

Small business health insurance
Better for business



**The essential guide to employee health
and wellbeing for start-ups**

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

Starting a new business is an impressive achievement.

But it's tough, too.

According to the Federation of Small Businesses (FSB), there were 5.5 million small businesses at the start of 2022, representing around half of turnover in the UK private sector.¹

There is a keen entrepreneurial spirit in the UK and, for many, being your own boss is an attractive consideration. In fact, 1 in 10 employees are interested in starting their own business in 2022.²

Everyone in a small team must be at their best. But working long hours with limited resources can impact the health and happiness of owners and employees. Add concerns over supply chains, regulations, cashflow and investment, and it is no wonder that many start-up founders feel under pressure.

The first few years are nervous times for the founders of small and medium-sized enterprises (SMEs). How do they handle the daily demands of the business and also look after the wellbeing of themselves and any team members?

There is a keen entrepreneurial spirit in the UK and, for many, being your own boss is an attractive consideration. In fact, 1 in 10 employees are interested in starting their own business in 2022.²

The good news is that creating a wellbeing plan does not need to be complicated, expensive, or time-consuming. This guide will highlight key areas to consider. And it will suggest practical steps to support yourself and your team. Use it to create a resilient business that's ready for growth.

Six main factors impact employee wellbeing:



Physical



Mental



Environmental



Financial



Legal



Cultural

¹UK Small Business Statistics. Federation of Small Businesses.

²More than three million UK workers want to start their own business in 2022. Intuit QuickBooks.



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56%

of small business owners in the UK have experienced poor mental health over the past 12 months.³

³How is poor mental health affecting the UK's self-employed? Simply Business.

Develop a wellbeing plan.

Create a wellbeing plan to suit your growing small business by working through the four steps below.

1. Understand

The first step is to understand where you are now.

If you have staff, find out how they're feeling. And if it's just you, you should still consider your approach to wellbeing. It will help you stay fit, healthy, and productive. It will also help establish a culture and strategy that will be crucial as the business grows.

Put on your HR hat.

Do you find it hard to hire and keep people?

Check sickness data.

