Keep Britain Working

Turning health into growth

Insights and actions for advisers and your clients



The national challenge

Britain's workforce health is changing fast.



1 in 5

Working-age adults now has a work-limiting health condition.



£85bn

Sickness is costing employers an estimated £85bn a year.



Late Support

More people are drifting out of work entirely because support arrives too late.

The Keep Britain Working report makes one message clear:

Good work is good for health and health is good for work.

Why this matters to advisers

Your clients are facing a new wellbeing and productivity challenge.

Employers need help:

- Navigating higher absence and presenteeism
- Supporting employees with long-term conditions
- Keeping valued employees in work
- Understanding their responsibilities in a shifting health landscape

Advisers are uniquely positioned to lead this conversation;

Using insight, data and solutions that turn workplace health into sustainable business performance.



The core insight: shared responsibility

> “Health is a shared responsibility between employers, employees and health services.”

This is directly aligned with L&G’s Employer/Employee Partnership Contract, developed with the Wellbeing Advisory Board.

It means:

Employers must create supportive environments

Employees must stay engaged and proactive with their health

Providers like L&G bring the tools, pathways and expertise to make it work

Workplace wellbeing only succeeds when everyone plays their part.



Prevention beats cure

The report is clear: stopping people from falling out of work is more effective than trying to bring them back.

Employee wellbeing, all in one place.

Our prevention ecosystem through our platform and app, Spark provides a single point of access to all of our wellbeing services. It helps to make it quick and easy for employees to manage both their and their immediate family's health and wellbeing.

It includes:

- Virtual GP and digital physiotherapy
- Mental health and specialist support
- Health and wellbeing
- Cancer awareness, adult care and chronic condition pathways
- Employee Assistance Programme services and 24/7 helplines

Early action can help keep people well, working and growing.



Retention is the new recruitment

Replacing experience is far more costly than retaining it.

The report highlights:

Without intervention → **up to 600,000 more people could leave work due to health by 2030**

Delays in support → **Increased risk of long-term absence**

L&G's retention services through Group Income Protection vocational rehabilitation:

- Financial protection
- Dedicated care pathways
- Vocational rehabilitation
- Relapse-prevention programmes
- Support for long COVID and fatigue

Holding onto talent is a business-critical growth strategy.



Return-to-work and recovery

For employers, especially SMEs, return-to-work planning is challenging.

The report highlights that SMEs often lack occupational health expertise.

L&G's Group Income Protection provides:



Clinical case management



Tailored return-to-work plans



Specialist rehabilitation

Proven outcomes through our Group Income Protection:

Our active intervention enabled almost 9 in 10 employees absent due to mental ill health, back into their work, before benefits were payable.

Recovery isn't a straight line. L&G helps employers navigate every step.



Better data = better outcomes

We know how important it is for employers to be assured that their wellbeing investments are delivering on their promises. That's why we monitor and report on key outcomes achieved. This data shows that, as well as enhancing workplace engagement for employers by using our EAP, it can also contribute significantly in helping to reduce presenteeism and absenteeism.

Shorter absences
Our most recent claims experience of our group income protection in 2024, confirmed the benefit of our early intervention support. From the employees absent long term due to mental ill health, 89% were able to return to work before the end of the deferred period. The deferred period is the time between an employee being first absent to when we'd begin paying a regular benefit amount for eligible claims. This is typically 26 weeks, although this can vary depending on the choices made by the employer when they start their cover with us.

Data isn't just reporting – it's the confidence advisers need to guide clients toward better decisions.

The report states:

"Everything begins with better data."

L&G is gathering evidence that connects:

Prevention → reduced short-term absence

Retention → lower turnover and preserved experience

Effective return → higher productivity

Healthier, more productive employees

Employees using our EAP have provided their employers with a:

26% reduction in presenteeism (continuing to work, when not well)

24% reduction in absenteeism and workplace distress

Employees using our EAP have benefited from:

24% increase in life satisfaction

16% average increase in work engagement (thriving in work)

The growth framework

L&G's Group Protection ecosystem supports three forms of growth:

1
Personal growth
Employees stay healthy, supported and able to thrive.

2
Career growth
Employees remain in work, progress and recover with confidence.

3
Economic growth
Businesses protect productivity, reduce disruption and build resilience.

This aligns directly with the report's national productivity goals.

What this means for advisers

Help your clients:

- Shift from reactive absence management to proactive workforce health
- Build a wellbeing model based on shared responsibility
- Use prevention and early intervention as competitive advantages
- Strengthen their ability to retain talent
- Create healthier, more productive workplaces

Your guidance could help your clients grow their business and keep their employees in work.



The L&G partner toolkit

- Infographics to provide insights
- A summary of the Keep Britain Working report
- Talking points for client meetings
- The three-pillar prevention–retention–return framework
- Signposting to Spark, rehab pathways and clinical support



Let’s Keep Britain Working together.

We’re here to show you how our Group Protection ecosystem can support your clients’ growth.

Source to reference:
gov.uk - Keep Britain Working Final Report



Legal & General Assurance Society Limited
GPASD0022 01/26