



Planting trees and raising £10,000 for charity:

How Capital One UK leveraged the YuLife app for the greater good.



“

YuLife is the innovative insurance product we've all been waiting for.”

Jodie Teather

Capital One UK's Benefits & Wellbeing Lead



Financial services provider [Capital One UK](#) had been investing in traditional life insurance policies for its employees prior to the Covid-19 pandemic. But the shift towards remote working accelerated the need for dynamic, digital tools for its 1,500 associates – and an innovative, tech-driven solution that would support and strengthen the company’s employee wellbeing strategy.

Making the decision to partner with YuLife in 2021 provided Capital One UK with access to pioneering group risk insurance policies for its team, and the comprehensive suite of YuLife’s financial, physical and mental wellbeing benefits – including 24/7 virtual GP access, an Employee Assistance Programme and the award-winning YuLife app.

"The wellbeing of our associates is paramount, and we want to provide a service that is accessible, easy to engage with and is ultimately a service they can get a lot of value from to enhance their wellbeing," commented Jodie Teather, when the partnership was announced...

"We think YuLife's offer does that and we are proud to partner with them. Their services will mean our associates are protected through comprehensive life insurance and income protection policies and encouraged to make positive lifestyle changes, such as taking part in daily step challenges and mindfulness breaks through the YuLife app."

Capital One has since adopted a hybrid model of working, with a significant number of staff splitting their time between working in the office and working from home. The company is also supporting fully-remote working. The YuLife platform provides associates with a seamless and flexible way to review and manage their policy autonomously while they are out of the office, as well as enjoying fun and healthy competition with work colleagues via the app’s leaderboard, should they wish to do so.



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Jodie Teather

Perks and recreation

The YuLife app, with its gamified approach to encouraging and rewarding healthy daily habits, has been embraced by the Capital One UK team. When it was launched, the app was downloaded by 60% of eligible associates and 34% of the company became monthly active users. Onboarding messaging campaigns were run throughout the first two months to ensure that associates had all of the information that they needed. Meditation has now emerged as the most popular daily challenge at the company, with 55% of associates currently participating in mindfulness challenges each morning.

The enthusiasm with which the Capital One UK team have embraced and engaged with the YuLife app is quantified by the volume of YuCoin that has been earned via the in-app challenges. More than £26,500 worth of the wellbeing currency was redeemed in 2021, enabling associates to enjoy tangible rewards beyond the workplace, such as fitness passes, gift vouchers for leading retailers and discounts on major brands – at the same time as enriching their lives through improved health and wellbeing.

Associates have also been able to reduce their carbon footprint by increasing their daily footsteps. Donating YuCoin to Earthly, a pioneering project run by Eden Reforestation Projects helps businesses to offset its carbon by planting mangrove trees in Madagascar.

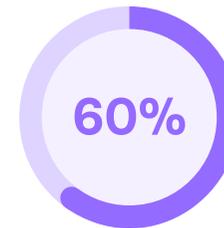
This innovative initiative supports science-backed solutions that restore nature and reverse climate change, and Capital One UK's contributions through YuLife have enabled more than 150 trees to be planted so far.

Additionally, the company has taken advantage of the YuLife app to raise money for communities that need extra support. November 2021 saw associates contribute to Rethink Mental Illness, Capital One UK's charity partner that helps to improve the lives of people who are severely affected by mental illness.

By racking up steps and practising mindfulness throughout the month, employees smashed the target of 7,000 in-app challenges, and successfully completed a staggering 10,674 challenges in total. As a result, Capital One UK generously donated £10,000 to Rethink. Staff members were further incentivised by being able to compete in departmental challenges to win Amazon vouchers, and had the opportunity to scoop the overall individual prize.



Results:



have downloaded and engage with the YuLife app.

6,625

total average steps per Yulifer



Walking challenges being taken each side of the working day, at around 8am and 6pm

360,747

mindfulness minutes practiced over Q1 2022



Mindfulness challenges are popular in the evening



The data to make and track change

An important aspect of the YuLife initiative for Capital One UK was the powerful reporting made available via the app. Reports can include expanded analysis surrounding heat maps, timing trends, messaging and surges. And regular pulse surveys are able to measure improvement in health and wellbeing according to metrics such as productivity, morale, energy levels, performance, happiness and mental health.

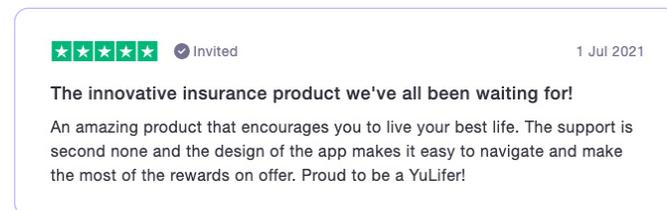
Anonymised indicators of associates' wellbeing, such as the average step counts or minutes spent on meditation or mindfulness, have given Capital One UK the ability to respond with real-time updates to workflow structure based on associates' true wellbeing needs, as well as underpinning future health strategies.

To further understand associates' journey with YuLife, customer experience surveys were carried out once employees completed the onboarding process, and Net Promoter Score surveys were sent to users when they reached level 10, 50, 100, 150 and 200 on the app.

The results have been extremely encouraging, with an average CES rating of 5.9/7, and an average NPS rating of 8.5/10. The NPS score of 41 is nine points higher than the life insurance industry average.

Satisfaction surveys have also been conducted at various points, with the results demonstrating the positive impact that YuLife is having on the lives of Capital One UK's members. So far, 86.9% feel happier as a result of using YuLife, 84.5% feel more positive at work and at home, and 86.9% say that they are more energised.

As Jodie Teather sums it up in her Trustpilot review: [This is] an amazing product that encourages you to live your best life. The support is second-to-none and the design of the app makes it easy to navigate and make the most of the rewards on offer."



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For more information get in touch
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