



SPECIAL REPORT: KEEP BRITAIN WORKING REVIEW

RETHINKING WORKPLACE HEALTH

The Keep Britain Working report is proposing bold changes to workplace health in the near future. **Muna Abdi** reports

Plans to radically rethink workplace health and wellbeing across the UK are gathering pace, with change happening faster than previously anticipated.

The Keep Britain Working report, chaired by Sir Charlie Mayfield, originally proposed a three-year timeframe to gather evidence on effective strategies around prevention, early intervention and return-to-work policies, with a view to reducing sickness absence in the workplace and boosting productivity.

But in a recent interview he said this project was gaining momentum, with the initial three-year stage now expected to be tackled within a year, supported by employer 'sprints' when it comes to

generating and sharing information on best practice across these areas.

The report, published last autumn, found long-term sickness absence and workforce inactivity are costing the UK billions in lost productivity each year. The report highlighted myriad problems, including a lack of consistent support for employees, poor communications around workplace health, and a primary healthcare system that focuses on signing people off work, rather than helping them stay in productive employment. By rethinking this approach, this review wants to reposition workplace health as a strategic, integrated responsibility for employers, rather than a peripheral benefit.

Shifting employer mindsets

Workplace health has traditionally focused on managing absence after illness occurs, but the review sets out a vision for a more proactive approach, focused on prevention, early intervention and integrated care. It wants to encourage employers to invest in prevention rather than focusing solely on staff who are already unwell.

Aviva UK Health medical director Dr Subashini M says this review is likely to result in a repositioning of key health benefits. "We expect to see a shift in workplace benefits from products to integrated, evidence-based solutions combining clinical and non-clinical support.

"This means much more emphasis on the support services available, such as vocational rehabilitation, case management and mental health support." It is important, she says, that these meet new best practice standards from this Mayfield review.

Broadstone head of workplace wellbeing Emily Jones agrees that change is coming. "The review is likely to drive a clear move away from reactive wellbeing spend towards more integrated, preventative health support. This includes more joined-up occupational health and workplace health provision pathways, stronger musculoskeletal and mental health clinical routes, and greater consistency around adjustments and return-to-work planning."

Employers are also expected to prioritise quicker access to care through case management, potentially extending these approaches into supply chains with shared funding models.

Many in the industry agree that the impact on individual companies will vary, depending on the level of health and wellbeing support they already provide for staff. But they say the direction of travel is clear, regardless of whether they offer a full suite of options, or no cover at all.

Dr Subashini M welcomed the fact that this was a positive report, that seeks to build on existing products and solutions when addressing the entrenched economic challenges around staff absence and ill health. Vanguard employers and insurers alike have welcomed the fact that Sir Charlie Mayfield is not attempting to reinvent the wheel when setting out this new framework, but drawing on existing best practice.

Recommendations and the Vanguard phase

The report sets out a proposed 'healthy working lifecycle' framework for employers covering prevention, staying in work, and return-to-work. This includes a workplace

health provision (WHP) model, which offers holistic, case-managed support for absent employees.

Additionally, Mayfield has laid the foundations to set up a new Workplace Health Intelligence Unit, which will collate data to guide decisions and help set national benchmarks. These are all based on a shared responsibility model, designed to clarify the roles of employers, employees, the NHS and government when it comes to tackling this problem.

Implementation begins with the Vanguard phase, involving around 120 employers, mainly large organisations with strong data capabilities. They will pilot the healthy working standard, stay-in-work and return-to-work plans, and potential incentive mechanisms. Their experience will generate evidence to guide government incentives, set benchmarks for broader adoption and inform scalable approaches that include SMEs.

Vanguard employers typically have existing workplace health activity, and include institutions with influence across

sectors and supply chains, such as healthcare providers, insurers and consultants.

Jones explains that Broadstone's role will be to help "co-design and test" these new healthy working standards to help set the benchmark for what 'good' workplace health looks like, helping shape future expectations and regulation.

Early pilots are expected within the next 12 to 18 months, with wider adoption of the healthy working standard over the following three to five years.

Costs and government support

Responding to the recommendations in the report will involve upfront investment from employers, particularly in areas such as manager training, case management and the design or enhancement of workplace health benefits.

