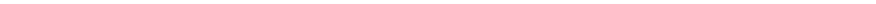




## **Employees' mental wellness needs are evolving:**

Are your benefits  
evolving with them?



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## Thinking broadly about mental health.

Employers have understood the need to support the mental health of employees and their families for many years: good mental health can be vital for a resilient, productive workforce. Offering mental wellbeing support is becoming increasingly important when it comes to attracting and retaining top talent in a competitive labour market.



**20%** of survey respondents say they have left a job for mental health reasons.

Among Millennials that number is 50% and for Gen Z it's 75%.

Studies show that [employees are increasingly looking to their employers](#) to help them manage not just their basic health needs but their overall wellbeing. Employers in Canada have responded by shoring up their mental health benefits, with [81% offering online resources and about half \(49%\) providing online treatment](#).

One [recent study](#) shows year-over-year drug claims for depression rising 20% in 2020 and psychotherapy claims up 49% in the same period. This suggests that plan members are taking advantage of the support being offered.

As the full picture of the pandemic's impact on mental health becomes clearer, plan sponsors and advisors need to take a broader, more holistic approach that focuses on an individual's overall wellbeing.

This ebook explores the ways in which employers can support employees and their families on the journey to mental wellbeing.

## Wellness vs. wellbeing

Wellness and wellbeing are often used interchangeably, but they mean different things. Wellness is focused on an individual's physical and mental health, whereas wellbeing considers additional factors such as social and financial health.

Most benefits programs focus on wellness. This is a great start, but the future of employee health includes the additional support required for overall optimal wellbeing.

### Wellness areas of focus:



- Diagnostics
- Medication
- Treatment
- Rehabilitation/Return to work
- Management

### Wellbeing areas of focus:

- Resilience
- Confidence
- Self-efficacy
- Prevention
- Proactive care

“ It's helpful to think of wellness as the absence of sickness whereas wellbeing is the presence of resilience. ”

– Dr. Diane McIntosh, Psychiatrist, and member of the TELUS team



## The COVID effect

It's no secret the COVID-19 pandemic has taken a big toll on mental health since it began in 2020. Employees are reporting struggles with stress, along with difficulty sleeping, increased use of alcohol and anxiety about returning to the workplace. This is showing up in growing claims for psychotherapy and medication; a spike is also expected in short-term and long-term disability claims.

### Money worries threaten mental wellbeing.

In addition to rising costs and declining employee engagement, plan sponsors should be concerned about mental wellbeing factors such as finances, family issues and legal concerns.

Money can be a top stressor for plan members, with 34% of Canadians saying they are worse off financially versus a year ago. Financial stress is particularly acute among people aged 35-54, and fewer than 4 in 10 Canadians believe they will live as well as their parents' generation. Employees might need help addressing a variety of financial issues, including:

- Debt management
- Saving for retirement
- Budgeting
- Financing a new home
- Tax questions
- Estate planning

When employees are stressed about finances, it can translate to absenteeism (being absent from work), presenteeism (being present at work but not functioning productively) and anxiety.

### Caregiver stressors continue.

The pandemic introduced a new set of family challenges as parents struggled to balance work, childcare and the challenges of intermittent lockdowns, while Canada's 8 million unpaid family caregivers dealt with reduced access to care and support.

Even before the pandemic, many employees were juggling caregiving responsibilities with work and other obligations. With these new challenges, the mental wellbeing of the 35% of Canadian workers who are unpaid caregivers is declining even faster.

The majority of caregivers are in the 45 to 64 age group, representing the most experienced employees. Some are reducing their work hours to provide care, and many are facing the prospect of burnout. People caring for elderly parents spend an average of \$3,300 each per year out of their own pockets, which may be adding to financial worries.

Employers can offer additional support to employees with caregiving responsibilities by offering flexible schedules and ensuring easy access to the specialized services they need.

Of course, regular family issues continue to challenge mental wellbeing. With [nearly one-third of marriages](#) ending in divorce, a significant portion of the workforce may be dealing with the related emotional fallout. Canadians were also buying and selling real estate in record numbers in the past couple of years; in fact [more than half a million homes](#) changed hands in 2020 alone.

