

Developing a strategy for

# Employee Wellbeing

A framework for planning and action



Nuffield Health



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# Introduction



# In this report we present a framework to guide the development of strategy in the area of employee wellbeing. Our definition of 'wellbeing' encompasses initiatives in the areas of 'health' and 'wellness', enabling the framework to be used in developing strategy in either of these areas as well.

This report is a companion to our document titled *Corporate investment in employee wellbeing: The emerging strategic imperative*<sup>1</sup>. That document provided a comprehensive review of the literature on employee wellbeing from academic, government and practitioner sources and, more importantly, identified factors and trends relevant in making informed decisions about corporate investment in the area of employee wellbeing. This report, on the other hand, is intended to be a practical guide to the actual process of developing and implementing an employee wellbeing strategy.

The framework outlined in this report has been derived from several sources:

- our own work with client organisations
- market research involving 10 companies and approximately 1,000 employees conducted by Nuffield Health
- a range of in-depth case studies, some of which are presented later in this report
- our comprehensive and copious review of the state-of-the-art in employee wellbeing

Given the pace and pressures of organisational life today, the report has been organised and written to be as accessible and user-friendly as possible. Expected users are the busy executives and professionals actively involved in developing plans and making decisions in the area of employee wellbeing, as well as those who advise and support them.

In the next section we present our framework - a seven-step process for developing and implementing an employee wellbeing strategy. In the following sections we provide specific guidance on each of the seven steps. This guidance takes several forms:

- *General guidelines* on ways to approach that particular step
- *Key questions* to guide thinking and action
- *Examples of approaches* related to different strategic imperatives
- *Concrete examples* from our in-depth case studies

The last part of the report is a presentation of several in-depth case studies. These are offered as examples of the diverse ways in which organisations can approach the development of an employee wellbeing strategy. They indicate that there is a variety of good practice occurring in this area and that no optimal or one-size-fits-all approach exists. Our framework is offered as one way by which organisations can identify the strategic approach most likely to give them the results and impact that they desire to achieve.

<sup>1</sup>Available from Nuffield Health or online at [http://www.unigraph-design.com/80859\\_nuffield\\_invite/images/Nuffield Ashridge Document.pdf](http://www.unigraph-design.com/80859_nuffield_invite/images/Nuffield Ashridge Document.pdf)

# The Overall Framework

## General considerations:

Although organisations are all over the map in terms of their specific approaches to employee wellbeing, we find the following to be true of organisations in general:

- Attention to employee wellbeing is gaining in importance as a factor in determining the relationship between employer and employee
- Every organisation has an approach to employee wellbeing, whether formal or informal, but few have developed a strategic and coherent approach
- Unless the strategic imperative behind attention to employee wellbeing is understood, wellbeing programmes stand at risk of being eliminated whenever resources become limited

## Success factors

In our experience and according to the cumulative research, the most effective wellbeing programmes are:

- closely linked to the overall strategy for the organisation
- built upon a clear and consistent definition of wellbeing
- 'owned' by functions or persons most able to champion their significance and assure their impact
- underpinned by the recognition that resources are limited and strategic choices must be made amongst competing options
- based on realistic assessments and projections of:
  - organisational resources and capabilities
  - the needs and expectations of the employee population
  - the offerings of competitors and competitive positioning
  - the direction of industry and national trends around attention to employee wellbeing
- designed to provide the optimal mix of products and services given strategic imperatives and available resources
- supported by consistent communication that emphasises corporate commitment to employee wellbeing and that encourages employee involvement
- carefully managed to facilitate employee utilisation and identify and remove any barriers to access
- actively monitored to ensure the attainment of desired programme outcomes
- evaluated more formally to ascertain and document impact at the individual, workplace and organisational levels

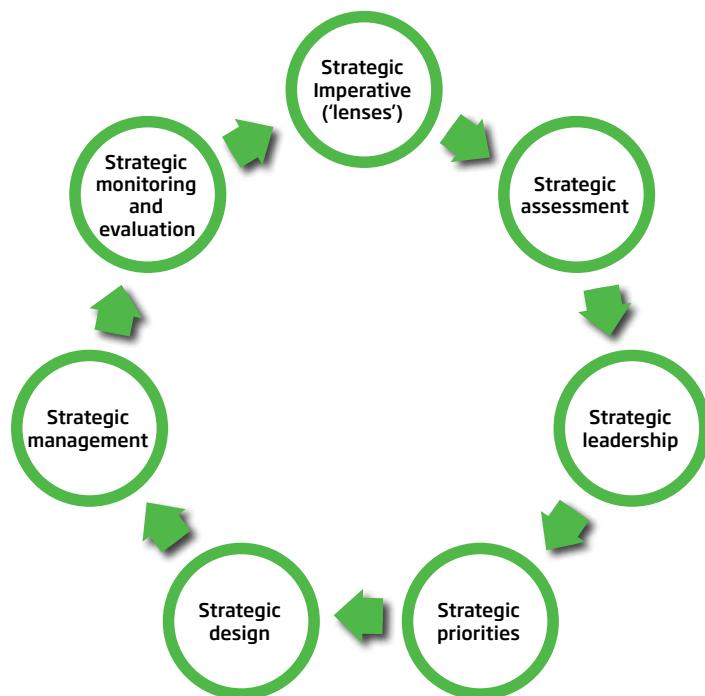
## A strategic framework for employee wellbeing

Based on these success factors, we have identified seven steps that generally occur in the development and implementation of an effective employee wellbeing strategy, as follows:

<b>Step 1 Strategic imperative</b>	Determine the strategic imperative driving attention to employee health and wellbeing
<b>Step 2 Strategic assessment</b>	Assess the current and projected situation with regard to employee wellbeing, both inside and outside the company
<b>Step 3 Strategic leadership</b>	Identify the individuals and teams that are required to achieve impact in this area
<b>Step 4 Strategic priorities</b>	Establish the priorities and develop the overarching strategy for employee wellbeing
<b>Step 5 Strategic design</b>	Design the optimal wellbeing program or interventions given available resources
<b>Step 6 Strategic management</b>	Communicate and manage the suite of offerings
<b>Step 7 Strategic monitoring and evaluation</b>	Monitor results and measure impact to ensure success

The steps do not necessarily occur in this exact order in every organisation, depending on the organisation's overall strategic process and whether employee wellbeing is a new or established strategic focus. However, the seven steps do tend to occur as a recurring strategic cycle, not as a one-time action in which employee wellbeing strategy is decided for all time. The seven steps are therefore more accurately represented in a cyclical fashion (see diagram).

Of fundamental importance in this strategic framework is what we call Step 1 - identifying the strategic imperatives that drive attention and resources to employee wellbeing. We call these imperatives the strategic 'lenses' and view them as the foundation for every step in the strategic process. In other words, we believe that the process of developing and implementing an employee wellbeing strategy is most effective when it begins with an identification of the relevant strategic lenses and continues with a consideration of said lenses in each subsequent step. The strategic lenses are therefore the 'red thread' that runs through the employee wellbeing strategic process.



## Key challenges

Before turning to a more detailed presentation of these strategic lenses and the subsequent steps in the framework, it is important to mention that there are a number of challenges now facing the wellbeing industry with which organisations will individually need to grapple.

One of the most important of these challenges is how to encourage and support employees in achieving lasting behavioural change:

- employees may be at different stages in the change process (see Prochasky et al, 1998), requiring different forms of support
- some employees may not even be aware of a health or wellbeing issue that requires them to change, or deny the issue if they are aware of it
- traditional approaches to encouraging behavioral change, such as information campaigns, education and service delivery, have met with markedly limited success
- social marketing and incentives to spur participation have also produced decidedly mixed results, being particularly ineffective when perceived by employees as unwelcome efforts at coercion or persuasion
- even when individuals are convinced of their need to change, they often find it very difficult to do so
- as neuroscience research is demonstrating, permanent behavioural change involves rewiring neural pathways in the brain, which requires sustained attention and practice over time - a definite challenge for executives and employees whose time and attention is already over-subscribed
- wellbeing programmes appear most effective when employees retain personal responsibility for their own behavioural change but partner with their employers in determining the best forms of organisational motivation and support

- managerial support and an organisational climate conducive to change can be critical in helping employees sustain their behavioural change over time

Another key challenge facing the wellbeing industry and any organisations implementing employee wellbeing programmes is how to define and measure success:

- most organisations monitor employee utilisation of wellbeing services and track traditional measures of employee health and wellbeing, such as absenteeism and sickness
- there has been little effort in organisations to document the actual impact of wellbeing programmes and interventions, whether at the individual, workplace or organisational levels
- some companies are keen to understand the effect of wellbeing interventions independently and in interaction with one another in producing desired employee wellbeing outcomes, but are unsure how to face this measurement conundrum
- hence, evaluating the effectiveness and not just the efficiency of employee wellbeing programmes will be one of the key challenges facing employers who choose to make significant investments in this area in the years to come

We intend this document to help organisations in incorporating the identified success factors and addressing the industry challenges such that employee wellbeing investments produce the anticipated results and impact.

Determine the strategic imperative  
driving attention to employee  
health and wellbeing

# Six 'lenses' for the development of an employee wellbeing strategy

- There are six strategic imperatives that tend to drive decisions about investment in employee wellbeing, which we call 'strategic lenses'
- The first lens, the cost of ill-health provision, tends to be a factor in all organisations, given that cost control is relevant to any organisation's survival
- The other lenses tend to be relevant to every organisation and factored into the strategic equation, but to widely varying degrees
- Most organisations have a primary and secondary lens through which decisions about investment in employee wellbeing are made

## War for talent

- Effort to be viewed as an 'employer of choice' or a 'caring employer' as a means to recruit and retain 'talent' critical to the organisation
- Employee wellbeing viewed as a factor able to help differentiate the company from its competitors in the minds of such 'talent'

### **Compliance and risk management**

- Concern with the financial and reputational risks associated with failing to comply with health and safety regulations and with the required 'duty of care' toward one's employees
- Effort to 'insure' against those risks through strategic forms of compliance

### **Sustaining high performers**

- Focus on supporting and ensuring the effectiveness of employees required to perform at high levels on a sustained basis, e.g. senior managers, 'talent' or critical personnel

### **Productivity and absence control**

- Emphasis on productivity and efficiency in terms of:
  - controlling the overall costs associated with the management and deployment of human resources
  - increasing the productivity of human resources

### **Wellbeing culture**

- Effort to establish a positive culture of employee engagement and wellbeing
- Tends to be led from the top of the company and reflect the company's philosophy and values
- Wellbeing tends to have a broader definition that encompasses psychological, social and environmental as well as physical wellbeing
- Expected to produce a range of benefits for employees, the organisation and even beyond

### **Cost of ill-health provision**

- Focus on managing and controlling any and all costs associated with employee health and wellbeing benefits
- Relevant to all organisations as a means to survival

# General guidelines

This step requires the following activities:

- Review the overall strategy of the company to understand the strategic imperatives that should be driving investment in employee wellbeing
- Identify the strategic lenses that will be used to guide the development and implementation of the employee wellbeing strategy (see key questions below for help in doing this)
- Establish the order of priority amongst the lenses that will be used, e.g. primary lens, secondary lens, etc., in recognition that resources are limited and criteria will be required to decide amongst competing options

## Key questions to guide thinking and action

Are the costs associated with our provision of health and wellbeing services on the rise?

- If yes, include 'Cost of ill-health provision' as a critical strategic lens

Is there health and safety legislation that poses financial or reputational risks if we do not comply?

- If yes, include 'Compliance and risk management' as a critical lens

Do we suspect, or know, that we could reduce costs and improve productivity if we could just reduce employee absences and presenteeism?

- If yes, include 'Productivity and absence control' as a critical lens

Are we engaged in a 'war for talent' in which we need to find new ways to differentiate ourselves from our competitors and be seen as the employer of choice?

- If yes, include 'War for talent' as a critical lens

Do we have a cadre of employees whose roles are demanding and whose sustained effectiveness is critical to the company?

- If yes, include 'Sustaining high performers' as a critical lens

Is wellbeing a defining element of who we are - our identity and culture?

- If yes, include 'Wellbeing culture' as a critical lens



## Concrete examples from our case studies

**Our case studies provide a range of examples in terms of the strategic imperatives behind attention to employee wellbeing.**

*EuropeBank* has been driven primarily by the 'War for Talent' lens. Wellness offerings are viewed as a factor that could differentiate the bank from its competitors in the minds of high-calibre talent and position it as an 'employer of choice'. For those designing the wellbeing programme, this means being seen as a 'caring' employer that treats such employees to the same level of care as its customers. The bank is also concerned about sustaining the productivity of these high performers once they join the bank, as well as how to get the best from all of its employees both individually and collectively. These additional strategic imperatives bring two other lenses - 'Sustaining high performers' and 'Productivity and absence control' - into the process of planning and implementing their employee wellbeing programme.

