

Small business health insurance  
Better for business



**The Essential Guide to Employee Health  
and Wellbeing for Small Businesses:**

**Working together  
for a happy, healthy  
workplace.**

# Small businesses are the backbone of the UK economy.<sup>1</sup>

## But for many, the last few years have been tough.

Many well-established companies have struggled to grow against a backdrop of rising costs and supply chain issues. Having to deal with unprecedented levels of turbulence and uncertainty has added to an already complex picture.<sup>2</sup>

Leaders of small and medium-sized businesses are often resilient, enterprising, and successful. But those who have been trading for several years may now find themselves struggling to recruit as attracting and retaining talent in the UK remains challenging.<sup>3</sup> Looking after employee wellbeing has never been more vital to keeping your best people.

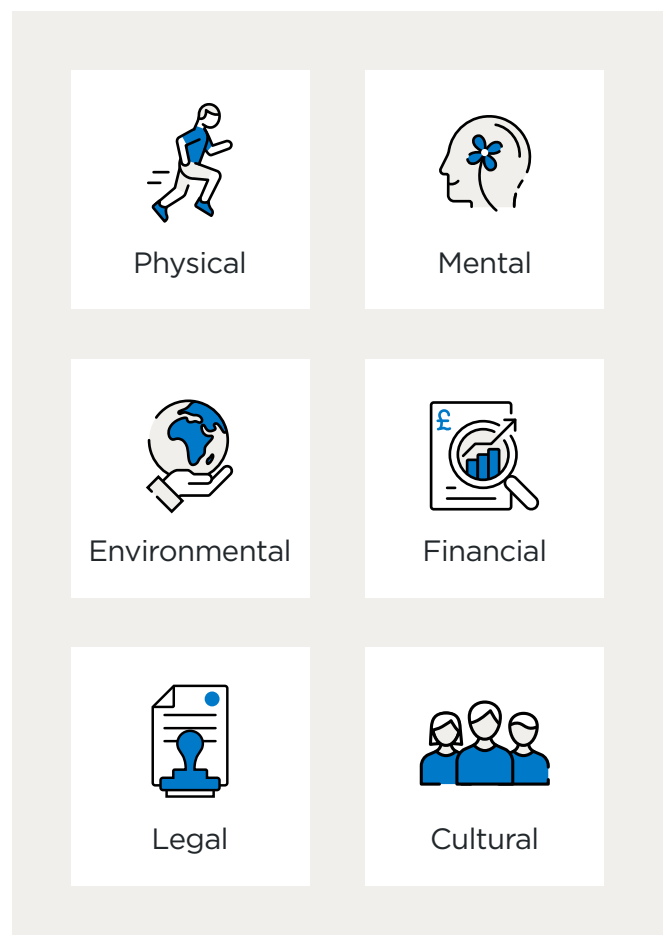
## Wellbeing is key to creating that resilience and keeping pace with a rapidly changing world of work.

The good news is that there are huge opportunities for teams that are resilient, innovative, and well supported. Leaders who are most aware of the challenges they face are proactively keeping up to date and seeking out the latest guidance on how to best support their teams. This has become especially important as employers have to manage the complexities of a multi-generational workforce. Wellbeing is key to creating that resilience and keeping pace with a rapidly changing world of work.

Looking after the health and happiness of your people will help you retain your talent. It will also attract the workforce of tomorrow needed to help your business stay relevant and strong in the future.

Every business is different, and no one knows how to run your business like you. Bupa is here to help you build on your success. And every business leader can benefit from finding practical ways to support their teams. This guide will show you how to look after both you and your staff. Do that and you'll create a stronger business that's fit for the future.

## Six main factors impact employee wellbeing:



<sup>1</sup>UK small business statistics. FSB.

<sup>2</sup>Business recovery under threat amid rising inflation and cost of living crisis. BDO.

<sup>3</sup>Competition for talent will remain fierce in the UK despite economic uncertainty. McKinsey & Company.





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**One in three believe their employers should help look after their health and wellbeing.<sup>4</sup>**

<sup>4</sup>Bupa Wellbeing Index 2022. Bupa, UK.

# Keep your team at their best.

Develop a wellbeing plan to suit your business by working through the four steps below.



## 1. Understand

The first step is to understand where you are now. How are your people feeling and where should you be focusing your efforts for the greatest benefit?

