



WELL-BEING & HEALTH
07/09/2023





Situation in Belgium
Impact on Employer
Impact on work environment
Players in Belgium

How to detect the symptoms
Measures by the employer
How to deal with burnout
Reintegration after absence

Burnout is “fatigue, frustration, or apathy resulting from prolonged stress, overwork, or intense activity.” It comes from the verb phrase to burn out, “to burn until fuel is exhausted.”

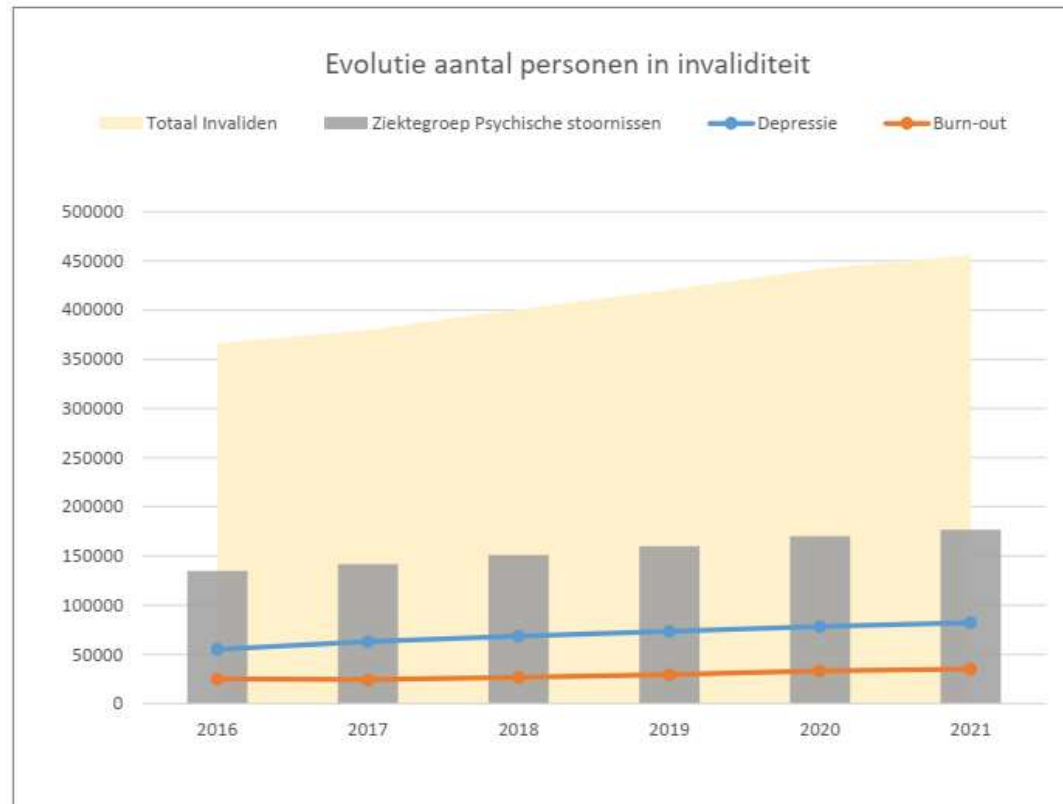
Depression is a negative emotional state which may come on suddenly or be chronic, during which the person experiences emotional overload (feeling sad, irritable, empty). They may feel a loss of pleasure or interest in activities, a loss of interest.

Depression tends to run over longer periods of time.

Situation in Belgium

Statistics from the government

- Between 2016 and 2021 there was an increase of 46% of cases related to burnout and depression with an absence of over 1 year.



Source: https://www.riziv.fgov.be/SiteCollectionDocuments/Nombre_invalides_burnout_et_depression-2016-2021-GLOBAL-NL.pdf

Situation in Belgium

Statistics from the government

- Between 2016 and 2021 there was an increase of 46% of cases related to burnout and depression with an absence of over 1 year.

