

Small business health insurance
Better for business

Bupa 



The essential guide to employee health and wellbeing for fast-growth businesses

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

Growing businesses need happy and healthy teams to succeed.

The pressure that comes with growth can affect the health and happiness of staff. This might in turn impact their performance at a significant time, just when you need employees to be at their best.

Those small and medium-sized enterprises (SMEs) experiencing rapid growth face interconnected challenges. Teams are expanding and recruitment is a key concern. Important investment decisions must be made and it's vital to keep hitting targets as you build on your success.

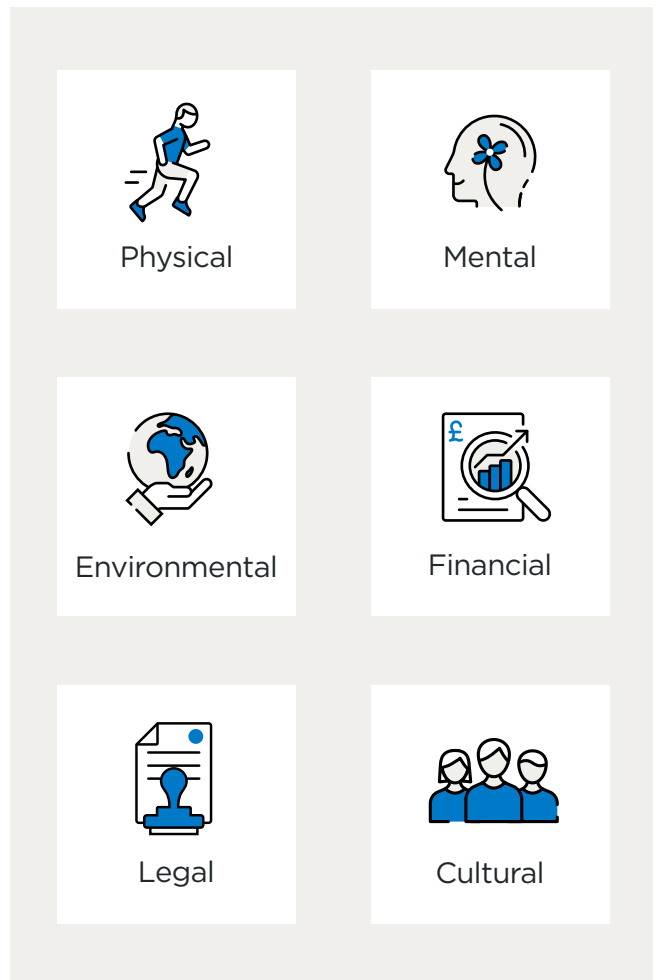
It's an exciting time. The challenge is to look after your people when there is so much else going on. Employees power your business and are vital to growth. Yet many employers risk not paying enough attention to skilled workers or neglect to build the trust that leads to positive outcomes.¹ The good news is that the right approach to employee health and wellbeing will help you attract the best new talent. And, of course, existing staff will also benefit. Leaders should show compassion and foster an environment where people feel safe to speak about health issues and seek help.²

Wellbeing at work is all about how your people feel – both mentally and physically. And any strategy in this area needs to be for everyone. It is essential to consider and implement a plan to support your employees who power your business. Founders and senior leaders are pivotal to the success of growing businesses and are often under the greatest pressure. This is why it's so important to find ways to protect their mental and physical health so you can all keep powering ahead.

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This guide will help leaders of growing SMEs find practical ways to support their teams. And that will protect and help power the business as it goes from strength to strength.

Six main factors impact employee wellbeing:



¹2022 Global workforce hopes and fears survey, PwC.

²Health and wellbeing at work 2022 survey report, Chartered Institute of Personnel and Development.



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Investing in employee wellbeing can lead to increased resilience, better employee engagement, reduced sickness absence and higher performance and productivity.³

³Wellbeing at work. The Chartered Institute of Personnel and Development (CIPD).

