

# Fit For Duty



How to help employees survive and thrive during the festive season





## Health and happiness

Having spent 11 years in the U.S. state of Minnesota, expatriate and writer [Emily Cornell](#) thought she was well prepared to relocate to Brussels, Belgium, with her husband. Then winter hit, and she found herself “super sleepy, a little apathetic and craving carbohydrates like they’re going out of style,” as she explained in a January 2019 blog post. Fortunately, she had dealt with seasonal affective disorder (SAD) before, so she knew what those symptoms meant and how she could fight the phenomenon. Among the remedies that helped her: using light therapy, getting more exercise and enjoying afternoon espressos.<sup>2</sup> Exercise and espressos helped Cornell, but they’re no cure-all for other stressors and challenges expatriates can face during the festive season. What a popular Christmas song calls “the hap-happiest season of all” often feels as grey and sullen as winter skies for many people, particularly

### Two-minute take-aways:

- The holiday season is particularly demanding, with changing weather patterns, reduced daylight hours and the festivities driving behaviours such as overspending, overeating and overindulgence.
- The stress of being far from home during the holidays can be overwhelming for expats who haven’t connected with co-workers or the local population, especially if Christmas traditions in the host country are unfamiliar or non-existent.
- Seasonal affective disorder affects some four to six percent of the world’s population and is most prevalent among women and in northern countries.<sup>1</sup>
- Employees are looking for holistic health and wellness support from their employers throughout the year, not just ‘sick care’ cover.
- Employers should consider if and how they’re contributing to holiday stress and how they can support employees coping with stress, anxiety or depression.
- Encouraging workers to eat well, get plenty of exercise and care for their health is important during this holiday season.
- Aetna can provide support for you and your employees. Through our employee assistance programs we offer free and confidential support including short-term counselling, to help manage stress, family or work-life pressures and everyday concerns during the holiday season and beyond.

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<sup>1</sup> <https://www.aafp.org/afp/2000/0301/p1531.html>

<sup>2</sup> <https://www.unexpectedexpat.com/home/2019/1/8/grey-grey-go-away>

those in the Northern Hemisphere. Besides disorders like SAD, people can struggle with ongoing condition management, health, financial stress, travel challenges and for some – including expats or the globally mobile – social isolation from family and friends, all of which can impact their overall health and well-being. Helping your employees not only survive but thrive at this time of year is perhaps the best holiday gift you can offer them.

“For employees, when you ask them about how they look at health, they are looking for holistic solutions. They’re worried about financial security, which could affect their health. They’re worried about travel, which could affect their health. They’re worried about family and their lifestyle, which could affect their health. They’re worried about access to a counsellor when they’re going through a stressful situation in the workplace or at home, which again contributes to mental health,” says **Dr Anushka Patchava**, Global Proposition & Strategy Lead, vHealth, Aetna International.

## Tackling SAD and the winter blues

The *Diagnostic and Statistical Manual of Mental Disorders* (DSM-5) study states that SAD is not considered a “a unique diagnostic entity”. Instead, there is a diagnostic entry referring to the symptoms generally known as SAD and describing it as “a type of recurring major depression with a seasonal pattern”. SAD occurs most commonly during the winter, when days are shorter and exposure to natural light is reduced (although it can also occur during the summer). Not surprisingly, it’s more common in northern countries like Belgium – which is closer to the North Pole than it is to the equator – than in sunnier climes.<sup>3,4</sup> In the UK, for example, two per cent of people experience SAD, while 20 per cent experience the less-severe subsyndromal SAD (S-SAD), also known as “the winter blues”. Across the globe, it is estimated that some four to six per cent of the world’s population may experience SAD, with potentially more people experiencing S-SAD<sup>5</sup>.



3 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4673349/>

4 <https://www.distance.to/Belgium>

5 <https://www.aafp.org/afp/2000/0301/p1531.html>



It is suggested that women are around four times more likely than men to develop SAD, and there are also intriguing indications of genetic or behavioural susceptibility. For example, the indigenous Tschuktschi people in Siberia don't experience SAD, but non-natives in the same area have an 11.7 per cent incidence rate. In Pennsylvania in the United States, members of Old Order Amish communities, who follow natural day/night cycles and don't use electricity, have much lower rates of SAD and S-SAD than nearby populations.<sup>6</sup>

Treatments for SAD include antidepressant medication, light therapy (regular exposure to bright light) and talk therapy.<sup>7</sup> Employers can help by making employee assistance programs (EAPs) available and by de-stigmatising emotional and mental well-being and the use of an EAP. "Rather than say it's an employee assistance program that's tied to the workplace, which can cause unnecessary additional worry about the unknown, be more direct. Ask your employees: 'Would you like to speak to someone? We offer professional support, with trained counsellors that may be useful. It's confidential'," says **Dr Patchava**.

