Employee Benefits & Wellness

Excellence

Themed Edition on **Employee Well-being 2021**

ENGAGING EMPLOYEES IN THEIR HEALTH DURING COVID-19 AND BEYOND

– Andrea Bloom, Founder and CEO, ConnectWell

State of the Industry Research

The State of Employee Health and Well-being 2021

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The State of Employee Health and Well-being 2021

Themed Edition on **Employee Well-being 2021**

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EDITOR'S NOTE

The coronavirus pandemic is an unprecedented episode like never before. It highlighted the need for employers to prioritize and normalize the discussions around employee wellbeing at work.

This issue of Employee Benefits & Wellness Excellence, with a special focus on **Employee Well-being,** includes a collection of articles that emphasize the importance of employee wellbeing - the physiological, physical, financial, and social wellness.

The pandemic has dramatically changed employee utilization of healthcare services, where they receive them, and the modality of care. Employers have a key role to play to adjust to the demands of Covid-19 to ensure that the health and well-being of employees and their families continue to be met. New resources and tools, available digitally and virtually, are required to fill the void that Covid-19 has created. Check out our cover article by Andrea Bloom, *Engaging Employees In Their Health During Covid-19 And Beyond* that highlights the importance of investing in health and wellness services that can be delivered virtually and digitally.

It is estimated that mental health problems and illnesses cost the Canadian economy at least $50 billion annually and that in any given week, 500,000 employed Canadians are unable to work due to mental illness. While social determinants of health extend beyond the confines of the workplace, it is an important site where many of these factors exert influence. Dominique Dennery's article, *Work Design And Mental Well-being: Improving Social Determinants Of Mental Health In the Workplace,* talks about the importance of mitigating stress and promoting mental wellbeing.

In an exclusive interaction with HR.com, David Osborne, CEO, Virgin Pulse talks about the importance of well-being cultures and why employee well-being must be the top priority for every business organization in 2021 and beyond.

According to Bank of America's 2020 Workplace Benefits Report, only forty-nine per cent of employees described themselves as "financially well," down from sixty-one per cent in 2018, while fifty-nine per cent admitted to not having control over their debt. That's a twenty per cent decline in financial wellness confidence in just two years! The pandemic has disrupted nearly every aspect of our lives, including the financial health of many businesses and their people. Richard Limpkin's article, *Building A Better Employee Experience By Supporting Financial Wellbeing,* shares the key steps employers can take to launch and bolster financial wellness programs.

Also included in this edition is an exclusive research by HR.com's *HR Research Institute,* **The State of Employee Health and Well-being 2021.** The research focuses on the current state of employee well-being and how organizations have tried to influence and safeguard well-being in recent times.

We hope you enjoy reading all the articles that focus on various well-being strategies and insights to help you build a healthy and happy workplace.

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Engaging Employees In Their Health During Covid-19 And Beyond

Invest in health and wellness services that can be delivered virtually and digitally

By **Andrea Bloom**

The pandemic has dramatically changed employee utilization of healthcare services, where they receive them, and the modality of care. Employers have a key role to play to adjust to the demands of Covid-19 to ensure that the health and well-being of employees and their families continue to be met. New resources and tools, available digitally and virtually, are required to fill the void that Covid-19 has created.

Reduction in Utilization of Healthcare Services

The pandemic has reduced utilization of healthcare significantly as people are wary of exposing themselves to Covid-19 by going to their doctor or a healthcare facility. Although employers may currently be experiencing lower healthcare costs because of reduced utilization, in the long run, it may cost them more as delaying critical care will only push utilization to the future, when problems become more acute and costly to treat.

The Centers for Disease Control and Prevention reported that at the end of Q2 2020, 41% of U.S. adults reported that they delayed or avoided healthcare due to Covid.[1] Another study showed that even with exponential growth in telehealth appointments, primary care doctor visits were still 21% lower in Q2 2020 when compared to the same quarter in 2019 and 2018. Vital health monitoring measurements related to those visits also declined, with blood pressure and cholesterol checks decreasing by 50% and 34%, respectively[2].

The Journal of the American Medical Association (JAMA) reported[3] in the weeks following the start of the pandemic, that the weekly number of newly diagnosed cancers for 6 cancers combined fell by 46.4% compared to the same time period in 2019. Significant declines were seen in all cancer types — breast, colorectal, lung, pancreatic, gastric, and esophageal.

Extrapolating from those statistics, we can see that there is a healthcare avalanche awaiting us due to so many people delaying care. High blood pressure and high cholesterol are risk factors for heart attack and stroke — and treating an employee for these acute events is far costlier than treating high blood pressure and high cholesterol with diet, exercise, and medication. As people put off critical screenings such as colonoscopies and mammograms, we will see more cancer diagnoses for colon cancer and breast cancer emerge down the road.

A delay in cancer diagnosis will lead to diagnosis at more advanced stages. This leads to poorer clinical outcomes including an increase in mortality rates. These are just a few examples of the many consequences of people delaying care across a wide range of health conditions. And it's not only healthcare costs that are impacted, as many of these people are valued company employees whose health and well-being influence their work productivity and job satisfaction.

The Impact of Working From Home

Since many employees are now working from home, many employers have put vital onsite health and wellness programs on hold. Health fairs, biometric screenings, flu shots, wellness seminars, and even onsite medical care may be relics of the past and not supported in the future. These are the kinds of activities where companies had a captive audience with their employees in communicating the importance of better health and wellness and providing the opportunity to build a "culture of health". With many employees now working from home, they are no longer exposed to that culture on a daily basis.

Many of these programs that are now on hold are feeders into other vital programs that are part of comprehensive health and wellness benefits. Examples include disease management, smoking cessation, nutrition, health coaching, stress management, physical activity, substance abuse, healthy pregnancy, mental well-being, and more.

The Acceleration of Telehealth for Delivering Healthcare Services

Prior to the pandemic, telehealth represented a relatively small model of healthcare delivery with about 11% of people using it on a regular basis. Now almost 50% use telehealth. And 76% of people surveyed said they were highly likely to use telehealth moving forward — with most people reporting a high satisfaction rate.[4]

There were multiple factors that helped telehealth unfold — both on the supply and demand side. One significant factor was the expanded coverage of telehealth services by the Centers for Medicare and Medicaid Services (CMS). Other insurers followed the lead of CMS, which then opened the floodgates to telehealth.

Key changes CMS made include

- Approving more than 80 new healthcare services that could be conducted through telehealth.

- Lifting restrictions on where people could receive telehealth services so they could now access them from their home.

- Waiving geographic restrictions so that anybody could access telehealth, not just people in rural or underserved geographical areas.

- Changing reimbursement so that telehealth visits would be reimbursed at equivalent rates to in-person visits.

- Employers need to work with their health plans and provider organizations to be aware of the totality of telehealth options for employees. Once these are well understood, employers must focus on building employee awareness around company-sponsored healthcare benefits that include telehealth options.

Converting "Brick and Mortar" Health and Wellness Programs to Digital

With Covid-19, employers had to quickly respond to a large percentage of employees working from home by converting their employee health and wellness programs to a digital format. Going digital provides companies with the opportunity to scale programming with consistency and availability. Prior to going digital, employees at the main office might often receive more robust wellness programming than employees in satellite offices or who work-from-home. "Live" programs deployed virtually can be made available to the entire workforce and recorded so that employees can participate at a time that's convenient for them.

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With spouses and family members of employees now also being able to access programs remotely, a company is now able to extend health and wellness benefits to their total insured population. Physical activity programs have become more popular during Covid-19 as people don't need to suit up in front of their work colleagues and feel intimidated about being watched — they can turn their video off and follow along. The new digital format has many upsides and as people get more used to the technology, they tend to access more programs and feel they are increasing their control over their own health.

As an example, employers could create a virtual health fair and work to gain a high attendance rate by providing an incentive for participation. Think about how many more employees and their family members could visit by keeping the virtual health fair opened for days or weeks, versus what you would be limited to with a live, onsite format. Imagine developing interactive booths that create awareness about the range of health and wellness programs available to employees. Companies can get creative

and send wellness gift packages to the homes of employees and their families in advance of the health fair. These packages could include healthy recipes, exercise bands, water bottles, sets of company masks, healthy snacks, and wellness activities that family members can do together. Biometric screening can take place through at-home specimen self-collection or going to a lab in the network. There are many possibilities to make this virtual format fun, educational, and engaging while delivering a high participation rate.

Throughout the year, marketing employee wellness programming is key to getting people engaged. One way to do that is to share interactive digital health tools that make employees aware of health risks associated with their conditions. This can be done by providing personal risk assessments and then directing employees to the "care funnel" where they can access company programs designed to improve health and wellness. These might include a nutrition program, weight loss program, fitness program, disease management program, or a mental health program.

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through telehealth and have a full health and wellness program delivered remotely. Now is the time to take advantage of this trend by investing in health and wellness services that can be delivered virtually and digitally designed to keep your employees and their families healthy.

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[2]*"Use and Content of Primary Care Office-Based vs Telemedicine Care Visits During the Covid-19 Pandemic in the US," JAMA Network Open, 2 Oct. 2020*

[3]*"Changes in the Number of US Patients With Newly Identified Cancer Before and During the Coronavirus Disease 2019 (Covid-19) Pandemic," JAMA Network Open, 4 Oct. 2020*

[4]*"Telehealth: A quarter-trillion-dollar post-Covid-19 Reality?," McKinsey & Company, May 2020.*

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Most importantly, in order to make informed health decisions for themselves and their family members, employees need access to in-depth and wide-ranging health and wellness information they can trust. When employees don't have access to unbiased, high quality health and wellness content, they are left to search the Internet outside the company "safety zone" to find answers. Internet searches can lead to results that are full of misinformation, bias from medical advertisers, and unsupported or misleading health claims.

Finding a highly regarded digital health content provider and including that service as part of the overall employee benefit plan is the way to begin. The digital health content provider should be one that works with physicians and university researchers on the leading edge of healthcare to continually vet and update health and wellness information.

Employee Health Engagement Beyond Covid-19

The impact of Covid-19 on how and where we work has been so dramatic and long-lasting that it will have ramifications for years to come. Expectations will be that employees are able to access healthcare

Andrea Bloom is the Founder and CEO of ConnectWell, a leading-edge provider of digital health and wellness content that is academically sourced and designed for a consumer audience. ConnectWell's content is sourced from the UC Berkeley School of Public Health, packaged for digital delivery with rich graphic content, and written for a wide-ranging consumer audience. ConnectWell licenses its content for integration into the platforms of a broad scope of healthcare companies, employers, and benefits providers to engage patients, employees, and members in their health and well-being.

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Work Design And Mental Well-being: Improving Social Determinants Of Mental Health In the Workplace

How to mitigate stress and promote mental wellbeing

By **Dominique Dennery**

It is estimated that mental health problems and illnesses cost the Canadian economy at least $50 billion annually and that in any given week, 500,000 employed Canadians are unable to work due to mental illness. Of the workplace disability claims filed in Canada, one-third are related to mental illness. These are staggering figures. And what happens at the macro level is reflective of what's happening at the micro level. Employers, therefore, should be very interested in the mental well-being of their workers.

Thankfully, the longstanding stigma surrounding mental health seems to be lifting. In Canada, campaigns like Bell Let's Talk are focused on raising awareness of the individual, social, and economic effects of poor mental health. Many organizations have enacted multipronged efforts to raise awareness and improve the mental wellbeing of their stakeholders. These discussions have become even more urgent as the Covid-19 pandemic has taken a devastating toll on the mental health of many people.

While these efforts to help individuals cope and become more resilient are crucial, less attention has been paid to the effects the social environment in which individuals live and work have on mental wellbeing. Mental and physical health researchers have long recognized the important role the social environment plays in shaping health outcomes. They refer to these as the social determinants of health.

Researchers have identified a number of work-related factors that often lead to negative health outcomes. Key factors include:

1. Lack of job security (e.g., precarious contracts)
2. Unhealthy working conditions (e.g., poor air quality, lighting, ergonomics)
3. Unhealthy social environment (e.g., harassment, bullying)
4. Excessive demands (e.g., pace, amount, and duration of work)
5. Low rewards (e.g., wages, respect, meaning)
6. Lack of control (e.g., little input in how work processes are carried out)
7. Lack of opportunities for self-expression and individual development at work
8. Inequality (e.g., discrimination based on gender or race)

While social determinants of health extend beyond the confines of the workplace, it is an important site where many of these factors exert influence. After all, most working people spend a great deal of their time at work. As the design of work and working conditions are to a great extent controlled by employers, they have considerable power to influence social determinants of mental health.

Designing Work Processes and Working Conditions Conducive to Mental Wellbeing

While the various practices and techniques (meditation, yoga, regular exercise, etc.) that are often prescribed to mitigate stress and promote mental wellbeing are essential, it makes sense to also focus on reducing sources of stress. This is where employers can take meaningful steps to adjust work processes, working conditions, and employment outcomes to account for social determinants of mental health.

Enhancing Employees' Sense of Control

The pandemic, for all its horrors and inconveniences, has shown us how adaptable and autonomous white-collar workers can be. Many have had to turn on a dime and adapt to remote work. These changes present a tremendous opportunity to restructure jobs to fit humans instead of asking humans to fit jobs, many of which were designed to meet the needs of an industrial economy rather than a modern knowledge economy. Knowledge workers should be allowed to put their knowledge to work in structures that support collaboration and creativity with a focus on results rather than time spent at one's desk (as in the old assembly-line model).

Such restructuring should be done with an eye to enhancing workers' sense of control over their work. Small steps that can be taken include clearly identifying tasks and timelines, while also consulting with employees regarding processes, capabilities, and deadlines. Employees themselves often have a good sense of how and when projects can be completed, and so they should be included in planning discussions. Regular check-ins will help to

ensure processes are working well. (Beware, however, of excessive check-ins as micromanaging leads to poor outcomes, both in terms of outputs and in terms of mental health). These check-ins can also be moments when managers can touch base with employees about their wellbeing, which is particularly important during these stressful times.

Reducing Demands

Human beings only have so much bandwidth. We were not designed for the world we've created where we are expected to multitask and handle multiple demands over the course of our workdays. Moreover, the workday has increasingly colonized the time we are supposed to have for rest and relaxation; much of the blame here can be laid at the feet of digital technologies. The Yerkes-Dodson Law famously suggests that performance begins to decline when we pass a certain threshold of arousal or stress. According to one study, more than a quarter of adults in the US display signs of burnout—mental and physical exhaustion brought on by chronic occupational stress. It's clear that employers have an interest in designing work processes and conditions with these facts in mind.

Employers should allow employees to erect strong boundaries around their non-work lives, especially during the pandemic when so many of us are working from home. A few simple steps in this regard include not sending emails at all hours and expecting a prompt reply. Moreover, using email to track employees' progress so that this information can be fed up the hierarchy to senior executives can be a time-consuming process for employees, and it can result in a diminished sense of control.

Instead, flatten hierarchies by reducing briefings; have employees report directly and via video or phone conferencing. Bosses should be greasing the wheels not adding to the churn. Speaking of teleconferencing, the length of Zoom calls and other online meetings should be curtailed, and participation limited to only those who actually need to be present to get the work done (summaries or meeting minutes should be sufficient for others).

The research on these matters is clear. According to the World Health Organization: "Systematic reviews suggest that employers that promote actions such as greater job control, task-restructuring and decreased demand, can positively influence mental health through reducing stress, anxiety and depression, and increasing self-esteem, job satisfaction and productivity."

Improving Diversity and Inclusion

Lastly, employers can take meaningful steps towards making workplaces more equitable and inclusive of diverse communities of employees. In recent years, with the emergence of movements like Black Lives Matter and Me Too, it's clear there has been a change in how most people perceive equality (race, gender, sexuality, etc.) and what most people find acceptable. Employers should enforce zero tolerance for discriminatory practices and behavior and take seriously the problem of less obvious (to men and white people) instances of bias and disrespect—what is often called "microaggressions".

Employers risk losing talented people who burn out or quit after being ground down by recurring insults and indignities. Moreover, employers need to get out in front of these changes instead of being seen as lagging behind, dragging their feet, or, worse, swimming against the current. Many organizations have been roasted in the fires of public opinion when they have been perceived to not be acting in a timely fashion.

Given the toll poor mental health takes on national economies, it stands to reason it also greatly impacts individual employers, large and small. It seems we've begun to turn a corner in bringing these problems to light and reducing the stigma attached to mental unwellness. It is no longer acceptable to blame individuals for mental health issues or discriminate against those who suffer mental health problems. And yet much of the discourse on this pressing issue has been focused on what individuals can do to build resilience instead of having honest discussions about the impacts our social environment has on mental wellbeing.

As leaders in their communities, employers can take practical steps towards designing work processes and creating conditions that do not harm the mental health of their employees. I encourage Canadian employers to sign on to the Mental Health Commission of Canada's National Standard of Canada for Psychological Health and Safety in the Workplace. The Standard offers "a set of voluntary guidelines, tools and resources intended to guide organizations in promoting mental health and preventing psychological harm at work." Employers in other countries can also learn from the standard and advocate for something similar to be adopted in their jurisdictions.

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Dominique Dennery is the Owner and Principal Consultant at Dennery Resources Inc.

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Cloud Culture - Empowering Teams In Our Work-From-Anywhere World

The REACH Framework for building a highly effective cloud culture

By **Sean Kelly**

Company culture used to be synonymous with office culture.

A "cool culture" meant outrageous perks, fun office decor, scooters in the hallway. You get the idea.

Of course, that was never quite true. Yes, culture is expressed in tangible things like the office, but at its core, culture is much more invisible. It's the values and norms that guide behavior. It's the way you and your team show up in the world.

Want to really understand an organization's culture? Look at how they communicate. Look at who they recognize and how. Look at a tough decision, and the calculations that went into making.

Most of all, culture is fluid. It's constantly being made and remade by your people. As a leader, you must be vigilant in guiding it.

But, culture and offices did go hand and hand. Building - and scaling - culture in a dispersed environment is much more difficult.

Connection, recognition, and care are all crucial to building and maintaining your organization's culture. Historically, these outcomes were much easier to achieve in offices. Indeed, the best offices were designed specifically with them in mind.

The migration from office to home-office has made culture building that much harder. While the situation is bound to improve eventually, there will be no return to "normal." Work has changed in permanent ways. It too is fluid. All signs point to a hybrid situation, with employees spending part - or all - of their time working remotely. The days of HQs at full capacity are over. As a people-focused leader and culture builder, it is your job to plan for and build around this new reality, and set your people up for success.

In the fluid workplace where so much of our interaction is virtual, companies and people-focused leaders face a difficult question: what does culture even look like now?

The answer is **Cloud Culture.**

Cloud Culture is culture building for work-from-any-where teams. Cloud Culture takes the things we loved about our tangible, communal office culture, individualizes them, and reimagines them for the unique demands of right now... and tomorrow.

Building an effective Cloud Culture can seem like a daunting task, but you can succeed by focusing on a few fundamentals. A great Cloud Culture empowers you to *reach out* and *connect* your dispersed team - to each other, to the organization, and to their work.