One in three believe their employers should help look after their health and wellbeing.⁴

⁴Bupa Wellbeing Index 2022. Bupa UK.

Keep your team at their best.

Develop 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.

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?

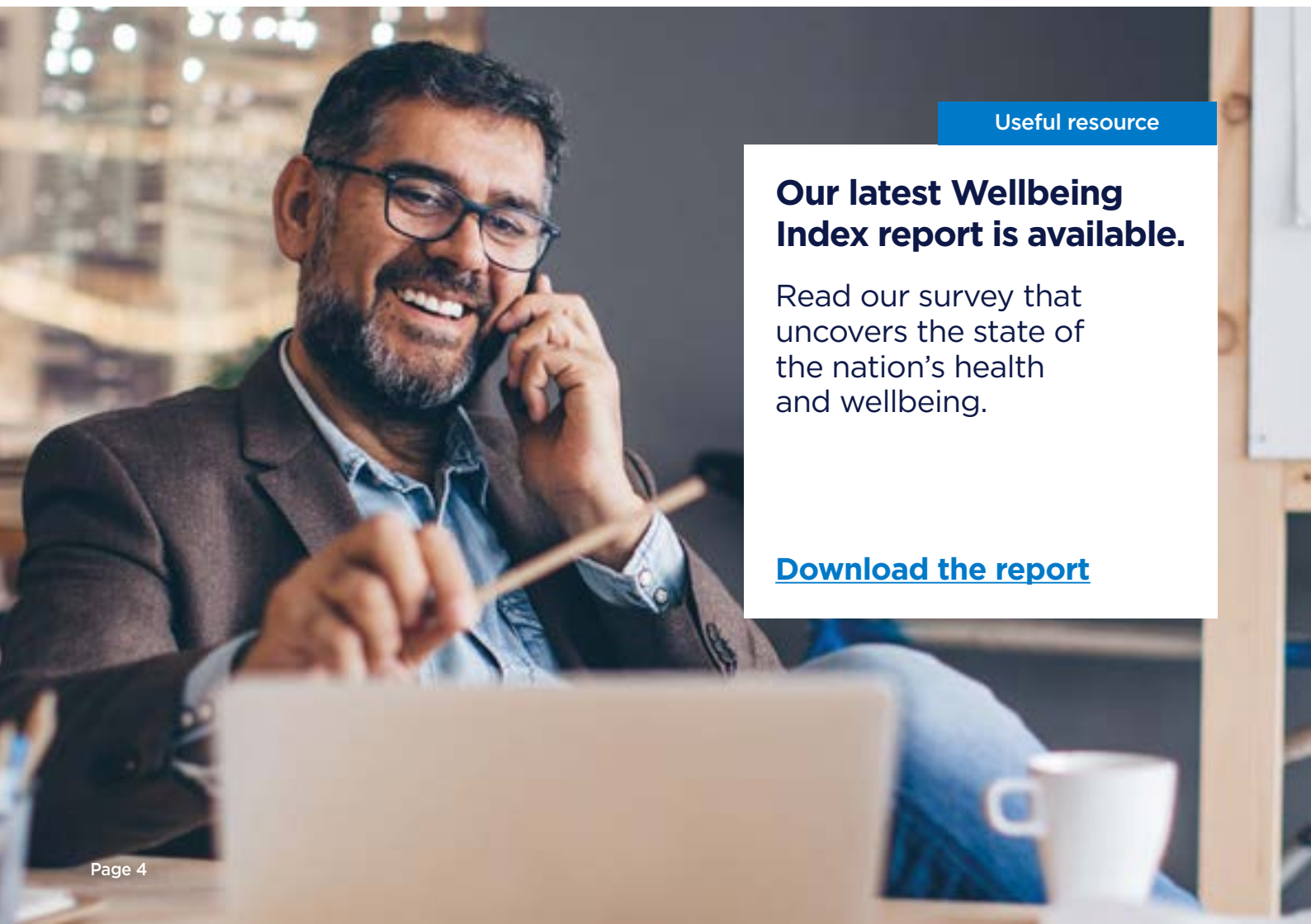
Listen to employees. What are their problems within the business? Do they have suggestions about how to resolve them?



