



Stress & Depression

The effects on the Person, the Family & the Workplace



RYAN INSURANCE SERVICES LIMITED

Planning for Life's Possibilities - Investments for Life's Opportunities - Insurance for Life's Uncertainties



Presentation
by

David Penney

May 9, 2007



What Causes Stress ?

What Causes Depression ?

What Are The Effects ?

Stress:

Forces from the outside world impinging on the individual.

Stress is a normal part of life that can help us learn and grow.

Conversely, stress can cause us significant problems.

Stress Can sometimes be characterized as a passing “Blue Mood”



Signs and Symptoms of Stress

Intellectual symptoms:

How stress can affect your mind

- Memory problems.
- Difficulty making decisions.
- Inability to concentrate.
- Confusion.
- Seeing only the negative.
- Repetitive or racing thoughts.
- Poor judgment.
- Loss of objectivity.
- Desire to escape or run away.

Physical symptoms:

How stress can affect your body

- Headaches.
- Digestive problems.
- Muscle tension and pain.
- Sleep disturbances.
- Fatigue.
- Chest pain, irregular heartbeat.
- High blood pressure.
- Weight gain or loss.
- Asthma or shortness of breath.
- Skin problems.
- Decreased sex drive.

Emotional symptoms:

How stress can make you feel

- Moody and hypersensitive.
- Restlessness and anxiety.
- Depression.
- Anger and resentment.
- Easily irritated and “on edge”.
- Sense of being overwhelmed.
- Lack of confidence.
- Apathy.
- Urge to laugh or cry at inappropriate times.

Behavioral symptoms:

How stress can affect your behavior

- Eating more or less.
- Sleeping too much or too little.
- Isolating yourself from others.
- Neglecting your responsibilities.
- Increasing alcohol and drug use.
- Nervous habits (e.g. nail biting, pacing).
- Teeth grinding or jaw clenching.
- Overdoing activities such as exercising or shopping.
- Losing your temper.
- Overreacting to unexpected problems.

Personal Stress

Reasons

Effects

- Stress can arise for a variety of reasons. It comes from the big and small events as well as the positive and negative events of life.
- Having a baby, getting married, winning the lottery or getting an unexpected promotion can cause stress. It can also be brought on by a traumatic accident, death or emergency situation – or occur as a side effect of a serious illness or disease.
- There is also stress associated with workplace and family responsibilities, as well as the hassles of daily living.
- Unpleasant feelings are generated – tension, feelings that we are inadequate, depression, anger and dependency.
- People become preoccupied with real or exaggerated troubles – worries, concerns about physical health, compulsions, jealousy, suspiciousness, fears and phobias.
- High levels of stress interfere with our performance, causing inefficiency, poor decision-making and even sexual problems.
- Stress and anxiety causes us to avoid many things we would otherwise enjoy and benefit from (taking classes, applying for a job or promotion, approaching others).
- Emotional disorders are often related to stress; they are either caused by stress and/or cause it or both.

Definition of Workplace Stress

Workplace stress is becoming an increasing concern in many Canadian workplaces. It is defined as;

“the harmful physical and emotional response that can happen when there is a conflict between demands on a person, and the amount of control the person has over meeting these demands”

Basically, workplace stress occurs when the demands of the job and the working environment on a person exceed their capacity to meet them.

Reasons for Workplace Stress

- Workload (overload and underload)
- Poorly organized shiftwork
- Lack of personal control over work
- Physical environment (noise, air quality, etc.)
- Isolation in the workplace (emotional or working alone)
- Role conflict
- Poor working relationships
- Poor communication at work
- Role ambiguity
- Dealing directly with the public
- Under/over promotion
- Job security
- Overall job satisfaction
- Supervisors
- Co-workers
- Subordinates
- Management style
- Communication patterns



Report on Stress

- Studies show that Canadians (with employer-sponsored health benefit plans) are experiencing significantly more stress in the workplace than only a year ago, and that illness related to job stress is on the rise.

More than six in 10 Canadians report that they are experiencing a 'great deal of stress' on the job.

34 per cent of Canadians with health plans agree with the statement: "Workplace stress has been so overwhelming that it has made me physically ill at times."

