

A photograph of two women smiling and laughing together outdoors. The woman on the left is younger with dark curly hair, wearing a grey tank top. The woman on the right is older with long white hair and glasses, wearing a patterned top. They are both looking towards the right. The background is a soft-focus green and brown, suggesting a natural setting.

Howden Employee Benefits

Supporting  
women's  
health  
in the  
workplace

From periods  
to menopause  
and everything  
in between

HOWDEN







# Does your business support women effectively?

This guide to women's health in the workplace will identify some common health conditions women may face and provide employers with an understanding of how these could impact them throughout their working lives.

As an employer, it can be difficult to know how to offer the right support. However, taking a proactive approach, tailored to meeting the needs of female employees could improve performance, talent attraction and retention, and reduce rates of absence due to sickness.

This guide provides practical advice, with factors to consider and steps to take when evaluating your employee benefits package including solutions that include services tailored for women's health.

You can also speak to one of our consultants for a free review to find out whether your business is supporting women effectively. We're here to guide you through the entire process of reviewing your current programme and putting improved and tailored support in place.

Throughout this guide, we use the words "woman" and "female" to refer to people who experience these conditions. However, we recognise that there are people who identify as female who do not experience these conditions and people who do not identify as female who do. In this context, employers should also consider the additional health & wellbeing considerations of employees who identify as non-binary or transgender or who may be impacted in any other way.

# Periods

## Periods can have a greater impact on a workplace than you may think, with a range of possible symptoms and associated health conditions.

On average a monthly cycle is approximately 28 days. However, it is common for a cycle to be longer or shorter. Due to some medical conditions and medications, a woman may have an irregular menstrual cycle, or may not have a period at all. Before, during or after a period, it is common for women to experience symptoms such as:

- Period pains, sometimes known as cramps
- PMS (premenstrual syndrome)
- Headaches
- Hot flushes<sup>1</sup>

PMS normally occurs in the weeks before a period. It can include feeling upset, anxious or irritable, difficulty sleeping, headaches, bloating or pain and other symptoms.<sup>2</sup> It is also important to be aware of long-term conditions such as endometriosis, which can be very painful, especially during periods, and have a significant impact on wellbeing.<sup>3</sup> Endometriosis affects roughly 10% (190 million) of reproductive age women and girls globally.<sup>4</sup>

Polycystic ovary syndrome (PCOS) is another common condition that affects periods, also estimated to affect an estimated 8-13% of reproductive-aged women.<sup>5</sup> PCOS symptoms can include:<sup>6</sup>

- Irregular periods
- Excess hair growth or thinning of the hair
- Weight gain and acne

Neither PCOS nor endometriosis has a cure.

With periods affecting the majority of women of working age, and related health conditions being common, it is important that you have the right framework in place – for employees and your business.

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## What impact can this have?

If women feel that their workplace is not inclusive enough around periods and related health conditions, this could cause

increased sickness absence as well as loss of talent if they look for a new employer that has taken steps to address their needs.

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## How can I support my employees?

Practical steps include providing sanitary products in restrooms (offer a range of products as certain health conditions can prevent women from using tampons), ensuring sanitary bins are present in every stall used by women, and communicating that your workplace is period friendly. You could also consider offering break-out areas and offering support initiatives to promote wellbeing.

Remember that time off may be necessary. Flexible working arrangements can also be helpful to support female employees experiencing symptoms, so they can manage health conditions and maintain productivity at work i.e. starting later or working from home.

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## Which employee benefits and specialist services can help?

- Private medical insurance
- If your business uses uniform, allow for a change of clothes
- Gym discounts – exercise helps
- Mental health support
- Health cash plans
- Wellbeing programmes

Tailoring your benefits to include private medical insurance and health cash plans means that, should an employee experience a problem with their periods such as painful

cramps or a condition like PCOS, they can access medical assistance as early as possible. It is often necessary to see a specialist to diagnose these conditions and private medical insurance can speed this process up. This can reduce sickness absence and could improve long-term productivity.

