

Fall 2016

TRAVELERS 

# The Next Desk

Managing risk in the modern, small business workplace

A person wearing a white lab coat is sitting at a desk. Their hand is hovering over a donut with pink frosting and colorful sprinkles, which is resting on a white napkin. The background is slightly blurred, showing a computer keyboard and a mouse.

Health &  
Wellness  
Issue



# Making wellness workable

Does your workplace really need a \$13,000 nap pod like Uber, Google and Zappos? Is it worth it to provide weekly deliveries of organic fruit? Or will it turn into compost in the break room because the people who suggested apples and oranges are grazing on bagels and birthday cake?

How do employers sort out the facts from the fads when it comes to workplace health and wellness? And what's in it for you?

Emerging research suggests employers have a lot to gain by making workplace wellness a priority. Fifty percent of Americans have one chronic condition.<sup>1</sup> A recent study<sup>2</sup> by the RAND Corporation found that employers can realize a return on investment of \$1.50 for every \$1 spent on employee wellness initiatives. ROI for programs focused on chronic diseases, like diabetes and obesity, increases to \$3.80 per \$1. It's easy to make a common-sense connection between wellness and tangible benefits like lower absenteeism. But you can also tap intangible benefits. Healthy, rested and alert employees can more deeply engage, which can lead to a reduction in risk. And wellness can help you attract and retain talent, which can also make you a more attractive employer.

Knowing where to start can be a challenge. Should you be worried about how many hours your employees are sitting? Or how much sleep they're getting? And if your employees are too sedentary or sleep deprived, what can you do about it?

In this issue of The Next Desk, we want to shed some light on health and wellness in Workplace 2.0. (Let's hope it's a glare-free light, to minimize eyestrain.) Order up a refreshing kale smoothie and read on to find easily implemented ideas for cultivating workplace well-being.

<sup>1</sup> Travelers Risk Control Group

<sup>2</sup> <http://www.forbes.com/sites/vickyvalet/2015/07/08more-than-two-thirds-of-u-s-employers-currently-offer-wellness-programs-study-says/>

Today's workplace looks remarkably different. So we take a remarkably different look.

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Should you be worried about how many hours your employees are sitting? Or how much sleep they're getting?





# Losing sleep over sleep deprivation

## Does worrying about your employees' sleep habits keep you awake at night? Perhaps it should.

The modern workplace can be a demanding, high-pressure world, where you and your employees are always connected, even outside of regular work hours.

If you're a typical, "always on" small business owner, checking email throughout the evening and taking your laptop to bed, your entrepreneurial drive may be a culprit in your own sleep deprivation. And you may be setting an exhausting example for your team.

The National Sleep Foundation recommends that adults get seven to nine hours of shut-eye per night.<sup>3</sup> Yet, according to the Centers for Disease Control and Prevention (CDC), 40.6 million workers – 30% of the total workers in the U.S. – sleep six or fewer hours per night.<sup>4</sup> No wonder the recent CDC study revealed that 38% of adults 18–65 have unintentionally fallen asleep during the workday at least once within the span of a month.<sup>5</sup>

That's a wake-up call for employers. And here's another one: sleep-deprived workers are 70% more likely to be involved in work-related accidents.<sup>6</sup> If your business relies on night-shift workers, you should

be especially concerned. According to the UCLA Sleep Disorders Center, night-shift workers rack up sleep deficits of two to four hours each day.<sup>7</sup> Employees who are especially irritable, accident prone or inattentive could be exhibiting symptoms of shift work sleep disorder (SWSD), a disruption of the circadian rhythm.

The cost of sleep deprivation can be an absolute nightmare for business owners. In the U.S., businesses lose an estimated \$4 billion per year due to work-related accidents, injuries and lost productivity that result from lack of sleep.<sup>8</sup>

So, next time you're tempted to send work emails at two in the morning, think again. Chances are your email won't be read until the morning anyway. Why not set a healthy example instead? Go to bed earlier and send those emails in the morning.

