

## EMPLOYEE MENTAL HEALTH:

# One of the most important retention moves

Pandemic turmoil, coupled with a painstakingly gradual return to more normal routines, has taken a toll on our collective mental health.

In 2020, the number of workers utilizing coaching through employee assistance programs—mostly to manage stress and stay motivated—nearly doubled.<sup>1</sup> In one six-month stretch, the percentage of adults in the United States with symptoms of anxiety or depression surged from 36% to 42%—the most drastic increases among those ages 18 to 29.<sup>2</sup>

Our research shows employers like you are responding accordingly, adding mental health offerings for their teams. But you may wonder: As a business leader, how do I support employees' mental health at work?

We're here to help you answer that question—and maintain business productivity—by focusing on five main categories where employers can make a difference in employee mental health and well-being.

# 42%

of U.S. adults reported recent symptoms of anxiety or depression in 2021.<sup>2</sup>

### In this guide, we'll cover how to:

#### PAGE 2

[Utilize Employee Assistance Programs \(EAPs\)](#)

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[Help employees handle stress from world events](#)

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<sup>1</sup> Data from Magellan, October 2020.

<sup>2</sup> Centers for Disease Control and Prevention, April 2021, <https://www.cdc.gov/mmwr/volumes/70/wr/mm7013e2.htm#suggestedcitation>.

## SECTION 1

# Employee assistance programs (EAPs)

## Do you know everything EAPs provide?

If your business has an EAP provider (tens of thousands of Principal clients do through Magellan Healthcare), you may not realize all the well-being resources you can access through the program.

An EAP offers a range of services to help employees and their families, typically including 24/7 phone consultation with licensed mental health professionals and referrals to supportive resources.

“There’s a whole variety of life assistance available,” says Dr. Steven E. Pratt, senior medical director for Magellan and its overall individual member base of 13.8 million. “We have a vast array of those kinds of services, such as finding childcare.”

There also can be a misperception that an EAP is like “the penalty box in hockey,” says David McDermott, a Critical Incident Response (CIR) consultant with Magellan—seen as a management tool to correct or punish employee behavior.

That couldn’t be further from the truth. Mental health and well-being resources respect confidentiality and are meant to adapt to the individual needs of each workplace and employee.

If anything, the recognition of mental health and use of EAP has gotten more proactive in the last 20 years as business leaders realize maintaining good mental health is a constant effort, not just a response to trauma.

**5 ways** an EAP can support the health of employees and your business (with examples from Magellan Healthcare):

- 1 Coaching.** EAP coaches offer phone sessions with employees to help them identify and practice coping skills to manage stress and improve their mental health. It’s a first step, Pratt says, and there’s been a dramatic increase in the use of phone coaching throughout the pandemic.
- 2 Substance abuse treatment.** A variety of substance use concerns—alcohol, nicotine, or opioids, for example—can be addressed with (fully confidential) EAP services.
- 3 Help with child care, ID theft, and more.** The range of EAP life-assistance services also may include childcare, eldercare, responding to ID theft or other forms of fraud, or other general wellness programs.
- 4 Workplace management skills.** Get more intensive training on reflective listening and motivational interviewing for managers to help improve overall workplace well-being.
- 5 Critical Incident Response (CIR).** Magellan’s CIR team is a specially trained clinical staff continuously on call. CIR consultants help employees process and manage the emotional and physical effects of a traumatic event in the workplace. After an assessment, a CIR counselor may be deployed to help handle the emergency on site.

## Critical Incident Response: How it works

A business may call the CIR team for any number of traumatic events, including the death of an employee, industrial accidents, natural disasters, robberies, or violence in the workplace. Grief, stress, and burnout related to the pandemic have been major triggers since 2020 to involve CIR.

An intake clinician will help the business assemble a unique response plan that best meets the needs of affected employees. It can be provided virtually or in person. This often includes management consultations, group sessions for employees who wish to participate, and individual employee consultations. Participation in CIR services is always voluntary for employees.

### Three main functions that a CIR team provides to employees:

**1. Ventilate.** A participant processes with the counselor how an event is impacting them—emotionally, behaviorally, and physically. It's important and cathartic to feel free to release emotions in the wake of trauma and express concerns.

