

Small business health insurance  
Better for business



**The Essential Guide to Employee  
Health and Wellbeing:**

**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 your people. This might in turn impact their performance when you need employees to be at their best.

Small and medium-sized enterprises (SMEs) face interconnected challenges. Expanding your team makes recruitment a key concern. And vital growth opportunities might require you to keep hitting targets and build on your success.

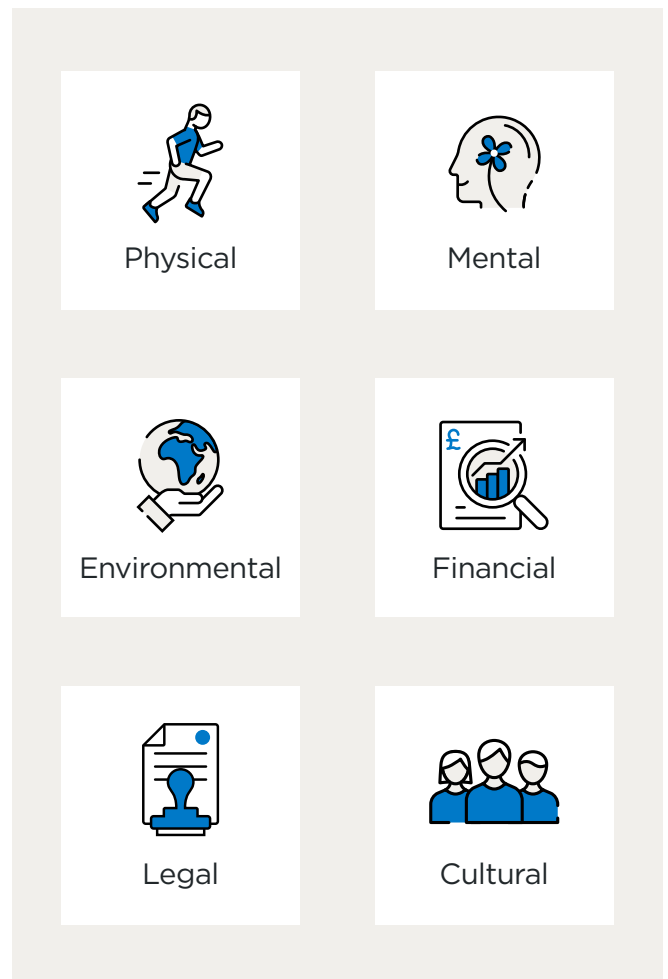
At each stage of your business journey, the challenge is to look after your people when there is so much else going on. Employees power your business and are vital to growth. Yet over 10 million UK workers lack access to workplace health support.<sup>1</sup> The good news is that the right approach to employee health and wellbeing will help you attract the best new talent. And, of course, existing staff will also benefit. Organisations that prioritise health often see marked improvements in productivity, reduced absenteeism, better engagement and greater retention.<sup>2</sup>

## The right approach to employee health and wellbeing will help you attract the best new talent.

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 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.

This guide will help you as an SME leader to find practical ways to support your teams. And that will protect and help power your business as it goes from strength to strength.

## Six main factors impact employee wellbeing:



<sup>1</sup>Over 100 million UK workers lack access to workplace health support. RSPH.

<sup>2</sup>Thriving workplaces: How employers can improve productivity and change lives. McKinsey Health Institute.



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

<sup>3</sup>Thriving workplaces: How employers can improve productivity and change lives. McKinsey Health Institute.

**Over a third of workers believe their employers have the greatest responsibility for their health.<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 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?



## 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.

Be realistic about the resources you can commit. If you have a 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.**

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.**

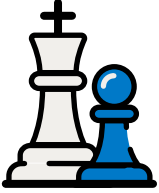
Help prioritise your next steps by using the example on the next page to guide you.



## Example priority grid

	Action required	Short-term goal
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>
Yet to be actioned	<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 wellbeing 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 focus on their 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.**

Invest in a wider range of issues over time.

**Consider your business stage.**

Is there a business case for investment in benefits, such as Employee Assistance Programmes or health insurance?

# A positive culture.

Organisational culture is the cornerstone of a thriving business, yet only 20% of employees strongly agree that they feel connected to their workplace culture.<sup>5</sup>

Running a small business brings many stresses and strains and a strong culture is a great way of supporting each other on that journey.

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. Helping your team grow their skills can help your business grow too.<sup>6</sup>

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. But get it right and you'll make people happier at work, increasing their sense of wellbeing.

Employees want to be valued and communicated with, so it's essential to prioritise employee engagement.<sup>7</sup> Creating a culture of engagement will also help you attract new talent and encourage current employees to be advocates for the business. It really can be a win-win.

