

# BENEFITS CANADA

REQUIRED READING FOR PENSION, BENEFITS AND INVESTMENT EXECUTIVES

## Knowing Green

Climate change creates both risks and opportunities for your pension fund investments. Here's what you need to know.

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# MIND GAMES

**A**s our 24/7 culture continues at breakneck speed, our minds become backlogged with life stressors, which we carry with us into the workplace. The consequence is a plague of mental health issues affecting numerous employees across the country. These issues not only affect employees, but also employers as mental health-related disability claims cost companies millions of dollars each year.

According to Dave Johnston, senior vice-president, group insurance division, with The Great-West Life Assurance Company in Winnipeg, Great-West Life pays out more than \$1 billion a year in short- and long-term disability claims for Canada. Whether those are directly related to mental health or an extension of a physical illness (such as the onset of depression following a heart attack) is not clear. What is clear, according to the Mood Disorders Association of Ontario, is that 30% of all disability claims will be related to a mental illness.

## STARTING WITH THE ORGANIZATION

Plan sponsors have a number of options at their disposal. One strategy that is not necessarily new is restructuring the organization itself. "Most of the treatment programs or responses to work-related mental health have really focused on the individual," says Gail Reischi, president and chief executive officer of VPI Inc., a human resources (HR) management company focusing on disability management, in Toronto. "What we're

coming to realize now is that the individual has to be dealt with within the context of the organization."

One of the main reasons why employees feel stress in the workplace, says Reischi, is because they sense a lack of control. "They feel they don't control their work routines. They're not being asked their opinion. They're not being given a voice." It's simple enough to fix: through "participatory management strategies," employees can participate in company decisions. "They're not necessarily the decision makers," says Reischi, "but they get to give input into things that are happening." For example, a company could hold "skip level meetings," in which top-level executives meet with front-line workers (whose immediate managers are not in attendance). Or an organization could form committees with front-line employees to look at its policy development or best practices.

But, Reischi warns, participatory management has to be embraced from the top down and implemented at every level. It should also be reinforced on a continuing basis: a one-time committee meeting won't cut it.

## GET ONLINE

One resource that has certainly proven beneficial for information gathering is the Internet. According to a Statistics Canada 2005 survey, 35% of Canadians age 18 and over search the Internet for medical or health-related information. With our Web-savvy population, it's no wonder emerging mental health programs and tools are going online.

"There are things you can do with Web

As mental health-related disability claims rise, employers look to new strategies to combat stress, depression and other mental disorders in the workplace.

BY BROOKE SMITH

interactivity that you can't do with a manual, in terms of the quick shifts based upon the input by the patient interacting with the computer," says Dr. Sam Ozersky, president of Mensante Corporation in Toronto, which owns and operates Feelingbetternow.com. And, he adds, it's the cheapest, most effective way to do it. "Even a manual is going to cost you \$10 or \$15."

Feelingbetternow.com is a "disease management program," says Ozersky. In other words, it encompasses a holistic approach to mental health including screening, assessment, prevention, self-identification and diagnosis. After completing online questionnaires, employees can print out a "care map" of their results, which they can then bring to their doctors to discuss options for treatment.

Toronto Dominion Bank Financial Group's (TD) intranet linked to Feelingbetternow.com in September last year. The reasons were threefold. First, the company's growing rate of mental health-related short-term disability. "Between 23% and 25% of [our] short-term disability [is] related to mental/nervous," says Jocelyne Achat, vice-president, employee relations, with TD.

Second was assessment. "I was fully aware that people have difficulty finding the doctors who would do the right assessment," says Achat. And third was reliability. "One of the things we wanted to be careful about is the reliability of the tool and the liability," she says.

Craig Thompson, vice-president, customer relations, with Wilson Banwell Human Solutions in Vancouver, notes there a number of reliable resources online including Mentalhealthworks.ca (which has facts, tools and articles) and the Canadian Mental Health Association (www.cmha.ca), whose B.C. division has a downloadable Mental Health Survival Kit.

Similarly, Checkupfromtheneckup.ca, created by the Mood Disorders Association of Ontario, provides information on mental health diseases including bipolar disorder, seasonal affective disorder and depression. It also provides treatment options as well as information on finding doctors and counselors across Canada.

No matter which one an employer chooses, however, it should be a reputable site. "When we look at it from the perspective of assisting our companies and their employees, we want to make sure all of those resources are properly reviewed and are following best practice guidelines," says Thompson.

#### READ UP

Still, clicking through is not the only answer. For a more traditional approach, *Antidepressant Skills at Work*,

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which launched last month, is a 64-page workbook that includes tables, graphics, workplace scenario examples and progress worksheets. Written by three clinical psychologists at Simon Fraser University in Vancouver, the manual was devised for the employee with mild to moderate depression. It's available as a PDF at [www.carmha.ca](http://www.carmha.ca), but the authors are also looking into a print-on-demand system.

But like Achat and Thompson, Dr. Joti Samra, one of the book's authors, worries, too, about reliability. "We hope that by being affiliated with a university it's clear that it's evidence-based. There are a lot of manuals out there that people can buy, [but] they're not vetted by anybody. It's not necessarily someone who's affiliated with a research unit."

But with all this talk of online diagnoses, workbooks and organizational restructuring, where does that leave the more ubiquitous employee assistance program (EAP)? Although many organizations do have EAPs, says Dr. Robert Wilson, chief executive officer of Wilson Banwell Human Solutions in Vancouver, currently, most of them don't allow "adequate coverage to actually treat these serious problems." In response to this, Wilson says they're putting together programs that will be satellites to the Wilson Banwell EAP. One of these satellites is providing access to face-to-face cognitive behavioural therapy (CBT) across the country that is more extensive (16 to 20 sessions of CBT) than the regular EAP provides. "That's an add-on," says Wilson, "but it's far more expensive than most EAP programs will allow."

But even with an add-on, EAPs may not be an employee's first choice for help. "We know that of individuals who have depression in the workplace, only about 10% ever go see the EAP," says Samra, "even when they've got them available." Confidentiality, of course, is the big issue here. "Even though you're assured confidentiality," she says, "people worry about seeing someone."

She continues, adding that in talking about the workplace, such questions as What will my co-workers think? or Will this affect my chance for a promotion? come to mind. In those cases, a website or a workbook can certainly dismiss any fear of leaked confidentiality as an employee can investigate in the privacy of his own home.

#### MANAGERS' ROLE

One important focus of mental health in the workplace is management training. Samra says managers can benefit from reading *Antidepressant Skills at Work*. "Although it's written for an individual, it's the kind of thing where a manager or supervisor, as part of their education, could read through it and, even if he's not depressed, [it] might give him a sense of the kinds of ways he'd see depression impacting someone."

TD provides its managers with an EAP manager guide and the Conference Board of Canada's *A Tool for Managers: What You Need to Know About Mental Health* (available for \$10 or as a complimentary PDF at [www.conferenceboard.ca](http://www.conferenceboard.ca)), and has also sent them for in-class training through Mentalhealthworks.ca. However, Achat approaches manager training with some reservation. "We want to be very careful that we don't give the managers too much of a role when they're really not psychologists or doctors."

No matter which strategies and tools an organization implements, it is important to have a prevention application(s) in place. "These are chronic illnesses that are now at the apex of their effect in the population," says Bill Wilkerson, co-founder and chief executive officer of the Global Business and Economic Roundtable on Addiction and Mental Health in Toronto. "To continue to treat them as an aberration or as a passing theme or fad in the health community is factually incorrect." **BC**

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