

# Corporate Health Responsibility

A Strategy for Organisational Health





# Foreword

Employee health and wellbeing has never been more important. As UK plc tackles the challenges presented by one of the most severe economic downturns for decades, it is vital that businesses continue to nurture their most valuable asset - the workforce.

That's why I am delighted to introduce this short paper, which sets out some of the employee health and wellbeing challenges we believe every company will face in the coming months, and outlines solutions that Bupa has found to be effective. Together with insightful commentary from some of our leading experts and practitioners, I hope that we can help to stimulate discussion and debate on a new agenda for Corporate Health Responsibility (CHR).

Whilst Corporate Social Responsibility (CSR) has made great strides in the last decade, I believe that responsible employers must now embrace the concept of CHR and develop more proactive approaches to workplace wellbeing, as major changes in the demographics of the UK working population encourage employers to think and act in new ways to maintain a productive, motivated workforce.

I look forward to your comments.



Dr Natalie-Jane Macdonald

Managing Director  
Bupa UK Membership

P.S. Has the crunch affected your business or do you have any advice on how to survive these difficult financial times?

Voice your concerns or questions here by emailing [businessclients@bupa.com](mailto:businessclients@bupa.com)



# Corporate Health Responsibility

Companies in every sector of the economy are feeling the impact of the global economic downturn as the effects of a credit squeeze, falling house prices, a rollercoaster stock market and loss of financial confidence combine to create an unprecedented challenge for business leaders.

**In such an uncertain climate, responsible businesses are questioning every cost and battening down the hatches for stormy economic weather ahead, but it is vital that firms do not lose sight of the importance of maintaining a motivated and productive workforce. Previous recessions have seen businesses cut employee benefits and suffer in the long term<sup>1</sup>, and yet, while one in three employees expects their benefits to be cut as a direct result of the recession, the majority of employers have no plans to do this<sup>2</sup>. Is this a case of UK employers failing to face up to reality, or a sound strategy to survive and thrive in the longer term?**

Bupa looks after the health and wellbeing of over 80 percent of the UK's top 100 companies and believes that there has never been a more important time to support and help employees cope with the concerns brought on by escalating living costs, falling equity values and job security. A recent survey by KPMG found that the attraction and retention of skilled employees is the pivotal source of competitive advantage for businesses, especially in difficult market conditions. A poll of nearly 200 UK senior executives found that 83 percent believed that human capital was the key to maintaining an edge over competitors.<sup>3</sup> So how can responsible employers provide increased support for anxious

staff, at a time when cutbacks and redundancies are, in many cases, inevitable?

Several recent reports have highlighted the need for a new approach from employers to the issues facing the modern workforce, regardless of company size. Even before the global economy began to experience difficulties, organisations like Business in the Community<sup>4</sup> and The Work Foundation<sup>5</sup> have been arguing the case for employers to make workforce wellbeing a boardroom issue. There is a need to put Corporate Health Responsibility on the board agenda, alongside its older sister Corporate Social Responsibility, if we are to master both the current recessionary pressures and the longer term implications of the changing UK workforce demographic.

## Tackling work-related stress

According to the Healthy Cities Survey, a survey of over 1,100 Britons in the UK's 10 biggest cities conducted for Bupa by QRS in August 2008, 75 percent of people fear that the credit crunch will damage their wellbeing and of those, 93 percent are concerned about stress-related illnesses. For those respondents worried about job security, 42 percent said that their levels of stress had increased at work since the financial crisis began and 24 percent claim they are working longer hours because they are

