

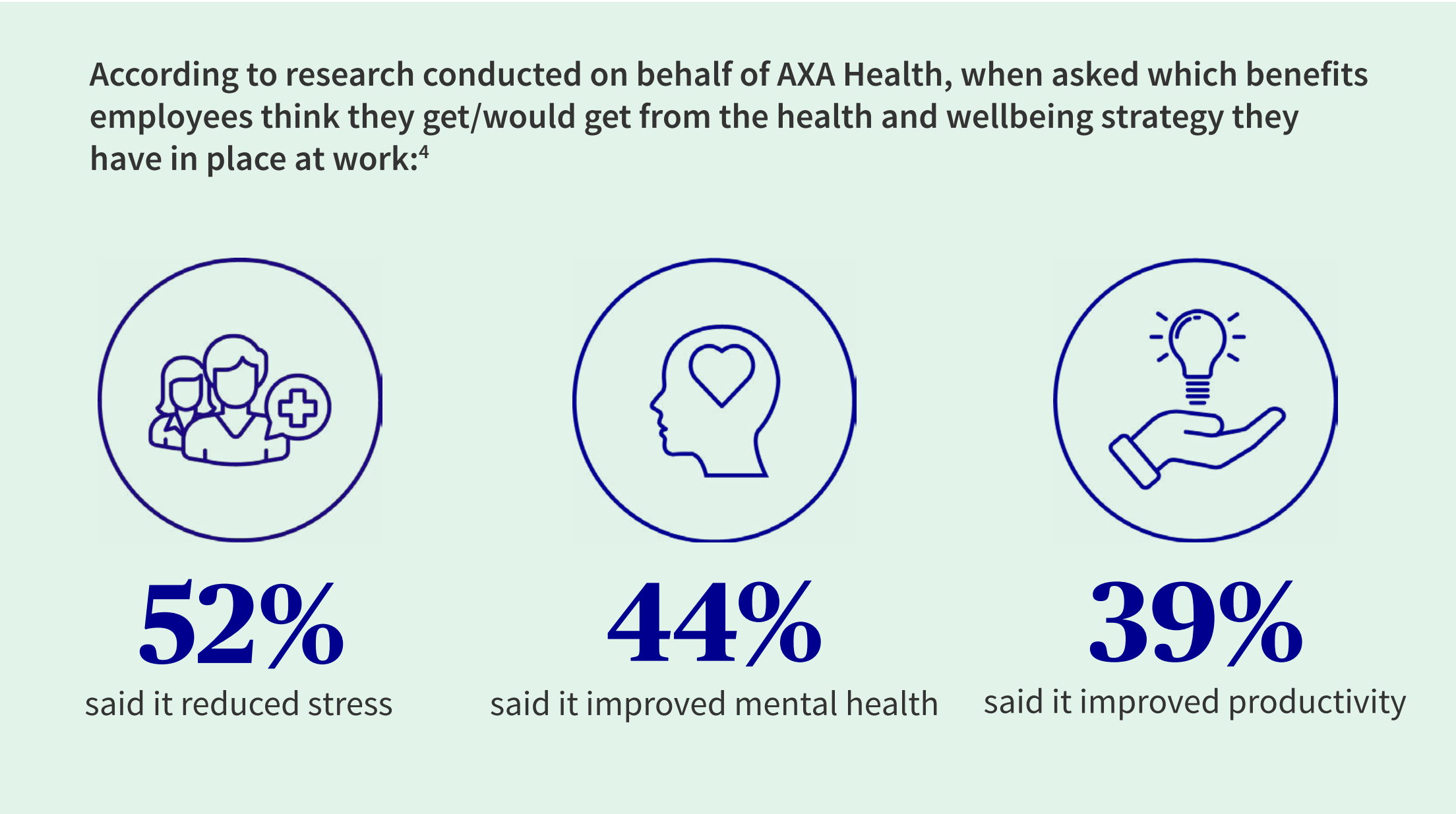
