

WHAT HAPPENS WHEN WELLNESS ISN'T ENOUGH?



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Q. TO WHAT EXTENT DO YOU AGREE WITH THIS STATEMENT?

“Absenteeism is a growing issue for my business.”

- A. Strongly agree**
- B. Agree**
- C. Disagree**
- D. Strongly disagree**
- E. Don't know**

ABSENCE AND WELFARE REFORM

Statutory Sick Pay

- 24% aware less than £100 pw
- 75%: cutbacks in a month

Source: Legal & General

Employment Support Allowance

- Harder to qualify
- Reducing amount
- Paid for less time

State Pension Age

Insurance benefits may cease at 65 of SPA if later



EMPLOYMENT LAW

2016 Changes

- Gender pay gap
- Statutory Sick Pay
- New state pension
- National Living wage
- Zero hours contracts
- Foreign workers

Wellbeing impacts

Duty of care , Health and Safety
Employer Liability, Equality Act

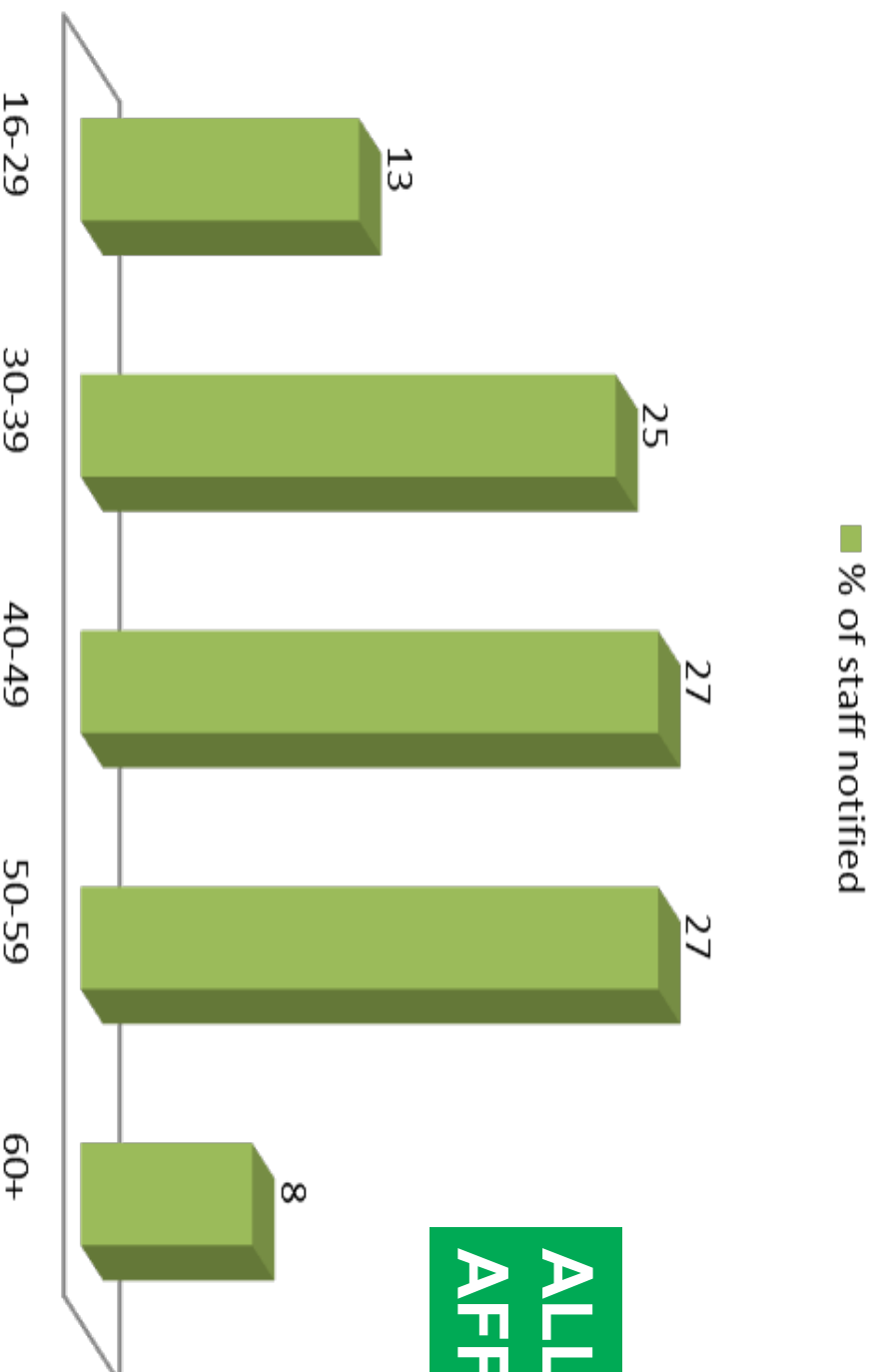


COSTLY MISTAKES

- NHS Trust - £115,000
- Jewson - £400,000
- Goldman Sachs - £?

