Physical Health and Wellbeing

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Advice for organisations on how to manage the physical health and wellbeing of their employees.

Physical Health and Wellbeing

Introduction

The focus of risk management and claims defence activities has historically largely been around physical safety and the acute physical injuries that may result. Claims notifications from such accidents are normally seen relatively quickly (up to three years post-incident), however, this is only part of the picture. It is estimated that one in three adults in England live with a long-term health condition and they are twice as likely to be amongst the least physically active (ref: Gov.UK Health Matters).

Imagine a workplace where managers are equipped and empowered to look after their **employee's** long-term physical health as well as their safety, which in turn has a positive impact on the overall health and safety culture and reduces future potential liability claims to the business.

Occupational disease claims manifesting in both physical and psychological illness can take a significant period of time to materialise, sometimes up to 10, 20 or more years. Taking care of your **employees'** long-term health and wellbeing should be of equal priority to their immediate physical safety. It could even be argued that the wellbeing of employees should precede everything else, in the sense that if employees are not thriving at work, it makes it very difficult to ensure the organisation is functioning as effectively as it could be. This is particularly true with the increasing prevalence of homeworking and remote working since the pandemic, where employees are more disconnected from their colleagues and may 'suffer in silence' rather than raise concerns.

The World Health Organization (WHO) defines health as 'a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity'. Under UK health and safety legislation, employers have a duty to protect not only the safety of their employees and other interested parties, but their physical health as well. The Health and Safety Executive (HSE) has run several campaigns around health and launched Helping Great Britain Work Well in 2016, click here for more information.

This Loss Prevention Standard (LPS) explores how physical health and wellbeing risk management can be implemented in the workplace and the benefits that can be gained in terms of organisational safety culture, improving the physical health and wellbeing of the workforce.

Definitions

With reference to current UK Government guidelines:
- Cardiovascular Activity:
  1. Moderate intensity = brisk walking, cycling, swimming (at least 150 minutes or 2½ hours per week)
  2. Vigorous intensity = running, aerobics, carrying a heavy load (75 minutes or 1¼ hour per week)
  3. Very vigorous intensity = sprinting or stair climbing (less than 75 minutes or 1¼ hour per week) or
  4. A combination of moderate, vigorous and very vigorous exercise
- Strengthening Activity:
  Muscle function permits movement and maintains posture. Bone health or bone quality (ability to withstand loading without breaking) includes bone mineral content, structure, geometry and strength. Balance involves the maintenance of body balance while stationary or moving
- Sedentary Time:
  Postures such as sitting, reclining or lying

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Strategy

According to the **HSE's strategy** 'Helping Great Britain Work Well' over 23 million working days are lost each year due to work related ill health at an annual cost of around £9 billion. The UK workforce, due to the expected demographic changes in the UK population, may see an increase in those choosing to carry on working beyond the normal retirement age. Additionally, there has been an increase in the pace of change with evolving ways of working, technological advancements, and the desire to work more flexibly, forcing organisations to become more agile and adaptable. Understanding your workforce and developing early interventions through an effective Health and Wellbeing Strategy is an essential first step in supporting employees in this uncertain world.

In developing a strategy consider:

- Your vision and objectives - Align with company goals and core values.

- Clear leadership **–** Look to increase senior management transparency and visibility. Encourage inspirational leadership as part of the strategy.

- What is your **'human capital'**, how much do your people mean to you? - According to the Organisation for Economic Co-operation and Development (OECD Insights), human capital is 'the knowledge, skills, competencies and other attributes embodied in individuals or groups of individuals acquired during their life and used to produce goods, services or ideas in market circumstances'.

- Smarter investment strategy - Agree a budget and the resources needed at the earliest possible opportunity to improve the physical health and wellbeing of employees. Organisations who invest to promote health and wellbeing are shown to improve performance, reduce employee turnover and reduce costs. According to the Chartered Institute of Personnel and Development (CIPD) Resourcing and Talent Planning Survey 2020, *t*he average cost of filling a vacancy is £5,000 for a manager/director and £2,000 for an employee.