"It's also important to encourage individuals to take care of their overall health by eating right, getting plenty of exercise and remaining engaged with family and friends," says **Dr Patchava**. "A brisk walk outside with a co-worker during the lunch hour can make a world of difference."

(The Dutch even have a term for taking an active, outdoor break in windy weather: uitwaaien. As linguist and lecturer at the University of Amsterdam's Department of Dutch Linguistics, Caitlin Meyer, explained to the [Nautilus blog](#): "Uitwaaien is something you do to clear your mind and feel refreshed – out with the bad air, in with the good. It's seen as a pleasant, easy and relaxing experience – a way to destress or escape from daily life."<sup>8</sup>)

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Global Proposition & Strategy Lead, vHealth,  
Aetna International

## Financial stress

The Christmas season is a make-or-break period for many retailers – and it can break some consumers. According to the National Retail Federation in the U.S., the average person planned to spend just over \$1,000

6 <http://www.chronobiology.ch/wp-content/uploads/2019/05/Wirz-Justice-Angst-2018-EurJPsychClinNeurosci.pdf>

7 <https://www.psychiatry.org/patients-families/depression/seasonal-affective-disorder>

8 <http://nautilus.us/blog/the-simple-dutch-cure-for-stress>



on holiday purchases in 2018. Forty-six percent of consumers use their credit cards to pay for most of their holiday expenditures. This may add to the post-festive blues when bills start arriving in January.<sup>9</sup> What's more, 45 percent of Americans acknowledge that they've felt pressure to overspend on holiday gifts.<sup>10</sup>

This is not just a matter of American excess. According to ING's *Special Report on Christmas and New Year*, Britons spend the same amount as a percentage of earnings, and people in the Czech Republic and Romania spend even more.<sup>11</sup>

While most holiday spending is not work-related, it's worth thinking about ways your employees are asked to spend money at the office during the holidays. Do you do gift exchanges among employees? Do you collect for charity? Do workers need to upgrade their wardrobes or hire babysitters to attend the office Christmas party? Consider steps you could take to minimise the financial impact of workplace celebrations. "When people are overstretched and overstressed, even the smallest extra expense can feel like the straw that broke the camel's back," says **Dr Patchava**.

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Expatriates can also face additional financial stress if they plan to travel over the holidays, a time when costs can sky-rocket and airline tickets can be hard to find. Encouraging employees to make plans early and allowing them flexibility in the days they take off for travel can help them manage costs.

9 <https://nrf.com/research/holiday-2018-consumer-trends>

10 <https://www.bankrate.com/personal-finance/holiday-gifting-survey-november-2018/>

11 <https://www.ing.com/Newsroom/News/UK-and-Romania-top-international-Christmas-spending-league.htm>

## Overall stress

Holiday stress isn't limited to money. An online survey found that 42 percent of workers said December was their most stressful time of year. (The top reasons were the need to balance work and family responsibilities and the need to cover for co-workers on holiday.) In another study, reports the *Harvard Business Review*, more than two-thirds of workers acknowledged being less productive during December than any other month, in part because they overindulged in alcohol and fattening foods. As Chris Rowley, professor at Cass Business School, has noted: "From 18 December, with five full working days to go [before Christmas], nearly one-half the workforce hit 'festive fizzle-out,' leaving them spending more time worried about Christmas festivities than work", affecting productivity."<sup>12 13</sup>

Employee assistance programs can help workers navigate holiday stress, but so too can working to minimise workplace stressors. Consider the office holiday party, for example. One survey in the U.S. found that an overwhelming 90 percent of workers would rather receive a bonus or an extra vacation day than have a holiday party.<sup>14</sup> "It's worth asking yourself whether traditions like holiday parties are necessary," says **Dr Patchava**. "Perhaps people would rather be allowed to leave the office a couple of hours early to finish their shopping. Or maybe they'd be more likely to enjoy a team outing in the middle of January, when schedules are less hectic."