The *North Tyneside Metropolitan Borough Council* recognises the need to maintain the resilience and wellbeing of its staff in the face of a turbulent and uncertain environment and despite budget reductions of 30% across its operations. In addition, having achieved a Silver 'Better Health at Work' Award, the Council recognises the important role it can play in serving as a role model and

promoting attention to wellbeing amongst Borough citizens, Council partners and the employer community. The Council therefore is attempting to create a culture of well-being through innovation rather than expenditure ('Wellbeing culture' lens), while simultaneously assuring compliance with a strict set of regulations governing employer-employee relationships in the public sector ('Compliance and risk management' lens) and helping employees deal with the increasing pressures associated with the scale and pace of change ('Productivity and absence control' lens).

The financial advisory firm *Towry* is an excellent example of a company in which the desire to establish a culture of wellbeing is the strategic imperative driving investment and activity in the area of employee wellbeing. The 'sporty and fit' CEO and several members of the Executive Board are enthusiastic champions of physical fitness and personal wellbeing. Employees are actively encouraged to pay attention to their health and attain higher levels of fitness. The company has also espoused its commitment to investing in employees and 'giving back' to them in recognition of the hard work and high performance they continue to give in a competitive and demanding environment. This commitment extends to taking care of individual employees who face health challenges and personal hardships. Employees are truly 'looked after' and 'cared for' in this comprehensive culture of wellbeing.



**Assess the current and projected situation with regard to employee wellbeing, both inside and outside the company**



# General guidelines

This step requires the collection, review and strategic assessment of the following kinds of data:

- the health and wellbeing status of the company's employees
- the company's current wellbeing approach and offerings, including employee response and usage and the results and impact achieved
- employee wellbeing activities of key competitors
- key factors and trends affecting this area
- current positioning vis-a-vis the state-of-the-art in employee wellbeing

# Key questions to guide thinking and action

## The state of employee health and wellbeing

What do we know about the current levels of health and wellbeing amongst our employee population?

- What are the most common reasons for absenteeism and presenteeism?
- What kinds of illness and disease are most prevalent?
- What kinds of stress-related conditions are we seeing?
- Are there high risk and low risk employee groups?
- Are employees satisfied and engaged?  
How do we know?

## Our overall approach

What is our current philosophy and approach to employee health and wellbeing, whether explicit or implicit?

- Do we have a formal or informal definition of wellbeing?
- Are we following a particular theory, framework or approach?
- What factors have been driving our strategy in this area? are these still the key drivers?

## Our current 'offer'

What health and wellbeing offerings are currently available to employees?

- How coherent or joined-up are these offerings?
- What are the gaps in our current offer?

How have employees responded to these offerings?

- For each offering, what data do we have on usage rates? effectiveness? impact?
- Are we seeing differences in response by occupational group, age/generation, gender, or other relevant forms of segmentation?
- Have some offerings become too expensive?
- How have employees responded to our overall health and wellbeing 'offer'?
- Is there employee demand for other products and services?

Are there factors within our internal culture or environment that are serving as enablers or obstacles to employee engagement in wellbeing activities?

## The external environment

What factors and trends related to employee wellbeing are affecting us now? in the future?

- What do we now view as the key competitive drivers in this area?

What are the current and potential risks associated with employee health and wellbeing?

- are there government standards we must meet?

What are our competitors doing in this area?

- how do we compare with our main competitors?
- are there competitor offerings that enhance their attractiveness to employees?

What is the state-of-the-art in the corporate sector? in our industry?

## Step 2 - Strategic Assessment

### Examples of data to collect and assess for each of the strategic imperatives (i.e. 'lenses')

This table presents examples of the kinds of data that would be particularly useful to collect and assess for each of the strategic lenses.

Strategic lens	Data for strategic assessment
Cost of ill-health provision	<ul style="list-style-type: none"><li>Demographics on the employee population, especially factors relevant to health risks such as age profiles</li><li>Data from Health Risk Assessments</li><li>Costs for health benefits, by individual component and in total</li><li>Costs related to ill-health provision, e.g. sick pay, compensation, recruitment of replacement staff</li><li>Costs broken down by type of health issue or medical condition (including physical and mental health disorders and stress-related illnesses)</li></ul>
Compliance and risk management	<ul style="list-style-type: none"><li>Current and anticipated regulations governing employee health and wellbeing and the 'duty of care'</li><li>Company statistics on injuries and accidents, absence due to stress and stress-related illness, and other areas requiring compliance</li><li>Factors implicated in employee stress, e.g findings from your company's workplace risk assessment</li><li>Data on employee litigation involving the company or industry and associated costs</li></ul>
Productivity and absence control	<ul style="list-style-type: none"><li>Statistics on absenteeism and presenteeism, e.g. working days lost and associated costs</li><li>Data on reasons for employee absences (short- and long-term)</li><li>Data on employee productivity, e.g. key factors that facilitate and impair productivity, measures of employee productivity, employee self-assessments</li></ul>
War for talent	<ul style="list-style-type: none"><li>Employee surveys</li><li>Employee recruitment and retention statistics for 'talent'</li><li>Statistics on usage of existing offerings by 'talent'</li><li>Wellbeing programmes and offerings of key competitors</li></ul>
Sustaining high performers	<ul style="list-style-type: none"><li>Participation rates in existing offerings by high performers</li><li>User feedback on the nature and quality of existing products and services</li><li>Data on health issues and productivity levels for high-performance employees</li></ul>
Wellbeing culture	<ul style="list-style-type: none"><li>Employee satisfaction and engagement surveys</li><li>Data on employee values, aspirations and expectations</li><li>Employee utilisation of existing wellbeing offerings</li><li>Feedback on the 'psychosocial environment' within the organisation from the employee perspective</li><li>The state-of-the-art in employee wellbeing, i.e. offerings and approaches that produce results and impact</li></ul>

## Concrete examples from our case studies

**Our case studies provide several examples of how organisations might approach their assessment of the employee wellbeing situation inside and outside the organisation.**

*North Tyneside Metropolitan Borough Council* keeps current with the external environment through two avenues. First, as a Local Government authority, the Council is subject to expectations and requirements emanating from the national Government and from Council constituents. These expectations reflect shifting trends in terms of where responsibility is believed to reside for public health and for the wellbeing of communities and individuals. Second, as a recipient of the NHS-sponsored 'Better Health at Work' Silver award and a contender for the Gold award, the Council has been able to benchmark itself against an external industry standard. Internally, the Council is able to gather data on the general employee experience and on employee reactions to specific policies and programmes through its biannual all-staff survey.

In *EuropeBank* a comprehensive internal and external assessment was conducted prior to their design of a new employee wellbeing strategy.

Internally, the current range of health and wellbeing benefits offered to employees around the world was reviewed and gaps in the 'employee proposition' were identified. Externally, there was a serious effort to research competitor offerings and understand the state-of-the-art as well as anticipate where the marketplace was heading. This assessment led to the identification of critical assumptions and drivers that were used in the articulation of the new strategy.

*Towry* uses both formal and informal approaches to assess and benchmark its situation with regard to employee wellbeing. Monthly reports on sickness absence and other indicators allow the company to pinpoint areas of concern, while biannual employee surveys provide data on the general employee experience and how employees perceive the company's wellbeing benefits. In addition, by receiving formal recognition in the 2010 Employee Benefits Total Reward Award, Towry has been able to confirm that its approach is considered innovative when benchmarked against other companies. Informally, members of the Executive Board pay attention to the wellbeing of people in the company on a day-to-day basis, something that is possible given Towry's relatively small employee population (700+ people).

**Step 3**  
**Strategic  
Leadership**

**Identify the individuals and teams that are required to achieve impact in the area of employee wellbeing**



# General guidelines

This step requires the following activities:

- Identify which areas or individuals currently have any involvement with employee health and wellbeing and map out their respective roles and responsibilities
- Consider what roles and responsibilities will be necessary going forward to address each of the key strategic imperatives
- Meet with various stakeholders to understand their perspectives and explore their potential involvement in the strategic process
- In particular, consider ways to consult or partner with employees, at least in terms of designing the employee wellbeing strategy
- Negotiate the roles and responsibilities of key players in the process going forward

## Key questions to guide thinking and action

What roles should the various stakeholders play?

- the Board of Directors?
- senior management?
- areas of the organization with relevant responsibilities, e.g. HR, Benefits, Occupational Health and Safety?
- line managers?
- union/employee representatives?
- employees?

Who should take on the following roles or responsibilities:

- sponsoring and championing employee wellbeing within the company?
- being a role model?
- owning, managing and coordinating the overall effort?
- implementing the various offerings?
- encouraging employee buy-in and involvement?
- monitoring performance and ensuring the desired outcomes?

At what levels should responsibility and accountability lie?

- What can be expected of the company?
- What can be expected of individual managers?
- What can be encouraged or expected from individual employees?

Given the increasing emphasis on employer-employee partnership and the growing resistance to employer-led initiatives, what is the best way to involve employees in the overall process and each of its steps?

- Is consultation sufficient or should employees be directly involved?

Is a steering group desirable or necessary?

### Step 3 - Strategic Leadership

## Examples of key players and their roles for each of the strategic imperatives (i.e. 'lenses')

This table presents examples of the people or functions that might play a key role in the development and implementation of the employee wellbeing strategy for each of the strategic lenses.

Strategic lens	Data for strategic assessment
All lenses	<ul style="list-style-type: none"><li>Employees as participants (and partners?)</li><li>Health and wellbeing experts</li><li>Evaluators</li></ul>
Cost of ill-health provision	<ul style="list-style-type: none"><li>Benefits personnel</li><li>Budget and accounting (finance)</li></ul>
Compliance and risk management	<ul style="list-style-type: none"><li>Occupational health and safety experts</li><li>Legal advisors</li><li>Finance - risk assessment</li><li>Government liaisons</li></ul>
Productivity and absence control	<ul style="list-style-type: none"><li>Human Resources</li><li>Line managers</li><li>Finance</li></ul>
War for talent	<ul style="list-style-type: none"><li>Market researchers and trend analysts</li><li>Talent recruitment and retention specialists</li><li>Health and wellbeing programme design experts</li></ul>
Sustaining high performers	<ul style="list-style-type: none"><li>Line managers</li><li>Performance coaches</li><li>Health and wellbeing programme design experts</li></ul>
Wellbeing culture	<ul style="list-style-type: none"><li>Top management as sponsors</li><li>Internal enthusiasts and champions</li><li>Organisational development experts</li></ul>

## Concrete examples from our case studies

**Our case studies provide several different examples of the individuals or teams required to achieve impact in the area of employee wellbeing.**

The effort to develop and implement a new employee wellbeing strategy has been led by two people in *EuropeBank*, one being the benefits expert tasked with developing a more coherent global benefits strategy, the other being the Head of Services in the UK. Accountability rests with the Benefits function in the HR Department, and the new strategy has been approved by the Compensation Committee for the global Board of Directors. Key stakeholders include the Corporate Services, Health and Safety and Human Resources functions at the global, regional and country levels.

Within the *North Tyneside Metropolitan Borough Council* there has been strong cross-party support for the development of excellence in employment policies and wellbeing practices, and the Mayor as a former health professional has been an active champion of the wellbeing agenda. Executive leadership of the wellbeing agenda lies with the

Acting Strategic Director, ensuring that it receives attention from the leadership team as an area of strategic focus. Policies and results in the area of employee wellbeing, as for other areas, are reviewed by the overview and scrutiny committees. Day-to-day responsibility for the wellbeing programme rests with the Occupational Health and Safety Manager, recruited from the private sector in 2010 and charged with developing and implementing a new strategy in this critical area.

The Head of Employee Proposition has responsibility for the development and operationalisation of the wellbeing strategy in *Towry*, with considerable discretion to adjust strategy and individual benefits as deemed necessary. She is a member of the Executive Board, which retains overall responsibility for monitoring employee wellbeing and making strategic decisions about employee benefits. The CEO and several members of the Board are visible champions of physical fitness and personal wellbeing, something which employees point to as a distinctive characteristic of working in the *Towry* environment.

**Step 4**  
**Strategic  
Priorities**

**Establish the priorities and  
develop the overarching strategy  
for employee wellbeing**



# **General guidelines**

**This step requires the following activities:**

- Articulate the definition of employee wellbeing that best reflects the mission, values and strategic imperatives of your organisation (see the table on the next page for possible dimensions of this definition)
- Consider the expectations of key stakeholders in terms of how employees will be treated and supported
- Consider the reputation and competitive position the company wishes to have
- Review any theories, frameworks or approaches in the area of employee wellbeing that are expected to be applied and what they will require
- Based on all of the above, determine strategic priorities to guide programme design and implementation, which should reflect both strategic imperatives and your definition of wellbeing
- Develop an overarching strategy for the support and promotion of employee health and wellbeing, with short, medium and long-term objectives

# Possible dimensions of employee wellbeing to include in the organisation's chosen definition

This table presents different dimensions of employee wellbeing that could be included in your organisation's definition.

