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Stress

Can't with it. Can't without it



Stress can cause debilitating health effects that strain employer budgets, diminish productivity and raise health care costs.

This paper will provide new insight on not only the effects of stress, but also offer tips about how global employers can use new, evidence-based approaches to acknowledge, manage and ultimately reduce the impact of stress on their employees — and bottom lines.

Although we are directing our remarks to employers and employees, it's not only job stress that causes concerns.

Given the unrelenting pressure to do more with less, stay connected up to 24 hours a day and fulfil multiple roles simultaneously, it's hard to leave personal and family stress out of the equation. Factoring in all sources of stress provides a better overall picture of its impact on today's employees and their employers.

So...is it stress? Or is it pressure? Just what do we mean by "stress"?

Before we go any further, we want to acknowledge an ideological debate that influences our terminology.

As you'll see, people can experience "stress" as negative, positive or somewhere in between. Perception is often the sole determinant.

Even the most recent studies refer back to psychologist Richard A. Lazarus' classic definition of stress: "A condition or feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilize.1"

The U.K. Health and Safety Executive (HSE) formally defines stress as:

The adverse reaction people have to excessive pressures or other types of demand placed on them at work.²

This differentiates "stress," which is negative and unhealthy, from "pressure," which can be a positive state if effectively managed.

For this paper, however, we will keep complex information as simple as possible, and use the layperson's terms "good" and "bad" and call it all "stress."

Stress itself is not an illness, but if it goes on too long, or becomes overly excessive, physical and mental illness are likely to develop — unless organisations and employees face the issue head-on.

"A condition or feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilize."

¹ Lazarus, 1966

² What is Stress? UK Health and Safety Executive

Cost-effective Solutions to a costly problem



"Creating a culture of health can even produce better returns for shareholders."

Some of the major drivers of stress, like occupational hazards, environmental issues and the economic situation are challenges for many employers. The recent experience of AXA-ICAS International, a leading provider of global employee assistance and well-being programmes, shows that in Europe, the recent financial crisis influenced additional stress drivers, such as heavy workloads, lack of job security, financial challenges, and pressure to work harder and longer to retain existing positions. All contribute to workplace stress.

These are difficult challenges for which there isn't a simple, standardised or low cost solution. While acknowledging their importance, we focus instead on the little things that can add up, on small changes within everyone's control, behaviours that employees can do in private, and low- or no-cost strategies and tactics companies can readily adopt to become a healthier employer.

Even if stress is a taboo topic in your country, it pays to have a strategy and to be transparent with employees.

For example, in 2014 the Dutch government is launching a fouryear programme to break through the taboos surrounding stress. This programme is designed to:

- Make a wide audience aware of the issues
- Encourage open and honest discussion
- Foster a cultural change within companies that emphasises prevention over cure
- Visualise the advantages of offering a good psychosocial programme for both employers (economical value) and employees (health and employability)
- Make existing knowledge and tools available to both employers and employees.³

Evidence exists that addressing stress and creating a culture of health can even produce better returns for shareholders. A recent *Journal of Occupational and Environmental Medicine* study shows that companies with a strong corporate health culture outperformed the S&P 500 stock index by 3-5%.

In the beginning...

Historically, we've understood stress as the "fight or flight" response. It's a survival mechanism — automatic, lightning-fast — that kicks in when we need to either outrun or outfight whatever is threatening us. This is a good thing: it's protective; it brings on laser-sharp focus and helps us to meet challenges successfully.

Think of a zebra confronted by a lion in the wild. Instantly, it will "know" whether to flee or fight back. If you've ever had a car swerve suddenly into your lane, seen your child fall off a swing or

been confronted by a hostile intruder, you've experienced the sensations — pounding heart, sweaty palms, rapid breathing. It's caused by a complex physiological reaction that has nothing to do with conscious, rational thought. It's hard-wired into our brains. And, it serves a purpose.

To understand why, and lay the groundwork for our recommended interventions, it's important to understand the physiology of what's happening when we experience stress.



Here's What happens,

in layperson's terms:



When the stress response is activated for a long time, the unrelenting overexposure of the body/brain to cortisol and the other stress hormones disrupts almost every physical function, putting us at risk for a wide variety of health and mental health problems.

