



# The Aviva Workplace Health Index

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For what matters to your company

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Welcome to the inaugural Workplace Health Index, Aviva's groundbreaking study of employee health and wellbeing in Ireland's workforce. Against the backdrop of the economic downturn, this major piece of research provides incisive commentary on the pressing issues in Irish workplaces.

This innovative study, conducted by leading independent research company Behaviour and Attitudes among a nationally representative sample of Irish employers and employees, flags the needs evident in many organisations and will help employers identify potential areas of concern and plan solutions.

Health and wellbeing at work are key elements of the overall Europe 2020 strategy for growth, competitiveness and sustainable development. A healthy economy depends on a healthy workforce. This is the subject of *The Aviva Workplace Health Index*.

Helping employees to cope with environmental and workplace pressures increases productivity and improves staff retention rates. Employers have come to realise that they can no longer separate physical and mental wellbeing and understand that they have a duty of care in both.

We have refined our Wellness Programme based on the findings of this research. Our Wellness Programme ranges from cancer screenings, to health checks and wellness workshops, all in association with our expert partners, such as the Mater Private Hospital, EAP Consultants, and other experts. To complement this, we have great member benefits which include health screenings, 24-hour nurse-on-call, confidential Employee Assistance Programme, our unique Aviva Back-Up Early Intervention Programme, and discounts on dental treatments, depending on your company's health insurance cover.

We hope that you find *The Aviva Workplace Health Index* useful and we look forward to discussing how Aviva can be of assistance in helping you to implement simple health and wellbeing solutions that offer a real return on investment.

**Eoin O'Neill**  
Sales Director

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**Dr Ian Callanan, Medical Director, Aviva Health Insurance**  
MB FRCSI MBA



Ian Callanan is Medical Director at Aviva Health Insurance Ireland, and Group Clinical Audit Facilitator, St Vincent's Healthcare Group. He is a member of the Medical Council's Professional Competence Committee.

Dr Callanan has acted as National Lead for Clinical Audit within the HSE. A former HIQA board member, he chaired the tripartite review of the STARSWeb system on its behalf. He is a past president of the Irish Society for Quality and Safety in Healthcare and was an executive board member of the European Society for Quality in Healthcare.

Co-editor of the *International Journal of Healthcare Quality Assurance*, he is an external member of the governance board for the Office for Clinical Indicators, Aarhus, Denmark.

**Professor Ciarán O'Boyle**  
DipTheol, DipOL (Oxon.), BSc, PhD, AFBPS.



Based at the Royal College of Surgeons in Ireland (RCSI), Professor Ciarán O'Boyle is a Professor of Psychology and Head of the RCSI

Institute of Leadership. He holds a BSc in psychology and pharmacology and a PhD degree, both from UCD, as well as a Diploma in Theology from the Milltown Institute and Diploma in Organisational Leadership from the University of Oxford. His major research areas include stress management; human factors; personal effectiveness; leadership; quality of working life; and work/life balance.

# Introduction

A Professor of Psychology and Head of the RCSI Institute of Leadership, Ciaran O'Boyle explains the changing nature of the workplace.



Increasing employee happiness and wellbeing is an important goal in itself, but has the added advantage for employers of improving productivity. One survey carried out by the UK independent think tank, the New Economics Foundation, found that the difference in productivity between happy and unhappy employees can range from 10% to 50% for those doing non-complex repetitive tasks and up to 40% to 50% in services and creative industries. The link between happiness and productivity is becoming increasingly understood. As they embrace 'wellbeing economics', employers understand that issues outside the workplace such as health, finances, and family difficulties affect their employees, and also their businesses. As a result, organisations are working to improve overall employee wellbeing.

### Increased demands

The economic downturn has seen workplaces become increasingly pressurised as organisations demand more, often for less. Many employees are working longer hours and through lunch breaks. The 'always on' technology culture has led to increased employer-employee contact out of hours. Headcount reductions result in increased demands on remaining employees. Developing a committed, productive workforce that is engaged and feels valued has never been more important.

### The changing nature of the workplace

The notion of a permanent pensionable job for life has, in many cases, disappeared. Job security is no longer a given for many. Pay cuts or freezes have become a reality for a large number and contract working has become increasingly popular. Constantly changing technology and increased mobility are having

a major impact in the workplace. Employees are expected to be more flexible and to take responsibility for their own upskilling. The modern workplace is a place of flux.

