An adviser guide on how to: sell MH support to employers; better communicate added value services; balance benefits & culture; and get to grips with the latest government recommendations.
We know that an employee’s mental and physical wellbeing are intrinsically linked. That’s why we’ve enhanced the mental health support we offer on our corporate healthcare products.

**Mental Health Pathway** is an option on our Optimum and Optimum Referral private health cover that offers end-to-end clinical support for a range of mental health conditions.

**Mental Health Pathway Plus** enhances this support with the addition of two key benefits which address the needs of employees with long-term mental health conditions and addictions. An additional premium may apply.

For further information please contact your usual Account Manager or contact our Sales Team on hcnd@aviva.com.
A QUESTION OF BALANCE

It’s probably fair to say that for all the focus in government, industry and media circles on workplace mental health (MH) support, the majority are doing little more than reacting to problems as they arise. Putting in place a telephone counselling service or training for line managers and then moving on to the next pressing problem will represent the reality for most.

That will have to change. Partly because those entering the workforce now demand more of their employer: they want a caring, nurturing, flexible environment. Pay is important of course but pay alone isn’t going to help employers retain people in the current low unemployment, high turnover environment. Added to this, government is making no secret of the fact that it is looking to employers to take up a lot of the slack as it endeavours to reduce both the state disability bill and the burden on the NHS. Those waiting for incentivisation before making a move are likely to be left wanting.

Incentivisation instead must come from getting to grips with the cost to business of not doing anything.

Advisers and providers - working in partnership - have a huge role to play here. But it’s one that doesn’t just involve matching products to need. A much broader consultative approach is required. Stretched employers need support in identifying needs specific to their particular workforce. And then examining how they can make much better use of what they’ve already got to meet those needs.

As a big part of this, workplace culture demands attention. It’s not all about fixing an issue with a product. It’s about creating a culture that encourages employees to be self-aware and not afraid to seek the support they need when they need it. And, of course, to know where to look.

It’s ultimately a question of balance: between physical and psychological support; between products, services and culture; between being proactive and reactive; and between business needs, individual needs and government needs.

DAVID SAWERS
EDITOR,
HEALTH INSURANCE
& PROTECTION

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All too often ambitions to become fitter and healthier overlook the importance of mental wellbeing. As important as a clean diet and regular exercise, a person’s mental health will have a direct impact on their quality of life.

Physiology is just one side of the coin, and recent statistics show that psychological fitness can be a major issue for UK businesses. Mental health issues – stress, depression or anxiety – account for almost six in ten (57%) of all workdays lost due to ill health. And psychological issues overshadow the UK absenteeism statistics: 239,000 workers suffered from new cases of work-related stress, depression or anxiety in 2017/18, where the total number of working days lost was 15.4 million*.

It’s therefore not surprising that the focus on physical versus mental wellbeing in the workplace is starting to be redressed.

A company’s approach towards mental health in the workplace should be preventative, rather than reactive, writes Sophie Money, Group Protection Wellbeing Manager, Aviva UK Health and Protection

“BEING PROACTIVE MEANS PROMOTING AWARENESS, PROVIDING TRAINING AND INTEGRATING WELLBEING WITHIN THE ORGANISATION AS A PERMANENT FIXTURE”

Source *Health and Safety Executive: Work related stress depression or anxiety statistics Great Britain, 2018. Published 31 October 2018
Focus on Prevention

Onus on employers
Mental health remains a key focus for government. The comprehensive review of mental health provision aims to deliver recommendations and strategies to ease access to treatment. It also aims to help encourage environments which support mental wellbeing in the UK. Employers are identified as a key stakeholder in helping to deliver some of these ambitions.

The Stevenson/Farmer Thriving at Work review sets out a vision, recommending positive steps that can be taken to improve mental health support in the workplace. The recommendations focus on initiatives designed to educate, empower and support employees with mental health conditions, with the key purpose of:

- Helping prevent mental ill-health in the workplace
- Aiding early intervention
- Signposting employees to the most appropriate clinical support
- Aiding recovery and return to work.

Reactive to proactive
With a wealth of knowledge and support at our fingertips, our industry has a key role to play in helping employers fulfil this vision.

Although awareness of the benefits of prevention and early intervention are beginning to be recognised by employers, many still adopt a reactive approach to mental health, addressing the issue when it becomes a crisis for the individual involved. Although reactive approaches can successfully target individual needs on a case-by-case basis, proactive approaches have the advantage of helping to nip some psychological conditions in the bud.

So how can the proactive approach work? The journey can begin with small steps, followed up with tracked outcomes until the employer has evidence about what works and what doesn’t. Overall, a holistic strategy in which mental health plays a major role alongside the physical and financial aspects of wellbeing generally represents the ideal. Essentially, it’s about employees becoming more engaged with the organisation they work for, with the aim of creating a culture of openness, especially in relation to psychological issues.

From acorns oak trees grow

Every employee is unique and can respond to stress in different ways. Although it’s not a hard and fast rule, mental health issues can begin small, and end up big enough to dominate an employee’s life to the extent that they feel unable to work. These conditions can conflict with a happy and healthy working environment and do little to improve business. So how can a workplace wellbeing programme introduce small and subtle changes which have the potential to improve the mental health of employees?

