

KNOW YOUR BENEFITS



WORKPLACE STRESS AND YOUR EMPLOYEE ASSISTANCE PROGRAM

While many people enjoy their job, most experience job stress at some time during their working hours. For some, this stress can become severe and impact their health and well-being. Fortunately, there are ways to cope with workplace stress.

What is Job Stress?

Job stress is the chronic state in which stressful conditions in the workplace impact a person's performance and well-being in a negative way, and can cause physical and/or emotional illnesses.

Causes

According to the United Nations' International Labor Organization, a majority of Americans consider their jobs to be stressful. Job stress may be caused by one or more of the following:

- Job insecurity
- Extremely long work hours
- Intense pressure to perform at peak levels all the time
- Excessive travel
- Too much time away from family
- Harassment or any other traumatic event
- Office politics
- Conflict with coworker(s)
- Unclear job responsibilities
- Lack of control
- Technology

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 & friends

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

- Set realistic goals and don't put unnecessary pressure on yourself
- 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
- Take a short break if you start to feel stressed

LIVE WELL, WORK WELL



Workplace Stress

Nearly 80% of Americans consider their jobs stressful. While it may not be possible to eliminate job stress altogether, you can learn to manage it effectively.

Common job stressors include a heavy workload, intense pressure to perform at high levels, job insecurity, long work hours, excessive travel, office politics, and conflicts with co-workers.

Health and wellness tips for your work, home, and life—brought to you by the insurance professionals at Woodruff Sawyer.

While dealing with stress is a normal part of everyday life, here are some early warning signs that signify red flags, alerting you to stress on the job:

- Insomnia
- Short temper
- Anxiety or depression
- Headache
- Low morale
- Stomach or Back Problems

Managing Job Stress

The good news is that it is possible to manage job stress by becoming aware of what increases or decreases your stress levels. Here are six methods to help manage stress at work:

- **Plan and prioritize:** Do not panic, make a list to prioritize your work, set realistic deadlines, do not rush into the first idea you have and always have an alternative plan.
- **Focus on what you can control:** You know what your job tasks are. Break the larger tasks into smaller, more doable steps.
- **Slow down:** Think things through before you act, and begin with a result in mind.
- **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 e-mails and phone calls.
- **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.
- **Take a break:** To release stress, make time to take a short break. Taking a walk or discussing your work situation with another person may help you gain a fresh perspective.



DON'T STRESS OUT YOU'RE NOT ALONE

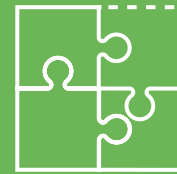
If you're feeling stressed at work, you're among the 80% of Americans who feel the same way. In fact, you may be experiencing the symptoms of stress without knowing it. It's important to learn the warning signs of stress so you know when to seek help.



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 overworked while on the job. Recognizing the signs of stress is the first step to improving your health. Consider these tactics next time you feel wound up:

- Plan and prioritize 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 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-energize your mind.
- Listen to relaxing music to help you calm down.
- Take time off from work to clear your mind.



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 snippy with others
- Experiencing stomach or back problems

If you still have trouble coping with stress, talk with your doctor 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.

WORKPLACE STRESS AND YOUR EMPLOYEE ASSISTANCE PROGRAM

In addition, problems in one's personal life can cause significant stress on the job. Financial trouble, marital trouble, grief and other family or personal issues can cause distraction and stress throughout the day, impacting a person's job performance and health.



According to the United Nations' International Labor Organization, the majority of Americans consider their job to be stressful.

Symptoms

The signs of stress will vary depending on the person, situation, duration and intensity of the stressor(s), but typical job stress includes the following:

- Insomnia
- Loss of mental concentration
- Anxiety
- Substance abuse
- Extreme anger or frustration
- Family conflict
- Illnesses such as heart disease, migraine headaches, stomach problems and back problems

Negative Effects of Job Stress

Research indicates that many medical problems stem from stress. These medical problems are costly, in the form of lost wages, increased medical costs and decreased productivity. In addition, on-the-job accidents occur more frequently to stressed employees. Stress can cause shorter attention spans and fatigue, both of which heighten the risk for workplace injuries. Also, when workers are feeling pressured to complete more work in less time, they are more likely to take risky shortcuts.

