

A guide for businesses:

# Supporting Employee Health and Wellbeing

Straightforward steps towards a health  
and wellbeing programme to support  
and reward the heart of your business



# Welcome

**At Sovereign Health Care, we believe better health is for everyone – regardless of where you live or work, the job you do, age or any existing health conditions.**

We want to help as many businesses as we can prioritise employee health and wellbeing – not only because we think it's the right thing to do, but because it will benefit your business, your employees, and their families. It really is good all round!

To help, we have created this guide to give businesses the information they need to quickly and easily make a start on looking after their employees' health and wellbeing. Taking the simple steps outlined in our guide, could help to reduce employee absence, develop a positive culture and, ultimately, help your business to achieve its full potential.

**We hope you find this guide useful. If you have any questions, please [get in touch](#).**

We will show you:

Why employee health and wellbeing is important for businesses



The building blocks for a straightforward health and wellbeing plan



Quick, easy and cost-effective ways to get started

# Employee health and wellbeing at the forefront

The challenges of recent years, current pressures facing the UK's health services and levels of workplace sickness-related absence, mean supporting employee health and wellbeing is more important than ever. Furthermore, giving employees the ability to proactively manage their health, by enabling them to access everyday health services and support quickly, can have a direct impact on morale, productivity and absentee levels.

**Looking after employee health and wellbeing is no longer a 'nice to have' but a business necessity.**

## Time for action

**So how can organisations rise to the challenge of supporting employee health and wellbeing while staying focused on the day-to-day realities of running a business?**

This guide provides straightforward, affordable steps you can take to put a health and wellbeing plan in place in your business, which in turn could prompt and help your employees to look after their physical and mental health.



# Why employee health and wellbeing matters

Attitudes towards health in the workplace have changed over the last few years. Many businesses now recognise the positive impact looking after their people's health and wellbeing can have on business performance.

## Counting the cost of employee health issues

**Ill health has a major impact on UK businesses.** Evidence suggests that 185.6 million working days were lost in 2022 because of sickness or injury.<sup>1</sup> Further, workplace sickness cost businesses over £100 billion in 2023, from both lower productivity due to people working through ill health (presenteeism) and sick leave.<sup>2</sup>

185.6  
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working days lost due  
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£102.7  
billion

cost of UK  
workplace sickness<sup>2</sup>

**With the significant impact poor physical and mental health can have on costs and productivity, it's clear why a positive approach to employee health and wellbeing is now an important part of business planning.**

<sup>1</sup> Sickness absence in the UK labour market 2022 - Office for National Statistics

<sup>2</sup> O'Halloran J and Thomas C (2024) Healthy industry, prosperous economy, Institute for Public Policy Research (IPPR)

# Positive business impact

How a business approaches employee wellbeing is increasingly seen as a reflection of its culture, values and overall business strength and sustainability. Taking a proactive approach can have a positive impact across several essential areas by helping to:

1

## Reduce absence and sickness rates

**In 2022, the UK average absence rate was 5.7 days per worker.<sup>1</sup>**

Implementing a health care cash plan can help to reduce days off for sickness by enabling employees to proactively tackle health issues before they potentially become major problems.

By raising awareness of the importance of looking after our mental and physical health, employers can help to reduce factors such as stress and anxiety that can lead to significant absence.

2

## Increase staff engagement and retention

**Employee turnover is costly for many businesses; it costs around 25% more to hire versus retain staff.<sup>3</sup>**

Flexible working and supporting employees when they need to attend health related appointments, along with benefits such as health care cash plans and childcare support will demonstrate that you look after employees, which in turn can help to boost staff engagement and retention.



3

## Improve reward packages and recruitment

**75% of employers report difficulty in finding the talent they need - a 16 year high.<sup>4</sup>**

When you need to recruit, the battle for talent is fiercer than ever.

Businesses must find new ways to stand out from the crowd, and knowing that a prospective employer looks after employee health and wellbeing is an increasingly important priority for job seekers.

Not only that, but usable health and wellbeing benefits are often a welcome boost to reward packages, further increasing the attractiveness of your business to potential recruits and existing employees.

4

## Increase productivity

Together, these factors can help to boost business productivity by increasing morale, and reducing the cost and impact of staff turnover, sickness absence and presenteeism.