### Employer support

Employers generally recognise that by supporting and developing their employees, they will get a return on that investment through greater motivation, engagement and productivity. Savvy employers understand that the issues affecting individual employees, whether they are health concerns, financial worries or family problems, in turn, impact on their organisation. They are also aware of their obligations under the *Safety, Health and Welfare at Work Act, 2005*, which applies to all employers, employees (including fixed term and temporary staff) and self employed people in their workplaces. Under Section 8 of the Act, employers have a duty to ensure employees' safety, health and welfare at work as far as is reasonably practicable. In recent years, the courts and the legislature have accepted that an employer can not just be held liable for physical injury suffered as a result of the employer's negligence, but also mental injury caused by stress at work. Employees too have a responsibility for their own health, safety and welfare in the workplace.

### Research

#### The major themes covered were:

- ✓ Prevailing work environments and employee wellness;
- ✓ The effect of work environment on employee wellness;
- ✓ Health wellness initiatives desired, provided and planned;
- ✓ The perceived benefits of staff wellness investment. ▶▶

"A healthy workforce is a healthy company."

## Key trends

- ▶ Employers are currently more **focussed on increased productivity and motivation**, rather than on the less tangible area of employee wellness. However, the two are inextricably linked.
- ▶ The vast majority of Irish employers are convinced of the benefits of health and wellness initiatives in the workplace but often **lack the required resources** to implement adequate health and wellness projects.
- ▶ The introduction of even a limited range of health and wellness initiatives by employers would be appreciated as an acknowledgement of employees' contribution to the business and would have a **positive impact on both productivity and loyalty**.
- ▶ There is a **significant gap between employer optimism about future prospects of business and employee outlook**. It comes as no surprise that times are trying in many Irish workplaces. 21% of employers said they were feeling anxious, and didn't know what was around the corner. Almost double (40%) of employees felt that way too. 21% of employers felt appreciative that everyone was pulling together as a team, but only 17% of employees agreed.
- ▶ Almost two-thirds of Irish employees surveyed said they **worked over and above what they are paid for**, at least once a week. Many employees are also being regularly contacted by their employer outside normal working hours.
- ▶ While 74% of employees believe that **the workplace is becoming increasingly stressful**, their main interest is in advice and support about their physical health.

## Research methodology

Two quantitative surveys were conducted for *The Aviva Workplace Health Index* by independent research company Behaviour and Attitudes, with the fieldwork conducted in April 2013:

- Business Managers/Owners survey
- Employee Survey

Both sample sizes are nationally representative, as outlined below.

### a) Business Managers/Owners Survey

A sample of 350 business managers/owners was surveyed via the quarterly B&A Telephone Barometer. The sample was drawn from a mix of reputable Irish business listings and was quota controlled in terms of number of employees and by region to ensure that a statistically nationally representative sample

was achieved.

A sample size of 350 yields a dataset which can be deemed to be accurate to within plus or minus five percentage points. Fieldwork on the project was conducted between 16th – 26th April, 2013.

### b) The Employee Survey

A sample of 463 employees in Ireland were surveyed via the B&A's Acumen Online Panel. The gender, age, socio-economic and regional profile of Irish employees was then used to quota control the online survey to ensure a representative sample of Irish employees. A sample size of 463 yields a data set deemed to be accurate within plus or minus 4.5%.

Fieldwork for the employee survey was conducted between 6th – 14th April, 2013. ■



## How are people in the workplace feeling?



Figure 1: Overall Work Sentiment

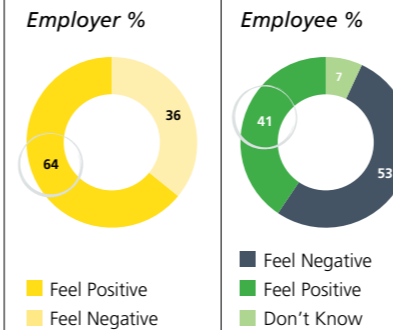


Figure 2: Which of the following best describes how you are feeling about your work environment?



A composite analysis of the work environment revealed that two-thirds of all employers surveyed feel quite positive about their work environment, with just four in ten of all employees feeling the same.

In order to understand the prevailing work sentiment better, respondents were asked which of the statements in figure 2 best described how they are feeling about their work environment at the moment.

While employers and employees agree on some aspects of workplace sentiment, employers are considerably more optimistic about business prospects.

Professor Ciaran O'Boyle says it is interesting that employees as a group are more anxious/stressed about what is around the corner than are the employers. 40% of employees rated themselves as anxious, compared to only 21% of employers. "A key quality of leaders is that they foster a sense of hope and optimism. If the economy is picking up and your business is too, then it is important that this is communicated to employees. Uncertainty is the greatest stressor," said Professor O'Boyle.