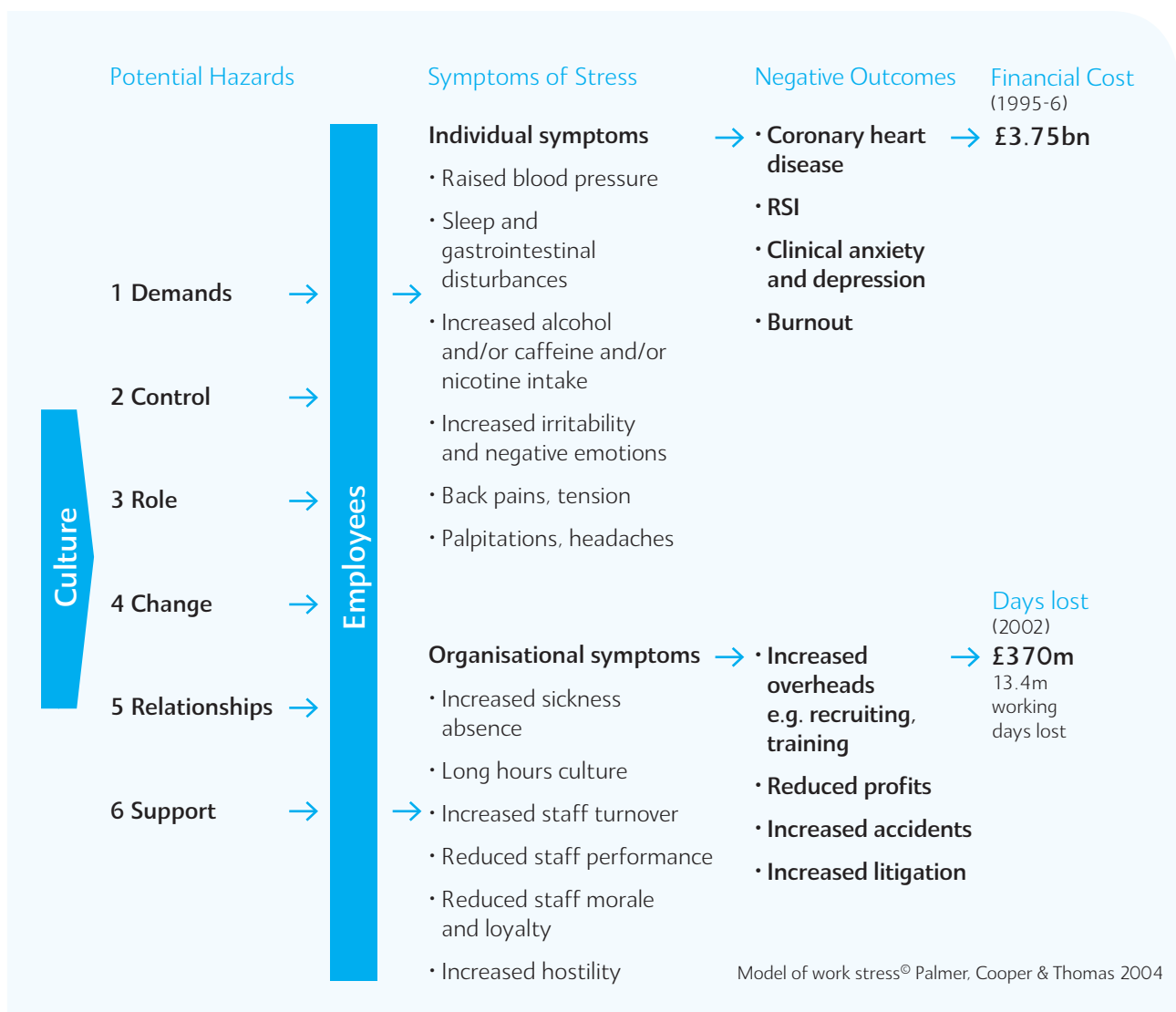
worried about job security. Concerns about job security are also leading to loss of sleep for 31 percent, concern about depression (20 percent) and eating more (9 percent).<sup>6</sup>

Workplace stress can manifest itself in a variety of different ways, not all of which are immediately apparent or picked up by health surveillance systems. Several studies support the Bupa findings in suggesting an increased prevalence of 'presenteeism' during tough times, when workers

anxious about job security continue to report for work despite illness. This can be counter-productive in the long term, affecting productivity not only for the employee concerned but also for colleagues and managers.

The Health and Safety Executive (HSE) estimates that 13.8 million working days were lost to work-related stress, depression and anxiety related ill health in 2006/07, costing the economy £3.8bn a year. Their research indicates that work-related

## Model of Work Stress



# Work-related stress accounts for over one third of all new incidences of ill health<sup>7</sup>

stress accounts for over one third of all new incidences of ill health, and that each case of work-related stress, depression or anxiety related ill health leads to an average of 30.2 working days lost.<sup>7</sup>

## Stress is everywhere

There is no doubt that stress among employees has increased in recent years and the term has entered the everyday language of UK workers. Stress is everywhere, but is a relatively new phenomenon, according to Stress at Work, a 2007 report by the Work Foundation.<sup>8</sup> The HSE defines work-related stress as occurring when there is a mismatch between the demands of the job and the resources and capabilities of the individual worker to meet those demands.<sup>9</sup> It seems likely, given the findings from the Bupa Healthy Cities Survey, that current economic conditions will only serve to exacerbate its incidence in the next 18 months as slimmed

## Good, proactive workforce health measures can help companies and their employees weather the current crisis<sup>3</sup>

down workforces tackle the demands of delivering increased productivity. So what causes work-related stress and what can employers do to alleviate the risk in their workplaces?