Dr Subashini M explains: "Employers may face upfront costs for manager training, case management services, and for the support and benefits they provide. For SMEs, affordability is a key concern, and the report acknowledges

"This means much more emphasis on the support services available, such as vocational rehabilitation, case management and mental health support."



this. The Vanguard phase will explore low-cost models, making recommendations on incentives such as tax relief or National Insurance credits to encourage adoption.”

She adds that better data will help employers quantify the value of such benefits, linking interventions to reduced absence, improved productivity and lower recruitment costs.

Everywhen head of group risk David Williams highlights the tension this creates, particularly for smaller firms.

He says: “Many benefits will provide a good return on the initial spend through reduced absence or increased productivity, but most small employers can’t take that gamble with the upfront cost of benefit provision so they will need targeted incentives to encourage them to implement the most impactful benefits.”

Government support is therefore likely to play a crucial role in accelerating adoption, with Jones suggesting that incentives are possible, but unlikely to be universal.

Jones says: “Tax or National Insurance incentives from government are politically plausible, particularly during the Vanguard phase, but they are likely to be targeted and conditional, for example linked to adoption of the healthy working standard.”

Industry challenges

Several challenges could slow adoption, particularly knowledge gaps among SMEs that often lack the expertise or confidence to design effective health interventions without external support. Experts say this increases the importance of advisers and providers in guiding employers through both strategy and implementation.

There’s also a need for better integration between public and private health services, and a shift in mindset at many employers. Dr Subashini M says: “Workplace wellbeing must be underpinned by a supportive culture; it’s not a one-off initiative. Embedding wellbeing requires sustained effort.”

Additionally, pressure on clinical and occupational health capacity adds another layer of complexity. Jones notes that scaling solutions will be difficult without addressing both supply constraints and workplace attitudes.

Jones says: “Capacity constraints across clinical and occupational health services will remain a concern given rising long-term sickness. “Supporting cultural change around health disclosure and stigma in the workplace is also critical,” she says.

There are other potential behavioural



“Workplace wellbeing must be underpinned by a supportive culture; it’s not a one-off initiative. Embedding wellbeing requires sustained effort.”

barriers, which can discourage early engagement. These include a fear of disclosure from employees, and legal concerns from employers.

Opportunities

The report points to a growing demand for integrated solutions, including clinical and non-clinical support, digital tools as well as affordable cohort-specific benefits, especially within mental health and musculoskeletal care.

Dr Subashini M says: “This is about moving beyond products to principles, culture, and getting the right support, creating healthier workplaces and a more resilient workforce.”

There is also potential for consultancy and training, helping employers embed best practice, benchmark performance, and adopt evidence-based interventions.

Jones adds: “The review accelerates a shift towards prevention, integration,

data-driven decision-making and functional support. For the workplace health and benefits industry, it opens new markets and elevates the role from benefits adviser to strategic workforce health partner.”

There is enthusiasm about the potential for rehabilitation and vocational support services to help individuals back to work, with many in the industry saying these have historically been under-valued despite clearly helping to prevent ill-health related job losses. This report signals a cultural shift, encouraging innovation, integration and data-driven approaches. Over the next few years, the Vanguard phase will test scalable, evidence-based practices, providing a foundation for proactive, preventative workplace health strategies across organisations. The goal is to move from reactive absence management to proactive and evidence-based support, improving outcomes for employees and businesses alike. ■

