AWARENESS
INTO ACTION

A HOLISTIC APPROACH TO CULTIVATING MENTALLY HEALTHY WORKPLACES IN AUSTRALIA

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Allianz ⑪

ABOUT US

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OUR HERITAGE OF PROTECTING AUSTRALIANS DATES BACK TO 1914. TOGETHER WITH OUR NATIONAL NETWORK OF CLAIMS AND INJURY MANAGEMENT SPECIALISTS, WE PROVIDE WORKERS COMPENSATION INSURANCE FOR ONE IN SIX EMPLOYEES IN THE COUNTRY. IN DOING SO, WE HAVE BUILT A STRONG TRACK RECORD AS ONE OF THE MOST TRUSTED WORKERS COMPENSATION PROVIDERS FOR AUSTRALIAN EMPLOYERS AND THEIR EMPLOYEES.

OUR COMMITMENT TO UNDERSTANDING AUSTRALIA'S EVOLVING WORKPLACE AND THE NEEDS OF ITS WORKERS MEANS THAT WE ARE CONSTANTLY LOOKING TO HELP AUSTRALIAN EMPLOYERS AND EMPLOYEES CREATE SAFE, HEALTHY WORKPLACES.

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EXECUTIVE SUMMARY

EVERY DAY, MILLIONS OF AUSTRALIANS COME TO WORK WHILE EXPERIENCING MENTAL ILL-HEALTH. FOR MANY, THIS WILL BE A TEMPORARY CONDITION WITH A TEMPORARY IMPACT ON THEIR PROFESSIONAL AND PERSONAL LIVES. FOR OTHERS, MENTAL ILLNESS CAN HAVE LIFE-LONG EFFECTS – INCLUDING IN THEIR WORKING LIFE.

Most Australian employers now fully recognise and accept the importance of employees' mental wellbeing in building successful and sustainable organisations. Increasingly, they also understand their role and responsibility in supporting mental wellbeing.

With this understanding comes the big question: how best to create a mentally healthy workplace?

In this report, we seek to show that a mentally healthy workplace can only be achieved when it is a business priority. We do this by bringing together key research findings and other expert resources to put forward a holistic approach to help employers transform awareness into action that promotes positive mental health in Australia's workplaces.

Our recommendations are made in the increasingly pressing context of the significant rise of mental health conditions as a proportion of overall injuries in the workplace. It is a context that means it has never been more important to move from discourse to action.

That is not to suggest that action is not already under way. In recent years, employers, government agencies, and mental health experts have made major strides not just to increase awareness, but to improve responses to mental ill-health. Increased investments from both the government and employers, as well as programs, technology and toolkits developed by a range of organisations, have certainly contributed to this progress.

Despite this, our view, supported by our own research and others', is that more needs to be done to close the gap between what employers are doing to support mental health in the workplace and workers' perception of what should and could be done.

In this report, we outline some key suggestions to help employers close this gap. Together, they comprise a holistic approach that encompasses five key action areas:

1. Promoting the mental health benefits of physical activity and good general health
2. Fostering mental health and awareness through training, mental wellbeing leave and encouraging transparent dialogue
3. Creating positive organisational design that directly influences employee motivation and happiness
4. Nurturing a positive workplace culture that is transparent and inclusive
5. Developing partnerships and alliances between government, insurers, mental health professionals and other entities to improve communication, engagement and mental health recovery.

We understand that the way and extent to which different organisations might choose to, or be able to, focus on these action areas must necessarily vary. However, no matter the area or focus, we would like to highlight the common thread that runs through every recommendation: that it puts the employee at the centre.

Most of all, we hope that this report provides practical guidelines for Australian employers to reflect on how they can continue on their journey towards improving mental health in their organisations.

GLOSSARY

CONCEPT	DEFINITION
Mental health	Mental health encompasses the emotional, psychological and social wellbeing of individuals and communities. It determines how individuals realise their own potential, take satisfaction in everyday life and how they cope with the normal stresses of life[1].
Mental illness	Mental illness defines a clinically diagnosable disorder that significantly interferes with how individuals feel, act and interact with others. There are different types of mental illnesses with varying levels of severity. Examples include mood disorders (such as depression and anxiety), psychotic disorders (such as schizophrenia), personality disorders and eating disorders[2].
Mental health condition	A mental health condition references a wide-range of common symptoms that can temporarily affect how individuals feel, think and act. It often occurs as a result of life stressors and can usually be resolved with time or if the individual's situation changes, but can develop into a mental illness if the condition persists or increases in severity[2].
Mental ill-health	Mental ill-health is an umbrella term that includes both mental illness and mental health conditions.
Mentally healthy workplace	A workplace that creates a positive culture that promotes personal and organisational resilience by actively reducing risks to mental health, encourages positive mental health and wellbeing, supports workers with mental health conditions and has a zero-tolerance approach to discrimination[3].
Primary psychological workers compensation claim (mental injury claim)	A claim from a worker that is psychological or psychiatric in nature. The causes can vary in nature but can include exposure to a single traumatic incident, ongoing bullying/harassment in the workplace, or ongoing workload pressure.
Secondary psychological workers compensation claim (mental injury claim)	A claim initially lodged for a physical injury, and later, a secondary psychological condition has developed as a result of the original injury. These can emerge due to a number of causes, for example, ongoing pain and dysfunction causing depression and isolation as a result of the injury.
Occupational bonding	The quality of the relationship between the employee and their employer. This connection is mutually beneficial and preserving it in times of injury or ill-health is crucial for recovery and the employees' return to work, especially when dealing with mental health conditions.
Millennials	Australians born between 1981 and 1996[4].
Baby Boomers	Australians born between 1946 and 1964[4].
Return to Work (RTW)	Return to work is a proactive approach to restore physically or mentally injured workers to their former lifestyle in the safest and most effective manner possible, in partnership with the employee, employer, and healthcare provider.
Behavioural insights	Behavioural insights draw on psychology and behavioural economics and recognise that individual choices are affected by how decisions are presented, how they are influenced by what others are doing and that individuals may not always follow through with their intentions[5].

METHODOLOGY

THIS REPORT RECOGNISES THE BENEFITS OF MENTAL WELLBEING IN THE WORKPLACE AND, IN PARTICULAR, THAT THERE IS NO 'ONE-SIZE FITS ALL' SOLUTION TO ADDRESSING MENTAL ILL-HEALTH. IN EXPLORING THE DIFFERENT FACTORS THAT CAN CONTRIBUTE TO A MENTALLY HEALTHY WORKPLACE, ALLIANZ AUSTRALIA REFERRED TO FOUR KEY SOURCES:

1. **Quantitative online survey ("Allianz research"):**
   Allianz commissioned YouGov, a global public opinion and data company, to conduct an online survey of Australian full-time workers aged between 18 and 64 years on their attitudes and responses to mental health in Australian workplaces in June 2018. A total of n=1,046 completed the survey on the following areas:

   - The prevalence of mental health conditions in Australian workplaces and those population groups most at risk
   - The most frequently experienced mental health conditions and associated sources of stress
   - Stigma around mental health
   - Actions taken by employers in response to mental ill-health
   - Employees' expectations of their workplaces' response to mental ill-health
   - Attitudes and perceptions of workers around the impact of mental ill-health in the workplace.

2. **Academic review:** A review of published research and academic literature focused on mental health in businesses (see references).

3. **Industry best practice review:** A review of global best practices and outcomes from organisations deemed leaders in creating healthy cultures.

4. **Allianz Workers Compensation data:** Reference to industry data captured by Allianz as well as Allianz Australia's own data on incidence and cost of mental health in the workplace, relating to workers compensation.

