Verity: (a self-help group for people with PCOS) www.verity-pcos.org.uk

National Association for Premenstrual Syndromes: www.pms.org.uk

British Fibroid Trust: www.britishfibroidtrust.org.uk

Wellbeing of Women: www.wellbeingofwomen.org.uk





Chapter 4: Fertility and pregnancy

Starting, or adding to, a family should be a happy and exciting time but it can be challenging too. According to the Fertility Network, one in six couples – or 3.5 million people in the UK – experience difficulties conceiving².

Many couples turn to IVF, with almost 68,000 treatment cycles carried out each year in the UK.

It may increase the chances of conceiving, but it can also take its toll, both physically and emotionally.

As well as needing to take time off to go to hospital appointments, often at short notice, side-effects include hot flushes, headaches, nausea, anxiety and depression. Treatment also involves self-injections to stimulate the ovaries and set times to take medications – both of which can leave women feeling under pressure at work.

Research by the Fertility Network found that 50% of respondents undergoing IVF were worried it would affect their career prospects and 19% had to reduce their work hours or quit their job altogether.

To prevent this, the Fertility Network recommends implementing a fertility in the workplace policy. This demonstrates the organisation's understanding towards couples going through fertility treatment and also outlines the support that's available.

Support might include time off for treatment and whether it's paid, the organisation's flexible working policy and any health benefits, for instance an employee assistance programme, that might be useful.

Employers must also consider the needs of pregnant employees. Here, employees have four key legal rights – paid time off for antenatal care; maternity leave; maternity pay or maternity allowance; and protection against unfair treatment, discrimination or dismissal.

Organisations must also ensure the workplace is safe for pregnant employees, removing risks such as heavy lifting, exposure to toxic substances and standing or sitting for long periods wherever possible.

The Pregnancy Loss Pledge

Around one in four pregnancies end in loss during pregnancy or birth³, often resulting in feelings of grief for the parents. To enable employers to better support employees affected, the Miscarriage Association is calling on employers to sign up to its Pregnancy Loss Pledge.

The standard asks employers to introduce measures including creating a supportive work environment; implementing a pregnancy loss policy or guidance; and applying the rules around pregnancy-related leave.

More details can be found on the [Miscarriage Association's website](#).



² Fertility in the Workplace: helping firms support staff on their fertility journey | Fertility Network (fertilitynetworkuk.org)

³ Baby loss statistics | Tommy's (tommys.org)





Chapter 5: Working mums

Balancing work and raising a family isn't easy, with mothers often facing practical, financial and emotional challenges. A sick child, a doctor's appointment or a problem with childcare can put parents under considerable pressure – with experiences during the pandemic indicating that the bulk of childcare responsibilities often falls to mums.

The cost of childcare can also be a challenge. According to the OECD UK parents face the highest costs for childcare – forking out 35.7% of their income on childcare⁴.

This can have major implications for working mums. Research by Pregnant Then Screwed found that a fifth of parents have had to leave jobs due to childcare costs, with nearly two thirds having to reduce their hours.

Employers are in a good position to alleviate some of these pressures. Access to affordable childcare can make a significant difference. Onsite childcare is the ultimate – albeit unusual – benefit but employers can also support parents with childcare vouchers.

And, while the pandemic highlighted the childcare burden on mums, it also introduced new ways of working that could help to ease the burden. More flexible and remote working can make it easier for parents to balance their family and work responsibilities.

Making maternity leave work

Striking the right balance between giving an employee the space to focus on their new baby and ensuring they feel part of the organisation greatly improves the chances of a long working relationship. The following tips can help:



- Hold a pre-maternity leave meeting to address any concerns or questions and demonstrate the organisation's support.
- Involve the employee with the handover to the person covering their role while they're away.
- Set parameters around communications. Some employees like to be informed of what's going on, others may want to keep it to a minimum.
- Use KIT and SPLIT days to help parents return to work and keep up-to-date with what's happening in the workplace.
- Agree a return-to-work plan to help them come back to work.



4 [Press Release - Nearly a fifth of parents have had to leave their jobs because of the cost of childcare - Pregnant Then Screwed](#)





Chapter 6: Menopause

Menopause is a natural stage in a woman's ageing process where hormone levels drop and periods eventually stop. It usually happens between the ages of 45 and 55 but can occur earlier, and approximately 13 million women in the UK are going through the menopause⁵.

