

# Employee Wellbeing Research 2024



Together with:



Health

---

# Contents

---

03

**REBA Introduction**  
Employers must brace themselves for a rapid evolution in wellbeing

---

04

**Expert insight**  
Being there for your employees when it matters most

---

05

**About the research**  
Robust methodology uncovers future trends

---

06

**Contributors**  
The industry professionals who lent their expertise

---

08

**Key findings**  
Emerging trends in workforce health and wellbeing

---

10

**Chapter 1: Supporting health**  
Responsibility for wellbeing is shifting to the workplace

---

16

**Chapter 2: Driving DEI**  
Changing workforce needs bring DEI and wellbeing closer

---

22

**Chapter 3: Age demographics**  
Organisations will need a proactive approach to adapt

---

28

**Chapter 4: Using data**  
The link between wellbeing and key business goals

---

32

**Chapter 5: Wellbeing themes and benefits**  
Employers must develop an overarching strategy

---

41

**Next steps**  
Recommended action from AXA Health

---

42

**Respondents**  
Employers completing survey by organisation size, plus sector breakdown

---

## About REBA

The Reward & Employee Benefits Association (REBA) is a thriving community of HR professionals dedicated to pursuing best practice in reward and benefits. Synonymous with excellence, REBA informs and empowers its members to grow their networks, advance their knowledge, source and connect with market-leading vendors, and be prepared for what's coming over the horizon.

REBA's research taps into its diverse network of 4,400+ members and 20,000+ HR contacts to provide objective insights into the reward, benefits and people risk strategies that a broad range of organisations are implementing throughout the UK and internationally. As a result, REBA produces independent reports featuring data-led benchmarking, fresh insights, emerging trends and case studies to identify change and inform better decisions in reward and benefits strategies.

**Website:** [www.reba.global](http://www.reba.global)

**LinkedIn:** Reward & Employee Benefits Association

**Contact REBA about research:** Aidan Lever, research and insights director: [aidan.lever@reba.global](mailto:aidan.lever@reba.global)

**Report devised by:** Debi O'Donovan and Aidan Lever

**In association with:** AXA Health

**Researcher:** Aidan Lever

**Writer:** Anna Scott

**Editor:** Dawn Lewis

**Sub-editor:** Caroline Taylor

**Designer:** Stuart Woodward

© REBA 2024 Published by REBA Group Ltd



# Employers must brace themselves for a rapid evolution in all aspects of the health and wellbeing arena



**Debi O'Donovan**

Director of REBA  
 Reward & Employee Benefits  
 Association (REBA)  
[www.reba.global](http://www.reba.global)

 Debi O'Donovan



In a society where the population is ageing, the way we used to 'do health' has to change



## Increasing responsibility for employee health is a given, with better use of data a key success factor

There are three stark incoming trends that will significantly shift the dial on workplace wellbeing strategies. First, a major upsurge in data being used to analyse the impact of employee health and wellbeing on HR and business risks and objectives. Second, an expectation among employers that responsibility for workforce health will fall to them as the state, via the NHS, struggles to meet the ever-growing needs of the UK population. Third, that employers will expect employees themselves to take on more responsibility for their own health.

Furthermore, there are three factors that are already causing a rapid evolution in employee wellbeing – the rising cost of employer-funded health benefits; adjustments to meet the very different needs of generations as the workforce ages; and how meeting the diverse requirements of the ever-more inclusive workforce is pushing up spend on a wider range of health and wellbeing benefits.

All of these key findings from the ninth edition of REBA's *Employee Wellbeing Research 2024*, published in partnership with AXA Health, interplay with and drive each other.

### Strategy shift

Nearly nine in 10 respondents acknowledge that they will have to shift strategies to take on more responsibility for employee health, as opposed to relying purely on the NHS.

However, they do not expect to take on full responsibility for all aspects of health for the working population. Rather, as this research indicates, they will become increasingly savvy at looking at wellbeing data in order to identify what health interventions must be targeted to meet performance and productivity goals, or what risks would arise from not intervening.

Alongside this, they will push more responsibility onto employee shoulders from line managers to employee resource groups. Taking responsibility for individual health, coincidentally, is the direction of travel for the wider medical community (both private and public), even if most people aren't fully aware of that yet.

### All change

In a society where the population is ageing, the way we used to 'do health' has to change. The burden is simply too great for the NHS to support all needs in the way it used to (and was never intended to, when it was set up in 1948).

Swirling change, from government policies through to technological advances, will be working to solve this dichotomy. And the jury is still out on whether medical advances will further push up health costs, or help reduce it through the use of the likes of artificial intelligence.

But what cannot be denied is the need for a wider range and personalisation of health and wellbeing benefits via the workplace. The meteoric rise of benefits for specific groups, from fertility services to support for carers, and the expected increase in use of current core benefits by older workers have been, and will continue to be, game changers for health, wellbeing and benefits strategies.

# Being there for your employees when it matters most



**Heather Smith**

Chief executive officer  
AXA Health



Health is about creating an environment that intertwines inclusion with wellbeing



## An organisation that lives and breathes health and wellbeing and enables individuals to access support will reap the benefits

Who has responsibility for health and wellbeing? Individuals themselves, the NHS, other health organisations, employers? They all play a critical role. This year's *Employee Wellbeing Research* shows the onus on employers is set to increase with employee expectations rising around anticipated health and wellbeing support.

### Creating company-wide ownership

We all are individually responsible for adopting healthy habits. But as employers, we can build better awareness and understanding to aid an individual to take ownership of their own wellbeing. In order to achieve these gains, it'll be imperative that HR builds ownership of wellbeing strategy more broadly across the organisation. The research finds that line managers, wellbeing champions, external partners and workplace networks will all have increased health and wellbeing responsibility over the next two years.

### Accessible, personalised support

How employees experience their lives at work is also fundamental. Health and wellbeing is not just about strategy, policy, benefits and costs but creating an environment that intertwines inclusion with wellbeing.

Organisations need to understand what personalised means for their people, and support the diverse and dynamic needs of their workforces to ensure that the right services and solutions are in place at the right time, for every employee at every life stage. A health and wellbeing culture should nurture a holistic approach that centres on prevention, while quickly connecting to easily accessible, appropriate support when needed.

A concerning statistic in our recent *Mind Health Workplace Report* highlighted that fewer people with a mental health condition are now supported by a mental health professional (48% in 2024, compared with 59% in 2023). Evolving technology and digital tools like AI will play a role in supporting health and sustainability. It is vital that this should be both an enabler and patient-centric – connecting human support and intervention where most suitable. It's one of the reasons we're expanding our online outpatient credentials, following our acquisition of HBSUK, an example of which is our recent Digestive Health service, enabling online access to specialists in their field.

### Unlock the value of wellbeing

Informed conversations will improve outcomes. And – as the research and our client experiences show – organisations, along with support from their partners, are becoming increasingly savvy at collecting and using data to identify targeted health and wellbeing interventions that will boost performance and productivity, and manage risks.

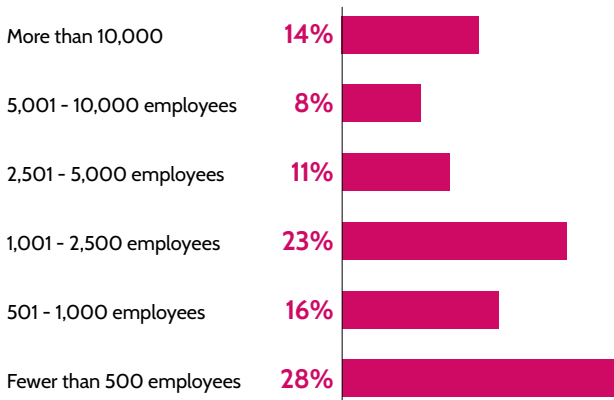
An organisation that lives and breathes health and wellbeing throughout will reap the benefits. And individuals will be enabled to access support in as simple a way as possible at the point of need.

# Robust methodology uncovers future trends

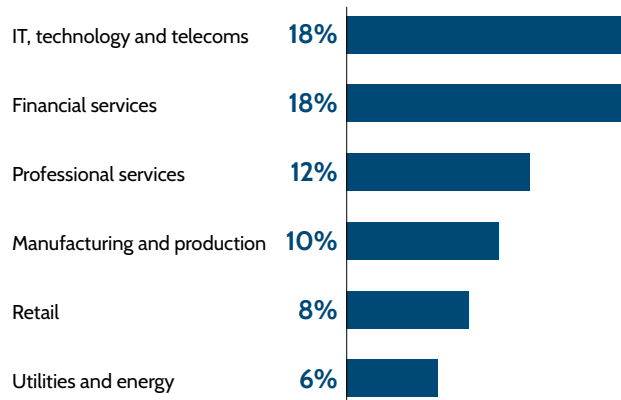
This research was conducted as an online quantitative survey between November 2023 and January 2024 among REBA's membership community and wider database of HR professionals. It achieved participation from 251 predominantly medium to large organisations, representing an estimated two million employees. This approach ensured a broad and diverse set of data, reflecting a cross-section of employer sizes and industry sectors in the UK. Our robust, evidence-based methodology is strategically aimed at uncovering clear, actionable future trends and decision-making patterns among employers. This systematic approach delivers reliable, data-driven insights, helping to guide better decisions in employee reward and benefits practices.

<h1>141</h1> <p>Respondents have more than 1,000 employees</p>	<h1>2m</h1> <p>Employees represented in the research</p>	<h1>251</h1> <p>Employer respondents</p>
--	--	--

### Organisation size



### Largest industry sectors (see full list on page 42)





Responding organisations

View full list on page 42

Airbus	Hyde Group	Safran Electrical & Power UK
AtkinsRéalis	Just Group	Sanlam UK
Babcock	Kingfisher	Southco Manufacturing
BT	Lockheed Martin UK	Texas Instruments
Currys	Michael Page International	The Pirbright Institute
DHL Supply Chain	NHBC	Trust Payments
Entain	NM Rothschild & Sons	Vitesco Technologies
Ericsson	Nomad Foods	Wella Company
Greencore	Ofcom	Wellcome Trust
Greene King	ResMed	Wessex Water
Hotel Chocolat	Rodda's	what3words

---

# Contributors

---



## Asli Atay

Policy adviser  
The Work Foundation

[Read expert view](#)

Asli is policy adviser at the Work Foundation, part of Lancaster University Management School. She leads the Working Lives research strand, examining topics such as time-off policies, financial wellbeing and supporting individuals with long-term health conditions to remain employed. She holds an MPhil in Political and Economic Sociology from the University of Cambridge.



## Katy Dickie

Global wellbeing manager  
Ericsson

[Read case study](#)

Katy is a chartered fellow of the CIPD, who has led successful, company-wide health and wellbeing programmes in global organisations and is currently at Ericsson. She is proud to enhance Ericsson's understanding of why wellbeing is a prerequisite for a thriving workforce whose members are productive, safer and engaged. She is a proud human- and pet-mum.



## Zofia Bajorek

Senior research fellow  
Institute For  
Employment Studies

[Read expert view](#)

Zofia is senior research fellow at the Institute for Employment Studies, where she has worked for six years. Her work focuses on the health and wellbeing of the working age population and 'good work', be that through looking at specific health conditions and the impact these can have for employers and employees alike, or broader research evaluations into practices developed and implemented to improve employee wellbeing.



## Charlotte Morgan

Manager, employee benefits  
AtkinsRéalis

[Read case study](#)

Charlotte has worked in a benefits role for the past eight years and joined AtkinsRéalis six months ago as employee benefits manager for the UK and Europe. Her responsibilities include the successful running of AtkinsRéalis' flexible benefits platform and leading on the UK health and wellbeing agenda. Prior to this role, she worked in the market research industry with Ipsos as benefits and wellbeing manager.



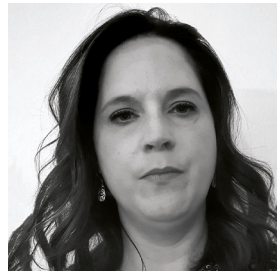
# Contributors



## Yasemin Sezgin

Vice-president, total rewards  
Pixel United

Yasemin has worked for Pixel United for the past two years as vice-president, total rewards. She is responsible for compensation, benefits and global mobility across the organisation. Prior to this role, she held senior rewards positions at GoDaddy, Fox Networks Group and Yildiz Holding (Pladis).



## Emma Stacey

Health and wellbeing lead  
Lloyds Banking Group

[Read case study](#)

Emma has extensive experience in the financial services sector as a senior HR leader. She has worked for Lloyds Banking Group for more than 18 years, rising to the role of health and wellbeing lead last year. She has a diploma in human resource business partnering (CIPD), among many other qualifications.



## Heather Smith

Chief executive officer  
AXA Health

[Read expert insight](#)

Heather has worked for AXA's UK health and wellbeing specialist AXA Health since January 2024 in her role as chief executive officer. Prior to this, she held numerous leadership positions in other insurance organisations, including Allianz, Aviva General Insurance and Life, and Aviva Health.

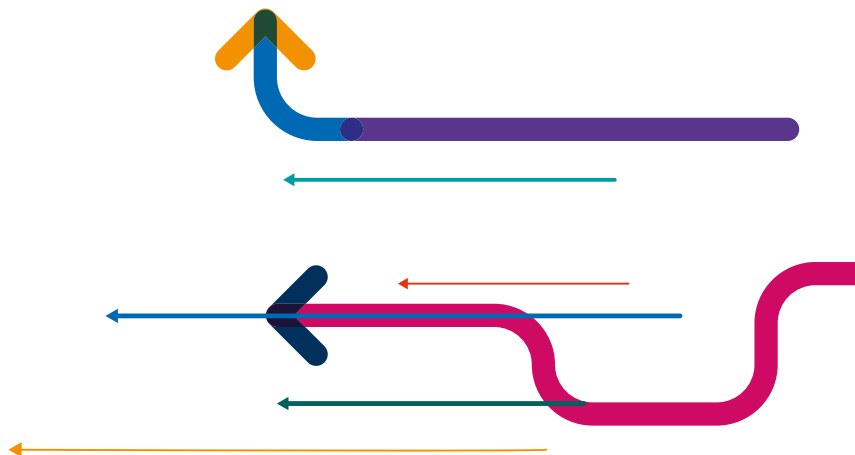


## Joana Viana

Senior manager, global benefits  
EventBrite

[Read case study](#)

Joana has worked for the ticketing platform EventBrite since 2023 in the role of senior manager, global benefits. Their responsibilities include the management of benefits programmes across multiple geographies, policy design and new benefits research, negotiation and implementation. Prior to this, they held benefits strategy and design positions in multinationals in the tech industry, including IBM and Remote.



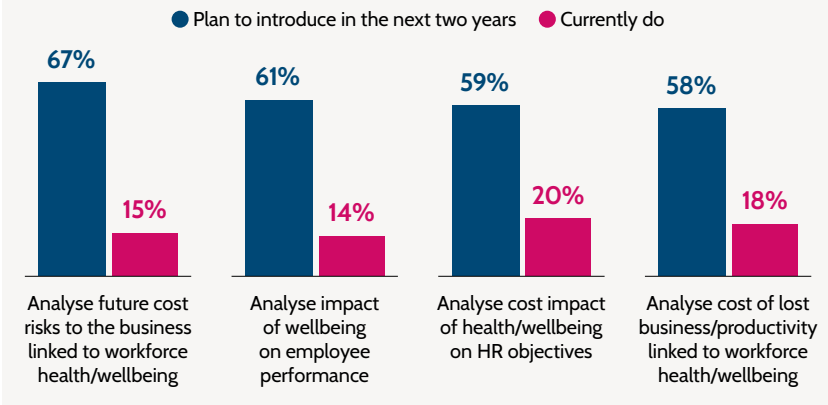
# Emerging trends in workforce health and wellbeing

## Upsurge in data use to show impact of health risk on future business

Wellbeing will become more strategically embedded within organisations' HR and business objectives, as increasing numbers of employers are set to analyse their wellbeing data more proactively. Businesses want to demonstrate how interventions can support performance and productivity goals and reduce cost risks to the business and HR objectives.

See page 28

### How wellbeing data use is changing to analyse broader HR and business impact

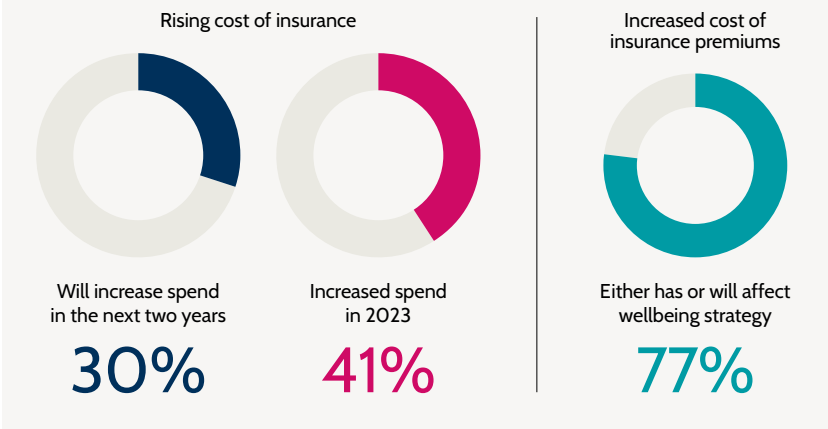


## Rise in insurance costs is affecting spend and strategy

During the next two years, insurance premium price rises will cause increases in spend for four in 10 employers. However, less than a third expect this to influence their health and wellbeing strategies. This suggests that employers will continue to develop their offering through existing and new policies and benefits.

