



# *Tech's Hidden* **Health Cost**

**A Joint Report from Bupa and YuLife  
on Burnout and Resilience at Work**

Survey by **YouGov**<sup>®</sup>

# The Wellbeing *Wake-Up Call*

**Rising stress, burnout, and postponed care are threatening productivity and retention and traditional wellbeing programmes are no longer cutting it.**

The UK tech scene is moving faster than ever, but despite the 996 grind and hustle culture dominating headlines, employees are struggling to keep up. The quiet killer of productivity isn't working fewer hours, it's working more hours while unwell. It's no wonder that rising stress, burnout, and health risks are putting performance and retention at stake.

Waiting until crisis point is costing businesses their edge and their most valuable asset: their people. This report draws on insights from a 5,000-person YouGov survey, YuLife and University of Essex performance research, and leading academic studies to show how

preventative health strategies drive measurable results.

That's why Bupa and YuLife have joined forces. Combining Bupa's health expertise with YuLife's engagement-driven platform to help tech companies move from reacting to sickness to preventing it altogether.

The result is a proactive approach to employee health that builds wellbeing into everyday working life, protecting teams, sustaining performance, and helping businesses get the best from their most valuable asset: their people.

**“Real change happens when wellbeing becomes part of daily life. Consistent engagement turns healthy actions into lasting habits, helping people stay active, seek support sooner, and perform at their best. When prevention becomes behaviour, everyone wins.”**

**Sammy Rubin**  
YuLife Founder and CEO



**“The pace and pressure of modern working life means many people can't find the time to prioritise their health, particularly within Tech SMEs. By focusing on prevention and early access to quality healthcare as part of everyday work, businesses can help employees stay well and perform at their best.”**

**Richard Norris**  
Commercial Director at Bupa



# 01

## Always On. *Rarely Well.*

### Insights from 5,000 UK tech workers.

The data reveals a workforce that's driven yet depleted, committed yet close to burnout. Behind the innovation and growth, long hours, poor sleep, and rising stress are quietly reshaping what it means to work in tech.

But within these challenges lies a powerful opportunity: to redesign the working day so that health and performance truly coexist.

The following insights reveal how engagement, care, and smarter design can transform the tech sector, turning "always on" cultures into environments where people can thrive, not just endure.

# The State of Health in Tech

UK tech teams are powering innovation, but at a cost to their wellbeing. Today's tech workforce faces unique health challenges that directly affect performance and growth.

A deeper dive into the study by Bupa and YuLife, conducted with YouGov, reveals tech workers are experiencing poor physical and mental health and lack of sleep, all while still showing up to work due to workplace pressures.

## Performance without pause isn't sustainable

Digital-first work has blurred the boundaries between focus and fatigue. Nearly half of tech SME employees experience some degree of burnout monthly.\*

# 41%

have experienced burnout at least once monthly\*

\* YouGov survey of 5,052 adults, 18 July - 20 August 2025

## The signs are showing

Eye strain, fatigue, poor sleep, and physical pain are now part of the daily routine for many tech teams.

Over the past 12 months employees have reported experiencing:



**38%**  
eye strain and headaches\*



**31%**  
poor sleep\*



**33%**  
mental fatigue\*



**30%**  
physical aches and injuries\*

## Care is being avoided

People are waiting too long to get help. **69% of employees delay seeking care** due to workload pressure.\*

The delay turns manageable issues into longer absences, reduced productivity and higher costs for businesses. Early support isn't just about wellbeing - it keeps teams performing consistently, prevents burnout, and protects your most important asset: your people.



**44%**  
postponed  
exercise\*



**31%**  
report  
poor diet\*



**21%**  
delayed GP  
visits\*



**13%**  
missed health  
screenings\*

\* YouGov survey of 5,052 adults, 18 July - 20 August 2025

† BIMA Tech Inclusion & Diversity Report, 2025

## Leaders are struggling too

The pressure starts at the top and ripples through entire teams. One in three leaders say they don't have time to look after themselves.\*