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



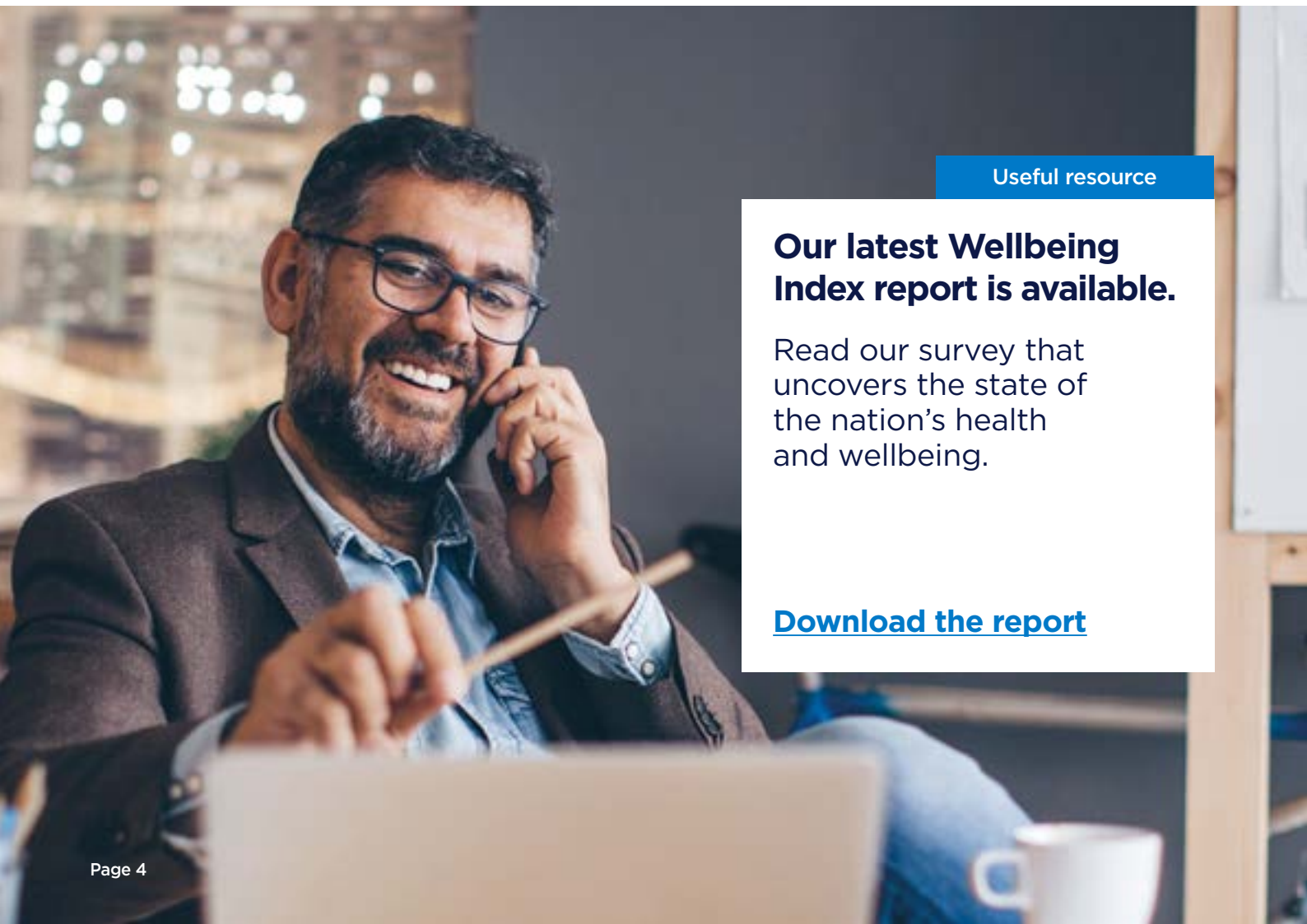
Listen to employees.

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

Be clear on relevant regulations and laws regarding health, safety and wellbeing.

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

Think about what your business needs to succeed and how caring for yourself and your people can make that happen.



Useful resource

Our latest Wellbeing Index report is available.

Read our survey that uncovers the state of the nation's health and wellbeing.

[Download the report](#)

2. Plan



Now you have an idea of the challenges, it's time to plan your response.

Wellbeing strategies should be constantly evolving, so accept that this will be an ongoing process.

As a new business, there may be little or no budget for wellbeing. That's understandable. Be realistic about the resources you can commit to wellbeing. But don't forget the benefit to your business from improved staff retention and greater productivity.

Use this guide.

Identify actions and policies that will 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.

Create a priority grid.

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

Create your own priority grid

	Action required	Short-term goal
Work in progress	Act: Get ahead of burnout. Block out times in the week where you can decompress to help you tackle stress.	Plan: As your team grows, ensure they know they can approach you about any issues. Encourage a good work-life balance.
Under review	Delegate: 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.	Eliminate: Make sure time is well spent - review processes and remove tasks that are unnecessary.

Develop a wellbeing plan.

3. Act

Once you've decided on where to focus your efforts, it's time to act.



To get the most from any wellness initiatives, you need to ensure maximum engagement.

Educate.

Start conversations with your team about how wellbeing benefits everyone.

Integrate.

Build wellbeing into your business strategy and make it part of your DNA at the outset.

Delegate.

Look for people to lead different wellbeing initiatives, however small.

Support.

Everyone's busy, but if you're serious about improving wellbeing, you need to give people time to get involved.

Encourage.

We all like a reward or incentive. Think about how you can link participation to rewards that will appeal to your team. At the very least, celebrate successes.

4. Improve

There's always scope to boost the wellbeing of your people.



In time, review the progress you have made and consider what has worked (and what hasn't).