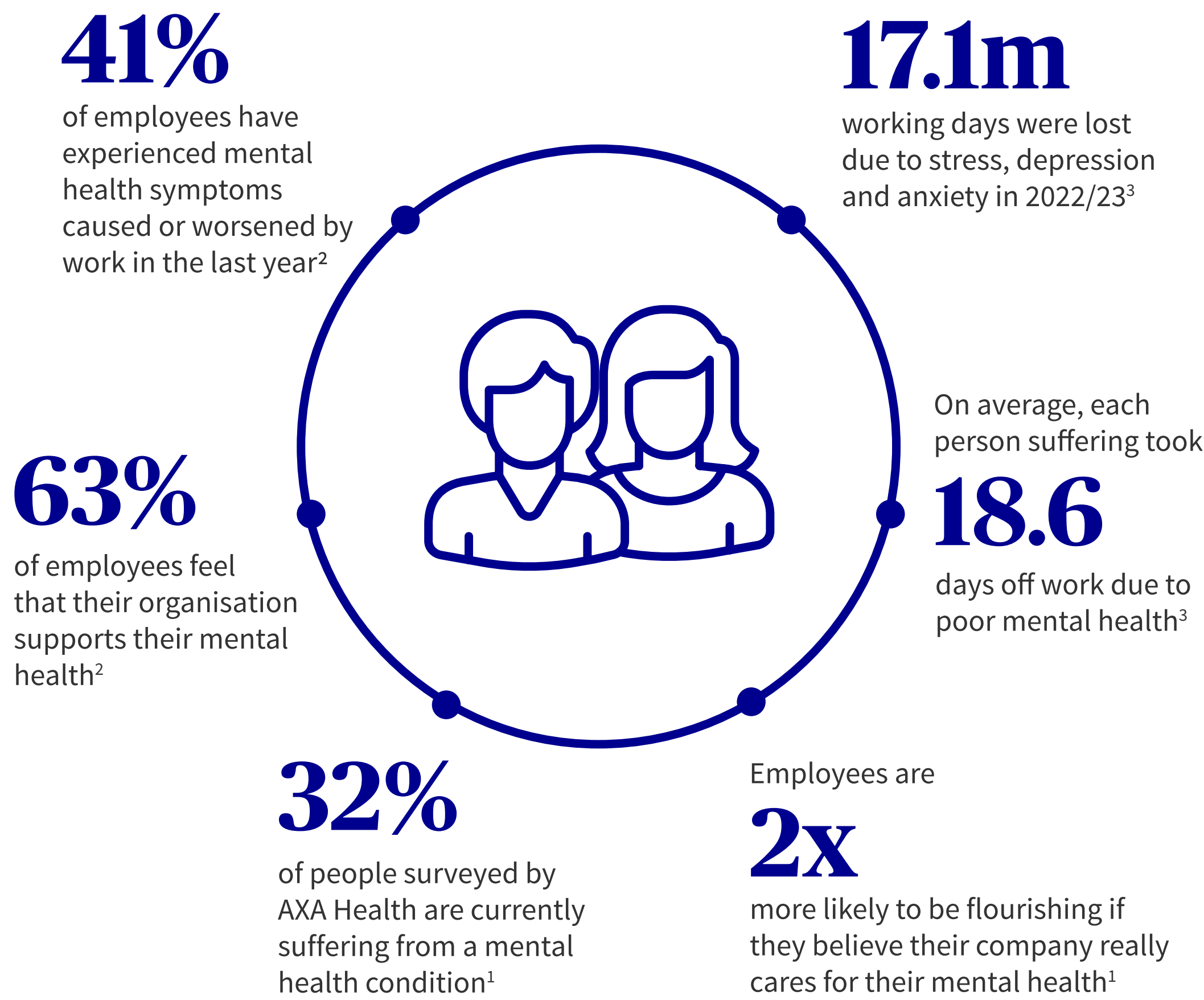