See page 10

### Proportion of employers affected by insurance premium rises



## Responsibility for health is shifting from the state to employers

The ongoing pressures facing the NHS, coupled with an ageing workforce and shifting employee expectations, have led to employers' rising expectation that the government will rely more on businesses to offer workplace health support. Changes to occupational health services are one way the government wants employers to better support employees' health and wellbeing.

See page 10

### Proportion saying that government relying more on employers to offer workplace health support will influence their strategy



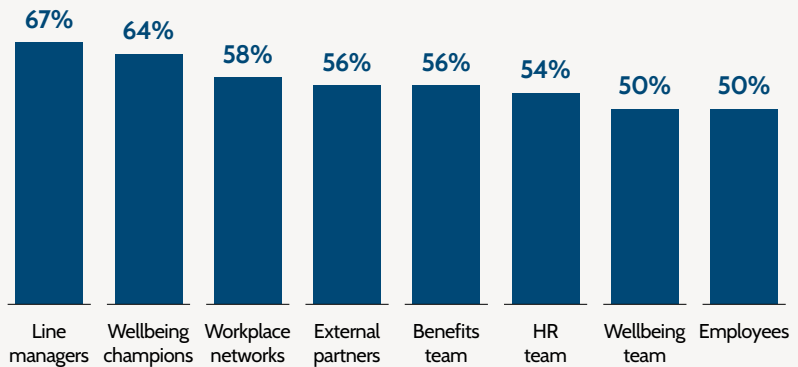


### Employers plan to embed responsibility for health throughout the workforce

To manage the shift in responsibility from state to employers, plans are already in place to spread the load throughout organisations and beyond. From line managers to external partners and employees themselves, organisations will explore the creation of wellbeing ownership within and outside their business.

See page 11

People who employers anticipate taking on more responsibility for health and wellbeing over the next two years

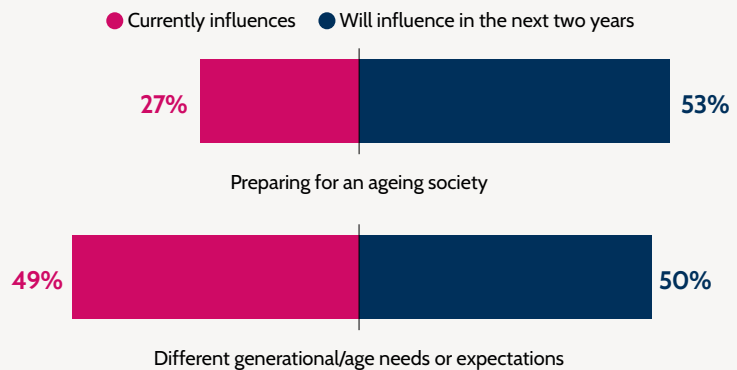


### Health strategies adjust to meet the changing needs of different age groups

Employee expectations have had an increasing influence on wellbeing and health offerings, yet generational differences and needs – particularly those related to an ageing society – are now shaping more than half of employers’ wellbeing strategies. Personalisation and a wider range of offerings is replacing the one-size-fits-all core benefits package.

See page 22

Rate at which intergenerational differences and expectations are influencing health strategies

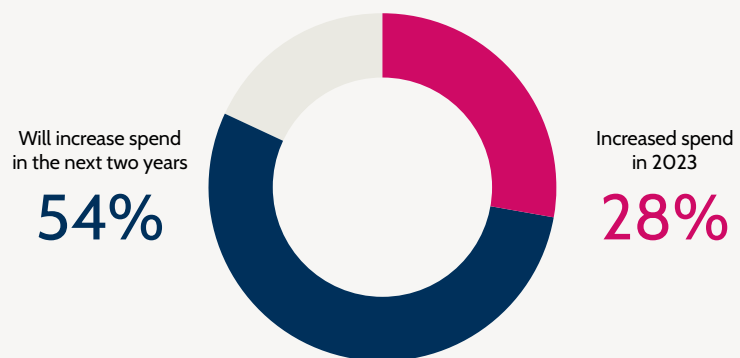


### DEI is driving up spend on support for specific employee groups

Diversity, equity and inclusion (DEI) aims have topped employers’ wellbeing agendas for several years. Despite current spending challenges, businesses’ focus on addressing inequalities within health and wellbeing provision continues to advance.

See page 16

How support for specific employee groups is increasing benefits spend



# Responsibility for wellbeing is shifting to the workplace

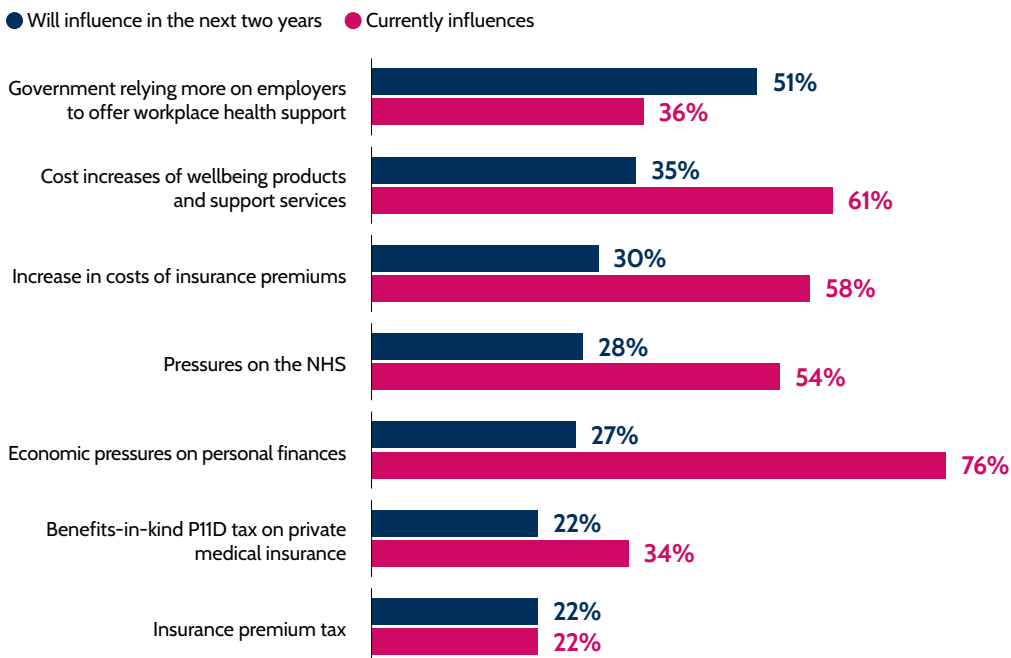


## Socioeconomic pressures are putting greater emphasis on employers to better support their employees' health and wellbeing

Since REBA launched its annual *Employee Wellbeing Research* series in 2016, the role of wellbeing at work has shifted from high-level recognition that keeping employees well might be good for engagement and even help to reduce absence levels.

In the intervening eight years, REBA has seen employee health and wellbeing evolve into a fundamental part of benefits strategies, with close links to business goals. Now, the landscape is changing again.

**Figure 1**  
External factors that will influence employers' wellbeing benefits and strategy over the next two years



Pressures on public health services, evolution in health and protection provision and employee expectations mean that employers are no longer simply an add-on to employees' health provision – they are at its core.

That shift is not just coming from the workplace itself – 87% of the respondents in REBA's *Employee Wellbeing Research 2024* say that the government relying more on employers to offer workplace health support is already influencing, or will influence, their wellbeing strategy.

## Employees expected to take on greater role in their health and wellbeing

As employers' role in employee wellbeing intensifies, businesses will need to review the capacity, resources and benefits that they are able to commit across the whole organisation. This requires top-down commitment.

Line managers, wellbeing champions, the HR team and employees themselves shall have increasing levels of responsibility.

Figure 2

Areas where employers expect increased health and wellbeing responsibility over the next two years



## Treatment delays are affecting health and wellbeing spend

In November 2023, NHS England data showed that the [waiting list for routine NHS hospital treatment in England](#) stood at 7.6 million people. Analysis from the Less Survivable Cancers Taskforce also reveals that the UK lags behind many other countries with comparable wealth and income levels for [cancer survival rates](#).

NHS waiting times are now having a direct impact on employers' health and wellbeing spend. Delayed treatment for both mental health conditions and chronic illnesses are already affecting costs for around a fifth of employers, and around a third expect their spend to increase in the next two years as a result.

Figure 3

How delayed diagnoses are affecting employer spend

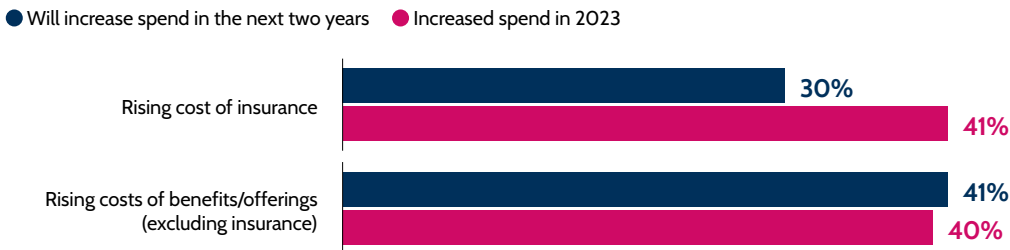
● Will increase spend in the next two years  
● Increased spend in 2023



## Medical trend continues to drive up employers' benefits costs

The Association of British Insurers (ABI) estimates that a record **4.4 million people in the UK are now covered by health insurance through their employer**, with one million supported claims made in 2023. But medical inflation – the increase in costs to support medical trends and developments and usage of diagnostics and treatment – continues to pose a challenge to insurers and employers alike in the provision of this much valued benefit.

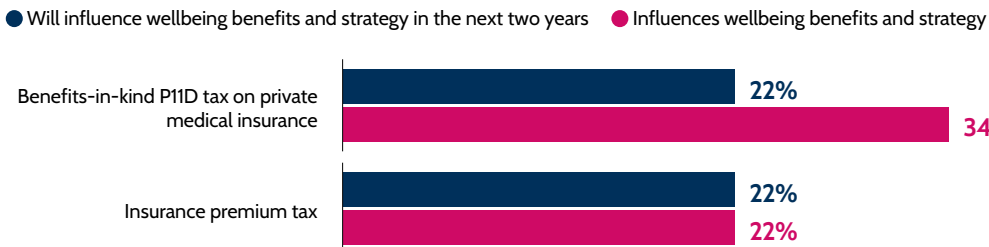
**Figure 4**  
Proportion of employers affected by health/wellbeing spend increases



## Employers should be aware of tax issues

Considerations around benefits-in-kind (BiK) tax on private medical insurance (PMI) and insurance premium tax (IPT) are influencing a significant minority of employers' decisions around the structure of these benefits.

**Figure 5**  
Impact of benefits-in-kind and insurance premium tax on wellbeing benefits and strategy



Although tax issues may feel beyond employers' control, external bodies such as the ABI are lobbying government to reduce the IPT tax burden, which could benefit employers and employees alike. Furthermore, both BiK and IPT should be taken into consideration by those employers wanting to extend PMI benefits to their entire workforce.

BIG SHIFT

# +42%

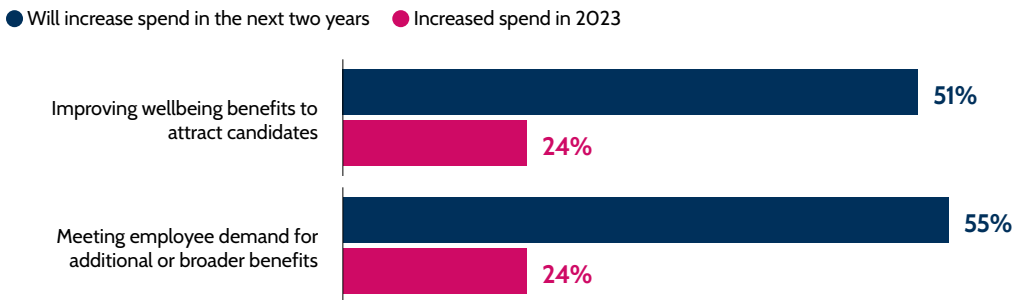
Believe the government is relying more on employers to offer workplace health support

36% of employers say increasing government reliance on employers is influencing their wellbeing strategy, while a further half (51%) expect it to do so in the next two years.

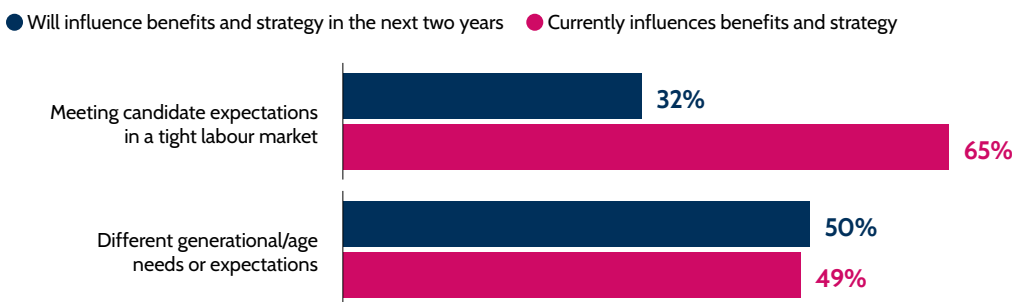
## Employee expectations are driving both spend and strategy

Employees are also becoming acutely aware of the role that their employers play in their wellbeing. That is shown through more demand for benefits and the relationship between wellbeing benefits and talent attraction strategies.

**Figure 6**  
Factors influencing health and wellbeing benefits spend



**Figure 7**  
Factors influencing health and wellbeing strategy



The majority of employers are now making significant changes to their health and wellbeing strategies to take account of employee needs. As we see in chapter two, evolving expectations and a drive for greater equity and inclusion has seen the investment in and focus on wellbeing continue to increase.

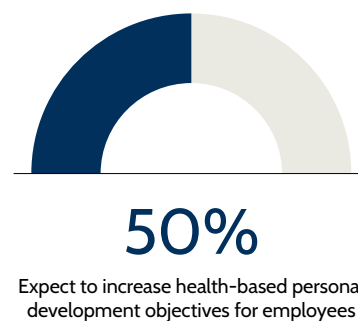
## Employees must also take responsibility for their health

While employers may be recognising the need to take more responsibility for employee wellbeing, the onus to improve health does not rest solely with businesses.

Half of employer respondents are actively encouraging employees to take more responsibility for their personal health by including it within workplace personal development objectives. This is true across all company sizes, although there is a slightly higher rate of incidence in employers with more than 500 employees.

Many employers see health as a shared responsibility. Employers can implement an array of health and wellbeing benefits, but it is often down to the employee to take advantage of them. Placing an objective on employees to look after their health and wellbeing is one way to ensure that benefits are used.

**Figure 8**  
How responsibility for health and wellbeing will shift



# The benefits of preventative healthcare and data at AtkinsRéalis



**Charlotte Morgan**

Manager, employee benefits  
AtkinsRéalis



We want to inspire healthy habits and a personal commitment to health and wellbeing

## Creating an environment where employees can thrive, flourish and achieve

Design, engineering and project management organisation AtkinsRéalis employs 37,000 people across six continents, representing 130 nationalities, speaking more than 70 languages.

Our wellbeing benefits are a crucial part of our overall global wellbeing strategy to create an environment where employees can thrive, flourish and achieve their full potential. We currently have three focus areas:

1. Getting the basics right, including making sure employees know how to access the employee assistance programme and understand that it is confidential
2. Making our benefits more inclusive – for example, in men’s health, fertility and menopause
3. Preventative healthcare expanding our Thrive programme – an overarching approach to wellbeing across the entire organisation.

### Source of inspiration

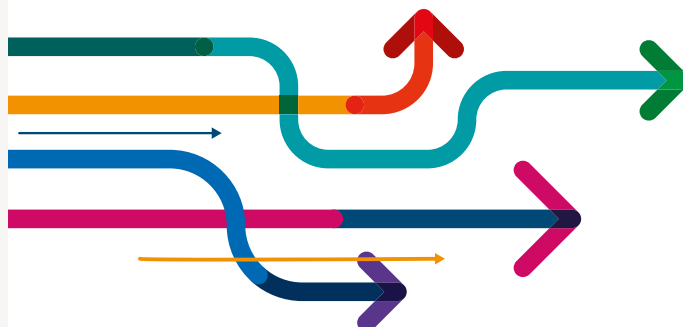
We want to inspire healthy habits and a personal commitment to health and wellbeing. A part of this work includes understanding how we can prevent health and wellbeing problems before they become an issue. Getting involved early and putting good practices and support in place is a critical part of health and wellbeing support.

We are therefore investigating how we can boost engagement with prevention benefits. Our executive-level employees already have access to in-depth health screenings. We have also launched a new wellbeing app for the entire workforce, offering a suite of preventative and treatment-based health and wellbeing services.

### Healthy mindset

Employees can have an annual health check, based on a fingerprick blood test. This examines 20 different health markers and helps get people in the mindset of thinking about their wellbeing and how they can improve their health. The app also comes with a digital GP, nutritional consultations and second medical opinions. This means we can reach the entire workforce and begin to meet our focus on making our benefits more inclusive.

