



Reward & Employee
Benefits Association

PURSuing BEST PRACTICE

Societal health: adapting work to aid prevention



IN PARTNERSHIP WITH



Employers’ pivotal role in preventative wellbeing strategies



Jo Gallacher

Content director
Reward and Employee
Benefits Association (REBA)
www.reba.global



Contents

- 03 Chapter 1**
Adapting work to aid prevention
- 05 Expert insight**
Supporting the workforce on two opposing fronts
- 06 Chapter 2**
Changing work practices
- 07 Expert insight**
Integrating prevention into your wellbeing strategy
- 08 Expert insight**
Your work can be good for you: how employers can maximise workplace wellbeing
- 09 Case study**
Putting wellbeing at the forefront of job design at the AA
- 10 Chapter 3**
The future of work

Organisations must examine job design, flexibility and skills to adapt to changing societal health needs

In the evolving landscape of workforce health, the role of employers in supporting employee wellbeing is more essential than ever. The rise in chronic conditions, coupled with an ageing population and mounting pressures on public healthcare systems, signals a new era for workplace health strategies.

The World Health Organization predicts that by 2030, one in six adults will be over 60, with many still economically active. This demographic shift isn't just a future issue; its impact on workforce wellbeing demands attention today.

Employers cannot single-handedly solve the nation's complex healthcare issues; nor should they be expected to. But they can play a pivotal role in promoting good health and wellbeing practices in the workplace by developing preventative wellbeing strategies.

Core health challenges

This report, the third in our trilogy, looks at how work design, reward strategies and employee benefits can mitigate against the core health challenges our society faces.

There are often several interlinking factors leading to an employee falling ill. Although employers are not medical experts, their ability to spot trends through analysing employee health data, benefits take-up and engagement levels could be revolutionary for the UK's workforce.

Health will always be determined by individual choice: what we put in our bodies, how often we exercise, how we take care of our mental health. But there are also a series of socioeconomic factors at play, with those from marginalised groups or lower-income backgrounds often facing greater health risks and a reduced access to healthcare resources. And this is where employers can step in.

A good understanding of the diverse needs of your workforce can lead to the development of an equitable preventative wellbeing strategy. By acknowledging which health factors are most likely to affect your organisation's workforce, you can therefore implement appropriate benefits to mitigate these risks.

This could be through greater flexibility, changes to job design, reskilling or simply re-examining benefits.

By shifting from a reactive to a preventative approach to wellbeing, organisations can cultivate a workforce that values health while ensuring that its members remain healthier for longer.



Adapting work to aid prevention



Longer working lives and work design

In March 2024, investment management firm BlackRock published its annual letter to the organisation’s investors, this year entitled *Time to Rethink Retirement*. This included a warning for workers hoping to retire in their 60s from CEO Laurence Fink. As global life expectancy grows, social safety nets fray and the cost of living spikes, Fink warned that retirement at age 65 won’t be possible for most people.

Research by [The World Health Organization](#) found that, by 2030, one in six adults will be over the age of 60. That number rises from 1.4 billion in 2030 to 2.1 billion in 2050.

Though age alone does not determine someone’s physical or mental capacity, the risk of developing certain diseases increases with age. Researchers at the [British Medical Journal](#) also warn that the brain’s capacity for memory, reasoning and comprehension skills (cognitive function) can start to deteriorate from age 45.

Enabling people to remain in the right job with appropriate support is crucial for long-term health and financial security. Employment can prolong a sense of purpose in an individual, prevent or reduce loneliness and offer more time to build financial security to support longer life expectancy.

Given the impact of both longer working lives and large numbers having to leave the workforce because of health conditions, employers will need to adapt work to aid prevention of ill health. They will also need to consider implementing preventative elements in all parts of the people strategy, from recruitment and job design to flexibility and benefits.

According to the *Job Demand-Control Model* by Robert Karasek, jobs that combine high demands with low autonomy can lead to job strain and burnout. In contrast, when employees have more control over

their work (such as setting their own schedules or choosing how they work), they experience higher job satisfaction and reduced stress. This can improve both mental and physical wellbeing and prevent burnout and work-related sickness.

