

Small business health insurance
Better for business



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

Working together for a happy, healthy workplace

SME businesses are the backbone of the UK economy¹

But for many, times are tough, including owners of small businesses.

Many well-established companies report ongoing delivery delays, stock shortages and rising running costs. On top of that, global tensions and economic challenges are leading to greater supply chain risks.²

Leaders of small and medium-sized business are often resilient and successful entrepreneurs. But those who have been trading for several years may now find it harder to retain talent and meet pay expectations.³ Looking after employee wellbeing has never been more vital to keeping your best people.

The good news is that there are huge opportunities for teams that are resilient, innovative, and well supported. Leaders who are most aware of the challenges they face are proactively keeping up to date and seeking the latest guidance on how best to support their teams.

This has become especially important as employers have to manage the complexities of a multi-generational workforce. Wellbeing is key to creating that resilience and keeping pace with a rapidly changing world of work.

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

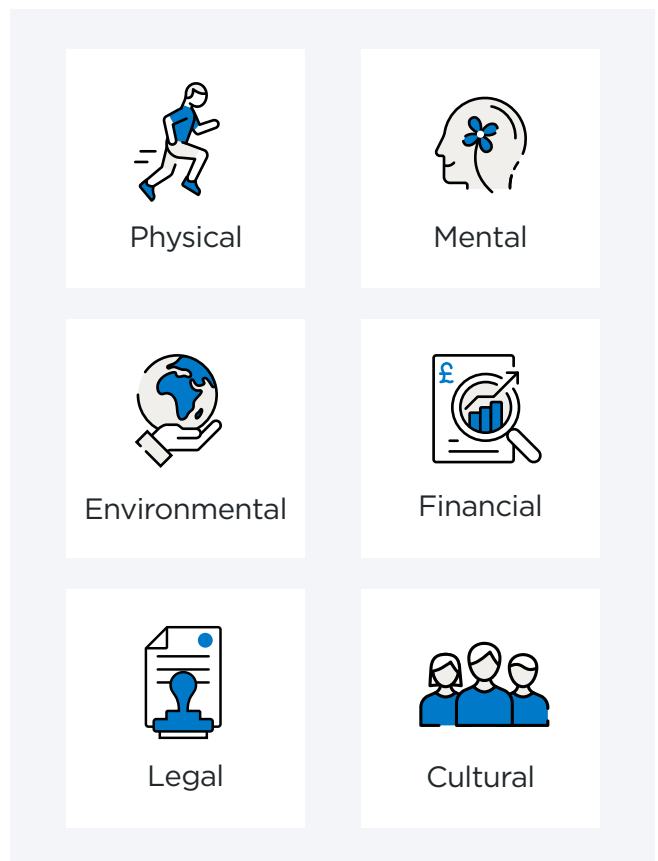
Looking after the health and happiness of your people can help you retain your talent.

¹UK Small Business Statistics. Federation of Small Businesses.
²Supply chain challenges top risk for businesses in 2025. BDO.
³Talent retention remains the biggest challenge for employers. HR Director.

Every business is different, and no one knows how to run your business like you. Bupa is here to help you build on your success. And every business leader can benefit from finding practical ways to support their teams.

This guide will show you how to look after both you and your staff. Do that and you'll create a stronger business that's fit for the future.

Six main factors impact employee wellbeing:





Contents

SME businesses are the backbone of the UK economy	2
Keep your team at their best	4
A positive culture	8
Mental wellbeing	10
Focus on the physical	15
A healthy environment	20
Financial wellbeing and legal concerns	21
Choosing a business product	23

More than 1 in 3 people believe their employers have the greatest responsibility for their health.⁴

⁴[Over a third of workers believe their employers have the greatest responsibility for their health. Spire Health.](#)

Keep your team at their best

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

1. Understand

The first step is to understand where you are now.



How are your people feeling and where should you be focusing your efforts for the greatest benefit?