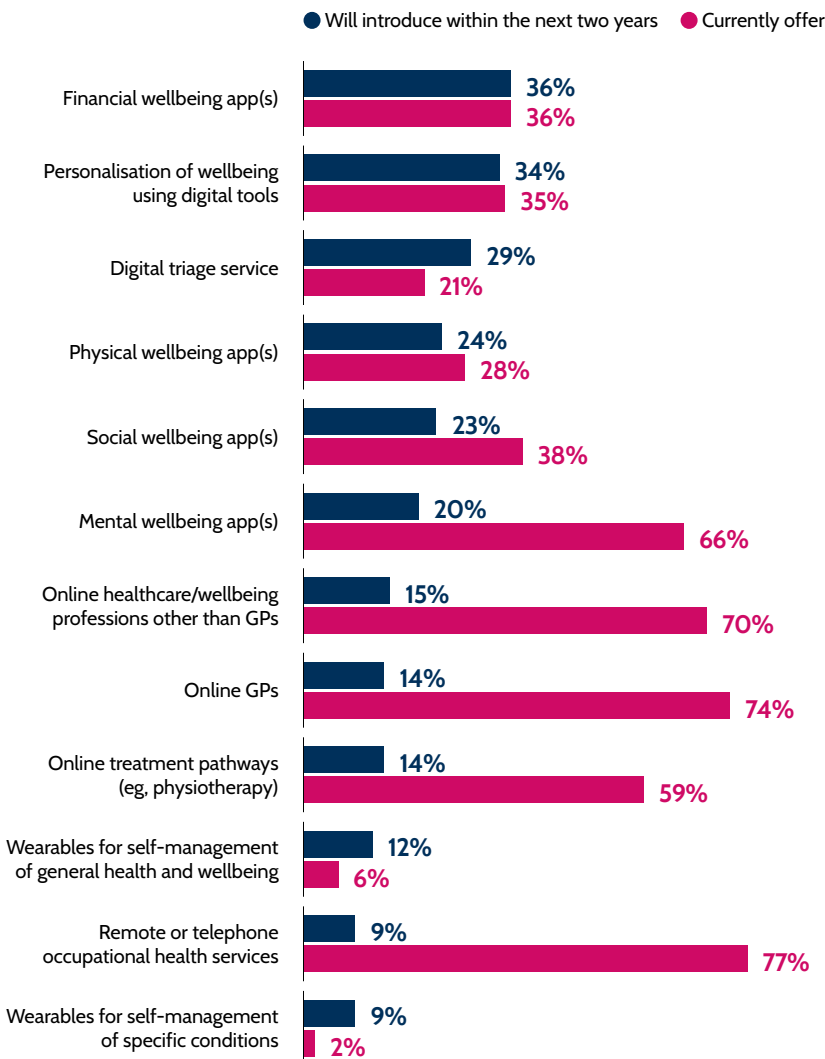
But we also need to focus on data to understand how many employees are using our services and how they engage with them. This will help inform how we further promote the services on offer and increase uptake. A key part of this is using leadership training to ensure that health and wellbeing best practice is a message from the top down.



## Digital healthcare drives personalisation and improved access

As employers take on more responsibility for employee wellbeing, the move towards digital health services can be seen in employers' plans. Used effectively, digital tools can enable more equitable, cost-effective access to healthcare, such as wider access to online GPs to mitigate long delays with NHS services. However, getting the balance right between digital tools and face-to-face support when needed will continue to be a priority.

**Figure 9**  
Digital healthcare offerings most likely to increase over the next two years



In the next two years, the areas set for the most significant growth are personalisation of wellbeing using digital tools, followed by digital triage services. Personalisation has the potential to boost engagement by supporting more focused employee needs, with digital triage enabling easier access to healthcare benefits. Financial wellbeing app(s) are also in demand as employers focus on this key area of wellbeing (see page 38).

Digital healthcare offerings also better support employees to take greater responsibility for their own health and wellbeing by providing access to more personalised benefits that are suited to their circumstances and needs.

By improving health data analysis (see page 28), employers can enhance and direct their health and wellbeing strategy and benefits to better meet the needs of their workforce.

## Government moves to improve workplace health

The government aims to tackle economic inactivity owing to long-term sickness and wants employers to play a more active part in supporting employee health.

Its [Back to Work Plan](#) includes [WorkWell](#) pilots, running from October 2024, designed to help support those at risk of falling into long-term unemployment because of ongoing sickness or disability.

Services such as physiotherapy and counselling will be provided to about 59,000 people across 15 areas of England via Integrated Care Systems. These comprise the NHS, local authorities, health and care organisations and the voluntary sector.

The government also aims to improve in-work support. Its [Occupational Health: Working Better](#) consultation, launched last year to understand how to increase use of employer occupational health services, has a taskforce headed by Dame Carol Black, and is exploring [the role of tax incentives to boost occupational health provision](#).

The [Department for Work and Pensions Employer Survey 2022](#) found that just 28% of employers in Britain provide some form of occupational health, with large employers (89%) nearly three times more likely to do so than small to medium-sized enterprises (28%).

The consultation's outcome will be a voluntary occupational health framework for businesses – which will include setting out minimum levels of occupational health needed to stop sickness-related job losses and to help businesses better support those returning to work after a period of ill-health.

The framework is expected later in 2024.

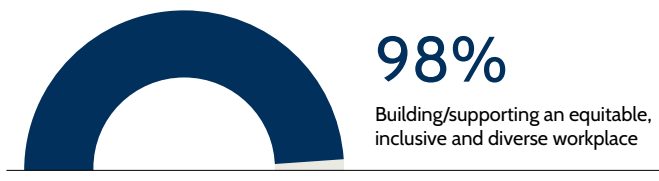
# Changing workforce needs bring DEI and wellbeing closer



## Employers are willing to invest in supporting DEI initiatives through health and wellbeing benefits

Over time, DEI and employee wellbeing strategies have become more closely entwined within organisations. Inclusive workplaces boost employee wellbeing, while health and wellbeing initiatives should be inclusive of everyone and recognise differences in need between various groups in the workplace.

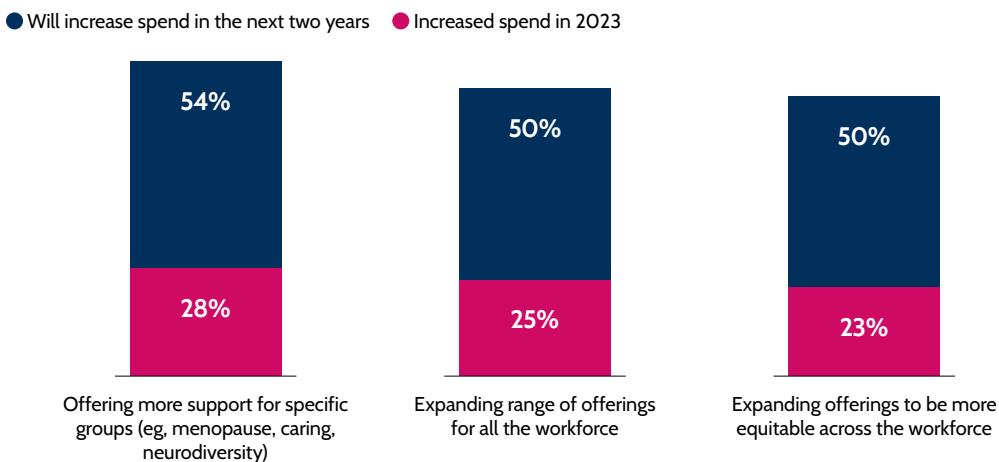
**Figure 10**  
Proportion of employers that have seen, or will see, wellbeing spend increase to drive DEI



## More than half of employers will increase wellbeing spend in order to support DEI goals

As employers strive for greater fairness across the workforce, as well as to attract and retain people from wider demographic pools, they've had to rethink wellbeing offerings to support differing needs.

**Figure 11**  
Areas in which health/wellbeing spend will increase







**BIG SHIFT**

**+79%**

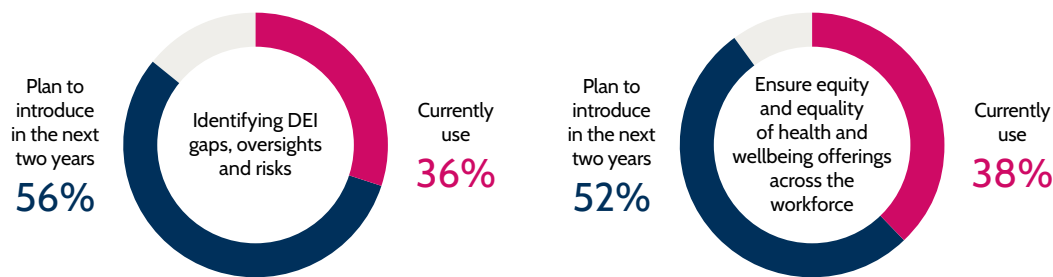
**More employers are planning fertility benefits**

Just 14% of employers currently provide fertility benefits, however a further 25% plan to introduce them within the next two years (see page 18).

### Employers aspire to connect wellbeing and DEI data to improve equity

Employers have long compiled figures on factors such as sex, ethnicity and age, in order to close pay gaps and ensure fairness within recruitment processes. An obvious next step is to gather wellbeing benefits data, and link the two to understand the differing and similar needs of various groups in the workplace.

**Figure 12**  
How employers currently, or intend to, use employee wellbeing data



REBA's *Benefits Design Research 2023* found a clear desire to improve the equity of employee benefits. More than half (58%) had or planned to introduce new or improved benefits funding for lower grades/employee groups in 2023-24. A further 65% either had or planned to introduce or extend benefits to support diversity, such as gender health support and benefits for neurodivergent employees.

### Women's health support becoming the norm

New guidance published by the Equality and Human Rights Commission states that if menopause symptoms have a long-term and substantial impact on a female employee's ability to carry out normal day-to-day activities, they may be considered a disability. Under the Equality Act 2010, employers will be legally obliged to make reasonable adjustments and not discriminate against the worker. Employees may also be protected from less favourable treatment related to their menopause symptoms on the grounds of their age and sex.

This further guidance backs up an ongoing trend over the past four to five years to provide menopause support as part of employee wellbeing strategies. REBA's *Employee Wellbeing Research 2020* found that just 17% of employers offered menopause support, with 59% saying they would introduce

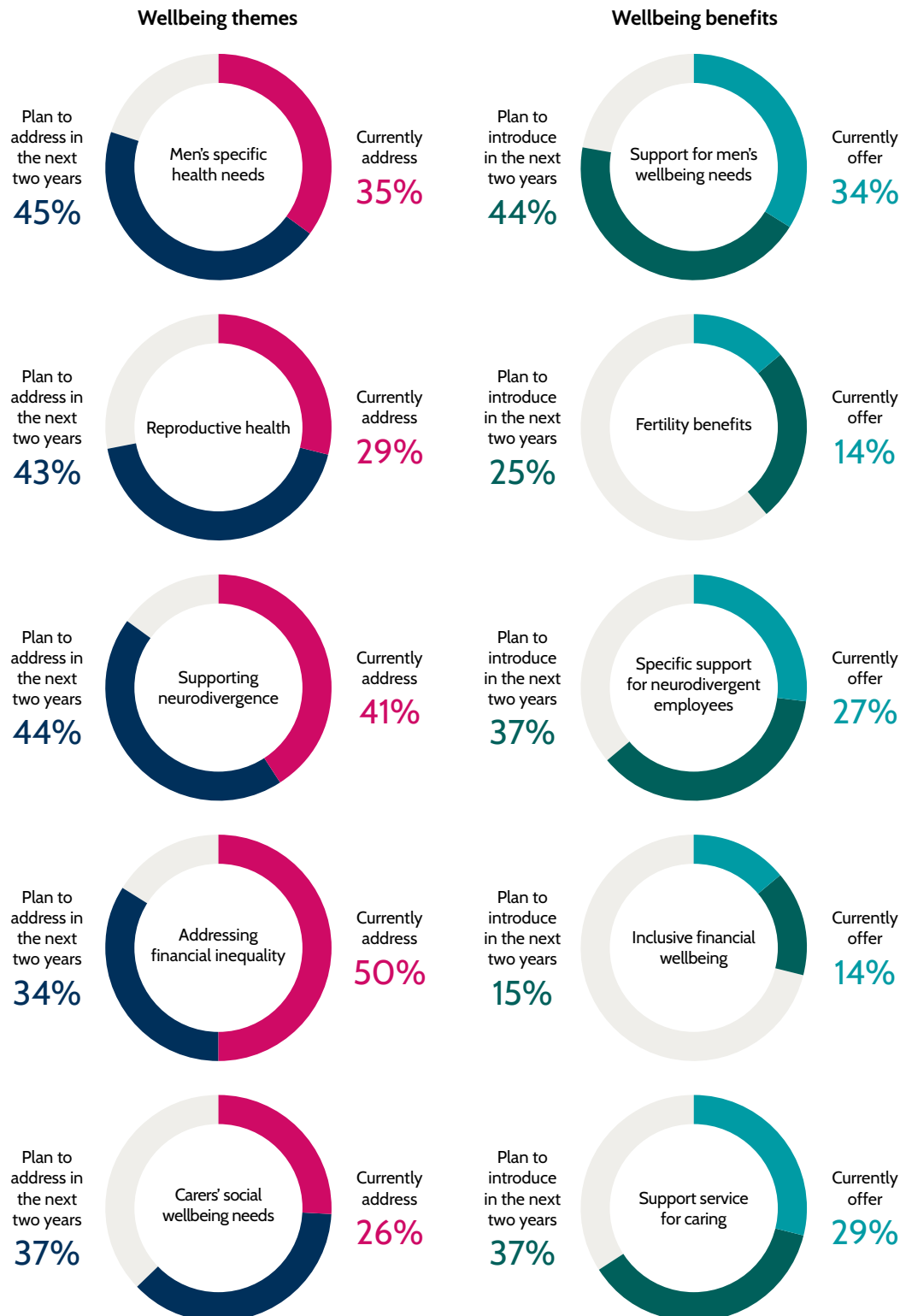
it at some point in the future. In this year's research, 89% of respondents already or plan to address women's specific health needs in the next two years, while 91% have already introduced menopause support, or plan to do so in the next two years (see page 35).

Although this is a significant step forward in the recognition of women's health, it is important to remember that other conditions, such as endometriosis and period health, can also have a significant impact on women's health. In the government's call for evidence for its Women's Health Strategy for England 2022, *gynaecological conditions and menstrual health were selected as priority topics by 63% and 47% of respondents respectively*. This highlights the need to better support women's health in the workplace.

## Connecting wellbeing with DEI will be a priority

Employers are primarily focused on addressing and implementing wellbeing initiatives and benefits that prioritise DEI. Ensuring equity in wellbeing offerings continues to be a driver of change.

**Figure 13**  
Level to which wellbeing themes are addressed and benefits are offered to support DEI

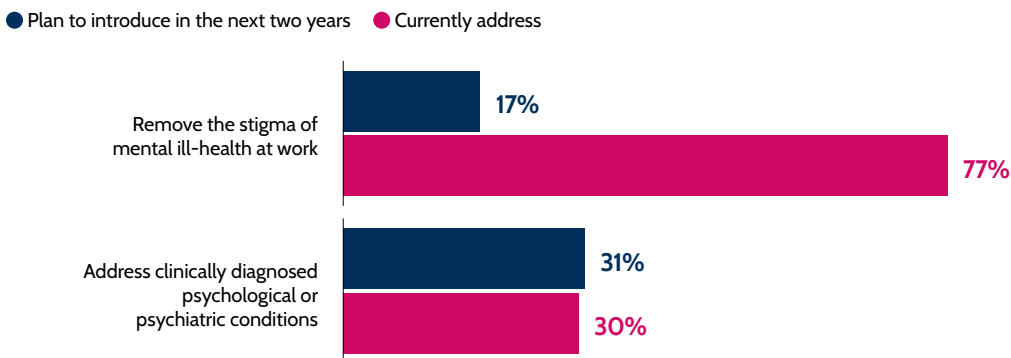


## Mental health tops employers' wellbeing priorities

The CIPD's *Health and Wellbeing at Work 2023* research found that mental health remains the most common focus of organisations' wellbeing activity, with more than half of respondents reporting that their activity is focused on this area 'to a large extent'.

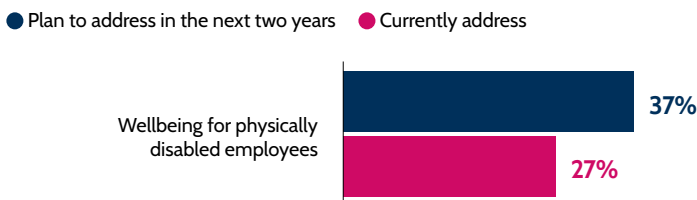
Given that mental ill-health is the third most common cause of short-term illness at 39% of employers, and the top cause of long-term sickness absence in 63% of organisations, this focus is unsurprising. This is particularly relevant given the prevalence of poor mental health among younger generations (see page 26).

**Figure 14**  
Mental wellbeing themes addressed in organisational strategy



## Rise in chronic illnesses boosts number of disabled people in the workforce

**Figure 15**  
Proportion of employers supporting wellbeing for physically disabled employees

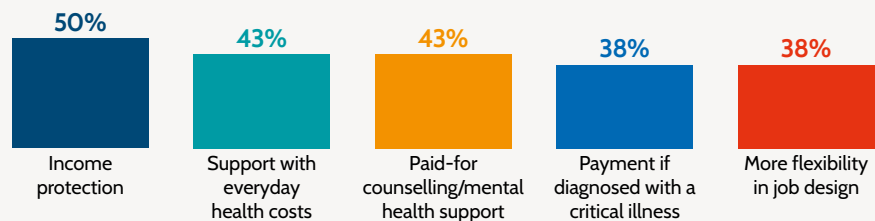


The number of employees in the workplace who are disabled or have a long-term illness or condition is increasing. It is likely that this trend will continue as the workforce ages and chronic illnesses become more prevalent. There were **5.1 million disabled people in employment in the UK in Q2 2023**, according to the Office for National Statistics. This is an increase of 320,000 on the year, highlighting the need for greater focus on disabled employees' specific wellbeing needs.

### Wellbeing for disabled employees: what benefits they would like to see

REBA's *Disability in the Workplace 2023* research revealed that disabled employees really value financial wellbeing and mental health support, as well as flexibility in job design.