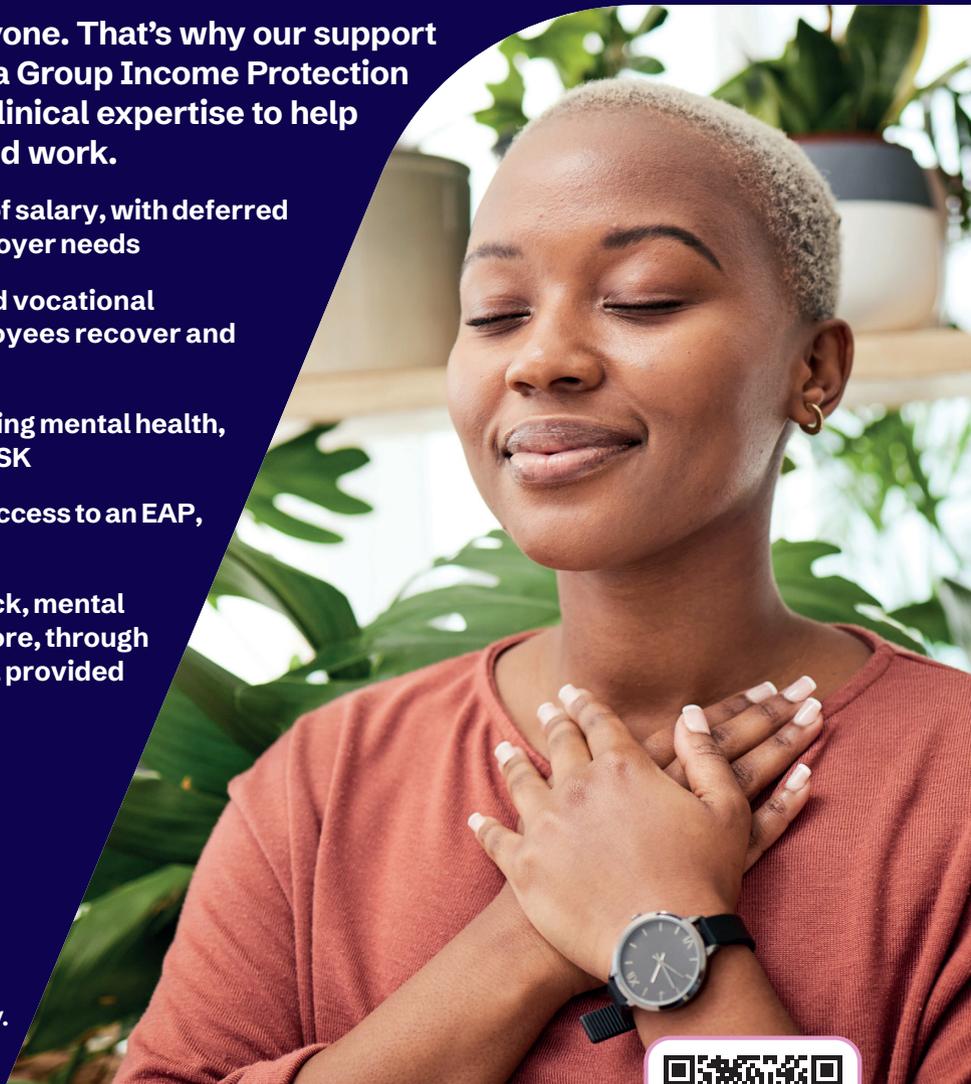
Rebuilding confidence, purpose and **life** beyond illness.

Recovery looks different for everyone. That's why our support is tailored to each individual. Aviva Group Income Protection combines financial support with clinical expertise to help employees return to health, life and work.

- ✓ Flexible cover options of up to 80% of salary, with deferred periods of 8 to 52 weeks to suit employer needs
- ✓ Personalised early intervention and vocational rehabilitation support to help employees recover and return to work with confidence
- ✓ Condition specific pathways, including mental health, cancer, long-term conditions and MSK
- ✓ Wellbeing services, including 24/7 access to an EAP, provided by HealthHero
- ✓ Access to a finger-prick Health Check, mental health counselling, digital GP and more, through the Aviva DigiCare+ Workplace app, provided by Square Health
- ✓ And more...

Rehabilitation, early intervention support and wellbeing services are non-contractual benefits which Aviva can change or withdraw at any time.

T&Cs and residency restrictions may apply.



For more information scan the QR code





SPECIAL REPORT: KEEP BRITAIN WORKING REVIEW

BUILDING THE NEXT GENERATION OF WORKPLACE HEALTH PRODUCTS

There are already a good range of insurance and support services, but these may need to evolve to meet new recommendations, says **Sam Barrett**

Recommendations set out in the Keep Britain Working report will make it easier for organisations to keep their employees healthy and in work. But to achieve the objectives of the report, products and support services may need to evolve.

Already a huge range of products and services are available in the workplace health and wellbeing space. Ed Watling,

head of health and wellbeing at Mattioli Woods, explains: "As well as products that step in when an employee has health issues, such as medical insurance or group risk, there's been much more focus on prevention and early intervention since the pandemic. It might be a mindfulness app on a cash plan or the rehabilitation services included in group income protection (GIP),

but employers now have access to a wide range of resources to support staff."

Employee health is firmly on the corporate agenda too. According to the CIPD's Health and Wellbeing at Work 2025 report, 75 per cent of organisations are taking some action to improve employee health and wellbeing, with 57 per cent of employers having a stand-alone wellbeing strategy.