| | op 31.12.2016 | op 31.12.2017 | op 31.12.2018 | op 31.12.2019 | op 31.12.2020 | au 31.12.2021 | Évolution 2020-2021 | Évolution 2016-2021 |
|---|---------------|---------------|---------------|----------------|----------------|----------------|---------------------|---------------------|
| TOTAAL AANTAL PERSONEN: WERKNEMERS + WERKLOZEN + ZELFSTANDIGEN | | | | | | | | |
| Depressie | 55.154 | 63.211 | 68.595 | 73.445 | 78.330 | 82.307 | + 5,08% | + 49,23% |
| Burn-out | 25.098 | 24.443 | 26.835 | 29.628 | 33.402 | 35.145 | + 5,22% | + 40,03% |
| Totaal depressie + burn-out | 80.252 | 87.654 | 95.430 | 103.073 | 111.732 | 117.452 | + 5,12% | + 46,35% |
| Ziektegroep Psychische stoornissen | 135.081 | 141.963 | 151.185 | 160.138 | 170.224 | 176.914 | + 3,93% | + 30,97% |
| Totaal invaliden (alle ziektes samengeteld) | 390.765 | 404.657 | 426.607 | 447.867 | 471.040 | 485.435 | + 3,06% | + 24,23% |

Source: https://www.riziv.fgov.be/SiteCollectionDocuments/Nombre_invalides_burnout_et_depression-2016-2021-GLOBAL-NL.pdf

Situation in Belgium

Statistics from the government

- Difference between sexes.

Depression (mood disorder)

| | op 31.12.2016 | op 31.12.2017 | op 31.12.2018 | op 31.12.2019 | op 31.12.2020 | op 31.12.2021 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| TOTAAL AANTAL PERSONEN: WERKNEMERS + WERKLOZEN + ZELFSTANDIGEN | | | | | | |
| Mannen | 18.421 | 20.880 | 22.389 | 23.860 | 25.465 | 26.460 |
| Vrouwen | 36.733 | 42.331 | 46.206 | 49.585 | 52.865 | 55.847 |
| Totaal | 55.154 | 63.211 | 68.595 | 73.445 | 78.330 | 82.307 |

Burnout (mental or physical over exhaustion)

| | op 31.12.2016 | op 31.12.2017 | op 31.12.2018 | op 31.12.2019 | op 31.12.2020 | op 31.12.2021 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| TOTAAL AANTAL PERSONEN: WERKNEMERS + WERKLOZEN + ZELFSTANDIGEN | | | | | | |
| Mannen | 7.877 | 7.667 | 8.233 | 8.909 | 9.869 | 10.221 |
| Vrouwen | 17.221 | 16.776 | 18.602 | 20.719 | 23.533 | 24.924 |
| Totaal | 25.098 | 24.443 | 26.835 | 29.628 | 33.402 | 35.145 |

- Total working & unemployed population in 2021:
 - Woman: 2.420.356
 - Men: 2.757.702

Source: https://www.riziv.fgov.be/SiteCollectionDocuments/Nombre_invalides_burnout_et_depression-2016-2021-GESLACHT-NL.p.pdf

Situation in Belgium

Statistics from the government

- The burnout cases increase with age. Only after 60 years of age there are less cases since in this category less people are still active.
- The biggest increase is most noticeable in the category 50+.
- One of the reasons given might be the decrease of the early retirement benefit in Belgium. People will declare a mild burnout to their doctor to stay home from work.

| | op 31.12.2016 | op 31.12.2017 | op 31.12.2018 | op 31.12.2019 | op 31.12.2020 | op 31.12.2021 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| TOTAAL AANTAL PERSONEN: WERKNEMERS + WERKLOZEN + ZELFSTANDIGEN | | | | | | |
| < 20 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 - 24 | 150 | 103 | 92 | 81 | 111 | 100 |
| 25 - 29 | 853 | 664 | 733 | 855 | 1.015 | 1.035 |
| 30 - 34 | 1.803 | 1.548 | 1.779 | 2.001 | 2.360 | 2.405 |
| 35 - 39 | 2.636 | 2.412 | 2.667 | 2.935 | 3.466 | 3.580 |
| 40 - 44 | 3.385 | 3.146 | 3.382 | 3.751 | 4.231 | 4.352 |
| 45 - 49 | 4.224 | 3.922 | 4.200 | 4.500 | 4.789 | 4.796 |
| 50 - 54 | 4.643 | 4.572 | 4.863 | 5.173 | 5.640 | 5.829 |
| 55 - 59 | 4.465 | 4.775 | 5.302 | 5.828 | 6.577 | 7.070 |
| 60 - 64 | 2.921 | 3.275 | 3.781 | 4.471 | 5.156 | 5.916 |
| > 64 | 18 | 26 | 36 | 33 | 57 | 62 |
| Totaal | 25.098 | 24.443 | 26.835 | 29.628 | 33.402 | 35.145 |