<sup>3</sup> <https://sleepfoundation.org/media-center/press-release/national-sleep-foundation-recommends-new-sleep-times>

<sup>4</sup> <https://www.cdc.gov/mmwr/preview/mmwrhtml/mm6116a2.htm>

<sup>5</sup> <http://www.cdc.gov/features/dssleep/>

<sup>6</sup> <https://sleepfoundation.org/excessivesleepiness/content/the-relationship-between-sleep-and-industrial-accidents>

<sup>7</sup> <http://sleepcenter.ucla.edu/coping-with-shift-work>

<sup>8</sup> <http://www.robsonforensic.com/articles/shift-work-sleep-deprivation-and-industrial-accidents-expert-article>

<sup>9</sup> <http://www.businessinsider.com/why-its-bad-to-use-your-phone-before-bed-2015-7>

<sup>10</sup> <http://well.blogs.nytimes.com/2015/04/07/can-orange-glasses-help-you-sleep-better/>

<sup>11</sup> <https://sleepfoundation.org/sleep-topics/shift-work-and-sleep/page/0/1>

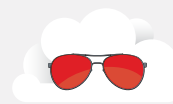
## Start with these tips for better sleep habits:



Establish a "no work emails after 7 p.m." policy. (And stick to it.)



Put the cellphone and tablet down an hour before bedtime. The blue light emitted by your electronics inhibits the production of melatonin, the hormone that prepares your body for sleep.<sup>9</sup>



If you must use your devices close to bedtime, try a pair of orange goggles, which are available for under \$10 on your favorite internet shopping site. Preliminary studies show that they may help to block sleep-disturbing light from the blue part of the spectrum.<sup>10</sup>



Encourage shift workers to practice consistent sleep habits. The National Sleep Foundation recommends taking nap breaks during the shift, and wearing dark glasses for commuting back home in daylight.<sup>11</sup>



Follow the example of cutting-edge tech companies and set up a nap room in the workplace. A 20-minute nap is a great way to bust a midday slump. Any private nook will do.

**Sleep-deprived workers are 70% more likely to be involved in work-related accidents.**





# Watch & Wear



If you're thinking about offering fitness trackers to your employees, you're in step with a growing trend.

According to Gartner, a leading information technology research company, 2,000 companies offered trackers to their employees in 2013. By 2014, that number jumped to 10,000.<sup>12</sup>

Data collected by these trackers – on sleep quality and activity levels, for example – can be shared with your health insurance company, which may empower you to negotiate lower rates for your employees. Employers that offer wearable fitness trackers also report additional benefits, such as lower absenteeism and higher productivity.<sup>13</sup>

Making wearables widely available can encourage a healthy sense of camaraderie around the workplace. Employees can compare their stats for total steps or flights of stairs, even egging each other on in friendly competition. A 2015 study by the Corporate Health and Wellness Association found that 79.1% of employers who implemented workplace trackers reported that a happier workforce was the strongest measure of success. Employee weight loss was the second strongest measure of success, cited by 61.5% of employers.<sup>14</sup>

But before you pull out the company credit card, consider the potential

downsides. Wearable devices can pose risks. In manufacturing or food service environments, the devices can catch on machinery or equipment. Devices can be susceptible to cyber crime, such as signal interception, private data theft and malware.

Privacy is another issue to consider. Your employees may be reluctant to share personal data with you or a health insurance provider.<sup>15</sup> If this is a concern, consider offering trackers without any strings attached.

If providing trackers makes your employees more aware of their activity level and encourages them to take the stairs instead of the elevator, you've achieved valuable wellness gains. So take a victory lap – and add the steps to your total for the day.

<sup>12</sup><http://www.bloomberg.com/news/articles/2015-08-07/wearable-technology-creeps-into-the-workplace>  
<sup>13</sup><http://www.natlawreview.com/article/wearables-workplace-promise-and-pitfalls>  
<sup>14</sup><http://www.corporatewellnessmagazine.com/others/the-elephant-in-the-room-just-how-big-will-wearables-get/>  
<sup>15</sup><http://www.wearable.com/wearable-tech/working-with-wearables-8796>



# The eyes have it

Stop reading right now. Blink a couple times. Look out the window for a few seconds. There. Isn't that better?

It used to be that eye injuries at work were primarily a concern for "goggle jobs" in manufacturing or construction environments. But eyestrain is a common eye injury that's not just limited to the goggle-wearing employee population. If you and your employees spend long hours working on computers, you're probably contending with an epidemic of computer vision syndrome – which is a real thing, even though it sounds made up. This common disorder afflicts more than 60% of office workers:<sup>16</sup> symptoms include blurred vision, dry eyes, headaches and neck pain.

