

# Reaching the hard to reach:

A look inside Co-op's market-leading wellbeing programme.



# Co-op's Wellbeing Manager lifts the lid on the challenges of reaching a 60,000-strong workforce, working nationwide in disparate lines of work.

**A**ccountable to millions of members instead of shareholders, and committed to supporting local community causes, Co-op prides itself on doing things differently. But HR challenges at one of the UK's largest food retailers and largest funeral provider are the same as other organisations of a similar size and scale, says Paul Caudwell, Co-op's Wellbeing Manager. They have a demographically diverse and geographically spread workforce, working shift hours, largely removed from the average workplace communication channels of email and instant messaging.

Paul originally joined the Co-op's pensions team in 2008. "But in 2016, we were tasked with a new 'side of desk' objective: wellbeing. We started looking at what data and insights we had. It was a complete mish-mash, with things such as absence data, attrition data, product data and data from our handful of benefit products.

But the wellbeing journey has taken them from strength to strength. "What we've been able to create from nothing is something that we feel is a market-leading approach to wellbeing," he says, "and because of the way that we started, by looking at all that data, what we've done is quite different. We've been focussed on how we can mitigate some of the big risks to the organisation and nothing that we found in the data, knowing what we know now, is a surprise, in that our biggest risks are mental ill health, musculoskeletal health and lifestyle conditions."

Five years on, Paul's challenges have evolved, but not disappeared as he works to take Co-op's wellbeing strategy to the next level. A lack of data prevented Co-op from fully understanding and improving employee health on a strategic level. The colleague experience was divergent, with a plethora of offerings ununified in one platform.

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Co-op's Wellbeing Manager



## About the Co-op

Co-op is the UK's largest consumer co-operative, owned by more than four million active members and employing over 60,000 people.

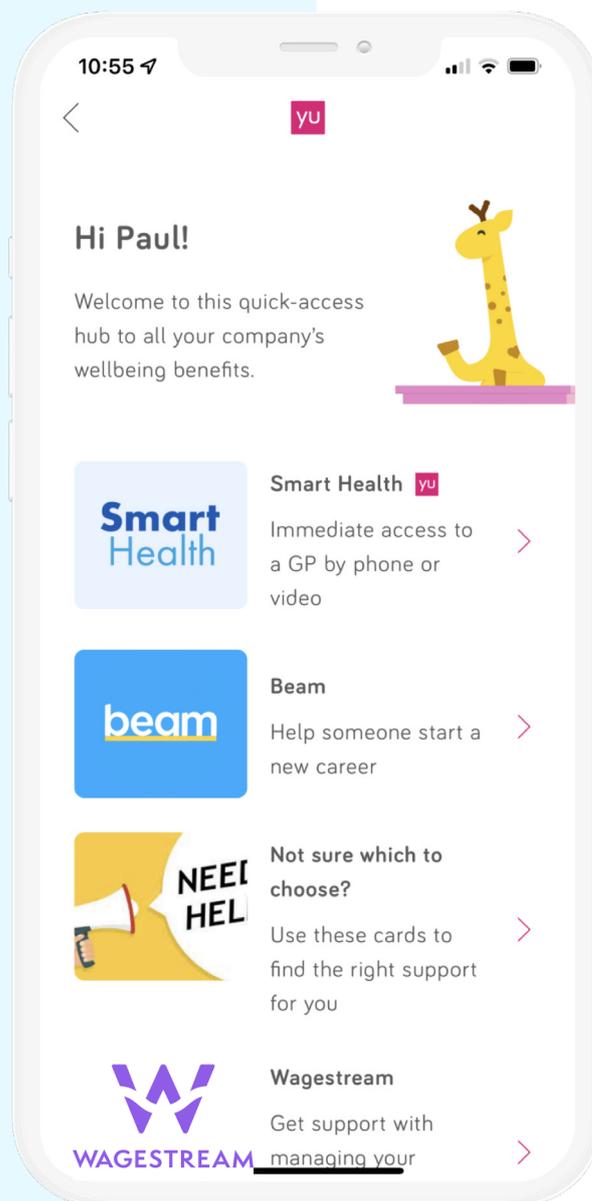
Co-op is a major food retailer and wholesaler, the largest funerals provider in the UK, a major provider of regulated consumer legal services, particularly probate and wills, and a major provider of life planning and insurance products.

As well as having clear financial and operational objectives, Co-op is a recognised leader for its social goals and community-led programmes. Co-op exists to meet members' needs and stand up for the things they believe in.

# Co-op's wellbeing programme goals.

## 1 Consolidate a disparate benefits programme

“We realised that YuLife could help us to solve problems that have persisted for a long time, and the big one was the disconnected colleague experience,” Paul explains. The YuLife Wellbeing Hub is customisable, offering a single portal to existing and new health and wellbeing benefits. “Being able to have all of our products and services in one place in the palm of your hand and then starting to deliver data that shows impact was something that we’ve never been able to achieve before.”



## 2 Access to actionable data

“With very traditional partners, we’ve struggled to get impact data. MI data from the EAPs and occupational health and standard insurance products are very flat; you get a really basic level of detail about the number of people who’ve used those services, but nothing about what that meant, what the impact of that was.”