Only 45% of respondents said they felt valued within the work environment and 26% of employees said that they felt satisfied at work, but things could be better. Interestingly, 79% of employees agree with the statement "I'd be more loyal to an employer if they looked after my health." ▶▶

"I'd be more loyal to an employer if they looked after my health."

**The top four health issues experienced in the workplace:**

- 1 Stress and anxiety – 55%
- 2 Fatigue/tiredness – 52%
- 3 Back/neck pain – 32%
- 4 Colds – 32%



► Dr Ian Callanan, Medical Director at Aviva Health, said: “Many GPs are seeing patients presenting with TATT (tired all the time), and disrupted sleep patterns, often caused by stress and anxiety. Around one in three Irish people are sleep-deprived and this can have an extremely negative impact on health.” Studies carried out by Cornell University Professor of Psychology, Dr James Maas, show that people who get less sleep are at an increased risk of heart disease, diabetes and obesity. They are also prone to increased irritability, anxiety and depression, have reduced concentration and motor skills and are likely to have decreased social skills<sup>1</sup>. “None of this is conducive to a happy and productive workforce and this is experienced by over half the workforce, it is worth considering how this might be addressed,” said Dr Callanan.

**Your Back-Up Plan exclusively with Aviva Health**

Back and neck pain is the third most commonly reported cause of work-related ill health in Ireland and an estimated 80% of the Irish population will suffer from back pain at some point in their lives. Acute back pain can have a debilitating affect on quality of life. The good news is that the majority of cases can be resolved without surgery and as an Aviva Health member on hospital and combined plans you have a back-up plan! Aviva Back-Up is an exclusive market leading service, supported by the Irish Society of Chartered Physiotherapists and provided in association with leading independent specialist rehabilitation case managers at HCML. Getting the right advice and treatment for back and neck pain from the start is critical. The advantage of Aviva Back-Up is that it works fast to deal with the problem, provides customers with a telephone consultation within two hours and a physiotherapy session with a chartered physiotherapist within two days, if needed. Help is just a phone call away. Aviva Health members can call us on 1890 717 717 to be referred to the Back-Up service.

**Figure 3: With employees working harder, workplace wellbeing is more critical than ever before**



“Employers see a clear relationship between employee health and organisational productivity. 90% of employers agreed that employee health and wellbeing has a direct effect on productivity. 70% of employers felt that they need employees to work harder than ever before. Clearly, the management challenge is to increase productivity without impairing the wellbeing of the workforce. Training and development have a key role in managing this relationship,” said Professor O’Boyle. ■

<sup>1</sup> ‘1 in 3 are sleep deprived’, 07/05/2008, www.irishhealth.com

# Is the workplace more demanding than it was?

**74%** of employees agree that the workplace has become increasingly stressful, while 72% feel that a pressurised environment has now become the norm.

Stress is a fact of modern life. How we interpret and cope with it is the critical factor. Managing it poorly will undermine our physical and psychological health. Managing it well can make us stronger and more effective in our work and our relationships.

The latest thinking on stress management focuses on the development of resilience in

the context of building the organisation’s psychological and social capital. The development of confidence, hope, optimism and resilience in employees has been shown to contribute to desired performance outcomes in productivity, customer service and retention, as well as significantly improving employee wellbeing. There is an opportunity for employers to help employees develop so that the full force of the ‘human factor’ can be better utilised in facing the tremendous challenges faced by organisations now and into the future.<sup>2</sup> ■