### Drivers of workplace stress

#### Culture

how the organisation approaches and manages workplace stress

#### Demands

workload, working conditions, workplace environment

#### Control

the degree of job control and autonomy the individual enjoys

#### Relationships

with managers, subordinates and colleagues

#### Change

how change is managed, introduced and communicated

#### Role

clarity of job role, potential for conflict between roles

#### Support

the amount of support, training and encouragement

Model of work stress<sup>9</sup> Palmer, Cooper & Thomas 2004

The Work Foundation's Stress at Work report draws on the model developed by Palmer Cooper & Thomas which informs HSE advice and guidance. The Palmer model identifies seven key factors that can lead individually or in combination to stressful workplaces.<sup>8</sup>

## Dealing with Stress

Wendy Norton,  
Customer Service Manager, Bupa HealthLine



Wendy Norton is the Customer Service Manager responsible for the Bupa HealthLine, a 24 hour, seven day a week confidential support service for members. This service is delivered by nurses specially trained to help members in all aspects of their health and wellbeing.

The nurses take calls about a wide range of issues, including child health and development, weight control, vaccinations and travel health. They also provide support for people who have a long term conditions, such as diabetes or asthma, and help them enjoy the best health that they can.

"We understand that people lead busy lives. Many people juggle work, family life and in some cases existing health concerns" says Wendy, "the additional concerns caused by the current economic downturn can add to stress and anxiety levels.

We don't expect to see an increase in calls that identify stress related symptoms due to the economic situation, specifically, but what we may see is call numbers increasing. The additional pressure people are feeling can impact on their health and wellbeing in many ways. The HealthLine nurses are specially trained to pick up on these sorts of issues and help people identify the cause of their symptoms. Then we can advise them on how best to manage their health more effectively."

Wendy tells us that some people can function effectively whilst dealing with additional stress of this sort, but others can feel a variety of physical symptoms such as problems sleeping, feeling distracted and not focussing on any small daily task and appetite disruption to name just a few.

The HealthLine nurses assist people in understanding what is the actual cause of their health problem, offer practical support about how to manage their health issues and how to build up coping strategies that they can use in the course of their daily lives.

Sometimes simply talking things through with someone can help immensely, in Wendy's view. The nurses are trained to help the caller see things more clearly and advise what steps to take to deal with stress in a way that is relevant to them.

What can employers do in the current climate to help employees cope with stressful situations? Wendy advises people to seek help through their employee benefits system. There are good support networks available but sometimes people are not aware of how to access help. Wendy concludes, "It's important for employers to raise awareness of all the available support networks, including Bupa HealthLine, so people know how to access them."

"Some employees can function quite effectively despite suffering from stress symptoms, while others can find it difficult to get out of bed in the morning."

Wendy Norton,  
Customer Service Manager, Bupa HealthLine

The Work Foundation report also records the importance of 'work-life balance' in determining levels of stress, noting the "vicious cycle in which mounting stress in one area of life spills over and makes coping with the other yet more difficult." According to the report, the effects of work-related stress can manifest themselves in several different ways. Employees can find themselves suffering from symptoms of physical and mental illness as a result of biological responses to stressors.

## Sharing responsibility for workforce health

Mark Bassett,  
Head of Government Relations, Bupa



Mark Bassett heads up the Government Relations team at Bupa, helping to shape policy on health issues and ensuring that senior managers are briefed on key political opinions and policy direction.

"We are very much engaged in the workforce health agenda," he explains, "and it is an issue where the thinking is continually evolving in response to the changing nature of the UK workforce." Alongside a number of key partners including The Workforce Foundation and The Oxford Health Alliance, Mark is one of several Bupa experts on a project team set up to examine the whole issue of Health at Work.