These big life changes come with the expected stressors, which can be made worse when employees are worried about the complex and costly legal requirements that come along with them. Other legal concerns that can contribute to anxiety and stress include:

- Wills and estates
- Landlord and tenant concerns
- Custody and child support
- Bankruptcy
- Immigration
- Tax

Many employers are realizing that attracting and keeping a healthy, productive workforce could involve utilizing a holistic approach that includes mental wellness benefits and support for plan members to help them navigate the social, legal and financial aspects of overall mental wellbeing.

## Did you know?



**19%**

[of remote workers](#)  
[will consider](#)  
[quitting if forced to](#)  
[return to the office.](#)



**44%**

[say they](#)  
[prefer a mix](#)  
[of home and](#)  
[office work.](#)



**76%**

[of employees](#)  
[want flexibility](#)  
[about where](#)  
[they work.](#)



**93%**

[of employees](#)  
[want flexibility](#)  
[about when](#)  
[they work.](#)

## Investing in mental wellbeing.

A holistic approach to mental wellbeing begins with a comprehensive benefits program to support mental wellness. Start by having an expert review your current program to ensure it is covering a broad range of interventions including psychotherapy, drug therapy, return to work programs and self-guided treatments.

### Go virtual.

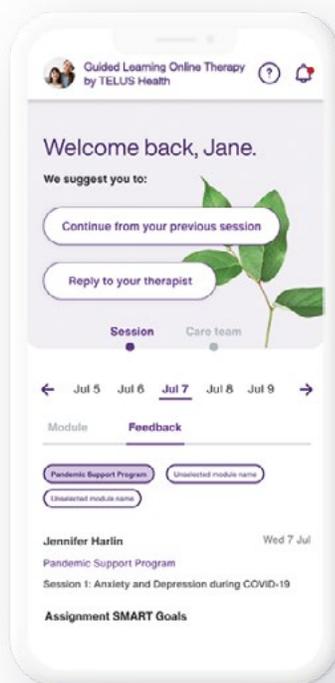
In the past two years, many plan sponsors have turned to virtual solutions as a way to increase access to care while reducing barriers and costs. For example, [TELUS Health Virtual Care](#) offers plan members on-demand access to qualified healthcare professionals who can:

- Offer medical advice
- Provide diagnoses
- Discuss treatment options
- Prescribe medication
- Order lab work
- Provide specialist referrals

“ My care team takes the time to listen fully and assess everything I talk about. ”

– Julia G., Edmonton, AB

Virtual services deliver care at a time and place that is convenient and private for the plan member and can be particularly helpful for parents of young children and family caregivers who may need support outside of working hours.



### New treatment options.

When it comes to mental wellness, a number of new approaches are proving to be very effective. In addition to virtual consultation with trained psychologists, psychotherapists and counsellors, many plan members are having success with [self-directed tools](#), such as Specialized Digital Therapy.

Specialized digital therapies combine self-directed tools using mobile apps to help patients through a series of supervised exercises, online sessions and resources. Research states that up to [90% of patients](#) show long-term improvements in their symptoms using CBT, and that these programs are much [more cost-effective](#) for plan sponsors than traditional in-person approaches.

Digital therapy programs address a range of mental wellness concerns:

- Anxiety
- Depression
- Insomnia
- Stress
- PTSD
- Substance use
- Adolescent anxiety
- Return to work

If you have frontline workers, such as first responders or healthcare providers, who may need help with stress, PTSD, crisis support or building new habits, consider a purpose-built digital tool such as [Espri by TELUS Health](#).

### **Rethink pharmacy services.**

Another benefit offering that can support wellness is a virtual pharmacy service. Patients can login to submit or renew prescriptions, review their medications and access educational materials from any device. Best of all, services such as [TELUS Health Virtual Pharmacy](#) also offer on-demand consultations with licensed pharmacists.