At the base of our brain sits a tiny region called the hypothalamus. In the face of danger, it sends a signal to the adrenal gland, which is located just above the kidneys. In response, the adrenal gland triggers the release of many hormones, including adrenaline, norepinephrine and cortisol. These prepare our bodies to react.

Adrenaline and norepinephrine cause the immediate physical response, along with a surge of strength and energy. Within a few minutes, cortisol is also released. Cortisol regulates blood pressure and shuts down non-essential activity, like digestion and the immune response, and activates more energy to manage the crisis-at-hand.

Meanwhile, this mélange of stress hormones causes the heart to pump more blood than in a resting state — creating even more energy. Breathing, blood pressure and heart rate go up, the airways widen and the liver converts the origin of our body's fuel — glycogen — into glucose, which is blood sugar. Sugar pours into our muscles to get us ready to react.

What could be "bad" about all of this? In times of danger, nothing!

But think back to the zebra. That situation in the Serengeti would have resolved itself within just a few minutes. Nowadays, even though we're rarely confronting true, instantaneous, life-ordeath dangers, our bodies react exactly the same way: able to deal effectively with intense, short-lived bursts of acute stress. But, if the stressing event goes on for a long time, our body does not deal with it effectively.

Imagine the zebra and the lion facing each other in a standoff that went on for days, weeks, months or years. What would happen to all those coursing hormones if the zebra could neither fight nor flee?

When the stress response is activated for a long time, the unrelenting overexposure of the body/brain to cortisol and the other stress hormones disrupts almost every physical function, putting us at risk for a wide variety of health and mental health problems, including anxiety, depression, digestive problems, metabolic syndrome, heart disease, weight gain, sleep troubles... the list goes on.

Clarifying **GOOD GOOD Stress in simple terms.**



In addition to its potential to save lives, we can consider stress "good" when it presents itself as a challenge we feel we can manage without exceeding our resources. Good stress includes positive life changes such as a promotion, a desired move or a marriage.

We consider stress as "bad," on the other hand, when it presents itself as a threat, as something that can overwhelm us. Survivors notice this when after a catastrophe they later wonder how they ever made it through. War, natural disasters, death and personal loss fall into this category.

But, what about the kinds of stressors that can't quite be categorised?
Take the "instant access" to data in the information age versus "data overload," for example. Some people relish the free exchange of information brought on by the Internet; others experience it as a relentless onslaught. Similarly, some people will find travelling to a foreign country exhilarating, while others will worry

about it for weeks ahead of time. Being assigned a challenging, high profile project can be cause for celebration...or fraught with fear. Again, the list goes on.

And all of the research on this subject points to year over year increases in stress in modern life. Without a doubt, we face multiple stressors today that were inconceivable even a generation ago.

Speaking of generations, researchers are delving ever further into stress—particularly into its origins and effects. New and exciting work in the field includes the emerging science of epigenetics— which posits, through animal studies, that stress is passed down from parent to child in the genes. It may become possible to break the cycle of passing stress from one generation to the next, offering a profound effect on health, economics and well-being— and a duty to take responsibility for protecting one's offspring.

Humans can learn how to manage stress and mitigate its effects by reframing the narrative.

It's estimated that 75% - 90% of all primary care visits in the U.S. are related to stress and only 2% of the doctors have any training on how to manage stress related events.

Learning to manage stress

They say that "beauty is in the eye of the beholder." So is stress, in a way.

How?

In Lazarus' classic definition of stress, the key word is "perceives." A person who *perceives* that demands exceed their personal and social resources is at risk for the health consequences that too much stress can bring.

But not all is doom-and-gloom. Far from it! Humans can learn how to manage stress and mitigate its effects by reframing its narrative — both for individuals and for companies that employ them.

Crucial distinction: "Stress" is not a psychiatric or mental problem — although it *can* contribute to or exacerbate existing illnesses.

We've all heard the old dismissive saying: "It's all in your head." But what we don't realise is that our perceptions can govern our body's responses. The body doesn't distinguish between

physical and psychological threats. When you're stressed over a busy schedule, an argument with a friend, a traffic jam or a mountain of bills, your body reacts similarly as if you were facing a life-or-death situation.