Listen to your people.

Find out if your approach is appreciated and having an impact. A confidential online survey doesn't take long and can be free.

Talk to job candidates and recruiters.

Understand expectations around wellbeing, culture, and benefits. Ask what they like about current employers in this respect.

Go back to your priority list.

Are there any new initiatives you could introduce?

Consider your budget and business stage.

Is now the time to invest more or develop a more formal wellbeing plan?



Useful resource

Have you used Bupa Everyday Rewards?

Home to perks from wellbeing partners to help everyone on the team stay healthier and happier.

[Visit Everyday Rewards](#)

Money matters.

New entrepreneurs may struggle with the financial pressures of starting a business, especially if their finances are closely linked to the company's.

Financial matters may be especially complicated if you're working with family members.

In addition, helping employees to feel financially secure is a key part of supporting their overall wellbeing. Money troubles can also lead to [long-term stress](#), [depression](#) and other mental health issues.

For SME founders and their teams, this may affect productivity and increase absence from work. Bupa has some [good guidance and support to help business founders](#) cope with financial stresses.

There are options for early stage SMEs, such as the government-backed [Moneyhelper](#) or the [Help to Save](#) scheme. There are also some good, free financial checklists available, such as [this one](#) from Xero.

41% of small business owners reported financial worries as the single biggest impact on their mental health.⁴

⁴Top tips for managing financial wellbeing. Simply Business.

Staying on top of the legal stuff.



Worrying about legal matters can impact your wellbeing and performance.

Owners of new SMEs may need advice on personal legal issues in addition to those directly related to the business.

As your business gets off the ground, it may be time to offer support to help employees with legal concerns, whether they're related to work or home.

How employers can help

- Understand the impact of legal concerns and provide support where possible.
- Point employees in the direction of free support, such as [Citizen's Advice](#) or the [Advisory Conciliation and Arbitration Service \(ACAS\)](#).
- As a current Bupa member, consider subscribing to the Employee Assistance Programme (EAP) that provides legal advice.

Watch: Workplace Health and Wellbeing SME Academy.

In this 45-minute video, our expert panel explores how you can build an effective mental health plan to support, retain and attract top talent.

[Watch it here](#)

Mental wellbeing.

Starting a business can be an extremely stressful, and at times isolating. At the Mental Health Awareness Week in 2022, one in four adults were said to feel lonely some or all of the time.⁵ In fact, a report found that only half of business owners (55%) know where to turn for mental health support.⁶

Your approach to mental health will be dictated by the size and stage of your business, and the individuals who work for it. Take an open and honest approach with yourself and your colleagues. This will help beat the stigma that has existed around mental health and will better protect the business and its people.

Be aware that you have a duty of care to your employees,⁷ but don't be daunted by the topic of mental health. Plenty of help and advice is available. [ACAS](#) offers an excellent guide that covers your legal responsibilities.

Having a robust mental health policy is becoming increasingly important, as a recent [Bupa Workplace Health and Wellbeing Academy](#) session discussed. In a recent survey, Richard Norris, Director of SME and specialist business, UK Insurance, Bupa, shared that: "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.

⁵Loneliness and mental health. Mental Health Awareness Week 2022. Mental Health Foundation.

⁶UK small business owners struggling with pandemic mental health hangover. Xero.

⁷Supporting mental health at work. ACAS.

Three steps to better mental wellbeing.



Prevention

Here are some of the factors that affect mental health at work:⁸

- 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:⁸

- addressing any workplace conflict
- giving staff more control over their work
- communicating well
- showing your appreciation and celebrating success
- treating everyone with respect
- ensuring benefits and resources are distributed fairly
- avoiding long or atypical working hours
- encouraging social support among colleagues
- ensuring individuals are clear about their responsibilities and objectives



Attention

New businesses and start-ups can be stressful environments. Be alert and proactive in your approach to mental health.

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](#).

Consider the team.

Is anyone having difficulties with their mental health?

