



THE ESSENTIAL GUIDE TO EMPLOYEE HEALTH AND WELLBEING

Business buzzwords come and go - every month sees a new trend becoming “increasingly more important for employers”. However, as we enter 2020, employee wellbeing really has become increasingly important – it’s not just a trend. Employers are now seeing the benefits of supporting their staff through physical and mental health issues – not only is this a way to boost productivity, it also shows you care as an employer, and ultimately helps you build a positive employer image.

In some parts of the world, there is a push for employee wellbeing to be a deciding factor in CEO pay and bonuses - should business leaders be rewarded if they are failing their staff on a basic level? Deloitte and Medibank Private have even **developed an index**¹ to measure physical and mental health, how connected they are to the company’s vision and values, and whether their workplace has policies that support wellbeing. The questions assess sleep, nutrition, exercise, and energy levels at work.

Whether there is a link to CEO salaries or not, employee wellbeing does have a direct impact on company performance, with sick day absences or unhealthy employees struggling through the day affecting both productivity and motivation. So, what do employees need to improve their wellbeing at work? How well would the employees of your organisation fare in a wellbeing survey? Can you afford to assume that people are, by and large, okay?

Fortunately, there are many ways you can support the health and wellbeing of your employees, from fitness-boosting Cycle2Work schemes, to more extensive programmes of physical and mental healthcare.



**EMPLOYERS ARE NOW SEEING THE
BENEFITS OF SUPPORTING THEIR
STAFF THROUGH PHYSICAL AND
MENTAL HEALTH ISSUES**



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28.2 MILLION

WORKING DAYS WERE LOST IN
2018/19 DUE TO WORK-
RELATED ILLNESSES AND
INJURIES (HSE).

44%

OF ALL WORKING DAYS LOST
WERE CAUSED BY MENTAL
HEALTH-RELATED PROBLEMS;
INCLUDING STRESS, ANXIETY
AND DEPRESSION (HSE)

4.1

THE NUMBER OF DAYS THE
AVERAGE UK WORKER TAKES OFF
WORK DUE TO ILLNESS (BBC)

EMPLOYEE HEALTH AND WELLBEING: THE ALL IMPORTANT NUMBERS

HOW MANY WORKING DAYS ARE LOST EACH YEAR, AND WHY?

While statistics from the Health and Safety Executive (HSE)² have shown a downward trend in the amount of days off caused by “self-reported work-related illness or injury” in the past seven years, the numbers of working days lost still remains high. In 2018/19, the HSE reported that a total of 28.2 million working days were lost due to illness and injuries directly caused by the working environment.

Statistics around non-work-related illnesses – conditions that develop independently of the work environment – are recorded less frequently, without an organisation such as the HSE dedicated to monitoring them. However, various studies have tried to calculate the impact – For example, in 2019 the BBC found³ that the number of days off ill people were taking from work was decreasing; from an average of 7.1 in 1993, to just over 4 days in 2017.

Digging a little deeper into data from the ONS, workers in the private sector, where 1.7 percent of working hours were lost, were less likely to call in sick than those in the public sector, where the figure was 2.6 percent.

However, workers in the public health sector lost more time to illness than other profession, with **3.3 percent of hours lost**⁴.

And it's not just colds, stomach bugs and migraines keeping people off work – the HSE's statistics for 2018/19 show that 44% of all working days lost to ill health are caused by stress, depression and anxiety, with musculoskeletal disorders such as back and neck pain being another leading factor. It's also not just absences that cause problems. Various surveys have found that between 30%⁵ and 66%⁶ of employees will go into work while unwell, which can impact productivity as much as absences – and in some cases even more, due to sick employees coming into work and either passing on an illness, or taking longer to recover rather than spending a day resting.



POOR EMPLOYEE HEALTH: THE IMPACTS

WHETHER THEY'RE COMING IN OR STAYING AT HOME, WHAT EFFECTS DO UNWELL EMPLOYEES HAVE ON A BUSINESS?

There's plenty of research out there⁷ that supports the idea that employees in good health can be far more productive and perform better than those who are in poor health. Employees with poor health are less motivated, less resilient to change, and are generally less engaged with the business.

It's common sense that an employee who's absent from work is being less productive than an employee that's in work – but the knock on effect is also that remaining staff must cover the role. This can involve additional training, or simply less productivity across two roles as one member of staff juggles them both – which could potentially increase stress for the person covering, another major cause of lost productivity and motivation at work.