Here are three simple ideas for better workplace mental health:

1. Wellbeing champions
Workplaces need a point of focus for mental health issues, and that doesn’t mean a few paragraphs on an intranet site. It needs to be driven from within through initiatives such as wellbeing advocates - real people from the business whose roles include helping those with physiological or mental health issues.

2. Healthy options
Small, inexpensive physical changes to the workplace, with the emphasis on health can make a real difference. Flavoured squash at the water cooler to encourage water consumption and the availability of healthy snacks. Don’t underestimate how these tiny steps can make employees feel good about each working day and help encourage healthy lifestyle choices outside of the workplace.

3. Targeted training groups
Targeted training, such as mental health awareness sessions can be very helpful for key groups of employees. It can be helpful to identify specific absence trends within the business and consider targeted training to support these issues. If the statistics show that key staff are absent through stress, it might be beneficial to consider resilience training or mindfulness sessions.
Being proactive means promoting awareness, providing training and integrating wellbeing within the organisation as a permanent fixture. It should also be a cost-effective activity and reach the entire workforce through different media: email updates; visual aids; intranet and face-to-face. And if wellbeing is led by an external facilitator or by advocates within your business, so much the better.

The move to a proactive stance on wellbeing and mental health can be a long road, but along the journey the employer can learn from and make adaptations to the changes. This proactive approach can help ensure that physical and psychological wellbeing is embedded in the business’ DNA.

Employers can complement their wellbeing programme with employee benefits such as an employee assistance programme, digital GP services, wellbeing apps, private medical insurance and group risk benefits.

As the mental health debate has evolved, so has the clinical philosophy that underpins health and group protection products. Through initiatives such as mental health pathways, private health insurance delivers a more personalised, focused approach to mental health conditions. Central to this is the delivery of quality, safe, effective treatment.

And, while the important financial safety net is still there, the focus for group income protection is now firmly on maximising employee wellbeing while at work, plus effective absence management and return-to-work support — through early notification and intervention.

Both benefits can help deliver numerous benefits to the employer and employee alike. These include speeding access to a choice of treatments, helping to prevent employees going absent and aiding a prompt return to work, where an employee is off work. Support can be extended further with benefits such as group critical illness and group life insurance.

Many UK companies are already taking positive steps towards providing inclusive, caring workplaces. And with well-resourced insurers with group protection and private medical insurance policies offering a range of bespoke wellbeing programmes the benefits can be extended further.

Above all, the solution needs to be cohesive. Like mental health itself, open communication and collaboration is essential. A company’s health and wellbeing strategy should deliver a mental health support network, not just standalone facets.
THE PRESSURE’S ON

It’s no longer enough to simply react to problems as they rise, pressure to provide proactive mental health support is being placed squarely on the shoulders of employers, says Suzanne Clarkson

Over the last decade, we’ve seen a growing recognition in the UK that mental health requires much more attention. Here we summarise some of the key government papers to give advisers an idea of the current state of play and potential future direction for their corporate clients.

Parity of esteem
The Health and Social Care Act 2012 put mental health on a par with physical health and the government reiterated this commitment through its mental health strategy No health without mental health. Furthermore, the current mandate to NHS England clearly requires it to achieve parity of esteem between mental and physical health.

Stevenson/Farmer
This now well-known review - Thriving at work - was published in October 2017 and recommends a set of six core standards for employers of any size to help improve mental health at work. We refer to this elsewhere in this guide so will not focus on it here.

Taylor Review
Also, in 2017, we saw the publication of the Taylor review of modern working practices, which proposed much greater support for contract and gig workers in particular. This paper also proposed the need for the UK to develop a much more proactive approach to workplace health to benefit companies, workers and the wider public interest.

The government published its Good Work Plan (Dec 2018) in response setting out numerous employment law reforms to take effect in either April 2019 or April 2020. For example: the right to request a more predictable and stable contract; and the requirement to provide all workers with a written document setting out their basic terms including paid leave, maternity leave, sick pay etc.

NHS Long Term Plan
Health Secretary Matt Hancock’s keynote speech in November 2018 set out the government’s prevention goals. He promised a greater proportion of the £20 billion a year increase for the NHS in England announced in the last Autumn Statement would go to primary and community care. He also made it clear that the government saw a growing responsibility for employers to help shoulder the burden.

Proposed SSP changes
Recommendations that more workers should be eligible to claim Statutory Sick Pay (SSP) and should be able to claim it for mental as well as physical health conditions, were set out in a paper from the DWP and DHSC published in July 2019 entitled Health is everyone’s business: proposals to reduce ill health-related job loss. It suggests fines for those that don’t pay staff what they are owed, and SSP rebates for employers that take a proactive stance to sickness absence. It recommends strengthening statutory guidance around return to work support.

Proactive vs reactive
Another report, published in June 2019 by the DWP and DHSC entitled Sickness absence and health in the workplace: understanding employer behaviour and practice, looks at employer attitudes towards health and wellbeing. It specifically focuses on different sizes of company, investigating what they currently do to prevent and manage absence and how they use Occupational Health (OH) services. It concludes that SMEs are very reactive and lack understanding of absence management and the health mitigation aspects of OH.