Stay alert for early signs of mental health problems. These could include:⁹

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

⁸Mental health at work. World Health Organization (WHO).

⁹Signs of poor mental health. Bupa UK.



Support

If you have employees, then conversations about wellbeing, including mental health, should be part of your regular dialogue.

Here are some important things to consider when it comes to supporting an individual.

- 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.
- Read Bupa's manager's guide to [opening up about mental health](#).
- It might also help to mention the support available [from their GP](#) and other organisations such as [Mind](#) and [CALM](#).

If you're helping employees with mental health issues, it is important to know there are lots of resources available from [Bupa](#) and other organisations. [ACAS](#) has useful wellbeing templates and other resources.

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. You can discover more information and advice in [Bupa's Workplace Wellbeing Hub](#). And you can discover more information and advice in [Bupa's mental health awareness resource guide](#).

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

Instead, take the time to check in with the individual to see how they are feeling. And if you notice these symptoms in yourself, it may be time to make some changes or seek help.

Solo entrepreneurs can feel isolated.

Think about spending some time in a co-working space such as [Barclays Eagle Labs](#). Your local authority may offer subsidised co-working hubs too. Don't have the funds to rent a desk? Then look out for free events for entrepreneurs and start-up founders where you can network and share mutual support.

£118bn

The cost of poor mental health to the UK economy each year.¹⁰

¹⁰Mental health problems cost UK economy at least £118bn a year. Mental Health Foundation and the London School of Economics.

Useful resource

Business Mental Health Advantage.

To help your team get the support they need sooner, we've removed most exclusions and extended our cover.[^]

[Find out more](#)

[^]The main exceptions are dementia, learning difficulties, behavioural and developmental problems. Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. For full details, please refer to your guide and certificate.

A positive culture.

As a founder you should ask yourself, what do you want your business to stand for? What are the challenges you want to meet?

Company culture is something that evolves naturally for most new businesses. The values and goals of the founders become that of the growing company. This can work well in the early days. But pay attention to culture at the outset and you can save time and effort in the longer term. Employee wellbeing is crucial to organisational resilience and senior leaders should ensure that health and wellbeing are taken seriously.¹¹

A strong, collaborative, and supportive culture will ultimately help you retain the best talent as the business grows. And it's not just good for you and your people, it's good for your business as well.¹²

Culture has become increasingly important to customers and employees. A positive workplace culture can benefit an organisations' reputation, but also employee wellbeing and productivity. It can also help with recruitment and retention.¹³

A strong, collaborative, and supportive culture will ultimately help you retain the best talent as the business grows.



Practical ways to develop a positive company culture from day one:

- **Be clear about values and goals.**
Clarity on what you stand for now will help you attract customers, investors, and talent.
- **Practice what you preach** and keep promises. It's the best way to earn trust.
- **Keep communicating.**
While you're a small company, it's easier to talk to the whole team. Embed a culture of celebrating wins.
- **Remember to listen.**
Does your culture resonate with key stakeholders? It's easier to rethink this when you're small. Getting your culture right will make growing your business easier.
- **Diversity creates strength from the start.**
Make sure your early culture and recruitment encourage diversity. [This equality, diversity and inclusion policy template](#) from ACAS could be useful.
- **Encourage your whole team** to get involved with wellbeing initiatives.
- **Tell your story.**
Shout about how great your business is. Use your website and social channels to tell customers and employees how you're building a great company.
- **Make your culture and values resonate** with tomorrow's workforce.

^{11, 12}Health and wellbeing at work 2022. Chartered Institute of Personnel and Development and Simplyhealth.

¹³Workplace culture: values matter. HR Magazine.



25%

increased likelihood of improved financial performance among businesses with gender diverse leadership teams.¹⁴

¹⁴Diversity wins: how inclusion matters. McKinsey & Company. Institute of Directors.



Overweight and obesity is the second biggest cause of cancer in the UK. Keeping a healthy weight reduces the risk of 13 different types of cancer.¹⁵

¹⁵How does obesity cause cancer? Cancer Research UK.