Recognising this can go a long way toward eliminating shame, stigma and taboo.

Still not convinced?

It's estimated that 75% - 90% of all primary care visits in the U.S. are related to stress⁵ and only 2% of the doctors have any training on how to manage stress related events.⁶ People turn to "toxic coping" to adapt — misdirected anger, or behaviours such as eating too much, drinking too much or smoking. These maladaptive mechanisms can aggravate existing illnesses or cause physical manifestations that seem like illnesses, leading people to seek medical

⁵ National Institute for Occupational Safety and Health"

⁶ UCSF Osher Center for Integrative Medicine, Coping with Stress: How to Survive in a Fast-Paced World Imaginative Solutions for Stress relief, Dr. Martin Rossman M.D.

So what is the COST Of Stress to employers

That is the million \mathbf{f}

Those costs go beyond the immediate medical and pharmaceutical expenses associated with managing stress. It is widely acknowledged that stress decreases productivity in the workplace, increases health insurance costs and impacts employee retention.⁷

The direct costs of stress from medical and pharmacy claims can be challenging to quantify. Economists and others studying the financial burden of stress often confuse, or include, stress with depression and anxiety. In the absence of more concrete, established data, they rely on mental health claim data or other informatics about disability, absenteeism and presenteeism to measure the effect.

Private health insurance plans in many countries, including most policies written in Russia, United Arab Emirates and India, do not cover treatment of stress. In other countries, such as Hong Kong and Mexico, cultural barriers prevent individuals from openly acknowledging perceived behavioural health issues. In both circumstances, claims related to stress will likely be submitted with a medical diagnosis.

Indirect costs of stress are also a significant part of the equation. These productivity-related costs include absenteeism and presenteeism, the latter of which occurs when someone is at work but is not fully engaged and productive because of a health issue.

A 2009 study in the United States showed that these secondary costs of stress represent more than twice the amount of direct costs. Outside the U.S., both types of costs also exist, but the ratio may vary. The same study also showed that the top 10 drivers of total health costs were back/neck pain, depression, fatigue, chronic pain, sleeping problems, high cholesterol, arthritis, high blood pressure, obesity and anxiety; all of these conditions may be exacerbated by stress.⁸

But it's not just a problem in the U.S.

A 2014 MetLife report found that one in five sick days in the United Kingdom is due to stress, ⁹ while a 2010 study performed by the Dutch government estimated the economic cost of stress-related absenteeism in the Netherlands would exceed 2.7 billion euros.

Financial Impact of Stress



in 5 sick days in UK due to stress

Cost of stress-related absenteeism in Netherlands exceeds 2.7

2.7
billion

Stress disability claims are leading cause of workers' compensation in Australia,

10 billion

billion

costing more than \$10 billion.

⁷ "American Psychological Association Practice Organization. (2010). Psychologically Healthy Workplace Program Fact Sheet: By the Numbers.

⁸ Ibi

⁹ MetLife Press Release, 11 April 2014. One in Five Have Taken Time Off From Work with Stress.

The 2011 Philips Global Health Index shows the highest self-reported rates of stress in India, Taiwan, Russia, the U.K. and France. Almost three quarters of survey participants in India say they are "a lot "or "somewhat" stressed!

The World Health Organization (WHO) *Global Burden of Disease Survey* estimates that mental disease, including stress-related disorders, will be the second leading cause of disabilities by the year 2020.¹⁰ The incidence of stress-related disability is equal to or higher than disability caused by worksite accidents or chronic medical conditions like high blood pressure, diabetes and arthritis.¹¹

Australia has already exceeded this level, with stress disability claims now the leading cause of workers' compensation. In a 2013 study, the cost to employers is estimated to be more than \$10 billion, with the highest percentage of claims related to professionals and individuals in positions of responsibility for the safety and well-being of others.¹²

A 2012 Regus survey found that of business people surveyed across fourteen countries, those working in China and Germany were most likely to report that their stress levels had risen over the past year. In these two countries, 75 percent and 58 percent of workers respectively reported experiencing higher stress.¹³

Stress is truly a global phenomenon, affecting people in both emerging and developed markets. The 2011 Philips Global Health Index shows the highest self-reported rates of stress in India, Taiwan, Russia, the U.K. and France. Almost three quarters of survey participants in India say they are "a lot "or "somewhat" stressed!¹⁴

While the statistics and costs are alarming, the priority that employers place on addressing stress and the importance of implementing solutions varies widely.

