WELLNESS TOOLKIT

Mental Health

Turner Wood & Smith Insurance

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Introduction

Employee mental health in the workplace has become a topic of increased focus and awareness in recent years. An employee's mental health includes how they think, feel and act, and includes their emotional and social well-being. While mental health includes mental illness, the two aren't interchangeable. An employee can go through a period of poor mental health but not necessarily have a diagnosable mental illness. Additionally, an employee's mental health can change over time, depending on factors such as their workload, stress and work-life balance.

While 1 in 5 U.S. adults experience mental illness annually, a recent study by Deloitte revealed that less than half receive treatment. A study from the Mental Health in the Workplace Summit also found that mental illness is the leading cause of disability for U.S. adults ages 15 to 44 and that more workdays are lost to mental health-related absenteeism than any other injury or illness.

Given its prevalence, you can expect that employees at your organization are experiencing mental health challenges or mental illness. That's why it's so important that your organization creates a culture that supports employees' mental health. While this may sound complicated, creating a workplace that is supportive of mental health and illness is easier than it seems.

This toolkit serves as an introduction to mental health and provides several ways that employers can help promote a stigma-free environment and support employees' mental health. It is not intended as legal or medical advice and should only be used for informational purposes.

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Mental Health in the Workplace

An employee's mental health includes how they think, feel and act, as well as their emotional and social well-being. Additionally, an employee's mental health can change over time, depending on factors such as their workload, stress and work-life balance.

Employee Mental Health by the Numbers

According to the National Alliance on Mental Illness:

- An estimated **43.8** American adults experience a mental illness in a given year. This means **1 in 5** Americans are affected.
- Less than **50%** of those with a mental illness receive treatment.
- Depression is the leading cause of disability worldwide.
- Suicide is the **10th** leading cause of death in the U.S. **90%** of those who die by suicide have an underlying mental illness.
- 10.2m — Approximately **10.2** million adults have co-occurring mental health and addiction disorders.

Mental health is different for each of your employees and doesn't just refer to mental illness. As a result, major health organizations are referring to mental health as mental well-being. According to the World Health Organization (WHO), there's not a specific definition of mental well-being. However, various studies agree that achieving a state of mental well-being includes being able to:

- Realize one's full potential
- Work productively
- Cope with the normal stresses of life
- Contribute meaningfully to one's community

Despite talking about mental well-being becoming more prevalent socially, many employees are still wary of discussing mental health struggles. According to a study by the health benefits administrator Businessolver, 68% of employees fear that asking for help with a mental health issue could jeopardize their job security. Moreover, while 50% of employees reported struggling with their mental health, only one-third of those employees asked for help.

Employees afflicted with poor mental health could potentially experience the following symptoms:

- Reduced focus
- Low productivity
- Reduced cognitive abilities
- Poor physical well-being

The monetary repercussions of poor employee mental health are tangible—costing the U.S. economy nearly **$226 billion** each year in lost revenue.

Fortunately, your business can implement programs to help your employees cope with and manage their mental health.

Common Mental Health Conditions

When it comes to mental health conditions, there are a wide variety of illnesses with which employees vcould be struggling. The following list isn't all-inclusive or exhaustive but does provide a general overview of the most prevalent mental health conditions. Familiarizing yourself with what employees may be going through is essential for educating yourself and managers on how to recognize the signs that an employee may be struggling and to destigmatize mental health at your organization.

Anxiety Disorders

Anxiety disorders commonly occur in conjunction with other mental or physical illnesses, last at least six months and can get worse without treatment. There are a few different types of conditions that are commonly classified as anxiety disorders: generalized anxiety disorder, panic disorder, social phobia and specific phobia.

- **Generalized anxiety disorder (GAD)**—People with GAD go through the day filled with exaggerated worry and tension, even when there is little or nothing to worry about. GAD is diagnosed when a person worries excessively about a variety of everyday problems for at least six months. Physical symptoms accompanying this condition include fatigue, headaches, irritability, nausea, frequent urination and hot flashes.
- **Panic disorder**—This condition is characterized by sudden attacks of terror—known as panic attacks—which are usually accompanied by a pounding heart, sweating, dizziness and/or weakness. During these attacks, sufferers may flush or feel chilled, their hands may tingle or feel numb, and nausea or chest pain may occur. Panic attacks usually produce a sense of unreality, a fear of impending doom or a fear of losing control. They can occur at any time—even during sleep. About one-third of people who experience panic attacks become so fearful that they refuse to leave home. When the condition progresses this far, it is called agoraphobia—a fear of open spaces.
- **Social phobia**—Also called social anxiety disorder, social phobia is diagnosed when individuals become overwhelmingly anxious and excessively self-conscious in everyday social situations. People with this phobia have an intense, persistent and chronic fear of being watched and judged by others, and of doing things that will embarrass them. They may worry for days or even weeks before a dreaded situation. Many with social phobia realize that their fear is unwarranted, but are still unable to overcome it.
- **Specific phobias**—A specific phobia is an intense, irrational fear of something that poses little or no threat—such as heights, escalators, dogs, spiders, closed-in places or water. Like social phobia, sufferers understand that these fears are irrational, but feel powerless to stop them. The causes of these phobias are not well-understood, but symptoms usually appear in childhood or adolescence and continue into adulthood.

In general, anxiety disorders are treated with medication, specific types of psychotherapy or both. Before treatment begins, a doctor must conduct a careful diagnostic evaluation to determine whether a person's symptoms are caused by an anxiety disorder or a physical problem. Sometimes alcoholism, depression or other coexisting conditions have such a strong effect on the individual that treating the anxiety disorder must wait until those conditions are brought under control. Those with anxiety disorders usually try several different treatments or combinations of treatment before finding the one that works for them.

Mood Disorders

Everyone experiences feeling sad or being in a bad mood, but employees who suffer from mood disorders live with constant and more severe symptoms. According to the Centers for Disease Control and Prevention (CDC), 1 in 10 U.S. adults suffer from some type of mood disorder. Of the different types of mood disorders, depression and bipolar disorder are the most common.

- **Depression**—When a person has a depressive disorder, it interferes with daily life. Depression is a common but serious illness. There is no single cause of depression, but it likely results from a mix of genetic, biochemical, environmental and psychological factors. Depression commonly coexists with other illnesses, such as anxiety disorders or substance abuse. There are a variety of different types of depression, including major depressive disorder, psychotic depression, postpartum depression and seasonal affective disorder. Depression symptoms are different in every person, as is the frequency, severity and duration of those symptoms. However, common symptoms include:
    - Persistent sad, anxious or "empty" feelings
    - Feelings of guilt, worthlessness and/or hopelessness
    - Irritability, restlessness and/or fatigue
    - Loss of interest in activities once found pleasurable
    - A dramatic change in appetite
    - Insomnia
    - Thoughts of suicide

  Depression is a treatable disorder. The first step is to visit a doctor for a medical examination to rule out other factors that may be causing the condition, such as medications or a thyroid disorder. Once diagnosed, a person will likely be treated with psychotherapy and/or medication. In the meantime, it is important to exercise regularly, participate in activities, spend time with friends and family, and think positively. It is wise to postpone major decisions, such as marriage or a career change, until feeling better.

- **Bipolar disorders**—Bipolar disorder causes dramatic mood swings—from overly "high" (mania) to sad and hopeless, and back again, often with periods of normal mood in between. Symptoms of mania include:
    - Increased energy, restlessness
    - Excessively euphoric mood
    - Extreme irritability

- Racing thoughts, talking very fast and being easily distracted
- Unrealistic belief in one's abilities and powers
- Poor judgment
- Increased sexual drive
- Substance abuse

Symptoms of depression include:

- Feelings of hopelessness and pessimism
- Loss of interest in activities once enjoyed, including sex
- Sleeping too much or not at all
- Change in appetite
- Decreased energy
- Thoughts of suicide

People with bipolar disorder can lead healthy and productive lives when the illness is effectively treated. Without treatment, however, it tends to worsen. Because bipolar disorder is a recurrent illness, long-term preventive treatment is strongly recommended. A strategy that combines medication and psychological treatment is optimal for managing the disorder over time. If those methods are ineffective, electroconvulsive therapy may be considered.

Other Common Disorders

In addition to the mental health conditions discussed above, there are a few other conditions employers should learn about.

- **Post-traumatic stress disorder (PTSD)**—PTSD develops after a traumatic event or experience that involved physical harm or the threat of it. PTSD is common in war veterans, but it can result from a variety of traumatic incidents, such as kidnapping, abuse or a car accident. People with PTSD may startle easily, become emotionally numb (especially to people with whom they used to be close), lose interest in things they used to enjoy, and become irritable, aggressive or violent. They avoid situations that remind them of the original incident, and anniversaries of the incident are usually very difficult.
- **Obsessive-compulsive disorder (OCD)**—OCD sufferers have persistent, upsetting thoughts or obsessions, and use rituals to control the anxiety these thoughts produce. Most often, the rituals end up controlling the person with OCD. For example, if someone is obsessed with germs and dirt, he or she may develop a compulsion for excessive hand-washing.
- **Substance abuse**—Substance abuse is the unhealthy use of alcohol, drugs or other substances that negatively interfere with a person's functioning or well-being. Substance abuse can negatively affect peoples' physical or emotional well-being, significant relationships, educational achievements, finances and other parts of their lives. Substance abuse problems also affect productivity, workplace safety and health care costs.

Substance abuse is preventable and treatable, with recovery rates comparable to other chronic health problems like diabetes and asthma. If employers promote prevention, provide employee access to treatment and support employee recovery from substance abuse, they can help create healthier and more productive employees, workplaces and communities.

Suicide

Having a mental illness issue does not guarantee you will be suicidal. However, depending on the illness, it can make positive thinking much harder. Suicide is a leading cause of death for Americans, but much like mental health in general, the topic rarely gets the attention it deserves. There is a stigma against discussing suicide and mental health in the United States that hinders meaningful conversation about the topic. Open dialogue is an important part of preventing these tragic deaths and establishing safety outlets for those in need.

Since 2000, suicide rates have increased by more than 28%, according to the CDC. In 2015, the most recent year in the data available, there was approximately one suicide every 12 minutes—totaling 44,193 deaths that year.