This leads into another issue that impacts productivity: presenteeism. This is when staff come into work despite being too unwell to carry out their role to their full ability – something that many employers encourage, or at least don't discourage. The most common reasons for coming into work while ill – whether with mental or physical health concerns, are **reported by Fit for Work⁸** as:

If you would typically encourage your staff to come in and power through through their illness, it may be time to reconsider: the financial impact of presenteeism can be almost double that of absenteeism, Fit for Work has found.

An unwell worker will not only be distracted from their role by physical or emotional symptoms, but they could also be spreading physical symptoms to others. **Almost a quarter⁹** (20%) of the working days lost to illness each year are caused by coughs, cold and flu – illnesses that can be spread around the office, affecting everyone, often over the course of many weeks, rather than one person who could have taken a day or two off to recover.



THE FINANCIAL IMPACT OF PRESENTEEISM CAN BE ALMOST DOUBLE THAT OF ABSENTEEISM



76%

Not thinking their illness was serious enough to take time off

31%

Having too high a workload to justify taking time off

20%

Worry about financial implications of taking time off

19%

Perceived workplace pressure and feeling guilty taking sick leave

13%

Risk of redundancy being too high

FINANCIAL COST

Whilst we don't want it to seem that employees should be viewed as money-making units (this may not be the best approach when ensuring employee wellbeing) it's important that you consider the financial impact of every single lost day from every single employee, whether that day is lost to staying at home, or being distracted by poor health at work.

As always, the exact cost of lost productivity across the UK depends on which piece of research you consult; however, let's examine the data provided by Vitality's **Britain's Healthiest Workplace study**¹⁰, which is developed in partnership with RAND Europe and the University of Cambridge:

- £81 Billion: the estimated total financial cost to British businesses in 2018 due to poor employee health, illnesses and fatalities. This included:
- £38 billion: the cost of mental health-related illnesses on UK businesses.
- £17 Billion - Specifically, the cost of stress-related illnesses and conditions to UK businesses in 2018.

When divided by the number of people in work in the UK (**32.78 million as of July 2019**¹¹), Vitality's data would seem to indicate that the cost of poor health averages out at a cost of £2,489.00 per employee, per year. That's a pretty staggering amount!

If we take the top line figure of £81bn, in a company of 1,000 employees, this would equate to an average cost of lost productivity to that business of over £2 million a year. That may seem excessive, but the data provided by Vitality does seem to be within reason; especially given that the Office of National Statistics calculated a figure of £77.5bn in 2017.

When you look at it this way, it's possible that neglecting the health and wellbeing of your employees – perhaps because of fears over lost income if they're not coming to work, or the expense of providing support programmes – could actually be costing your organisation far more than you expected.

HEALTH, SAFETY AND WELLBEING: THE LAW

What are an employer's legal obligations
to their employees' wellbeing?



There are, of course, a number of legal obligations that all employers are under to ensure the treatment of their employees complies with health and safety law.

WORKING HOURS

There are **numerous rules**¹² about how long employees should work without a break, and how long there should be between workdays. Breaks are important for reducing fatigue and exhaustion – a decline in mental or physical performance that leads to a number of other risks, such as:

⚡ **Slower reactions, reduced ability to process information, memory lapses, absent-mindedness, decreased awareness, lack of attention, underestimation of risk,**

reduced coordination... errors and accidents, ill-health and injury, and reduced productivity.⚡

This is, of course, the absolute minimum, and ensuring staff are able to take regular breaks during the day and have adequate time between shifts (particularly when overtime is involved) is essential to promoting employee wellbeing – a tendency to see breaks or time off as lost productivity could be costing more than it actually gains.

EMPLOYEES ARE ENTITLED TO:



ONE UNINTERRUPTED
20-MINUTE REST BREAK
DURING A WORK DAY
LONGER THAN SIX HOURS.



AT LEAST **11 HOURS** OF
REST BETWEEN THE END OF
ONE WORK DAY AND THE
BEGINNING OF OTHERS.