For example, according to Stephen Galliano, CEO of AXA-ICAS International, a 2013 internal study found that the countries placing a high or very high priority on stress as a business issue included Mexico, U.K., Denmark, Switzerland, Spain, Hong Kong and South Africa. But only Argentina, Spain, Hong Kong and U.K. actually ranked implementing stress reduction programmes as high. So even when a problem with stress is acknowledged, implementation of solutions lags.

¹⁰ World Health Organization, 2009

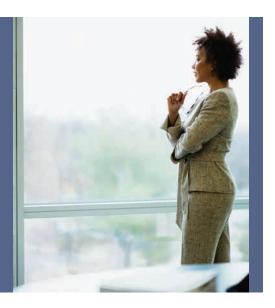
¹¹ Op Cit, MetLife Press Release

^{12 &}quot;Mental stress costs Australian businesses more than \$10 billion per year - Safe Work Australia," 8 April 2013.

 $^{^{\}rm 13}$ Regus. "From distressed to de-stressed". September 2012.

¹⁴ Philips, 2011.

So, what can We do?



Remember the role of perception in our definition of stress? A fascinating study performed in the U.S. in 2012 showed that the more individuals believed stress to be harmful, the greater the impact on their health. More than one-third of surveyed adults perceived that stress affected their health "a lot" or "to some extent." The study independently associated both higher levels of reported stress and the perception that stress affects health with an increased likelihood of worse health and mental health outcomes.¹⁵

For better or for worse, scientific consensus is that stress is an inescapable and inevitable part of our lives. And while we may not be able to change our situations, we *can* take steps to manage the impact of these events, and reduce the effect that all those hormones have on our bodies.

As such, here are our simple, low or no cost, evidence-based tips that employees and employers can take to help mitigate the effects of stress. And to reframe the narrative.



Visualise the impact of stress on your body as helpful. See it as a motivator, an energy that gets you moving in positive ways, a force that helps you survive and adapt.

A growing body of research suggests that reframing cognitive appraisals (in simplest terms, the subjective sense that a stressor, like a job change, is either good or bad) is a powerful tool that can help shift negative stress states into ones that are more positive.¹⁷

The U.K.'s Whitehall II study,¹⁸ which has followed several thousand London-based civil servants since 1985, found that people who believed stress was affecting their health "a lot or extremely" had double the risk of heart attacks compared to people who didn't believe stress was having a significant effect on their health.

"I've experienced many terrible things in my life, a few of which actually happened."

- Mark Twain

High amounts of stress and the perception that stress affects health are each associated with poor physical and mental health. Individuals who perceived that stress affects their health and reported a large amount of stress had an increased risk (43 percent) of premature death.¹⁶

43%

 $^{^{15}}$ Keller et al., 2012

¹⁶ Ibi

¹⁷ Jamieson, Mendes, & Nock, 2013

¹⁸ Marmot & Brunner, 2005

Studies demonstrated that it's not the *amount* of stress that positively or negatively affects the person; it's what the person *believes* about stress that has the impact.

Did you know that stress is a risk factor for the common cold? ²¹

To demonstrate the relationship between perceived stress and susceptibility to the common cold, researchers in Salisbury, England evaluated

394

healthy people by asking them to rate their stress level, and then isolating them to a "cold-unit."

Researchers then dropped the cold-causing rhinovirus into the subjects' noses. Of those who had rated their stress low, only

27%

came down with cold symptoms despite having full exposure to the rhinovirus. In contrast,

50%

of those who rated their stress high got the cold.

Significantly, the perception of stress alters the immune response involved with contracting a cold.

After adjusting for biological, behavioural or psychological risk factors, they still had a 50 percent greater risk of suffering or dying from a heart attack.