MENTAL HEALTH:
THE ESSENTIAL INGREDIENT FOR A PRODUCTIVE SOCIETY

MENTAL HEALTH PLAYS A CRUCIAL ROLE IN THE PRODUCTIVITY, SUSTAINABILITY, SOCIAL AND ECONOMIC WELLBEING OF OUR ENTIRE NATION. UNDERSTANDING THE LINKS BETWEEN MENTALLY HEALTHY WORKERS AND A STRONG SOCIETY – AND THE THREAT POSED BY THE REVERSE SITUATION – IS THE FIRST STEP TO GAINING THE VITAL SUPPORT NEEDED TO EFFECT POSITIVE CHANGE.

THE RISE OF MENTAL ILL-HEALTH IN THE WORKPLACE

In any one year, it is estimated that one in five Australian adults will experience a mental health condition[6]. With over 15 million people working in Australia, this is equivalent to over three million workers suffering from a mental health condition each year[7].

Allianz research supports this picture of rising prevalence, with a recent study revealing that an overwhelming majority of Australian full-time workers (93%) have experienced symptoms of a mental health condition at work, with nine out of ten experiencing symptoms in the last 12 months.

The impact of mental ill-health is significant – both for employees and employers. It is now the leading cause of work absence and long-term work incapacity in the developed world, with anxiety and depression the most common conditions[8]. In Australia, employees with mental ill-health are more likely to be absent from work and less productive when at work; with one in five taking time off work each year due to feeling mentally unwell[9].

In this context, and given that the average Australian worker will spend over 90,000 hours of their lives working[10], employers have an increasingly important role in prioritising mentally healthy workplaces that support both employees' wellbeing and sustainable businesses. In fact, the impact of mental ill-health on the workforce participation rate is so great that if employers can deliver mentally healthy workplaces, they could realistically see workforce participation rates improve by 30 per cent[11].

> *The mental wellbeing of people at work is good for everyone and enhances personal and organisational resilience and success. Everyone has a role to play, both in looking after their own mental health and creating a mentally healthy workplace.*
> Heads Up[12]

> *The impact of mental ill-health on the workforce participation rate is so great that if employers can deliver mentally healthy workplaces, they could realistically see workforce participation rates improve by 30%.*

THE MOUNTING COST OF MENTAL INJURY CLAIMS

Mental ill-health can be driven by factors both within and outside of the workplace. However, regardless of the cause or catalyst, it can take a significant toll on employees' health and productivity.

The Australian Bureau of Statistics (ABS) reports that in 2013-2014, 25,400 people experienced work-related stress, anxiety or depression[13]. Such mental health conditions can lead to increased absenteeism and decreased productivity. In fact, workers with severe depression take 20 times more sick days per month than other workers[14].

The cost of such lost productivity affects organisations' bottom lines and is a heavy burden for employers and the Australian economy, not to mention the personal impact to the individual.

Additional financial impacts can be further quantified by considering mental injury workers compensation claims. According to SafeWork Australia, the Australian Government's agency for improving work health and safety, over 7000 Australians are compensated for work-related psychological claims per year, equating to $543 million paid in workers compensation[14].

Claims for mental injury also have far greater residual impact than physical claims (all other claims) in terms of cost to the organisation. Over the five calendar years between 2010-11 and 2014-15, the average compensation payment per claim for mental injury was $24,500, compared to $9,000 for all other claims, while the average time off work was 15.3 weeks compared to 5.5 weeks for all claims[14].

This ultimate cost to the economy of mental ill-health in Australia's workplace is $12.8 billion each year[11], consisting of:

- $348 million in direct costs from mental-health related workplace injuries
- $2.6 billion in absenteeism, from reduced days of work for employees with mental ill-health
- $9.9 billion in presenteeism from reduced productivity for employees with mental ill-health.

At the same time, addressing the increasing incidence of mental ill-health has required ever increasing government spending, from $2.9 billion in 1993 to $8.5 billion in 2018[15]. As matters currently stand, this figure is likely to continue to rise, both in dollar value and as a proportion of total government spending.

THE COST OF WORKPLACE MENTAL ILL-HEALTH[16]

7,020 Australians compensated for work-related mental health conditions on average each year

20x more sick days per month taken by workers with severe depression than other workers

$24.5k typical compensation payment per mental injury claim compared to $9000 for other claims

15.3 weeks is the typical time off work per mental injury claim

80% higher payments for mental injury claims than 10 years ago

THE "WHY": UNDERSTANDING THE TRENDS THAT DRIVE THE NEED FOR ACTION

Accepting the reality of the soaring social and economic cost of workplace mental ill-health is just a starting point. To develop a workable blueprint to create mentally healthier workplaces, we also need to look at why mental ill-health is on the rise and gain a deeper understanding of the many nuances, interactions and complexities that apply in this complex arena.

UNDER-REPORTING: STIGMA, DISSONANCE AND THE CULTURE OF SILENCE

An enduring stumbling block in any mental health initiative is the stigma associated with mental ill-health. Allianz research suggests that this is as prevalent in the workplace as in the broader community, with 82 per cent of full-time working Australians reporting that stigma is a driving factor in not disclosing mental ill-health. It also found that almost all employees believe mental health conditions have a real impact on employees' productivity and engagement (96%). At the same time, 93 per cent of them agree that mental health issues in the workplace are more prevalent than what is reported as people are generally reluctant to talk about it to colleagues/managers (93%).

There is a similar apparent disconnect between employee expectations and their view of their workplace's approach to mental health. While on the one hand, employees say they want more dialogue around mental health, 70 per cent also report that their employer does not understand the impact of mental ill-health. Further, despite 49 per cent of employees saying they want to talk about their mental health and overall wellbeing, only 25 per cent follow through and have those conversations.

ALLIANZ RESEARCH SNAPSHOT: WE NEED TO TALK ABOUT MENTAL HEALTH ... OR NOT?

49% of employees want to talk to their employer about their mental health and wellbeing

25% of employees will follow through with having conversations with their employer about their mental health

It seems clear that the longstanding general stigma relating to mental ill-health still has the power to perpetuate a culture of silence, confusion and under-reporting in the workplace. For individuals, the negative results are starkly illustrated by the many people who report that the stigma and discrimination they experienced as a result of their mental ill-health was even worse than their mental condition, as reported by beyondblue[9].

Another disquieting finding of the Allianz research was that 78 per cent of employees were concerned they would lose their job altogether if they disclosed their mental health condition. Most (78%) felt that disclosure would lead to further repercussions such as negative perceptions and not being offered development opportunities, as well as unfair treatment in the workplace (69%).

Additionally, less than half of full-time workers (46%) surveyed said they would be comfortable asking for leave using the real reason of mental ill-health. In fact, 85 per cent believed that managers are more likely to think an employee's need for time off is genuine if they say they are suffering from a cold or flu rather than stress or anxiety.

> 66 *85 per cent believed that managers are more likely to think an employee's need for time off is genuine if they say they are suffering from a cold or flu rather than stress or anxiety.* 99

ALLIANZ RESEARCH SNAPSHOT: NON-DISCLOSURE OF MENTAL HEALTH CONDITIONS

78%
are concerned if they asked for time off for a mental health condition it would be perceived negatively

78%
are concerned that they would not be offered development opportunities

69%
are concerned they would be treated unfairly in the workplace

78%
were concerned they would lose their job altogether

These findings also suggest that this stigma and culture of silence is creating uncertainties about job security and future employment opportunities, creating risks for both employee and employer.

