



# Scandinavian Health & Wellbeing – What Can We Learn ?

Chris Wakely



Your Speaker Today – Nice to Meet You !

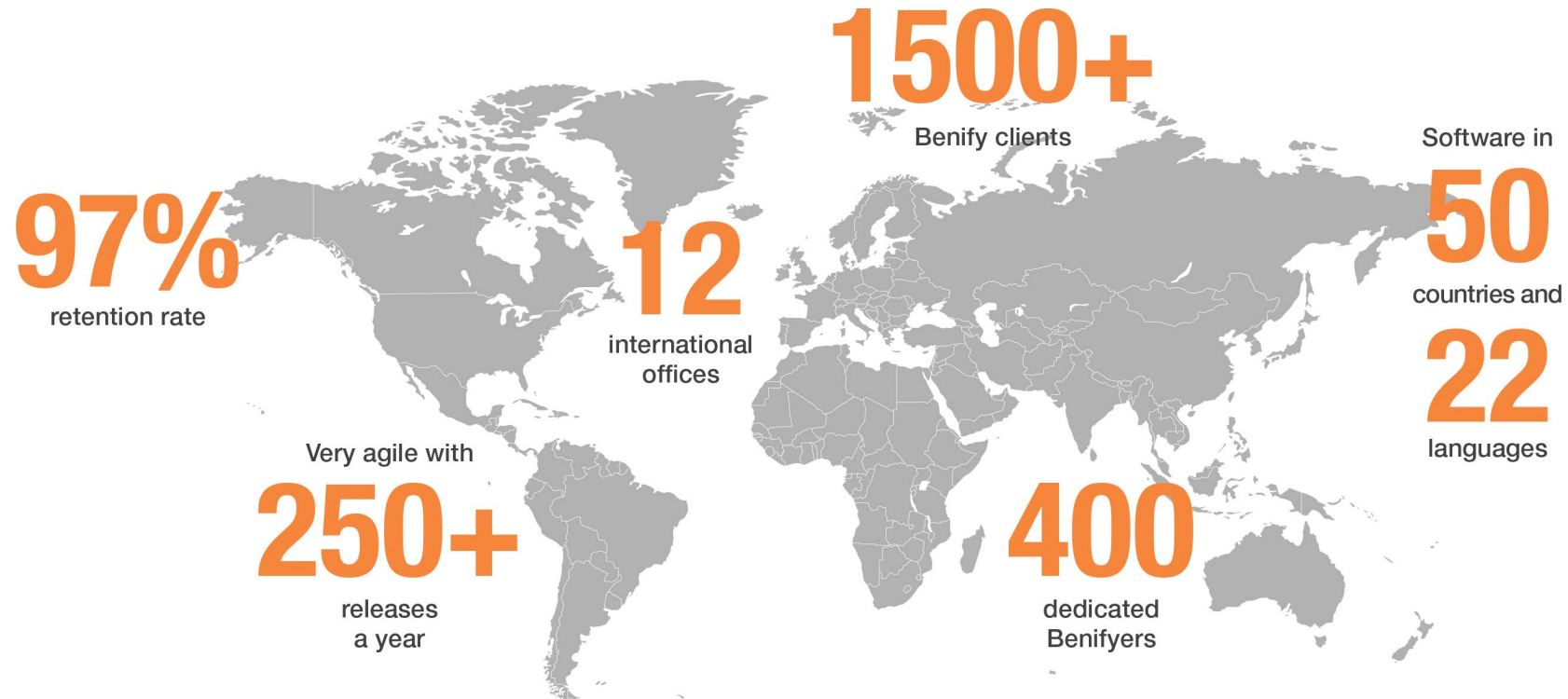
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# Who are Benify

Founded in Stockholm, Sweden in 2004, Benify are the market leading independent provider of global benefit management and communications software. Benify design, develop, implement and support benefit and reward solutions via their portal and app for some of the world's most engaged companies. Success for Benify means a more engaged workforce through better communication and management of reward and benefits whatever country you are in.

- Global Benefits Software and Engagement Company
- Mobile First Design – Web Responsive and app
- Used by millions of employees around the world



# What is Scandinavia ?



# Some Scandi Insight

**30%**

Reduction in  
absenteeism by  
implementing health  
and wellbeing  
schemes

**14%**

Of all absence due  
to sickness

**£25,000**

Average cost of  
long term sick  
leave per  
employee

**£210**

Average spent on  
each employee per  
year

**£420**

Maximum spent  
on each  
employee per  
year

**90%**

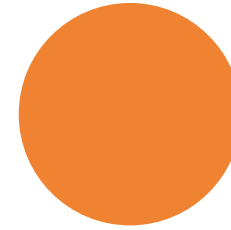
Of companies in  
Sweden have this  
arrangement



# Overview of Scandinavia

## Denmark

- Denmark is officially the world's happiest country. (UK is 23<sup>rd</sup>.....)
- 'hygge' the new favourite buzzword. Pronounced 'hoo-guh'
- In its simplest form, a mindful focus on simple everyday pleasures.



## Norway

- Organisation of Economic Co-operation and Development (OECD)
- Very High Life Expectancy Average life expectancy (USA ranked bottom third)

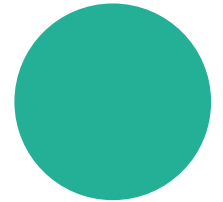


## Sweden

- OECD ranked Sweden very "high" – also very well adjusted, great education and healthcare

# Healthcare Overview

- Healthcare in Norway. In Norway, all hospitals are funded by the public as part of the national budget.
- Denmark provides “free” health care to all residents, funded through taxes
- Sweden – tax funded but local. Sweden is divided into 290 municipalities and 20 county councils. Swedish healthcare is decentralised



# Health and wellness contribution - Sweden

- Tax Advantage to provide a “wellness contribution” to each employee. Like a reimbursement account.
- Average £210 paid by the employer to the employee as a spending account where they can spend the money on health and wellness related products: Gym memberships, training clothes and massages – in 2018 this had to be capped at £420 per year
- The Swedish Institute found there was a direct correlation between movement & wellbeing





# Overview Trends

- Health and wellness this is moving from a pure health focus, to a more Mental health and wellbeing approach.
- More focus on financial health – which is recognized as a form of mental stress
- Investment into tools such as Cognitive Behavior Therapy to decrease stress
- ‘CBT’ programs have been funded by large employers to combat ‘Psychological Absence’



14% of all  
sick leave  
was due to  
physical  
sickness

# Example – Reducing Absenteeism

A scheme in Swedish Municipality :

- Introduced as compensation was decreasing in value
- Relatively young workforce in which: 'Time was more valuable than money'
- Visit a gym 3 times a week - receive an extra weeks holiday
- It didn't matter how or what exercise they did



Absenteeism  
dropped by  
30% in the  
first year

# Learnings

- Many of the same challenges all countries face
- Culturally better aligned to health through diet and lifestyle
- More outdoor and movement based
- Govt support with contributions as well as funded healthcare
- Smaller populations means focus is easier
- Mental and Financial wellbeing coming more of a focus.
- Challenge of ageing population



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