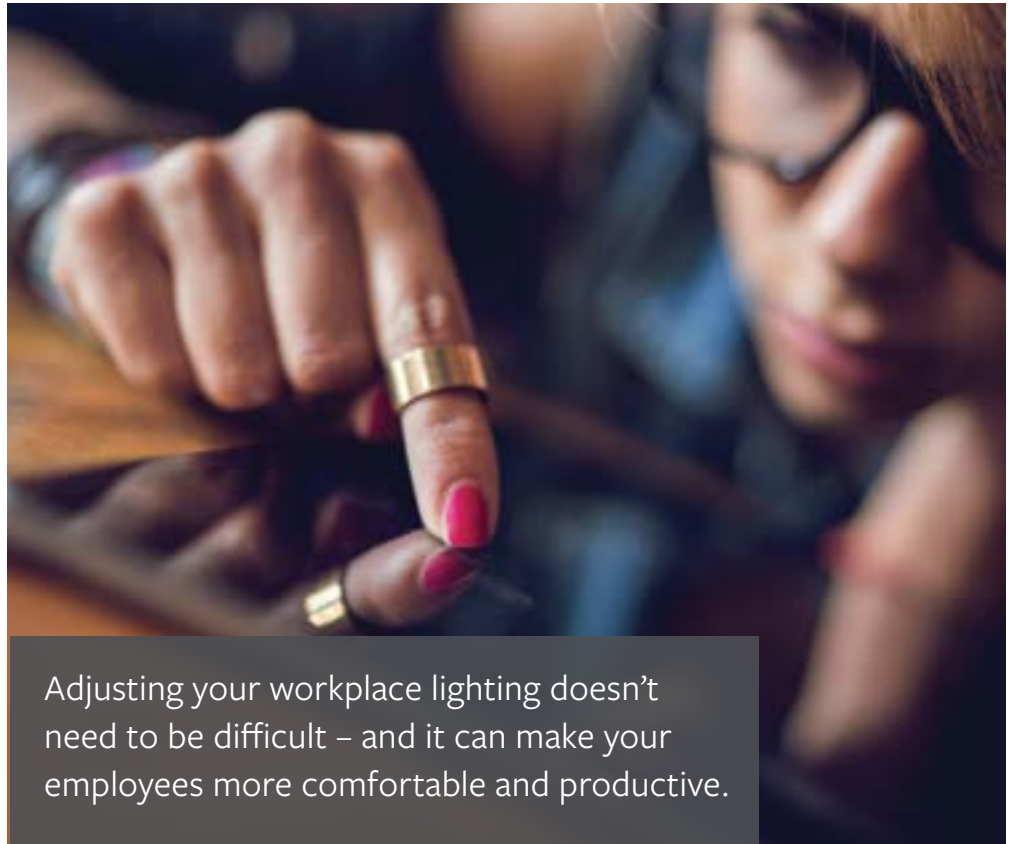
Working on a computer requires your eyes to continuously focus, moving back and forth between the monitor and the source materials on your desk. Add the additional strain caused by screen contrast, flicker and glare, and your eyes are putting in overtime, even if you're clocking out at five.

The American Optometric Association (AOA) estimates that the average American worker spends seven hours each day on the computer.<sup>17</sup> But computer use isn't the only glaring problem: driving long distances, dry air from your HVAC system and indoor glare also aggravate eyestrain.



## 20-20-20 Rule:

Every 20 minutes, give your eyes a 20-second break by focusing your gaze on something 20 feet away.



## Bright ideas for better vision at work

The solution is to focus on changing employees' habits at the computer and improving workplace lighting. For computer-related eyestrain, AOA experts recommend the 20-20-20 rule: Every 20 minutes, give your eyes a 20-second break by focusing your gaze on something 20 feet away.<sup>18</sup>

Adjusting the overall lighting in your workplace can help as well. Your goal is to provide enough illumination so that employees can see documents and details clearly but without excessively high light levels that contribute to eyestrain. The experts at General Electric recommend a layered approach to lighting. Low levels of ambient light help to minimize glare (and save on your energy bills).