Beyond the human toll, the economic consequences of suicide are staggering. According to the CDC, one estimate put the economic cost at around $50 billion, while another had it near $93 billion annually. Factors like potential underreporting of suicide, total lifetime costs and per capita calculations were used in the estimates.

How Employers Can Help

Companies cannot expect employees with mental illnesses to “snap out of it” or wipe away thoughts of self-harm. Employers need to acknowledge that mental illness comes in many forms and that it probably affects more of their employees than they know. This is why employer-sponsored assistance programs are so important.

Employers should foster a safe environment that encourages employees to speak up if they’re feeling overwhelmed by work, as this is a significant stressor for depression and other mental illnesses. Beyond reassessing company culture, organizations can offer referrals or access to mental health professionals through their employee assistance programs. One of the most effective ways to reduce suicide is by being there for someone in need. With this in mind, consider empathy training for managers so they can recognize the warning signs of severe depression and can address them with the individual.

What Employers Can Do to Support Employee Mental Health

Mental well-being includes mental health but goes far beyond treating mental illness. One main roadblock that employees face when it comes to their mental well-being is chronic stress, which can lead to a lack of sleep, which in turn can exacerbate workplace stress. It's up to employers to implement various strategies in their organizations that are designed to support employee mental health. The following strategies are among the most common that employers across the country are focusing on.

Create a Supportive, Stigma-free Environment

One of the best ways that employers can support employee mental health is through company culture. Company culture is the personality of a company and the environment in which its employees work. It is the unifying element that holds everyone in an organization together. Unlike an established mission statement, culture encompasses the written and unwritten behavioral norms and expectations of those within the company.

> Establishing a **stigma-free**, **supportive culture** that prioritizes and values employee mental health will go a long way in **improving mental health** at the workplace

Many employers assume that creating this type of culture is expensive, but there are a variety of cost-effective strategies that employers can use to create a supportive culture. Here are some of the simplest ways to cultivate a supportive and stigma-free culture.

- **Communicate the importance of mental health awareness**—Many employees feel ashamed to ask for help or fear for their job's security if they talk about mental health issues they may be experiencing. While great social steps have been made to break down the negative stigma that's commonly associated with mental health, there's still work to be done in the workplace. Employers need to open lines of communication between senior leadership, managers and employees to start a dialogue about mental health. When employees hear their leaders talking about supporting mental health and even talking about mental health issues they've experienced, the negative stigma starts to fade away and employees begin to feel more comfortable talking about their struggles or asking for help when they need it.
- **Encourage employees to prioritize their mental health**—Companies that spread awareness about prioritizing mental health tend to have happier and healthier employees. Distributing information about recognizing the signs of mental illness, stress and burnout, and general overall wellness will keep mental health a top-of-mind concern. Moreover, to create a culture that is supportive of employee mental health, employers should build in mental health days to

their paid time off programs and encourage employees to take a mental health day responsibly if they need one.

- **Check in with employees**—Employers that regularly check in with their employees to see how they are doing and whether they need any additional resources are better equipped to make changes to their benefits offerings to support employee mental health. For example, if an annual or biannual employee engagement survey reveals that a majority of employees feel extremely stressed out at work, employers will be able to address this properly. On the flip side, if employers only check in after a problem has been brought to their attention, it's more difficult to properly manage and develop a strategy that works for all parties involved.

Investing in cultivating a culture that prioritizes and supports employee mental health will help diminish the negative stigma that's often associated with mental health. Moreover, when employees feel that their employer supports their mental health, they are more willing to get the help they need if they are struggling, which benefits both the employer and the employee.

Tackle Workplace Stress

While it may not be possible to eliminate job stress entirely for your employees, you can help them learn how to manage it effectively. Common job stressors include a heavy workload, intense pressure to perform at high levels, job insecurity, long work hours, excessive travel, office politics and conflicts with co-workers.

Nearly 80% of Americans consider their jobs stressful.

In fact, according to the American Institute of Stress, **46%** of employees reported that their workload was the biggest cause of their workplace stress, and **1 in 4** employees view their jobs as a top stressor in their life.

Moreover, work-related stress is more strongly associated with illness and health complications than financial or familial stress. Lowering stress can lower the risk of medical conditions and can help employees feel better on a day-to-day basis. You can implement various activities to help reduce employee stress, which can improve health and morale—and productivity. As an employer, you can take several steps to help employees reduce their work-related stress and achieve mental well-being.

- Make sure that workloads are appropriate.
- Have managers meet regularly with employees to facilitate communication.
- Address negative and illegal actions in the workplace immediately—do not tolerate bullying, discrimination or any other similar behaviors.

- Recognize and celebrate employees' successes. This contributes to morale and decreases stress levels.

Aside from addressing job-related issues, you can implement a variety of activities and initiatives to help reduce stress. Some suggestions include the following:

Provide a designated space where employees can sit quietly and use meditation to alleviate their stress.

Offer exercise classes—exercise is a great way to relieve and even prevent stress. Offer a variety of class times (e.g., before and after work, or during lunch) as well as various types of classes—such as yoga and kickboxing.

Provide employees with the education and tools to manage time and tasks, to cope with daily stressors and to prevent stress from damaging their health. You can present a stress management class or provide educational materials.

Establish and promote an EAP. If an employee is significantly stressed, it's possible that they may seek unhealthy ways to cope with their stress. Offering an EAP can help employees get the help they need.

Additionally, the U.S. Surgeon General recommends that employers:

Implement organizational changes to reduce employee stress, including redefining roles and responsibilities, as well as providing reasonable accommodations, including flexible scheduling and telecommuting.

Include mental health services as a covered benefit under their health insurance and encourage employees to take advantage of such benefits.

Another thing that employers can do is offer healthy food options at work. A study from the United Kingdom revealed that eating lots of fruits and vegetables is beneficial to your overall mental health. If you combine these recommended initiatives, you're more likely to see positive results and a higher ROI than if you only offer one initiative focused on mental well-being.

By giving your employees the tools and resources they need to reduce their workplace stress, you can help them be well on their way toward achieving a state of mental well-being. Openly communicate your organization's commitment to cultivating the mental well-being of your employees. Too often, employees don't seek out mental health services because they feel ashamed. By communicating your commitment to mental well-being, you will incorporate it into your organization's culture and everyday way of life. Doing so will help encourage employees to seek the services they need.

Prevent and Address Employee Burnout

When workplace stress isn't addressed or is severe, employees are at risk of burning out. If employees experience burnout, they are more likely to be unproductive, miss days of work and even leave the company. Employee burnout is a trending HR concern, and for good reason. In 2019, the WHO decided to classify burnout as a workplace syndrome, communicating its serious stance on burnout and the

dangers it presents. According to the WHO's International Classification of Diseases, doctors can diagnose an employee with burnout if they exhibit the following symptoms:

- Exhaustion or energy depletion
- Decreased engagement at work, or feelings of negativism or cynicism related to one's job
- Reduced productivity or efficacy

For some employees, the negative effects of burnout extend beyond their work life and into their home and social lives. Moreover, burnout can increase an employee's risk of getting sick or developing a chronic condition. Since burnout is the result of prolonged and chronic workplace stress, employers must learn how to recognize the signs of stress and develop mitigation strategies before stress turns into burnout.

Prevent Workplace Bullying

Workplace bullying can take many forms—it can be directed at specific people or related to certain work activities. Specific definitions of bullying vary, but many describe it as negative behavior targeted at an individual, or individuals, persistently over time. Workplace bullying can include, but is not limited to, the following:

- Ignoring or excluding
- Assigning unachievable tasks
- Spreading malicious rumors or gossip
- Delegating meaningless or unpleasant tasks
- Making belittling remarks
- Undermining co-worker integrity
- Withholding information deliberately
- Undervaluing contributions
- Degrading others in public

Bullying can cause psychological health problems, such as depression, and physical health problems, such as sleep difficulties or stomach pains. In general, targets of bullying feel a sense of isolation. In some cases, workplace bullying can leave the victim so traumatized that they feel powerless, disoriented, confused and helpless. Workplace bullying can also result in:

- **Decreased productivity**—Bullying directly affects a victim's confidence and is likely to decrease his or her productivity at work. Victims may also experience high anxiety, which can be very distracting and debilitating. Reduced productivity is bad for business and can lead you to discipline the employee, take away responsibilities or possibly terminate him or her. You may not realize the employee is being bullied, and therefore do not have the chance to offer any counseling or other assistance.

- **Increased absenteeism**—A bullied employee may go to great lengths to avoid a high-stress situation at work. Calling in sick or using a large amount of paid time off at once are common tactics used to avoid a bully. Other employees may have to make up the extra work, possibly resulting in overtime, complaints or even more bullying behavior. An excessive number of lost working days benefits no one.
- **Tarnished reputation**—Victims of bullying are likely to talk to friends or family about what is going on and how they feel about it. This information can spread quickly and sour your company's public image. A poor public image is especially destructive to a company that depends on the public for patronage, such as a restaurant or a landscaping company. A negative image can also deter jobseekers from applying to your company, making it more difficult to recruit new employees.

Workplace bullying is a common occurrence, and it's up to your organization to develop strategies and policies to deter it from occurring. You can control the risk of bullying in your workplace by following these tips:

- Develop a workplace bullying policy and follow it. Use clear language to define what behavior your company considers to be bullying:
  - Include information on how to report bullying.
  - Document, investigate and follow up on every report of bullying.
  - Make it clear that employees will not be retaliated against for reporting bullying.
- Establish expectations of appropriate behavior and the consequences for employees who fail to comply with those expectations.
- Provide training, education, information and awareness on workplace bullying for all employees.
- Provide clear job descriptions that include an outline of the specific roles and responsibilities for each position within the workplace.

Address Fatigue in the Workplace

Workers who are fatigued in the workplace are less productive, less focused, experience more health problems and are more likely to be involved in a job-related safety incident. In addition, fatigue causes

According to a study published in the Journal of Occupational and Environmental Medicine, **38% of American workers** surveyed experienced "low levels of energy, poor sleep or a feeling of fatigue" during their past two weeks at work.

more absences from work, both from the tiredness itself and also from accompanying medical problems.