**35%**  
of leaders say they "don't  
have time" to take care  
of themselves\*



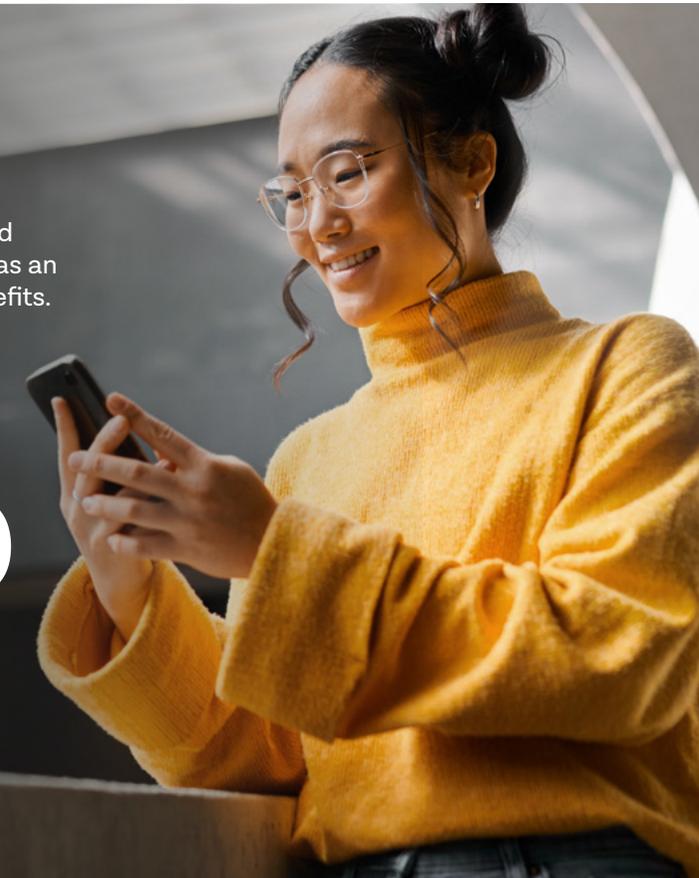
**70%**  
of leaders have experienced  
poor mental health at work  
within the past 12 months†

## But there is hope

The data shows that your employees would stay for longer, and be healthier, if there was an investment made into their wellbeing benefits.

**65%**

of employees would be more likely to  
stay with better wellbeing benefits\*



# 02

## Engagement *by Design*

**Employees say they want wellbeing benefits, but only 1 in 10 people use health insurance before illness.\***

People know what's good for them, but knowing isn't the same as doing. Even with great benefits in place, engagement often fades as life and work get in the way.

The answer isn't more information, it's better design. When healthy actions are simple, rewarding and social, wellbeing stops feeling like a chore and starts becoming part of everyday life.

Research shows that gamified wellbeing programmes drive lasting behaviour change. Members in gamified environments stayed engaged for 20 out of 30 days each month, compared to just 10 in traditional programmes.†

This chapter explores the data behind that design and how making wellbeing fun, measurable and meaningful keeps people engaged and drives results that truly stick.

\* YouGov Poll, 2025

† YuLife internal data, 2025



# The Engagement Gap

Most companies offer employee benefits, but most people don't use them until it's too late. That's the engagement gap - the silent space between access and action. The support is there. The need is there, but the connection? It's missing.

**96%** of businesses offer mental health support\*



**1 in 20** The reality is only **1 in 20 employees** access mental health support they are given.†

**18%** of employed UK adults are provided with health insurance‡



**1 in 10** Only **1 in 10 employees** use preventative care when available as traditional policies focus on treating illness rather than preventing it.§

\* CCLA Corporate Mental Health Benchmark 2024

† Survey of Mental Health and Wellbeing, England, 2023/4

‡ Financial Conduct Authority's (FCA) Financial Lives Survey, 2024

§ YouGov Poll, 2025

¶ Deloitte Workplace Mental Health Research, 2024

|| IPPR Healthy Industry, Prosperous Economy Research, 2024

# CIPD Health & Wellbeing, 2024

## The true cost of inaction

When employees don't get the support they need, businesses pay, both in money and lost productivity.

Poor mental health alone now **costs UK businesses £51 billion every year**,<sup>¶</sup> and presenteeism (people turning up to work sick or exhausted) steals an average of **44 working days per employee annually**.<sup>||</sup>

When employees aren't fully engaged due to poor health, these losses create a clear risk to focus, innovation, and performance.

**6.6 : 1**

days of presenteeism for every day of sickness defined as lost productivity days due to working while sick<sup>#</sup>



# Gamification: Powering a New Era of Motivation

“When people find joy and meaning in wellbeing, they don’t just change their habits, they change their lives.”

Josh Hart  
YuLife Founder and CTO



How can we truly support employees in tech when so many health and wellbeing initiatives face the same challenge: people just aren’t staying engaged?

Even with world-class benefits and resources available, most employees rarely make use of them. The truth is, access isn’t the issue, engagement is.

**That’s where gamification changes everything.**

Traditional behavioural economics relies on nudges and reminders to spark short-term action. Gamification goes further,

it makes motivation sustainable. It turns wellbeing from something people feel they should do into something they want to do.

By weaving points, challenges, recognition, and rewards into everyday life, gamification builds a lasting cycle of motivation that keeps members active and invested in their own health. Over time, this deeper engagement doesn’t just improve wellbeing; it helps tackle issues like burnout, by encouraging consistent, enjoyable self-care that prevents problems before they escalate.

At YuLife, we’ve seen this first-hand. YuLife members engage with wellbeing activities 20 out of 30 days each month, twice as often as those in non-gamified programmes – 200% better engagement!\*

That’s a powerful signal: when wellbeing feels rewarding, engagement sticks, and that’s the foundation of a more preventative, proactive insurance model.