Talented employees who have experienced mental ill-health may hesitate to put themselves forward for opportunities and miss out on promotion, while employers may never realise the potential of such employees. The implications for managing talent and succession are also potentially significant if the talent pool is unnecessarily reduced. It is also possible that employees who feel forced to hide their mental ill-health may also experience more serious illness as a result.

In yet another disconnect, despite these levels of under-reporting, more than three-quarters of full-time employees (77%) said their employer is taking some action to address mental health in the workplace.

Despite often contradictory responses, some clear views and expectations from employees emerge. The majority (91%) agree that their employers need to change their approach to addressing mental health. Employees who agree that their mental health is supported in the workplace claim that improvements will be seen in productivity (89%) as well as engagement (89%), absenteeism (86%) and retention (85%) as a result.

Addressing this disconnect between employers' intentions and the perceptions and needs of employees should be a clear priority in building a mentally healthier workplace. To do so, it is important for employers to actively address three key elements[9] of the stigma. These can be expressed as discrete "problems": problems of knowledge relating to ignorance or misinformation; problems of attitude or prejudice; and problems of discrimination where people behave in ways that disadvantage the stigmatised person.

UNDERSTANDING AND SUPPORTING THOSE AT HIGHER RISK

Another necessity for building mentally healthier workplaces is investigating the evidence as to which occupations, groups or workplaces are at higher risk of mental ill-health and associated harm. Doing so will help employers prioritise their activities to safeguard those workers and workplaces.

According to SafeWork Australia[14], the top five occupations likely to make compensation claims relating to mental injury are:

1. Defence force members, fire fighters and police
2. Automobile, bus and rail drivers
3. Health and welfare support workers
4. Prison and security officers
5. Social and welfare professionals

In addition to these occupations, the workplace environment is increasingly influenced by technology which will place higher risk of mental conditions in service and professional services industries[15].

The nature of these occupations suggests that employees who receive workers compensation for work-related mental injuries tend to be those who undertake their job in difficult circumstances and have high levels of interaction with other people. This contributes to the likelihood of traumatic or violent incidents that can occur on the job.

Employees in these occupations fall into a unique category in that they are more likely to be exposed to distressing situations as well as experiencing the same types of workplace stress and conflict as workers in other occupations.

It is undeniably difficult or even impossible for employers to mitigate all risks that can harm the mental health of employees in such high-risk occupations. However, what they can and should do is actively work to build resilience within their workforce, by both preparing and supporting employees to cope with the incidents themselves and by making strong frameworks easily accessible to support any mental ill-health consequences that arise from such incidents.

The influence of generational and gender differences and occupational levels is another dynamic to factor into planning for a mentally healthy workplace. For example, Allianz research found that women (92%), Millennials (93%) and those in a non-management role (91%) are more likely to experience a mental health symptom in the last 12 months than Baby Boomers (85%) and those in management (86%).

Millennials and Gen X are also more likely than Baby Boomers to have experienced stress about finances (51% and 50% compared to 43%), which may relate to buying their first home or starting their family. They are also more likely to feel overwhelmed from having too much work to do (51% and 50% compared to 43%).

Generational experiences of workplace stress is an important factor for employers to consider given millennials are the future of the workforce and may have different responses and expectations when it comes to managing mental ill-health in the workplace. Indeed, millennials will make up 75 per cent of the global workforce by 2025[18].

Furthermore, while the causal drivers behind gender findings are likely to be multifarious and complex, including that some occupational groups and levels have very high skews of either male or female employees[19], what is clear is that women consistently report higher levels of mental ill-health symptoms than men.

For example, women are more likely than men at work to report experiences of feeling stressed (75% compared to 62%), significant tiredness or low energy (63% compared to 51%), feeling sad or down (55% compared to 36%), confused thinking or reduced ability to concentrate (47% compared to 35%), feeling overwhelmed by worries or guilt (43% compared to 32%) and poor appetite or over-eating (40% compared to 23%). These discrepancies may signal that under-reporting experiences of mental health conditions may be a challenge for men compared to women.

Taking action based on understanding the nuanced reality of mental ill-health will help employers shape work practices and wellbeing strategies that will support employees in the most effective ways.

THE INDIRECT EFFECT: SECONDARY PSYCHOLOGICAL CLAIMS LOOMING FAST

Adding further complexity to the workplace mental health picture are secondary psychological conditions. These may occur after a primary injury or incident and typically impact the longer-term mental health of individuals. These might include lack of financial assistance, process of submitting a workers compensation insurance claim, or feeling isolated from the workplace.

Allianz Australia workers compensation data tell part of the story of workplace mental ill-health. It shows secondary psychological conditions are steadily rising to the point where they significantly affect the overall workers compensation picture – and by extension the shape of workplace mental health as a whole.

Mental health conditions and symptoms now account for nearly 40 per cent of all Allianz Australia's workers compensation claims. Within that group, primary psychological claims have increased over the last decade, but so have secondary psychological injury claims – and at a much faster rate.

In 2016/17, primary psychological injury claims accounted for 7 per cent of Allianz Australia's total active workers compensation claims and 11 per cent of all payments. During the same period, secondary psychological injury claims accounted for 9 per cent of total active claims and 28 per cent of all payments, 80 per cent higher than 10 years ago.

It is important to note that as well as increasing in volume at a faster rate and driving higher levels of absenteeism than primary psychological claims, Allianz Australia data shows that the average secondary psychological claim also:

- Costs 4x more than primary psychological claims
- Costs 5x more than non-psychological claims
- Results in 3x more time off work than primary psychological claims
- Results in 8x more time off than physical claims.

FINDING THE PRESSURE POINTS AND BREAKING THE STRESS CYCLE

As well as some of the other factors already considered, creating a mentally healthy workplace calls for understanding what kinds of situations and experiences are most likely to contribute to mental ill-health in the workplace and to reduce or eliminate them where possible.

According to Allianz research, the most frequently experienced mental ill-health symptoms were stress (67%), lack of sleep (59%), and loss of motivation or interest in work (58%). Of those who regularly experience stress, 49 per cent agreed that financial pressure was the cause, 49 per cent cited being overwhelmed by their workload and 38 per cent said family or relationship problems contribute to their level of stress.

It is generally accepted that the rise of technology and increased flexibility in the workplace are a double-edged sword. As well as providing new avenues and opportunities at work and at home, they have likely contributed to creating a new norm of expected and accepted stress within the workplace, with Allianz research showing that one in three employees cited being woken up at night by technology as a source of stress. Establishing guidelines for workplace technology use and managing expectations of both employees and employers about when they are to be 'on' are just some initiatives that employers could consider to reduce risk and improve the health of the workplace.

Whatever its source, most jobs involve some stress. It is part of working life. The concern is that when it is excessive, ongoing or unnecessary it can contribute to an enduring mental health condition or illness. Where employers have the tools and information to reduce it, there is opportunity to make it a higher priority. Fortunately, we already have a large body of work to guide us, so we should be taking action now.

CONTRIBUTING FACTORS TO WORKPLACE STRESS[20]:

What employers can control:

- Unrealistic targets
- Lack of role clarity
- Low levels of reward or recognition

What employers can influence:

- Working long hours or excessive overtime
- Working through breaks or taking work home
- Time pressure of working too hard / fast
- Limited input into broader decisions by the business
- Lack of support from supervisors or managers
- Job insecurity
- High mental task demands
- Interpersonal conflict
- Bullying
- Work with high emotional involvement

MENTAL WELLNESS: THE NEW WORKPLACE IMPERATIVE THAT'S GOOD FOR EVERYONE

Whether directly or indirectly, all Australians are affected by the high personal, social and economic costs of mental ill-health in the workplace. As already discussed here, finding positive ways to effectively address the complexities involved must be a priority if we are to reduce these costs. To achieve this, we also need to put mental wellness higher on the workplace agenda.

