

Wellbeing Annual Report

2025

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Prepared for
HR SLT



Welcome to the **Wellbeing Hub**



Psychological



Physical



Financial



Social

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OH and EAP



Optima Health

KEY HIGHLIGHTS

- Following a procurement exercise Optima Health UK Limited were awarded the OH and EAP contract and Havering launched with Optima Health in May 2025.
- Data for 2025 is from both Optima and our previous provider People Asset Management (PAM)

Occupational Health Referrals

Total Referrals in 2025	535 (PAM 80) (Optima Health 455)
Top reasons for referral (Both)	1.Mental Health 2.MSK 3.Other known causes
Mental Health Referrals	28 (PAM) & 53 (Optima Health)
MSK	27 (PAM) & 59 (Optima Health)
Other	7 (PAM) & 56 (50 non work related, 6 work related) (Optima Health)

Employee Assistance Programme

Total calls recieved	144 (PAM 10) & (Optima Health 134)
PAM Breakdown	7 individuals made 10 calls, all calls for counselling 80% identify as Female, 20% as Male at birth, 60% of those calls made by those born between 1980 - 1994 (Millennials)
Top 3 reasons (PAM)	<ul style="list-style-type: none"> ·Anxiety – 2 ·Depression – 2 ·Low mood - 2
Follow on support	Of the calls received (10) 3 were referred to structured therapy, totalling 18 sessions.
Optima Health Breakdown	39 female callers, 8 male and 5 prefer not to say. Highest age group - 40-49 (19), joint second - 30-39 & 50-59 (13 respectively) 18-29 - (3) and 60+ (2)
Top 3 reasons (Optima Health)	<ul style="list-style-type: none"> ·Mental Health (stress/Anxiety/Depression) – 42 ·Work related stress – 22 ·Personal relationships - 14
Counselling referral (Optima Health)	<ul style="list-style-type: none"> · Referred to face to face counselling - 0 · Referred for telephone counselling - 14 · Passed for computerised CBT - 5 · Referred for video counselling - 13



KEY HIGHLIGHTS

- Celebrated out 1 year anniversary with Vivup May 2025
- Havering won the Perkbox Value Awards 'Together We Thrive' Award.

Vivup	
New registered users/total registered	271/1,162 (49.6%)
Total logins	783
Accepted orders (Salary Sacrifice Schemes)	78/103
Gift cards purchased	511
Active users	783
Active users rate	67.40%
User access breakdown	·Desktop – 663 ·Mobile – 306 ·Tablet - 7
Accepted spend	£43,045
Average order value	£552
Employee Saving	£1,355
Total value (Gift Cards)	£59,672
Total price (Gift Cards)	£56,653
Total saved	£3,019