Health



The small business guide to Supporting employee mental health at work

UK small business mental health outlook



¹[The AXA Mind Health Study 2024](#)
²Mental Health at Work 2020: building back responsibly - [Business in the Community, 2020](#)
³[Health and Safety Executive, 2023](#)
⁴Research by onepoll on behalf of AXA PPP healthcare of 1,500 employees working for companies of up to 250 people, May 2019

Introduction

When your employees dedicate so much of their time and energy to your business, it's understandable that you'd want to ensure that they're healthy and happy both inside and outside of work. However, when one of your team is experiencing a mental health problem, it can impact all areas of their life.

We all feel overwhelmed by things at times. Whether they're work-related stresses, or worries in our personal lives, these everyday stresses can come and go with little or no intervention. However, when one of your team is experiencing stress, anxiety or depression it can affect all aspects of their wellbeing. And this can have a big impact on your business too.



In the following sections, **Emma Mudge**, Senior Psychological Wellbeing Practitioner, shares her tips and advice for how small business owners can support mental health at work.



Q&A with Emma Mudge, Senior Psychological Wellbeing Practitioner

What are the signs that someone in my team may be experiencing a mental health problem?

While everybody deals with mental health difficulties differently, there are some key signs to look out for that may indicate that someone in your team may be struggling with their mental health. These include:

Absence

While a certain level of absence is unavoidable in any business, if one of your team is regularly taking long periods of time off work, it can be a sign that things aren't quite right and may warrant further investigation.

Low productivity

If you've noticed the productivity of one of your employees has taken a hit, or the quality of their work has dropped compared to what they would normally produce, then this may indicate that they're struggling. This may be something that you notice amongst members of your team if they work remotely too. Have they been making frequent errors in their work recently which is unusual for them? Are they missing more deadlines than they normally would?

Heightened emotions

Have you noticed that one of your team is suddenly having angry outbursts in the middle of the office? Or is someone unusually upset when projects don't go quite to plan or they have a difficult conversation with a client?

Avoidance

This can manifest in a number of different ways. It could be avoidance of additional work responsibilities, or new work projects. Or it could be avoidance of social situations, particularly if the employee in question is usually the life and soul of the party.

Negativity

Consistent negativity and sarcasm may be a sign that one of your team is struggling with their mental health, particularly if they're usually upbeat and positive.

Mood changes

Mood changes can be a big indicator that one of your team may be struggling with their mental health. Have you noticed that one of your employees has become quiet and withdrawn from the rest of the team when they would usually be involved in all the office conversations?

You may notice mood changes in your employees who work remotely too. Has a member of your team lost their usual sense of humour or do they seem reluctant to speak to you or their colleagues over the phone?

Fatigue

Have you noticed that one of your team is more tired than they usually would be? Are they relying more on coffee to get them through the day?



How do I have a conversation with one of my employees about their mental health?

It's understandable that many business owners may feel uncomfortable broaching the topic of mental health with their employees, particularly if they're concerned that someone in their team may be struggling. However, normalising discussions around mental health will have benefits for your team and your business, as employees will feel more comfortable opening up when they may be struggling and need extra support.

The right time and place

The first thing that business owners should be mindful of is that mental health struggles can be very personal, so some people may not feel comfortable opening up straight away. If your team member does not want to talk at first, be respectful of that choice. When they're ready, it's important to actively listen, be respectful, and to approach the conversation in a supportive way:

- Choose a place that feels more casual – a boardroom may feel too formal, however they may feel much more comfortable in a coffee shop.
- Don't force the conversation – respect if someone doesn't want to talk.
- Say what you've seen, how they're not themselves for example.
- Express your concern for them.
- Allow space for them to talk.
- If they do not want to talk, then move on. Are you the right person to have the conversation? Maybe they would feel more comfortable talking to another colleague - perhaps someone with whom they have a stronger relationship.

How are you, really?

If you've ascertained that you're the right person to have the conversation, and it's the right time and place, start by asking your employee how they are. Most people will initially start by saying they're fine so you may need to ask twice, and ask how they really are.

You could start by saying that you've noticed they haven't been themselves lately, or identify another behaviour or action that has led to you feeling concerned. It's important not to make this accusatory, however, as they may become defensive and close up.

Work together

Once the conversation starts to flow, ensure that you actively listen. Avoid bringing your own experiences into the conversation, and don't make assumptions about how they're feeling.

Ensure they know that the conversation will be kept confidential, and that you'll work together to help or resolve the situation. For example, if they're experiencing stress due to workloads and deadlines, you can work together to manage their workload and delegate actions where necessary.

What should I do to normalise mental health discussions in the workplace?

Mental health should be a part of the culture of an organisation, where people don't feel threatened or worried to raise the subject of mental health or disclose when they may be struggling. Talking about mental health should be as common as talking about the weather.



Training

Training and development play an important part in the normalising of mental health discussions in the workplace. Whether that's training for line managers on how to have difficult conversations with their team, or training in resilience and stress management for all your employees.



Language

You should also be aware of the language that's being used within your workforce in reference to mental health. Disparaging remarks and unhelpful negative labelling shouldn't be tolerated. All your employees should feel that they work in a safe and tolerant environment, and it's everyone in the business' job to ensure that these values are upheld.



Be a role model

Lastly, as the owner of the business, you can be a role model to the rest of your team. If you're comfortable openly discussing mental health, it's more likely that your team will feel comfortable talking about it too.

How can I support a member of my team who is experiencing a mental health problem?

Let them know support is there

Firstly, it's important to make it known that you and your organisation want to help. Experiencing a mental health problem can be a really isolating time, so knowing that they have support from you and the team can make a big difference.

