

# TELUS Mental Health Index.

# Special report on Financial Wellbeing.

United States of America | October 2024



# **Table of contents**

1.	What you need to know	
	for October 2024	3
2.	The Mental Health Index	6
	Mental health risk	7
	Mental Health Index sub-scores	8
	Anxiety	9
	Isolation	10
	Work productivity	11
	Financial risk	12
	Managers compared to non-managers	13
	Mental health by gender and age	14
	Mental health by employment status	14
	Emergency savings	14

## 3. The Mental Health Index

by region.....15

4. The Mental Health Ir	Mental	Health	Index
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by industry		17
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5.	Spotlight	18
	Financial perceptions	18
	Financial anxiety	25
	Debt	27
	Stress	29

## 6. Overview of the TELUS

Mental Health Index	31
Methodology	31
Calculations	31
Additional data and analyses	31

## What you need to know for October 2024.

Financial stress impacting productivity with younger workers (under 40), parents, and workers without emergency savings more likely to report their financial situation has negatively affected their work productivity in the last quarter.

- 24 percent identify finances as their primary source of stress; this is twice as prevalent as other major stressors including work, health (mental or physical), and personal relationships
- 15 percent of workers say their financial situation has negatively impacted their work productivity in the last three months; the mental health score of this group is 27 points lower than workers who disagree and more than 21 points lower than the national average



3

- Workers under 40 are three times more likely than workers over 50 to say their financial situation has negatively impacted their work productivity in the last three months
- Parents are 50 per cent more likely than non-parents to say their financial situation has negatively impacted their work productivity in the last three months
- Workers without emergency savings are three times more likely than workers with emergency savings to say their financial situation has negatively impacted their work productivity in the last three months
- Parents are two and a half times more likely than non-parents to say their financial situation has negatively impacted their work productivity in the last three months

The mental health of workers in the United States hits a three-month plateau; anxiety and isolation continue to be the lowest mental health scores for nearly three years.

- At 70.6, the mental health of workers remains stable
- 22 percent of workers have a high mental health risk,
  42 percent have a moderate mental health risk,
  and 36 percent have a low mental health risk
- Anxiety, depression, work productivity, and financial risk sub-scores have declined from September
- Anxiety and isolation continue to be the lowest mental health sub-scores for nearly three years
- Mental health scores have declined in the Midwest, Northeast and Southern United States, whereas the mental health score has improved in the West
- The mental health score of managers has improved modestly and continues to be higher than the score of non-managers
- Laborers have a lower mental health score than service industry and office workers



More than three in five workers feel anxious about their financial situation, with younger workers (under 40) twice as likely to always or often feel anxious.

- 59 percent of workers say they are in a good financial position compared to 61 per cent in September 2023 and 62 per cent in February 2023
- Workers reporting not being in a good financial position have a mental health score 25 points lower than workers reporting a good financial position and more than 16 points lower than the national average
- 28 percent of workers always or often feel worried or anxious about their financial situation; the mental health score of this group is 33 points lower than workers who rarely or never feel worried or anxious and 19 points lower than the national average

- Workers under 40 are twice as likely as workers over 50 to always or often feel worried or anxious about their financial situation
- 21 percent of workers say that concern about their finances has worsened since last year; the mental health score of this group is 20 points lower than workers reporting improvement and nearly 15 points lower than the national average
- 16 percent of workers say their financial situation has worsened over the last three months; the mental health score of this group is more than 21 points lower than workers reporting an improvement and more than 15 points lower than the national average



Cost of living and debt are driving financial anxiety. Younger workers (under 40), parents, and workers without emergency savings are more likely to perceive money as a source of stress and anxiety.

- 44 percent of workers say cost of living pressures have affected their financial wellbeing; the mental health score of this group is more than 21 points lower than workers who are able to maintain their financial wellbeing despite cost of living pressures and 10 points lower than the national average
- Among workers reporting anxiety about their financial future:
  - 44 percent say cost of living is driving their financial anxiety
  - 22 percent say debt is driving their financial anxiety
  - 11 percent say a lack of retirement savings is driving their financial anxiety

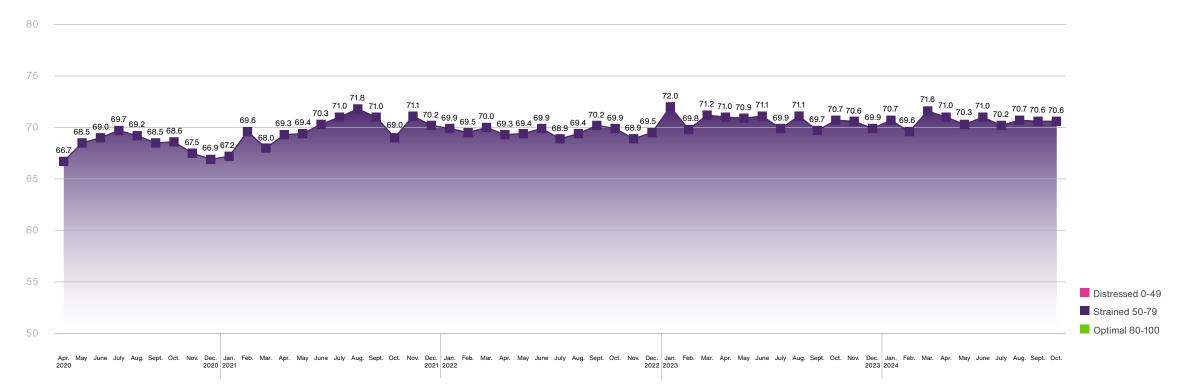
- 51 percent of workers have some debt but are focused on lowering it and not creating more
- 11 percent of workers have a large amount of debt and don't know what to do or cannot afford to pay it; the mental health score of this group is more than 27 points lower than workers without debt and more than 20 points lower than the national average
- Workers without emergency savings are three times more likely than workers with emergency savings to view money as a source of stress and anxiety
- Workers under 40 are two and a half times more likely than workers over 50 to view money as a source of stress and anxiety
- Parents are twice as likely as non-parents to view money as a source of stress and anxiety