**2. Validate.** Whether in group or individual sessions, the counselor strives to normalize a participant's reaction to an event. Groups are particularly helpful in this process, as employees hear they're not alone in their emotional and physical reactions, which may include fear and grief.

**3. Educate.** Providing information to affected management and staff is a main component of CIR intervention. The counselor educates participants on what to expect after a loss or traumatic event, plus basic coping strategies. In this way, CIR (and EAP resources in general) help workplaces continue to help themselves long after CIR is complete.

Some of the basic coping strategies counselors provide, according to McDermott:

- getting enough rest and sleep,
- maintaining a healthy diet,
- limiting intake of caffeine and alcohol, and
- utilizing social support from colleagues and family.

One often overlooked recommendation for those processing a traumatic or stressful event: water.

“Drink lots of water,” McDermott says. “That may sound funny, but our brains release stress chemicals into our bodies after a traumatic event—drinking water can be helpful to flush that out of our systems.”

“*Drink lots of water.*”  
DAVID MCDERMOTT

With the approval of your business, contact your EAP provider for information on specific services that may be part of your plan.

## 2 things your business can do to encourage good mental health and be better prepared for a crisis:

**1 Build and maintain a healthy company culture.** This pays dividends in a crisis, says McDermott, who sees the effects of company culture in his CIR work. Good communication between business leaders and employees builds trust that can make crises easier to navigate.

**2 Raise awareness of resources.** Awareness of mental health and well-being resources through an EAP is a top challenge in helping employees access the tools they need. Principal research in February 2022 found that 39% of employees say their EAP isn't used because their colleagues are unaware of it or unsure how to use it.<sup>4</sup> Remind your staff throughout the year of all the available support—not only during benefits enrollment. Employees will have different ways they prefer to reach out; some may want to quietly explore their own path through referral to a website or phone number, while others may value more public discussion in the workplace.

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<sup>4</sup>Principal research February 2-4, 2022, of 100 employees of other businesses (and not self-employed).

# Outside stress

## 4 ways to ease employee stress over world events

With or without a pandemic, world events can make us feel like life is spinning out of control.

Effective crisis communication can reassure employees who are barraged daily by a dizzying array of international news, public health emergencies, and political debate.

### 1 Amplify valid sources of news and information.

Be a reliable source for employees by relaying information on external news only from authoritative sources. [The Centers for Disease Control and Prevention](#), for instance, consolidates information on public health compared to minute-by-minute updates and fluctuating statistics from the tangled streams of social media. [Pew Research Center](#) is an example of a credible researcher of public behavior and trends grounded in scientific surveys and analysis. Even a source as fundamental as the [National Weather Service](#) may provide tools and maps that are useful to keep employees safe and informed.

### 2 Overcommunicate with employees.

Provide reassuring facts and updates on a consistent schedule, whether weekly or monthly. Simple staff emails, one-on-one conversations, and live Q&A sessions with specific teams all play a role. It's better to overcommunicate with employees in times of uncertainty. In the words of the Society for Human Resource Management, "When employees don't know, they speculate"—and that speculation can be worse than any difficult news you may need to share.<sup>5</sup>

### 3 Stop the spread of misinformation.

Sift through misinformation and bias that may add unnecessary stress in the workplace. This starts with listening closely to employee concerns—including through anonymous feedback—to help pinpoint what may be stoking fear and gossip. Simple online tools such as [SurveyMonkey](#) may offer a convenient channel to allow for direct and honest employee input, or you could pursue more formal vendors (including familiar brands such as Gallup) to help manage employee engagement and sentiment.

### 4 Encourage remote and hybrid employees to socialize

In some ways, the social setting of the office has been permanently transformed by the pandemic. Realize and live up to the responsibility of your business to provide additional emotional support in how you communicate with employees—including encouraging both personal and virtual interaction among teams. Every business is figuring this out—so there's a growing list of ideas to help your remote workforce feel a sense of togetherness, from virtual coffee breaks to more elaborate online video games.<sup>6</sup>

<sup>5</sup> <https://www.shrm.org/resourcesandtools/hr-topics/employee-relations/humanity-into-hr/pages/leaders-its-time-to-overcommunicate.aspx>

<sup>6</sup> LinkedIn, March 2020, <https://www.linkedin.com/business/talent/blog/talent-engagement/ways-you-can-make-remote-workers-feel-included>.