#### Top five dream benefits



Figures from *Disability in the Workplace 2023* research

# Eventbrite’s expansive approach to health and wellbeing benefits



**Joana Viana**

Senior manager, global benefits  
Eventbrite



Different countries have different healthcare challenges, and we need to remember inclusivity

## Addressing the inequity between different groups while remaining inclusive

Our CEO, Julia Hartz, is a huge advocate for wellbeing. We have many programmes designed to close any gaps in the physical and mental wellbeing of our employees, especially because a lot of our workforce work from home permanently.

We have very comprehensive medical plans, covering preventative healthcare, telemedicine, dental, vision, medications, among other services. I often redesign plans to fit our workforce, and, if an area is not being used sufficiently, I will remove it. Different countries have different healthcare challenges, and we need to remember inclusivity.

## Improving representation

DEI is a big part of Eventbrite, reflected in our different employee groups, and we have publicly available targets. We want to improve the representation of women in tech and other underrepresented groups. Our health and wellbeing benefits reflect this. For example, we have fertility programmes for same-sex couples, with up to \$30,000 of cover provided.

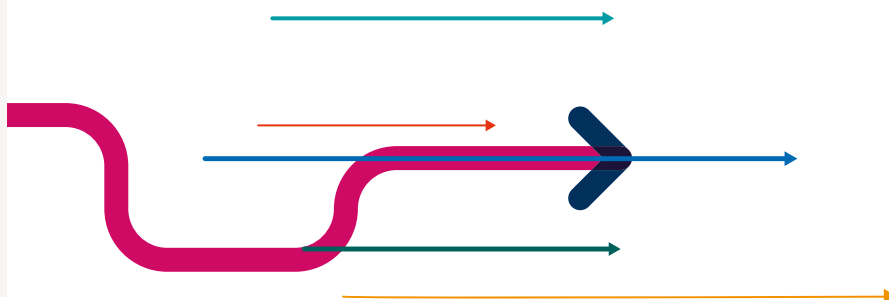
We’re also conscious of the balance between ensuring that benefits are rolled out inclusively to everyone, while recognising that we want our benefits to be equitable. It’s crucial that we address the inequity that exists between different groups, while remaining inclusive. This requires a lot of discussion with different groups, while remembering our own biases.

Even though we have a young workforce, with an average age of 30, we also recognise the growing need to support carers. We offer a service of caring support for employees if they have someone they need to take care of, whether a child or an adult. And we go beyond statutory leave for caring purposes.

## Well rounded offering

This comes in conjunction with our mental health and financial health offering. What support do carers need for their mental health, and what support do they need for financial planning? We have quite a well rounded offering right now.

Our life expectancies are increasing, and many of us are bound to become caregivers at some point. Traditionally, companies have thought about benefits for parents, but I think we will see an increase in the kinds of benefits offered for carers. As a profession, we need to be more proactive when we can see the trends coming.





Health

# Together, let's unlock the value of wellbeing

## Health and wellbeing services that work for everyone.

Motivate and inspire your people to stay healthy. Create a positive culture that enables them to flourish. And make sure they know they'll be supported during life's biggest journeys and toughest challenges.

Let's create a tailored wellbeing programme that works for everyone and brings all your health and wellbeing services together.



## Ready to unlock the value of wellbeing for everyone?

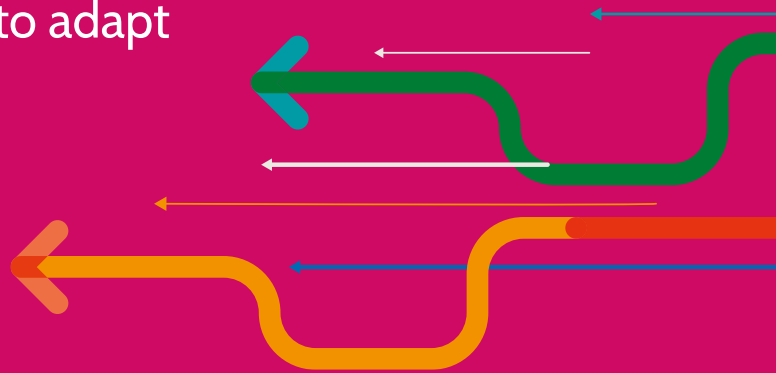
Discover more at [axahealth.co.uk/business](https://axahealth.co.uk/business)

Or contact us at [wellbeing@axahealth.co.uk](mailto:wellbeing@axahealth.co.uk) or on 0141 245 4010

This financial promotion is issued by AXA Health, a trading name of AXA Health Limited (Registered No. 12839134). AXA Health Limited is a wholly owned subsidiary of AXA PPP healthcare Group Limited and part of the global AXA Group. Underwritten by AXA PPP healthcare Limited (Registered No. 3148119). All of the companies are registered in England and Wales and have their registered office at 20 Gracechurch Street, London EC3V 0BG. AXA Health Limited is authorised and regulated by the Financial Conduct Authority. AXA PPP healthcare Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Services purchased in addition to your insurance cover are not regulated either by the Financial Conduct Authority or the Prudential Regulation Authority. Write to us at: AXA Health, International House, Forest Road, Tunbridge Wells, Kent TN2 5FE. We may record and/or monitor calls for quality assurance, training and as a record of our conversation. For information about AXA Health, visit [axahealth.co.uk/aboutaxahealth](https://axahealth.co.uk/aboutaxahealth). PB111875a/06.24

# Organisations will need a proactive approach to adapt

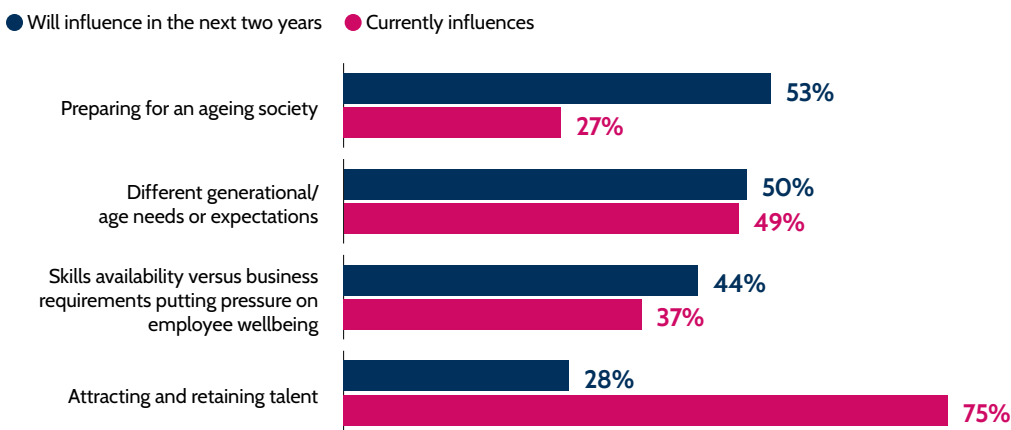


Every generation will feel the impact of an ageing population, meaning that employers must tailor wellbeing support across the breadth of their workforce

Changing age demographics constitute one of the most significant external influences on wellbeing strategies, affecting both benefits usage and the benefits needed. Proactive employers will be better placed to manage costs. At the same time, younger workers have very different wellbeing needs, especially mental health.

The ageing society has implications for all age groups. Carers will need understanding from their employers. REBA's *Longer Working Lives: The Future of People Strategies* report found that 52% of employers either already offer paid time off for caring, or intend to introduce this in the next two years.

**Figure 16**  
The age demographic factors employers expect to influence wellbeing strategies



## BIG SHIFT

# +196%

More benefit strategies are being influenced by generational needs

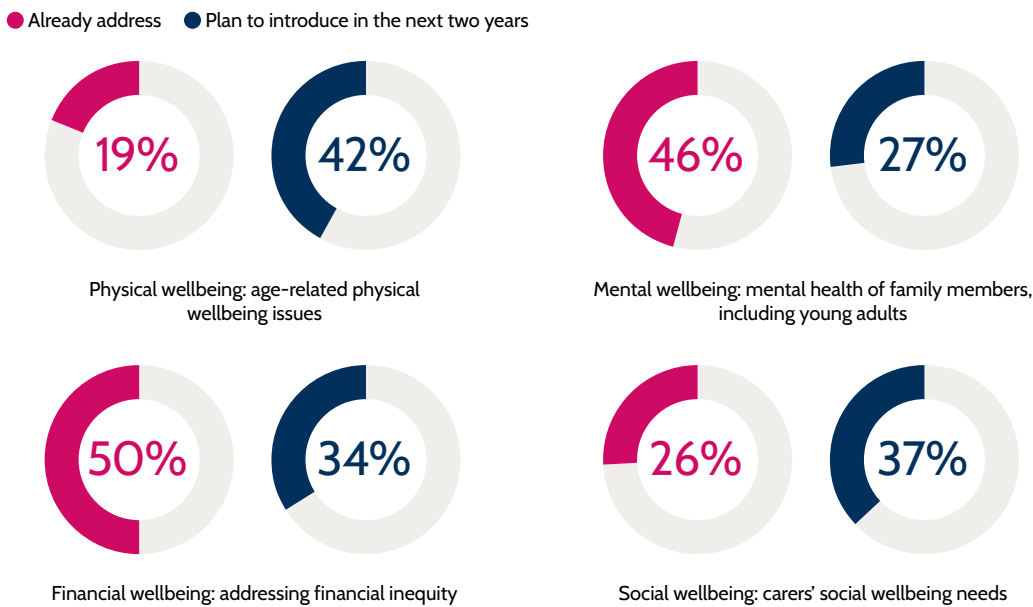
27% of respondents are currently preparing for an ageing society within their wellbeing benefits and strategy, rising to 53% in the next two years.

## Employers are taking age-related actions across all four pillars of wellbeing

Organisations are addressing age-related issues in every facet of wellbeing, as well as broader HR strategies. REBA's *Longer Working Lives: The Future of People Strategies* research found that 60% of employers already or plan to offer sabbaticals or long leave, and 56% have explored extended employment and delayed retirement. They are already factoring age-related issues in their physical wellbeing themes and benefits strategies, including menopause support (see page 26).

Financial inequality is another area employers are addressing. Estimates of the size of the gender pensions gap vary, but most agree that women's pension savings are 35% to 40% lower than those of men at retirement. Half of respondents already explore pension savings gaps, and a further 34% plan to in the next two years.

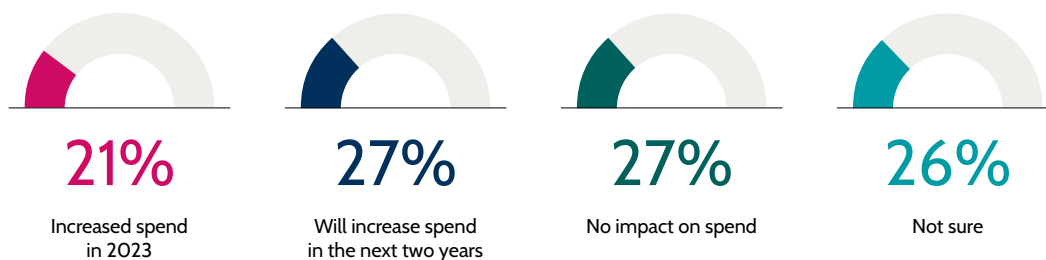
**Figure 17**  
Age-related factors that are influencing physical, mental, financial and social wellbeing offerings



## Employers are still adding up the cost of an ageing workforce

Although 80% of employers are preparing for an ageing workforce, less than half know how this will affect future benefits spend. Anticipating costs enables wellbeing professionals to open up conversations with brokers and benefits providers to actively manage protection benefits and plan for future needs. Nearly half (48%) of all respondents are seeing spend rise owing to increased claims and benefits usage among older workers.

**Figure 18**  
The impact of increased claims or benefits usage among older workers on spend



But predicting the costs of an ageing workforce is only part of the balancing act. For younger workers, one of the biggest challenges will be preparing sufficiently for longer lives, both in terms of work and health. That will mean thinking about protection benefits and financial wellbeing, such as pension savings, for the long term.

## Employers are broadening support for working carers

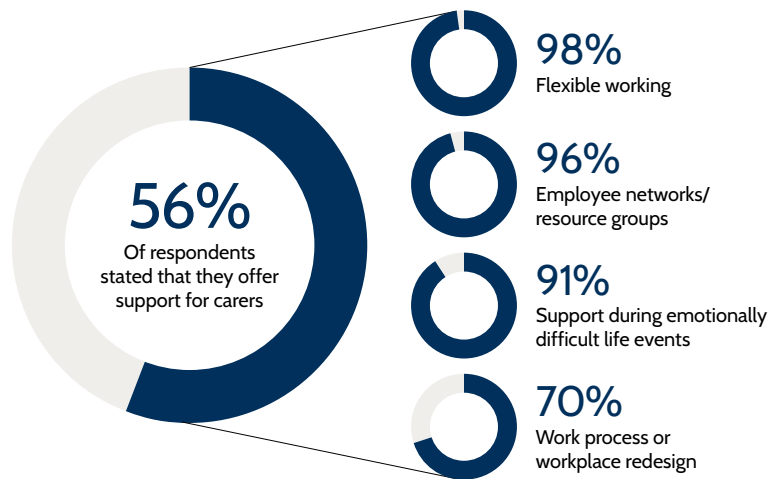
From weighing up childcare costs to balancing time demands, caring roles affect wellbeing across many generations. With an ageing workforce, unprecedented levels of workers will be caring for older dependants. REBA's *Financial Wellbeing Research 2023* found that 65% of employers either already or plan to offer targeted financial support for working parents and other carers in the next two years.

With an ageing society comes an increase in caring responsibilities for many demographics, including childcare, eldercare – or both simultaneously. REBA's *Employee Wellbeing Research 2023* showed that 81% of employers either already or planned to include carers' needs as part of social wellbeing policies. This year, that commitment continues, and employers are delving deeper into the specific types of support that carers might need.

**Figure 19**  
The themes employers are addressing in wellbeing strategies to support working carers



**Figure 20**  
Proportion of employers offering or planning initiatives that could benefit working carers

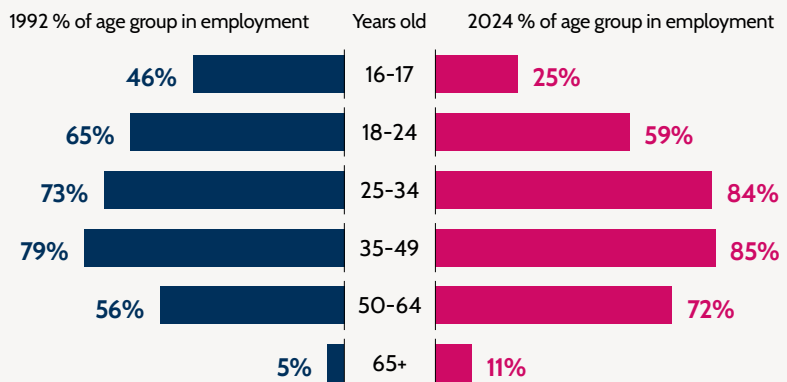


### How is society and the workforce ageing?

In 2011, Office for National Statistics (ONS) figures showed that 16.4% of the population in England and Wales was aged 65 or over. In the *Census 2021*, 18.6% of the total population is this age – equating to over 11 million people. The changing age structure of the population is reflected in the rise in the average median age from 39 in 2011 to 40 in 2021.

More than 1.4 million people aged 65 and over are in employment. Latest ONS figures show the breakdown of age groups in the workforce:

#### 1992 versus 2024 percentage employment levels by age group





# An ageing population and rise in major health conditions will challenge employers



**Asli Atay**

Policy adviser  
The Work Foundation  
Lancaster University  
Management School



**Employers must move beyond supplementary health and workplace policies**

## Organisations must consider security and job design if they are to support and retain older workers

The UK has not only an ageing workforce but also an unwell one. By the Health Foundation's estimate, [9.1 million people in England](#) will be living with a major health condition by 2040. This is already having significant implications for the current workforce, with [2.74 million people economically inactive owing to ill health](#), according to the Office for National Statistics. This should cause alarm bells for employers.

To retain older workers with health conditions in the workforce and adequately support them, employers must move beyond supplementary health and workplace policies, and consider issues like contractual security and comprehensive job design from recruitment to exit.

### Decent pay

While [more than half of organisations have a wellbeing strategy](#), decent pay and contractual security are often overlooked by employers when responding to health and wellbeing needs at work. This is particularly worrying as The Work Foundation's research, [The UK Insecure Work Index 2024](#), found 6.8 million workers in severely insecure jobs in the UK.

These are low-paid, temporary and precarious jobs. Since our last report in 2022, this has risen by 600,000 people, owing to a gradual return to a pre-Covid 19 labour market, with the rates of employment and unemployment stabilising, and people moving back into insecure jobs. Unless substantive action is taken, the number of people in low-paid and insecure work is likely to continue to rise and more workers will remain caught in the cost-of-living squeeze.

### Health toll

Approximately one in three workers in such positions [fear losing their jobs within the next 12 months](#), and chronic job insecurity, as we know, can take a heavy toll on individuals' health and wellbeing over time. Therefore, when designing a health and wellbeing policy, organisations should consider how they can improve the predictability and security of jobs they offer.

Flexible working hours, good pay and the option to work from home are [primary factors in retaining older workers](#). Employers should also consider how to financially support their employees and use occupational health for comprehensive rehabilitation. Managers should be equipped to maintain communication and support employees who are on sick leave to ensure they can come back if they want to.