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?



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.

How you support your team should constantly evolve, and it's good to understand 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. There is no better time than the present to invest in your people to help you achieve your business growth goals.

Use this guide to 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.

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

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: Identify anyone who suffers from back pain or repetitive strain injury and ensure they have a suitable chair or additional ergonomic equipment.	Plan: Remember to schedule regular 'ask me anything' sessions to get suggestions from your team and identify any improvements.
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.

Keep your team at their best.

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 wellbeing means freeing people up to get involved. 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. Invest in a wider range of issues over time.

Consider your business stage. Is there a business case for investment in additional health and wellbeing benefits?



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](#)

A positive culture.

There are many definitions of organisational culture. Led by employers, the essence of culture is the way an organisation's members behave towards each other.⁵

As organisations grow, they often forget to take the time to put in place support for employees, especially when it comes to how to manage other people. Focusing on management training and upskilling, where employee learning is encouraged, can enable both workers and businesses to grow.⁶

Culture has become increasingly important to customers and employees as a measure of what an organisation stands for. Establishing and maintaining a strong, positive culture can be a challenge as you grow. But get it right, and you'll make people happier at work, increasing their sense of wellbeing.

Engage and communicate effectively with your employees to boost their job satisfaction, productivity and organisational culture.⁷ A healthy company culture will also help you attract new talent and encourage current employees to be advocates for the business. It really can be a win-win.

25%

of likelihood of improved financial performance among businesses with gender diverse leadership teams.⁸

⁸Diversity wins: how inclusion matters. McKinsey & Company. Institute of Directors.

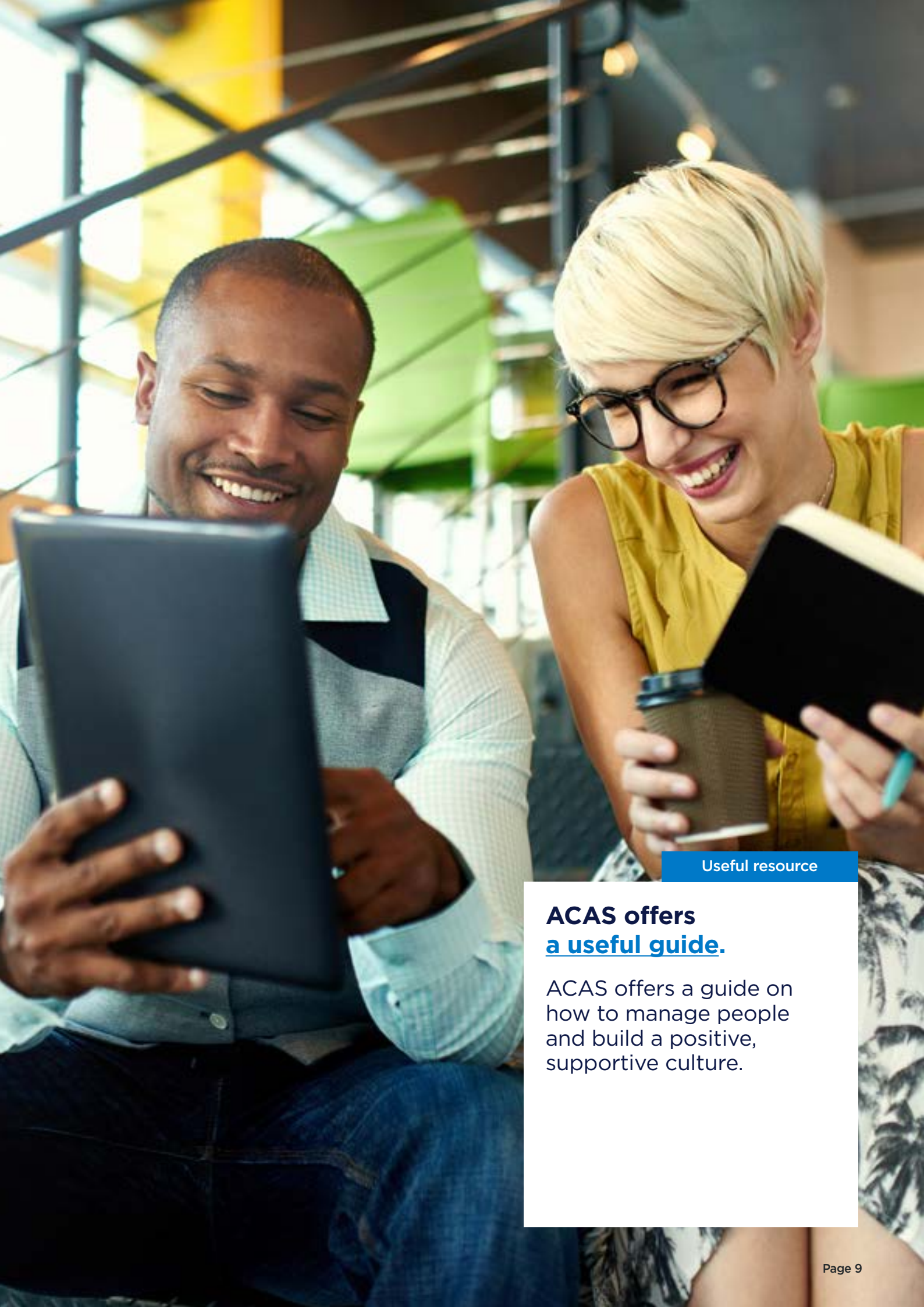
Practical ways to develop a positive company culture:

- **Be clear about your values and goals.**
Be honest. Avoid jargon.
- **Measure values.** Find out what employees think your values should be. This will let you know how your culture needs to grow with the business.
- **Practise what you preach.** Keep promises you make. It's the best way to keep people's trust.
- **Create regular communications.** It doesn't have to be complicated or expensive. A monthly note to the team from you keeps you connected.
- **Remember to listen.** Communication should be a two-way process so keep an open ear as you grow. Run regular 'ask me anything' sessions.
- **Understand diversity creates strength.**
Make sure your culture and recruitment don't limit diversity. This [equality, diversity and inclusion policy template](#) from the Advisory, Conciliation and Arbitration Service (ACAS) could be useful.
- **Make someone responsible for culture.**
What worked in the start-up phase may no longer work. Make individuals responsible for culture every day.
- **Be fair with rewards and remuneration.**
Consider how they impact culture.
- **Share your story.** Shout about what a great business you are on your website and social media – show you're committed to a focus on wellbeing.

⁵Health and wellbeing at work 2022. The Chartered Institute of Personnel and Development and Simplyhealth.

⁶How upskilling can drive employee and business growth. Forbes.

⁷Employee communication. The Chartered Institute of Personnel and Development.



Useful resource

**ACAS offers
[a useful guide.](#)**

ACAS offers a guide on how to manage people and build a positive, supportive culture.

Mental wellbeing.

Poor mental health costs the UK economy £118bn each year, according to the London School of Economics.⁹ Issues like anxiety and depression can impact the wellbeing of both employees and business owners.

Growing SMEs can be high-pressure environments. But in the race to grow and succeed, it's important to look after this critical aspect of workplace wellbeing. Model a positive, open approach to help create a supportive environment without stigma. Team members should feel able to speak openly about any mental health challenges or issues they are dealing with.

Mind offers lots of [support materials](#) that can help leaders and managers spot early signs of poor mental health, help improve how employees feel and create an open culture with lots of opportunities to discuss challenges and find support.

