

# Change of season's impact on the workplace

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A change of season does not only bring transformation to our wardrobes, it also impacts our well-being. We may have made it through winter but we are not completely in the clear as with every change of season people suffer from upper respiratory infections (URIs), which includes flu or sinusitis.



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While this places a financial burden on the individuals themselves, it also has a significant impact on business productivity, with the cumulative cost of treatment running into billions of rands each year.

According to a study by the Global Hygiene Council across 17 countries including South Africa, the average person misses 4.5 days of work due to URIs, resulting in a loss of R2-billion to the economy every year.

Momentum's Effective Employee Index also revealed that South African companies lose an estimated R25-billion a year due to absenteeism. Over and above this exorbitant cost of absenteeism, is the cost of presenteeism, which refers to the unproductive time that employees spend at work due to being distracted.

Considering that physical health distractors, such as headaches and flu, account for 19% of South Africa's presenteeism,

the cost of treating seasonal illnesses expands even further than what the absenteeism statistics suggest. With this kind of financial outlay at stake, South African businesses have a vested interest in keeping employees healthy throughout the year.

South African companies should be more proactive in this regard. Employers need to take measures not only to reduce the instance of illness-related absenteeism in their workforce, but also the costly impact that presenteeism is having on employee productivity levels. This indicates that employers and their employees face a significant challenge when it comes to workforce incapacity. There are a number of ways to initiate these proactive measures, but the provision of innovative, bundled employee benefits solutions is always a good place to start.

This highlights the important role financial adviser's play in ensuring that their clients' employee benefits offerings are appropriate and at the right level to protect their businesses and their employees against the financial impact of season changes.

Financial advisers should consider partnering with a progressive employee benefits provider that offers integrated benefits specifically designed to cover the financial gaps that are caused by every day sicknesses. This will enable financial advisers to craft and deliver fit for purpose solutions elegantly tailored around the needs of each unique client and provide members with holistic financial advice.

Partnering with a service provider who will bundle retirement, health and insurance solutions will ensure that the health and financial well-being of employees is covered, while allowing for innovative reward programmes that will benefit the body and pocket simultaneously.

## ABOUT THE AUTHOR

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