The project team is due to publish an interim report in Spring 2009, the result of 18 months

of intensive research examining future needs in relation to workforce health interventions. The project has established four key objectives:

- To understand the impact of the significant shifts in demographics of the UK working population over the next 20 years, including an examination of the implications of changing lifestyles and working practices
- To examine the changing burden of disease and its impact on the health of the UK workforce

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- **To identify the most appropriate and cost-effective interventions and combinations of interventions through collating and reviewing all existing research on workforce health issues**
- **To report back on the consequences of what has been learnt and inject fresh thinking into public policy**

"Over the next 10 to 20 years, demographic shifts will result in a UK workforce that is older, with greater responsibilities for caring," Mark explains, "we think this will lead to a rising incidence of psychological health issues, for example." He also notes that changing lifestyles will impact on workplace health too, with increased obesity in the workforce resulting in more diabetes cases. "At the core, we recognise that the workplace is an excellent environment in which to exert an influence over employee health, but the challenge is that all three participants - employee, employer and the Government - share the responsibility for, and the benefit of, improved workforce health."

The project team is trying to define the gradient across different sectors of the economy, from

high added-value to more traditional industries, which characterises the return on investment in employee health.

How does the current economic downturn affect the workforce health outcomes? "There are two main scenarios," according to Mark, "it is likely that the current crisis will not change the fundamental trajectory of workforce health trends, but it does present a paradox for the Government and employers." In an economic downturn, the Government finds it more difficult to fund improvements in the NHS infrastructure and employers find themselves under short and medium term pressure which can deflect attention from tackling health issues in the workplace.

Mark is keen to stress the influence of 'good work' on workforce wellbeing, "Providing employees with work that is commensurate with their skills and education can be immensely beneficial," he notes. "There are clear lessons to be learnt for both the Government and employers on how the quality of work can help to create a positive workplace environment and a healthy, motivated workforce."

"The workplace is an excellent environment in which to exert an influence over employee health."

Mark Bassett,  
Head of Government Relations, Bupa

Equally, potentially harmful working conditions and situations can become interpreted by individuals as 'stressful', and even trivial incidents can spark disproportionate responses.

Moreover, perceived stress can encourage potentially damaging behaviours from employees such as increased smoking and alcohol use, or eating disorders.<sup>8</sup>

# Maintaining the Focus on Employee Health

Dr Jenny Leaser,  
Clinical Director of Occupational Health, Bupa



As Clinical Director of Occupational Health (OH), Dr Jenny Leaser is the lead clinician for OH in Bupa's Wellness division, responsible for clinical governance and developing innovative approaches to delivering occupational health.

"In the present economic situation, there is a significant risk that employers will undertake the bare minimum of legal compliance for workforce health and nothing more," she says, "yet in practice this is precisely the climate in which companies should be investing in staff to ensure their wellbeing and motivation."

With large and small companies across all sectors of the economy announcing layoffs and redundancies, she notes that the impact of the current downturn may affect workforce health in a variety of different ways. "No two companies will face the same problems. You need to look at the circumstances and draw conclusions on the problems you face in your own workforce." She cites a growing body of evidence on best practice for making redundancies in the workforce, and notes the importance of focusing on the 'survivors', as well as ensuring the best outcomes for those losing their jobs.

"Employee Assistance Programmes are a very cost-effective measure for all sizes of company, and may be particularly important at times when the workforce is under a greater degree of pressure," she explains. "I anticipate that the impact of the downturn will result in a gradual accumulation of changes and attrition over the next 18 months, and employers need to remain sharply focused on employee health in order to identify and act on the trends."

Long-term absence has the most damaging effect on company productivity, and using sickness absence management can be beneficial for both employer and employee. Several studies have shown that work is good for health and yet the chances of a return to work diminish sharply after around 12 weeks. Can health surveillance help UK plc to weather the current economic storm?

It is vital to have a clear and well communicated health policy in place, according to Jenny, and to support it with effective measurement of reasons for absence. "Measurement can help to identify health and safety issues in the working environment, for example, and support early intervention strategies," she says. "Proactively managing health risk can help an individual reach an effective and positive outcome."

She cites the Luxembourg Declaration on promoting workplace health, which encourages employers to view the workforce not just as a cost factor but also as an important success factor. "Robust, financially healthy firms will be best placed to survive and thrive in the current economic crisis," she concludes, "such companies will be characterised by a robust, motivated and healthy workforce."