To make it easy to understand and implement, we've developed the REACH framework, 5 pillars for building your own Cloud Culture.
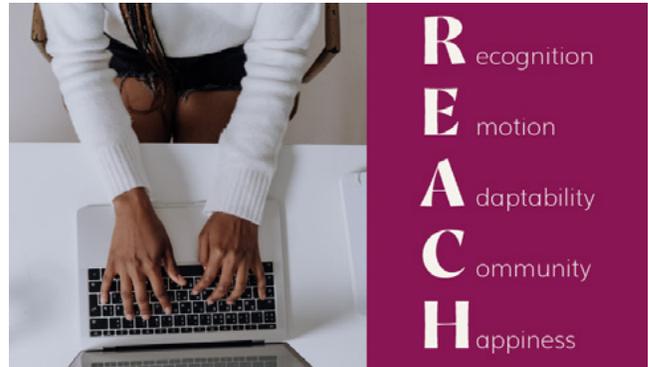
REACH Framework for Building a Highly Effective Cloud Culture

1. Recognition - We know that recognition is a powerful driver of retention and inspires employees to feel connected to their work. One global study by O.C. Tanner found that companies who recognize small wins saw an 83% uptick in engagement.

Recognition need not be overcomplicated, but it must be consistent. One of the best ways to recognize your team is by celebrating milestones. Studies show that employees tend to leave their companies around these milestones, especially work anniversaries, a natural opportunity for professional reflection. **A well-timed moment of employee care can reinforce your commitment to their wellbeing, and increase the likelihood of retaining your top employees.**

An effective Cloud Culture builds in tangible moments of recognition for each employee throughout the year, timed to big milestones and small wins alike.

2. Emotion - As an HR leader, right now your biggest challenge - and most important responsibility - is supporting your team emotionally. Why? Because emotion and engagement go hand-in-hand. Engaged employees go above and beyond because they feel deeply that the company's success is their success too. They relate to your organization mission, values, and way of doing business. **An effective Cloud Culture fosters emotional bonds by making employees feel seen, heard, and cared for while reinforcing the values your company stands for.**

3. Adaptability - Fluidity will be the defining feature of work in the future. According to the New York Times, trend-setting workplace like Google, Uber, Slack, and Airbnb all postponed their return to the workplace until at least the summer of 2021. What's more a recent Gallup study found that 59% - or 3 out of 5 - U.S. workers who have been doing their jobs from home during the pandemic would prefer to continue to work remotely as much as possible - even *after* social distancing restrictions are lifted.

Any cloud culture program must be adaptable enough to keep pace with the changing nature of work. A Cloud Culture has to scale both vertically and laterally - up as your team grows, but also across a diverse array of work settings. Nimble logistics and ease of use are key.

4. Community - Team building - especially across departments - was so much easier in offices. But even in the pre-COVID days, 39% of employees in a Queens University study believed that people in their orgs didn't collaborate enough.

This effect is amplified in our work-from-anywhere world. When teams are dispersed, it can be very easy for departments to become siloed. **Case in point, a recent Culture Amp study found an 8% drop in employees who feel like they are "part of a community at work."**

Even if individual departments are communicating frequently, there's a high likelihood that a sense of community between and across departments is suffering. Overcome this tendency with a Cloud Culture that includes team building and bonding activities that span multiple departments, and that can unite people despite geographic dispersion.

5. Happiness - Finally, your Cloud Culture should be designed to maximize employee happiness through personalized moments of care.

While employee happiness and engagement aren't synonymous (you can be happy at work without being personally invested or highly productive, for example), they are closely linked. That's because engagement

is an emotional phenomenon. Unhappy employees are not engaged, so building an engaged team requires a culture of care and happiness. Fostering feelings of goodwill is an essential part of any Cloud Culture strategy.

Personalization is a super effective way to do just that, as companies and their employees crave personalized experiences. In fact, boring, staid, or meaningless perks or care items will come across as empty gestures, and could do more harm than good.

It's important to establish a uniform *standard* of care, while also creating individualized employee care experience that delivers moments of happiness. The goal should be to surprise and delight your team, and a tailored, personalized care experience will.

A focus on employees' happiness can lead to a 300% rise in innovation, 50% increase in productivity, and 147% higher earnings per share. (Source: Delivering Happiness)

With this framework, you can begin to build a scalable, flexible Cloud Culture that keeps your team connected and engaged, and resilient enough to thrive in the ever-changing future of work.

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Sean Kelly is a two-time Inc. 500 entrepreneur and the CEO and Co-Founder of Caroo, the premier employee care platform helping teams feel connected and cared for, no matter where they're working today.

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How To Take Menstruation From A Moment To A Movement

Changing norms around menstruation

By Inga T. Winkler

Menstruation is having its moment. Countries across the world start addressing period poverty. We see menstruation gaining traction in the media. Millions of people use menstrual trackers. And ads for menstrual products with their infamous blue liquid are letting go of some of these tropes.

However, menstrual stigma is still rife in society, and how we perceive and treat people who menstruate must be addressed. We police and self-police how we act and talk about menstruation. Often we perceive or label menstruators as overemotional and less competent. Just think of PMS and all its associations—this is a stigma in action.

We are all complicit in perpetuating menstrual stigma, even despite our best efforts. But this also means we all have the means to change norms around menstruation—how do we take this moment and ensure a menstrual movement?

- **People who menstruate:** Stop referring to 'that time of the month,' 'being on the rag' or 'lady business.' Be vocal about your experience menstruating. Remain calm at the sight of blood. Resist the urge to wrap used menstrual products into layers over layers of toilet paper. Have sex during menstruation if you feel like it. Or don't, if you don't.

- **Non-menstruators:** Now is the time to listen and educate yourself. Understand there is a diversity of experiences of the menstrual cycle—and the same goes for peri-menopause and menopause. Strike stereotypes from your life.

- **Those with Children:** Take menstruation out of the (water) closet. Normalize & familiarize. Children learn from adults in their life, and they start young. This doesn't mean you have to have 'the talk' about menstruation, but instead integrate menstruation into everyday life and conversations. Those who start menstruating at some point will be prepared thanks to improved body literacy, and those who don't will consider menstruation a normal part of life.

- **Educators:** Menstrual health, its norms, and its politics should be incorporated into curricula. Body literacy education is key. This can be part of sex ed, but menstruation should also be part of social studies and/or biology! Personally, one of the most interesting courses I've ever taught is on Menstruation, Gender, and Rights in which we explore menstruation through a range of different perspectives from biological changes over the life course to cultural experiences.

carpet, as happened to a call center agent working in Georgia. Where prison guards can't withhold menstrual products to degrade incarcerated women. Where persons with disabilities aren't sterilized to 'manage' menstruation. Where no trans or gender-queer person fears the sound of a tampon wrapper.

Where PMSing is no longer used to undermine a menstruator. Where young people have a solid understanding of the physical, social, and mental changes they'll experience BEFORE they begin to menstruate.Where menstrual stigma is lifted and people can make the best choice for themselves when they menstruate—to stay home with a cup of tea or to take on the world.

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- **Employers**: Lead by example to create a workplace where employees feel empowered to address cramps and period pain. Flexible workplace arrangements will benefit everyone, including those who menstruate. Some employers are experimenting with different policies that accommodate menstruation.

- **Healthcare workers**: The menstrual cycle is a vital sign as much as body temperature or blood pressure. Don't discount people's pain or dismiss symptoms—instead, listen to them and work together to find solutions to menstrual health conditions. Advocate for equity in research, funding, diagnostic standards, treatment and care for menstrual health.

- **Organizers:** How is fighting menstrual stigma related to the social change you're advocating for? Make the connection to menstruation. Together, we can build a broad movement that makes space for people from different backgrounds along the lines of race, ethnicity, disability, and gender identity. If you're a white, able-bodied, cisgender woman like me, use your privilege to do your best to amplify the voices of people who face marginalization.

We all have a role in creating a world where no one will be fired because of heavy bleeding 'soiled' the

Inga Winkler is a Lecturer at Columbia University's Institute for the Study of Human Rights and the Director of its Working Group on Menstrual Health & Gender Justice. She is particularly interested in the intersections of menstruation, human rights, and culture and focuses on questions of inequalities, marginalization, and representation. Most recently co-editor of the *Palgrave Handbook of Critical Menstruation Studies*, Winkler has also written books on the human right to water, and co-edited a volume on sustainable development. The former legal adviser to the UN Special Rapporteur on the human right to water and sanitation, she earned her Doctorate in Human Rights at the University of Düsseldorf.

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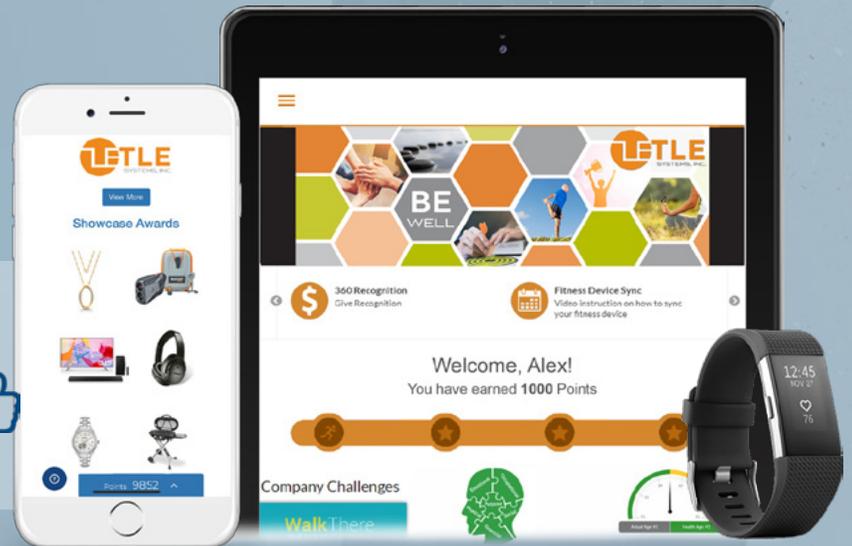
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Insights On Fostering Employee Well-Being During (And After) The Pandemic

Q&A with **David Osborne**

CEO, Virgin Pulse

"Today, employees may be suffering silently and struggling with health issues at home, out of sight and earshot of their co-workers and managers. Left unchecked, these issues can have significant and long-term health consequences," says **David Osborne**, CEO of Virgin Pulse.

In an exclusive interaction with HR.com, David talks about the importance of well-being cultures, and why employee well-being must be the top priority for every business organization in 2021.

Excerpts from the interview:

Q. How does Virgin Pulse promote a culture of well-being?

David: First and foremost, it's important to recognize that employee well-being is foundational to culture, it's not a nice-to-have that you can just bolt on to another program. And, well-being cultures must be inclusive of everyone in an organization. In the past, well-being programs focused on addressing only the "sick" employees. Fortunately, organizations are increasingly recognizing that a holistic approach that addresses an employee's total well-being – mental, nutritional, physical, financial, social - is core to employee health, satisfaction, productivity and engagement.

Secondly, we encourage business leaders and HR professionals to build their employee well-being programs in a way that reinforces their internal culture.

At Virgin Pulse, we are promoting a culture of well-being using our platform to communicate with and engage our employees in a wide range of health and well-being topics and activities. Diversity, Equity and Inclusion is a critical component of health and well-being. All employees have access to lifestyle and behavior coaching services. We've also made our live yoga, cardio and strength training classes available online so that all employees – no matter where they are – can participate. Employees also have access to a broad range of partner apps including Aaptiv for workouts and Whil for mindfulness. To support employees in their personal and professional development, we have expanded our Learning and Development investments and made LinkedIn learning available to all employees.

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For employers weighing their return-to-office strategy in 2021, now's the time for HR professionals to explore integrated digital tools that can streamline the process and promote healthy habits. Thanks to the consumer experience delivered by the Amazons and Ubers of the world, employees have come to expect that kind of immediate access, personal-ization, speed and transparency in their workplace wellness experience.

Q. When choosing or revising well-be-ing programs in today's pandemic scenario, what should organizations consider?

David: Last year, employers and employees shifted to work-from-home with little notice or planning. Not only was this disruptive to employees' work routines, related challenges of home-schooling, social isolation and lockdowns, caregiving responsibilities, food scarcity and financial concerns, led to skyrocketing stress and anxiety and took a toll on mental health. Mental health must be a top well-being priority as it impacts all employees, across multiple vectors.

In addition to supporting employees with resources to manage their well-being, pay special attention to your underserved employee populations. Recognize the role social determinants of health play across your employees – where one lives, how one travels – that can negatively affect an employee's health and tailor support for those populations. Consider, for example, providing/funding transportation for medical appointments or hosting onsite screenings and clinics to provide care to employees directly at their worksites.

An organization should also focus on supporting employees with underlying health conditions. Due to the pandemic, employees with chronic health issues may be out of compliance with their medication or care regimens. With delays in routine and preventative care, chronic conditions may have done undiagnosed. Our clients are leveraging their well-being platform to encourage regular checkups, proactively promote specific programs, including digital therapeutics, offer home health kits and telehealth services, and remind employees of their EAPs.

Employers need to make it easy for employees to access and engage in the programs that are most relevant to them and that's where a flexible, integrated digital health platform like Virgin Pulse comes in. Providing one place where employees (and employers) can manage health and well-being will significantly increase utilization in the well-being programs employers already investing in.

Q. With the majority of employees working from home, what are the biggest challenges for employers to manage employee wellness today?

David: Adding to the challenges of home-schooling, caregiving and blurring of work-life balance, is the lack of social connections that used to provide informal oversight – the hallway chats, the in-person meetings, lunchtime walks with colleagues. Today, employees may be suffering silently and struggling with health issues at home, out of sight and earshot of their co-workers and managers. Left unchecked, these issues can have significant and long-term health consequences.

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To encourage social connection and facilitate engagement across colleagues and teams, we – and many of our clients – are utilizing Physical Activity Challenges or Healthy Habit Challenges and interest-based social groups (ranging from a Book Lovers to March Madness to Peloton to Board Gamers to Vegan groups). These groups have proven popular with our members and any employee can create or join these groups –many of our own employees participate in more than one.

Q. What are some strategies to virtually support the mental health of employees?

David: Invest in live and digital programs that help your employees build resilience, so that no matter what challenges your employees face – medical, financial, mental, physical, nutritional, all of which are interconnected – you'll equip them to thrive. The fact is: doubt, anxiety and stress can be just as contagious and detrimental as Covid-19 itself. To ease anxiety and stress for employees, make sure employees are aware of the well-being programs and support available to them. Remind them often of your organization's employee assistance programs (EAPs) and make those resources easy for employees to access.

To address the growing need for mental health support, many of our clients have added virtual mindfulness programs and resilience apps as well as live coaching to support employees across a variety of well-being topics. Equipping employees with both digital and live resources to manage their mental health provides engagement options that meet their specific needs and preferences.

The good news is that employees want managers to lead them in responding to their real-time mental health needs -- at home and in the workplace. Human resource professionals have an opportunity (and a responsibility) to shape this experience in a positive way for their employees.

It must be noted that HR leaders are shouldering disproportionate amount of stress as they work to

> **In the past, well-being programs focused on addressing only the "sick" employees. Fortunately, organizations are increasingly recognizing that a holistic approach that addresses an employee's total well-being – mental, nutritional, physical, financial, social - is core to employee health, satisfaction, productivity and engagement.**

minimize stress and anxiety for employees while also charting the new normal for their organization. The magnitude of what they are managing is significant and many are at the risk of burnout. If there is a team in your company to focus on right now, it's your HR team.

Q. What tips do you have to help employees avoid loneliness and isolation while working from home?

David: According to recent research, loneliness has been estimated to shorten a person's life by 15 years. These health consequences are similar to being obese or smoking 15 cigarettes a day. Even before the pandemic, the loneliness epidemic was a top concern for public health experts. Covid has only exacerbated this issue.

I can't stress how important it is to go out of your way to check in with your colleagues and employees - not just from a work standpoint, but from a human standpoint. Get creative about socializing - host virtual lunches, happy hours or team walking sessions. Schedule social activities and game days via Zoom. Celebrate milestones virtually - one of our teams recently held a baby shower for a colleague over zoom. Many Virgin Pulse teams hold daily stand-ups the check the pulse of their colleagues. We also hold online group yoga, mindfulness and fitness classes to promote healthy social interaction.

Be aware that many employees have delayed self-care for months, which may lead to health consequences down the road. Be patient and supportive as they reacclimate, yet again, to new ways of working.

Above all, show empathy for your employees and colleagues. People are dealing with unique challenges – recognize that everyone is doing the best they can, given their personal circumstances. If there ever was a time to be a human first and an HR executive second, it's now.

Q. Do you have any other important wellness suggestions to help ensure a healthy 2021?

David: Aside from encouraging everyone to get the Covid-19 vaccine when it's available to them, I'd suggest doubling down on your well-being initiatives. If you haven't already invested in a well-being platform, stop reading this article and focus on that immediately. If you do have a well-being platform, make sure it is future-proofed to support your organization's post-pandemic needs.

What does this mean? Make sure your well-being programs are centralized and easily accessible and that employees are using them. We know that employee engagement in well-being programs significantly increases when those experiences are personalized. By unifying and personalizing the experience, you make it easy for employees to set healthy habits and goals, engage in healthy activities,

access and schedule preventive healthcare such as check-ups and flu shots, enroll in condition-specific programs, schedule and conduct telehealth visits and coaching sessions; procure home test kits – all in one place. We call this one-stop-shop experience Homebase for Health™. Our goal is the be the Homebase for Health™ that simplifies and personalizes the healthcare journey for our clients and members.

We know that the impact of what employees are experiencing today will reverberate for years to come. How employers support employees today will be a determining factor in an organization's long-term viability. There is no question that employee well-being, engagement and productivity are inextricably linked. I can't say it enough: employee health and well-being must be the #1 priority for every business organization in 2021.

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David Osborne is the CEO of Virgin Pulse, the world's leading provider of employee wellbeing and engagement technology solutions.

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7 Tips To Help You File Your Taxes Online Safely

A few takeaways

By **Kyle Chivers**

Online fraud is a fast-growing crime, and during tax season, it makes sense that many filers may be concerned about the online privacy and safety of their personal data.

The ability for cybercriminals to be anonymous and conduct their crimes from anywhere in the world can make it very difficult, if not impossible, for law enforcement to curb online fraud.

Many aspects of life in the connected world can present opportunities for your personal information to be vulnerable. A major one is when you prepare and file your taxes online. So it's smart to be aware of some of the security measures you can take to help protect your personal information if you plan to file taxes online this year.

Cybercriminals Can Target Online Tax Filings

Cybercrime continues to evolve as avenues open up that allow cybercriminals to target consumers in new ways.

For example, during tax season, filers could encounter this scenario: During the process of filing your taxes, you may realize that it appears as if you have already filed your returns for the year. It's possible that someone has filed a tax return using your Social Security number. As for the refund you were expecting to receive, it could already be in the hands of thieves and fraudsters.

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When done correctly, there are several benefits to filing taxes online. E-filing can be less expensive than engaging a tax service, and you may get your tax refund quicker.

Best Practices to File Taxes Online

Here are a few precautions and tips to help protect your online privacy and data when filing your tax return online.

1. Think security software

Install and run internet security software on all your devices. If your computers or devices are not protected by security software, cybercriminals could take advantage of vulnerabilities and access your personal information, such as your Social Security number or bank accounts. With those details and others, such as scans of your W-2 form, cybercriminals could potentially file a tax return in your name. To help avoid this possibility, use trusted security software for all your devices, such as Norton 360 with LifeLock, which also includes identity theft protection.

