WELL-BEING TOOLKIT

Mental Health

Provided by RS Risk Solutions Ltd

RISK SOLUTIONS

Contents

Mental Health

Introduction

Employee mental health in the workplace has become a topic of increased focus and awareness in recent years. An employee's mental health includes how they think, feel and act, and includes their emotional and social well-being. While mental health includes mental illness, the two aren't interchangeable. An employee can go through a period of poor mental health but not necessarily have a diagnosable mental illness. Additionally, an employee's mental health can change over time, depending on factors such as their workload, stress and work-life balance.

According to Mind Mental Health Charity, an estimated 1 in 4 people across the UK experience a mental health problem each year. However, only half of those who experience a mental health concern seek treatment. In addition, the latest HSE data found that mental health conditions such as excess stress, anxiety and depression were the top causes of occupational illness and contributed to more than half of total working days lost due to occupational illness in 2019.

Given its prevalence, you can expect that employees at your organisation are experiencing mental health challenges or mental illness. That's why it's so important that your organisation creates a culture that supports employees' mental health. While this may sound complicated, creating a workplace that is supportive of mental health is easier than it seems.

This toolkit serves as an introduction to workplace mental health and provides several ways that employers like you can help promote a stigma-free environment and support employees' mental health. It is not intended as legal or medical advice and should only be used for informational purposes.

Mental Health in the Workplace

An employee's mental health includes how they think, feel and act, as well as their emotional and social well-being. Additionally, an employee's mental health can change over time, depending on factors such as their workload, stress and work-life balance.

Employee Mental Health by the Numbers

According to data from the HSE, UK Mental Health Foundation and Mind Mental Health Charity:

Over 1 million employees in the UK reported experiencing a work-related mental health concern in 2019.

An estimated 25 per cent of people in the UK experience a mental health problem each year. Over 15 per cent have experienced a mental health problem within the past seven days.

Just 50 per cent of those who experience mental health concerns seek treatment.

Mental health is one of the leading causes of disability in the UK.

Mental health is different for each of your employees and doesn't just refer to mental illness. As a result, major health organisations are referring to mental health as mental well-being. According to the World Health Organisation (WHO), there's not a specific definition of mental well-being. However, various studies agree that achieving a state of mental well-being includes being able to:

- Realise one's full potential

- Work productively

- Cope with the normal stresses of life

- Contribute meaningfully to one's community

Despite talking about mental well-being becoming more prevalent socially, many employees are still wary of discussing mental health struggles. According to a recent study conducted by health experts, 68 per cent of employees fear that asking for help with a mental health issue could jeopardise their job security. Moreover, while 50 per cent of employees reported struggling with their mental health, only one-third of those employees asked for help.

Employees afflicted with poor mental health could potentially experience the following symptoms:

- Reduced focus

- Low productivity

- Reduced cognitive abilities

- Poor physical well-being

Common Mental Health Conditions

When it comes to mental health conditions, there are a wide variety of illnesses with which employees could be struggling. The following list isn't all-inclusive or exhaustive but does provide a general overview of the most prevalent mental health conditions. Familiarising yourself with what employees may be going through is essential for educating yourself and managers on how to recognise the signs that an employee may be struggling and to destigmatise mental health within your organisation.

The monetary repercussions of poor employee mental health are tangible—costing the UK roughly £100 billion each year. Fortunately, your business can implement programmes to help your employees cope with and manage their mental health.

Anxiety Disorders

Anxiety disorders commonly occur in conjunction with other mental or physical illnesses, last at least six months and can get worse without treatment. There are a few different types of conditions that are commonly classified as anxiety disorders: generalised anxiety disorder, panic disorder, social phobia and specific phobia.

- **Generalised anxiety disorder (GAD)**—People with GAD go through the day filled with exaggerated worry and tension, even when there is little or nothing to worry about. GAD is diagnosed when a person worries excessively about a variety of everyday problems for at least six months. Physical symptoms accompanying this condition include fatigue, headaches, irritability, nausea, frequent urination and hot flashes.

- **Panic disorder**—This condition is characterised by sudden attacks of terror—known as panic attacks—which are usually accompanied by a pounding heart, sweating, dizziness and/or weakness. During these attacks, sufferers may flush or feel chilled, their hands may tingle or feel numb, and nausea or chest pain may occur. Panic attacks usually produce a sense of unreality, a fear of impending doom or a fear of losing control. They can occur at any time—even during sleep. About one-third of people who experience panic attacks become so fearful that they refuse to leave home. When the condition progresses this far, it is called agoraphobia—a fear of open spaces.

- **Social phobia**—Also called social anxiety disorder, social phobia is diagnosed when individuals become overwhelmingly anxious and excessively self-conscious in everyday social situations. People with this phobia have an intense, persistent and chronic fear of being watched and judged by others, and of doing things that will embarrass them. They may worry for days or even weeks before a dreaded situation. Many with social phobia realise that their fear is unwarranted, but are still unable to overcome it.

- **Specific phobias**—A specific phobia is an intense, irrational fear of something that poses little or no threat—such as heights, dogs, spiders, closed-in places or water. Like social phobia, sufferers understand that these fears are irrational, but feel powerless to stop them. The causes of these phobias are not well-understood, but symptoms usually appear in childhood and continue into adulthood.

In general, anxiety disorders are treated with medication, specific types of psychotherapy or both. Before treatment begins, a medical professional must conduct a careful evaluation to determine whether a person's symptoms are caused by an anxiety disorder or a physical problem. Sometimes alcoholism, depression or other coexisting conditions have such a strong effect on the individual that treating the anxiety disorder must wait until those conditions are brought under control. Those with anxiety disorders usually try several different treatments or combinations of treatment before finding the one that works for them.

Mood Disorders

Everyone experiences feeling sad or being in a bad mood, but employees who suffer from mood disorders live with constant and more severe symptoms. Of the different types of mood disorders, depression and bipolar disorder are the most common.

- **Depression**—When a person has a depressive disorder, it interferes with daily life. Depression is a common but serious illness. There is no single cause of depression, but it likely results from a mix of genetic, biochemical, environmental and psychological factors. Depression commonly coexists with other illnesses, such as anxiety disorders or substance abuse. There are a variety of different types of depression, including major depressive disorder, psychotic depression, postpartum depression and seasonal affective disorder. Depression symptoms are different in every person, as is the frequency and severity of those symptoms. However, common symptoms include:

    o Persistent sad, anxious or 'empty' feelings

    o Feelings of guilt, worthlessness and/or hopelessness

    o Irritability, restlessness and/or fatigue

    o Loss of interest in activities once found pleasurable

    o A dramatic change in appetite

    o Insomnia

    o Thoughts of suicide

    Depression is a treatable disorder. The first step is to visit a GP for a medical examination to rule out other factors that may be causing the condition, such as medications or a thyroid disorder. Once diagnosed, a person will likely be treated with psychotherapy and/or medication. In the meantime, it is important to exercise regularly, participate in activities, spend time with friends and family, and think positively. It is wise to postpone major decisions, such as marriage or a career change, until feeling better.

- **Bipolar disorders**—Bipolar disorder causes dramatic mood swings—from overly 'high' (mania) to sad and hopeless, and back again, often with periods of normal moods in between. Symptoms of mania include:

    o Increased energy, restlessness

    o Excessively euphoric mood

    o Extreme irritability

    o Racing thoughts, talking very fast and being easily distracted

- o   Unrealistic belief in one's abilities and powers

- o   Poor judgment

- o   Increased sexual drive

- o   Substance abuse

Symptoms of depression include:

- o   Feelings of hopelessness and pessimism

- o   Loss of interest in activities once enjoyed, including sex

- o   Sleeping too much or not at all

- o   Change in appetite

- o   Decreased energy

- o   Thoughts of suicide

People with bipolar disorder can lead healthy and productive lives when the illness is effectively treated. Without treatment, however, it tends to worsen. Because bipolar disorder is a recurrent illness, long-term preventive treatment is strongly recommended. A strategy that combines medication and psychological treatment is optimal for managing the disorder over time. If those methods are ineffective, additional forms of therapy may be considered.