Fatigue in the workplace is a serious problem. Fatigue management can be a relatively easy and inexpensive wellness initiative to help alleviate this problem among your employees. Here are some simple ideas to consider:

- Offer employee educational materials to address the general issue of fatigue, including why getting adequate sleep is so important and tips for getting better sleep.
- Cultivating certain habits can contribute to a better night's sleep. Encourage employees to eat nutritiously, exercise regularly and limit their consumption of alcohol, tobacco and caffeine.
- If sleep disorders are an issue for your workforce, consider offering counseling or referrals for treatment.

These general changes in the workplace can also effectively address fatigue and its accompanying risks:

- Install proper lighting, designate quiet break areas and offer healthy food options in break rooms.
- Consider adjusting policies to allow for more frequent and restful breaks.
- Use machinery and equipment that eliminates or reduces any excessive physical demands of your employees. This can include ergonomic furniture and anti-fatigue matting.
- Ask employees what time(s) of the day they are most tired, and think of ways to address those times (e.g., offering a short extra break, providing a healthy snack option or allowing them to listen to music). This is especially important for employees who work in safety-sensitive jobs, where fatigue is a major hazard.

Take a look at your individual job descriptions and workloads as well to see if there may be a reason why a certain person or department may be struggling with fatigue. If you see that a job description is unbalanced or has had responsibilities added to it over the years, consider the following:

- Redesign the job to include a variety of mental and physical tasks instead of all physical or all mental.
- Eliminate any excessive demands from a job either by deeming them unnecessary or sharing those responsibilities with another employee.
- Introduce job rotation in an effort to limit both mental and physical boredom and fatigue.

Provide Caregiving Support

As the baby-boom generation continues to age, it is likely that younger employees will take on caregiver responsibilities. Of the 129 U.S. benefits managers surveyed by the Northeast Business Group on Health (NEBGH) and AARP, 66% agree that caregiving is a growing concern for their workers. Forty-five percent of these managers say that caregiving benefits are one of their top 10 priorities for health and benefits issues.

According to a survey by the National Alliance for Caregiving and UnitedHealthcare, a large number of employees may be "closet caregivers" who fear that their boss or organization will think they're not

committed to their job if they also provide care for a loved one. This stressor, in addition to the stressors of working while taking care of an ill, elderly or disabled loved one, can lead to employees experiencing chronic stress. Chronic stress is not only bad for your employees and their well-being, but also for your organization and its bottom line.

Implementing caregiving benefits has been a step taken by many employers across the country to help alleviate some of the stressors caregiving employees face. By offering caregiving benefits at your organization, you will not only establish a culture that is supportive of caregivers, but you will also be giving your employees the tools they need to effectively manage their dual responsibilities.

Evaluate Your Benefits Offerings

In addition to rolling out new initiatives to support mental well-being at your organization, you should look to the benefits you offer to ensure that they support mental well-being, too. Evaluate your current health plan designs. Do they cover mental health services? Evaluate your programs and policies. Do you have an EAP? Do you have a policy regarding workplace bullying or flexible scheduling? What about a paid time off policy that includes mental health days. Reviewing the offerings that your organization provides is essential to creating a culture that supports employee mental well-being.

In similar fashion, look to see what voluntary benefits you can offer to support mental well-being. Consider offering simple perks like financial planning assistance (as financial stress often contributes to poor mental health), employee discount programs (where employees can receive gym memberships or stress-reducing massages or acupuncture at a lower cost) and EAPs to support your employees.

Expand Telemental Health Offerings

Telemental health involves providing mental health services using live, interactive video conferencing. In other words, a patient doesn't need to drive to a doctor's office to receive mental health treatment—he or she simply needs to log on to a computer. Telemental health is a cost-effective way to improve access to specialty mental health services and also bridges the gap between the social stigma and mistrust of mental health providers that exists in many communities.

Numerous studies have shown the effectiveness of telemental health services. For example:

The provision of telemental health services to patients living in rural and under-served areas has significantly reduced psychiatric hospitalization rates.

Low-income, homebound seniors experienced longer lasting effects of telemental health than those who received in-person mental health services.

Mental health providers rarely have to perform any physical services on their patients, so telemental health is more plausible than other types of telehealth services.

ssThere is little or no difference in patient satisfaction with telemental health when compared with face-to-face mental health consultations.

The availability of mobile devices makes it easier for people to access mental health professionals who would otherwise be inaccessible.

Expanding your health benefits to include coverage of telemental health services can help employees who are struggling with mental health issues while also helping you keep overall health care costs down.

Don't Underestimate Management Training

One of the most significant problems hindering mental well-being at work is the stigma that surrounds mental health. Despite the recent moves in society toward destigmatizing mental health, issues still persist. To ensure that no stigma surrounding mental health exists at your organization, it's important that you properly train management in recognizing the signs of mental illness, excessive workplace stress, workplace bullying and fatigue. Moreover, managers should be trained to handle potentially difficult conversations with employees surrounding their mental health. Ultimately, they should be prepared to speak openly about mental well-being rather than avoiding the topic. Visit the Substance Abuse and Mental Health Services Administration's "Workforce" webpage to learn more.

Conclusion

In today's times, it's essential that employers prioritize their employees' mental health by destigmatizing mental health at the workplace, learning more about mental health and offering programs that are designed to support employee mental health. How a workplace is structured can either help or exacerbate an employee's mental health. By developing helpful programs and communicating with your employees, your business should be able to minimize the impact of poor mental health, which will result in happier, healthier employees.

For more information about promoting employee mental health, please contact Turner, Wood and Smith today.

Appendix

This appendix features a variety of resources designed to help you evaluate and promote mental health at your organization.

Employer Resources

Infographics

Use the infographics in this section to learn more about mental health at your workplace.

Scorecards

Use the scorecards in this section to evaluate how your organization caters to a variety of topics.

Sample Policies

This section of the appendix includes a handful of sample policies. These policies are also available as stand-alone documents. Contact Turner, Wood and Smith to access these versions.

Employee Resources

Infographics

Use the infographics in this section to demonstrate to employees how they can improve their mental health.

Articles

Use the articles in this section to educate employees about various mental health-related topics.

1 CREATE A SUPPORTIVE FOUNDATION

An organization that is dedicated to preserving employee mental health and fostering a stigma-free environment is one that will succeed in its efforts to support employee mental health. Make sure that any mental health initiatives are aligned with core values, goals and ethics.

2 FOCUS ON REDUCING STIGMA

An organization that focuses its mental health initiatives and efforts on normalizing mental health discussions will see improvements in employee mental health. Consistently communicate to employees that getting help is a sign of strength, not weakness, and you're there to support them.

3 MAKE IT POSSIBLE FOR EMPLOYEES TO GET HELP

An organization that goes beyond just talking about helping employees and facilitates ways for employees to get help will be equipped to address mental health issues effectively when they arise. Consider standardizing a procedure for managers to follow when mental health situations present themselves.

4 PROMOTE YOUR SUPPORT

An organization that promotes its support for employees' mental health will see a change in its workforce. Employees who know employers are there to support them will be more likely to be transparent when they experience mental health struggles, which will help them get back on their feet as quickly as possible.

4

STEPS TO MANAGING MENTAL HEALTH AT YOUR ORGANIZATION

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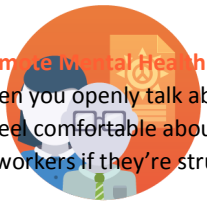
5 Ways to Support Employee Mental Health

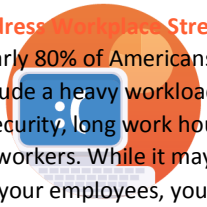


Promote Mental Health Awareness in the Office

When you openly talk about mental health, employees are more likely to feel comfortable about the concept, and reach out to managers or co-workers if they're struggling.

Offer Flexible Scheduling

Work-life balance, or a lack thereof, can affect an employee's mental health. To help employees better balance their work and personal lives, employers across the country are embracing workplace flexibility.

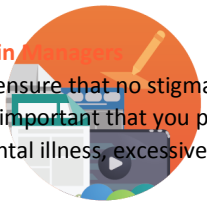


Address Workplace Stress

Nearly 80% of Americans consider their jobs stressful. Common job stressors include a heavy workload, intense pressure to perform at high levels, job insecurity, long work hours, excessive travel, office politics and conflicts with co-workers. While it may not be possible to eliminate job stress altogether for your employees, you can help them learn how to manage it effectively.

Evaluate Your Benefits Offerings

Reviewing the offerings that your organization provides to ensure coverage for mental health services is essential to creating a culture that supports employee mental health.



Train Managers

To ensure that no stigma surrounding mental health exists at your organization, it's important that you properly train management in recognizing the signs of mental illness, excessive workplace stress, workplace bullying and fatigue.

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6 Signs of Employee Burnout

The World Health Organization (WHO) now considers burnout to be a syndrome. The WHO's decision to upgrade burnout to a syndrome and provide a detailed set of symptoms communicates its serious stance on the dangers of burnout. Managers should be able to recognize the following six signs of burnout to help affected employees get the support they need.

Increased Absences

If an employee is experiencing burnout, they're more likely to take days off from work due to illness or inability to get out of bed to come into work.

Disengagement

A burned-out employee is more likely to become disengaged with their work, their co-workers and, sometimes, their life in general.

Exhaustion

Employees who are experiencing burnout will display emotional, mental and physical signs of exhaustion, as well as an inability to focus.

Increased Mistakes or Accidents

If an employee is experiencing burnout, the chances of them being involved in a workplace accident or making errors will increase.

Withdrawal and Isolation

Burnout can cause employees to withdraw from their work and peers. For example, an extroverted employee that's experiencing burnout may become increasingly introverted.

Higher Sensitivity

Employees experiencing burnout are likely to be more sensitive and emotional about things they weren't before.

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MENTAL HEALTH
AND YOUR
WORKPLACE

What Is Mental Health?

An employee's mental health includes how they think, feel and act, as well as their emotional and social well-being. Additionally, an employee's mental health can change over time, depending on factors such as their workload, stress and work-life balance.

Employee Mental Health by the Numbers

According to the National Alliance on Mental Illness:

An estimated **43.8 American adults experience a mental illness** in a given year.

This means **1 in 5 Americans** are affected.

Serious mental illness costs the U.S. **$193.2 billion** in lost earnings annually.

Less than 50% of those with a mental illness receive treatment.

10th Suicide is the 10th leading cause of death in the U.S.

90% of those who die by suicide have an underlying mental illness.