Signpost to services

Ensure that they know where they can go to access professional support. For example, if your business has an [Employee Assistance Programme](#) in place, make sure that they know how they can access it. Check in to see how they are getting on too. It's likely it's not a one-off situation so it's important to regularly touch base with them to see how they are.

Wellness action plan

Consider putting in place a wellness action plan to help them start feeling like themselves again. This can take a number of different forms depending on the situation, but reasonable adjustments should be put in place. If they've been off work due to mental health, work with them to create a return to work plan. This can help to reduce the worry that can come with going back to work after a long period of time spent away.





How can I look after my team's mental health at work?

1 Make people aware of mental health through training

Everyone should have basic training to better understand mental health, and ensure that people know some of the key signs to look out for that may indicate that they or one of their colleagues could be struggling with their mental health.

2 Develop and encourage personal insight

To ensure that your team are regularly checking in with themselves and how they're feeling. This can help them to identify when they may be struggling themselves.

3 Consider offering mental health ally or mental health first aid training

There are a number of public courses that you can make available to your team. All managers especially should be trained in how to identify the signs that someone in their team may be experiencing a mental health issue.

4 Get to know your team and keep in touch

This not only helps to build relationships with team members and helps them to feel more comfortable opening up, but it can also help you to identify when one of your employees is not acting like themselves. For example, someone in your team may usually be the life and soul of the office, however if you notice that they are unusually quiet or emotional, it may indicate that they are experiencing a mental health problem.

5 Encourage your team to have a positive work life balance

When work is busy and there's lots of deadlines to meet, it can be easy to let your work time slip into your personal time. However, when this happens on a regular basis, it can have a negative impact on mental health. Make sure your team are taking time to relax and recharge.

Avoid emailing them outside of working hours if possible. If you do have to email, make a point of saying that you don't expect them to reply until working hours. You should also encourage them to make use of their annual leave allowance and take time away from work. You too need to be a good role model for work life balance.



How can I look after my own mental health at work?

Tune in to your feelings

You know your mood and emotions better than anybody, so it's important to be honest with yourself when you aren't feeling like your usual self. Don't push yourself to perform at your best when you aren't feeling great as that can lead to burnout. If your mind is telling you that you need a break, then it's important to listen and take some time out, whether that's going for an afternoon walk or booking a weekend away. Be honest with your team too and help normalise conversations around mental health.

Create a positive work-life balance

Work life balance is so important to your mental health, and it can be particularly challenging to achieve when you own a business. When your business means so much to you, it can be tempting to work all hours of the day and night. However, it's important to make time to relax and unwind from the stresses that can come with work. Some people enjoy a morning yoga class while others prefer an evening catching up on a TV boxset. Find what works for you and do more of it.

How can I encourage my team to look after theirs?

Ensure that you talk about mental health openly with your team

You want your people to be physically and mentally healthy both inside and outside of work, and to feel comfortable talking about it when they may not be feeling their best.

Get your team interested in mental health. If you're happy to, you could share your own experiences of mental health to start the discussion. You could also incorporate mindfulness activities into your workplace wellbeing programme. This might include lunchtime yoga classes for example, or mindful breathing classes. Training and workshops are also a good way to educate your team, including how they can look after their own mental health as well as the mental health of their colleagues.

You should also encourage your team to look after their minds outside of work. Promote activities like exercise, socialising, yoga and mindfulness. These can help give your team a boost both physically and mentally. Ensure that they're giving themselves time to relax and spend time doing the things they enjoy, particularly in the evenings and at weekends. Ensure that they're taking their annual leave allowance too. Even if they don't have a holiday planned, taking a day or two to spend time on a hobby or with friends and family can make a big difference to their mental health.



Simple, fast access to mental health treatment

Our Mental Health cover option can help to show your business commitment to supporting mental health, whether someone in your team needs counselling (when arranged by our mental health assessment and support service), talking therapies, or care in a private hospital (cover may be subject to medical history). They may not need to take time out of their day in order to get a GP referral, they simply need to call our mental health assessment and support service to arrange an assessment and can be transferred through to one of our experienced counsellors or psychologists who will listen to their concerns and guide them to the right support. If therapy is recommended, our mental health assessment and support service will source a therapist for them.⁵



Example plan:

Our Mental Health option offers access to mental health experts when referred by a specialist, for you and your employees from as little **£3.33⁶ a month** per employee.

Our **business health insurance plans** also offer other cover options, including **Treatment, Outpatient** and **Therapies** cover options. We can help you build a plan that's right for your business and your budget.