CAN'T STOP ABSENCES HAPPENING

Age profile of GIP claimants



ALL AGE GROUPS
AFFECTED

Source: Legal & General



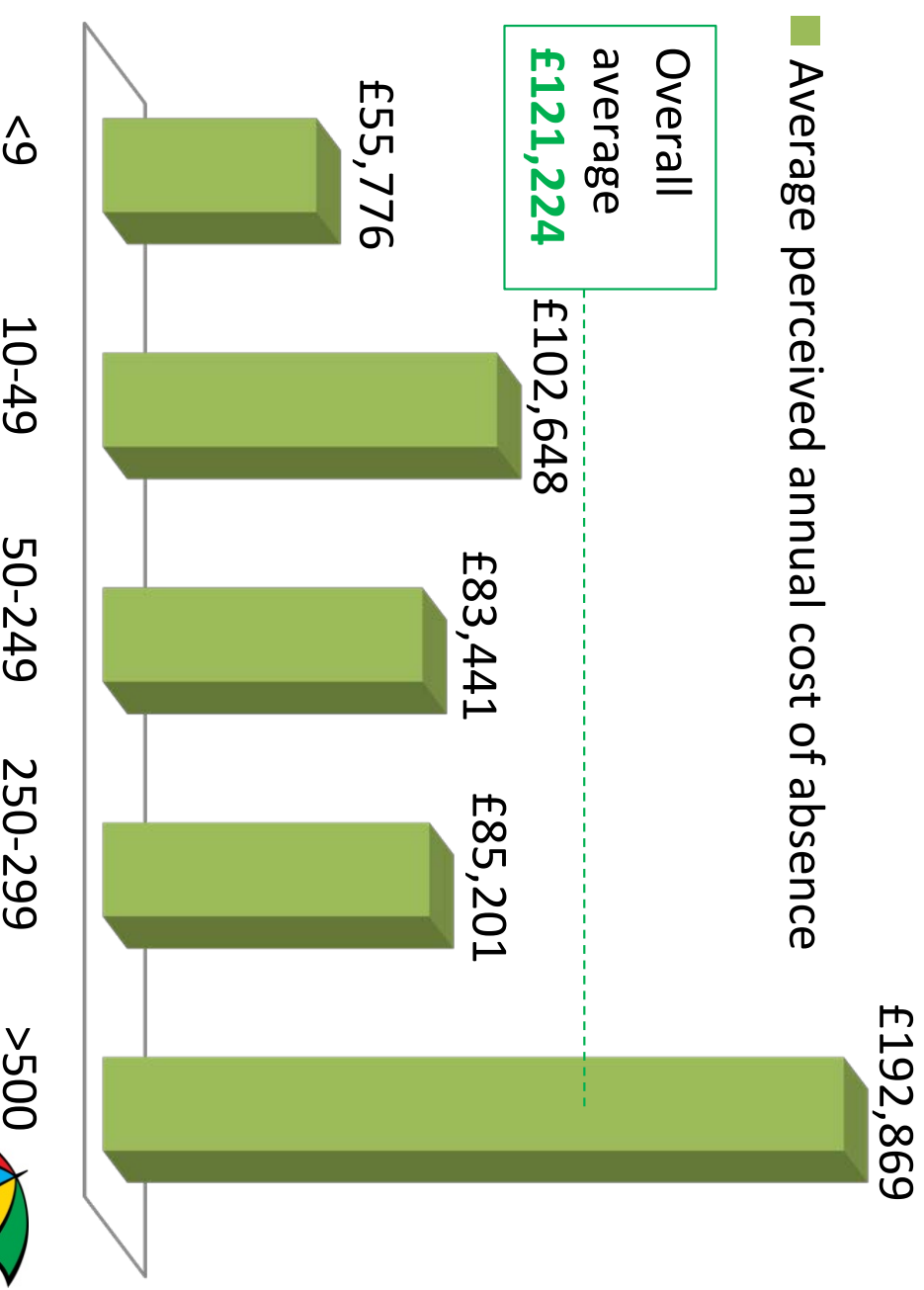
ALL BUSINESS SIZES AFFECTED

SIZE MATTERS

- <250 staff
6.7 days lost
- >5,000 staff
9.9 days

**Average cost £554
per employee**

Source: CIPD



Source: Legal & General

**Q: HOW MANY EMPLOYEES SAID THEY
HAD BEEN ABSENT FOR 4 WEEKS +
DUE TO ILLNESS, ACCIDENT OR
INJURY IN THE PAST 12 MONTHS?**