Source: https://www.riziv.fgov.be/SiteCollectionDocuments/Nombre_invalides_burnout_et_depression-2016-2021-LEEF TIJD-NL.pdf

Remarks

- Statutory officials are not in this table because they have a separate system. This means the actual numbers are even higher.
- The yearly government spendings for payments related to burnout and depression are over 1,6 billion euro.
- Studies show that almost 30% of all Belgian employees are running a (high) risk of burn-out. (Securex & KU Leuven)
- Primary causes of burnout are emotional workload, work intensity, private emotional load, job insecurity and role conflicts.
- Companies that are highly affected are cleaning agencies, hospitals and nursing homes.

Remarks

- The highest risk is most noticeable with people that are between 35 and 40 years old and full-time employees.
- Single parents with young children have a higher risk compared to other employees. (33,3% vs 23,9%)
- University graduates have a lower risk compared to lower educated employees (20,5% vs 25,5%)
- In Wallonia, the risk of burnout is higher compared to Flanders. (28% vs 22,5%)

Situation in Belgium

- 117.452 people in burnout or depression > 1 year in 2021

- Impact of Covid
- Remote working
- Absenteeism
- Numbers < 1 year
- Statutory officials not included in the numbers

How to detect signals of (risk of) burnout?

The big challenge:

- Symptoms are different for everybody
 - The people subject to burnout are
 - High performing
 - Dedicated
 - Use high standards
 - Have a very hard time accepting that they are at risk of /in burnout
- ⇒ They are hard to detect
- ⇒ They will not self declare as they do not wish to admit /are not aware
- ⇒ It requires personal contact and follow up on the population to monitor the situation

How to detect signals of (risk of) burnout?

Physical level:

- Trouble sleeping
- Aches in joints and/or muscles
- General exhaustion
- Loss of physical condition

Mental level:

- Difficulties concentrating
- Difficulties remembering things
- Less stress resistant

Emotional level:

- More difficulties to contain emotions
- Decreased resilience

Players on the Belgian market

Which parties are providing solutions?

- Government:
 - Official reintegration projects
 - Lowering of benefits for people not actively engaging in the reintegration program.
 - Additional social fees/fines for employers with a high absenteeism level.
- SEPP/EDPBW*: Mensura, Securex, Attentia,..
 - Projects to improve wellbeing at work.
 - Focus on professional level.
 - Compulsory stress survey every 2 year.
- Insurers: AG-Insurance, AXA, Vivium, Allianz, DKV,..
 - Focus on the curative part.
 - Trends indicate a shift towards more preventative measures (AG-Insurance, DKV & AXA)
- Employee assistance program providers: Pulso, WPO, Telus Health, Compsych,..
 - Focus on preventative and curative part. Professional and personal issues.
- Payroll providers:
 - Absenteeism studies

*SEPP: Service extern pour la prevention et la protection au travail

*EDPBW: Externe dienst voor preventie en bescherming op het werk

Impact on the work environment

- **Decreased performance and creativity**
- **Increased absenteeism**
- **Higher turnover rate**
- **Negative employer branding (internal and external)**
- **Reputation damage**
- **Negative impact on claims statistics**

Impact on the work environment

- **Decreased performance and creativity**

- More difficulties to concentrate may lead to more mistakes
- Employees may become less effective
- Loss of creativity

- **Increased absenteeism**

- More sick days
- More pressure on other team members

- **High turnover rate**

- Burnout can become a contributor to employee turnover
- Employees may leave their positions in search of a more stimulating work environment if pressure increases and recognition is insufficient.

➔ High turnover rates do cost - in terms of recruitment, training & onboarding and lost expertise.

