



## Health and wellbeing

Here's how we support you if you're unwell or in need of a wellbeing boost

We try and keep our people policies simple. For the summary, go to **Health and wellbeing – the overview**. This policy covers what you need to know if you are unwell and absent from work due to sickness. It also signposts the health and wellbeing initiatives we're proud to offer at M&G plc. It applies to all UK M&G plc employees.

### Health and wellbeing support

Your health and wellbeing is a priority. In addition to getting support from your manager or HR business partner, we hope you make the most of the many health and wellbeing resources available.

### Employee assistance programme

I would like to draw your attention to our free 24/7 confidential online support service. UK colleagues have access to a free, 24/7 Employee Assistance Programme (EAP), giving a wide range of support on physical and mental wellbeing, counselling and access to finance and debt specialists. You can find out more about our EAP on [the People Hub](#).

For more information about the resources available to you, please visit the '[Wellbeing Hub](#)'.

### Mental health first aiders

If you're feeling under pressure and your mental health is suffering we have a trained network of mental health first aiders to support. They are colleagues who have volunteered for in depth training on spotting triggers and signs of mental health issues amongst colleagues. They have the knowledge to step in and support with non-judgemental listening and guidance on accessing further help.

You can find your nearest mental health first aider by looking on the intranet.

### Mind Matters network

Get involved with M&G plc's employee mental health network. The group is run by employees with an executive sponsor and focuses on reducing stigma and raising the awareness of mental health in the workplace. Search on the intranet to find out more.

### Affinity network groups

Look on the intranet to find out about the employee affinity network groups running across the business and how you can get involved. Enable is just one example of a colleague-led network supporting anyone with a physical or mental disability, helping the business recognise them for their unique and valuable talents.

### Health and Wellbeing Hub

Wellbeing stretches beyond how healthy we are. It includes a broader meaning which can be summarised as a personal assessment of how well life is going for us. We may judge our wellbeing by levels of happiness or satisfaction. These are likely to be impacted at different times by life events, by relationships inside and outside of work, and how resilient we are when we

respond to them. Please take some time out to review the recommended learning and bitesize training to help you be more resilient, manage stress and work on your mental health. You can access the Health and Wellbeing Hub [here](#).

### Managing stress

If you're becoming overwhelmed or feel unable to cope due to stress at work, you should tell your manager as soon as possible. We'll discuss how we can support you. There are lots of ways we could help, perhaps making changes to your hours or working practices, referring you to occupational health or recommending counselling via our 24/7 confidential and free employee assistance programme. Your manager may work with you to identify potential stressors and to agree an action plan to alleviate these. Look at our critical moment for managers on [managing stress and pressure](#) which hosts our talking tool to help identify the factors having an impact. We acknowledge that sometimes relationships can be a factor of stress, so for instances where speaking to your manager may be challenging, you can engage the Colleague Support Adviser for a confidential discussion.

### Occupational health

Our occupational health service supports the health and wellbeing of colleagues. You may be referred to occupational health following some sickness absence or health-related concerns. The referral typically focuses on the duration of absence, possible future absences, reasonable adjustments that could be made to the workplace and guidance on implementing a phased return to work. It can be a helpful way of getting medical advice that relates to you and your job. The occupational health portal also provides tools and resources for managers to support their teams with a range of health and wellbeing matters.

### First aiders

Across all our sites we have trained first aiders, who provide initial treatment if someone is injured or ill. We send our first aiders on a three-day training course, and give refresher training if necessary. The first aider allowance is £180 per annum, which we pay in monthly instalments and is subject to tax and national insurance.

### Eye care

If your role involves working in front of a screen we encourage you to take extra care of your eye health. We recommend having an eye test every two years or sooner if recommended by an optician or as part of a workstation assessment related to the use of your screen. We'll reimburse you for up to £30 of the cost of the eye test and if you need glasses for computer work we'll contribute £55 towards them. You should share your receipts with your manager and claim costs back via expenses.

### Flu jabs

Colleagues can claim the cost of one flu vaccination per annum. M&G plc will reimburse up to £15 towards the cost of this. A receipt will be required for this expense and claims should be made via the online expenses portal.