# The Mental Health Index.

The overall Mental Health Index (MHI) for October 2024 is 70.6. The mental health of workers in the United States hits a three-month plateau.







#### Mental health risk.

In October 2024, 22 percent of workers have a high mental health risk, 42 percent have a moderate mental health risk, and 36 percent have a low mental health risk. More than four years after the launch of the MHI in April 2020, the proportion of workers with a high mental health risk has declined by five percent.



Approximately 30 percent of workers in the high-risk group report diagnosed anxiety or depression, seven percent report diagnosed anxiety or depression in the moderate-risk group, and one percent of workers in the low-risk group report diagnosed anxiety or depression



7

#### Mental Health Index sub-scores.

For nearly three years, the lowest Mental Health Index sub-score continues to be anxiety (64.1). Isolation (67.1), work productivity (70.1), depression (70.4), financial risk (72.4), and optimism (72.5) follow. General psychological health (77.6) continues to be the most favorable mental health measure in October 2024.

- Anxiety and isolation have been the lowest mental health sub-scores for nearly three years
- Anxiety, depression, work productivity, and financial risk sub-scores have declined modestly from the previous month

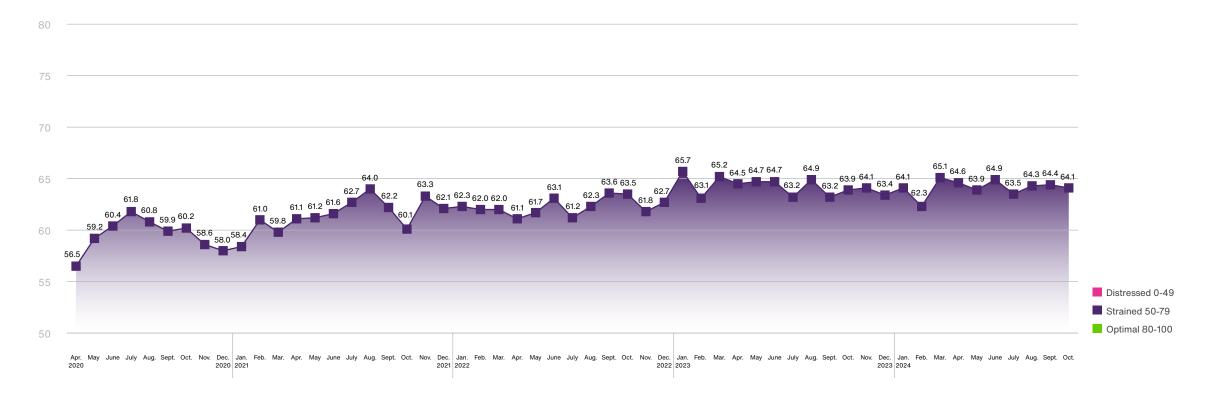
Mental Health Index Sub-scores	October 2024	September 2024	
Anxiety	64.1	64.4	
Isolation	67.1	67.0	
Work productivity	70.1	70.3	
Depression	70.4	70.7	
Financial risk	72.4	72.7	
Optimism	72.5	72.1	
Psychological health	77.6	77.4	



#### Anxiety

Workers were asked whether they often feel unsettled and nervous.

Despite incremental improvements since the launch of the MHI in April 2020, anxiety has been the lowest mental health sub-score for nearly three years. Following a sharp improvement in March 2024, the anxiety score generally declined through September. In October 2024, the anxiety score has declined modestly from the previous month.

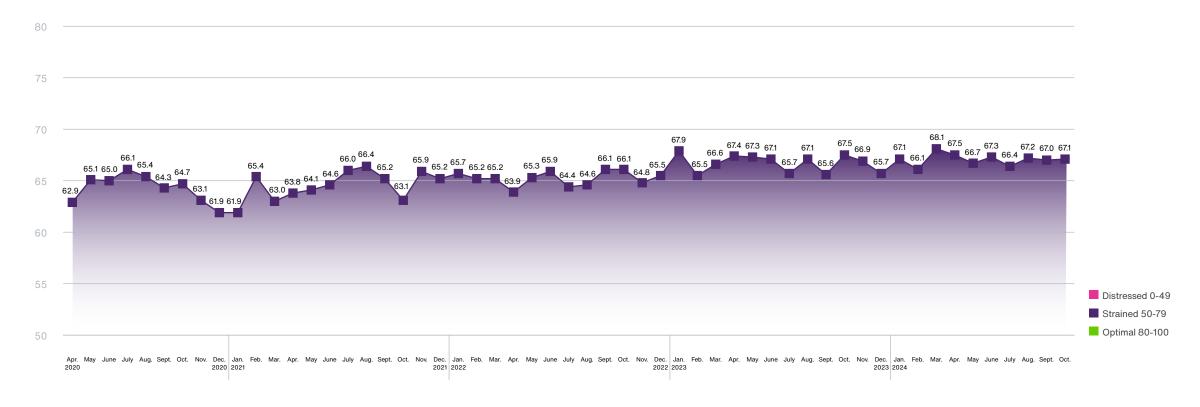




#### Isolation

Workers were asked whether they often feel alone.