Impact on the work environment

■ Negative employer branding (internal & external)

High levels of burn-out impact

- the atmosphere at work – hence the loyalty of the population
- the employer branding in the job market

■ Reputation damage

High levels of burnout may

- impact the public perception of a high-stress, unhealthy work environment
- Scare away potential customers, clients and business partners

Impact on the work environment

■ Negative impact on claims statistics

- Workers' compensation policy
- Disability annuity
- Hospitalization policy
- Outpatient plan

- ➔ A Lack of Vision and Risk Management on HR by the employer can result in too much long-term illnesses within his population
 - ➔ Risk to become blacklisted by insurers.
 - ➔ Increase of insurance premiums and possible difficulties to find competitive coverages in the future.
- ➔ In January 2023 indexation levels were between 9,6% and 17% for medical plans. (normal levels are around 1-3%)
 - ➔ Still, 6%-8% of our clients had an increase even higher due to bad claims ratios.
 - ➔ These clients got a premium increase ranging from 17% up to 38% (!!)

Which measures can the employer take?

- Measure employee satisfaction/wellbeing
 - Ask your employees how they are feeling (employee experience survey)
 - Check what is going well, check what is not working (pulse survey)
 - ➔ Act upon these results!

- Conduct stress surveys (mandatory every 2 year, done by healthcare provider)

- Implementation of EAP (employee assistance program)
 - With the implementation of an EAP, employees who face challenges in their personal or professional life can find help easily via the EAP provider.
 - Mental wellbeing
 - Health & fitness
 - Legal assistance
 - Financial assistance
 - Trainings & coaching (employees & management)

Which measures can the employer take?

- Implementation of SAS (safety attitude screening)
 - A tool to measure the safety attitude of your (future) employees.
 - Used to take targeted measures to improve accident prevention and support in a broader framework of wellbeing.
- Promote a healthy work-life balance
 - Promote the right to disconnect
 - Let people choose their own working hours
 - Provide the possibility to work from home
- Choose insurers that offer support for reintegration and that think with the employee in case of actual burn-out.
 - Remark: some insurers only offer a limited coverage regarding reintegration
 - Best to combine this with an EAP coverage

How to deal with burnout ?

- Keep the pulse on your organization: talk to people, check in on their well being, track absenteeism
- Train business managers in how to deal with burnout
- Make it a joint responsibility of leadership, HR and the business managers
- Make it a company policy to only communicate during business hours
- When burnout increases in your organization, look for the causes & deal with them
- Make sure that people feel safe discussing issues and asking for support/help
- Needless to say that these questions need to be acted upon
- At all cost avoid stigmatizing
- Discuss with the person in burn out how they wish to communicate during their absence: disconnection from the company is required for recovery

⇒ Prevention is key

⇒ The sooner you can stimulate the person to self care, the quicker the recovery

Reintegration after long absences (burnout, cancer or other reasons)

- Each person is different: each case individual
- Discuss with the person what is possible/needed
- Support them, also challenge them
- Look for flexible solutions (number of days per week – half days vs. full days – home work)
- Make sure that during the transition period they get fulfilling work to do
- Ensure the team supports the person also in the informal exchanges
- Reassess on a regular basis (in collaboration with experts if required)





RECONNECT
working with cancer



Stichting tegen Kanker
Fondation contre le Cancer

September 7th 2023

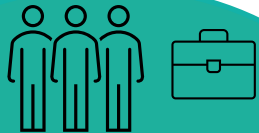


Laura Cavallo

Project Lead Care & Support

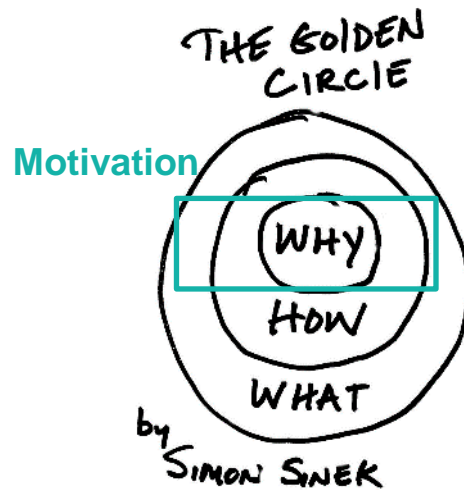
Belgian Foundation Against Cancer

WHY?



73
people/day

*26.000 people/year



Taboo
No tools
available

“

I'm going back to work on Monday, but will I be able to cope?

“

Michel will be back on Wednesday, do I have to pretend as if nothing happened?

“

How do I ask him if he is okay?

“

Will my colleagues be able to approach me the same as before?