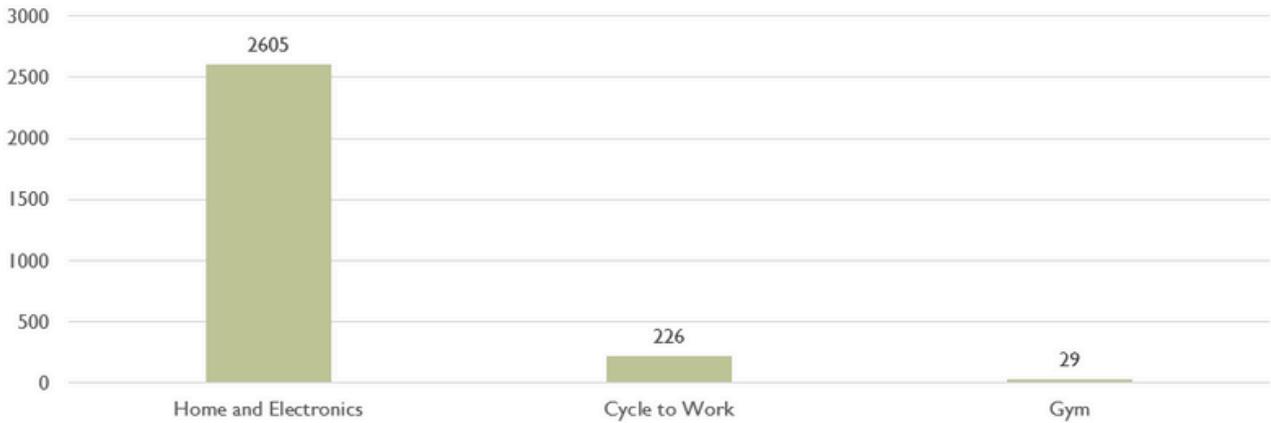
Gift Card Savings

Avg Savings per Day

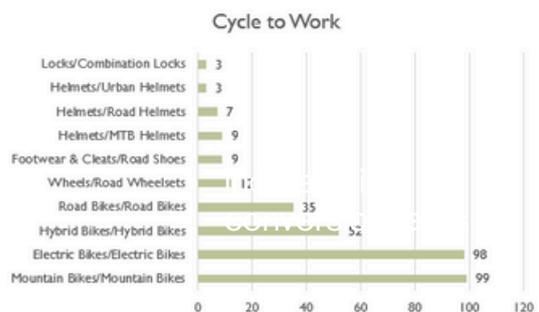
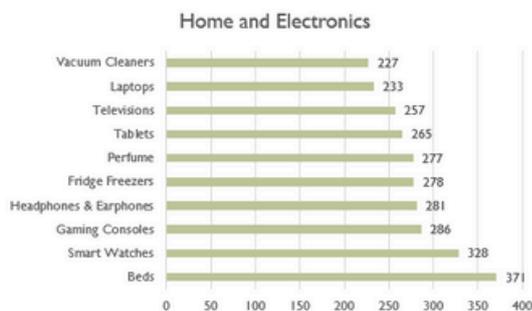
£8.27

Product	Gift Cards Purchased	Total Value *	Total Price *	Total Saved *	Avg Employee Savings per Gift Card *	Employee Savings per Day *
Tesco	★ 154	£16,234	£15,585	★ £649	£4.22	£1.78
Asda	67	£7,396	£7,100	£296	£4.41	£0.81
Sainsbury's	59	£6,142	£5,849	£293	£4.96	£0.80
M&S	58	£4,178	£3,907	£272	£4.68	£0.74
Argos	32	£4,597	£4,321	£276	£8.62	£0.76
Morrisons	22	£2,096	£2,009	£87	£3.94	£0.24
Ikea	17	£3,957	£3,720	£237	£13.96	£0.65
Currys	13	£4,582	£4,275	£307	£23.61	£0.84
Boots	11	£770	£730	£40	£3.61	£0.11
B&Q	10	£1,162	£1,104	£58	£5.81	£0.16
John Lewis & Waitrose	9	£1,459	£1,401	£58	£6.49	£0.16
Airbnb	8	£2,904	£2,737	£168	£20.97	£0.46
Just Eat	6	£243	£230	£12	£2.02	£0.03
B&M	4	£176	£165	£11	£2.72	£0.03
Costa Coffee	4	£152	£138	£14	£3.41	£0.04
Total	511	£59,672	£56,653	£3,019	£5.91	£8.27

