# Strong Minds at Work

The 2019 Unum Mental Health Report



## >>> Introduction

Mental health is a universal asset – for individuals, organizations and society. Like physical health, there are challenges in life that can harm mental health. And just like physical health, there are ways to keep the mind healthy. By proactively encouraging employees to maintain good mental health, employers can minimize problems like absenteeism and presenteeism in their workforce. The goal for any employer should be to develop a culture where mental health is valued: where disclosure is protected and supported, resources are available, and everyone feels their work and the benefits they receive contribute to their wellbeing.

Every employee has a right to privacy and disclosure of any medical condition – including mental health issues – is at the employee's discretion. The goal of the employer should be to provide the resources and support in the workplace which can help to identify and possibly manage any mental health issues.

To better understand the state of mental health in the workplace, Unum conducted online research with 1,850 U.S. employed adults, 1500 working adults with a diagnosed mental health issue, 2 and among 268 human resources professionals. 3

While a broad range of mental health issues impacts adults, Unum narrowed its research focus to common mental health conditions, such as emotional disorders (like depression and anxiety) and attention-deficit disorders. The research excluded broader behavioral health problems like substance abuse or severe psychological conditions related to criminal behavior.

This employer and employee research is combined with additional insight from leading mental health organizations, industry groups, mental health professionals, and benefits experts to develop key findings and recommendations on how to manage and support mental health in the workplace.





#### Prevalence of Mental Health Issues in the Workplace

About one in five U.S. adults (44 million) experiences a mental illness in a given year, and one in 25 lives with a serious mental illness that substantially interferes with or limits at least one major life activity.4 Included in these are 16 million people living with major depression and an additional 42 million with anxiety disorders. 5 Mental illness is one of the top causes of worker disability in the U.S.<sup>6</sup> and 62 percent of missed work days can be attributed to mental health conditions.7

People who do not have a diagnosed mental illness are also at risk. Major life events can trigger a period of being mentally unwell for anyone, causing trouble coping and interfering with normal daily activities. If not managed appropriately, the symptoms during this period can cause long-term effects on mental health.

Mental health issues in the workplace can affect employers in a variety of ways, including employees' work, team morale, and overall productivity of the entire organization. For this report, employee research focuses on a few of the most common mental health issues: anxiety disorders, mood disorders and attention-deficit/hyperactivity disorder. While there are numerous other mental health issues impacting today's workforce, these are often the most prevalent among working adults.

#### **Anxiety Disorders**

Anxiety disorders are the most common mental illness in the U.S., affecting 40 million adults, or approximately 18 percent of the population.8 While anxiety disorders are highly treatable, only 37 percent of those suffering receive treatment.9 Anxiety disorders are often characterized by fear or anxiety linked to certain objects or situations. Types can include generalized anxiety disorder, panic disorders, obsessive-compulsive disorder, phobias, and post-traumatic stress disorder. Some estimates show that 60 percent of those with anxiety will also have symptoms of depression, and the numbers are similar for those with depression also experiencing anxiety.<sup>10</sup> The Unum research sample of 500 U.S. workers with a mental health issue included 67 percent with a diagnosed anxiety disorder.

#### **Depressive & Bipolar Disorders**

Mood disorders, also known as affective disorders or depressive disorders, include several variations of depression, seasonal affective disorder and bipolar disorder. Those diagnosed with a mood disorder report consistent and ongoing changes in their interest, sleep, appetite, and mood which, depending on the severity and recurrence, can be short-term or longer. Bipolar conditions are more severe and can involve both manic behavior and swings to depression. Depression is one of the leading causes of disability worldwide, and major depressive disorder affects about 7 percent of the U.S. adult population. While major depressive disorder can develop at any age, the median age of onset is around 32 years old. 11 The Unum research sample of 500 U.S. workers with a mental health issue included 66 percent with a diagnosed mood disorder such as depression.

#### Attention-Deficit/Hyperactivity Disorder

Attention-deficit/hyperactivity disorder is one of the most common childhood disorders and can continue through adolescence and into adulthood. Symptoms include difficulty staying focused and paying attention, difficulty controlling behavior, and hyperactivity (overactivity). 12 Although a smaller percentage of adults are diagnosed with ADHD, it's estimated that around 8 percent of the adult population will have ADHD at some point in their lifetime. The Unum research sample of 500 U.S. workers with a mental health issue included 16 percent with diagnosed ADHD.