2. Beware of "free"

Do some research before choosing free security software. If the provider doesn't charge a fee, they could be paying their costs through advertising or from mining personal data contained on your device and selling it to third parties. Read the privacy policy and user reviews.

3. Use a VPN on public Wi-Fi

Avoid using public Wi-Fi when working on your tax return. Using public Wi-Fi, without a virtual private network (VPN) like Norton Secure VPN, can carry the risk of someone snooping on your online activity.

4. Create strong passwords

Use strong passwords on all your devices, and use different passwords on different accounts. A strong password uses a unique combination of letters, numbers, and other characters. A password manager can help you securely store and remember your passwords.

5. Update your software

Don't ignore software updates. Make sure the device you're using when filing taxes has the latest version of its operating system. Update all out-of-date software on your devices to stay current and protected against threats.

6. Check for encryption

Verify that sites use SSL (Secure Sockets Layer) encryption. Look for the padlock icon in your browser. Make sure the URL begins with "https," not just "http."

7. Back up your data (and delete)

Back up all the data you uploaded to an external drive and delete all the tax-related information on the device you filed from after you're done filing.

Practice Cyber Safety Every Day

These basic precautions are extra important during tax season, but can be applied year-round. All through the year, stay aware and cautious so that your data stays safe.

A few takeaways? Phishing messages, fraudulent email claiming to be from the IRS, and other unsolicited email attachments are notorious for injecting malware into your devices. Don't give away your personal information freely. And, help keep your data safe and your devices protected.

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Kyle Chivers is the SEO Manager at NortonLifeLock.

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Conversations With Substance

Can inclusivity training go too far?

By **Jason DeMartine**

The pendulum continues to swing with Diversity, Equity and Inclusion (DE&I). Diversity focuses on having a large variety of identities and differences represented in an organization. Equity focuses on equality of outcomes based on inputs. Inclusivity speaks of providing equal access to opportunities for people who might be excluded or marginalized. These pursuits have largely taken organizations and the people in them in a positive direction. I would like to focus on a brewing problem with inclusivity campaigns. Can some inclusivity training campaigns negatively affect authentic connection?

In our student, workplace, social and family vectors we have learned to care deeply about people that touch our lives. As a leader, we connect with others with affirmation, quality time and service. To meaningfully show affirmation, spend quality time, and conduct services to our employees comes at a price. **Conversations with substance**.

Affirmation

Organizational commitment describes employee partnership, ownership, and attachment for the business to succeed (Sirota, Mischkind & Meltzer, 2005). Leaders grow to understand the value of affirmation. Affirmation can help us build stronger connections with others. Affirmation can come in many forms such as empathy, public praise, communicating the person' strengths, and exhibiting honesty and authenticity. Offering affirmation that is meaningful to that person requires a leader to truly get to know that person which **requires spending quality time** with the person, which may enable you to connect the person with projects or tasks that are aligned with the business and personal needs building *organizational commitment*.

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Quality Time

Spending quality time may involve meaningful conversations. We have seen trainings under the facade of inclusivity advice to not ask about a person's family or ask how their weekend went at risk of offending or hurting. If a person advised they did not have a family from my query, then I would empathize and ensure they knew they could count on me and their team if they needed anything and that we supported them!

Live conversations are unpredictable as the changing weather. Some people are better than others. Only way to get better is through practice. Authentically learning from each other in conversation is trial and error. **It is inevitable** both parties will trigger thunderstorms in the other's mental sky. Dialogue for both sides will be hurtful, mundane, interesting and blissful. For the hurtful parts, both parties take responsibility to forgive each other and over time experience pain, growth, and earned trust.

If we are operating defensively, attempting to avoid embarrassment, not wanting to feel vulnerable or incompetent than we never really test our reasoning with others and are operating in a closed loop (Argyris, 2002). The previously mentioned behavior inhibits true learning and the growth of minds. Once learning has occurred, the lightening stops, thunder abates, air clears, clouds part and the sun shines again in both parties minds.

In school and in the military, I learned to use humor in stressful situations. On a personal occasion, I was showing disdain at a particular Christmas dish and wrapped my neck with a telephone cord to show how much I disliked it. One of my friends ran out of the room crying. I met up my friend later that night and they shared a horrific story of how they lost their brother in specifically that manner. My action gravely hurt my friend, we reconciled and we both grew from that event. The relationship gained depth. We felt closer.

In a previous leadership position, I remember having an especially uncomfortable deep conversation with a high performing employee. The person was not feeling well. Later that night, the person felt comfortable enough from the previous conversation to call me at 12:30 am at night after their shift with a very serious issue.

The late night conversation made them feel less alone, enabled us to enlist them some help and continue their employment. This employee stayed with the company for many years and exhibited continuance commitment. Without the uncomfortable conversation, I may have chosen to wait to return the call till morning with a possible catastrophic outcome.

Conversation, especially live conversation, is iterative. There are no short cuts. We can be taught scripts to stay away from, but we should not let dialogues frighten us in getting to know someone. I remember my parents told me several times to not stick a fork in an electrical outlet! I remember doing it not once but twice within minutes of each other! Not only do I have great respect for electricity, that real knowledge and experience may have saved my life in remaining calm when I was later shocked with a 30amp 220 volt ice machine!

We can learn from shocks we experience with conversations with others. Looking back, I would have stuck that fork into that socket again. What we learn from uncomfortable experiences has value. **Both individuals are responsible** to enlist courage and authenticity to inform the other when something said hurts and communicate the feeling so both may grow and learn from it.

Service

Leaders know that acts of service are appreciated by those we lead. To illustrate, think of 2009 NCIS's head of the investigation team Leroy Jethro Gibbs giving Abby a Caf-Pow caffeine laden drink every time he showed up in to her research lab.

After a leader has spent quality time and had substantiative conversations with their employees they are in a position to better train and educate their employees, which is an important according to Clifford, (1999) quoting Edwards Demin. The past conversations can lead to meaningful tasks, education, projects or training building *affective* and *organizational commitment* which also can be perceived by the employee as acts of service. The leader is demonstrating interest in the person's well-being.

Inclusive teams lift each other up. When I was a supervisor, I had a new person who called out the first few days on the team. Some Human Resources groups may advise if the person has paid time off available, a conversation is not needed. If there is no other data given on a call out, I believe calling the employee shows you care about their well-being. The conversation does not need to be an interrogation but simply, "Hey, I wanted ask if you were ok." In my situation after I called, the person advised the real problem was they had no transportation.

A person on the team took on responsibility and advised they lived close and volunteered to pick them up. We had a conversation later, and that person was surprised we cared enough to call and even more surprised that someone on the team thought enough to come get them and bring them to work. That act of service by their teammate helped build that person's *affective commitment* to the organization. Later, that person was rarely late or called out unless it was vacation of course!

As the Diversity, Equity and Inclusion (DE&I)'s pendulum continues to swing and training campaigns are created I am cautious, yet optimistic that it will help leaders support authenticity, affirmation, meaningful quality time and conversations and allow for genuine acts of service by leaders with their teams.

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Jason. C. DeMartine is the Founder of Nuovo High Performance Business Solutions LLC. Jason believes in the power of individuals and organizations to attain their goals. He founded Nuovo High Performance Business Solutions LLC and Charlotte Technology Learning Center after partnering with the cellular technical industry for 10 years.

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Are Your Employees Overworked As A Result Of The Pandemic?

3 rules on finding a good work-life balance when working-from-home

By **John Crowley**

In a recent article, I argued in favor of HR's continued role in the mental health and wellbeing of its workforce. I talked about how this has been especially true since the global pandemic took hold in early 2020. In September, I warned that the mental health of your employees was likely to be much more fragile as a result of the continued lockdown.

Now, as we get into the swing of 2021, I'm looking at another piece of evidence, which suggests that you might actually be overworking your people – without even realizing it. And the research, undertaken by law firm Wright Hassall, brings some worrying statistics to the boardroom.

Unpaid Overtime Has Tripled for Some Workers

According to the study, the average worker is now performing 9 or more hours of overtime per week. Compared to pre-pandemic figures, which were just 3 or more hours, the amount of overtime being worked on the whole appears to have tripled.

What's more, 52% of employees say they are not being paid extra for this overtime.

I believe there are a number of reasons this could be happening – with a huge one being the difficulty many employees have with finding the correct work-life balance while working from home. In fact, many workers feel the need to put in extra hours, such as by answering emails outside of hours, just to prove to their boss that they are actually working and not slacking off in their pajamas.

The study backs this up, with around 48% of business professionals citing lockdown for their extended working day, and with 1 in 4 saying that they struggle to switch off when working from home. Many employees declared noble intentions, and said they were working extra hours because they wanted to "support their company during an extremely challenging time", but still struggled to cope despite the extra effort being intentional.

The Problem With Burning Both Ends of the Candle

The reasons your employees are burning the midnight oil might be totally noble. It might be, as mentioned, that they're trying to support your company through this challenging time. Or perhaps they're simply losing track of time in isolation, or even feeling guilty about having to devote a little more time to home schooling or supporting loved ones.

But whatever the reasons, burning the candle at both ends is not healthy. In fact, the Wright Hassall research revealed that:

- 34% of employees say unpaid overtime is making them feel more anxious
- 31% of employees say they are more stressed
- 28% of employees say unpaid overtime has negatively impacted their future commitment to the company

Even if you don't care about your employees' health and well-being (although you should), that last statistic alone should scare the hell out of you. Because whether you're encouraging unpaid overtime, or simply letting it slip past, you're letting more than a quarter of your employees slowly lose their loyalty to your brand. And you might find that once this pandemic is over, and we begin to return to some level of normality, your employees begin to blink in the light, and look for a better work-life balance elsewhere.

Advice on Finding a Good Work-Life Balance When Working-From-Home

If you want to help your employees find a better work-life balance while they're working from home, then I'd strongly encourage the following three rules:

1. **Set your business hours.** Give your employees a strict start time, a strict finish time, and plenty of time for screen breaks. Make sure they know you're expecting them to stick to it, and that you don't want them working outside of these hours – even if they've not felt as productive as they might if they were in the office.
2. **Create a schedule.** Encourage your employees to create a schedule. Whether that's a daily task list, or a weekly set of goals, it will help them to pace themselves and prevent them from bleeding over their time limits.
3. **Have a dedicated workspace.** When working from home, it's so important to separate your place of work, from your places of relaxation. This isn't possible for everybody, but encourage employees to work from a specific room where possible – preferably not their bedroom or living room. Using the same room for work and play is a double-edged sword, because your various associations with that room mean you'll likely have difficulty getting into the work mood on a morning, and difficulty switching off when it's time to relax.

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John Crowley works as an Editor at People HR.

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Managing Stress For
Health And Well-being

Stress management is not a luxury; it's a necessity for maintaining good health and quality of life

By Jeffrey Gero

Health and wellness extend beyond the physical body to encompass the mind and spirit. And in today's fast-paced world, where stress is a constant companion in many people's lives, finding time to relieve stress and live a balanced life is a key to true health and well-being.

Today we live in a society that equates relaxation with wasting time. Actually, our productivity and health improve when we periodically relax, release stress and become centered, because then we are in control of ourselves rather than allowing stress to control us.

Stress Defined

Stress is any strain or force on the body or mind; a power that deforms the shape of the body subjected to it. It is a dis-harmony or instability of a once-balanced state. Dr. Hans Selye, the most renowned authority and researcher on stress, defines it simply as the rate of wear and tear on the body.

When we're stressed, specific bodily responses occur. An impulse is relayed to the brain, sending signals to the glands and organs to secrete hormones into the bloodstream. Immediately, muscles tense, breath rate increases, heartbeat quickens, blood pressure rises and blood is shunted from the skin and organs to the muscles, while the brain and digestive system are disrupted. We are prepared to respond to the stressor. This preparation for danger is the "fight or flight response," a term coined by Harvard physiologist Walter Cannon in the 1930s.

The fight or flight response is an instinctual response, a survival mechanism which enabled us to survive as a species. However, today such a response is often inappropriate, as our bodies tend to react as if our lives are being threatened when they are not. Today's threats are mainly emotional rather than physical, yet we habitually respond via the fight or flight response as if we are in constant danger. Deadlines, unrealistic self-expectations, job and home pressure, traffic, unpaid bills and the rapid, subtle stresses of modern times create prolonged stress, which can cause both psychological and physical health problems.

The Problem

Prolonged stress interferes with the body's natural ability to return to homeostasis (a balanced state). Our bodies have a mechanism for reacting to stress, but then need to return to a balanced state to maintain optimum health. Normally, after a stressful event, the body automatically returns to homeostasis.

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However, with almost everyone's anxiety level elevated because of the stressful times we live in, many of us suffer from prolonged stress and its consequences. As many as 80 percent of Americans are stressed about their personal finances and the economy, according to the American Psychological Association's annual survey, and to add insult to injury, we have road rage, desk rage, gone postal and a new term called "techno-stress," which is the incessant intensification and infusion of new information.

A hundred years ago, there were no jet planes, hardly any automobiles, certainly no cell phones, Blackberry's, computers, internet or fax machines. More than 80 percent of the world's technological inventions have occurred since 1900, and more information was produced in the 30 years from 1965-1995 than was produced in the entire 5,000-year period from 300 BC

to 1965. We have experienced more change in the past 20 years than the world encountered in the previous 2,000 years. Never before in our history have our lives changed so rapidly.

"It's difficult to think of any disease in which stress cannot play an aggravating or causative role," says Paul Rosch MD, president of the American Institute of Stress. The World Health Organization described stress as a worldwide epidemic, while a United Nations report called job stress, "the disease of the century." Even more, the cost of uncontrolled stress to American business exceeds $300 billion each year.

Stress Builds

Stress can be very subtle and builds up like the steam in a pressure cooker. It's extremely important to be aware of one's stress and continually release it, letting out some of the steam. Countless physical and emotional

problems result from prolonged stress. Remember that an ounce of prevention is worth a pound of cure. As Louis Pasteur stated, disease is not caused by bacteria alone, but the condition of the host's body. What's more, according to the American Academy of Family Practice, two-thirds of the people who visit family doctors suffer from stress-related illness.

In one pioneering study, researchers have shown that chronic stress speeds up the shriveling of the tips of the bundles of genes inside the cells. This not only shortens the life span of the cells, but also deteriorates them, thus establishing a direct link between stress and aging. Symptoms from this stress-related accelerated aging emerge in the form of skin wrinkles, weakened muscles, diminishing hearing and eyesight, cognitive processes and even organ failure.

The Solution

Most of the stress we deal with today is self-generated by our mind in the form of worry, anger, fear of the future, thoughts of negative experiences, relationship problems, money problems, traffic and on and on. By realizing that our thoughts create the stress response, we can develop awareness and learn not to focus on and be controlled by stress-producing thoughts. We can also make the time each day to relax, let go of stress, lighten up, feel peaceful and create the balance we need in our lives.

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cholesterol, stress and anxiety levels, risk of stroke and heart disease, asthma and other psychosomatic diseases, while increasing resilience, happiness, sleep quality, brain hemisphere synchronicity, creativity, alertness, self-awareness, self-acceptance and a sense of spirituality and meaning.

Relaxation

Spend some time each day not thinking. Take a break from your thoughts, responsibilities, problems and merge into the silence. The soul speaks from the silence, which releases us from the bondage of the past and all worldly distractions.

A certain amount of stress can be beneficial. It's only when stress becomes overwhelming that we have to compensate by practicing those things that create stress release. Stress management is not a luxury; it's a necessity for maintaining good health and quality of life.

Recognizing what triggers the stress response and planning a coping strategy will allow you to regain control of your well-being and not allow situations to take away your power and peace. Listening to music or an audio book and deep breathing can help to relieve stress.

Meditation

Brain research is beginning to produce concrete evidence for something that Buddhist practitioners of meditation have maintained for centuries: Mental discipline and meditative practice can change the workings of the brain and allow people to achieve different levels of awareness.

Meditation improves well-being by bringing the brainwave pattern into an alpha state, a level of consciousness that promotes the healing state.

Researchers have found that meditation, a deep relaxation technique, benefits the body mind and spirit by lowering blood pressure, drug dependency,

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Jeffrey Gero, Ph.D. is a pioneer in the field of stress management and the creator the Success Over Stress System. He delivered the first stress management program for the California Department of Corrections at San Quentin Prison; he assisted the Los Angeles Times with the stress surrounding the 1984 Olympics; he assisted Allied Signal with the stress and sabotage surrounding a plant closing; helped JPL (NASA) deal with the failure of the Mars Project. He is an executive coach and the past director of the Stress Management Institute of California. He also co-wrote and co-produced a relaxation and stress management video hosted by Dennis Weaver, has produced several stress management and peak-performance CDs, created the Stress Survival Kit and has authored a book entitled, *Secrets to Success at Work.*

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The State of Employee Health and Well-being 2021

State of the Industry Research

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Boost employee well-being in an age of uncertainty

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Exclusive HR.com Research

The Covid-19 pandemic has had a dramatic impact on work over the last year, with most HR professionals agreeing that it has significantly reduced employee well-being. Although this period has included some major shifts in how organizations address employee well-being, it has also helped justify approaches that were established well before the pandemic and that will continue after it is over.

Today, the concept of well-being encompasses not only physical and mental well-being but also social, financial and environmental well-being. Employee wellness programs have been expanded to reflect this more holistic idea of well-being. Employee well-being is increasingly linked with employee experience, which is another more expansive concept that has grown more important in recent years.

To help gain a deeper understanding of the impact on the current state of employee well-being and how organizations have tried to influence and safeguard well-being in recent times, HR.com conducted a survey-based research study. Here are highlights from the survey:

Key Findings

- Programs related to workplace well-being are common, with a majority of HR professionals saying their organization strives to enhance at last one type of employee well-being through a specific initiative.

- Many take a wide-ranging view of well-being.

- Covid-19 had an undeniable impact on the workplace, with a majority of HR professionals saying the pandemic has significantly reduced the overall well-being of their workforce.

- Mental health has become a top priority for many organizations.

- Stress remains a serious hindrance to workforce well-being.

The Pandemic's Impact on Well-being

There can be no doubt that the Covid-19 pandemic has been a defining moment for today's businesses, especially in hard hit nations such as the United States. As this report goes to press, the U.S. has endured over 28 million documented cases of Covid-19 and has suffered more than 5010,000 deaths.[1] Globally, there have been more than 110 million cases and over 2,450,000 deaths so far.[2]

Sixty-four percent of all employers agree that the Covid-19 pandemic significantly reduced the overall well-being of their workforce, with 13% strongly agreeing and 51% agreeing.

Survey Statement: The Covid-19 pandemic significantly reduced the overall well-being of your workforce.

16%	20%	64%

0   20   40   60   80   100

🟥 Disagree   🟧 Neither agree nor disagree   🟩 Agree
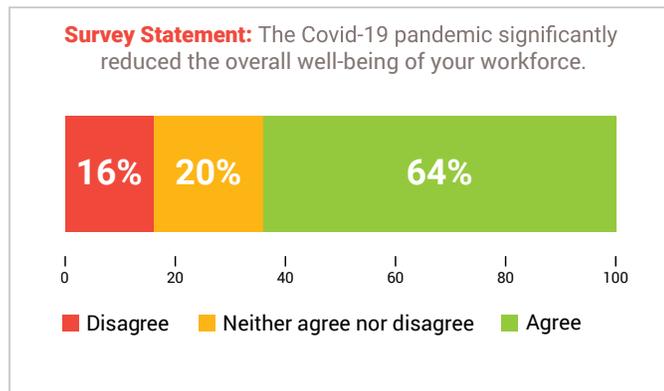
Editor's Note: This graph combines "strongly agree" and "agree" responses as well as "strongly disagree" and "disagree" responses.

