





# Editor's welcome



At a time when businesses are undergoing radical change to the products and services they deliver and the way they deliver them, attracting and retaining employees with the necessary skills and experience is more important than ever.

Reward, benefits and wellbeing have been at the forefront of attracting and retaining employees. Our 2022 Benefits Design Research found that 80% of businesses have made changes to their benefits strategy to retain workers within the last year.

Diversity, Equity and Inclusion (DEI) have also become important factors in every reward, benefits and wellbeing programme. Our 2022 DEI Benefits research found that 81% of employers lack diversity at leadership level, with 69% struggling to recruit BAME talent, 60% female talent and 53% LGBTQ+ talent.

Those figures show the scale of the challenge. To attract and retain a diverse workforce means creating a workplace culture where inequality can no longer thrive. Job design, working patterns, action on pay gaps and recruitment processes are just some of the policies and processes that organisations are addressing to make sure that promising careers do not stall, and everyone feels they belong.

Genuine commitment to inclusive employee wellbeing is essential. Everyone's wellbeing is determined by a rich mix of factors, from our genetics, social circumstances, belief systems, attitudes to exercise, personal resilience and more. People want to be treated as individuals, and feeling you are being shoehorned into someone else's strategy is the opposite of that.

Improving wellbeing for everyone means building a strategy that takes many different needs into account, but also engages employees in a wealth of different ways so they can get the support they need, when they need it. That might be crisis moments – such as family sickness or personal injury – or it might be preventative, such as dental care that is flexible enough to work around shift work patterns.

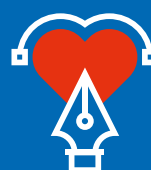
But you'll only know if your wellbeing strategy works for everyone if you ask them. Listen to employees through pulse surveys, face-to-face meetings and employee networks. Involve line managers. Back that up with data from suppliers and the wider workplace.

This technical guide explores what makes a wellbeing strategy inclusive, how to create an inclusive approach – and crucially how to maintain it. There are tips and recommendations that will prove a great starting point for every organisation, whatever your size and budget.

**Maggie Williams**  
Editor

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# Sponsor's comment



## Making wellbeing meaningful for every employee

The last few years have been a wake-up call for many employers as they consider their role in the provision of health benefits to their employees. Helping those employees and their families to access wellbeing support quickly and efficiently builds healthier, happier lives, with obvious advantages for engagement and productivity in the workplace.

Employees' expectations are also changing when it comes to employment and wellbeing. Young people coming into the workforce now expect their employer to help them stay healthy and play a wider role in the health of their communities too. While workers of all ages are also finding it increasingly more challenging to access everyday health services, at a time when NHS provision is being squeezed very tightly.

The opportunity for employers now is to find ways to provide healthcare for their entire workforce that is accessible and affordable. That means building an offering which is meaningful for every employee. This often requires a blend of benefits that offer flexible access, combined with breadth of support for different needs within a diverse workforce.

For example, we have seen traditional benefits, such as counselling services via employee assistance programmes (EAPs), become vital cornerstones of inclusive wellbeing at work, especially as the cost-of-living crisis escalates. Digital access to healthcare is also helping all employees to reach the support they need at a time that suits them, even in a hybrid or fully remote working environment.

As a purpose-led business, Simplyhealth is committed to offering support that meets the needs of many different groups of employees. For example, supporting women's health, including menopause, family building, and maternity support, is a key priority and we are getting ready to introduce new products in this space. There are also emerging needs in men's health as well. Men can be a difficult population to reach, but we need to focus on early diagnosis for conditions from prostatic issues through to mental health.

Society is also only just waking up to some of the healthcare challenges that the LGBTQ+ community face, such as speaking to professionals that understand their needs and accessing appropriate, tailored support for mental health or fertility challenges, for example.

For employers that have traditionally offered healthcare benefits only to a small, senior group of predominantly male employees, society and the future workforce is demanding more and better and many companies find themselves having to step up and face this employee-led challenge.

There are huge advantages to individuals, business and society as a whole of a more inclusive approach. Attracting and retaining great talent in the future will require employers of all sizes to demonstrate their commitment to wider social impact (ESG), or risk being left behind.

This guide is a great starting point for all businesses committed to improving and supporting the wellbeing of employees whatever their roles, working patterns, characteristics or life circumstances.