## Homesickness far from home

Spending the holidays overseas can be magical – think Christmas in the Bavarian Alps – but it can also be disconcerting for some – imagine a solo Christmas in the desert when you're used to a family-filled snowscape. Expat blogs are full of tips (and occasional horror stories) about spending the holidays in an unfamiliar environment.<sup>15,16</sup>

Key to helping expat workers thrive during the holidays is ensuring that they feel connected to each other and to the host country long before Christmas decorations start to appear. Unfortunately, that doesn't always happen. "In a recent survey of 2,000 working-age expats,



we found that 41 percent of new expats took up to six months to feel part of a local community," says **Dr Patchava**. "Employers have the opportunity to put the right workplace support around expats to help alleviate settling-in stresses, which can weigh heavily on employees' mental and physical health and can make stressful times like the holidays even worse."<sup>17</sup>

Employee assistance programs can play a role as well by helping workers achieve better perspective on their homesickness at the holidays. They might even come to agree with expat writer Johnny Ward, who wrote this in his [One Step 4Ward blog](#): "So do I want to be at home at Christmas? Absolutely. Do I feel homesick around the festive period? Yes sir. Would I swap my lifestyle just to avoid a day or two of sadness each year? Categorically not. Christmas can wait for me; my youth certainly won't. Happy travels and merry Christmas, folks!"<sup>18</sup>

12 <https://www.cnn.com/2015/12/15/christmas-period-is-the-most-stressful-for-employees.html>

13 <https://hbr.org/2018/12/holidays-can-be-stressful-they-dont-have-to-stress-out-your-team>

14 <https://ric.randstadusa.com/press-room/press-releases/what-do-american-employees-really-want-for-the-holidays-hint-not-a-cookie-swap>

15 <https://www.theglobetrottergp.com/merry-expat-christmas/>

16 <https://www.thenational.ae/lifestyle/wellbeing/how-expats-cope-with-loneliness-during-the-holiday-season-1.181676>

17 <https://www.aetnainternational.com/en/about-us/explore/international-health-insurance/expat-workforce-wellbeing-survey-2019.html>

18 <https://onestep4ward.com/spending-christmas-overseas-its-tough-its-choice/>

## Six ways to help employees achieve a healthy balance this holiday season

Balancing work and holiday celebrations while on a different continent than family and friends can be challenging. Here are some ways to help your workers meet this challenge.

**1 Plan holiday fitness classes and challenges.** “I actually worked at an employer who offered Zumba sessions at lunchtime in our meeting room,” says **Dr Patchava**. “That fundamentally changes people’s behaviours because it’s integrated in their workflow and their schedules.”

**2 Reconsider office holiday traditions.** Perhaps it’s time to scale back the office Christmas party and redirect that spending toward a charity chosen by your employees. The act of giving can have a significant impact on people’s sense of worth and their well-being.

**3 Encourage time away during the winter.** Workers who suffer from SAD could benefit from an escape to a sunnier place during January or February (as well as from the anticipation of such a trip). However, they may need prodding to make such plans.<sup>19,20</sup>

**4 Control holiday snacking.** If clients or vendors deliver trays of Christmas goodies, keep them in breakrooms, not in work areas, so they’ll be out of sight (and hopefully out of mind). Or better yet, donate some of them to charities. “Overindulging in treats feels good in the moment, but leads to short-term sugar crashes and long-term regrets,” says **Dr Patchava**, Senior Medical Director, [Aetna International](#).

**5 Make holiday travel easier.** Allowing employees flexibility around travel days or giving them access to an airport lounge can make a huge difference to their travel experience. And be mindful of the return-to-work phenomenon. **Dr Patchava** gives an example from an employee perspective: “Even if I’m off for a day, when I come back yesterday’s work is at my desk as well as today’s work. That’s very stressful. That return-to-work agenda hasn’t really been addressed in the employer policies and benefits arena.”

**6 Share tips and advice:** Regularly sharing articles and information with employees can prompt them to make small adjustments to their behaviours, gradually helping to improve their well-being over time. As an example, read and share “[8 ways to thrive this festive season](#)”.