41 per cent of Canadians say that their employer does not do nearly enough to help them manage stress at work.

- Workplace stress has been shown to cause backaches, migraines and substance abuse, all of which contributes to poor job performance.

- Canadian workers view job stress as more prevalent than work-related injury or illness.

Canadians are not alone: job-related stress has been identified by the World Health Organization as a 'worldwide epidemic'.

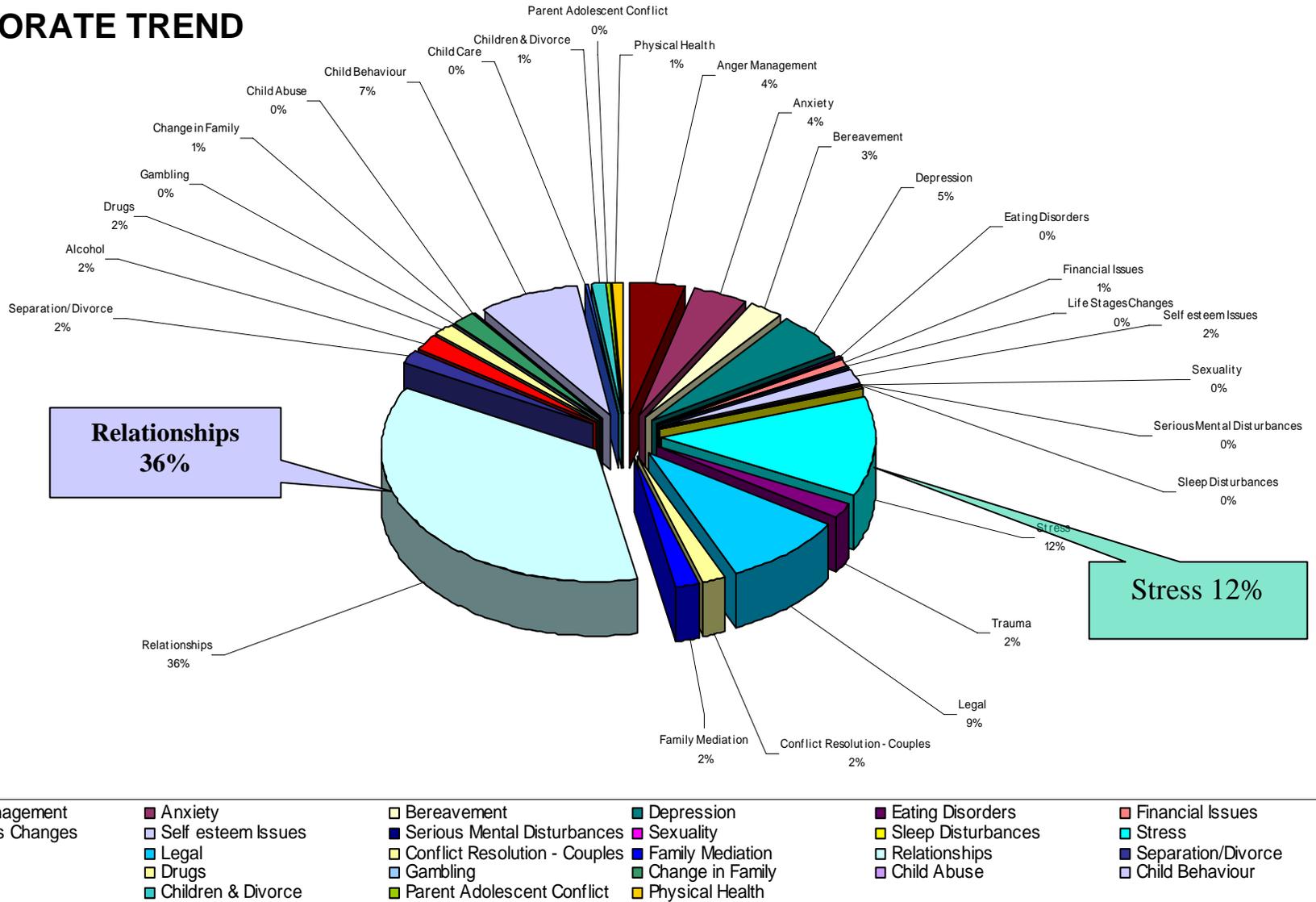
It is estimated that 40% of worker turnover is due to job stress.