In a virtual consult, a licensed pharmacist can:

- Discuss and manage medication side effects
- Review medication histories
- Assess whether medications are effective
- Work with prescribers to adjust dosages
- Support smoking cessation, weight loss and healthy lifestyle choices
- Provide adherence support, such as pre-packaged doses
- Help caregivers manage complex medication regimens



“ Pharmacists often support people who are dealing with mental health issues. One of the main areas we work in is helping them understand their medications. Many mental health drugs take a while to start working and patients can get concerned that they aren’t working at all. We take the time to look at what they are taking and help them set realistic expectations for what to expect. ”

– Rachel Patel, Licensed Pharmacist,  
TELUS Health Virtual Pharmacy

## Get strategic about mental wellness.

In addition to updating and expanding mental wellness benefits offerings, some employers are also increasing coverage limits, adding new forms of coverage and investing in long-term strategies. For example, a major [Canadian bank](#) introduced a separate mental health benefit of \$3,000 per year, separating it from the paramedical category. It later added coverage for family counselling, social workers and other specialists and is now offering dCBT.

Similarly, offering virtual care and expanding coverage limits for psychology services to as much as \$10,000 was a key pillar for an [energy company's](#) mental wellness strategy.

Another [organization](#) developed a framework of mental health factors and mental wellness dimensions to guide a comprehensive strategy focused on education and skills, prevention and promotion and support and resources. In addition to training its leaders, the organization has also adopted programs from the Canadian Mental Health Association to raise awareness about mental wellness and has implemented a peer support program for informal support.

Manager training is a core mental wellness tool for a [leading manufacturer](#), who also produces weekly mental wellness newsletters and provides employees with a subscription to a leading meditation app, along with offering dCBT.

## Lessons from Canadian employers:



- Involve [senior leadership](#) from the start
- Take a long-term strategic approach
- Provide [mental wellness training](#) for managers
- Partner with [mental health](#) organizations
- [Assess](#) the mental wellness of employees regularly
- Reduce barriers to care with [virtual access](#)
- Provide [quality resources](#) to employees
- Expand support to include [family, financial and legal concerns](#)
- Invest in a [comprehensive employee and family assistance program](#) (EFAP)



## Supporting new behaviours.

Creating a holistic program for building mental wellbeing is complicated and will vary for each organization. Typically, it will include a responsive Employee Assistance Program, virtual care options and new approaches to working.

### A wellbeing-focused EAP.

Employee Assistance Programs (EAPs) were long a neglected and under-used benefit in some organizations. For many employers, however, they are now the core of a holistic mental wellbeing strategy.

Some EAPs are little more than a call centre redirecting plan members to a list of phone numbers. A commitment to mental wellness requires a more human-centred approach. Modern EAPs, such as [TELUS Health LifeJourney™](#), are staffed by registered social workers or trained counselors who can properly assess each plan member's specific needs and connect them directly to the right support.

These care advocates stay in touch with employees and their families to help ensure they are getting the care they need and seeing tangible results. They also support plan members' overall journeys to wellness by helping them find resources they can access on their own.

Wellbeing-focused EAPs also go beyond basic wellness to include support for someone's complete health and wellbeing journey, including paramedical practitioners such as dietitians and non-medical support for legal, financial and other concerns.

### Is your EAP supporting the total wellbeing journey?

- ✔ Can the service be customized for each plan member, or is it one-size-fits-all?
- ✔ Do patients have continuity of care through dedicated advocates?
- ✔ Is there a seamless integration with a mobile app?
- ✔ Can members book appointments with physicians, therapists and other clinicians with just one call?
- ✔ Are there options to refer members to [in-person care](#), if required?
- ✔ Is there qualified help for financial concerns?
- ✔ Are there options for self-care through dCBT and other technologies?
- ✔ Can plan members access allied healthcare professionals such as dietitians, physiotherapists and chiropractors?
- ✔ Does the program offer expert support for legal matters?
- ✔ Are there trained counselors to help with family, caregiver and relationship issues?
- ✔ Are there quality, up-to-date resources, such as webinars, articles and fact sheets available to members on demand?
- ✔ Does the EAP provider support communication to plan members?
- ✔ Is it integrated with a suite of virtual care services for a holistic wellness focus?



### **Comprehensive access to care.**

Mental wellness is a team effort, requiring access to a broad range of specialized services and service providers. Virtual services are a great way to help reduce barriers to care and help manage benefits costs. As part of your program, consider adding proven virtual care options, including:

- [24/7 on-demand care](#) from physicians, counsellors and other specialists
- [Virtual pharmacy services](#), including on-demand consults with licensed pharmacists
- [Specialized Digital Therapy](#) programs, such as
- Mental wellness and resilience [support for frontline workers](#) and families

To support virtual wellbeing benefits, many employers are also offering comprehensive health care programs, such as those offered by [TELUS Health Care Centres](#), and customized [workplace mental health programs](#) to promote mental fitness and healthy workplaces.