- Identify those involved and set clear expectations **–** To be a success many people will be involved in the development and ongoing implementation. Identify who will be involved and develop clear roles and responsibilities.

- Make it personal, **don't just restrict it to the workplace, think about employees lives outside of work** - At the end of the day, we bring our whole selves to work every day so what about the physical health and nutrition of employees outside of work? Do they get involved in physical activities at the weekend? How could this be encouraged further?

- Develop the strategy to be preventative rather than reactive, i.e. respond before a person is ill - Tools such as the HSE Safety Climate Tool or employee engagement surveys may prove useful in this respect.

- Measuring success - Use of leading and lagging indicators. The CIPD produces an annual report (Health and Well-Being at Work) which identifies that whilst absence rates are down, 'presenteeism' (working when unwell) is becoming more common. Examples of ways to measure success could include:
  - Employee absence rates (in 2020 this was 5.8 days per employee according to the CIPD annual report)
  - Employee uptake support available, e.g. Employee Assistance Programme (EAP), health initiatives
  - Occupational disease prevention measures and health screening/surveillance results
  - Employee turnover rates

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- o Organisational resilience/wellbeing reviews
- o Breakdown results by department, job role, location to identify any trends or 'hot spots'
- o Productivity and returns on investment

- Gain buy-in - It is important that the senior leaders and board level directors are committed to the strategy. Aligning the strategy to business goals, aims and aspirations and priorities is important. Understand what makes your senior leadership team tick, what is important to them? Build a strong evidence base as to why it should be implemented – financial, legal, and moral and always tailor your pitch to your target audience, e.g. Finance Director, HR Director.

- Engage with others – Trade unions, employee representatives, trade associations, Aviva Specialist Partners and Risk Consultants and Regulators could provide help with the development of a strategy.

- Communication of the strategy and programme – To make the strategy a success think about how to promote the launch and ongoing communications.

- Reward and recognition of success – Internally and externally. Consider including in the company's annual reports, achieving awards such as the Royal Society for Public Health's Health and Wellbeing Awards Royal Society for Public Health.

When developing your strategy, think about what can be controlled, what can be influenced and also things that you can do nothing about, i.e. is outside your organisation's sphere of control/influence and how these can be incorporated into the strategy. Examples include:

- Control – shift patterns (including night shift working), breaks, Personal Protective Equipment (PPE) provided, reward and recognition schemes
- Influence – the working environment, employee behaviour, management approach, culture
- Cannot change – the weather, Government policies, a global pandemic

Once the strategy is clear and buy-in at senior management level has been achieved, a work plan should be developed that outlines a clear 'roadmap' detailing the steps to achieving the strategy's goals including target dates for completion of each step. Incorporate regular reviews of the workplan to identify progress made, including barriers that may need to be overcome to achieving the goals and so on.

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Raising Awareness Among Employees

Raising awareness and improving line manager/supervisor skills and confidence in supporting employees when they are struggling is a key part of any health and wellbeing strategy. There are numerous options for introducing health awareness and line manager training. Choose carefully by thinking what it is you wish to achieve by undertaking the training, is it to:

- Educate and increase awareness amongst the workforce?
- Provide practical skills and tools to enable employees to 'thrive'?
- Train management to spot the early signs of 'struggling' or physical ill-health?
- Enable employee to identify the support available within the company and externally?

Encourage a More Physically Active Working Culture

In 2019 the UK Chief Medical Officer introduced updated physical activity guidelines.