This interim report seems designed to help inform policy later this year on the back of a paper published in 2017 that ultimately looks at trying to reduce the government’s disability bill (Improving lives: the future of work, health & disability).
I started out as a surgeon. It’s an environment in which workplace stress and bullying can be quite high. I felt the brunt of this while also trying to help people in a clinical capacity. Now, working in world of insurance, I feel I have an opportunity to help those who need treatment but to also focus on the prevention aspect.

Workplace mental health isn’t just about offering the latest shiny services and hosting ‘bring your pet to work’ days. Just throwing together a set of services and promotions won’t help you get to the root cause of the problem.

In fact, you’d probably get more from nurturing an environment that is compassionate and where people genuinely connect and understand each other than you ever would if you were to sign up all your employees to a year’s course in mindfulness.

The same goes for resilience training. It certainly has its merits in the right circumstances and for the right people, but it can go one of two ways. There’s a dynamic side to resilience: helping instil in people the mental fitness they need to meet whatever life throws at them. There’s also a darker side, in my opinion, in that you’re pushing the onus back on to staff rather than focusing on changing workplace culture.

**Match solutions to need**
Before looking at any benefits and services, the key is to first identify your organisation’s stressors. You need to look at your workplace culture and match solutions to need.

This aspect can be conspicuously absent when mental health is simply considered a tick box exercise.

It should be about supporting staff to be the best version of themselves. You can’t achieve this by just putting in place an Employee Assistance Programme (EAP) or doing a bit of Mental Health First Aid (MHFA) training.

Get the culture right and the rest will slot into place.

This isn’t just airy-fairy stuff. It’s backed up by hard facts that evidence the benefits to business as well as measuring employee happiness – the ‘softer’ aspects as such.

Since putting in place strategies to improve workplace culture at Aviva – underpinned by our four pillars of wellbeing (physical, mental, financial & social) – and benchmarking it from the start, our overall absence rate has fallen: and against a rising headcount. At the same time, the number of colleagues agreeing that Aviva values their wellbeing has increased in our annual survey to 79%, up from 69% the previous year.

So, what have we done to achieve this?

**Balance culture & benefits**
Well of course we have our health-related benefits in place: insurance and specialist wellbeing.
services from EAPs and digital apps to mid-life MOTs. But we also think much broader than this.

For a start, the positive mental health culture is led from the top. Some of our senior leaders have opened up about the mental health issues they’ve faced personally. This helps set the tone. It says to staff that it’s OK to not be OK.

We also have a huge array of cultural services that are matched to need. These include: line manager training in using the right language; MHFA training; internal workshops (i.e. financial education, sleep); and initiatives driven by our ‘Health Heroes’.

We operate from multiple sites, each with their own wellbeing budget, so they can determine and meet local needs more accurately. We’ve appointed volunteer Health Heroes at each site, coordinated by a central team who also provide the governance support.

Health Heroes are staff members who go above and beyond to help support a culture of positive mental health. They come up with initiatives for their own sites and can help roll out whole-of-workforce things.

For example, we have ‘happy healthy half hour’: interactive sessions where we learn to increase energy and productivity. These focus on the key principles of feeling your best in both body and mind. We had subsidised picnics for a week in the summer, encouraging staff to get outside (or inside), have a break from their computers and spend quality time with friends/colleagues.

We also recently had a cooking challenge where everyone was offered a free bag of vegetables to take home, cook something, post a pic and inspire others.

All of our cultural activity is reinforced by HR policies around things like flexible working, parental leave and bereavement. And it’s further instilled by the work that Aviva does in the wider industry and local communities. For example, our venture capital arm provides early series investment in new solutions. One of these – Owlstone Medical – is currently in the clinical trial stage with Cancer Research UK in the early diagnosis of cancers (& other inflammatory and infectious diseases) using breath biopsy.

In short, companies need the insurance and professional wellbeing services in place, but this has to be backed up by the cultural aspect. It’s about nurturing self-awareness and resilience: ensuring your people have the ability to bounce back from problems and want to come into work.

The cultural focus obviously involves a much smaller spend than the insurance aspect, but it helps ensure that people know they’re being invested in. We know this because our annual engagement and snapshot surveys attest to it.

Subashini M, 
Associate Medical Director, Aviva UK Health & Protection
The healthcare landscape is forever changing, bringing opportunities and challenges alike. Advisers and insurers need to work in partnership to help clients make the best choices, says Dr Doug Wright, Medical Director, Aviva UK Health and Protection.

Today’s environment can be challenging for employees and employers alike. The technological revolution is driving new behaviours, expectations and health risks. We’re all juggling priorities and at times neglecting our health. Yet, (often costly) advances in medicine mean many many are living and, often, working longer.

Employers are seeing a knock-on effect. For many, sickness absence has increased, particularly in relation to mental health which, at one time, wasn’t widely recognised or even talked about in the workplace.

Group healthcare now has more complex needs to meet, meaning that our role as a healthcare provider has changed. No longer is it enough to simply be bill payers. We need to demonstrate that we can deliver an easily accessible, value-based, quality service: one that helps employers prevent illness and tackle key health risks such as mental health, in the most appropriate, sustainable way.