Depression is the leading cause of disability worldwide.

Approximately 10.2 million adults have co-occurring mental health and addiction disorders.

ORGANIZATIONAL STRESS SCORECARD

According to the American Institute of Stress, 80 percent of U.S. workers feel stressed on the job. Additionally, workplace stress costs employers about $300 billion in lost productivity annually. While it may not be possible to completely eliminate workplace stress for employees, employers can play a big role in helping reduce it by implementing various programs. Use this scorecard to check how many stress mitigation strategies your organization offers.

INSTRUCTIONS: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- **YES:** 0 points
- **NO:** 2 points
- **UNSURE:** 2 points

QUESTION	YES	NO	UNSURE	SCORE
1. Do you provide employees with general stress mitigation tips?	☐	☐	☐	
2. Do you offer an employee assistance program (EAP)?	☐	☐	☐	
3. Do you offer a flexible office or paid time off policy that aligns with your company's goals?	☐	☐	☐	
4. Do you have an effective plan to communicate business or benefits changes to employees?	☐	☐	☐	
5. Do you offer competitive compensation?	☐	☐	☐	
6. Do you offer a retirement plan?	☐	☐	☐	
7. Do you offer disease management resources?	☐	☐	☐	
8. Do you provide employees with the resources to make wise health care decisions?	☐	☐	☐	
9. Do you offer health and wellness resources?	☐	☐	☐	
10. Do you offer resources or programs to full- or part-time employees who are also caregivers?	☐	☐	☐	
TOTAL SCORE:				

WORKPLACE WELLNESS SCORECARD

A healthy workforce is demonstrably more productive, engaged and cost-efficient. Unhealthy employees cost employers billions of dollars each year from things like lost productivity and emergency room visits. However, simple wellness initiatives can help lower expenses and establish a more secure bottom line. Are you taking the appropriate steps to save money at your organization?

INSTRUCTIONS: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- **YES:** 0 points - **NO:** 2 points - **UNSURE:** 2 points

QUESTION	YES	NO	UNSURE	SCORE
1. Are educational wellness posters featured visibly around the office?	☐	☐	☐	
2. Do employees have ready-access to health care education materials?	☐	☐	☐	
3. Does your organization utilize wellness programs or initiatives, focused on employee health?	☐	☐	☐	
4. Does your organization offer any disease management programs?	☐	☐	☐	
5. Does your organization offer any nutritional education programs?	☐	☐	☐	
6. Is your organization doing enough to lower employee stress?	☐	☐	☐	
7. Is your organization actively promoting smoking cessation practices?	☐	☐	☐	
8. Has your organization recently benchmarked its wellness programs against industry competitors?	☐	☐	☐	
9. Has your organization ever conducted a health fair?	☐	☐	☐	
10. Do you communicate regularly with employees about ways to stay healthy?	☐	☐	☐	
TOTAL SCORE:				

OPIOIDS IN THE WORKPLACE:
RISK ASSESSMENT SCORECARD

Opioid abuse kills over 90 Americans every day and costs employers an estimated $18 billion annually. This crisis has been surging in recent years, fueled by overprescribed painkillers and their illegally manufactured offshoots. Complete this scorecard to evaluate the risk opioids present for your organization and understand ways to help employees who are suffering.

Instructions: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- YES: 0 points **- NO:** 2 points **- UNSURE:** 2 points

OPIOIDS IN THE WORKPLACE: RISK ASSESSMENT SCORECARD	YES	NO	UNSURE	SCORE
1. Does your organization have an employee assistance program (EAP) that offers substance abuse services?	☐	☐	☐	
2. Have you reviewed your internal substance abuse policies within the last two years?	☐	☐	☐	
3. Have you discussed prescription drug limits with your pharmacy benefit manager (PBM) and/or carrier?	☐	☐	☐	
4. Are you regularly engaging with employees about the risks of prescription opioids?	☐	☐	☐	
5. Have you reviewed substance abuse training for managers within the last two years and adjusted for the newfound prominence of prescription painkillers?	☐	☐	☐	
6. Are your internal policies up to date, especially those concerning FMLA and the ADA?	☐	☐	☐	
7. Have your policies been reviewed by legal counsel to account for an increasing employee need for substance abuse rehabilitation services?	☐	☐	☐	
8. Have you reviewed your substance abuse testing procedures within the last year?	☐	☐	☐	
9. Do you offer pain management solutions besides prescription opioids, like acupuncture, physical therapy and over-the-counter alternatives?	☐	☐	☐	
10. Have you analyzed your prescription drug benefits to assess exactly how much opioids are costing your business?	☐	☐	☐	

MENTAL HEALTH IN YOUR WORKPLACE
SCORECARD

A study from the Mental Health in the Workplace Summit found that mental illness is the leading cause of disability for U.S. adults ages 15 to 44 and that more workdays are lost to mental health-related absenteeism than any other injury or illness. That's why it's so important that your organization creates a culture that supports employees' mental health. Use this scorecard to evaluate how supportive of employee mental health your organization is.

INSTRUCTIONS: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.
- **YES:** 0 points - **NO:** 2 points - **UNSURE:** 2 points

QUESTION	YES	NO	UNSURE	SCORE
1. Does your organization offer benefits that include coverage for mental health services?	☐	☐	☐	
2. Does your organization have a standardized procedure for addressing mental health concerns?	☐	☐	☐	
3. Are your managers trained in recognizing the signs and symptoms of mental health issues?	☐	☐	☐	
4. Does your organization provide resources for employees to learn about mental health?	☐	☐	☐	
5. Does your organization encourage employees to speak up if they're struggling?	☐	☐	☐	
6. Do you offer an employee assistance program?	☐	☐	☐	
7. Does your organization promote the importance of mental health?	☐	☐	☐	
8. Do you offer general workplace stress mitigation tips?	☐	☐	☐	
9. Do you regularly check in with employees about the mental health resources you provide?	☐	☐	☐	
10. Do you regularly communicate the mental health initiatives you provide to employees?	☐	☐	☐	
TOTAL SCORE:				

Low risk. Contact Turner, Wood and Smith to confirm: 0-6

Moderate risk. Contact Turner, Wood and Smith today: 7-13

High risk. Contact Turner, Wood and Smith today: 14-20

EMPLOYEE BURNOUT SCORECARD

The World Health Organization (WHO) now considers burnout to be a syndrome. The WHO's decision to upgrade burnout to a syndrome and provide a detailed set of symptoms communicates its serious stance on the dangers of burnout. Additionally, the WHO clarified in a public statement that burnout is an "occupational phenomenon" resulting "from chronic workplace stress that has not been successfully managed." Managers can use this scorecard to evaluate whether their employees are experiencing burnout.

INSTRUCTIONS: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- **YES:** 2 points - **NO:** 0 points - **UNSURE:** 2 points

QUESTION	YES	NO	UNSURE	SCORE
1. Does the employee seem suddenly disengaged?	☐	☐	☐	
2. Is the employee exhibiting signs of exhaustion (e.g., dark circles under their eyes, or difficulty staying awake or focused)	☐	☐	☐	
3. Has the employee unexpectedly missed multiple days of work?	☐	☐	☐	
4. Has the employee missed deadlines?	☐	☐	☐	
5. Does the employee seem to be withdrawn from their work?	☐	☐	☐	
6. Is the employee more distant than usual?	☐	☐	☐	
7. Is the employee more emotional than usual?	☐	☐	☐	
8. Has the employee expressed concern over their workload?	☐	☐	☐	
TOTAL SCORE:				

Low risk. Contact Turner, Wood and Smith to confirm: 0-6

Moderate risk. Contact Turner, Wood and Smith today: 7-13

High risk. Contact Turner, Wood and Smith today: 14-20

Flextime Policy

Standard working hours are from [insert hour] to [insert hour], Monday through Friday. A [insert amount of time] lunch period is taken at any hour, which is mutually agreeable between the employee and supervisor.

Flextime is an option available to improve departmental efficiency and morale. Flextime may not be appropriate for all departments or all positions. It is each manager's responsibility to manage the program so that it will serve the business requirements of the department. The basic principles of flextime are:

- Manager approval is necessary for any department to participate in flextime.
- The work commitments of the department must be able to be met effectively and efficiently without compromising service to internal or external customers.
- Each employee must recognize his or her responsibilities to the company and to colleagues.
- Each employee that uses flextime must work cooperatively to ensure that no problems arise with regard to internal or external service.
- Employees utilizing flextime should establish "standard" hours (i.e., 7 a.m. to 4 p.m. every day) and should not vary hours from day to day, week to week or month to month.

Employees will work a consistent schedule using the following guidelines:

- Shifts must be completed between 6:00 a.m. and 6:00 p.m.; start and end times are subject to approval.
- Employees must take either a one-hour or a half-hour unpaid lunch period. Lunch should normally be taken between 11:00 a.m. and 2:00 p.m., and should be mutually agreed upon between the employee and his or her supervisor.

Employees cannot work through their lunch period to make up time unless prior supervisor approval is obtained. Such occurrences should be infrequent.

At each manager's discretion, summer hours may be offered to a department, regardless of whether or not flextime is offered. When using summer hours, employees work four nine-hour days and one 4-hour day, however, variations to this schedule may occur with management approval. It is each manager's responsibility to manage the program in such a way that there is appropriate departmental coverage at all times.

As with flextime, summer hours may not be appropriate for all departments or all positions. Based on business needs, summer hours can be discontinued at any time

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POLICY

Substance Abuse

Location:
Effective Date:
Revision Number: 1

Scope—Statement of Philosophy

Our company has a strong commitment to provide a safe work place and to establish programs promoting high standards of employee health, safety and productivity. While our company will not intrude into the personal lives of employees, we do recognize that abuse of drugs or alcohol off the job will adversely affect job performance. Employees experiencing a drug or alcohol problem are strongly encouraged to voluntarily seek assistance through the individual Employee Assistance Program. Employees are required to be in appropriate mental and physical condition for work and to perform their jobs satisfactorily. Seeking voluntary assistance for drug and alcohol related problems would not in itself subject an employee to disciplinary action.

This policy statement is a posted notice for all employees to read and understand.

Purpose

The purpose of these work rules is as follows:

- To establish and maintain a safe, healthy working environment for all employees.
- To reduce the possibility of accidental injury to persons or property.
- To reduce absenteeism, tardiness, and indifferent job performance.
- To follow all applicable state, federal, and local requirements, including federal Department of Transportation regulations governing drivers of commercial motor vehicles.

