



Supporting our members through their mental health issues

PHC - AN EXPERT IN HEALTHCARE COVER

Mental health

Mental health is just as important as physical health and, just as we would seek out help for a concern about our body, it's important to address any concerns affecting our mind.

Approximately 1 in 4 people in the UK will experience a mental health problem each year.¹ When our mental health is compromised, it starts affecting everyday life. If we stop enjoying things we usually love, feel sad and don't know why, it's important to talk to someone. The simple act of sharing how we're feeling can help us feel less alone and, in turn help build and manage our mental resilience.

Impact of mental health issues

Stress

48%

of employees admit long-term absences were caused by stress.²

Anxiety

60%

of employees are experiencing symptoms of anxiety.³

Depression

56%

of employees are experiencing symptoms of depression.³

1 NHS England, 2023

2 Statista - Stress in the UK, 2022

3 Champion Health - Mental health statistics, 2023

Helping a member manage a little better each day

Stress

Some stress can be good, but people have different ways of reacting to stress, so the feeling of being under pressure that might be motivating to one person can weigh heavily on another.

Pressure turns into stress when one feels unable to cope. While stress itself is not an illness, the consequences of long term stress can take a toll on the body and impact a job and relationships.

Anxiety

Anxiety (feeling tense, nervous or fearful) is related to the normal 'flight or fight' biological reaction humans have when they feel threatened.

We all feel anxious in certain situations - like taking an exam or moving house - but for some people these feelings can become overwhelming and life altering.

Depression

AXA Health's psychological health expert, Dr. Mark Winwood, describes depression as "a constant feeling of sadness, and is very different from temporarily feeling low." It is extremely common, but talking about depression has been challenging and taboo, especially for men.

In recent years, mental health charities and main stream media have joined forces with health professionals to get people talking about mental health. This helps improve communities by making it more acceptable for those suffering from mental illnesses to seek help, learn to cope, and get on the road to recovery.

Signs that a member is experiencing a mental health problem

While everybody deals with mental health difficulties differently, there are some key signs to look out for that may indicate a member may be struggling with their mental health.

Absence

While a certain level of absence is unavoidable in any business, if a member is regularly taking long periods of time off work, it can be a sign that things aren't quite right and may warrant further investigation.

Avoidance

This can manifest in a number of different ways. It could be avoidance of additional work responsibilities, or new work projects. Or it could be avoidance of social situations, particularly if the member is usually the life and soul of the party.

Negativity

Consistent negativity and sarcasm may be a sign that a member is struggling with their mental health, particularly if they're usually upbeat and positive.

Low productivity

If a member's productivity has taken a hit, or the quality of their work has dropped compared to what they would normally produce, then this may indicate that they are struggling. Other signs could be making frequent errors in their work, or even missing more deadlines than they normally would.

Heightened emotions

A member may suddenly have angry outbursts in the middle of the office, or is unusually upset when projects don't quite go to plan or they have a difficult conversation with a client.

Mood changes

Mood changes can be a big indicator that a member may be struggling with their mental health. They may become quiet and withdrawn from the rest of the team when they would usually be involved in all the conversations.

Fatigue

A member may seem more tired than they usually would be, or are relying more on coffee to get them through the day.



Mental health support services



Mental Health Assessments and Support service

Knowing where to turn to if a member is suffering from stress, anxiety and/or depression can be a struggle in itself and mental illness can quickly impact almost every part of their work and personal life. So for more serious mental health concerns, PHC is delighted to make available a simple, fast journey to mental health treatment and support, without the need to see a GP, via our Mental Health Assessments and Support service (subject to the terms and conditions and the underwriting conditions applied to a member's cover).

As soon as a member experiences stress, anxiety or depression, they only need to make one call to start receiving the help and support they need. A counsellor or psychologist will talk things through with them, listen to their concerns and suggest a treatment plan that is clinically appropriate for them. Depending on the member's requirements and level of cover this could be given through face-to-face counselling, a psychiatrist or psychologist consultation or self-help advice, via telephone or e-mail.

Available to over 18's only and only if Mental Health is a core benefit on the member's plan.



24/7 Health Support Line

Online and telephone access 24 hours a day, 365 days a year to a team of health professionals to answer a member's health questions. The health professionals are ready to help whether that's to talk about a specific health worry, medication and treatment, or simply to provide a little guidance and reassurance.

Here, a member can get clear health information they can trust, supported by clinical evidence, to point them to services where they can get the care they need.

Our team of experienced health professionals include nurses, counsellors, midwives* and pharmacists*.

*24/7 health support line midwife and pharmacist services available 8am to 8pm Monday to Friday, 8am to 4pm Saturdays and 8am to 12pm on Sundays.



Counselling and Support service

Sometimes daily life can seem full of challenges. So it's reassuring for a member to know they've got somewhere to turn to when they need reliable information or support, and someone to talk to when things don't run as smoothly as they'd like. The member and their family have access to a comprehensive counselling and support service provided by AXA Health.

If a member is feeling upset, worried, anxious or stressed or have a medical concern, qualified counsellors are on hand to provide support. They will help a member to explore and understand their issues and provide remedial guidance and action which could include self-help, or face-to-face counselling where clinically appropriate.

Additionally, the service also provides expert guidance on everyday matters such as legal and financial concerns, relationship issues and consumer rights.

Available to over 16's only.

For more information about PHC healthcare cover or if you'd like to know more about the support that PHC can provide, please contact your PHC Relationship Manager or email us at sales@thephc.co.uk.