### Local wellbeing initiatives

Use TAP to look out for local health and wellbeing events like flu jabs, yoga and much more.

## Work-life balance

We want to give you as much freedom as possible to achieve a healthy work-life balance, while making sure we do what's best for our customers. This means we need fixed working hours in some areas, but can be more flexible in others. Working from home may give you some time back. Look at our working flexibly policy if you want to change your working pattern to achieve a better balance.

Rest breaks are crucial to a healthy working life. Whatever the hours you work, you need to take proper breaks, this could simply be a bite to eat with colleagues while in the office or taking the dog a walk if working from home. Our normal working pattern allows for a one hour unpaid lunch break. In the case of non-standard working patterns, you are entitled to an unpaid break of twenty minutes if you work for six consecutive hours.

Whether working from home or the office, sometimes we experience peak busy periods during the year, when all hands are on deck. Take extra breaks when needed and get some fresh air or break up the time by moving around using a wireless headset and remember to take that well earned holiday.

If you are aged between 16 and 18 you are entitled to extra rest periods and breaks. You can have a 30 minute rest break when you work more than four and-a-half hours in a day, and you must have a 12 hour break in each 24 hour period, with two days' rest per week. It is also important that you do not work more than 48 hours per week. You must keep track of your hours and, if you are working more than this, you should talk to your manager about your workload.

With constant access through technology to emails, messages and the internet it's easy for the working day to extend into your personal life. We encourage you to switch off and relax at the end of the day and not to feel you have to work or respond to emails after hours. We all work differing working patterns and understand it may suit some colleagues to work in the evening. Be mindful of others and use technology such as outlook to schedule or delay the delivery of emails until during core hours. On rare occasions there may be situations where you are required to monitor or respond to emails outside hours but this shouldn't become a regular occurrence.

In addition to breaks, make sure you take advantage of our generous annual holiday entitlement. Taking time off makes you more productive at work.

## Private medical insurance (PMI)

Your health is a priority. The approach varies across M&G plc but all employees have the opportunity to participate in a PMI scheme if they wish.

## Sickness absence pay

We hope you're fit and well during your career with us but we all get poorly from time to time. Company sickness absence pay is a discretionary benefit offering paid sick leave for colleagues who are unwell and unable to attend work. It is inclusive of any statutory sickness absence pay you may be entitled to. To be eligible for company sick pay you must follow all aspects of the health and wellbeing policy including letting us know when you are poorly, maintaining regular contact, supplying any necessary medical certificates or reports and co-operating with any referrals to occupational health.

The level of sickness absence pay you are entitled to is dependent on how long you've worked with us and is based on a rolling twelve-month period.

Your sick pay entitlement will be calculated based on the amount of service you have accrued on commencement of your absence period. Please note, sick pay entitlement does not increase. As a result of any service anniversary during your sickness absence.

The following table sets out this entitlement:

Time with the business	Discretionary company sickness absence pay entitlement
Day one to less than six months	up to two weeks
more than six months and less than 12 months	up to four weeks
more than 12 months and less than 24 months	up to 18 weeks
over 24 months	up to 28 weeks

Please note that company sickness absence pay may be withheld at the company's discretion. If you have a live warning on your file you may not be eligible for company sickness absence pay. Equally if there are concerns about the genuineness of your absence, if the sickness was self-inflicted or due to a failure to follow health and safety regulations you will not be eligible for company sick pay. If you start working and become unwell, one day's sickness absence will not normally be recorded. However multiple instances of this may lead to a separate absence being recorded in any rolling twelve month period.

### Sickness absence and holiday

If you're sick while on planned holiday leave, let your manager know as soon as possible. To have the time reclassified as sick leave we require a medical certificate from your doctor. You will then be able to reschedule your holiday for a later date.

If you are on long-term sick leave, you continue to accrue statutory holiday entitlement and if possible, you should book and take your leave in the usual way. Any statutory holiday entitlement that is not used because of illness can be carried over into the next leave year.