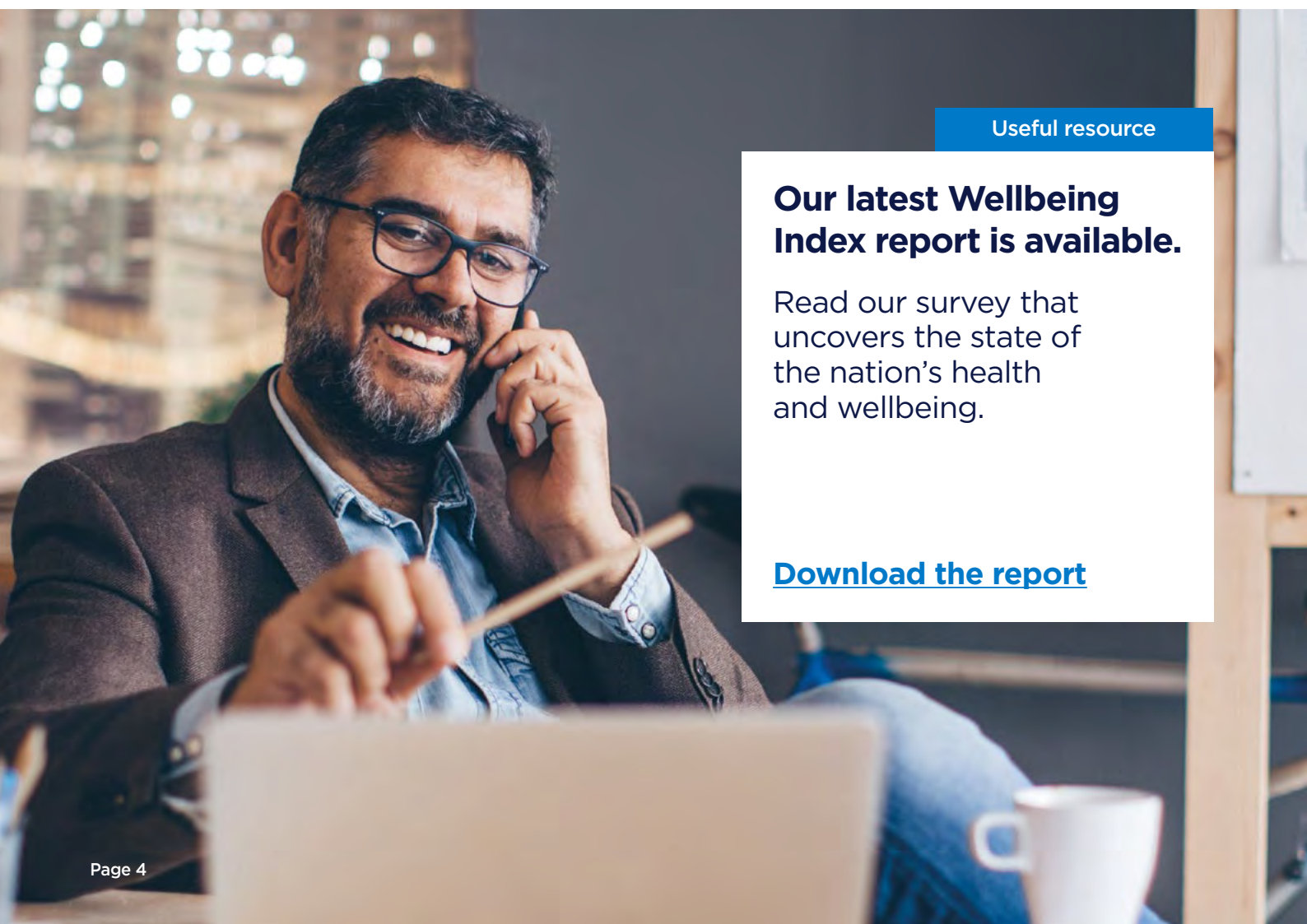
Look at staff retention rates. Are you struggling to keep or recruit the best people?

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

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

Be clear on the relevant regulations regarding health, safety and wellbeing. The Health and Safety Executive is a useful resource.

Identify wellbeing-related challenges for your people and business. Are these challenges blocking your growth?



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 a response.

Wellbeing plans should be constantly evolving, so it's good to understand that this will be an ongoing process.

Be realistic about the resources you can commit. If you have the budget, but not enough time, think about using external providers to help you develop a wellbeing plan or implement parts of it.

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

Use this guide to identify actions and policies that boost wellbeing at work.

Small steps are fine. The important thing is to keep making progress.

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

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

Create a priority grid. Help prioritise your next steps by using the example below to guide you.