### **New ways of working.**

A detailed [claims analysis](#) can help plan sponsors and advisors identify key trends, such as how many employees may be providing unpaid care, how many may be struggling with mental health concerns and how many may have other wellness needs. Disability claims data is key for designing new approaches to working that can support mental wellbeing.

Data shows that the longer an employee is on disability leave, the [less likely they are to return to work](#) – in fact, the probability of returning [decreases by 50% after six months and falls below 10% after 24 months](#).

Flexible working arrangements could help accommodate care commitments and ongoing lifestyle changes that support mental wellbeing for employees and their families. With the [majority of employees](#) saying they don't want to return to pre-pandemic working conditions, now is a great time to test new ways of working that promote flexibility, balance and healthy habits (like bonding with the COVID puppy).

Unfortunately, stigma still exists when it comes to stress and mental illness at work, despite more awareness around it in recent years. With lingering concerns among employees about the career implications of mental health challenges, educating managers can encourage employees to seek support for wellness while confronting misconceptions about mental health.

## Did you know?



44%

of Canadians worry their career options would be limited if their employer knew they had a mental health issue.

Supporting a culture that prioritizes employee and manager mental wellbeing is key. Offering resources to help employees educate themselves about staying well and directing them to the appropriate employer programs can help increase participation and improve outcomes. Many employers are also implementing [workplace mental wellness programs](#).

### Investing in a new conversation.

Employers have an opportunity to facilitate an open conversation about wellbeing. Reducing stigma through manager training is a good start, but to meet employees' expectations for wellbeing support, benefits offerings need to evolve.



“ When employers focus on keeping people well, rather than on solving illness, presenteeism, absenteeism and disability could start to decrease. Wellbeing is as much about prevention as it is an outcome of interventions. ”

– Dr. Diane McIntosh, Psychiatrist, and member of the TELUS team

### Lowering barriers to care.

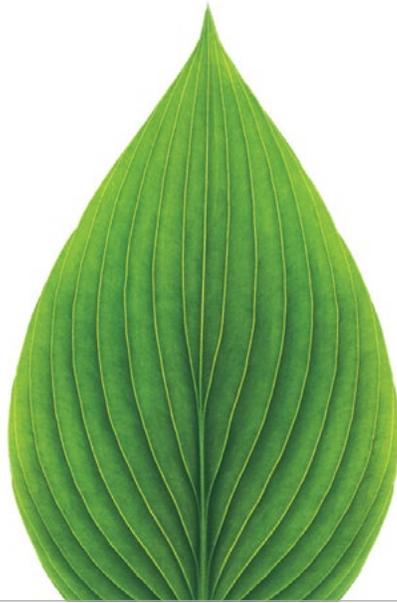
Whether it's adding new virtual services, or increasing coverage limits, it's important to ensure that plan members are able to access the care they need on their own terms. Look for solutions that prioritize:

- ✓ Convenience
- ✓ Privacy
- ✓ Flexibility
- ✓ Holistic approaches
- ✓ Simple benefits enrollment and claims

Employee assistance programs (EAPs) are one of the most effective tools for delivering wellness support while managing benefits costs. Look for an EAP that [actively works with plan members](#) throughout their journey to help ensure quality healthcare and support for legal, family and financial issues are delivered.

Look for other tools that support accessible, efficient wellbeing, such as:

- ✓ [A simplified benefits platform](#)
- ✓ [Streamlined claims management](#)
- ✓ [Virtual pharmacy services](#)
- ✓ [Return to work support](#)



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## About TELUS Health

TELUS Health is committed to leveraging our world leading technology and passionate team to revolutionize access to healthcare and drive remarkable health experiences for people in Canada. A leader in virtual care, virtual pharmacy, telehomecare, electronic medical and health records, benefits and pharmacy management, TELUS Health gives health authorities, healthcare professionals, insurers, employers, patients and consumers the power to turn information into a healthier future.

For more information please visit: [www.telushealth.com](http://www.telushealth.com).

[Learn more about how we are rethinking mental health](#)