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## Practical ways to develop a positive company culture:

- **Be clear about 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 alongside 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.
- **Be fair with rewards and remuneration.**  
Consider how they impact culture.
- **Make someone responsible for culture.**  
Company culture often changes as your business grows. Have someone in charge of company culture so they can ensure it always stays relevant for your organisation.
- **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.

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**ACAS offers [a useful guide](#) on how to manage people and build a positive, supportive culture.**

<sup>5</sup>Indicators - Organizational Culture. Gallup.

<sup>6</sup>How training and development courses improve employee retention. HR Director.

<sup>7</sup>7 Ways To Boost Employee Engagement And Productivity. Morgan McKinley.



**Companies with the least diversity in their leadership are 66% less likely to perform better financially than their competitors.<sup>8</sup>**

<sup>8</sup>Diversity matters even more: The case for holistic impact. McKinsey & Company.

# Mental wellbeing.

Poor mental health costs UK employers £51 billion a year.<sup>9</sup> 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 succeed, it's important to look after this critical aspect of workplace wellbeing. Model a positive, open approach to create a supportive environment without stigma. Team members should feel able to speak openly about mental health challenges or issues they're 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](#).<sup>10</sup>

It's important to remember that employers have legal obligations to their staff.

Jo Mackie, Head of Employment at Slater & Gordon, says 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.

## Signs of mental health problems can include<sup>11</sup>:

- stress
- anxiety, fear and panic
- low mood, sadness and depression
- loneliness
- grief after bereavement or loss
- anger
- hallucinations and hearing voices

<sup>9</sup>Poor mental health costs UK employers £51 billion a year for employees. Deloitte.

<sup>10</sup>Burnout. Mental Health UK.

<sup>11</sup>Mental Health - Feelings and symptoms. NHS.



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

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

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## **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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## **Having a robust mental health policy is becoming increasingly important.**

In a recent **Bupa Small Business Academy video**, Holly Tucker, Founder of Holly & Co, and notonthehighstreet, shared the statistic "for every one pound spent supporting employees mental health, employers get back £4.70".

# Three steps to better mental wellbeing.



## Prevention

Here are some of the factors that affect mental health at work:<sup>12</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>12</sup>

- 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 of a small business 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.

Mental health issues are rising. Nearly half of the 33.7 million UK workdays lost in 2023/24 were due to stress, depression, or anxiety.<sup>13</sup>

### 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.

<sup>12</sup>Mental health at work. World Health Organization (WHO).

<sup>13</sup>Mental health issues are on the rise amongst the UK workforce. Career Minds.



## 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 the individual's 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.<sup>14</sup>
- It might help to mention the support available [from their GP](#) and other organisations such as [Mind](#) and [CALM](#).



### 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](#).

<sup>14</sup>Why Workplace Friendships are Crucial for Mental Health. Health Assured.

# 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, 54% of employees say financial worries have impacted their ability to do their job.<sup>15</sup>

Helping employees to feel financially secure is a key part of supporting their overall wellbeing. For the founders of small businesses and their teams, this may help productivity and reduce absence from work. The NHS [offers 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](#).

## 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 have 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](#).
- Consider subscribing to an Employee Assistance Programme (EAP) that provides legal advice.

<sup>15</sup>Britain at Work Report 2025. Health Shield Friendly Society.



**47%**

**of small business owners  
in the UK experienced poor  
mental health between 2023  
and 2024.<sup>16</sup>**

<sup>16</sup>Half of business owners have experienced poor mental health in the last year. 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.

Demand within the health and fitness market is increasing as physical activity is recognised more and more as a necessity for maintaining wellness.<sup>17</sup>

This means access to health benefits such as gym memberships is quickly becoming a 'must-have' for many employees. You can also help your employees to maintain a healthier lifestyle by making the most of widely available wearable health trackers, such as smart watches.<sup>18</sup>

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.<sup>19</sup>

There are also some lifestyle changes you can make that might benefit your health and wellbeing. Intermittent fasting is a commonly used 'biohack' that may help with weight loss, blood sugar control, cholesterol, and high blood pressure.<sup>20</sup>

<sup>17</sup>UK Health & Fitness Market Report 2025. ukactive.

<sup>18</sup>Using A Smartwatch Will Change Your Life. Huawei.

<sup>19</sup>Stress management. Mayo Clinic.

<sup>20</sup>Nutrition and healthy eating. Mayo Clinic.