Task lighting on the work surface gives your employees the lumens they need to get the job done.<sup>19</sup> Use fluorescent lights sparingly – people who work under them have an increased risk of developing cataracts and macular degeneration.<sup>20</sup>

Adjusting your workplace lighting doesn't need to be difficult, and it can make your employees more comfortable and productive. Try it and see how keeping an eye on workplace eye health can be a piece of carrot cake.

<sup>16</sup> <http://healthland.time.com/2012/09/13/computer-eye-strain-explained-and-how-to-avoid-it/>

<sup>17</sup> <http://www.aoa.org/patients-and-public/caring-for-your-vision/protecting-your-vision/computer-vision-syndrome?sso=y>

<sup>18</sup> <http://www.aoa.org/documents/infographics/SaveYourVisionMonth2016-1.pdf>

<sup>19</sup> [http://www.gelighting.com/LightingWeb/apac/images/GE\\_Office%20%20Lighting\\_tcm281-85902.pdf](http://www.gelighting.com/LightingWeb/apac/images/GE_Office%20%20Lighting_tcm281-85902.pdf)

<sup>20</sup> <http://www.eyecarecenters.net/minnesota/blog/detail/2016/03/08/work-place-eye-health-safety-month.html>



# Productivity with a twist

Feel like you need to schedule an appointment just to take a breather?  
How does next week look?

Addressing workplace health and wellness includes making mental wellness a priority. No wonder the yin of the stressed-out Western world has long been drawn to the yang of Eastern-inspired practices like mindfulness and yoga.

## What the heck is mindfulness, anyway?

Mindfulness is simply the practice of focusing on the here and now. Practitioners focus on something simple, like the rise and fall of one's belly with each breath, to quiet the mind and manage stress. Research has

shown that practicing mindfulness can reduce anxiety and may reduce the risk of heart attack and stroke.<sup>21</sup>

This head-clearing practice can make you more productive and focused. If you've been thinking about exploring mindfulness between urgent meetings, pressing deadlines and putting out figurative – or literal – fires, there's no need to wait until a completely free afternoon appears like magic in your calendar. (As if.) Mindfulness can actually help you take the everyday urgencies of Workplace 2.0 in stride.

Experts offer these tips for integrating mindfulness into the typical workday:<sup>22, 23</sup>

**1. Expect the outcome you want.** Rather than thinking about what could go wrong, approach your next presentation or meeting with optimism and hope.

**2. Just listen.** Don't plan your reply. Don't think about what's coming next. Just focus on what the other person is communicating. Notice their words, tone and gestures.