Job stress is a major factor in the use of employee absenteeism. Statistics Canada calculates the annual cost of work time lost to stress at \$12 million.

Chronic stress can lead to hypertension, depression and susceptibility to other common physical illnesses.

Less obvious results of workplace stress are the feelings of frustration, anger and hopelessness that affect stressed employees.

CORPORATE TREND

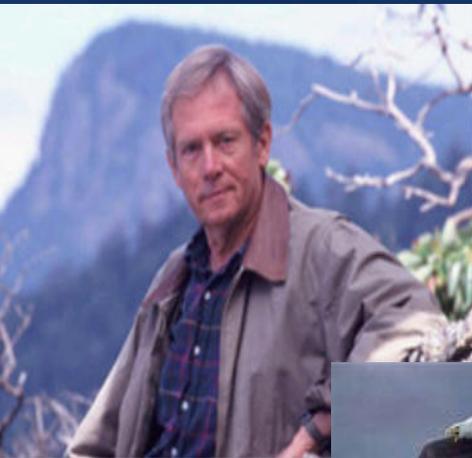


What Are The Effects of Stress ?

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Burning fossil fuels such as coal, oil and gas is largely responsible for climate change. Deforestation and modern intensive farming methods also contribute to the problem.



“It’s a proven fact that second hand smoke kills, and I’m not convinced there’s a ventilation system sufficiently sophisticated to bridge the gap between the end of a cigarette and the next guy’s nose.



Robert Bateman, Internationally acclaimed artist, environmentalist, and writer

What Are The Effects of Stress ?

- Get the message.....
Like Global Warming

Stress Is Here



- Like Second Hand
Smoke, Second Hand
Stress

Is a Killer

- *Joy*
- *Relationships*
- *Fun*
- *Harmony*





Signs and Symptoms of Stress

Effects of Stress

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What Are The Effects of Stress ?

Health Problems Linked to Stress

- Heart attack
- Hypertension
- Stroke
- Cancer
- Diabetes
- Depression
- Obesity
- Eating disorders
- Substance abuse
- Ulcers
- Irritable bowel syndrome
- Memory loss
- Autoimmune diseases (e.g. lupus)
- Insomnia
- Thyroid problems
- Infertility

Emotional Problems

Intellectual
Difficulties



Health Issues

Behavioural
Problems

Who Has Control Over Your World?



The Choice is Yours

Life Does Not
Pull the
Strings

You Do !



Since the causes of workplace stress can vary greatly, so can the strategies you can use to reduce it. The Canadian Mental Health Association suggests the following:

- Take charge of your day. Try to set aside 10 minutes at the beginning of each day to create a list of priorities. Strike them off as they are completed. The ones that remain will go to the top of your list for the next day.
- Learn to relax. Take several deep breaths throughout the day, or have regular stretch breaks. Stretching is easy to do, only takes a few seconds, and can leave you feeling energized.
- Eat a balanced diet. Don't skip breakfast, as your body needs all the energy it can get to help fight stress. Stay away from sweets, as simple sugars can cause erratic blood sugar levels, contributing to mood swings. Stay away from fatty foods, which take five to seven hours to digest, sapping your body of stress-busting energy.
- Don't neglect your physical health or private life.
- Consider meditating, taking a yoga class, or a simple brisk walk.
- Drink plenty of water, as your brain is 75 per cent water and is the first to be affected by dehydration. Limit your consumption of coffee, alcohol, drugs or cigarettes.
- Try to recognize the danger signs and act on them before they begin to affect your well-being.

What Do We Do About Stress ?



What Do We Do About Stress ?