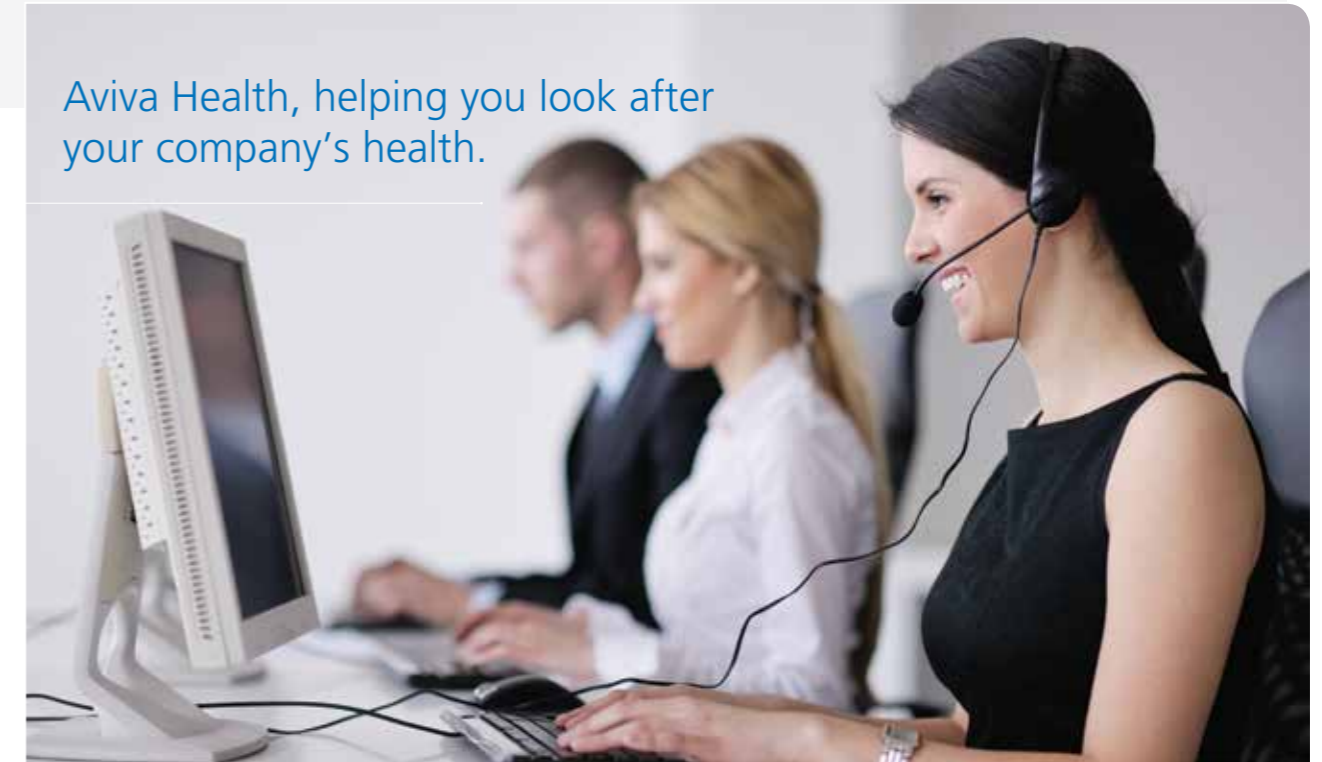
**Employee Assistance Programme**

Over half of employers surveyed (51%) do not have any supports in place to help deal with stress in the workplace, according to the index. As a health member with Aviva\* you can take comfort that help is just a phone call away. Access to EAP provides confidential 24-hour telephone support and a personal assistance service, 365 days a year. A qualified counsellor is available, day and night. Should telephone support not fully resolve any issues, or further guidance be needed, the EAP service includes up to six face-to-face counselling sessions on some plans.

\*EAP benefit is included on selected Aviva Health Plans. This service is provided by EAP Consultants Ltd on behalf of Aviva Health.

<sup>2</sup> Luthans et al. (2004). Positive psychological capital: Beyond human and social capital. *Business Horizons*, 47(1) Jan-Feb: 45-50. Harter et al. (2002). Business-unit level relationship between employee satisfaction, employee engagement and business outcomes – a meta-analysis. *J Applied Psychol* 87(2) (April): 268-279.

Aviva Health, helping you look after your company’s health.





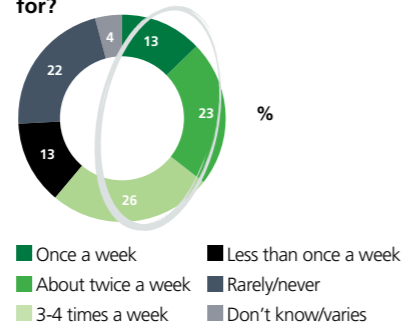
## What are the sources of challenge?

Almost two-thirds (62%) of employees report that, at least once per week, they work longer hours than they are paid for, with almost half (49%) reporting they regularly work late twice a week or more.

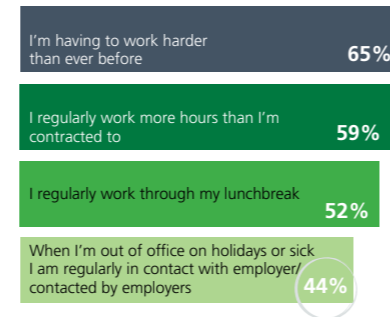
There is no doubt that the workplace has become more demanding and that economic challenges have changed the nature of the workplace as we know it. It is accepted and agreed by both employers and employees that employees have to work harder than ever, and working extra hours and through lunch has become the norm for over half of the workforce. Where it was previously unthinkable to disturb employees while on annual or sick leave, now contact is being made by and with 44% of employees when they are not in the office.

