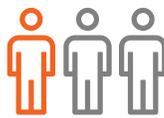


# IS STRESS THE HEALTH EPIDEMIC OF THE 21ST CENTURY?

Employee burnout is becoming problematic for the American workforce.<sup>1</sup> For many Americans, the traditional nine-to-five workday is slowly becoming nonexistent<sup>1</sup> - especially as increasingly accessible technology offers the flexibility to work away from the office and on the go.<sup>2</sup> While this may sound like every 21st century workers' dream, the reality is that the U.S. workforce is struggling with striking the right work-life balance. In fact, a recent survey of American workers found that:<sup>3</sup>

## Employee burnout



**3 in 10**  
check work emails  
while on vacation

**More than 1/3**  
say they've returned  
from vacation to  
so much work that  
they wish they'd  
never left at all

**18%** say vacations  
cause them to  
be more stressed  
out about work

**Perhaps this is why in 2016, 1 in 5 Americans left vacation days on the table.<sup>3</sup>**

Regardless of whether it's company culture or the availability of communication technologies that reinforce the "always-on," 24/7/365 culture we live in today, the reality is that the American workforce feels the need to check in during vacation, on weekends and even when they're home sick. For many, the inability to "disconnect" from work is a contributing factor to ongoing work-related stress, which can result in decreased job satisfaction, lower workplace productivity and the onset of emotional and physical ailments including, but not limited to:<sup>3</sup>



Anger issues at work



Depression



Sleepless nights



Aches and pains



High blood pressure,  
and more

A recent study found that workplace stress contributes to higher rates of absenteeism,<sup>4</sup> and that as many as **10% of U.S. employees who miss work due to on-the-job stress may be absent from work for 21 or more days a month.**<sup>5</sup> And, the impact of work-related stress isn't just limited to employees, it's also the leading health problem for employers, too.<sup>5</sup>

 **An estimated \$500 billion**  **lost in productivity annually.**<sup>5</sup>

## Affects of absenteeism

### Employer-direct costs<sup>6</sup>

- › Wages paid to absent employees
- › High-cost replacement workers (overtime pay for other employees and/or temporary workers)
- › Administrative costs of managing absenteeism

**Presenteeism costs U.S. companies with 1,000 employees or more at least \$1.7 million a year!**<sup>7</sup>

### Employer-indirect costs<sup>6</sup>

- › Poor quality of goods/services resulting from overtime fatigue or understaffing
- › Reduced productivity as a result of “presenteeism” – when an employee is at work but isn’t “present”
- › Excess manager time (dealing with discipline and finding suitable employee replacements)
- › Safety issues (inadequately trained employees filling in for others, rushing to catch up after arriving as a replacement, etc.)
- › Poor morale among employees who have to fill in or do extra work to cover absent coworkers

Because of these and because full-time employees spend much of their lives at work, employers have a responsibility and an opportunity to help their employees manage work-related stress. But what exactly is “stress” and how can an employer identify an employee who needs assistance? At what point does work-related stress become a health condition with the potential to result in short- and/or long-term disability (STD/LTD) or a workers compensation claim?

According to the American Bar Association, stress-based claims are not your typical workplace-related injury.<sup>8</sup> Unlike a broken arm or a critical illness, stress-related claims are more difficult to assess and diagnose. For many employers, it can be challenging to determine at what point work-related stress can be considered eligible for STD or workers compensation. And the truth is, because stress itself is a vague descriptor, stress-related STD or workers compensation claims are evaluated on a case-by-case basis.



EMPLOYERS MUST  
BETTER UNDERSTAND THEIR  
EMPLOYEES TO IDENTIFY  
DISABILITY CLAIMS.