Dimension of wellbeing	Ways to define or describe it
Physical	Positive health and bodily functioning, exercise and good nutrition, adequate mobility, physical safety and access to good health care
Mental or psychological	An alert and active mind, mentally stimulating work, creativity and innovation, opportunities for promotion
Emotional	Feelings of self-confidence and self-esteem, a sense of meaning or purpose, a sense of agency and accomplishment, self-efficacy and control over one's work, emotional resilience, ability to handle conflict
Social	Supportive and fulfilling relationships, feelings of trust and cooperation, a sense of social connectedness and acceptance, opportunity to contribute
Environmental	Feeling of being part of a meaningful enterprise, trust in management, belief in the organisation's mission and values, alignment with strategic goals and operational objectives, sense of work-life balance
Financial	Feelings of being able to manage and control one's finances and to make sound financial decisions, feeling of financial security
Ethical	Feeling of being part of an enterprise that operates in a legitimate and honourable manner, feeling of being able to work with integrity and in alignment with one's personal moral and ethical code
Spiritual	Feeling of being part of something bigger than one's self or something with profound meaning and significance, feeling that work is a form of service or a path to attaining one's highest potential

## Key questions to guide thinking and action

How does employee wellbeing relate to our corporate vision, mission and values?

- Where does it best fit within our overall corporate strategy?
- How does it relate to our strategic imperatives?

What corporate philosophy and approach to employee wellbeing do we want to have going forward?

- Overall, does a more gradual evolutionary approach make sense, or is bold action now required?
- What definition of employee wellbeing makes sense for us?
- Is there a particular theory, framework or approach we want to follow?

Do we want to be seen as a model or leader in this area?

- By employees, our industry, the government, the wellbeing community?
- Do we want recognition and awards?

What do our key stakeholders expect in terms of how we treat or support our employees?

- the employees themselves or their representatives (e.g. unions)
- our customers or clients
- the industry or profession (e.g. associations, close competitors)
- the wellbeing industry (e.g. which dispenses advice and awards)
- the Government

Considering our strategic imperatives and our definition of employee wellbeing, what are our priorities in this area?

- How do these translate into strategic goals?
- How do these fit together into an overarching strategy?

#### Step 4 - Strategic Priorities

## Priorities related to different strategic imperatives (i.e. 'lenses')

This table presents strategic priorities that are likely to be set for each of the strategic imperatives (i.e. lenses).

Strategic lens	Strategic priorities
Cost of ill-health provision	<ul style="list-style-type: none"><li>Identify, manage and closely monitor all costs associated with health and wellbeing benefits</li></ul>
Compliance and risk management	<ul style="list-style-type: none"><li>Stay on top of current and potential regulations governing employee health and wellbeing</li><li>Offer benefits at the desired level of compliance and risk</li><li>Assess, manage and monitor the risks associated with failure to comply</li></ul>
Productivity and absence control	<ul style="list-style-type: none"><li>Ensure that the right people are in the right place at the right time, i.e. operational efficiency</li><li>Define and offer the types of benefits that are most likely to reduce absence and improve performance</li><li>Ensure that the cost of provision is proportionate to the benefits delivered</li><li>Closely manage and monitor the critical indicators for absence and productivity</li></ul>
War for talent	<ul style="list-style-type: none"><li>Focus on 'talent' and the services they desire</li><li>Offer them a benefits package that is relevant, unique, attractive, flexible and personalised</li><li>Benchmark to competitors and introduce ongoing innovations to stay at the cutting edge of industry practice</li></ul>
Sustaining high performers	<ul style="list-style-type: none"><li>Offer services to high performers that are designed to make their lives easier and help them stay at the top of their game in terms of both performance and wellbeing</li><li>Use branding if it makes wellbeing services more visible and enticing</li></ul>
Wellbeing culture	<ul style="list-style-type: none"><li>Provide a bespoke and integrated solution that covers all aspects of employee health and wellbeing and addresses the specific wellbeing profile and needs of the employee population</li><li>Target some services to specific employee segments</li></ul>

## Concrete examples from our case studies

**Our case studies provide diverse examples in terms of how priorities are decided and an overarching strategy articulated in the area of employee wellbeing.**

There were a number of priorities governing the development of the wellbeing strategy in the *North Tyneside Metropolitan Borough Council*. One of these priorities was raising the profile of wellbeing in the Borough as a whole and encouraging health and wellbeing throughout the community, not just amongst Council employees. A related priority was fulfilling the new responsibility devolved to the local government level of reducing the public health burden associated with chronic conditions such as cardiovascular disease and cancer. The Council intended to direct attention to such efforts and raise the profile of the Council and its activities through a third priority, that of achieving the Gold standard in the regional NHS-sponsored 'Better Health at Work' awards.

Four dimensions of employee wellbeing were identified as important within *EuropeBank* - physical, financial, emotional and environmental. Priorities for each of these four dimensions were identified. For physical wellbeing, this meant

more focus on preventive as opposed to curative healthcare. For financial wellbeing, it meant giving employees tools to make better financial decisions and supporting those who experienced financial distress. For emotional wellbeing, this meant making emotional resources more accessible and attractive, especially to employees under high levels of stress. For environmental wellbeing, this meant creating a workplace environment that supported employee utilisation of wellness activities and encouraged work-life balance.

In *Towry* one of the priorities was 'giving back' to its hard-working employees, who were operating in a highly competitive and demanding financial services environment, by making a cultural commitment to invest in them and 'do right' by them. In terms of employee wellbeing, this meant encouraging them to stay fit and healthy and investing in the means for them to do so, such as providing them with access to gym facilities. A related priority was shifting the overall focus of the employee wellbeing offer away from responding to illness and toward the promotion of health. With a changing age profile in the business and a now relatively low average age of 35 within Towry, another priority was removing benefits that offered low value for money, such as private medical and critical illness forms of insurance.



**Design the optimal wellbeing programme or interventions given available resources**



# General guidelines

This step requires design of the optimal wellbeing programme or offerings, taking into consideration the following:

- The diverse range of programmes and activities that are possible to achieve the organisation's strategic priorities
- Key design variables such as the size and gender composition of the employee population
- The potential for catering to a range of employee needs and preferences and allowing employees to pick and choose amongst a variety of offerings
- The option to target programmes to specific groups, e.g. talent or high performers, employees with specific high-risk health issues (e.g. smokers), employees with family responsibilities, fit vs. unfit employees
- The benefits that are likely if any offerings can be personalised to the individual employee, e.g. individual health screenings and personalised healthy living programmes, balanced against any increase in costs

- Research evidence that some interventions tend to produce more savings or have more impact, e.g. intensive programmes, follow-up activities, peer groups
- The likelihood that some employees will prefer products or activities that can be accessed on a confidential or anonymous basis, that can be accessed and used off-site (e.g. at home), or that can be accessed according to personal convenience
- The resources that are available in terms of budget, personnel and expertise, as well as any 'appetite' for change in this area within the organisation
- Existing policies and procedures may lessen the accessibility or effectiveness of specific offerings or the programme as a whole
- Line managers may need additional education, training or resources in order to provide effective encouragement and support, e.g. they are often unable to discern potential mental health disorders and stress-related illnesses where there is a required 'duty of care' without specific education and training
- Employees' family members or the wider community may need to be included in programming to ensure positive and sustainable outcomes

In addition, there are circumstances that could reduce the effectiveness of the employee wellbeing offer and should be taken into consideration during strategic design:

- Programme activities or interventions designed to address different strategic imperatives or different dimensions of wellbeing may conflict with one another and lead to employee confusion or undesirable outcomes

## Key questions to guide thinking and action

What are our operational goals and objectives?

- what results and impact do we want to achieve?
- what targets and milestones do we want to set?
- how do these fit into strategies and plans at the company and unit levels?

What resources are available:

- budget or funding
- staffing
- internal knowledge or expertise in these kinds of offerings

• provider relationships

- assistance from Government, industry associations, etc.
- appetite for change in this area amongst employees or within the organisation

What specific types of interventions or offerings would fulfill our strategic imperatives? (see the two tables on the following pages for types of interventions that could be considered)

## Types of interventions related to the different dimensions of employee wellbeing

This table presents examples of programmes or offerings that might be considered to promote the different dimensions of employee wellbeing. The use of any particular programme or offering should be dependent on whether it is appropriate to the specific employee population, organisational context and identified strategic imperatives.

Dimension of wellbeing	Examples of programmes or offerings
All dimensions	<ul style="list-style-type: none"> <li>• Lifestyle assessment</li> <li>• Wellbeing advisor</li> <li>• Wellbeing portal or intranet</li> <li>• Behavioural change coaching or support</li> </ul>
Physical wellbeing	<ul style="list-style-type: none"> <li>• Health MOTs/screenings</li> <li>• Medical tests or assessments</li> <li>• Access to medical facilities</li> <li>• Private health care professionals, e.g. GPs, nutritionists</li> <li>• Physiotherapy services</li> <li>• Dental care</li> <li>• Case management services or health concierge</li> <li>• Telephone triage service</li> <li>• Fitness services, e.g. gym facilities, personal trainers, exercise classes, cycle-to-work scheme</li> <li>• Weight management</li> <li>• Nutrition services, e.g. nutrition labels or calorie content, online dietary analysis, nutritional therapy</li> <li>• Canteen or vending machines with healthy options</li> <li>• Support for smoking cessation</li> <li>• Health fairs</li> <li>• Health seminars or trainings, e.g. back care, nutrition, first aid, cancer awareness</li> <li>• Training for managers in absence monitoring, analysis, case management and return-to-work planning</li> <li>• Health and safety training for managers or employees</li> <li>• Handicap accessibility and mobility services</li> <li>• Travel concierge and vaccination service</li> <li>• Musculoskeletal risk audit and ergonomic workstation assessments</li> <li>• Alternative therapies</li> </ul>
Mental or psychological wellbeing	<ul style="list-style-type: none"> <li>• Counselling services</li> <li>• Employee assistance programme (EAP)</li> <li>• Relaxation therapist</li> <li>• Stress management training</li> <li>• Resilience training</li> <li>• Telephone crisis hotline</li> <li>• Mediation services</li> <li>• Job redesign</li> </ul>

Dimension of wellbeing	Examples of programmes or offerings
Mental or psychological wellbeing <i>continued</i>	<ul style="list-style-type: none"> <li>• Clear work goals</li> <li>• Manageable workloads</li> <li>• Employee autonomy and control over their own work</li> <li>• Opportunities for professional development</li> <li>• Transparent and fair performance review system</li> <li>• Opportunities for promotion, e.g. clear promotion track</li> <li>• Opportunities to be creative or innovative, e.g. innovation projects or labs</li> </ul>
Emotional wellbeing	<ul style="list-style-type: none"> <li>• Emotional fitness training (see Seligman, 2011)</li> <li>• Self-esteem, self-efficacy or confidence training</li> <li>• Training in handling or managing conflict</li> <li>• Psychotherapy services</li> <li>• Training in emotional management techniques, e.g. cognitive behavioural therapy (CBT), emotional freedom technique (EFT)</li> </ul>
Social wellbeing	<ul style="list-style-type: none"> <li>• Social fitness training (see Seligman, 2011)</li> <li>• Support for employee peer activities, e.g. buddies, coaches, mentors, networks</li> <li>• Coaching support to assist in career and life transitions</li> <li>• Childcare vouchers or facilities</li> <li>• Discretionary leave of absence to accommodate personal difficulties and family emergencies</li> <li>• Health and wellbeing programmes for employees' families</li> <li>• Celebration of employee birthdays and key life events</li> <li>• Supporting employees' charitable activities</li> </ul>
Environmental wellbeing	<ul style="list-style-type: none"> <li>• Flextime and work-at-home policies that promote work-life balance</li> <li>• Attention to diversity and equality, e.g. training in disability act discrimination</li> <li>• High quality physical space</li> <li>• Mechanisms for employee consultation and involvement in organisational decisions</li> <li>• Shared vision, mission and values</li> <li>• Company/team events and celebrations</li> </ul>
Financial wellbeing	<ul style="list-style-type: none"> <li>• Financial MOT</li> <li>• Financial planning or advisory services</li> <li>• Financial planning or decision-making tools</li> <li>• Salary sacrifice to fund additional benefits, e.g. lease car, additional leave, child care vouchers</li> <li>• Loans or support during times of financial stress</li> </ul>
Ethical wellbeing	<ul style="list-style-type: none"> <li>• Ethical guidelines governing employee behaviour</li> <li>• Accountability for adherence to, and violations of, ethical guidelines</li> </ul>
Spiritual wellbeing	<ul style="list-style-type: none"> <li>• Spiritual fitness training (see Seligman, 2011)</li> <li>• On-site rooms set aside for religious or spiritual observance, e.g. prayer or meditation</li> <li>• Floating holidays to allow time off for religious or spiritual observances</li> </ul>

## Step 5 - Strategic Design

# Types of interventions that can be used in helping employees in their behavioural change

This table presents the different types of generic interventions that could be used in employee wellbeing offerings with the specific intention of helping employees *change their behaviour* (Adapted from Michie et al, 2011, p.7). The use of any particular intervention should be dependent on whether it is appropriate to the specific employee population, organisational context and identified strategic imperatives.