**200%** more engagement with gamified vs non-gamified programmes\*

\* YuLife internal data, 2025

# The Proof: YuLife's Ground Breaking Study

Proving how gamification drives measurable change in health and business outcomes.

The **Knowledge Transfer Partnership (KTP)** is a 26-month research collaboration with the University of Essex, part-funded by Innovate UK, to scientifically test the impact of gamified wellbeing.

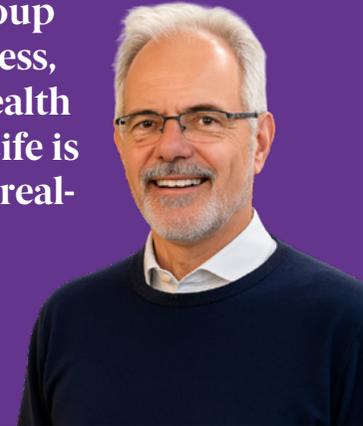
Using a randomised controlled trial with **2,846 participants**, the study will explore how gamification influences health, behaviour, and business outcomes.



This research programme is designed to measure:

- ✓ Improved health outcomes across both physical and mental wellbeing factors.
- ✓ Improved business outcomes, including reductions in absence and higher employee retention.
- ✓ Improved risk outcomes through validated links between engagement and lower health-risk factors.
- ✓ Predictive insights that forecast behavioural change and help optimise wellbeing programme design.

“The exploration of preventative behaviours and dynamic incentives offers promising signals for the future of group insurance, particularly in how we assess, engage with, and reduce long-term health risks. It’s encouraging to see how YuLife is innovating in this space grounded in real-world data and academic rigour.”