### Sickness absence procedure

If you're unwell and can't come to work, call your manager within an hour of your start time and let them know. If meetings need to be rescheduled or cover arranged it's helpful to share that too. If you feel comfortable, tell your manager what's wrong. It's useful to know how you're feeling and when you hope to be back. If there's something you need to get you back to work sooner let's discuss how we can support.

For sickness absence of more than seven calendar days don't forget to provide your manager with a fit note or doctor's certificate from your GP.

## Coming back to work

- We may have a return to work discussion when you're back. This is about welcoming you back to work and giving you an update on anything you've missed. Wherever possible these discussions should take place face-to-face and you may be required to attend your contractual office location to participate in the discussion. We'll check in with how you're feeling and talk through the reasons for your absence. If your absence levels aren't meeting the required standard we will work with you on an informal absence improvement plan. We may refer you to occupational health or request relevant medical information. If your attendance doesn't improve after informal discussions or if your absence hits a trigger point we may invite you to a formal absence review meeting. Our trigger points are:
  - four separate absences in a 12 month rolling period
  - a single period of absence lasting more than eight calendar days

### Employees returning from period of Leave

The Line Manager of an employee returning from a period of leave where your role is in scope of Senior Manager & Certificate Regime (SMCR) should inform the SMCR Office (via email at [SMCRFitnessandPropriety@Prudential.co.uk](mailto:SMCRFitnessandPropriety@Prudential.co.uk) or as a People Hub ticket) as soon as a return to work date has been agreed.

This will in turn ensure that you are deemed F&P by your line manager to continue with the regulated activities related to your role.

### Formal absence review meeting

You'll get a written invite to the absence review meeting with at least three working days' notice. If you're contracted to work from an M&G office, where possible any meeting will be scheduled on a day where you typically work from the office, however you may be required to attend the office on an additional day to allow the meeting to be held face to face. The letter will include the periods of absence that we plan to discuss and other relevant details as required. Your manager will normally be the meeting chair and may be accompanied by a confidential note taker and/or HR. You may choose to bring a companion for support. This can be an employee advocate, colleague support adviser, a colleague, or a trade union representative (see below for further details on their role). If you plan to be accompanied you must let us know in advance who you plan to bring. If you or your chosen companion are unable to attend the meeting we will postpone it for up to five working days. If you don't attend the meeting we may consider using written submissions or making a decision in your absence based on the information available.

When the chair has considered all the information and listened to all your points the meeting will be adjourned and any necessary further investigation will be carried out. If necessary further medical input may be sought. The meeting Chair may also consult with HR to understand how similar situations have been managed in the past.

### The outcome

After careful consideration, the chair will determine the outcome which may be:

- no formal action taken
- absence improvement plan extended
- stage one first written warning - live for six months with the option of removing eligibility for company sick pay for the duration of the warning
- stage two final written warning - live for 12 months with the option of removing eligibility for company sick pay for the duration of the warning
- dismissal with notice or pay in lieu of notice

The above outcomes are not progressive and stages may be skipped. When contemplating dismissal we will also consider any reasonable alternatives such as redeployment to a suitable job.

The decision will be communicated to you in writing, typically within ten working days of the meeting with a right to appeal. More details on the appeal process can be found at the end of this policy.

Our priority is to get you back to full health and attendance so throughout the process we will set reasonable review periods to give you time to make improvements. Targets and timescales will be set with check-ins to monitor and support your progress. Any practical recommendations from medical advisors will be implemented and we will consider all reasonable adjustments to help you reach the required standard. If attendance doesn't improve or absence is ongoing this may result in further formal action being taken up to and including dismissal.

Please note, if absence is unauthorised or there are concerns about the genuineness of your absence this may be managed under the disciplinary policy. If you are in probation and your attendance levels aren't meeting the required standards we may omit the above process and address this during a probation review meeting. This may result in an extension to your probationary period or dismissal with notice.