Technology: cause & solution
The technological revolution has helped enable this change. Processes can now be automated, speeding and simplifying the customer journey. Added value services have become more sophisticated and easily accessible. GP Helplines have moved online, meaning that members can access support and pharmacy services at the touch of a button. Consultations can be booked online at a time to suit the individual. And, where needed, they can be referred to a specialist for further assessment.

Gym membership discounts have evolved into holistic workplace wellbeing programmes, supported by digital communications to encourage engagement. And employee assistance programmes and stress counselling helplines are now complemented by apps and other digital tools.

While there’s no doubt that technology is an enabler when it comes to accessing health support, it’s also driving behaviours which could increase health risk. Where addiction was predominantly associated with drugs and alcohol, we’re now seeing the advent of technology-driven addictions. For example, those associated with social media, plus online gaming and gambling.

And while the internet can be helpful in sourcing medical information, from the NHS for example, social media could drive potentially harmful behaviour amongst those that follow it. For example, those who are vulnerable to complex mental health conditions such as eating disorders.

Pathway alignment
As corporate customers look to fulfil their duty of care to their employees and satisfy legislation, we’re seeing a demand for cover for conditions that traditionally sat outside private medical insurance. Some of these conditions necessitate closer alignment of private and NHS treatment pathways.

Forward thinking insurers have responded by enhancing their mental health cover. Some now offer
corporate customers the option to extend their cover to support vulnerable employees such as those with addiction. Specialist services are now available to support adolescent dependants. And we’ve also seen a step-change in the way that chronic condition wording is applied to mental health, with some policies removing it altogether for specific conditions.

Group private medical insurance has evolved considerably since the days that it was perceived as a perk for senior staff. While it’s still a benefit designed to cover the cost of eligible medical treatment in private facilities, the benefits and the way in which the service is procured and delivered have changed considerably over the past few decades.

**Ensuring sustainability**

As for the future, one thing’s for sure, the medical world doesn’t stand still. We’re already seeing technological advances that take cancer diagnosis and treatment decisions to the next level. Chronic conditions can now be managed virtually. And treatment continues to become more personalised and targeted.

However, all this comes at a cost and healthcare providers have a key role to play in delivering the cover employers need, while keeping their healthcare sustainable. One way to do this is through the introduction of networks and clinically-led pathways. These improve the patient experience and aid the delivery of the most effective treatment for the individual, in safe, quality environments. This in turn can help speed recovery and improve return to work rates.

As an industry we need to keep innovating and focusing on delivering high quality, value based healthcare. Working in consultation with clients we can help to navigate the ever changing and complex field of healthcare so that they are empowered to make great choices about their benefit structure.

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**Aviva’s mental health pathway - delivering results**

Over 235,000 group members now have access to our mental health pathway.

Of the 3,000 people who have undergone treatment:

- 99% of people who requested to have a clinical assessment within 48 hours received it within that time.
- Only 4% of claimants needed to see a psychiatrist, compared to 22% of those who didn’t use the mental health pathway.
- Only 0.24% of claimants needed inpatient treatment – compared to 2% of those who didn’t use the mental health pathway.
- 84% of people returned to work (on average within 4 months).
SELLING THE IDEA OF SUPPORT

From saving money to attracting top talent, this brief guide sets out some of the most compelling arguments for encouraging corporate clients to take a proactive approach to mental health support, rather than viewing it as a tick-box exercise, writes Jess Bown.

It's not always easy persuading employers to finance mental health support services, especially if your clients are smaller companies with no defined wellbeing budget. But with stress, anxiety and depression among the leading causes of missed days at work, the need to get to grips with prevention and support are clear.

Cost of inaction
Highlighting the potential cost of not providing support might just represent the strongest way to get the message across.

The October 2017 government-commissioned, independent Stevenson/Farmer review Thriving at Work represents a good place to find the figures you need to substantiate this argument. It found that 300,000 people with a long-term mental health problem lose their jobs each year, and that the overall cost of poor mental health to employers is between £33 million and £42 billion a year.
Two years on from the publication of the Stevenson/Farmer review, few companies are on course to meet the minimum standards. Only one in five UK employers has met the first of the six core standards - according to a survey by Howden Employee Benefits & Wellbeing - while almost half (48%) have not made any progress at all towards it. The first core standard is to ‘produce, implement and communicate a mental health at work plan’.

The survey also found that fewer than one in 10 employers had met all six suggested standards.

So, with all the rhetoric around mental health these days, why isn’t it higher up the agenda?

The trouble is headline figures are largely meaningless to business owners and managers. Achieving a cost benefit analysis on an individual company scale is needed. That’s a tough nut to crack. But it’s not impossible.

**Bottom line benefits**

There’s powerful case study evidence out there to show that better mental health in the workplace can boost performance and cut related costs.

At Thames Water, for example, taking a holistic approach to health and wellbeing across the entire workforce resulted in ‘a 75% reduction in workplace-related stress, anxiety and depression’.

And at EDF Energy, initiatives such as a cognitive behavioural therapy programme and related training saved the business an estimated £228,000 per year, with the percentage of employees who felt “happy in my job” jumping from 36% to 86%.

Meanwhile, Aviva has seen a 40% increase in the number of leaders who are confident in supporting colleagues with their mental health issues, following the introduction of new people leader mental health training. And after introducing its wellbeing programme and working to remove stigma, year to date mental health absence has fallen by 11%.