**Jules Constantinou**  
Regional Manager UK and Ireland at Gen Re Life UK

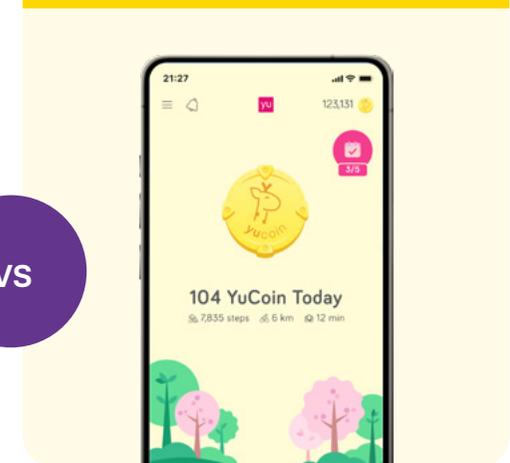
## Gamified Programme

A gamified group, using YuLife's wellbeing platform



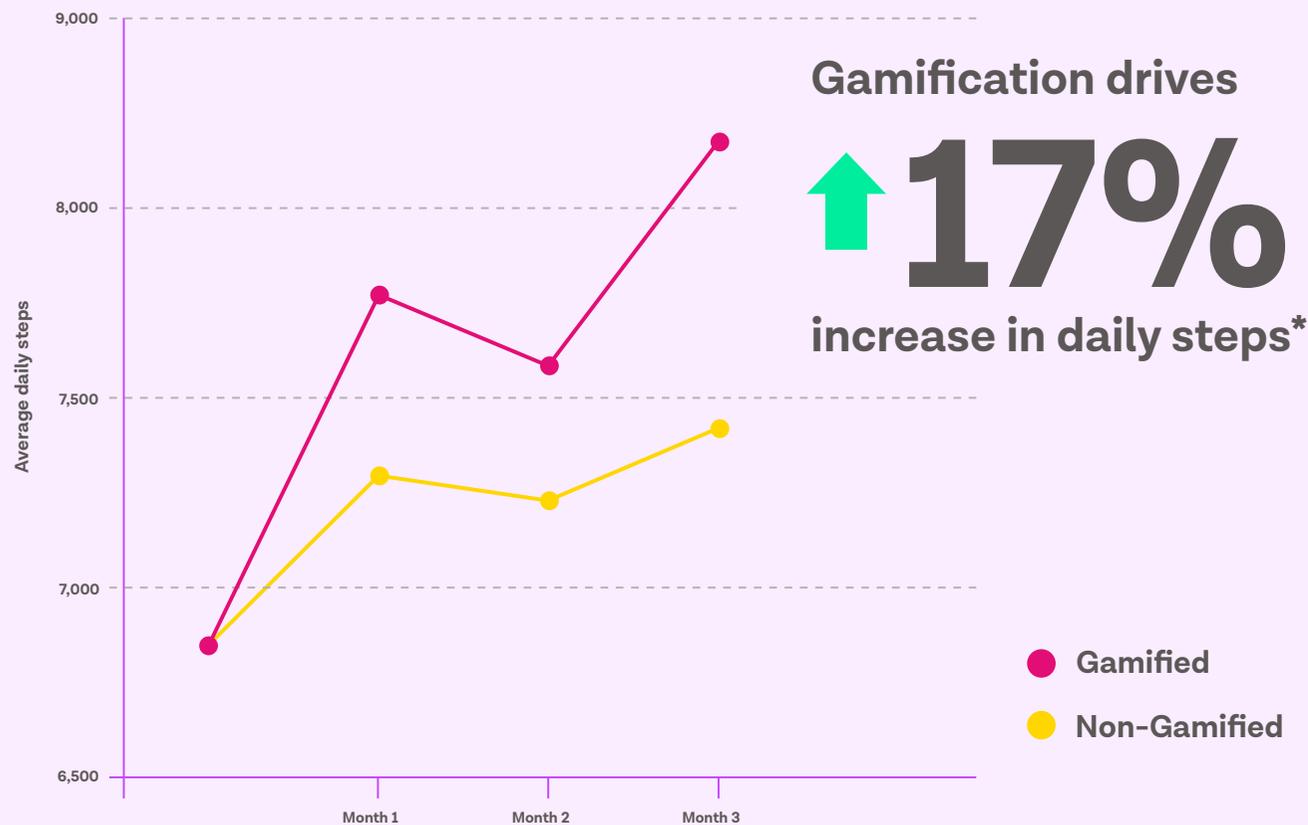
## Non-Gamified Programme

A control group, receiving only financial incentives



# The Results are Game-Changing

When wellbeing is fun, engaging, and people show up. Our data shows significant, clinically relevant improvements. These aren't tiny tweaks; these are gains that build a healthier, more resilient team overnight.



\* YuLife internal data, 2025

## Beyond Steps



**↑ 18**

more minutes of sleep per night\*



**68%**

of users built stronger social bonds\*



**↑ 57%**

report an increase in their productivity\*



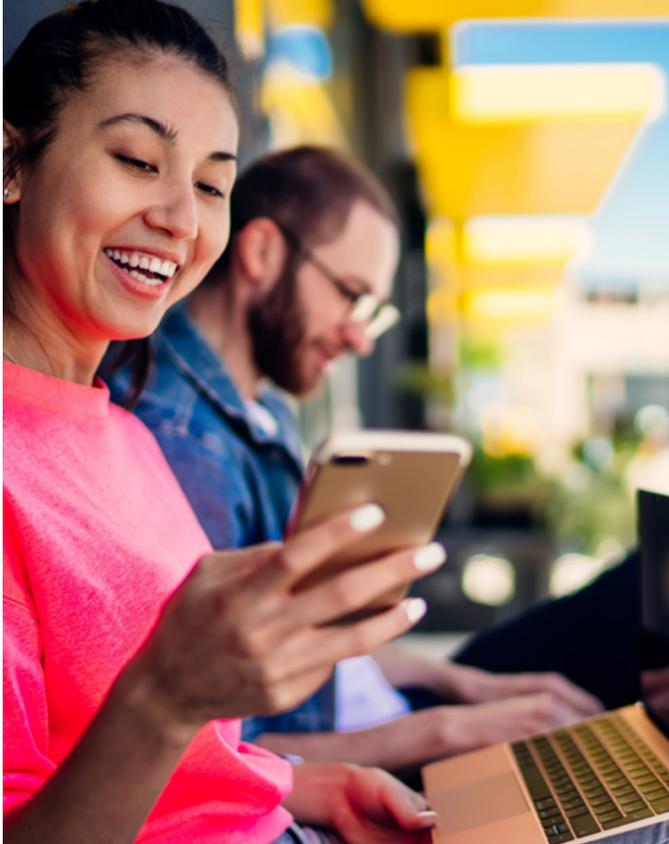
**↓ 53%**

report a reduction in their stress levels\*



**↓ 1.5**

fewer self-reported stressful days per month\*



# Turning Everyday Actions into Measurable Impact

**Gamification solves a core challenge in traditional benefits: proving impact.**

More steps, less stress, better sleep. These personal wins create stronger, healthier organisations. By encouraging proactive health, gamification turns wellbeing into measurable outcomes.

In high-pressure, hybrid environments, daily engagement builds a culture of health that lifts performance and resilience.

YuLife's model connects everyday actions to long-term results. Through Health Insights, employers can see how engagement links directly to wellbeing, productivity, and organisational performance. It's measurable, transparent, and empowering — creating healthy habits that last and continue to deliver impact over time.



## Absenteeism

↓ **11.5%**

Lower absence rates mean fewer disruptions and more continuity in key projects.\* By reducing the reliance on reactive sick days, teams operate with greater stability and efficiency.

\* The Economic Impact of YuLife, Forrester Consulting, 2022

† YuLife internal data, 2025



## Retention

↑ **10%**

Investing in the health and wellbeing of your team directly impacts their loyalty.\* When employees feel genuinely cared for, they are significantly less likely to look for opportunities elsewhere, reducing costly turnover.