#### Workplace Mental Health Programs

By recognizing the prevalence of mental health issues in the workplace, as well as the impact on morale and productivity, employers are empowered with opportunities. However, there are significant gaps in mental health strategies, resources and awareness in the workplace.

More than half (55 percent) of working adults said their employer did not have, or they were unsure whether their employer had, a specific program, initiative, or policy in place to address mental health. A similar number (52 percent) of human resources professionals said the same.

There are noted differences between employees' and employers' perceptions of mental health. For employees who were aware of a mental health program in their workplace,

an overwhelming majority (90 percent) rated their program as average, above average or exceptional, illustrating that those employers who have established a program are providing quality services.

"The fact that such a large percentage of employees who are aware of a workplace mental health program rate it positively illustrates that, when provided, these initiatives are making an impact," said Michelle Jackson, behavioral health clinician and employee benefits professional with Unum. "Simply having resources available and a program developed will normalize the conversation and help to destigmatize the issue."



## Employees' Perspectives

Balance these insights around workplace mental health strategies with the fact that nearly half (47 percent) of employees surveyed were aware of a colleague with a mental health issue. Additionally, nearly two thirds (62 percent) of employee respondents have experienced a period where they felt mentally unwell - half of them (50 percent) felt this way when completing the survey or within the previous six months.

Perhaps even more striking is the fact that among employees with a diagnosed mental health issue, 42 percent have reported coming to work with suicidal feelings. While this is certainly a worst-case scenario and employers would hope issues would not progress to this level, it also emphasizes the need to ensure that support and resources are understood and readily available in the workplace.

"Many changes in the employee/employer relationship have taken place in the past few decades – and those changes can certainly promote negative mental health issues. For example: employees have become more disposable and they are more isolated by technology; the worker is increasingly monitored and driven by metrics, and the employee/employer relationship is no longer like a family-like bond," said David A. Goldsmith, Ph.D., a medical consultant with Unum. "It's becoming essential that employers offer mental health resources to help employees deal with these types of cultural changes in the workplace."

## Mental Health Triggers

Regardless of whether an employee has a diagnosed mental illness, a variety of life events — such as job changes or relocation, changes in family or marital status, or financial or legal challenges — can have a big impact on their mental wellness. Research has shown that even seemingly positive life events such as the birth of a child, a child going off to college, or an anniversary can have disruptive emotional consequences. Nearly three quarters (74 percent) of employees say that big life events can have an impact or a major impact on their mental health.

#### What factors do you think impact your mental well-being?



69% health



finances



health of loved ones



personal/family relationships



iob satisfaction

Of those with a mental health issue, a variety of triggers cause their conditions to flare up or worsen.



22% work stress



physical stress



financial stress



work/life balance



social stress

#### Comorbidity and Mental Illness

Triggers to mental health issues are often closely connected to other medical issues. The term "comorbidity" describes two or more disorders or illnesses occurring in the same person. They can occur at the same time or one after the other. Individuals living with serious mental illness face an increased risk of having chronic medical conditions.<sup>13</sup>

The 2001–2003 National Comorbidity Survey Replication (NCS-R), a nationally representative epidemiological survey, found that more than 68 percent of adults with a mental disorder (diagnosed with a structured clinical interview) reported having at least one general medical disorder, and 29 percent of those with a medical disorder had a comorbid mental health condition.<sup>14</sup> Adults in the U.S. living with serious mental illness die on average 25 years earlier than others, largely due to treatable medical conditions.15

Comorbidity does not mean the simple addition of two diseases that independently follow their usual trajectories. The simultaneous presence of two or more diseases will worsen the prognosis of all the diseases that are present, lead to an increasing number (and severity) of complications, and make the treatment of all of them more difficult and, possibly, less effective. 16

Individuals diagnosed with affective disorders often experience difficulty complying with treatment recommendations including medication compliance and regular attendance in psychotherapy. Estimates of treatment non-adherence vary widely, ranging from 13 to 52 percent over the course of a lifetime. Despite this variability in estimations, non-treatment adherence is a serious clinical and public health challenge among younger and older adults with depression.17

Additionally, anxiety and its associated disorders are common in patients with cardiovascular disease and may significantly influence cardiac health. Anxiety disorders are associated with the onset and progression of cardiac disease, and in many instances have been linked to adverse cardiovascular outcomes, including mortality.18



## Work Can Be a Positive Influence

For those experiencing mental health issues, the workplace can heavily influence and positively impact their mental wellbeing. Conversely, employees trapped in miserable workplace situations are likely to have jobrelated mood problems and low morale. The work culture is also important for employers to manage for overall mental wellness. Two-thirds (66 percent) of employees with a mental health issue say their job is important in supporting and maintaining their mental health.