Look for the signs of burnout. It's not a medical condition but can affect your medical and physical health including feelings of depression or poor sleep.¹⁰

Early signs of mental health problems can include:¹¹

- poor concentration
- worrying more
- finding it hard to make decisions
- feeling less interested in day-to-day activities
- low mood
- feeling overwhelmed
- 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

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.

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 important to remember that employers have legal obligations to their staff. 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.

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.

⁹Mental health problems cost UK economy at least £118bn a year – new research. The Mental Health Foundation and the LSE.

¹⁰What is burnout and can I do anything about it? Bupa UK.

¹¹Signs of poor mental health. Bupa UK.



[Learn more about burnout and how to avoid it.](#)

Including a three-minute breathing exercise. Breathing exercises have long been used to relieve stress and anxiety. Some only take three minutes – why not give it a try?

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Useful resource

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](#)

Three steps to better mental wellbeing.



Prevention

Here are some of the factors that affect mental health at work:¹²

- 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:¹²

- addressing any workplace conflict or bullying
- giving staff more control over their work
- treating everyone with respect
- ensuring good communication
- showing appreciation and celebrating success
- avoiding long or atypical working hours
- encouraging social support among colleagues
- providing plenty of support during times of change
- ensuring individuals are clear about their responsibilities and objectives



Attention

The pressures present in a high-growth environment mean that leaders and managers need to be especially 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.

Normalise mental health. According to a survey, nearly half (46%) of UK employers have seen an increase in the number of employees experiencing mental health issues.¹³

Educate yourself. Mental Health is a huge subject. Bupa is here to support you and your business. Mind has [information and support](#).

Get to know your team. Is anyone currently having difficulties with their mental health? Stay alert for signs of mental health problems, as listed on Page 10.

¹²Mental health at work. World Health Organization (WHO).

¹³Almost half of UK bosses report increase in workplace mental health issues. Chartered Institute of Environmental Health (CIEH).



Support

Conversations about wellbeing, including mental health, should be part of the regular dialogue within your team.

But these can be awkward or difficult conversations to start (especially when they are not yet established as routine or normal conversations). Here are some important things to consider when it comes to supporting an employee.

- Have an open-door policy, so your team understand you are available to help.
- Find the right place and time to check-in regarding mental health. Create a friendly, private environment.
- Be clear about confidentiality. Don't pass on information without permission unless they are at risk of harm (Mind has advice on [mental health crisis services](#)).
- Show empathy and understanding.
- Avoid passing judgement and don't use language that sounds judgemental.
- Have the confidence and capability to form a relationship with employees based on trust, so individuals feel they can talk about any work or wellbeing issues.¹⁴
- It might help to mention the support available from [their GP](#) and other organisations such as [Mind](#) and [CALM](#).

¹⁴Health and wellbeing at work 2022 survey report. Chartered Institute of Personnel and Development.

[^]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.

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 \(WAPs\)](#). You can discover more information and advice in [Bupa's mental health awareness resource guide](#).

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](#)



Financial wellbeing and legal concerns.

Money troubles can cause worry, upset and sleepless nights for staff and business owners. They can also 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.¹⁵

In addition, helping employees to feel financially secure is a key part of supporting their overall wellbeing. For the founders of growing businesses and their teams, this may help productivity and reduce absence from work.

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](#).

Legal pressures

Worrying about legal matters can also impact wellbeing and performance at work.

As your business and workforce grow, it may be time to offer more support to help employees with legal concerns, whether related to work or home.

Owners need to find time to take care of their own legal matters, too. Failing to address concerns can allow problems to grow, having an impact on the wider business. Legal problems rarely, if ever, clear up by themselves. Take action and get help early.

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 legal experts to cover basics and frequently asked questions.
- Point employees in the direction of free support, such as [Citizens Advice](#) or [ACAS](#).
- As a current Bupa member, consider subscribing to an Employee Assistance Programme (EAP) that provides legal advice.

¹⁵Top tips for managing financial wellbeing. Simply Business.