Other Common Disorders

In addition to the mental health conditions discussed above, there are a few other conditions employers should learn about.

- **Post-traumatic stress disorder (PTSD)**—PTSD develops after a traumatic event or experience that involved physical harm or the threat of it. PTSD can result from a variety of traumatic incidents, such as kidnapping, abuse or a car accident. People with PTSD may startle easily, become emotionally numb (especially to people with whom they used to be close), lose interest in things they used to enjoy, and become irritable, aggressive or violent. They avoid situations that remind them of the original incident, and anniversaries of the incident are usually very difficult.

- **Obsessive-compulsive disorder (OCD)**—OCD sufferers have persistent, upsetting thoughts or obsessions, and use rituals to control the anxiety these thoughts produce. Most often, the rituals end up controlling the person with OCD. For example, if someone is obsessed with germs and dirt, he or she may develop a compulsion for excessive handwashing.

- **Substance abuse**—Substance abuse is the unhealthy use of alcohol, drugs or other substances that negatively interfere with a person's functioning or well-being. Substance abuse can negatively affect peoples' physical or emotional well-being, significant relationships, educational achievements, finances and other parts of their lives. Substance abuse problems also affect employee productivity levels and increase the likelihood of costly workplace health and safety incidents on-site.

Substance abuse is preventable and treatable, with recovery rates comparable to other chronic health problems like diabetes and asthma. If employers promote prevention, provide employee access to treatment and support employee recovery from substance abuse, they can help create healthier and more productive employees, workplaces and communities.

Suicide

Having a mental illness does not guarantee you will be suicidal. However, depending on the illness, it can make positive thinking much harder. According to the NHS, an estimated 20 per cent of people in the UK have experienced suicidal thoughts. Suicide is responsible for more than 5,000 deaths in the UK each year, with the majority of those being male deaths. Much like mental health in general, the topic rarely gets the attention it deserves. There is a stigma against discussing suicide and mental health that hinders meaningful conversation about the topic. Open dialogue is an important part of preventing these tragic deaths and offering support for those in need.

Beyond the human toll, the economic consequences of suicide across the UK are staggering. In fact, the NHS estimates the average cost of each suicide to be over £1.5 million. This estimate includes medical, funeral and employer costs, as well as the emotional costs from bereaved friends and family.

How Employers Can Help

Companies cannot expect employees with mental illnesses to 'snap out of it' or wipe away thoughts of self-harm. Employers need to acknowledge that mental illness comes in many forms and that it probably affects more of their employees than they know. This is why employer-sponsored workplace well-being programmes are so important.

Employers should foster a safe environment that encourages employees to speak up if they're feeling overwhelmed by work, as this is a significant stressor for depression and other mental illnesses. Beyond reassessing company culture, organisations can offer referrals or access to mental health services, such as the NHS's online mental health resources. One of the most effective ways to reduce suicide is by being there for someone in need. With this in mind, consider empathy training for managers so they can recognise the warning signs of severe depression and address them with the affected individual.

What Employers Can Do to Support Employee Mental Health

Mental well-being includes mental health but goes far beyond treating mental illness. One main roadblock that employees face when it comes to their mental well-being is chronic stress, which can lead to a lack of sleep, which in turn can exacerbate workplace stress. It's up to employers to implement various strategies within their organisations that are designed to support employee mental health. The following strategies are among the most common that employers across the UK are focusing on.

Create a Supportive, Stigma-free Environment

One of the best ways that employers can support employee mental health is through company culture. Company culture is the personality of a company and the environment in which its employees work. It is the unifying element that holds everyone in an organisation together. Unlike an established mission statement, culture encompasses the written and unwritten behavioural norms and expectations of those within the company.

Establishing a stigma-free, supportive culture that prioritises and values employee mental health will go a long way in improving mental health concerns within your workplace.

Many employers assume that creating this type of culture is expensive, but there are a variety of cost-effective strategies that employers can use to create a supportive culture. Here are some of the simplest ways to cultivate a supportive and stigma-free workplace culture.

- **Communicate the importance of mental health awareness**—Many employees feel ashamed to ask for help or fear for their job's security if they talk about mental health issues they may be experiencing. While great social steps have been made to break down the negative stigma that's commonly associated with mental health, there's still work to be done in the workplace. Employers need to have open lines of communication between senior leadership, managers and employees in order to start a dialogue about mental health. When employees hear their leaders talking about supporting mental health and even talking about mental health issues they've experienced, the negative stigma starts to fade away and employees begin to feel more comfortable talking about their struggles or asking for help when they need it.

- **Encourage employees to prioritise their mental health**—Companies that spread awareness about prioritising mental health tend to have happier and healthier employees. Distributing information about recognising the signs of mental illness, stress and burnout, and general overall well-being will keep mental health a top-of-mind concern. Moreover, to create a culture that is supportive of employee mental health, employers should build in mental health days to their paid time off programmes and encourage employees to take a mental health day responsibly if they need one.

- **Check in with employees**—Employers that regularly check in with their employees to see how they are doing and whether they need any additional resources are better equipped to support employee mental health. For example, if an annual or biannual employee engagement survey reveals that a majority of employees feel extremely stressed out at

work, employers will be able to address this properly. However, if employers only check in after a problem has been brought to their attention, it's more difficult to properly manage and develop a strategy that works for all parties involved.

Investing in a culture that prioritises and supports employee mental health will help diminish the negative stigma that's often associated with mental health. Moreover, when employees feel that their employer supports their mental health, they are more willing to get the help they need if they are struggling, which benefits both the employer and the employee.

Tackle Workplace Stress

While it may not be possible to eliminate job stress entirely for your employees, you can help them learn how to manage it effectively. Common job stressors include a heavy workload, job insecurity, long work hours, excessive travel, office politics and conflicts with co-workers.

Over 70 per cent of UK adults have reported feeling so stressed at some point in the past year that they were unable to cope.

Moreover, work-related stress is more strongly associated with illness and health complications than financial or familial stress. Lowering stress can lower the risk of medical conditions and can help employees feel better on a day-to-day basis. As an employer, you can take several steps to help employees reduce their work-related stress:

- Make sure that workloads are appropriate.

- Have managers meet regularly with employees to facilitate communication.

- Address negative and illegal actions in the workplace immediately—do not tolerate bullying, discrimination or any other similar behaviours.

- Recognise and celebrate employees' successes.

Aside from addressing job-related issues, you can implement these initiatives to help reduce stress:

Provide a designated space where employees can sit quietly and use meditation to alleviate their stress.

Offer exercise classes—exercise is a great way to relieve and even prevent stress. Offer a variety of class times (eg before and after work, or during lunch) as well as various types of classes—such as yoga and kickboxing.

Provide employees with the education and tools to manage time and tasks, to cope with daily stressors and to prevent stress from damaging their health. You can present a stress management class or provide educational materials.

Implement organisational changes to reduce employee stress, including redefining roles and responsibilities, as well as providing reasonable accommodations, including flexible scheduling and teleworking.

Establish and promote an employee assistance programme (EAP). If an employee is significantly stressed, it's possible that they may seek unhealthy ways to cope with their stress. Offering an EAP can help employees get the help they need.

Another thing that employers can do is offer healthy food options at work. A recent study from health experts revealed that eating lots of fruits and vegetables is beneficial to your overall mental health. If you combine these recommended initiatives, you're more likely to see positive results than if you only offer one initiative focused on mental well-being.

By giving your employees the tools and resources they need to reduce their workplace stress, you can help them be well on their way toward achieving a state of mental well-being. Openly communicate your organisation's commitment to cultivating the mental well-being of your employees. Too often, employees don't seek out mental health services because they feel ashamed. By communicating your commitment to mental well-being, you will incorporate it into your organisation's culture and everyday way of life. Doing so will help encourage employees to seek the services they need.

For further HSE guidance on managing workplace stress, click here.