According to the study, *seeing* stress in a positive light can:

- Lower cortisol output over the day
- Slow ambulatory heart rate
- Reduce plasma fibrinogen stress response (the sticky behaviour of blood that can result in clots — how strokes originate)

A series of Yale studies conducted on 400 employees at an international financial institution demonstrated that it's not the *amount* of stress that positively or negatively affects the person; it's what the person *believes* about stress that has the impact.¹⁹

Instead of adopting a "stress-is-debilitating" mindset that essentially makes people think: Effects of stress are negative so I should avoid it, the authors urge instead to train the mind to embrace a "stress-is-enhancing" worldview; e.g., experiencing stress facilitates learning and growth.

Those who participated in training on this reported having better health, greater life satisfaction and superior work performance. "Stress-is-enhancing" believers were more likely to use productive coping strategies, such as seeking out feedback for a stress-inducing task. They were also more likely to show "optimal" levels of cortisol activity. Both too much and too little cortisol released in response to a stressor can have negative physiological consequences.²⁰

Accentuate the Positive

Protective caps on the ends of our chromosomes (telomeres) determine how quickly our cells age. In humans, short telomeres can predict ageing, disease and premature mortality.

Various stressors accelerate the rate at which telomeres shorten, in turn speeding up the rate of ageing. Recent studies have shown that cortisol levels, which as we have seen as indicators of chronic stress, are associated with shorter telomeres.

But the good news is that adherence to a healthy lifestyle was associated with longer telomere length.

"Think positive" may seem to some a tired old saw that trivialises the true impact of stress, but study after study shows that attitude plays a major role in cardiovascular health, longevity, stroke, cancer, cortisol production and immunity.

¹⁹ Crum, Salovey, & Achor, 2013

²⁰ Ibid

²¹ Bahi Takkouche,



And worrying, obsessing and catastrophising can all cause stress levels to rise, even when actual events do not occur!

A selection of quotes from relevant studies makes this case:

- •"Combined with experimental human and animal research, as well as naturalistic studies of changes of subjective well-being and physiological processes over time, the case that subjective well-being influences health and longevity in healthy populations is compelling."²²
- "Optimists (versus pessimists) had a 9 percent lower risk of coronary heart disease and a 14 percent lower risk of mortality."²³
- "Optimism and pessimism are related to the ways in which people routinely explain events in their lives...Because pessimistic individuals expect bad events to occur consistently, they feel hopeless about changing the future."²⁴

 "High levels of positive affect (i.e., upbeat emotional outlook) seem to protect against stroke in older adults."²⁵



The link between well-being and physical activity is well known. What may be less well understood is the correlation between lactate produced during exercise and brain functions.

Researchers at the University of Bristol and University College London found that lactate causes brain cells to release more norepinephrine, a hormone and neurotransmitter which is fundamental for brain functioning.²⁶ Muscle use triggers lactate. It's a natural energy source, fueling neurons and creating a positive feeling.

The short- and long-term beneficial effects of moderate exercise on physical and psychological health cannot be disputed. People should be encouraged to get and stay physically active, and to avoid sitting for long periods of time.

Study after study shows that attitude plays a major role in cardiovascular health, longevity, stroke, cancer, cortisol production and immunity.

²² Diener & Chan, 2011

²³ Tindle, Davis, & Kuller, 2010

 $^{^{24}}$ Kubzansky, Mendes, Appleton, Block, & Adler, 2012

²⁵ Ostir, et al.

²⁶ Tang et al., 2014



Think about replacing a cup (or two) of coffee with green tea.

The most recent WHO guidelines recommend at least 2½ hours of moderate-intensity physical activity (e.g., brisk walking) each week, 1¼ hours of a vigorous-intensity activity (such as jogging or swimming laps), or a combination of the two.²⁷

Managing stress is just one more reason to avoid a sedentary lifestyle!

Go Green – with Tea

Exposure to stress can reduce the ability to remember and to recall.

Recent research shows that L-theanine can help reduce that effect.²⁸ Found in green tea, L-theanine can promote relaxation without sedation, and appears to be effective at reducing stress. So think about replacing a cup (or two) of coffee with green tea.²⁹

Rev Up Your Oxytocin

Remember the hormones that course through your body in the fight-flight

response? It turns out that the pituitary gland pumps out oxytocin as a part

of the stress response. Nicknamed the "cuddle" hormone³⁰ because it's also released during pleasurable physical contact like hugging or petting a beloved animal, oxytocin is as much part of the stress response as the heart-pounding adrenaline.