56%

of small business owners in the UK experienced poor mental health over the past 12 months.¹⁶

¹⁶How is poor mental health affecting the UK's self-employed? Simply Business.

Focus on the physical.

How we feel physically has a massive impact on our overall wellbeing. As an employer, there are lots of ways to help your workforce improve their physical wellbeing and overall health.

And don't forget to take care of yourself. Feeling better physically will help you cope with the pressures that come with leading a successful small business. Think about how you can organise your day to be at your best physically. Get it right and you'll be better at managing stress and have stronger emotional resilience.¹⁷

In a recent survey by the Food Standards Agency, 63% of respondents said they were prepared to make big changes to their lifestyle to be healthier. There was found to be a broad interest in health and nutrition, with a desire for minimally processed and nutritious food in order to eat as well as possible within available budgets and time constraints.¹⁸

Intermittent fasting is a commonly used "biohack" that may help weight loss, as well as boosting energy and reducing cholesterol and blood pressure. As a recent scientific study has shown, there is now some evidence to support its effectiveness.¹⁹ Making the most of widely available wearable health trackers, such as smart watches, can help also help maintain a healthier lifestyle.²⁰

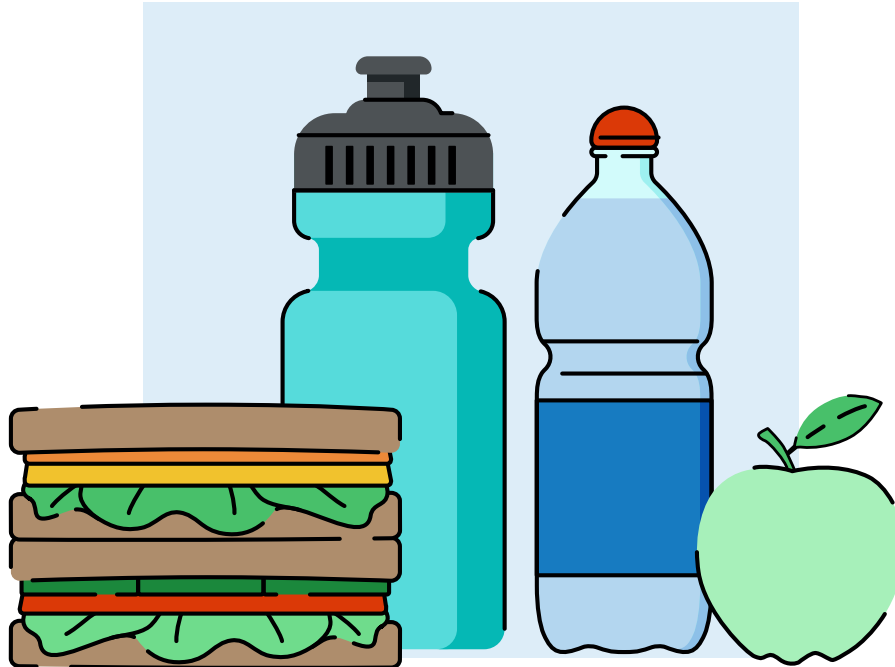
¹⁷Managing stress and building resilience. Mind.

¹⁸The UK public's interests, needs and concerns around food: UK main report. Food Standards Agency.

¹⁹Clinical application of intermittent fasting for weight loss: progress and future directions. Nature Reviews Endocrinology.

²⁰Effectiveness of wearable activity trackers to increase physical activity and improve health: a systematic review of systematic reviews and meta-analyses. The Lancet Digital Health.





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 foods.

There are plenty of 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.²¹

- 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.](#)

²¹Healthier snacking. British Nutrition Foundation.

Get active

Exercise and being active can be important for your mental and physical health.²² Build a healthy office culture that will encourage people to exercise more. Take time to integrate this alongside the demands of a growing business and their lives outside work.

- 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 to 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.

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 looking to expand your business – it could be a sound investment.

²²Physical activity and mental health. Rethink Mental Illness.