## Long-Term Health

↓ **15%** reduction in health risk

By motivating small, daily healthy habits, we drive a compounding reduction in overall health risks.† This translates directly to a workforce that is more resilient, productive, and less likely to delay essential care.

# 03

## Guided *by Care*

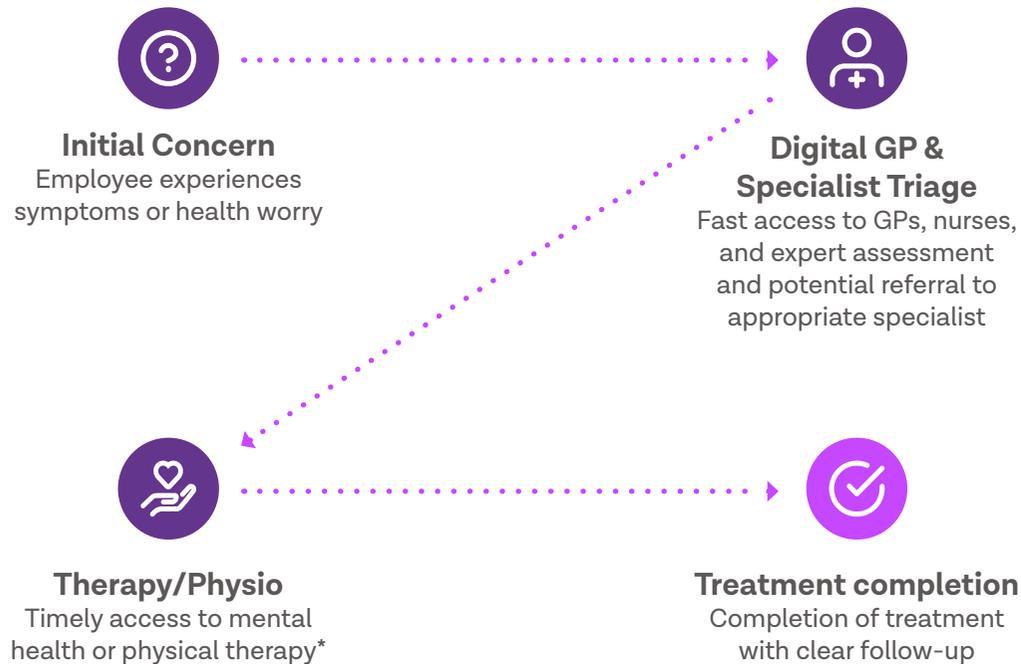
### Turning healthcare from coverage into confidence.

Prevention is only part of the story. When people need care, speed and simplicity make all the difference. In a world where access to public health services is stretched, having fast, guided pathways helps employees get the right support at the right time.

Good care doesn't just treat problems, it builds confidence. It removes barriers, reduces time-to-treatment, and helps people feel supported throughout their health journey.

# Better Access to Quality Care

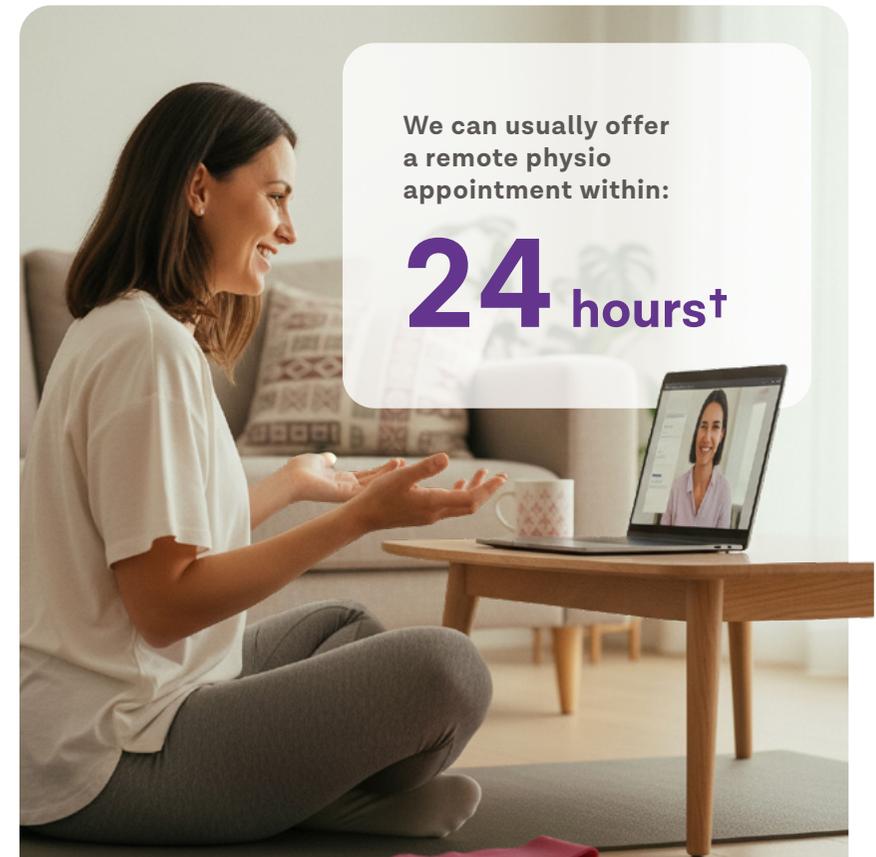
Bupa provides a single, simple pathway for employees experiencing health concerns:



\* Bupa's pathways are not limited to musculoskeletal and mental health support, and include access to a wide range of clinical services depending on cover and eligibility.