### **Look at staff retention rates.**

Are you struggling to keep or recruit the best people?

### **Check sickness data.**

Are you or your team taking lots of time off for sickness?

### **Listen to your team.**

What are their problems within the business? Do they have suggestions about how to resolve them?

### **Be clear on the relevant regulations regarding health, safety and wellbeing.**

[The Health and Safety Executive](#) is a useful resource.

### **Identify wellbeing-related challenges for your people and business.**

Are these challenges blocking your growth?



## 2. Plan

Now you have an idea of the challenges, it's time to plan a response. Wellbeing plans should be constantly evolving, so it's good to understand that this will be an ongoing process.

Consider your resources. Is this something you can dedicate time and personal resource to, or do you want to invest and outsource? Be realistic about the resources you can commit. If you have the budget, but not enough time, think about using external providers to help you develop a wellbeing plan or implement parts of it.

Whether you do it yourself or use external experts, don't forget the benefit to your business from improved retention and greater productivity. Now is a great time to invest more in your people to help you achieve your business goals.

### **Use this guide.**

To identify actions and policies that boost wellbeing at work.

### **Small steps are fine.**

The important thing is to keep making progress.

### **Factor in any team members who work remotely and adapt plans as necessary.**

**Decide who will be responsible** for all aspects of the plan.

### **Create a priority grid.**

Help prioritise your next steps by using the example on the next page to guide you.



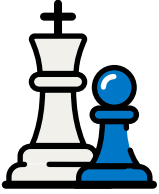


## Create your own priority grid

	Action required	Short-term goal
Work in progress	<p><b>Act:</b> Identify anyone who suffers from back pain or repetitive strain injury and ensure they have a suitable chair or additional ergonomic equipment.</p>	<p><b>Plan:</b> Remember to schedule regular 'ask me anything' sessions to get suggestions from your team and identify any improvements.</p>
Under review	<p><b>Delegate:</b> Ask employees to research any benefit or scheme they might like to join. Then try to make it happen. For example, joining the Cycle to Work scheme.</p>	<p><b>Eliminate:</b> Make sure time is well spent - review processes and remove tasks that are unnecessary.</p>







### 3. Act

Once you've decided on where to focus your efforts, it's time to act. But to get the most from any wellness initiatives, you need to ensure maximum engagement.

**Educate.**

Let your team know the purpose of initiatives and how they can benefit.

**Communicate.**

As you grow, you'll need more formal communication channels such as emails, posters, and leaflets.

**Integrate.**

Build wellbeing into your business strategy. Make it a part of line manager catch-ups and company-wide meetings.

**Delegate.**

Look for individuals who can lead on different initiatives. Match projects to their interests.

**Prioritise.**

Everyone's busy, but improving performance means freeing people up to get involved in wellbeing. Allow them to block out diary time for this.

**Encourage.**

We all like a reward or incentive. Link participation and progress to something that appeals to colleagues.



### 4. Improve

It's important to continually review progress you have made and consider what has worked (and what hasn't). This is also a chance to look at your longer-term business needs.

**Listen to your people.**

Find out what wellbeing initiatives will benefit them. A confidential online survey doesn't take long and can be free.

**Talk to candidates and recruiters.**

Understand expectations around wellbeing.

**Review your budget.**

Could better provision help attract the talent you need to keep growing?

**Build on your current plan** and invest in a wider range of issues over time.

**Consider whether there's a business case**

for investment in benefits, such as Employee Assistance Programmes or health insurance.

# A positive culture.

For an established small and medium-sized enterprise (SME), how well the founder and employees perform is often a function of the team and workplace culture. Is your company culture as strong as it should be? Do all employees know the core company values? Has the culture shifted as the business has become more established?

Company culture is all about how a business acts, treats its people, and talks about itself. It is something that established SMEs may have given little thought to in the past. But changing job markets and new ways of working have made culture an important part of recruitment and retention. A positive workplace culture can also benefit an organisations' reputation, but also employee wellbeing and productivity.<sup>5</sup>

Leaders of established businesses may need to change their mindset and question previous assumptions as they look to create a strong, positive culture. This can be challenging. But get it right, and you'll make people happier at work, increasing their sense of wellbeing.