Fast access to treatment.

Cancer, mental health and muscle, bone and joint conditions can have a significant impact on your employees – and your business. That’s why we offer fast advice and referrals in all of these areas, usually without needing to see a GP first.*

Call us straightaway for any worries or to start treatment on 0345 600 8277

Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor our calls.

Please note: only available if mental health treatment is included with your policy.

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.

Focus on the physical.

The first few years for a new business owner can be intense. There are not enough hours in the day and you have to juggle countless responsibilities. This can make it all too easy to de-prioritise looking after yourself.

You and your team are a crucial asset to the business. You need to treat yourself and your staff as something to be looked after and protected. Feeling better physically will help you cope with the pressures that come with leading a small business. It can also help protect against illness.

Get active.

- **Getting enough exercise and being active** can be important for mental and physical health,¹⁶ so look for ways to build activity into your day.
- **Walk or cycle to work**, or park further away if driving.
- **Use a phone app** or watch to count your steps.
- **Take regular short breaks**, aiming for around 5 to 10 minutes every hour.¹⁷
- **Get up from your desk.** And make sure you stretch. Careful stretching helps reduce the risk of muscle or joint problems, as this [Bupa Guide](#) explains.
- **Go for a brisk walk.** Regular movement can make a huge difference to wellbeing.
- **Take your next meeting** out into the park or walk out to get a coffee (or healthy shake).

Eat and drink with performance in mind.

Don't forget the basics. We all know the benefits of a healthier diet. But when times are busy, it's easy to slip into unhealthy eating patterns.

It's crucial to avoid snacking on high-sugar snacks or salty fast foods. When you're under pressure, try to stay healthy by eating nutritious and well-balanced meals.

There are practical ways you can help your team to eat healthily, improving their health and wellbeing, and boosting their performance.

- 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 an antidote to not sleeping enough.
- 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.¹⁸
- Don't use sugary snacks to boost your energy levels.
- Beware of using alcohol as a stress reliever.

This [guide](#) on healthy eating in the workplace, highlights how even small nudges to eat more healthily can have a big impact on overall employee health and performance.

¹⁶Physical activity and mental health. Rethink Mental Illness.

¹⁷Work routine and breaks. The Health and Safety Executive.

¹⁸Healthier snacking. British Nutrition Foundation.

Protect your people.

Good workplace design benefits everyone. Whether you or your team members are desk-based or performing physical tasks, it's a good idea to be aware of your health and safety obligations.¹⁹

- Educate yourself and any staff on the proper setup for chairs, desks, keyboard, and screens.
- Read Bupa's expert advice on setting up a home office [here](#).
- Provide additional equipment where necessary.
- Following workers' health and safety at work is more than just compliance, it is good business sense.

Don't ignore menopause.

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.²⁰

- Be informed. See [these answers to common questions](#) from GP Dr Samantha Wild, Bupa's Clinical Lead for Women's Health.
- Review control of temperature and ventilation to help people cope with hot flashes.
- Consider flexible working hours or shift changes.

59% of women experiencing menopausal symptoms stated it had a negative impact on their work.²¹

¹⁹Health and safety at work. The Chartered Institute of Personnel and Development.

^{20,21}Menopause symptoms and finding support. Age UK.

²²Sickness absence in the UK labour market: 2022. Office for National Statistics.

Put health first.

Health is a core aspect of wellbeing. Supporting staff who become ill is important for the business as well as individuals.

Here are some zero-cost policies that every business can adopt.

- Ensure that you and your people do not ignore health concerns. Encourage them to seek advice and treatment early.
- 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 2022.²² For more information on guidance for reducing the spread of respiratory infections in the workplace, visit the [GOV.UK](#) website.
- Read up on the laws around [managing sick leave and return to work](#).

