



Health and wellbeing benefits at work – more than just a nice perk

A white paper from Towergate Health & Protection
October 2019

Wellbeing, and particularly mental health, has gained prominence in recent years as an important element for employers to consider as part of an overall wellbeing package. This is helping to reduce the taboo against talking about mental health at work, however, there is still a long way to go.

Towergate Health & Protection carried out a snapshot survey among companies attending the Employee Benefits Live 2019 event in London, to find out more about the wellbeing issues facing companies today.

Mental health benefit support vs take-up

What we discovered was an interesting anomaly relating particularly to mental health support.

80% of the businesses interviewed said they did make provision for mental wellbeing in the workplace, and 71% offered mental health training for managers, indicating a strong level of recognition and support¹.

Yet stress, and mental ill health among employees were still the biggest health and wellbeing challenge facing the majority of the companies surveyed. Which begs the question, why are so many employees still stressed, even when there is so much support available?

76% of the businesses offered an employee assistance programme (EAP)¹ which offers access to professional counselling and support for a wide range of issues, both inside and outside of work. In theory, this should be a great source of help for workers suffering from stress.

Just 5% of employees use EAPs

However, just 10% of the companies felt the EAP was valued by employees¹, and according to figures from the EAPA (the UK Employee Assistance Professionals Association), the average take-up of EAP programmes in any workplace is only ever around 5%².

Despite this, EAPs are among the most popular mental health benefit offered to staff according to employeebenefits.co.uk, who carried out a recent research report showing 90% of companies now offer them³.

It would seem all the figures paint a picture of more mental health support being widely offered by companies which is great news. But on the other hand, the support seems not to be taken up by those who need it most. So, what exactly is going on?

Lack of communication and engagement around benefits

A clue might be in one of the other results of our survey which revealed the second biggest challenge facing employers is engaging and communicating with their people around the health and wellbeing benefits which are offered.

Interestingly, 90% of the companies relied on the HR team or a specialist benefits adviser to do all the communication around benefits¹, rather than having any kind of communications strategy delivered through a specialist marketing or communications team.

Fig. 1. What do you consider to be your biggest health and wellbeing challenge in the workplace currently?



Fig 2. Which employee benefits do you currently offer?

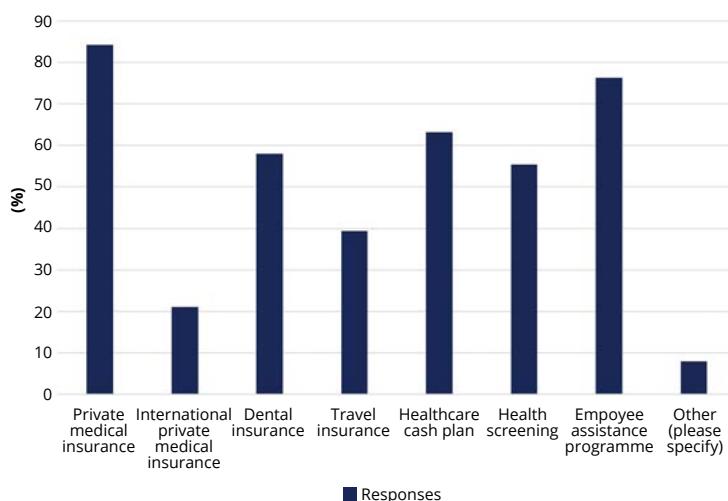
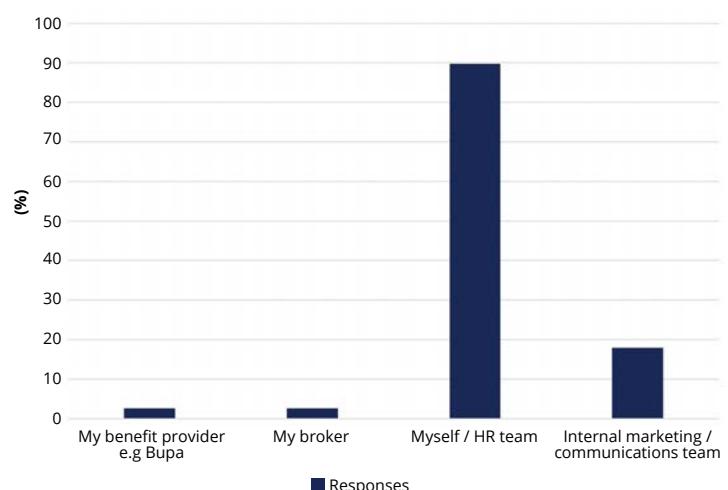


Fig 3. Who is responsible for communicating about benefits to your employees?