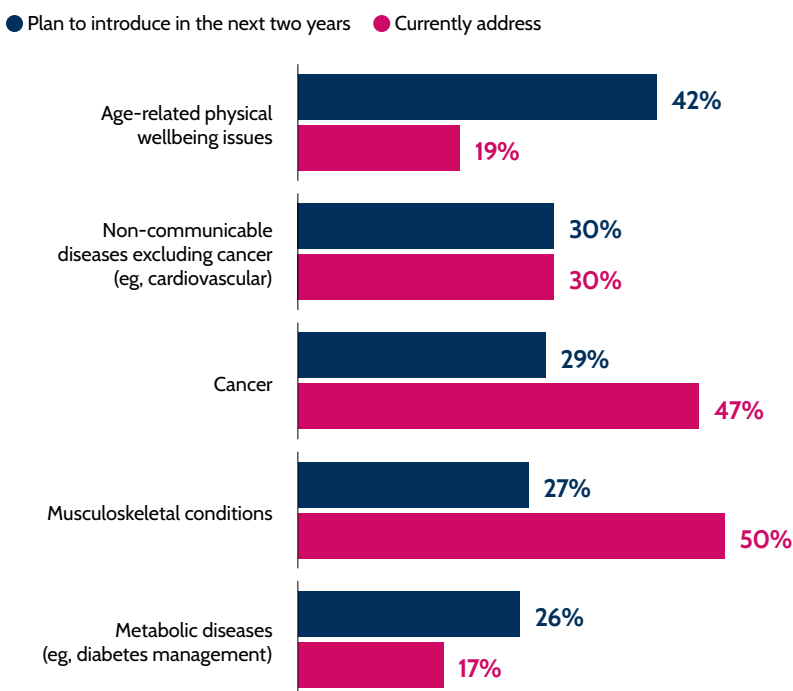
While many employers recognise the importance of investing in health and wellbeing policies, support often varies by sector and organisation size. Addressing the health and wellbeing needs of an ageing workforce requires support beyond standard policies.

## Age-related physical illness is under-supported

There is considerable evidence that an ageing population correlates to an increase in diagnoses of [cardiovascular diseases](#) (The Lancet, 2021), [cancer](#) (National Library of Medicine, 2021), [diabetes](#) (Science Direct, 2020) and [musculoskeletal conditions](#) (World Health Organization, 2022). Yet, many businesses still don't plan to address these key risks.

This echoes trends that REBA is seeing among employers. During the past few years, physical health and wellbeing has not been front and centre of many employers' wellbeing plans. However, building resilience, promoting and preventing physical ill-health will help address the future challenges of an ageing workforce.

**Figure 21**  
Age-related physical wellbeing themes employers address, or plan to address



More than [one-third \(36%\)](#) of the working-age population have at least one long-term health condition, according to ONS figures, and this is set to continue rising. [The Health Foundation's REAL Centre](#) finds that 0.5 million more working-age people will be living with major illness by 2030, and it's not just older generations causing this increase – younger people's mental health is also having an impact (see column, right).

### UK carers in numbers

The most recent ONS census, from 2021, found there were approximately [4.7 million unpaid carers in England and 310,000 in Wales](#).

Of those, two million are employees and 445,000 are self-employed.

According to CarersUK's [Carers' Employment Rights Today, Tomorrow and in the Future report](#) (2023), together, more than 400,000 people in paid employment are also providing over 50 hours of care per week.

Being a carer can have a negative effect on the carer's own health, and the proportion of people assessing themselves as 'not in good health' is rising in line with the number of hours of caring they provide, according to [ONS analysis on the 2021 Census](#).

## Generation Z and mental health

In contrast to older generations, who are more susceptible to physical chronic illnesses, younger employees (Generation Z, for example, are now 12-27 years old) are more likely to experience a common mental disorder (CMD), such as depression or anxiety, than any other age group – a complete reversal from two decades ago, when they were least likely to.

Figures from the ONS revealed that between 2019 and 2022 the largest overall increase in type of long-term sickness among those aged 16 to 34 years was for mental illness, which rose by around 20,000 (a 24% increase).

The Resolution Foundation's [We've Only Just Begun](#) report (2024) into mental health and young people also found that:

- 34% of young people aged 18-24 reported symptoms of conditions like depression, anxiety or bipolar disorder in 2021-2022, up from one in four (24%) in 2000
- Young people with mental health problems are more likely to be out of work
- The share of young full-time students at universities with a CMD has increased faster than working young people, by 37% compared with 15%.

This has particular significance for employee wellbeing in:

- Improved support from line managers: the Resolution Foundation recommends making better management practices and mental health training a priority
- Mental health support for families, including children and young adults
- A focus on the transition from university into the workplace as part of graduate recruitment, with support for CMDs.

# Matching increasing life expectancy with health and wellbeing benefits at Ericsson



**Katy Dickie**

Global wellbeing manager  
Ericsson



**Our programmes aim to be fun and engaging – a nudge towards behaviour change**

## A focus on prevention encourages people to think about how current decisions could influence later quality of life

I sit within the group health, safety and wellbeing team at Ericsson. We work with the group people total rewards team to ensure we are moving towards levelling up the health and wellbeing offering across the 116 countries in which we are based. We have a wellbeing strategy in place and a wellbeing roadmap, with priorities including mental health, musculoskeletal health, non-communicable diseases including cancer and gastrointestinal conditions (which is coming out strongly in our claims), and neurodiversity.

This year, we're also focusing on longevity by running campaigns on the impact that an increase in life expectancy will have on our lives. We're looking at how financial wellbeing affects certain generations, getting younger employees to think about retirement targets.

### Healthy habits

This includes a focus on prevention and encouraging people to think about the sorts of decisions they make now and how these might influence their quality of life later. In 2023, we released some training on musculoskeletal health, and this year we will run a campaign about how good musculoskeletal health habits now can contribute to better mobility and mental health later in life.

Awareness has always been a big part of the experience we aim to create for wellbeing. We do that by giving people the tools to access relevant information – running global learning and development programmes, webinars and a dedicated sharepoint. Our musculoskeletal learning package is recommended training, and 43% of employees globally have completed it.

To engage people to think about their own wellbeing, our learning programmes are not too didactic but aim to be fun and engaging – a nudge towards behaviour change.

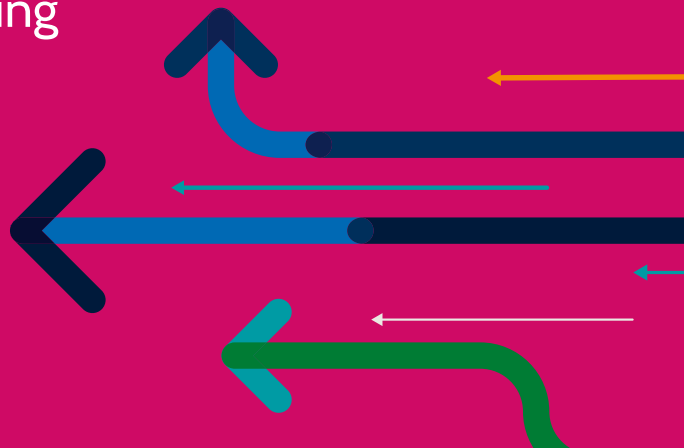
### Lived experiences

We also use relatable case studies to connect people across our workforce. We have been fortunate that a number of people have shared their lived experiences in global panel discussions, webinars and in short videos connected to cancer or mental health. Discussions around lived experiences are really powerful. One of the aims of the discussion about cancer was to raise awareness of early intervention, and the importance of attending routine screenings, so that cancers are picked up early when they are more treatable.

We also provide two-hour training sessions on mental health and wellbeing to leaders and anyone with an influence on mental health and wellbeing, such as employee health and safety subject-matter experts, people business partners and wellbeing champions. The training covers the factors that influence mental health, how we can create an environment where people's mental health can flourish, and how we can have a timely, empathetic conversation if our employees show signs of distress.

What we've seen over the past five years is that the mental health and wellbeing of our employees is critical to our business continuity. The world has entered a period of multiple crises. There is this understanding that leaders and organisations need to provide wellbeing support so they can rapidly respond to situations, have the skills to spot a decline in wellbeing across the organisation and talk in terms of prevention.

# The link between wellbeing and key business goals

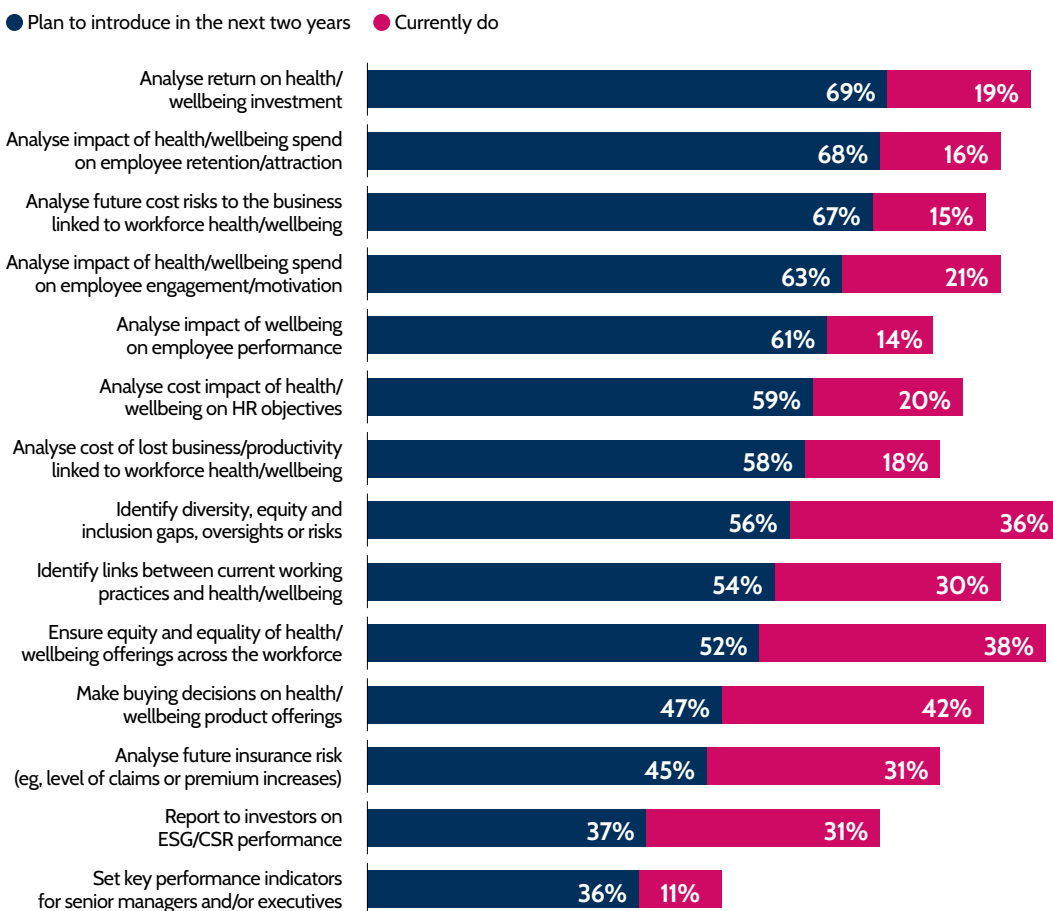


## Employers plan to expand the range of health and wellbeing information they collect to influence strategy

Data is becoming a major driver of wellbeing benefits decisions. The outcome of wellbeing activities – shown in data from healthcare product providers and HR data on absence patterns, for instance – is influencing strategy.

During the next two years, employers expect to incorporate the wellbeing data they collect into a much wider range of business uses. Areas such as the link between wellbeing and business risk, retention, attraction and employee performance are set for the biggest growth (see page 30).

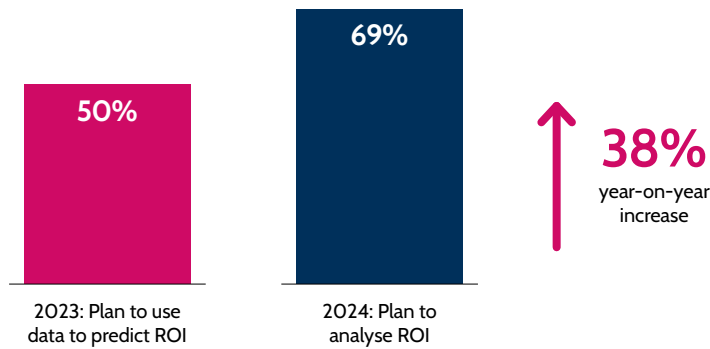
**Figure 22**  
How use of collected wellbeing data will change over the next two years



### Proving return on investment remains critical

The need for robust data to justify investment in wellbeing benefits has never been greater. Competing investment priorities from across organisations, benefits cost pressures and rising medical trend rates are affecting wellbeing benefits spend (see page 12), while ageing demographics are increasing benefits utilisation, and recruitment pressures are driving employers to offer more equitable insurance benefits.

**Figure 23**  
Proportion of employers using data to prove return on investment (ROI) in 2023 vs 2024



### Proactive risk management is set to rise

Although employers appear to have a good grasp on the cost implications of inflation and rising usage for wellbeing benefits, the findings on page 30 show that employers may not yet be connecting this information with broader HR and business strategy.

**Figure 24**  
Use of data to predict future insurance risk:  
*Employee Wellbeing Research 2023 vs Employee Wellbeing Research 2024*



Although the number of employers using data to predict future insurance risk is still low at less than a third, employers have plans to address this, giving them the opportunity to be more proactive both at predicting future costs and actively managing healthcare plans in the future.

BIG SHIFT

# +126%

**Average increase in employers planning to use wellbeing data**

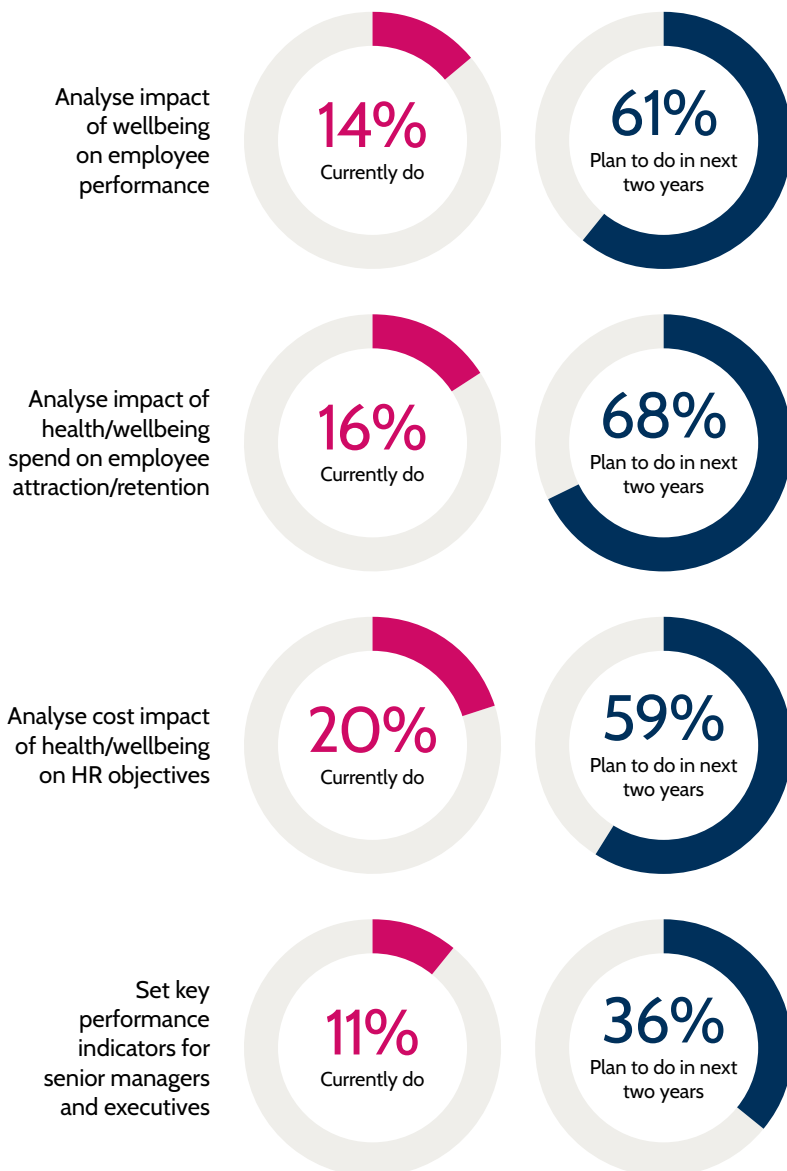
Currently, an average 24% of respondents use wellbeing data to inform their strategy (see page 28). In the next two years, 55% plan to do so – an 126% increase.

## Connecting wellbeing with wider business goals

This year's findings show that employers want to bring wellbeing data closer to other sources of corporate analysis. Doing so would raise the profile of wellbeing as a business objective and show how it links to wider organisational aims, such as improving productivity and meeting HR objectives.

Figure 25

### Top four ways employers support wider corporate goals through wellbeing data



There is also a slow-burning trend towards setting wellbeing-related key performance indicators for senior managers and executives.

This echoes employers' expectation of their growing responsibility for employee wellbeing, discussed in chapter one. By explicitly setting targets and measuring senior managers' performance on employee wellbeing, this should encourage more accountability and awareness – assuming that new expectations are also backed up by training and other support.

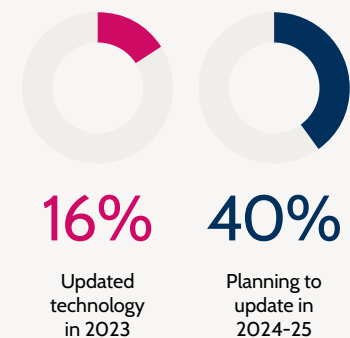
## Better data needs better benefits technology

Respondents' ambitions to improve the range of data they collect and their analysis of it echoes wider trends that REBA is seeing around improved benefits technology.