## Shielding the workforce

Long before the current economic downturn, HSE research from 2005 revealed that around five million employees were experiencing stress at work, with more than 500,000 at levels that were making them ill.<sup>10</sup> Many commentators expect the current economic conditions to exacerbate employee anxieties and responsible employers need to put measures in place to shield their workforce against work-related stress.

According to the Bupa Healthy Cities Survey, increased sickness absence from work can also be anticipated.<sup>6</sup> Stress is already the number one cause of long-term sickness absence in the UK for non-manual workers, according to the Chartered Institute of Personnel and Development,<sup>11</sup> a situation which is likely to intensify as over a third of respondents say their stress levels are increasing because of the credit crunch.<sup>6</sup>

Workplace interventions typically take one of three forms – primary, secondary and tertiary actions. Primary interventions are designed to tackle aspects of the workplace environment that could initiate stress among employees. Some excellent case studies are available on the HSE website illustrating how employers have tackled the root cause of stress in environments such as call centres and for shift workers.<sup>12</sup> A key factor in taking a proactive primary approach is the need for good data, and programmes such as Bupa's innovative Positive Health service can help to identify potential stress hotspots in the workplace.

Secondary stress management strategies use interventions to treat individuals identified as suffering from stress symptoms and an increasingly popular approach is the use of Employee Assistance Programmes (EAPs).<sup>13</sup> EAPs such as those provided by Bupa offer a continuous provision of counselling,

advice and assistance to help employees cope with a variety of work and non-work related problems that might include home or financial concerns. EAPs could prove to be a powerful tool to help maintain workforce morale and resilience in the financial crisis – the Healthy Cities Survey revealed that three out of every four people surveyed claimed to be worried about the downturn and over half of those are worried about their personal finances.<sup>6</sup>

Based around the idea that the employee is a whole person affected by a range of concerns which, although not always work-related, may often affect performance, EAPs provide a combination of proactive strategies for developing coping skills as well as receiving professional counselling. The introduction of EAPs can often help to uncover workplace stress points and help shape changes to company policy, for example on the work environment or shift-work patterns.

*"It is important to focus on the 'survivors', as well as ensuring the best outcomes for those losing their jobs.."*

**Dr Jenny Leeser**  
Clinical Director of Occupational Health, Bupa

According to Business in the Community's Nurture & Grow Report on the first year of the 'Business Action on Health' campaign, many large companies are now reporting success from employee health and wellbeing strategies.<sup>14</sup> GlaxoSmithKline's 'Team Resilience' programme has reduced work-related mental illness by 60 percent since 2002 and decreased absence due to mental ill health by 20 percent, saving £2.4m. AstraZeneca UK's Counselling and Life Management (CALM) programme is reducing levels of

psychological illness with bottom line benefits too – productivity increases are estimated to be worth £600k and reduced sickness absence costs worth £1.1m. And at Capital One Bank, long-term sickness absence has reduced from 40 percent to just 20 percent of total sickness absence since the introduction of a Stress and Depression Rehabilitation scheme, helping colleagues to return to work sooner.

Employee health and wellbeing is important to any business, regardless of size, and while larger organisations can offer in-house occupational health facilities to their staff, smaller companies face the same challenges in providing employee support and assistance. Telephone based counselling and advice can provide a cost-effective route for smaller companies. The Nurture & Grow Report cites the evidence from the award-winning Grimsby Institute of Higher Education which reduced days lost to stress through the introduction of a telephone based Employee Assistance Programme and other interventions designed to promote a change of culture.<sup>14</sup>

Dame Carol Black's review of health and wellbeing at work for the Government, 'Working for a Healthier Tomorrow', identified SMEs as a key group requiring external occupational health support. The report recommends a number of measures including the creation of a public health and wellbeing consultancy service to work with groups of SMEs.<sup>15</sup>

The Government's response, 'Improving Health and Work: Changing Lives', published in November 2008, contains encouraging signs for employers, suggesting that many people with common health conditions can be helped to return to work with basic healthcare measures and workplace management. An 'electronic fit note', a national education programme for GPs and a new Business Healthcheck Tool are just some of the recommended initiatives to come out of the review.<sup>16</sup>

## Getting back to work

Tertiary interventions are utilised by employers to help rehabilitate employees who are off work due to ill health. Case management approaches can be highly effective in providing very tailored and coordinated strategies for each individual, leading to a positive outcome for both employer and employee. The Dame Carol Black review was supportive of the case for early intervention to help prevent short-term absence from progressing into long-term sickness absence and cites a growing body of evidence to the effect that 'work is good for you'.<sup>15</sup>

Through the process of case management, an experienced case manager develops a return to work plan for the individual collaboratively with employee and employer, which might include the best tailored combination of services and treatment for that individual. Constant monitoring, evaluation and feedback are essential elements to the success of this approach.