**Professor Sneh Khemka**  
CEO Simplyhealth





# Chapter 1: Why should employers create an inclusive wellbeing strategy?

Creating an inclusive wellbeing strategy has never been more important to employers, with 67% of respondents to REBA's Employee Wellbeing Research 2022 saying it was a key priority for the year. It's easy to understand why, with an inclusive approach delivering many benefits to organisations and their employees.

For an employer, good health and wellbeing can drive employee engagement and organisational performance. Healthy, happy employees are more productive and much less likely to be lured away by the competition so it makes sense to create a strategy that reaches everyone.

It also supports the diversity, equity and inclusion (DEI) agenda. Organisations recognise that a diverse workforce, where employees feel supported and able to be their authentic selves, is good for individuals and good for business. Anything that helps to create this will improve workplace culture, nurture creativity and good customer service, and help to attract and retain talent.

A more inclusive wellbeing strategy is also beneficial for some of the challenges employees are currently facing. The cost of living crisis is putting many people under financial pressure, with worries about meeting household bills potentially leading to physical and mental health problems.

Similarly, as the NHS catches up after the pandemic, accessing treatment is more difficult. Giving employees ways to look after their health, whether this is private treatment, the reassurance of a virtual GP consultation or some money towards their dental bills, will be greatly appreciated.

An inclusive wellbeing strategy also supercharges the support that employees receive. Different areas of health and wellbeing are linked, for example, financial worries can lead to mental and physical health problems, while mental ill-health can affect all aspects of an individual's wellbeing.

Providing benefits that recognise all these aspects of health and wellbeing, and the links between them, will help employees to thrive.





# Chapter 2: How to create an inclusive wellbeing strategy

An inclusive strategy must take into consideration the needs of every employee but also the different aspects of health and wellbeing that can affect them. This could include financial, social and career wellbeing alongside more traditional mental and physical health.

Reviewing your existing benefits is a good starting point. This will help to identify the changes you need to make as well as any gaps in your provision.

## Mind the gap

Gaps are common, both in terms of the breadth of wellbeing covered but also in the reach of a particular benefit. As an example, an organisation's financial wellbeing support may be focused on employees approaching retirement. While we will all, hopefully, reach that point at some time, this overlooks the needs of other groups such as first jobbers, new parents or employees going through a divorce. These are all times when some financial education or other support such as discount schemes can be invaluable.

Hierarchy can also creep into healthcare benefits, most notably where medical insurance is provided exclusively to senior managers. It can feel like a radical move – and you may experience some resistance from those with richer benefits – but levelling out benefits sends a very strong signal that an organisation supports all its employees.

## Benefits for all

This democratisation of benefits might involve switching to a lower level of cover but offering insurance to a wider range of employees, implementing a healthcare trust or swapping to a health cash plan for every employee. However, it's a shift that's already well underway, with REBA's Employee Wellbeing Research 2022 finding that only a third of organisations now offer health insurance benefits based on seniority.

A review of existing benefits can also reveal hidden resources. Benefit providers' product development departments went into overdrive during the pandemic, adding enhanced health and wellbeing support and virtual services including GP appointments and online physiotherapy. With appropriate communication, these could help to extend the breadth of a wellbeing strategy or provide new options around access.





## Market research

As well as looking at existing health and wellbeing benefits, organisations should also reach out to employees to gauge what they would like to see in a wellbeing strategy. Surveying staff and speaking to employee representatives and networks can provide valuable feedback around the types of wellbeing benefits and support required.

Employers should also consider future workforce demographics, especially if the organisation is undergoing change. For example, an employer seeking to attract more over-50s should ensure their needs are taken into consideration too.

It's also essential to review wider policies to ensure that these join up with a more inclusive wellbeing strategy. Even the most carefully considered wellbeing strategy can fall flat if the organisation's pay barely scratches above minimum wage or its flexible working policy is as rigid as a board.

### Dos and don'ts of building an inclusive strategy



Do speak to employees about what health and wellbeing means to them – this encourages engagement but also ensures you don't miss anything.



Do provide training to managers – they play a key role in understanding employee needs but also communicating your strategy and signposting relevant benefits.



Don't forget the business case for an inclusive strategy – demonstrating the financial benefits can help when additional spend is required



Don't assume the strategy is complete – health and wellbeing needs and benefits evolve so constantly review your approach.





# Chapter 3: Building blocks of an inclusive wellbeing strategy

With an inclusive wellbeing strategy meeting the needs of all employees, it's likely to be supported by a variety of different benefits and services. Deciding which are right will come down to considerations around suitability, budget, and objectives.