Despite significant variability, isolation sub-scores have generally improved since the launch of the MHI in April 2020. After reaching its peak in March 2024, the isolation sub-score declined through September. In October 2024, the isolation score is nearly unchanged from the previous month, and it continues to be the second lowest mental health sub-score for nearly three years.

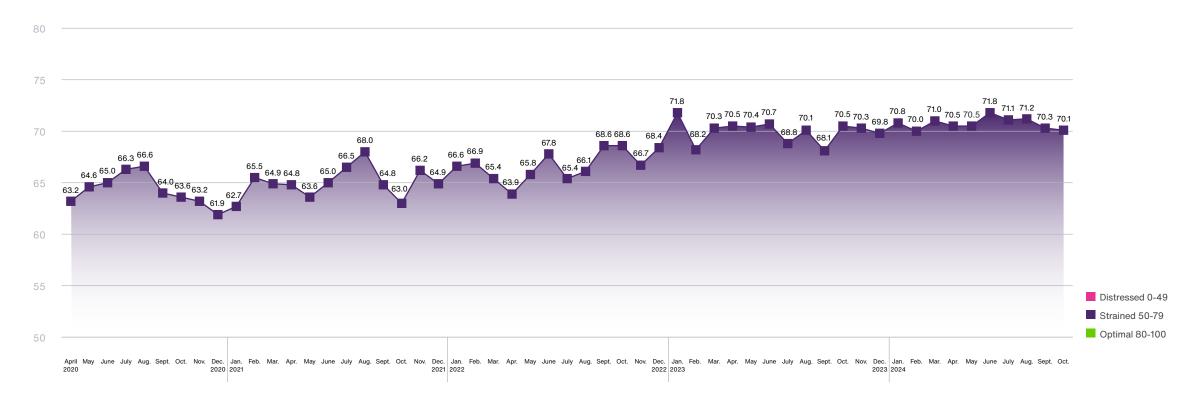




#### Work productivity

The work productivity sub-score measures the impact of mental health on work productivity and goals.

Despite frequent fluctuations, the work productivity sub-score has generally followed an increasing trend since the launch of the MHI in April 2020. From June 2024 to October 2024, the work productivity sub-score has declined nearly two points.

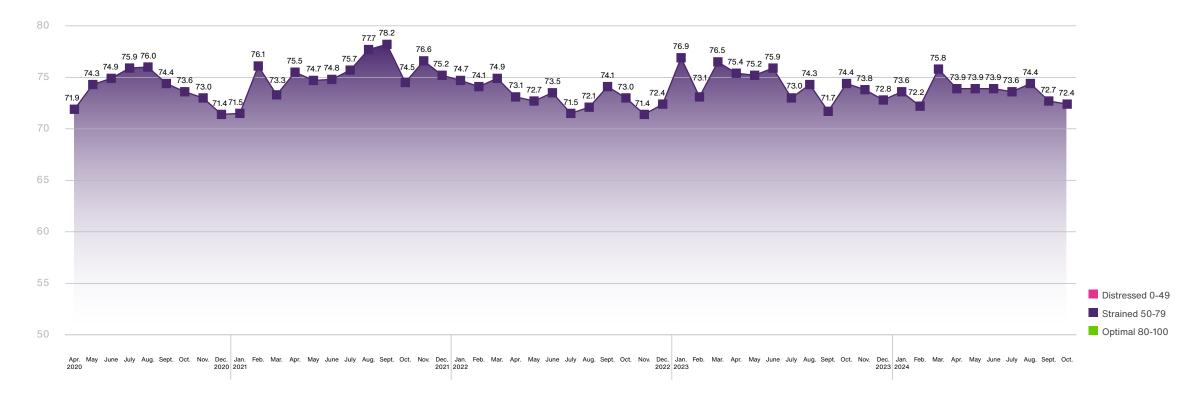




### **Financial risk**

Workers were asked about their level of emergency savings to cover essential expenses.

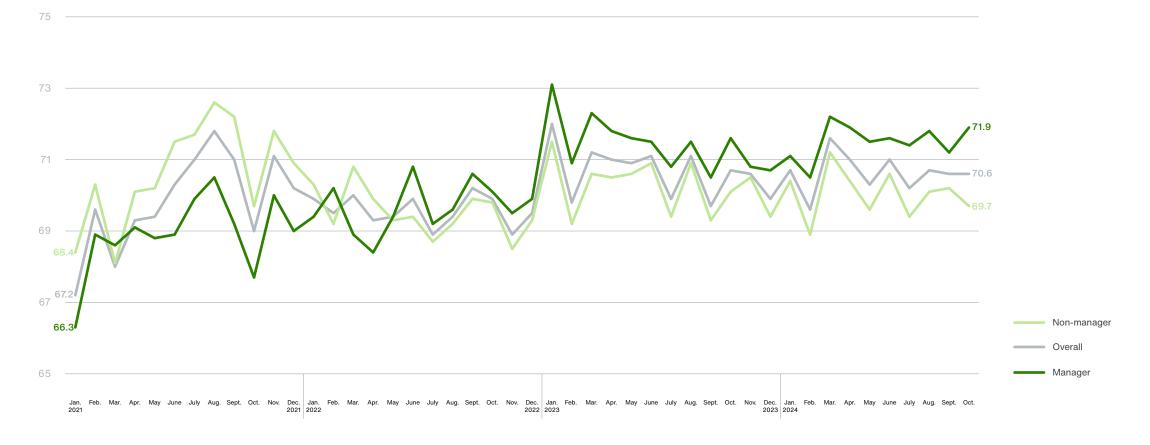
The financial risk sub-score has varied significantly since the launch of the MHI in April 2020. Following a near four-point improvement from February to March 2024, the financial risk score has declined more than three points through October 2024.