A starting point for doing so is to understand the discrepancies between employer actions and employees' expectations in creating mentally healthy workplaces, a situation that is clearly spelled out in the Allianz research. Over time, such findings offer a guide for employers who are working with their employees and other groups to reduce these discrepancies.

EMPLOYER ACTIONS AND EMPLOYEE EXPECTATIONS AROUND MENTAL HEALTH

Workplace initiatives supporting mental health

36% Offer a free, confidential counselling service

21% Have a complaints process for bullying and harassment

20% Offer mental health awareness initiatives and training

57% Offer workplace wellbeing programs

Employee expectations

52% Would like access to face-to-face professional help via their workplace

68% Think mental health days should be part of sick leave and

88% Want more dialogue created in their workplace about mental health

70% Think their employer does not understand the impact of mental ill-health

A number of organisations have already pioneered strong programs and initiatives that promote their employees' overall health and wellbeing, actively reducing these discrepancies.

A review of these programs, along with Allianz research and other resources, reinforces Allianz Australia's firm view that a mentally healthy workplace – that is, one in which mental wellness is a stated priority – can only be achieved through a holistic approach that focuses on a range of areas.

Those areas include physical health, mental health, positive organisational design, healthy organisational culture, and strategic collaborations with key stakeholders to support employees. All of these areas must be addressed to achieve the goal of building mentally healthier workplaces.

THE LENDLEASE FRAMEWORK FOR WELLNESS[21]

Lendlease is a multinational construction, property and infrastructure company headquartered in Sydney, Australia. As part of its organisational principles to promote safety and sustainability, it has committed to actively promoting employee health and wellbeing.

Against a backdrop of societal challenges including mental conditions and illness, obesity, smoking, inactivity and productivity, Lendlease acknowledged that in the construction sector, employees were more likely to experience higher levels of stress, anxiety and depression. With this in mind, Lendlease set out to develop a holistic framework and initiatives to promote health and wellbeing among its employees (around 13,000 employees operating across 8 countries worldwide) by:

- Supporting healthier minds
- Developing healthier bodies
- Building healthier places
- Creating healthier cultures.

With the leadership team advocating this framework, Lendlease supported their employees with workplace initiatives including embedding workplace flexibility, supporting gender equity and cultural diversity, regular health checks and biometric testing, and the roll-out of mobility-based technology to enable its people to adopt a risk management culture. It has also created dynamic workplace settings with sit-to-stand desks, healthy snacks (including fruit and vegetables), planting, wellness hubs and end-of-trip facilities to encourage active commuting to work.

Lendlease has committed to continually improving its workplace and has made significant process since 2013:

AREA ASSESSED	GLOBAL 2013	GLOBAL 2015	GLOBAL 2017	IMPACT
Healthy Eating Unhealthy beverage proportions	72%	63%	29%	+34%
Alcohol Consumption Guidelines catered at events	43%	56%	80%	+24%
Physical Activity Bicycle storage facilities	27%	30%	42%	+12%
End of Trip facilities Personal storage facilities	28%	44%	59%	+15%
Mental Wellbeing Provide mental health information	32%	50%	85%	+35%
Wellbeing and relaxation program offerings	10%	27%	61%	+34%
Sun Protection Promote participation in skin checks	19%	46%	63%	+17%

Source: Comparable data from 2013, 2015 & 2017 Global Work Health Insights studies conducted by Bupa on behalf of Lendlease

To deliver mental health programs, Lendlease developed partnerships with industry partners and experts such as Bupa, Mental Health First Aid, and Mates in Construction.

To measure the efficacy of its framework, Lendlease regularly conducts Work Insights Surveys capturing metrics around mental health conditions, physical activity and nutritional requirements including: participation in mental health programs, number of employees trained as Mental Health First Aid Officers, and employees taking wellbeing leave.

Lendlease's approach to health and wellbeing has been recognised and certified as a Global Healthy Workplace by the Global Centre for Healthy Workplaces[22].

FROM DISCOURSE TO ACTION:
CREATING A THRIVING WORKPLACE

EMPLOYEES WHO...

Are most committed to their organisations put in:

57% more effort on the job

And are:

87% less likely to resign

...THAN EMPLOYEES WHO CONSIDER THEMSELVES DISENGAGED[23]

In effect, it is Allianz Australia's view that a mentally healthy workplace is a thriving workplace – and building such a workplace is every employer's goal. Achieving this goal calls for exactly the kind of action we seek to encourage in this report. Taking a closer look at the individual elements of a thriving workplace and a best practice approach to embedding them into organisational culture and everyday work practices is a great starting point.

A thriving workplace, one that approaches wellbeing holistically, is more resilient against injury and illness and is more likely to provide better outputs[23]. Such businesses go far beyond minimal organisational policies on work health, safety and bullying. Instead, they promote physical and mental health among employees through every aspect of organisational design.

Emotional and physical health are interrelated and important to an individual's overall mental health. No initiative to improve mental health can come without looking at physical and emotional health, which is why workplace initiatives that help employees focus on both of these areas can deliver positive outcomes for mental health.

Employers who create a thriving workplace fostering mental health for employees can expect a positive return on their investment in the order of 2.3 times, in the form of improved productivity, reduced absenteeism and presenteeism, and lower compensation claims[24].

The first step for employers is understanding what a thriving workplace looks like for their organisation and then setting clear, achievable goals and metrics to track progress.

BENEFITS BEYOND THE PHYSICAL

The links between mental ill-health and poor physical health is widely reported[27]. Australians living with mental health conditions are more likely to experience poor physical health such as obesity, diabetes and heart disease[28]. These physical health conditions are a consequence of medication side-effects or individuals trying to offset their mental health conditions by smoking and/or unhealthy eating[27].

> 66 *Regular exercise, a balanced diet, proper sleep, and cutting down smoking, alcohol and drug use are vital to physical health and mental wellbeing* 99
>
> Head to Health, Australian Government – Department of Health[26]

Physical health is the most visible dimension of mental health, therefore, should not be overshadowed when supporting wellbeing in the workplace. By definition, it encompasses having a balanced diet, adequate physical activity, proper sleep and rest, and cutting back on habits such as alcohol, drugs and smoking. According to the World Health Organisation, adults aged between 18 and 64 years should be doing at least 150 minutes of moderate-intense physical activity, or at least 75 minutes of vigorous physical activity throughout the week[29].

However, physical inactivity is plaguing Australia. Over half of Australians aged between 18 and 64 years-old were not sufficiently active to gain health benefits in 2014-2015[30].

Given full-time employees work five days a week and that 68.5 per cent of the workforce are classified as sedentary or engaging in low-level activity,[31] the workplace is an important setting to promote physical health.

Workplaces might consider inspiring employees to care for their physical health by[32]:

- Encouraging them to reduce their sitting time or installing sit-to-stand desks
- Promoting active travel with end-of-trip facilities
- Take part and / or sponsor a team challenge (e.g. Steptember)
- Organising 'come and try' sessions or a guest speaker Q&A with accredited personal trainers or exercise professionals
- Provide information around the benefits of adequate sleep, mindfulness and meditation, as well as activity and regular movement across internal channels, this might also include other lifestyle choices such as their alcohol intake or the impact of taking illicit drugs
- Offering financial counselling
- Organise corporate rates for local gyms.