Recent research at the University of Minnesota has shown that this type of time strain has significant effects on psychological and physical health. On a positive note, interventions aimed at reducing time-strain were found to improve health.<sup>3</sup>

**Figure 4: How often do you work over and above what you are paid for?**



**Figure 5: Do you agree or disagree with each of the following statements?**



“90% of employers agreed that employee health and wellbeing has a direct effect on productivity.”

<sup>3</sup> Moen P, Kelly EL, Lam J (2013). *Healthy Work Revisited: Do Changes in Time Strain Predict Well-being?* J Occup Health Psy 2013, Vol8, No 2, 157-172.

## What is the impact of this?

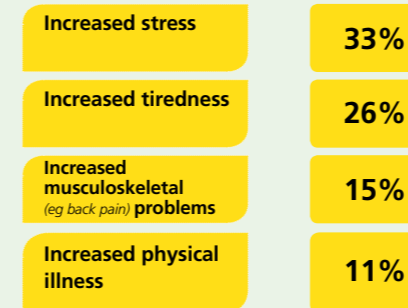
**Figure 6: How has your recent work environment affected your health?**



**Figure 7**

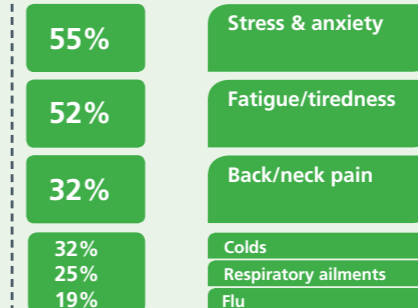
**EMPLOYERS**

Ways in which work environment has affected employee health



**EMPLOYEES**

Top work colleague health issues



Both employers and employees report increased health problems due to work pressures. However, employers have been more creative and proactive in addressing personal workplace wellness issues than employees have.

Employers were asked about the ways in which the work environment had impacted employee health and employees were asked what the top health issues facing their colleagues were.

It could be argued that employers have underestimated the negative effects of workplace pressure on employees' health and wellbeing (figure 7). This may be particularly the case with regard to the potential effects of the workplace on employees' physical wellbeing. "It is proven that when workplace pressure is not controlled, employees experience symptoms like sleep disturbances; headaches; gastrointestinal upset; and raised blood pressure/cardiovascular disease. Continual stress also takes a toll on the body's immune system, causing frequent colds and other illnesses," warned Dr Callanan. ▶▶

“Both employers and employees report increased health problems due to work pressures.”