One of the issues, particularly for EAPs, is they are often promoted as a perk and as part of a range of benefits used as a recruitment tool, which means people don't necessarily understand what the EAP is about, or how to access it.

If an EAP is promoted by HR as a perk, rather than communicated as a vital tool in an employee's armoury against stress, then it's not going to be at the forefront of an employee's mind when they are going through an issue.

Causes of stress can be personal and difficult to talk about so unless an employee fully understands the breadth of support offered by a company EAP and trusts it, they are never going to turn to that service no matter how much they need it.

Why it's important to communicate benefits to your teams

Communicating benefits is vital to help engage staff, particularly when it comes to encouraging them to take up a mental health support offering.

In fact, a report from Money Talks showed that the sickness and staff turnover levels in companies with no benefits, are the same as those in companies who have benefits in place but fail to communicate with and engage staff⁴.

The same report revealed that failing to tell employees about the healthcare schemes and benefits they get can even increase sickness absence and staff turnover. This can cost a company of 1,000 employees around £470,000 per year. Across the UK that's £2.7 billion annually⁴.

Encouraging engagement with benefits programmes

Effective communication means people are more likely to make use of the health schemes. In turn, this means people will get access to faster and better treatment, reducing sickness absence levels – good news for both employer and employee.

If people know about wellbeing and prevention programmes they are more likely to use them and also appreciate their employer for providing them. If the communication fails then staff won't know the benefits exist and won't feel valued.

Investing in employee benefits can help to increase staff engagement, retention and help recruitment, while also driving down sickness absence – but only if you successfully communicate about them.

Making provision for an ageing workforce

Communicating to the different generations in the workforce is another popular topic among the HR and benefits media, however, interestingly, 70% of the companies we interviewed said they were making no provision for dealing with an ageing workforce¹.

Considering that 64% of the businesses had more than 250 employees¹, their workforce may consist of all five generations at the same time and include people working past the age of 65, it does seem incredible that very few were making specific provisions.

With the change to the retirement age, there are more and more older people in the workplace which can present its own challenges for employers in terms of understanding what health and wellbeing support is required.



Specific issues could include supporting women at work who are going through the menopause, or offering flexible working hours to older people who are not able to work full-time and are considering issues they might be facing around finances and pensions - perhaps pointing them towards a financial adviser. All of these things can help to support and encourage an older workforce.

It's also important for businesses not to make assumptions about how to communicate with the different generations and to avoid falling into some of the myths around what the different generations like and dislike.

While it is vital to acknowledge the differences between generations, companies really need to develop a profile of their own particular workforce and tailor communications and support to meet the range of those individuals' needs.