Although it is difficult to quantify the impact of work on personal identity, self-esteem, and social recognition, most mental health professionals agree that the work environment can have a significant impact on an individual's mental wellbeing.19 Employment provides five categories of psychological experience that promote mental well-being: time structure, social contact, collective effort and purpose, social identity, and regular activity.<sup>20</sup>

For all employees, work can help bring a sense of purpose, expand their skills, and allow them to meet new people and foster connections. This sense of purpose can be even more important for those who may be struggling with their mental health.



#### **Employer Mental Health Training**

A key component of the success of any mental health program is the proper training of team members - particularly people managers within an organization. Employees assume their employer's management is trained on how to identify signs an employee may be experiencing a mental health issue. More than three quarters (76 percent) of employees were confident their managers were properly trained on how to identify employees who may be having a mental health issue, while just 16 percent of HR professionals felt the same.

Further illustrating the gap in training, 92 percent of employees said they thought their employer's managers were trained on how to refer employees to mental health resources, while just 25 percent of HR professionals said their managers are provided with training.

This lack of training – whether perceived or real - has a cascading effect on the entire workforce. More than half (55 percent) of employees said they were unsure or would not know where to direct a co-worker who came to them with a mental health issue.

#### How a Job Supports Those with Mental **Health Issues:**



self-esteem



social connectedness



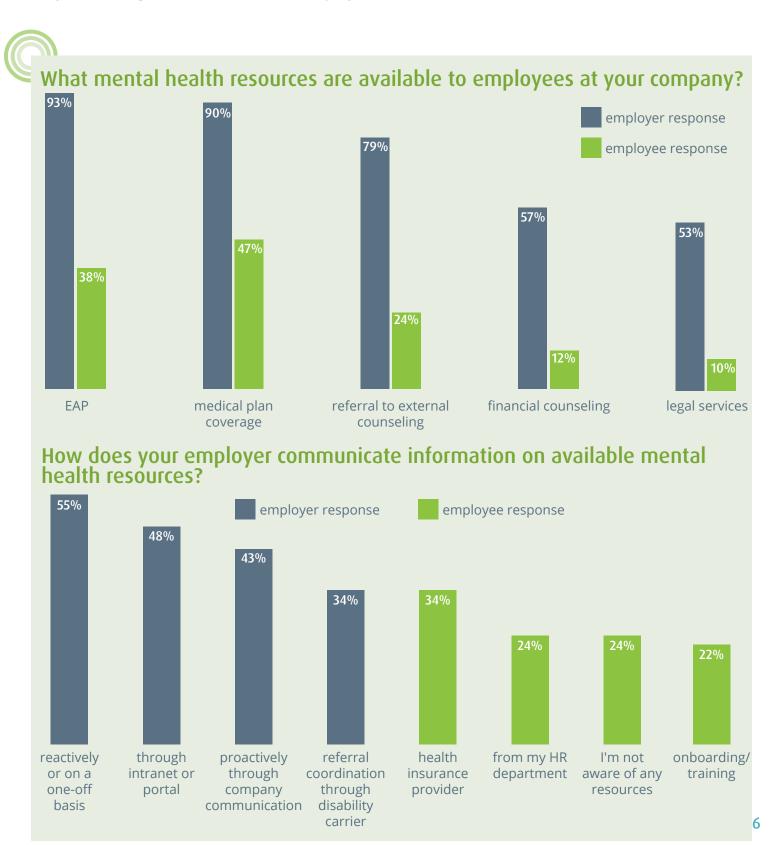
38% wellbeing



recovery

#### Workplace Mental Health Resources

The bulk of mental health resources are offered via an employer's health care provider and can include medical care, an employee assistance program (EAP), counseling referrals, and financial and legal counseling. However, there exists a gap between what HR professionals are saying they're offering and what resources employees are aware of.





## Employees Unsure of Resources

HR professionals say 93 percent of their employers offer an EAP, yet only 38 percent of employees say they are aware of this valuable resource. Additionally, more than half of HR professionals say they offer financial counseling, legal services and telemedicine services, but a fraction of employees say they are aware these services exist.

Also revealed here is that most employers are relying on health care providers to communicate mental health resources, which most often happens during the onboarding process or during benefits enrollment. However, employees do not always remember these resources when they are facing mental health difficulties, and are often unsure of where to turn for help.