#### Managers compared to non-managers.

From January 2021 to May 2022, the mental health scores of managers had typically been lower than the mental health scores of non-managers and lower than the American average. Since June 2022, managers have had better mental health scores than non-managers. In October 2024, the mental health score of managers (71.9) has improved modestly, and it continues to be higher than the mental health score of non-managers (69.7) and the national average (70.6.





#### Mental health by gender and age.

- Since the launch of the MHI, women have had significantly lower mental health scores than men.
   In October 2024, the mental health score of women is 68.5 compared to 72.8 for men
- Since April 2020, mental health scores have improved with age
- Differences in mental health scores between workers with and without minor children have been reported since the launch of the MHI in April 2020. More than four years later, this pattern continues with a lower score for workers with at least one child (67.5) than workers without children (71.8)

#### Mental health by employment status.

- Overall, three percent of respondents are unemployed<sup>1</sup> and seven percent report reduced hours or reduced salary
- Workers reporting fewer hours compared to the previous month have the lowest mental health score (58.9), followed by workers reporting reduced salary compared to the previous month (61.4), respondents not currently employed (69.7), and workers with no change to salary or hours (71.4)
- Laborers continue to have a lower mental health score (65.0) than service industry (70.7) and office workers (71.9)
- Managers have a higher mental health score (71.9) than non-managers (69.7)
- Respondents working for companies with more than 10,000 employees have the highest mental health score (72.4)
- Respondents working for companies with 51-100 employees have the lowest mental health score (68.4)



#### **Emergency savings**

• Workers without emergency savings continue to experience a lower mental health score (54.1) than the overall group (70.6). Workers with emergency savings have a mental health score of 76.1

1 MHI respondents who have been employed in the past six months are included in the poll.



# The Mental Health Index by region.

In October 2024, the mental health scores in the Midwest, Northeast, and Southern regions of United States have declined from the previous month whereas, the mental health score in the West has improved from September.

- Despite a modest 0.2-point decline, the Northeastern United States has the highest mental health score (71.8) in October
- With a 0.2-point decline, the Southern United States continues to have the lowest mental health score (69.6)

Region	October 2024	September 2024	Change
West	70.7	70.1	0.6
South	69.6	69.8	-0.2
Midwest	70.8	71.0	-0.2
Northeast	71.8	72.0	-0.2



Numbers highlighted in pink are the lowest/worst scores in the group.

Numbers highlighted in green are the highest/best scores in the group.

71.4	71.4
58.9	62.0
61.4	57.1
69.7	70.2
	58.9 61.4

Age group	Oct. 2024	Sept. 2024
Age 20-29	58.1	56.0
Age 30-39	64.2	62.4
Age 40-49	66.5	66.6
Age 50-59	70.3	71.1
Age 60-69	76.6	77.3

Number of children	Oct. 2024	Sept. 2024
No children in household	71.8	72.3
1 child	68.3	64.7
2 children	66.9	67.3
3 children or more	65.8	66.8
Gender	Oct. 2024	Sept. 2024
Men	72.8	72.7
Women	68.5	68.6
Household income/annum	Oct. 2024	Sept. 2024
<\$30K	60.5	60.4
\$30K to <\$60K	64.7	63.8
\$60K to <\$100K	69.8	70.1
\$100K to <\$150K	74.4	74.4
\$150K or more	78.4	78.7

Employer size	Oct. 2024	Sept. 2024
Self-employed/sole proprietor	69.5	70.1
2-50 employees	70.5	71.2
51-100 employees	68.4	65.8
101-500 employees	70.9	70.4
501-1,000 employees	69.2	70.0
1,001-5,000 employees	72.2	71.6
5,001-10,000 employees	71.1	71.3
More than 10,000 employees	72.4	72.6

Oct. 2024	Sept. 2024
71.9	71.2
69.7	70.2
	71.9

Work environment	Oct. 2024	Sept. 2024
Labor	65.0	63.9
Office/desk	71.9	72.1
Service	70.7	71.1

Numbers highlighted in  $\ensuremath{\mathsf{pink}}$  are the lowest/worst scores in the group.

Numbers highlighted in green are the highest/best scores in the group.



# The Mental Health Index by industry.

Workers in Food Services have the lowest mental health score (61.1), followed by workers in Information and Cultural Industries (63.4), and Arts, Entertainment and Recreation (67.5).

Workers in Professional, Scientific and Technical Services (76.1), Public Administration (75.7), and Finance and Insurance (73.1) have the highest mental health scores this month.