# Eat and drink with performance in mind.

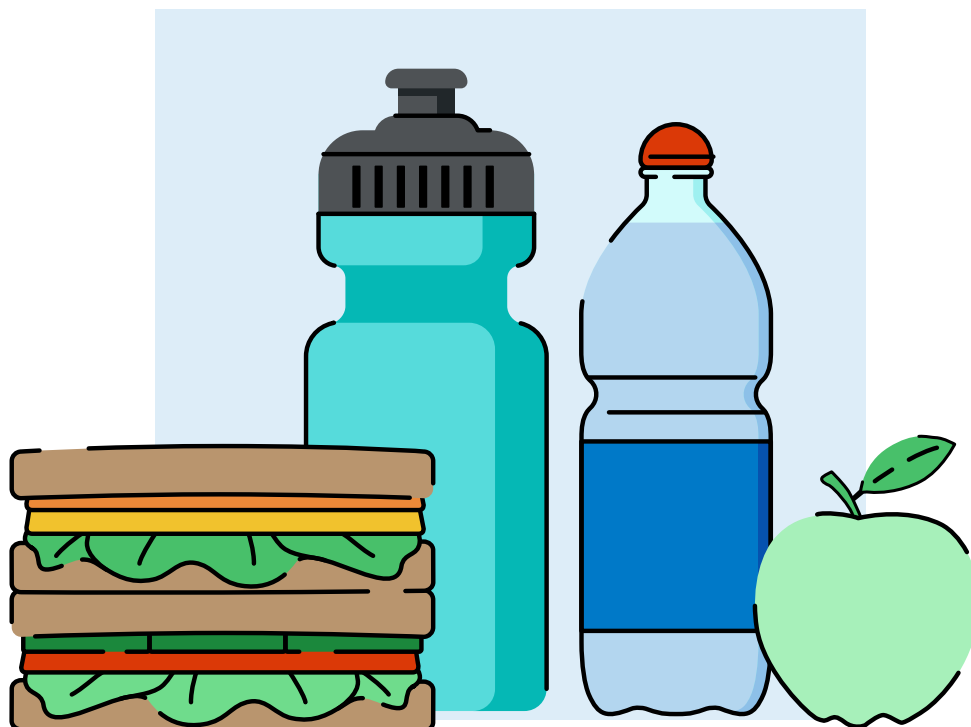
## Don't forget the basics

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 and your teams are under pressure, encourage people 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. The Government's Eatwell Guide suggests that foods high in fat, salt, and sugar are not essential to a healthy diet and should be eaten less often and in small amounts.<sup>21</sup>
- 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.



## Get active

Exercise and being active can be important for your mental and physical health.<sup>22</sup> 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. For a small business, 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 workplace health and safety- it could be a sound investment in both the short term and in the long term.

<sup>21</sup>The Eatwell Guide and Resources. Good Standards Agency.

<sup>22</sup>Moving more is good for our mental health, so what's stopping us? Mental Health Foundation.

# Don't ignore the 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 research, 63% of menopausal women say their working life has been negatively affected by symptoms of the menopause.<sup>23</sup> 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 can cause problems such as low mood, anxiety, mood swings, and low self-esteem, as well as issues with memory or concentration.<sup>24</sup>

Every menopause is different, and each one is very personal. But there are some things that every 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](#).

<sup>23</sup>UK Menopause Statistics 2023: Attitudes to Menopause at Work. Forth.

<sup>24</sup>Menopause symptoms. NHS.







# Put health in the spotlight.

The temptation to put off health issues or worries is huge. But as ongoing delays to cancer referrals have shown, late diagnosis means people are waiting, and worrying, for longer without potentially life-saving treatment.<sup>26</sup>

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

## **The benefits of investing in health insurance.**

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 Independent Healthcare Providers Network (IHPN) found that 59% of London job seekers are more likely to apply for jobs offering private medical insurance.<sup>27</sup>

## **Here 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.<sup>28</sup> For more information on guidance for reducing the spread of respiratory infections in the workplace, visit the [GOV.UK](https://www.gov.uk) website.
- Read up on the laws around [managing sick leave and return to work](#).

**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.**

<sup>26</sup>Cancer waiting times: Latest updates and analysis. Cancer Research UK.

<sup>27</sup>Private health insurance emerges as a game-changer for London job seekers. SW Londoner.

<sup>28</sup>Health and wellbeing at work. CIPD.

# A healthy environment.

Environmental factors can be a challenge for small 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.

- Allow fresh air to circulate to reduce the spread of COVID-19 and other respiratory infections.<sup>29</sup>
- Ensure work areas have adequate lighting that is safe and comfortable, allowing tasks to be carried out efficiently.<sup>30</sup>

- 50% of UK adults have below-optimal levels of Vitamin D, which means they're missing out on many health benefits.<sup>31</sup> Take breaks outside to increase your intake of Vitamin D from sunlight.
- Find somewhere quiet to work. Noisy working environments can affect productivity and wellbeing.<sup>32</sup>
- 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.](#)

<sup>29</sup>Preventing and controlling infections. GOV.UK.

<sup>30</sup>Designing Workplace Wellness Rooms to Boost Employee Wellbeing. Blueprint.

<sup>31</sup>2025 Vitamin D Deficiency Statistics of UK Adults. Forth.

<sup>32</sup>Making the workplace sound better. Jabra.





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