Intervention	Description	Examples
Education	Imparting knowledge or developing understanding	<ul style="list-style-type: none"> <li>• Seminars on nutrition</li> <li>• Brochures on smoking, exercise, back care</li> </ul>
Training	Building skills	<ul style="list-style-type: none"> <li>• Personal trainers</li> <li>• Stress management workshops</li> </ul>
Modelling	Demonstrating the desired behavior	<ul style="list-style-type: none"> <li>• A 'sporty and fit' CEO</li> <li>• Inspiring stories and examples</li> </ul>
Restructuring the environment	Altering the physical environment or social context	<ul style="list-style-type: none"> <li>• Removing unhealthy food from the premises</li> <li>• Providing onscreen messages to remind people to stretch</li> </ul>
Enablement	Increasing employee opportunity or capability by increasing their means or reducing barriers	<ul style="list-style-type: none"> <li>• Setting up a 'stop smoking' support group</li> <li>• Allowing employees to work out at the gym when it's most convenient</li> </ul>
Persuasion	Stimulating emotions or feelings that encourage the desired behaviour	<ul style="list-style-type: none"> <li>• Hanging posters that show active, fit and happy people</li> <li>• Sharing success stories of employees at a company function</li> </ul>
Incentives	Offering rewards for expected or desired behaviour	<ul style="list-style-type: none"> <li>• Having weight loss competitions and holding an awards event</li> <li>• Giving a spa certificate to anyone who achieves their weight loss target</li> </ul>
Disincentives	Conveying costs to be borne if desired behaviours do not happen or undesired behaviours continue	<ul style="list-style-type: none"> <li>• Raising the employee benefits contribution for those who smoke</li> <li>• Preventing promotion for managers who get consistently poor ratings or reviews from their subordinates</li> </ul>
Restriction	Formulating policies or procedures that discourage undesired behaviour	<ul style="list-style-type: none"> <li>• Prohibiting smoking on company grounds or anywhere outside designated areas</li> <li>• Prohibiting shouting, abuse or bullying behaviour of any sort</li> </ul>

## Key questions continued

Will the chosen interventions or offerings be universal or targeted to certain groups or individuals?

Do the interventions need to be tailored to:

- the company culture
- various nationalities or cultures
- different workplaces
- employee characteristics

What conditions are key to effectiveness in our workplace?

- accessibility and convenience
- privacy (confidentiality or anonymity)
- interactivity
- tailored to context
- personalisation
- perceived equity or fairness

What delivery methods will be used, e.g. face-to-face, telephone, print, audiovisual, online?

What structure therefore makes the most sense, e.g. a 'stand alone' program, integration into a change initiative, part of an established area of the operation?

- Does infrastructure already exist?
- Will interventions be offered as a coherent package or independently of one another?

Will there be dedicated staff, or will responsibilities be incorporated into existing positions?

Are managers part of the problem or the solution?

- do they require education or training to play a positive and effective role?

## Step 5 - Strategic Design

### Design factors relevant to each of the strategic imperatives (i.e. 'lenses')

This table presents design factors that are relevant for each of the strategic imperatives (i.e. lenses).

Strategic lens	Key design factors
Cost of ill-health provision	<ul style="list-style-type: none"> <li>Interventions are most likely to depend on group provision, low-cost delivery mechanisms (e.g. online) and targeting of high-risk groups</li> <li>Programme benefit should significantly exceed cost, i.e. the programme is expected to yield a significant reduction in employee health-related expenditures</li> </ul>
Compliance and risk management	<ul style="list-style-type: none"> <li>Interventions focus on areas such as mental health where there is a required duty of care</li> <li>Special support may be necessary for high-risk groups and individuals</li> <li>Issues of confidentiality and privacy are key</li> </ul>
Productivity and absence control	<ul style="list-style-type: none"> <li>Interventions are focused on addressing the specific causes and factors implicated in employee absence and low productivity</li> <li>Access and convenience of offerings are key</li> </ul>
War for talent	<ul style="list-style-type: none"> <li>Programme is customised to respond to the specific needs and desires of the 'talent' group(s)</li> <li>Personalisation may be offered when competition for talent is especially fierce</li> <li>Convenience and ease-of-use are key</li> <li>Offerings can 'stand alone' and do not have to be integrated</li> </ul>
Sustaining high performers	<ul style="list-style-type: none"> <li>Programme is targeted to provide critical forms of support only to high performing individuals</li> <li>Personalisation may be offered when performance pressures are intense or when needed or desired by these individuals</li> <li>Convenience and ease-of-use are key</li> </ul>
Wellbeing culture	<ul style="list-style-type: none"> <li>Programme is likely to include a menu of offerings to meet the variety of employee needs and address the different dimensions of employee wellbeing</li> <li>Issues of equity and fairness may arise and prevent a 'culture' of wellbeing if there are perceptions of preferential treatment</li> </ul>

## Concrete examples from our case studies

**Our case studies provide diverse examples in terms of how to approach the strategic design of an employee wellbeing programme or interventions.**

The *EuropeBank* employee wellbeing strategy was designed as a five-prong approach. These five prongs were: health risk assessments at the five largest locations; global events to introduce the new global strategy and create a coherent perception in the minds of employees; the streamlining of operations to reduce fragmentation and produce economies of scale; establishment of a wellness portal to serve as a focal point for information; and provision of preventive as well as curative healthcare.

In the *North Tyneside Metropolitan Borough Council* the employee wellbeing policy was something that was regularly reviewed and updated as part of the Workforce Strategy. One of the key factors now influencing the design of this policy was the 30% reduction in the Council's overall budget. There was no separate budget for employee wellbeing and all services needed to be delivered through

innovation rather than expenditure. Hence, whereas other organisations might offer benefits such as health assessments and medical insurance, the Council needed to base its design on flexing the employment contract, making partnership agreements and utilising existing resources such as leisure facilities in new ways.

Like North Tyneside, *Towry* had an ongoing and incremental approach to the design of its employee wellbeing strategy. Over a six-year period a comprehensive wellbeing offer had emerged, starting with an in-house gym and expanding piece by piece through investments that responded to identified employee needs. The design remained flexible in accordance with performance indicators, employee survey results, informal feedback and emerging trends.

**Step 6**  
**Strategic  
Management**

**Communicate and manage the suite of  
offerings to assure results and impact**



# General guidelines

This step requires the following steps to communicate the employee wellbeing offer:

- make a highly visible and ongoing effort in communicating the company's commitment to employee health and wellbeing
- consider branding the wellbeing package
- assess the potential use of incentives to motivate employee response
- market the overall programme and the individual offerings to the target populations

## **Effective management will require the following steps:**

- Determine whether external providers or suppliers will be used for all or part of the programme, or whether implementation will be handled in-house
- Coordinate the various offerings to ensure a coherent and seamless experience for the employee
- Identify and address any conditions or factors that are found to be preventing employee participation or impeding access
- Given that they are critical to success, ensure that line managers are able and willing to support and encourage employee involvement (and find a diplomatic and effective way to address cases where they are not)

## **Key questions to guide thinking and action**

What is the best way to implement or operationalise the wellbeing programme?

- Should we deliver it in-house or utilise external providers for some or all of it?
- How we can coordinate it to ensure that it is as accessible and attractive to employees as possible?
- How should it be introduced or rolled out?
- Should it be offered as a programme or as individual and discrete offerings?

How will the 'message' about the wellbeing strategy be disseminated?

- What is the wellbeing communications strategy?
- Will wellbeing have its own distinct branding?
- Will that be internal branding or the branding of a provider?

Should there be incentives to motivate employee involvement?

- Financial or non-financial?
- Linked to performance?

Are line managers supporting and encouraging employee involvement?

Are there any conditions or factors preventing employees from taking advantage, e.g. workload pressures, time, unsupportive managers, privacy concerns, conflicting policies, etc.?

## Possible communication and management approaches for each of the strategic imperatives (i.e. 'lenses')

The table below presents communication and management approaches that might be used for each of the strategic imperatives (i.e. lenses).

Strategic lens	Management approach
Cost of ill-health provision	<ul style="list-style-type: none"> <li>Keep costs down through mass communication strategies, e.g. intranet, emails, posters</li> <li>Consider the strategic use of incentives with higher-risk groups</li> <li>Emphasise efficiency and economy in programme delivery</li> </ul>
Compliance and risk management	<ul style="list-style-type: none"> <li>Operate in compliance with any regulations about how employees are to be informed and involved</li> <li>Closely monitor the participation of groups and individuals considered to be vulnerable or high-risk</li> <li>Manage and monitor the risks associated with failure to comply</li> </ul>
Productivity and absence control	<ul style="list-style-type: none"> <li>Use a variety of communication channels and methods to ensure employee awareness of what's on offer</li> <li>Consider the use of incentives to increase participation</li> <li>Move quickly to address any environmental barriers or programme conflicts</li> <li>Monitor the critical indicators for absence and productivity</li> </ul>
War for talent	<ul style="list-style-type: none"> <li>Use the communication strategy proved to be most direct and persuasive with 'talent'</li> <li>Emphasise the perks exclusive to this group</li> <li>Manage the offerings to ensure they are easy to access and use</li> <li>Move immediately to address any issues that arise and ensure positive perception and word-of-mouth</li> </ul>
Sustaining high performers	<ul style="list-style-type: none"> <li>Target communications to this group using the most effective channels and methods</li> <li>Emphasise the perks exclusive to them and the benefits they can realise</li> <li>Manage the offerings to ensure they are easy to access and use</li> <li>Move immediately to address any barriers and issues</li> </ul>
Wellbeing culture	<ul style="list-style-type: none"> <li>Lead with sponsorship and communication from the top, e.g. CEO or Board</li> <li>Coordinate and integrate the offerings to create a holistic and seamless experience</li> <li>Be transparent about any differences in offerings amongst individuals and groups and make the organisational benefits clear and indisputable (so the differences are not perceived as preferential and unfair)</li> </ul>

## Concrete examples from our case studies

**Our case studies provide diverse examples in terms of how organisations communicate and manage their employee wellbeing programmes to assure the desired results and impact.**

*EuropeBank* is currently rolling out its new global wellness strategy over a four-month period. The strategy has been branded and communicated to employees through dedicated global events. The managers responsible for this strategy have already identified several obstacles to the overall effectiveness of the programme. One obstacle is the existence of HR policies and managerial practices that make it difficult for employees to take advantage of wellness offerings. Another obstacle is the presence of disincentives to usage and participation such as frustrating procedures and high deductibles. These obstacles are in the process of being addressed.

In distinct contrast to EuropeBank, employee wellbeing services in the *North Tyneside Metropolitan Borough Council* are embedded as part of core employment practices rather than being offered as a stand-alone programme or offerings. This is driven by the strategic imperative to emphasise innovation and avoid expenditure.

For example, the Council's contract of employment provides employees with flexible working conditions that enable them to achieve work-life balance and sustain a more balanced level of overall wellbeing. Employees can also avail themselves of health services at reduced rates, such as Council leisure and fitness facilities, eyeglasses and vaccinations. Additional benefits are possible through a tax-efficient salary sacrifice scheme.

Like North Tyneside, *Towry* has integrated wellbeing into the employee culture as well as incorporating specific benefits into its employment package. Employees are introduced to wellbeing as a prominent feature of the company during their induction and are encouraged to utilise wellbeing services such as the gym and personal health assessments, even during working hours. In addition, employees know that they can seek individual help during personal difficulties as the Head of Employee Proposition has authority to provide such ad hoc assistance on a case-by-case basis.