Industry	October 2024	September 2024	Change
Agriculture, Forestry, Fishing and Hunting	68.6	61.4	7.2
Utilities	68.8	62.9	5.9
Information and Cultural Industries	63.4	60.7	2.7
Public Administration	75.7	73.8	1.9
Construction	69.8	68.2	1.6
Health Care and Social Assistance	71.1	69.9	1.2
Manufacturing	72.4	71.6	0.8
Administrative and Support services	67.8	67.3	0.5
Other services (except Public Administration)	69.6	69.1	0.5
Professional, Scientific and Technical Services	76.1	75.7	0.4
Retail Trade	67.8	67.7	0.1
Transportation and Warehousing	69.5	69.7	-0.2
Other	68.2	68.6	-0.4
Arts, Entertainment and Recreation	67.5	67.9	-0.4
Accommodation	68.6	69.1	-0.5
Educational Services	73.1	73.9	-0.8
Finance and Insurance	73.1	75.8	-2.7
Wholesale Trade	71.1	74.0	-2.9
Real Estate, Rental and Leasing	71.8	74.8	-3.0
Food Services	61.1	64.2	-3.1
Management of Companies and Enterprises	70.2	74.6	-4.4



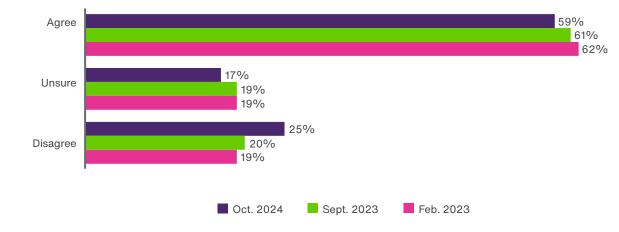
# Spotlight

## **Financial perceptions**

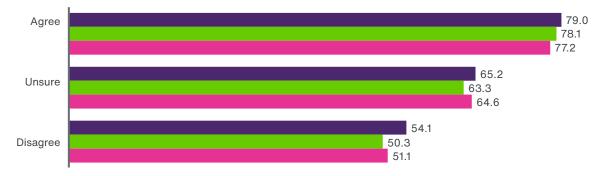
One-quarter of workers report not being in a good financial situation, with women more likely to report this position.

- Fewer workers report being in a good financial position (59 percent) compared to September 2023 (61 percent) and February 2023 (62 percent)
- The lowest mental health score (54.1) is among 25 percent of workers who report not being in a good financial situation/ position, 25 points lower than workers who report being in a good financial situation/position (79.0) and more than 16 points lower than the national average (70.6)
- Workers without emergency savings are four and a half times more likely than workers with emergency savings to report not being in a good financial situation/position
- Women are 50 percent more likely than men to report not being in a good financial situation/position
- Nearly three in five (59 per cent) report being in a good financial situation/position; this group has the highest mental health score (79.0), more than eight points higher than the national average (70.6)
- Workers with an annual household income greater than \$100,000 are twice as likely as workers with an annual household income lower than \$100,000 to be in a good financial situation/position

#### I feel that I am in a good financial situation/position



MHI score by "I feel that I am in a good financial situation/position"





More than one in five (21 percent) workers report that concern about their finances/financial situation has worsened over the last year.

- Nearly three in five (57 percent) workers report that concern about their finances/financial situation has remained the same over the last year; the mental health score (73.9) of this group is more than three points higher than the national average (70.6)
- More than one in five (21 percent) report that concern about their finances/financial situation has worsened over the last year; this group has the lowest mental health score (55.9), 20 points lower than workers reporting improvement (75.8) and nearly 15 points lower than the national average (70.6)
- Workers without emergency savings are nearly three times more likely than workers with emergency savings to report that concern about their finances/financial situation has worsened over the last year
- The highest mental health score (75.8), more than five points higher than the national average (70.6), is among 19 percent of workers reporting that concern about their finances/ financial situation has improved over the last year
- Workers under 40 are 70 percent more likely than workers over 50 to report that concern about their finances/financial situation has improved over the last year
- Managers are 50 percent more likely than non-managers to report that concern about their finances/financial situation has improved over the last year



Over the last year, concern about my finances/financial situation has....



MHI score by "Over the last year, concern about my finances/financial situation has...."

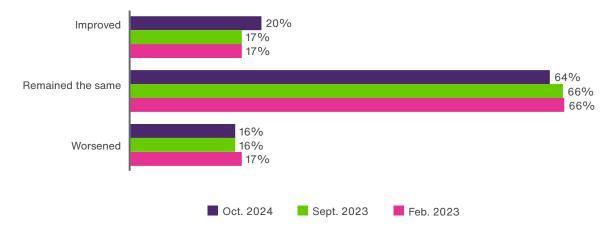




One in six workers report a worsening of their financial situation over the last three months; younger workers (under 40) and managers more likely to report an improvement in their financial situation.

- Nearly two-thirds (64 percent) of workers report no change in their financial situation over the last three months; the mental health score (72.6) of this group is two points higher than the national average (70.6)
- While more workers report improvement in their financial situation compared to February 2023 and September 2023, fewer workers perceive they are in a good financial situation
- One in five (20 percent) workers report an improvement in their financial situation over the last three months; this group has the highest mental health score (76.8) more than six points higher than the national average (70.6)

Over the last three months, my financial situation has...