## 6 tips to manage stress related to the ongoing pandemic

Use these tips yourself and share with employees. Courtesy of Magellan Healthcare.<sup>7</sup>

### 1 Keep your routines.

Focus on necessities that maintain your livelihood and basic health needs. Set clearly defined working hours and time to spend on self-care, your family, and friends.

### 2 Strengthen ties with your most important relationships.

If you're feeling fatigued and overwhelmed, it may benefit you more to lean into established relationships. These relationships can give you a sense of connection and community without using up too much of your emotional resources.

### 3 Build your resilience.

Resilience is the ability to bounce back from hard circumstances. The good news is that it can be built up intentionally. Incorporate regular mental breaks and physical exercise into your daily routine in a way that works for you.

### 4 Take time off.

It's important to recharge your batteries. Hybrid schedules have allowed many of us to work from anywhere—which sometimes means we end up working more. Even an intentional “staycation”—where you deliberately log off and carve out personal time—can help you rest, relax, and reset.

### 5 Remind yourself that this will pass.

Try and come to terms with what you can't control and focus on what you can do to move through challenges in a positive way. Draw on skills you've used during other difficult times and remember how those times eventually ended.

### 6 Ask for help.

When you feel burned out and exhausted, don't be afraid to let those close to you know that you're struggling. Now more than ever, people understand that everyone is going through ups and downs and sometimes you need a little help to get through it. If you experience prolonged feelings of unease, reach out to your employee assistance program, mental health provider, primary care provider, or health plan for support.

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<sup>7</sup> Sources include Healthline Media, 2021, [www.healthline.com/health/mental-health/covid-fatigue#resources](https://www.healthline.com/health/mental-health/covid-fatigue#resources), [www.healthline.com/health/mental-health/covid-fatigue#coping-strategies](https://www.healthline.com/health/mental-health/covid-fatigue#coping-strategies)

# Workplace stress

## 6 ways to reduce employee stress in the workplace

Widespread remote and hybrid work have introduced plenty of conveniences. But there have been complications, too. Collaboration and teambuilding may require more intentional arrangements. Some employees can feel isolated and alone, or unhealthy and unseen. All these add to the stresses of coping with a workplace transformed by the new technology and routines of a global shift.

Here's how to help reduce your employees' stress on the job:

**1**

### Try to ease workloads and make remote and hybrid work easier.

U.S. [business has notched productivity gains during the pandemic](#).<sup>8</sup> But employees are feeling the effects of that surge: Principal research in February 2022 found that reduced workload, after increased pay, is the top way to improve their mental health.<sup>9</sup> Beyond providing employees at home with the basic resources and tools usually found in the office (from a comfortable desk chair to dual monitors), also think about what mental and emotional support employees need for the realities of long-term remote work. Have you established more permanent and transparent policies for how employees may customize flexible schedules? Have you accounted for hybrid work in your employee onboarding, compensation, and employee benefits?

### Don't forget the office stress of employees who still work in person.

Pay attention to the distinct mental health needs of office workers and others who couldn't pivot to remote work. Retail clerks, bank tellers, and hospital nurses faced additional risk through regular close contact with the public—but scores of other workers returned to desks and cubicles and can't fully participate in the growing trend toward more flexibility in the workplace. These employees may need to more directly confront fluctuating social norms and remain sensitive to others' trauma as they work with customers and clients.

**2****3**

### Support grieving or ill colleagues.

Employees may need special accommodation to grieve a coworker, friend, or relative who died—or to handle their own illness as they struggle, for instance, with the symptoms of long-haul COVID. Or people could feel a more general listlessness over how profoundly daily life and working norms have changed. All these signs are important to watch for in a workplace where employees help care for each other. As society moves on after the pandemic, many employees may continue to struggle with isolation and frayed social networks.

<sup>8</sup> American Enterprise Institute, January 2022, <https://www.aei.org/economics/will-the-pandemics-productivity-gains-persist/>.

<sup>9</sup> Principal research February 2-4, 2022, of 100 employees of other businesses (and not self-employed).