Managing Job Stress

It is important to understand what affects your stress levels at work, so you can better manage that stress. Try the following suggestions:

- *Plan and prioritize.* Don't panic when faced with stressful situations. Set realistic deadlines for yourself and prioritize your tasks to stay focused.
- *Slow down.* Think things through before you act on them and begin with an end result in mind. If you take the time to complete a task safely and accurately, it will reduce your stress in the long run.
- *Think outside the box.* If you're feeling too overwhelmed, take a break from your task and come back later with a fresh perspective. Try approaching situations from a new angle or asking a colleague for input if you are feeling stuck.
- *Use all your resources.* You are not completely on your own. Seek the help of co-workers, advice from your supervisor or investigate external resources for solving a problem or handling a situation. Talk with your manager if you are feeling confused or overwhelmed, or need additional resources or direction.



WORKPLACE STRESS AND YOUR EMPLOYEE ASSISTANCE PROGRAM

- *Keep in contact.* Consistently communicate with co-workers, managers and clients. Their priorities and deadlines could change (and so can yours), so proper communication will ensure that everyone is on the same page.
- *Address your personal problems.* If you are having family or personal issues that are carrying over into your workday and causing you constant stress, you should do your best to address those issues. Work often will be less stressful if you are not worrying about other problems as well.

Getting Help

Everyone experiences periods of stress. Some stress is normal, but if your feelings of stress become persistent and overwhelming it may be an indication of a serious medical problem. In such a case, you should see your doctor or use your company's Employee Assistance Program if one is available.

Employee Assistance Program (EAP)

The business community has come to recognize that everyday work stress can negatively affect employees' attendance, concentration, health and ability to perform on the job. Because of this, the number of companies adding EAP programs as an employee benefit has substantially increased.

An EAP supplies professional counselors who provide counseling to you and your family in a safe and private atmosphere. All the information disclosed will remain confidential, and no contact with your employer will be made without written permission. Using an EAP will not jeopardize your job or chance for promotion.

EAPs typically can address the following issues:

- Stress about work or job performance
- Conflict resolution at work or in one's personal life
- Depression
- Marital or relationship problems
- Child or eldercare concerns
- Financial worries
- Mental health problems
- Alcohol/substance abuse
- Grief
- Interpersonal conflicts

The EAP program makes a limited number of counseling sessions available at no cost. Should you and your counselor decide that a referral to an outside provider is necessary, those costs will then be your responsibility.

For more information regarding 's EAP program, please contact our human resources department



7 WAYS TO REDUCE WORKPLACE STRESS

According to the American Institute of Stress, 80 percent of U.S. workers feel stressed on the job and workplace stress costs and about \$300 billion in lost productivity annually. 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.

1

Plan & Prioritize

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

2

Slow Down

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

3

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.

4

Separate work life from home

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.

5

Focus on what you can control

You know what your job tasks are. Break the larger tasks into smaller, more doable steps.

6

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.

7

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.

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.

STRESS AND HEART HEALTH



Sometimes we overlook just how much our mental health plays into our overall wellness, especially when it comes to heart health.



The heart and brain greatly influence the functions of one another, and communication is always happening between the two. This is especially true when we are stressed.

Short-term stress can actually be good for us, but long-term and chronic stress can have a very negative effect on your heart health. Fortunately, there are numerous things that you can do to reduce your stress and help prevent heart disease:



Swap our bad habits for healthy ones. Smoking, drinking, overeating and being inactive—these are all things that can increase your risk of heart disease. By eliminating these bad habits and choosing healthy ones, like going for a walk, getting a good night's sleep and eating a well-balanced diet, you can greatly reduce your stress and improve your health.



Try breathing exercises or meditating Being able to focus on your breathing when you are feeling overwhelmed is a great way to reduce the feelings of stress. Slowing your breath and identifying the flow of air can bring your body back to a state of relaxation.



Keep your mind in check. Don't allow your mind to dwell on negative thoughts. Give yourself some positive affirmations, look for pleasures in your day-to-day life and allow yourself to check out for a couple of minutes whenever you are feeling overwhelmed.