Employer Response to the Pandemic

The majority of HR professionals, 84%, believe their organizations have done a good job of safeguarding their employees' well-being since the coronavirus appeared early in 2020. It is possible there is some bias in these findings since HR professionals themselves are often integral to running the programs designed to keep employees safe, and employees themselves may take a different view. Nonetheless, the findings indicate that HR professionals have been working hard to help keep employees safe and may feel some pride in their accomplishments.

Soon after the pandemic began, infectious disease experts agreed that certain measures could mitigate Covid-19's spread and enhance the safety of enclosed spaces such as restaurants, warehouses and retail stores. Our survey shows the majority of employers implemented many of these measures.

Survey Question: Since the Covid-19 pandemic began, what types of initiatives has your organization used to better secure employee well-being? (select all that apply)

Initiative	Percentage
Allowed more employees to work remotely	79%
Instituted a mask policy	76%
Increased social distancing in shared workspaces	74%
Ensured employees had the resources and support to do their jobs	65%
Provided more informational sources to help employees cope	62%
Provided resources and/or training to managers to better support employees	47%
Implemented Covid-19 testing policies	47%
Created regular opportunities for employees to 'check-in'	43%
Offered more paid employee leave opportunities	34%
Provided additional employee benefits	29%
None of the above	1%

STATE OF THE INDUSTRY RESEARCH

The Effectiveness of Well-being Programs

Among organizations with some kind of well-being program, nearly half (46%) of HR professionals say those initiatives are either highly (31%) or very highly (15%) effective. Roughly half of all businesses see their efforts as moderately effective and only 11% see their efforts as only being effective to a low or very low degree.

Methods for Promoting Physical Well-being and Workplace Safety

A little more than three-quarters (76%) of employers that provide well-being programs offer healthcare benefits, making it by far the most common way that employers promote physical well-being. Of course, there are many other ways of promoting physical well-being, with the next most common ones being providing resource materials (53%), telemedicine/virtual healthcare (51%), and lifestyle or wellness coaching (48%).

Looking to the Near Future

When we asked HR professionals about which well-being-related initiatives will be utilized over the next two years, the most common answers were "work remotely" (61%) and "offer flexible work schedules" (54%). Nearly half also predicted they would use:

- telemedicine/virtual care arrangements
- provide health-related information resources
- monitor workplace wellness/employee satisfaction

We can boil these responses down to greater flexibility, greater access to healthcare services and information, and greater monitoring of employee well-being.

To learn more about The State of Employee Health and Well-being 2021 survey and to get strategic outcomes and 8 key takeaways from this exclusive HR.com Research Institute research, please read the complete report here: 👇

The State of Employee Health and Well-being 2021

State of the Industry Research

Read the Research Report

[1] *The New York Times. (2021, February 9). Coronavirus in the U.S.: latest map and case count. Retrieved from https://www.nytimes.com/interactive/2020/us/coronavirus-us-cases.html*
[2] *Johns Hopkins University University of Medicine (2021, February 9). Coronavirus Resource Center. Retrieved from https://coronavirus.jhu.edu/map.html*

Workplace Wellness Program Case Study

Healthy employees are happier employees

👤 By **Jake Lewellen** and **Courtney Schroeder**

Human resources and benefits professionals often seek evidence that a corporate wellness program will support business goals. They look for success stories for employee wellness initiatives that demonstrate return on investment (ROI) to business executives.

Go365® recently completed a new workplace wellness case study examining the value of wellness programs and their contribution to the productivity, health and happiness of long-term participants.

The *Go365 Fully Insured Outcomes Study* revealed healthcare cost savings and higher health satisfaction ratings for wellness program members.* As participating associates became more engaged in the wellness program, their health insurance claims experiences were more likely to improve, in addition to their health perception and healthcare utilization.

That's solid information to share with wellness program decision-makers.

Case Study Background

Go365 reviewed healthcare claims and usage trends from approximately 135,000 fully insured employees who were continuously enrolled in both a Humana medical plan and the Go365 wellness and rewards program over the course of four plan years. The analysis segmented the population between small group employers with 2-99 associates and large group employers with 100 or more associates. The initial year established the baseline, and the next three years evaluated the impact of wellness engagement on healthcare cost and utilization.

The study concludes that employees who are highly engaged in wellness programs long-term are inclined to be more productive, proactive about wellness, healthier, and happier overall.

Case Study Results

The results of the *Go365 Fully Insured Outcomes Study* found that consistent dedication and member engagement in Go365 can result in a significant reduction in healthcare claims. As the Go365 member's Status threshold rose, claims savings increased proportionately.

- High-engaged members (Platinum/Gold/ Silver Status) experienced an average of **24 percent lower claims costs**, compared to low-engaged members (Blue/Bronze Status).

- Over the course of the analysis period, high-engaged large group members saved an **average of $118 in healthcare claims per member per month (PMPM)**, relative to low-engaged members.

- High-engaged employees rated their **overall health satisfaction as good to excellent, 5 percent more than low-engaged employees.**

These are just some of the findings showcasing the cost savings for high-engaged members of wellness programs.*

Want to get a copy of the full case study or to learn more about the methodology used to draw these insights? Contact a Humana representative:

Learn more by emailing getwellness@humana.com and visiting Go365.com.

Go365 is not an insurance product and is not available with all Humana health plans. This is a general description of services which are subject to change. Please refer to Customer Support for more information.

* 2020 Go365 Fully Insured Outcomes Case Study Results are not guaranteed.

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Jake Lewellen is a Humana Well-being Practice Lead. Jake has eight years of experience in strategic corporate wellness.

Courtney Schroeder is a Humana Well-being Practice Lead. She has 12+ years of strategic corporate wellness experience.

▶ Would you like to comment?

Does wellness actually work?

Go365® has answers

Go365 recently completed a Fully Insured Outcomes Case Study, which showed that, compared with less engaged members, high-engaged members:[1]

- **Experienced lower healthcare claims costs**

- **Reported a higher level of satisfaction with their health and well-being**

- **Had fewer emergency room and hospital visits**

Rooted in behavioral economics and actuarial science, Go365 is a rewards and incentives program designed to promote long-term, healthy lifestyle changes.

- A holistic approach, including physical, mental, emotional and social well-being

- Easy-to-use, intuitive online and mobile experience for the consumer

- Activities and recommendations personalized for each member's unique journey

- Robust, ongoing support and resources for wellness program administrators

Go365 is different—learn how by visiting Go365.com

Or email GetWellness@humana.com.

Creating Healthier Workplaces

Solutions for today's biggest HR healthcare challenges

By **Eden Health**

Many HR teams face challenges when they work within a disconnected healthcare framework that includes multiple care partners. You're tasked with educating employees on health insurance plans and programs as well as how to seek care from each of your current providers. Management is pressuring you to provide ideal benefits within a tight budget. And all this stress is exacerbated by the COVID-19 pandemic, which, by magnifying these challenges, creates a greater urgency to fix them.

There's a better way: Integrated 360 care unifies primary medical care, mental healthcare, and insurance navigation support all under one roof. This full-spectrum approach ensures that your team has everything they need to stay healthy, including:

- A healthcare team that provides 24/7 virtual care via a mobile app

- Same-day appointments at nearby clinics or at pop-up health clinics

- Insurance navigation to answer any questions about health plans, benefits, and associated costs

In Eden Health's new eBook, *A 360 View: A Closeup Look at Integrated Care*, we demonstrate why integrated 360 care is essential to workplaces, especially during COVID-19, and how you can implement strategies to keep your employees healthy and safe. Below, we've highlighted some key sections of content from the larger guide, including some of the challenges facing HR and how to find solutions that address these issues.

Challenge #1: A Fragmented Healthcare System

PROBLEM: A disjointed care system that incorporates a network of unconnected providers.

This fragmentation creates costly gaps in care and may lead to hospitalizations that could have otherwise been preventable. And it can increase the pressure on companies to provide employees with what they really need—comprehensive, easily accessible care that leads to better outcomes and healthier workplaces.

> In a study in The *American Journal of Managed Care*, doctors indicated that highly fragmented care often results in poor quality treatments, higher healthcare spending, and higher rates of preventable hospitalizations, especially with chronically ill patients.

SOLUTION: A provider that can offer a single, unified source of comprehensive, coordinated care.

Integrated care solutions can do this by starting with a single point of contact, ideally via a mobile app, to reach out to your care team for any physical, mental, or financial question related to your health and by having all your shared electronic health records in one place. By bringing together the best in clinical care, mental healthcare, and even insurance navigation, this approach provides comprehensive, continuous care opportunities, which is even more critical now during the pandemic.

Eden Health is one such medical provider. We believe high quality care should include COVID-19 screening and testing, 24/7 virtual primary care, in-person doctor visits, mental healthcare, and benefits navigation in order to meet the medical needs of all employees. Doing so is critical to creating healthier workplaces in every state.

Challenge #2: Care in the Digital Age

PROBLEM: Lack of employee utilization of virtual visits, resulting in higher costs and gaps in care.

Telemedicine has many advantages as a primary care delivery model, including same-day attention, more immediate response time, no appointments, and no work time lost due to doctor visits. It can also be extremely efficient and effective because diagnoses based on certain symptoms are the same whether that patient is seen in-person or via virtual visit. Telemedicine can also be effective in managing chronic illnesses. Yet many solutions today have failed to attract significant enough usage to make the expense of the service worthwhile. This underutilization is likely due to a lack of employee awareness and difficulty in system setup and use.

> Studies in the health field and the experiences of our own clinicians suggest that 75% of the time, a health issue can be resolved via telemedicine. Yet, even as polls of millennials have indicated their preference for using telemedicine, many companies report a 4% or lower overall engagement.

SOLUTION: Service-based telemedicine that combines a user-friendly interface with a strong patient-provider relationship.

A truly integrated telemedicine solution offering best-in-class care alongside user-friendly technology wins high user engagement. It provides a higher level of service by offering continuous, coordinated care. And by having essential services such as primary care, mental healthcare, and insurance navigation all on one platform, employees can feel confident that they are getting the help they need, when they need it, even digitally. Having the service of a concierge doctor in a mobile app provides convenience without giving up personal patient-doctor relationships. Within the integrated 360 care spectrum, a PCP knows the patient and their medical history so they can provide insightful care for their wellbeing via virtual visit. This helps patients avoid more expensive medical bills down the road, allowing them to skip unnecessary trips to the ER.

The heart of Eden Health's approach is the patient-provider relationship. We assign every employee a cross-functional Care Team, so when accessing care through telemedicine, employees may still see the same providers each time.

Checklist for HR Teams

Choosing an Integrated Healthcare Solution

High-quality care
- ☐ Are primary care, mental healthcare, and insurance navigation included on one platform?
- ☐ Is it simple and easy to use?
- ☐ Are employees assigned a dedicated team of care providers?
- ☐ Do employees receive comprehensive, coordinated care, including follow-up, specialist referrals, and prescription management?

COVID-19 response
- ☐ Can it provide active monitoring of employees' physical symptoms and mental wellbeing to ensure a safe working environment for on-site employees?
- ☐ Does it include COVID-19 support?
- ☐ Does the company receive ongoing guidance and medical expertise?

Savings
- ☐ Is pricing flexible and aligned to the company's budget and goals?
- ☐ Does it offer metrics for evaluating how employees are using the platform?
- ☐ Can it prove high registration and engagement rates?
- ☐ Does it reduce healthcare costs?

Challenge #3: Returning to Work During a Public Health Crisis

PROBLEM: New employee health issues brought by the COVID-19 pandemic.

The economic impacts of the COVID-19 pandemic have hit both employees and employers hard, giving rise to a new set of complications. When creating healthier workplaces, businesses must find ways to reduce the spread of infection for essential workers currently in the office. And, as they create a comprehensive

return-to-work plan to ensure the safe return of all employees, companies are under additional scrutiny to provide a safe working environment and prevent further transmission of the disease. This requires more planning, safety equipment, procedures, and policies to ensure the safety of all workers. And they need the help of medical professionals in order to keep every employee safe. Meanwhile, during COVID-19, many employees are delaying or avoiding routine or preventative visits for fear of contracting or spreading the infection.

> In a health crisis, businesses are forced to rely on the guidance from health officials for proper protocols. Under OSHA law, employers are required to provide a safe and healthy workplace for employees. There are regulatory updates to what this means as the economic and social climates continue to change or evolve.

SOLUTION: A customized approach to healthcare offering support to employees and employers for all health-related needs.

An integrated health care plan can ease the burden of COVID-19 related issues by offering:

- A system for daily symptom screening and temperature checks

- Triage and immediate treatment of symptoms

- Integration with the employees' basic healthcare program, which enables immediate responsiveness to changes in guidelines

- Medical experts to customize the program for each employer, manage prevention, quarantine recommendations, and care for infected employees as more information and regulations around COVID-19 continue to evolve

An Eden Health COVID-19 plan takes the basic elements of screening, testing, and overall healthcare and tailors it to your individual worksite. Our dedicated medical experts offer customized return-to-work plans and ongoing management of employee care.

Challenge #4: Lack of Coordination for Mental Health Services

PROBLEM: Widespread poor mental health due to pandemic-related anxiety.

Currently over half of the adults in the U.S. are suffering from negative mental health, which is a third more than when the COVID-19 first hit back in March. For many

> A recent poll conducted by KFF found that in mid-July, 53% of adults in the United States reported their mental health was negatively impacted due to worry and stress over the coronavirus, compared to 32% reported in March. Given that the pandemic has continued to worsen, this figure could be even greater now.

adults, the additional stress caused by COVID-19 is triggering or worsening existing conditions such as depression, anxiety, and post-traumatic stress disorder. Others that are experiencing mental health disorders for the first time will require longer-term support.

SOLUTION: Integration with primary care, enabling earlier diagnosis and treatment of mental health conditions.

Mental health support should be easy to access. Due to our current culture, though, many patients in need of treatment are reluctant to seek help, and those who are seen are often undiagnosed or misdiagnosed. Those who experience physical symptoms such as fatigue, chest pains, or gastrointestinal distress may not connect them to a mental illness or stress disorder. Conversely, fatigue, which is often seen as a symptom of depression or anxiety, can indicate a physical disorder such as thyroid disease. With integrated 360 care, a PCP will recognize both physical and behavioral changes in a patient's health. A PCP who knows their patients and can detect unusual behaviors or symptoms is the fastest way to proper diagnosis and treatment.

Recognizing that physical and mental symptoms often overlap, Eden Health's primary care providers routinely conduct mental health screenings, creating seamless care with a whole-person approach.

Challenge #5: Helping Employees Understand and Utilize Their Health Benefits

PROBLEM: Lack of employee comprehension of healthcare benefits and key terminology.

As an HR professional, you know how difficult it is to stay on top of the complex and ever-changing world of healthcare benefits as well as the challenges of creating healthier workplaces. Imagine the confusion felt by employees who may only review their plans once a year during open enrollment or when they need care. For employees, not knowing where to go for care or what benefits they are entitled to can have other detrimental health effects, leading to higher medical costs and more time off of work. And for your team, making sure employees know what benefits they have and how they can utilize them to their full extent is a difficult job.

> According to a recent report from *League and Harvard Business Review,* 75% of employees think health benefit offerings reflect a company's competitiveness, yet more than half don't understand their benefits or how to access them.

SOLUTION: Dedicated insurance specialists that work directly with employees to answer questions and solve issues.

Insurance navigation specialists are experts on all things insurance-related. They are a key part of an integrated health plan: as a part of the employee's care team, they understand each employee's medical needs as well as their insurance coverage in order to guide them in the right direction. Insurance navigators' insight and guidance are extremely valuable during open enrollment periods. By helping

employees find the right plans to fit their needs, they alleviate much of the support and education burden usually placed on the HR team.

In Eden Health's integrated care solution, insurance navigation specialists are a part of each employee's Care Team. They guide employees through the complexities of health plans and insurance coverage, so HR teams can focus on more high-value strategic initiatives focused on creating healthier workplaces.

For more insight and resources on these issues, please download Eden Health's new guide *A 360 View: A Closeup Look at Integrated Care*. It demonstrates why integrated 360 care is essential, especially during COVID-19, and outlines how to implement strategies that will keep your employees healthy and safe. Learn how to:

- Ensure your benefits align with industry standards

- Reduce time spent answering employee questions

- Improve health outcomes with integrated 360 benefits

- Find integrated solutions that help employees and HR

Eden Health is a concierge medical provider that works with employers across the country. We help employees return to work with our COVID-19 program, and we unify 24/7 primary care, mental health, and insurance navigation in one easy-to-use app. By integrating in-person and virtual visits, we deliver better continuous care at a lower overall cost.

Would you like to comment?

There's No One Size Fits All Approach To Mental Health Challenges

ORACLE

Navigating workplace safety and return-to-work challenges

By **Albert Qian**

The global pandemic has elevated the mental health crisis, as highlighted in the Fall release of our volume one 2020 AI@ Work Report. Previously only discussed in private, conversations about stress and anxiety have now found a wider audience, especially as workers balance their professional and personal lives while everyone navigates workplace safety and return-to-work challenges.

We've learned that mental health challenges do not discriminate, as stress, anxiety, and uncertainty are affecting everyone regardless of professional standing, generation, or geography. Calls for employers to protect employee well-being have also increased, with 76% of workers believing their companies should do more to protect their mental health.

Let's dive deeper into generational differences as one area where employers can take action. According to the 2020 Workplace Intelligence study that surveyed 12,347 workers across 11 countries, 89% of Millennials and 83% of Generation Z noted that the pandemic had a negative effect on their mental health, compared to just 62% of Baby Boomers. Every generation

feels the effects of the pandemic differently and needs different tools to help them manage their experiences with stress, anxiety, and the separation of home and professional life.

For business leaders, a natural response might be to offer a one-size-fits all approach to employee well-being. Instead, it's imperative to understand the demographics of the workforce and explore solutions that support the individual needs. One company doing this is San Francisco-based social media firm Pinterest. Though they already provided many benefits, they realized their employees needed more customized solutions and began offering free therapy sessions, four weeks of paid leave for parents, and additional well-being days around holidays so that workers could do something for themselves. Additionally, they developed a multi-week program to address burnout directly, providing books, podcasts, articles, exercises, and playlists on topics that include fixing laptop eye strain and re-thinking to-do lists. In short—they've provided something for everyone—all generations and demographics are supported and recognized.