Oxytocin, a neurohormone, fine-tunes the brain's social instincts, prompting us to behave in ways that strengthen close relationships. It creates a craving for physical contact with friends and family, enhances our capacity for empathy and causes us to want to help and support the people we care about.^{31,32}

When the body releases oxytocin during the stress response, it's actually nudging us to connect so that we can keep it flowing. Among its many other properties, it's also a natural anti-inflammatory, and it helps heart cells regenerate and heal from stress-induced damage, 33 which makes us more resilient. Studies have shown that particularly in women, oxytocin can lead to the "tend and befriend" pattern, which supplements the fight or flight response with caretaking, teambuilding and other nurturing activities.

Resilience in nature is the result of many different strategies, including connecting with others and creating synergistic relationships.³⁴

²⁷ "WHO | Physical Activity and Adults," n.d.

²⁸ Lu et al., 2011; Takeda et al., 2012; Tamano et al., 2013; Yoto, Motoki, Murao, & Yokogoshi, 2012

²⁹ For a comprehensive review of the literature about the effects of L-theanine, visit "Theanine - Scientific Review on Usage, Dosage, Side Effects," Accessed 5/3/14.

³⁰ Concordia University. "Love hormone' oxytocin carries unexpected side effect." ScienceDaily. ScienceDaily, 22 January 2014.

³¹ Kubzansky et al., 2012

 $^{^{\}rm 32}\,$ Kelly McGonigal, Ph.D. Stanford University, "How to make stress your friend"

³³ Gutkowska & Jankowski, 2012

 $^{^{34}\,}$ Cohen, Doyle, Turner, Alper, & Skoner, 2003; "WELCOA - 6 Reasons for Worksite Wellness"



Encourage employees to work with your Employee Assistance Program (EAP) partner or wellness coach, or to confide in another trusted adviser. Consider an educational campaign to make employees aware of the positive physiological responses to stress they can achieve simply by reaching out to another human being.

A 2010 UCLA study showed that people who described their homes as cluttered or messy had a similar negative cortisol patterns as people with Post Traumatic Stress Disorder (PTSD).³⁵ And even "perceived messiness" predicted unhealthy cortisol levels — more so even than marital unhappiness.³⁶

Tidy Up

Listen Up

Use your ear buds or speakers to listen to soothing sounds of nature. A 2012 study revealed that listening to sounds of nature in a virtual environment improved saliva cortisol and cardiovascular data.³⁷ This suggests a potential link between nature, the sounds of nature and stress recovery, and even points to the potential importance of virtual reality as a stress-reducing tool.

 $^{^{\}rm 35}$ Arnold, Graesch, Ragazzini, Ochs, & more, 2012

³⁶ Repetti, Wang, & Saxbe, 2011

³⁷ Annerstedt, 2013

What can **YOU**do as an employer?



"Cognitive behavioral therapy can be effective over a fairly short period of time, making it particularly useful for individuals in managing symptoms and for employers in reducing absence levels and facilitating an earlier return to work for employees on stress-related disability leaves."

We've laid out the physiology, the research and the ways each individual can reframe their own stress narratives.

These were necessary to help you understand the mechanics of how implementing some simple, cost-effective strategies and tactics can help you manage stress in the workforce.



Use your existing communications vehicles to begin a stress-education campaign. Knowledge is power. Offer in-services, webinars and guest lectures to help employees change their perception of what stress is, what it does and how they can gain mastery over their minds.

Evidence-based cognitive techniques help people monitor their thinking, identify "unrealistic" negative thoughts and replace them with positive coping statements. Once internalised, people can employ the techniques of, for example, cognitive behavioral therapy (CBT) every day until it becomes second nature.³⁸

As Dr. Mark Winwood, Director of Psychological Services for AXA-PPP, says, "Cognitive behavioral therapy can be effective over a fairly short period of time, making it particularly useful for individuals in managing symptoms and for employers in reducing absence levels and facilitating an earlier return to work for employees on stress-related disability leaves."

Create a Culture of Well-being

Much has been written about the importance of incorporating "wellness" into the workplace. We agree, and propose expanding the definition to include "well-being," a term that incorporates not only objective physical and emotional fitness, but also a state of mind: one of happiness and satisfaction, competence and health.