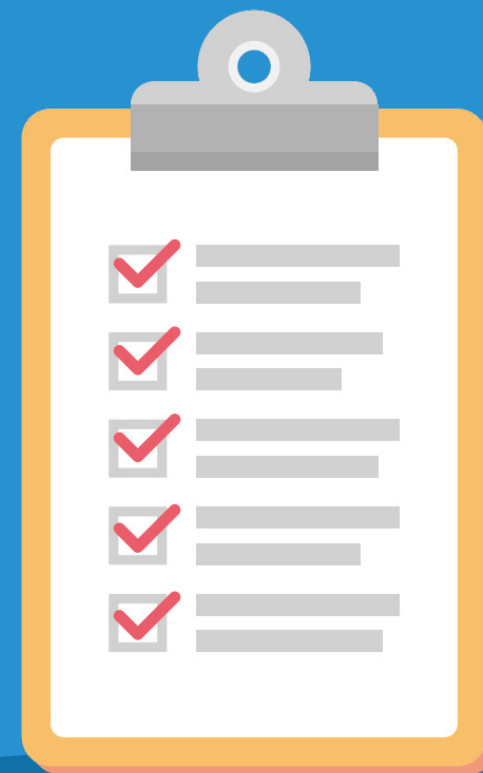


# Getting started

To help you get started, here's our quick and easy checklist of the things we think are helpful to consider when planning your health and wellbeing programme. These will deliver impact whilst also being affordable and easy to implement.

## Remember!

Employers have a duty of care to look after their employees' health, safety and welfare whilst at work – this includes proactive management of stress in the workplace. You may already have some of these things in place in your business, particularly when it comes to meeting your legal obligations, but it's still a good idea to consider when you last reminded employees about any existing provisions. People forget, and a quick regular reminder can be really useful.



## Legal requirements

As an employer, you are legally required to protect your workers from the health risks of working with display screen equipment (DSE) such as computers and smart phones.<sup>5</sup> Taking the right steps will help to prevent issues such as pain in necks, shoulders, backs, wrists and hands, fatigue and eye strain.

### Checklist:

- ✓ Complete a DSE and workstation assessment for each employee
- ✓ Introduce guidance and policies to make sure workers take regular breaks from DSE work
- ✓ Provide eye test funding for employees and remind them that this is available to them
- ✓ Provide training and information for your people



## Physical health

Empowering employees to take care of their physical health can help to make a real difference to their wellbeing, which in turn could reduce sickness days and boost productivity. Enabling employees to afford and proactively arrange routine health treatment will help them address small niggles so they hopefully don't turn into major issues which disrupt their lives and your business.

### Checklist:

- ✓ Encourage exercise through a Cycle to Work scheme or discounted gym membership
- ✓ Support healthy eating by providing information, recipes or a free fruit perk
- ✓ Give every employee convenient access to affordable everyday health care and specialist services by offering a health care cash plan - Sovereign Health Care can help you with this!
- ✓ Consider the physical environment employees are working in. Do they have enough light, ventilation and rest areas? If they're at home, do they have a comfortable, safe set-up?
- ✓ Signpost employees to the numerous, free NHS apps such as 'Couch to 5k' and 'Active 10' which are easy to use and aim to help people get moving

## Mental health

Mental health can be hard to monitor and manage in the workplace, indeed 56% of employers would like to do more to improve staff wellbeing but don't feel they have the right training or guidance.<sup>6</sup> To help minimise potential problems, employers can get one step ahead by helping staff and managers to take a proactive approach to managing and protecting their mental health.

### Checklist:

- ✓ Provide access to an Employee Assistance Programme (EAP), offering confidential support, assistance and counselling
- ✓ Ensure your business encourages work/life balance and signpost employees to the support that's available to them through the NHS and other mental health organisations
- ✓ Create a team of mental health first aiders, skilled in how to spot and address signs that a colleague may be struggling. Offer employees mental health training, teaching awareness, resilience and what action to take
- ✓ Enable positive steps such as volunteering by allowing staff to use one or two working days each year to give back to local communities and charities

# First steps for immediate impact

**The most important move businesses can take towards looking after employee health and wellbeing, is simply to take a first step; and this can be something really quite straightforward.**

Small and affordable tweaks to employee support mechanisms can be a great way to kick-start employee health and wellbeing. In particular, health care cash plans and Employee Assistance Programmes (EAPs) are a straightforward way to deliver an immediate positive impact with minimal time needed from your business leaders.



Watch our short [video](#)





# 1 Health care cash plans

Starting at just a few pounds per employee per month, these plans pay employees cash back towards everyday health costs and more specialist treatments.

**By supporting with the affordability of health treatments and services, cash plans encourage employees to take a proactive approach to their health care, helping to reduce disruption to your business.**

**One example is Asset from Sovereign Health Care**, a comprehensive employer paid cash plan. Not only does Asset enable you to cost-effectively support the health of your workforce, it also offers the following advantages to businesses.