[Discover our example plans](#)

What the Mental Health cover option pays for:



Counselling sessions

Accessed through our mental health assessment and support service, helping your employees get the help they need quickly.



Outpatient treatment

Specialist consultations for psychiatric treatment, or psychiatric treatment by psychologists and cognitive behavioural therapists.



Care in hospital

Private psychiatric treatment fees, including accommodation, diagnostic tests and drugs at any of the hospitals or day-patient units in our Directory of Hospitals.

[Find out more about our Mental Health cover option](#)

⁵Our mental health assessment and support service is available to members aged 18 and over.
⁶Based on three employees (aged 25, 35 & 40) with the Mental Health option, living in TN2, with a £100 excess and a two year moratorium on pre-existing conditions. Costs are representative as of April 2025, and prices will vary depending on location, cover options and ages.

Employee Assistance Programme cover option

Whether your people need help forming healthy habits, building resilience or dealing with stress, anxiety or financial and legal issues, our Employee Assistance Programme can help. It enables you to create a more supportive work environment and inspire employees to stay in control of their health. We offer two levels of cover, EAP Essentials and EAP Premier.

What does this cover option pay for?



Support for your team's wellbeing, every day

including fast access to fully qualified mental health practitioners and counsellors just a phone call away or online, with no GP referral needed.



Online help when you need it

information and guidance on a variety of practical, medical and wellbeing topics online.



Help with home or work life

practical, impartial support for home and family issues, as well as financial and legal matters such as dealing with debt, buying a house or your consumer rights, through our LifeManagement service.

EAP Premier cover option

Plus, with our EAP Premier cover option, you get all the benefits of EAP cover as well as:



Short-term counselling

Employees can speak in confidence to experienced counsellors and mental health practitioners for friendly, non-judgemental support and information, 24 hours a day, 365 days a year. Short-term counselling can be delivered in-person, by video or phone.



Support for your managers

to help them to meet day-to-day team challenges.

[Find out more about our EAP cover options](#)

⁷ Our EAP options are not available on their own, without other cover options in the plan.

Build a health insurance plan that works for you and your business

At AXA Health, we know that every business is unique. That’s why we offer a choice of private medical insurance options and benefits that you can select from, so you only pay for the cover you want.⁸ We provide healthcare cover for 1 to 249 employees and have a number of cost saving options available, so it may be more affordable than you think.

Regardless of the cover options you choose, you'll have access to the following benefits (subject to change):



Online private GP service

Access to our 24/7 online GP service, AXA Doctor at Hand (powered by Doctor Care Anywhere).⁹



Muscle, bone and joint support

Physiotherapy advice over the phone or online, with no GP referral required.¹⁰



Heart and cancer nurses

available by phone, who are experienced in supporting you and your family when living with these conditions.



Gym, spa and pool discounts

Access to member offers such as up to 40% off Nuffield Health, Fitness and Wellbeing centres or Hussle Monthly+ pass multi-gym, individual membership fees for you and all your employees. Terms apply. Offers are subject to change and are not part of the insured plan.¹¹



Answers at the end of the line

Everyone wants information they can trust. When you or your employees want to speak to someone about a health issue – whether it’s about medication, mental health or swollen ankles during pregnancy – try our health support line professionals. They’re just a call or email away, ready to support you 24/7.

Health at Hand nurses and counsellors are available 24/7. Pharmacists and midwives are available 8am-8pm Monday to Friday, 8am-4pm Saturdays and 8am-12pm Sundays.

⁸ If you are buying cover for 1-2 people only, you will need to include either the Treatment option or the Diagnostics Only option in your plan.

⁹ Appointments are subject to availability.

¹⁰ Our muscles, bones and joints service is available to our healthcare members aged 18 years or over.

¹¹ 40% off monthly individual memberships at Nuffield Health Fitness and Wellbeing centres for all named members on an AXA Health plan, and 20% off for employees who aren’t covered by your company healthcare plan. 40% off Hussle’s Monthly+ pass for AXA Health members. [Click for full details and terms & conditions.](#)

AXA Study of Mind Health and Wellbeing - our latest findings

We often think of our mind and body as separate, but our mental and physical health are connected and just as important as each other. We need to prioritise them both in equal parts so we can be the best version of ourselves. To understand the current state of mind health across the globe, AXA surveyed 16,000 people from 16 countries across the world.