Case studies are not the only way to demonstrate the advantages of mental health programmes, however. You can also point to myriad studies on the subject. For example, consultant Deloitte’s analysis of the Thriving at Work report showed a return to business of between £1.50 and £9 for every £1 invested in workplace mental health interventions.

“Offering mental health support to employees not only helps British workers to thrive but also makes good business sense and supports the wider economy,” said Anne-Marie Malley, UK Managing Partner at Deloitte Consulting.

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**Reputational perks**

Attracting the best quality employees is a priority for every business. But while offering a good salary remains important to landing the best candidates, many modern jobseekers also aspire to work in a pleasant working environment where health and wellbeing is taken seriously.

This is particularly the case among millennials born in the 1980s and 1990s. According to a Deloitte survey, 37% of millennials think workplace wellbeing should be considered a key priority for senior leadership, but only 17% perceive this to represent the current reality.

Considering this generation will make up 75% of the workforce by 2025, having a clear, compassionate mental health support strategy is a must for businesses looking to attract the best talent.
strategy is likely to help companies appeal to a much wider range of potential employees – both today and in the future.

“Those organisations that are starting to see mental health as a priority recognise that it is important for recruiting and retaining the talent of the future,” the report by Deloitte concluded.

**War against attrition**

One in four people in the UK will struggle with their mental health at some point, according to the Health & Safety Executive. So, introducing measures to help existing employees deal with such problems is likely to impact at least a quarter of the workforce in businesses across the country.

As most of these problems are short term and can be addressed successfully – as long as they are handled correctly – creating a culture where people feel able to talk about mental health should also help companies to hold on to capable employees for longer.

That’s a big plus in a world where younger workers especially are prepared to switch jobs regularly if employers fail to live up to their expectations.

“Attrition is a huge problem for businesses,” said Anna Rasmussen, Founder of management performance tool Open Blend.

“Our research indicates that 84% of millennials look to leave their jobs within the first two years.”

**And the cost of recruitment can be staggering.**

A report by Oxford Economics reveals that the average cost to employers of replacing a single member of staff is more than £30,000. The biggest chunk of that (around £25,000) comes from loss of productivity caused by

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**6 steps to improved mental health support**

1. **Give employees the chance to take mental health awareness training.**
2. **Support initiatives that help to break down the stigma around mental health.**
3. **Organise workshops and webinars on subjects such as anxiety management and personal debt.**
4. **Provide an Employee Assistance Programme (EAP) that includes one-on-one counselling services.**
5. **Offer anonymous support via online portals and apps.**
6. **Protect employees and their loved ones by providing group health, life, and income protection insurance.**
the time it takes – 28 weeks on average – for a new recruit to get up to speed, according to the analysis.

**Work-based stress**

Most executives will recognise from their own experience that stress can be a debilitating factor at work. After all, doing a good job is not always easy, which is one reason work-related stress and anxiety are two of the most common mental health complaints.

Simon Blake OBE, Chief Executive of training organisation Mental Health First Aid England, said: “We spend a third of our adult lives at work, and whilst an active work life has a positive impact on our health and wellbeing, it can also present challenges.

“Over half of us have experienced a mental health issue due to work, or where it was a related factor.”

“A lot of the 40,000 calls the Samaritans receive each month are linked to stress and workplace anxiety,” added Francesca Baker at the Lord Mayor’s Appeal, the charitable arm of the London Lord Mayor’s Office.

The key is therefore to convince employers that while work can undoubtedly be part of the problem, with the right support it can also be a big part of the solution – helping people to manage their stress and get back to working at full capacity more quickly if and when it does become a problem.

“Intervening early if we recognise that someone is struggling with their mental health is so important,” Blake said.

“It can help get someone on a path to recovery or manage symptoms as early as possible which, in turn, can mean mental ill health has a less profound impact on their life.”

**Low-cost support**

Even if employers accept the benefits of prioritising mental health in the workplace, many will argue that there simply isn’t the spare cash available to provide support.

For companies in this position, a good way in can be to encourage them to take advantage of the free advice and services offered by charities such as Mind.

“Many of the measures we recommend are small and inexpensive,” said Emma Mamo, Head of Workplace Wellbeing at Mind.

“Regular catch ups with managers, flexible working hours, promoting work/life balance and encouraging peer support can make a huge difference to all employees, whether or not they have a mental health problem.”

Once they have seen the impact of such steps, they may be more receptive towards investing time in making much better use of what they’ve got, or investing some of their budget in benefits and services where support is lacking.

Just remember to emphasise that everything they do must come from the top.

“A board level focus on mental health and wellbeing in workplace culture is the right way to do business,” Blake added.

“Creating a culture where everyone can thrive means taking a ‘whole organisation’ approach.”

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 Added value services are increasingly being used to support mental and physical health in the workplace but how do you get employees to engage with them? asks Dan McMillan

Mental health in the workplace has never been more in the spotlight and this growing awareness has been matched by a boom in the number of added value services on offer to employees. From virtual GPs and employee assistance programmes to wellbeing apps and mental health support lines, companies now have an abundance of services they can add to their core risk and health policies.