Prevent and Address Employee Burnout

When workplace stress isn't addressed or is severe, employees are at risk of burning out. If employees experience burnout, they are more likely to be unproductive, miss days of work and even leave the company. Employee burnout is a trending HR concern, and for good reason. In 2019, the WHO decided to classify burnout as a workplace syndrome, communicating its serious stance on burnout and the dangers it presents. According to the WHO's International Classification of Diseases, a medical professional can diagnose an employee with burnout if they exhibit the following key symptoms:

- Exhaustion or energy depletion

- Decreased engagement at work, or feelings of negativism or cynicism related to one's job

- Reduced productivity or efficacy

For some employees, the negative effects of burnout extend beyond their work lives and into their home and social lives. Moreover, burnout can increase an employee's risk of falling ill or developing a chronic condition. Since burnout is the result of prolonged and chronic workplace stress, employers must learn how to recognise the signs of stress and develop mitigation strategies before stress turns into burnout.

Prevent Workplace Bullying

Workplace bullying can take many forms—it can be directed at specific people or related to certain work activities. Specific definitions of bullying vary, but many describe it as negative behaviour targeted at an individual, or individuals, persistently over time. Workplace bullying can include, but is not limited to, the following:

- Ignoring or excluding

- Assigning unachievable tasks

- Spreading malicious rumours or gossip

- Delegating meaningless or unpleasant tasks

- Making belittling remarks

- Undermining co-worker integrity

- Withholding information deliberately

- Undervaluing contributions

- Degrading others in public

Bullying can cause psychological health problems (eg depression) and physical health problems (eg sleep difficulties or stomach pains). In general, targets of bullying feel a sense of isolation. In some cases, workplace bullying can leave the victim so traumatised that they feel powerless, disoriented, confused and helpless. Workplace bullying can also result in:

- **Decreased productivity**—Bullying directly affects a victim's confidence and is likely to decrease his or her productivity at work. Victims may also experience high anxiety, which can be very distracting and debilitating. Reduced productivity is bad for business and can lead you to discipline the employee, take away responsibilities or possibly terminate him or her. You may not realise the employee is being bullied, and therefore do not have the chance to offer any counselling or other assistance.

- **Increased absenteeism**—A bullied employee may go to great lengths to avoid a high-stress situation at work. Calling in ill or using a large amount of paid time off at once are common tactics used to avoid a bully. Other employees may have to make up the extra work, possibly resulting in overtime, complaints or even more bullying behaviour. An excessive number of lost working days benefits no one.

- **Tarnished reputation**—Victims of bullying are likely to talk to friends or family about what is going on and how they feel about it. This information can spread quickly and damage your company's public image. A poor public image is especially destructive to a company that depends on the public for patronage, such as a restaurant or a landscaping company. A negative image can also deter potential employees from applying to your company, making it more difficult to recruit new staff.

Workplace bullying is a common occurrence, and it's up to your organisation to develop strategies and policies to deter it from occurring. You can control the risk of bullying in your workplace by following these tips:

- Develop a workplace bullying policy and follow it. Use clear language to define what behaviour your company considers to be bullying:

  o Include information on how to report bullying.

  o Document, investigate and follow up on every report of bullying.

  o Make it clear that employees will not be retaliated against for reporting bullying.

- Establish expectations of appropriate behaviour and the consequences for employees who fail to comply with those expectations.

- Provide training, education, information and awareness on workplace bullying for all employees.

- Provide clear job descriptions that include an outline of the specific roles and responsibilities for each position within the workplace.

Address Fatigue in the Workplace

Workers who are fatigued in the workplace are less productive, less focused, experience more health problems and are more likely to be involved in a job-related safety incident. In addition, fatigue causes more absences from work, both from the tiredness itself and also from accompanying medical problems.

Employee fatigue is a top cause of workplace accidents, costing the UK economy over £100 million each year.

Fatigue in the workplace is a serious problem. Fatigue management can be a relatively easy and inexpensive well-being initiative to help alleviate this problem among your employees. Here are some simple ideas to consider:

- Offer employee educational materials to address the general issue of fatigue, including why getting adequate sleep is so important and tips for getting better sleep.

- Cultivating certain habits can contribute to a better night's sleep. Encourage employees to eat nutritiously, exercise regularly and limit their consumption of alcohol, tobacco and caffeine.

- If sleep disorders are an issue for your workforce, consider offering counselling or referrals for treatment.

These general changes in the workplace can also effectively address fatigue and its accompanying risks:

- Install proper lighting, designate quiet break areas and offer healthy food options in break rooms.

- Consider adjusting policies to allow for more frequent and restful breaks.

- Use machinery and equipment that eliminates or reduces any excessive physical demands of your employees. This can include ergonomic furniture and anti-fatigue matting.

- Ask employees what time(s) of the day they are most tired, and think of ways to address those times (eg offering a short extra break or providing a healthy snack option). This is especially important for employees who work in high-risk jobs, where fatigue is a top hazard.

Take a look at your individual job descriptions and workloads as well to see if there may be a reason why a certain person or department may be struggling with fatigue. If you see that a job description is unbalanced or has had responsibilities added to it over the years, consider the following:

- Redesign the job to include a variety of mental and physical tasks instead of all physical or all mental.

- Eliminate any excessive demands from a job either by deeming them unnecessary or sharing those responsibilities with another employee.

- Introduce shift rotation in an effort to limit both mental and physical boredom and fatigue.

For further HSE guidance on addressing fatigue in the workplace, click here.

Don't Underestimate Management Training

Despite the recent moves in society toward destigmatising mental health, issues still persist. To ensure that no stigma surrounding mental health exists at your organisation, it's important that you properly train management in recognising the signs of mental illness, excessive workplace stress, workplace bullying and fatigue.

Managers should also be trained to handle potentially difficult conversations with employees surrounding their mental health. Ultimately, they should be prepared to speak openly about mental well-being rather than avoiding the topic. To view specific workplace mental health training programmes from Acas, click here.

Conclusion

In today's times, it's essential that employers prioritise their employees' mental well-being by destigmatising mental health at the workplace, learning more about mental health and implementing initiatives that are designed to support employee mental health. How a workplace is structured can either help or exacerbate an employee's mental health. By developing helpful programmes and communicating with your employees, your business should be able to minimise the impact of poor mental health, which will result in happier, healthier employees.

For more information about promoting employee mental health, contact us today.

Appendix

This appendix features a variety of resources designed to help you evaluate and promote mental health within your organisation.

Employer Resources

Infographic and Calculator

Use the infographic and calculator in this section to learn more about mental health and evaluate how your organisation caters to a variety of workplace well-being topics.

Sample Policies

This section of the appendix includes a handful of sample policies to help your organisation foster a healthy work environment. Keep in mind that this toolkit only provides single-page previews of the included sample policies. For full-length, customisable sample policies, contact us today.

Articles

Use the employer-facing articles to learn more about the value of promoting workplace well-being and how to implement various initiatives related to employees' mental health.

Employee Resources

Infographics

Use the infographics in this section to demonstrate to employees how they can improve their mental health.

Articles

Use the articles in this section to educate employees about various mental health topics.

Investing in Workplace Mental Health Is Worth It

The World Health Organisation defines mental health as a state of well-being in which an individual realises their potential, can cope with the normal stresses of life, can work productively and is able to make contributions to their community. Environmental factors—such as a positive workplace and supportive colleagues—are major determinants of an individual's mental health. With this in mind, it's crucial to invest in workplace mental health initiatives in order to ensure organisational success.

Still don't see the value of investing in workplace mental health? Have a look at these statistics:

Ignoring mental health is costly —While employers that don't invest in workplace mental health initiatives might think they are saving money, the reality is quite the opposite. Employees suffering from poor mental health are more likely to experience work-related stress, depression and anxiety—all of which contribute to the following price tags:
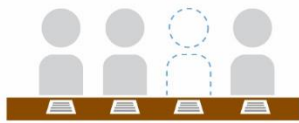
Absenteeism
Mental-health related absences cost organisations a total of £7.9 billion each year.

Presenteeism
Defined as attending work when ill and not performing at full ability, mental-health related presenteeism costs employers between £16.8 billion and £26.4 billion every year.

Turnover
Employees who leave their job due to mental health concerns cost organisations an annual total of £7.9 billion.

