



## Stressed Out at Work

By: Coreen Lauren, Custom Disability Solutions

Wellness, according to Merriam-Webster's online dictionary, is defined as "the quality or state of being in good health, especially as an actively sought goal." Productivity, according to Merriam-Webster, is defined as "the state of being productive." In today's workplace, finding a balance between wellness and productivity is a challenge.

Today, employees are working more and more. The current state of the economy leaves employees with little choice – put in the extra hours and pick up the slack, or join the ranks of the unemployed. Employers want and expect their employees to be productive, but the toll of taking on extra work and responsibility may not be evident to many employers at first glance. A stressed out employee is not always obvious, but its appearance may manifest over time. It is clear; however, that worker stress leads to a decrease in productivity.

### Employee Stress and the Related Costs

Work related stress can come from multiple sources – work load, lack of resources and support, managers and co-workers. Depending on the source, the percentage of workers who report that their job is very or extremely stressful ranges between 30 and 40 percent. Stress at work can lead to other ailments – mood and sleep disturbances, upset stomachs and headaches. Prolonged stress can lead to more chronic and serious conditions, such as cardiovascular diseases, musculoskeletal disorders and psychological disorders. Whether the stress induced ailment is minor or more serious, the results are the same – loss of productivity, increased presenteeism and absenteeism and increased health care utilization, which leads to soaring health care and disability costs.

The *National Institute for Occupational Safety and Health's Worker Health Chartbook 2004* measured the number of days in a month that employees reported that their mental health was poor. Scoring at the top of the chart were retail business employees, with 17 percent of employees reporting 14 days or more of poor mental health per month, followed by workers in the transportation industry and public utilities sector. Workers in wholesale trades were at least risk.

The *Worker Health Chartbook 2004* also measured the number of lost work days from (1) anxiety, stress, neurotic disorders and (2) all nonfatal injuries and illness. The survey results showed that the number of workdays lost due to anxiety, stress and neurotic disorders was more than four times greater (average =25 days) than the number of workdays lost for all nonfatal injuries and illnesses together (average=6 days).

In addition to increased absenteeism, work stress often leads to the phenomenon known as presenteeism. Webster's New World Medical Dictionary defines presenteeism as "the problem of workers being on the job but, because of medical conditions, not fully functioning." An example of presenteeism might be an employee who suffers from depression, continues to come to work, but is not productive.

According to the Wellness Council of America, multiple studies have been performed that examine the impact of poor health on health care costs, absenteeism and presenteeism. They have provided the following calculation as a guide for employers to begin to understand the impact that stress and poor health have to the bottom line.

1. Determine the cost of health care for a period of one year.
2. Multiply the cost of health care by 1.8 and this is your cost of presenteeism.
3. Multiply the cost of health care by .2% and this is your cost of absenteeism.

Taking this one step further, workers who report experiencing stress at work also show excessive health care utilization. In one study of 46,000 workers, health care costs were nearly 50 percent greater for workers reporting a high level of stress in comparison to workers reporting low stress levels. Health care costs were nearly 150 percent higher for workers reporting high levels of stress and depression.

## **The Solution – Employee Wellness**

It is clear that stressed out workers will have a negative impact on a business. A stressed out work force is less productive, and in some cases absent from work altogether. Employee morale is lower, and negativity permeates the organization. Stressed out workers are unhealthy and cost employers millions of dollars each year in health care, disability, absenteeism and presenteeism costs. According to the recent Principal Financial Well-Being Index nearly 80 percent of workers, up from 74 percent a year ago, take advantage of educational wellness tools and resources offered by their employer. To that end, it is in the best interests of employees and employers to find solutions that help to reduce stress levels and promote wellness.