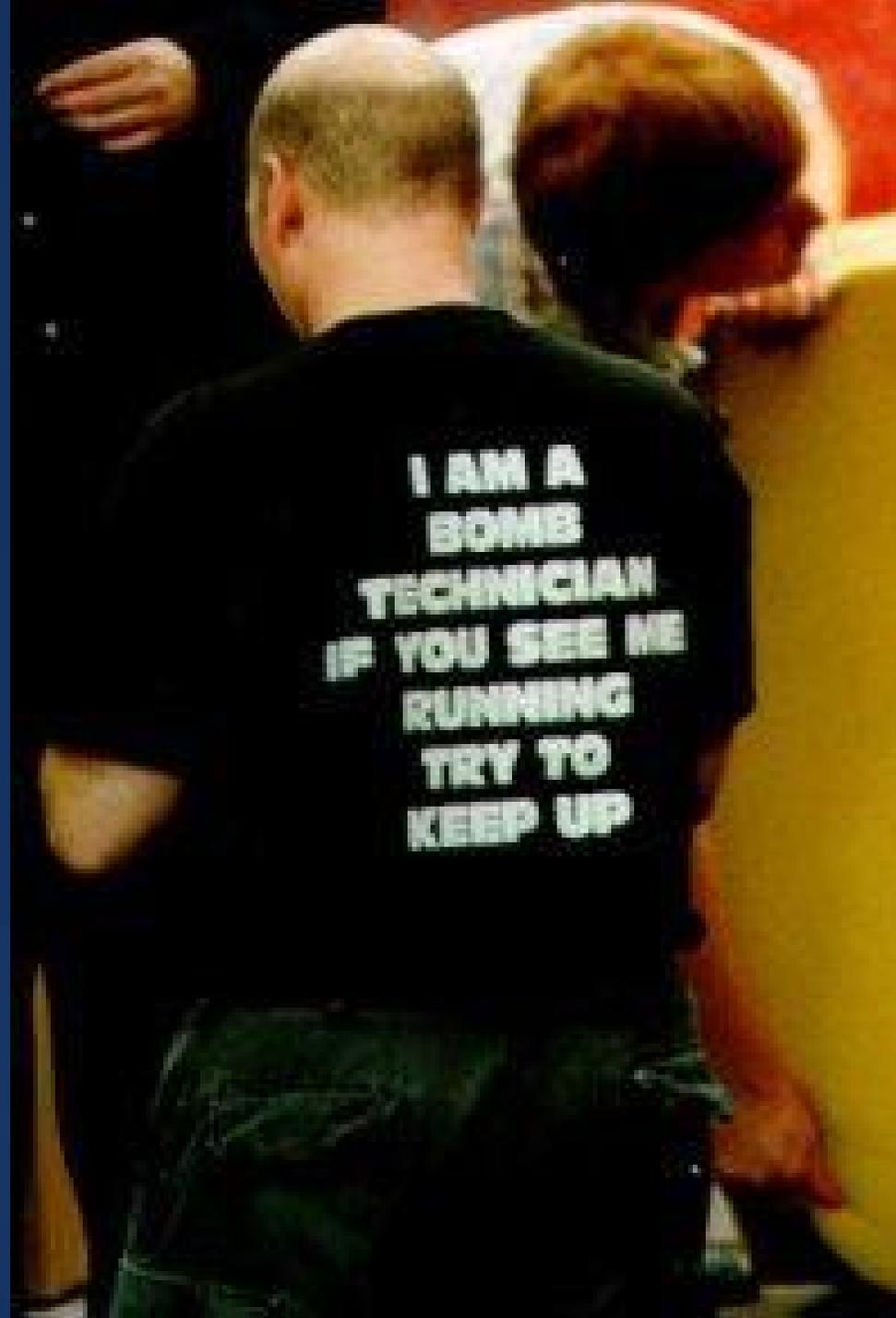


**Medical
Breakthrough**



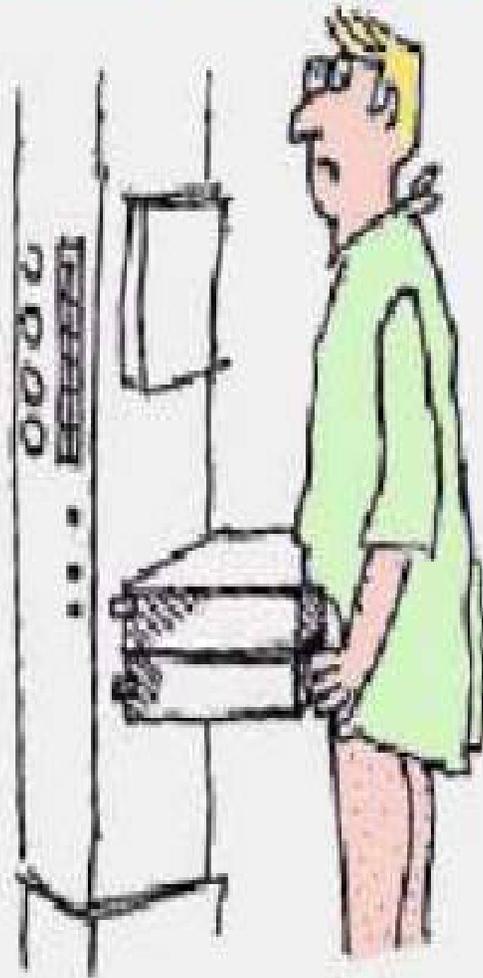
Laugh! Laughing is one of the easiest and best ways to reduce stress. Share a joke with a co-worker, watch a funny movie, or keep a box of your favourite comics on your desk. Try to find the humour in every situation.







If Women controlled medicine



The Manogram



When you have had one of those “TAKE THIS JOB AND SHOVE IT” days, try this

On your way home after work, stop at your pharmacy and go to the section where they have thermometers. You will need to purchase a rectal thermometer made by *Q-Tip. Be very sure that you get this brand.

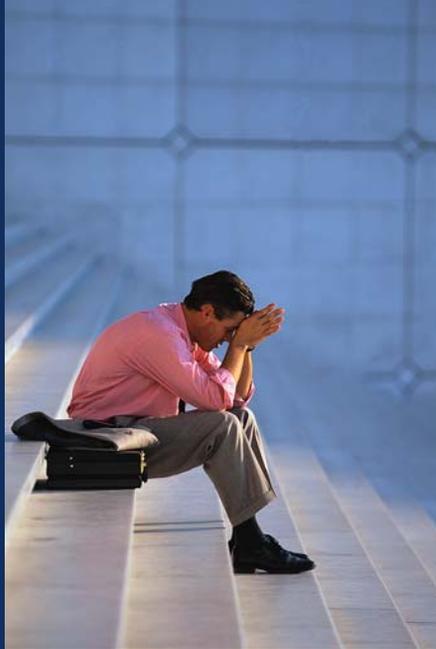
When you get home, lock your doors, draw the drapes, and disconnect the phone so you will not be disturbed during your therapy. Change to very comfortable clothing, such as a sweat suit and lie down on your bed. Open the package containing the thermometer and remove the thermometer and carefully place it on the bedside table so that it will not become chipped or broken.

Take the written material that accompanies the thermometer and as you read it you will notice in small print the statement that *every rectal thermometer made by Q-Tip is PERSONALLY tested.

Now... close your eyes and say out loud five times, ‘I am so glad that I do not work in quality control at the Q-Tip Company.’



Depressive Illness

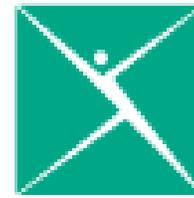


Depression:

An illness that involves the body, mood, and thoughts, that affects the way a person eats and sleeps, the way one feels about oneself, and the way one thinks about things.

A depressive disorder is not the same as a *passing blue mood*. It is not a sign of personal weakness or a condition that can be wished away. People with a depressive disease cannot merely "pull themselves together" and get better. Without treatment, symptoms can last for weeks, months, or years.





*P*roblems and misfortunes are a part of life. Everyone experiences unhappiness, and many people may become depressed temporarily when things don't go as they would like.

Experiences of failure commonly result in temporary feelings of worthlessness and self-blame, while personal losses cause feelings of sadness, disappointment and emptiness. Such feelings are normal, and they usually pass after a short time.

This is not the case with depressive illness.