Example priority grid

	Action required	Short-term goal
In progress	<p>Act: Identify anyone who suffers from back pain or repetitive strain injury and ensure they have a suitable chair or additional ergonomic equipment.</p>	<p>Plan: Remember to schedule regular 'ask me anything' sessions to get suggestions from your team and identify any improvements.</p>
Yet to be actioned	<p>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.</p>	<p>Eliminate: Make sure time is well spent - review processes and remove tasks that are unnecessary.</p>

3. Act

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



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

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

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

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

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

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

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

4. Improve

It's important to continually review progress you have made and consider what has worked (and what hasn't).



This is also a chance to look at your longer-term business needs.

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

Talk to candidates and recruiters. Understand expectations around wellbeing.

Review your budget. Could better provision help attract the talent you need to keep growing?

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

Consider whether there's a business case for investment in 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

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

Company culture is all about how a business acts, treats its people, and talks about itself. It is something that established SMEs may have given little thought to in the past. But changing job markets and new ways of working have made culture an important part of recruitment and retention. For example, a poor workplace culture is linked to lower wellbeing, reduced productivity, and a higher chance of staff leaving.⁵

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

A positive workplace culture can not only benefit an organisation's reputation, but also employee wellbeing and productivity.⁵

⁵Why Workplace Culture Matters. Harvard Division of Continuing Education.



Practical ways to develop a positive company culture:

- **Be clear about your values and goals.** Avoid jargon and be honest.
- **Practise what you preach.** Only make promises you can keep.
- **Keep communicating.** Find effective ways to keep people in the loop.
- **Remember to listen.** Communication should be a two-way process. Find what works for your team.
- **Make sure your [culture and recruitment processes](#) encourage diversity.** This equality, diversity and inclusion policy template from the Advisory, Conciliation and Arbitration Service (ACAS) could be useful.
- **Understand and support neurodiversity within the workplace.** [This guide](#) offers advice and tips on managing neurodiversity at work.
- **Include cultural considerations in every decision.** It's more effective than retrofitting solutions.
- **Be fair with rewards and remuneration** and think how they impact culture.
- **Broaden your wellbeing offer.** Access to health and wellbeing services is important to keep your team productive and healthy, but also shows your business is committed to employee wellbeing.
- **Encourage people to be proactive.** Make sure everyone knows how to access health and wellbeing services to make their health a priority.
- **Share your story.** Let people know what you do to support your team to inspire and gather feedback. Use your website and social channels to show the type of business you are.
- **Mind the generation gap.** Growing SMEs may be employing lots of young people. Make sure your culture resonates with employees of all ages.



Evidence shows diverse workplaces perform better.

You should provide a diverse, equitable and inclusive environment. This starts at the recruitment process, through to induction for new joiners and on to how you appraise, manage, and promote individuals across your company. This is the best way to make sure that everyone in your team is working at their maximum potential. Research for Forbes⁷ and McKinsey⁸ points to the fact that business performance improves in businesses with a more diverse and inclusive culture.

Support transgender individuals in the workplace.

This includes employees feeling able to embrace their gender identity (in whatever way they see fit) while feeling safe and supported to do so.

Read practical advice, useful tips and expert insight to help everyone [here](#).

Companies with the least diversity in their leadership are 66% less likely to perform better financially than their competitors.⁶

⁶Diversity matters even more: The case for holistic impact. McKinsey & Company.

⁷Workforce diversity in 2025: An employer's guide. Total Jobs.

⁸Diversity matters even more: The case for holistic impact. McKinsey & Company.

Mental wellbeing

The disruption of recent years has massively impacted the owners and staff of SMEs across the UK. 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.⁹ These issues are impacting businesses. Poor mental health costs UK employers £51 billion a year.¹⁰

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

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

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

47%

of small business owners in the UK experienced poor mental health between 2023 and 2024.¹²

¹²Half of business owners have experienced poor mental health in the last year. Simply Business.

But concerns outside work can also impact mental health. Many of us have increasingly hectic lives, from ‘super mums’, who are balancing parenting with their careers, to those caring for elderly or unwell family members. It is estimated that there are 5.8m unpaid carers in the UK.¹¹ Helping people organise their working lives to minimise these pressures can support these people and be better for business.

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

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

⁹Mental health issues are on the rise amongst the UK workforce. Career Minds.

¹⁰Poor mental health costs UK employers £51 billion a year for employees. Deloitte.

¹¹Facts about carers (last updated December 2024). Careers UK.

Small Business Academy

Watch: Small Business Academy

Our experts explored why investing in your own wellbeing isn't just beneficial for your health - it's a strategic business decision.