### Add or expand physical health perks to manage stress.

Over the last generation, companies have gotten much better at building infrastructure around physical health (think organized employee walks or gym access). Now, a similar infrastructure is being built around mental health, at the same time organized physical activity remains a key factor in maintaining it. Can you provide more access to remote gym classes or offer a company discount for an online program such as [Daily Burn](#)? Maybe encourage walking meetings or provide bike storage to promote more activity during the workday.

4

5

### Encourage collaboration on the job.

Be more proactive about supporting new ways to collaborate. Create ad hoc teams among employees to make up for in-person socialization and teambuilding that may not be happening in the same way because of how radically workflows have changed. Have you tried to encourage more mentorship among employees, either through programs to pair junior and senior staff, or more informally with virtual or in-person mixers? Don't be afraid to try a few different models before finding the right fit for your workplace.

### Applaud employees (wherever they work).

Ideas to consider:

 Boost meaningful employee recognition programs and adapt them to fit the needs of new roles or remote work.

 Do you have spaces online (an intranet hub or chat channel, for example) and intentional routines to highlight employees and their good work when there may not be as many opportunities to gather in a kitchenette or conference room?

 Have you established small monetary rewards (gift certificates, home deliveries) that are meaningful no matter where remote employees may live?

 Do you know your employees well enough to try to offer recognition that suits their unique personalities?

6

# 5 practices of a psychologically healthy workplace

The American Psychological Association lists these five practices as the foundation for a psychologically healthy workplace:

<b>1</b> <b>Employee involvement.</b> Empower them and give them autonomy.	<b>2</b> <b>Work-life balance.</b> Job flexibility helps support personal responsibilities.	<b>3</b> <b>Employee growth and development.</b> New skills and experience boost job motivation and satisfaction.	<b>4</b> <b>Health and safety.</b> Training, safeguards, screening, and more help protect worker and business alike.	<b>5</b> <b>Employee recognition.</b> Compensation and other affirmation drive employee engagement.
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## Realize how well-being attitudes and norms can differ among employees.

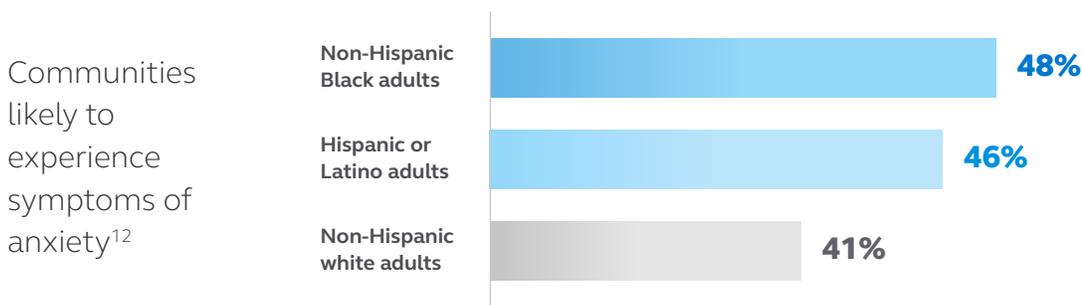
Millennials drive more mental-health awareness. There's been a generational shift in more awareness of mental health and an openness to talk about it and pursue treatment—even at work.

Twice as many millennials as baby boomers believe it's important for their workplace to support mental health, with millennials also far likelier to know their company's procedure for enlisting help.<sup>10</sup>

*Twice as many millennials as baby boomers believe it's important for their workplace to support mental health.*

LGBT+ Americans feel double the impact. Half of LGBT+ Americans said the pandemic had a major negative impact to their mental health—more than twice the rate of non-LGBT+ Americans reporting the same. One-fourth of LGBT+ people sought mental health care during the pandemic, compared to 12% of non-LGBT+ people.<sup>11</sup>

The pandemic disproportionately affected the health of communities of color. Non-Hispanic Black adults (48%) and Hispanic or Latino adults (46%) are more likely to report symptoms of anxiety or depression than non-Hispanic white adults (41%).<sup>12</sup>



<sup>10</sup> MindShare Partners' Mental Health at Work Report, 2019, <https://www.mindsharepartners.org/mentalhealthatworkreport>.