Symptoms & Causes of Depression

One of the most recognized symptoms of depression is a profound feeling of sadness, hopelessness, or emptiness. You may be surprised to learn that people with depression often experience physical symptoms too.

- **Emotional**

- Sadness throughout the day, nearly every day
- Loss of interest in or enjoyment of your favorite activities
- Feelings of emptiness or hopelessness
- Feeling stressed, nervous, or overwhelmed
- Trouble concentrating or making decisions
- Feelings of worthlessness
- Excessive or inappropriate feelings of guilt, irritability or restlessness
- Thoughts of death or suicide

- **Physical**

- Fatigue or lack of energy
- Sleeping too much or too little
- Change in appetite or weight
- Aches and pains
- Headache, back pain
- Digestive problems
- Dizziness



Some risk factors for depression include:

- A family history of depression
- Death or illness of a loved one
- Stressful conflicts, such as fights with family members or disputes at work
- Physical, sexual, or emotional abuse
- Major life events, such as moving, graduating from college, changing jobs, getting married or divorced, becoming a new parent, or retiring
- Financial difficulties

It is important to seek help if you think you are depressed.



How can someone help a person who is depressed?

The most important thing anyone can do for the depressed person is to help him or her get an appropriate diagnosis and treatment.

This help may involve encouraging the individual to stay with treatment until symptoms begin to go away (usually several weeks) or to seek different treatment if no improvement occurs.

On occasion, it may require making an appointment and accompanying the depressed person to the doctor. It may also mean monitoring whether the depressed person is taking medication. Always report a worsening depression to the patient's physician or therapist.

Health & Wellness Management

- **Mental Health claims** are the fastest growing category of disability...**fiscal strain on the organization**
- **Substance Abuse**, *alcohol, prescription or illicit drugs*...**safety issues**
- **Presenteeism**, *lack of attention or concentration* ..**accidents**
- **Absenteeism**, as a result of conflict or personal/emotional concerns causes ... **excessive workload on others**
- **General Anxiety and Irritability** from unresolved, unattended to personal or family problems... **violence in the workplace**

What We Know

Mental Health Stats' (Global Roundtable)

- Mental health in the labour force costs this country close to **33 billion** a year in lost industrial production alone.
- More than a **third of all the disability** insurance claims being recorded by our largest insurers relate to mental health problems.
- **Over 80%** of all mental disorders experienced by Canada's labour force are directly related to depression and anxiety.

What We Know

Mental Health Stats (Global Roundtable)

- According to **Manulife Financial Group**, mental health claims are the fastest growing category of disability costs in Canada.
- Specifically, **psychiatric claims** (primarily depression) are rising at the fastest rate, overtaking cardiovascular.

What We Know

Mental Health Stats (Global Roundtable)

- **Desjardins Financial** found that about 1 in 5 employees had physical health problems stemming from mental health issues.
- LTD is a dangerous place for employees and the organizations they work for. The longer an employee is off work, the less likely they will ever get back. Meanwhile the insurer must reserve at least \$100,000 for the employee on LTD.
- **Prescription drugs costs** are the fastest growing component in the health care system (increasing by 15% yearly).

What We Know

Substance Abuse Stats

- 70% of illicit drug users are employed (NHSDA)
- 85% of heavy alcohol users are employed
- Substance abusing employees will be:
 - 35% less productive
 - 2.5 times more likely to be absent more than 8 days yearly
 - 3 times more likely to be late
 - 5 times more likely to have a WSIB claim
 - 10 times more likely to have unscheduled absences from work
- **10% of the workforce has a substance abuse problem**

Early Intervention is the Key to Success

Employee and Family Assistance Program

- The **sooner a problem is addressed**, the higher the likelihood for successful resolution
- **Immediate access** to the EFAP by staff, management and leaders will result in realizing the true value of their EFAP services

Prevention & Early Detection

Primary Prevention: Preventing the Onset of Mental Health

Solutions at Work:

- **Survey** employees to identify “stressors” (benchmark)
- **Educate** employees and promote the EFAP
- **Implement** Monthly Wellness Initiatives
- **Managers trained** to detect early predictors of troubled employees
- **Health and Wellness** Bulletin Board
- **Posters with brochures** (Depression, Anger, Anxiety, Substance Abuse, Relationships, Work/Life Balance)
- **Consultation** with Health Professionals at onset of a problem
- Self-Directed **Workbooks & Courses**
- **Lunch ‘n’ Learns**

Collaborative Care Model



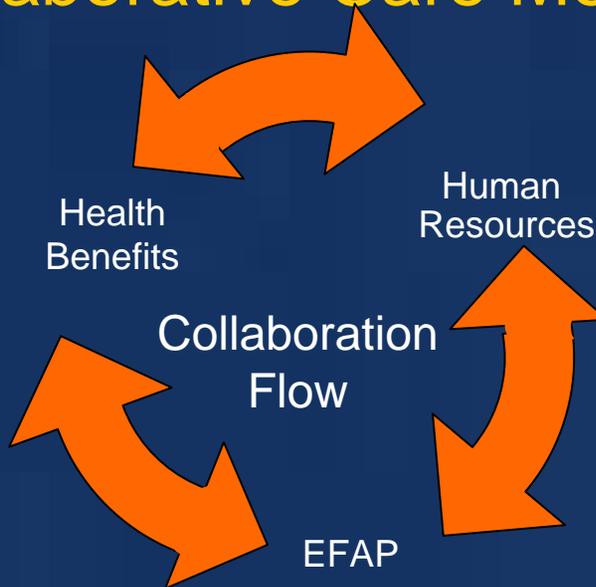
The first 2 – 3 months are key to successful treatment and preventing depression from becoming chronic.

Segregated Approach



Duplication of Services = Cumbersome Costs

Collaborative Care Model



Collaborative Care Model



Employee
Stress, Anxiety,
Depression

Direct Positive Impact on:

- Individual
- Family
- Co-workers

Streamlined Protocol

Collaborative Care Model



Employee
Stress, Anxiety,
Depression

Direct Impact on Workplace

- Reduces Absenteeism
- Increases Productivity
- Positive Affects on Workplace Moral
- Decreases Costs

Streamlined Protocol

Broad Range of Counselling Needs

- **Work-Related Issues**

- Shift Work
- Stress
- Performance
- Workload
- Harassment
- Organizational Change
- Disability & Accessibility

- **Relationship/Marital**

- Separation/Divorce
- Sexuality
- Violence
- Conflict Resolution

- **Personal/Emotional Health**

- Depression
- Stress
- Bereavement
- Anxiety & Phobias
- Pain Management
- Anger Management

- **Children & Family**

- Family Makeup Change
- Child Behaviour
- Child Care
- Violence
- Elder Care
- Adolescence
- Children & Separation/Divorce