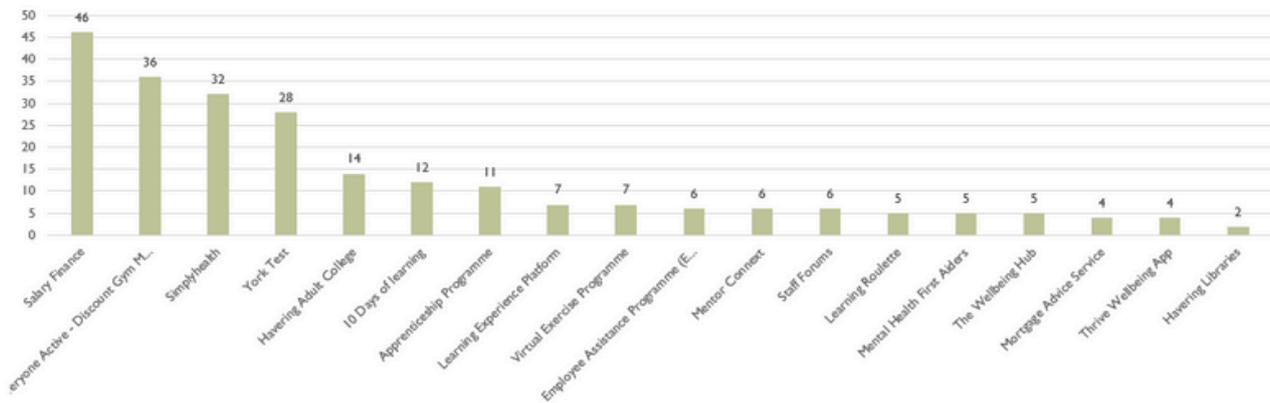
VIVUP CLICK DATA



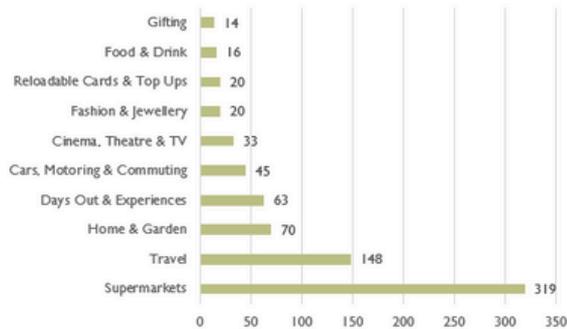
Top 10 (Google Analytics)



Custom Benefits (Google Analytics)



Lifestyle Savings (Google Analytics)



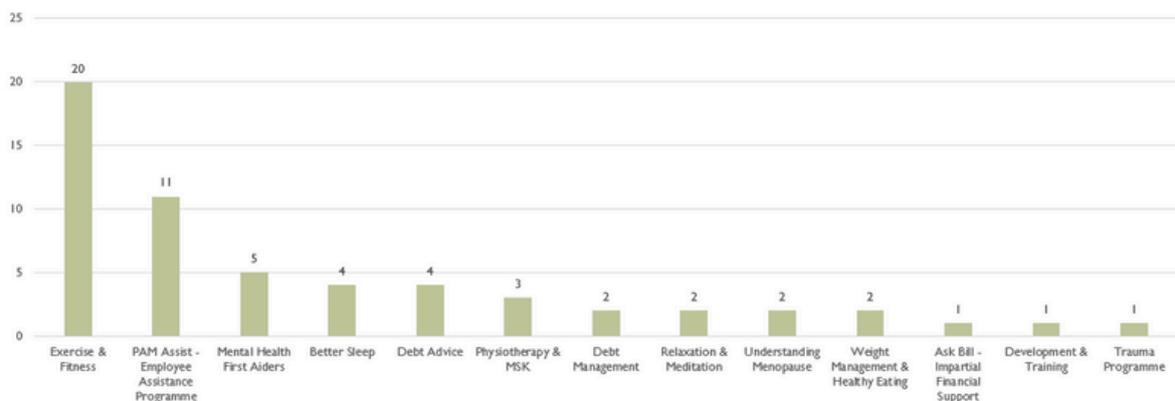
lifestyle pages visits 9,389

Top Brands

brand_name
Tesco - eGift Card
ASDA - eGift Card
Cineworld
Vue
Sainsbury's - eGift Card
M&S - eGift Card
M&S eGift Card
Odeon
Airport Parking With Us

Morrisons - eGift Card - Supermarket Use Only

Health and Wellbeing (Google Analytics)



Salary Finance



KEY HIGHLIGHTS

- Salary Finance sponsored the Team of the year Award 2025
- Since launch 215 loan applications have been submitted with 117 being approved valuing - £1,022,400.00

Salary Finance	
Number of applications	69
Value of loan applications	£297,000.00
Total approved applications	33
Declined (Debt advice signposted)	34
Decline reasons:	Affordability - 41.2%, Score - 2.9% and Policy Rules - 55.9%
Number of loans issued	27
Full loan issued	13
Starter loan issued	14
Value of disbursed loans	£57,400.00
Avg Value of disbursed loans	£2,125.93
Value of disbursed loans (inc. TUL)	£57,400.00
Repaid Loans (inc. TUL)	20
Average Age	40
Average Income	£38,616.70 (Grade 6 SP27)
Average Tenure (Months)	63