REBA's *Benefits Design Research 2024* also revealed that nearly a third (30%) of organisations are committed to introducing or updating their benefits technology in 2024-25.

As well as improving the employee experience, wider use of technology will support employers in some key data areas, such as showing the value of benefits to employees, as well as predicting future risks and needs.

### Proportion of employers increasing spend on benefits technology



Source: REBA's *Benefits Design Research 2024*

## How employers analyse benefits platform data

REBA's *Data and Technology Research 2023* found that manual data-processing is holding back employers' ability to make strategic decisions across all benefits areas.

Most employers (76%) are heavily reliant on spreadsheets, requiring internal resources to analyse the data effectively. The research also found that employers do not have the skills to draw strategic insight from analytics. Improving analytical skills is one way that employers can better use their wellbeing data to inform their strategy and benefits.

# How data is driving strategy at Lloyds Banking Group



**Emma Stacey**

Health and wellbeing lead  
Lloyds Banking Group



Data is core for us in providing bespoke wellbeing for specific areas of our business

## Demonstrating the commercial benefits of wellbeing and the return on investment

Most banking groups are changing to be more digitally relevant and grow their businesses. There is probably more change now than we've seen since the 2008 financial crash. But it's a very different change. Back then, it was about being risk-averse and rebuilding societal trust in financial services. Now, it's about diversifying and growing.

Since we emerged from the pandemic, we have taken a step back and looked at how we deliver wellbeing support to our colleagues and whether that is fit for the business, and how we align our health and wellbeing strategy to the needs of the business. Lloyds Banking Group is in the middle of a significant strategic change programme.

We've taken great care to align our wellbeing strategy to that. Now that we're in the phase where the changes we have planned are starting to land, we are revisiting our wellbeing strategy to support colleagues with the effects of those changes. DEI strategy, artificial intelligence strategy – these are all changing fast and it's an exciting time.

Data is one of the main drivers of our strategy, and understanding different data points is key. We use our survey results, HR data and electronic data interchange (EDI) records, alongside external data, to formulate priorities as we pursue our strategies. For me, data is a key lever to almost commercialise the benefits programme. I need to articulate to the business the benefits of levelling up our wellbeing support.

Our data has also told us that a massive proportion of our workforce is over the age of 50. We know we need to support our colleagues as they prepare for those later stages of their careers. There is an awful lot for the organisation to gain from capturing the skills of older members of the workforce, too.

### Individual needs

Data is core for us in providing bespoke wellbeing for specific areas of our business. We're looking at preventative healthcare, but I also need to be able to demonstrate to the business the commercial benefits and the return on our investment. We need to be able to meet the individual needs of different groups within the organisation.

Someone working in a head office role will have very different wellbeing needs from someone facing customers each day, who may be more exposed to germs and have a higher absence rate. They also potentially face difficult conversations with vulnerable customers, which could have an impact on their mental health needs.

We run week-long wellbeing festivals at different locations, with kiosks allowing colleagues to self-assess and set themselves targets. These also provide the opportunity to gather data – to understand engagement levels, our return and whether or not there are any tangible differences off the back of it.

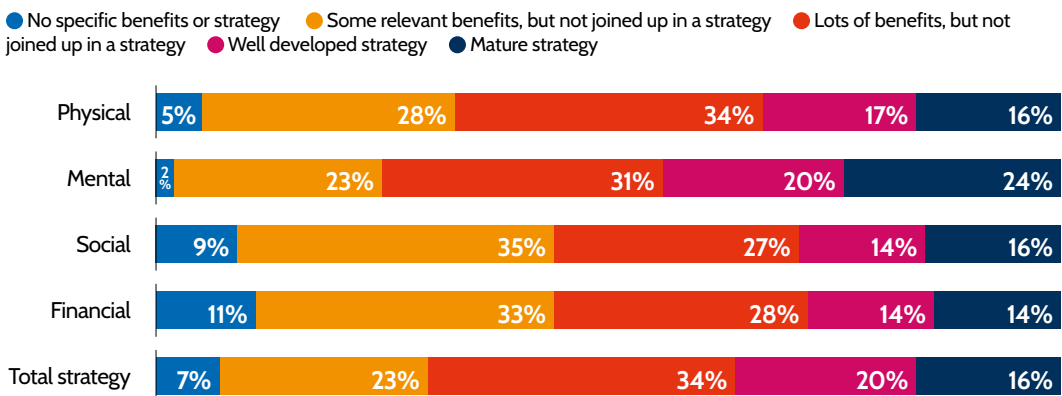
# Employers must develop an overarching strategy



## Wellbeing benefits are wide-ranging but not joined up in a strategy

The previous chapters show how workplace wellbeing is changing, both in terms of employers' responsibility for wellbeing, and closer integration between wellbeing and other aspects of business, such as DEI strategies. But, at a benefits level, the major issues of recent years, such as Covid-19 and the cost-of-living crisis, have required immediate, targeted responses to support employees. The potential outcome is that wellbeing programmes provide a wide range of benefits and support, but that these are not joined up into a coherent strategy.

**Figure 26**  
How well various pillars are supported by employers



Across all pillars, more than 50% of respondents do not have a joined-up strategy. This position has changed little. For instance, in 2021, 58% of respondents stated that they had relevant or lots of benefits but that they were not joined up in a strategy; in 2024, this figure had fallen by only 1%. As we see in the following pages, employers are implementing new benefits. However, connecting these within a wider wellbeing strategy is not always a priority.

## Larger organisations more likely to have mature strategies

Within each wellbeing pillar, levels of maturity depend on organisational size. The mental health pillar is the most developed across organisations of all sizes, reflecting greater focus on mental health society-wide, plus targeted support during Covid-19 and the cost-of-living crisis.

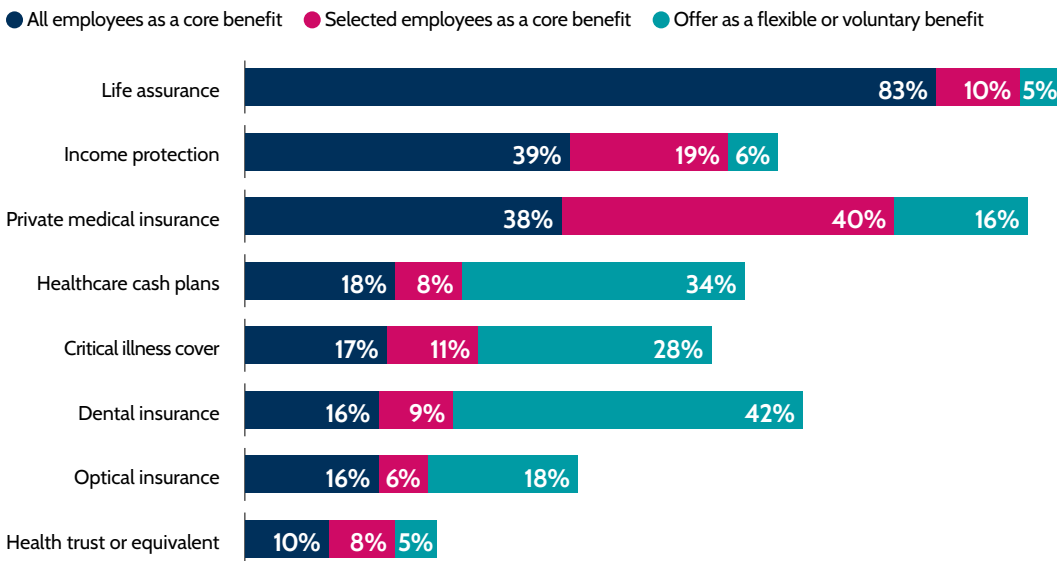
Looking at total wellbeing strategies, larger organisations are more likely to have a mature strategy aligned to corporate culture. A fifth (20%) of organisations with 5,001-10,000 employees have a mature strategy, compared with 11% of those with 1,001-2,500. The benefits of implementing a joined-up health and wellbeing strategy are numerous, from creating better informed priorities and decision-making, through to improved stakeholder management.



## Health insurance, protection and risk are core benefits

Creating equitable approaches to wellbeing relies on health insurance, protection and risk benefits. Covid-19 showed that employees of all grades and roles aid business stability, and losing them to ill health hits profitability. After life assurance, PMI is the most widely offered benefit, supporting trends suggesting that employers will play a greater role in wellbeing, partly in response to long NHS waiting lists. In total, 94% of employers make PMI available to some or all employees, or as a flexible/voluntary benefit. More than half (58%) of those who offer PMI also offer a healthcare cash plan, suggesting a recognition and value of fast access to treatment and support being a priority.

**Figure 27**  
The health insurance, benefits and financing options offered by employers



EXPERT VIEW

### Organisations should do more to help employees remain in work



**Dr Zofia Bajorek**

Senior research fellow  
Institute for Employment Studies

#### Occupational health can identify causes of workplace ill-health and recommend tailored adjustments

In the past decade, there has been a proliferation of research highlighting that good employee health is important for business, the individual and society. However, recent ONS statistics on [sickness absence](#) and the [rise in those economically inactive](#) suggest that employers need to do more to provide positive organisational wellbeing cultures and implement wellbeing practices to help employees remain in work. Many workplace wellbeing practices are reactive, signposting employees to services once 'crisis point' has been reached. This is where occupational health can make a big difference. It can be used to identify causes of workplace ill-health, and professional occupational therapists can recommend tailored workplace adjustments to support people to remain healthy.

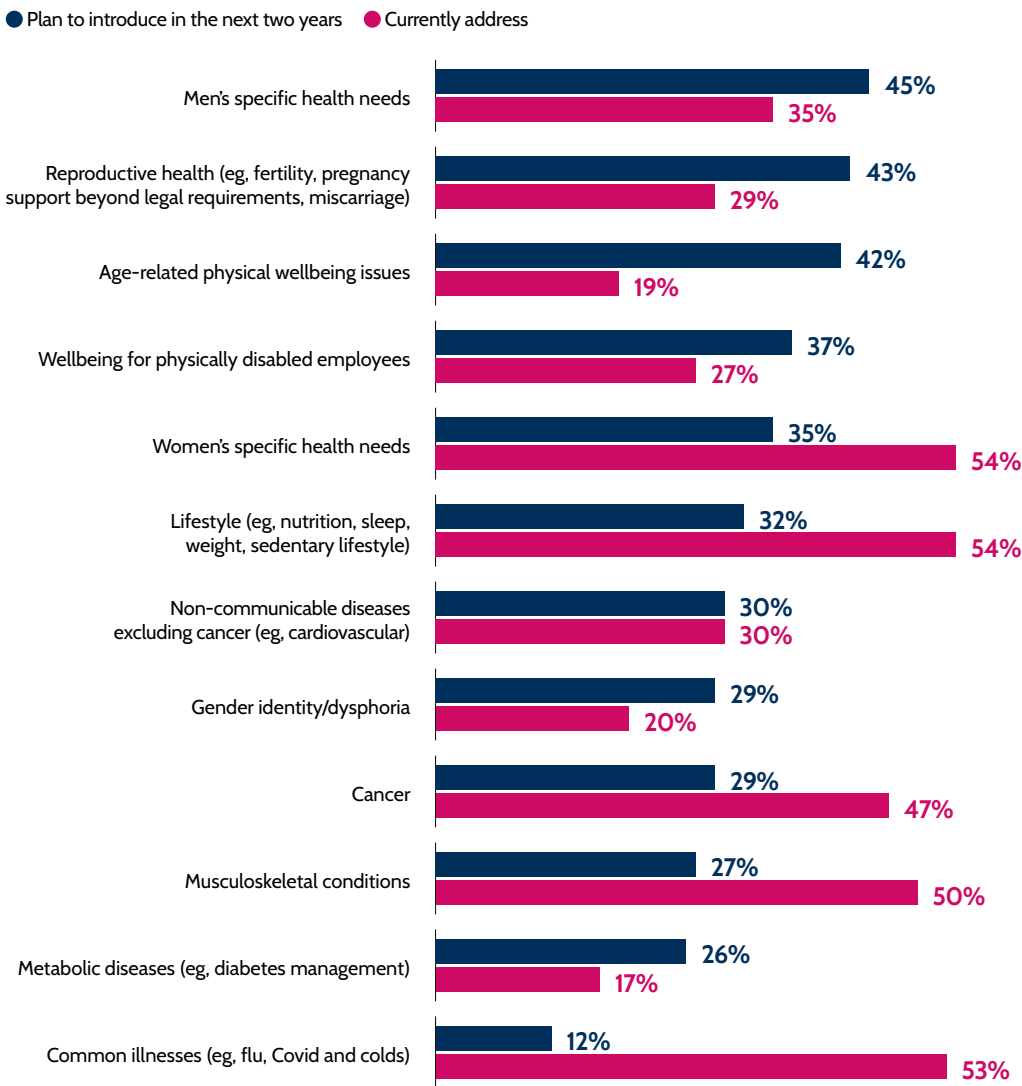
#### Early intervention

However, only 45% of workers in Britain have access to some form of occupational health, and, with an estimated 1.8 million employees reporting work-related ill-health, there is still some way to go to help people stay and succeed in work. Early intervention is key. Instead of pulling employees out of a fast-flowing river, the quicker employers can go upstream to understand and prevent what is pushing them in, the better for everyone.

## Physical wellbeing is becoming more inclusive

Employers are taking a more inclusive approach to physical health and wellbeing themes. As we've seen in previous chapters, gender-specific health needs and age-related physical wellbeing issues are key, but there are some blind spots. For example, Diabetes UK estimates that [more than five million people in the UK are living with the condition](#), but metabolic diseases are currently addressed by less than a fifth of employers.

**Figure 28**  
The leading physical wellbeing themes that employers are addressing



### Musculoskeletal conditions remain high on the agenda

Half of employers already include musculoskeletal (MSK) conditions as part of their physical wellbeing strategy, and a further 27% plan to tackle this issue in the next two years.

MSK conditions are the second most common cause of absence for both short and long-term periods of sickness, according to the CIPD's [Health and Wellbeing at Work 2023](#) research. Given the growing prevalence of more sedentary lifestyles and home working – where employees may be

operating in unsuitable environments – this is an issue that employers need to address to prevent future claims and absences.

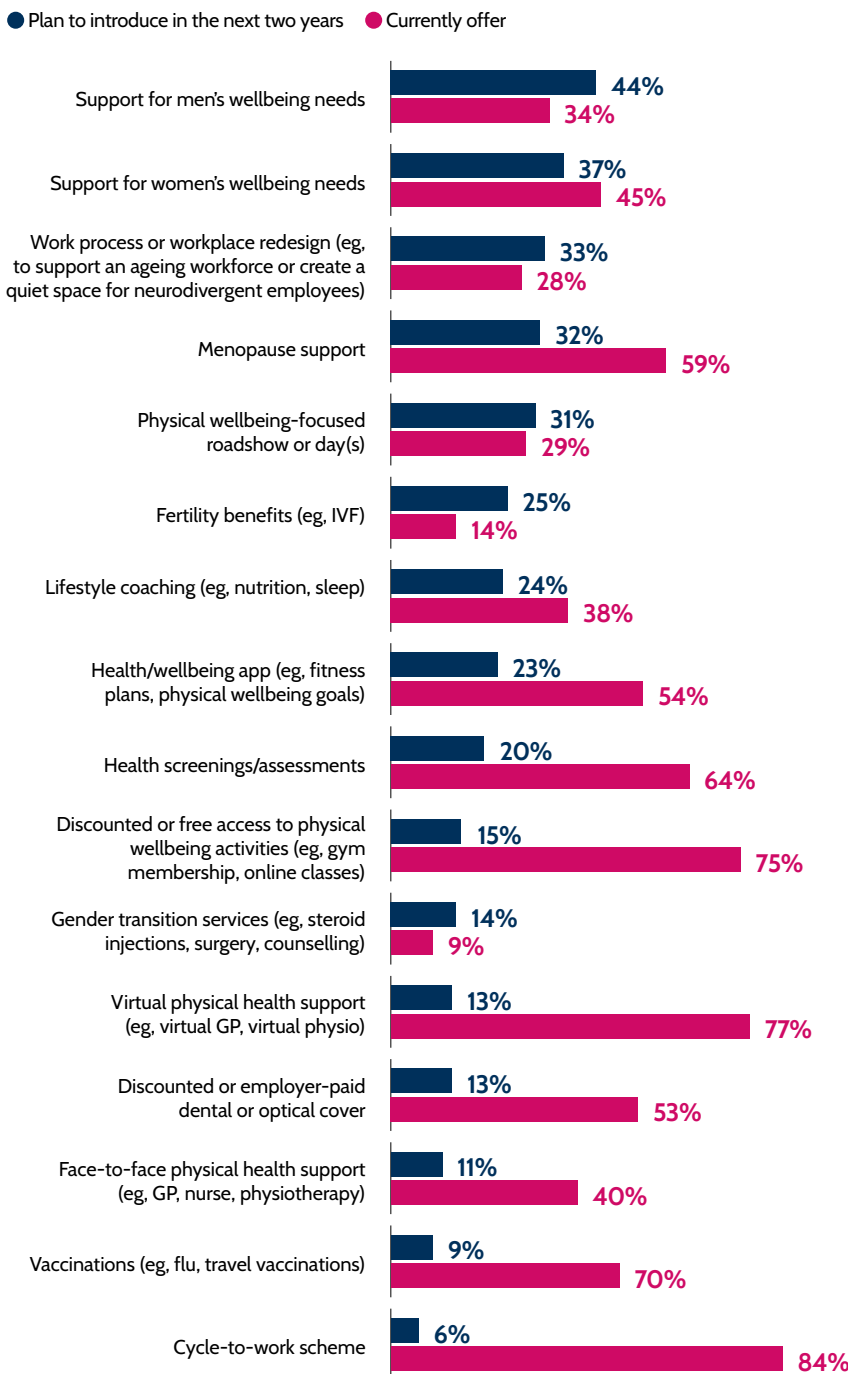
Sedentary lifestyles and physical inactivity in particular contribute not only to MSK conditions but also, as the World Health Organization's [Global Status Report on Physical Activity 2022](#) found, to the development of heart disease, obesity, diabetes and other non-communicable diseases.