The ROI is significant —Employers that put money towards workplace mental health initiatives experience a tangible return on their investment—**up to £9 for every £1 spent**, to be exact. This financial reward can be represented in higher retention rates and increased productivity levels.

Put simply, your organisation can't afford to ignore employees' mental health. Contact us today for more guidance and insurance solutions.

WORKPLACE WELL-BEING
CALCULATOR

A healthy workforce is demonstrably more productive, engaged and cost efficient. Unhealthy employees cost employers billions of pounds each year from things like lost productivity and visits to A&E. However, simple well-being initiatives can help lower expenses and establish a more secure bottom line. Are you taking the appropriate steps to save money at your organisation?

Instructions: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

Yes: 0 points | **No:** 2 points | **Unsure:** 2 points

QUESTIONS	YES	NO	UNSURE	SCORE
1. Are education well-being' posters featured visibly around the workplace?	☐	☐	☐	
2. Do employees have ready-access to health care education materials?	☐	☐	☐	
3. Does your organisation utilise well-being programmes or initiatives, focused on employee health?	☐	☐	☐	
4. Does your organisation offer any disease management programmes?	☐	☐	☐	
5. Does your organisation offer any nutritional education programmes?	☐	☐	☐	
6. Is your organisation doing enough to lower employee stress?	☐	☐	☐	
7. Is your organisation actively promoting smoking cessation practices?	☐	☐	☐	
8. Has your organisation researched well-being programmes used by others in the same sector?	☐	☐	☐	
9. Has your organisation ever conducted a health fair?	☐	☐	☐	
10. Do you communicate regularly with employees about the ways to stay healthy?	☐	☐	☐	
TOTAL SCORE				

Low Risk: 0-6

Moderate Risk: 7-3

High Risk: 14-20

Flexible Working

Location: [INSERT LOCATION]

Effective Date: [INSERT DATE]

Revision Number: [INSERT #]

STATEMENT

 is dedicated to promoting a proper work-life balance for all employees and recognises that flexible working can provide benefits to employees. All eligible employees will be entitled to request a flexible working pattern, and managers are encouraged to accommodate such requests.

Flexible working requests will be considered by weighing the benefits for the employee and against any adverse effects. If a flexible working request is denied, the denial must be based on business grounds (as set out in the Employment Rights Act 1996 or other applicable legislation).

OBJECTIVES

- To support work-life balance for all employees by improving the working conditions of all employees and enabling them to better balance their work and personal lives;
- To reduce absenteeism and increase productivity, commitment and loyalty;
- To recruit and retain the highest-quality employees possible;
- To create an equality of opportunity for all employees; and
- To match business needs with the way employees work.

RESPONSIBILITIES

In order for this policy to be successful, commitment to flexible working is required from everyone in our workforce.

Senior management will:

- Require company-wide integration of this policy and provide full support as needed.
- Designate a flexible working coordinator, [INSERT NAME], to adopt, implement and monitor this policy.

The flexible working coordinator will:

- Maintain, update and monitor the policy as required. This will include an annual audit.
- Create a plan of action if changes are needed.
- Provide necessary training to managers, supervisors and employees.
- Implement the policy and organise flexible working meetings, appeals and hearings as dictated by the policy.

Managers and supervisors will:

- Treat all flexible working requests fairly and equitably.
- Address all flexible working requests in a timely fashion.
- Ensure that any denial of a flexible working request is based on valid business grounds as set out by legislation.

All employees will:

- Comply with this policy and be aware of the procedures required for flexible working.
- Cooperate with management fully.

Substance Abuse

SCOPE/STATEMENT OF PHILOSOPHY

Our company has a strong commitment to provide a safe workplace and to establish programmes promoting high standards of employee health, safety and productivity. While our company will not intrude into the personal lives of employees, we do recognise that abuse of drugs or alcohol off the job will adversely affect job performance. Employees experiencing a drug or alcohol problem are strongly encouraged to voluntarily seek assistance through the individual Employee Assistance Programme. Employees are required to be in appropriate mental and physical condition for work and to perform their jobs satisfactorily. Seeking voluntary assistance for drug- and alcohol-related problems would not in itself subject an employee to disciplinary action.

This policy statement is a posted notice for all employees to read and understand.

PURPOSE

The purpose of these work rules is as follows:

- To establish and maintain a safe, healthy working environment for all employees.
- To reduce the possibility of accidental injury to persons or property.
- To reduce absenteeism, tardiness, and indifferent job performance.
- To follow all applicable UK regulations, including regulations governing drivers of commercial motor vehicles.

DEFINITIONS

Alcohol or alcoholic beverage

Defined as any beverage that may be legally sold as alcohol. This includes, but is not limited to, fermented malt beverages, intoxicating spirits and wine.

Alcohol concentration

Breath alcohol concentration is defined in terms of grams of alcohol per 210 litres of breath as indicated by an evidential breath test. For example, .04 grams of alcohol in 210 litres of expired deep lung air are analogous to a blood alcohol concentration of .04.

Alcohol use

The ingestion of a given amount of alcohol produces the same blood alcohol concentration in an individual regardless of where it comes from. Therefore, consumption of any substance containing alcohol, including such things as cough syrups and spirit-filled chocolates, are considered alcohol use.

Substance abuse professional

Only substance abuse professionals may perform some of the functions outlined in the rules. Under the rules, such professionals include licensed doctors, limited to medical doctors and doctors of osteopathy; licensed or certified psychologists, social workers, employee assistance professional, and certified alcohol and drug abuse counsellors.

Drug

Means any substance other than alcohol, which is capable of altering the mood, perception, pain level, or judgement of the individual consuming it, and which is recognised as a drug.

Illegal drug

Means any drug or controlled substance, including prescription drugs that are not used legally.

Prepared by RS Risk Solutions Ltd

Equality and Diversity

Location: [INSERT LOCATION]

Effective Date: [INSERT DATE]

Revision Number: [INSERT #]

STATEMENT

 is dedicated to promoting equality and diversity in the workplace. We are committed to creating a work environment that values and respects each and every individual, regardless of age, sex, race, marital/civil partnership status, disability, religious belief, sexual orientation, gender reassignment, pregnancy or membership in a trade union. All employees, contractors, temporary workers and job applicants will be treated fairly and equally under this policy. Unlawful discrimination or harassment of any kind will not be tolerated.

Employees will be encouraged to develop skills and maximise their full potential here at . Selection for employment, promotion or any other benefit will be based on skill and ability. Through this Equality and Diversity Policy, we hope to maintain a diverse workforce that is reflective of the local community and attracts as many talented employees as possible.

OBJECTIVES

- To create a work environment where individual differences and contributions are recognised and valued
- To promote equality, dignity and respect for everyone in the workplace
- To understand how valuing diversity can improve our ability to serve our customers
- To give all employees an equal opportunity to train, develop and progress
- To review all employment practices and procedures regularly to ensure no job applicant or employee is discriminated against or receives less favourable treatment
- To provide information and training to all employees so they are aware of the issues and responsibilities associated with equality and diversity in the workplace
- To monitor and review this policy on a regular basis

RESPONSIBILITIES

In order for this policy to be successful, commitment to equality and diversity is required from every person in our workforce.

Senior management will:

- Require company-wide integration of this policy and provide full support as needed.
- Designate an Equality and Diversity Coordinator, [INSERT NAME], to adopt, implement and monitor this Equality and Diversity Policy.

The Equality and Diversity Coordinator will:

- Maintain, update and monitor the policy as required. This will include an annual audit on recruitment, selection, training, promotion practices, trends in employee pay, benefits and other related matters.
- Create a plan of action if changes are needed.
- Provide necessary training to managers, supervisors and employees.

Managers and supervisors will:

- Ensure that decisions made during recruitment, promotion, transfer or training do not discriminate against employees or job applicants.
- Ensure that any discrimination or harassment reported to them is dealt with fairly and promptly.