**3. Stop and take three deep breaths.** You can do this anytime you find your mind racing.

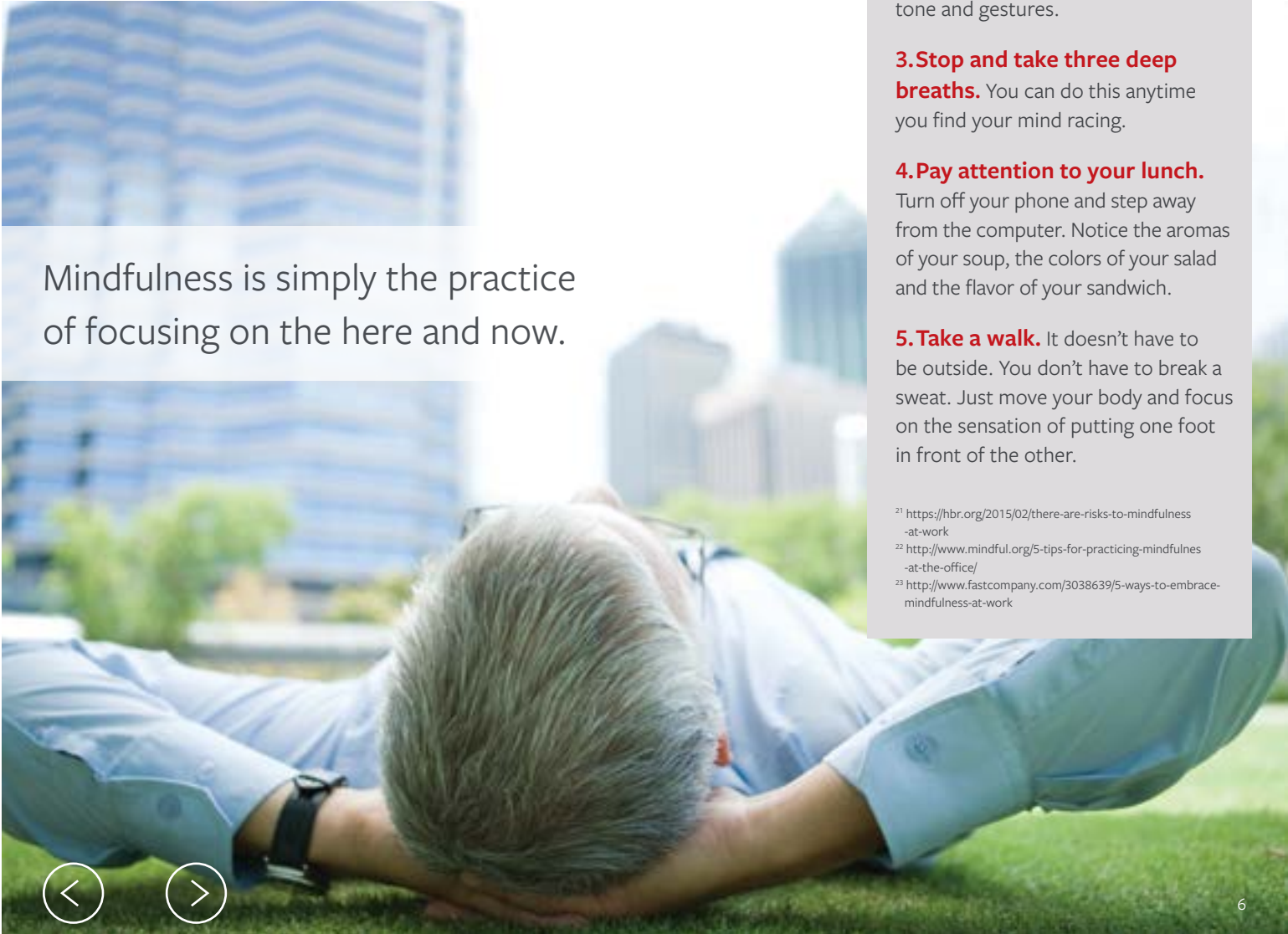
**4. Pay attention to your lunch.** Turn off your phone and step away from the computer. Notice the aromas of your soup, the colors of your salad and the flavor of your sandwich.

**5. Take a walk.** It doesn't have to be outside. You don't have to break a sweat. Just move your body and focus on the sensation of putting one foot in front of the other.

<sup>21</sup> <https://hbr.org/2015/02/there-are-risks-to-mindfulness-at-work>

<sup>22</sup> <http://www.mindful.org/5-tips-for-practicing-mindfulness-at-the-office/>

<sup>23</sup> <http://www.fastcompany.com/3038639/5-ways-to-embrace-mindfulness-at-work>



Mindfulness is simply the practice of focusing on the here and now.







## Hit the refresh button: Employers who offer sabbaticals

Human resources professionals recommend offering paid leave to long-term employees to prevent burnout and retain key talent.<sup>24</sup> Sabbaticals give loyal team members time to pursue outside interests – like education, travel or volunteering. For example, Adobe Systems offers four-week sabbaticals when employees reach their fifth anniversary with the software company. Outdoor outfitter REI offers four-week sabbaticals to employees who have been with the company for 15 years.<sup>25</sup> However, sabbaticals aren't just for big companies. A small digital marketing agency in Utah mandates paid sabbaticals every four years.<sup>26</sup>

Of course, paid sabbaticals may not be an option for resource-strapped small business owners, but consider the benefits of offering short sabbaticals for learning or volunteer pursuits as your business grows. Even making sure that employees actually use their vacation time, offering flex schedules, or instituting half-day Fridays each summer can help. Research has shown that employees return from sabbaticals with greater motivation and lower stress.<sup>27</sup> Hmm, maybe you should be the one to kick off the sabbatical program for your business.

