THE ROLE OF COUNSELING IN WORKPLACE STRESS REDUCTION

Thanks to our partner in employee health, Shepell-fgi, for many of the insights provided in this article.

Stress at work can be a positive force that motivates and inspires you, but in excess it can be destructive, negatively impacting your physical and mental health, work performance and personal life.

When stress or emotional challenges start to have an impact on job performance and overall quality of life, counseling services from your Expatriate Employee Assistance Program (EEAP) can help.

No issue too big or too small
Seeking counseling is a healthy and proactive way to manage life’s many challenges. It can give you more control over your life, help you to make better decisions, and significantly reduce stress and anxiety levels so you can be better at your job and develop into a healthier, more resilient person.

Unfortunately, because of the many misconceptions around professional counseling, people often hesitate before getting help. It is important to urge employees to seek help before what is a challenge escalates into a crisis.

Immediate, confidential EEAP support is just a phone call away, toll-free, 24 hours a day, seven days a week for Shepell-fgi members. In North America call 1.877-890-9052. Outside of North America please check the Shepell-fgi contact page for the number to call from your location.

Common questions about EEAPs and Counseling

If there’s a problem why wouldn’t I ask my friends and family to help me through it?
Your friends and family are often looking at your circumstances through a very narrow lens and you may not want to disclose the whole truth for fear of judgment. Counselors on the other hand, can offer unbiased, impartial help and are professionally trained to help you reach your goals, find solutions to your problems and recognize the strength you already have. They can also provide you with better coping strategies for future challenges that will inevitably come your way.

Don’t counselors just deal with people with severe mental illness?
This is a common misunderstanding. In fact, a 2011 survey of EEAP users found that about one-third of respondents used their EEAP for workplace-related issues. Counseling actually helps you deal with life’s everyday problems without waiting for them to spiral out of control.

An EEAP counselor can help, whether you’re facing significant work pressures, coping with a jam-packed schedule that makes it hard to fulfill your personal and family commitments, or experiencing personal problems that are having an impact on your productivity at work.

So when should I get help?
Don’t wait until you burn out or hit rock bottom to speak to a counselor. Professional help can be a great way to support and maintain your general mental health, keep you on a healthy track and prevent problems in the future.

That said, counseling becomes particularly important if you experience:
- Sleep problems and exhaustion
- Anger
- Loss of appetite
- Severe headaches
- Depression or anxiety
- Helplessness
- Social isolation
- Absenteeism
- Using food, drugs or alcohol to cope

Who in the organization is the EEAP intended to help?
Anyone, including senior leadership, can benefit from the counseling insights, tools and resources needed to ensure that their work and personal life stay on track for success.

…continued on next page
Do I have to meet face-to-face?
If an in-person counseling session isn’t accessible, convenient or comfortable for you, other options are available. Your EEAP program also offers online interactive E-Counseling or help over the phone. Whatever method you choose, immediate and confidential help is available 24 hours a day, seven days a week.

Will my employer, employees, or co-workers find out?
Counselors are legally bound by strong ethical codes and your EEAP program is strictly confidential. No one in your organization will know you have reached out for help, records will never become a part of your personnel file and no information will ever be released to anyone without your written consent (unless the counselor believes you are a danger to yourself or others). The only people who will ever know you are seeing a counselor are those you choose to tell.

Statistics on workplace stress
Workplace stress is a growing phenomenon around the world…
- More than half (55%) of today’s international assignees are weighed down by added stress caused by longer hours, extended work days/weeks and cultural differences, among other factors. And two-thirds (65%) feel the strain of managing the demands of work and the well-being of family – Industrial Relations Counselors (IRC), Inc.- Worldwide Expatriate Work-Life Balance Survey.
- The Stress in America survey results show that adults continue to report high levels of stress and many report that their stress has increased over the past year – American Psychological Association.
- 80% of workers feel stress on the job and nearly half say they need help in learning how to manage stress. And 42% say their co-workers need such help – American Institute of Stress.
- Stress levels in the workplace are rising with 6 in 10 workers in major global economies experiencing increased workplace stress. China (86%) has the highest rise in workplace stress – The Regus Group.
- Australian employees are absent for an average of 3.2 working days each year through stress. This workplace stress costs the Australian economy approx. $14.2 billion – Medibank.
- An estimated 442,000 individuals in Britain, who worked in 2007/08, believed that they were experiencing work-related stress at a level that was making them ill – Labor Force Survey.