† Over 90% of members were offered a remote physio within 24 hours between July to October 2025

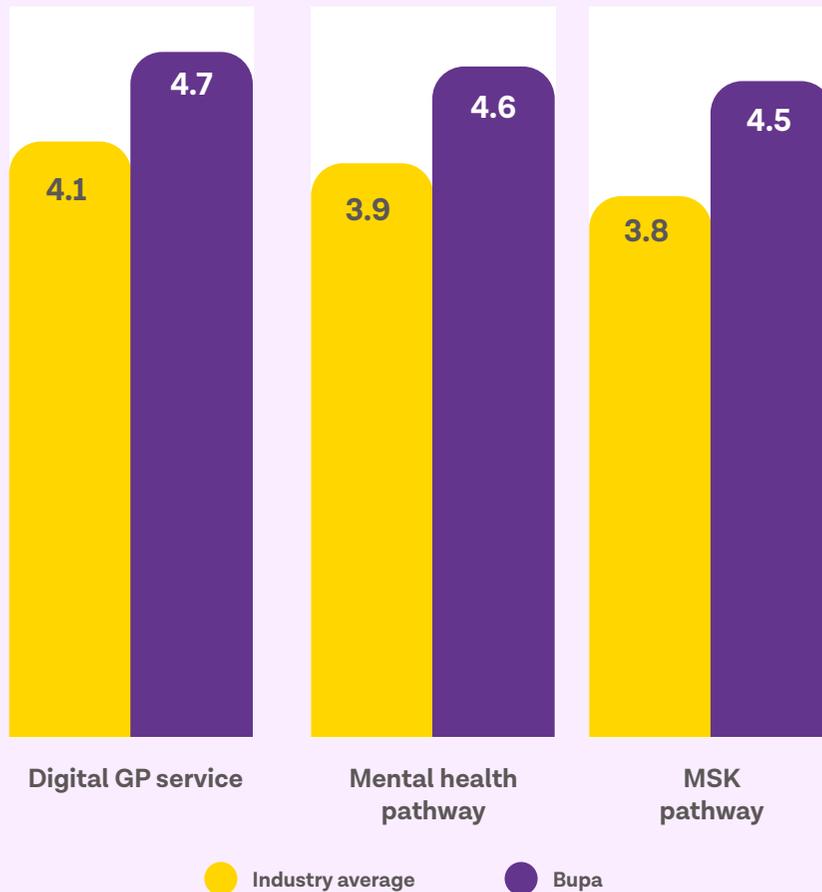
‡ Between May and October 2025, over 90% of members were offered digital appointments with a mental health specialist within 24 hours



- ✓ Fast Digital GP access within 24 hours ‡
- ✓ Simple pathways without GP referral in many cases
- ✓ Dedicated healthlines for specific concerns
- ✓ Extensive mental health support

# Confidence in Care

Across Bupa's clinical pathways, member satisfaction consistently exceeds industry averages – proving that speed, clarity, and confidence truly shape better experiences and outcomes.



**92%**  
positive sentiment\*



**88%**  
feel more supported in  
their health journey\*

“Looking after the health and wellbeing of employees is fundamental to building a thriving and successful business. This partnership will help more people to take charge of their everyday health and wellbeing, while also offering reassurance that high-quality healthcare is there when it’s needed.”

Richard Norris, Commercial Director at Bupa



\* Bupa, 2025

# 04

## Future-Proofing *Workplace Health*

**The data is clear: prevention, engagement, and access aren't just wellbeing buzzwords, they're business imperatives.**

For UK SMEs, health isn't just a people issue, it's a performance strategy.

In smaller, fast-moving businesses, every individual plays a pivotal role. When one person thrives, the whole organisation feels it. That's why health strategies for SMEs must evolve, from reactive care to proactive workforce health support.

Integrated wellbeing transforms insurance from a safety net into a growth platform, helping business leaders see, measure, and improve workforce health in real time. It's how small teams stay strong, agile, and resilient in an unpredictable world.

# The System in Motion

1

## Daily Engagement

Game elements like quests, challenges, rewards, and social features maintain consistent interaction and data gathering.

