



The integration revolution is here

How digital tools are transforming employee health journeys

Ensuring that employees have access to the right healthcare at the right time is key to preventing absences, enabling quicker returns to work and reducing costs. With 70% of employers planning to improve employee health journeys, REBA's *Health and Wellbeing Research 2026* – together with AXA Health – reveals how.

Based on research with 236 top employers, it explores how advances in digital health tools are enabling employers to join up benefits across prevention, early intervention, diagnosis, treatment and rehabilitation to drive greater efficiencies.

The report also examines the growing mental health crisis among younger employees, and how the government's *Keeping Britain Working* review is raising the bar for employer action.

This briefing gives you the headlines, but to understand exactly how your peers are tackling integration; which digital tools are making the biggest difference; and what the most effective preventative strategies look like, the full report is essential reading.



236

Employer respondents,
including: AstraZeneca,
Currys, Mars UK, McLaren
Racing, Seasalt, Travers Smith

1.4 million

Employees represented
in the research

142

Respondents have more
than 1,000 employees

About the research

Using REBA's extensive membership, the insight team conducted an online survey between November 2025 and January 2026 to produce the full 40-page *Health and Wellbeing Research 2026*. The robust methodology uncovered clear trends and decision-making patterns among the 236 respondents, representing 1.4 million employees.

Together with



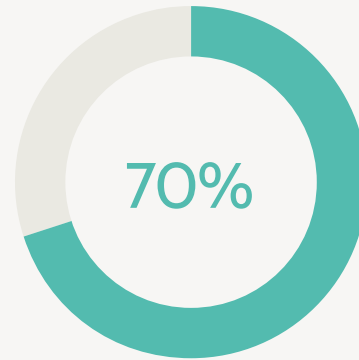
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Key findings

Integrated health journeys will improve outcomes

Health journeys designed to join up prevention, early intervention, diagnosis, treatment, rehabilitation and ongoing wellbeing are increasingly being adopted. While fewer than one in 10 (9%) employers have integrated benefits to support employees' whole health journey, 70% plan to develop or improve this area. This will allow greater efficiencies and drive better value, improving wellbeing or health outcomes.

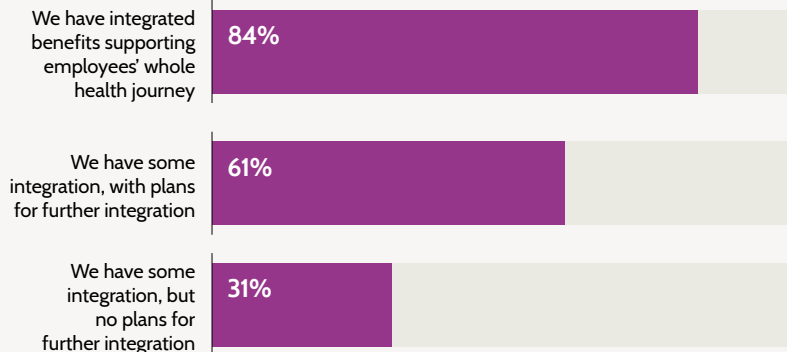
Majority of employers plan to further integrate health, wellbeing and prevention offerings into a single continuous journey for employees



Digital services play a crucial role in success of integration

Organisations with at least some level of integrated health and wellbeing offerings are most likely to report that digital health services are very important. They enable the connection of multiple benefits and services into a single, coherent experience and play a valuable role in improving healthcare and wellbeing support accessibility to the whole of the workforce, allowing greater inclusivity and personalisation.

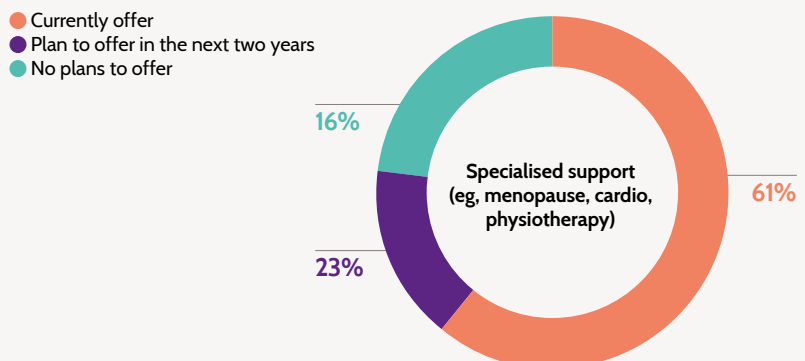
Employers that rate digital health services as very important according to level of integration of health journeys



Specialised support to see fastest-growing digital tools

Digital health services are enabling the rise of specialised health support for areas such as menopause, cardio and physiotherapy. These increasingly targeted services are integral to early intervention and preventative strategies, allowing more personalised engagement, health journeys and support. Once in place, digital health services facilitate speed of access and greater inclusivity in a cost-effective way.

Fastest-growing digital health service that employers currently offer or plan to offer in the next two years (N=203)



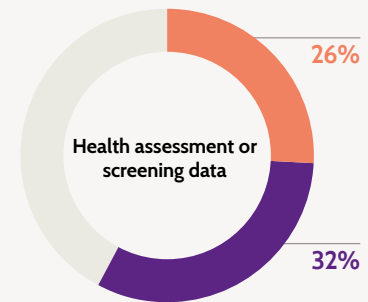
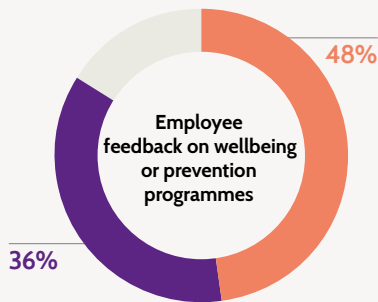
Key findings

Feedback and screening used to evidence ROI

Employers increasingly plan to use anonymised health-screening data and employee feedback to better understand the return on investment (ROI) and return on value (ROV) of prevention. Proving ROI and ROV has been difficult, with most respondents relying on claims cost data, employee engagement with wellbeing and absence levels. This is set to change, with data catching problems long before a claim and identifying workforce risks.