Workplace Violence Prevention

Location: [INSERT LOCATION]

Effective Date: [INSERT DATE]

Revision Number: [INSERT #]

PURPOSE

does not tolerate workplace violence. We define workplace violence as actions or words that endanger or harm another employee or result in another employee reasonably believing to be in danger. Such actions include but are not limited to:

- Verbal or physical harassment/threats
- Assaults or other violence
- Any other behaviour that causes others to feel unsafe (such as bullying, sexual harassment)

SCOPE

Company policy requires an immediate response to all reports of violence. All threatening incidents will be investigated and documented by the HR department. If appropriate, the company may provide counselling services for employees.

The following disciplinary actions may also be taken:

- Oral or written reprimand
- Suspension
- Termination
- If appropriate, criminal action
- False accusations will not be tolerated and may also result in disciplinary action.

RESPONSIBILITY

It is the responsibility of all employees to report threatening behaviour to management immediately. The goal of this policy is to promote the safety and well-being of all people in our workplace. All incidents are to be reported within the first 24 hours and should be backed up with detailed information. Employees should keep a record of all incidents and documents.

Management, supervisors and all safety personnel are responsible for the observation of personnel and identification of potential workplace violence exposures. All matters reported and/or identified are to be fully investigated. Findings will be presented to management and an action plan will be developed to minimise and eliminate the potential threat. All parties involved will receive a fair and impartial hearing and their dignity and privacy will be protected. No information will be shared to outside parties not involved in the case, unless police intervention is needed.

PROCEDURES

Evaluation of Security Procedures

A physical security survey will be conducted at least once a year. As our company continues to grow and expand, so does potential violence exposure. Reassess all facets of the work environment to include secure entrances, public access, lavatory facilities, car parks, work stations and closed-circuit surveillance cameras.

Incident Response Team

The following individuals are named in the event to respond to a potential threat or live situation. The Incident Response Team will coordinate all facets of the response including the initial response in emergency situations, contacting of local authorities and intervention of the subject and victim.

[INSERT NAME OF INDIVIDUAL #1 – PHONE NUMBER]

Prepared by RS Risk Solutions Ltd

Sexual Harassment Policy

Location: [INSERT LOCATION]

Effective Date: [INSERT DATE]

Revision Number: [INSERT NUMBER]

 prohibits sexual harassment of all kinds. This policy applies not only to employees, but also to clients, customers, guests, suppliers and anyone else doing business with . Any employee who feels that he or she has been a victim of sexual harassment, or who believes that he or she has witnessed sexual harassment, should (if possible):

- Immediately inform their manager in writing, such as with a letter or email

- Communicate with their HR team or trade union for guidance

- Collect evidence, such as a journal or recordings of any harassment experiences

- Inform the police if they believe they are the victim of a crime (eg physical assault)

Employees need not fear retaliation for reporting sexual harassment, as all complaints will be handled confidentially. Sexual harassment is defined in the **Equality Act 2010** as unwanted behaviour of a sexual nature that is meant to or has the effect of the following:

- The harasser's behaviour violates the victim's dignity

- The harasser's behaviour creates a degrading, humiliating, hostile or offensive work environment.

Sexual harassment includes many forms of offensive behaviour, including the harassment of a person of the same gender as the harasser. The victim does not need to have previously rejected this behaviour for it be considered unwanted or harmful. Additionally, the harasser's behaviour can still be considered sexual harassment regardless of whether or not it was intended to be.

The harasser can be the victim's supervisor, a senior-level manager, a supervisor in another area, a co-worker or a nonemployee. The victim does not have to be the person harassed but could be anyone affected by the offensive conduct. Examples of sexual harassment include, but are not limited to, the following:

- Unwelcome sexual flirtation, advances or propositions

- Verbal comments related to an individual's gender or sexual orientation

- Explicit or degrading verbal comments about another individual, or his or her appearance

- The display of sexually suggestive pictures or objects in any workplace location, including transmission or display via computer

- Any sexually offensive or abusive physical conduct

- The taking of or the refusal to take any personnel action based on an employee's submission to or rejection of sexual overtures

- Displaying cartoons or telling jokes that relate to an individual's gender or sexual orientation

Workplace Well-being

Provided by RS Risk Solutions Ltd

Why Promote Employee Well-being?

Workplace well-being refers to the education and activities that an organisation may engage in to promote healthy lifestyles for employees and their families.

Examples of well-being initiatives include health education classes, subsidised use of fitness facilities, internal policies that promote healthy behaviour, and any other activities or environmental changes created to improve the health of employees.

Why is Workplace Well-being Important?

Employee well-being affects your company's bottom line in many ways. Namely, workplace well-being can help control costs, increase productivity, reduce workplace accidents and staff turnover, decrease absenteeism and raise employee morale. Because employees spend many of their waking hours at work, the workplace is an ideal setting to address health and well-being issues.

Consider the following reasons for implementing a workplace well-being programme within your organisation:

- **Healthier employees are more productive.** Research shows that workplaces with well-being programmes have employees who are more productive at work.

- **Healthier employees miss less work.** Healthier employees mean fewer sick days, which is another benefit companies generally achieve through well-being programmes. Plus, employees' healthier behaviour may translate into better family choices, so employees may also miss less work caring for ill family members. Reduced absenteeism can create significant cost savings and return on your well-being investment.

- **Well-being programmes can reduce employers' liability costs.** Employees who make healthy changes and lower health risk factors often have a lower chance of a workplace injury or illness or a disability. In both cases, this can save the employer money, not just on insurance, but also the replacement cost of recruiting and training a new worker to replace one out of work for health reasons. competitive market. In addition, expressing a commitment to your employees' health can improve employee morale and strengthen retention.

More than anything, employees who experience these positive changes and benefits will often feel more loyalty to the company and grateful for the company's commitment to their health.

Contact us today for more guidance in creating a workplace well-being programme.

Workplace Well-being

Provided by RS Risk Solutions Ltd

Disease Management: Depression

Depression may be one of the most serious and costly illnesses in the workplace, and unfortunately is also difficult to identify. Despite the challenges, your company should consider targeting depression in your disease management initiatives, as successful intervention can vastly improve employee health and productivity.

Impact to Employers

Depression is a complex medical condition characterised by changes in thinking, mood or behaviour. It is a major cause of disability, absenteeism and productivity loss in the workplace, plus can have significant medical costs as it contributes to the severity of conditions such as heart disease, diabetes and stroke. Patients with depression often report some level of functional impairment and/or difficulties at work, plus tend to miss more days of work.

Identifying major depression in the workplace can be difficult, as many employees are reluctant to admit to the disease because of concerns about confidentiality or the impact it may have on their job. In addition, some individuals suffering from depression refuse to get evaluated or treated, due to the societal stigma often associated with mental illness.

Addressing Depression in the Workplace

Although depression is complex, difficult to identify and often misunderstood in the workplace, there are strategies to support employees' mental health and reduce the impact of depression on the workplace. Routine, systematic clinical screening can identify people who are depressed, allowing them to access care earlier in the course of their illness. The vast majority of patients with depression can improve with treatment. In addition, environmental changes can make your workplace more supportive and conducive to mental health.

Well-being Initiatives

The following programmes and suggestions can help you assist employees with depression and minimise the disease's impact on your business.

- An employee assistance programme (EAP) is one of the most effective ways to support employees with depression and other mental health problems.
  - An EAP offers screening, counselling and referral services for mental health and other issues.
  - Optimal EAPs are well integrated into the workforce, offer customised services based on the needs of the specific workforce and workers, and

are responsive to both acute and emerging stressors in the workplace.

- The first step for employees to get help is to get screened for depression. This screening is best conducted in a clinical atmosphere, rather than in the workplace. Educate employees on the symptoms of depression and that it can be treated. Encourage employees to get screened if they have experienced similar symptoms, either through their GP or your EAP.

- Physical activity can decrease depressive symptoms and sometimes even prevent mild depressive episodes. Encouraging physical activity is an indirect but potentially effective way to help employees with depression.