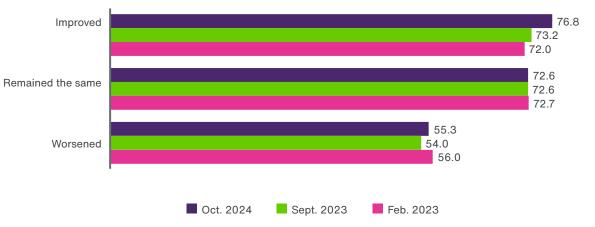




- One in six (16 percent) report their financial situation has worsened over the last three months; this group has the lowest mental health score (55.3), more than 21 points lower than workers reporting an improvement (76.8) and more than 15 points lower than the national average (70.6)
- Workers without emergency savings are three times more likely than workers with emergency savings to report a worsening of their financial situation over the last three months
- Managers are 60 percent more likely than non-managers to report an improvement in their financial situation over the last three months
- Workers under 40 are 50 percent more likely than workers over 50 to report an improvement in their financial situation over the last three months



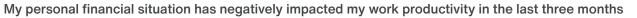
#### MHI score by "Over the last three months, my financial situation has..."

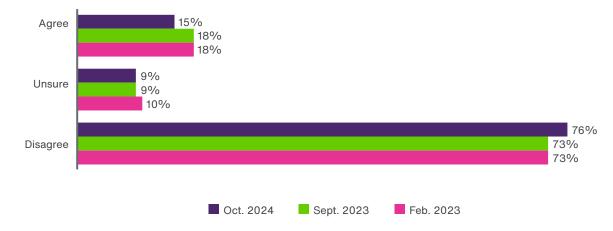




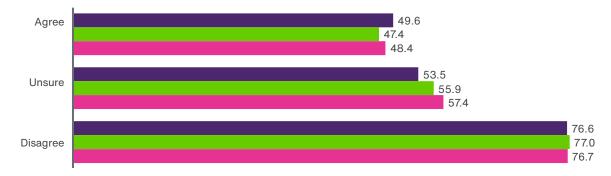
Younger workers (under 40), parents, and workers without emergency savings are more likely to report their financial situation has negatively impacted their work productivity in the last three months.

- More than three-quarters (76 percent) of workers say their personal financial situation has not negatively impacted their work productivity in the last three months; this group has the highest mental health score (76.6), six points higher than the national average (70.6)
- Nearly one in six (15 percent) say their personal financial situation has negatively impacted their work productivity in the last three months; this group has the lowest mental health score (49.6), 27 points lower than workers who disagree (76.6) and more than 21 points lower than the national average (70.6)
- Workers under 40 are three times more likely than workers over 50 to say their financial situation has negatively impacted their work productivity in the last three months
- Workers without emergency savings are three times more likely than workers with emergency savings to say their personal financial situation has negatively impacted their work productivity in the last three months
- Parents are two and a half times more likely than nonparents to say their financial situation has negatively impacted their work productivity in the last three months





MHI score by "My personal financial situation has negatively impacted my work productivity in the last three months"





More than two in five workers say cost of living pressures have affected their financial wellbeing.

- More than two in five (44 percent) workers say cost of living pressures have affected their financial wellbeing; this group has the lowest mental health score (60.5), more than 21 points lower than workers who are able to maintain their financial wellbeing despite cost of living pressures (81.7) and 10 points lower than the national average (70.6)
- Workers without emergency savings are twice as likely as workers with emergency savings to say cost of living pressures have affected their financial wellbeing
- More than two in five (43 percent) can maintain their financial wellbeing despite cost of living pressures; this group has the highest mental health score (81.7), 11 points higher than the national average (70.6)
- Workers over 50 are 60 percent more likely than workers under 40 to disagree that cost of living pressure has affected their financial wellbeing
- Non-parents are 40 percent more likely than parents to disagree that cost of living pressure has affected their financial wellbeing



#### Over the last three months, cost of living pressures have affected my financial wellbeing



MHI score by "Over the last three months, cost of living pressures have affected my financial wellbeing"

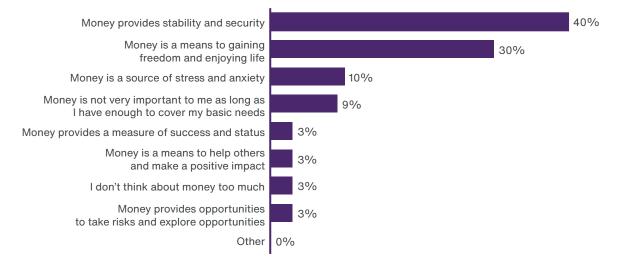




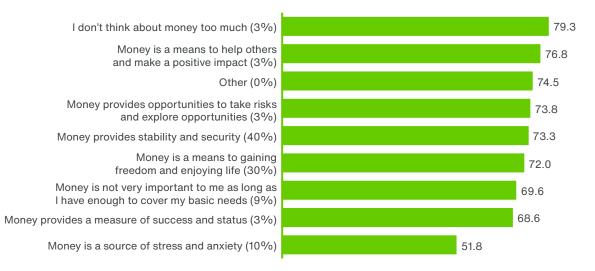
Younger workers (under 40), parents, and workers without emergency savings are more likely to perceive money as a source of stress and anxiety.