<sup>24</sup><https://www.shrm.org/hr-today/news/hr-magazine/pages/1211tyler.aspx>  
<sup>25</sup><http://fortune.com/2015/03/16/paid-sabbaticals/>  
<sup>26</sup><https://beehivestartups.com/blog/wallaroo-media-introduces-mandatory-sabbaticals-employees-im-officially-jealous/>  
<sup>27</sup><http://www.fastcompany.com/3036344/my-creative-life/why-you-should-pay-employees-to-take-a-sabbatical>

## Go to the mat: Yoga in the office

Large corporations like Apple and Nike offer office yoga classes to help their employees find serenity and focus.<sup>28</sup> But small businesses can roll out the yoga mat, too. Before you offer yoga at your workplace, consider the whys and hows.

### Whys

Demonstrates to employees that you care about their well-being

Helps employees who otherwise don't have time for fitness pursuits to improve work-life balance

Promotes a healthier and more productive workforce by encouraging personal fitness

Relaxation and stress relief may increase productivity and improve decision-making prowess

Promotes a kinder, gentler company culture

### Hows

Of course, anything involving physical activity carries some risk of injury. These tips can help minimize the risk:

- Make sure employees understand their participation is voluntary
- Have participants sign waivers
- Hire certified yoga instructors (and make sure they carry liability insurance)
- Offer an obstruction-free space for the stress-reducing yoga experience
- Hold classes outside of normal work hours or shift schedules



<sup>28</sup><http://www.yogajournal.com/article/lifestyle/incorporating-yoga/>



# Is sitting really the new smoking?

Many employers focus their attention on addressing the health risk of smoke in the workplace. But there's another elephant in the room: prolonged sitting!

No wonder there's a flurry of interest in standing desks and walking meetings. Recent research links long periods of sitting with serious health issues, including obesity, cardiovascular disease and cancer.<sup>29</sup> Being sedentary is associated with metabolic syndrome, an array of conditions that includes high blood sugar, high blood pressure, unhealthy cholesterol levels and excess fat around the midsection.<sup>30</sup>

Health and well-being author Tom Rath calls sitting "the most underrated health threat of modern time."

These multiple, connected health issues create what insurance geeks and medical professionals call "comorbidities," a term that refers to simultaneous medical conditions. Research by the National

Council on Compensation Insurance showed that claims with a comorbidity diagnosis resulted in about three times the number of medical visits as those without comorbidities, and a six-fold increase in costs per claim.<sup>31</sup>

<sup>29</sup><http://www.latimes.com/science/sciencenow/la-sci-sn-get-up-20140731-story.html>

<sup>30</sup><http://www.mayoclinic.org/healthy-lifestyle/adult-health/expert-answers/sitting/faq-20058005>

<sup>31</sup>From a Tamrah comment on the newsletter outline; appears to be substantiated here: [https://www.ncci.com/Articles/Documents/IL\\_Research-Brief-Comorbidities-in-Workers-Compensation-2012.pdf](https://www.ncci.com/Articles/Documents/IL_Research-Brief-Comorbidities-in-Workers-Compensation-2012.pdf)

So if you're an employer with a "sitting equals productivity" mindset, what can you do?



## Start with these tips:

- Look into providing standing desks for employees who spend most of the workday seated
- Ditch the conference room in favor of standing or walking meetings
- Encourage employees to stand up and walk around at least once an hour to talk with colleagues instead of texting or emailing
- Promote the use of fitness trackers to help employees reach their recommended minimum of 10,000 steps per day

## SMOKING CESSATION:

# A breath of fresh air

Even though most states have enacted laws that prohibit or restrict smoking in the workplace, smoking is still a health issue for many employers. Some companies are banning all smoking from their campuses and enforcing policies that prohibit the hiring of smokers.<sup>32</sup>

According to the American Lung Association, helping one smoker quit saves thousands of dollars in health care costs.<sup>33</sup> The ALA offers Freedom from Smoking<sup>®</sup> clinics in many communities. Employers can also host a clinic in the workplace.

<sup>32</sup> <http://www.hallmarkbusinessconnections.com/article-five-trends-shaping-health-and-wellness-at-the-workplace-corporate-wellness-magazine>

<sup>33</sup> <http://www.lung.org/our-initiatives/healthy-air/indoor/at-work/guide-to-safe-and-healthy-workplaces/help-employees-stop-smoking.html>



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