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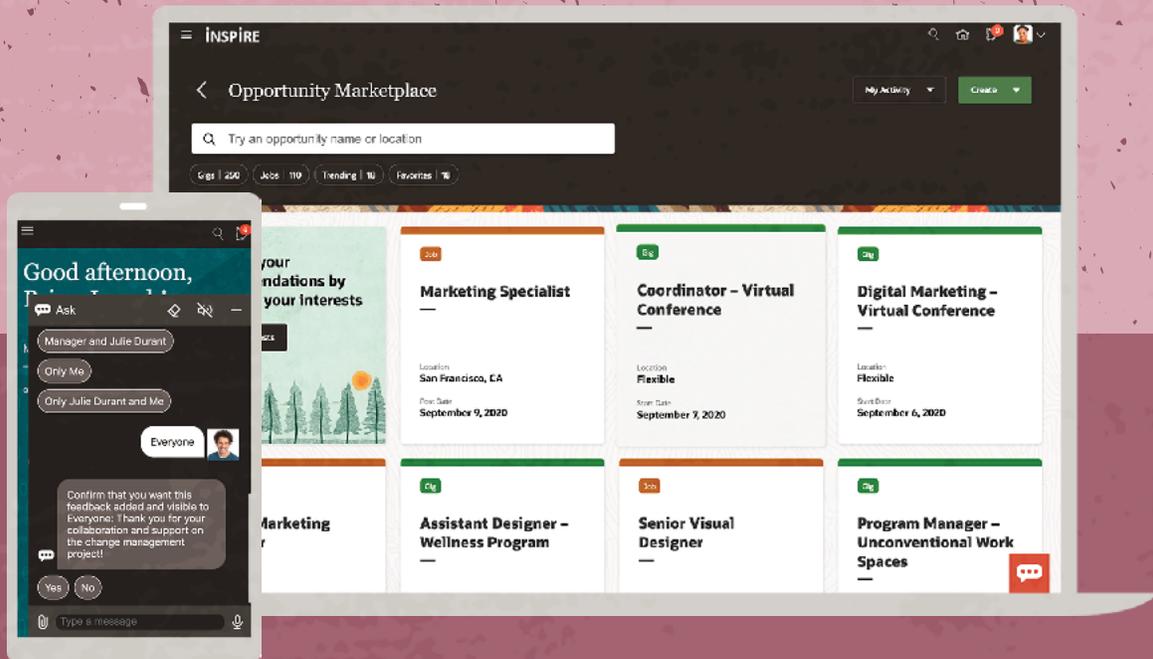
Unify your workforce

Build a culture that brings out the best in your people by giving them the personalized experience they expect. Achieve operational excellence by connecting your business across HR, finance, payroll, and planning.

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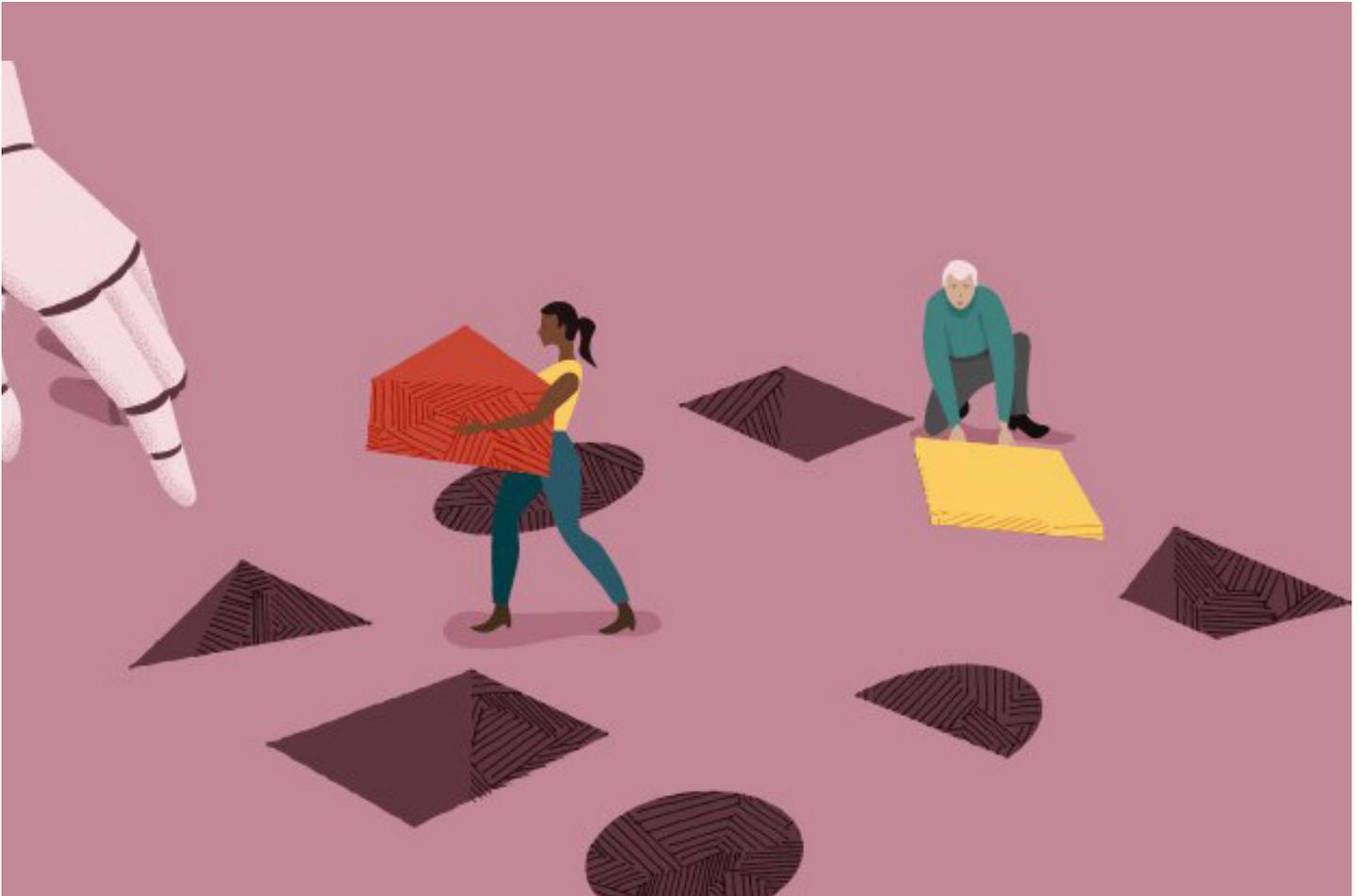
Alice Vichaita, Global Head of Benefits at Pinterest said it best: "We should lead with empathy and work with employees to see what works for their situation. Everyone is going through a different situation, so everyone's needs are different."

Generational struggles aren't the only challenges facing today's workforce. Our new report, *Mental Health at Work Requires Attention, Nuance, and Swift Action*, explores how workers at every level of the employee lifecycle and in different countries are responding to pandemic challenges.

Interested in learning more? Read our report today.

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Albert Qian is a Content Writer for Oracle Cloud HCM, passionate about HR software and the effects that it has on modern and innovative organizations.

▶ Would you like to comment?

Total Wellbeing For A Better Human Experience

Addressing the needs of a multigenerational workforce

By **Gene Raymondi**

Employers are looking to provide resources and benefits to their employees beyond the traditional offerings. These expanded benefits work to improve the overall employee experience, but they also work to enhance the total wellbeing for a better human experience.

The employee experiences encompasses the employees' perception of belonging, purpose, achievement, happiness, and vigor at work. These same perceptions are used by individuals when they evaluate their human experience. These identical perceptions are forcing people to establish work/life integration versus work/ life separation. This fundamental shift is forcing Human Resources to adopt a strategy that attracts and retains top talent but also engages employees to enhance their human experience.

In the 2019 Society for Human Resource Management Employee Benefits research study, 20% of responding employers said they have had the greatest increase in health-related and wellness benefits. The benefits of tomorrow are in demand today. HR professionals are having to expand benefit offerings while simultaneously and continuously communicating their relevancy as it relates to both the employee and human experiences. A multigenerational workforce means that a variety of benefits that reflect the lives of employees are pivotal to engaging them.

From 401Ks and life insurance to telemedicine and cognitive wellbeing programs, employers are better understanding the importance of benefits to their employees. According to the SHRM article "6 Open Enrollment Trends for 2020" by Stephen Miller, employers can expect to face these top benefit strategy challenges over the next three years: (1) rising benefit costs, (2) the differing wants and needs of a multigenerational workforce, and (3) difficulties communicating benefit choices to employees.

Despite all of the changes happening now and predicted for the future, there are tools available to assist employers as they create a total wellbeing experience for their employees, beginning with the Employee Assistance Program (EAP). NexGen EAP is a total wellbeing solution that works to address the lives of your employees as it happens and enhance their human experience. NexGen brings together a suite of services – short-term counseling sessions, virtual concierge services, health advocacy services, eLearning, legal consultations and resources, financial consultations and support, total wellness support, and employee discounts – that address the needs of a multigenerational workforce.

Utilizing Life Event Technology, NexGen EAP connects employees with all of their relevant benefits on one call. When employees call our 24/7/365 toll-free 800-number they are immediately connected with a trained and highly credentialed professional ready to deliver WOW Customer Service. NexGen EAP's benefit components work together to address the total wellbeing of employees, not just the issue they called in about. With connectivity via mobile app, web portal, live chat, text message, and 800 number, employees will get the assistance they need when they need it most.

eni's employee-centric NexGen EAP enhances the human experience of all of your employees by providing access to essential services, aiding your organization as it recruits and retains the top talent.

• • •

Gene Raymondi is the Founder and CEO of eni, and a national expert in behavioral healthcare and total wellbeing benefits, with 30+ years in Human Resources. Raymondi's vision is to revolutionize how benefits are packaged, delivered, and connected to employees in a manner that maximizes the return on employer investment and enhances the Employee Experience. Gene has presented on Cognitive Wellbeing Benefits Solutions at numerous conferences, associations, and webcasts including HR.com, Human Capital Institute, World Congress, HR Management, EBN, the Connex Chronicle, SHRM, and the World at Work Total Rewards Conference. In 2014, Gene authored his first book, *Beyond Benefits,* which details the concept of benefit integration. Gene is working on his second book, *Future Proof the Human Experience.*

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5 Reasons Why You Should Invest In Your Employees' Creativity

At Craftsy, our mission is to enhance people's lives through creativity. For more than a decade, our subscription video on-demand platform has allowed makers around the world to pursue their passions anytime, anywhere. With access to more than 1,500 expert-led on-demand classes in creative categories like cooking, drawing, photography, baking and more, Craftsy offers something for everyone.

And starting this year, to help businesses build a culture of creativity in their offices, Craftsy is available to companies as an employee wellness benefit. For a small annual fee, employers and their families—including spouses, children and parents—will receive access to Craftsy's digital subscription offering empowering their employees to exercise their creative muscle both at home and in the office.

Craftsy@WORK consists of 4 major components:
1. Unique logins for each employee

2. Kick-off event hosted by one of Craftsy's own talent

3. Monthly Inspiration as it pertains to team building events, brainstorming sessions, or lunch and learns

4. Quarterly reporting as it pertains to platform usage, content insights, time spent and tailored recommendations for further employee engagement

5 reasons why you should invest in your employees' creativity:

1. Our teams are more stressed than ever. "7 in 10 employees say that COVID has created the most stressful time of their career."

2. Remote working has impacted company culture and creates fewer opportunities for relationship building at work.

3. A creative workforce drives improved financial performance and increased innovation.

4. A creative workforce is happier and healthier producing outcomes such as increased happiness, improved mental health and a stronger immune system

5. Craftsy@WORK allows companies to foster a culture of creativity for their employees, both in the office, and at home.

For more information visit www.craftsy.com/work

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Craftsy @WORK

Making Lives Better Through Creativity

Categories include Home Decor, Gardening, Woodworking, Writing, Cook/Bake Painting, Photography, Drawing, Cake Decorating, Knit, Crochet, Quilt, Sew, Embroider

At Craftsy, we help people channel their creativity through expert-led online classes and inspiring original series. Our subscription video on-demand allows makers around the world to pursue their passions anytime, anywhere. And our Craftsy@WORK Program allows companies to foster a culture of creativity for their employees, both in the office, and at home.

WORKPLACE MENTAL HEALTH COMMUNICATION STRATEGIES

The message, the messenger, and the delivery

The first step to improving employee mental health is getting leaders to talk about it: "What leaders say and do makes up to a **70% difference**," in whether employees feel supported.

Although **68% percent** of employees believe that companies should support mental health, many are still largely uncomfortable talking about their mental health at work, according to a **Mind Share Partners'** survey. This is a big problem for businesses that want to retain top talent and boost productivity. The **CDC estimates** that employers lose between $17 and $44 billion each year in missed workdays due to common mental health issues like depression.

When building a workplace well-being program, communications can be just as critical as the resources offered. Consider the below communication strategies to help increase well-being program awareness, consideration, and utilization.

1 THE MESSAGE

Reduce stigma and encourage openness

Employees are often reluctant to talk about mental health concerns because of stigma, which can be **societal, self-directed, or institutional.** It prevents many from seeking mental health treatment for a variety of reasons—they feel ashamed and fear the disapproval of others, or maybe they're concerned they may lose professional opportunities. Open, non-judgmental conversations can change perceptions about mental health. **HBR notes** that education, social connection, and peer support are the best methods for decreasing stigma.

Make the message inclusive

When having discussions, acknowledge that mental health can represent a range of experiences, from situational challenges to chronic illness.

Emphasizing one kind of experience over another can alienate those who have different backgrounds and attitudes around their issues. Some employees might recognize their mental illness as a disability, while others may be dealing with temporary stresses. To ensure no employee is left behind, reach out to employee resource group leaders for ideas and feedback.

Acknowledge the real world

Conversations should acknowledge how events outside the workplace, like Covid-19, are impacting employee well-being.
A **poll conducted by the Kaiser Family Foundation** found that 45% of U.S. adults felt the pandemic was harming their mental health. Businesses need to make space for grief and uncertainty even as the vaccine rollout continues. The potential upside for mental health and culture initiatives is high. Deloitte found that businesses that pursue organization-wide culture and awareness initiatives around mental health can see a **6:1 ROI.**

Amplify the message

A global tech company aimed to normalize workplace mental health discussions by launching a new wellness program, including **Talkspace** counseling & therapy services as a resource. The initiative's central message, "It's okay not to be okay," featured a series of training sessions about psychological safety and resiliency. The ongoing wellness campaign has inspired employees to take action. More than half of those who registered for Talkspace through this employer were first-time support seekers.

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Give employees the mental health support they need –

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" It's okay to not be okay. And it's okay to ask for help. I've seen what therapy has done for me. I think the opportunities are endless of how many people we can help.

Michael Phelps, World Champion Swimmer
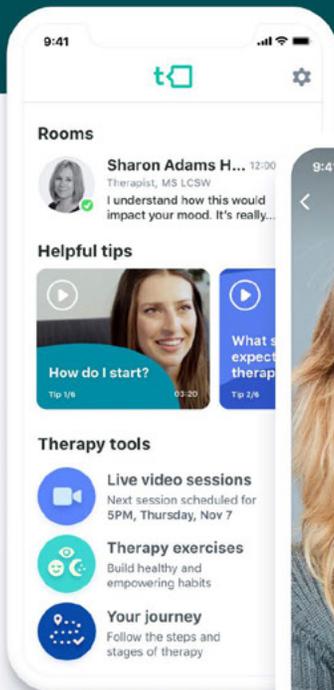
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Hand the mic to company leaders

Executives and managers shape how workers view their company and its commitment to mental health, making leaders the ideal messengers around this issue.

Have leadership

Along with sharing their own experiences, leaders should elevate employees from diverse backgrounds in discussions about mental health. Letting different employee groups—people of color, women, parents—share their unique experiences and mental health issues helps them feel seen and welcomed in the workplace.

Verizon media's approach

As part of a campaign to reduce mental health stigma at work, Guru Gowrappan, CEO at Verizon Media, **shared** a video featuring Verizon employees from many different backgrounds talking about mental health.

Gowrappan also hosted a **training** with his executive team on how to create a culture of trust and transparency. **HBR reports** that after Gowrappan wrote about the training in a company-wide email, other managers followed his example and expressed their support for mental health to their teams. Employees noted that they felt like their leaders were advocates for the issue.

Provide accessible mental health benefits

A low-quality mental health benefits package signals to employees that the company doesn't actually value mental wellbeing. To shift this perception, your HR team should not only secure a robust benefits and healthcare package, but also frequently communicate the range of options available.

Care covered by insurance

In 2020, many major health plans expanded their behavioral health network to address rising mental health challenges connected to the COVID pandemic. Now, many of those options are here to stay. Virtual visits and messaging-based care can help employees start care sooner and provide ongoing support throughout the week or month.

Options beyond insurance

Since many workers opt out of insurance coverage or can't find **available in-network options** through their employers, companies should also offer solutions that aren't insurance-based. You might offer a wellness stipend or work with a third-party vendor, such as **Talkspace**, to offer counseling or virtual-based therapy.

Time-off policies

Your time-off policies are another important way to support employee mental health. Providing **mental health days** as part of your sick leave policy sends the message that mental health is just as important as physical health. Consider also offering unlimited sick leave policies to minimize **burnout.**

Remind team members that these mental health resources are available throughout the year as part of your **employee engagement** strategy. You can tie the message to events like **World Mental Health Day** and note it during times of heightened excitement and stress, such as orientation, year-end reviews, and promotional periods.

Your People Are *Beyond* Burned Out

Here is how you can help right now

The New Burnout

As well-being leaders, we often talk about "burnout" in the abstract to describe declining performance and productivity in the face of an overwhelming workload or work stress. But is that a sufficient definition in the context of a global pandemic? Both the cause (workload and stress) and effect (declining performance) seem insufficient to describe the magnitude of our present circumstances.

We are well beyond traditional notions of burnout.

To help employees who are struggling to cope with the multiple stressors put upon them by COVID-19, we must start with a better, more expansive definition of burnout. Furthermore, we must broaden the scope of both the causes and effects of burnout to consider factors beyond work. Only then can we bring a holistic solution to bear on a problem that can no longer be simply discussed in the narrow context of work.

Pre 2020, Burnout could be described as declining productivity caused by overwork or stress.

Before the COVID pandemic, burnout may have been simply described as "declining productivity caused by overwork or stress." But implied in this definition is a narrow focus on the work context. For example, likely, many people are currently becoming less productive in situations where their workload is manageable and workplace stressors are minimal. In cases such as these, work may even be a temporary escape from the primary stressors a person is experiencing.

To be clear, burnout is a much bigger problem than ever before, the causes are more varied and significant than workload and the effects are more serious than poor performance. We offer a new, more accurate definition of burnout for the pandemic era.

The new burnout – The physical or mental collapse caused by constant uncertainty, change, and stress in multiple life contexts.

The Root Cause of Burnout

There is cause, and then there is root cause. Simply put, a "cause" is something that happens over a specific period of time that leads to an effect. Stress is one cause that leads to the effect of burnout. But "root cause" is a persistent condition that allows the more obvious and observable causes to occur. It may be tempting to view COVID-19 as the root cause of our current burnout epidemic. However, when it comes to stress, any external factor that is beyond our control is insufficient to describe the persistent condition that ultimately leads to physical or mental collapse. In other words, many external factors may be causes of burnout, but the root cause is something internal (and deeply personal) to each of us.

The true root cause of burnout is a lack of resilience.

Contrary to popular belief, that doesn't mean people aren't tough enough. Instead, it means that their current life experience is not aligned with their expectations for how life should be. And they don't know how to get it there.

Resilience is your employees' most important skill.