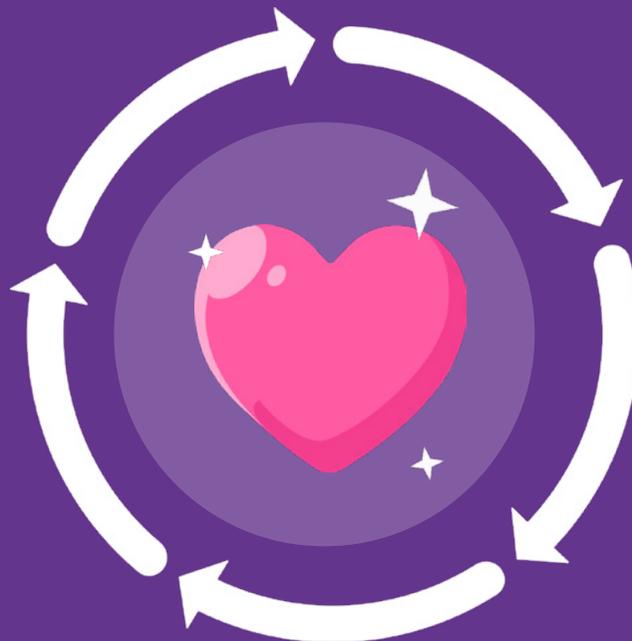
**80%**  
average adoption\*

2

## Motivation

Small everyday actions lead to lasting change. When people are rewarded for healthy habits, motivation compounds.

**1 in 2**  
members engage  
on a daily basis\*



5

## Value

When engagement and care align, the results compound across every metric that matters.

**10%**  
boost in employee  
retention‡

3

## Earlier Access

Motivated people act sooner, and early action saves lives, money, and stress. Bupa's range of pathways are designed to make every health decision intuitive and supported.

**4x**  
increase in the usage of early  
intervention tools†

4

## Improved Outcomes

Faster access drives faster recovery. When employees can see a GP or therapist within days instead of weeks, the difference is felt not only by individuals but across the organisation.

**15%**  
fewer long-term health  
conditions\*

\* YuLife internal data, 2025

† Healthcare RM, 2025

‡ The Economic Impact of YuLife, Forrester Consulting, 2022

# Your Health Insurance Checklist

## A no jargon guide for UK Tech SMEs

Before you choose a provider, ask these eight questions.



### Does it prioritise prevention?

Look for wellbeing tools that make healthy actions easy and rewarding, not just cover when things go wrong.



### Will employees engage every day?

Engagement drives results. Choose solutions that use gamification, rewards, and social connection to keep people motivated long term.



### Will it support everyone?

Ensure inclusivity, from physical and mental health to neurodiverse needs and hybrid teams, make sure everyone can get value from it.



### Can employees access care fast?

Check for Digital GP access and rapid referral to mental health or physio support; delays cost time, focus, and wellbeing.



### Can it grow with your business?

Look for flexible, scalable solutions that adapt as your workforce and wellbeing strategy evolve.



### Does it connect data and care?

Look for a system that transforms everyday engagement data into proactive care, helping employees stay healthy before issues escalate.



### Can you prove the impact?

Seek transparent reporting on engagement, absence, and ROI to demonstrate measurable business value.



### How simple is the setup?

Modern, digital-first platforms should launch in weeks, not months; with intuitive onboarding and instant rewards.

# TL:DR Tech's Hidden Health Cost

## How the race to innovate is costing employees their health

Nearly half (41%) of all of your workforce are experiencing burnout monthly.\*

Your people aren't crying wolf. Burnout and high pressure environments over time negatively impacts physical and mental health and our survey of 5,000 tech employees by YouGov proves just how costly this can be.

Most companies offer employee benefits, but most people don't use them until it's too late. **69% of employees delay seeking care** due to workload pressure.\*

### Employees report experiencing:

- 38%** eye strain and headaches\*
- 33%** mental fatigue\*
- 31%** poor sleep\*
- 30%** physical aches and injuries\*

\* YouGov survey of 5,052 adults, 18 July - 20 August 2025

† Survey of Mental Health and Wellbeing, England, 2023/4

‡ YouGov Poll, 2025

§ IPPR Healthy Industry, Prosperous Economy Research, 2024



Only **1 in 20 employees** access mental health support they are given†



And only **1 in 10 employees** use preventative care when available as traditional policies focus on treating illness rather than preventing it.

### The cost for your business is huge.

Tech businesses are losing **44 working days per employee every year**, not to absence, but to people showing up sick and burnt out.§ This hidden presenteeism problem is slowing innovation, and quietly eroding the productivity your business depends on.

And it's part of a much bigger storm: **poor mental health is now costing UK businesses £51 billion annually.**¶ For tech organisations built on cognitive performance, this impact is severe.

If you're not treating wellbeing as a strategic priority, you're already paying for it.

