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- Mental wellness during a global health crises
- The benefit of having risk solutions in place during a time of adverse mental health
- The importance of value-added services during the COVID-19 pandemic

Mental Wellness during a global health crises

The lockdown period due to the COVID-19 pandemic has challenged many to adapt to a new way of working with little warning. Although there has been some relaxation on lockdown restrictions over the past month, working from home is still the preferred option for many organisations, to help keep their employees safe.

However, many others, including all front-line and essential workers, have not had this luxury. They have had to, and continue to have to, go into their place of work on a daily basis. With the number of South Africans being infected and affected by COVID-19 still on the rise, the mental well-being of employees is critical, and is one of the most important aspects for employers to be both aware of and understand during this difficult time.

A survey conducted by the South African Depression and Anxiety Group (SADAG) revealed that there has been a significant increase in the number of mental health issues observed since the start of lockdown, which have predominantly been as a result of increased stress and anxiety.

More specifically, the findings of the survey further demonstrated that the breakdown of the main challenges experienced by South Africans are as per the illustration on the right.

Source: http://www.sadag.org/index.php?option=com_content&view=article&id=3092:sadag-s-online-survey-findings-on-covid-19-and-mental-health-21-april-2020&catid=149:press-releases&Itemid=226

The underlying causes of the issues stated above included a number of factors, such as job security and financial strain due to the COVID-19 pandemic.

This global health crisis has created a number of challenges for many South Africans, and as a result, a proactive approach to the mental well-being of employees may be required during this period of increased uncertainty, emotional and financial strain.

The benefit of having risk solutions in place during a time of adverse mental health

At Liberty, our purpose is to improve people's lives by making their financial freedom possible. In addition to retirement and investment solutions, we offer specialised risk products that employers can purchase on behalf of you, their employee, to provide you with peace of mind that you are covered should an adverse incident affect your health or ability to work. During this difficult period of the COVID-19 pandemic, mental health is playing a significant role in the underlying cause for many of these 'adverse' incidents.

Assisting you if mental illness impacts your ability to work

The increased trend in mental health issues is expected to have a two-fold effect on the number of disability related claims.
Firstly, there may be an increased number of employees where mental illness impacts their ability to work, where they then find themselves with the need to stop working and claim a disability income.

Secondly, increased mental health issues are expected to impact the recovery of current disability income claimants. In many cases, this may be a consequence of added stress and emotional strain due to the possibility of reduced prospects of them returning to work within the current economic environment and lockdown. Current claimants may therefore require the need for a longer period of disability income payouts, compared to if the COVID-19 pandemic had not occurred.

Liberty Corporate offers an Income Protection Product which provides you with an income if you suffer a serious illness or disability/impairment and are unable to work, resulting in a reduced financial burden. This benefit provides your employer with the satisfaction that you will be taken care of in the event that you are unable to work due to illness and/or disability. It is important to note that the impact on the number of disability income claims, due to the COVID-19 pandemic, has not yet been fully observed due to these products normally having a deferred period of at least three months. During this deferred period, a claim is assessed prior to it being confirmed as a valid claim and paid out.

Assisting you if mental illness impacts your long-term physical health

While mental illness caused by the lockdown may result in your inability to work over the short-term, in some cases it may also lead to a **long-term effect on your physical health**. Studies by the World Health Organisation (WHO) have shown that individuals who are diagnosed with mental health conditions generally have a shorter life expectancy due to its impact on physical health conditions, compared to those that have not experienced any mental health conditions.[1] Liberty Corporate offers a Dread Disease product which assists you in covering the costs associated with being diagnosed with a critical disease or illness, such as the cost of assistance-equipment that may be required, increased living costs due to the illness, or hospital charges. This helps reduce the financial stress placed on you and helps you adapt to a new way of life which you may have found yourself in due to the suffering of a critical illness.

1: https://www.who.int/mental_health/evidence/guidelines_severe_mental_disorders_web_note_2018/en/

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The importance of value-added services during the COVID-19 pandemic

The challenges experienced by many South Africans during the lockdown, as well as the increased number of mental health cases during this period, is expected to negatively affect individuals' well-being and productivity.