Whether you know it or not, resilience is your employees' most important skill (especially in times like these). And whether they know it or not, they already have it. They just need to take steps to unlock that resilience. The job doesn't end there, though, because resilience is like a muscle: If you want it to be ready when you need it, you can't just work it out a few times and forget about it for a year.

Resilience is about more than protecting people from negatives such as burnout or stress. It's about helping them find positives and taking action—so they can thrive in a rapidly changing and challenging world.

It's an idea we call "active resilience." And it has the potential to change everything. Through active resilience, the focus turns to aligning one's values with the current state of their life – and the idea that their personal and professional satisfaction is directly related to that alignment. And it all boils down to taking personal responsibility for their life satisfaction, rather than becoming a victim to circumstances.

Your People Will Continue to Experience Burnout – Unless You Help Them Help Themselves

Building resilience isn't easy, and we won't pretend that it is. But it is something everyone can achieve (even in the face of a global pandemic). First, though, people need to admit a few hard truths:

- Happiness and well-being aren't the responsibility of the employer.
- It isn't the responsibility of a spouse, family, or friends.
- In the grand scheme of things, it's never about what's happening in the world or what anybody else does. It's about the person owning it.

For someone to be their best self even in times of change and difficulty, they must shift away from an attitude of "bad things happen to me." They must move toward a place where they take control and ownership of what happens in their lives, and understand the impact those events have on what they value most.

Still, your organization needs to do something: In a Deloitte survey, almost 69% of respondents said their employers were not doing enough to prevent or alleviate burnout, and 21% said their company wasn't doing anything at all.[1] At Aduro, we've found the best way to prevent burnout is to give your people the knowledge and tools to do it themselves—that is, to put their lives back in alignment with what matters to them. That's what resilience is all about. And if the lack of resilience is the root cause of burnout, we need resilience now more than ever.

But it's also important to understand that most people won't engage with the knowledge and tools you provide them with unless the importance of well-being and resilience is elevated to the level of a strategic transformation initiative.

Bringing humanity back to employee wellness programs

Aduro is a leading provider of corporate wellness solutions that drive Human Performance — existing at the intersection of well-being and performance. We unlock human potential in the workplace by providing expert coaching, interactive content, meaningful incentives, and personalized insights in a fun, inspiring way. This ignites cultures, creates inclusivity and builds social connections that promote growth and flourishing for all people.

Learn more about how you can support your employees' well-being and mental health with Aduro's corporate wellness solutions.

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Activating Resilience

Teaching an organization to avoid burnout by cultivating resilience has always been important, but in the current environment, it has become critical. While we know developing active resilience as a skill is a deeply personal journey, it takes an organizational focus to give most people the push they need to do the hard work for themselves. Therefore, building organizational resilience should follow a similar blueprint to activating any major culture shift such as enhancing innovation, improving product quality, or boosting customer satisfaction.

Examine these tried-and-true change management steps from Harvard Business School through the lens of cultivating resilience[2]:

1. **Prepare the Organization** - Help employees recognize the need for developing resilience by:
   - Acknowledging current and future uncertainty
   - Emphasizing the role of personal accountability in controlling those things that are within our power

2. **Craft a Vision and Plan** - Develop a holistic and realistic plan for "organizational resilience" that includes:
   - Strategic goals
   - Key performance indicators
   - Project stakeholders
   - Specific actions and initiatives

3. **Implement the Program** - Building resilience is not a transaction or an event. Much like any other major business initiative, it requires a long-term commitment to achieving multiple milestones along the way to a successful outcome (both for organizations and individuals). Outfit your team with a holistic well-being solution that raises the pursuit of resilience to an equivalent level with other critical business initiatives. One wouldn't launch a supply chain initiative without an ERP system, right?

4. **Embed Changes Within Company Cultures and Practices** - Once the plan has been implemented – people have been trained, provided with the necessary tools and resources appropriate for their role, and processes have been created to ensure continuous reinforcement and improvement – the company must implement processes and rewards to ensure that positive changes stick. Resilience must be sewn into the cultural fabric and defended with the same zeal as any other critical business initiative.

5. **Review Progress and Analyze Results** - Without a doubt, the impact of organizational resilience must be tracked in terms of employee experience, productivity, and customer experience. In uncertain times, it has become acutely clear that employee experience is the keystone of performance and customer satisfaction. And employee well-being, including mental health and resilience, is the foundation of any employee experience initiative. How can customers have a great experience if employees are burnt out?

Sources:

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Aduro is Here to Help

In times like these, we at Aduro feel an elevated sense of urgency to provide solutions to companies and people in need. Burnout is more pervasive and severe than ever, and recovery is essential for the health and prosperity of both individuals and enterprises. But as the challenges of COVID fades, the focus on a holistic approach to well-being and resilience must not fade with it. One defining characteristic of a crisis is our innate human desire and ability to not only rebuild but to innovate. So, we call on businesses and leaders to examine the role of resilience in the current environment, but also as a pillar of future innovation, prosperity, and well-being. And, as always, we are here to offer support and guidance on the path to recovery and a more resilient future.

Start your plan to boost employee resilience and jumpstart organizational innovation through Aduro's holistic well-being solution.

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Life-work Synergy in 2021 and Beyond

In early 2020, the spread of COVID-19 forced an unprecedented evolution of workforce policies across every industry. At the top of the list, many had to scramble to develop a work-from-home strategy for every employee. While this disruption could be painful and inconvenient, many saw a silver lining — a chance to finally attain the elusive concept of "work-life balance." Without a commute, and with more leeway to handle errands and family needs, employees saw an opportunity for a newfound handle on both halves of their daily lives.

Unfortunately, as months passed in lockdown, the opposite effect began to take hold for many. Instead of finding balance by unifying home and work into a single physical space, the crucial separation between the two had been obliterated. Kitchen tables, couches, and beds became desks; kids became rowdy officemates; video chats stood in for everything from boardroom meetings to water cooler gossip sessions.

While those who had already worked from home for years often flourished, their colleagues new to this arrangement suffered. Feeling the strain of both work- and home-related stresses simultaneously, these employees often found that a sensible equilibrium between "home" and "job" was unattainable or even impossible. After all, workforces are now always connected to their jobs with their smartphone, and children at home don't require any less supervision during invisible "business hours."

The advent of life-work synergy

Instead of balance, workers suddenly found themselves in the middle of a *negotiation*. Crucial decisions were made minute-to-minute as to which role needed to be played. Parents put off projects until the evening to help with homework. Managers had to develop new routines to check on their direct reports. Employees sought assistance to become more productive in a home office that was never supposed to exist. Others worked extra hours to meet deadlines, and then required unexpected PTO to help protect their health.

In all cases, successful employers during the crisis were those that supported employees in these negotiations, be it with equipment, job flexibility, technological support, or anything else that could help when help was needed most. Work-life negotiation requires a high level of trust: managers must trust their people to manage their time efficiently, and employees must trust their employers to reward productivity and organizational impact, even during atypical hours or through unconventional means.

When these personal negotiations succeed, the result is **life-work** *synergy*, which completely reimagines the relationship between employers and their employees. There are three levels of life-work synergy — a life-work synergy trifecta — employers can consider to evaluate their current efforts.

The life-work synergy trifecta

- **People experience:** This starting point is analogous to "employee experience" but extends to life outside of the traditional office walls and hours. It means simply aiming for positive experiences and interactions. For many businesses, crisis mode forced them into a state of survival where this kind of supportive, yet transactional, employee-employer relationship was the best they could hope for.

- **Humanizing work:** One step further than people experience, humanizing work means people are unafraid to share the real circumstances of their lives, and feel heard — more crucial than ever when colleagues are physically distant. This may sound touchy-feely, but the impact is direct: employees who believe managers care about their personal lives are nearly three times more engaged.

- **Human flourishing:** This final level in the trifecta sees employers take a vested interest in supporting their people in all areas of their lives, and actively helping in the negotiations described above. When their company goes out of the way to help beyond the confines of their roles, employees will never forget it. Flexibility is the name of the game here.

Making time for time off

Another unexpected consequence of the blurred lines between home and work is that employees may not realize the "right" time to take time off, even to the detriment of their own mental and/or physical well-being. Prior to the pandemic, remote workers already took less time off on average than their in-office counterparts. Now, more employees than ever are in that category.

Consider the early days of this new year an opportunity to reevaluate your company-wide PTO policies, both during the ongoing crisis and on a permanent basis beyond. No matter what, **communicate regularly and clearly with your workforce about it**. Remind your people that time off is expected and necessary during trying times, and that they are not expected to forgo time off when working from home. Some employers are even advising employees on how to fully disconnect from their jobs when on PTO, avoiding the omnipresent temptation to check email or project statuses while "relaxing."

The future of work is happening now. Take steps to encourage and emphasize time off now to support life-work synergy long after the crisis is over.

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At UKG (Ultimate Kronos Group), our purpose is people™. Built from a merger that created one of the largest cloud companies in the world, UKG believes organizations succeed when they focus on their people. As a leading global provider of human capital management (HCM), payroll, HR service delivery, and workforce management solutions, UKG delivers award-winning Pro, Dimensions, and Ready solutions to help tens of thousands of organizations across geographies and in every industry drive better business outcomes, improve HR effectiveness, streamline the payroll process, and help make work a better, more connected experience for everyone. UKG has more than 12,000 employees around the globe and is known for an inclusive workplace culture. The company has earned numerous awards for culture, products, and services, including consecutive years on Fortune's *100 Best Companies to Work For* list. To learn more, visit ukg.com.

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Parenting And Working During Covid-19 And Beyond

Understanding how to cope and thrive in this new, evolving world

By **Priya Amin**

Covid-19 has set off a series of transitions in how we work and live. Understanding how to cope and thrive in this new, evolving world can help set organizations and their working parent employees up for success now and in the future

The last eight months have felt like some of the longest months of our lives, and for some, these have been the hardest months of their lives. As a mom of two elementary-aged kids as well as an entrepreneur, these last few months have personally felt extra heavy. But this isn't a new feeling for me - the heaviness of the burden of childcare along with the burden of navigating my professional career is one I've had on my shoulders for over a decade now. Twelve years ago, I started my marketing career while working at Nestle as a Brand Marketer in St Louis, MO. I had fought hard to get that job,

and had gained promotions and professional success while I was employed there.

I absolutely loved my career and coworkers, but after I had my first kid in 2010, everything flipped, and I was craving more of a balance with my family. Instead, I was still working long hours and traveling, all while sacrificing time with my baby. I also couldn't attend networking events or after-hours meetings because I didn't have access to childcare. On the days that my son was sick, I was the one who had to take care of him and it took a toll on my mental health and career. After two long years of trying to figure out how to balance all the things, I decided to leave my career in 2012 - it was the hardest decision of my life.

This decision is one that millions of women make every year, with nearly [1 in 4 women considering](#)

[leaving their job](#) this year alone due to Covid. In fact, a staggering [865,000 women left the workforce](#) in September 2020 alone, all due to childcare breakdowns. Even before Covid though, many high-performing women left the workforce with close to 75% of them citing childcare as their reason for departure, and I fell into that category. I went from climbing the corporate ladder to losing my professional identity; all because I didn't feel supported enough to balance both work and home obligations.

This defining moment in my life left me feeling abandoned by the corporate world, as it does to millions of women, and it lit a fire under me to make a change. It started an entrepreneurial journey that led me to launch [Flexable](#) in 2016, a startup on a mission to support working parents fit Life and Work better together, especially when childcare falls through.

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It is important to note that childcare breakdowns weren't always an issue for working parents, especially during World War II when the Lanham Act provided universal childcare support across the country. There was a time when childcare was seen as the backbone of economic growth and development, and not as an individual or family issue. Back then, working families paid pennies on the dollar for access to high-quality care for their children while they were able to go to work. With Covid, we find ourselves in a very similar situation, where the US economy is set to lose over $100B in productivity due to childcare breakdown, and where the average working parent is losing nearly 3 hours of productivity time per day due to childcare breakdowns.

However, this time, childcare supports are not being put in place to help working families. For me personally, I lost several things with the pandemic - my co-founder left just before the pandemic started, we had to completely pivot our business to move from physical pop-up childcare offered at offices, conferences and events to virtual childcare, and I lost my entire support system. Both my boys, ages 6 and 10, were now homeschooled and I had to balance making sure their homework was done while also rebuilding a business from scratch. It felt like a devastating and impossible reality, but one that I knew I had to persevere through since millions of other working parents didn't have any other support in place.

The reality I live in on a daily basis now is one of constant juxtaposition - hope and anxiety, encouragement and anger, determination and devastation. I see organizations across the country adopt new and innovative benefits to support their employees, while watching the number of parents leaving the workforce climb on a daily basis. I watch our schools develop and deploy new techniques to teach our kids in new and different ways, while still seeing Covid cases climb. I watch Flexable and other startups grow and innovate in the time of Covid, while watching other promising female CEOs step down or close their businesses because of childcare.

But hope is not lost. Every time this country goes through a crisis, we come out stronger on the other side because of cooperation and innovation. In order to come out of Covid stronger, it will take innovative solutions such as virtual childcare plus a very intentional effort on the part of the private and public sectors to work together to stop the mass exodus of women from the workforce.

Companies must continue to be willing to implement new solutions to support their employees, and begin viewing childcare breakdowns as an economic issue, not an individual one. I have hope and faith that we will make it through this crisis stronger, together.

• • •

Priya Amin is the Co-Founder and Co-CEO of Flexable, LLC. She is an entrepreneur and a TEDx speaker.

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Building A Better Employee Experience By Supporting Financial Well-being

Steps employers can take to launch and bolster financial wellness programs

By **Richard Limpkin**

The pandemic has disrupted nearly every aspect of our lives, including the financial health of many businesses and their people. Nonetheless, research has shown that many employees were already experiencing significant financial stress even before Covid-19.

According to Bank of America's [2020 Workplace Benefits Report](#), only forty-nine per cent of employees described themselves as "financially well," down from sixty-one per cent in 2018, while fifty-nine per cent admitted to not having control over their debt. That's a twenty per cent decline in financial wellness confidence in just two years! The study also revealed that 63% of Americans live pay check-to-pay check, and 40% surveyed said they would not be able to cover a $400 emergency expense.

We all know what it's like when an unwelcome vehicle repair comes up or a home appliance like the refrigerator breaks down. It's stressful and annoying, but for many people, these types of unexpected expenses can be insurmountable without resorting to adding the expense to a credit card or reaching out to family members or friends for a loan.

As a leading cause of employee stress, an increasing number of organizations are realizing the importance of supporting the financial well-being of their workforce. One critical factor employers must remember as they plan a strategy around financial wellness is that we now have a historic five generations in the workplace. Therefore, it is not just about creating a one size fits all program. It is about designing and delivering more personalized assistance covering everything from paying off debt to having an emergency fund to cover unexpected expenses to retirement planning. This means taking into consideration that everyone's needs differ, depending on their location, role personal lives and outlooks.

An effectively designed employee financial wellness program can have mutual benefits for both the employee and employer, reducing barriers to motivation and productivity as well as organizational and personal wellness.

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Why Employee Financial Well-being Is Increasingly Important for Organizations

Employers have long understood that a happy employee is a productive employee. Many organizations have come a long way in offering generous benefits packages and perks to attract and retain employees, including unlimited vacation time, employer-subsidized gym memberships, employee rewards and appreciation programs, and free snacks and beverages, to name just a few. Additionally, employee retirement programs and matching contributions to 401K plans have become a staple of many benefits packages; as well as being increasingly legislated in countries such as the UK where employers are required to provide pension plans for certain staff and contribute to these funds.

Yet despite these employer-sponsored benefits and perks, research has shown that many employees are experiencing some level of financial stress, which can have a negative impact on productivity. According to a survey of more than 10,000 Americans by Salary Finance, financial stress results in anxiety, loss of sleep, panic attacks, and depression, which can impede the ability to complete daily tasks and have a negative impact on performance.

Financially stressed employees are, on average, losing up to a month of productive working days per year, with an estimated annual cost to employers of $500 billion. This is a great cause for concern among both employees and employers, begging the question of what can be done about it?

The Role Organizations Play in the Financial Well-being of Employees

As mentioned above, many employers have historically supported employee financial well-being with retirement and 401K matching programs. These programs demonstrate some level of an organization's commitment to supporting the financial health of its workforce. But as the research has shown, many people are still struggling to make ends meet, even salaried employees earning up to six figures – this puts long term planning beyond the reach and contemplation of many. These financial stresses point to a challenge and an opportunity for organizations to do more to support employee financial health. The good news is that many organizations see the opportunity to do more to support employee financial well-being as the right thing to do and good for business.

Looking again at Bank of America's 2020 Workplace Benefits report, more than eight-in-ten employers across companies large and small believe employee financial wellness helps deliver more loyal employees, greater employee productivity, more satisfied and more engaged employees.

Some of the common sources of financial stress for employees include managing credit card debt, student loans, healthcare costs, and large recurring payments such as a monthly mortgage. But organizations should ask employees directly about their financial concerns as a first step toward introducing additional financial wellness offerings for their workforce. This can be as simple as conducting an employee survey to gain insights into the specific financial goals, priorities, and potential stresses of an organization's workforce.

It's also important to consider that today we have four and even up to five generations in the workforce – GenZ, Millennials, GenX, Baby Boomers, and the Silent Generation. Managing credit card debt is a common financial concern across most generations, while GenZ and Millennials are likely to be more concerned about paying off student loans, growing savings for unexpected financial events, and building a foundation for retirement. Whereas retirement concerns and paying off a mortgage are likely to be more acute among GenZ and Baby Boomers. Organizations should take the full range of these concerns into consideration when developing a financial wellness program for their current and future workforce.

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From Insights to Action: Steps Employers Can Take to Launch and Bolster Financial Wellness Programs

Once employee insights have been gathered (seek first to understand!), the next step is to develop a plan and programs to meet their needs. Financial wellness programs can include a range of elements from education offerings such as financial literacy webinars to an online financial wellness resource center. Employer-sponsored access to financial advisors is another great way to support employee financial health. This is a seriously challenging and emotionally stressful area for those dealing with it. It's important to recognize this and not assume that little to no initial uptake of their financial wellness offerings means everything is ok. It requires a strategic internal marketing and communications effort to ensure employees have multiple opportunities to respond, make inquiries and take action.

Flexibility in employee payment and payroll options can also play a role. Depending on the organization, some companies can consider offering pay on demand. Instead of the traditional weekly or biweekly paycheck, companies offering pay on demand can pay employees once their shift is completed. Walmart, Lyft, and Uber already provide this option to their workforce. This can have a huge impact on pockets when the short-term/payday lending crisis interest rates can be upwards of 200%

per annum. As well as this be aware of the unbanked workforce that could be cashing factored cheques, effectively paying tax on taxed income.

Payslips are often an overlooked communication tool to support and encourage employee financial health. Employee payslips can include notifications, alerts, reminders, and invitations on a range of financial wellness topics covering subjects such as financial wellness education opportunities, reminders about retirement, 401K, and pension plans. Payslips can also include notifications about internal job openings, professional development, learning, and training opportunities.

Financial wellness communications within payslips can be optimized with embedded links that guide employees to access information or sign up and register for educational resources, log into their retirement savings accounts, or create a new retirement account if they haven't already. HR and payroll teams can collaborate on introducing these payslip enhancements and marketing them to the workforce to remind them to use these resources every time they receive a payslip.