Salary Finance



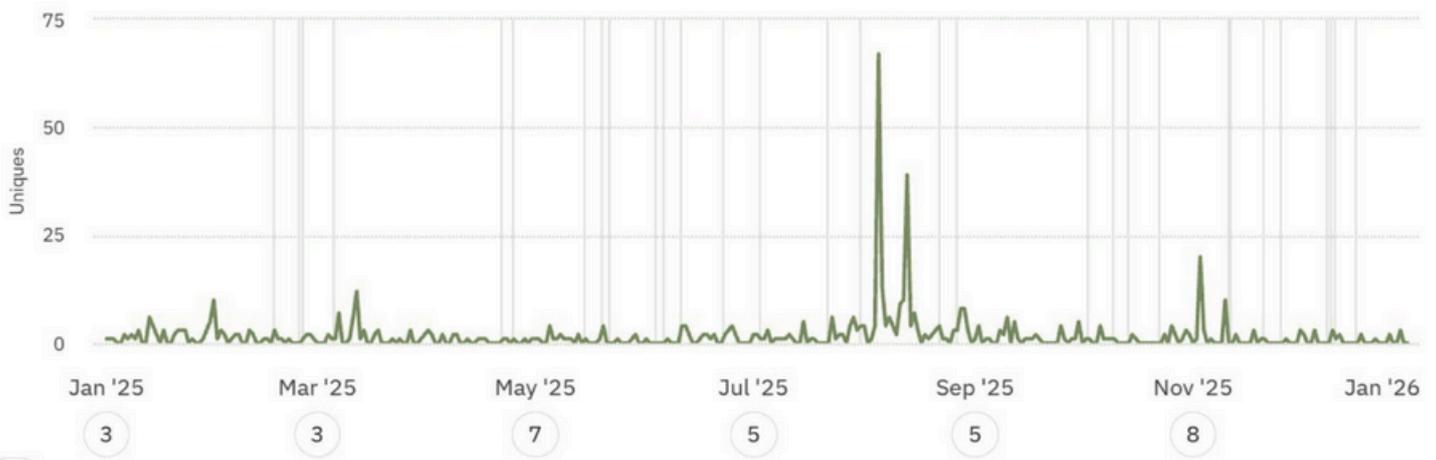
Reasons for Loan:	-
Debt consolidation	4
Home	9
Car	4
Other	10
Age profile:	18-25 5.9% 26 - 35 21.6% 36 - 45 33.3% 46 - 55 27.5% 55+ 11.8%
Income profile:	<10k 0.0% 10 - 20k 1.0% 20 - 30k 26.5% 30 - 40k 47.1% 40 - 50k 16.7% 50 - 60k 6.9% 60 - 70k 2.0% 70k + 0.0%
Tenure profile:	< 6 months 0.0% 6 - 12 months 8.8% 1 - 2 years 12.7% 2 - 3 years 16.7% 3 - 4 years 5.9% 4 years + 55.9%

Salary Finance



Engagement Jan-Dec 2025

SF



Definitions

Full loan offered	Where SF can evidence repayments are affordable in line with FCA guidelines.
Starter loan offered	Where smaller SF loan than requested is offered, as full loan repayments are not deemed affordable, but a smaller amount is.
Debt advice signposted	Non profit debt advice is signposted where a loan application does not meet FCA affordability guidelines.
Number of loans issued	Number of loan offers made AND employee accepted the loan (excludes loan offers made where employee did not take-up offer).
Decline reasons:	Affordability - Customers declined for this reason have insufficient disposable income each month to afford a loan from Salary Finance. This is a regulatory requirement. Disposable income is the amount of income left at the end of the month (from sources like salary and overtime) minus essential living expenses (e.g. rent, mortgage, groceries, utility bills) and also minus debt repayments (e.g. loans, credit cards, car finance).
	Score - Customers declined for this reason are too high risk, even for our business model or have 0 credit footprint.
	Policy - Customers declined for this reason are showing signs of financial difficulty and lending to them would breach regulation and would not be in the customer's best interest.

York Test



yorktest

KEY HIGHLIGHTS

- York Test provided a a Premium Food Intolerance and Health Bundle as a gift for the Employee Benefits Roadshow.
- Change in account manager lead to a gap in received quarterly comms issues now resolved.

York Test - (value of tests purchased)

Jan 2025	£180
Feb 2025	£113
Jun 2025	£273
Jul 2025	£550
Aug 2025	£317
Sep 2025	£238
Oct 2025	£396
Total	£2,067