The AXA UK Workplace Mind Health Report, published in 2024 has found that:

Employees who are offered mental health support at work are

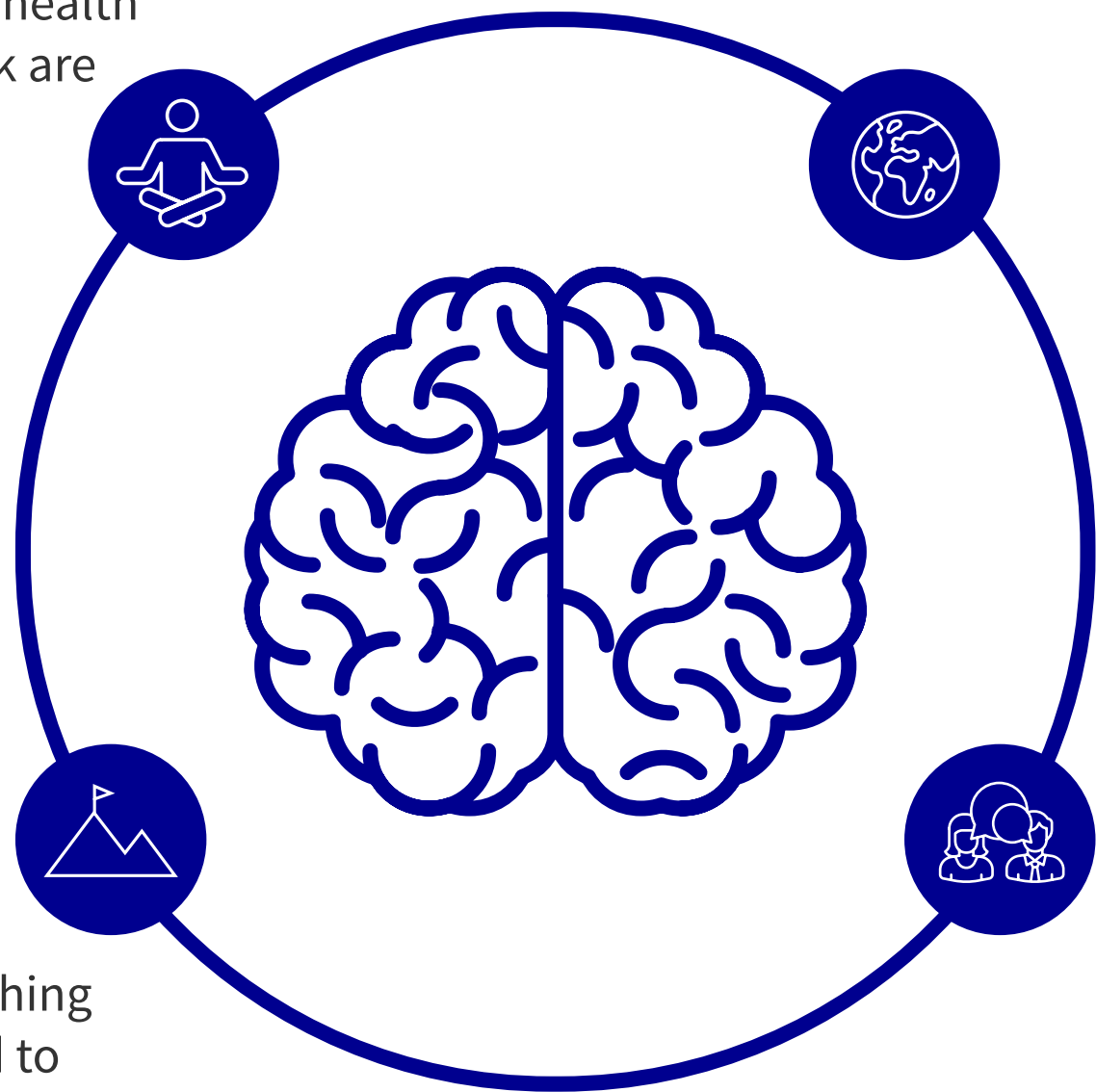
2x

more likely to flourish...

...and are also likely to stay longer – only

10%

of those flourishing say they intend to leave their jobs in the near term.



Only

34%

of workers feel able to approach their managers for help.

And around

39%

don't believe that their company actively cares about the mind health of its people or is taking action to help them.



Find out how you can support yourself and your team to be mind-healthy by calling our small-business experts on 0800 389 7413.

AXA Health small business health insurance

To find out more about the options available, including what is and isn't covered, call our small business experts on 0800 389 7413

Lines are open 8.30am to 5.30pm Monday to Friday.



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