Health support check-up

But although many employees – and employers – can now benefit from these products and services, this hasn't stopped the UK having a very poor record on workplace health. Around 2.8m working-age people are economically inactive due to health conditions, with this figure set to increase by a further 600,000 by 2030 if no action is taken. As the government moves forward with the report's recommendations, understanding what works well and where there's a need for



“As well as products that step in when an employee has health issues, such as medical insurance or group risk, there’s been much more focus on prevention and early intervention since the pandemic.”

further support or product development is essential.

On the positive side, statistics from the trade body Group Risk Development (Grid) highlight the success of the early intervention and rehabilitation services provided through GIP. It found that 72 per cent of employees who were flagged as potential GIP claimants in 2024 had returned to work by the end of that year following early intervention from insurers. “The services included on GIP can really help an employee with a health issue,” says Jason Ellis, group protection sales and

distribution director at Aviva. “Of the employees we provided with support in 2024, 86 per cent were able to return to, or remain at, work. Often this is within the deferred period, especially for musculoskeletal disorders (97 per cent) and mental health issues (96 per cent).”

Identifying the gaps

While it’s effective, financial pressures mean only around 10 per cent of the working population have access to GIP, with larger employers more likely to take out cover. Budget constraints can put other

products such as medical insurance out of the reach of the smaller employer too.

But, without support from an insurer, employers can struggle to access the right services when an employee is dealing with health issues. David Williams, head of group risk at Everywhen, explains: “For a small company, the probability of someone being off long-term is very slim but, if it does happen, they won’t always know where to go for help and support. Accessing the right support early can make the difference between someone coming back to work quickly and them never working again.”

This lack of expertise can also mean that employers of all sizes miss the easy fixes. “It’s not just about helping someone get the medical intervention and support they need,” says Watling. “Reasonable adjustments such as changing a desk if someone has back problems or letting an employee work different hours can make a huge difference to whether someone stays in work.”

Data can often be a problem when it comes to identifying workplace health issues. Research by Grid found that 32 per cent of employers do not measure sickness absence. But, without this insight, it’s much more difficult to support employees and combat the causes of sickness absence.

Future evolution

Given the patchy results employers are achieving from their current wellbeing strategies, some products and services may need to evolve to meet the recommendations of the report.

Understanding which product or service to use, especially when an employee is beginning to struggle with a health issue, is one of the key obstacles to effective early intervention. Without clinical expertise, it’s easy for an employee or employer to overlook the most appropriate service.

Mark Pemberthy, benefits consulting leader at Gallagher, says this is where case management could help deliver better outcomes. “Case management ensures an employee receives a personal approach, where they’re referred to the most appropriate products and services for their health needs. It’s really effective but it might be difficult to scale it up and turn it into a digital service.”

Better signposting

More integration between products could benefit employees too, creating smoother journeys where relevant data and information is shared. Pemberthy says this would create more transparency and



make it easier for employees to access the help they need.

This type of approach is already being deployed in insurers' pathways. Ellis says this helps to direct employees to the right treatment, making their health journey much easier. "We have really good success rates where employees use pathways," he adds. "All the complexity is behind the scenes making it simpler for the user."

As well as creating more targeted support for employees, communication will be an essential part of the mix. "There's no point having all these health and wellbeing benefits if they're not communicated effectively," says Watling. "Raising the profile of support will also make it easier for employees to ask for help if they're struggling."

Artificial intelligence could help here too. Pemberthy says this technology is already being used to inform employees' flexible benefits choices and could potentially work well at guiding them through the different health products and support.

New design

The need for reform could also trigger a GIP makeover, shifting the focus from the financial safety net to the health

"By sharing stories of best practice, Vanguard employers will help to create a workplace health provision model that's grounded in evidence-based information"

support services. Williams says he sees businesses take out GIP with the lowest level of cover – typically a two-year term and a payment level of 40-50 per cent of salary – so they can access the support services. "Insurers might want to consider a one-year payment term to enable more people to access support," he adds. "This would appeal to smaller employers who lack the budget for a more comprehensive product."

Any product evolution will also need to factor in state provision. As tight budgets

mean the government is unlikely to roll out a complete solution, insurers and advisers will still have a key role to play in supporting employers who want to look after workforce health and wellbeing.