Examples of initiatives to support employees becoming more physically active, at work, whilst travelling to work and outside of work include:

1. Discounted memberships to nearby leisure and gym facilities
2. Providing leisure/gym opportunities on site, e.g. partnering with local providers for on-site gym or exercise facilities
3. Allowing employees time to undertake more physical activity, e.g. extended lunch breaks to fit in an exercise class, introducing more flexible working policies
4. Giving employees access to free virtual exercise classes that they can do at home
5. Initiatives to minimise sedentary time, e.g. for office-based workers to break up periods of inactivity
6. Promote walk or cycle to work schemes and provide welfare facilities to encourage and enable employees to do this

Encouraging Better Nutrition

Consider the facilities provided for employees such as canteens/restaurants, vending machines, kitchen and rest areas. What behaviours do they encourage – snacking on sugary and high fat options, grabbing a quick bite and eating at desks or workstations? Or do they encourage employees to take a proper break, eat and drink more healthily, move more, spend time in these areas?
Consider:

- **Using the Government's** Eatwell Guide to educate employees in eating better
- Work with your catering provider or restaurant/kitchen employees to widen the menu to include more healthier options at reasonable prices
- What 'temptations' are nearby – sandwich vans, takeaways and fast-food chains
- What facilities are provided to support employees who wish to bring in their own food, e.g. re-heating facilities, refrigerators/freezers
- Provision of healthy eating discounts for employees to encourage better nutrition
- Run healthy cooking and nutrition events for the workforce and their families
- Do not forget about hydration – are there sufficient locations where employees can fill-up, e.g. water bottles

A healthier diet can also contribute to maintaining a healthy weight, putting less strain on joints for example will have benefits for the prevention of musculoskeletal disorders and the prevention of cardiovascular disease, diabetes, or other long-term health conditions.

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Provide a Good Working Environment

The nature of work is changing, and the pace of change is accelerating. As the workplace changes, the risk profile will shift with some activities being eliminated or becoming less risky and other activities becoming riskier. Analysis of the impact of such changes should be undertaken at regular intervals to keep abreast of best practice developments and new technologies or risk prevention measures.

What Good Work Looks Like

- Fair pay and job security
- Work-life balance including working hours, flexible working
- Absence of bullying and harassment
- Supportive supervision
- More control over their job and clarity of what is expected
- Health and safety standards continuous improvement
- Education and training delivery, assessment and evaluation of best practice evolution, e.g. innovative refresher training approach. Opportunities to use and grow their skills
- Autonomy and empowerment – employee engagement

People Management

'Presenteeism' – defined as 'showing up for work when one is ill' is an increasing problem. Long-hours cultures, job insecurity and where operational demands and productivity take precedence over employee wellbeing, can all contribute to this. More information around this is available in the latest CIPD report Health and Wellbeing at Work 2021.

Look out for your people:

1. Really get to know your people
   Getting to know your team is essential. What are their concerns and challenges and what is most important for them right now?

2. Address fears and concerns
   Encourage the team to concentrate on what they can influence, no matter how small. This will give team members a focus and will stimulate empowerment over the things they can change.

3. Check-in/be there
   Check-in regularly with employees through the use of 1:1 discussion, team meetings, informal chats, etc. When you do check-in, you need to sharpen your listening skills to try and read between the lines. Make it clear how and where to get help if they need it.

4. Ask twice
   When asking 'how are you?', the response is often 'fine', almost as a greeting rather than saying how you actually feel. So, ask again – try a 'no, really, how are you feeling, is everything OK, is there anything you want to share?'. If someone does open up to you, depending on their issues you may have a number of tools that you can recommend to them, such as: Employee Wellbeing Programme or Wellbeing Apps.

5. Role model behaviours
   Make sure you are role modelling the behaviours you want to see from your team, e.g. taking a lunch break, taking time for your physical health and wellbeing and being open about how you feel. Be approachable and encourage your team to ask questions.

6. Be open
   Develop an open mindset, encourage feedback, look at things from everyone's point of view and help them learn how to respond to input from others.

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Monitoring and Measuring Employee Physical Health and Wellbeing

At the outset it is important to agree measurable actions and how the success of the strategy upon implementation shall be measured. An additional benefit of doing this is to encourage greater transparency and accountability throughout the organisation, enabling discussions on how further improvements could be made.

Tips on setting measurable outcomes include:

- Agree the set of baseline health indicators when formulating the strategy and implementation programme. **This will enable progress and the organisation's journey to be measured along the way**.
- Indicators should be objective and quantitative wherever possible, e.g. employee absence rates, EAP referrals, productivity, employee retention rates, employee engagement surveys, accident/incident rates, safety climate surveys.
- Review at regular intervals, e.g. monthly, quarterly – **remember health is dynamic where individual's move** on a continuum and at any point could be 'thriving', 'struggling' or 'ill and possibly off work'.