- **Addiction & Recovery**

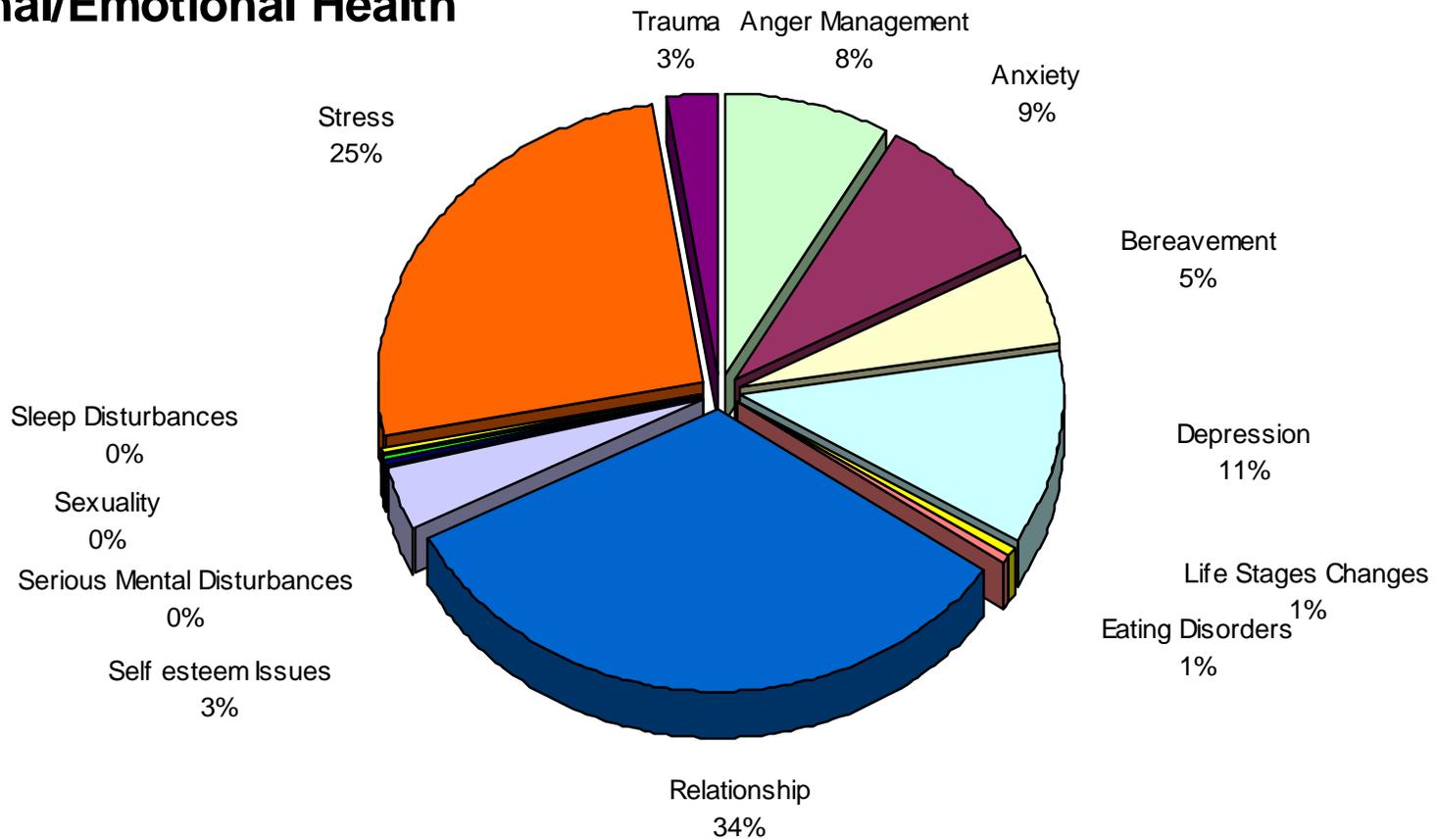
- Gambling
- Alcohol
- Illegal & Prescription Drugs
- Eating Disorders
- Sexual

- **Legal Consultation**

- **Financial Consultation**

- **Assessment Counsellors**

Personal/Emotional Health



- | | | | |
|-----------------------------|---------------------|--------------------|--------------------|
| Anger Management | Anxiety | Bereavement | Depression |
| Eating Disorders | Life Stages Changes | Relationship | Self esteem Issues |
| Serious Mental Disturbances | Sexuality | Sleep Disturbances | Stress |
| Trauma | | | |



Health care benefits costs are surging .

Employers' health benefits costs jumped to an average of more than 6% of payroll in 2003, up significantly from 3.2% in 1990 in an on going trend that's forecast to reach 8% within three years, according to a new report from the Conference Board of Canada.

Among employers with unionized workforces, 38% report that containing benefit costs is among the top three bargaining issues this year.

Meantime, Mercer Human Resource Consulting estimates that employers can expect to spend as much as 8% of payroll on health care benefits by 2007, based on current benefit trends.

"Many organizations are adopting innovative solutions that include sharing costs with employees, redesigning their plans and supporting the health and wellness of their workforce."

Forty-eight percent of survey respondents identified prescription drug expenditures as the primary factor driving the increasing ...

By Craig Gunsaulley Jun 1, 2004

In 1998, Health Canada conservatively estimated that the economic burden of mental health problems was \$14.4 billion a year. More recent calculations, which include indirect costs, suggest that upwards of \$30 billion is lost to the Canadian economy annually due to mental health and addiction problems

Stress and Depression will
become compensable



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