



DEAR EMPLOYER

We are pleased to welcome you into 2022 with our first newsletter of the year. We trust that you and your loved ones had a restful and well-deserved break after another chaotic year, which saw highs and lows in terms of COVID-19 infection waves and general business performance. There is a growing sentiment that business and way of life should return to normal during the course of this year. Let us also play our part in this sentiment by ensuring we get ourselves vaccinated to protect ourselves against the virus and help curb the infection rates. The faster we are able to achieve immunity as a country, the faster we can expect our social and work lives to return to normal.

The feedback received from members and employers with regards to the Scheme increases and benefits for 2022 was very positive. To this end, the Scheme thanks all its loyal stakeholders for remaining a part of Moto Health Care. Your continued support is what makes the Scheme successful in achieving our motto of 'Taking care of our own'.

In this issue, we will look at some useful methods to help your employees cope with stress and depression following life changing events, the benefits of healthy eating and the deadlines for option changes.

We hope you will enjoy the topics covered and, should you wish to see specific topics covered in future editions, please email your suggestions to: eugene.eakduth@momentum.co.za

How to help your employees cope with stress and trauma

Life is becoming ever more challenging to many individuals. Whether they have financial stress, social and family issues, or work that follows them home, the number of hours in a day are simply not enough for people to take time to unwind and relax. Prolonged periods of fast paced activities without adequate rest is a recipe for disaster and is one of the main reasons that individuals experience burnout.

The situation is further aggravated by a traumatic event such as the loss of a loved one or the loss of income or divorce and can push a person over the edge.



Fortunately, there is help for your employees and, with a little intuition and by involving experts in the field of employee wellness, employers can ensure their employees are provided with the necessary help in good time. Firstly, it is important to identify the early warning signs of stress or trauma. This will make a huge difference to the outcome, as the required assistance for the employee can be sought much earlier.



POSSIBLE WARNING SIGNS OF STRESS

- a) Employees may experience a loss of interest in their work which may lead to poor decision making
- b) Employees may experience mental or physical fatigue and may find the smallest of tasks overwhelming
- c) Employees may experience headaches or sudden onset of allergic reactions which are unexplainable
- d) Employees may become increasingly irritated or lash out at their co-workers or management. Some employees may become visibly depressed
- e) Employees may have trouble concentrating on certain tasks or will avoid a particular task such as meeting a difficult client or speaking to a co-worker about not providing them with the necessary support
- f) Employees may turn to substance usage to cope with their stress levels (increased alcohol consumption or increase in smoking)

These are some of the early warning signs of stress, but it is not limited to the above signs only. The key is to observe any uncharacteristic behavioural patterns. For example, a normally bubbly person may become withdrawn, or vice versa.

HELP IS ON THE WAY!

Many companies have employee assistance programmes (EAP) which are created with the sole purpose of alleviating employee stress and assisting them through a difficult period. When an employee exhibits one or more of the above signs, it's time for HR to engage with that employee and provide them with the necessary support. This could involve grief counselling for the loss of a loved one or debt counselling for a person who is overwhelmed by their financial situation. There are a number of tailor-made programmes for employees and the contracting of an external wellness provider is a great option, if the company is too small to have their own in-house program.

Sometimes, an employee may not want to open up to management for fear of appearing weak or vulnerable. The company can remedy this situation by creating a culture of openness and engagement by regularly putting up reading material on their intranet or using posters in key employee engagement areas, such as the canteen or pause area, or even in the staff parking area. Visibility and awareness are key to breaking down the stigma associated with stress and mental wellbeing. The more employer assistance is advertised, the more receptive it would become to staff to call on the help offered, in challenging situations.



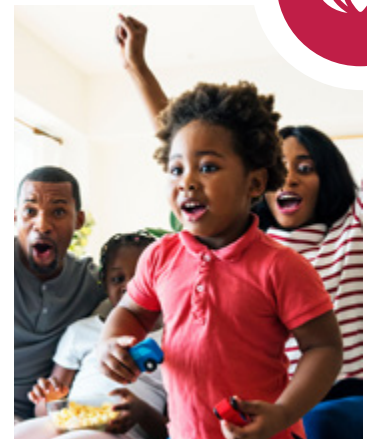


Some employers have found incredible benefit in having an external guest speaker address their employees on the subject. Many renowned speakers have experienced personal tragedy and pain in their own lives and will be able to identify with your employees and provide genuine empathy to their situations. Guest speakers also remove the sensitivity of the employee thinking that the company representative (who may be giving the talk) is targeting them during the address and creates an environment for open engagement.

The company can create a 'safe room' concept where an employee who wishes to talk about any issue, whether personal or work related, can speak their mind without fear of reprisal or victimisation. This concept has been highly successful in a number of companies that have adopted this initiative. The 'safe room' should not be used as a channel to deride co-workers or become a haven for informants to cause disruption in the workplace. Instead, the 'safe room' is intended to be a place for constructive discussion and finding workable solutions. Once the company clarifies the concept of a 'safe room', it will benefit tremendously from the positive outcomes that may be achieved from this resource.