There's also a possibility that the government will make some form of support mandatory. Pemberthy says this could transform the market. "This would deliver the scale the market needs to create an entry-level product, with employers able to upgrade if they want to," he explains. "We've seen this in pensions with auto-enrolment."

Shaping support

The next three years will provide the insurance market with greater insight into the future shape of workplace health support. "The Vanguard phase will bring scale to the discussion," says Ellis. "By sharing stories of best practice, Vanguard employers will help to create a workplace health provision model that's grounded in evidence-based information."

Having this recognised framework, with the credibility of government endorsement, will transform the workplace health market, providing employers with the tools, support and advice they need to keep employees healthy and in work. ■

OPINION

KEEPING THE WORKFORCE HEALTHY: WHY PREVENTION AND REHABILITATION MATTER

» **Matt Smith**, rehabilitation manager, Aviva



Employee ill health, especially mental ill health, is now central to the national conversation about work. The government's Keep Britain Working review warns of a "quiet but urgent" crisis: more than one in five working-age adults are out of the workforce, with ill health a major driver and young people's mental ill health rising sharply.

The economic impact is staggering—£212 billion a year, with £85 billion falling directly on employers through absence, lost productivity and turnover.¹

For businesses, this means rising costs and pressure to create workplaces that genuinely support good health. The message is clear: prevention, early intervention and structured return-to-work support are essential if we're to keep people healthy, included and productive.

Employers today face a complex health landscape. Alongside visible physical risks, conditions such as anxiety, depression, long COVID, fibromyalgia and menopause-related symptoms are increasingly common.

We are also seeing a growing desire from employers to support a neurodiverse workforce while another key workplace health concern is supporting employees with cancer. It's clear that a one-size-fits-all, purely 'medical model' approach rarely works when returning to work is a key outcome.

Employers need strategies that combine prevention, early intervention and structured vocational rehabilitation—because when these are done well, it not only protects people, but also the business.

Prevention: Building a healthy, inclusive workplace

Prevention starts with workplace culture. When organisations build supportive environments where people feel safe to speak up, they reduce stress, prevent issues from escalating and create the conditions for employees to thrive.

People leaders play a pivotal role in early identification of health issues which may impact a person's ability to work.

They are often the first to notice changes in behaviour, mood or performance, yet many lack confidence in holding sensitive wellbeing conversations. Giving leaders the right tools such as training in active listening, mental health first aid, and early signposting helps concerns be raised earlier, reducing the risk of long-term absence.

Digital support is also an important part of early intervention. Encouraging managers to signpost employees to discreet, proactive tools, such as moodtracking apps, CBTbased digital support, or counselling via EAPs, helps individuals manage stress and build resilience before symptoms escalate.

Extra wellbeing offerings such as Aviva's DigiCare+ Workplace app reinforce this proactive approach. It offers health checks, rapid Digital GP access, mental health consultations and nutritional guidance all designed to make early support quick, confidential and convenient. These services help employees stay well and enable earlier access to intervention, helping reduce the risk of avoidable absence.

Young people experience distinct challenges. With one in five aged 8–25 living with a mental health condition² and many reluctant to disclose concerns at work, early support is essential³. Stress and burnout affect a significant proportion of younger employees, who are also more likely to leave employment due to mental ill health.

The Keep Britain Working Review highlights the need for employer led prevention, early intervention and stigma reduction. While many workplaces already offer counselling, EAPs and wellbeing benefits, such as Private Medical Insurance, giving quicker access to medical treatment, more targeted action is required.

Effective prevention approaches for younger workers include open communication and mental health literacy for managers and teams. This can include peer support networks that normalise helpseeking at an earlier stage, flexible working and structured onboarding



to help younger employees adjust to early career pressures, as well as mentoring and career development to build confidence and resilience.

Embedding mental health into wider wellbeing policies and encouraging healthy boundaries, including work-life balance, are also vital for retaining young talent.

Creating inclusive pathways before day one of employment also matters. Simple steps such as adapting interview formats for disabled or neurodivergent candidates or offering clarity around acceptable workplace adjustments and disability policies help reduce anxiety and build trust early on.

Vocational rehabilitation: returning to work safely

Despite the focus on prevention, absences will happen. When they do, early and structured intervention is key. A biopsychosocial approach considering medical, psychological and social factors has long been best practice in this field. These elements all influence a person's recovery and ability to return to work.