Useful resource

ACAS offers lots of useful [guides and templates](#) on developing an effective absence policy. Once yours is developed, add it to your staff handbook and make sure staff sign a letter to confirm they have read it. This offers you some protection that, as an employer, you take your duty of care seriously.



Did you know?

Bupa's Menopause Healthline provides specialist clinical support from a menopause-trained nurse over the phone and is available free to anyone covered by Bupa health insurance or a health trust scheme.

**It's available from 8am to 8pm
365 days a year by calling
0345 608 9984**

Call may be recorded and to maintain the quality of our service we may monitor some of our calls, always respecting the confidentiality of the call.

Have you tried Bupa Blua Health?

Digital GP makes it quick and easy for your employees to get health advice - 24/7. Helping to minimise disruption and maximise productivity.

[Find out more](#)

Call the Anytime Healthline 24/7.

Available to our health insurance members and their immediate family, Bupa Anytime Healthline offers advice from someone who cares.

Call today 0345 604 0537

Calls may be recorded and to maintain the quality of our service we may monitor some of our calls, always respecting the confidentiality of the call.

A healthy environment.

Environmental factors are important for any size of business. As a new SME, your options may be limited. But do what you can to optimise your workspace, boost your mood and maximise your productivity. Shared working spaces or co-working facilities can offer a good alternative.

The recent switch to more remote and hybrid models of working has worked in the favour of start-ups, as the need for a “head office” is no longer as pressing. Working a few days’ a week from a co-working space makes more sense than ever.

Some employees may not be comfortable working from home (or may not have the space); offering them somewhere safe, flexible, and productive to work can be attractive.

Co-working spaces are often full of other creative, innovative start-ups and can be good for encouraging a positive atmosphere that’s conducive to employee wellbeing. If you’re looking at a co-working space, some will let you take a trial period (for a week or a month) at a cheaper rate before you commit. This is a good way to find the right place for you and the team.

If you do settle on having your own office, following some simple rules can make a big difference:

- Consideration of health issues continues to be a priority since COVID-19. Allow fresh air to circulate to reduce the risk of airborne infections.²³
- Ensure work areas have adequate lighting that is safe and comfortable, allowing tasks to be carried out efficiently.²⁴
- 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.²⁵
- Find somewhere quiet to work. Noisy working environments can affect productivity and wellbeing.²⁶
- Small businesses thrive on innovation. Create an office space that enables collaboration or use online tools to help people work together.



²³Reducing the spread of respiratory infections, including COVID-19, in the workplace. GOV.UK.

²⁴LG7 Lighting for offices (2022). CIBSE.

²⁵Can sunshine reduce the risk of diabetes and heart disease? British Heart Foundation.

²⁶Managing office noise post-pandemic. British Safety Council.



It's important that you are fully aware of your legal responsibilities as an employer. You should provide a safe and healthy working environment with adequate facilities, regardless of where employees work for you. This includes when they work from home. Read a summary from [HSE](#).

Choosing a business product.

Your business is one of a kind, so you need a package that suits your needs. We offer a range of complementary products that you can choose alongside our insurance, or on their own. And if you'd like to vary the level of cover different employees have, you can.

Health insurance

Small business health insurance helps cover the costs of private healthcare, from diagnosis to treatment. We offer four levels of small business health insurance, so you can find the cover that suits your business needs.

Dental insurance

Choose dental care for your team to help them look after their oral health all year round. They can keep using their own dentist or access our network of dental practices for discounts on treatment and easy claiming.

Cash plan

Small costs can add up. With a cash plan, your employees can claim back everyday health expenses for routine sight tests, dental check-ups, and prescription charges, all up to specified benefit limits.

Health assessments

A healthy workforce can be a productive workforce, and our health checks can guide your employees to better health.

Employee Assistance Programme (EAP)

Our confidential counselling service can help your employees discuss issues that may be affecting them at home or at work.

**For more information, speak
to your account manager
0345 755 3322**

Please select option 1

We may record or monitor calls. Lines are open
8.30am to 6pm Monday to Friday

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