Simplyhealth

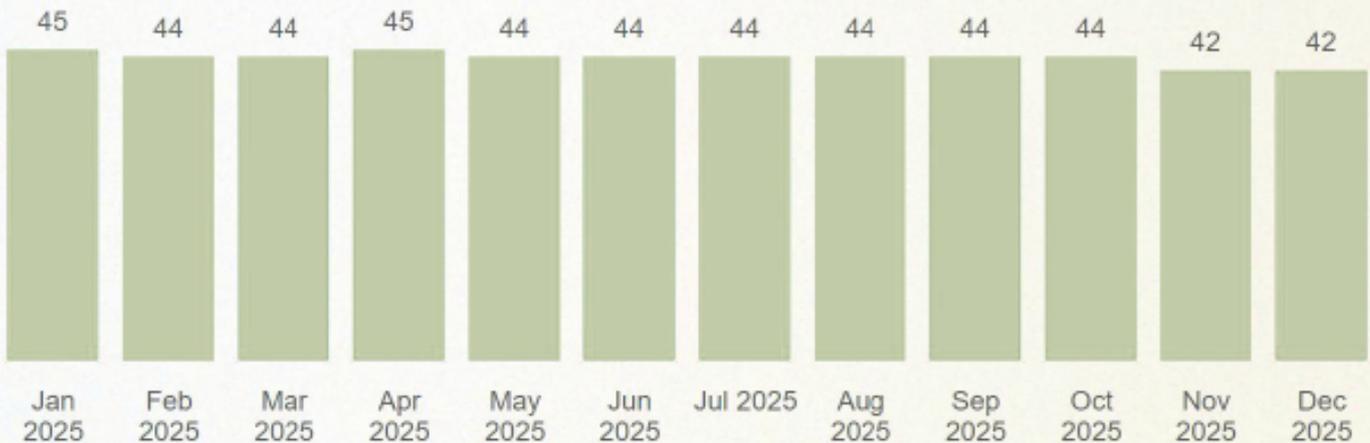


KEY HIGHLIGHTS

- Regular comms shared throughout 2025 and data shows an interest in colleagues exploring 'paid for' options to support their health.

Simplyhealth	
Active polices	42
Active lives	65
Average age of policy holder	67
Total claims	221
Claims value	£11,866