Insurance-based services such as Employee Assistance Programmes, app-based mental health support and Group Income Protection rehabilitation pathways provide rapid access to help when it's needed most. Making these options visible and easy to access removes friction at a time when employees face enough challenges.

For many cases, a knowledgeable and empathetic people leaders can make a huge difference. But for complex situations, skilled vocational rehabilitation case management is essential. These services, often available through Group Income Protection, should be engaged early, before an absence occurs, to improve outcomes.

Being away from work for months is tough. Even returning after a two-week holiday can feel hard; imagine coming back after three months with ongoing symptoms. It requires planning and gradual reconditioning.

Think of it like training for a marathon: you wouldn't run 26 miles on day one after a long break. You'd start small and build up.

Returning to work is the same. The first step through the door is often the hardest, and rebuilding working habits, even if productivity seems low at first, is vital. Every plan must be tailored to individual needs, considering the full biopsychosocial picture.

Work itself can be therapeutic. A phased return with reduced hours, lighter workloads and gradual increases in responsibility rebuilds confidence and stamina while protecting recovery.

Sustainability matters too. Vocational rehabilitation isn't just about getting someone back quickly; it's about ensuring they stay well.

CASE STUDY - NAVIGATING CANCER WITH CARE

Amaya*, a software specialist in her 40s, was diagnosed with stage 3c ovarian cancer. Her journey began with subtle symptoms; abdominal bloating and gynaecological changes, which she raised with her GP. A blood test revealed a concerning marker, prompting an urgent scan. While waiting for NHS appointments, Amaya remembered her employer offered Aviva's Private Medical Insurance (PMI). She contacted the Aviva team and was swiftly connected to a gynaecological surgeon privately. This led to a timely diagnosis and surgery, a critical first step in her treatment journey.

Because Amaya's employer held Group PMI and Group Income Protection (GIP) policies with Aviva, her case was flagged to our specialist case management team that works across both products. This means Amaya could also access specialist rehabilitation support through the GIP, something she hadn't realised was available.

At Aviva, we understand that a cancer diagnosis affects more than just physical health—it touches every part of life, including work, family and emotional wellbeing. Through our rehabilitation partner, Amaya was offered a tailored cancer support package, with a dedicated case manager offering both, emotional guidance and practical tools to help her manage her physical and mental wellbeing, especially important as she was also a mum to young children.

Following surgery, Amaya began chemotherapy, which required a prolonged absence from work. As her sick pay approached its end, her HR team reached out to Aviva to discuss making a claim under the GIP policy. As we had already been supporting Amaya and we were able to process this claim swiftly without needing additional medical information.

When Amaya felt ready to consider returning to work, our rehabilitation partner facilitated open conversations with her HR team and line manager, exploring practical workplace adjustments and a phased return-to-work plan tailored to her specific needs.

Amaya is now back working full-time, with a setup that gives her the flexibility she needs, ensuring a supported and sustainable recovery and return to work. Her story demonstrates how integrated health and protection offerings can provide seamless, compassionate support through life's most challenging moments.

Here's what Amaya had to say: "I am very fortunate that my company has several insurance covers and I was able to use them. This probably saved my life. There was much uncertainty for both my husband and I in those early dark days but we were met with kindness and empathy with every call to Aviva. The Working to Wellbeing support of having an independent person to speak to and guide me was invaluable. They helped calm my anxieties and gave me tools I still use in my personal life today."

*name has been changed

Regular reviews and adjustments by a skilled specialist can make the difference between short-term success and lasting stability.

Why this matters for businesses

The benefits of prevention and early intervention are clear. Most employees recover well with good workplace support, and structured return-to-work plans reduce relapse risk. Early help often prevents absence altogether.

Keeping people connected to work sustains income, inclusion and economic resilience. For employers, this means lower costs, higher productivity and a reputation for caring about your people.

Aviva's own data shows the impact. In 2025, we supported our protection customers by providing rehabilitation services to over 2,600 employees across over 350 employers, with 85% returning to or remaining in work. Mental ill health accounted for almost half of referrals, and most successful returns

happened when support started early.

A business's workforce is its greatest asset. Investing in prevention and rehabilitation isn't just good for employees, it's good for business. Make support easy to find, equip managers to act early and ensure specialist vocational rehabilitation is available for complex cases. With the right mix of proactive health checks, digital tools and structured rehabilitation, you can help people come back well and stay well. ■

Source:

¹ Keep Britain Working: Final report - GOV.UK

² NHS England » One in five children and young people had a probable mental disorder in 2023

³ Mental Health UK Burnout Report 2026.