Good job design (see page 4) is fundamental to supporting employees to remain healthy and well for as long as they wish to work, while also supporting business continuity and sustainability.

Longer working lives in numbers

- 53%** | Of employees have a long-term health condition by the time they reach 60
- 1/3** | Of those aged 60 and above are affected by a disability
- 1/4** | Of workers over 60 say their health limits the type or amount of work that they can do

(Source: CIPD’s *Understanding Older Workers (2022)* report)

- 4m** | People were not participating in the labour market, because of a work-limiting condition
- 2.6m** | Cite long-term sickness or disability as their main reason for being out of the workforce

(Source: *Towards A Healthier Workforce*, The Health Foundation)

The Health Foundation’s *Towards A Healthier Workforce (2024)* report found that once out of the workforce, individuals with work-limiting health problems are almost three times less likely to return to work within a year than those without health issues.

Benefits take-up is paramount for prevention

Work is a crucial factor that influences our wellbeing, with the quality of work having a significant impact on overall health and happiness. The way we structure work is fundamentally linked to employee wellbeing, and, as longer working lives continue to shape the workforce, reward strategies, employee benefits and job design will all need to change to mitigate associated risks.

Earlier chapters in this report demonstrated the wealth of benefits on offer to employers to improve employee health outcomes, but without appropriate employee engagement and data use to prove a return on investment in the benefits package, these efforts may prove ineffective.

The need for robust data to justify investment in wellbeing benefits has never been greater. REBA's *Employee Wellbeing Research 2024* found there will be a 126% increase in the number of employers planning to use their wellbeing data to inform their benefits strategy in the next two years. It also found a 38% year-on-year increase in the proportion of employers using data to prove return on investment.

Reward and benefits practitioners will need to work with HR teams and the wider C-suite to reimagine what employee wellbeing will look like in the future, ensuring that all wellbeing benefits spend remains sustainable. Reimagining job design and ensuring future job security can have a positive impact on employee wellbeing, ensuring business continuity during periods of digital transformation.

126%

Increase in the number of employers planning to use their wellbeing data to inform their benefits strategy in the next two years

38%

Year-on-year increase in the proportion of employers using data to prove return on investment

Source: REBA's Employee Wellbeing Research 2024

What is good job design?

The **job characteristics model**, established by Richard Hackman and Greg Oldham, is a great way to test your job design to see if it will lead to employee satisfaction and boost employee wellbeing. The model establishes five core characteristics of a satisfying job:

Autonomy

More independence and freedom lead to more motivation and satisfaction

Skill variety

A job that requires a broader range of skills is more challenging and therefore more engaging than a job that only utilises one or two skills

Task significance

When the work has a greater impact on others, it feels more meaningful and is more satisfying

Task identity

Being responsible for an entire task is more motivating than completing only a small piece of a project

Feedback

Receiving feedback about the effectiveness of the work leads to more satisfaction, especially when the feedback comes from the success of the work itself

Supporting the workforce on two opposing fronts

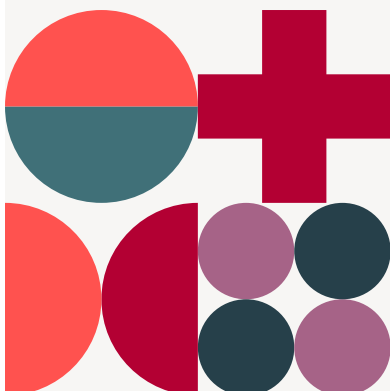


Mike Naulls

Growth leader and principal
Mercer Marsh Benefits



Difficult decisions will need to be made around the core benefits organisations offer versus the nice-to-have ones. That's why it's so important to listen to employee populations



The battle for equitable benefits

In the next five to 10 years, the proportion of 65-year-olds in the workforce will be higher than ever before. Employers need to be preparing for this now. Not only will reward and benefits practitioners need to cater for an ageing demographic but they will also have to mitigate risks coming through from the younger generations of the workforce, who are more likely to be vocal about their mental health. Most employees want more personalisation of their benefits rather than a one-size-fits-all package, so it's going to be a tricky challenge for organisations to best meet these needs while managing costs effectively.