## Practical ways to develop a positive company culture:

- **Be clear about your values and goals.**  
Avoid jargon and be honest.
- **Practise what you preach.**  
Only make promises you can keep.
- **Keep communicating.**  
Find effective ways to keep people in the loop.
- **Remember to listen.**  
Communication should be a two-way process. Find what works for your team.
- **Make sure your culture and recruitment processes encourage diversity.**  
[This equality, diversity and inclusion policy template from the Advisory, Conciliation and Arbitration Service \(ACAS\) could be useful.](#)
- **Understand and support neurodiversity within the workplace.**  
[This guide](#) offers advice and tips on managing neurodiversity at work.

## 25% increased likelihood of improved financial performance among businesses with gender diverse leadership teams.<sup>6</sup>

<sup>6</sup>Diversity wins: how inclusion matters, McKinsey & Company, Institute of Directors.

- **Include cultural considerations in every decision.**  
It's more effective than retrofitting solutions.
- **Be fair with rewards and remuneration** and think how they impact culture.
- **Broaden your wellbeing offer.**  
Access to health and wellbeing services is important to keep your team productive and healthy, but also shows your business is committed to employee wellbeing.
- **Encourage people to be proactive.**  
Make sure everyone knows how to access health and wellbeing services to make their health a priority.
- **Share your story.**  
Let people know what you do to support your team to inspire and gather feedback. Use your website and social channels to show the type of business you are.
- **Mind the generation gap.**  
Growing SMEs may be employing lots of young people. Make sure your culture resonates with all employees.

<sup>5</sup>Workplace culture: values matter. HR Magazine.





## Evidence shows diverse workplaces perform better

You should provide a diverse, equitable and inclusive environment. This starts at the recruitment process, through to induction for new joiners, and on to how you appraise, manage, and promote individuals across your company. This is the best way to make sure that everyone in your team is working at their maximum potential. Diverse groups of decision-makers bring dynamic ideas. Better decision-making can boost creativity and innovative problem solving, which can lead to higher productivity and effective teamwork.<sup>7</sup> A diverse, inclusive workplace is also better for business, and can increase your bottom line.<sup>8</sup>

## Support transgender individuals in the workplace

This includes employees feeling able to embrace their gender identity (in whatever way they see fit) while feeling safe and supported to do so. Read practical advice, useful tips and expert insight to help everyone [here](#).

<sup>7</sup>Workforce diversity in 2023: An employer's guide. Totaljobs.

<sup>8</sup>Diversity wins: how inclusion matters. McKinsey & Company. Institute of Directors.

# Mental wellbeing.

The disruption of recent years has massively impacted the owners and staff of SMEs across the UK. 46% of UK employers said they've seen an increase in the number of employees experiencing mental health issues.<sup>9</sup> These issues are impacting businesses. The London School of Economics found that poor mental health costs the UK economy £118bn each year.<sup>10</sup>

No wonder mental health has now become a critical aspect of workplace wellbeing. Issues like anxiety and depression can impact the wellbeing of both employees and business owners.

Having a robust mental health policy is becoming increasingly important, as a recent [Bupa Workplace Health and Wellbeing Academy](#) session discussed. Richard Norris, Director of SME and specialist business, UK Insurance, Bupa, shared that in a recent survey, "90% of employees expect some support with their mental health. It is becoming a demand rather than an expectation."

And it's a legal obligation as well. Jo Mackie, head of employment at Slater & Gordon, added that the cases she sees on the rise are claims against employers for not taking mental health seriously. "This is especially the case where they don't have a robust mental health policy. If a business does not have a mental health policy, it is really putting itself at risk," she said.

But concerns outside work can also impact mental health. Many of us have increasingly hectic lives, from 'super mums', who are balancing parenting with their careers, to those caring for elderly or unwell family members. One in five of adults are currently giving unpaid support or care to someone, an estimated 10.6 million unpaid carers in the UK.<sup>11</sup> Helping people organise their working lives to minimise these pressures can help these people and be better for business.

- Encourage everyone to be open and honest about their situation.
- Empower line managers to be able to offer flexibility to balance life and work demands. These [ACAS guides](#) and templates are a useful resource.
- Be prepared for time shifting, as parents adopt unusual work-childcare-work patterns.
- Support all staff to talk about challenges and problems, offer positive solutions where possible and suggest professional support and help where needed.
- Recognise that everyone's care responsibilities are different, but equally important to them.

<sup>9</sup>Almost half of UK bosses report increase in workplace mental health issues. Chartered Institute of Environmental Health (CIEH).