**Step 7**  
Strategic  
Monitoring And  
Evaluation

**Monitor results and measure  
impact to ensure success**



# General guidelines

This step requires the following activities:

- track and monitor programme usage and effectiveness on an ongoing basis
- create new channels or procedures for data collection as required
- identify and address any offerings or components that fail to reach the expected usage or participation rates or fail to produce the expected results
- identify and address any barriers to programme effectiveness
- consider conducting a more formal evaluation of programme impact (and whether baseline indicators will be required)

## Key questions to guide thinking and action

How we are going to ensure that we are achieving our employee wellbeing strategy and getting the results and outcomes that we intended?

What do we need to measure: usage, effectiveness, results, impact?

At what level do we want to evaluate - individual employee, team, division or unit, organisation, or even more broadly, i.e. families, the community or industry?

What data do we need to collect to monitor and evaluate outcomes?

What channels already exist for collecting data, and what data is already available?

## Possible levels of programme impact and their measurement

The table below indicates various levels of programme impact and how they might be described and measured. (This is loosely based on the four-level Kirkpatrick approach but somewhat diverges from it.)

Levels of impact	What to measure	How to measure it
Participant reactions to the programme or offering	<ul style="list-style-type: none"><li>Employee utilisation or participation</li><li>Participant satisfaction</li></ul>	<ul style="list-style-type: none"><li>Numbers/percentages of participants from the target population</li><li>End-of-programme or post-programme feedback forms</li></ul>
Impact on employees	<ul style="list-style-type: none"><li>Changes in individual employees in terms of awareness, knowledge, attitude, motivation, skills and/or behaviour</li><li>Changes in individual health diagnoses, profiles or risk levels</li></ul>	<ul style="list-style-type: none"><li>Comparison of baseline and follow-up metrics for individual employees</li><li>Follow-up surveys, questionnaires or interviews with employees</li><li>Collection of success stories</li></ul>
Workplace results	<ul style="list-style-type: none"><li>Changes in unit or team costs</li><li>Changes in unit or team productivity levels</li><li>Changes in team relationships or functioning</li></ul>	<ul style="list-style-type: none"><li>Unit or team dashboard</li><li>Unit or team KPIs</li><li>Follow-up surveys, questionnaires or interviews with employees (and possibly with their supervisors, colleagues and clients)</li></ul>
Organisational impact	<ul style="list-style-type: none"><li>Changes in relevant organisation-level key performance indicators (KPIs)</li><li>Changes in organisational culture or functioning</li></ul>	<ul style="list-style-type: none"><li>Company dashboard</li><li>Balanced scorecard</li><li>Employee surveys and/or interviews</li><li>ROE evaluation</li><li>ROI calculations</li></ul>

## Step 7 - Strategic Monitoring And Evaluation

### Examples of impact metrics for each of the strategic imperatives (i.e. 'lenses')

The table below presents examples of metrics that could be used to measure effectiveness and impact for each of the strategic imperatives (i.e. lenses).

Strategic lens	Examples of impact metrics
Cost of ill-health provision	<ul style="list-style-type: none"><li>Savings in costs associated with physical and mental health provision</li><li>Changes in health behaviours such as diet, exercise and smoking</li><li>Changes in health diagnostics, e.g. blood pressure, back pain, body mass index</li><li>Number and percentage of employees moving from high-risk to low-risk health status</li></ul>
Compliance and risk management	<ul style="list-style-type: none"><li>Changes in the assessed level of risk related to employee health and wellbeing</li><li>Number and amount of accident and injury claims</li><li>Number of claims and costs associated with stress-related illnesses</li><li>Change in employee litigation on health and wellbeing grounds</li></ul>
Productivity and absence control	<ul style="list-style-type: none"><li>Change in levels of absenteeism and presenteeism</li><li>Change in absenteeism and associated costs related to specific factors, e.g. musculoskeletal problems</li><li>Change in productivity levels according to objective assessments and/or employee self-assessments</li><li>Customer service ratings and feedback</li></ul>
War for talent	<ul style="list-style-type: none"><li>Change in staff turnover amongst 'talent'</li><li>Change in costs associated with recruitment, training and retention of 'talent'</li><li>Client service ratings and feedback</li><li>Industry rankings as an employer of choice</li></ul>
Sustaining high performers	<ul style="list-style-type: none"><li>Changes in performance metrics for 'high performance' individuals and groups</li><li>Changes in self-report assessments of effort and contribution by high performers</li></ul>
Wellbeing culture	<ul style="list-style-type: none"><li>Ratings and responses in employee surveys</li><li>Indicators of employee morale, satisfaction and engagement</li><li>Indicators of citizenship behaviour by employees</li><li>Industry rankings or awards as a 'great place to work'</li></ul>

## Concrete examples from our case studies

**Our case studies provide examples of how organisations are approaching the challenge of capturing results and demonstrating impact of employee wellbeing activities.**

Sickness and absence data are being used in the *North Tyneside Metropolitan Borough Council* to identify and respond to emerging wellbeing challenges. For example, a 50% rate of absence in the Children's Services area was linked to stress-related illnesses and led to the provision of counselling support to help staff deal with the demands and pressures of their positions. An early warning mechanism is also in place to inform managers when staff have been ill for a certain number of days and to trigger certain forms of employee support expected to facilitate employee recovery and return to work.

Within EuropeBank metrics are available to track expenditures and usage rates for various services offered as part of the employee wellbeing strategy.

However, the two managers in charge of this strategy believe that these metrics do not go far enough and that metrics need to be developed to measure the value or benefit produced by each service, by combinations of services used together and by the wellbeing programme as a whole. They view the 'measurement challenge' as a critical one facing the industry as a whole.

*Towry* also collects data to track expenditures and usage rates for individual wellbeing benefits, as well as monitoring wellbeing outcomes through such indicators as employee absence. The company is now keen to get beneath the 'headline' data to understand the underlying dynamics of wellbeing. For example, routine illness data revealed that women comprised 79% of people taking sick leave during a certain period, but the factors behind this statistic were unclear. Careful documentation and exploration are believed to be necessary if correlations amongst different wellbeing factors are to be established with any degree of certainty.

# Case examples of employee wellbeing strategy development



## In this section we present three diverse and in-depth examples of the ways in which organisations approach the development of their employee wellbeing strategy.

There are many useful case studies and examples already available to the practitioner, as we discovered in our comprehensive review of the wellbeing literature. (The ones we found are listed in Appendix B of our companion document.) However, we also discovered that most of these cases provide descriptions of programmes and interventions, and sometimes of their outcomes, but do not reveal the behind-the-scenes processes used to design and deliver the employee wellbeing strategy.

The cases presented in this section are intended to begin to address this gap and offer the practitioner some concrete in-depth examples of 'good practice' in this overlooked yet critical area.

### We present the following cases:

- **North Tyneside Metropolitan Borough Council:** Wellbeing through innovation rather than expenditure
- **Europebank:** Becoming an 'employer of choice' through state-of-the-art wellness benefits
- **Towry:** Developing a high performance and wellbeing culture

Wellbeing through innovation rather than expenditure:

# The case of the North Tyneside Metropolitan Borough Council

**Judith Parsons**  
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The Metropolitan Borough of North Tyneside serves a population of 191,000 people in the area of the north east that lies between the vibrant City of Newcastle to the west, the beautiful North Sea coast to the east, the River Tyne to the south and the County of Northumberland to the north. The Borough is a blend of rural and coastal areas along with six urban centres of population, among them the well-known towns of Wallsend, Whitley Bay and North Shields. Historically, heavy industries such as coal mining and ship building have dominated the local economy, but in recent decades these industries have declined. An ambitious regeneration programme lead by the Council and its partners has succeeded in diversifying the economy and attracting new investment to its expansive network of business and retail parks.

The Council provides a wide range of services for residents and businesses covering education, leisure, social care, environmental management and community safety. It is also one of the major employers in the area, employing 10,000 people, of whom around 80% are resident in the borough. Occupations in the Council are many and varied reflecting its very diverse responsibilities; planners, engineers, social workers, educationists, housing professionals and carers, to name a few.

In common with other Local Government organisations, North Tyneside is in the midst of major change as it responds to reductions in public expenditure. A target budget reduction of 30% is leading the Council to undertake a root and branch review of both its services and its role in the local community. The Council has already begun a radical change programme which includes scrutiny of all expenditure against 'life and limb' criteria and the creation of new commercial partnerships and social enterprise organisations to deliver external services and internal administrative functions at lower costs. As these new arrangements become operative, the Council's role will transcend from being a direct provider of services to being a strategic enabler and commissioner employing far fewer people.

These changes inevitably have an impact on employee wellbeing and are very much at the forefront of the Council's thinking as it continually develops its wellbeing strategy. Council employees face the challenging task of maintaining service quality with less resource whilst also managing the

transition of those services to new organisational entities. The changes represent career opportunities and fresh challenge for some and job insecurity for others. Like many organisations in both public and private sectors, the Council is addressing the very real challenge of how to maintain the resilience of its staff through prolonged uncertainty and turbulence. This is a theme which is increasingly dominating the wellbeing debate and one which is revisited later in this study and the wider report.

## **The development of the Council's wellbeing strategy**

The Council's strategy for employee wellbeing has evolved substantially over the years and continues to do so as the Council's role changes.

In the early days, the focus was on the 'must do' services for health and safety at work and occupational health: injury prevention, occupational health assessment and rehabilitation services. However, in line with its long standing commitment to providing the best possible employment conditions for staff, the Council saw a need to go beyond providing the 'must do' services and embarked on developing a strategy that actively promoted employee health and wellbeing. Over time it has developed a comprehensive approach to wellbeing which has become increasingly embedded in all aspects of the Council's employment policy and practice, including basic terms and conditions as described further below.

A more recent boost to the emerging focus on wellbeing came in 2010, when the Council appointed a new Occupational Health and Safety Manager from the private sector. Steve Quinlan acquired dual responsibility for the statutory and occupational health programmes and the forward development of the wellbeing agenda.

Steve Quinlan could see that the wellbeing agenda was in the ascendancy and was keen to bring it into sharper focus. One of his first initiatives was to enter the regional NHS-sponsored *Better Health at Work Awards* as a way of raising the profile of wellbeing in the Council and providing a benchmark and focus for the development of Council employee wellbeing<sup>2</sup>. Having achieved the Silver Award, North Tyneside is now working towards the Gold standard.

At the same time as raising the wellbeing bar internally, the Council has also begun to raise the profile of employee health and wellbeing in the Borough as a whole. As the organisation which is leading the regeneration and economic development of the area, the Council is uniquely

<sup>2</sup>The Better Health at Work Awards are sponsored by the NHS in the North East. Achieving the Silver Award requires the employer to submit a portfolio of evidence demonstrating:  
• The existence of appropriate health and wellbeing policies • Participation in a minimum of 4 health campaigns • Encouragement of physical activity • Consultation with employees on a healthy eating policy • Attention to diversity and equality including the needs of carers, pregnant and breastfeeding workers and workers with disabilities  
• Embedding health and wellbeing in organisational policies • Effective attendance and illness monitoring.

placed to influence both its partners and the employer community as a whole. Encouraging the whole community to invest in employee wellbeing is a key strand of the Council's overall campaign to promote excellent employment practice and to raise levels of health and wellbeing for the community as a whole.

A further important influence on the evolving employee wellbeing programme was the Council's new role in promoting public health. In 2011 the Coalition government transferred responsibility for public health from the NHS to Local Government and, along with other local authorities, North Tyneside Council now holds responsibility for goals to reduce the health burden associated with cardiovascular disease, cancer and other long term conditions. The Council sees a critical relationship between its policy and programme to promote employee wellbeing and its ability to promote the wider health and wellbeing of the community as a whole. Most employees live in the Borough and are also parents, carers and friends of other members of community. The Council knows that its employees are highly influential within their own circles and that initiatives to raise their levels of wellbeing – especially behavioural change around diet and exercise – will achieve a further impact on those around them.

It is therefore not surprising that Steve Quinlan reports that the Council's programmes for employee wellbeing and community programmes have begun to be increasingly intertwined. This is undoubtedly driven by the fact that the Council has to achieve huge change with very limited resource and hence is looking for every opportunity to 'kill more than one bird with a stone' by doubling up activities. However, Steve also sees the beginnings of a much more significant trend whereby employers are being encouraged to become significant players in health promotion. As the resources of the NHS become more and more stretched, we need to look to new ways of influencing the health behaviours of large numbers of the population. Employers are probably uniquely placed to reach large numbers of people and their family and social circles.

### The decision making process

Historically, there has been strong political and executive leadership that has ensured that employee wellbeing remains consistently high on the Council's agenda. The Council has unusual political leadership arrangements with a directly elected Mayor (one of only two in the country) and a Cabinet structure. Council policies and performance are also reviewed by overview and scrutiny committees. At the political level, there has been strong cross-party support for the development of excellent employment policies and wellbeing practices. In addition, the current Elected Mayor, a former health professional, has shown a personal interest in employee and community health and wellbeing and is an active and visible champion of the wellbeing agenda.