Listen to your employees

If the current trend of increasing costs continues, difficult decisions may have to be made around the core benefits organisations offer versus the nice-to-have ones, and that's why it's so important to listen to employee populations around what they value, but also consider what will make their benefits attractive in a competitive labour market.

The future of work includes a reshaping of traditional benefits to something that is going to be more adaptable to longer-term business sustainability. A lot of organisations have benefit programmes in place that aren't synchronised well enough and contain lots of overlaps. Two colleagues at the same organisation, depending on what route they take through an app, portal or HR team, could have very different experiences because they could go to separate services. To ensure a return on investment for the varying needs of the workforce, employers need to understand precisely what their organisation provides and then help employees navigate this in the most effective way.

Ethical issues

When it comes to prevention, there may be an ethical issue in the future in terms of where organisations may focus their benefits offering. For example, a logistics company may consider developing a targeted wellbeing strategy for their driver population, based on providing early diagnosis and support for MSK conditions. This, unfortunately, won't mean that the likelihood of developing other conditions, such as cancer or cardiovascular diseases, is reduced. This is an extremely difficult balance for employers to manage, as equity will be paramount in wellbeing offerings in the future of work. But benefits are only sustainable if the business is sustainable. Once benefits are in place, it's very hard for employers to scale them back, particularly among calls for more specialised support. Workplace benefits can be a fantastic tool to prevent health conditions from arising, but employers are not there to replace the health service and can only do what their budget sheets allow.

Changing work practices



Why employers must move beyond the traditional nine-to-five

The pandemic brought huge changes to the way we work, and, for some industries, accelerated a shift towards remote and hybrid work that challenged traditional notions of the five-day working week.

Polling by the [Royal Society for Public Health](#) in 2021 found there were key health and wellbeing disparities between different groups of people who made the move to homeworking because of the pandemic.

Nearly half of workers polled (45%) said working from home was better for their health and wellbeing, compared with just under a third (29%) who thought working from home was worse for their health and wellbeing.

The most common negative health and wellbeing effects were feeling less connected to colleagues (67%), taking less exercise (46%), developing musculoskeletal problems (39%) and disturbed sleep (37%).

Britain is already a service-led economy, meaning it exports more in services than goods. Services now account for 81.2% of British economic output, up from less than 80% before the pandemic, according to [Office for National Statistics data](#). These services include finance, accountancy, legal advice, management consultancy and advertising.

As this trend continues to increase, so too does the number of UK workers who will be primarily desk-based. Reward practitioners will therefore need to design wellbeing strategies to counteract the negative health impact facing desk-based workers and the potential rise in sedentary lifestyles in order to maintain business continuity and growth.

Flexible working is shifting working practices

Though return-to-office mandates have increased in popularity since the end of the pandemic, with organisations such as PwC, Amazon and Dell calling

for a reduction in remote working, calls for more flexibility in the workforce outnumber these.

Remote's [2024 Global Workforce Report](#), which polled more than 4,000 business leaders across 10 countries – 500 of whom are based in the UK – found that more than four in five hiring leaders (84%) saw an increase in employee demand for greater flexibility.

Jobs will need to be redesigned with flexibility in mind in order to recruit and retain top talent.

Flexible working options for employers

- 1. Flexible scheduling.** Employees can set their own hours, shifts and break times, or could opt for a compressed work week (ie, working full-time hours over four days instead of five).
- 2. Flexible hours.** Employees can switch to part-time work or cut hours when needed.
- 3. Flexible location.** Employees can choose to work from home, the office or elsewhere. Many high-trust workplaces enable their employees to work from any location in the world; others from any location in the same time zone.
- 4. Flexible (or unlimited) paid time off.** Employees are free to take time off when they need it, without having to worry about using up a limited allocation of paid leave.
- 5. Flexible positions (job-sharing).** Two or more employees share a single role so that they can work part-time while the role is covered full-time.
- 6. Cross-department secondments.** Employees can work in a different area of the business for a temporary period without losing their 'day job'.