The role of wearable technology can be a useful and engaging way that employers can encourage employees' physical health. The role of digital technology in workplace mental health is explored later in this paper.

BUILDING AND IMPROVING EMOTIONAL RESILIENCE

Despite the acknowledged issues, the workplace has a broadly positive influence on mental health, providing a sense of purpose, achievement, personal and financial rewards and positive interaction with others[33].

On the other hand, the downside of work, such as stress, bullying and discrimination can have the opposite effect including triggering or exacerbating mental health conditions.

A wide range of organisational initiatives, roles and programs can support both employers and employees to actively enhance emotional resilience – their ability to adapt to stressful situations or crises – and help create a mentally healthy workplace. While there may still be some resistance to such so-called 'soft' skills or initiatives in some organisational cultures, it is important to note that many such initiatives lend themselves to tracking and measurement, enabling a focus on areas that deliver the best outcomes so the benefits can be shared and amplified.

Using metrics linked to these initiatives and aligning them with their organisational structure is also an appealing option for many employers.

MENTAL HEALTH AWARENESS AND TRAINING

Expert programs or training sessions that equip their employees with actionable insights and tools to support each other are one useful way to help embed resilience into the workplace.

Such initiatives address findings, including in the Allianz research that the majority of Australian full-time employees want to foster greater dialogue about mental health. For managers, expert training is particularly critical. It can increase awareness of how they might support their teams as well as giving them the confidence to adequately manage mental health discussions.

Similarly, mental health first aid training can support managers in identifying the signs of mental health conditions, knowledge of the possible risks associated with those conditions, as well as the skills to provide appropriate help to support in resolving the problem.

Potential metrics to measure the effectiveness of mental health training include:

- Participation in mental health awareness training
- Confidence / willingness in disclosing mental health conditions
- Confidence in managing mental health conditions
- Awareness and utilisation of support available
- Web traffic to health and wellbeing information available on the organisation's intranet
- Utilisation of Employee Assistance Program (EAP) and other support services.

IN PRACTICE: METRO TRAINS MELBOURNE – TRAUMA PROGRAM[34]

Metro Trains Melbourne operates a large metropolitan rail system spanning 15 lines, 218 stations and more than 800km of track. While the main priority is injury and fatality prevention, Metro Trains Melbourne has recognised that short and long term mental ill-health among its employees can be caused by traumatic incidents that do happen.

Metro Trains' Mental Health Strategy provides a solution to mental health conditions specific to the rail environment. The focus of the strategy is a dedicated Eight Point Program that covers a range of initiatives designed to increase the mental health of employees, decrease stigma and provide critical assistance in relation to traumatic events.

Some of the key initiatives Metro's Rail Mental Health Strategy has delivered include:

- **Coping with trauma training:** training for all frontline staff and new train drivers in partnership with TrackSafe Foundation to educate staff on strategies to deal with traumatic events.

- **RailRes App:** A mobile App designed to assist rail employees managing stress if exposed to a traumatic event and build long term resilience to stay healthy. The RailRes App will test a rail employee's physical, cognitive, emotional and behavioural reactions to stress, while helping the user adapt their responses to the situation in real time.

- **Assure Programs:** access to critical Employee Assistance Program (EAP) face to face within 1 hour of an incident.

- **Peer Supporters:** Peer support program across the entire organisation with all members trained in mental health first aid.

- **Loss assessment interview:** Supportive post incident debrief focused on driver wellbeing and recovery prior to formal investigation.

- **Work reintegration:** partner with on the job trainers upon returning to work and manager welfare checks

MENTAL HEALTH DAYS

There is a growing call for organisations to incorporate 'mental health days' into their leave policies to allow employees to take a day or two off when feeling overwhelmed or anxious, a call borne out by Allianz's own research.

Whether mental health days are combined into full-time employees' entitled four weeks annual leave[35] or as an additional benefit, it is up to organisations to create structures around this leave to ensure employees can practice self-care, have open communication with their manager and develop a longer-term plan should any mental health conditions persist.

Additionally, employers can consider participating in community events such as the 'R U OK Day' to encourage greater awareness, inclusion, and helping employees stay connected with each other and have meaningful conversations about mental health.

Potential metrics to measure the effectiveness of mental health days:

- Awareness and participation in the use of mental health days
- Employee participation in community events held by the organisation
- Confidence / willingness in disclosing mental health conditions with a manager
- Incidence / recurrence of mental injury claims.

MOTIVATIONAL INTERACTIONS

Motivational interactions is another technique employers might consider to help build resilience in employees, particularly as it relates to their mental health[36].

At its heart, this technique is a person-centred and collaborative communication tool that engages with employees to help them uncover and strengthen their intrinsic motivation. This has the potential for positive change and action to support health and recovery outcomes.

Employers can consider supporting their leaders in upskilling them in motivational interactions to support their teams by:

- Partnering with a psychology consulting services to deliver training courses in the application of motivational interactions with employees
- Developing a post-training coaching program involving group and individual learning to maintain understanding of the use of the technique.

Potential metrics to measure the effectiveness of the motivational interactions technique in the workplace might include:

- Incidence / recurrence of mental injury claims
- Average duration and cost of mental injury claims
- Employee retention rate.

DIGITALLY ENHANCING WORKPLACE MENTAL HEALTH

> 66 *Technology is already transforming mental health faster than anyone expected. The science is now unequivocal that evidence-based cognitive and behavioural therapies can be delivered safely and effectively online* 99
> Black Dog Institute[37]

Smart phones are smarter than ever. Individuals can now track their fitness, test for mental illness, engage with online treatment programs and even access real-time crisis counselling. The growing popularity of wearables, applications and virtual reality technologies provides an opportunity for employers to encourage their employees to take good care of their mental health.

The potential for digitally enhancing mentally healthy workplaces has already been demonstrated in the use of smart technologies in corporate wellness programs[38] and even evaluating an individual's mental state and their vital signs by combining measurements from their wearables and digital surveys, platforms, or psychological profiles[39].

Some of these smart technology initiatives might involve engaging staff to share their health data. Where that is not a viable option, employers might instead look at options for partnering with experts and companies that specialise in wellbeing and mental health technology. Whatever the approach, it's clear that smart technology is now an important tool for enhancing a thriving workplace. It is up to employers and employees to decide on the timing and options that best suits their needs.

IN PRACTICE: IBM AUSTRALIA WANTS THEIR EMPLOYEES TO HAVE A SMILING MIND[40]

IBM, a global technology company, wanted to create a positive leadership program focusing on enhancing performance and building resilience by embedding practices that would strengthen its workforce by helping them to manage their energy, attention and mindset.

With a mobile and digitally enabled workforce operating in an increasingly demanding environment, IBM sought to develop an accessible, scalable and cost effective mindfulness resource to accomplish its goal.

It formed a partnership with Smiling Mind, a not-for-profit working to make mindfulness accessible to all, in 2013 to develop an application to achieve balance at work.

This Smiling Mind/IBM Corporate application was piloted with 200 employees across the organisation, to deliver a series of 15-minute mindfulness meditations and exercises focusing on three topics:

- **Calmness:** stress, transition and change management
- **Clarity:** focus, concentration and creativity promotion
- **Connection:** emotional health and relationship management

Pilot results shows that the application decreased participating employees' perceived stress levels:

- **68%** reported a greater sense of calm
- **42%** felt more focused
- **37%** used the application during working hours
- **79%** found the application to be of personal benefit

IN PRACTICE: THAMES WATER USES VR TO MINIMISE STRESS[41]

Thames Water Utilities Ltd (Thames Water) is a private utility company responsible for the public water supply and waste water treatment in large parts of Greater London.