Symptoms are varied and affect women in different ways, with CIPD research⁶ finding that for every 10 women experiencing menopausal symptoms, six say it has a negative impact on their work. Estimates also suggest that nearly one million women have quit their jobs due to the menopause⁷.

Providing a supportive and understanding workplace can make a big difference to how women feel about the menopause and how they manage their symptoms.

To achieve this, it's sensible to review policies to ensure they reflect the needs of people going through the menopause. As it affects so many people, developing a policy specifically for the menopause will highlight the fact that support is available.

An employer could also consider the reasonable adjustments the organisation can make to enable employees to manage their symptoms. This might include offering more flexible working, for example a later start time can help with disturbed sleep; introducing more ventilation and even relaxing dress codes.

It's also important to raise awareness of the menopause across the workforce. Greater understanding of who is affected and how, will make it easier for employees to reach out for support.

Employers can also identify specific support for menopause. Plenty is already available on health and wellbeing benefits but bringing it all together will make it easy to both access and signpost support.

Menopause Workplace Pledge



Signing up to the Menopause Workplace Pledge can help change attitudes and make it easier for people to access help. More than 600 employers have signed up to the pledge, which was set up by Wellbeing of Women.

Visit the [Wellbeing of Women](#) website to find out more.

Common symptoms of menopause



Every woman's experience of menopause is different but some of the common symptoms include:

- Hot flushes
- Night sweats
- Mood swings, anxiety and low self-esteem
- Vaginal dryness and pain
- Difficulty sleeping
- Palpitations
- Headaches and migraines
- Muscle aches and joint pains
- Skin changes including dry and itchy skin, brittle nails
- Weight gain
- Loss of libido
- Problems with memory or concentration

5 [FACTS – menopausesupport.co.uk](#)

6 [Womens Health Strategy consultation CIPD response_tcm18-96648.pdf](#)

7 [The Menopause Workplace Pledge: the growing movement to support women through the menopause at work | CIPD Voice article](#)





Quiz

- 1. What proportion of women considered leaving work because of their experiences during the menopause?**
A 10%
B 25%
C 50%
D 75%

- 2. When did the government launch its Women's Health Strategy for England?**
A 2019
B 2020
C 2021
D 2022

- 3. Where can employers get help with women's health awareness campaigns?**
A Charities and health and wellbeing providers
B Google
C Female family members
D GCSE biology textbooks

- 4. How common a condition is endometriosis?**
A Half of women over 18 have it
B One in 100 women
C One in 10 women
D One in five women

- 5. When do women with PMDD typically experience symptoms?**
A Every day
B During their period
C The week after their period
D The 14 days before their period

- 6. How many people in the UK experience difficulties conceiving?**
A 0.5 million
B 1.5 million
C 3.5 million
D 6 million

- 7. What percentage of women were worried their IVF treatment would affect their career prospects, according to the Fertility Network?**
A 60%
B 50%
C 40%
D 30%

- 8. What percentage of income do UK parents spend on childcare?**
A 15%
B 21.7%
C 31.5%
D 35.7%

- 9. When does menopause usually occur?**
A Between the ages of 45 and 55
B From age 30
C After age 60
D At night and during important meetings

- 10. How many women have left work because of the menopause?**
A Quarter of a million
B Nearly one million
C More than five million
D Approximately 13 million

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



Who we are

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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Reward & Employee Benefits Association

What is REBA?

REBA is the only dedicated professional networking community for reward and benefits practitioners. Through sharing experience, ideas, data and insight with each other, we support members in their challenges and triumphs in the reward and benefits sector.

We help members to pursue best practice, increase professionalism in the industry and prepare for upcoming changes. We also lobby government on members' behalf.

What does REBA do?

- Hosts regular conferences and networking events, both face-to-face and virtually through webinars and online platforms
- Produces benchmarking research, insight and data reports on key reward and benefits themes
- Creates and distributes online content, including industry insights into best practice, case studies and thought-leadership
- Curates an industry-wide research library of reports, government consultations and best-practice guides
- Delivers focused content through daily emails and social media channels
- Supports professional members with supplier shortlisting and research
- Offers focused digital networking for professional members through our rebaLINK peer-to-peer forum, where members can also get supplier reviews from their peers.

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