[Watch it here](#)

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

How you manage employees can directly impact their wellbeing and, by extension, the wider business.

A survey by the Institution of Occupational Safety and Health (IOSH) found that 48% of UK employees cite poor management as a major cause of workplace stress.¹³

Gallup's State of the Workplace Report¹⁴ also found that more engaged employees are 14-18% more productive. So, be sure to understand the issues affecting your team and manage accordingly while encouraging engagement and prioritising wellbeing.

¹³Poll shows nearly half blame poor line management for workplace stress. IOSH.

¹⁴State of the Global Workplace Report. Gallup.

Three steps to better mental wellbeing



Prevention

Research suggests there are three broad overlapping areas that affect workplace mental health.¹⁵

- **Lack of value or respect.**
- **Imbalanced job design.**
- **Job uncertainty.**

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

Practical steps include:¹⁵

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



Attention

SMEs are feeling the pressure of issues such as rising costs and challenges with supply chains.¹⁶ Leaders and managers need to be alert and proactive in addressing mental health issues.

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

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

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

Stay alert for signs of mental health problems. These could include:¹⁷

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

¹⁵Mental health at work. WHO.

¹⁶UK Small Business Statistics. Federation of Small Businesses.

¹⁷Mental Health - Feelings and symptoms. NHS.



Support

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

This can be tough if you have a long-established working relationship or work with a family member. But showing you care about your team's wellbeing is always a good idea.

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

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

£51bn

The cost of poor mental health to UK employers.¹⁸

¹⁸Poor mental health costs UK employers £51 billion a year for employees. Deloitte UK.

[^]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.

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

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

Consider using a Wellness Action Plan (WAP):

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

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

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](#)



Focus on the physical

Businesses that have existed for several years can settle into a fixed way of doing things. But sometimes it makes sense to challenge the status quo.

This can include encouraging and enabling your people to take better care of their physical wellbeing.

Did you know that being physically inactive or sedentary, with lots of time sitting at a desk, for example, can increase your risk of all types of heart disease?¹⁹ Finding ways to stay active is therefore vital for you and your colleagues if your work day is sedentary.

¹⁹Too much sitting hurts the heart. The Harvard Gazette.

Get active

The more we exercise, the healthier and happier we are.²⁰ But how can you build a healthy office culture that encourages your people to exercise more?

- Join a cycle to work scheme.
- Encourage staff to walk to work, park further away if driving, or get off the bus or train a few stops early.
- Organise a step-count challenge for all staff. Offer prizes for the most steps in a week or the first to hit 10,000 steps on a particular day.
- Suggest the team join you in a charity walk, run, or cycle.
- 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.

- Consider offering free or discounted gym membership.
- 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.

²⁰Moving more is good for our mental health, so what's stopping us? Mental Health Foundation.

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.](#)
- Consider getting expert advice on ergonomics or workplace health and safety- it could be a sound investment in both the short term and long term.

Eat and drink well

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

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

Don't ignore menopause

From 2026, employers will need to provide support for employees experiencing menopausal symptoms. This will help challenge the stigma and help raise awareness of the condition.²² According to a survey, nearly 1 in 4 women have considered quitting their jobs due to menopausal symptoms.²³ This is an issue that employers cannot ignore.

Every menopause is different, and each one is very personal. 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.²⁴

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

- Provide information and support for employees. Let them know that the business understands the impact that menopause can have on health and wellbeing.
- Train managers so that they can talk about menopause effectively and sensitively.
- Review how temperature and ventilation are controlled to help people cope with hot 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](#).

- 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.

²¹The Eatwell Guide and Resources. Good Standards Agency.

²²Empowering menopausal women in the workplace: navigating new legislation. Moore Kingston Smith.

²³3.5 million women have considered quitting job due to menopause and menstrual health symptoms. Simply Health.

²⁴Menopause symptoms. NHS.



67%

of women say menopause symptoms had a negative impact on their work.²⁵

²⁵Menopause in the workplace. The Chartered Institute of Personnel and Development.

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.