- Two in five (40 percent) workers view money as providing stability and security and 30 percent perceive money as a means to gaining freedom and enjoying life
- The lowest mental health score (51.8) is among 10 percent of workers who view money as a source of stress and anxiety, nearly 19 points lower than the national average (70.6)
- Workers under 40 are two and a half times more likely than workers over 50 to view money as a source of stress and anxiety
- Workers without emergency savings are three times more likely than workers with emergency savings to view money as a source of stress and anxiety
- Parents are twice as likely as non-parents to view money as a source of stress and anxiety

#### What best describes your overall view of money?



#### MHI score by "What best describes your overall view of money?"





## **Financial anxiety**

More than three in five workers feel anxious about their financial situation.

- More than one-quarter (28 percent) of workers always or often feel worried or anxious about their financial situation; this group has the lowest mental health score (51.6), 33 points lower than workers who rarely or never feel worried or anxious about their financial situation (84.5) and 19 points lower than the national average (70.6)
- Workers without emergency savings are three times more likely than workers with emergency savings to always or often feel worried or anxious about their financial situation
- Workers under 40 are twice as likely as workers over 50 to always or often feel worried or anxious about their financial situation
- Workers with an annual household income lower than \$100,000 are twice as likely as workers with an annual household income greater than \$100,000 to always or often feel worried or anxious about their financial situation
- Nearly two in five (39 percent) rarely or never feel worried or anxious about their financial situation; this group has the highest mental health score (84.5), 14 points higher than the national average (70.6)
- Non-parents are 40 percent more likely than parents to rarely or never feel worried or anxious about their financial situation



#### How often do you feel worried or anxious about your financial situation?



#### MHI score by "How often do you feel worried or anxious about your financial situation?"





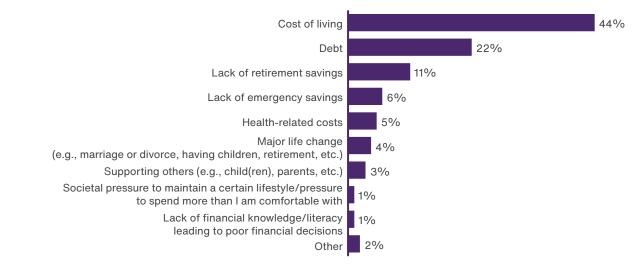
#### Cost of living and debt are driving financial anxiety.

Those who reported being anxious about their financial future were asked the main cause of their anxiety.

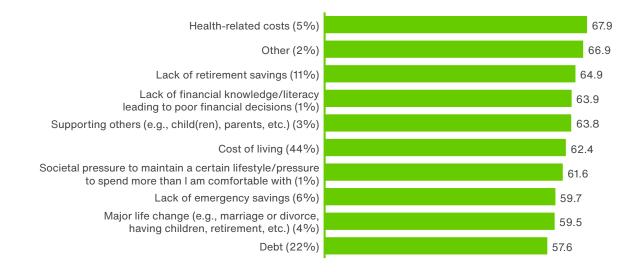
- Among workers reporting anxiety about their financial future, more than two in five (44 percent) say cost of living is driving their financial anxiety, 22 percent say debt is driving their financial anxiety, and 11 percent say a lack of retirement savings is driving their financial anxiety
- Workers over 50 and non-parents are more likely to say that a lack of retirement savings is driving their financial anxiety



#### Which of the following is most driving financial anxiety for you?



#### MHI score by "Which of the following is most driving financial anxiety for you?"





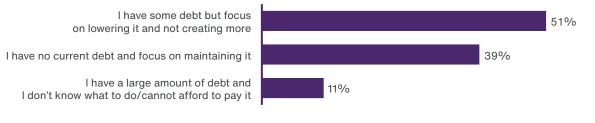
## Debt

More than three in five workers are carrying debt, with workers with an annual household income lower than \$100,000 and workers without emergency savings are more likely to carry large amounts of debt.

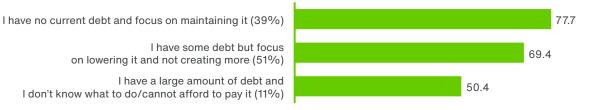
- More than half (51 percent) of workers have some debt and are focused on lowering it; this group has a mental health score (69.4) modestly lower than the national average (70.6)
- Nearly two in five (39 percent) workers do not have debt and are focused on maintaining it; this group has the highest mental health score (77.7), more than seven points higher than the national average (70.6)
- Non-parents are 40 percent more likely than parents to not have debt
- The lowest mental health score (50.4) is among 11 percent of workers with a large amount of debt and don't know what to do or cannot afford to pay; this score is more than 27 points lower than workers without debt (77.7) and more than 20 points lower than the national average (70.6)
- Workers without emergency savings are seven times more likely than workers with emergency savings to have a large amount of debt
- Workers with an annual household income lower than \$100,000 are twice as likely as workers with an annual household income greater than \$100,000 to have a large amount of debt



#### What best describes your current level of financial debt?



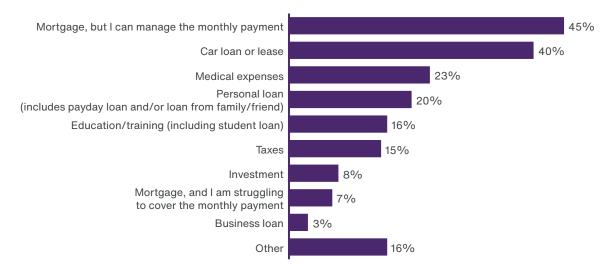
#### MHI score by "What best describes your current level of financial debt?"