- Mental illnesses such as depression often have a stigma attached to them, making those who suffer from one reluctant to seek help. Strive for a work environment that is supportive of illnesses like depression. These tips can help:
  - o Encourage social support among employees, such as with organised support groups.
  - o Educate managers and employees about mental health to reduce stigmas and confusion.
  - o Educate employees about mental health resources available, such as your EAP.
  - o Assure employees that all health information, including participation in the EAP, is confidential and secure, and will in no way impact their job.
  - o Treat people with mental health problems (or any other illness or disability) with respect and dignity.
  - o Never label people by their condition.

- Conduct employee surveys and ask about work stressors such as conflicts with co-workers or managers, job demands such as time pressure or physical demands, the level of support provided by supervisors,

etc. These issues can all contribute to the mental health of employees, and can give you a baseline for further training or environmental changes.
  - o In addition, provide training for all employees and managers on problem solving, effective communication and conflict resolution, to support good mental health for all employees. Work to provide an environment that is as positive and conflict-free as possible.
  - o Create policies citing appropriate standards of conduct. Include conflict resolution and other training initiatives.

- Another potential barrier for those with depression to seek help is cost. Consider providing depression screening and treatment, which may include medications and psychotherapy. Such treatment is highly effective for most people suffering from depression, so covering or lowering costs is a smart investment.
  - o People with depression should also be screened for other mental health conditions and/or substance abuse problems, both of which can occur concurrently with depression and exacerbate its effects. Encourage this screening for those who suffer depression and consider providing for this additional screening and treatment as needed.

Workplace Well-being

Well-being Initiatives to Promote Employee Stress Management

Employees may not realise it, but stress is a leading contributor to many health problems. Lowering stress can reduce the risk of severe medical concerns, such as depression, anxiety, heart disease and gastrointestinal problems. Not to mention, reducing stress levels can help individuals feel happier, more focused and more productive on at work. As an employer, you can play an important role in decreasing employee stress. Consider these workplace initiatives.

Activities and Programmes

- **Monthly chair massage**— On-site massages allow employees to reduce their stress without even leaving work. These can be offered in 10- or 15-minute blocks, allowing employees to return to their jobs refreshed and renewed.

- **Exercise class**— Exercise is a great way to relieve and even prevent stress. Offer a variety of class times (before and after work, during lunch, etc.) as well as various types of classes – from relaxing yoga to stress-busting kickboxing.

- **Stress management class**— Provide employees with the education and tools to manage time and tasks, to cope with daily stressors and to prevent stress from damaging their health.

- **Comedy day**— You can't worry and laugh at the same time! Bring in a stand-up comedian, show old black-and-white comedies and/or hold a contest for funniest home videos and funniest jokes.

- **Meditation room**— Provide a designated space where employees can sit quietly and use meditation or prayer to defuse their stress.

- **Recognition**—Celebrating workplace successes can raise employees' morale and allow them to put their challenges in perspective. Make sure to recognise employees who have completed important projects, taken on a new challenge or had notable accomplishments.

Workplace Incentives

- **Stress-relieving squeeze balls**—These are popular toys for releasing tension and can serve as inexpensive prizes for contest winners or activity participants.

- **Give away a free massage**— Local massage professionals may want to contribute a free massage as part of an incentive or prize because it allows them to advertise their services.

- **Paid holiday**— This surprisingly inexpensive option can give hard-working employees a free day to just relax or take care of responsibilities at home or appointments that have been put off.

Workplace Well-being

Provided by RS Risk Solutions Ltd

Well-being Initiatives to Promote Mental Health

Mental health is a state of well-being in which a person can cope with the normal stresses of life, be productive and contribute to the community. Good mental health is essential for functioning as an individual, as an employee and as part of a community.

As an employer, it's crucial to encourage a dialogue and support system surrounding employees' mental health in efforts to reduce stigma, increase awareness and ensure worker well-being.

The Cost of Mental Health

Mental health issues such as stress, anxiety and depression are routinely listed as top concerns in employee health surveys, and are a leading cause of workplace absenteeism.

Even moderate depressive or anxiety symptoms can affect work performance and productivity. Most employees agree that their mental and personal problems spill over into their professional lives and have a direct impact on their job performance. It is in the employer's best interest to address mental health as part of a well-being programme.

Most mental illnesses are highly treatable. However, untreated mental illness can increase the costs to employers in the form of increased absenteeism, work impairment and on-site injuries. Encouraging effective treatment and offering support resources can save costs for employers and improve quality of life for all employees.

Methods for Addressing Mental Health

Employers that support treatment of mental illnesses will reap a wide variety of workplace benefits— including improved employee engagement and well-being, higher product quality, better cost control, greater employee loyalty and an overall healthier workplace.

Employers can do more to promote integrated mental and physical health by fostering supportive workplaces that encourage self-screening and connect employees to proper support resources.

Consider the following suggestions:

- Provide materials and messages about mental health, mental illnesses, suicide prevention, trauma and health promotion through brochures, fact sheets, payroll stuffers and online resources.
- Offer confidential screenings for illnesses such as depression, anxiety and posttraumatic stress disorder.
- Offer a variety of mental health presentations and trainings for all staff with an emphasis on prevention, treatment and recovery messages.
- Offer stress reduction presentations on topics like conflict resolution, managing multiple priorities, project planning, personal finance planning and parenting.

- Provide flexible scheduling for access to classes during or after work. Classes could include yoga, meditation, physical activity and self-help groups.

- Create and support a mental health-friendly work environment that accommodates employees who are returning to work after receiving mental health treatment. Allow schedule flexibility to accommodate treatments and appointments.

- Educate managers and supervisors in recognising mental health as a factor in performance issues. Address mental health issues specific to their needs.

- Create policies and practices that provide guidance to supervisors and managers on how to address performance issues. Provide mental health consultation and information, and improve their skills in supervising an employee with mental health issues.

- Review policies and practices concerning employee privacy and confidentiality, accommodation, return to work, and relevant UK regulations.

- Evaluate the workplace environment, organisation, and culture with a focus on reducing workplace stress, workload issues and performance reviews. Address employee concerns.

STRUGGLING?

Our Employee Assistance Programme Can Help

Are personal problems affecting your focus and performance at work?

You are not alone. Our EAP offers services to help you deal with personal problems you may be facing.

What does the EAP cover?

Your EAP covers a variety of areas that you may be having trouble with, such as:

- Substance abuse
- Stress management
- Financial problems

EAPs offer education, awareness and counselling services to help you with your problems. And your participation in the programme is strictly confidential.

For more information about your EAP, contact the human resources department.

Provided by: RS Risk Solutions Ltd

JOB STRESS

Increased stress at work often negatively impacts otherwise happy employees.

Watch for signs of job stress, including:

- Headache

- Sleep disturbances

- Upset stomach

- Difficulty concentrating and focusing

- Irritable mood

- Low morale

- Negative relationships with family and friends

To avoid these health problems and maintain high job satisfaction, consider the following tips:

o Set realistic goals and don't put unnecessary pressure on yourself.

o Try to think positively about tasks at work—avoid negative thinkers and always acknowledge your accomplishments, even if it's just by mentally congratulating yourself.

o Take a short break if you start to feel stressed.

Provided by: RS Risk Solutions Ltd

5 Tips to a Better Night's Sleep

Do you struggle to get a good night's sleep? If so, you're likely feeling fatigued throughout your day, which can cause serious problems for your health, your job and your life. Try these five tips that may help you get a better night's sleep:

Eat nutritiously.
Good eating habits can help you sleep better and feel energised all day.
Also, avoid big meals right before going to bed.

Exercise regularly.
This also helps your sleep quality and daytime energy level. Just be sure to avoid intense exercise close to bedtime.

Avoid stimulants like caffeine before bed.
Stimulants like caffeine and nicotine promote alertness, which can make it difficult for you to fall and stay asleep, so it's important to avoid them for 3-4 hours before bed.

Stick to a schedule, even on the weekends.
Try to go to bed and wake up at the same time each day to keep your body on a consistent schedule.

Put the electronics away.
Blue-light emitting electronic devices can prohibit you from getting a good night's sleep. To reduce the effects of these sleep-stealing devices, refrain from using them for at least an hour before bed.