It wanted to equip its Mental Health First Aid officers to understand and spot the signs of stress and depression, and how best to support the individual. In doing do, Thames Water was open to using new technologies to push the boundaries of training.

Thames Water implemented a virtual reality training course designed to put the user in the shoes of a person suffering from the effects of poor mental health. This involved the trainee being immersed in a series of stressful experiences and shows how to offer support and sensitively talk to colleagues.

This training technique has helped the company reduce absenteeism by over **75%**.

HEALTHY WORKPLACES FLOW FROM POSITIVE ORGANISATIONAL DESIGN

> *" While creating a mentally healthy workplace is everyone's responsibility, mental health is a leadership issue, and change must start at the top. Business owners and organisational leaders play a critical role in driving policies and practices that promote mental health in the workplace. They have the capacity to positively influence workplace culture, management practices and the experience of employees "*
>
> beyondblue[42]

Creating a thriving, mentally healthy workplace requires a top-down and holistic approach centred on positive work and organisational design.

Going beyond the physical environment of the workplace or initiatives that support mental health, this is a concept that captures the whole workplace environment. It's also important to understand that positive organisational design is distinct from workplace culture, because it involves the integration of employees with core business tasks, systems and structures to ensure the form of the organisation matches its strategy[43]. In so doing, it increases the likelihood that the collective efforts of employees are successful by clarifying roles and responsibilities, improving supervision and workplace relationships by aligning these with the business's vision and values.

The following areas of organisational design are closely connected with mental health.

JOB DESIGN AND WORKLOAD MANAGEMENT

Jobs that allow for skill variety, task identity and significance, autonomy and feedback are associated with higher levels of psychological wellbeing and work outcomes[44].

As well as providing employees with control and autonomy over their work, a chief means of reducing employees' work stress is for employers to ensure that the requirements of the job adequately match the resources needed to do it well.

In particular, employers can set employees up for success in the following areas:

- **Role clarity and design:** Ensuring employees' skills and abilities are matched to their job role is a vital plank in good job design. Employees should have a clear job description. It should include expected responsibilities, realistic goals and deadlines, work priorities (including removing non-essential work), and provide opportunities to use and improve their skills.
- **Creating manageable workloads:** Realistic performance targets that enable work to be completed in the allocated hours are vital to avoid overloading. Employees should be encouraged to talk to their managers about workload or other pressure points, and workload should be monitored for changes and adjusted accordingly.
- **Recognition and reward:** Proper recognition and reward improves employees' engagement and sense of value. That includes equitable pay, rewards for working overtime (including with additional time off or time in lieu), acknowledging achievements through celebrations, financial compensation such as bonuses, recognition in internal communication and so on. It should be supported by ongoing evaluation of team and individual performance which helps keep employees accountable, while providing opportunities for learning development and career advancement.

OCCUPATIONAL BONDING

One of the single biggest factors in workplace mental health is the quality of an employee's overall workplace relationship, including their attitude to their job and relationships with their colleagues and employer[45]. This relationship is sometimes known as the 'occupational bond' and there are many examples of the benefits it offers both employers and employees, including in work undertaken by the Australasian Faculty of Occupational and Environmental Medicine[46].

Preserving this occupational bond in times of injury or ill-health is particularly important in dealing with mental health conditions[47]. There are many simple ways to help maintain a strong occupational bond in these circumstances, such as maintaining contact with employees who are away from work due to mental ill-health and continuing to include them in team activities and/or meetings, reinforcing that they are valued and to keep them connected to the workplace.

Another way to strengthen this bond is to co-design work processes and policies with employees. In this context, 'co-design' refers to an open and collaborative process that gives employees the opportunity to contribute their own insights and solutions to particular workplace challenges or problems. If using this strategy, it is important for employers to be genuinely willing to trial new ideas. They also need to offer clear feedback to keep employees informed about how their ideas are progressing.

Successfully executed, co-design can empower employees by giving them a sense of choice and control over their work, while giving employers a rare opportunity to improve their products and services in sometimes unexpected ways.

IN PRACTICE: CO-DESIGNING TO IMPROVE THE PATIENT EXPERIENCE[48]

Wittington Hospital in North London provides care for more than 500,000 people living in the Islington and Haringey areas and has 4,000 staff members. To improve its pharmacy service, it facilitated a co-design workshop involving 38 patients and staff members to identify key areas of improvement.

Through this process, pharmacy sales increased, waiting times were reduced, customer experience improved and overall staff morale was lifted.

SUPPORTING BALANCE: WORK AND LIFE

A mentally healthy workplace is one that is optimised to promote healthy work and life balance. That includes offering flexibility to help employees successfully meet (and enjoy) both the demands of work and those of their family and personal lives[49]. Offering flexible working conditions can be a key factor in minimising mental ill-health as well as burn-out caused by emotional and/or physical exhaustion.

Depending on the industry, organisation and employee roles, flexibility can take many forms. What is important is that employers are open to flexible possibilities and willing to use them to support their employees. Some examples include:

- Working from home or working remotely from an alternate office or location
- Offering part-time hours, compressed hours or flexible working hours
- Job sharing
- Offering time in lieu
- Offering flexibility around cultural or religious needs.

A healthy balance can be supported by accurate monitoring of employees' working hours and taking action when they fall out of balance. Employers should build in systems that identify when employees are regularly working beyond their contracted hours, examine the reasons for this and address them, including offering time in lieu, additional training or reworking the division of labour to ensure it is fair and equitable.

BRICKS & MORTAR: THE ROLE OF THE PHYSICAL ENVIRONMENT

The physical work environment is also important in promoting a mentally healthy workplace. It directly influences both interpersonal interactions and employees' perceived health and wellness, in turn ultimately affecting their performance and productivity[50].

We define the work environment by what employees can see, touch, taste and smell. It is important because it can include both positive elements and potential stressors. Examples include ergonomic design or lack thereof, whether there are windows or natural light, workspace size, the availability or lack of personal protective equipment, temperature, noise, availability of healthy snacks such as fruit, lighting and ventilation levels and perceived indoor air quality[51]. It also includes the common areas and facilities where employees can interact socially[52].

Employers can optimise the physical workplace environment by providing spaces where employees can focus, learn, socialise and collaborate[53]:

- **Provide spaces to focus:** Help employees find their work 'flow' by reviewing the functionality of the primary physical space they operate in, the feel of that space and effective noise management. This might include options to work in individual quiet pods or open work benches.

- **Collaborate without forgoing focus:** Provide alternative spaces to support collaboration, both in and out of the office. The quality of in-office amenities is also important such as having spaces designated for creativity with spaces to ideate (e.g. whiteboards, blank walls for post-its).
- **Drive innovation:** A balanced workplace that offers employees a variety of settings empowers them to align tasks and spaces for optimal performance. This can be further enhanced with technology, tools and organisational policies that offer mobility and support choices about when and where employees work. Employers could offer laptops or tablets with connectivity options so employees can work remotely for example.

RESPECT, TRANSPARENCY AND INCLUSION ARE AT THE HEART OF HEALTHY WORKPLACE CULTURES

Every organisation has a unique workplace culture that embodies its personality, leadership style, values, systems and behaviours. Culture is typically an output of the organisational design of the business and reflects the mental state of its employees, capturing how they feel about coming to work and their level of engagement. A healthy, positive workplace culture can have long-term benefits, including attracting talent, improving employee engagement and high levels of employee happiness, job satisfaction and performance.