Conclusion

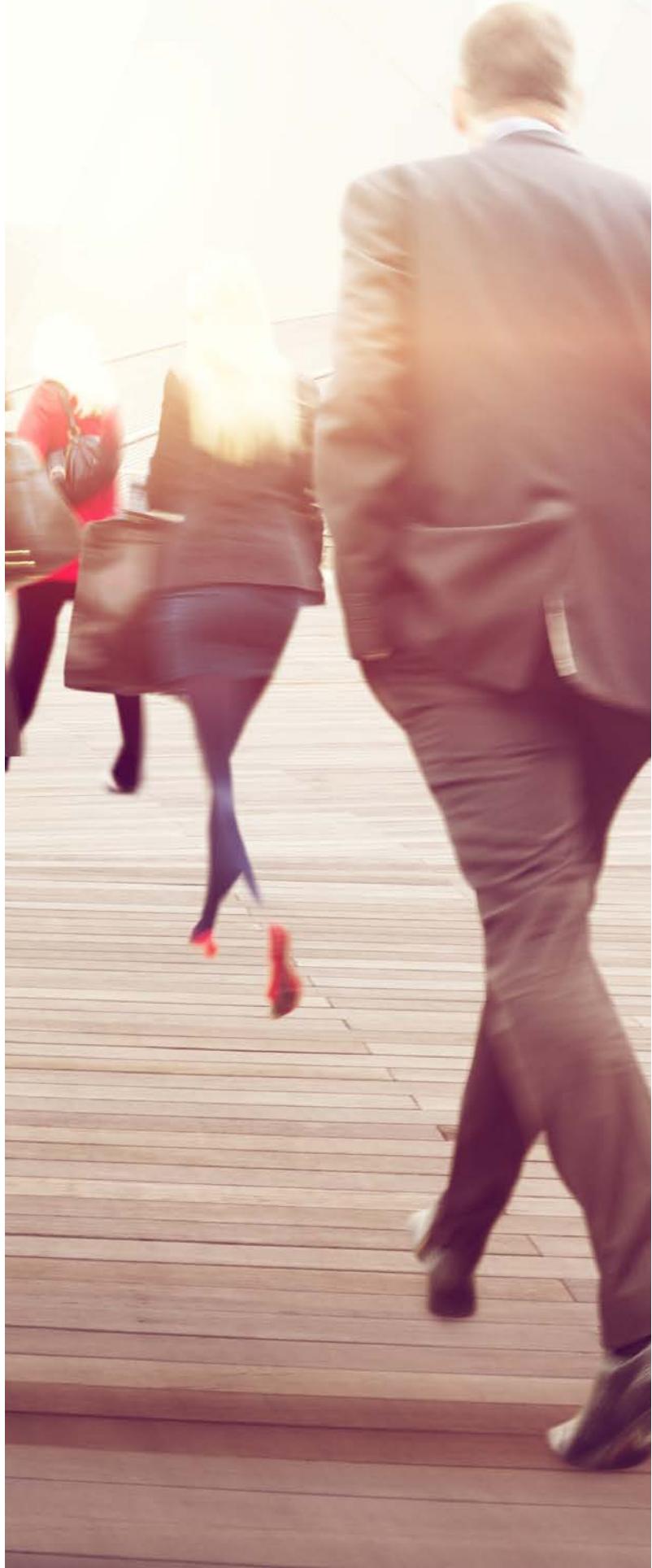
Our snapshot survey of almost 40 businesses revealed an interesting picture of employee benefits with mental health support being offered, which is to be celebrated. However stress and mental health are still proving to be the biggest challenge.

It showed that 84% of the companies offered private medical insurance and this was also the most valued benefit by their employees¹.

While mental health is clearly high on the radar of all of those surveyed, it seems the communication around the benefits and support is perhaps not as good as it should be, meaning people aren't accessing health and wellbeing support when they need to.

An ageing workforce and the challenges that will bring doesn't seem to have been given as much priority as it warrants, so may end up causing companies new and unforeseen wellbeing challenges in the not so distant future.

Whether it's offering support for stressed out employees, or looking at ways to support older workers, businesses need to make sure that they seek the right benefits package and back it up with appropriate and regular communications for everyone.



About Towergate Health & Protection

We are an independent, specialist adviser and we are committed to delivering personalised health and wellbeing solutions for businesses and individuals throughout the world.

Our extensive team of expert advisers looks after the health and wellbeing needs of more than 11,000 businesses and around 50,000 individual customers globally. We explore the whole market to find the best products and providers to meet our customer's needs and we work to help business owners make informed decisions, so they know the health and wellbeing of their employees is in safe hands.