## Physical wellbeing trends are led by gender-specific wellbeing

There should be a close correlation between the physical wellbeing themes that employers engage with (see page 34), and the benefits they offer. For the most part, that is the case, although in emerging areas such as reproductive health, there are still gaps.

For example, 29% say they address reproductive health in their physical wellbeing strategies, and 14% offer fertility benefits such as IVF. In the next two years, 43% plan to address reproductive health in their strategies, but only 25% plan to offer benefits.

**Figure 29**  
Physical wellbeing benefits that employers currently, or plan to, offer



## Demand for healthcare support on the rise

The UK's health cover market is growing considerably faster than in the past. Between 2008 and 2019, average annual growth was 1.7%. This figure surged to 6.1% between 2020 and 2022, according to LaingBusson's most recent *Health Cover UK Market Report 19th edition*.

Now 7.3 million people have private medical cover – the highest number since 2008.

Covid-19 may have been a catalyst for the rapid increase in volumes, but the data suggests that challenges in accessing the NHS and long waiting lists have driven increased demand for medical cover since 2018. LaingBusson's analysis of NHS waiting lists shows a relationship between median waiting time and the volume of medical cover subscribers.

The report also finds:

- The latest market valuation is £6.7bn as of the year-end 2022, up £385m on the previous year
- Private medical cover accounts for 80% of total market value (£5.3bn)
- Health cash plans are valued at £461m and dental insurance at £180m.

According to PHIN's *Private Market Update: March 2024*, the top three procedures in private healthcare claims were for cataract surgery, chemotherapy and diagnostic upper GI endoscopy.

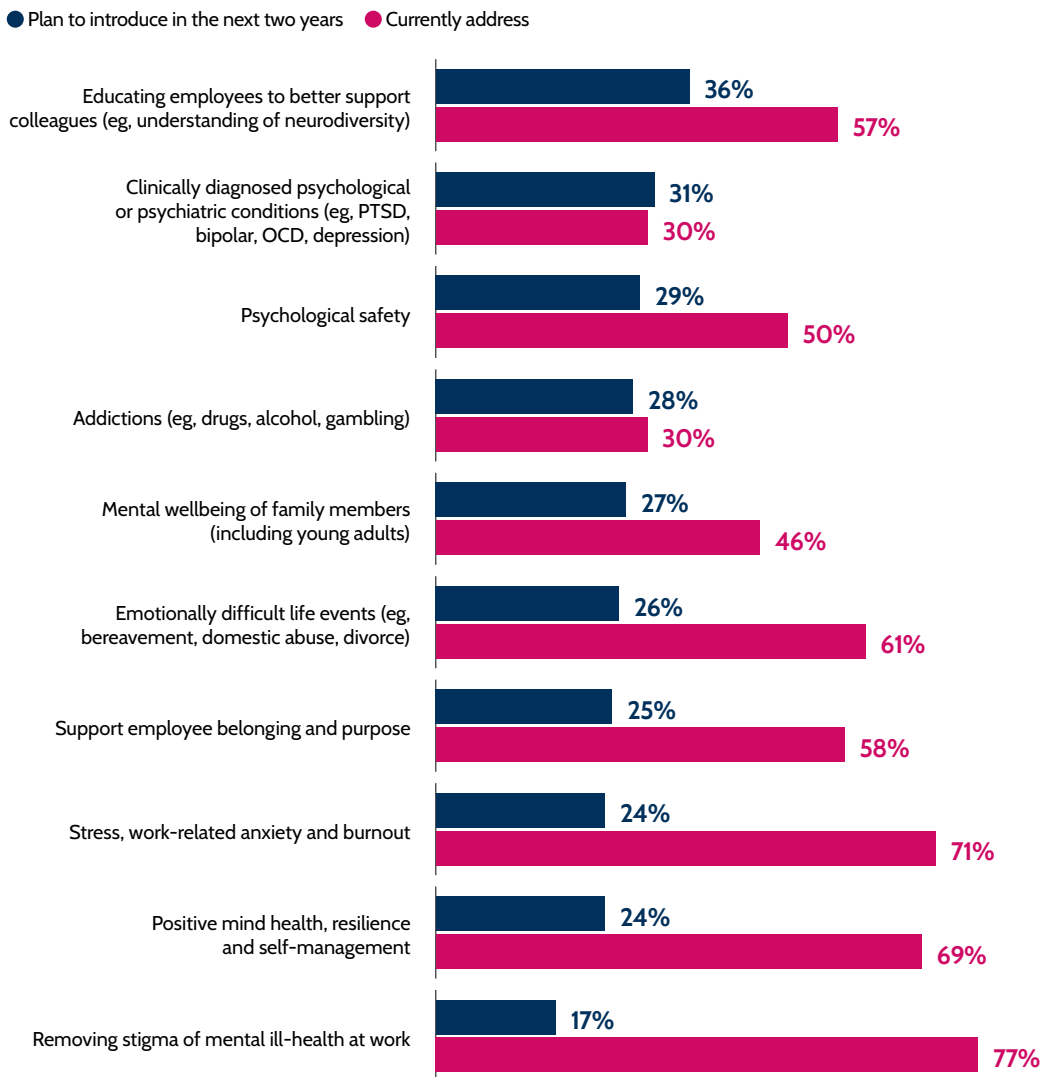
Research by the Association of British Insurers, *Growing Demand – Increased Use of Health and Protection Services in 2022*, also found that of the 1.8 million who accessed healthcare through either health or protection insurance in 2022, 1.3 million (75%) did so through employer-provided schemes.

People accessed services 8.44 million times in 2022, a 56% increase on the previous year.

## Employers are focused on support for work-related mental health concerns

Mental wellbeing continues to be a priority for employers. Work-related themes such as burnout and stress are, or will be, a focus for almost all respondents. Employers are also focused on educating employees to better support colleagues with mental health conditions, reducing the stigma of mental ill-health at work, and helping them build resilience to better manage their own mental wellbeing.

**Figure 30**  
Mental health themes that employers currently, or plan to, address



### Skills to help employees flourish

Axa Health's *Mind Health Workplace Report 2024* identified 10 key skills required to help individuals flourish at work and personally:

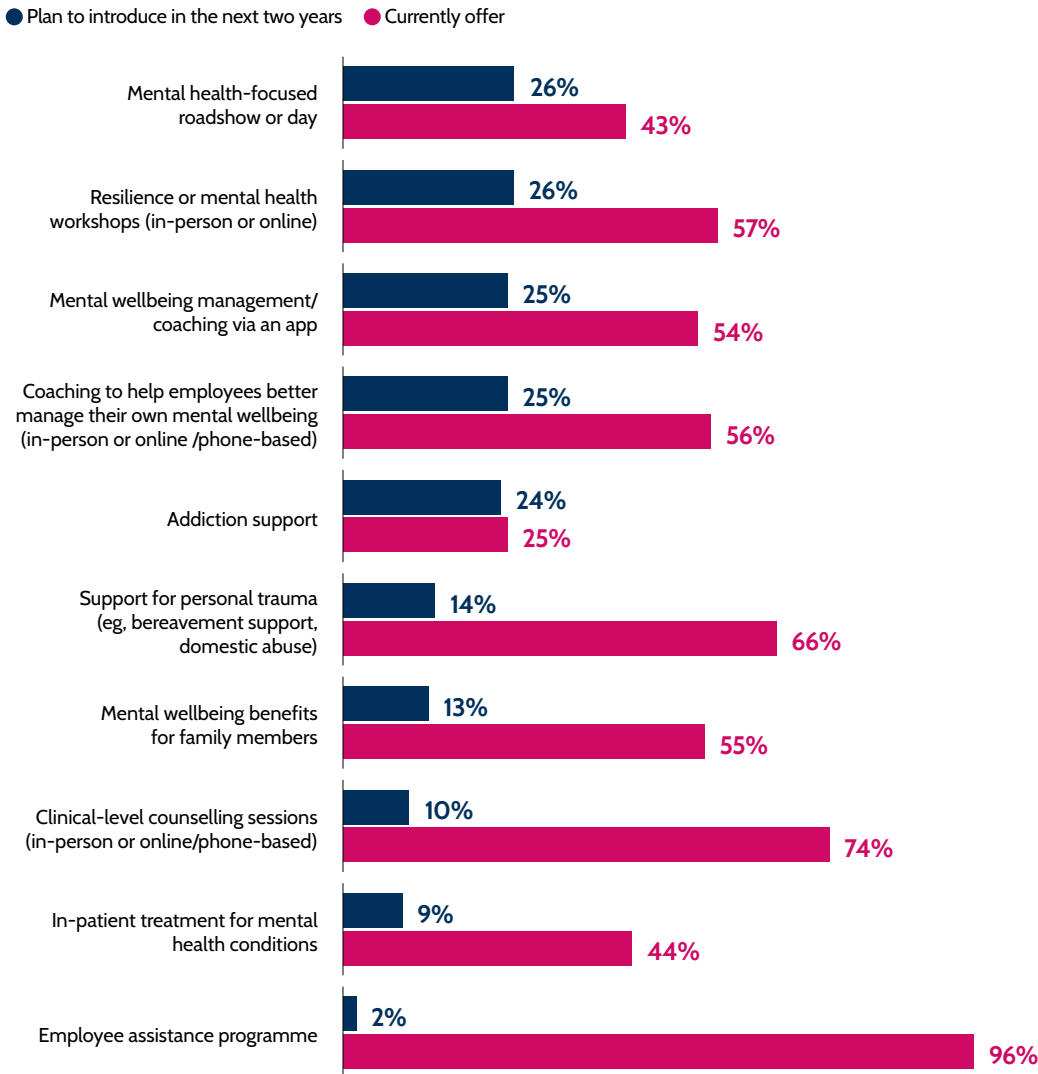
- Emotional intelligence
- Challenge response
- Self-acceptance
- Self-confidence
- Connectedness
- Resilience
- Close relationships
- Pride in achievement
- Physical health behaviours (nutrition, exercise, sleep, smoking, alcohol, 'me-time')
- Meaning and purpose.

People who are flourishing do well across a range of mental wellbeing factors and outcomes. However, the research found that only 23% of UK respondents identified as flourishing.

## Mental wellbeing benefits expand to focus on emerging issues

Employers' mental wellbeing benefits mirror the key themes on page 36, such as support for building personal resilience and coaching to help employees better manage their own mental wellbeing. Addiction support and mental wellbeing coaching are growing areas of mental wellbeing focus.

**Figure 31**  
Mental wellbeing benefits that employers currently, or plan to, offer



### Organisational strategies to support mental health will become more proactive

For several years, good mental health has been central to employers' wellbeing strategies (see page 19). Yet often the focus has been on supporting employees who are experiencing symptoms, and helping to address these through the use of EAP services, counselling sessions or in-patient treatment.

AXA's *Mind Health Workplace Report 2024* reveals that nearly 23% of employees have taken sick leave owing to mental health challenges over the past 12 months, with three out of

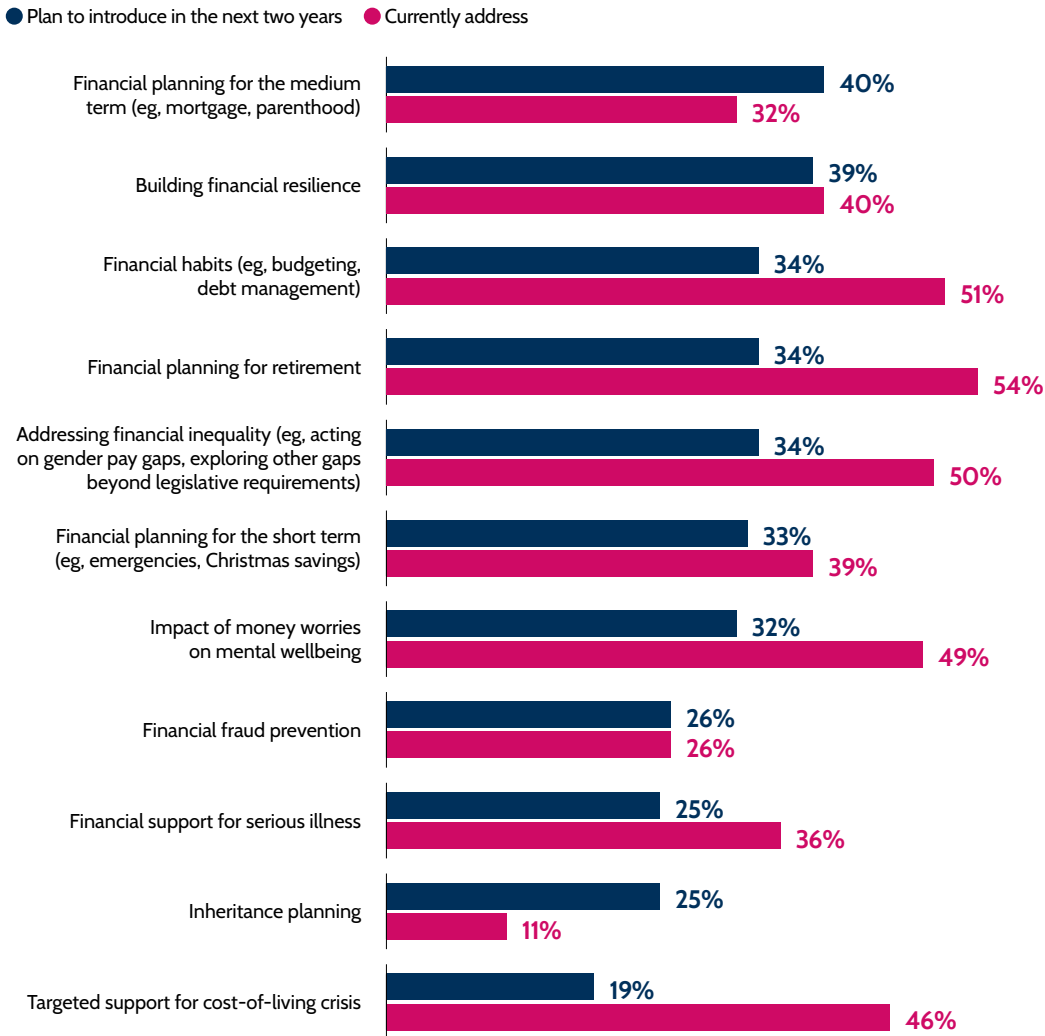
four people experiencing tiredness, trouble sleeping, or stress, because of work.

These findings are reflected in this year's REBA *Employee Wellbeing Research*, with 79% of employers stating that work pressures affecting employee mental wellbeing influence their health and wellbeing strategies. They are continuing to move from a reactive approach to one that encourages employees to build resilience. An increasing number of employers plan to introduce benefits to support mental wellness.

## Financial wellbeing to focus on short- and medium-term themes

Financial wellbeing remains high on employers' agendas. Key areas of growth include supporting employees in the short and medium term – for example, with mortgage planning and creating an emergency safety net.

**Figure 32**  
Financial wellbeing themes that employers address, or plan to address



### Support for neurodivergent colleagues

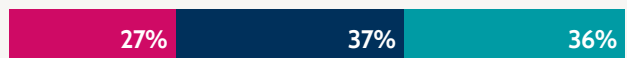
Employers are extending benefits for neurodivergent colleagues, such as access to assessments for autism and ADHD. They are also focusing on wider support at work, which could include introducing quiet working areas or helping all colleagues better understand neurodivergence.

Colleagues with a neurodivergent diagnosis may also live with mental health conditions such as anxiety or depression, making benefits that support mental wellbeing particularly important for this group of employees.