There is an opportunity for HR professionals to engage with employees about these resources both during the annual enrollment period (to educate employees about what's available), as well as on an ongoing basis throughout the year (to continually emphasize resources).

"Offering mental health resources in real time is key in identifying likely triggers, managing the issue and providing treatment," said Dr. Goldsmith. "Creating a workplace culture that promotes these valuable resources and encourages employees to take advantage of them, leads to a happier, more productive workforce."



66 Creating a workplace

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## Offering the Right Mix of Benefits

Not surprisingly, physical health, stress and finances can be major triggers of mental health issues. The financial fragility of America's workforce has an impact on workers' mental health. According to 2018 Unum research among working adults, nearly half (49 percent) of respondents had \$1,000 or less in savings. In the event they were unable to earn an income, 63 percent of those polled could pay bills for three months or less before needing additional financial support.<sup>21</sup>

Financial stress is further illustrated as being one of the top factors in mental wellbeing. When employees were asked what factors impact their mental wellbeing, top responses included their health (69 percent), their

finances (67 percent), the health of loved ones (61 percent), their personal/family relationships (59 percent) and job satisfaction (52 percent).

With financial stress playing a major role in the mental wellness of working adults, it is important to provide the right mix of benefits in the workplace. Disability

insurance, which pays a percentage of an employee's salary if they require leave due to an illness or injury, can help ease the financial burden during an often-stressful time. Other supplemental policies such as accident and hospital insurance help to bridge the gap between health care coverage and out-of-pocket expenses. And products such as life insurance provide assurance a family will be taken care of should a primary wage-earner die. All relatively inexpensive for the employee, these supplemental benefits provide additional peace of mind for workers.





## Mental Health Stigma in the Workplace

Mental health issues are prevalent and often treatable and/or manageable. However, negative stereotypes about mental illness persist both inside and outside the workplace. Someone with a mental health issue such as depression or anxiety should not be treated any differently than an employee with heart disease or asthma. Misunderstood mental health conditions, however, can often result in negative perceptions in the workplace.

Sixty-one percent of employees feel there is a social stigma in the workplace toward colleagues with mental health issues. More than half (51 percent) of HR professionals feel the same. The stigma doesn't appear to be improving despite national, public campaigns to help normalize conversations about mental health. Nearly half of both employees (49 percent) and HR professionals (48 percent) feel the stigma has stayed about the same or worsened in the previous five years. Additionally, 81 percent of employees said the stigma associated with mental health issues prevents employees from seeking help.

Unfortunately, many of those struggling with mental illness keep their issues secret, often fearing discrimination, reputational problems, or even the loss of their job. When managers know how to respond to mental health issues, it can have a tremendous impact on the employee both in and out of the office. Recognizing that an employee may be struggling, offering help and guidance on resources, and simply communicating support is essential to normalizing the mental health conversation and reducing stigma in the workplace.

"Reducing stigma about mental health issues in the workplace should be a priority for every company and it doesn't need to be complicated," said Jackson. "Refrain from attaching negative language to mental health issues, support and listen to employees

who may be struggling, encourage open conversation, and provide necessary resources in the workplace. These are all simple strategies for helping to eliminate stigma that many employees feel around the topic of mental health."

What should be done to ease the social stigma associated with mental health issues in the workplace?

Employee response:



# 50% company should more regularly remind employees of mental health resources



49% company should make mental health more of a priority



47%
company
should
provide
more mental
health
resources

#### **Employer response:**



35% more manager training



26% more employeewide awareness training



24% develop a focused mental health strategy

There remains a significant gap between employees' and HR professionals' perceptions of mental health stigma in the workplace. Eighty-four percent of HR professionals were unsure or felt there were no negative career impacts toward employees with mental health issues. But employees do not feel the same. Employee responses to the Unum survey indicated stigma associated with mental health issues in the workplace could lead to being talked about behind their backs (57 percent), given less opportunity for advancement (47 percent) and being shunned by colleagues (37 percent).

#### Mental Health Program **Snapshot: Westfield Insurance**

Westfield Insurance, one of the nation's 50 largest personal property and casualty insurance groups, recently launched a mental health campaign. HR leadership had seen an increase in employees with mental wellness issues, which also resulted in more frequent and longer leaves of absence. This combined with significant organizational change and a move from traditional workspaces to more of an open/agile format signaled a good time to focus on mental health among its workforce.