For companies that are able to offer their employees the ability to work flexi-hours, this is another opportunity to get your employees to reduce their stress levels. Employees have to think about school transportation, important school events such as sports days or sick children which may cause anxiety. If the company is able to support their employees in these special situations, it would provide immense relief to the staff who would have the opportunity to take care of their families' needs by working flexi-hours on the required days. The company should create a policy around this benefit, so as not to have the benefit abused by staff. The lockdown situation around the world has shown that employee productivity can be maintained even if the individual is not in a corporate building.

Lastly, the company could do a total aesthetic revamp of its offices to create a more pleasant atmosphere for staff. This may involve changing the colour scheme of the office or adding some nifty touches. It has been noted that warm colours such as red, yellow, and orange help with moods and create a happy feeling, while dark colours such as black and navy blue may create a feeling of claustrophobia which may lead to a morose mood. While some companies may want their corporate colours to be prominently displayed in their foyer and other visible areas, they could be more liberal in other areas such as their pause areas, canteens, or informal meeting rooms to add a splash of colour. The addition of modern contemporary furniture to meeting rooms is another way that the company can add lightness to the office mood. Relaxation rooms for staff downtime are becoming increasingly popular and provide staff with an opportunity to unwind and take a break when things around them are overwhelming.



EATING HEALTHY FOR A HEALTHY MIND

There are a variety of options available to many of us when it comes to food. Unfortunately, not everything is good for your body and too much of a good thing can be bad. With our fast-paced lifestyles, it is convenient to grab takeout, energy drinks and sugary snacks in place of a balanced meal. Our lifestyles mean that supper is the only real meal

that we can prepare at home as breakfast and lunch are normally consumed on the go. Factor into the mix a plethora of fad diets, intermittent fasting schedules and food allergies to certain food groups and you then discover that a simple, enjoyable activity such as eating, can turn into a minefield.

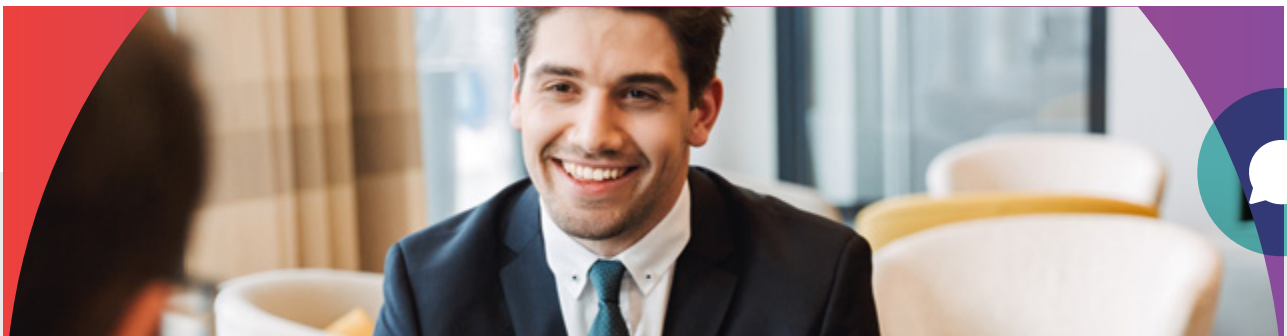
We are told to consume enough fresh fruit and vegetables and drink plenty of water to keep our bodies healthy and hydrated. However, this is not always possible as our food choices are quite limited during the day. This is where employers can change the script and ensure that their canteens are stocked with healthy foods compared to the normal quick fix foods. Fresh fruit and low-fat dairy products are a great alternative to potato crisps and fizzy drinks. Some employers' canteens have been outsourced to healthy food companies who have experience in providing a healthy and nutritious menu for your employees as compared to the traditional deep-fried foods and sugary desserts. The company can engage with a professional nutritionist to get advice on their employee's food choices for their canteen. Healthy eating has a direct benefit on health and can make a huge difference to employees who may be diabetic, or have other conditions which are treatable with lifestyle changes.



THE LAST WORD

The Scheme previously reminded employers of the option change process and deadlines. Unfortunately, the Scheme has seen a spike in late option change requests coming in which is a cause for concern. Some employees are opting to change their options only when they realise they have a disease that enjoys better benefits on a higher option. This is known as 'anti-selection' and is not allowed by most medical schemes.

Medical schemes operate on shared risk where the younger members subsidise the older members. The older members were once also young and did the same for their elders. Each option within a medical scheme must also be self-sustaining which means that it needs to have an even level of risk. If all members who were not on a higher option and thus not paying more into a scheme, suddenly decide to join the higher options only when they develop a serious condition, it will result in schemes facing a huge financial risk and therefore not being sustainable into the future.



Late option changes are normally requested because of affordability or because the member wants to upgrade their option to receive better benefits. While we expect to receive some late requests in line with the general exception rate, it is not normal or sustainable to be receiving more requests three months into the year. We will therefore not accept any further option changes for 2022.

If your company requested a Scheme Consultant or your assigned Broker to visit you and have not had any response, kindly contact the Scheme Manager who will take up the matter with the relevant party on your behalf (eugene.eakduth@momentum.co.za). We hope that you will continue to find value in our newsletters and we look forward to your feedback!