19 <https://familydoctor.org/condition/seasonal-affective-disorder/>

20 <http://www.takebackyourtime.org/beating-the-winter-blues-with-a-vacation/>

Read "[8 ways to thrive this festive season](#)" or share it with your employees to provide clear guidance on how people can keep holiday stress and spending in check.

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## How Aetna can help employers and employees

### Corporate health and wellness programmes:

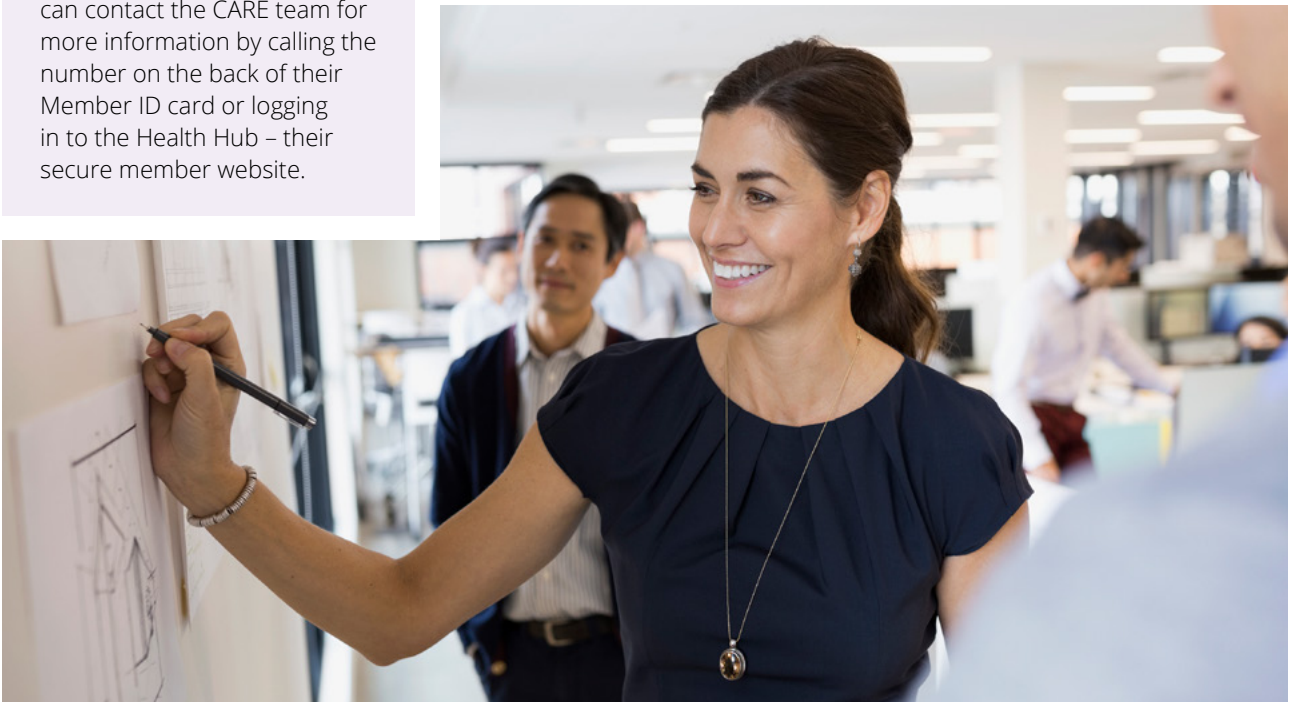
Our CARE team clinicians can work with globally mobile employees and those seeking advice/support around developing healthy behaviours. This can extend to what to do to maintain healthy behaviours during the holidays. Eligible employees can contact the CARE team for more information by calling the number on the back of their Member ID card or logging in to the Health Hub - their secure member website.

### Employee assistance services:

Fully insured company plan members and their family members can access an array of support services, including therapeutic counselling, work-life services, mindfulness-based stress reduction (MBSR) and assistance with travel and holiday planning.

### Wellness webinars:

Aetna International also provides customers and their employees with access to wellness webinars to help employees live well and feel better. To find out how to tap into the webinars, email the Aetna CARE team.



\* Aetna International's employee assistance services are standard to Aetna Summit plans 2500, 4000, 5000 and 5000+. Programme delivery methods may vary by plan or region. Self-paying members with Aetna Pioneer plans can purchase employee assistance services at an additional cost. To find out more [read the guide](#).





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