On the flipside, a negative workplace culture can contribute to increased employee turnover, decreased motivation, mental ill-health of employees and, of course, an impaired bottom line. Poor management and leadership, lack of internal communication, inappropriate workloads and leaving unethical behaviours, such as bullying, unchecked all contribute to a poor culture.

Both Allianz's research and other research makes it clear that the persistent silence and stigma surrounding mental ill-health in the workplace can be a contributor both to poor culture and the ongoing prevalence of mental ill-health in the workplace.

The good news is that there are great opportunities for employers to challenge this status quo – and workplace culture is the best place to start.

Fostering a positive workplace culture starts from the top. Having a leadership group that leads by example in their own conduct, and in the way they communicate and interact with employees is the key to building and reinforcing a positive workplace culture. Examples of positive cultural conduct include sharing a clear vision for the future, being clear about what behaviours and achievements they celebrate and recognise, acting with integrity and transparency, and being accessible to their employees – as well as placing overt value on mental health[54]. There is strong evidence that suggests that when employees believe their CEO values a mentally healthy workplace, there are significant attitudinal and behavioural benefits[42].

The culture of a mentally healthy workplace is one which is underpinned by respect, transparency and inclusion, with a zero-tolerance towards discrimination. By being attuned to the needs of their employees these workplaces proactively empower them to do their best work.

IN PRACTICE: UNILEVER CANADA, MANIFESTING POSITIVE WORKPLACE CULTURE[55]

Unilever is a global consumer packaged goods company. Its products include food, beverages, cleaning agents and personal care products. As a business, Unilever is committed to sustainability both environmentally and socially. A key part of achieving their sustainability goals is improving the health and wellbeing of their customers as well as their people. There are four pillars that underpin their holistic employee wellbeing strategy:

1. **Physical:** Unilever Canada has an agile work culture where employees have the flexibility to structure their day, working where and how it suits each person. The offices are designed with physical wellbeing in mind, and include wellbeing rooms where people can stretch or re-energise their mind, refreshment stations to re-energise their body with healthy snacks, and the ability to incorporate movement into their day by working on a walking treadmill or at standing desk.

2. **Mental:** A mental health curriculum has been developed for both line managers and employees, through online modules and supplementary in-person sessions, to educate all on the importance of mental health. In addition, the Employee Assistance Program (EAP) includes onsite counselling, making it easy and convenient for employees to proactively address any issues they may have, and impacting their mental health. These onsite counsellors have been embedded in Unilever's culture and many attend team meetings and make themselves available to employees.

3. **Emotional:** Initiatives have been designed specifically to support the emotional needs of their employees, including a back-up/emergency child / elderly care service for employees who require last-minute caregivers for their children or elderly loved ones, reducing the stress placed on the employee as well as their teams, who may be counting on them.

4. **Purpose:** Unilever facilitates voluntary full-day workshops for employees designed to help them find their purpose. Implemented through storytelling exercises, the objective of the workshop is to develop a purpose statement for each employee in collaboration with other participants.

Unilever Canada has recognised that every employees' needs, priorities and challenges are different and while they cannot create individualised wellbeing programs, they offer employees a discretional Lifestyle Spending Account to spend on wellbeing products or services that align with their priorities – from sleep applications through to yoga classes and anything in between.

SUMMARY: TOOLS & TACTICS TO PROMOTE MENTALLY HEALTHY WORKPLACE CULTURES

- **Employee surveys or assessments:** uncover information about employee perceptions of their mental health, existing initiatives and reveal previously unknown pain points
- **Policies & protocols:** create or improve policies relating to workplace bullying, setting a zero-tolerance approach
- **Foster transparency:** provide resources about signs and symptoms of common mental health conditions and suicide risk, self-care advice and positive coping strategies
- **Create dialogue:** encourage senior leaders and managers to speak openly about mental health in the workplace by actively endorsing and participating in activities and events aimed at reducing stigma
- **Reporting & response frameworks:** implement confidential reporting and response procedures to address any acts of discrimination or discussions of mental ill-health
- **Training:** focus training and development of managers on positive, proactive leadership and mental health awareness
- **Endorse support programs & initiatives:** promote internal and external mental health support options (e.g. confidential counselling, Employee Assistance Programs or beyondblue's Support Service)
- **Return to work programs:** develop tailored Return To Work programs for employees with mental ill-health, incorporating any adjustments to their role. These should be developed in collaboration with a staff member, their treating professional and family members
- **Provide flexibility:** offer flexibility around work hours and tasks to encourage people to stay, flourish in and return to work

OUT WITH THE OLD, IN WITH THE NEW: COLLABORATION IS KEY

As participants in the personal injury ecosystem, employers, insurers, healthcare professionals and government organisations all have an important role in ensuring their contributions are making a positive difference. To achieve such collaboration, new mindsets and the positive outcomes that have been shown to flow from it, we need to rethink the system.

The traditional medical approach to supporting mental ill-health and an employee's recovery process in mental injury claims is flawed[56]. It has typically focused on the competing interests of the stakeholders in the employee's recovery rather than prioritising the needs and wellbeing of the employee.

This approach has been acknowledged as one that is excessively simplistic, over-emphasises impairment, and incorrectly assumes a direct causal link between impairment and disability, as well as failing to take sufficient account of the person and social dimensions of disability[57].

81% of barriers to return to work in the workers compensation environment are not directly related to a worker's injury[45]

To replace the old model, Allianz Australia favours movement towards a holistic, person-centred management approach. In this model, all relevant stakeholders collaborate with the employee to develop a personalised approach to support his or her unique workplace needs. This may include setting joint goals and strategies that help employees manage their mental injury and broader wellbeing both inside and outside work.

More broadly, when designing initiatives, policies and programs to promote mental health, Allianz Australia believes employers can optimise participation rates to get the best outcomes for their employees by taking an approach centred on behavioural insights. This approach is informed by behavioural economics, psychology and human-centred design to understand how subtle changes in the way decisions are framed and communicated can influence individuals towards making choices that are best for them and their wider team.

Initiatives that are easy, attractive, social and timely will have most success in transforming how employers can support their employees in achieving positive outcomes. With this in mind, Allianz Australia has worked to improve the claims process to support employees by:

- Using new channels and creating resources to disseminate important claim information, including via email, SMS and interactive videos
- Using commitment devices and goal setting for better recovery and service outcomes
- Transition towards the development of work health plans for injured employees from using injury management plans to foster greater collaboration
- Improving written communication with all stakeholders to keep them informed of the claims process

By forming strategic partnerships with appropriate stakeholders, such as insurers, to deliver a range of initiatives powered by behavioural insights, employers can foster mental health in the workplace.

IN PRACTICE: GARMIN INTERNATIONAL CREATES A RESILIENT WORKPLACE[58]

Garmin International is an American multinational technology company specializing in GPS technology for automotives, aviation, marine, outdoor and sports activities. Garmin wanted to introduce emotional wellbeing to its employees via a mental health campaign and recognised it needed to do so in a way that would resonate with a mostly male workforce.

To deliver a campaign that would achieve cut-through, Garmin facilitated a series of internal focus groups to better understand how it might introduce mental health topics. The finding was that the term 'mental health' didn't engage employees in an active way but the term 'resilience' was intriguing.

Garmin partnered up with Employee Assistance Programs, New Directions, as well as other community resources such as the University of Kansas Hospital and Kansas City Chamber of Commerce to deliver free resources and available support such as:

- Six weekly sessions led by mental health experts, with 20 minutes for dialogue and discussion that employees could attend live, by Skype or by phone
- Videos of the presentations, available remotely
- Weekly educational emails with supplemented information from health professionals
- Content to support employees to better understand kindness, happiness, purpose, mindfulness, depression and anxiety, social support and how to talk with kids about mental health
- Quiet rooms in Garmin's main offices for meditation and reflection.