Employers are also becoming more aware of the positive impact benefits have on employee engagement and productivity. According to Gallagher’s 2019 Benefits Strategy & Benchmarking Survey, 72% of HR practitioners are seeking to enhance benefits, with nearly half (45%) planning changes to current benefit offerings this year.

Mark Ramsook, Senior Director, Health and Benefits at Willis Towers Watson, believes added value services help employers support the health and wellbeing of staff in a number of ways. “They provide a broader range of potential solutions to support employee needs beyond health insurance and income protection, especially if not all employees are eligible,” he explains.

“They can help to empower employees to take more responsibility for understanding their own mental and physical health and they help manage claim costs by providing more first line support rather than directly claiming through healthcare plans.”

**Failure to communicate**

However, despite the growing importance of added value services in the workplace, encouraging employees to use them can be a challenge. Gallagher’s survey revealed that adequate communication is one of the main issues, with more than a third of organisations...
(36%) citing communications as a barrier to effective benefits.

One of the problems is that there are just too many services, says Matt Frost, Director at Gallagher Communication. “There are so many services available that there is a danger employees will disengage. Companies need to create a cohesive story and a consistent drumbeat of communication.”

Mark Witte, Principal of Aon, agrees that communication as well as relevancy is key, and that the adviser can play an important part. “Advisers should work with employers and providers to build integrated solutions, driving better outcomes for the employer and offering the best employee experience,” he says. “Ensuring the services are relevant and will be valued by employees is essential and this will need to be combined with an effective and engaging communications strategy.”

According to Aon’s 2019 Benefits & Trends Survey, almost a third (32%) of employers use added value services but would like to understand the full extent of what’s available.

Ramsook says advisers can provide that essential information and help reduce confusion. “Advisers should ensure their clients understand the range of services which are typically bundled with existing insured provision through their health, life and disability plans,” he explains.

“They can help clients identify the services available and where there may be overlap which can cause employee confusion, especially when organisations may have different stakeholders with varying responsibilities across finance, HR, health & safety, occupational health and risk management.”

**Trust matters**

Added value services should be part of a holistic approach to employee wellbeing that matches the employee experience, says Frost. “The company needs to understand what people actually need. The bedrock of any good company culture is that the employee should be at the heart of everything. It’s no good just adding more services if they don’t align with the reality of the organisation’s culture and the employee experience.”

The role of the line manager is also crucial in effectively...
engaging employees and building trust. “Until trust between employer and employee is established, you can chuck whatever services you want at the employee and they won’t stick,” Frost says.

“This is why the role of the manager is so important. If it’s a faceless corporate speaking to the employee, nine times out of 10 that message is going to struggle to land well because there isn’t that emotional connection. It has far less impact than if my manager sits down with me on a regular, but not too frequent, basis to ask genuine, simple questions about my wellbeing and knows how and where to point me to some of the services the company provides.”

**Technology & advice**
Technology will play an increasingly important role, both in improving the range of services on offer and helping employees access them. “Technology based solutions have become increasingly appealing, often providing engaging whole of workforce solutions for clients,” says Witte.

Ramsook agrees and believes technology will increase employee usage. “Digital platforms and central information hubs can enable ease of access by employees,” he adds.

While we’re only at the beginning of what added value services can do to help improve employee mental health, the growing number of benefits is a challenge in itself. Because of this, Witte thinks the role of the adviser will become even more important.

“An expanding range of services may present employers with new complications,” he explains. “Many will need support and advice when deciding what services will add the most value, where they should be accessed from and how they can be successfully deployed and integrated with other providers within their health and wellbeing framework.”

**How to encourage engagement**

- Identify current coverage, gaps and opportunities to complement existing services related to mental and physical health.
- Work out how the added value services fit in with the company culture and employer value proposition.
- Develop a clear communications approach and articulate the company strategy with regards to wellbeing.
- Train line managers in the services on offer. Managers should be able to explain the various services and be able to point employees to the most appropriate ones.
- Internal champions can also be used to promote peer to peer advocacy and communication.
- Create a central hub where employees can access services and further information.

**“ADVISERS CAN PROVIDE THAT ESSENTIAL INFORMATION AND HELP REDUCE CONFUSION”**

References
1 2018 Benefits Strategy & Benchmarking Survey: Executive Summary & Strategic Insights, Gallagher, Feb 2019
Earlier this year Aviva worked with the British Chambers of Commerce to host a series of roundtable events focused on mental and physical wellbeing in the workplace. For brokers, this provides valuable insight into the current employer psyche with regards to wellbeing.

The events uncovered employers’ current thinking about wellbeing. Specifically, they highlighted the work that’s required to help realise the advantages a sound wellbeing strategy can bring to businesses and employees alike.

Behind the curve
The debates revealed that employers recognise that wellbeing needs to move up the agenda. They’re highly supportive of the need to de-stigmatise mental health issues, with widespread agreement that: “employees need to be comfortable that it’s OK to not be OK”.

They acknowledged that: “there’s too much emphasis on fire-fighting, rather than preventing mental health issues” and demonstrated a growing sense of the potential benefits of adopting a proactive wellbeing strategy in terms of recruitment, retention, reputation and employee engagement. Moreover, there’s a recognition that companies need to be ready to comply with any future wellbeing legislation.