A.<5%

B.5% - 15%

C.15% - 30%

D.30% - 50%

E.>50%

Q: HOW MANY EMPLOYEES SAID THEY HAD BEEN ABSENT FOR 4 WEEKS + DUE TO ILLNESS, ACCIDENT OR INJURY IN THE PAST 12 MONTHS?

A. <5%

Answer

- 17% said they had been absent for 4 weeks or more

B. 5% - 15%

C. 15% - 30%

- 36% know someone who

D. 30% - 50%

has been absent for more than 4 weeks in 12 months

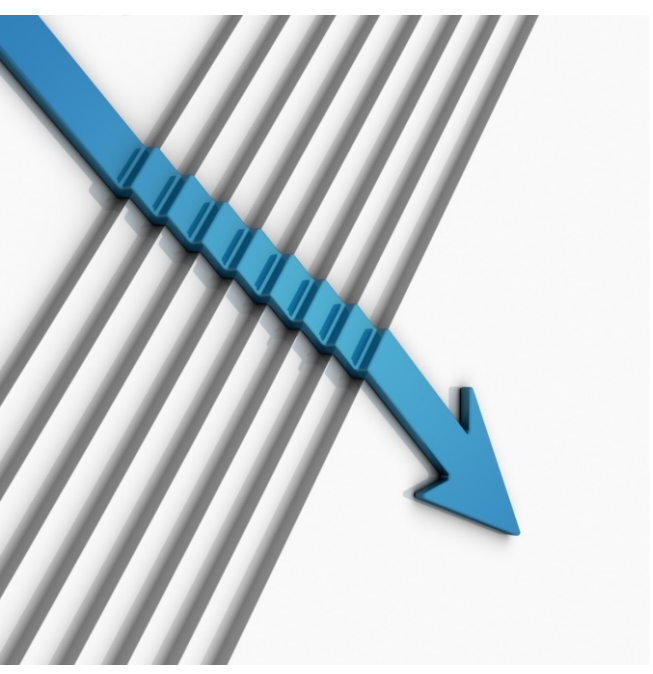
E. >50%

Source: Legal & General

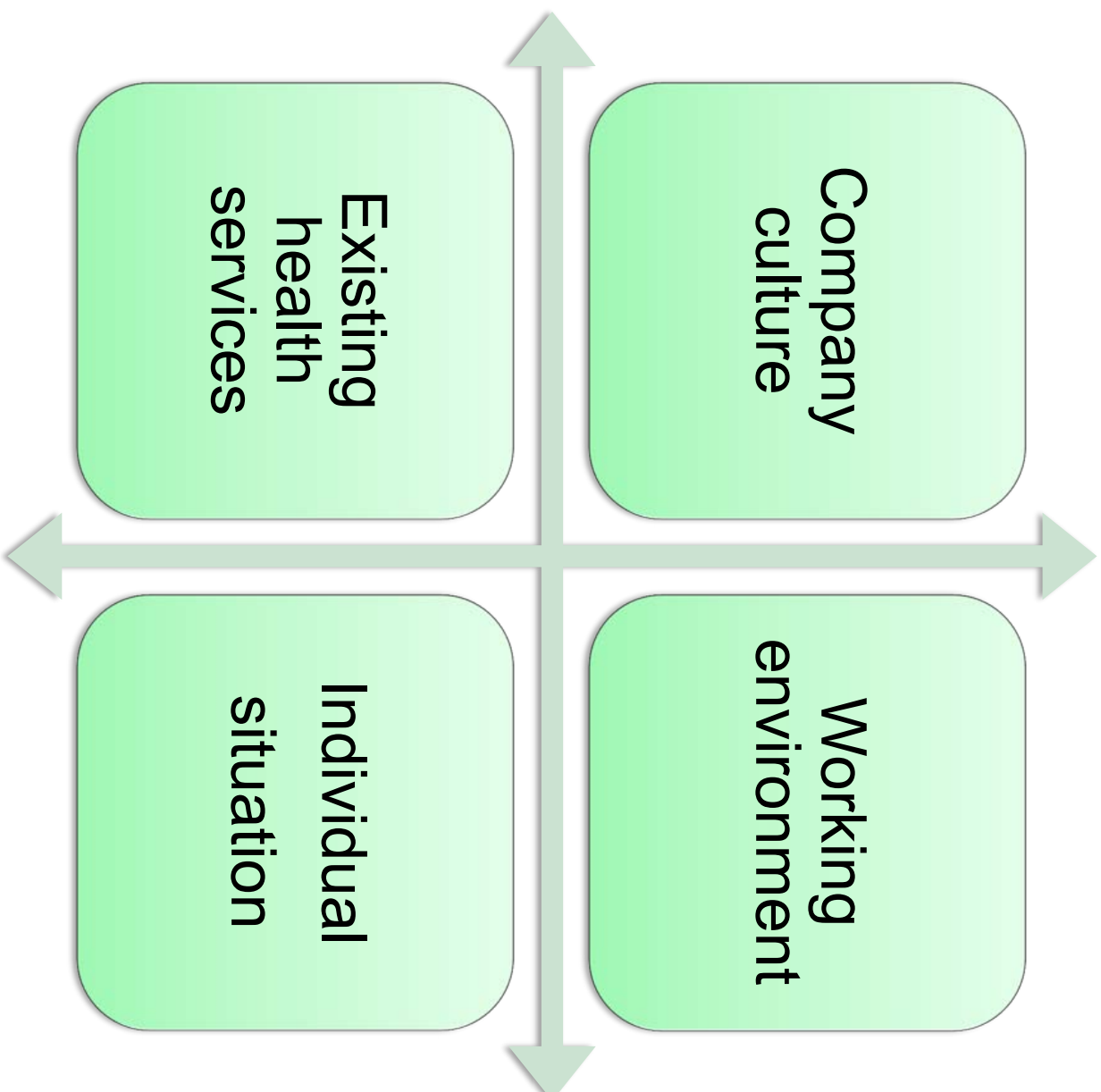
HELPING EMPLOYEES RETURN TO WORK

1. 74% employers want more help with long term absentees
2. 63% employees - support would help them back earlier
3. 61% employers worry about contacting sick employees
4. 70% employees: no access to Occupational health.

Source: [Fit for Work](#)



ACHIEVING POSITIVE OUTCOMES FOR EMPLOYERS AND EMPLOYEES



1. HGV LORRY DRIVER



- No previous mental health related absences
- Developed mental health symptoms which affected driving
- GP signed off sick

Impact on employee

- Fast, funded psychological treatment
- Tailored treatments
- Income for 10 months
- Shorter absence
- Return to work support

Impact on employer

- No extra cost for rehabilitation treatments
- Return to work support and claim paid

• *“He goes from strength to strength. Many thanks for all your support with this.”*



2. IT OPERATIONS MANAGER



- **Neurological diagnosis**
- **Unfit to do IT role**
- **Lost driving license**
- **Made redundant**

Impact on employee

- Regular income for over 4 years
- Vocational support and job seeking training for 8 months