Branded as "Everybody Has Stuff," the campaign is comprised of education, awareness and resources for its more than 2,600 employees. The program educates leaders about the manifestation of mental health issues at work, includes an anti-stigma focus and awareness initiative, and provides resources beyond what is offered by the company's EAP. Components of the campaign include an employee testimonial, a toolkit for managers on how to start a conversation about mental wellness, and ongoing intranet and email messaging on the topic. Additionally, Westfield added guided meditation and mental wellness education sessions to its education offerings, and the company is helping employees make the connection between physical and mental wellness and the importance of sleep and nutrition.

In the short time since launching "Everybody Has Stuff," the company has been overwhelmed with positive employee feedback, including more than 500 employees taking an anti-stigma pledge to educate themselves on mental health at work and to help reduce negative perceptions associated with mental health issues. At Westfield, mental health is a priority and the company is committed to creating an environment of wellbeing where employees can bring their whole selves to work, where they can be open about their challenges, and feel supported by their leaders.

#### Tips for HR Professionals in Promoting Mental Wellness in the Workplace:



Encourage leadership to demonstrate a focus on mental health awareness



Conduct health fairs that offer mental health education and resources



Provide training to managers and supervisors on early detection



Review mental health policies and programs available in your organization and ensure that they have a goal of reducing fear, stigma and discrimination



Promote your EAP or any related programs to assist employees



Consult with your ADA coordinator or internal counsel as necessary, especially when there are concerns about an employee's job performance



Identify perceived barriers and prioritize solutions for early return to work



Manage return to work in the same manner as any other medical condition



Avoid getting caught up in whether or not an illness is "real"

#### **Employees' Personal Experiences with Mental Health Stigma**

Based on statistics about the incidence of depression and anxiety, a significant portion of employees with these issues do not disclose them to their employer. Just over a third (32 percent) with mental health issues have not told anyone at work, 28 percent have told their manager, 25 percent have disclosed to coworkers other than their manager, 20 percent disclosed on their employment application and 19 percent told their HR department. For those who chose to disclose, only 6 percent had a negative experience, with the majority (52 percent) saying it was a mostly positive experience.

## For employees who have chosen to disclose their mental health issue to their employer, what was reasoning?



because I wanted to



because I had to (needed to go to doctor during office hours, my job required disclosure, etc.)

# 14%

because consequences of not disclosing were worse than disclosing



because I didn't have a choice (was taken into a hospital, I had a medical emergency at work, etc.)



because I was requesting reasonable accommodation

## For employees who have chosen <u>NOT to disclose</u> their mental issue to their employer, what was the reasoning?



it's none of my employer's business



fear of being discriminated against or harassed by colleagues



I felt ashamed



previous experiences of disclosure made me nervous



I may not get the same opportunities for career advancement



there was no guidance or support for doing so

Possibly most telling of the stigma associated with mental health in the workplace is the fact that nearly 40 percent felt fear of discrimination or harassment by colleagues, and another quarter (26 percent) felt ashamed of their diagnosis.

## What would make it easier to disclose your mental health issue to your employer?



knowing my employer would be supportive of my issue



knowing what resources are available to me should I need them



having more openness about mental health issues in my workplace



talking to someone within the company who also has a mental health issue



my company taking a stance in supporting mental health



#### **Mental Health Issues May** >>>> Require Time Away from the Workplace

Just like physical health problems, those with a mental health issue often require time away from the workplace to recover. Because of the stigma attached to disclosing and the relatively small percentage who have disclosed to their employer, however, time off to focus on mental health is not always attributed to the actual need.

More than two-thirds of employees with a mental health issue have been to work while feeling stressed, depressed, or upset and have been less productive because of these feelings. Of employees with a mental health issue, 63 percent have taken time off for their issue, and nearly a third (28 percent) of these gave a reason other than their mental health issue for their absence.

When logging their time away from the workplace, the majority (54 percent) used paid time off or vacation days, with others using FMLA or unpaid leave (27 percent), floating holidays (6 percent) or not logging the time (12 percent). Seventy percent did not inform their manager that the reason they were out was due to a mental health issue.

Of those with mental health issues, 46 percent have taken an extended amount of time off work (more than a week) for reasons directly related to their condition. Of these, 11 percent did not want to return to work and 36 percent said they knew they needed to go back but were hesitant to return. This illustrates an opportunity for HR teams to make these employees feel supported in their return to work.

"An employer's goal should always be to make all employees returning to work from time out feel welcome, supported, and valued," said Jackson. "Whether the absence is due to an injured knee, a hurt back, or mental health issues, an employee should experience the same level of support and encouragement from the employer."