Source: [Great Place to Work](#)

Integrating prevention into your wellbeing strategy



Rachel Lewis

Director, professional doctorate of organisational psychology
Birkbeck, University of London



Decades of research has identified those aspects of work most likely to sabotage mental health and wellbeing, revealing areas where organisations can improve



The role of well designed jobs and healthy environments

For most organisations, a wellbeing strategy and programme will involve three types of intervention – those focused on health promotion (eg, gym membership and smoking cessation interventions); those to support employees who are struggling (eg, employee assistance programmes and health insurance); and those to enable employees to cope better at work (eg, yoga sessions and mental health first aid).

Although these are all vital as part of an organisational wellbeing strategy, evidence suggests that also looking at integrating prevention into your wellbeing strategy will yield more positive outcomes, including a stronger return on investment.

Despite this, preventative strategies to support and manage wellbeing are not yet commonplace. These boost mental health and wellbeing at work by providing well designed jobs and healthy working environments.

Decades of research has identified those aspects of work most likely to sabotage mental health and wellbeing (often called psychosocial hazards), therefore revealing areas where organisations can improve. These include perceptions of demands, such as workload and time pressure, control and autonomy, and perceived equity and justice.

It is often hard to know where to start when integrating prevention into wellbeing strategies. To begin, here are my top three evidence-based tips:

- 1. Analyse and discover.** Use data to discover how work is perceived by your employees, enabling you to focus on addressing those aspects of work that may present wellbeing risks and those groups most in need of support – and enhancing those aspects of work shown to increase and support wellbeing. This could involve looking at existing data (such as your staff survey or exit interviews) or conducting a wellbeing survey or audit.
- 2. Focus on increasing flexibility.** One of the most common requests by employees since the pandemic is not for monetary rewards but increased flexibility. Consider how you could enhance perceptions of autonomy through your flexibility offering. This could be through hybrid or homeworking, but also include increased choice of rewards and benefits, variable annual leave offerings (such as mental health days) or choice over working hours and shifts.
- 3. Reflect on the equity of your reward and benefits offerings.** Our research shows that many reward and benefit offerings are not equally accessible to underrepresented or marginalised groups – for instance, as a result of language differences, shift working or deskless working. Consult with diverse voices to improve the equity of your offering.

By incorporating preventative strategies, organisations can foster supportive and healthy work environments that address the root causes of wellbeing challenges, ultimately yielding longer-term benefits for both employees and the organisation as a whole.

Your work can be good for you: how employers can maximise workplace wellbeing

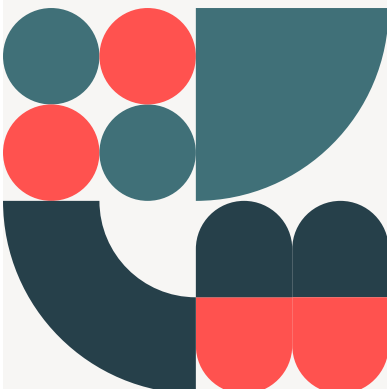


Shannon Rivers

Head of inclusion and wellbeing advisory
Business In The Community



In a workplace culture where people come first, employers will be able to attract and retain more diverse talent that is best suited to the needs of the organisation



Prioritise employee health over organisational needs

Supporting employee wellbeing isn't just a tick-box exercise; it should be a boardroom priority. It's time for employers to change the way they think about employee wellbeing – both mental and physical – so that everyone has the opportunities they need to succeed at work. It's vital that ways of working are personalised to employees' individual needs, so that their work works for them.

Offer flexible working There's no 'one-size-fits-all' approach when it comes to ways of working. A nuanced, personalised approach must be taken when assessing which flexible working options should be offered, and the right to request flexibility should be available from day one, as prompted in the Employment Rights Bill. Employers need to change their mindset when thinking about flexible working. It's no longer just about later start times or reduced hours; people need flexibility in when, where, and how they work.

The shocking reality is that many managers feel like they need to prioritise the interests of their organisation over their team's wellbeing, piling on unrealistic deadlines and increasing workload, which can negatively affect employee mental health, causing stress and burnout.

Evidence shows that investing in employee wellbeing isn't just good for the individual; it's also good for business. Prioritising employee health over organisational needs can help reduce absenteeism, reduce presenteeism, and increase productivity, with a financial return of up to £370 billion, according to our research report [Revolutionise Your Workplace: Your Job Can Be Good For You](#) (2024).