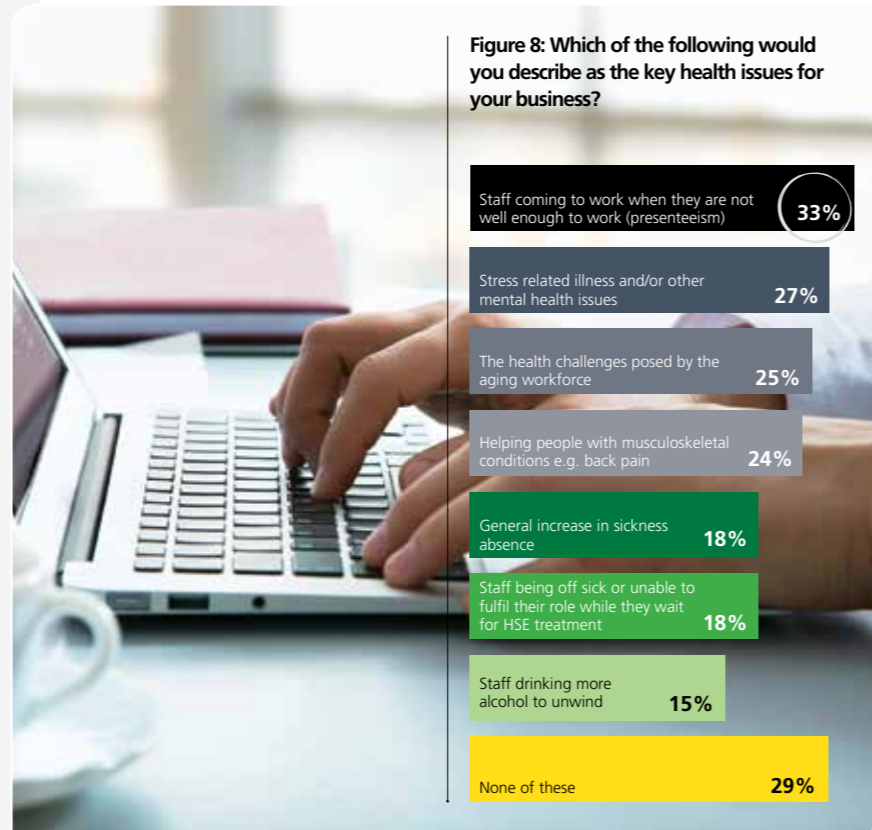
### Presenteeism -v- Absenteeism

Presenteeism has become a key health issue for a third of businesses (figure 8). According to an article by Paul Hemp in the *Harvard Business Review*, it is only recently that presenteeism has become a subject of interest. "Researchers say that presenteeism – the problem of workers being on the job but, because of illness or other medical conditions, not fully functioning – can cut individual productivity by one-third or more. In fact, presenteeism appears to be a much costlier problem than its productivity-reducing counterpart, absenteeism," he said. "And, unlike absenteeism, presenteeism isn't always apparent. You know when someone doesn't show up for work, but you often can't tell when – or how much – illness or a medical condition is hindering someone's performance in work," he said.

However, a handful of companies in the U.S. are recognising the problem of presenteeism and trying to do something about it. "That entails determining the prevalence of illnesses and medical problems that undermine job performance in the workforce, calculating the related productivity loss, and combating that loss in cost-effective ways," he said.

"This is a new area of study, so questions remain around a host of issues, including the central one: the exact degree to which various illnesses reduce productivity. But researchers are discovering increasingly reliable ways to measure this and are concluding that presenteeism costs companies billions of dollars a year. Emerging evidence suggests that relatively small investments in screening, treatment, and education can reap substantial productivity gains."<sup>4</sup> ■

<sup>4</sup> Presenteeism – At Work But Out of It, Paul Hemp, *Harvard Business Review*, October 2004.



“Emerging evidence suggests that relatively small investments in screening, treatment, and education can reap substantial productivity gains.”

## What remedial actions are being taken?

Figure 9: If you are feeling stressed, which of the following are you most likely to do?

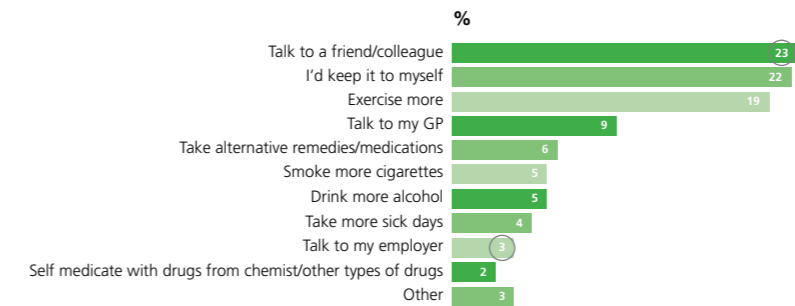
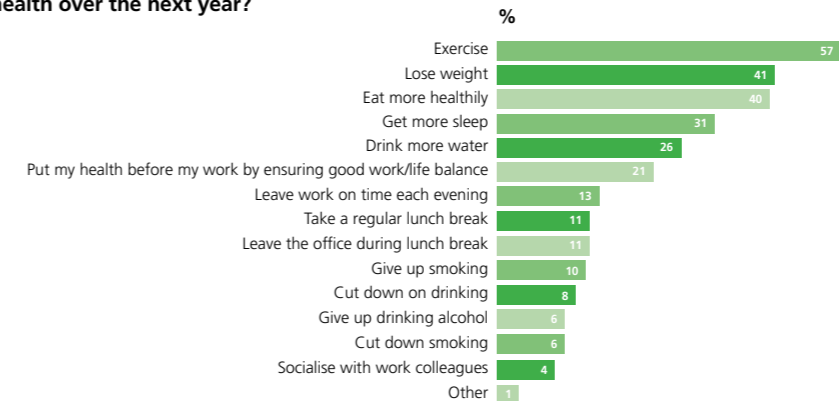


Figure 10: Which three of the following would you most like to do to improve your health over the next year?



Respondents were asked a series of questions about: (i) how they currently deal with stress; (ii) what remedial actions they would personally take; (iii) what their employers could do to help improve their health and wellbeing.

### Employees

#### What they're currently doing (figure 9)

Despite the number of employees suffering from workplace stress and fatigue, there is clearly a reticence to discuss the issue with employers – presumably due to a fear of being stigmatised, with 23% of employees admitting to talking to a friend or colleague.

#### What they'd like to do more of (figure 10)

Respondents were asked to select three options from a list of interventions that might improve their health. Most employees focussed on non-work related initiatives as a route toward improving their health in the future. ▶▶

While 74% of employees believe that the workplace is becoming increasingly stressful, they are most immediately interested in advice and support about their physical health.