#### Supporting neurodivergence (eg, autism, ADHD)



#### Specific support for neurodivergent employees (eg, assessments)

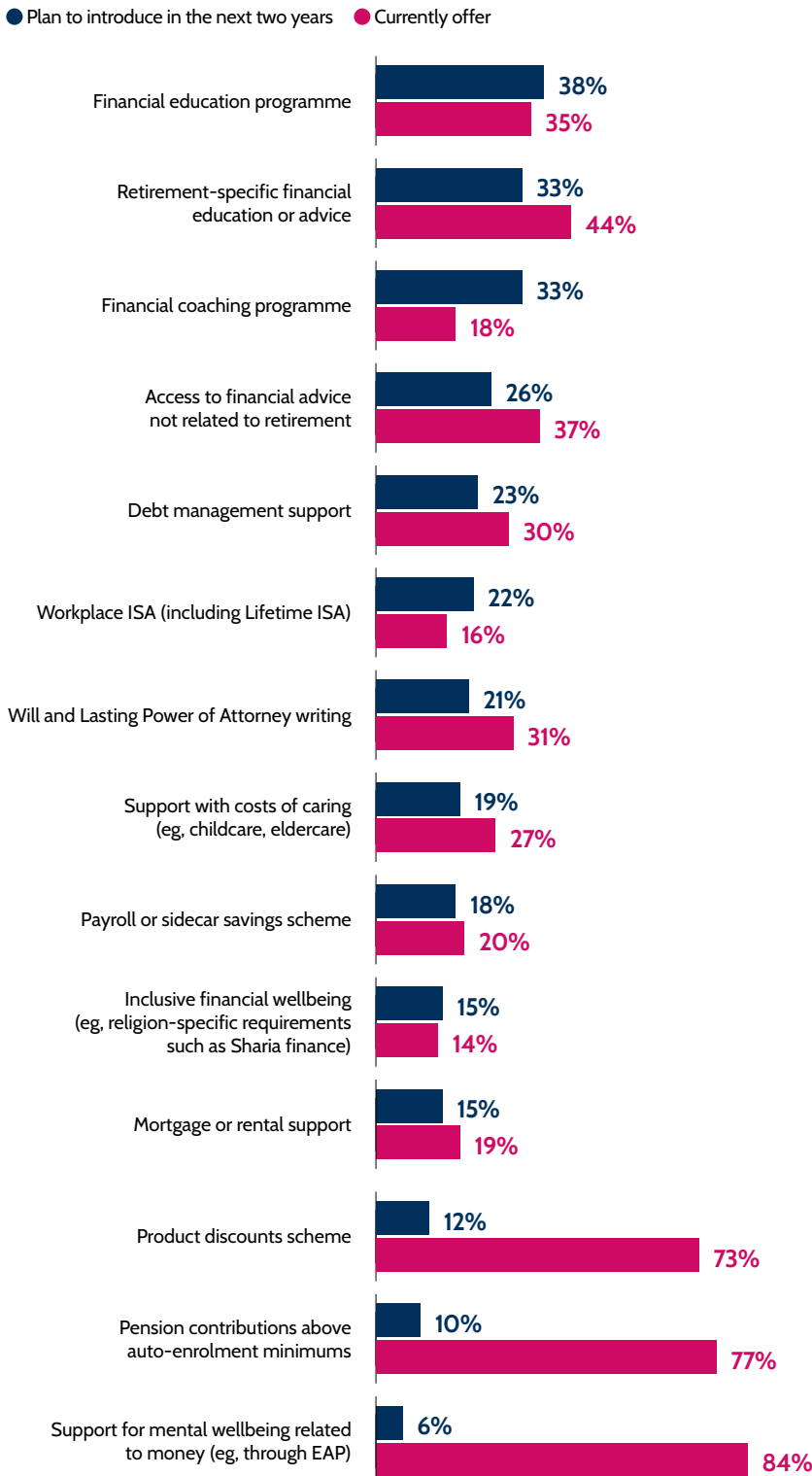


● Currently address ● Plan to introduce in the next two years ● No plans to address

## Benefits lag behind themes in financial wellbeing

Employers are committed to widening the range of themes they address in their financial wellbeing strategies, but benefits have not yet caught up. For example, 51% want to focus on financial habits, but only 35% offer a financial education programme.

**Figure 33**  
Financial wellbeing benefits that employers currently, or plan to, offer



## Improving financial literacy is a key area of focus for employers

Recent economic challenges, such as the cost-of-living crisis and high inflation, have thrown the importance of financial wellbeing into the spotlight. Yet it is not just cost pressures that need consideration.

The spread of digital financial services, the growth of crypto currency and the risk of financial fraud and scams all play into the need for greater financial understanding among employees.

Reflecting these challenges, REBA's *Financial Wellbeing Research 2023* found that 63% of employers viewed a lack of financial literacy as a risk to their workforce, up from 58% in 2022.

This concern is well justified. The *OECD/INFE 2023 International Survey of Adult Financial Literacy* found that, on average, across all 39 participating countries and economies, only 34% of adults reached the minimum target score on financial literacy, defined as scoring at least 70 out of 100 points.

Improving financial literacy is a key area of focus for employers. The top four financial wellbeing themes being addressed by employers in the next two years relate to financial planning, building resilience and improving financial habits (see Figure 33). All are linked to financial literacy.

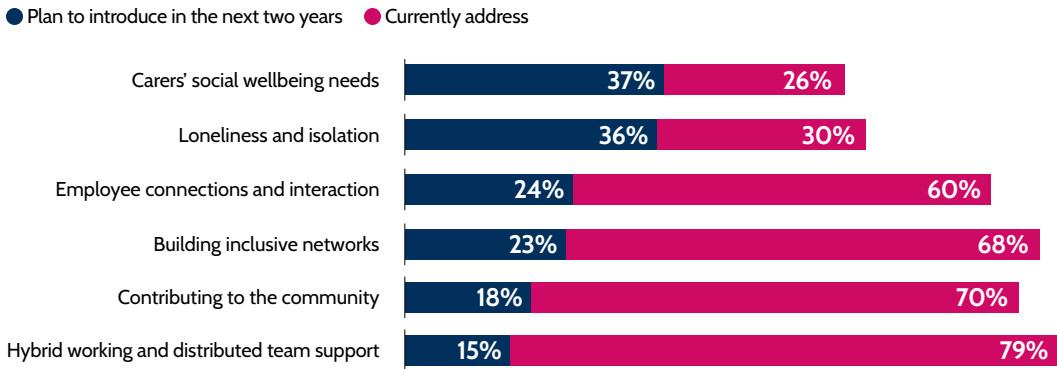
As the OECD/INFE research found, adults who reach the minimum target score on financial literacy have higher levels of financial wellbeing and of financial resilience than adults who scored below the minimum target financial literacy score.

It is clear that good financial literacy equates to good financial wellbeing.

## Loneliness and carers' needs top social wellbeing growth

Alongside the positives of working from home, the longer-term effects for some, such as loneliness and isolation, are becoming more widely understood and addressed by employers. Employees may be struggling remotely, but because they do not see their line manager or colleagues in person, the issues may go unnoticed.

**Figure 34**  
Social wellbeing themes that employers currently, or plan to, address

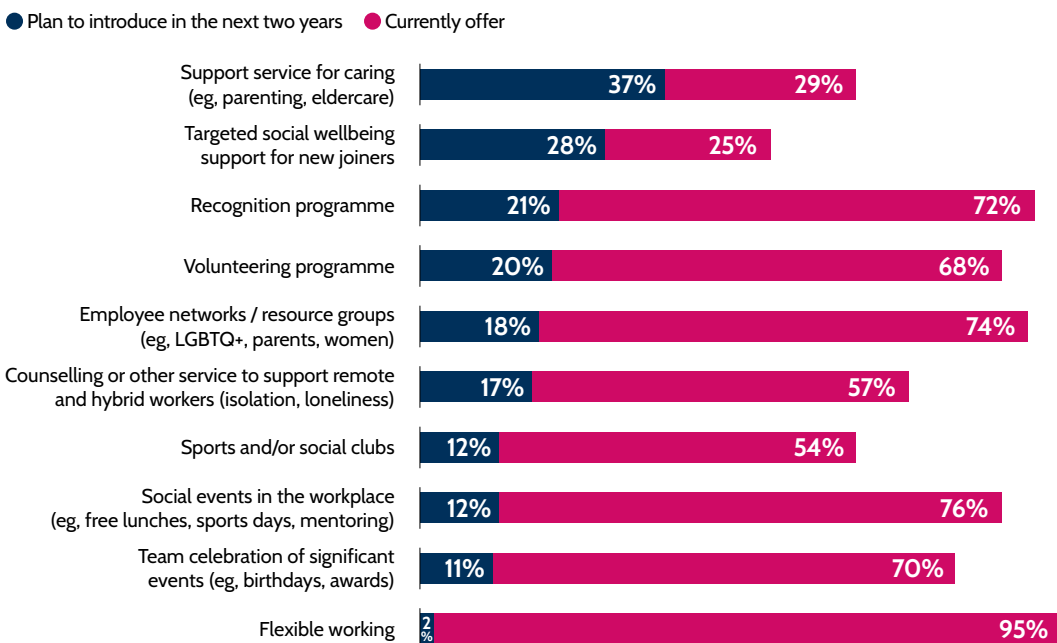


## Employers are introducing caring support as a benefit

Employers want to better support working carers, with 37% planning to add services for this employee group within the next two years.

Retaining talented carers is a priority. REBA's *Longer Working Lives 2024* research found that 64% of organisations have already or are planning to review how they can keep parents and working carers engaged.

**Figure 35**  
Social wellbeing benefits that employers offer, or plan to offer





# Recommended actions

From AXA Health

**1** **No time for complacency in aiding mind health**  
 In AXA's *Mind Health Workplace Report*, the number of people 'languishing' has increased from 26% to 33%. Nearly a third of line managers (29%) have moderate to extremely severe symptoms of depression. And our young workforce are more inclined to quit their jobs as work affects their psychological wellbeing. However, organisations that get support right create a great place to work and reap the rewards of retention and talent attraction. With the right culture, resources and support, we can move towards flourishing mind health.  
[Download AXA Health's Mind Health Workplace Report.](#)

**2** **Meet the very different needs of generations**  
 Half (50%) of employers show different generational/age needs influencing their health strategies in the next two years. In the UK, some 375,000 people discover they have cancer every year. With an ageing workforce, there's every chance your employees or their families will be directly affected. The business imperative is planning – from prioritising prevention to putting support in place and equipping teams to take care of themselves and support those affected by cancer.  
[Read more on supporting cancer in the workplace.](#)

**3** **Address inequalities to support all**  
 AXA Health and the Centre for Economics and Business Research found that neglect of women's health in the workplace costs the UK economy £20.2bn each year. This year's *Employee Wellbeing Research* shows women's health support becoming the norm but reminds us that endometriosis and period health have a significant impact. For personal issues, organisations must create a culture of understanding, so your people know their health issues will be taken seriously and treated with the same level of care as any other condition.  
[Find out more about women's health in the workplace.](#)

**4** **Be there for life's big journeys**  
 From menopause support to fertility, pregnancy and early parenthood, developing your wellbeing strategy through a life-stage lens can support your employees at much-needed periods of their lives. The reality is that more and more people are navigating these health challenges while in employment. Understanding the different life-stage-related wellbeing challenges that are having the most impact on your employees will help to inform and evolve your future strategy.  
[How to introduce fertility, early parenthood and menopause support.](#)

**5** **Support via access to right care, first time**  
 Part of any wellbeing strategy should be an ongoing commitment to supporting health by getting individuals to the care they need, when they need it. The focus for business and providers includes not just provision of policies and benefits – but employee education around them, as well as ensuring fast triage at the point of need for care and treatment. Technology will be an enabler for benefit providers - but this must be guided by a patient-first mindset.  
[How AXA is leveraging technology to put the patient first.](#)

## About AXA Health

We're here to keep your business happy and healthy, and to help your employees bring their best selves to work. Working alongside businesses large and small, our dedicated client team has a deep understanding of what helps your business stay well, and our range of health and wellbeing services support from prevention through to treatment. Together, let's unlock the value of wellbeing for your organisation.

For more information, contact: [wellbeing@axahealth.co.uk](mailto:wellbeing@axahealth.co.uk)

Website: [www.axahealth.co.uk/business](http://www.axahealth.co.uk/business)



# Employers completing REBA's survey

By organisation size, plus sector breakdown

## Respondents by organisation size



### More than 10,000 employees

- Airbus
- AtkinsRéalis
- Babcock
- BT
- Currys
- DHL Supply Chain
- Entain
- Ericsson
- Greencore
- Greene King
- GSK
- Hitachi Astemo Asia
- Illumina
- Inchcape
- IVC Evidensia
- Kier
- Lockton
- Matalan Retail
- McDonald's
- New Look
- Ocado Logistics
- PMI
- Qualcomm
- Sanctuary Group
- Santander
- Sky UK
- Sopra Steria
- Tesco
- Transport for London
- TUI
- University of Manchester
- Whitbread



### 5,001 – 10,000

- Adevinta

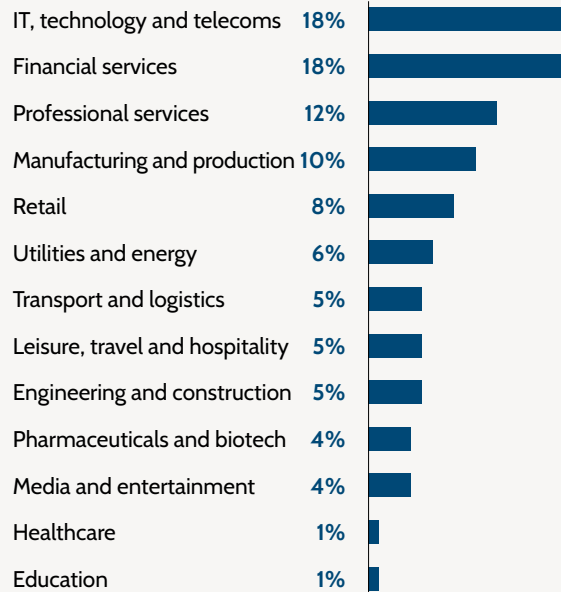
- Anglian Water
- AWE
- Coventry University
- Direct Line Group
- Fujitsu
- Kent County Council
- Markerstudy
- Parkdean Resorts
- RELX
- ScottishPower
- Solent NHS Trust
- The AA
- Three UK
- TSB Bank
- Unilever
- Unipart
- Wickes
- Wolseley UK
- Wood



### 2,501 – 5,000

- Alstom
- Aspris
- BIOMARIN
- dentsu
- DHL eCommerce UK
- Dyson
- Experian
- Finsbury Food Group
- Housing 21
- Inchcape
- James Hall & Co
- Kantar
- Kennedys
- Leeds Beckett University
- Nottingham Trent University
- OVO
- Peabody
- PureGym

## Industry



- Rathbones
- Raytheon
- SIG
- Sovereign Network Group
- Telent Technology Services
- Utility Warehouse
- V Group
- Wessex Water
- Westminster City Council



### 1,001 – 2,500

- Ashurst
- Aster Group
- Aztec Financial Services
- Bangor University
- Brambles
- Cargill
- Carnival UK
- Cats Protection
- Certitude Support

- Channel 4
- CityFibre
- Daily Mail and General Trust
- First Central Insurance
- FM Conway
- Freshfields
- Frontiers Media
- Gartner UK
- Gatwick Airport
- Gowling WLG
- Harland & Wolff
- Harvey Nichols
- Hiscox
- Hotel Chocolat
- High Speed Two
- HSQE Partnership
- Hyde Group
- Hymans Robertson
- Institute of Cancer Research
- JCT600
- Just Group
- Kingfisher
- LiveWest Homes

## RESPONDENTS

Lockheed Martin UK  
 Luminate Education  
 Macmillan Cancer Support  
 Michael Page International  
 NHBC  
 NM Rothschild & Sons  
 Nomad Foods  
 Northstone (NI)  
 Notting Hill Genesis  
 Ofcom  
 Omnipresent  
 QVC  
 Reply  
 Rider Levett Bucknall  
 SAP  
 Signature Senior Lifestyle  
 Sumitomo Mitsui Banking Corporation  
 St Austell Brewery  
 Sumo Digital  
 Syngenta  
 Torus  
 University of Brighton  
 Wellcome Trust  
 WestRock Packaging Systems  
 Wise  
 Zenith Vehicle Solutions



### 500 – 1,000

Arbuthnot Latham  
 Arch Capital  
 ASCO UK  
 Astellas Europe

Bytes Software Services  
 Clarksons  
 Dr Oetker UK  
 Eli Lilly and Company  
 ESI Media  
 Grosvenor  
 IDEX Corporation  
 JCDcaux  
 Lear Corporation  
 Longhurst Group  
 Macfarlanes  
 Mercedes-Benz UK  
 Munich Re Specialty Group  
 Navigo CIC  
 Nokia Networks  
 Novo Nordisk  
 Onic Engineering & Manufacturing UK  
 Philip Morris International  
 Progress Housing Group  
 Qualcomm  
 Renewable Energy Systems  
 Royal HaskoningDHV UK  
 Secure Trust Bank  
 Study Group  
 STV  
 Swiss Re  
 Synthomer  
 Teneo  
 The Coca-Cola Company  
 The Donkey Sanctuary  
 Thomas Miller  
 Together Financial Services  
 Tokio Marine Kiln  
 Viatris



### Fewer than 500

Angel Trains  
 BHP  
 Brent, Wandsworth and Westminster Mind  
 Broker Insights  
 Camellia  
 CarTrawler  
 Colorcon  
 Compassion in World Farming International  
 Cromwell Property Group  
 Dana Petroleum  
 David Austin Roses  
 Deckers Brands  
 Dentons Europe  
 Digital Science  
 Discover Financial Services  
 Dukosi  
 European Tour Group  
 Eventbrite  
 Eversholt Rail  
 Exact Sciences  
 Fisher Investments  
 FMC Corporation  
 Glory Global Solutions  
 GoTo Technologies Ireland  
 Greenwood's Legal  
 GWI  
 Harnham Group  
 IFCO Systems  
 Ignition  
 Inenco  
 Interflora  
 knoell  
 Magic Leap  
 Mapbox  
 Microchip  
 Natixis  
 New Relic  
 Nikko Asset Management  
 Oodle Car Finance  
 Posturite  
 Practice Ignition  
 ResMed  
 Reward Heads  
 Rodd&s  
 Rosalind Franklin Institute  
 Safran Electrical & Power UK  
 Sanlam UK  
 Scottish SPCA  
 Sennheiser electronic  
 Slice  
 Southco Manufacturing  
 Texas Instruments  
 The Access Project  
 The Mental Health Foundation  
 The Pirbright Institute  
 TRL  
 Trust Payments  
 Vestey Foods UK  
 VetCT  
 Vitesco Technologies  
 Wella Company  
 what3words  
 Woodgate & Clark  
 World Vision International  
 WorldRemit  
 Wrigleys Solicitors  
 Wyndham Hotels & Resorts  
 Zalando  
 Zscaler

## Access to high-quality research through REBA

Benchmarking your strategies and benefits offerings is key to buying decisions and future decision-making. Employer professional members and all those working at supplier associate members of REBA get full access to REBA reports. So get ahead and access the data you need.