Managing health risks is becoming a key issue for larger companies, helping to mitigate the costs and productivity impact of prolonged unscheduled absence. Programmes such as Bupa's innovative end-to-end case management service, 360° Health Risk Management, provide an integrated care provision that benefits both employee and employer alike. Reducing absenteeism with a proactive approach like this can deliver savings of between 0.25 percent and 1 percent of payroll<sup>17</sup> and help reassure absent employees that they are still considered a valuable asset.

## Survival of the fittest

As Bupa's Mark Bassett notes elsewhere in this paper, the Government, employer and employee benefit in equal measure from a motivated and healthy workforce. Good proactive workforce health measures can help companies and their employees to weather the current crisis in good financial and physical health, and ensure a robust response to the economic challenge ahead.

## How you can make a difference to your organisation's health

The first step to shielding your workforce from the effects of the recession is to carry out a workplace health audit. Study your sickness absence records and take soundings from your colleagues and senior managers. Every company has different health and wellbeing challenges and arming yourself with some sound information is a good place to start.

Consider introducing some simple measures to make sure your workforce, and your company, is healthy, motivated and 'fit for work':

- **Make sure your line managers give employees plenty of opportunities to talk, not just about job concerns, but about any matter**
- **If you are a Bupa client, sign up for the Positive Health programme and promote the free online service around the workplace**
- **Try to identify 'workplace stress points' and intervene to change things before it affects company performance**
- **Talk to Bupa, or ask your broker, about Employee Assistance Programmes (EAPs) for your workforce**
- **Take a proactive approach to employees on long-term sickness absence – could they return with lighter duties, for example? Bupa's Sickness Absence Management could help you achieve this**
- **If you are a client, promote the Bupa HealthLine by putting up posters in places like kitchens and washrooms. You can request a free Bupa HealthLine initiative from Bupa**

Above all, make sure that you have 'feedback systems' in place to help you recognise workforce health problems when they occur and to respond quickly.

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## Bupa - helping you to manage the health of your workforce

### Available services include:

#### Bupa Employee Assistance<sup>†</sup>

A confidential counselling and advice service, 24 hours a day, seven days a week. It offers practical and emotional support for employees and their immediate family members. Face to face counselling sessions are also available.

#### Bupa Positive Health<sup>△</sup>

A complimentary online resource available to all employees covered by Bupa private health cover, with practical information and confidential, interactive assessments of their health and wellbeing, focusing on four key areas that can impact on performance at work - stress, sleep, nutrition and fitness.

#### Bupa HealthLine<sup>#</sup>

Provides all employees with Bupa private health cover, phone access to fully qualified nurses. They can give you confidential health information, available 24 hours a day, 365 days a year. This service is also available to family members.

#### Occupational Health

A service which works in partnership with you to address health and safety legislation requirements. It could help lower absence costs and increase productivity by offering a range of services either on-site or centre-based including pre-employment health assessments, risk assessments, surveillance programmes and health education programmes.

#### Bupa Absence Management

Bupa Absence Management provides monitoring and measurement of sickness absence across your business. The findings can help you understand the true cost and cause of absence, identify patterns and ultimately reduce short and long-term sickness absence.

#### 360° Health Risk Management

360° Health Risk Management is an efficient way of managing occupational health, treatment and rehabilitation, counselling and other care services. Health risk management looks at the complete picture of how your business manages its employee health risks - whether they are work or lifestyle related.

<sup>†</sup>Availability dependent on level of cover selected. <sup>△</sup> Entry level Bupa Positive Health is a non-contractual benefit which is provided to eligible clients/members by Bupa Occupational Health Limited. Access, services and/or eligibility may be withdrawn or amended without prior notice. Any access to additional Positive Health services is subject to contract. <sup>#</sup>Bupa HealthLine is a non-contractual benefit which may be withdrawn at any time without prior notice. Availability dependent on level of cover selected.





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