**Employers**

**Initiatives in place to keep their workplace healthy.**

Employers were asked which of the following initiatives they provide to help keep their workplace healthy. Employees were also asked what services they desired (figure 11).

There is a significant disparity between the proportion of employers offering private health insurance (16%) and employees requiring it (57%).

Respondents were asked whether they had introduced any new health benefits over the past year. 96% hadn't.

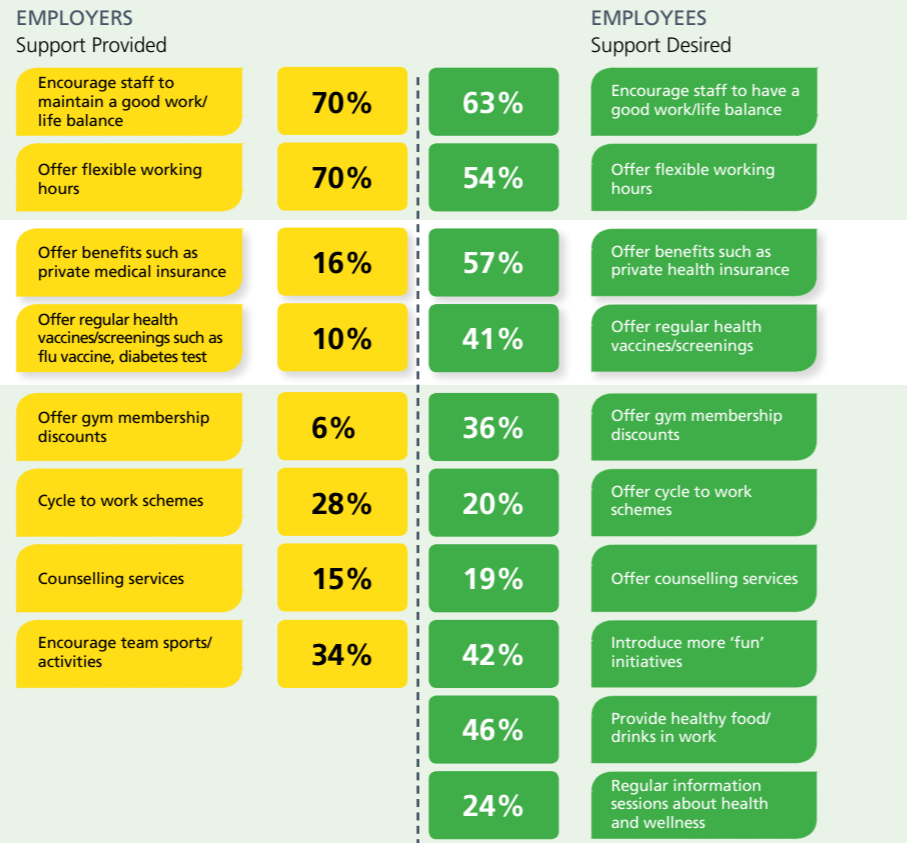
"There is a general acceptance in both groups of the value of health interventions and the positive impact of these in terms of employee loyalty and increased productivity. Employers need to see tangible returns on their investments in health in order to overcome the financial challenges of introducing such programmes," commented Professor O'Boyle.

Employers were asked what initiatives they currently have in place to deal with stress in the workplace (figure 12).

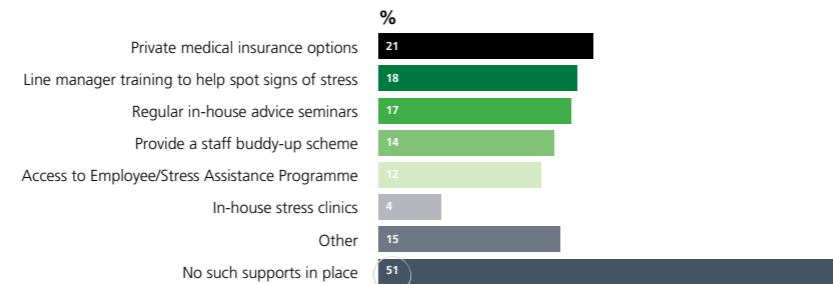
"It is somewhat surprising that over half the employers sampled (51%) have no supports in place for helping them deal with stress in the workplace," said Professor O'Boyle. ▶▶

"Continual stress takes a toll on the body both physically and emotionally, so building resilience capability is key."