Our suggestions include:

• If you haven't already taken steps to implement an accredited EAP, we recommend that you put it at the top of your list. The most effective EAPs offer services that help employees handle both personal and workplace challenges by using a cross-functional team of professionals who have both occupational and clinical training.

- Take stress complaints seriously, especially if they involve bullying or absences. Identify hazards and assess risks to the health and safety of employees. Record the findings and consider stress along with other work dangers.
- Review and modify risk assessments at regular intervals, especially during stressful times like staff reductions, or if adverse events occur.
- Provide health surveillance to aid in the early detection of stress when risk assessments show that work conditions/circumstances might cause adverse health conditions.
- Train managers to recognise signs of stress in their staff, to take stress seriously and offer support. Avoid "blaming the victim," and provide information and guidance about inhouse and external support.



In addition to sponsoring an internal educational communication campaign, consider preventing and mitigating the effects of stress by:

- Offering green tea in the cafeteria
- Allowing nature sounds rather than white noise in the workplace
- Working with your EAP partner to market the programme and educate employees about its advantages
- Instituting flexible or telecommuting work options, where appropriate.
 Encouraging employees to discover their relaxation techniques that they can do on their own, like music, meditation, reading, art, prayer or gardening.
- Educating employees about the value of reaching out to others when stressed, e.g., it won't change your workload, but it will raise your oxytocin and foster the important life skill of resiliency



Mind-body interventions showed significantly greater improvements in perceived stress, sleep quality and heart rate. Capitalising on new and compelling research related to mindfulness and yoga in the workplace

On this latter point, a randomised controlled study assessing the viability and proof of concept for two mind-body workplace stress reduction programmes (a therapeutic yoga-based and a mindfulness-based curriculum) found that compared with the control group, the mind-body interventions showed significantly greater improvements on perceived stress, sleep quality and heart rate.³⁹

A similar review of results of mindfulness-based programmes at Transport for London found a 71 percent reduction in absences related to stress, anxiety and depression in the three years following completion of the programme.⁴⁰



A 2010 University of
California, San Francisco study of
stressed-out women, most of whom
were caregivers, found that the women
who exercised vigorously for an average
of just 13 minutes a day had fewer
signs of ageing — and longer telomeres
— than their sedentary counterparts. 41

Reinforce the role of physical activity in combating stress. You can choose from a multitude of potential interventions — from offering on-site fitness centers and discounted gym memberships to walking programs, company-wide contests and outdoor fitness trails... work with your insurer or EAP partner to learn more.



³⁹ Wolever et al., 2012

⁴⁰ Halliwell, 2010. 1

⁴¹ Puterman et al., 2010

Healthy employees = healthy companies...and healthy bottom line



To sum up, "stress" is not always bad. Sometimes the pressure is quite positive, in and of itself. As human beings, although our evolutionary stress response has served us well for survival, it produces hormones that were not meant to linger. But they do in our modern era.

Taboos should be lifted so that companies can create cultures of well-being, where employees feel supported, not stigmatised. And where both employees and employers are taking small, no or low-cost steps that add up.

Employees and employers can engage in a variety of initiatives to mitigate the negative impact of "bad" stress, many of which are surprisingly simple and easy to do. We owe it to ourselves and companies to do so.

Employees and Employers can engage in a variety of initiatives to mitigate the negative impact of "bad" stress, many of which are surprisingly simple and easy to do. We owe it to ourselves and companies to do so.

IMPORTANT: Employees should consult with their health care providers in regard to matters where stress impacts health.



MAXIS Global Benefits Network (MAXIS GBN) is administered by AXA France Vie S.A., Paris, France (AXA) and Metropolitan Life Insurance Company, New York, NY (MLIC) and is a network of locally licensed MAXIS Member insurance companies. MAXIS GBN is not an insurance provider and only the MAXIS member insurance companies provide insurance. MLIC is a member of MAXIS GBN and is licensed to transact insurance business in New York. The other MAXIS member companies are not licensed or authorized to do business in New York, and the policies and contracts they issue have not been approved by the New York Superintendent of Financial Services and are not subject to all of the laws of New York.