Participation in the campaign was strong. Employees were open about mental health conditions they had and some even spontaneously developed support groups and asked for help with regular speakers. A pre/post survey of employees also shows the campaign had positive results. All areas assessed showed improvements, including questions from the PHQ-9 (a nine-item depression scale of the Patient Health Questionnaire) which improved by 10%. Yoga attendance tripled and participation in the EAP improved.

IN PRACTICE: RECONNECTING DETACHED WORKERS TO THE WORKFORCE[59]

In 2017, the NSW Department of Education found that claim costs were rising and also identified that a portion of injured workers weren't returning to their pre-injury role because they found the transition difficult and felt mentally unprepared to begin a new career.
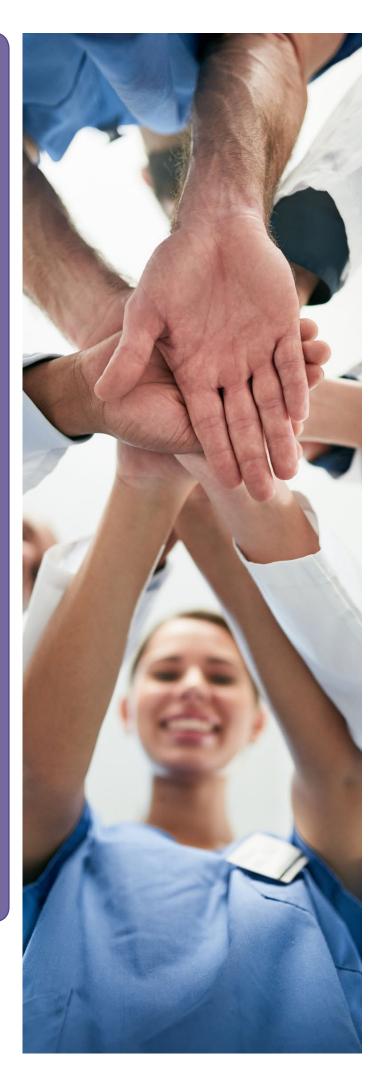
Allianz Australia partnered with Esher House, a developer of assessment and behavioural intervention programs, to develop an approach using behavioural insight principles to offer intervention solutions to help job-detached individuals make better choices by highlighting the social, financial and health benefits of good work.

The program, *SeekSMART,* used a Psychological Assessment of Readiness to Change to understand the worker's readiness to engage in change activities such as job seeking. This assessment was used to identify and categorise participants into one of five stages of change:

1. **Pre-contemplation:** overtly lacking desire or confidence to enter employment
2. **Contemplation:** know that they should try to re-enter employment
3. **Unauthentic action:** want to be seen as trying, but aren't really committed
4. **Preparation:** genuinely want a job, but need tools, praise and support
5. **Action:** only need light touch support and refinement

The program was piloted across Allianz's New South Wales Managed Fund and Government Services businesses and received positive results:

- **60%** response rate to the assessment with **68%** of respondents deemed suitable for intervention workshops
- **88%** of program offers were accepted
- **32%** of participants returned to paid employment
- A further **46%** demonstrated better engagement by commencing training, work trials or expressing a desire to return to work as a result of the assessment
- **30%** of Government services participants returned to paid work, reflecting a **12%** improvement on traditional job seeking programs.

RECOMMENDATIONS:

CREATING AND CULTIVATING A THRIVING WORKPLACE

IN THIS REPORT, ALLIANZ AUSTRALIA HAS REFERENCED THE URGENT CHALLENGES, COSTS AND DIFFICULTIES THAT WORKPLACE ILL-HEALTH POSES FOR ALL AUSTRALIANS. IMPORTANTLY HOWEVER, WE HAVE ALSO PRESENTED AN OUTLINE OF SOME OF THE CONSTRUCTIVE PRACTICES THAT CAN BE PUT INTO ACTION TO BEGIN CULTIVATING MENTALLY HEALTHY, THRIVING WORKPLACES, FOR THE BENEFIT OF ALL – TODAY.

A summary of our recommendations is laid out below.

GOAL	ACTION
Identifying what a thriving workplace looks like for your business	• Identify triggers to mental ill-health in the workplace • Proactively seek feedback to uncover gaps in existing approach to mental health (e.g. via employee surveys, emails, in-person interviews, suggestion boxes) • Focus groups with employees • Benchmark metrics relating to mental ill-health in your workplace (e.g. turnover rates, time off for injured employees, number of mental injury claims, absenteeism rates) • Create programs that meet the specific needs of your workplace (ensuring variety to meet the different needs of individuals)
Support physical health	• Encouraging employees to reduce their sitting time or install sit-to-stand desks • Promote active travel with end-of-trip facilities • Take part and/or sponsor a team challenge (e.g. Steptember) • Organise 'come and try' sessions or a guest speaker Q&As with accredited personal trainers or exercise professionals • Provide information around the benefits of activity and regular movement across internal channels • Organise corporate rates for local gyms
Arm teams with skills to take action	• Educate and train managers and employees on supporting mental health and identifying mental ill-health (e.g. mental health first aid officers, motivational interview training) • Implement wellbeing strategies using behavioural insights to deliver regular and engaging mental health awareness campaigns • Consider holistic Employee Assistance Program services that focus on the overall health of employees • Create an absentee policy that supports seeking help, including mental health days • Consider flexible work arrangements (including telecommunications to connect employees to their teams) • Develop apps or integrate technologies to help employees monitor their mental health • Implement peer-to-peer or mentor support programs • Co-design solutions in collaboration with experts in mental health (e.g. mental health professionals, insurers)
Review the organisational design of your business to strengthen connectedness and the occupational bond	• Ensure there are clear employee development strategies and plans, including the alignment of employees' skills to roles • Invest in reward and recognition • Foster social connections (e.g. team building, physical spaces for teams to engage) • Collaborate with employees on wellbeing strategies and initiatives • Encourage innovation from employees • Implement and regularly review policies (e.g. bullying, harassment and discrimination, and health and wellbeing) • Periodic audit of business policies and practices to ensure they are meeting the intended purpose and outcomes • Invest in wellness budgets to support employees in improving their physical health (e.g. corporate gym memberships)
Culture starts from the top: leadership advocacy	• Create awareness and engagement with the business vision and goals • Visible buy-in and promotion of staff wellbeing from leaders • Creation of open dialogue with employees via supportive communication and wellbeing checks • Support employee flexibility with work practices and individual staff requirements • Train leaders in discussing mental ill-health with their teams • Train leaders on emotional intelligence • Highlight the benefits of mental health awareness and action

CONCLUSION

> ❝ *When employees enjoy a happy, healthy work environment,*
> *you start to see exciting innovations in business.* ❞
>
> Doctor Amanda Allisey, Deakin University[60]

It is clear that mental ill-health is a prevalent issue that requires more than just awareness from Australian employers. We need to shatter the stigma and silence around it, encourage greater dialogue between employees and employers and take positive action.

In Allianz Australia's view, the best way of turning this awareness into action that will deliver results is to take a holistic approach that puts the employee at the centre of mental wellness, including by promoting healthy minds and bodies and a healthy workplace environment and culture.

When employers can effectively and holistically create a thriving workplace, they will not only stem the human and other costs of workplace mental ill-health. They can also look forward to productivity, engagement, profitability and many other benefits.

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