There are a number of options available to employers who are looking to implement a wellness program for their employees. A quick web search of “employee wellness” reveals a host of organizations that specialize in creating customized employee wellness programs for businesses. Using an outside organization to help create a wellness program may be the right option for some employers. The rate of return on establishing the wellness program will be worth the initial investment. However, in today’s economic climate, many employers may not be able to make the up-front investment. For those employers that are strapped for cash and focused on the bottom line, there are many low cost and free steps they can take to set up an employee wellness program in their offices:

1. Implement programs that pay for all or a portion of gym memberships, nutrition counseling, or weight loss programs, or explore whether the group health plan includes these provisions.
2. Implement worksite policies and environmental changes that support healthy living, such as offering only healthy snacks in vending machines, and requiring stretch breaks throughout the day, or allowing flex time for exercise.
3. Make use of all of the free resources in the community and online for ideas on how you can positively improve the well-being of your employees.
4. Allow employees to volunteer at a local charity or organization.
5. Encourage employees to take free health risk assessments that many health plans provide.

The International Foundation of Employee Benefit Plans’ Wellness Programs, Second Edition survey, published in February 2009, found that wellness competitions were the second most popular program under fitness and nutrition, with 48% of respondents offering walking and fitness challenges. Forty-two percent of employers provide healthier food in the cafeteria or snack areas; while 33 percent supply on-site fitness equipment and 32 percent offer off-site fitness programs and gym reimbursements.

According to the Wellness Programs survey, companies are getting the word out that they want their employees to lead a healthier lifestyle through online resources (61%), health fairs (57%), nurse advice hotlines (53%) and wellness newsletters (52%). Most wellness programs are relatively young, with 67 percent of employers indicating that their initiatives have been in existence for four years or less. To drum up participation by employees, 80 percent of wellness programs entail some type of incentive. The most popular incentives include non-cash prizes (39%) and gift cards (32%). Of those companies that use wellness incentives, 22 percent offer cash rewards and insurance premium reductions.

President Obama won the White House on a message of hope and change. In his inaugural address, the President spoke of holding Americans responsible for their actions and about reaching out to neighbors and co-workers for support during these challenging times. The President’s message can be applied to maintaining one’s wellness and productivity. If employers are struggling with ways to reduce employee stress, improve morale and maintain productivity they can turn to their employees for ideas. Most employees will be willing to contribute, and they will have fresh ideas that their employer may have overlooked. When employees create their own wellness program, they will be more inclined to participate in the program.

The President also suggested that we have to look to new resources and people to address our current challenges. Employers would be wise to heed the President's advice when it comes to employees' wellness. Employers will find more success if they have the employees develop and implement their own wellness program.

### **Here are some steps and activities that employees can implement to help reduce stress and improve wellness:**

- Elect a Wellness Ambassador to lead the organization in fun activities to help reduce stress on a weekly basis
- Create walking groups
- Host a wellness fair and seek community involvement from certified professionals
- Create informal sports leagues
- Host "lunch and learns" on women/men's health issues
- Support a community event, such as a cancer walk, or a diabetes bike, and create an employee team, which can prepare for the event together

In January 2000, the Department of Health and Human Services launched Healthy People 2010, a comprehensive, nationwide health promotion and disease prevention agenda. Healthy People 2010 is built on 467 objectives that serve as a framework for how to improve the health of all people in the United States during the first decade of the 21st century. By developing employee wellness programs, employers will be helping to achieve two of the major Healthy People 2010 worksite specific objectives:

1. That 75% of all corporations, regardless of size, will have a comprehensive employee wellness program, and
2. That 75 % of all employees participate in employer-sponsored employee wellness programs.

Stress is a part of life. Employers and employees across the country are doing their part, through wellness programs, to reduce stress, help their colleagues maintain a healthy lifestyle, remain productive and keep their work and life in balance. ■

---

---

## **Resources**

In order to prepare this article I spent time researching data and statistics at the Center for Disease Control and Prevention (CDC) website [www.cdc.gov/](http://www.cdc.gov/), the National Institute for Occupational Safety and Health website [www.cdc.gov/niosh/](http://www.cdc.gov/niosh/), and the Wellness Council of America website [www.welcoa.org](http://www.welcoa.org). During the research/fact gathering stage, I found myself wondering if employers know about these websites. The information available for free is astounding. I found each website to be user-friendly, making the research enjoyable.



**CUSTOM DISABILITY SOLUTIONS**  
GROUP REINSURANCE

600 Sable Oaks Drive, Suite 200  
South Portland, ME 04106  
Toll Free: 1-877-646-8708  
[www.customdisability.com](http://www.customdisability.com)