YuLife’s data capabilities enable Co-op to understand the engagement and impact of their team on a more granular level – by region, age or even time of day. “That’s the core part of what’s bringing us to solutions delivered by technology companies,” says Paul, “because we can show that every penny that we spend is making a difference.”



## 3 Mitigate rising costs

The rising cost of insurance was another financial driver for Co-op’s partnership with YuLife. “The development of dynamic underwriting offers a glimmer of hope that actually we might be able to do something to mitigate the rising costs,” says Paul, “but then the core product is offering value for money for an insurance premium that we’ve never had before.”



# Moving from proven to progressive.

Prior to their formal focus on wellbeing, Co-op had a traditional suite of benefits, including EAP, occupational health, cycle to work and season ticket loans. It was the shift from the “very old school” EAP to one with digital capability that set the company on a new path to reach its large, geographically diverse workforce. “We knew that to get to 60,000 people in 4,000 locations, we needed the core of products to be technology-led,” says Paul, “because everything else is so costly and time and labour intensive.

“That’s the difference between a retail organisation and professional services companies. Retail margins are much smaller, and we’re always looking for value for money on what is quite a small pot of spend.”

YuLife offered potential solutions, with the promise of more data and insights, and the ability to off-set rising insurance costs with rebates – but for full leadership buy-in, the wellbeing team wanted to demonstrate its potential impact.

A pilot scheme was rolled out to 1,130 employees, with a goal of 1,000 app downloads. Within a month, it achieved 1,028 downloads.

Based on the strength of impact from the pilot scheme, Co-op gave the green light to roll out YuLife across the whole company, with onboarding taking place in Spring 2022.

**28%**  
of Co-op  
downloads have  
been through  
‘Refer a Colleague’  
and +800 people  
have invited at  
least one  
colleague.

## Pilot scheme results

of the respondents who downloaded the app:



are still using  
the YuLife app



found the  
Wellbeing Hub  
helpful



found the YuLife  
app easy to use



wanted Co-op to  
roll the app out to  
all colleagues

# Reaching the hard to reach.

Shift-workers in depots, working unsociable hours in far-flung corners of the country posed a challenge to reach, educate and engage.

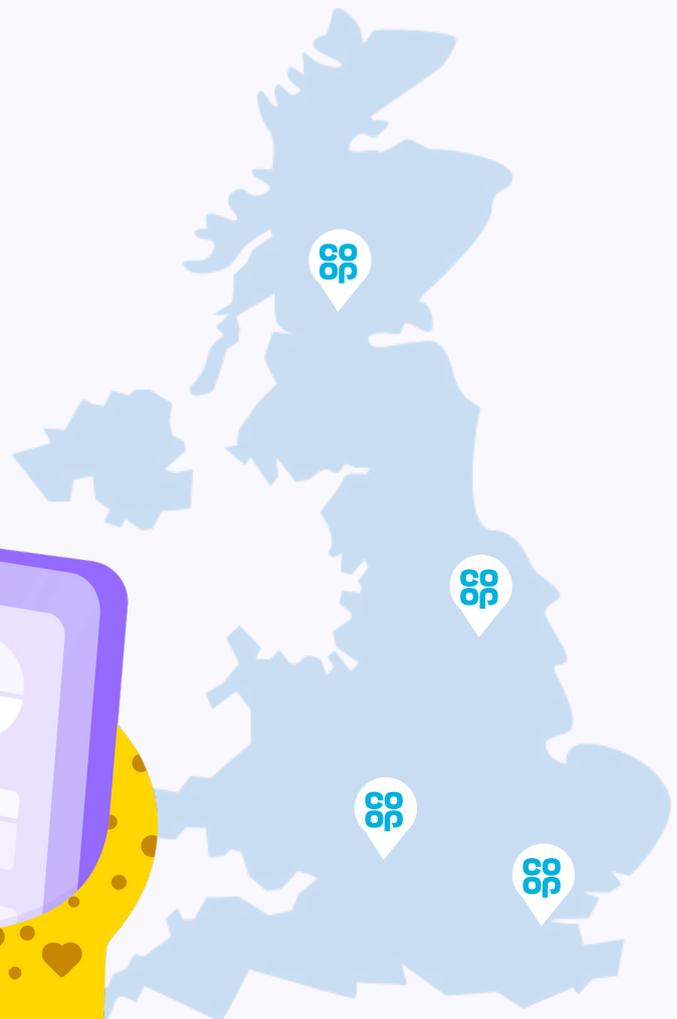
Knowing that education is the key to engagement, YuLife collaborated with Co-op on a 'Logistics Roadshow', visiting four depots over 12 days on 24/7 night and day shifts, to ensure they reached all workers. The results? A 43% sign-up success rate, representing 2,766 downloads.

YuLife also created bespoke assets for the organisation's different communication channels, to support them in the launch. "Using things like trackable QR codes and trackable links, means that we'll be able to see which channels and which pieces of media have the most impact," Paul says. "So I'm really positive. I don't think we'll struggle to get the message out there, in part because we've got 3,500 colleagues using the app right now who are shouting about it on LinkedIn, Yammer and Twitter."