¶ Deloitte Workplace Mental Health Research, 2024

|| The Economic Impact of YuLife, Forrester Consulting, 2022

# YuLife internal data, 2025

### So, what can you do about it?

Your employee benefits aren't just a perk, they're a statement of how you value your people. The right benefits help employees live healthier, happier lives, rewarding you with loyalty, productivity, and lasting business success.

By choosing an **all-in-one health solution that blends fast access to care with engaging, gamified technology**, you turn wellbeing into something employees actually use. This delivers real impact and a measurable return on your biggest investment: your people.

With Bupa and YuLife, you get the best of both worlds: world-class clinical care and everyday engagement in an all-in-one seamless app experience that supports your teams every day, not just when they're unwell.

### The results speak for themselves:

- 11.5%** reduction in absenteeism ||
- +10%** increase in retention\*
- 15%** reduction in health risk #

Get in touch today to find out how we can support your people: <https://bit.ly/48zieRr>

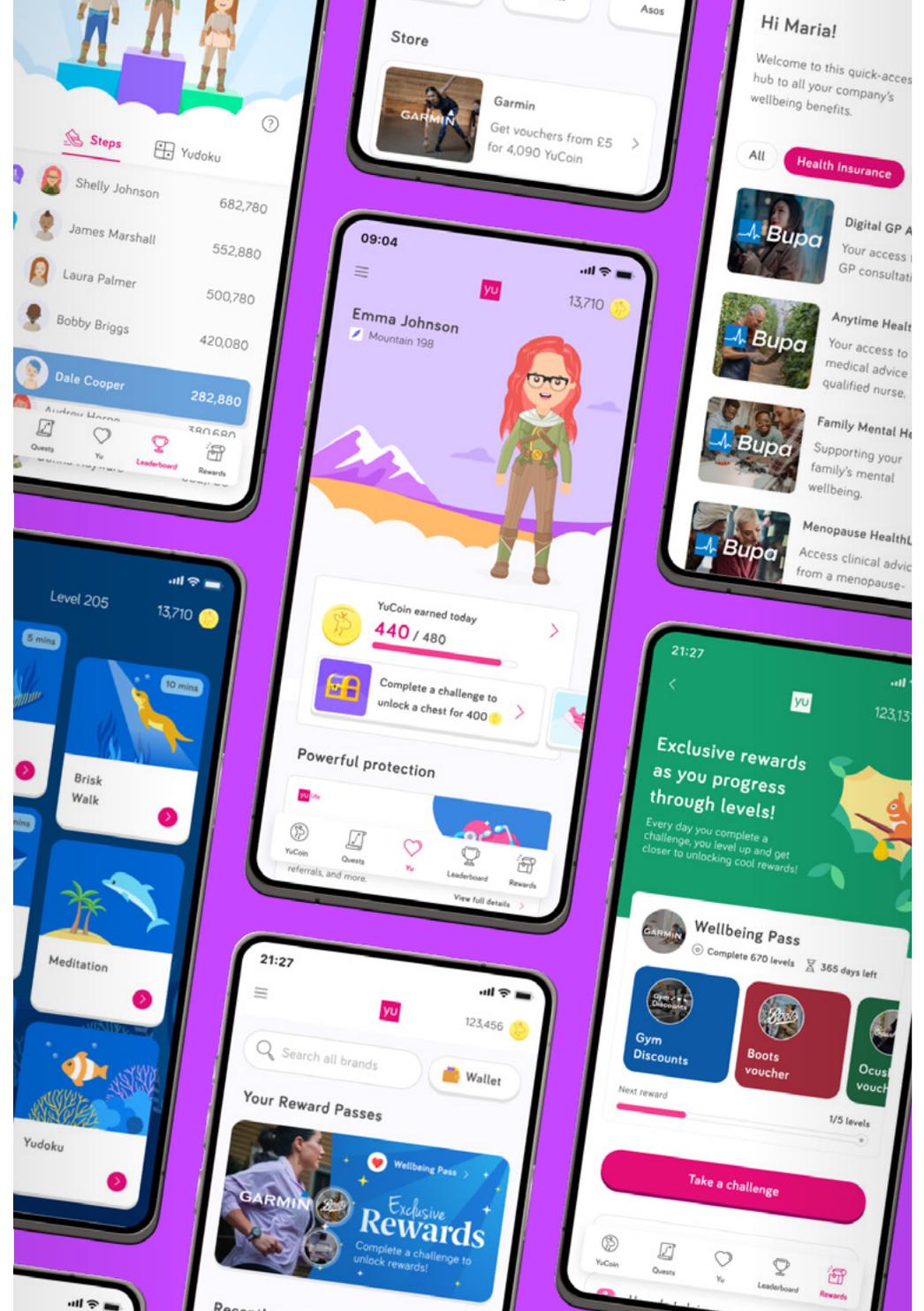
# This is Game-Changing Health Insurance

The future of health insurance isn't reactive. It's preventative, data-driven, and powered by engagement.

With Bupa and YuLife the best of protection meets the best of prevention.

[Find out more](#)

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