Ask for help. Sometimes being under continuous amounts of stress can be very intimidating and hard to handle alone. Try talking to a friend or asking a manager if you can lighten your workload to help decrease stress at work.

THE IMPORTANCE OF SLEEP

Sleep takes up about one-third of your life, and for good reasons. Sleep is essential for maintaining a healthy, productive, and low-stress lifestyle. Here are just a few benefits of getting a good night's sleep.



Increased productivity and work performance.

Giving your body enough time to go through all the sleep stages is necessary for energy, muscle repair, improved memory, and the release or regulation of important hormones that are essential for everyday functions within the body.



Decreased weight gain.

According to the National Sleep Foundation, not allowing your body enough time for rest and regulation can lead to an increased appetite. The particular hormones that give you the feeling of being full or hungry can become irregular, which may cause increased feelings of hunger that lead to weight gain.



Improved mental health.

Getting enough sleep can help alleviate feelings of fatigue that may contribute to stress, depression, and anxiety. Symptoms of fatigue can be drowsiness, loss of energy, and even mood swings.

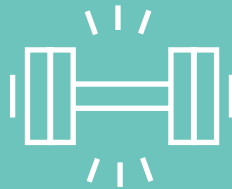
5 TIPS TO A BETTER NIGHT'S SLEEP

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 energized 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.



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.



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.



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.

WORKPLACE BULLYING POLICY

[Your Organization] is committed to providing a safe and healthy work environment for all employees. As such, the company will not tolerate bullying of any kind and will deal with complaints accordingly. This policy applies to employees while working, attending work functions and traveling on business.

Bullying is defined as repeated inappropriate behavior, either direct or indirect, whether verbal, physical, or otherwise, conducted by one or more persons against another or others, at the workplace or in the course of employment. Such behavior violates policies, which state that all employees will be treated with dignity and respect. Bullying can be intentional or unintentional. However, when an allegation of bullying is made, the intention of the alleged bully is irrelevant and will be given no consideration when a complaint is investigated. It is the effect of the behavior that will be considered.

Bullying can be:

- **Verbal bullying:** slandering, ridiculing or maligning a person or his or her family or associates; persistent name-calling that is hurtful, insulting or humiliating; using a person as the butt of jokes; abusive and offensive remarks.
- **Physical bullying:** pushing, shoving, kicking, poking, tripping, assaulting or threatening to assault, damaging a person's work area or property.
- **Gesture bullying:** nonverbal threatening gestures; glances that can convey threatening messages.
- **Exclusion:** unintentionally disregarding a person or excluding a person from work-related activities.

The following are examples of some, not all, behavior that may constitute or contribute to evidence of bullying:

- Repeatedly singling out a person.
- Pointing at or raising your voice at an individual, whether in public or private.
- Shutting a person out; not allowing him or her to speak or express him- or herself (ignoring or interrupting); interfering with email or other forms of communication; not including him or her in meetings.
- Humiliation in any form; verbal or obscene gestures, personal insults or offensive nicknames.
- Constant criticism unrelated or minimally related to job performance; public reprimand.
- Hampering an individual's ability to do his or her work; assigning menial tasks not aligned with normal job duties; taking credit for another's work or ideas.
- Spreading rumors or gossiping about another.

Bullying can have devastating results to the individual and the workplace. If you are subjected to bullying, or witness or suspect bullying is taking place, report it to your supervisor and/or to Human Resources immediately. All suspected incidents of bullying will be thoroughly investigated and disciplinary measures will be taken accordingly.

FLEXTIME POLICY

Standard working hours are from [insert hour] to [insert hour], Monday through Friday. A [insert amount of time] lunch period is taken at any hour, which is mutually agreeable between the employee and supervisor.

Flexitime is an option available to improve departmental efficiency and morale. Flexitime may not be appropriate for all departments or all positions. It is each manager's responsibility to manage the program so that it will serve the business requirements of the department. The basic principles of flexitime are:

- Manager approval is necessary for any department to participate in flexitime.
- The work commitments of the department must be able to be met effectively and efficiently without compromising service to internal or external customers.
- Each employee must recognize his or her responsibilities to the company and to colleagues.
- Each employee that uses flexitime must work cooperatively to ensure that no problems arise with regard to internal or external service.
- Employees utilizing flexitime should establish "standard" hours (i.e., 7 a.m. to 4 p.m. every day) and should not vary hours from day to day, week to week or month to month.