Wellbeing support, from mental health to gym discounts, can help to combat PMS as well as assisting with managing other health conditions – for instance, exercise can help with pain caused by endometriosis.<sup>7</sup>

<sup>1</sup> <https://www.who.int/news-room/fact-sheets/detail/menopause/>

<sup>2</sup> <https://www.nhs.uk/conditions/pre-menstrual-syndrome/>

<sup>3</sup> <https://www.who.int/news-room/fact-sheets/detail/endometriosis>

<sup>4</sup> <https://www.who.int/news-room/fact-sheets/detail/polycystic-ovary-syndrome>

<sup>5,6</sup> <https://www.who.int/news-room/fact-sheets/detail/polycystic-ovary-syndrome>

<sup>7</sup> <https://www.who.int/news-room/fact-sheets/detail/endometriosis>

# Fertility

Having a baby is important to a lot of people, however, approximately one in seven couples are experiencing difficulties in conceiving.<sup>8</sup>

Infertility or difficulty conceiving in women can be caused by a range of health conditions such as polycystic ovary syndrome (PCOS), fibroids, endometriosis, and pelvic inflammatory disease (PID).<sup>9</sup>

Many of these conditions are common and have other complications that may affect wellbeing and work performance. Age, weight and medication are other factors that can influence fertility.

Experiencing infertility concerns for any reason can cause significant stress. If a woman opts to undergo in vitro fertilisation (IVF) treatment, she can experience side effects such as headaches, hot flushes and restlessness, and may face some health risks.<sup>10</sup> IVF can be expensive so funding treatment can also create financial worries.

Not all women with fertility concerns deal with these infertility conditions. Women may seek fertility treatment to conceive in a lesbian relationship, as a single mother by choice, or as a surrogate mother.

Addressing the stresses faced by employees experiencing fertility problems by tailoring your benefits to accommodate their needs will lead to engaged employees who value the inclusivity of their workplace.

## What impact can this have?

When your employees are experiencing fertility problems, there are a variety of possible impacts on your business. Because there are many health conditions and scenarios that can cause fertility concerns, employees may need time off work. Their productivity may be impacted by their symptoms as well as the mental health impacts of struggling to conceive.

When an employee has had a baby, other diversity and inclusion issues are possible. Mothers can face the “motherhood pay penalty”, with research indicating that mothers earn seven per cent less than women with similar backgrounds and education.<sup>11</sup> It is important to prevent this from affecting mothers returning to work in your organisation, as it increases your gender pay gap.

## How can I support my employees?

There are plenty of practical steps you can take to support your people through fertility problems, related conditions, pregnancy and parenthood. Employers should also be aware that an employee may not be sharing the detail of everything going on. These include:

- Reviewing existing PMI policies and considering whether employer-funded support can be offered

- Offering paid maternity leave
- Offering miscarriage leave
- Offering flexible working
- Allowing time off for appointments which may need to be at specific times and at short notice
- Signposting to support networks and charities who can help
- Arranging line manager training

## Which employee benefits and specialist services can help?

- Private medical insurance
- Employee assistance programs
- Virtual GPs and specialist fertility services

Virtual GPs are popular with employees because they can access advice seven days a week, 365 days a year. Employers also benefit as appointments can be taken in the employee’s home, from the office, or after work, minimising absence.



<sup>8,9</sup> <https://www.who.int/news-room/fact-sheets/detail/infertility>

<sup>10</sup> <https://www.nhs.uk/conditions/ivf/risks/>

<sup>11</sup> <https://www.aauw.org/issues/equity/motherhood/>



# Perimenopause

Most people are aware of menopause, when a woman's reproductive years come to an end. However, you may not have heard of perimenopause.

The term means "around menopause" and refers to the gradual natural transition to menopause. Perimenopause is also called the menopausal transition.