The fastest-growing data sets employers plan to use to demonstrate return on investment or value

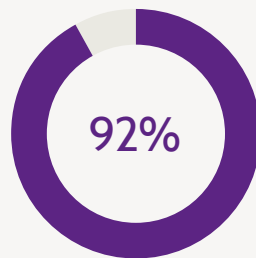
- Currently use
- Plan to use in the next two years



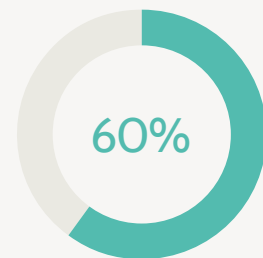
Employers up investment to stave off mental health crisis

Employers have invested heavily in reducing stigma and expanding mental health support, yet the prevalence of poor mental health continues to increase. These forces are now pushing employers to shift gear. The top priority for health and wellbeing investment for the next three years is mental health, with greater emphasis on more preventative, targeted and evidence-based strategies to deliver meaningful and lasting change.

Employers increase investment in mental health to address the expected negative impact on workforce sustainability



Stress, work-related anxiety and burnout are most commonly expected to affect the long-term sustainability of workforces

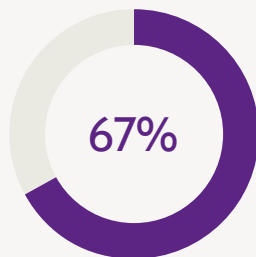


Mental health and resilience is the area most commonly prioritised for investment and improvement in the next three years

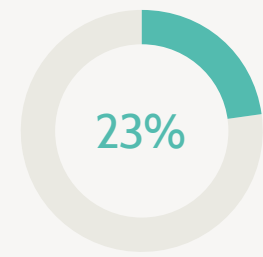
Investment does not reflect level of perceived MSK risk

Despite more than two-thirds (67%) of respondents saying that musculoskeletal (MSK) conditions will affect workforce sustainability, less than one-quarter (23%) are prioritising investing in MSK health. This mismatch is surprising, given the volume of MSK-related claims that most employers experience and that MSK conditions are a highly reported cause of absence. As such a key area of expense, we would expect employers to be more focused on this area.

Impact on long-term workforce sustainability compared with those prioritising investment or improvement in this area



Say musculoskeletal conditions could affect the long-term sustainability of their workforce



Say musculoskeletal health is a high priority for investment and improvement over the next three years

Recommended actions

From AXA Health

1

Prioritise mental wellbeing as a resilience foundation

AXA Health's 2026 *Mind Health Report* reveals that 36% of respondents are experiencing mental health challenges. Uncertainty, negative media and work pressures play a significant role. The good news? 79% are willing to engage in workplace mental health and wellbeing initiatives. By championing targeted support, you can help your people manage stress, build resilience and cultivate healthier habits. Proactive mental health support isn't just a tick-box exercise – it's a strategic investment.

2

Cultivate a preventative and supportive culture

With sickness absence at a 15-year high, shifting focus from reactive to preventative care is more urgent now than ever. Embedding integrated, proactive interventions – like health assessments, coaching programmes and tailored wellbeing content – empowers employees to understand and manage their health risks early, so they stay engaged, productive and resilient. Creating this culture isn't just good for wellbeing – it's essential for sustainable business performance.

3

Use data to drive personalised wellbeing solutions

As wellbeing needs evolve and budgets tighten, insight becomes a powerful catalyst for impact. Analysing health data can reveal the true value of initiatives and guide investment in preventative solutions. Personalisation – such as tailored EAP clinician-matching and goal-setting – ensures interventions are relevant and effective. By using data-driven insights, you can deliver targeted support that resonates with individual needs, fostering meaningful health improvements and engagement.

4

Invest in future-ready wellbeing strategies

A healthier tomorrow starts today. Forward-thinking organisations are embracing wellbeing solutions that adapt to changing needs and leverage technologies. From digital mental-health platforms to flexible, personalised support programmes, these solutions foster resilience, engagement and long-term health. By shaping a comprehensive wellbeing strategy now, you're supporting your employees' current health and laying the groundwork for a thriving, sustainable future workforce.

5

Place your trust in our expertise and support

The *Health and Wellbeing Research 2026* underscores how highly employees value private healthcare coverage. To stay competitive and truly support your people, consider health insurance options or health trusts, which can offer a way to gain more control over healthcare provision and tailor services to evolving needs. As the UK's largest health trust provider¹, we see firsthand how these solutions can make a real difference. See how you can unlock this potential for your organisation.

¹LaingBuisson 2024 market share analysis.

About AXA Health

AXA Health is AXA UK's health and wellbeing specialist, founded by doctors and hospitals working together to give more people better access to healthcare. For more than 85 years, we've been delivering health and wellbeing solutions that reflect the diversity, complexity and varying needs of workforces across the UK.

Our wellbeing services are designed for the whole workforce, enabling your people to get fast access to expert support and catch issues before they escalate. Together, let's put your employees' health first.

For more information, contact: wellbeing@axahealth.co.uk

www.axahealth.co.uk/business



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.

REBA's research taps into its diverse network to provide insights into the strategies that a broad range of organisations are implementing.

For more on the future of reward and benefits, join the REBA community at the REBA Future Forum in November.



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