<sup>10</sup>Mental health problems cost UK economy at least £118bn a year – new research. The Mental Health Foundation and the London School of Economics.

<sup>11</sup>Carers Week report on unpaid carer identification. Carers UK.

**If a business does not have a mental health policy, it is really putting itself at risk.**

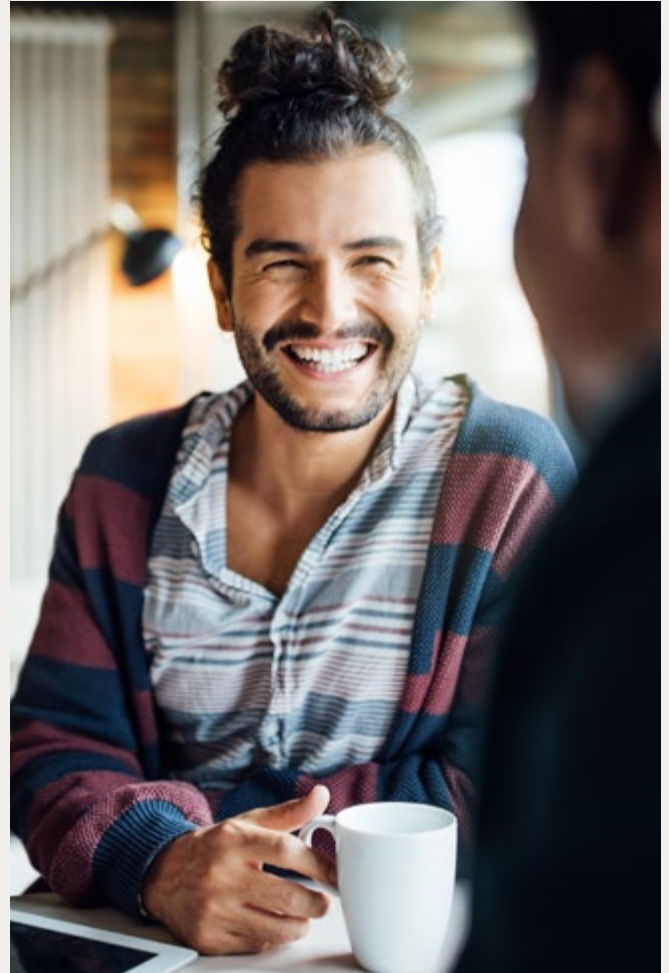
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**Be honest about how you are operating yourself as a leader.**

Leaders must remember they are also a business asset that needs to be properly looked after.

A survey by the Chartered Institute of Personnel and Development<sup>12</sup> found that management style was a main cause of work-related stress.

On the other hand, researchers found that people are 12% more productive at work when they're happy.<sup>13</sup> So, look after yourself, understand the issues, and you will be well-positioned to look after your people.



**56%**

**of small business owners in the UK have experienced poor mental health over the past 12 months<sup>14</sup>**

<sup>14</sup>How is poor mental health affecting the UK's self-employed? Simply Business.

<sup>12</sup>Mental health in the workplace. CIPD.

<sup>13</sup>New study shows we work harder when we are happy. University of Warwick.



# Three steps to better mental wellbeing.



## Prevention

Here are some of the factors that affect mental health at work:<sup>15</sup>

- Culture that enables negative behaviours
- Lack of control over job design
- Job insecurity.

### Understand and address these factors to improve your team's wellbeing.

Practical steps to consider:<sup>15</sup>

- addressing any workplace conflict or bullying
- ensuring benefits and resources are distributed fairly
- treating everyone with respect
- ensuring good channels of communication
- showing your appreciation and celebrating success
- understanding that long or atypical working hours can damage mental health
- giving staff more control over their work
- encouraging social support among colleagues
- providing plenty of support during times of change
- ensuring individuals are clear about their responsibilities and objectives



## Attention

SMEs are feeling the pressure of issues such as rising inflation and the cost of living.<sup>16</sup> Leaders and managers need to be alert and proactive in addressing mental health issues.

Make sure people know it's OK to be not OK. Ignoring mental health issues is not a solution.

Educate yourself. There is lots more information on Mind's [information and support site](#).

Get to know your team. Is anyone currently having difficulties with their mental health?