Use of Digital Tools

There are a variety of digital health and wellbeing tools available that can act as an enabler for change amongst the workforce at relatively low cost. The use of smart watches and apps to measure physical activity has grown significantly in recent years. Be mindful of fully assessing the technology first to ensure that it is backed by evidence-based research. Run a pilot before a full roll-out to all employees to gauge how well received it would be and whether it truly represents value for money and is appropriate to your employees.

Role of Occupational Health

Whether occupational health services are provided in-house or via a third party, it's important to understand the value they add to your strategy:

Ask yourself:

- What services do they currently provide? – Traditionally this has largely been focussed on legally required medical surveillance and absence management
- How much of the work they undertake is considered proactive, encouraging better workforce health and wellbeing?

Organisations need to look much deeper than sickness absence levels to understand **employees'** health risks and **the factors driving people's behaviour, attendance and wellbeing**, and explore how occupational health specialists may be able to provide support.

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Checklist

A generic Physical Health and Wellbeing Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

For more information please visit:

Aviva Risk Management Solutions – Specialist Partners

Sources and Useful Links

- World Health Organization
- Wellbeing at Work - CIPD
- Measuring the link between employee health and company performance - Worktech Academy –
- Health and Wellbeing Framework - NHS Employers
- Physical Activity, Healthy Eating and Healthier Weight: A toolkit for Employers – Business in the Community/Public Health England

Additional Information

Relevant Aviva Loss Prevention Standards include:

- Homeworking
- Mind Health and Wellbeing

To find out more, please visit Aviva Risk Management Solutions or speak to one of our advisors.

Email us at riskadvice@aviva.com or call 0345 366 6666*

*Calls may be recorded and/or monitored for our joint protection.

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Appendix 1 – Physical Health and Wellbeing Checklist

Location	
Date	
Completed by (name and signature)	

	Physical Health and Wellbeing Checklist	Y/N	Comments
1.	Is there a health and wellbeing strategy in place?		
2.	Is there a health and wellbeing policy in place?		
3.	Have the health and wellbeing policy, guidance and tools been communicated to employees?		
4.	Have you provided employees with support and guidance on: • General health and wellbeing? • Occupational health and surveillance programmes? • Physical health and wellbeing? • EAP assistance? • How to get support if needed? • Campaigns and education on physical health topics? • Better nutrition and hydration? • Better sleep techniques?		
5.	Do risk assessments incorporate physical health and wellbeing aspects?		

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	Physical Health and Wellbeing Checklist Contd.	Y/N	Comments
6.	Have managers been provided with guidance/information on: • Leading with health and wellbeing in mind? • Access to a **manager's support network?** • Signs and symptoms to look out for? • Guidance on coaching techniques and engaging their teams? • Supporting flexibility to enable employees to increase physical activity at work and at home?		
7.	Have the employee wellbeing/EAP contact details been issued to employees?		
8.	Is there access to services such as physiotherapists, chiropractors, diet and nutritional support, quit smoking support?		
9.	Has a programme of training been undertaken for managers, supervisors and employees around how to encourage physical health and wellbeing within the workplace?		
10.	Are regular communications being provided to employees about: • Changes in the organisation? • Mind health and wellbeing tips? • Importance of a work/life balance? • Implementation of the mind health and wellbeing strategy? • Support that is available to employees?		
11	What additional resources have been introduced to support physical health and wellbeing, such as: • Healthier menus, vending machines, rest areas? • Improved facilities on site, e.g. bicycle storage, showering facilities? • Discounts to nearby leisure facilities or gyms? • Move more initiatives? • Workplace clubs or activities, e.g. lunchtime running club, 5-aside football team?		
12.	Have performance metrics been established to monitor the success of the health and wellbeing strategy?		
13.	What recognition and rewards are in place to celebrate success?		

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14.	Additional comments:

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