Traditional health and wellbeing products such as medical insurance and health cash plans offer a broad range of benefits that can meet the core requirements of an organisation's strategy. Both provide some financial assistance with healthcare but also offer extras such as virtual GP services, mental health support and health and wellbeing advice and information. To complement this, and extend into other areas of wellbeing, an organisation may want to consider more specialist support, especially for employees' financial, social and career wellbeing.

## Key considerations

Whether choosing training programmes for career development or a mental health app, employers should consider how these benefits will be perceived by employees. Accessibility is an important consideration, with the wrong choice inadvertently leaving some employees feeling left out.

This could be the case with home workers and location-based relaxation classes; BAME and young employees paired with an old-school, white, male financial adviser; and over-complicated mental health and financial wellbeing apps with anyone who feels even slightly intimidated by technology. Tax may also be a consideration. As an example, providing employees with a comprehensive medical insurance policy may appear to tick all their health and wellbeing needs but it also comes with a P11d tax charge. For employees who don't make a claim or those struggling financially, this can be an unwanted financial sting. A health cash plan may be a more cost-effective option, especially as every employee should be able to claim at least once a year.

## Embrace diversity

Just as an inclusive wellbeing strategy isn't one size fits all, one provider is unlikely to offer the breadth of benefits and services an employer and its employees need. As well as working with commercial partners, charities and voluntary organisations can support a wellbeing proposition. That can work in two ways: not only can charities support employees with information and services, but running events to raise money for a mental health charity, or encouraging employees to spend a day volunteering in a local food bank offers another social wellbeing dimension. It also demonstrates the organisation's commitment to those causes.

Sometimes employers leave some of the decision up to the employee, providing them with a pot of money to spend on whatever wellbeing item or service they like. This concept can also be extended to teams or divisions, allowing them to pick the charity or volunteering project they want to support. Giving employees this choice not only supports inclusivity, but it can be much more empowering than a more prescriptive approach.

### Top tips – building an inclusive strategy on a low or zero budget

A limited budget does not mean an inclusive wellbeing strategy is out of your reach. These tips will help you get more from your health and wellbeing spend.



- Look at the extras on existing products – many have introduced new health and wellbeing tools and services that can enhance an existing strategy
- Use provider and health and financial charity resources – plenty of information is available on everything from debt and sleeping problems to menopause to help you make your wellbeing benefits more inclusive.
- Get creative with your communications – most benefits are designed to cover many different wellbeing issues – for example, an EAP, a health plan and medical insurance. By pulling different services together you could create a wellbeing solution for issues such as financial stress, women's health and new parent worries.



# Chapter 4: Increasing take-up

A robust but responsive communications programme is key to increasing take-up. As well as highlighting new health and wellbeing initiatives and areas of cover, it should also emphasise the inclusive approach the organisation wants to encourage.

Any communications material must be inclusive. Using inclusive language, for instance parental leave rather than maternity leave and non-birthing parent rather than father, can help to foster a sense of belonging among employees. Any images should also emphasise this, avoiding stereotypes and reflecting the diversity of the workforce.

## Smart communications

Inclusive wellbeing strategies can often mean more benefits and services but employers should avoid presenting employees with a long list of health and wellbeing benefits. Grouping similar benefits together or by life-stage can make it easier to see what's available, while an overarching wellbeing brand will mean anything wellbeing-related is instantly recognisable.

It's also essential that communications reach all employees. This could be in terms of the delivery method or the nature of the communication. Not every employee has access to a smartphone or computer, and different people absorb information in different ways, so offer printed literature alongside videos and interactive web content.

## Employee advocates

Involving employees in the promotion of your wellbeing strategy can be particularly powerful. Wellbeing champions are a fantastic advocate for an organisation's benefits. To increase reach, make sure they're selected from across the workforce and they're up to speed with your wellbeing strategy and the benefits on offer.

This employee advocacy can be extended across the workforce too. Encouraging employees to have open, honest conversations about their health and wellbeing experiences can break down barriers and foster a more inclusive culture.

Employee networks can also be a rich source of information about wellbeing needs in particular groups, such as parents and carers, as well as a channel to help employees understand what's on offer to help them.

## Following trends

A good communications programme should also be responsive. Plenty of data is available from benefit providers to enable reward professionals to gauge whether their communications are effective and this can be supplemented with information on sickness absence or engagement score to track results.

It's also good to reach out to employees. Including a couple of questions on an employee engagement survey, setting up focus groups or speaking to employee representatives will give a good idea of whether an inclusive wellbeing strategy is reaching everyone.