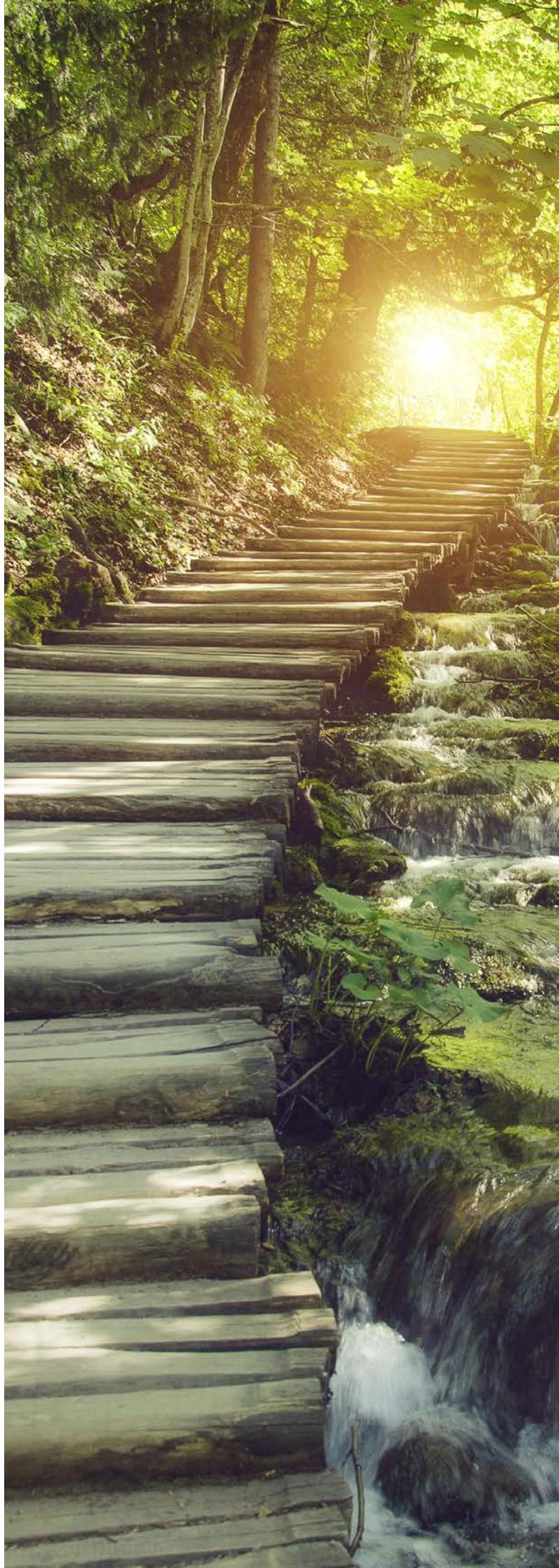
Our values

- **Respect** for our clients, colleagues, commercial partners and the community.
- **Honesty** by communicating and acting in good faith at all times.
- **Passion** through seeking to delight our clients.
- **Professionalism** by always striving to deliver the best advice and service for our clients.
- **Quality** by aiming to deliver the right response first time, every time.
- **Commitment** by promoting the value of the support and protection our business offers.
- **Integrity** by ensuring every action and behaviour is consistent with our values.

Customer satisfaction is extremely important to us, and we constantly strive to improve our customer experience. We are proud to have been recognised by Investor in Customers who have awarded us with silver status due to our helpful, efficient and professional customer service.

We are part of The Ardonagh Group which brings together businesses from across the full spectrum of the insurance industry, to create a leading independent broking and underwriting group in the UK.

If you would like to find out more, talk to our expert advisers on 0800 389 7723.





Sources

1. Towergate Health and Wellbeing Survey 2019
2. <https://www.eapa.org.uk/eapa-urges-businesses-to-mark-world-mental-health-day-by-encouraging-staff-to-make-use-of-their-eap/>
3. <http://www.employeefenefits.co.uk/exclusive-eaps-mental-health-benefits/>
4. https://cdn2.hubspot.net/hubfs/234061/CR00376_Ebook_WorkplaceComms_07.17.pdf

Towergate Health & Protection is a trading name of Health and Protection Solutions Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). This can be checked on the FCA's website or by calling them on 0800 111 6768 (freephone).

Registered in England and Wales number 4907859. Registered office: West Park House, 23 Cumberland Place, Southampton, SO15 2BB