The Leaders Championing the Financial Wellness at Work Movement, an article by Dan Schawbel, provides examples of concrete steps leading companies such as Morgan Stanley are taking to bolster financial wellness support for

their employees. Morgan Stanley provides a mix of financial education, financial advice, and financial solutions, as well as an independent marketplace for student loan refinancing that is demonstrating positive results for the company and its employees.

Organizations in every industry and across the globe have an opportunity to take a close look at their current offerings to support employee financial wellbeing and consider what they can do to bolster these resources for the many people that research has shown could benefit from more robust programs. The good news is that both employers and employees stand to benefit when more attention is paid to these highly beneficial resources.

• • •

Richard Limpkin is the Chief Product Officer at Immedis. He is responsible for the Immedis technical and product roadmap, including platform and service components, driving integration across global human capital management systems and promoting finance technology partnerships. He leads a team of innovative HR and Payroll technology and operational experts to produce world-class SaaS payroll solutions and services for Immedis clients.

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27 Inspirational Health Quotes To Motivate Employees

Keep your team motivated to live well with these words of wisdom

By **Seraine Page**

Looking for some words of wisdom when it comes to health?

Search no further than this list of inspirational health quotes! Every now and then, it's good to have a reminder of how important our health is.

As the phrase goes, "If you have good health, you have everything."

Many people don't appreciate their health until they aren't well. By then, the poor eating, missed sleep, and lack of exercise catches up and then you can't do much of anything until you recover. Sometimes a reminder of how important health is can be helpful in motivating individuals to healthier behaviors.

These quotes will inspire inflection that health really is everything.

The Best Inspirational Health Quotes to Inspire Well-Being

The below inspirational health quotes are perfect for employee newsletters, quick emails to the team, and work bulletin boards. Have an office gym? Create inspiring posters with these phrases and hang them up!

Here are 27 inspirational health quotes to keep your team motivated to live well:

"Time and health are two precious assets that we don't recognize and appreciate until they have been depleted." – *Denis Waitley*

"A healthy outside starts from the inside." – *Robert Urich*

"A fit body, a calm mind, a house full of love. These things cannot be bought – they must be earned." – *Naval Ravikant*

"The wish for healing has always been half of health." – *Lucius Annaeus Seneca*

"A good laugh and a long sleep are the best cures in the doctor's book." – *Irish proverb*

"The more you understand yourself, the more silence there is, the healthier you are." – *Maxime Lagacé*

"Let food be thy medicine and medicine be thy food." – *Hippocrates*

"To ensure good health: eat lightly, breathe deeply, live moderately, cultivate cheerfulness, and maintain an interest in life." – *William Londen*

"Physical fitness is the first requisite of happiness." – *Joseph Pilates*

> **"The first wealth is health."**
> – *Ralph Waldo Emerson*

Sharing inspirational health quotes is a great way to encourage your team to stay positive, inspired, and healthy. Sometimes, short and sweet is best, which is why these quotes are a great way to send an encouraging message to live well.

Promoting these healthy ideas in quote form may be the catalyst that helps an employee get a little more motivated to get to the gym that day. Or to eat healthier. The goal of sharing these is to inspire healthy change. You never know which quote will do the trick, so share them all!

This article originally appeared here.

• • •

Seraine Page is an award-winning content writer who regularly writes in the health and wellness space. Her work has been featured on websites such as TotalWellness, MASSAGE Magazine, SANDBOXX, and others.

🌐

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> **"I have chosen to be happy because it is good for my health."** – *Voltaire*

> **"A sad soul can be just as lethal as a germ."** – *John Steinbeck*

> **"Healthy citizens are the greatest asset any country can have."** – *Winston Churchill*

> **"Good health is not something we can buy. However, it can be an extremely valuable savings account."** – *Anne Wilson Schaef*

> **"He who has health has hope, and he who has hope has everything."** – *Thomas Carlyle*

> **"Health is not valued until sickness comes."** – *Thomas Fuller*

> **"You only live once, but if you do it right, once is enough."** – *Mae West*

> **"Your body hears everything your mind says."** – *Naomi Judd*

> **"Success is getting what you want, happiness is wanting what you get."** – *W.P. Kinsella*

> **"Good health and good sense are two of life's greatest blessings."** – *Publilius Syrus*

> **"A fit, healthy body — that is the best fashion statement."** – *Jess C. Scott*

> "I believe that the greatest gift you can give your family and the world is a healthy you." **– Joyce Meyer**

> **"It is health which is real wealth and not pieces of gold and silver."** – *Mahatma Gandhi*

> **"The way you think, the way you behave, the way you eat, can influence your life by 30 to 50 years."** – *Deepak Chopra*

> **"Happiness lies first of all in health."** – *George William Curtis*

> **"If you're happy, if you're feeling good, then nothing else matters."** – *Robin Wright*

> **"Looking after my health today gives me a better hope for tomorrow."** – *Anne Wilson Schaef*

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Mental Health And The Post Covid-19 Workforce

▎ 4 areas for HR managers to observe and correct

👤 **By Miriam Lacey**

Covid-19 is a game-changer in the current and future workplace landscape. It is estimated nearly half of the global workforce is working remotely. Most workers have learned they can accomplish tasks remotely without a significant drop in productivity or quality. In the absence of long commutes, employees have learned to appreciate the flexibility and comfort of work-from-home.

Over time, however, most workers acknowledge face-to-face interaction is required to facilitate collaboration, build relationships, solve complex challenges, and generate ideas. Many academics and industry experts who study the workplace are vacillating between a utopia or dystopia born out of Covid-19. The reality is probably somewhere in between.

One reason psychologists are concerned about the potential long-term impact of Covid-19 on workers is existing insights from previous pandemics and national emergencies. Stress resulting from quarantining, and the isolation of working from home, can result in negative psychological impacts for many workers such as depression, insomnia, and even PTSD (post-traumatic stress disorder). Feelings commonly associated with stress are sadness, fear, or anger; some people become detached or estranged from other people. For example, workers who lived in areas impacted by the 2003

SARS outbreak such as Taiwan were found to show a higher risk of psychiatric disorders and suicide.

Lessons learned from these worldwide events demonstrate that worker psychological health is an important topic for HR managers when considering the post-Covid-19 workplace. HR frequently laments not being taken seriously by senior management and being relegated to operational compliance concerns. Since it is unlikely that busy executives have been thinking deeply about employee psychological issues, HR can make a significant contribution to the operation. Never before has employee mental health benefits been more important. Here are four areas for HR managers to observe and correct:

1. Close the Social Isolation Gap

A surprise reaction to working from home, or worse yet, not working and being at home has been a chronic level of anxiety. A recent study from McKinsey & Co. and LeanIn.org, found one in 4 women are considering downshifting their careers or leaving the workforce entirely due to anxiety and burnout. The initial welcoming glow of flexible work hours along with no more commuting has dimmed and the feelings from the stress of isolation are significant. HR managers should encourage social online gatherings such as occasional "happy hours" with all participants to initiate a connection and relieve some of Gen Zs's performance anxiety.

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2. Acknowledge Social Yearning

People are hungry for connection and interaction. Something significant and visceral has been lost from everyday lives while quarantining. Workers cannot connect with others interpersonally with eye-to-eye contact and heart-to-heart conversations. No more hallway and parking lot chats while at work. No more lunches out with colleagues.Not even casual conversation with store clerks and cashier. HR managers can aid employees by considering individual isolation behaviors and tendencies. For example, a recent MIT study found people who reported having a more active social life had a more severe response to isolation than those who were more accustomed to spending time alone.

3. Confront Brain Blur

People have lost or are losing a sense of time. The markers we count on the keep us aligned with the calendar are events of note: birthday parties, dinners out with friends, celebratory events -- hitting sales targets, performance recognition parties, etc. are essentially gone. It is more and more common to hear people do not know the day of the week or the date. HR Managers should consider the mental health needs such as brain blur and develop avenues to address each one with confidence. Take the lead and surface these to your management team.

4. Understand Gen Z Employees

Of particular interest, a survey by Smartsheet found those born after roughly 1996 were three times more likely to have sought help for mental health issues

like stress and burnout than their more seasoned counterparts. Smartsheet asked 1,000 US workers last April about their struggles and found 82% of Gen Z'ers were struggling immensely, saying they feel "less connected" working remotely, while roughly half reported having communication issues doing virtual work. HR managers should consider the creation of skip-level mentoring opportunities for Gen Z employees – skipping a level above the employee to someone with greater seniority.

Overall organizations are at risk of losing the glue that holds company culture together. The all-important elements of esprit de corps, comradery, love, and care for colleagues is eroding. This poses a job of great significance for HR managers as the global economy inches closer to "re-opening business".

Employees who do not see each other do not experience or benefit from smiles, laughter, and hugs. Connections weaken and disappear. For example, employees naturally form bonds with co-workers. However, when a co-worker move on these relationships dwindle and evaporate. When they see the same people 3 or 4 years later, instead of a warm greeting, they tend to ask aloud, "What are you doing here?"

HR can help regain and reinvigorate relationships at work. Relationships are the glue that makes everything works operationally. Without work relationships and good faith toward each other nothing can get done in an organization.

• • •

Miriam Lacey, Ph.D., is a Professor of Applied Behavioral Sciences, Presidents and Key Executives MBA Program at Pepperdine Graziadio Business School.

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Fitness Benefits Are Essential For Remote Employees

The must-have corporate benefits in 2021

By **Nicole Wolfe**

The global pandemic has been enormously challenging for businesses. Many professionals now work remotely from living rooms and bedrooms, juggling childcare and increased workloads. While a few professionals have flourished in their new remote digs, most are looking for ways to balance their stress load and mental health.

As reported in a recent survey of 2,185 professionals from 19 countries, a dominant 70% of professionals ranked fitness benefits as the most valuable benefit outside healthcare. An additional 80% of professionals say fitness benefits have been essential to establishing new work-from-home routines, and 96% report feeling considerably less stressed and more productive after working out.

How can your corporate wellness program bring the most value? We know that well-rounded fitness and wellness benefits can provide your employees with positive outcomes that affect their work life and their overall health. Read on for additional insights for the upcoming year. It's never too late to adjust your strategy.

Flexibility and Customization Are Key

Consider whether your current program offers enough variety to reach your employees where they are, literally and figuratively. Each of your team members has their own set of needs and preferences when it comes to working out or finding calm. The best strategy is to provide a mix of options to suit a range of exercise levels and styles, as well as availability, especially if different time zones are involved. Your team members have variable levels of physical fitness abilities, as well as personal preferences and other factors in their home environment. Simply put, from low-impact to high-impact exercise to relaxing yoga and meditation, they crave choice.

Increase Connectedness and Engagement With Group Fitness

Finding ways for your team members to connect and bond with one another can be tough during the pandemic. However, you might be surprised to know that virtual, team-based classes can go a long way in helping to remedy this issue.

Team-based workouts are here to stay. 3 in 5 surveyed professionals who have participated in a ClassPass team workout report feeling more connected to their team afterward. This kind of gathering gives employees permission to take a break and have some fun. You can organize an invigorating midday HIIT class over Zoom or an evening wind-down yoga class, for example. The choices are endless and you can even work in prizes and special recognition for an added draw.
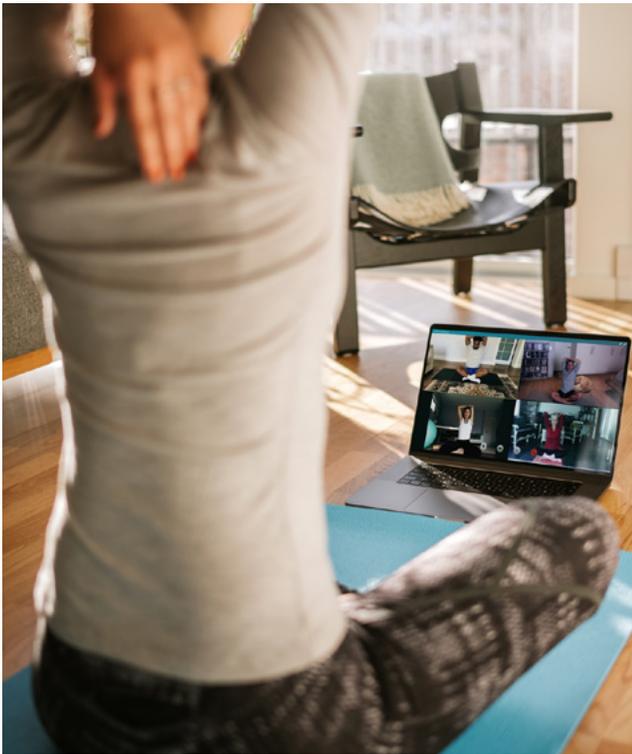
Give Permission to Take Breaks

Over the years, some employers have architected a decidedly pressured culture in which workers are encouraged to work as many hours as possible, making work-life balance an unlikely endeavor. Elon Musk, CEO of Tesla and SpaceX, famously admitted to often working 120 hours per week. The point is this: you can set a culture built on thriving rather than surviving. You want your employees to know their well-being matters. Giving them permission to prioritize workouts is one way to do just that. In fact, 12 pm is now the most popular time to work out, so

consider that data point when encouraging program participation. Normalize away messages on Slack that celebrate taking a walk or a midday workout break. Let your team know it's ok to step away from their email inbox and get recharged for the rest of the day.

Pick Benefits That Are Flexible to Further Workplace Shifts

Providing well-designed fitness benefit programs is proof of your commitment as a good employer. These benefits can increase retention -- 88% of professionals say they are more likely to recommend a workplace that supports their well-being.

Though we don't know exactly when it will happen, the pandemic will eventually wane and our way of living and working will evolve once more. ClassPass survey data shows that the vast majority of professionals (92%) hope to return to fitness studios and gyms in 2021. Half of the respondents are planning a hybrid mix of in-studio and at-home workouts in 2021, while 40% plan to return exclusively to in-studio workouts when they feel safe to do so. Seek benefits that provide your team with virtual options now, and both virtual and in-person options when gyms and studios reopen.

No matter what 2021 has in store for us, you can empower your team with fitness and wellness activities that provide stress relief, energy and productivity boosts, and increased connectedness and engagement at work.

• • •

Nicole Wolfe is Head of Corporate Programs at ClassPass. Nicole works with businesses to design the most cost-effective, customizable and employee-centric wellness program available in the market, working to shift the corporate wellness landscape from calorie counting to comprehensive programs that truly reward health behaviors such as workouts, meditation and self-care.

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Gauging The Impact Of 10 Key Dimensions Of Health And Well-being On Professionals In The Digital Age

A self-reflection tool for knowing yourself better for a timely intervention

By Murad Salman Mirza

Progressive organizations are increasingly gaining sensitivity to the health and well-being of their workforce with mental health coming to the forefront as a substantial concern in recent times since conventional focus used to be on providing support and coverage for physical ailments. A key driver of deteriorating mental health is the pressure associated with staying relevant and competitive in the Digital Age in order to sustain a viable and productive 'career lifecycle' that can robustly stand up to dynamic changes in the marketplace for talent.

However, intrinsically-driven/highly-ambitious professionals frequently tend to marginalize such concerns as they focus on career aspirations by embracing stressful conditions and diving into time-consuming complex/challenging assignments to impress influential sources of power with their professional abilities. This often leads to hiding/suppressing the knowledge from employers about existing conditions that might put careers in jeopardy, especially, where there is a proliferation of skilled labor ready and willing to take their place at a cheaper cost to the employer.

Consequently, the future of organizations is being precariously leveraged upon the apprehensive professionals who are actively gambling with their health and well-being due to the fear of being discovered as a 'costly' investment despite working for a seemingly 'caring' employer. The following tool has been developed for professionals caught in such a dilemma to facilitate an honest self-appraisal to take timely, appropriate and effective remedial actions for not only themselves, but, more importantly, for the sake of their loved ones:

1. Family (Your bonds with the family)

- Are you on bad terms with most members of your family?
- Do most of your family refuse to help you during challenging times?
- Is there frequent conflict in your family?
- Do you tend to avoid family gatherings?
- Are you frequently approached by various members of your family for support, e.g., financial, legal, health, resolving children-related issues, arbitration between feuding family members, etc.?

2. Friends (Your bonds with the friends)

- Do you lack any close friends?
- Have most of your friends refused to help you during challenging times?
- Are you frequently involved in resolving problems faced by your friends?
- Does the circle of your friends include both from the workplace and in personal life?
- Are your friends actually 'acquaintances', rather than, friends?

3. Personal and Professional Networks (Your bonds with the wider humanistic circle)

- Are you primarily an introvert by nature?
- Do you like to develop relationships with other people based upon reciprocity?
- Are you generally unwilling to forgive those who have wronged you in the past?
- Are you naturally suspicious of people who are trying to reach out to you?
- Are your personal and professional networks a source of stress for you?

4. Self-Makeup (Your bonds with yourself)

- Are you often engulfed in self-reflection regarding stressful matters, e.g., personal health issues, delicate financial situation, precarious career trajectory, traumatic memories, yearning for a meaningful life, etc.?
- Do you have difficulty in saying 'No' to people?
- Do you have difficulty in saying 'Yes' to people?
- Are you able to work long hours without adequate rest/sleep?
- Do you feel the pressure to be liked/admired/respected in your community?

5. Global (Your bonds with the wider world)

- Are you a keen follower of major events shaping the Digital Age?
- Are you emotionally affected by things happening on the global stage?

- Has a global event, e.g., financial crash, regional tensions, Covid-19 pandemic, etc., ever impacted you professionally?
- Do you frequently worry about family/friends living in different parts of the world?
- Do you believe that national interests/priorities/policies/regulations often dilute the humanistic desire to live as a peaceful global community?

6. Influencers (Your bonds with the people whose opinions matter)

- Are you a keen follower of someone outside the family/friends circle who has had a profound influence on you?
- Do you tend to trust a certain person or a select group of people in terms of advice/guidance on personal matters?
- Are you frequently willing to change your mind after listening to recognized expert(s) in a relevant situation?
- Are you hesitant to recommend an influencer to others in your personal and professional network, in case, things don't work out for them the same way that it did for you?
- Have you ever been disappointed/disillusioned by someone whom you trusted in terms of being an influencer?

7. Tech (Your bonds with the technology)

- Are technological advances more of a nuisance for you?
- Do you see AI-driven entities as a threat to your career aspirations?
- Do you think that humanistic concerns are being marginalized due to the efficiencies gained by deploying technological solutions in the workplace?
- Do you know someone who has lost his/her job due to the influx of technology?
- Are you worried that the emphasis on getting more and more technology will degrade talent management initiatives by progressive organizations?

8. Homeland (Your bonds with the country of origin/residence)

- Are you sensitive to what is happening in your home country?

- Do you feel the need to get defensive when someone voices a negative opinion about the way things are projected about your home country, especially, in case of being an ex-pat?

- Have you been victimized in your home country in an illegal/immoral/unethical manner, e.g., crime, defrauding, forgery, rape, corruption, vindictive court cases, etc.?

- Do you harbor migrating to another country for a better standard of living?

- Do you often feel discriminated against or stereotyped on being a citizen of your home country?

9. Surroundings (Your bonds with the general environment)

- Do you get stressed while stuck in congested traffic?

- Are you sensitive to seeing suffering in your neighborhood, e.g., poor people/children begging on the streets, rampant pollution, rising crime rates, etc.?