Active Policies at the End of Month





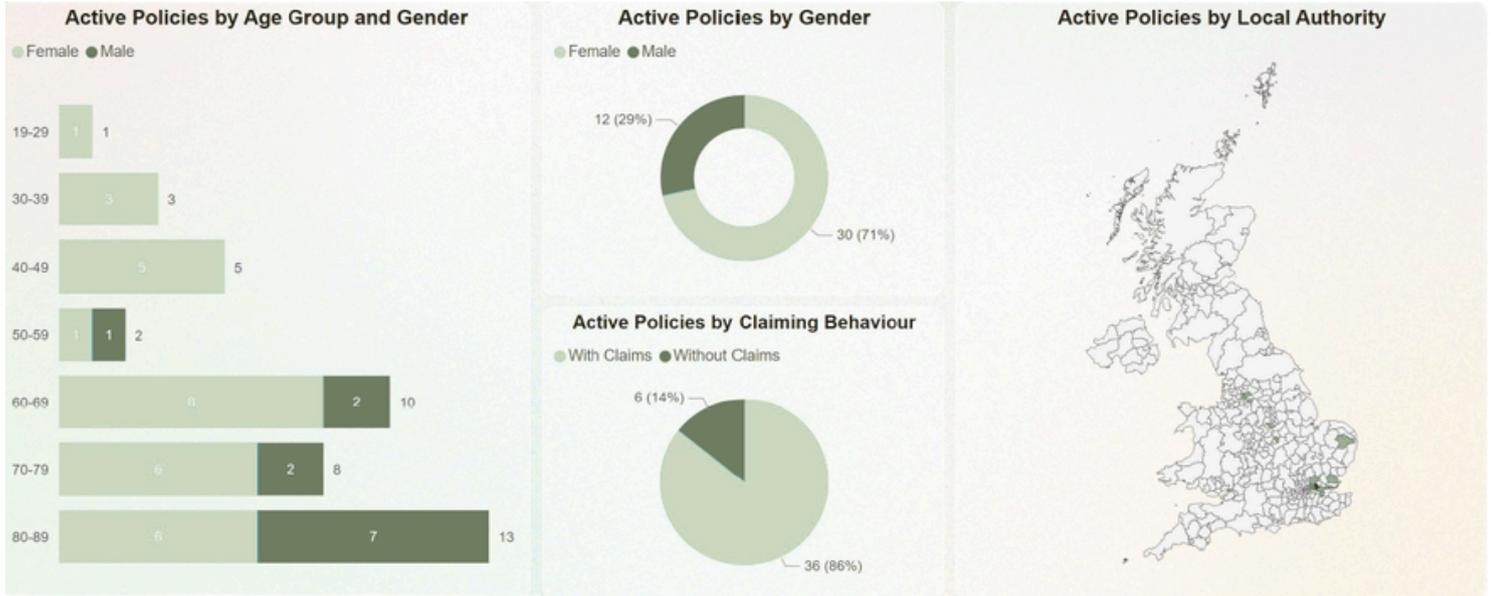
Active Policies

ProductLevel	Single	Couple	Single Parent Family	Family	Total Policies
Level 1	8	4	1	2	15
Level 2	3	4			7
Level 3	7	6			13
Level 4	3	2			5
Level 5	1				1
Level 6	1				1
Total Policies	23	16	1	2	42

Active Lives

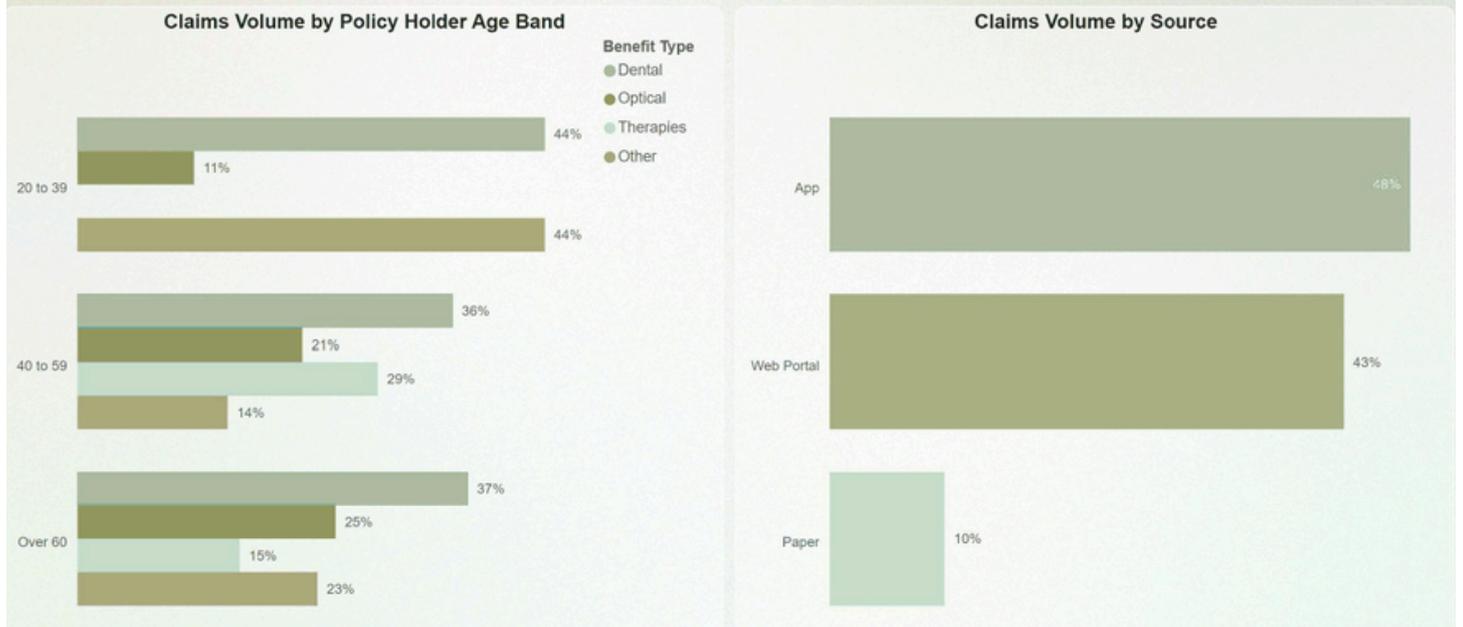
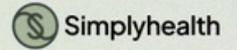
ProductLevel	Single	Couple	Single Parent Family	Family	Total Lives
Level 1	8	8	3	7	26
Level 2	3	8			11
Level 3	7	12			19
Level 4	3	4			7
Level 5	1				1
Level 6	1				1
Total Lives	23	32	3	7	65