<sup>11</sup> Kaiser Family Foundation, August 2021, <https://www.kff.org/other/issue-brief/the-impact-of-the-covid-19-pandemic-on-lgbt-peoples-mental-health/>.

<sup>12</sup> Kaiser Family Foundation, February 2021, <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/>.

## SECTION 4

# Family stress

## 6 ways to help employees cope with family stress (without meddling)

Personal demands and routines in many cases have become only more complicated for employees—or have been completely upended. Here's how you can stay aware of your employees' work-life balance needs and do your best to support them with all the types of family stress.

### 1 Enable flexible schedules.

Child or eldercare may require more employee time or mental space. If possible, accommodate employees as they handle a family crisis. Provide more formal flexible schedules or compressed workweeks. Help employees maintain an overall sense of control with their array of responsibilities—both personal and professional—so they don't feel overwhelmed.

### 2 Refer serious issues to professionals.

The pandemic spurred an 8% increase in domestic violence in the U.S.<sup>13</sup> While the workplace can't offer a solution to every employee challenge, you can help just by offering a convenient channel to the proper expertise and support. Ensure your business and its employee benefits have all the proper connections to the relevant professional agencies and officials to help respond when personal stress evolves into dangerous trauma. Provide convenient access to professional counseling, whether through your employee assistance program (EAP) or another channel.

### 3 Respond quickly to natural disasters.

Workers sometimes cope with climate disasters such as forest fires, floods, or hurricanes. Your business can have support plans in place—emotional as well as financial relief—appropriate to your regional risks. Need a starting place? Use the Small Business Administration's [guide to preparing for emergencies](#).

### 4 Try the convenience of telehealth.

The pandemic introduced widespread social distancing and lockdowns that increased isolation and created a treatment deficit for employees in need. But this era also ushered in better adoption of telehealth resources, including by EAP providers, to help bridge the gap. Telehealth was the most popular benefit business leaders planned to increase when surveyed in 2021 for the Principal Financial Well-Being Index<sup>SM</sup>.

<sup>13</sup> The University of Miami and the National Commission on COVID-19 and Criminal Justice, February 2021, <https://counciloncj.org/impact-report-covid-19-and-domestic-violence-trends/>.

## 5 Try the subtle art of reflective listening.

Managers can use the basics of reflective listening with employees to help alleviate stress. This is a method that helps people identify their own internal motivations. As a manager in conversation with the employee, “roll with the resistance,” Pratt says, and lead with empathy rather than immediate criticism or recommendations. For instance:

- If an employee tells you they’ve been drinking too much, don’t immediately say, “You really should stop drinking.”
- People are more motivated to make changes in their lives when they recognize the need themselves rather than being told by someone else.
- Encourage them and give them space in the conversation. They’ll be likelier to fill it with their own self-realization of their behavior’s underlying causes.
- So, instead, reflect what you’re hearing. You could say something like, “It sounds like you’ve been having a hard time coping lately.”

In terms of both mental health and everyday work, listening and reflecting employees’ thoughts and feelings—rather than directly leading them to solutions—can be a powerful motivator.

## 6 Keep talking about it.

Here’s some good news: The rising conversation around mental health also is reducing stigma. Recent data shows that younger workers are less likely to stigmatize mental health care. A Principal survey in February 2022 found that businesses and employees agree on the top reason employees don’t take advantage of a workplace EAP: simple lack of awareness or being unsure how to access its resources.<sup>13</sup> Thirty-eight percent of businesses and 39% of employees cite this reason—many more than the one-fourth of businesses or scant 9% of employees who say there’s a stigma around taking advantage of mental health benefits at work.

Encourage this healthy shift toward more open acknowledgement and dialogue. Twenty percent of American adults experience some type of mental illness.<sup>15</sup> An effective response can emphasize available treatments and avoid shame.

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## How to help decrease mental health stigma in your workplace

Magellan Healthcare recommends these steps to encourage a more open and accepting environment for everybody, including those who may face mental health challenges:

- › **Talk openly** and honestly about your own experiences with mental illness and addiction.
- › **Educate yourself and others** about the facts of mental illness. Mental disorders are treatable just as physical diseases are, and people with mental illness aren’t to blame for their condition.
- › **Recognize the signs** of mental illness and seek professional help when needed.
- › **Show empathy** for those living with mental health and substance use disorders (while of course respecting workplace privacy laws and norms).
- › **Be aware** of your attitudes and language used to describe mental illness and people with mental illness. Jokes and name-calling are hurtful and perpetuate demeaning stereotypes.