### Stay alert for early signs of mental health problems. These could include:<sup>17</sup>

- poor concentration
- worrying more
- finding it hard to make decisions
- feeling less interested in day-to-day activities
- low mood
- feeling overwhelmed by things
- tearfulness
- tiredness and lack of energy
- talking less and avoiding social activities
- talking more or talking very fast, jumping between topics and ideas
- drinking more
- irritability and short temper

<sup>15</sup>Mental health at work. World Health Organization (WHO).

<sup>16</sup>Business recovery under threat amid rising inflation and cost of living crisis. Accountants and Business Advisers (BDO).

<sup>17</sup>Signs of poor mental health. Bupa UK.



## Support

Conversations about wellbeing, including mental health, should be part of the regular dialogue within your team. This can be tough if you have a long-established working relationship or work with a family member. But showing you care about your team's wellbeing is always a good idea. Here are some important things to consider when it comes to supporting an employee.

- Find the right place and time to check in regarding mental health. You want to create a friendly, private environment.
- Be clear about confidentiality. Don't pass on information without the individual's permission unless they are at risk of harm (Mind has advice on [mental health crisis services](#)).
- Show empathy and understanding.
- It might also help to mention the support available from their GP and other organisations such as [Mind](#) and [CALM](#).

## Don't jump to conclusions if you notice some of these signs.

Instead, take the time to check in with the individual to see how they're feeling.

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## As the leader of a small business, you can be under massive pressure.

Burnout can damage the business, as well as you and those close to you. It's tough, but make time to care for your own mental health by taking a proper break from work and finding ways to relax and recharge. Bupa has lots of [useful resources](#) on how to prevent burnout.

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# £118bn

## The cost of poor mental health to the UK economy.<sup>18</sup>

<sup>18</sup>Mental health problems cost UK economy at least £118 billion a year. New research, the Mental Health Foundation and the LSE.

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## Consider using a Wellness Action Plan (WAP):

This is a personal document written by an employee and shared with an individual manager. It includes information on why they might suffer from mental health issues and what can keep them well at work.

[Download Mind's Guide for employees: Wellness Action Plans \(WAPs\)](#). Discover more information and advice in [Bupa's mental health awareness resource guide](#).







# Focus on the physical.

Businesses that have existed for several years can settle into a fixed way of doing things. But sometimes it makes sense to challenge the status quo. This can include encouraging and enabling your people to take better care of their physical wellbeing.

Did you know that being physically inactive or sedentary, with lots of time sitting at a desk, for example, can lead to heart and circulatory diseases like heart attack and stroke?<sup>19</sup> Finding ways to stay active is therefore vital for you and your colleagues if your work day is sedentary.

## Get active.

Exercise and being active can be important for your mental and physical health.<sup>20</sup> But how can you build a healthy office culture that encourages your people to exercise more?

- Join [a cycle to work scheme](#).
- Encourage staff to walk to work, park further away if driving, or get off the bus or train a few stops early.
- Organise a step-count challenge for all staff. Offer prizes for the most steps in a week or the first to hit 10,000 steps on a particular day.
- Suggest the team join you in a charity walk, run, or cycle.
- Consider offering free or discounted gym membership.
- Use exercise as an effective way to manage stress. Build regular stretching breaks into you and your staff's routine. Share [this guide](#) on desk stretches.
- Keep meetings short and build in regular breaks.
- As a leader, make sure you find time to be active. As a crucial asset to your business, treat yourself like one. Time for regular movement is essential, not optional. To avoid burnout and illness, lead by example.

### Review your policies and initiatives at each stage of your business's growth

This can make sure you continue to offer the right level of support and care. [This guide](#) offers insights for managers on how to boost the energy and productivity of their teams.

<sup>19</sup>Physical inactivity. British Heart Foundation.

<sup>20</sup>Physical activity and mental health. Rethink Mental Illness.

## Protect your people.

Good workplace design benefits everyone. As your business grows, it's important to consider the impact of the working environment on the wellbeing of your team.

Musculoskeletal complaints account for a very high proportion of the claims that Bupa receives. Whether team members are desk-based or performing physical tasks, it's vital that their equipment keeps them safe and well. [This guide](#) offers useful, practical suggestions for supporting your team's musculoskeletal health.