Definitions

Alcohol or alcoholic beverage

- Defined as any beverage that may be legally sold as alcohol. This includes, but is not limited to, fermented malt beverages, intoxicating liquor and wine.

Alcohol concentration

- Breath alcohol concentration is defined in terms of grams of alcohol per 210 liters of breath as indicated by an evidential breath test. For example, .04 grams of alcohol in 210 liters of expired deep lung air are analogous to a blood alcohol concentration of .04.

Alcohol use

- The ingestion of a given amount of alcohol produces the same blood alcohol concentration in an individual regardless of where it comes from. Therefore, consumption of any substance containing alcohol, including such things as cough syrups and liquor-filled chocolates, are considered alcohol use.

Substance abuse professional

- Only substance abuse professionals may perform some functions outlined in the rules. Under the rules, such professionals include licensed physicians, limited to medical doctors and doctors of osteopathy; licensed or certified psychologists, social workers, employee assistance professional, and alcohol and drug abuse counselors defined by the National Association of Alcoholism and Drug Abuse Counselors Certification Commission.

Drug

Means any substance other than alcohol, which is capable of altering the mood, perception, pain level or judgment of the individual consuming it, and which is recognized as a drug.

This substance abuse policy is a guideline to reduce substance abuse in the workplace. It may not prevent substance abuse from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial Property-Casualty representative at Turner, Wood and Smith or legal counsel to address possible compliance requirements. © 2011 Zywave, Inc. All rights reserved.

Illegal drug

Means any drug or controlled substance, including prescription drugs, that is not used legally.

Authorized prescribed drug

Means a drug prescribed by a licensed practitioner, and used in the manner, combination, and quantity prescribed, by the person for whom the drug is prescribed.

Procedures

Prohibited conduct includes the following:

- Employees shall not introduce, manufacture, distribute, dispense, possess, use or consume alcoholic beverages, drugs, illegal drugs, and unauthorized prescribed drugs in or upon the premises of building or property of our company. Violation of this policy will be cause for disciplinary action, up to and including termination.
- Reporting for work under the influence of an illegal drug, alcohol, drug or unauthorized prescribed drug is cause for disciplinary action, up to and including termination.
- No prescription drugs shall be brought upon the premises of building or property of our company by any person other than the person for whom the drug is prescribed by a licensed practitioner, and shall be used in the manner, combination and quantity prescribed. When the use of drugs for medical purposes may affect behavior or performance, employees should advise their supervisor that they are taking such drugs.

EAP

- Consistent with our company's philosophy that its employees are its most valuable resource, the company has established an Employee Assistance Program (EAP) designed to provide employees and their families with assistance in resolving any personal problems you may have, including chemical dependency or substance abuse. Employees are encouraged to voluntarily seek counseling from our company's Employee Assistance Program before any job-related problems arise.

Testing Circumstances: When will the company test employees?

Pre-employment

- Our company will conduct a drug test of all applicants after the applicants' receive a conditional offer of employment. Our company employment applications shall include a notification that our company will perform pre-employment drug testing. Our company will not test applicants for the presence of alcohol.
- Failure to submit to pre-employment testing will be grounds to deny the applicant employment.
- Test results must be returned negative in order to be determined acceptable for employment. If an applicant tests positive, the conditional offer of employment shall be withdrawn, and the applicant may reapply for employment after one year.

Reasonable Cause

- Our company will conduct a drug and alcohol test when reasonable cause exists to suspect an employee has reported to work impaired or has used alcohol or other drugs while on company property. Reasonable cause shall be determined by a supervisor, and where based upon visual observation.
- A supervisor shall be deemed to have reasonable cause to order a drug and alcohol test when an employee exhibits excessive absenteeism, tardiness or unacceptable work performance.
- A supervisor shall be deemed to have reasonable cause to order a drug and alcohol test if an employee is found to possess drugs, alcohol or drug paraphernalia or when such alcohol or drugs are found in an area controlled or used by the employee, including, but not limited to the employee's desk, locker, etc.
- An employee undergoing a test under this subsection will be suspended immediately pending the outcome of the tests.

Post-accident

- Our company may conduct a drug and alcohol test for employees who are directly involved in, or whose actions contributed to, an accident on the job if there is reasonable suspicion that there is a connection between the incident and the use of drugs or alcohol. Accidents include all Occupational Health and Safety Administration (OSHA) recordable incidents, actions or omissions that result in near-miss accidents, and accidents involving injury requiring first aid or off-site medical attention. Accidents also include property damage caused by human error.

- Our company will also conduct a drug and alcohol test whenever a driver of a commercial motor vehicle receives a traffic citation for a moving violation.
- Our company's drivers of commercial motor vehicles must submit to a test as soon as possible after an accident but not to exceed 32 hours for drug testing or 8 hours for alcohol testing.
- An employee other than a commercial motor vehicle driver undergoing a test in this subsection will return to work pending the outcome of the tests, unless restricted by a physician, or deemed by a supervisor to require testing based on reasonable cause.
- If the driver is too seriously injured to provide a urine sample, he or she must authorize release of their hospital records.
- The driver will be suspended from all safety sensitive duties, including driving, until the test results are determined.
- A driver shall be disqualified by issuance of a letter of disqualification for a period of one year for refusing to give a urine or breath sample or for testing positive for controlled substances when the driver has been involved in a fatal accident.

Random

- As required by DOT regulations, our company will randomly test drivers of its commercial motor vehicles for both alcohol and drugs.
- Our company will test other employees under the following circumstances:
    - Our company shall use an unbiased random selection process to select and request an employee to be tested for the use of controlled substances. This process ensures that all employees have an equal chance of being selected.
    - When selected, the employee must submit to the testing.
    - An employee undergoing a test under this subsection will return to work pending the outcome of the test results.

Post-rehabilitation/Follow-up

- If an employee has previously tested positive and completed a rehabilitation program, the employee must test negative before returning to work, and may be subject to an indefinite number of unannounced and unscheduled tests for drugs or alcohol by our company during the two-year period following the positive test.
- If an employee is still employed by our company, a second violation of this policy (as indicated by positive test results) within 24 calendar months may result in termination. Each case will be treated on an individual basis.

Accompanying promotion to management or transfer to safety sensitive position

- Our company will conduct a drug test whenever any employee is considered for a management position. This includes all supervisory and managerial positions within the company. Testing will occur only after an offer for the management position has been made.
- Our company will also conduct a drug test before any employee begins working a safety sensitive position, including but not limited to driving commercial motor vehicles for our company.

Refusal to Test

- Refusal to submit to a drug or alcohol test for all types of testing circumstances will be considered as positive results.

Specimen Collection Procedures

- Specimen collection will occur at a qualified facility of the company's choosing and consists, for drug testing, of having an individual urinate into a collection container in a secured area. Before leaving the collection area, the specimen is transferred to one or more specimen bottles, which are labeled, and sealed with tamper-evident tape. For alcohol testing, a breath sample will be obtained.
- Our company will be responsible for all employee transportation to and from the collection site, except that our company will not be responsible for employee transportation when pre-employment and post-rehabilitation testing is required.
- Any employee refusing to submit to a drug or alcohol test or leaving the company premises without permission will be subject to disciplinary action up to and including termination, and in the discretion of the company law enforcement officials could be notified of the possible impairment.

- No test will be conducted without the employee's consent, but refusal to consent, provide a specimen or cooperate with the testing procedure, or the adulteration of the specimen, will constitute presumption of substance abuse and the employee will be subject to disciplinary action, up to and including termination.

Testing Methodology

Screening Test

- A screening test, which is done at the company's designated medical facility, is the first step in determining the presence or absence of alcohol, drugs or drug metabolites in a urine/ breath sample establishing probable identity of the drug. It is important that all positive screening results be rechecked with a more specific confirmatory method. Positive screening tests are not reported until a confirmatory test is run. If the confirmation test is negative, the results are reported as negative or none detected.
- A five-panel screening will be used for the urine specimens, which includes the following commonly used drugs:

Drug Class	Screening Cut-off Limit (ng/ml)	Confirmation Cut-off Limit (ng/ml)
Amphetamines	1000	500
Benzoylecgonine (Cocaine Metabolite)	300	150
Cannabinoids (THC)	50	15
Opiates	300	300
Phencyclidine (PCP)	25	25

Confirmatory Test

- If an initial drug test is positive, a confirmation test will be performed on the same specimen. A confirmatory test is a chemically different follow-up test performed on positive screening results to confirm whether drug or drug metabolites are present. The designated laboratory of our company will be using Gas Chromatography-Mass Spectrometry (GC/MS).
- A blood alcohol level of .04% shall be considered a prohibited level.

Notification of Test Results and Record Keeping

- The Medical Review Officer (M.R.O.) shall report to our company whether a driver's test was positive or negative and, if positive, the identity of the controlled substance.
- Our company will notify its driver or driver applicant of the testing results.
- The M.R.O. shall be the sole custodian of individuals test results.
- Our company shall maintain their records in accordance with Federal Motor carrier regulations 391.87 (1) – (5).

Medical Review Officer (M.R.O)

- Until further notice, NAME PHYSICIAN will serve as our company's M.R.O. He/she will notify and discuss positive test results with the employee and has the authority and responsibility of reporting these results to our company's Human Resources Director.

Action and Consequences on Test Results

Negative Test Results

- If the results of a drug and alcohol test are negative, the employee will be reinstated with authorization from the M.R.O., with no loss of seniority and will be awarded full back pay.

Positive Test Results

- For all employees other than drivers of commercial motor vehicles

- An employee who tests positive must, at a minimum, access the Employee Assistance Program within five working days and sign the required release of information forms to allow effective communication. Nothing in this or any other provision shall limit our company's right to terminate any employee at any time.
- The decision whether to suspend an employee, and the length of any suspension will be determined by our company after consultation with the EAP counselor on the best course of rehabilitation.