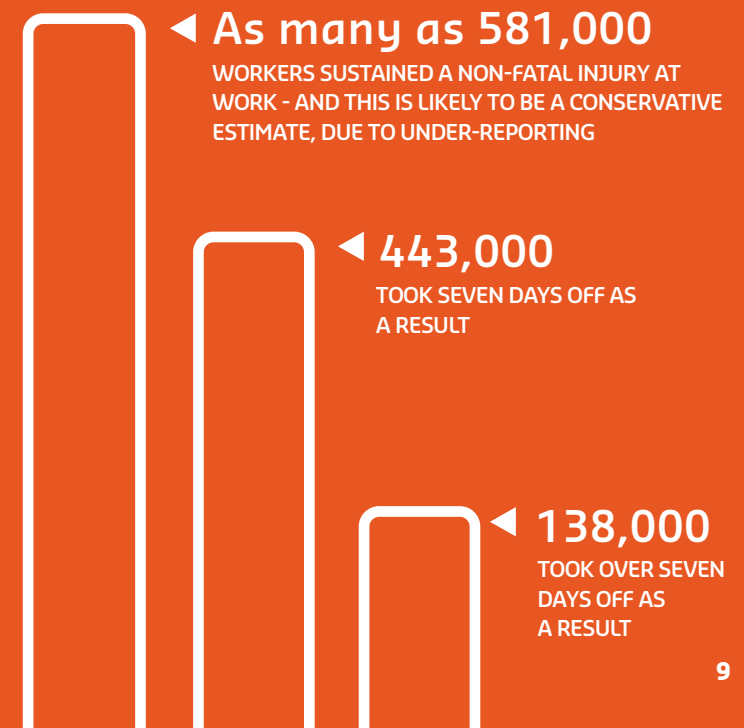
24 HOURS WITHOUT WORK
EACH WEEK - OR 48 HOURS
EACH FORTNIGHT.

A key part of ensuring employee wellbeing is providing training that allows employees to carry out their roles safely, avoiding work-related injuries and illnesses.

The Health and Safety at Work etc. Act 1974 requires **employers to**¹³ “provide whatever information, instruction, training and supervision as is necessary to ensure, so far as is reasonably practicable, the health and safety at work of your employees.”

We’ve already briefly mentioned work-related injury as a leading cause of absence from work – and although the number of workplace injuries is falling, unfortunately thousands are still injured every year.

ACCORDING TO THE HSE’S STATISTICS¹⁴, IN 2018/19:



The most common causes of these injuries were:

- Slips, trips and falls - **29%**
- Accidents while lifting, handling or carrying - **20%**
- Struck by moving object - **10%**
- Falls from Height - **8%**
- Acts of Violence - **8%**

Tragically, there were also 147 deaths due to accidents in the workplace with the leading causes being a fall from height (40) or being struck by a moving vehicle (30).

As you can see, these causes are by no means confined to industries where you may expect risk to be higher, such as in construction or manufacturing – people working in offices can trip, slip, or hurt themselves while carrying heavy items, so providing training on how to avoid these accidents is a very important part of ensuring staff wellbeing.

For more information on what you need to do to provide health and safety training for your employees, the **HSE's guide** is the ideal starting point.



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DISPLAY SCREEN EQUIPMENT

Computer use in the workplace is on the rise, with roughly 60% of the UK's workforce **using computers with internet access at work**¹⁵. Excessive use of computers – without adequate breaks, or when using equipment that is not set up and maintained properly – **has been linked**¹⁶ to a number of conditions, including:

- Musculoskeletal problems such as limb problems and backache, mostly caused by bad posture or unsupportive furniture
- Repetitive stress injury (RSI) from carrying out the same tasks (mouse and keyboard use) over and over
- Vision problems, eye strain and headaches caused by screen usage and light levels

As well as encouraging breaks away from the screen, it's important for employers to ensure that all employees are given display screen equipment that is optimised for safe use – not only because it's the law under the Health and Safety (Display Screen Equipment) Regulations 1992.

Display screen equipment (DSE) covers any computer or display screen, including laptops and touch screens.

Employers have a duty to assess their employees' workstations to ensure there are no risks, provide training on safe use, and should also provide eye tests for employees if requested.

The guidance on best practice may seem complicated, with a lot of boxes to tick, but it's actually fairly straightforward. The ideal workstation allows employees to sit comfortably with their forearms positioned horizontally, eyes level with the top of the screen, with enough space, and adequate lighting to see properly – with no risk of screen glare.

As well as advice on how to set up a workstation, there is also established best practice for using one – from keeping wrists straight while typing to adjusting font sizes on screen when needed.

For more information, once again, we recommend the HSE's guide – this time, the guide to working with DSE. It's the employer's responsibility to offer support with setting up DSE adequately when a new employee starts at an organisation, not the employee's responsibility to ask for it.



LEAVE ALLOWANCES

As previously mentioned, some employees (as many as 13%), avoid taking time off work for physical and mental illnesses because they fear being made redundant – but employers must allow staff time off without the threat of job losses.