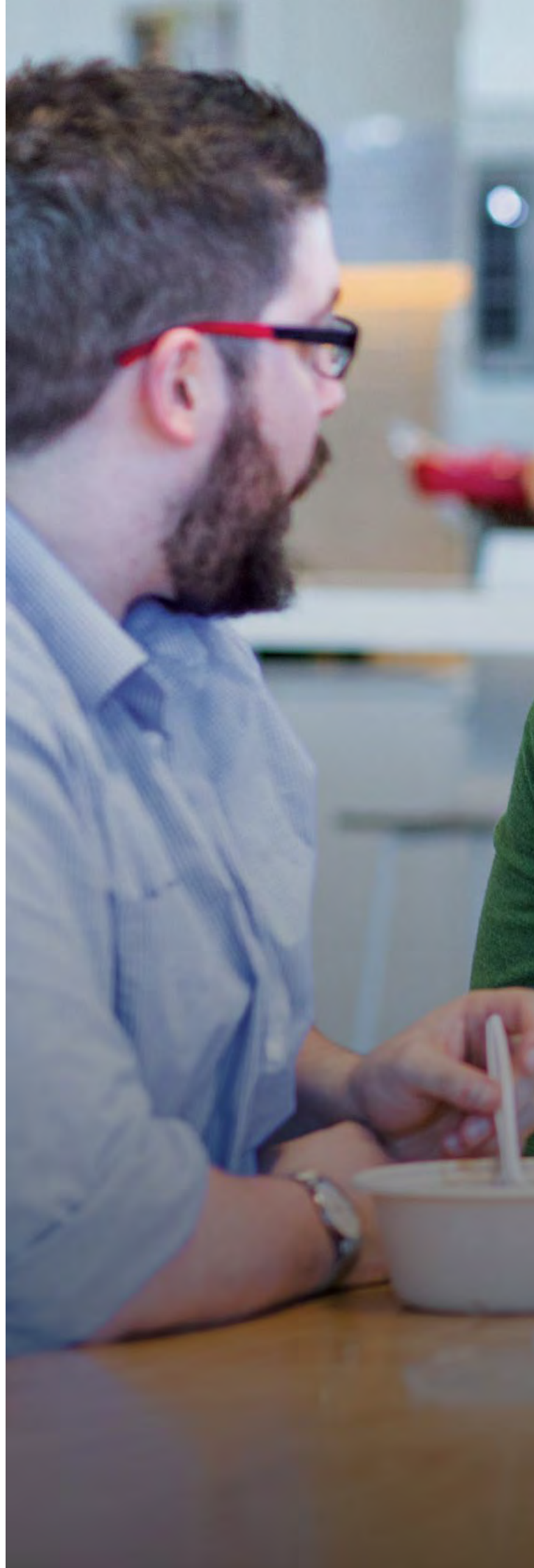
Focus on health

Health is a core aspect of overall wellbeing. Supporting staff who become ill is as important for the business as it is for the individuals. Here are some policies around health that every business can adopt:

- Presenteeism - when people come to work while unwell - can be a critical indicator of the levels of stress and morale within your organisation.²⁶ Take steps to ensure people feel supported to take sick leave when they are unwell so they can rest and recover.
- Ensure staff do not ignore health concerns. Encourage them to seek advice and treatment early. That includes owners and senior leaders who may feel they're too busy to see a doctor.
- Be clear on your policies and be as supportive as possible. Being ill can be stressful for employees, so do what you can to remove concerns or confusion.

Supporting staff who become ill is as important for the business as it is for the individuals.

²⁶Health and wellbeing at work. CIPD.





Have you tried the Digital GP app?

Digital GP makes it quick and easy for your employees to get health advice. 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 on any medical issue 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.

*Direct Access telephone services are available as long as the symptoms are covered under the policy. If employees' cover excludes conditions they had before their policy started, we'll ask them to provide evidence from their GP that their symptoms are not pre-existing for a period of up to two years from policy start date (or five years in the case of mental health) before we can refer them to a consultant or therapist through the Direct Access service. Employees must always call us first to check they're eligible. Some Direct Access services are available on an opt-in basis and incur additional claims costs.

A healthy environment

Environmental factors can be easily overlooked in established SMEs where you may be used to certain workplace conditions. But times are changing. Providing a safe, attractive environment will boost wellbeing and productivity. It will also make it easier to both retain and recruit the best people.

What you need to consider will vary widely depending on your sector and type of business. And remember to consider staff who work remotely.