Don't ignore menopause

It's important to recognise that employees may face different health issues depending on their age, gender, or other factors. One example is the menopause.

According to a House of Commons Committee report, 92% of respondents to a survey reported that menopause symptoms affected them at work.²³ Many feel unable to cope at work and leave as a result. So being supportive could be the difference between keeping, rather than losing, a skilled and valued team member.

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 flushes.²⁴

Every menopause is different, and each one is very personal. But 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.
- Consider the make-up of your workforce and 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 flushes.
- 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](#).

²³Menopause and the workplace. UK Parliament.

²⁴Menopause symptoms and finding support. Age UK.



59%

of women experiencing menopausal symptoms stated it had a negative impact on their work.²⁵

²⁵Menopause symptoms and finding support. Age UK.

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.

Put health in the spotlight

The temptation to put off health issues or worries is huge. But as the recent delaying of cancer referrals showed, late diagnosis reduced the ability of clinicians to identify symptoms early.²⁶

Early diagnosis leads to better results. Encourage your team to monitor and manage their personal health as a priority. Health is a core aspect of wellbeing. Supporting staff who become ill is important for the business, as well as the individuals. Health insurance helps people get swift and expert treatment.

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. Investing time and energy into this can help support your people and be evidence of you taking your duty of care seriously.

²⁶Policy research programme policy research unit – cancer awareness, screening and early diagnosis. National Institute for Health and Care Research.

²⁷Access to health insurance through work increasingly important to employees. ABI.

²⁸Sickness absence in the UK labour market: 2022. Office for National Statistics.

The benefits of investing in health insurance

Growing businesses that invest in health insurance for founders and staff are able to rely on the provider to get swift and guaranteed access to diagnostic and treatment services. This also sends a clear message to the whole team that employee wellbeing is an important part of the company culture. Research by The Association of British Insurers (ABI) found that health insurance is a key driver for over half (57%) of people when choosing a job.²⁷

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

- Ensure staff don't ignore health concerns. Encourage them to seek advice and treatment early. That includes owners and senior leaders who may be "too busy" to see a doctor.
- Be clear on policies and be as supportive as possible. Make sure all staff know where to get help and support. Being ill can be stressful for staff, 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 2022.²⁸ 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](#).



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.

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.

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](#)

*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.

A healthy environment.

Environmental factors can be a challenge for growing businesses. Arrangements that worked well with a small team can become inadequate as you start to grow. And that can impact health and wellbeing. Moving to new premises is a great time to focus on getting the working environment right.

What you need to think about will vary widely depending on your sector and the size of your business. And remember to consider staff who work remotely. Growing businesses thrive on innovation, evolving over time and adapting to change. Create an office space that enables collaboration or use online tools to help people work together.

- Consideration of health issues continue to be a priority since COVID-19. Allow fresh air to circulate to reduce the risk of airborne infections.²⁹
- Ensure work areas have adequate lighting that is safe and comfortable, allowing tasks to be carried out efficiently.³⁰
- 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.³¹
- Find somewhere quiet to work. Noisy working environments can affect productivity and wellbeing.³²
- Break up office space and block or absorb noise with furniture, partitions, or pot plants.
- 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.](#)

²⁹Reducing the spread of respiratory infections, including COVID-19, in the workplace. GOV.UK.

³⁰30LG7 Lighting for offices (2022). CIBSE.

³¹Can sunshine reduce the risk of diabetes and heart disease? British Heart Foundation.

³²Managing office noise post-pandemic. British Safety Council.





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.

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

**[Find out more about our
products and services](#)**

Sources.

1. **2022 Global workforce hopes and fears survey.** PwC. www.pwc.com/gx/en/issues/workforce/hopes-and-fears-2022.html. May 2022
2. **Health and wellbeing at work 2022 survey report, Chartered Institute of Personnel and Development and Simplyhealth.** www.cipd.co.uk/Images/health-wellbeing-work-report-2022_tcm18-108440.pdf. April 2022
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