Feedback from Co-op colleagues has been "overwhelmingly positive" adds Paul. "After initially running the pilot scheme to prove that it worked,

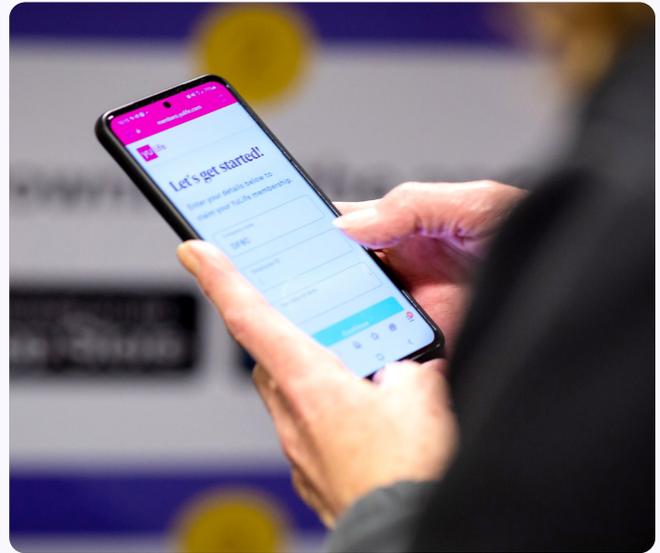
we've seen some level of data. Some of it is still too early to interpret, but we've got quantitative data from the app and qualitative data from a feedback survey, and those two things together have given us a really good picture of what we expect will continue to happen.

"The survey went out to about 5,000 people. We got around 400 responses, and of those, 85% said we should absolutely provide the product to everybody. In terms of the headlines that we've seen, the Wellbeing Hub is incredibly popular, with 25% of users using it. People love it because it brings everything into one place."



## Five minutes to £5 engagement activation

A 'Five minutes to £5' scheme rewarded employees who'd downloaded the app with a £5 Amazon gift card on completing their first 5-minute walk (stroll).



# Benefits that reflect a caring culture.

Data from the Rewards section of the app indicates that Co-op colleagues have so far been more likely to use the YuCoin they've earned for good rather than for themselves, either by donating meals to Ukraine or by planting trees or by giving to Beam. "It's too early to say if that's a trend," says Paul, "but it's interesting because it connects really strongly with our vision of co-operating for a fairer world, and doing things that are good for communities and the planet.

"As the cost of living squeeze bites this year, I don't know whether people will use their YuCoin for themselves because they need to buy shopping vouchers or Amazon vouchers. But what we tell people is that it's alright to take the rewards for yourself, because this is about you. We never lead with the giving message, but seeing people buying more trees than the average YuLife user is positive to see. And I think we'll still see that trend of colleagues wanting to do something with conscience."



**984**  
trees planted  
with YuCoin.

## What Co-op colleagues have to say:



I've loved YuLife from the beginning. I truly enjoy the daily challenges. I've planted 16 trees and given a meal to Ukraine with my YuCoin. YuLife has helped me get fitter and deal with so much stress over the last few months."

**Gemma Robinson**  
Lead Finance Analyst



I've been using YuLife for about three weeks now and I can honestly say it's been life changing. Of the things I've ever used to motivate me to exercise more, nothing has worked like YuLife."

**Carl Beveridge**  
Co-op Store Manager



I am looking forward to competing with colleagues I know. And the wellbeing info is truly amazing! All in one easy to find place on the app. As a store manager I will be able to get colleagues to download one app, but have access to the rest. It's game changing IMO, as so many colleagues do not use many of the benefits offered by the Co-op!"

**M.J.**

Co-op Store Manager



YuLife for me has been the driving force behind creating new mindfulness habits. I'm driven by a challenge so the daily challenges have kept me on track."

**Kelly Bodycott**  
Learning Delivery Facilitator



I can honestly say this is one of the best things the Co-op have got involved in for wellbeing. It's an absolute no brainer to get if you're in a shop when you think of the steps most do in a day. You clock points for fun."

**Geoffrey Parks**  
Co-op Store Manager

# About YuLife.



YuLife is a group risk insurance provider on a mission to inspire life and turn financial products into a force for good. It does this by offering the best in employee health and wellbeing benefits – and engaging employees in the activities that matter.

## The app

YuLife is using behavioural science combined with elements of game design to motivate people to improve their lifestyle. Focusing on small, achievable goals, which are encouraged via friendly competition with colleagues and positive reinforcement through rewards and benefits, people are engaging with YuLife's app to change how they live – with the data to prove it works.

## How YuLife is mitigating the risk of premium increases

YuLife has launched the 'Give-Back Model' to mitigate the risk of premium increases. Financially rewarding companies for having a healthier workforce includes an assessment of risk for individuals and groups, based on a set of real-time, dynamic and historic data.

As more individuals use the YuLife app and are motivated to become healthier, the underwriting risk of a company and the premium for each individual decreases.

This rebate can then be used to give employees additional wellbeing services such as resilience training and coaching, or subscriptions to wellbeing apps such as Meditopia and Fiit.

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