**Figure 11: Are employees health and wellbeing needs being met by employers?**



**Figure 12: Initiatives in place to deal with workplace stress**



**What is most likely to improve your health in the next year?**

- 1 Exercise
- 2 Healthy eating/weight management
- 3 Work/life balance
- 4 Health screening

**What talks they'd like to attend (figure 13)**

Respondents were asked which talks, if any, they'd be interested in attending. ■

**Figure 13: Which of the following would you be interested in attending talks about?**



**Aviva Health's Wellness Programme**

Aviva Health's Wellness Programme ranges from cancer prevention screenings, to health checks and interactive health and fitness talks, all in association with our expert partners such as the Mater Private Hospital and EAP Consultants. Our Wellness Workshops for members are tailored to your company's needs. They are designed to give practical information and tips on how to improve and manage your health, offering expert advice on a wide range of health and wellbeing topics that are important to employees in Ireland. Our award-winning screening programmes focus on preventive medicine and early intervention giving you and your employees an insight into their health. For more information about our Wellness Programme, please contact Aviva Health on 1890 721 721.

"Interestingly, employees are ultimately more likely to attend talks about physical health issues than they are about stress management."

# Benefits of remedial actions

## Employers

80% of employers surveyed felt that they had a duty of care to keep staff healthy and productive. They recognise that having wellbeing initiatives in place has many key benefits which are outlined below:

- ✓ It shows that we're a caring responsible employer – **79%**
- ✓ Increased staff loyalty – **76%**
- ✓ Better teamwork and flexibility – **76%**
- ✓ Employees are more motivated/morale is higher – **73%**
- ✓ Increased productivity, staff are more energetic – **72%**
- ✓ The workforce is more innovative – **70%**
- ✓ There is less stress in the workplace – **70%**
- ✓ Financial benefits, such as absenteeism costs the business – **63%**

However, almost three-quarters (73%) claimed not to have the resources (financial and expertise) to run sufficient health and wellness projects. 56% of employers agreed that private medical insurance provides benefits for employers as well as employees although only 23% actually offer it. Employers who do offer private health insurance felt that the benefits were numerous, including:

- ✓ Helps attract and retain staff – **77%**
- ✓ Helps reduce absenteeism – **66%**

Retention of staff has become a key challenge for organisations. With globalisation, the workforce has become much more mobile. This is particularly true of younger employees – the so-called 'digital natives' for whom regular job changes is often the norm. In a knowledge

economy, an increasingly significant component of an organisation's value consists of its intangible assets, one of which is the employee's knowledge (intellectual capital)<sup>5</sup>. Bill Gates has been known to comment that the most important assets in his company walk out the door every night. It is important to look after this intellectual capital (and the heads in which it is carried). Attracting, developing and retaining talented employees is now a major concern for CEOs. Quite apart from the duty of care that employers owe their employees, it makes sound business sense to protect the organisation's most important asset, its human capital.

## Employees

There is a clear desire among employees for employer-driven health and wellness initiatives, and a belief that they would ultimately benefit the business/organisation (See figure 14). ■

<sup>3</sup> www.investopedia.com

<sup>5</sup> 5th European Working Conditions Survey. European Foundation for the Improvement of Living and Working Conditions.



**Figure 14: Employee attitudes to workplace well-being initiatives**



## AVIVA BENEFIT

While employers and employees agree that a healthy workforce boosts productivity and talent retention, just 4% of employers in Ireland introduced new health initiatives in the last year. At Aviva, we want our members to benefit from their cover when they are healthy, not just when they need treatment. We are committed to working in partnership with HR and business leaders to deliver proactive health solutions as part of our wellness offering.

Aviva understands that organisations, big and small, are trying to achieve more with less. As companies work towards improving agility; customer service; productivity; and innovation, they are realising the key role that healthy and happy employees can play in delivering these objectives. Engaged employees act as ambassadors of the business and are a powerful source of competitive advantage.

If you already have private health insurance cover or are considering providing it as a benefit for your employees, talk to our expert team without obligation on 1890 721 721.

"Joining Aviva is easy and you'll be better off, all round."





To discuss Aviva's Wellness Programme and find out how it can benefit your business, please contact your Aviva Health account manager or call 1890 721 721.

All medical information and advice contained in this document is provided by Dr Ian Callanan and Prof. Ciarán O'Boyle and is correct at the time of going to print (August 2018). Prof. O'Boyle's contribution is given in his personal capacity and are not the views of RCSI. Please note that information relating to benefits and cover contained within this document is not conclusive. Full details relating to benefits and cover are set out definitively in relevant Tables of Cover, Membership Handbook and on [www.avivahealth.ie](http://www.avivahealth.ie).

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