The **government advises** that employers can only dismiss an employee who has been absent due to long-term sickness (more than four weeks) as a last resort, and first must consider ways for an employee to return to work in a different role, or on a part-time or flexible basis, and must discuss this with them. The employee has the right to go to an employment tribunal if they think their dismissal on the grounds of ill health was unfair.

Organisations legally have to give their employees time off sick if requested. There is no obligation for an employer to provide full sick pay – or even any – although Statutory Sick Pay (SSP) must be given if employees have been ill for more than four days in a row, and must be paid for up to 28 weeks if needed. Employers also cannot force employees to use annual leave in place of sick leave.



**ORGANISATIONS LEGALLY HAVE TO
GIVE THEIR EMPLOYEES TIME OFF SICK
IF REQUESTED.**



STRESS, ANXIETY, DEPRESSION: A GROWING CONCERN.

Much of what we have discussed so far is concerned with physical wellbeing – though we have mentioned mental health as a major contributor to staff absences, making up a large portion of the lost revenue discussed previously.

In the World Health Organisation report, **Mental health and work: Impact, issues and good practices**¹⁷, the consequences of poor mental health are summarised as follows:

Absenteeism - Increased sickness absence, often taking the form of frequent short absences. Depression, stress, burnout and physical conditions including musculoskeletal problems, sleeping disorders and heart disease.

Work performance - Reduced productivity, increased errors, poor decision making and planning, and more workplace accidents.

Staff attitude and behaviour - Lack of motivation, poor timekeeping, staff working long hours but seeing diminished returns, reduced staff retention.

Relationships at work - Tension and conflict among co-workers, poor client relationships, increased disciplinary proceedings.



In 2014, **research from Bupa** found that mental health stigma in the workplace was incredibly widespread, with 94% of UK business leaders admitting that prejudice around mental health was an issue in their organisation, and one in five employees with a mental health condition feeling pressured to resign as a result.

The study also found that more than half of employees with mental health issues believe they are less likely to receive a promotion, despite around the same amount feeling as though their conditions have not adversely affected their performance.

Despite 88% of business leaders telling Bupa that they tried to create an open culture around mental health issues, 70% of employees said they don't feel like they can talk about their concerns – due in no small part to the level of bias employers still show towards those with mental health

issues. Many admitted viewing employees with mental health issues as unpredictable, erratic or weak, with some avoiding talking to certain staff members altogether.

A lot can change in just a few short years, and 2016 was a very good year for improved mental health awareness. However, change has been slower to come to certain corners of the employment world, with those in **banking**¹⁸ and the **public sector**¹⁹ in particular feeling the pressure of poor mental health due to the stressful nature of their job roles.

Raised awareness also doesn't necessarily mean that services are improving, with young people and the next generation of workers at particular risk of mental health issues. Currently, only 25-35% of young people who need mental health support **actually receive it**²⁰ – just being aware of the problem is not enough to ensure your staff are in good mental health in the long term.

ONLY
25-35%
OF YOUNG PEOPLE WHO NEED
MENTAL HEALTH SUPPORT
ACTUALLY RECEIVE IT.



SUPPORT FROM EMPLOYERS

SERVICES, SUPPORT AND CULTURAL CHANGES THAT CAN PROMOTE EMPLOYEE WELLBEING.

What can an employer do to ensure staff stay happy, healthy and safe while at work? It may seem like there are a lot of issues to address, and a lot of effort that will be required as a result.

But it also may not be as difficult as you may expect – small, gradual changes can grow to become very impactful, and programmes can be implemented with assistance from external providers with minimal disruption for HR and management.





**FINDING THAT BALANCE BETWEEN
NEGLECTFUL AND OVERBEARING,
LETTING STAFF KNOW THAT
MANAGERS DOORS ARE ALWAYS OPEN,**

and allowing those suffering to set the pace themselves can go a long way to helping staff.



A POSITIVE WORKPLACE CULTURE

Although it may not always feel like it on a Monday morning, going to work is a positive thing – **as the World Health Organisation discusses:**

“Employment provides five categories of psychological experience that promote mental wellbeing:

- Time structure (an absence of time structure can be a major psychological burden)
- Social contact
- Collective effort and purpose (employment offers a social context outside the family)
- Social identity (employment is an important element in defining oneself)
- Regular activity (organising one’s daily life)”

Particularly important is social contact and collective effort – giving people opportunities to work together and socialise. A workplace with strict rules around breaks, or that discourages conversation in the office, is not going to be encouraging to the mental health of its employees. A strong company culture also boosts the social identity aspect – it’s the kind of place people are proud to work.