Women can begin experiencing signs of perimenopause at different ages, often in their 40s but sometimes during their mid-30s and can take several years. These can include irregular and extremely heavy periods, hot flushes and sleep problems, mood changes, vaginal and bladder problems, changing cholesterol levels and other symptoms.<sup>12</sup>

Perimenopause will be experienced differently by different women. Some may experience significant impacts such as depression, or osteoporosis caused by a weakening of the bones as hormone levels change. Others may experience milder symptoms.

When a woman has had her last period, perimenopause ends and menopause begins.<sup>13</sup>

## What impact can this have?

As perimenopause can cause mood changes and depression, as well as intimate health issues, it could contribute to increased absence in your organisation. However, there are other possible impacts on workplaces including loss of talent and diversity and inclusion challenges if it is perceived that appropriate steps to support women have not been taken.

## How can I support my employees?

Perimenopause is a normal life stage and workplaces can support employees living with it using a variety of tools. Communicating and raising awareness will let women know they are in a supportive working environment. Ensure your line managers have had appropriate training and are aware of organisations that you can signpost to employees to help and support. Tackling stress is another key step you can take to minimise the impact of perimenopause on your business.

## Which employee benefits and specialist services can help?

- Private medical insurance
- Employee assistance programmes
- Mental health support
- Private medical insurance
- Employee assistance programmes
- Health cash plans
- Wellbeing specialist programmes

Healthcare cash plans are a great way to help employees with their everyday health as they can claim money back for appointments like health screenings which can identify perimenopause and related problems like high cholesterol. Employee assistance programmes (EAPs) can also be very useful as they provide 24-hour confidential advice, information and counselling. They are very affordable and easy to set up, providing a straightforward way of supporting employees and boosting engagement levels.





<sup>12,13</sup> <https://www.mayoclinic.org/diseases-conditions/perimenopause/symptoms-causes/syc-20354666>

# Menopause

The menopause is a natural event. Every woman will go through it at some point. The menopause is when a woman's ovaries stop working and her periods stop, this generally happens between the ages of 45 and 55.

Talking openly, positively and respectfully about the menopause can really help and helps show commitment to employees that the firm has menopause on its agenda and that it is recognised as a workplace issue.

It is caused by declining oestrogen levels, though it can also be caused by cancer treatment or having an underlying health condition. Around one in 100 women reaches menopause before the age of 40 and, in these cases, the cause is not always clear.

Though menopause is a natural part of life, it can have various impacts previously not experienced that often start months or years beforehand and last up to four years from its onset:

- Mental health problems i.e. reduced confidence or low self esteem
- Stress
- Hot flushes
- Difficulty sleeping
- Low mood or anxiety
- Experiencing out of character symptoms such as someone who was previously never low now becoming extremely anxious
- Cognitive challenges, such as problems with memory and concentration<sup>14</sup>

Despite how common menopause is, it is not always discussed in workplaces. Its symptoms can cause embarrassment or leave women feeling less confident as a professional and may make some roles challenging i.e. experiencing hot flushes. Women report being unwilling to disclose the challenges they are facing to their line managers, who may be male or younger than them.<sup>15</sup>

As 75-80% of women of menopausal age are in work, accounting for a significant portion of the skills and experience in our workforce, it is vital for businesses to provide appropriate support and a culture of inclusivity.

## What impact can this have?

One report found that women who are going through the menopause between the ages of 50 and 55 take an average of two months off work because of their symptoms, while women who experience early menopause (before they reach 45) take four months off.

For employers, this can mean significant increases in sickness absence rates. A study by the Mayo Clinic estimated that in the United States alone, menopause-related symptoms contribute to approximately \$1.8 billion in lost work time annually, with total costs, including medical expenses, reaching \$26.6 billion per year.<sup>16</sup>

One survey found that around half of women going through the menopause felt their symptoms prevented them from applying for more senior positions and that they were not receiving enough support. This could mean organisations struggle to recruit or promote women in this age group, increasing the gender pay gap and missing out on their talents and experience.