Simplyhealth



Claims Volume - Demographics & Source

From 02-Jan-2025 to 30-Dec-2025

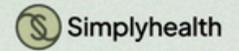


Simplyhealth

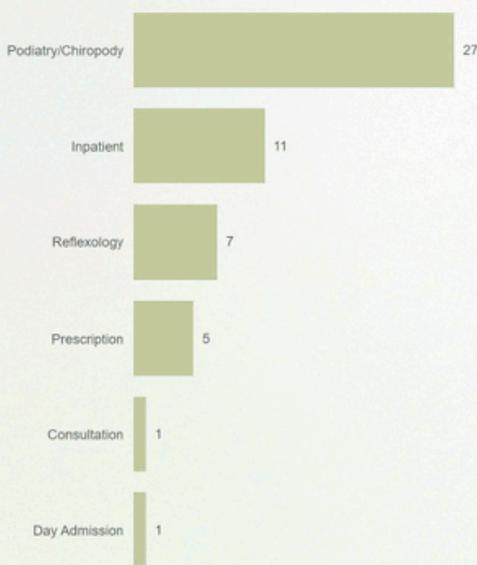


Benefit Summary

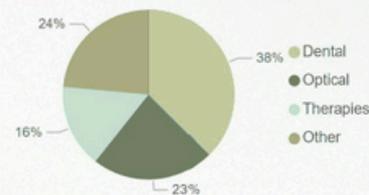
From 02-Jan-2025 to 30-Dec-2025



Claims Volume by Benefit (Other)



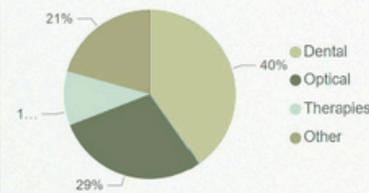
Claims Volume by Benefit Type



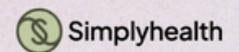
Claims Value by Benefit (Other)



Claims Value by Benefit Type

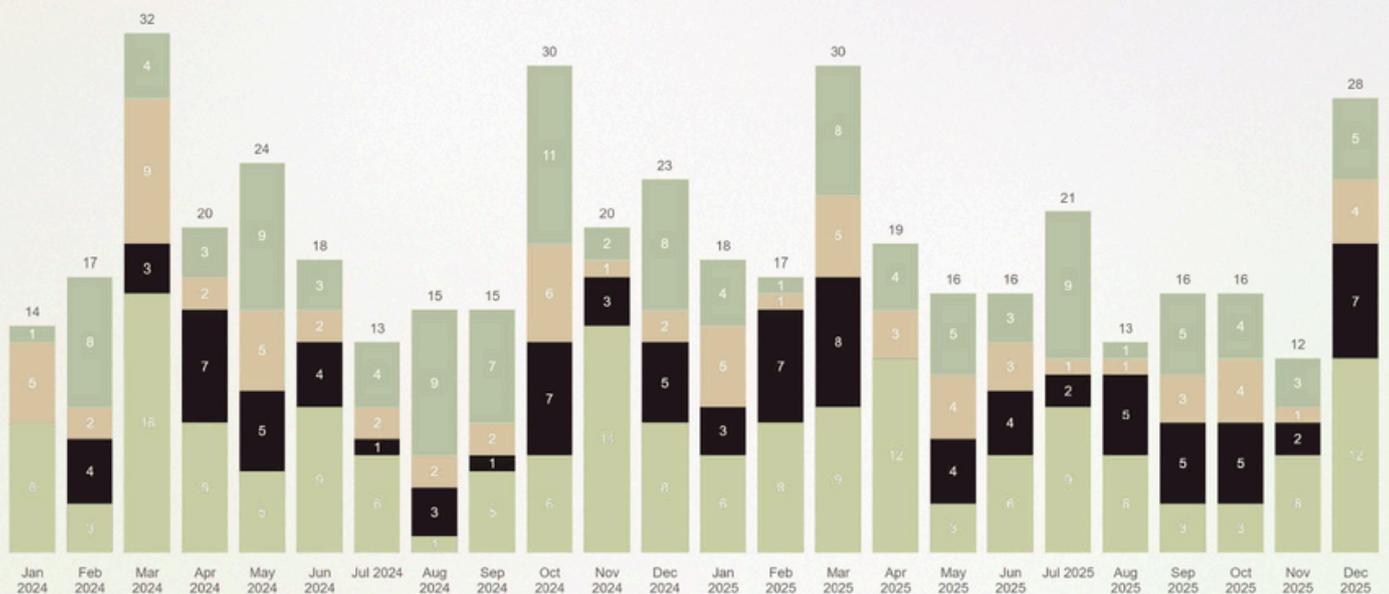


Claims Trend



Claims Volume by Benefit Type

● Dental ● Optical ● Therapies ● Other



Webinar



KEY HIGHLIGHTS

- Webinars delivered either by Wellbeing Consultant or in partnership with Public Health:
- Suicide Prevention & Support in Havering.
- Wellbeing Hub Tour.
- What is a Mental Health First Aider?
- Men's Health Awareness Week - Men's Health Conditions.

