Keep Britain Working

What employers need to know

How health, work and shared responsibility can drive growth



1. Why this matters now

Britain is experiencing a rise in ill-health among working-age adults.

The report highlights:



1 in 5 working age adults report a health condition that limits their ability to work



Sickness is costing UK employers around £85bn annually



Absence and ill-health are holding back business productivity

The report recommends a shared responsibility model between employers, employees and health services to ensure employees remain healthy and productive in work.

The report offers a clear path forward:

> “Good work is good for health - and health is good for work”

2. The core insight: shared responsibility

The proposed solution is the healthy lifecycle approach which outlines the responsibilities of each party:



Employers:

Should lead on prevention, early intervention, and inclusive practices.



Employees:

Should stay engaged with work and recovery.



Providers:

Should deliver the tools, interventions and data needed for better outcomes.

This shared model is essential to prevention, retention and productivity.

This aligns directly with our Employer/employee partnership approach championed by our Wellbeing Advisory Board. Find out more about our partnership approach to Burnout support.

Find out more

The most important message from the report:

> “Health needs to be a shared responsibility between employers, employees and health services.”

3. From wellbeing to growth strategy

Workplace wellbeing isn't just a moral responsibility – it's an economic one.

Personal Growth
Support helps people stay healthy, confident and in control.

Career Growth
Early intervention can help keep many employees in work, progressing through periods of illness or recovery.

Economic Growth
Businesses benefit from lower absence, less staff turnover and more consistent performance.

L&G's Group Income Protection ecosystem is built around each of these outcomes.

4. What employers can do now

The report highlights several practical actions that are already encompassed within our group income protection proposition:

1. Prevent health deterioration

- Promote wellbeing early
- Encourage healthy disclosure
- Provide digital health services and guidance

L&G Prevention Tools:
Spark provides a single point of access to all of our wellbeing services including Virtual GP, EAP, mental health support, online physiotherapy, cancer support.



2. Support people while they're in work

- Adjust job design
- Enable flexibility
- Create psychologically safe environments

L&G Retention Tools:
Vocational rehabilitation pathways, care coordination, chronic condition management, financial protection.



3. Manage absence and recovery effectively

- Act early
- Use specialists
- Plan return-to-work collaboratively

L&G Return Tools:
Clinical case management, tailored plans, vocational rehabilitation, relapse prevention.



5. The importance of better data

Employers need insight into:

- Who is at risk of ill health or absence
- Which interventions work
- What's driving absence

L&G is expanding its insight engine to give advisers and employers a clearer picture of health risk, service usage and workforce outcome within business.

The report stresses the need for better data. 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 claims experience 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.

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)



6. Adviser talking points

Use these prompts to help clients translate the report recommendations into action:

Download the full toolkit and speak to your L&G representative about how Group Protection can support with embedding the shared responsibility model in your client's business.

> “Where are health issues affecting your workforce today?”

> “What early intervention pathways do you offer?”

> “Do your wellbeing services reach the employees who need them most?”

> “How could better data support your decision-making?”

Source: [gov.uk - Keep Britain Working Final Report]

7. Toolkit

Employer toolkit