Six key insights gained from the wellbeing roundtables:

1. **Every business needs an employee wellbeing strategy**
   The overriding view was that wellbeing needs to be ingrained within the business strategy, culture and values – although some were unsure where to begin. Professionals recognised that wellbeing should never be a “one and done” campaign.

2. **Organisations will benefit from mental health resilience training**
   While the idea of resilience training wasn’t always immediately understood, delegates were keen to provide proactive services to support mental health issues. This should be more frequently embraced as part of standard induction processes.

3. **Positive physical & mental health messages need to come from the top**
   It was widely agreed that a positive and supportive tone from the top is required to promote good employee mental health, which is seen to be closely intertwined with physical health.

4. **Middle management require wellbeing-focused training**
   Attendees were quick to recognise that managers are not born to manage: “The UK is a nation of accidental managers”. There needs to be a bigger effort to provide relevant training for managers. This includes recruiting the services of more experienced companies to share their own insights.

5. **Building a grassroots volunteer network is crucial**
   Some attendees stressed that the motivations of leaders and management weren’t always trusted. This leads to lack of take-up for wellbeing programmes. The issue can be addressed by recruiting wellbeing advocates from all levels.

6. **It’s vital to recognise the diversity within a workforce**
   Although it was accepted that presenteeism could be reduced by empowering employees to work where and when they can perform to the best of their abilities, flexible working still creates mixed responses: some employees fearing it will lead to an ‘always on’ culture. We need to recognise and take account of the varying commitments and concerns of people at different life stages – something which could be monitored through employee surveys.

Aviva collaborated with the British Chamber of Commerce to host events in Manchester, Liverpool, Warwick, Hampshire and Kent. They were attended by CEOs, MDs and HR professionals representing a wide range of industries and business sizes.
A positive company culture and two-way communication are key to helping employees have a healthy relationship with technology, writes Dan McMillan

Today's workplace is unrecognisable compared to 30 years ago. Letters have been replaced by emails, face-to-face meetings by phone or video conferences and typewriters and pen and paper by computers and tablets. Technology has given rise to 'remote working' where people can escape the office and work from pretty much anywhere they want.

While this technological revolution comes with a host of benefits, there's growing evidence pointing to its negative impact in the workplace. Technology allows people to choose where they work, but it also blurs the line between work and home, encouraging an 'always on' culture that can cause mental health problems.

**Always on isn’t always best**

There is growing pressure on employees to be constantly connected to the office through a company’s various digital tools. However, this ‘always on’ approach and belief that working more hours leads to increased – and superior – output has been proven wrong in a number of ways.

The regular interruption caused by emails and other content can disrupt the ‘state of flow’ needed to carry out higher level tasks and leads to ‘decision fatigue’ where people can make bad and hasty decisions following a day of trivial judgements.

Access to workplace technology can also increase the temptation to stay up late working on digital devices, resulting in lack of sleep and reduced productivity the next
day. Losing just 16 minutes of sleep can lead to increased stress levels, poorer judgement and reduced productivity according to a recent study by the University of Florida.

Technology is also impinging on social wellbeing. People can now easily communicate between different continents, but it sometimes comes at the expense of face-to-face relationships. It’s easy to ignore friends and family when there are devices clamouring for our attention.

Companies are already taking action to deal with the issue of tech burnout. Among the first was Volkswagen when it stopped email outside working hours in 2012. This has since escalated to the state level, with France introducing a right to disconnect in 2017, forcing firms to set out the hours when staff aren’t supposed to send or answer emails.

While this response is understandable, there is a danger that it takes independence away from the employee. Subashini M, Associate Medical Director at Aviva, says companies should make it clear what they expect from their employees, but they should also give them the freedom to decide what works for them. “Leaders need to be clear about their expectations and give employees ownership so they can set their own boundaries,” she explains.

Technology & behaviour change

The good news is that while digital technology is becoming an increasing part of our everyday lives, its growth is matched by an expansion of the frontiers of behavioural science alongside a plethora of tools that encourage healthy behaviour change.

This means employers are able to incorporate technology that has been designed to improve mental health into work environments more conducive to the behavioural impact of digital transformation.

Software is available that can monitor device usage and time spent on websites and, while it is obviously crucial to not be seen as invading employee privacy, there are ways it can be used to help people better regulate their use of technology. AI is also automating administrative and repetitive work, increasing productivity and allowing people to focus on more enjoyable and complex tasks.

Workers are increasingly willing to adopt health technology like wellness apps and wearables to help support their wellbeing. A 2018 Accenture survey revealed that two thirds of employees were positive about the role of technology in helping people manage their mental and physical health, with 39% saying they already used technology to help improve or manage their mental wellbeing. This figure increased to 46% among those who have experienced mental health issues.

While it can be challenging for organisations to keep up with the speed of technological change, Subashini M believes the key is to approach technology on a human level. “The only thing that’s certain is that the pace of change will be greater than what we’ve experienced so far,” she says. “Because everything is so fast paced, sometimes the humanity and compassion can be overlooked. Use technology to create connections, not to cut things off.”

There’s no one-size-fits-all solution to helping employees have a healthy relationship with technology. Rather, leaders should play an active part in cocreating a positive workplace culture that can adapt to the technological demands of each employee’s role.