Provided by: RS Risk Solutions Ltd

Don't Stress Out! You're Not Alone
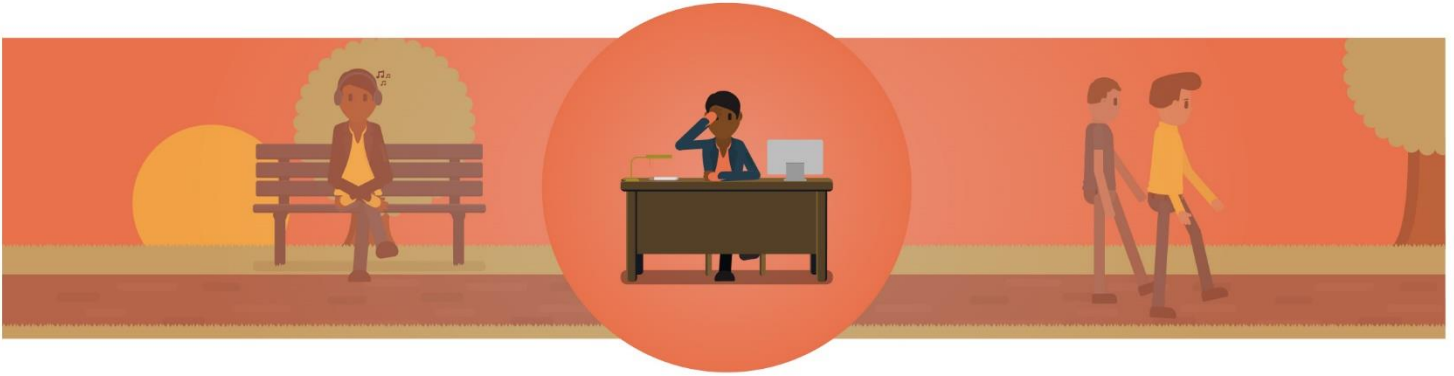
If you're feeling stressed at work, you're among the 70 per cent of Britons who feel the same way. In fact, you may be experiencing the symptoms of stress without knowing it. It's important to learn the warning signs of stress so you know when to seek help.

Stress affects your mental health, but it can show itself in other ways too. Back pain, poor focus and headaches can all be symptoms of stress. Here are some other signals that you may be feeling stressed:

- Having trouble sleeping

- Feeling anxious or depressed

- Getting easily irritated with others

- Experiencing stomach or back problems

How to Fight Back

While it may not be possible to eliminate all of the stressors in your life, there are plenty of ways to reduce feeling overwhelmed at work. Recognising the signs of stress is the first step to improving your health. Consider these tactics next time you feel stressed:

- Plan and prioritise your most important responsibilities.

- Limit interruptions so you don't have to refocus each time you're distracted. Some ways to limit distractions include using a do-not-disturb function on your mobile phone or blocking off time in your calendar to finish a project.

- Take breaks away from your workstation to mentally regroup. Consider going for a short walk to re-energise your mind.

- Listen to relaxing music to help you calm down.

- Take time off from work to clear your mind.

If you still have trouble coping with stress, talk with your GP about treatment options. Don't wait too long before seeking help or you risk letting the stress pile up. has the resources to help you. Contact us today for more information.

7 WAYS TO REDUCE
WORKPLACE STRESS

According to the HSE, stress accounted for over 40 per cent of all work-related ill health cases and more than 50 per cent of all working days lost due to ill health this past year. Everyone experiences periods of job stress, but extreme periods of prolonged stress can be detrimental to your long-term health. If you're feeling stressed at work, try these seven strategies to help mitigate your workplace stress.

PLAN AND PRIORITISE.
Do not panic, make a list to prioritise your work, set realistic deadlines, do not rush into the first idea you have and always have an alternative plan.

SLOW DOWN.
Think things through before you act, and begin with a result in mind.

USE ALL OF YOUR RESOURCES.
If things do not go exactly as planned, do not solely rely on yourself. Ask for help when you need it.

SEPARATE WORK LIFE FROM HOME LIFE.
If you can, avoid taking your computer home with you or checking emails when you are at home. Taking time to decompress at home can help you manage your stress.

FOCUS ON WHAT YOU CAN CONTROL.
You know what your job tasks are. Break the larger tasks into smaller, more doable steps.

TAKE A BREAK.
To release stress, take a short break. Taking a walk or discussing your work situation with another person may help you gain a fresh perspective.

LIMIT INTERRUPTIONS.
Use your voicemail to your advantage and only take calls that are a priority when you are on a tight deadline. Set aside designated times throughout the day to respond to emails and phone calls.

WORK CALLING

While it may not be possible to completely eliminate job stress, you can learn to manage it effectively. If your feelings of stress become persistent and overwhelming, consider discussing your concerns with your health care provider and ask about healthy ways to cope with stress.

Live Well, Work Well

EAT A LOW-STRESS DIET

Even though your job or family life may be the main source of stress in your life, having a poor diet can also contribute to emotional turmoil.

As you become more stressed, the following occurs:

- Vital nutrients are depleted in the body and are generally not replaced because of stress-prone eating habits.

- Individuals gravitate towards foods that promote a stress response to fulfil a need. These foods include refined sugar, processed flour, salt and caffeine. These foods can compromise your immune system.

Many stressed individuals eat poorly because they do not have time to find healthy ways to replenish their bodies, or they crave junk food during stressful experiences.

To avoid stress food traps, consider these healthy eating recommendations:

- Eat a diet rich in foods of many colours, such as vegetables.

- Select foods that are high in antioxidants, like broccoli, carrots, whole grains, spinach and any kind of berries.

- Opt for organic foods whenever possible.

- Reduce or eliminate your caffeine intake.

- Cook with fresh herbs and spices.

- Consume free-range meats to avoid ingesting synthetic hormones and fertilisers.

- Avoid eating genetically modified foods, especially meat products.

- Consume at least 30 to 40 grams of fibre each day. Good sources of fibre include apples, peas, whole wheat bread, and bran cereal.

- Add omega-3 fatty acids to your diet, either with a supplement or in foods such as salmon, walnuts, shrimp and soybeans.

Live Well, Work Well

SELF-CARE: RELAXATION TECHNIQUES

Pain and stress can end up causing physical, mental or emotional issues. Often this physical or emotional pain significantly impacts our health, happiness and overall quality of life. Learning how to relax can lessen the impact that this pain has on your life.

The Pain Cycle

Perhaps the first step to healing ourselves is learning to better understand how our body reacts to and deals with stress and pain. Once pain occurs, whether from an injury or other source, your psychological reaction to it can have a strong effect on its intensity and duration. For some people, pain can become a vicious cycle: pain causes anxiety and tension, and anxiety and tension cause more pain.

Many common health disorders, such as migraines, involve tension as a contributing source of the initial pain. By using relaxation techniques, one can release tension, greatly reduce certain types of pain and sometimes actually prevent the pain from occurring. Relaxation techniques, such as meditation and breathing exercises, are simple methods you can use to relax and break your pain cycle.

Meditation as Medicine

Meditation is an activity that can calm your mind and keep you focused on the present. In a meditative state, you can clear your mind of cluttered thoughts and memories. Studies even show meditation is effective in controlling anxiety, enhancing the immune system and reducing conditions such as high blood pressure, substance abuse and chronic pain. There are numerous kinds of meditative techniques, but concentrative, mindful and transcendental are the most common.

- During *concentrative meditation* you focus your attention on a single sound, object or breathing pattern to bring about a calm, tranquil mind.
- During *mindful meditation*, you keep your mind aware, but you do not react to sensations, feelings or images going on around you.
- During *transcendental meditation*, you put your body at full rest but keep your mind fully alert, bringing about a deep state of relaxation.

Benefits of Better Breathing

Breathing is not only an important part of the meditative process, but used independently can be another effective self-help technique. Shallow or poor breathing contributes to many health disorders as well. Even though breathing is an automatic response, there are times when mentally adjusting the way we breathe can benefit our health and sense of well-being.