#### Personal Spotlight - Vikki Ledbetter, New Mom and Manager at Unum

"Are you having suicidal thoughts?" Shortly after having my first baby - at what was supposed to be a joyous time - I wasn't sure how to answer this question. But it wasn't a simple "no."



I'd never experienced insomnia, depression, or severe anxiety until eight weeks after my daughter was born, when postpartum depression hit with a terrifying intensity. So much so that I had to take a couple of days to get help at an inpatient behavioral hospital. Thanks to my short term disability insurance policy, a generous allotment of paid time off, and Unum's six weeks of paid parental leave, I had time to get professional help and the reassurance that my family could still pay the bills.

I didn't know if I would ever feel like myself again, though - a crippling reality. Would I ever be able to work? During those dark days, what brought me some comfort in addition to my faith and family support, was my incredible manager and team back in the office who I knew would ensure any accommodation necessary for me to return to work at the right time. They also became some of my biggest advocates and offered empathy and emotional support during the duration of my time on leave.

It's because of my colleagues and benefits that I was confident – not scared – to take the time I needed to heal and establish healthy habits to continue toward recovery. When I was finally able to rejoin the team, I walked in with the energy and mental capacity to work my hardest, and with even greater gratitude for the company, and especially for my team.

For employees with mental health issues requiring an extended time away from the workplace in which they use short- or long-term disability insurance, a return-to-work strategy is very important. A return-to-work for a physical injury or illness often involves ramping up the employee's hours and easing into a return to the workplace. However, accommodations for mental health return to work are often different. This may involve limiting responsibilities like major presentations or projects which could trigger mental health issues.

## Communication Best Practices for Employers

- Respect the employee's privacy since they are not required to disclose their condition. Focus on helping the employee rebuild their sense of worth and identity rather than addressing the clinical diagnosis.
- While the employee is on leave, set aside time to check in with them periodically to offer social support and let them know they are missed and supported. Maintain open lines of communication for the duration of their leave.
- Talk through the return-to-work plan with the employee in advance of the return and listen to any accommodations they may need, sourced from the employee or suggested by the disability provider, to help during the acclimation process.
- Address any nonclinical triggers the employee may have, like problems with coworkers or a heavy workload, to increase chances of success.
- Be open to and willing to accommodate a parttime ramp up plan for employees returning to work, Which can help employees overcome a sense of detachment they've likely been feeling. Offer a couple of practice sessions to help them prepare for their return.
- Reduce work-related stress upon returning by allowing for flexible deadlines on assignments or taking some responsibilities off their plate for a set period.
- Conduct regular check-ins as the employee is ramping back up to their original workload and directly address any stigma the employee may be experiencing. Tailor the employee's workload or transitional plan as needed.
- Recognize that the initial return-to-work effort might be unsuccessful, and leave the door open for when they are truly ready.

# Mental Health Issues Can Significantly Impact Job Performance.

Those with a mental health issue say their job performance has been impacted in the following ways:



57% lack of focus



46% irritability



lower productivity



41% missed work



22% tension with coworkers



12% poor performance reviews



11% slower career advancement

## Mental Health Issues Also Have an Impact on Employees' Personal Lives.

Those with a mental health issue say their issue has resulted in the following:



65% irritability



58% lack of engagement with friends and family members



56% tension with friends and family members



38% strain on marriage/relationship



35% poor physical health



21% strain on relationship with children

#### Mental Health and Presenteeism

Similar to employees who come to work while still battling a cold or the flu, those struggling with mental health issues may not be productive on the job, a concept known as presenteeism. Presenteeism occurs when ongoing physical or mental conditions prevent employees from being fully productive at work. Examples of ailments that can affect employee productivity include asthma, arthritis, migraines, allergies, depression, diabetes and anxiety; the list of culprits is long and varied, which means the workforce is often more impacted than managers realize.<sup>22</sup>

"Presenteeism isn't about being checked out or disengaged on the job; it's about people simply trying to carry on despite their symptoms - whether emotional or physical," Dr. Goldsmith said. "These are generally hardworking employees who want to give their best, but have a hard time performing because of physical, mental or emotional issues which that interfere with their concentration or cause fatigue."