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Choose your apps wisely

Concerns have been raised by medical professionals and health secretary Matt Hancock about the safety and effectiveness of health and wellness apps. In 2020, the Medicines and Healthcare products Regulatory Agency (MHRA) will require independent assessments of medical software. In the meantime, check out the NHS Apps Library and ORCHA for trusted health and wellbeing apps.
Suicide rates are rising, particularly amongst men. So how could – or should – workplace mental health support help, asks Jess Bown

About 800,000 people around the world commit suicide every year, according to the World Health Organisation. That’s equivalent to a life lost every 40 seconds. Worse still, suicide rates in many countries are rising. In the UK last year, 6,507 suicides were registered with the Office of National Statistics (ONS), up 11.8% on 2017.

Some sections of society are more at risk than others. Men, for example, are much more likely to commit suicide than women. In fact, men accounted for three quarters, or 4,903, of the suicides in the UK in 2018 – a pattern that has remained more or less the same since the 1990s. This is partly because they are often less comfortable opening up about mental health problems.

Recent figures from the Mental Health Foundation revealed that 35% of men with poor mental health wait at least two years before telling someone.

But male employees are not the only ones reluctant to divulge their mental health struggles at work. According to charity Mind’s Workplace Wellbeing Index 2017-18, only half the 48% of workers who have experienced poor mental health in their current job have informed their employers.

Creating a workplace culture that encourages employees to talk about mental health is therefore a key way to help prevent suicides.

“Knowing that someone is available in your workplace as a listening ear can be really powerful in breaking down stigma and helping people to come forward,” said Simon Blake OBE, Chief Executive of Mental Health First Aid (MHFA) England.

“Line managers are uniquely placed to recognise distress,” said Chris O’Sullivan, Head of Business Development and Engagement at the Mental Health Foundation, in a blog on managing relationships at work.

Heather Buckeridge, a Clinical Nurse Consultant at Aviva UK, agrees. “Often people will experience some symptoms for six or 12 months before a mental health condition becomes a real problem, so early intervention is essential,” she said.

Getting that intervention right is also critical, which is why managers especially can benefit from mental health training.

“First contact is key when someone isn’t coping,” O’Sullivan added. “If you respond in an open, supportive way, you can set a pattern that helps them seek support.”

**Training & support**

Training in this area is available from a number of sources, including insurers, charities and specialist providers.

With MHFA England, for example, employees can become certified Mental Health First Aiders by taking a two-day course that costs around £350.

**Spotting the signs**

Many people struggle with acute mental health problems for years before deciding to end their own lives. So, educating employees to notice and respond appropriately to signs of poor mental health - however seemingly small - among their colleagues could make all the difference.
MHFA England training raises awareness of common mental health issues, and gives people the skills, knowledge and confidence to spot the symptoms, listen non-judgmentally and signpost a colleague to further support,” Blake said.

On Mind’s website, meanwhile, both employees and managers can download free guides to drawing up a Wellness Action Plan (WAP).

“Symptoms of stress and mental health problems can vary considerably from person to person and may not show themselves in a way that other people would notice,” said Emma Mamo, Head of Workplace Wellbeing at Mind.

“Drawing up a WAP helps identify unique triggers for poor mental health, as well as the early warning signs that a person may be struggling.”

Prevention matters
Many companies now offer a range of services designed to help employees maintain good mental health. However, there is often a lack of awareness of these services among employees, while the sheer variety of benefits available can also cause confusion.

“There has been a big improvement in workplace mental health services over the last five years,” Buckeridge said. “But sometimes people can be overwhelmed by the huge amount of information on the company intranet.”

She therefore recommends encouraging “little nudges” such as regular team-based updates to highlight what is available.

Once someone reaches out for help, he or she also needs to be given access to professional assessment and treatment services.

“It’s very important that the assessment takes into account the needs of the individual in question,” Buckeridge said.

In many cases, one-to-one therapy is the most appropriate way to treat the symptoms of poor mental health. This may be covered by the company’s Private Medical Insurance (PMI) policy. Aviva’s Optimum PMI, for example, includes a 48-hour assessment process, plus end-to-end clinical treatment. In acute cases, it may also be covered by Group Income Protection insurance.

“We have an ex-gratia budget available to pay for short-term treatment that assists people to stay in or return to the workplace,” Buckeridge said.

If not, therapy and counselling services are available through the NHS.

**Suicide claims**

Unlike individual life insurance, which often excludes suicide claims made in the first 12 months, Group Life Cover covers such claims as standard.

Alan Wilson, Group Protection Senior Scheme Underwriting Manager at Aviva UK Life, said: “There are no exclusions with Group Life Cover. So historically, suicide claims have always been settled.”

Should a person commit suicide while in the employment of a company with Group Life Cover, his or her family will therefore receive a lump sum payment – usually between two to four times salary.

Most insurers also offer bereavement support such as helplines that can help those affected by suicide.

“We offer a 24/7 bereavement and legal support helpline through which policyholders and their families can talk to trained bereavement counsellors,” Wilson said.

“In exceptional circumstances, for example if an employee committed suicide at work, we can also provide on-site counsellors to offer support to the person’s colleagues.”
ATTENDANCE MAKES THE FIRM GROW STRONGER

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