- Do you often feel 'lonely' in a crowd whether among familiar or unfamiliar people?

- Are you often troubled by the signs of an economic downturn in your surroundings, e.g., home foreclosures, empty shopping malls, vacant playgrounds, pandemic curfews, etc.

- Does the poor quality of appropriate infrastructure, e.g., roads, bridges, access points, clubs, parks, hospitals, domestic/commercial services, etc., to facilitate everyday living frustrate you as a concerned citizen?

## 10. Professional (Your bonds with the workplace)

- Do you usually dread going to your workplace?

- Are corporate values rarely upheld in your organization?

- Are your peers and/or supervisor(s) a source of stress for you?

- Is your compensation package inadequate in terms of catering to your health and well-being needs and expectations?

- Is the leadership of your organization generally uninterested in assuring and ensuring the betterment of working conditions for the workforce without the pressure from outside influences, e.g., trade unions, labor laws, advocacy groups, minority rights channels, women empowerment forums, multimedia campaigns, etc.

The following table can be used to assess the urgency for taking timely, appropriate and effective actions to prevent catastrophic harm to personal health and well-being that can generate painful experiences for the loved ones and ultimately lead to derailment of professional ambitions:

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Health & Wellbeing Scale (HWS)

- **Prayer Stage**
  $(45 < \text{Yes} \leq 50)$
- **Flirting with Disaster**
  $(35 < \text{Yes} \leq 44)$
- **Sound the Alarm**
  $(20 < \text{Yes} \leq 34)$
- **Occasional Discomfort**
  $(6 < \text{Yes} \leq 19)$
- **Barely a Hiccup**
  $(0 < \text{Yes} \leq 5)$
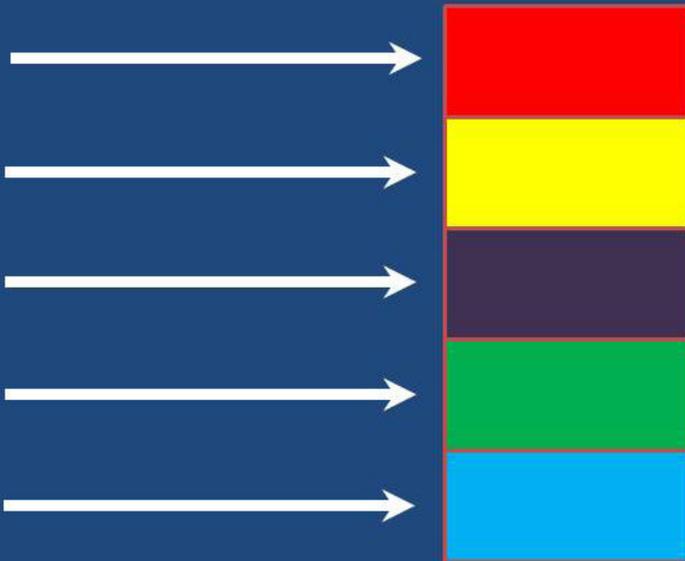
Created & Developed: Murad Salman Mirza

The aforementioned tool is essentially a preventive measure that resonates with the adage of 'Health is Wealth'. It beckons the courage to embrace personal fears/apprehensions/misgivings and incentivizes the formulation of strategies that assure and ensure a sustainable lifestyle that can survive the trials and tribulations of the Digital Age without demanding an exorbitant price in return. Will you take a moment to reflect?

• • •

Murad Salman Mirza is an innovative thinker and an astute practitioner of areas within and associated with the fields of Organizational Development, Talent Management & Business Transformation. He is globally ranked in 9 areas (HR, Leadership, Culture, Management, Agility, Innovation, Future of Work, Change Management, Customer Experience) by the world's first open platform for Thought Leaders based in the USA that uses Artificial Intelligence (AI) for ranking to preclude human bias. He has worked in various geographical regions across the world.

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What Do 'Mental Health' Problems Actually Look Like?

Common behavior patterns and mood disturbances to watch-out for

 By **Paul White**

Frequent headlines in the news report "the level of mental health" among Americans is declining or "mental health issues are a primary concern" as a long-term consequence of the Covid-19 pandemic. But what do mental health problems look like practically in our daily lives? The issue may impact us personally, as well as our family members and/or our colleagues at work.

Defining 'Mental Health Problems'

As a psychologist, I often bristle at the use of generic terms in the mainstream media (and those who comment on the topics in social media) without really defining what the terms mean. One government agency describes mental health as, "our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices." A key aspect to understand about a person's mental health level is to not equate it with the idea that "everything is ok" but rather, that the person has the ability to function relatively well (not perfectly) in daily life, able to handle the stresses and challenges of typical life demands.

Conversely, we demonstrate mental health *challenges* when: a) we are not able to successfully cope with the daily demands and responsibilities in our lives; b) we experience significant ongoing negative feelings in response to what is going on in our lives; and/or c) we turn to ineffective and self-defeating strategies to try to cope with the stress and demands in our lives. Ultimately, the results are demonstrated by an inability to function successfully in our daily responsibilities, our relationships with others, and managing our moods and behaviors.

What Mental Health Problems Look Like in Our Daily Lives

Let's identify some of the most common behavior patterns and mood disturbances that are signs we are struggling:

Depression

When we feel overwhelmed and have little sense of hope that circumstances will get better, the result is often some level of depression. This can include discouragement, apathy, and a desire to "give up." Depression expresses itself in different ways (both in different individuals and across time). Behaviors frequently associated with depression are a sense of sadness, feeling "blue," not experiencing pleasure (when you normally would), sleeping more, not being able to sleep, crying, feeling overwhelmed, social withdrawal, and passivity. A core aspect of depression is hopelessness, which can lead someone to think about ending their life. ("Why try? It will never get better." "No one cares and no one will miss me.")

Anxiety

At the heart of anxiety is some sense of fear that something bad is going to happen. As I've described elsewhere, anxiety is always about the future - what will happen (or won't, if we want it to). The experience of anxiety ranges in intensity from mild concern, to being nervous, to intense fear and possibly panic, to the level that one becomes paralyzed or incapacitated in living functionally in daily life (for example, being so terrified you cannot leave your house, or interact with others). A challenge with anxiety is that it is often rooted, to some degree, in fragments of reality (yes, you could get Covid and die) but often takes the fear and resulting actions to an extreme (not ever going outside, wearing a mask while on a Zoom call).

Irritability/Anger

For some individuals, when experiencing either long-term stress and/or a combination of intense stressors in their lives, their coping mechanisms become worn down and less healthy behaviors start to occur – being easily irritated by normal "little things," having a quick temper and angry outbursts, being more verbally abrasive than usual, hitting things or throwing objects, and, unfortunately, sometimes being physically aggressive toward others. (The flip side of this – being worn down which is affecting many of us during Covid – is related to difficulty in replenishing our emotional energy through normal rejuvenating activities – sporting events, eating out with friends, going on a weekend trip, social activities.)

Overuse of Alcohol and Drugs

Some individuals attempt to bolster their coping abilities by using alcohol and drugs – for differing reasons: deadening the emotional pain one is experiencing and creating a sense of distance from others and the demands of your life are two common ones. Like any coping mechanism, alcohol use (and pain killers) may often start out as an innocuous way to manage the stress of everyday life, but can subtly grow into a more intense dependency that creates secondary problems (not being able to get up and think clearly the next morning, using the drug just to get through the day). Obviously, more significant use and dependency create numerous difficulties in many areas of one's life (physical, social, vocational, emotional).

Other Forms of Flight into Fantasy and Withdrawal from Responsibility

Drug use and overuse of alcohol are not the only unhealthy ways individuals use to cope with the experience of excessive demands in their lives. Traditional, individual video games, online interactive gaming, binging on movies and television series, continual watching of sports and their derivatives (talk shows, fantasy leagues) are common examples. In fact, almost any *healthy* way of rejuvenation and reaction *can become unhealthy* when the frequency and duration of the activity become so great that it interferes with normal, daily-life functioning – not interacting with family members, staying up late and losing sleep, not doing the laundry, grocery shopping or cleaning the kitchen.

What Can Be Done?

I would predict that all of us experience some level of challenge in at least one of the areas described. Why? Because we are all human, aren't perfectly healthy, and are in the midst of a long-term experience of greater-than-normal demands *and* the inability to access many of the ways to replenish our emotional reserves that we have used in the past. The result? Reduced capacity to deal with the stressors in our lives in a healthy way.

While we aren't going to be able to address all of the possible actions that we can take, both individually and as parts of a community, let's outline some global steps to start:

1. **Do a self-assessment**. As always, it is best to start with yourself – even though it is easier to identify problem behaviors in others. A. Which of the behavioral and emotional responses do you tend to use or express when you are struggling to cope with the stress in your life? Which are occurring more than you would like? When are they most likely to occur?

2. **Consider those around you.** Approach this process from a perspective of seeking to understand rather than blame or condemn. When someone (a family member, friend, or colleague) is displaying behaviors that aren't healthy for them and for those around them, realize these are signs of stress in their lives. They are experiencing these moods or using the behaviors to cope with the stress they are experiencing *in the best way they know how to currently.*

3. **Identify and connect with resources to help.** Again, start with yourself. Find resources (online ones from reputable organizations are best) to help you better understand what you are experiencing and ways to better manage your stress than the unhealthy ways you may use.

If sharing with others, either share the resources globally with the group ("given the long-term stress we've all been under, I thought it will be helpful to have some places to turn to help each of us manage the stress well"), or, if sharing with an individual *make sure* you have first listened well and have an understanding of their current life situation *and* make clear your concern for them and desire to be helpful.

We can get through this difficult season, but doing so taxes our personal resources. Having occasional glitches of not handling situations well is to be expected. But do your best to pay attention to early warning signs and symptoms. Do what you can to engage in those activities (hobbies, hiking, music, talking with friends) that re-energize you. And seek out support to deal with your challenges in a healthy way – both from those around you as well as professionals.

Resources for Further Reading

- *Centers for Disease Control and Prevention, Coping with Stress, January 22, 2021, includes information on healthy ways to cope with stress, mental health and crisis, helping others cope, and contact information for crisis prevention agencies. World Health Organization, Mental Health and Covid-19, resource page with news stories, advice for staying mentally health while at home, and coping techniques for adults and children.*

- *U.S. Department of Health and Human Services, Mental Health and Coping during the Coronavirus (Covid-19) Pandemic, resource page, information on identifying signs of mental health issues, contact information for support services help lines, advice for coping, and a section on talking to children about coronavirus, supporting older adults, supporting veterans.*

- *Kaiser Family Foundation, The Implications of Covid-19 for Mental Health and Substance Use, February 10, 2021, includes information about prevalence of mental illness and substance use disorder during the pandemic in adults, youth, and communities of color.*

- *Centers for Disease Control and Prevention, Mental Health, Substance Use, and Suicidal Ideation During the Covid-19 Pandemic – United States, June 24-30, 2020.*

- *American Academy of Pediatrics Healthy Children, Mental Health during Covid-19: Signs Your Child May Need More Support, October 23, 2020.*

- *Healthline, 11 Things to Know about Domestic Violence During Covid-19 and Beyond, November 4, 2020.*

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Paul White, Ph.D., is a Psychologist, Author, and Speaker who makes "work relationships work". He has consulted with a wide variety of organizations including Microsoft, the U.S. Air Force, Princeton University and many more. He is co-author of three books including ***The 5 Languages of Appreciation in the Workplace*** and ***The Vibrant Workplace***.

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Rahul Kulkarni
CEO and Co-Founder, Sukhi

Sourabh Sinha
CEO and Co-Founder, Sukhi

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Q Tell us the story behind the company. What led you to start it?

Rahul & Sourabh: Sukhi was created to build a bridge between mental wellness and cultural understanding. With a desire to leverage technology in a thoughtful manner, our team combines modern analytics with proven practices to offer personalized services that build strong communities.

With a global pandemic having been on the rise for the past year now, many companies have begun to change the way they look at the future of work. There has been a significant increase in companies making the transition to working from home. Working from home has its perks, but it's proven to have taken a drastic toll on mental health due to loneliness and longer work hours, ultimately leading to a rise in burnout levels between both employers and employees. With nearly 75% of people experiencing burnout today, the World Health Organization has officially recognized it as an "occupational phenomenon" and has included it in the 11th Revision of the International Classification of Diseases.

On top of this, we are seeing an increasingly divided nation due to continued social struggles, leading to more stress and anxiety at home. With all of this in mind, we have become dedicated to helping build happy, healthy, workplaces and reducing burnout.

Q A brief about the company and its products

Rahul & Sourabh: Sukhi has become dedicated to finding and creating the best possible ways for everyone to foster a healthy work/life balance and reduce burnout levels. We do this by creating custom, results-oriented, data-driven, workplace wellness solutions, employee burnout prevention programs, and work strategies for mental health all in one easy to use platform.

We are also currently preparing to launch the "Sukhi Biome" which will be an app that includes custom-ized wellness journeys for employees and teams. We will have both live and on-demand workshops, guided meditations, and mindfulness sessions.

Founded:	2018
Founder/s:	Rahul Kulkarni and Sourabh Sinha
Website:	www.thesukhiproject.com
Headquarters:	Washington DC (remote)
No. of employees:	10

Q **New trends that you see in the HR market where you could be catering to**

Rahul & Sourabh: Working from Home/ Burnout- With about 42% of the American workforce currently working from home due to the pandemic, more and more workers are feeling burnt out and stressed on the job (Around 75%). Our customized workshops and sessions deal with how to handle this new norm in the most effective ways possible.

Diversity & Inclusion - 57% of workers feel a lack of diversity & inclusion at work and this leads to less productivity and higher burnout rates in companies. Sukhi offers different solutions in this area. We provide culturally sensitive programs and providers to more diverse teams. We also offer different work/ life tools that can cater to different backgrounds.

Q **Are you planning any improvement to your solutions?**

Rahul & Sourabh: We are constantly looking for ways to improve! We consistently ask for feedback from our clients and employees attending our workshops, so that we can continue to provide the best solutions. Our workshops are constantly evolving depending on different trends happening both socially and in the workforce.

Q **What are the market pain points that you address?**

Rahul & Sourabh:
- The corporate wellness market is surging (Allied, Cision, Intrado)
  - The pandemic accelerated these trends and the market is here to stay.
- US corporations are losing $500 Billion annually in productivity (mental health America)
  - 200M lost work days
  - 75% burn out
- In 2020, US companies invested $11B with poor results (Harvard Business Review)
  - Companies still need to…
    - Build strong communities in remote settings
    - Address cultural needs
    - Customize intervention based on data
    - Create ongoing wellness plans

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Frequently Asked Questions From Businesses On The Vaccine-Ready World

What happens after the vaccination will truly define our path to immunization

By **Mehdi Maghsoodnia**

Last year was all about testing. Organizations everywhere scrambled to get Covid-19 testing right to continuously test their populations in order to reopen the economy safely. Now, we (thankfully) have a new element to add to the mix: vaccinations. While the vaccines are a huge relief, it's only natural for anyone in an organization tasked with testing to feel nervous about integrating the new vaccination process into an existing Covid-19 testing regimen. It may feel as if juggling one more ball, or adding one more Jenga piece, could tip the whole thing over. After all, it is a delicate balance: we now need to make sure we know who *has* been vaccinated, who *hasn't* received the vaccine, and who *already* has the antibodies from prior infections—all while managing populations across these three categories.

Luckily, we don't have to reinvent the wheel. Given my work with organizations across the country to support testing efforts since before Covid-19, I'm sharing the most frequently asked questions I hear time and time again, along with answers to each one. This may help businesses identify what we need to bring into 2021 and beyond to tighten up our Covid-19 testing and post-vaccination processes. It's what happens after the vaccination that will truly define our path to immunization.

FAQ 1: When and where should I plan for my organization to get vaccinated?

The biggest questions around vaccination are around availability and timing. As you might expect, there is no simple answer. Most vaccines are being distributed by the federal government to local state authorities, who then decide on distribution to the local population. What we know now is that specific populations are prioritized: frontline workers, essential workers, the elderly, and the immunocompromised. Beyond that, the answer is to look to your state governments' plan and timeline. I generally advise organizations to begin working on their vaccination plan as if 20-30% of their staff or customers will get vaccinated by Q2 of 2021. Unfortunately, the exact details as to when you or your employees will receive the vaccine depend on your states' distribution planning and how well the federal government provides the supply. It is safe to say, however, that most people will see the vaccine in Q2 to Q3 time frame. As has been widely publicized, the mechanism of distribution will most likely be through major pharmacies like Walgreens, CVS, or hospitals and clinics in your community.

FAQ 2: How do I handle a population mix with some who have been vaccinated, and others who have not?

No population will be completely vaccinated immediately—unless it is made up of frontline workers. So, we need to plan for a mix of people, identifying who has received the vaccine and others who have not (or may even choose not to). The key to this is tracking. In terms of tracking, there are current requirements for reporting vaccinations to the state authorities. However, there is no one government-approved system for tracking vaccinations for students, employees, or staff. This is why it's important to do your research and invest in a centralized system that can help track across your population, ensuring everything is captured from who has been vaccinated, who has antibodies, and who has been Covid-19 tested.

The second key to handling a fluctuating population is to *continue testing*. Anyone who has not received the vaccine should still continue to participate in your organization's testing regimen. Should you stop testing altogether, this could allow for the virus to spread undetected. If your whole population has been vaccinated, they will still have to be tested for antibodies. Antibody testing will help identify whether

a person is immune or not. Again, tracking is crucial to picking up all these nuances (vaccination, Covid-19 testing, antibody testing) across a group of people.

FAQ 3: Do we know how long vaccination is effective?

Unlike the question on vaccination distribution and exact timing, this one has a very simple answer: no. We do not know for certain how long the vaccine will be effective. Vaccine effectiveness may vary depending on the person, dosages, and other factors. This means we will, again, have to continue testing for Covid-19, as well as antibodies, making sure we are tracking everyone in an organization. With a centralized system that captures your populations' status, you can help ensure that the economy begins to reopen safely.

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**Mehdi Maghsoodnia** is the Founder and Chief Executive Officer at 1health.io.

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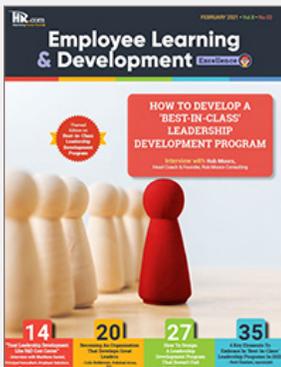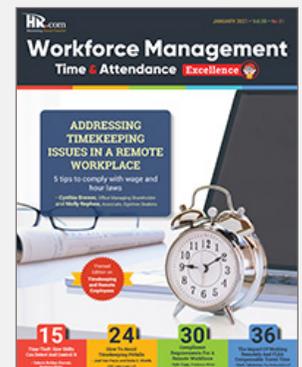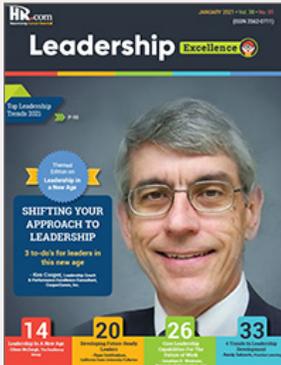
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