## Those with mental health issues offer some suggestions to employers for providing support to employees with mental health issues. normalize the conversation around mental health to help remove the stigma provide access to quality health insurance provide access to an EAP



make it clear that protecting the mental health of employees is a priority





allow employees to have flexible schedules or work-from-home options

provide adequate training on mental health for managers





provide access to quality disability insurance

#### What Depression Feels Like

- deep feelings of sadness
- lack of concentration
- forgetfulness, trouble remembering
- trouble making decisions
- feelings of worthlessness or guilt
- · irritabilitiy, anger or fearfulness
- trouble sleeping or too much sleep
- weight or appetite changes



#### **How It Looks to Coworkers**

- withdrawal from team, isolation
- seems scattered or absentminded
- unsure of abilities, lack of confidence



- indifference
- inappropriate reactions to coworkers
- change in appearance
  - missed deadlines
  - indecisiveness, slow productivity
  - late to work, afteroon fatigue

#### What Anxiety Feels Like **How It Looks to Coworkers** overthinking upset/stressed · feeling restless or on fearful of making a decision edge worried worrying excessively feeling agitated avoidance of social difficulty concentrating interactions irrational fears irritability nervous habits avoiding eye contact shaking heart racing feeling nauseated missing time due to fear of social situations physical symptoms seems disorganized or scattered



## Resources and Technology

In addition to offering quality health care coverage to employees, employers can also integrate a variety of additional resources to support employees with mental health issues. Often linked with a health care or disability plan's coverage, EAPs, telemedicine or telebehavioral health, and app-based programs are low-cost solutions for employers that allow employees to connect on their own time, when they are experiencing a problem.

#### **Employee Assistance Programs**

An EAP is a voluntary, work-based program that offers free and confidential assessments, short-term counseling, referrals, and follow-up services to employees who have personal and/or workrelated problems. EAPs address a broad and complex body of issues affecting mental and emotional wellbeing, such as alcohol and other substance abuse, stress, grief, family problems, and psychological disorders. EAP counselors also work in a consultative role with managers and supervisors to address employee and organizational challenges and needs.

#### Telemedicine and App-Based Mental Health Solutions

Telemedicine can reduce health care costs and make accessing mental health resources easier. With more providers now offering telemedicine services, employers are allowing telemedicine to be covered by individual partners. Offerings from companies like Lyra, Happify, Joyable and Daylight can target specific mental health needs, which employees can access on their own time and when they need the services. These programs can be effective complements to traditional care and can be implemented into company health plans.

**Lyra** — Lyra's unique matching process makes it easy for individuals, couples, or families to connect to the right care, delivered how they want it — through therapy and coaching programs, in-person and live video sessions, or even self-guided digital care.

**Happity** — Happify offers games and activities aimed at improving people's emotional well-being that can be accessed via smartphone, tablet or laptop. It combines evidence-based science, technology and gaming to deliver experiences that make people feel better.

**Joyable** — Joyable offers digital therapy that gives employees and members access to proven solutions for depression, anxiety or stress. Employees work with a trained coach who helps them make the changes they want to make. Coaches are available by phone, text or email.

Daylight Daylight is a smartphone application that uses cognitive behavioral therapy to help workers handle negative thoughts and feelings. The service uses narration and animation to help workers address their stressors.



Given the extent of U.S. workers dealing with mental health issues, and the fact that any employee is susceptible to periods of being mentally unwell, it is time that employers shift more attention toward mental health. This means not only providing support to those who are struggling with a mental health issue, but also normalizing the conversation in the workplace and developing or enhancing strategies to maintain the wellbeing of all employees.

#### There is no one-size-fits-all solution

Establishing a workplace mental wellness program isn't a cookie-cutter process, but there are some basic approaches that every employer should take. These do not have to be expensive, time-consuming or complicated for the employer or employee. Helping to establish a supportive workplace will result in better employee engagement, higher productivity and ultimately, happier employees.

#### Normalize the conversation

Top-down support of mental health is crucial in creating an open dialogue, as is an open-door policy. Senior leaders should participate in the conversation about mental wellbeing to show buy-in. Consider establishing mental health champions within the organization to encourage healthy dialogue. Use awareness days or months (such as Mental Health Awareness Month every May) that focus on stress and mental health as external nudges to educate staff about important issues. And remind the workforce that a diversity of perspectives, including those of people with mental health issues, are valued and encouraged in inclusive environments.

#### Implement strong policies and procedures

Disclosure can help an employee seek the appropriate resources and care before conditions worsen, so having proper policies and procedures in place are important in removing barriers to disclose. This includes protection against discrimination, which is usually a top concern for employees, as well as providing appropriate workplace accommodations. Ensure managers are aware of resources, like employee assistance programs, and maintain confidentiality when an employee discloses information. Consider the development of a mental health task force or employee resource group to further engage employees with similar interests or concerns. Beyond this, educate employees on policies, procedures and proper protocols to increase employee awareness.

