

Uncover Hidden Savings in Your Healthplan

live well. work well.

Tips for your work, home, and life—brought to you by the insurance, risk management and healthcare specialists at Hunt Insurance Group, LLC.

Take a Vacation...

How do you spend those lazy, hazy, crazy days of summer? Basking at the beach? Picnicking in the park? Gardening? How about the winter months? Skiing? Snowmobiling? Visiting a warmer climate? If you're like the average American employee, you're spending them at work.

The average work week has grown to almost 50 hours in the United States. Typical employees now work the equivalent of 1 extra month per year compared to their counterparts in 1970. More than one-third of Americans are working 10+ hours a day and 39% are working on the weekends. Perhaps the greatest victims of downsizing are the lunch hour and semi-annual vacations.

Sound familiar? Ok, you say – we work a lot, but what does that have to do with saving money in the health plan? According to the American Institute of Stress each year workplace stress costs U.S. industry \$300 billion, or \$7,500 per worker in terms of absenteeism, turnover, diminished productivity, and direct medical, legal and insurance fees. That per worker cost of stress is higher than the average annual per employee cost for PPO Plan benefits in the Midwest of \$6,382 (Mercer Study 2004).

In research conducted using the HERO database, individuals with depression had adjusted annual health care expenditures 70% greater than those who reported not being depressed. Individuals with uncontrolled stress had annual adjusted medical costs 46% greater than those who were not stressed. The finding that psychosocial risks were the most costly was unexpected and medically newsworthy. This data suggests that increased attention should be directed toward worksite depression and stress screening along with the opportunity for adequate diagnosis and treatment.

Employers don't always seem to be getting the message. 74% of large employers offer Employee Assistance Programs; however the percentage drops off significantly when headcount goes below 500 employees. Offering an EAP is not enough. 65% of depressed workers have an EAP, yet only 14% have used it.

What is depression costing your organization? Find out at www.depressioncalculator.com.

What does a psychologically healthy workplace look like? They promote employee involvement, growth & development, health & safety, employee recognition and work-life balance.

Make a difference – address Stress Management in a meaningful way in your company. Don't expect a lunch & learn or any other single stress management intervention to reach every employee. Different interventions appeal to different people. Use a combination of strategies for the best results.

- Educate employees about the signs & symptoms of stress.
- Implement an employee assistance program and promote it constantly.
- Offer appropriate levels of behavioral health treatment benefits in the health plan.
- Help employees develop good communication and interpersonal skills.
- Promote work-life balance.
- Offer onsite chair massage.
- Comedy works wonders – build in time for fun.
- Train managers to recognize signs of troubled employees and how to refer them for help.
- Ensure your supervisors and managers have people management skills, not just technical expertise.
- Play to individual strengths. Employees who get to use their talents regularly perform better and experience less stress.

- Allow individual control and decision making about "how" the task gets done whenever possible.
- Solicit and facilitate true employee involvement in decision making and goal setting.

So take that vacation; work will be waiting for you when you get back.

*Article reprinted with permission by Cheryl Mealey CHES, Director, Health Management Consulting,
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Lightning Awareness Week

June 22-28th is lightning awareness week, and it should come as no surprise that summer is the peak season for lightning. Lightning strikes, while relatively rare, can be extremely dangerous, and for about 60 Americans each year, they are fatal.

The effects of a lightning strike can be immediate, or they can develop over time. People who are struck by lightning can suffer from memory loss, attention deficits, sleep disorders, numbness, dizziness, fatigue, or depression, among other problems.

If you are outside and hear thunder, you are within range to be struck by lightning. Head inside until at least 30 minutes after the last sound of thunder. Once inside, avoid anything that can put you in contact with electrical activity-this includes small appliances, computers, and water. The Red Cross reports that lightning strikes the earth 100 times per second. Don't give it the chance to strike you.