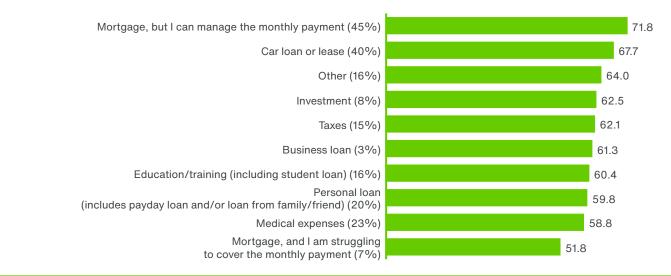


# Mortgages, car loans, and medical expenses are the leading sources of debt among workers in the United States.

- Among workers reporting debt, more than half (52 percent) have a mortgage, with 45 percent able to manage their payments and seven percent struggling to cover their payments, 40 percent have a car loan, 23 percent have medical expenses, 20 percent have a personal loan, and 16 percent have an education/training loan
- The lowest mental health score (51.8) is among seven percent of workers with a mortgage that they are struggling to pay, nearly 19 points lower than the national average (70.6)



#### MHI score by "Which of the following sources of debt do you currently have?"







#### Which of the following sources of debt do you currently have?

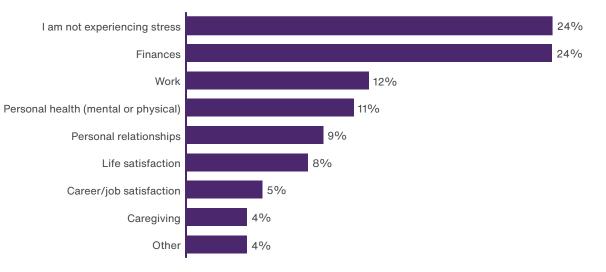
## Stress

Nearly one-quarter of workers identify finances as their primary source of stress, with women more likely than men to rank finances as their top stressor.

- Nearly one-quarter (24 percent) of workers identify finances as their primary source of stress, 12 percent identify work, 11 percent identify personal health (mental or physical), and nine percent identify personal relationships as their primary source of stress
- The lowest mental health score (57.9) is among eight percent of workers who identify life satisfaction as their primary source of stress, 30 points lower than workers not experiencing stress (87.9) and nearly 13 points lower than the national average (70.6)
- Women are 40 percent more likely than men to identify finances as their primary source of stress

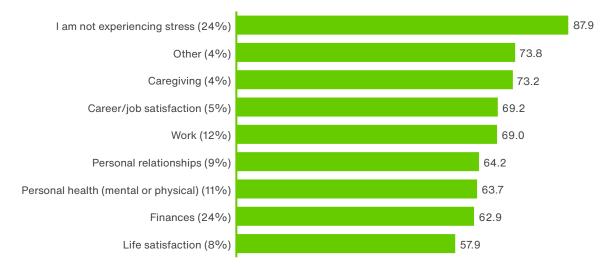


#### What is your primary source of stress right now?





- Nearly one-quarter (24 percent) are not experiencing stress; this group has the highest mental health score (87.9), more than 17 points higher than the national average (70.6)
- Workers with emergency savings are three and a half times more likely than workers without emergency savings to report not experiencing stress
- Workers over 50 are nearly three times more likely than workers under 40 to report not experiencing stress
- Non-parents are 50 percent more likely than parents to report not experiencing stress



MHI score by "What is your primary source of stress right now?"





## Overview of the TELUS Mental Health Index.

The mental health and wellbeing of a population are essential to overall health and work productivity. The Mental Health Index provides a measure of the current mental health status of employed adults. Increases and decreases in the MHI are intended to predict cost and productivity risks and inform the need for investment in mental health support by business and government.

#### The Mental Health Index report has two parts:

- 1. The overall Mental Health Index (MHI).
- 2. A spotlight section that reflects the specific impact of current issues in the community.

#### Methodology

Data for this report is collected through an online survey of 5,000 people who live in the United States and are currently employed or who were employed within the previous six months. Participants are selected to be representative of the age, gender, industry, and geographic distribution in the United States. Respondents are asked to consider the prior two weeks when answering each question. Data for the current report was collected between October 11 and October 25, 2024.

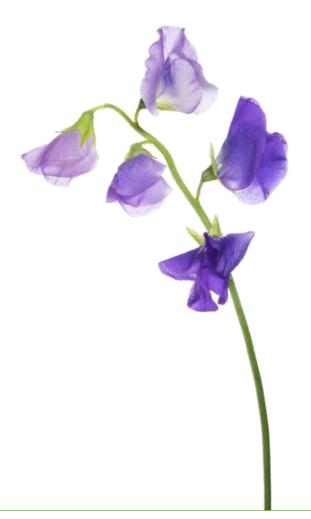
#### Calculations

To create the Mental Health Index, a response scoring system is applied to turn individual responses into point values. Higher point values are associated with better mental health and less mental health risk. The sum of scores is divided by the total number of possible points to generate a score out of 100. The raw score is the mathematical mean of the individual scores. Distribution of scores is defined according to the following scale:

Distressed 0 - 49 Strained 50-79 Optimal 80 - 100

#### Additional data and analyses.

Demographic breakdowns of sub-scores and specific cross-correlational and custom analyses are available upon request. Benchmarking against the national results or any sub-group is available upon request. Contact **MHI@telushealth.com** 







www.telushealth.com