“

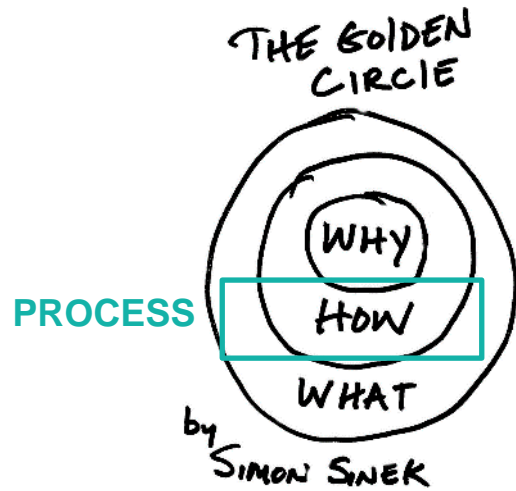
How to prepare for the return of our employee? What should we be attentive to?

“

How to establish a dialogue between colleagues and the returning employee?



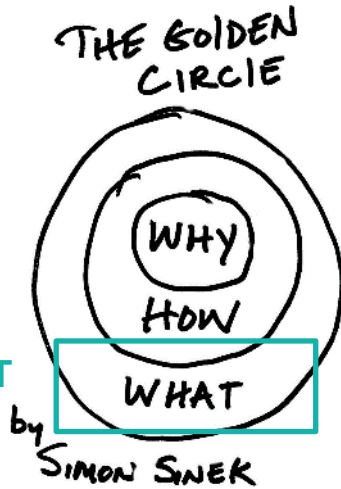
HOW?



- **Raising awareness** about the role of companies in a **successful return to work** & supporting companies in this process
- **Supporting the employer** → offering different kinds of solutions
- **Supporting the employee** → from an individual experience to a shared adventure



WHAT?



E-learning

- ✓ HR MANAGER
- ✓ MANAGER



Intuitive, downloadable documents, video testimonials, scripts for role plays



Directory of COACHES trained by the Belgian Foundation Against Cancer (available for individual and/or group coaching)

RECONNECT
working with cancer



Stichting tegen Kanker
Fondation contre le Cancer

Met steun van:



[Tutorial](#)

cancer.be/reconnect (FR) & kanker.be/reconnect (NL)



Stichting tegen Kanker
Fondation contre le Cancer
Stiftung gegen Krebs

TAKE HOME MESSAGES

- ✓ 73 new cases diagnosed every day in Belgium within population of working age
- ✓ Companies play a key role in return to work
- ✓ Create a free account on <https://www.cancer.be/reconnect> (FR) or <https://www.kanker.be/reconnect> (NL)
- ✓ Target HR and MANAGERS (not the employee him-/herself nor the colleagues)
- ✓ Questions: RECONNECT@cancer.be



Stichting tegen Kanker
Fondation contre le Cancer
Stiftung gegen Krebs



Samen
VAN HOOP
NAAR OVERWINNING

Tips & Tricks for your Wellbeing & Health

CONNECT

Connecting with people around us increases our feelings of happiness and self-worth.

Suggestion: come to the BELRIM activities & meet your peers

NATURE

Being in nature is one of the best and easiest ways to release stress.

Suggestion: go for a walk in the beautiful Domein van Huizingen.

KEEP LEARNING

Learning new things keeps your mind active and makes you more confident.

Suggestion: look up the Books Page on www.belrim.com

BE ACTIVE

Exercising makes you feel good and keeps you healthy.
Walk, run, dance, move regularly.

Suggestion: join one of the BELRIM Charity Runs

GIVE

Acts of giving and kindness boost our feeling of self-worth and connection with others. Complimenting & thanking can make a huge difference.

Suggestion: smile and pay a compliment to your partner, your colleague and ... yourself

TAKE NOTICE

of yourself and others

**GIVE OR ASK FOR
HELP**

Suggestion: see overleaf



20-06-2024
SAVE THE DATE





Go the extra mile





SEE YOU SOON

- 16 & 17 October – FERMA Seminar – The Roadmap to Strategic Risk Management
- 16 November – BELRIM/CHUBB Exchange – War for Talent
- 23 November – BELRIM/CRE – ESG : The new frontier of risk and insurance management
- 14 December – BELRIM Cocktail & Jo Willaert Award