- For all drivers of commercial motor vehicles
  - If a driver tests positive for a controlled substance, the driver will be deemed medically unqualified to operate a commercial motor vehicle until such time as the driver no longer uses controlled substances, tests negative for controlled substances, and is medically recertified.
  - If positive, a driver who is not terminated will be offered the opportunity to participate in our company's EAP, which will operate in conjunction with DOT regulations.
  - Refusal to participate in our company's EAP or other certified rehabilitation program will result in termination.
  - If a driver tests between .02% - .04% for alcohol, the driver at a minimum, will be suspended at least 24 hours from all safety sensitive duties.
  - If a driver tests .04% or greater for alcohol the driver will be deemed unqualified to operate a commercial motor vehicle until the proper counseling or training has been completed.
  - The driver must under-go professional evaluation by our company's EAP, and if necessary treatment.
  - A substance abuse professional must find the employee has successfully completed a recommended course of treatment.
  - The driver must test at less than .02% on a return to duty alcohol test.

EAP and Rehabilitation

The employee must follow and successfully complete the EAP recommendation, including but not limited to the following:

- Any random drug testing as required
- Attending all counseling sessions
- Attending any group meetings required
- Following any referral made
- Sign a release, authorizing the EAP to discuss any and all facts of the employee's rehabilitation program.

If an employee's chemical dependency can be treated under the company's EAP without the employee having to be granted a Medical leave of absence, the employee will be allowed to return to work without loss of seniority, but with a loss of pay for the period of any suspension.

The employee will be expected to actively participate in the program. Regular attendance will be required. Unexcused absences, or the employee's failure to participate in the program, will be treated as if the employee made himself/herself unfit for employment with the company. In addition, the employee will be expected to meet existing job performance standards and established work rules and policies while participating in the program.

If the employee insists that he/she is under the use of a prescribed medication, a test should still be performed. If the test results show the presence of a drug prescribed by a licensed physician and can be verified, no disciplinary action shall be taken unless there is evidence of abuse. If the prescribed medication is making the employee unable to perform his/her job, our company will make reasonable accommodations for them.

After testing positive and completing all EAP training and counseling, the driver must test negative before returning to our company, and once reinstated will be subject to follow-up testing no longer than 60 months.

Confidentiality

Our company will maintain the highest standards for confidentiality for all records and information concerning alcohol and drug dependencies. The Human Resource Director/Supervisor or designee will keep all information relating to tests confidential. Non-employees, contractors, vendors and agencies that disclose unauthorized information will be subject to legal recourse.

All of our company's designated laboratories, Medical Review Officers, and medical facilities will keep all records and information concerning alcohol and drug testing results confidential.

Closing Statements About Policy

It is not the intention of this policy to restrict the normal life activities of employees who by circumstance of position or job activity, may be called to work unexpectedly. Employees are encouraged to use good judgment about performing any work activities if they are called to work unexpectedly after consuming alcoholic beverages. If this is the case, employees may decline to return to unscheduled work if they feel that they are in any way impaired.

Nothing in this statement of policy should be interpreted as constituting a waiver of management's responsibility to maintain discipline, or the right to take disciplinary measures in the case of poor performance or misconduct. In addition, the company has the right to carry out reasonable inspections, based on reasonable suspicion of individuals and personal effects, including, but not limited to, lockers, desks, lunch boxes, purses, and private vehicles, if parked on the company premises.

Workplace Bullying Policy

is committed to providing a safe and healthy work environment for all employees. As such, the company will not tolerate bullying of any kind and will deal with complaints accordingly. This policy applies to employees while working, attending work functions and traveling on business.

Bullying is defined as repeated inappropriate behavior, either direct or indirect, whether verbal, physical, or otherwise, conducted by one or more persons against another or others, at the workplace or in the course of employment. Such behavior violates policies, which state that all employees will be treated with dignity and respect.

Bullying can be intentional or unintentional. However, when an allegation of bullying is made, the intention of the alleged bully is irrelevant and will be given no consideration when a complaint is investigated. It is the effect of the behavior that will be considered.

Bullying can be:

- Verbal bullying: slandering, ridiculing or maligning a person or his or her family or associates; persistent name-calling that is hurtful, insulting or humiliating; using a person as the butt of jokes; abusive and offensive remarks.
- Physical bullying: pushing, shoving, kicking, poking, tripping, assaulting or threatening to assault, damaging a person's work area or property.
- Gesture bullying: nonverbal threatening gestures; glances that can convey threatening messages.
- Exclusion: unintentionally disregarding a person or excluding a person from work-related activities.

The following are examples of some, not all, behavior that may constitute or contribute to evidence of bullying:

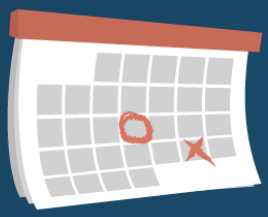
- Repeatedly singling out a person.
- Pointing at or raising your voice at an individual, whether in public or private.
- Shutting a person out; not allowing him or her to speak or express him- or herself (ignoring or interrupting); interfering with email or other forms of communication; not including him or her in meetings.
- Humiliation in any form; verbal or obscene gestures, personal insults or offensive nicknames.
- Constant criticism unrelated or minimally related to job performance; public reprimand.
- Hampering an individual's ability to do his or her work; assigning menial tasks not aligned with normal job duties; taking credit for another's work or ideas.
- Spreading rumors or gossiping about another.

Bullying can have devastating results to the individual and the workplace. If you are subjected to bullying, or witness or suspect bullying is taking place, report it to your supervisor and/or to Human Resources immediately. All suspected incidents of bullying will be thoroughly investigated and disciplinary measures will be taken accordingly.

Boost Your Mental Well-being by Saying Goodbye to Stress

If you're feeling stressed at work, you're among the 80 percent of Americans who feel the same way. Stress affects your mental health, but it can show itself in other ways too. Back pain, poor focus and headaches can all be symptoms of stress.

While it may not be possible to eliminate all of the stressors in your life, there are plenty of ways to reduce feeling overworked while on the job. Recognizing the signs of stress is the first step to improving your health. When you're feeling the pressure, try these strategies:



Plan and prioritize your most important responsibilities.

Take breaks to keep your stress under control.

Take time off from work to clear your mind.

Limit interruptions so you don't have to refocus each time you're distracted. Some ways to limit distractions include using a do-not-disturb function on your phone or blocking off time in your calendar to finish a project.

Talk to your manager if your stress is overwhelming you. They'll be able to help you rebalance your workload if necessary.

Ask about our employee assistance program (EAP). If you're going through chronic stress and don't know what to do, our EAP can help you get on the right track.

Listen to relaxing music to help you calm down.

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Our Employee Assistance Program Can Help

Are personal problems affecting your focus and performance at work?

You are not alone. The EAP offers services to help you deal with personal problems you may be facing.

What does the EAP cover?

Your EAP covers a variety of areas that you may be having trouble with, such as:

- Substance abuse
- Stress management
- Financial problems

EAPs offer education, awareness and counseling services to help you with your problems. And your participation in the program is strictly confidential.

For more information about your EAP, contact the human resources department.

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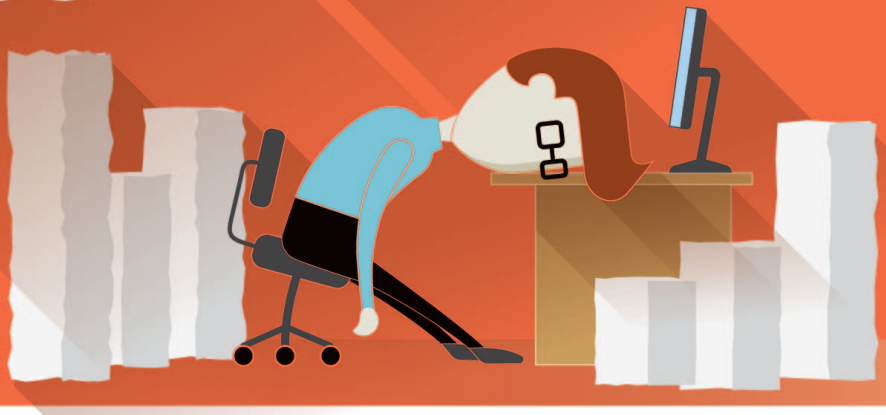
JOB STRESS



Increased stress at work often negatively impacts otherwise happy employees.

Watch for signs of job stress, including:

- Headache
- Sleep disturbances
- Upset stomach
- Difficulty concentrating and focusing
- Irritable mood
- Low morale
- Negative relationships with family and friends

To avoid these health problems and maintain high job satisfaction, consider the following tips:

- Set realistic goals and don't put unnecessary pressure on yourself.
- Try to think positively about tasks at work—avoid negative thinkers and always acknowledge your accomplishments, even if it's just by mentally congratulating yourself.
- Take a short break if you start to feel stressed.

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SPEAK UP BEFORE YOU BURN OUT

Burnout is a syndrome resulting from chronic workplace stress that has been improperly managed.
—World Health Organization

WHAT DOES BURNOUT LOOK LIKE?

Lacking energy, either mentally or physically

Feeling "checked out" or mentally distancing yourself from your job

Wanting to avoid coming into work altogether

Having negative or cynical feelings towards your work

Reducing performance, either intentionally or not

Feeling overworked or like you have too much on your plate

HOW CAN YOU REDUCE FEELING BURNED OUT?

Consider why you feel burned out. Specifics will help address the issue most effectively.

Talk to your manager about your feelings and which areas you identified as impacting you most severely.

Work with your manager to develop strategies for combating your burnout, like reassigning some work, giving you more exciting assignments, discussing potential growth opportunities or finding another role more suited to your interests.

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The Importance of **Sleep**

Sleep takes up about one-third of your life, and for good reasons. Sleep is essential for maintaining a healthy, productive and low-stress lifestyle. Here are just a few benefits of getting a good night's sleep:

1. Increased productivity and work performance

Giving your body enough time to go through all the sleep stages is necessary for energy, muscle repair, improved memory, and the release or regulation of important hormones that are essential for everyday functions within the body.

2. Decreased weight gain

According to the National Sleep Foundation, not allowing your body enough time for rest and regulation can lead to an increased appetite. The particular hormones that give you the feeling of being full or hungry can become irregular, which may cause increased feelings of hunger that lead to weight gain.

3. Improved mental health

Getting enough sleep can help alleviate feelings of fatigue that may contribute to stress, depression and anxiety. Symptoms of fatigue can be drowsiness, loss of energy and even mood swings.