For example, breathing deeply from your abdomen rather than your chest increases your oxygen intake. Shallow breathing inhibits the release of carbon dioxide from your body, creating an imbalance that can contribute to poor health. By practising proper breathing techniques, you can increase your lung capacity and energy levels, speed the healing process of many disorders, and relieve anxiety, insomnia and stress.

Live Well, Work Well

Health and well-being tips for your work, home and life—brought to you by the insurance professionals at RS Risk Solutions Ltd

GET A BETTER NIGHT'S SLEEP

Do you struggle to get a good night's sleep? If so, you're likely feeling fatigued throughout your day, which can cause serious problems for your health.

Symptoms of Fatigue

Fatigued individuals typically experience drowsiness, mood changes, loss of energy and appetite, headaches, and a lack of motivation, concentration and alertness. Men and women often differ in their symptoms—men may become angry, while women more often feel sadness.

Fatigue in the Workplace

Going to work fatigued even occasionally impairs your ability to perform your job at the highest possible level. The above symptoms are obviously not conducive to productivity, and can also create a safety hazard depending on the job.

Health Concerns

Studies show that fatigue can lead to other medical conditions, such as depression, anxiety, high blood pressure and diabetes. Similarly, many health conditions can cause the poor sleep that produces fatigue.

- In addition, while many people suffer simply from trouble sleeping, others have more serious sleep disorders such as sleep apnoea or insomnia.

Sleep Hygiene

Here are ways you can improve your 'sleep hygiene:'

- Strive for seven to eight hours a night. This may involve changing the schedule you're used to, but it's vital to make sleep a priority.

- Keep a regular schedule—try to go to bed and wake up the same time each day, including weekends.
- Create a good sleep environment, including comfortable room temperature, minimal noise and sufficient darkness.
- Keep track of habits that help you fall asleep, like relaxing music or reading before bed. Repeat those activities each night.

Healthy Habits

There are some specific habits that will help you not only sleep better, but lead a healthier lifestyle in general:

- Eat nutritiously. Good eating habits can help you to sleep better and feel energised all day. Also, avoid big meals right before going to bed.
- Exercise regularly. This also helps your sleep quality and daytime energy level. Just be sure to avoid vigorous exercise close to bedtime.
- Avoid caffeine and nicotine three to four hours before going to bed.
- Limit alcohol before bed, as it can reduce sleep quality.

Live Well, Work Well

MENTAL HEALTH: DEPRESSION

Everyone occasionally has bouts of sadness, but these feelings are usually temporary. When a person has a depressive disorder, it interferes with daily life and normal functioning. It is a common but serious illness.

There is no single known cause of depression, but it likely results from a combination of genetic, biochemical, environmental and psychological factors. Depression commonly coexists with other illnesses, such as anxiety disorders or alcohol/substance abuse. It can affect anyone at any time, from children to older adults.

Types of Depression

There are several forms of depressive disorders, the most common being the first two listed below.

- *Major depressive disorder*—characterised by a combination of symptoms that interfere with a person's daily life; it is disabling and prevents a person from functioning normally.
- *Dysthymic disorder*—also called dysthymia, it is long-term (two years or longer) feelings of depression that are not extremely severe but still prevent a person from normal functions of daily life.
- *Psychotic depression*—occurs in conjunction with a form of psychosis, such as hallucinations or delusions.
- *Postpartum depression*—can occur within a year of giving birth. Symptoms include: sadness, lack of energy, trouble concentrating, anxiety, and feelings of guilt and worthlessness.
- *Seasonal affective disorder (SAD)*—characterised by the onset of depression during the winter months, when there is less natural sunlight.

Symptoms

- Persistent sad, anxious or 'empty' feelings
- Feelings of guilt, worthlessness and/or hopelessness
- Irritability, restlessness and/or fatigue
- Loss of interest in activities once pleasurable
- A dramatic change in appetite
- Insomnia
- Thoughts of suicide

Diagnosis and Treatment

Depression is highly treatable. The first step is to visit a doctor and determine a diagnosis. Once diagnosed, a person will likely be treated with psychotherapy or medication. In addition, it is important to exercise, participate in activities, spend time with loved ones, and think positively. Consider postponing any major decisions, such as marriage or a career change, until feeling better.

Helping Those Affected

The most important thing to do is to help the person get an appropriate diagnosis and treatment.

- Offer emotional support.
- Be a good listener.
- Never ignore comments about suicide—report them to your friend's relative or doctor.
- Invite your friend to do things with you.
- Remind your friend that with time and treatment, the depression will lift.

Live Well, Work Well

Health and well-being tips for your work, home and life—brought to you by the insurance professionals at RS Risk Solutions Ltd

MENTAL HEALTH: ANXIETY DISORDERS

Anxiety disorders commonly occur in conjunction with other mental or physical illnesses, last at least six months and can get worse without treatment. There are six types of anxiety disorders: panic disorder, obsessive-compulsive disorder, post-traumatic stress disorder, social phobia, specific phobia and generalised anxiety disorder.

Panic Disorder

Panic disorder is characterised by sudden attacks of terror—known as panic attacks—which are usually accompanied by a pounding heart, sweating, dizziness and/or weakness.

During these attacks, sufferers may flush or feel chilled, their hands may tingle or feel numb and nausea or chest pain may occur.

Panic attacks usually produce a sense of unreality, a fear of impending doom or a fear of losing control. They can occur at any time—even during sleep. About one-third of people who experience panic attacks become so fearful that they refuse to leave home. When the condition progresses this far, it is called agoraphobia—a fear of open spaces.

Obsessive-Compulsive Disorder (OCD)

OCD sufferers have persistent, upsetting thoughts or obsessions, and use rituals to control the anxiety these thoughts produce. Most often, the rituals end up controlling the person with OCD.

For example, if someone is obsessed with germs and dirt, he or she may develop a compulsion for excessive hand washing.

Post-Traumatic Stress Disorder (PTSD)

PTSD develops after a traumatic event or experience that involved physical harm or the threat of it. PTSD is common in war veterans, but it can result from a variety of traumatic incidents, such as kidnapping, abuse or a car accident.

People with PTSD may startle easily, become emotionally numb (especially to people with whom they used to be close), lose interest in things they used to enjoy, and become irritable, aggressive or violent. They avoid situations which remind them of the original incident, and anniversaries of the incident are usually very difficult.

Social Phobia

Also called social anxiety disorder, social phobia is diagnosed when individuals become overwhelmingly anxious and excessively self-conscious in everyday social situations.

People with this phobia have an intense, persistent and chronic fear of being watched and judged by others and of doing things that will embarrass them. They may worry for days or even weeks before a dreaded situation. Many with social phobia realise that their fear is unwarranted, but are still unable to overcome it.

Specific Phobias

A specific phobia is an intense, irrational fear of something that actually poses little or no threat—such as heights, escalators, dogs, spiders, closed-in places or water.

Like social phobia, sufferers understand that these fears are irrational, but feel powerless to stop them. The causes of these phobias are not well understood, but symptoms usually appear in childhood.

Generalised Anxiety Disorder (GAD)

People with GAD go through the day filled with exaggerated worry and tension, even when there is little or nothing to worry about.

GAD affects approximately 1 in 20 adults in Britain. Slightly more women are affected than men, and the disorder is most common in people in their 20s.

GAD is diagnosed when a person worries excessively about a variety of everyday problems for at least 6 months. Physical symptoms accompanying this condition include fatigue, headaches, irritability, nausea, frequent urination and hot flashes.

Diagnosis and Treatment

In general, anxiety disorders are treated with medication, specific types of psychotherapy or both. Before treatment begins, a doctor must conduct a careful diagnostic evaluation to determine whether a person's symptoms are caused by an anxiety disorder or a physical problem.

Sometimes alcoholism, depression or other coexisting conditions have such a strong effect on the individual that treating the anxiety disorder must wait until those conditions are brought under control.

Those with anxiety disorders usually try several different treatments or combinations of treatment before finding the one that works for them.

How to Get Help

If you think you have an anxiety disorder, the first step to take is to visit your GP. He or she can determine if your symptoms are caused by an anxiety disorder, another medical condition or both. If an anxiety disorder is diagnosed, you will be referred to a mental health professional.