Having an open and honest relationship with employees will encourage them to flag up any gaps, access issues or emerging health and wellbeing issues but it also supports the inclusive nature of your strategy.







## Running a wellbeing event



Wellbeing events are a great way to promote the support and initiatives an employer offers but, for maximum effectiveness, they must align with your inclusive strategy. Consider these points before running any event:

- Are you offering a diverse range of events? A monthly fitness competition will appeal to a particular group of employees – the ones that like to enter fitness competitions, and those that win. Extend your reach by running different events such as themed months, wellbeing days or fairs, awareness weeks and charity fundraisers.
- Will all employees be able to take part or attend? Not everyone likes to get involved but make sure there aren't any obvious barriers. An after-work event may exclude employees with caring responsibilities and home workers may feel left out of office-based events.
- Are your communications reaching everyone? It might not be the event that's at fault so make sure you're not missing out sections of the workforce as they don't have email access or they work from home.
- Is it what employees want? Ask them. Even the most exciting or creative wellbeing event can be a flop if employees don't have the time or inclination to get involved.





# Quiz

1. What percentage of respondents to REBA's Employee Wellbeing Research 2022 say creating an inclusive wellbeing strategy is a key priority?

- A 17%
- B 38%
- C 67%
- D 78%

2. Name a challenge employees are currently facing that could be eased by an inclusive wellbeing strategy?

- A Cost of living crisis
- B Housing shortage
- C NHS waiting lists
- D Global warming

3. What is the advantage of levelling out benefits across a workforce?

- A It saves money
- B Administration is more straightforward
- C Marketing is easier
- D It sends a strong signal that an organisation supports all its employees

4. According to REBA research, what proportion of organisations still offer health insurance benefits based on seniority?

- A 33%
- B 50%
- C 67%
- D 75%

5. Why should an organisation review its policies when it builds its inclusive wellbeing strategy?

- A To improve relations with the trade unions
- B To ensure they reflect a more inclusive wellbeing strategy
- C To avoid having to update them six months later
- D To remove any references to the medical insurance scheme

6. Why is it important to constantly review an inclusive wellbeing strategy?

- A Employees could leave, making some of the benefits irrelevant
- B Company objectives may change
- C Health and wellbeing needs and benefits evolve
- D Tax breaks on some benefits may change

7. Why is tax an important consideration when designing an inclusive wellbeing strategy?

- A A large P11d tax charge can be badly received by an employee who doesn't use the product or is struggling financially
- B Everyone loves a training session on tax
- C Tax can be a major cause of financial stress
- D HMRC may be concerned if the organisation offers too many tax-free benefits

8. Why are wellbeing pots, where employees decide how to spend the money, popular?

- A Less work for benefits professionals
- B It's inclusive and empowering
- C Employees don't always spend the money so costs stay low
- D It's more tax-efficient

9. How do organisations ensure that communications support an inclusive wellbeing strategy?

- A Use inclusive language, for example non-birthing parent rather than father
- B Use inclusive images, avoiding stereotypes
- C Provide communications across different media and formats
- D All of these

10. Which group of employees do regular monthly fitness competitions appeal to?

- A The winners
- B Home workers
- C Part-time employees
- D The over-50s

1. C, 2. A & C, 3. D, 4. A, 5. B, 6. C, 7. A, 8. B, 9. D, 10. A.

Quiz: The answers



# Who we are

## Simplyhealth

Since 1872 we've been simplifying access to healthcare, and making it sustainable for the many. We believe that no-one should go without the healthcare support they need, which is why we aim to help as many people as possible to gain access to the right healthcare easily, quickly and affordably.

Our purpose hasn't changed. Today we're delighted to be the UK's leading provider of health plans and dental payment plans, which help individuals, families and employees get support with their health, when they need it.

### What Simplyhealth does:

Embracing a preventive healthcare model is proven to help build a resilient, productive workforce. We offer two types of preventive health plan:

- **Optimise – health and wellbeing**  
Our corporate health plan, covering a range of treatments including physio fees, dental check-ups, eye tests, and more. Our online portal provides access to a 24/7 employee assistance programme (EAP) and a 24/7 GP helpline. There are also other benefits that support overall health, like discounts on gym memberships.
- **Denplan – dental healthcare**  
Our dental plans help patients avoid dental problems before they start. They enable patients to easily spread the cost of routine treatments and benefit from check-ups, hygiene visits, restorative treatment, and accidents and emergencies.

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## Reward & Employee Benefits Association

### What is REBA?

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

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

### What does REBA do?

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

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