- *‘Thank you for the rehabilitation programme. I am in a much better place now’*

Impact on employer

- Severed ties and employee supported; peace of mind
- Vocational rehabilitation provided



3. CABIN CREW



- **Broken collar bone**
- **Occupational Health Service involved**
- **Unfit for manual duties**

Impact on employee

- Quick referral
- Funded physiotherapy
- Returned to own role

Impact on employer

- Collaborative working approach
- No amended duties required
- Didn't become a claim

- *“A really good example of best practice and how we and L&G are working together on an integrated approach to Wellbeing and reducing claims”*



DON'T TAKE OUR WORD FOR IT

“I am really grateful for your support during my time off. I did wonder if there was a light at the end of the tunnel as I have never been so unwell for so long and had to take so many different tablets and be poked and prodded by so many different doctors, let's hope I never have to again. I am really glad I am back in work.”

DON'T TAKE OUR WORD FOR IT

“I would like to thank you for your help and support and medical information during my very long time off work, it was a really difficult time for me. I am not used to being off work for such a long time and not being able to do the normal things in life.”

SUCCESSFUL ABSENCE MANAGEMENT

- **Proactive employee engagement – ‘prehab’**
- **Active, effective communication**
- **Utilise all appropriate benefits**
- **Sustainable return to work**
- **A supported departure**



For details about cover, claims assessment and rehabilitation support please visit legalandgeneral.com/group-protection