Executive leadership of all aspects of the employee wellbeing agenda sits with the current Acting Strategic Director. This ensures that all issues relating to employee wellbeing – strategy, services and evaluation – are represented in the leadership team and connections made to other areas of the Council's agenda where there are opportunities for synergy. Day-to-day development and

implementation of the wellbeing programme sits with Steve Quinlan as Occupational Health and Safety Manager.

The Council sets out its employee wellbeing policy in its Workforce Strategy which is regularly reviewed and updated. The biannual all-staff survey enables the Council to get direct feedback on employment policies as well as the general employee experience and temperature. Where appropriate, it adjusts its wellbeing programme in the light of that feedback.

We have noted earlier some of the key influences on the development of the employee wellbeing strategy and the increasing synergies between the Council's role in promoting employee health and wellbeing and its wider community responsibilities. It is important to add that resource constraints are a critical factor influencing which wellbeing services are invested in. The Council has no separate budget for employee wellbeing, hence all of the services it provides must operate at zero cost to the Council. This means that the Council has to achieve its wellbeing strategy through innovation rather than expenditure; by flexing its employment contract, through partnership agreements and utilising resources such as its leisure facilities to benefit employee wellbeing. It also rules out benefits that other employers might provide such as health assessment, screening services and private medical insurance that incur high cost.

### The current programme of wellbeing activity

A distinctive feature of North Tyneside's approach to both employee and community health and wellbeing is the extent to which it has become embedded in core employment; in effect, a red thread running through much of the Council's employment policies and processes. The most notable example is the Council's contract of employment which provides generous flexible working conditions to enable staff to accommodate the wider responsibilities they may have as parents and carers. The Council is very clear that helping staff – especially women – to balance multiple responsibilities builds staff loyalty and commitment as well as reaping benefits for families and children. Currently, the key features of the employee wellbeing programme are:

#### Flexible working hours

This enables staff to choose a pattern of working hours that best suits their lifestyle and responsibilities outside work. It also offsets the demands made on many staff to work outside normal business hours for things such as Council meetings and community events which are often in the evening. Under the flexible working-hours policy:

- Staff are required to work a minimum of 3.5 core hours per day (between the hours of 9 and 5) but have total flexibility in how they manage the remaining hours
- They can opt for consolidated working hours that allow them to work more intensively for some of the time in order to have free time to suit their needs. For example, staff can work only in term time, taking school holidays off; work nine-day fortnights, taking extended holidays etc.

- They have the option to work from home with their manager's agreement. This practice is increasing and enables the Council to reduce office accommodation, as well as reducing travel-to-work time for the employee
- The Council also helps staff to accommodate personal difficulties such as child illness and carer emergencies through discretionary leave of absence for personal reasons.

The option of flexible working is readily taken up by the majority of staff (with the exception of staff who are required to work specific shifts because of the nature of their job) and reported as one of the most important benefits of working for the Council. Senior leaders in the Council acknowledge that these are very generous terms, which, on occasion, present managers with the challenge of balancing flexibility for employees with the business needs of the organisation. However, they also report that most issues are resolved through mutual trust and a willingness to accommodate both needs and that the benefits of flexible working far outweigh the negatives.

### **Salary sacrifice**

Council employees benefit from a salary sacrifice scheme through which they can take a reduction in gross pay to fund purchases of additional benefits, such as a lease car, child care vouchers, additional leave or a bike through the Cycle to Work Scheme. The scheme is tax efficient in that gross pay is reduced so the employee pays less tax and the purchases under the scheme are not treated as taxable benefits. Though not strictly 'wellbeing' benefits they enhance employee quality of life.

### **Healthy eating**

The Council promotes healthy eating within its offices and throughout the community as part of its campaign to enhance public health and wellbeing. This is an example of using the synergies between its employee and community responsibilities to achieve maximum impact. Within the Council's main a restaurant offers healthy options which can also be used by any member of the public. There are email campaigns promoting healthy eating as well as regular events promoting healthy diet and exercise.

### **Key features of the Council's approach**

- Strong political and executive leadership
- Employee health and wellbeing is embedded in core employment policies and practice
- Using external awards to provide a benchmark of its performance
- Combining its role as service provider and employer to promote the health and wellbeing of the community as a whole
- Comprehensive provision on a zero budget

### **Physical health and fitness**

All staff and their families are able to use any Council leisure and fitness facility at a discounted monthly fee of £22 pcm. This includes five gyms across the Borough, all of whom employ qualified fitness instructors who can provide exercise plans and advice on fitness, and swimming pools. The Council also offers other health benefits such as:

- Free eye tests through a local optician with whom the Council has negotiated a partnership for the provision of tests and discounted glasses and lenses, plus a profit share which returns a small amount of money to the Council
- Flu vaccination for specific groups (paid for by the employee at a discounted rate negotiated by the Council)
- Wellbeing experiences such as shiatsu or head massage, provided free of charge as tasters or paid for by the employee.

### **Creating a high quality working environment**

The Council offices have been designed to provide a high quality working environment for staff and the public users of the building. The Council has recently relocated its staff from a variety of older buildings spread across the Borough to a newly built office on one of the local business parks. The offices provide light, galleried space in both public areas and private offices. Great attention has been paid to the quality of the working environment and public space, with local artists donating or loaning art works.

### **Looking forward: issues for the continuing development of the employee wellbeing strategy**

Looking ahead, the Council sees the future of its wellbeing investment being driven by continuing resource constraints (now even more of an issue with cuts in public expenditure) and the major change programme which will fundamentally redefine the Council's role and the services it provides. It will take at least the next three years for those changes to be complete and it is possible that the Council and its staff may face an even longer period of uncertainty. The scale and pace of change taking place is making enormous demands on managers and staff alike; like many other areas of public service the challenge for many managers is how to ask for the extra mile while being able to offer much less by way of career or job security. However the experience of change is by no means universal. For some, the changes represent excitement and the opportunity to innovate; for others huge personal uncertainty; for others a loss of professional identity and purpose ("I didn't come into this work to be doing this"); for others concern for the impact of cuts on vulnerable groups.

Against this backdrop, Steve Quinlan reports that the Council sees a need to take a more targeted approach to employee wellbeing. Whilst the Council will continue to maintain and develop its generic programme of wellbeing support, it will increasingly adopt a proactive and interventionist approach in areas where there are early warnings of a decline in wellbeing. The Council is already using sickness and absence data to help it to identify areas where there appear to be emerging wellbeing challenges and is then developing a specific response to arrest the trend. An example of this

approach is in the Children's Services area where data shows that 50% of absence is caused by stress related illness. The Council has been able to identify particular service pressures in this area and has initiated a programme of counselling support for staff to try to prevent stress from reaching levels where the employee has to take extended periods of sick leave to recover. These are examples of an early trend, but for Steve Quinlan they raise what may become a much bigger issue in the wellbeing debate around how far an employer's responsibility and entitlement to proactively intervene in health and wellbeing concerns extends and where does it meet the responsibilities and rights of the individual employee? Should employers proactively target people who are clearly overweight, or is this an intrusion into the freedoms of the individual employee? How do employers create a balanced partnership with their employees to promote employee health and wellbeing?

Another important development at an early stage in the Council involves enhancing the role of line managers in promoting employee wellbeing. North Tyneside is keen for its managers to take on more of the responsibility for the wellbeing of their reports rather than relying on designated officers or HR to take the lead. As the Council's radical change programme progresses it is likely that line managers will play a critical role in maintaining employee resilience and wellbeing as well as service quality and performance.

The Council has already made a start by putting in place early warning mechanisms that alert the manager to a health and wellbeing problem; an email alert notifies managers when staff have been ill for, say, eight or 20 days, to initiate conversations with the employee to ensure that they are receiving appropriate support to recover and return to work. HR can be called on to help in delicate cases but increasingly the prime responsibility will sit with the manager.

However, the Council knows that there is much more work still to do to ensure that its managers are equipped to manage health and wellbeing issues skilfully. Many line managers are under-confident in dealing with health and wellbeing issues, especially where mental health issues or leave of absence for personal reasons are involved. In order to help managers to develop the skills they need the Council is providing development on a range of issues such as working with change, coaching and handling difficult conversations.

Finally, the Council anticipates that employers will be called on more and more to become principal players in the public health and wellbeing arena. The Council is already a key player in this health and wellbeing field but is witnessing encouragement to all employers to a much greater role in promoting not just the wellbeing of their employees but their families as well. At a recent meeting of the NHS in the North East and local employers the NHS representative spoke of employers as the new 'hub' for health promotion and their potential to replace the role of general practitioners as the primary influencers of health related behaviours among the local population.

### Emerging trends and challenges

- The growing role of employers in health promotion
- The shift towards a focus on the wellbeing of employees and their families
- Using an evidence based approach to target the most pressing health and wellbeing issues
- Moving the responsibility for employee wellbeing onto line managers
- The contribution of employee health and wellbeing to building organisational resilience in tough economic times.



Becoming an 'employer of choice' through state-of-the-art wellness benefits:

# The case of Europebank

## Dr. Ellen Pruyne

EuropeBank<sup>3</sup> is an international financial services company based in continental Europe and operating in more than 50 countries. A few years earlier the company had aligned its three revenue divisions - private banking, asset management and investment banking - in order to create operating efficiencies and offer a unified brand in the marketplace. This alignment did not happen overnight as the three divisions were operationally and culturally distinct organisations. By 2011 it became clear that further advantages would be realised if the company were to offer a consistent experience not only for EuropeBank customers but also for its over 50,000 employees around the world.

Two men were instrumental in this effort to optimise the employee experience. Roger Davies was tasked with the challenge of reviewing the diverse panoply of benefits offered to employees and developing a more coherent global benefits strategy. At the same time, Keith Thompson, UK Head of Services, was intent on identifying and providing those services that would make EuropeBank the undisputed "employer of choice" for financial services professionals in the UK. Both men had previously worked at an international company considered a leader in the area of employee health and well-being and brought a strongly positive experience from their exposure to that company's wellness approach. Discovering that they had congruent experience and objectives, Roger and Keith joined forces to determine how EuropeBank could offer an employee wellness proposition that was state-of-the-art and seamless.

## The current status of health and well-being in EuropeBank

Roger began his particular task by researching and reviewing the current range of benefits offered to employees. He discovered that the company's approach to wellness had been essentially an organic and localised one. In each of its key geographical markets, different initiatives had been implemented and a distinct array of wellness benefits offered.

EuropeBank was divided into four regions for operating purposes. The largest region was continental Europe, and here wellness programmes were driven by strong employment laws and longstanding cultural traditions. European employees expected to have sit-down meals at lunchtime and take advantage of programmes that kept them fit and healthy. In the UK and US, on the other hand, employees were more likely to ignore issues of work-life balance and spend lunchtime eating take-out sandwiches at their desks. Rising obesity rates, musculo-skeletal injuries

and stress-related conditions were significant concerns in these countries. The wellness offerings in other markets such as Asia, the Middle East and South America were similarly defined by local conditions and circumstances.

Digging deeper, Roger found that several factors were driving decisions about wellness offerings in the regional and country operations. One key factor was, of course, local employment law governing employee relations on the one hand and health and safety conditions on the other. Another key factor was remaining competitive in the employment marketplace, which meant keeping pace with local competitors in terms of employee benefits and incentives. Rising employee expectations was a third factor, which was driven by employer competition but could also emanate from long-term demographic forces, such as new and more demanding generations entering the workforce. Last but certainly not least was consideration of how to get the best from employees individually and collectively. Employees were one of the company's main assets, the other being financial capital, and as such required attention and investment to keep them productive and functioning at their best on an ongoing basis.

The good news from Roger's perspective was that wellness initiatives in regional and national markets were operating well and generating value. However, it was also clear that the company was not maximising the employee proposition and deriving the greatest value from its employee investment through such a fragmented approach. He concluded that the company could reap significant benefits if it continued to respond to local markets within a more comprehensive and coherent global wellness strategy.

While Roger was discovering "a big hole in our employee proposition" at the global level, Keith was coming to the same conclusion about the experience offered to EuropeBank employees in the UK. Employees faced an impressive array of wellness offerings, including health insurance, access to a state-of-the-art health facility run by Nuffield Health, tutorials on various topics related to health and well-being, nutritional offerings in the company cafeteria and even onsite access to health professionals. Yet these offerings were not 'joined-up' in a way that made them easy for the individual to access or to use in pursuing a personal wellness strategy. Although wellness offerings were driven by employee responses to an annual survey, such services were not as fully utilised as Keith and his team expected. There was therefore a clear opportunity to join these services such that employees were more aware of the options available to them, better informed about the benefits they could reap from using them and, as a result, better motivated to take advantage of them.