When employers offer employees the option to work when, where and how it suits them, and enable employees to switch off outside their agreed working hours, they will see an improvement in employee wellbeing.

Think inclusively

The people who would benefit most from personalised flexibility are often those who are least likely to be able to access it. This includes employees in lower-income roles, black, Asian, mixed race and other ethnically diverse employees, employees with disabilities, and women.

In a workplace culture where people come first, employers will be able to attract and retain more diverse talent that is best suited to the needs of the organisation. When people feel more confident and comfortable talking about work-related stress, they will be able to seek out the right support. Employers need to listen to and consider the needs and opinions of their employees, especially those from diverse groups, to understand where work needs to be done and make changes that will benefit everyone. This can boost employee morale, job satisfaction and employee engagement.

The future of work



Addressing a shrinking workforce and growing automation of jobs

By 2050, the UN expects [one in six people](#) worldwide to be aged 65 or older. Many countries will soon reach a point where more people are leaving the workforce than entering it. In the UK, it predicts that point may be reached by 2029; in Brazil, by 2035; in India, by 2048; and in the US, by 2053.

By 2030, the population aged 65-plus is projected to increase by 42%, with the 16-64 age group expected to grow by only 3%. This could lead to a skills shortage, affecting business growth and continuity, and creating yet another reward and benefits challenge.

Concerns over skills shortages are both exacerbated and potentially alleviated by the development of AI. The British Academy's research report, [The Impact of Artificial Intelligence on Work](#), predicts that 10-30% of

jobs are automatable, with AI having the potential to increase productivity and create new high-value jobs in the UK. However, whether this will have a positive impact on wellbeing needs to be monitored.

It also found that tech-enabled changes affect lower-paid and less qualified workers most, meaning that they may need more support in reskilling or risk falling out of the workforce. Compensation strategies may also change, with employers moving to link pay to the level and range of skills employees have, rather than solely performance.

As seen in [report one](#), AI has huge potential for diagnostic modelling and predicting healthcare outcomes, but, to maintain equity, these developments must be offered across all industries and pay grades.

EXPERT INSIGHT



Marcus Downing

Partner, workforce transformation
Mercer Marsh Benefits

A skills-based approach

Companies that take a traditional jobs-based approach to organisational development can end up removing jobs and people, but that can have the adverse effect of damaging their employee value proposition (EVP) and leaving the remaining employees disengaged and overworked. This can lead to increased sickness absence and benefit/insurance costs, because those companies didn't also remove the work.

The alternative approach is to look at where work and skills can be redesigned to drive better company results, as well as being more engaging to employees. Organisations will need to consider how AI can remove menial, repetitive work and how it can help to do things faster and better.

Future-focused organisations will need to identify the skills needed to drive productivity, and then create the career paths and learning paths to enable employees to reskill towards higher-value work and skills.

Putting wellbeing at the forefront of job design at the AA



Oliver Atkinson

Occupational health and wellbeing business partner
The AA



The future of work will look different for every organisation, and we are trying to redesign jobs where feasible to better suit the wellbeing requirements of our people



Tailor support to your employees' specific needs

The main health challenges for the AA's workforce are related to musculoskeletal (MSK) issues for our on-the-road patrol teams and mental health issues for the younger customer adviser teams. We offer access to a 24/7 GP service, an employee assistance programme, self-referral to physiotherapy and specialised menopause support.

The future of work will look different for every organisation, and we are trying to redesign jobs where feasible to better suit the wellbeing requirements of our people. Our attendance management working committee was set up to reduce absence rates, with one initiative being a flexible shift option that allows employees to request when a quarter of their shifts will take place. Research shows when employees have that control, it can help with their mental health and create a better work-life balance. Being on patrol means working longer hours and into the evening sometimes, so we try to make sure that they are resilient enough to do those long shifts and encourage employees to reach out to their managers if they feel disconnected.

Wellbeing wherever you work

It's not just job design we're using to improve health and wellbeing but also the work environment. All our vans have top-of-the-range seating support and amendments to improve posture, and we are in the process of moving our Basingstoke headquarters into a new building, designed with wellbeing in mind. We've installed high-quality office chairs, standing desks, low-light areas for fewer distractions and lots of collaborative working spaces so people don't just have to sit at their desk. In fact, in our new office that will be almost discouraged. It's about going into the office and collaborating, which helps people feel part of our culture. We also have an auditorium for presentations, plus greenery on the terraces.