- Educate office staff on the proper set-up for chair, desk, keyboard, and screen.
- Provide additional equipment where necessary.
- Make sure remote staff have the equipment they need to work safely and well. Read Bupa's expert advice on setting up a home office [here](#).
- Consider getting expert advice on ergonomics or health and safety if you're looking to expand your business - it could be a sound investment.

## Eat and drink well.

Look for ways to help your people to eat healthily. Good nutrition and hydration can impact mood and productivity.

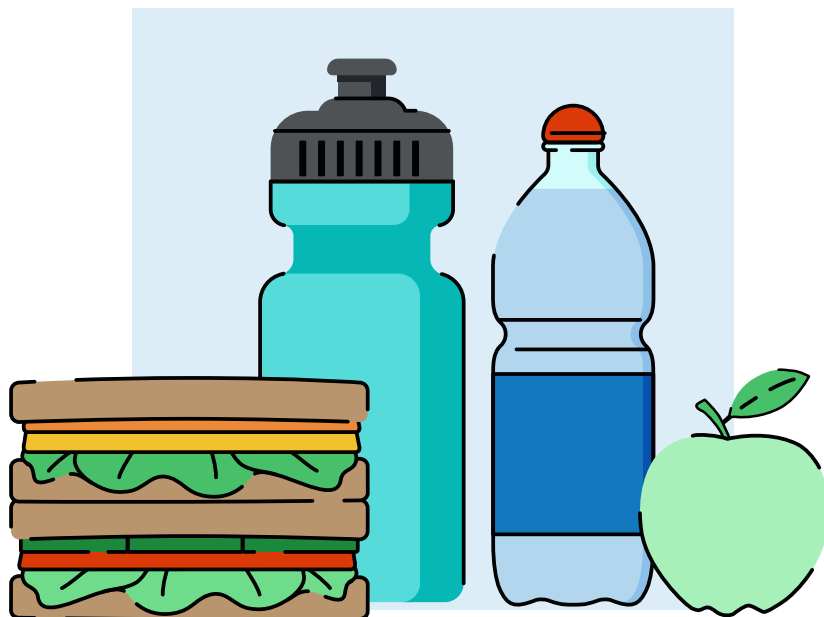
- If you offer any snacks around the workplace, provide fruit and healthy snacks, rather than biscuits or sweets.
- Ensure it's easy for everyone to drink lots of water.
- Provide alternatives to tea and coffee. Try not to use caffeine as a replacement for not getting enough sleep.
- Allow people time to eat properly - too much snacking can reduce hunger at meal times. Government guidance suggests only a fifth of our daily calorie intake should be saved for drinks and snacks.<sup>21</sup>
- Don't use sugary snacks to boost your energy levels.
- Beware of using alcohol as a stress reliever.

## Focus on health.

Health is a core aspect of wellbeing. Supporting staff who become ill is important for the business, as well as the individuals. There are some policies that every business can adopt.

- Ensure staff do not ignore health concerns. Encourage them to seek advice and treatment early. That includes owners and senior leaders who may feel they're too busy to see a doctor.
- Be clear on your policies and be as supportive as possible. Being ill can be stressful for employees, so do what you can to remove concerns or confusion.
- Minor illnesses, including coughs, colds, flu and sickness, were the most common reason given for sickness absence in 2022.<sup>22</sup> For more information on guidance for reducing the spread of respiratory infections in the workplace, visit the [GOV.UK](#) website.

<sup>21</sup>Healthier snacking. British Nutrition Foundation.  
<sup>22</sup>Sickness absence in the UK labour market: 2022. Office for National Statistics.





## Don't ignore the menopause.

Workplaces are advised to adopt policies that provide for women going through the menopause. This will help challenge the stigma and help raise awareness of the condition.<sup>23</sup>

According to a survey, one in ten women left their jobs due to menopausal symptoms.<sup>24</sup> This is an issue that employers cannot ignore.

Every menopause is different, and each one is very personal. Menopause-related symptoms that can impact women's wellbeing include problems with memory or concentration, low mood or anxiety, difficulties sleeping, night sweats, and hot flashes.<sup>25</sup>

There are some things that every growing business can do to support its female employees.

- Be informed. Check out the links below or see these [answers to common questions](#) from GP Dr Samantha Wild, Bupa's Clinical Lead for Women's Health.
- Provide information and support for employees. Let them know that the business understands the impact that menopause can have on health and wellbeing.
- Train managers so that they can talk about menopause effectively and sensitively.
- Review how temperature and ventilation are controlled to help people cope with hot flashes.
- Consider flexible working hours or shift changes.