Stress and Heart Health

Sometimes we overlook just how much our mental health plays into our overall wellness, especially when it comes to heart health.

The heart and brain greatly influence the functions of one another, and communication is always happening between the two. This is especially true when we're stressed.

Short-term stress can actually be good for us, but long-term and chronic stress can have a very negative effect on your heart health. Fortunately, there are numerous things that you can do to reduce your stress and help prevent heart disease:

Swap out bad habits for healthy ones. Smoking, drinking, overeating and being inactive—these are all things that can increase your risk of heart disease. By eliminating these bad habits and choosing healthy ones, like going for a walk, getting a good night's sleep and eating a well-balanced diet, you can greatly reduce your stress and improve your heart health.

Try breathing exercises or meditating. Being able to focus on your breathing when you are feeling overwhelmed is a great way to reduce the feelings of stress. Slowing your breath and identifying the flow of air can bring your body back to a state of relaxation.

Keep your mind in check. Don't allow your mind to dwell on negative thoughts. Give yourself some positive affirmations, look for pleasures in your day-to-day life and allow yourself to check out for a couple of minutes whenever you are feeling overwhelmed.

Ask for help. Sometimes being under continuous amounts of stress can be very intimidating and hard to handle alone. Try talking to a friend or asking a manager if you can lighten your workload to help decrease stress at work.

7 WAYS TO REDUCE WORKPLACE STRESS

According to the American Institute of Stress, 80 percent of U.S. workers feel stressed on the job and workplace stress costs about $300 billion in lost productivity annually. Everyone experiences periods of job stress, but extreme periods of prolonged stress can be detrimental to your long-term health. If you're feeling stressed at work, try these seven strategies to help mitigate your workplace stress.

PLAN AND PRIORITIZE.
Do not panic, make a list to prioritize your work, set realistic deadlines, do not rush into the first idea you have and always have an alternative plan.

FOCUS ON WHAT YOU CAN CONTROL.
You know what your job tasks are. Break the larger tasks into smaller, more doable steps.

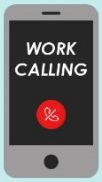
SLOW DOWN.
Think things through before you act, and begin with a result in mind.

TAKE A BREAK.
To release stress, take a short break. Taking a walk or discussing your work situation with another person may help you gain a fresh perspective.

USE ALL OF YOUR RESOURCES.
If things do not go exactly as planned, do not solely rely on yourself. Ask for help when you need it.

LIMIT INTERRUPTIONS.
Use your voicemail to your advantage and only take calls that are a priority when you are on a tight deadline. Set aside designated times throughout the day to respond to emails and phone calls.

SEPARATE WORK LIFE FROM HOME LIFE.
If you can, avoid taking your computer home with you or checking emails when you are at home. Taking time to decompress at home can help you manage your stress.



While it may not be possible to completely eliminate job stress, you can learn to manage it effectively. If your feelings of stress become persistent and overwhelming, consider discussing your concerns with your health care provider and ask about healthy ways to cope with stress.

5 Tips to a Better Night's Sleep

Do you struggle to get a good night's sleep? If so, you're likely feeling fatigued throughout your day, which can cause serious problems for your health, your job and your life. Try these five tips that may help you get a better night's sleep:

Eat nutritiously.

Good eating habits can help you sleep better and feel energized all day. Also, avoid big meals right before going to bed.

Exercise regularly.

This also helps your sleep quality and daytime energy level. Just be sure to avoid vigorous exercise close to bedtime.

Avoid stimulants like caffeine before bed.

Stimulants like caffeine and nicotine promote alertness, which can make it difficult for you to fall and stay asleep, so it's important to avoid them for 3-4 hours before bed.

Stick to a schedule, even on the weekends.

Try to go to bed and wake up at the same time each day to keep your body on a consistent schedule.

Put the electronics away.

Blue-light emitting electronic devices can prohibit you from getting a good night's sleep. To reduce the effects of these sleep-stealing devices, refrain from using them for at least an hour before bed.

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Employee Assistance Programs (EAPs)

Employee productivity is important for any business' success, but sometimes employees are too overwhelmed by personal or behavioral problems to perform at their highest level. High stress, psychological problems, substance abuse, legal troubles and other personal issues can lead to lower productivity and focus during work, increased absenteeism and higher health care costs. An EAP can address these issues and help you tend to your personal needs.

What is an EAP?
An employee assistance program is an employer-sponsored program that offers services to help you deal with personal problems. EAPs can help reduce your health care and disability claims, increase your productivity and morale and lower absenteeism.

What do EAPs cover?
EAPs can vary from employer to employer, but most have common elements. Some programs are limited and stick to alcohol and drug abuse, but many programs offer expanded services that address a variety of areas. Typical issues addressed include the following:

- Alcohol or substance abuse
- Smoking cessation
- Divorce/marital problems
- Stress management
- Crisis intervention

An employee assistance program is an employer-sponsored program that offers services to help employees deal with personal problems.

- Child care
- Eldercare
- Eating disorders
- Gambling addiction
- Psychological or psychiatric problems
- Financial problems
- Legal problems

 is committed to the health and well-being of our staff. If you are struggling with a personal issue, our EAP can help you tackle issues before they become more serious and difficult to manage. For more information about the program or how to get started, please contact the human resources department.

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Workplace Stress and Your Employee Assistance Program

While many people enjoy their job, most experience job stress at some time during their working hours. For some, this stress can become severe and impact their health and well-being. Fortunately, there are ways to cope with workplace stress.

What is Job Stress?
Job stress is the chronic state in which stressful conditions in the workplace impact a person's performance and well-being in a negative way, and can cause physical and/or emotional illnesses.

Causes
According to the United Nations' International Labour Organization, a majority of Americans consider their jobs to be stressful. Job stress may be caused by one or more of the following:

- Job insecurity
- Extremely long work hours
- Intense pressure to perform at peak levels all the time
- Excessive travel
- Too much time away from family
- Harassment or any other traumatic event
- Office politics
- Conflict with coworker(s)

According to the United Nations' International Labour Organization, the majority of Americans consider their job to be stressful.

- Unclear job responsibilities
- Lack of control
- Technology

In addition, problems in one's personal life can cause significant stress on the job. Financial trouble, marital trouble, grief and other family or personal issues can cause distraction and stress throughout the day, impacting a person's job performance and health.

Symptoms
The signs of stress will vary depending on the person, situation, duration and intensity of the stressor(s), but typical job stress includes the following:

- Insomnia
- Loss of mental concentration
- Anxiety

Workplace Stress and Your Employee Assistance Program

- Substance abuse
- Extreme anger or frustration
- Family conflict
- Illnesses such as heart disease, migraine headaches, stomach problems and back problems

Negative Effects of Job Stress
Research indicates that many medical problems stem from stress. These medical problems are costly, in the form of lost wages, increased medical costs and decreased productivity. In addition, on-the-job accidents occur more frequently to stressed employees. Stress can cause shorter attention spans and fatigue, both of which heighten the risk for workplace injuries. Also, when workers are feeling pressured to complete more work in less time, they are more likely to take risky shortcuts.

Managing Job Stress
It is important to understand what affects your stress levels at work, so you can better manage that stress. Try the following suggestions:

- *Plan and prioritize.* Don't panic when faced with stressful situations. Set realistic deadlines for yourself and prioritize your tasks to stay focused.
- *Slow down.* Think things through before you act on them and begin with an end result in mind. If you take the time to complete a task safely and accurately, it will reduce your stress in the long run.
- *Think outside the box.* If you're feeling too overwhelmed, take a break from your task and come back later with a fresh perspective. Try approaching situations from a new angle or asking a colleague for input if you are feeling stuck.
- *Use all your resources.* You are not completely on your own. Seek the help of co-workers, advice from your supervisor or investigate external resources for solving a problem or handling a situation. Talk with your manager if you are feeling confused or overwhelmed, or need additional resources or direction.
- *Keep in contact.* Consistently communicate with co-workers, managers and clients. Their priorities and deadlines could change (and so can yours), so proper communication will ensure that everyone is on the same page.
- *Address your personal problems.* If you are having family or personal issues that are carrying over into your workday and causing you constant stress, you should do your best to address those issues. Work often will be less stressful if you are not worrying about other problems as well.

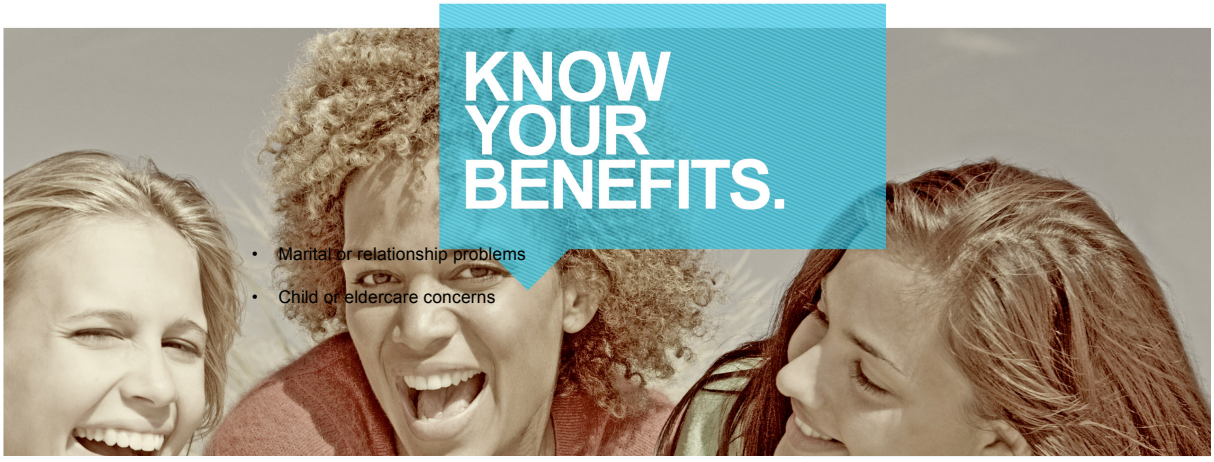
Getting Help
Everyone experiences periods of stress. Some stress is normal, but if your feelings of stress become persistent and overwhelming it may be an indication of a serious medical problem. In such a case, you should see your doctor or use your company's Employee Assistance Program if one is available.