#### Prevention is better than cure

It is essential to remember that anyone is susceptible to stress and a resulting decline in their mental health, whether or not there is a preexisting condition. Big life events such as having a baby or losing a loved one, and everyday struggles like money worries, relationship issues or work-related stress, can cause or aggravate mental health conditions to the point of interfering with work. Mental wellness sessions or work/life balance programs can help. Bring in an expert and talk to your staff about how to safeguard their own mental health, build resilience and recognize signs of distress in others.

## Tailor your benefits package to support mental wellbeing

Choose a major medical plan that gives employees access to quality mental health specialists in network, as these costs can significantly add up. Helping employees have access to and triage the right specialist support is crucial in managing conditions. EAPs can act as a first line of defense for a wide range of problems — from money and relationship worries to support for working caregivers. They provide both practical and emotional support for employees through confidential counseling and can help prevent issues from escalating and impacting productivity. These programs are often offered as part of a major medical or disability plan, so your company may already have access to them.

Money worries can also take an emotional toll on wellbeing. In fact, financial concerns were the leading cause of stress across all generations in a recent consumer study conducted by Unum.<sup>23</sup> Help your employees establish a strong financial foundation by offering financially focused benefits, such as life and disability insurance, retirement savings options and supplemental health benefits that can close the rising financial gap in medical plans. If your budget does not cover these benefits, consider offering them on a voluntary basis. Financial protection benefits are more affordable when offered through the workplace, even if the employee picks up the cost.

## Encourage self-care

Self-care plays a critical role in overall wellbeing. Encourage employees to do small tasks that help them build resilience over time. The basics of getting plenty of sleep, eating healthy, drinking water and exercising are foundational in overall wellbeing. Beyond these staples, developing appropriate time management and work/life balance skills are also important. Delegating and collaborating are also key to ensure healthy work behaviors which also decrease stress. While technology

and our always-on culture make it hard to disconnect, encourage employees to set device off-times so they can fully recharge before the next day. And most importantly, model this behavior to your staff and limit after hours work and emails.

#### Address presenteeism in your workplace

Clearly communicate to your workforce that you want them to give their best when they are at work. If they are unable to perform their best, they should stay home when sick and take the occasional mental health day if feeling stressed. For those employees who have come to the office, some employers have created meditation rooms or time-out rooms for people to take a break and collect their thoughts. Regardless, eliminate unspoken rules and articulate clear guidelines that apply to everyone. This is also a good time to revisit your time off policies. Offering just a few extra days to employees can send a powerful message about how seriously you take presenteeism.

#### Consider alternative work schedules

While not a solution to every business, introducing flex time, telecommuting and other remote work options can provide alternative options for employees caring for a sick family member, parents with a sick child at home, or to someone who may struggle with anxiety. Set clear guidelines, schedules and reporting structures for employees taking advantage of alternative work schedules. This can help reduce presenteeism for mental ill-health, and it also signals to employees you are supportive of a healthy work/life balance.

#### Establish a clear return-to-work strategy

An employee out of work due to a hip replacement or cardiovascular issue likely has very clear guidelines about his or her return. But for employees experiencing a mental health issue, those guidelines are likely not nearly as clear. Transitional return-to-work plans can lead to more successful outcomes because they allow the employee time to rebuild their sense of worth and mental strength. Be sure to address any nonclinical triggers the employee may have, like problems with coworkers or a heavy workload, to help them become successful at work again. Recognize that the initial return-to-work effort might be unsuccessful, and leave the door open for when they're truly ready.

#### Train managers how to identify and refer

A major gap identified in this research is the disconnect between employees' perception of training and reality communicated via HR professionals. Consider specific training modules (or even classroom training) for people managers to spot warning signs. Instruct them how to approach these employees and educate them on what resources are available to help.

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#### **About Unum**

Unum Group is a leading provider of financial protection benefits in the United States and the United Kingdom and the leading provider of disability income protection in the world. Its businesses are Unum US, Colonial Life, Unum UK, and Unum Poland. Unum's portfolio includes disability, life, accident and critical illness, dental and vision coverage, which help protect millions of working people and their families in the event of an illness or injury. Unum also provides stoploss coverage to help self-insured employers protect against unanticipated medical costs. The company reported revenues of \$11.6 billion in 2018, and provided \$7.2 billion in benefits.

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