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## How can I support my employees?

Making small adjustments to the working environment can improve health and help to lessen some menopause symptoms. i.e. different equipment and desk fans can also be helpful.

Medical assistance can also be key. For instance, it is possible to include hormone replacement therapy (HRT) in private medical insurance cover.

Putting policies in place to support changing needs during different life stages, and specific support around menopause, can have a powerful impact. Managers may also need support for individual employee needs.

Enhanced flexible working can also make a difference. Understanding the possible challenges and educating employees beyond physical symptoms is important.

Tools to help employees manage menopause include:

- Cognitive behavioural therapy (CBT)
- Raising awareness and communicating support available
- Training managers and leaders
- Supporting lifelong learning and on-the-job training
- Providing access to healthcare support
- Putting specific menopause support in place
- Considering changes to uniforms

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## Which employee benefits and specialist services can help?

- Employee assistance programmes (EAP)
- Retirement programmes
- Mental health support
- Private medical insurance
- Health cash plans
- Workplace wellbeing programmes
- Virtual GP

Private medical insurance means employees can avoid public healthcare waiting lists. With evidence of extremely long waiting times for treatments like hormone replacement therapy (HRT), which can dramatically improve menopause symptoms, private medical insurance may prevent women from leaving the workforce due to their symptoms.<sup>17</sup>

With a culture of silence around menopause common in many businesses, having a workplace wellbeing programme and EAP that provides women with a safe space to seek support and advice can help to alleviate the sense that women are suffering in silence.

Mandatory retirement programmes will reassure your people that they can stay in post throughout their career, aiding with talent retention.

Remember, menopause may affect a woman's confidence at work, but it does not affect her ability. With the right support, menopausal women can and should form an important part of your senior talent pipeline.

<sup>14</sup> <https://pmc.ncbi.nlm.nih.gov/articles/PMC10842974/>

<sup>15</sup> <https://www.womens-health-concern.org/help-and-advice/menopause-in-the-workplace/>

<sup>16</sup> <https://newsnetwork.mayoclinic.org/discussion/mayo-clinic-study-puts-price-tag-on-cost-of-menopause-symptoms-for-women-in-the-workplace/>

<sup>17</sup> <https://www.thetimes.co.uk/article/thousands-of-women-forced-to-go-private-for-hrt-says-specialist-qpbqm953p>

# Female cancers

The global cancer burden is projected to increase significantly in the coming decades, and is expected to rise to over 35 million by 2050, representing a 77% increase.<sup>18</sup>

Some of the different cancers that commonly affect women are breast, colorectal, endometrial, lung, cervical, skin, and ovarian cancers. Two people with cancer in the same area can have very different experiences. For instance, there are several different types of breast cancer.<sup>19</sup>

It is important to remember that, although we may associate cancer with old age, a person of any age can get cancer. In fact, cervical cancer is more common in women below the age of 40.<sup>20</sup>

Causes of cancer are not limited to lifestyle factors and commonly include environmental pollutants and genetic predispositions.<sup>21</sup> For instance, it is possible to get lung cancer even if you have never smoked.

There are also harmful myths around the causes of cancer,<sup>22</sup> being able to separate fact from fiction and educate employees will help create a more inclusive workplace.

The treatment a person receives will depend on what type of cancer they have and its severity. Treatment can include chemotherapy, radiotherapy, surgery and medications can cause significant side effects.

Cancer treatment can seriously impact health, wellbeing and ability to work. Common side effects can include nausea, fatigue, diarrhoea, constipation, infection, alopecia, anaemia, fertility issues, pain, sleep problems, memory and concentration problems, and bladder and bowel problems.<sup>23</sup> Undergoing cancer treatment can also mean becoming extremely clinically vulnerable to diseases and can also have an significant emotional impact on an individual.<sup>24</sup>

It is key for employers to understand that the impacts of cancer can be long-term and both physical and mental.