Employees will work a consistent schedule using the following guidelines:

- Shifts must be completed between 6:00 a.m. and 6:00 p.m.; start and end times are subject to approval.
- Employees must take either a one-hour or a half-hour unpaid lunch period. Lunch should normally be taken between 11:00 a.m. and 2:00 p.m., and should be mutually agreed upon between the employee and his or her supervisor.

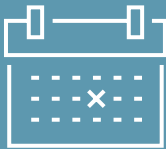
Employees cannot work through their lunch period to make up time unless prior supervisor approval is obtained. Such occurrences should be infrequent.

At each manager's discretion, summer hours may be offered to a department, regardless of whether or not flexitime is offered. When using summer hours, employees work four nine-hour days and one 4-hour day, however, variations to this schedule may occur with management approval. It is each manager's responsibility to manage the program in such a way that there is appropriate departmental coverage at all times.

As with flexitime, summer hours may not be appropriate for all departments or all positions. Based on business needs, summer hours can be discontinued at any time.

BOOST YOUR MENTAL WELL-BEING BY SAYING GOODBYE TO STRESS

If you're feeling stressed at work, you're among the 80% of Americans who feel the same way. 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. While it may not be possible to eliminate all of those stressors in your life, there are plenty of ways to reduce feeling overworked while on the job. Recognizing the signs of stress is the first step to improving your health. When you're feeling the pressure, try these strategies.



Plan & Prioritize 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 phone or blocking off time in your calendar to finish a project.



Ask about our employee assistance program (EAP).

If you're going through chronic stress and don't know what to do, our EAP can help you get on the right track.



Take breaks to keep your stress under control.

Take time off from your work to clear your mind.

Talk to your manager if your stress is overwhelming you. They'll be able to help you re-balance your workload if necessary.

Listen to relaxing music to help you calm down.

ORGANIZATIONAL STRESS SCORECARD

According to the American Institute of Stress 80% of U.S. workers feel stressed on the job. Additionally, workplace stress costs employers about \$300 billion in lost productivity annually. While it may not be possible to completely eliminate workplace stress for employees, employers can play a big role in helping reduce it by implementing various programs. Use this scorecard to check how many stress mitigation strategies your organization offers.

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.

YES 0 pts | **NO** 2 pts | **UNSURE** 2 pts

Question	Yes	No	Unsure	PTS
1 Do you provide employees with general stress mitigation tips?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2 Do you offer an employee assistance program (EAP)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3 Do you offer a flexible office or paid time off policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4 Do you have an effective plan to communicate business or benefits changes to employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5 Do you offer competitive compensation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6 Do you offer a retirement plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7 Do you offer disease management resources?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8 Do you provide employees with the resources to make wise health care decisions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9 Do you offer health and wellness resources?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10 Do you offer resources or programs for full- or part-time employees who are also caregivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL SCORE				

5 WAYS TO SUPPORT EMPLOYEE MENTAL HEALTH



Promote Mental Health Awareness in the Office

When you openly talk about mental health, employees are more likely to feel comfortable about the concept, and reach out to managers or co-workers if they're struggling.



Offer Flexible Scheduling

Work-life balance, or a lack thereof, can affect an employee's mental health. To help employees better balance their work and personal lives, employers across the country are embracing workplace flexibility.



Address Workplace Stress

Nearly 80% of Americans consider their jobs stressful. Common job stressors include a heavy workload, intense pressure to perform at high levels, job insecurity, long work hours, excessive travel, office politics, and conflicts with co-workers. While it may not be possible to eliminate job stress altogether for your employees, you can help them learn how to manage it effectively.



Evaluate Your Benefits Offerings

Reviewing the offerings that your organization provides to ensure coverage for mental health services is essential to creating a culture that supports employee mental health.



Train Managers

To ensure that no stigma surrounding mental health exists at your organization, it's important that you properly train management in recognizing the signs of mental illness, excessive workplace stress, workplace bullying, and fatigue.



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