### Long-term sickness absence

If you are unwell for more than 28 calendar days we consider this long-term sickness absence. We'll do what we can to support you back to work with occupational health/medical recommendations and reasonable adjustments to the workplace. If you have a health condition that may prevent you coming back for some time or at all, we'll work with you to discuss the options. Your manager will keep in touch while you're out and will agree the best way to keep communication channels open.

Our priority is to consider how we can support you. If changes to your job or working pattern would help we will review this. If there's some practical medical advice we can implement to better support you at work, we will do this. Perhaps a phased return would facilitate getting you back to work and protect your health and wellbeing.

### Long-term sickness absence review meeting

To consider the options we may invite you to a formal meeting to discuss your long-term absence. The invitation will be in writing and will include the details of your absence and any relevant medical evidence or information. If you are unable to come into the office we can arrange a home visit or a conference call. The meeting will normally be chaired by your manager with the support of HR and/or a note taker. You can bring a companion to the meeting (details of their role are below). Your companion could be an employee advocate, the colleague support adviser, a colleague, or a trade union representative. If you and/or your chosen companion are unable to attend the formal meeting we will reschedule. If you need to reschedule the meeting on more than one occasion or you are too unwell to attend we will consider conducting the meeting using written submissions or basing decisions on the information available. At the meeting we will discuss your health, any medical evidence available and the prospect and likely timing of a return to work.

### The outcome

After careful consideration and in consultation with HR the chair will determine the outcome which may be:

- referral to occupational health or further medical investigation
- adjustments to the workplace or your working pattern
- agreed date to return to work

- agreed review period with a date for a follow-up long-term sickness absence review meeting
- a move to a suitable alternative role
- a transfer to the long-term incapacity scheme/long-term sick pay scheme
- ill health early retirement
- dismissal due to ill health – with notice or pay in lieu of notice

Dismissal due to ill health will always be a last resort.

The decision will be communicated to you in writing, typically within ten working days of the meeting with a right to appeal. Details on the appeal process can be found below.

### The appeal

You can appeal against any formal outcome of an absence or long-term sickness absence review meeting. You do this by writing to the appeal manager named in the outcome letter within five working days of receiving the written decision. Your letter should clearly explain your grounds for appeal.

We'll arrange an appeal meeting as soon as possible. If you're contracted to work from an M&G office, where possible any meeting will be scheduled on a day where you typically work from the office, however you may be required to attend the office on an additional day to allow the meeting to be held face to face. It will normally be chaired by an independent manager who hasn't been involved in the process to date with the support of HR and/or a note taker. You can bring a companion to the meeting to support you (see below for further details on their role) and should let us know in advance who you plan to bring. The decision made at the appeal hearing will be final. If a dismissal or retirement due to ill health outcome is overturned following an appeal you will be reinstated with continuous service.

### The role of a companion

You may choose to bring a colleague, trade union representative, an employee advocate or the colleague support adviser to support you during a formal absence review meeting. Their role is to offer support by conferring with you, asking questions and summing up, however they can't answer questions on your behalf. If your chosen companion cannot make the meeting, we will reschedule for up to five working days later. If you wish to be accompanied you must let us know in advance who you will be bringing. More details on employee advocates and trade union representatives can be found in the **Your voice, your representatives** policy.

### Confidentiality

Please be assured that discussions about your health will be treated confidentially. Information will only be shared with those who need to know in order to support you.

### Drugs and alcohol

Drug and alcohol dependency is treated as a health issue and managed in line with this health and wellbeing policy. Colleagues who disclose a dependency on alcohol or drugs will be fully supported by their manager and are encouraged to disclose this as



soon as possible. In the first instance, we'll suggest seeking help from your GP and the employee assistance programme. We may also recommend a referral to occupational health. At all times you will be supported in a confidential and sensitive way.

Misconduct in relation to alcohol and drugs will be managed under the disciplinary policy.

### **And finally**

Being healthy and prioritising wellbeing is your responsibility. We hope that the support we offer helps you stay happy and healthy.

*Please note, this policy reflects the current position under any relevant UK law. Should the law change, then this policy may change to reflect that. The policy is non-contractual and may be amended at any time. It applies to all UK M&G plc employees.*