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## What impact can this have?

Cancer can have significant impacts for a business as people can face months or years of treatment and lengthy recovery times. As well as long-term sickness absence, employees may need to adjust their responsibilities, working patterns or where they work.<sup>25</sup>

Employers are expected to make reasonable adjustments for employees

with cancer to ensure non-discrimination and equal opportunity in the workplace. If an employer wishes to consult an employee's doctor before implementing these adjustments, they must first obtain the employee's permission. Providing reasonable accommodations supports employees' continued employment and overall well-being.<sup>26</sup>

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## How can I support my employees?

Understanding that cancer is different for every person and treating cancer as a recognised disability covered by the Equality Act 2010 will help to create a workplace where people feel supported.

National awareness days can be used to remind employees of the importance of self-checking and attending screenings,

while internal events, webinars and training on female cancers can also help with early detection.

Employees should be supported to take time off where needed and signposted to charities and organisations that specialise in cancer support.

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## Which employee benefits and specialist services can help?

- Employer funded health screenings
- Virtual GP
- Critical illness cover
- Income protection
- Private medical insurance
- Employee assistance programmes (EAP) i.e. specialist cancer support services
- Group life assurance

Health screenings can help with the early detection of cancer, which can greatly improve your employee's outlook if they are diagnosed with it.

Critical illness cover means that a tax-free lump sum is paid to your employee if they are diagnosed with a serious,

life-threatening illness. Income protection means that an employee will receive a sum equivalent to a percentage of their salary (usually 75%) while they are unable to work. These are cost-effective benefits to put in place and greatly appreciated by employees.

Group life assurance is sometimes known as a "death in service" benefit. It means that your employee's dependents will receive a lump sum should the employee die. This, along with critical illness cover and income protection, will reduce the financial stress that often comes with a cancer diagnosis, giving your employee improved peace of mind at a very difficult time in their life.

<sup>18</sup> <https://www.who.int/news/item/01-02-2024-global-cancer-burden-growing--amidst-mounting-need-for-services>

<sup>19</sup> <https://whobluebooks.iarc.who.int/structures/breast-tumours>

<sup>20</sup> <https://www.cancer.gov/types/aya>

<sup>21</sup> <https://www.who.int/news-room/fact-sheets/detail/cancer>

<sup>22</sup> <https://www.emro.who.int/media/news/world-cancer-day2014>

<sup>23</sup> <https://www.cancerresearchuk.org/about-cancer/causes-of-cancer/cancer-myths>

<sup>24</sup> <https://www.who.int/news-room/fact-sheets/detail/human-papilloma-virus-and-cancer>

<sup>25</sup> <https://www.macmillan.org.uk/documents/getinvolved/campaigns/workingthroughcancer/workandcancer.pdf>

<sup>26</sup> [https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40ed\\_emp/%40ifp\\_skills/documents/publication/wcms\\_167204.pdf](https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40ed_emp/%40ifp_skills/documents/publication/wcms_167204.pdf)





# What can you do to support women in your workplace?

Now that you have read this guide and gained a better understanding of some of the health conditions and resulting challenges women can face, it is time to review the support available within your workplace.

If you are looking to put benefits in place to support women in your workplace, speak to one of our experienced consultants for a free review. We'll tailor your employee benefits to your workplace, helping you to ensure your people have everything they need to face life's challenges and perform to the best of their abilities.

If you already have benefits in place, one of our team will be able to check what support is already available to your female employees. We can assess whether your current benefits are fit for purpose, supporting your employees to be as healthy and productive as possible.

Taking action to support women's health will let your employees know they are valued and supported throughout their working lives, helping you to reduce sickness absence, boost performance and attract the best talent to your organisation.

Please contact us at [employeebenefits@howdengroup.com](mailto:employeebenefits@howdengroup.com) or visit our website to find out more about our services via <https://www.howdengroup.com/uk-en/employee-benefits>



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