<sup>14</sup> Principal research, February 2022, of 100 (non-Principal) employees and 100 business benefits decision makers

<sup>15</sup> National Alliance on Mental Illness, <https://www.nami.org/NAMI/media/NAMI-Media/Infographics/NAMI-You-Are-Not-Along-FINAL.pdf>

# Financial stress

## 5 tips to help boost employee financial wellness

With or without global volatility, good financial education and reassurance about long-term retirement savings strategies, portfolios, and other aspects of personal budgeting can help remove money as extra worry that only compounds other stress. Nearly one-third of workers say they're stressed over day-to-day finances (29%) and retirement savings (30%).<sup>16</sup> An increasing number of business leaders seem determined to help alleviate this stress. Sixty-seven percent of retirement plan sponsors say they intend to focus on retirement planning education for employees in 2022, up from 48% in 2021.<sup>17</sup>

Here are a few ways you can ensure employees have access to that education.

### 1 Support employees' financial confidence.

Our research shows that many employees lack confidence and delay major financial decisions. But the data also suggests that delay only exacerbates stress. Helping boost your employees' financial confidence can pay dividends with their morale both at home and at work. [A recent study](#) from the Massachusetts Institute of Technology found that alleviating financial concerns makes workers more attentive and productive.

### 2 Offer financial wellness programs.

Holistic financial knowledge is a key to greater confidence. Seventy-three percent of businesses agree that a financial wellness program helps keep a workforce engaged and productive.<sup>18</sup> Meanwhile, more than half of workers want to improve their financial wellness, and 71% say they would use financial wellness resources if offered.<sup>19</sup> [Principal® Milestones](#), for instance, offers financial wellness tools, resources, and education (with Enrich and ARAG) to all our retirement plan participants—for every stage of their lives.

### 3 Offer emergency financial relief.

Consider timely ways your business can assist employees affected by the numerous climate disasters or other emergencies that may sap their personal finances. Principal, for example, offered relief funds to employees who were victims of a Midwest inland hurricane (with 140-mile-per-hour straight-line winds) known as a derecho.

### 4 Help employees organize their finances.

Encourage employees to spend a rainy morning and tackle these [5 steps](#) to organizing your personal finances so they're not only ready for the next unexpected event, but their family is also prepared to handle financial basics without the additional stress of uncertainty over where to find all the crucial information. Show you're serious by providing paid time on the clock to help employees with this planning. Some Principal clients choose to do this with free food and monthly webinar watch parties. [Check out our library of free webinars.](#)

### 5 Help employees fund their futures.

Offering a robust retirement plan with a company match is one of the primary ways to help your employees engineer their long-term financial security. Implementing automatic enrollment or increasing the default savings in your retirement plan can be a good step. Eighty-four percent of auto-enrolled workers say they started saving sooner than they would have on their own.<sup>19</sup> Your employees also can follow our [step-by-step guide to building your own financial plan](#)—to set their financial goals, create a budget, plan for taxes, and more.

<sup>16</sup> Principal Retirement Security Survey of 1,803 consumers, September 2021.

<sup>17</sup> Principal Retirement Security Survey, September 2021.

<sup>18</sup> Principal Financial Well-Being Index, June 2021.

<sup>19</sup> Principal Retirement Security Survey, May 2021.

Mental health and well-being benefits remain a key focus for businesses concerned with improving the employee experience, as shown in our 2021 [Principal Financial Well-Being Index<sup>SM</sup>](#). Nearly one-third of employers in 2021, according to the Kaiser Family Foundation, expanded ways (such as telemedicine) in which workers can get services for mental health or substance abuse.

It's no wonder. As we've shown throughout this guide, recognition of mental health challenges is on the rise, accompanied by a surge in resources to meet the need. Stigma against merely discussing mental health openly in the workplace continues to wane.

Whether you enroll in a formal employee assistance program (EAP) or start to tackle wellness in other ways, any proactive step can be healthy both for employees and your business.



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