Not everyone has to offer the **perks of tech firms**²¹ like Twitter and Google to promote a good company culture – it can be as simple as occasional social events, and greater transparency between management and employees.

UNDERSTANDING

A big part of creating that positive culture is being understanding of your employees’ health needs, and allowing people to take time off work without fears over job security.

Be open about mental health issues, try to make your employees feel they can talk about their issues - but also don’t feel like you need to overdo it either. Finding that balance between neglectful and overbearing, letting staff know that managers’ doors are always open, and allowing those suffering to set the pace themselves can go a long way to helping staff.

Supporting people to work in a way that suits them is also important – if mental or physical health conditions are making it difficult for people to come into the office, then allowing employees to work from home can give staff time and space to recover without impacting productivity anywhere near as severely as absences.

UK BUSINESSES PAY
OUT A COMBINED
£1.5 BILLION
IN OBLIGATED SSP EACH YEAR.

AN ADDITIONAL
£6.9 BILLION
IS PAID OUT IN VOLUNTARY SICK PAY

45%
OF THE UK'S EMPLOYERS
PROVIDE FULL SICK PAY

ADEQUATE SICK PAY

Going above and beyond Statutory Sick Pay (SSP) with a more supportive sick pay scheme can contribute to a positive company culture, help staff feel less pressured about taking time off – both a reduction in financial pressure, and a clear message that absence is acceptable from the organisation itself – and provide an excellent benefit that rewards longer service.

Statistics from the Labour Research Department (LRD) shows that the UK's businesses pay out a combined £1.5 billion in obligated SSP each year, but with an additional £6.9 billion in voluntary sick pay for their employees.

This is far less than the majority of estimates as to how much is lost through health-related poor performance.

The LRD found that the majority of sick pay schemes provide 100% pay from day one of an absence, up to a certain point – with the number of days often tied to length of service. For long-term illnesses, the rate may drop to 50% after a number of weeks.

Government statistics²² indicate that around half (43%) of the UK's employers, covering around 70% of the UK's employees, provide full sick pay.

Conventional wisdom may tell you that staff who are paid for being off sick have little incentive to come into work – but providing full sick pay contributes to the kind of workplace culture that inspires people to take pride in their organisation, encouraging staff to come back to work, as it's somewhere they want and enjoy to be.

The government's independent review of sickness absence found a wide variation of absence rates between different organisations that offer the same sick pay schemes, indicating that absence rates have more to do with management at the organisation than the pay provided.

HEALTHCARE AND MENTAL HEALTH SERVICES

In addition to the disruption caused by the conditions themselves, absences from work as a result of poor physical and mental health can often be made worse by waiting for NHS treatment.

Millions of people in the UK have private medical insurance (PMI) through their employers, allowing them access to private healthcare they may be otherwise unable to afford – with the added benefit of employers receiving discounted flat rates for their workforce, without any exclusions for pre-existing conditions, providing support that many cannot access without help from their employer.

This can often help reduce appointment waiting times, and removes the financial pressure for those who need to pursue private care, offering PMI as part

of an employee benefits package is yet another way of contributing to a positive company culture where employees feel supported and valued.

While PMI can often be used for mental health services, many employers also choose to **offer additional mental health support through their employee benefit programmes**, such as a certain allowance of counselling (often unlimited telephone support, with a limited number of face- to-face sessions).

Whether employees use these services to help deal with short-term concerns like debt, a family bereavement or the stress of a deadline, or an ongoing mental health issue, the benefits to reducing absenteeism, increasing productivity, and positioning your organisation as one that cares about your employees' wellbeing can far outweigh the costs of providing such a programme.

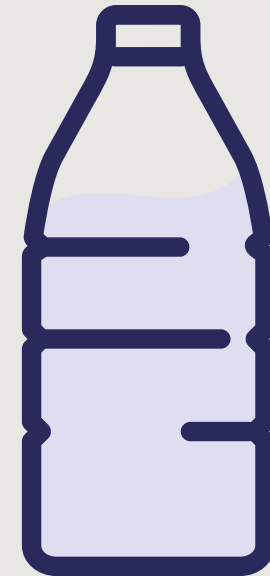
MILLIONS
OF PEOPLE IN THE UK HAVE
PRIVATE MEDICAL INSURANCE
THROUGH THEIR EMPLOYERS,
ALLOWING THEM ACCESS TO
PRIVATE HEALTHCARE.