There is more guidance for employers from the [Faculty of Occupational Medicine](#). There is also lots of information on how to help and support staff who are going through the menopause on the [Bupa Women's Health Hub](#).

<sup>23</sup>Menopause and the workplace: Government Response to the Committee's First Report of Session 2022–2023. House of Commons Women and Equalities Committee.

<sup>24</sup>Women with menopause could get paid time off under Labour plan. BBC news.

<sup>25</sup>Menopause symptoms and finding support. Age UK.







**59%**

**of women experiencing menopausal symptoms stated it had a negative impact on their work.<sup>26</sup>**

<sup>26</sup>Menopause symptoms and finding support. Age UK.

# A healthy environment.

Environmental factors can be easily overlooked in established SMEs where you may have got used to certain workplace conditions. But times are changing.

Providing a safe, attractive environment will boost wellbeing and productivity. It will also make it easier to both retain and recruit the best people. What you need to consider will vary widely depending on your sector and type of business. And remember to consider staff who work remotely.

- Allow fresh air to circulate to reduce the risk of airborne infections such as COVID-19 and the flu.<sup>27</sup>
- Ensure work areas have adequate lighting that is safe and comfortable, allowing tasks to be carried out efficiently.<sup>28</sup>
- Try to go outside when you take a break. Vitamin D deficiency can cause inflammation, which in turn could contribute to heart and circulatory disease.<sup>29</sup>
- Small businesses thrive on innovation. Create an office space that enables collaboration or use online tools to help people work together.
- Be aware of your legal responsibilities as an employer to provide a safe and healthy working environment with adequate facilities. [Read a summary from HSE.](#)
- Remember to be inclusive. Are all areas accessible? Do any team members have specific requirements?
- Find somewhere quiet to work. Noisy working environments can affect productivity and wellbeing.<sup>30</sup>
- Break up office space and block or absorb noise with furniture, partitions, or pot plants. Here are some more tips on [planning your office space.](#)

<sup>27</sup>Reducing the spread of respiratory infections, including COVID-19, in the workplace. GOV.UK.

<sup>28</sup>LG7 Lighting for offices (2022). CIBSE.

<sup>29</sup>Can sunshine reduce the risk of diabetes and heart disease? British Heart Foundation.

<sup>30</sup>Managing office noise post-pandemic. British Safety Council.







# Financial wellbeing and legal concerns.

Money troubles can cause worry, upset and sleepless nights for staff and business owners. They can lead to [long-term stress](#), depression and other mental health issues. According to research, financial worries are having the single biggest impact on mental health of 41% of small business owners.<sup>31</sup> Helping employees to feel financially secure is a key part of supporting their overall wellbeing.

Is your workforce financially prepared to move to a hybrid working model? Aside from increasing salary, how can established small businesses alleviate financial strain on their workforce? Investing in your team's financial wellbeing is a good way to retain talent in a competitive market. In addition, increased costs of living are putting financial pressure on everyone.

Make sure your team takes advantage of recently introduced [working from home tax breaks](#). Consider making a monthly contribution to mobile phone bills, or offer an allowance to spend on other home office expenses.

There are options for early stage SMEs such as the government-backed [MoneyHelper](#) or [Help to Save](#) scheme.

## Legal issues

Worrying about legal matters can impact wellbeing and performance at work. To maintain morale and retain talent at an established SME, it may be time to offer employees legal support.

Long-serving staff may have legal queries about new ways of working. A promoted team member may have queries about the finer points of their new contract. Or there could be concerns about legal matters outside work that are causing concerns and impacting performance.

## How employers can help

- Understand the impact of legal concerns and provide support where possible.
  - Look out for common legal issues that are impacting multiple team members.
  - Arrange a group session with a legal expert to cover some basics and frequently asked questions.
  - Point employees towards free support, such as [Citizens Advice](#) or [ACAS](#).
  - Consider subscribing to an Employee Assistance Programme (EAP) that offers legal advice.
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<sup>31</sup>Top tips for managing financial wellbeing. Simply Business.





**56%**

**of small business owners in the UK experienced poor mental health over the past 12 months.<sup>32</sup>**

<sup>32</sup>How is poor mental health affecting the UK's self-employed? Simply Business.



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