## The evolving wellness marketplace

Now that they were clear on what was available to employees across EuropeBank, Roger and Keith wanted to understand what was possible beyond the company's current offerings. Even more importantly, if EuropeBank were to be an 'employer of choice', they needed to understand the state-of-the-art in the area of employee wellness as well as where the marketplace was likely to be heading in the future.

Keith met and compared notes with friendly peers at other financial services firms, as well as observing what other competitors were doing. He also discussed possible new services that EuropeBank could offer with current and potential suppliers such as Nuffield Health. Together, Roger and Keith went to Edinburgh to visit the state-of-the-art wellness facility of the Royal Bank of Scotland (RBS). Although EuropeBank would be unable to replicate this sprawling countryside facility in the land-starved financial districts where it operated, the company could learn from how RBS had "connected the dots" and offered a more holistic approach to employee wellness. The ideas and aspirations they garnered at RBS were supplemented with seminars that expanded their sense of what was possible and helped them to understand how to make the business case for what could end up being a significant corporate commitment.

Through this research the two men identified the critical assumptions and drivers that they believed should determine the company's wellness strategy. First, they assumed that the environment in which the company was operating would continue to be unstable and uncertain. The economy no longer adhered to the normal business cycle of expansion and contraction, as EuropeBank discovered when the US and Europe did not recover from the credit crisis as expected and thousands of jobs had recently had to be cut from worldwide staff. In this "roller coaster" environment employees would be subject to even greater pressures than were already the norm in the financial industry, making wellness offerings even more important. But beyond that, competition for the best employees would become even more fierce, as those who could thrive and produce in this volatile environment would rise above the pack and expect the absolute best in employee benefits.

Historically EuropeBank was known for running a tight ship in terms of how it managed capital and risk, and this approach had served it well over the decades and even through the recent credit crisis, which it weathered without the need for the government support that other financial institutions had required. But in this new world characterised by an unpredictable environment and finite resource capability, EuropeBank could no longer rely on this traditional strategy. The company needed to attract 'talent' who could be empowered to respond to the market and entrusted with the freedom to deliver what customers needed. Such high-calibre talent could only be attracted, engaged and retained if the company cultivated its reputation as an 'employer of choice' that cared about its staff and did 'the right thing' by them. EuropeBank also needed to be seen as leading the pack rather than following, by offering a package that was not only competitive but also distinctive from its competitors. Roger and Keith believed that the wellness package could be a defining reason for

employees choosing to join EuropeBank rather than another financial services company.

A number of characteristics would make this wellness package valuable and distinct. First, it needed to be a comprehensive global package offering the same core benefits no matter where the employee worked, with any benefits specific to a particular region or country seen as 'supplements' to the main package. It also needed to be 'positive and seamless' such that employees knew exactly where to go for help and were able to access what they needed quickly and easily. Beyond the benefits package, Keith believed that a distinguishing feature of the EuropeBank wellness offer should be defining and treating employees as 'clients' subject to the same level of care - the same 'defining client experience' - as that experienced by the company's customers.

In terms of determining the specific wellness offerings that should be included in the global benefits package, Roger believed that it was important to identify employee needs and the gaps in current coverage. The company already conducted worldwide employee surveys on an annual basis, which were confidential and which employees were strongly encouraged to complete. These surveys produced voluminous data that were used to inform strategic direction and were taken very seriously by top management. This data could inform benefits planning and help plan wellness offerings as well. Although local governments often encouraged the company to engage in activities that supported and enhanced government policy, such as local events on smoking or measuring employee stress, Roger was convinced that the corporate wellness strategy needed to be driven by what was efficient and 'made sense' for EuropeBank employees. The defining question, in his view, was "does it fit with our objectives?".

## Developing a wellbeing strategy

Based on the copious research conducted inside and outside the company, Roger identified four areas of wellness that the company needed to support and promote in its employee population through its global benefits package. These areas were: physical, financial, emotional and environmental.

In terms of physical wellness, like most employers EuropeBank had focused more on curative rather than preventive health care. This was an area in which the company could significantly enhance its offerings in ways that reaped greater benefits for employees while reducing overall health care costs. For example, musculo-skeletal conditions could be avoided if people were encouraged to take regular breaks from their computer and stretch their muscles throughout the day.

Financial wellness was another area ignored by most companies and an obvious area in which a company like EuropeBank could distinguish itself. Even in financial services companies employees struggled with managing and controlling their finances. The company could provide tools to help employees make appropriate and informed financial decisions and could support them in cases of financial stress. As Roger had learned, the key to making this work was providing employees with choice as well as education and advice.

The third area, emotional wellness, involved helping employees to deal with pressures and stresses and addressing issues related to emotional stability. The utilisation of the Employee Assistance Programme (EAP) was traditionally quite low because of the 'high performing' culture characteristic of financial services companies. Managers were often unable to tell when an employee was in need of emotional support and unskilled in offering help. Thus there was considerable scope for making emotional resources more accessible, more palatable to the typical financial services employee and easier to access. For instance, the company could offer more education around how employees could take better care of their own emotional needs, the symptoms that should trigger them to seek help and the services they could access when feeling overwhelmed or out of control.

The final area was promoting overall employee well-being and work/life balance. Employees could be encouraged to take advantage of on-site and local services, such as using the local GP around the corner rather than missing half a day trying to see their doctor at home. Managers could be encouraged to support their employees in using the company gym during the workday when their energy and motivation were higher, rather than insisting that they wait until non-working hours when they were often too tired to go. The challenge would be giving managers the proper incentives to create a workplace environment that supported rather than impeded employee utilisation of wellness activities and offerings and promoted general employee well-being.

In identifying these four areas of wellness, Roger had discovered two significant obstacles to the overall effectiveness of the wellness strategy, which would need to be addressed if the strategy were to fully succeed. One obstacle was that some human resources policies and managerial practices made it difficult for employees to take advantage of wellness offerings. For instance, managers were discouraging their employees from using the local doctor because the cost was charged to their department, when the cost of the employee taking half a day to see their GP at home was costing the company far more in lost wages and productivity.

Another obstacle was the practice of offering services to people but then placing barriers to their use in order to control costs. For example, employees were offered health insurance but then faced frustrating procedures or expensive deductibles in getting treatment and making claims. These barriers appeared to be a false economy for the company, because although the employee might not get treatment and incur the health care cost, they were likely to suffer lower productivity and possibly presenteeism (working while sick) and absenteeism. In other words, the expense was simply being shifted elsewhere and often costing the company far more as a result. These obstacles to the effectiveness of the overall wellness strategy would need to be considered in the construction of the detailed plan, i.e. specific programmes and offerings, for the global wellness approach.

## The wellness strategic decision-making process

The development of the company's global wellness strategy was driven by the Benefits function in the Human Resources department. This made sense because the Benefits team contracted with suppliers for the provision of health and wellness programmes as well as being the area of the company intimately concerned with employee attraction and engagement.

The Benefits function had several key stakeholders at the corporate and regional levels. At the regional level, the stakeholders consisted of the Corporate Services functions that created the client and employee experience, such as the one managed by Keith in the UK, and the Health and Safety functions that ensured compliance with local labour laws and other regulations governing employee relations. The global benefits function was in a position to help these stakeholders get the data and resources they needed as well as to help them make their offerings more attractive and effective. Of course the other key stakeholders at the regional and national levels were the Human Resources departments, being the parts of the company that would directly implement the global benefits strategy in each of its geographic areas.

At the corporate level the issue of employee attraction, engagement and retention was receiving a great deal of attention from senior management. The issue of how to reward and incentivise employees, including what benefits to give them, was perceived as an especially important one. The Compensation Committee for the global Board of Directors was the body specifically tasked with making decisions on salaries and benefits, and it was to this particular committee that the proposed corporate wellbeing strategy was presented. The arguments for pursuing the new strategy were simple and straightforward: "it's the right thing to do"; we already have the building blocks in place in our current operations to make it work; for that reason it won't require significant initial investment; and it is projected to save a substantial amount of money down the line. The Compensation Committee was duly convinced and approved the branded wellness strategy, to be implemented by Roger and his colleagues in the first half of 2012. The Committee asked for a presentation on its implementation and results at its Board meeting in July.

## Rolling out the global wellness strategy

The branded global wellness strategy was translated into a five-prong approach, to be rolled out between April and July 2012. The first prong was the introduction of health risk assessments in the five largest locations. Employees would be incentivised to encourage their immediate take-up of this new offering.

The second prong was hosting global events that presented the new global strategy and connected local programmes and offerings with this strategy in the minds of employees.

The third prong was streamlining operations to reduce fragmentation and the overlapping of services and to produce economies of scale. The company expected to significantly reduce the number of wellness providers and suppliers and to establish closer working partnerships

with the ones that remained. Providers would be actively encouraged to showcase their expertise and allowed to brand their equipment and brochures within the company.

The fourth prong was the establishment of a wellness portal that served as a 'focal point' for information on employee wellness. Through this portal the employees would be able to see the employee proposition not as a collection of separate and disconnected offerings but rather as a well-considered and comprehensive investment by the company in the employee's overall career and their health and well-being. The portal would be the place where employees registered for wellness services, got information on the full range of wellness issues and viewed available services and offerings. It would communicate the company's intent and desire to help the employee and to answer any questions they might have in an easily accessible but low-key and non-intrusive way.

The last prong, as mentioned earlier, was the provision of preventive and not just curative health care. The company recognised that the prevalence of medical conditions varied significantly from one region and country to another. However, there were substantial benefits to be derived in providing a global approach to preventive health care, including reducing the overall suffering of employees through earlier treatment and lowering the overall costs for the company. The company believed that there was significant potential to implement a preventive health care approach that was both sensible and productive.

Keith was equally excited about this strategy and making concrete plans to implement it within the UK operation. He wanted employees to be able to see 'the full journey' available to them in terms of the diverse and rich array of wellness services. The health club had already been outfitted with more consultation rooms and the staff trained to better deliver that journey. Keith was also making plans to get providers to work together to encourage and enable healthier lifestyles, e.g. by forging direct connections between offerings involving nutrition, exercise and other aspects of wellness and well-being.

## Future challenges in wellness

Roger and Keith knew that there was a lot of hard work ahead in terms of listening to employees, working more closely with suppliers to offer streamlined and joined-up services and bringing about this more comprehensive and coherent global strategy. They looked forward to the opportunity and challenge this involved.

As they moved forward, they identified some areas in which the wellness industry as a whole needed to develop and mature in order to better support EuropeBank and other companies in their wellness efforts.

Keith wanted providers to be able to 'show me the journey' at two different levels - corporate and individual. For EuropeBank as a whole, Keith desired a presentation or portfolio of services that showed the 'whole jigsaw' in one comprehensive overview. For individual employees, he wanted providers to map out their individual journey to wellness for them. He believed that each individual employee should have a book showing them what the provider could do for them and a plan outlining how they could traverse from 'you are here' to "we can take you

there'. This plan would be highly individualistic, as some employees would want a full health MoT and a rigorous wellness diagnosis whereas others would prefer to focus on specific needs or conditions. Keith believed that providers who could illuminate the journey for the organisation and its employees in these ways would position themselves ahead of their competitors.

For Roger, the key challenge now facing the wellness industry was the development of a suite of metrics to measure success. Current metrics were useful in tracking the expenditures and usage rates for various services, and could be deployed to create a dashboard to measure improvements and identify issues and needs. However, he believed that such metrics did not go far enough. Metrics also needed to be developed to measure the value or benefit produced by each service, for combination of services used together and for the wellness programme as a whole. The questions that needed to be answered by such metrics included: how did specific services or interventions affect medical claims? were some interventions more effective than others? were people healthier if they used the services more? did certain combinations of services, e.g. better nutrition combined with exercise, have a greater effect than the sum of the services utilised alone, e.g. was the sum greater than the parts? where were the best outcomes for individuals?. Roger intended to bring vendors together and pose this measurement challenge to them. He believed that an effective approach or system would not be built overnight but rather would need to be experience-based and iterative. But he did believe that, if they could crack the measurement 'nut', EuropeBank would have the data it needed to achieve an employee wellness proposition that was state-of-the-art and seamless and cement its standing in the marketplace as an 'employer of choice'.

## Key features of Europebank's approach

- The well-being offerings had developed in an organic and localised fashion, requiring rationalisation and integration to develop a company-wide strategy and maximise the overall value derived from corporate investment in this area.
- In order to position themselves as an employer of choice, they researched competitor offerings and talked with providers to understand the state-of-the-art and where the wellbeing market was heading.
- To appeal to talent, they believed that the wellbeing package should be positive, easily accessed, and "doing the right thing" for employees.
- Their definition of wellbeing included not only physical, emotional and environmental wellbeing but also financial.
- Obstacles to the effectiveness of the wellbeing strategy included policies and practices that interfered with employee access.
- They believed that employees would take better advantage of wellbeing offerings if they were able to see "the full journey" available to them.