Resources
- On-the-go support for your work, health, life. Instant access to counseling, articles, videos, interactive tools for stress and relationships! Learn more and get a free download.
- Mayo stress level assessment

MSH CLAIMS ADMINISTRATION AND CALL CENTRE REPORT
(as at March 31, 2013)

Service Level and Operating Metrics

<table>
<thead>
<tr>
<th>Claims Administration and Call Centre Report</th>
<th>YEAR TO DATE (2013)</th>
<th>TARGET</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average backlog of claims (days)</td>
<td>11.2</td>
<td>7 business days from receipt*</td>
</tr>
<tr>
<td>Number of calls received</td>
<td>9,895</td>
<td></td>
</tr>
<tr>
<td>Number of calls answered</td>
<td>9,640</td>
<td></td>
</tr>
<tr>
<td>Percentage of calls answered</td>
<td>97%</td>
<td>90% of calls will be answered</td>
</tr>
<tr>
<td>Calls answered in less than 20 seconds</td>
<td>7,515</td>
<td></td>
</tr>
<tr>
<td>Percentage of calls answered – 20 seconds</td>
<td>78%</td>
<td>70% of calls will be answered within 20 seconds</td>
</tr>
<tr>
<td>Number of claims processed</td>
<td>24,832</td>
<td></td>
</tr>
</tbody>
</table>

Eligibility and Premium Administration

<table>
<thead>
<tr>
<th>Processing speed of enrollments an employee changes*</th>
<th>Within 5 business days</th>
<th>5 business days from receipt*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average release date of monthly premium invoice</td>
<td>17th</td>
<td>Monthly invoices issued by the 30th of the preceding month</td>
</tr>
<tr>
<td>Percentage of invoices issued on time</td>
<td>76%</td>
<td>80% of invoices will be issued on time</td>
</tr>
</tbody>
</table>

*Measured by determining the earliest, unprocessed item and measuring the number of business days between the date of receipt and date of completion, provided that complete and accurate information has been provided.
FROM THE PRESIDENT

Com-pli-ance: n.

1) the act of conforming, acquiescing or yielding
2) a tendency to yield readily to others, especially in a weak and subservient way

Random House Dictionary of the English Language

For the past year MSH INTERNATIONAL Canada has found itself focused more than ever on ‘compliance’. We have even hired a full time compliance officer, Courtney Reid, who is responsible for ensuring that we are compliant with both internal and external, national and international, policies and regulations.

Historically, compliance has involved a more or less ‘positive’ effort. Privacy legislation, for example, has a logical, understandable and predictable set of objectives.

Our more recent efforts have involved a more defensive, unclear and ‘negative’ paradigm. Insurance companies and clients everywhere are concerned about cyber crime, money laundering and sanctions imposed by government.

MSH is a truly international service provider and is subject to this global set of ever-changing rules. It is difficult to forecast how criminals will act next and virtually impossible to predict what schemes political and religious groups will dream up and how their actions might affect international employment benefits and their administration.

Governing bodies everywhere are reacting by instituting broad-reaching compliance guidelines. MSH of course complies willingly, once our research determines the guidelines even exist! However this has proved to be a costly and time consuming distraction from the ‘normal’ business of insurance brokerage, plan administration, and client service.

Welcome to business in the 21st century!

Richard Albert
President and CEO

I am pleased to have been the account manager for most of my clients since the day they enrolled, and I think they feel comfortable in the fact that I am there for them.”

MEET OUR EMPLOYEES

Lynda Walsh
International Insurance Advisor

Lynda joined MSH INTERNATIONAL (when it was still called The Norfolk Group) in February 2001 as an administrative assistant. In 2003 she became part of the Individual International Department as an Insurance Advisor.

Her responsibilities include providing insurance coverage and client support for individuals working out of their home country for short or long-term periods of time.

Lynda has brought to her positions valuable experience gained while working for 10 years as executive secretary to the Deputy Public Trustee of British Columbia and a further six years as an executive secretary with the Head Office of the Royal Canadian Legion.

She says that “working within this company has given me the opportunity to learn the foreign assignment insurance industry from the inside out. And working on the individual side of the company has allowed me to build relationships with my clients, providing them with the information and support they need to choose the right coverage for their situation.

I am pleased to have been the account manager for most of my clients since the day they enrolled, and I think they feel comfortable in the fact that I am there for them.”
GUIDE TO SAFE FOOD FOR TRAVELLERS

The World Health Organization (WHO) says that “Each year millions of people become ill and thousands die from a preventable foodborne disease.”

As part of its global strategy to decrease the burden of foodborne diseases, WHO has identified the need to communicate a simple global health message, rooted in scientific evidence, to educate all types of food handlers, including ordinary consumers. Their Five Keys to Safer Food message is a global health message which explains the basic principles that each individual should know all over the world to ensure safe food handling practices and prevent foodborne diseases.

WHO has also adapted their Five Keys message to specifically address the health concerns associated with travel in a guide on Safe Food For Travellers that describes how to avoid illnesses caused by unsafe food and drink.

The Five Keys are:
1) Keep clean
2) Separate raw and cooked food
3) Cook food thoroughly
4) Keep food at safe temperatures
5) Use safe water and raw food.

WHO’s very informative guide elaborates on these Five Keys for the benefit of travellers and also provides useful information on how to treat diarrhoea. Click here to learn more about this initiative and to view and download the brochure in any of several languages.

MSH INTERNATIONAL: HEALTH INSURANCE.
FOR YOU. WHEREVER. WHENEVER.