- Allow fresh air to circulate to reduce the spread of COVID-19 and other respiratory infections.²⁷
- Ensure work areas have adequate lighting, as it plays a key role in emotional wellbeing, boosts mood, and helps regulate circadian rhythms.²⁸
- 50% of UK adults have below-optimal levels of Vitamin D,²⁹ which means they're missing out on many health benefits. Take breaks outside to increase your intake of Vitamin D from sunlight.
- Small businesses thrive on innovation. Create an office space that enables collaboration or use online tools to help people work together.
- Be aware of your legal responsibilities as an employer to provide a safe and healthy working environment with adequate facilities. [Read a summary from HSE.](#)
- Remember to be inclusive. Are all areas accessible? Do any team members have specific requirements?
- Find somewhere quiet to work. Noisy working environments can affect productivity and wellbeing.³⁰
- 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.

²⁷Preventing and controlling infections. GOV.UK.

²⁸Designing Workplace Wellness Rooms to Boost Employee Wellbeing. Blueprint.

²⁹2025 Vitamin D Deficiency Statistics of UK Adults. Forth.

³⁰Making the workplace sound better. Jabra.

Financial wellbeing and legal concerns

Money troubles can cause worry, upset and sleepless nights for staff and business owners. They can lead to long-term stress, depression and other mental health issues. According to research, 54% of employees say financial worries have impacted their ability to do their job.³¹

Increased costs of living are putting financial pressure on everyone. Helping employees to feel financially secure is a key part of supporting their overall wellbeing and a good way to retain talent in a competitive market.

Ask yourself if, aside from increasing salary, there are ways you can alleviate financial strain on your workforce. Consider making a monthly contribution to mobile phone bills, or offer an allowance to spend on other home office expenses.

There are options for early stage SMEs such as the government-backed **MoneyHelper** or **Help to Save** scheme.

47% of small business owners in the UK experienced poor mental health between 2023 and 2024.³¹

³¹Britain at Work Report 2025. Health Shield Friendly Society.

Legal Issues

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

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

How employers can help

- Understand the impact of legal concerns and provide support where possible.
- Look out for common legal issues that are impacting multiple team members.
- Arrange a group session with a legal expert to cover some basics and frequently asked questions.
- Point employees towards free support, such as **Citizens Advice** or **ACAS**.
- As a current Bupa member, consider subscribing to an Employee Assistance Programme (EAP) that offers legal advice.



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 health 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 on 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. **UK Small Business Statistics. Federation of Small Businesses.** <https://www.fsb.org.uk/media-centre/uk-small-business-statistics>. Accessed 11 April 2025
2. **Supply chain challenges top risk for businesses in 2025. BDO.** <https://www.bdo.co.uk/en-gb/news/2025/supply-chain-challenges-top-risk-for-businesses-in-2025>. Accessed 14 April 2025
3. **Talent retention remains the biggest challenge for employers. HR Director.** <https://www.thehrdirector.com/business-news/employee-experience/talent-retention-remains-biggest-challenge-employers>. April 2024. Accessed 14 April 2025
4. **Over a third of workers believe their employers have the greatest responsibility for their health. Spire Health.** <https://www.spirehealthcare.com/patient-information/news-and-events/over-a-third-of-workers-believe-their-employers-have-the-greatest-responsibility-for-their-health/> July 2024. Accessed 14 April 2025
5. **Why Workplace Culture Matters. Harvard Division of Continuing Education.** <https://professional.dce.harvard.edu/blog/why-workplace-culture-matters/>. November 2023. Updated February 2025. Accessed on 16 April 2025
6. **Diversity matters even more: The case for holistic impact. McKinsey & Company.** <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-matters-even-more-the-case-for-holistic-impac>. December 2023. Accessed 14 April 2025
7. **Workforce diversity in 2025: An employer's guide. Total Jobs.** <https://www.totaljobs.com/recruiter-advice/workforce-diversity-meaning>. March 2025. Accessed 14 April 2025
8. **Diversity matters even more: The case for holistic impact. McKinsey & Company.** <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/diversity-matters-even-more-the-case-for-holistic-impac>. December 2023. Accessed 14 April 2025
9. **Mental health issues are on the rise amongst the UK workforce. Career Minds.** <https://careerminds.co.uk/blog/mental-health-issues>. December 2024. Accessed 14 April 2025
10. **Poor mental health costs UK employers £51 billion a year for employees. Deloitte.** <https://www.deloitte.com/uk/en/about/press-room/poor-mental-health-costs-uk-employers-51-billion-a-year-for-employees.html>. May 2024. Accessed 14 April 2025
11. **Facts about carers (last updated December 2024). Careers UK.** <https://www.deloitte.com/uk/en/about/press-room/poor-mental-health-costs-uk-employers-51-billion-a-year-for-employees.html>. December 2024. Accessed 14 April 2025
12. **Half of business owners have experienced poor mental health in the last year. Simply Business.** www.simplybusiness.co.uk/knowledge/general/small-business-mental-health-report/. May 2024
13. **Poll shows nearly half blame poor line management for workplace stress. IOSH.** <https://iosh.com/news-and-opinion/poor-line-management-for-workplace-stress>. November 2024. Accessed 15 April 2025
14. **State of the Global Workplace Report. Gallup.** www.gallup.com/workplace/349484/state-of-the-global-workplace.aspx. June 2024
15. **Mental health at work. WHO.** <https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work>. September 2024. Accessed 15 April 2025
16. **UK Small Business Statistics. Federation of Small Businesses.** <https://www.fsb.org.uk/media-centre/uk-small-business-statistics>. Accessed 11 April 2025
17. **Mental Health - Feelings and symptoms. NHS.** <https://www.nhs.uk/mental-health/feelings-symptoms-behaviours/feelings-and-symptoms/> Accessed 15 April 2025