Webinars	
Webinars promoted	126
Webinars delivered interally	4
Please rate from a scale of 1 - 10 how informative you found the webinar, training or event?	Average rate - 9
How likely are you to recommend the webinar, training or event to a colleague?	Average rate - 9

The Chiro Collective



Romford & Ilford
Family Chiropractic Centre

KEY HIGHLIGHTS

- Partnership with The Chiro Collective and Romford & Ilford Family Chiropractic Centre commenced January 2025
- 3 sessions took place 2 at the Town Hall and 1 at Langtons House.

The Chiro Collective	
Number of events	3
Number of colleagues attending	90
Number of colleagues utilising corporate voucher offer (80% discount)	51
FOC to council (Free of charge)	Saving of £885
Corporate voucher (colleague saving)	£10,710 and £210 individually.

2026

A Brief Overview of the Report

A quick review of the report indicates steady progress, but it also highlights increasing pressure on wellbeing needs. With the rejection of the growth bid, 2026 is expected to impose limits on the service's capabilities. Innovation will continue, albeit at a slower pace, focusing on achieving more with fewer resources.

The Importance of Collaboration

Collaborative efforts will be essential in navigating these constraints, underscoring the significance of teamwork and shared responsibility. By utilizing existing resources more efficiently and creatively, there is potential to sustain momentum in key areas. Employee feedback will be invaluable in pinpointing priorities and identifying small adjustments that can lead to substantial improvements.

The Role of Communication

In this changing landscape, effective communication will be crucial. Transparent updates about progress and challenges will keep everyone informed and engaged, fostering a sense of community and shared purpose. As we approach 2026, it's evident that adaptability and resilience will be our most valuable assets, steering us through a year marked by thoughtful growth and innovation.

Looking Ahead to 2026

A glance towards 2026 reveals steady improvement in core areas but also escalating pressure on personal and financial wellbeing. With new funding currently on hold, the service will encounter stricter limitations on what can be achieved.

Financial wellbeing is becoming increasingly important, as more individuals seek support in light of rising living costs. Progress will persist, but at a more measured pace, with an emphasis on smarter resource utilization and leveraging current benefits providers, such as Salary Finance and HSBC, for small, meaningful enhancements.

Focus on Sustainable Solutions

The focus will be on developing sustainable solutions that boost financial literacy and offer practical assistance to employees. Workshops and seminars covering budgeting, saving, and debt management will be introduced, aiming to equip staff with the knowledge and tools necessary to confidently overcome economic challenges.

Moreover, collaborative partnerships with financial experts and institutions will be pursued to offer more comprehensive support options. This proactive approach aims to reduce stress and promote a sense of security among employees, positively impacting their overall wellbeing.

Commitment to a Supportive Environment

As we transition into this new phase, our commitment to nurturing a supportive and inclusive environment remains steadfast. By addressing both personal and financial wellbeing, the organization strives to build a robust framework where employees feel valued and empowered, ready to face the challenges of 2026 and beyond with resilience and optimism.

2026

Strategic Leadership in Wellbeing Initiatives

With the Communications team leading the STAR Awards, the HR Wellbeing Consultant will now have the capacity to shape strategic plans for 2026. This shift in responsibilities will enable the HR Wellbeing Consultant to concentrate on identifying key areas where wellbeing initiatives can have a significant impact.

By analysing data and feedback from colleagues, tailored strategies can be developed to address specific needs, ensuring the efficient and effective allocation of resources.

Plans include expanding the Mental Health First Aider network, with clearer signposting and increased awareness of the available support.

This initiative aims to empower colleagues by providing accessible resources and trained individuals who can offer immediate support and guidance. By broadening the network, the HR Wellbeing Consultant hopes to cultivate a culture of openness and understanding, where discussions about mental health are normalized and encouraged.

Let's continue to lead by example in creating a psychologically safe environment that champions mental health, in a wellbeing focused workplace.