### What is stress?

While stress can be a motivator, it can also be mentally and physically harmful if it's constant or if someone is dealing with too many stressors at the same time. Continuous stress can cause wear and tear – resulting in fatigue and a weakened immune system – both of which make it easier for injuries and illness to occur.<sup>9</sup> For example, chronic stress, which can cause muscles to be tense for long periods of time, can trigger other reactions in the body – promoting stress-related disorders such as tension headaches and migraines.<sup>8</sup>

### How can employers identify employees who may need assistance managing their work-related stress?

Employers can look for certain signs that work-related stress exists, but must also **rely on their employees to vocalize their feelings and provide feedback**. Employers can assess the following.<sup>10</sup>

- Review employee records (e.g., sick leave records, workers compensation claims, etc.)
- Observe employees while working (e.g., change in normal behavior – going from cheerful to irritable; change in appearance; inability to concentrate/complete certain tasks; increased unexpected absences from work, etc.)
- Ask employees for feedback
- Assess employees' work satisfaction, work/life balance, etc.

Employers can also look for **organizational and environmental stressors**.<sup>7</sup>



Unreasonable work demands  
(e.g., unrealistic deadlines)



Poor lighting



Long work hours



Excessive noise



Dealing with  
difficult customers



Lack of space



Poor  
management



Poor air quality



Tense relationships  
with coworkers

Although employees should feel comfortable speaking with their managers about their stressors at work or at home, it's not always easy. And, in some cases, they may not even realize it's impacting them or their work.

Signs like the ones previously highlighted are usually easy to recognize, but longer-term effects of stress may not be readily obvious. In fact, stress has been linked to depression, anxiety, heart attacks, stroke, hypertension and more.<sup>11</sup> "It's hard to think of any disease in which stress cannot play an aggravating role or any part of the body that is not affected."<sup>11</sup>

## What can employers do to help alleviate stress among their employees and foster a healthier environment?

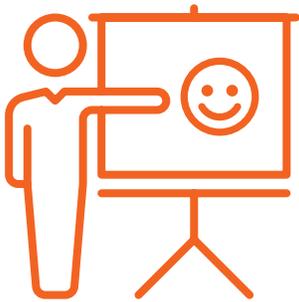
The answer is a **multipronged approach** that isn't limited to the workplace.

### Fix the problem

If an employer knows there's an issue, the obvious answer is "fix it." It may take time (e.g., changing company culture) and, in some cases, financial investment (e.g., staffing for shortages to avoid excessive workloads), but the long-term payoff is the creation of a healthy, low-stress environment for employees and the mitigation of costly effects of stress-related complications.

### Train, train, train

Without the right training, managers can't implement policies, processes and the culture needed to foster a healthy environment.



### Implement wellness programs and incentives

Wellness programs are a great way to encourage employees to lead healthy, active lives. Employers can encourage employees to take control of their own well-being by offering employees access to services that can help them:

- Deal with stress in and out of work
- Exercise more (exercise has been shown to help reduce stress<sup>8</sup>)
- Address specific health concerns that may be exacerbated by stress

Through a combination of stress awareness among the workforce, and a dedication to fostering a healthy, happy work environment, employers can help their employees effectively manage their stress and the toll it may take in their day-to-day lives.

## How Cigna can help

At Cigna, we know the cost of a disability can be high. That's why we identify at-risk employees and engage them in vocational services before a disability occurs. We can help prevent disabilities or reduce their severity and help shorten the duration of absence. Everything we do is focused on two key areas:

1. **Prevention** – to help employees stay healthy and on the job so they avoid costly disability absence in the first place
2. **Intervention** – to help disabled employees return to a healthy and productive life that includes work (as quickly and safely as possible)

By leveraging medical information, we analyze the data to identify individuals with existing or potential health risks where a suitable condition management or employee assistance program can help. We refer those individuals to Cigna Health or other health service or wellness management companies for further evaluation and potential engagement.

## OUR RESULTS



7-DAY SHORTER STD DURATIONS.  
A SAVINGS OF MORE THAN \$540 PER  
EMPLOYEE PARTICIPATING IN STD  
DISABILITY PAYMENTS ALONE.<sup>12</sup>



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