18. **Poor mental health costs UK employers £51 billion a year for employees. Deloitte UK.** www.deloitte.com/uk/en/about/press-room/poor-mental-health-costs-uk-employers-51-billion-a-year-for-employees.html. May 2024
19. **Too much sitting hurts the heart. The Harvard Gazette.** <https://news.harvard.edu/gazette/story/2024/11/study-finds-too-much-sitting-hurts-the-heart/>. November 2024. Accessed 15 April 2025
20. **Moving more is good for our mental health, so what's stopping us? Mental Health Foundation.** <https://www.mentalhealth.org.uk/explore-mental-health/movement/movement-research>. Accessed 15 April 2025
21. **The Eatwell Guide and Resources. Good Standards Agency.** <https://www.food.gov.uk/business-guidance/the-eatwell-guide-and-resources>. October 2023. Accessed 15 April 2025
22. **Empowering menopausal women in the workplace: navigating new legislation. Moore Kingston Smith.** <https://mooreks.co.uk/insights/empowering-menopausal-women-in-the-workplace-navigating-new-legislation/>. March 2025. Accessed 15 April 2025
23. **3.5 million women have considered quitting job due to menopause and menstrual health symptoms. Simply Health.** <https://www.simplyhealth.co.uk/news-and-articles/35-million-women-have-considered-quitting-job-due-to-menopause-and-menstrual-health-symptoms>. November 2023. Accessed 15 April 2025
24. **Menopause symptoms. NHS.** <https://www.nhs.uk/conditions/menopause/symptoms/>. Accessed 15 April 2025
25. **Menopause in the workplace. The Chartered Institute of Personnel and Development.** <https://www.cipd.org/uk/knowledge/reports/menopause-workplace-experiences/>. October 2023. Accessed 15 April 2025
26. **Health and wellbeing at work. CIPD.** www.cipd.org/globalassets/media/knowledge/knowledge-hub/reports/2023-pdfs/8436-health-and-wellbeing-report-2023.pdf. September 2023
27. **Preventing and controlling infections. GOV.UK.** www.gov.uk/government/publications/health-protection-in-schools-and-other-childcare-facilities/preventing-and-controlling-infections#safe-management-of-the-environment. March 2025.
28. **Designing Workplace Wellness Rooms to Boost Employee Wellbeing. Blueprint.** <https://www.blueprintinteriors.com/designing-workplace-wellness-rooms-to-boost-employee-wellbeing/>. March 2025. Accessed 16 April 2025
29. **2025 Vitamin D Deficiency Statistics of UK Adults. Forth.** www.forthwithlife.co.uk/blog/uk-vitamin-d-statistics/. February 2025
30. **Making the workplace sound better. Jabra.** <https://www.jabra.com/en-gb/thought-leadership/sound-better-2024>. 2024. Accessed 16 April 2025
31. **Britain at Work Report 2025. Health Shield Friendly Society.** info.healthshield.co.uk/hubfs/Britain%20at%20Work%20Report%202025%20-%20Cost%20of%20Living.pdf. 2025
32. **Half of business owners have experienced poor mental health in the last year. Simply Business.** www.simplybusiness.co.uk/knowledge/general/small-business-mental-health-report/. May 2024

Bupa health insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority.

Registered in England and Wales No. 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2025

bupa.co.uk