Employee Assistance Program (EAP)
The business community has come to recognize that everyday work stress can negatively affect employees' attendance, concentration, health and ability to perform on the job. Because of this, the number of companies adding EAP programs as an employee benefit has substantially increased.

An EAP supplies professional counselors who provide counseling to you and your family in a safe and private atmosphere. All the information disclosed will remain confidential, and no contact with your employer will be made without written permission. Using an EAP will not jeopardize your job or chance for promotion.

EAPs typically can address the following issues:

- Stress about work or job performance
- Conflict resolution at work or in one's personal life
- Depression



Workplace Stress and Your Employee Assistance Program

- Financial worries
- Mental health prosblems
- Alcohol/substance abuse

Grief

- Interpersonal conflicts

The EAP program makes a limited number of counseling sessions available at no cost. Should you and your counselor decide that a referral to an outside provider is necessary, those costs will then be your responsibility.

For more information regarding 's EAP program, please contact our human resources department

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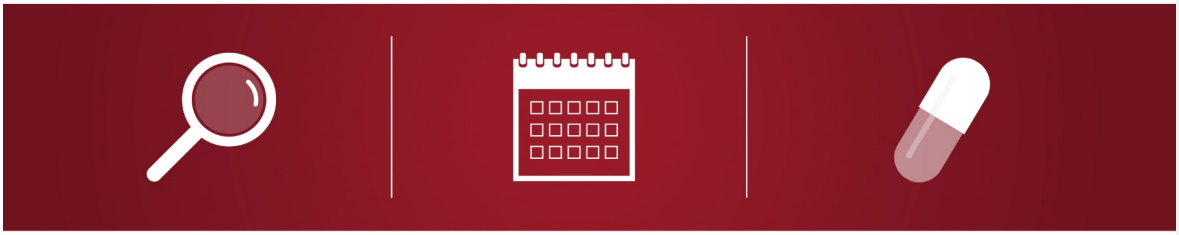

WORKPLACE STRESS

Nearly 80% of Americans consider their jobs stressful. While it may not be possible to eliminate job stress altogether, you can learn to manage it effectively.

Common job stressors include a heavy workload, intense pressure to perform at high levels, job insecurity, long work hours, excessive travel, office politics and conflicts with co-workers. While dealing with stress is a normal part of everyday life, here are some early warning signs that signify red flags, alerting you to stress on the job:

- Insomnia
- Anxiety or depression
- Low morale
- Short temper
- Headache
- Stomach or back problems

Managing Job Stress

The good news is that it is possible to manage job stress by becoming aware of what increases or decreases your stress levels. Here are six methods to help manage stress at work:

- Plan and prioritize: Do not panic, make a list to prioritize your work, set realistic deadlines, do not rush into the first idea you have and always have an alternative plan.
- Focus on what you can control: You know what your job tasks are. Break the larger tasks into smaller, more doable steps.
- Slow down: Think things through before you act, and begin with a result in mind.
- Limit interruptions: Use your voicemail to your advantage and only take calls that are a priority when you are on a tight deadline. Set aside designated times throughout the day to respond to e-mails and phone calls.
- Use all of your resources: If things do not go exactly as planned, do not solely rely on yourself. Ask for help when you need it.
- Take a break: To release stress, make time to take a short break. Taking a walk or discussing your work situation with another person may help you gain a fresh perspective.

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Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Turner, Wood and Smith

PREVENTING BURNOUT

The World Health Organization (WHO) now considers burnout to be a syndrome. In previous editions of the WHO's International Classification of Diseases (ICD-11), burnout wasn't considered a serious condition, and its only listed symptom was exhaustion.

The WHO's decision to upgrade burnout to a syndrome and provide a detailed set of symptoms communicates its serious stance on the dangers of burnout. Additionally, the WHO clarified in a public statement that burnout is an "occupational phenomenon" resulting "from chronic workplace stress that has not been successfully managed."

What is burnout?

According to the WHO's ICD-11, doctors can diagnose you with burnout if you exhibit the following symptoms:

- Exhaustion or energy depletion
- Decreased engagement at work, or feelings of negativism or cynicism related to your job
- Reduced productivity or efficacy

The negative effects of burnout can extend beyond the workplace and into your home and social life. It can also increase your risk of getting sick and developing chronic conditions.

How can I recognize burnout?

Since burnout is the result of prolonged and chronic workplace stress, it's important to know how to recognize the signs of workplace stress. Common job stressors include:

- Heavy workload
- Intense pressure to perform at high levels
- Job insecurity
- Long work hours
- Excessive travel
- Office politics
- Conflict with co-workers

While dealing with stress is a normal part of everyday life, here are some early warning signs that signify red flags, alerting you to stress on the job:

- Anxiety or depression
- Low morale
- Short temper
- Headache
- Stomach or back problems
- Fatigue

If you experience any of these symptoms, it may be time to talk to your supervisor or manager to address your chronic stress.

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Manage Your Job Stress to Prevent Burnout

Reducing your job stress is crucial for preventing burnout. Here are some simple ways to get your workplace stress under control:

- Plan and prioritize—When you're feeling stressed out, don't panic. Make a list of the tasks you need to complete, and set realistic deadlines.
- Focus on what you can control—You know what your job tasks are. Break the larger tasks into smaller, more doable steps.
- Slow down—When you have a lot of tasks looming over you, it can be tempting to hurry through them just to get them off your plate. Rushing through tasks, though, can cause you to feel more stressed and increase the odds of mistakes being made. Take a deep breath when you start to get overwhelmed, and slow down.
- Maintain a good attitude—Try to think positively about tasks at work—avoid negative thinkers and always acknowledge your accomplishments, even if it's just by mentally congratulating yourself.
- Ask for help—Sometimes the best way to overcome your workplace stress is to ask peers or your superiors for help.

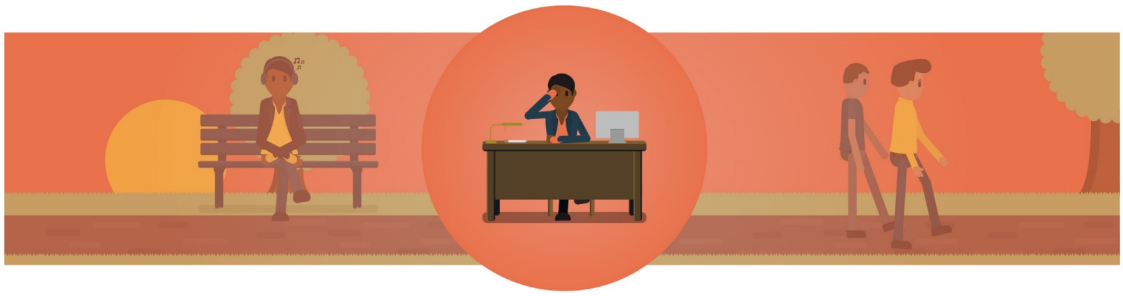
What should I do if I think I'm experiencing burnout?

If you feel like you're burned out, you should talk to your supervisor or manager, as they may be able to help you reduce your workplace stress or direct you to valuable workplace resources, like an employee assistance program.

Talking to other co-workers, friends or family may also be helpful, as they may have insight into how you can reduce your stress and improve your burnout syndrome. Implementing healthy stress coping mechanisms, such as exercising, hanging out with friends or taking time off from work, can also help alleviate your stress.

For more information on burnout, click here.

Don't Stress Out! You're Not Alone



If you're feeling stressed at work, you're among the 80% of Americans who feel the same way. In fact, you may be experiencing the symptoms of stress without knowing it. It's important to learn the warning signs of stress so you know when to seek help.

Stress affects your mental health, but it can show itself in other ways too. Back pain, poor focus and headaches can all be symptoms of stress. Here are some other signals that you may be feeling stressed:

- Having trouble sleeping
- Feeling anxious or depressed
- Getting snippy with others
- Experiencing stomach or back problems

How to Fight Back

While it may not be possible to eliminate all of the stressors in your life, there are plenty of ways to reduce feeling overworked while on the job. Recognizing the signs of stress is the first step to improving your health. Consider these tactics next time you feel wound up:

- Plan and prioritize your most important responsibilities.
- Limit interruptions so you don't have to refocus each time you're distracted. Some ways to limit distractions include using a do-not-disturb function on your phone or blocking off time in your calendar to finish a project.
- Take breaks away from your workstation to mentally regroup. Consider going for a short walk to re-energize your mind.
- Listen to relaxing music to help you calm down.
- Take time off from work to clear your mind.

If you still have trouble coping with stress, talk with your doctor about treatment options. Don't wait too long before seeking help or you risk letting the stress pile up. has the resources to help you. Contact us today for more information.

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Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Turner, Wood and Smith

SELECTING A MENTAL HEALTH PROFESSIONAL

For the many Americans that seek help from mental health professionals, selecting a provider is an important decision that should be made carefully. Credentials, competence and your comfort level with the provider are worth considering.

Psychiatrists

Have medical degrees, can prescribe medication and have completed three years of residency training (beyond medical school) in mental health care.

Psychologists

Have a doctorate in psychology and, generally, complete one or two years of internship prior to licensure.

Professional Counselors

Have a minimum of a master's degree in a mental health discipline, and at least two years of post-graduate supervised experience.

Marriage and Family Therapists

Typically have a master's degree or doctorate in marriage and family therapy, and at least one year of supervised practice.

Social Workers

Have a minimum of a master's degree in social work and at least two years of post-graduate supervised experience.

Who's the Best Fit?

Finding the right mental health professional requires a mental illness, it can be difficult to do that work on your own. If you are in this situation, ask family, friends or your primary physician for assistance. Here are some dependable ways to locate a provider:

- Through referrals by physician, friends or family members
- Ask your health insurance company for a list of providers
- Check your Employee Assistance Program (EAP) at work for a referral

Also take into account factors that are important to you like age, race, gender, religion and cultural background. It is not wrong to rule out certain providers because they don't meet the criteria; you will be establishing a long-term relationship with this person, and you need to feel as comfortable with him or her as possible.

Questions to Ask

- What types of treatment do you provide?
- What is your training or experience with my problem area?
- How will we determine treatment goals?

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- How will we measure my progress?
- What do you expect from me?
- What are your office hours?
- How do you handle emergencies?
- Do you charge for missed appointments?
- Are you in my health plan's provider network?