ENCOURAGING A HEALTHY LIFESTYLE

More straightforward cultural changes that promote staff wellbeing can focus more generally on a healthy lifestyle for staff, such as:

- Organising fresh fruit deliveries for the office to keep people away from sugary snacks, providing a healthier option as well as fighting those mid- afternoon sugar crashes!
- Providing water coolers for fresh, clean drinking water. **Research has found**²³ that a lot of people don't trust tap water, with a surprising 18% of people filtering and 13% of people boiling tap water before drinking. The alternatives to drinking water are **far less healthy!**²⁴
- Encourage your staff to get active by organising sports teams - such as a weekly informal football game - a great way to encourage socialising and exercise.
- Corporate gym memberships, with discounted rates available to organisations, can be a great addition to an employee benefits programme, helping reduce the cost of an annual membership, and providing everyone with workplace gym buddies!
- Cycle2Work programmes promote the use of bikes as part of the morning commute - far healthier than sitting on the bus, and makes it easier for employees to afford.



**RESEARCH HAS FOUND
THAT A LOT OF PEOPLE
DON'T TRUST TAP WATER,**
with a surprising **18%** of people
filtering and **13%** of people boiling tap
water before drinking.



CYCLE TO WORK

WHAT ARE CYCLE TO WORK SCHEMES, AND HOW DO THEY WORK?

Cycling is one of the best forms of exercise there is. It works every muscle group, lowers the risk of heart disease, and releases endorphins to the brain – a great mood booster. It's also incredibly convenient – instead of finding time to go to the gym before work, employees can fit in their exercise during their commute.

There has also been a great deal of investment into cycling infrastructure in the UK – **particularly in London²⁵** – with many large organisations that makeup the **#ChooseCycling Network²⁶** petitioning the government for further improvements and development.

Cycle to Work programmes are a fantastic way to encourage staff to get on their bikes, with added financial benefits for both employer and employee alike – as well as freeing up parking spaces and helping you meet Corporate Social Responsibility objectives around green travel.

HOW DO THEY WORK?

Cycle2Work is operated through a salary sacrifice programme – employers effectively loan their employees bikes and safety equipment, with the employee then paying for use directly out of their salary.

This allows employees to pay for their bike monthly, gaining access to something that may be well out of their normal price range due to a large upfront cost.

If you're concerned about the administration burden, there are many third-party providers who will be able to assist you with setting up and running a Cycle2Work programme.

WHAT ARE THE FINANCIAL BENEFITS?

As well as the affordability offered to employees, there are also tax benefits – Cycle2Work payments are deducted from an employee's salary before tax and National Insurance is paid, resulting in reduced payments for both the employer and the employee.

Although the rules for salary sacrifice programs have changed since April 2017, Cycle2Work (along with low emission cars, pensions and childcare vouchers) has been left alone, in order to promote health, wellbeing and green travel – so this benefit is remaining for the foreseeable future.

WHO IS ELIGIBLE?

Just about any employer can offer a Cycle2Work scheme to their employees, provided they are paid through PAYE, are not classed as self-employed, and are earning enough above the Minimum Wage that the salary deductions would not take their wages below it.

HOW DO THEY WORK?

Any bicycle, tricycle, cycle with four (or more!) wheels, or electrically assisted pedal cycle that isn't classed as a motor vehicle can be provided under the scheme, along with any necessary safety equipment. There isn't a limit on the value of the cycle or equipment that can be offered, though if preferred organisations can implement one.

Depending on the programme you use, your employees can choose a bike from hundreds – even thousands – of stores across the UK, including Halfords.

HOW DO THEY WORK?

Bikes bought under the scheme are owned by the organisation and loaned to the employee, but it's common for them to be sold or transferred to employees at the end of the loan period. The amount it is sold for must reflect market value – this will be 25% of the original cost at most.

You may wish to read the rules around this on the [gov.uk](https://www.gov.uk) website²⁷.



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EMPLOYEE & CONSUMER ENGAGEMENT

*Bringing people and
business together*

WHO WE ARE

Part of Sodexo Employee and Consumer Engagement, our Employee Benefit solutions help workplaces grow a positive culture by attracting and retaining top talent and increasing employee engagement. We understand that every workplace is different - our mission is not to build a culture for you, but to help nurture and grow the one that already exists.

At Sodexo, we have over 50 years' heritage in creating award-winning experiences that make people's lives better. From growing employee culture and inspiring success in your workplace, to driving consumer engagement with your brand, we transform the way in which employees and consumers behave or perform, meaning they'll engage more deeply with you.

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