Liberty Corporate has partnered with CIMS South Africa (Pty) Ltd (CIMS) to provide value-added services to help your well-being and reduce any emotional stress experienced by you.

These services include:

- Trauma Helpline;
- Medical Information and Advice;
- R5 000 for Hospital Admission Guarantee;
- Emergency Ambulance Assistance; and
- Legal Advice Helpline.

CIMS has reported a significant increase in the number of calls from our Liberty Corporate clients requesting support relating to trauma counseling since the start of the lockdown.

Two client case-studies, as provided below, illustrate the value provided through the Trauma Helpline to individuals in need, and further show how the value-added services have helped with employee well-being during the lockdown period.

To access these services which are available to you and your immediate family, 24-hours a day, 365 days a year in all the official languages, please contact the numbers below:

South Africa 0861 724 247
International +27 11 966 5011

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Case Study 1

Mary, 38 years old, contacted the Liberty Trauma Helpline as her husband was consuming excessive alcohol daily. Her husband was in denial that he had a problem and therefore would not seek professional help. He had recently lost his job due to the economic impact of the COVID-19 pandemic, which then unfortunately resulted in him increasing his daily alcohol intake due to the added financial stress, causing increased aggression towards Mary and their three children (one infant and two teenagers). Being victims of proximity, Mary and the three children had previously been subject to various levels of ongoing abuse such as verbal abuse, mental abuse, emotional abuse, and at times, physical abuse. Mary does not have a strong support system to help her cope, hence her reaching out to Liberty's trauma service.

How was the client assisted?
Based on Mary's fear, coupled with extremely high stress levels, CIMS appointed a suited counsellor to immediately start with telephonic trauma counselling for Mary. They assisted her in taking back control of her life and the situation, and to start a process to recover, heal and gain inner strength. What emanated from the telephonic counselling sessions was that the counsellor highly recommended that Mary convinces her husband to agree to couple's therapy and was able to give her professional guidance as to how best to do this. In addition to this, it was advised that Mary and their three children seriously consider face-to-face counselling. This would help them to understand and deal with the trauma they have endured, and more importantly, how to cope in the time until Mary's husband and the children's father recovers.

Case Study 2

John, 49 years old called the Liberty Trauma Service for assistance to help him cope with extreme anxiety attacks that started shortly after hearing about the recent retrenchments in his company as a direct result of COVID-19. John explained that he was totally overwhelmed to the extent that he became completely dysfunctional and could not sleep. He was having to deal with fatigue and anxiety attacks which is completely unfamiliar to him. He needed professional help to overcome and deal with this. Being in lockdown, it was difficult for him to seek support elsewhere, and therefore called the Liberty Trauma Helpline when it became too much for him to handle on his own, as he wanted to open up about his endless fears that cause the anxiety attacks and the impact this had on him.

How was the client assisted?
The trauma counsellor immediately recognised that John was in what is described to be "survival mode" where John wanted to "fight or flee". No rational thinking at this stage was possible with his state of mind. The counsellor guided John as to how to take control of his fears and emotions, and then guided him to using "calming management techniques" which helped him to relax. Five telephonic sessions later, John confirmed that the anxiety attacks are now less frequent and not as severe compared to what it was prior to the trauma counselling. He regained his confidence during the trauma counselling sessions, started identifying future opportunities and felt strong enough to continue on his own. He expressed his comfort in knowing that if he had a relapse in any way, that he had the support of the trauma counselor to assist him again if need be.

Please note that the names of these clients have been changed to protect their identity

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Doing our best

As Liberty, we want to remind you that we are doing our best to support you. With the work environment changing and the current circumstances becoming the new normal, mental well-being during this transition is very crucial.

We will continue to provide specialised risk products and solutions to reduce the financial burden and provide value-added services to support your emotional and mental well-being. This is one of our biggest and most important priorities.

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