Q&A

BUILDING A BETTER FRAMEWORK FOR WORKPLACE HEALTH

» Dr Subashini M, medical and sustainability director, Aviva Health



The government-backed Keep Britain Working Review has set out an ambitious 7-year framework to tackle economic inactivity linked to ill-health. Aviva Health's medical and sustainability director, Dr Subashini M outlines the impact this will have on workplace health.

In terms of workplace health, what were the key recommendations from this review?

The review articulated a clear and urgent case for change. Workplace health has been discussed for decades, but this report reframes it as a critical economic and societal issue, rather than a peripheral wellbeing matter. It acknowledges this as a complex challenge, with no single solution, but one that requires action from government, employers, healthcare providers and individuals themselves.

One of the key strengths of this review is that it establishes a single framework incorporating prevention, sickness absence, disability inclusion, and rehabilitation and return-to-work initiatives. Sir Charlie Mayfield, who led the review, placed a strong emphasis on data, evidence and outcomes. This will help ensure that proposed reforms address the specific challenges employers and employees face today, to deliver real impact.

How might this evidence-led approach lead to better workplace health solutions?

For me, one of the key outcomes of this report is the establishment of the new Workplace Health Intelligence Unit, to collect and analyse evidence from vanguard employers on what works, for whom and in what context. It will use this data to develop a new standards of good practice, covering the full life cycle from prevention through to return to work.

The unit will collect data from a range of public- and private-sector organisations, including SMEs, charities and large corporates, alongside healthcare practitioners and providers.

Rather than adopting a one-size-fits-all approach, this approach is looking to build a multifaceted picture that evidences which workplace health provisions might work in different scenarios— whether employers are

looking to support mental health or address specific issues such as musculoskeletal conditions or women's health. This will cover a range of services from occupational health, vocational rehabilitation and income protection and private medical insurance providers. This is likely to fundamentally change the market as these products and services will need to reflect best practice.

Will these reforms lead to more SMEs offering health benefits?

SMEs face similar constraints when it comes to workplace health, including limited budgets and a lack of dedicated HR resources. However, SMEs are also disproportionately impacted by employee ill health, as many do not have the capacity to cover short- or long-term sickness absence.

The data-driven-approach taken by this review should help SMEs make more informed choices, where they can analyse the likely return on an investment in health provision, that takes into account potential savings on staff absence, turnover and recruitment, alongside upfront costs.

The report also focuses on low-cost, high-impact actions such as signposting, engagement, and line manager training. Going forward, the Vanguard taskforce will specifically consider how costs can be kept down for SMEs, and whether Government incentives are required to achieve widespread adoption across all employers.

What happens next, given the review's 7-year horizon?

The Vanguard work is starting now, with a taskforce chaired by Sir Charlie Mayfield, Wes Streeting, Pat McFadden and Peter Kyle, Secretary of State for the Department of Business and Trade. It will report to Parliament each year.

Vanguard employers will share information across several workstreams, including lifecycle design and data sharing. The intention is to develop and test iterations of the framework this year, with feedback going directly to policymakers.

We're hoping to see the first version of the healthy working lifecycle in early 2027. From there, adoption will build gradually — starting with best-practice sharing, moving towards certification, and potentially, in the longer term, introducing minimum expectations around workplace health provision. It's important to stress, however, that at the outset this will be about encouraging adoption, with certification functioning as a quality mark to demonstrate a commitment to best practice.

How will Aviva continue to contribute to this process?

Aviva has been closely involved since the review began in late 2024 and will continue to contribute data, evidence and practical experience on case management, vocational rehabilitation and return-to-work planning as the framework evolves, drawing on our role as both a large employer and a composite insurer. Our expertise in pensions and wealth enables us to bring insight into how health and wealth intersect.

We were particularly supportive of the focus on certification and culture, as we've seen first-hand that benefits and incentives only work when the underlying culture is right.

What is the single biggest takeaway for employers?

Ultimately, this is about people. Data, standards and incentives all matter, but workplace health only works when people feel valued, supported and included. The review recognises that good work contributes to improved wellbeing and better mental and physical health. Helping employers and employees recognise this can support the development of healthier, happier and more resilient workforces. ■