We're really focusing on how the workplace can support wellbeing, and we often encourage our benefits providers to come in and talk to our employees about their health. For example, in November it's Men's Mental Health Awareness Month, so we have Cancer Research UK nurses coming in to talk to demographics that aren't typically vocal about health issues.

We're conscious that our patrol team are slightly older and more likely to develop MSK issues, which is why we offer our self-referral physio service. We want our employees to have fast, quick access to support.

We also see a future where AI can help to signpost employees to support before they've even spoken to anyone. AI is also aiding our colleagues with neurodiversity. For example, we offer Grammarly to our customer support team to help them with grammar and spell checking, freeing up their mental load to focus on the content of their communications.

Proving the return on investments is tough because it's long-term, so learning how to influence key stakeholders is key to a successful future-focused wellbeing strategy.

Recommended actions

From Mercer Marsh Benefits

1

Ensure you understand what you have

With employee benefits being a key component of any organisation's employee value proposition (EVP), many businesses have sought to ensure that they win the war on talent by providing a competitive benefits and wellbeing programme. However, ensuring that your benefits and wellbeing offering is both optimised and coordinated is key to long-term success and value. Take time to understand what you have in place, how various parts complement each other and how they can work together to deliver a great member experience and to help mitigate cost and health risks.

2

Understand what's affecting your employee health risk profile

The combined effect of high inflation, societal challenges and issues accessing care through the NHS (exacerbated by a continued lag of treatments post-Covid) and high levels of sickness absence is affecting the cost of health benefits, with medical insurance providers suggesting increases of up to 40% in premiums. Undertaking regular broking reviews can only achieve so much, so if employers wish to achieve long-term cost sustainability and a better risk profile, then it will be critical to gain a better understanding of what is affecting employee health within your organisation – this will be beneficial to both health and protection benefits.

3

Design for the future

With such a changing landscape, employers should consider how best to strike the right balance between creating employee benefit programmes. These should continue to help retain and recruit staff, have resonance that reflects your employee demographic, as well as provide solutions that deliver on the core aspects of helping to keep people healthy, engaged and productive. Alternative funding models for healthcare benefits could form part of the design process, but employers will need to consider their appetite for risk and what their longer-term strategy for people and benefits might be. A good advisory partner can carry out a feasibility study to help with this work.

About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with one source for managing the costs, people risks and the complexities involved in employee benefits.

The network is a combination of Mercer and Marsh experts working across 130 countries to develop local solutions drawn from global expertise.

Mercer and Marsh are businesses of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people, with more than 85,000 colleagues and annual revenue of over \$20bn.

Through its market-leading businesses, including Guy Carpenter and Oliver Wyman, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment.

For more information, visit marshmclennan.com, or follow us on LinkedIn and X (formerly Twitter).



Mercer Marsh Benefits is a trading name used by Mercer Limited (No. 984275). Registered office in England and Wales: 1 Tower Place West, Tower Place, London, EC3R 5BU. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 121935.

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.

The REBA community is a diverse business network of 4,400+ employer members and 20,000+ HR contacts in the UK — with an increasing international footprint, too. It is supported by a select group of 70+ leading employee benefits consultants, intermediaries, platforms, insurers and benefit providers, which share thought-leadership, knowledge and content on REBA's website, via our events, regular newsletters, social media channels and business information resources like the one you're reading now. As a result, REBA is a vital source of information, benchmarking, fresh insights, emerging trends and case studies for senior reward, benefits and HR professionals to pursue best practice and drive excellence in their strategies.

Website: www.reba.global

LinkedIn: Reward & Employee Benefits Association

Contact REBA about reports and guides: Jo Gallacher, Content Director: jo.gallacher@reba.global

Report devised by: Debi O'Donovan

In association with: Mercer Marsh Benefits

Writer: Jo Gallacher

Editor: Dawn Lewis

Sub-editor: Caroline Taylor

Designer: Wendy Webb

© REBA 2024 Published by REBA Group Ltd