- ✓ **Supports employee health and wellbeing to reduce absence** - it can help your employees through difficult times and encourage them to seek treatment and faster diagnosis so they can return to work quicker, or not need to take time off in the first place
- ✓ **Helps meet display screen equipment (DSE) requirements** by covering the cost of eye tests and contributing towards the cost of corrective glasses
- ✓ **Helps to meet duty of care obligations** by providing a comprehensive Employee Assistance Programme (EAP), including a 24-hour telephone helpline and in-person, phone or online counselling sessions to help proactively manage stress
- ✓ **Enhances employee benefits packages** to help boost retention and recruitment

## What's included?

Asset covers a wide range of treatments and services to help look after employees' health and wellbeing. It's quick and easy to implement, delivering immediate usable benefits to your employees, including:

- A comprehensive EAP as standard (see page 10)
- Cover for:
  - Everyday health care such as dental treatment, eye tests and glasses/contact lenses
  - Specialist treatments including physiotherapy, osteopathy, chiropody and earwax removal
  - Preventative benefits including health screening
  - Pre-existing conditions<sup>7</sup>
- Personal Accident cover up to £20,000 for permanent disablement and £10,000 for accidental death
- Access to a 24-hour GP service and online and high street discounts through Sovereign Perks



## 2 Employee Assistance Programmes (EAPs)

EAPs give employees access to confidential support, assistance and counselling to help them deal with a range of life events. Sovereign Health Care works with a specialist third party to provide a comprehensive and market leading EAP service.

### What's included:

- ✓ **A 24-hour telephone support helpline** – available 365 days a year
- ✓ **In-person, phone or online counselling** – up to 8 sessions of counselling where clinically appropriate
- ✓ **Online support service** – Wisdom app provides proactive wellbeing tools and engaging features to help improve employees' physical and mental health
- ✓ **Medical information** – qualified nurses are available to offer information on a range of medical or health related issues
- ✓ **Access to legal, financial and consumer information**
- ✓ **Support for managers** – telephone support and guidance to help managers deal with workplace challenges



## Sovereign Resource Hub

Sovereign Health Care's business customers receive free access to the Sovereign Resource Hub. This online information centre is designed to support health and wellbeing programmes by focusing on new topics during the year. It's FREE to use and provides activities and materials to help employees make simple lifestyle changes that could lead to big improvements at home and at work and includes:

- ✓ Employer resources
- ✓ Quizzes and polls
- ✓ Support and signposting
- ✓ Podcasts and webinars
- ✓ Digital banners

The types of topics we have covered include:

- Stand UP to everyday stress
- Sleep - get good rest to be at your best
- Overcoming vulnerability



For a closer look at the Sovereign Resource Hub, watch this short [video](#)

We hope this guide has been helpful. This page signposts to other useful links and resources. If you have any questions, please [get in touch](#).

## Useful links and resources

### [Health and Safety Executive \(HSE\)](#)

Line Managers' Resource guide produced by Shift in partnership with the Department of Health, Department for Work and Pensions, HSE and Health Work Wellbeing.

### [Health and Safety Executive \(HSE\)](#)

Working safely with display screen equipment (DSE).

### [NHS Employers](#)

Managers' guide about how you can support workplace mental wellbeing.

### [National Institute for Health and Care Excellence \(NICE\)](#)

NICE quality standard 'Healthy workplaces: improving employee mental and physical health and wellbeing'.

### [ACAS](#)

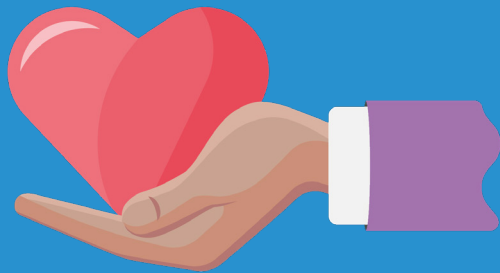
Gives employees and employers free, impartial advice on employment rights, best practice and policies, and resolving workplace conflict.

### [CIPD](#)

Professional body for HR and people development.

## Sovereign Health Care

The straightforward solution to employee health and wellbeing.



**Let us help you get started. Talk to us today!**



Call: 01274 841127



Email: [enquiries@sovereignhealthcare.co.uk](mailto:enquiries@sovereignhealthcare.co.uk)



Visit: [sovereignhealthcare.co.uk/business](https://sovereignhealthcare.co.uk/business)