Developing a high performance and wellbeing culture:

# The case of financial advisory firm Towry

**Judith Parsons**  
**Ashridge Business School**

Towry is a well known name in the financial advice and investment management world. From being a relatively small fee only wealth advisor in 2007 the business has grown rapidly through a variety of acquisitions and has also undergone several re-brandings to become Towry Law and finally, Towry in 2010. Now employing more than 700 employees based in offices around the UK Towry provides independent professional advice on lifetime financial planning and investment issues such as retirement planning, SIPP's management and asset management for the benefit of future generations.

Towry has a history of being a mould breaker. Six years ago it moved away from commission based sales to a fee only business model – one of the very first financial advice organisations to do so. For the past six years Towry has employed only salaried advisors, all of whom are required to be Chartered Financial Planners who focus on developing transparent, high quality, long term client relationships. Recent regulatory and legislative changes now mean that Towry's competitors need to move quickly in a similar direction: having already gained 6 years' experience of operating its current model Towry has built a considerable competitive advantage for itself in a tough marketplace.

Towry's progressive approach extends to its stance on employee benefits and to wellbeing in particular, for which it has achieved formal recognition and commendation in the 2010 Employee Benefits Total Reward Award. Judges for the award specifically commented on the ground breaking approach adopted by the company in developing the quality and coherence of its strategy for recruitment, retention and talent management as part of the move away from commission based selling. Employee health and wellbeing was recognised as an integral element of the total strategy for reward and benefits and employee feedback confirmed that it has been and continues to be a highly valued part of the total package and employee experience.

## **The evolution of Towry's approach to health and wellbeing**

Towry's health and wellbeing strategy has developed incrementally as the business has undergone various phases of expansion and change. The early origins of the wellbeing strategy lie in the Bracknell office which was acquired 6 years ago, when a new employee gym was built and from that point onwards the company has made a series of investments that have gradually built, piece by piece, to become the comprehensive offer that is now in available to

employees. Those developments have been informed in part by an in depth research programme into the relative value attached by employees to various aspects of the benefits package including wellbeing. They include;

- the introduction of a smoking ban and offer of full support for smoking cessation,
- expansion of the service provided by the gym to include health assessments ( last year over 400 people completed a personal assessment)
- employment of two fitness trainers
- the introduction of subsidised gym membership
- on-going additions and improvements to the health assurance programme.

The underlying imperative for Towry's programme of wellbeing support is a deep seated, cultural commitment to investing in employees in every sense and a desire to be doing the right thing by employees in a demanding, competitive environment As Alex Rickard Head of Employee Proposition says "We ask a lot of people and we want to make sure we look out for them too...."

The strength of the company's commitment to wellbeing is apparent to people at all levels and seems to be a part of the Towry DNA. Regardless of who we spoke to in the interview they began by describing employee health and wellbeing as a very visible and distinctive part of the Towry culture which is evident to people from day one of their employment.

Towry's culture of promoting wellbeing is both espoused and modelled by significant members of the top leadership team. We heard several employees describe there being a health and fitness culture from the top down; the Chief Executive in particular is a visible champion of physical fitness and personal wellbeing along with several members of the Executive Board. The company also sponsors corporate games and fun bike rides such as the Palace to Palace Ride as part of its Giving Back policy. Employees are given every encouragement to develop their own fitness; the most striking example of this is that they are able to go to the gym in working hours either at the onsite gym in Bracknell or a gym of their choice for which the company pays the membership fee.

## **The decision making process**

The responsibility for the strategy and the management of health and wellbeing at a day to day level sits with Alex Rickard, Head of Employee Proposition. Alex enjoys the freedom to adjust both the strategy and a specific benefit as need arises without lengthy and time consuming approval processes.

Alongside the general wellbeing programme there is also policy of providing specific support to employees in periods of difficulty; hence Alex has the freedom to provide ad hoc assistance and benefits on a case by case basis such as paying for an emergency/ specialist medical consultation, providing short term carer support, modifications to the work space etc.

The relatively informal nature of Towry's wellbeing strategy means that it is highly flexible and evolves rapidly as new needs become apparent. Quite significant changes are made on an annual basis taking account of needs, relevance and value for money of particular services.

The Executive Board retains overall responsibility for the entire employee benefits package including employee wellbeing. On a monthly basis it receives reports on levels of sickness absence and also reviews the results of the annual staff survey. These reports provide both short term indicators of health and wellbeing issues and richer, more general data on the entire employee experience and perceptions of the benefits and rewards package - both feed into the review of the health and wellbeing strategy. However, Executive Board members also use informal processes as much as the formal processes for making decisions about wellbeing. As a relatively small company, albeit with many local offices, it seems possible for the Board to be more connected with people at a day to day level. So, tuning in to how people around them are, paying attention to the day to day wellbeing of people who report to them, picking up on concerns and issues are also an important part of the decision making process.

## The wellbeing offer

Towry provides a comprehensive health and wellbeing benefits programme. The main features of the programme as it currently stands are described below though, as we have said, changes are made regularly to ensure that the offer is as well aligned with employee and organisational needs as possible. Alex described her current concern is to move the emphasis of the package toward health promotion and away from responding to health events hence critical illness cover for the executive team has recently been removed as a core benefit though it remains an option that employees can purchase. This has been replaced with an annual full health assessment - it is important to help people in these stressful and vitally important roles not becoming ill. In continually reviewing and renewing the strategy Alex is conscious of things such as the changing age profile in the business - there is now a relatively low average age of 35, the rising costs of some benefits such as PMI and CI cover which means they no longer offer enough value for money. Above all she has a clear belief that there is greatest value to be had, for the employee and the business, by focussing on health and wellbeing promotion rather than responding to illness.

Towry's current wellbeing offer includes;

### Use of the on-site gym in the Bracknell office/ gym membership fee

Towry employees have access to the on-site gym at all times including during working hours. The gym is staffed by 2 fully trained fitness advisors who can conduct health assessments, design personal fitness and nutrition programmes and personal training. The gym also runs classes such as Pilates and yoga.

For employees who do not work in Bracknell the company contributes most, if not all, of the membership fee for a gym of their choice. The same flexibility to go to the gym during working hours applies.

### Flexible benefits portfolio

The company operates a flexible benefits portfolio that employees can choose from using a Perks Points system. The benefits include private health plans including private medical insurance, dental plan and critical illness cover. Non health benefits include childcare vouchers and a cycle scheme.

### Other benefits

Other benefits include support to stop smoking, flu vaccines, a subsidised café in the Bracknell office that provides healthy options, email campaigns promoting health and wellbeing messages such as the benefit of exercise, healthy eating, managing stress, alcohol consumption over holiday periods. There is also a dedicated intranet page for well being

### Employee assistance programme

Any employee can call the EAP for help with stress and other work related challenges.

### Sponsorship of sporting activity as part of Towry's 'Giving back' policy

Towry has a longstanding policy of giving back to the community through charitable giving and sponsorship and community engagement. As a part of this commitment it will support and sponsor employees' charitable activities including marathons, walks, rides etc.

## The Employee perspective

Without exception, the employees we spoke with could readily describe their experience of the company as having a deeply ingrained commitment to employee health and wellbeing which they said they were aware of from day one of their employment. They quickly identified the senior leaders of the business as the embodiment of that commitment because they were active sports people and gave strong encouragement to all employees to take personal health and wellbeing seriously. Specifically;

- They saw the interest in their wellbeing as a distinctive feature of employment with Towry that they had not experienced elsewhere and thought they would find hard to replicate in other employment.
- Almost everyone described being introduced to wellbeing as a prominent feature of their joining and induction. The key message that employee wellbeing was a top priority made as much of a lasting impact as the introduction to the specific benefits. Several people described how they felt that the attention to personal details such as the setting up of their workstation and any particular needs/ adaptations they had re-enforced the message about how important wellbeing was and this added weight to the encouragement to use the gym.
- The access to the gym during working hours was mentioned repeatedly as one of the most valued benefits. People especially valued the adult approach and felt the company got more back from them in terms of commitment. Several employees mentioned that they would not be able to get the gym anywhere near as regularly because of the time it takes them to travel to work and domestic commitments such as small children.

- Most people reported experiencing substantial health benefits from attending the gym such as fewer colds and other infections, taking fewer days off sick, feeling more in control and less stressed. Some employees were following personal exercise plans designed by the trainers at Bracknell to help them recover from injury or back problems. Again they were clear that without this support they would have needed to take time away from work or lost fitness while they waited for their injury to improve.
- The flexible approach to wellbeing benefits and range of choices worked well for people. With a relatively young average age - 35- it was felt that some of the health risk related benefits such as PMI or CI were of less value than say childcare vouchers or gym membership.

*And there were a few suggestions for further development of an already strong approach to wellbeing.....*

- Some employees believed that there might be an over emphasis on physical fitness and that Towry might widen its approach to include other wellness benefits such as massage or alternative therapies.
- The two professional trainers were keen to see more emphasis on education to promote health and wellbeing behaviours and also felt that the next phase for Towry would be to look at whole family health and wellbeing rather than being purely focussed on employee wellbeing.

## Emerging issues and challenges

Looking to the future Alex Rickard sees a number of emerging issues which she believes are likely to become significant for employers like Towry.

### The implications of an aging workforce

In common with other employers, Alex believes that the increase in the number of older workers is going to present a significant wellbeing challenge. As more people choose to remain in employment beyond conventional retirement age employers can reasonably expect to see higher incidences of illnesses which are associated with advancing years and will need to give serious consideration to how best to work with their employees to minimise the onset of illness and to manage significant episodes of illness when they present. Looking ahead there will be a number of important questions to be explored by both employers and policy makers. Who should be encouraged to assume the burden of responsibility for employee health? What share of the responsibility should be taken by state through the NHS, employers and individuals?

### The growing complexity of illness need for more sophisticated data

Alex also reports being keen to develop a better understanding of the underlying dynamics of wellbeing and in particular, how best to get beneath the headline data that is available. She cites a specific example of data that is routinely collected on illness that reveals that in one period 79% of the people who took sick leave for more than 10 days were women. Alex is concerned to understand whether there are issues for this group of employees that may not be immediately apparent that she could help with if she had a better understanding of what lies beneath the data. (We discovered in the literature review that presenting reasons for absence often mask other issues such as carer

responsibilities or work/ personal stress). Being able to understand the underlying issues beneath those figures in a way that is sensitive and respects the confidentiality of employees is an important but potentially risky task; what may be a well-intentioned inquiry can easily be interpreted as intrusion or harassment. Also as Alex reports, it would be helpful if employers could build higher levels of trust with the medical profession and better collaboration with doctors to help them both manage complex cases of extended illness with the best interests of employees in mind.

### The growing evidence that managers play a critical role in promoting employee health and wellbeing

Finally, we heard a theme which has been common to several of our employer case studies and that is also a source of growing interest within Towry; namely the important role being played by managers in promoting employee wellbeing or indeed, being the cause of stress, ill health and general unhappiness.

It is also becoming clearer and clearer that managers may be critical players in promoting health and wellbeing or being the underlying cause of stress and prolonged absence. Alex is curious about the extent to which there is a clear correlation between the leadership style of individual managers and, levels of employee wellbeing in particular areas of the business. She cites data on sickness and other employee data such as surveys as indicators of potential 'problem areas' but also talks about the dangers of inferring too much from these sources and the need for careful exploration.

A variety of research studies suggest that the correlation is actually quite substantial. There is for example a growing body of evidence that there is a relationship between chronic stress and a command and control or pace setting style of leadership and management. We have also seen the rise in cases where employees have successfully sued their employers for the effects on their health of working for a bullying boss.

Few people would be surprised that this relationship exists; the challenge is how to address the issue when there is so much pressure on managers in both public and private sector organisations to deliver performance. Perhaps this is a question that employers, policy makers and those involved developing leaders should be engaging with as one of the most significant wellbeing challenges we have yet to fully understand, even less address.

## Key features of Towry's approach

- Employee health and wellbeing is deeply embedded in the Towry culture and based on mutuality; working in a highly competitive environment deserves to be recognised through investment in employee health and wellbeing
- Commitment comes from the Executive Board who also model investing in their own wellbeing
- HR director has high levels of personal autonomy to evolve the strategy to meet changing needs
- Wellbeing programme offers choice and flexibility to meet different needs at different life stages rather than a fixed menu.
- Relationship with employees is one of trust- they are encouraged to use the gym during working time

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