

## **BELRIM WTW-conference: Well-Being and Health at Work**

### **A topic that speaks to all of us**

7 September 2023 – Kasteel van Huizingen

Burnout and depression are real issues in today's society and work environment. It is something which potentially can touch us all and which we all have been confronted with in the workplace.

The problem has been growing rapidly in Belgium and not only does it have a huge impact on colleagues but also on the employer and the work environment. What can be done to counter this trend and what measures have already been taken? How can burnout and depression be dealt with and how can colleagues be reintegrated after an absence. All these elements are a very important part of the process.

These topics were addressed at the conference.

**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**

### **Speakers:**

-[Katia Van Bel](#), founder of Unicore Consulting. Since an unexpected conversation in 2006 she was introduced to human resources and discovered her passion for human beings. Through her work and coaching she accompanies people in connecting to their core talents and their inner strengths: this way people perform better while they have fun and furthermore develop themselves while being able to inspire others. Ultimately this allows businesses to develop in a sustainable way over the long run and it is valid for the company but also for the employees.

-[Igor Bijloos](#), relationship manager Health & Benefits at Willis Tower Watson (WTW) and has been with the firm since 2016. WTW is a broking firm organised around two business segments, people and capital. Since 2020 he has been specialising in medical issues and disability disease.

To kick things off, Katia Van Bel took the floor first and pointed out that burnout and depression are not the same. With a burnout there isn't any fuel left in the tank while depression is a negative emotional state that can take long to recover from.

**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: not looking great

It is no surprise that the problem of burnout and depression is gradually growing and Igor Bijloos showed a graph to back this up. Unfortunately, the latest official numbers from the Belgian government only go to 2021.



The yellow block is the total number of people that are absent for over one year due to illness in Belgium and in 2021 this number stood at an **astounding 460.000 people**. But looking more in detail, burnout and depression affected around 80.000 people in 2016 but in 2021 this number already stood at **117.000 people**. More detailed numbers can be found in this government [report](#). ‘It has been mentioned to me that today the top number has already passed the half million mark. In 2021 we had 2,420 million women and 2,757 million men working and if you compare those numbers with the half million people that are long term absent this is huge. And this big number is the reason why the Belgian government is talking a lot about **activating people who are absent for a long period** and has made this one of its priorities,’ stated Bijloos.

Another important finding is that cases increase with age and it is only after sixty years old that the number of people touched by burnout or depression is going down. ‘The reason is that a lot of people are still retiring early. The **biggest increase is most noticeable in the category 50+**. One of the reasons that is given by the university of Ghent, is the decrease of the early retirement benefit in Belgium. People will declare a mild burnout to their doctor to

stay home from work. However this is hard to prove,' said the WTW-professional. He also pointed out the difference between the sexes: in **2021 women were 2,5 times more likely to be affected by burnout and depression than men.**

He concluded this topic with some remarks that could raise some eyebrows. The yearly government spending for payments related to burnout and depression are over **1,6 billion euro**, so action from the government is needed. Furthermore, studies from Securex & KU Leuven show that **almost 30% of all Belgian employees are running a high risk of burnout.** Other studies have shown that the primary causes of burnout are emotional workload, work intensity, private emotional load, job insecurity and role conflicts. And companies that are highly affected are **cleaning agencies, hospitals and nursing homes.** The highest risk is most noticeable with people between 35 and 40 years old and full time employees. Single parents with young children have a higher risk compared to other employees while university graduates have a lower risk compared to lower educated employees and in Wallonia the risk of burnout is higher compared to Flanders (28% vs 22,5%).

Bijloos concluded that **only the tip of the iceberg can be seen today** and that we don't yet see the full impact of COVID and remote working while the absenteeism numbers for people that stay home for less than one year are not included, neither are statutory officials. 'I don't have to explain that the numbers are more severe than what we actually see in the official numbers from the government.'

### How to detect the symptoms?

For Katia Van Bel (see picture) detecting the symptoms of a burnout is a big challenge.



'People who could be touched by burnout are generally **high performing and dedicated professionals** who in most cases have a very hard time admitting it because they supposedly can handle all of the pressure,' she said and gave an example of a sporty hardworking man who was unable to see he was falling in the trap. 'He noticed that he was experiencing body aches in joints and muscles for over a year and he felt that his sports performance was falling back but he didn't understand what was happening.' She calls it a real challenge to point in the right direction, that's why she

made a list of signals. Asking the right question is a good way to start.

## 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

These points on **three different levels may help people around us identifying trouble**. For Van Bel cases are hard to detect. 'People will not self-declare a burnout as they do not wish to admit and are not aware they are on this path. It requires personal contact and follow up on the population to monitor the situation.'

## Which parties are providing solutions?

In Belgium solutions are coming from different players, said Igor Bijloos (see picture). In the first place, *the government* plays an important role. '**Our government has official reintegration projects that employees actively have to follow** otherwise the government



lowers their benefits which can be very severe. On top of that, companies with a lot of absenteeism are being fined.' On the other hand there is SEPP/EDPBW (Service Externe pour la Prévention et la Protection au travail/Externe Dienst voor Preventie en Bescherming op het Werk) via Mensura, Securex, Attentia among others. Bijloos points out that this entity has projects running to improve well-being at work. It is mainly focused on the professional level and they perform a compulsory stress survey every two years.

*Insurers like AG insurance AXA, Vivium, Allianz, DKV and others also play a role on this market.* 'They focus on the curative parts but we notice that **the preventative approach is becoming more mainstream**. Especially on the local markets there are players actively promoting this.' Then we have the *employee assistance program providers, such as Pulso, WPO, Telus Health, Compsych...* They focus on the preventative and curative part and mainly on all of the issues, both professional and personal, and things that overlap. Lastly there are *payroll providers* that do absenteeism studies and can provide details about it.

## Impact on the work environment?

Igor Bijloos also pointed out that the impact of burnout and depression on the employer shows itself in many ways.

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

And the last point, the increase in insurance premiums, could give employers difficulties to find a competitive coverage in the near future. Moreover, Bijloos emphasized that a lack of vision and risk management on HR by the employer can result in too much long term illnesses within its population. 'The risk exists that a company becomes blacklisted by insurers.'

And he underlined that **in January 2023 the indexation levels were between 9,6 and 17% for medical plans**. 'These were insanely high due to the macroeconomic situation and the war in Ukraine: normal levels are around 1 to 3%. And 6 to 8% of all 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%! So having too many people who are long-term absent or too many people who actually have a lot of claims can give a huge financial and negative financial impact,' concludes Igor Bijloos.

## Which measures can the employer take?

Igor Bijloos highlighted that once the issue has been identified, employers have room to act and have a lot of measures at their disposal. 'First of all, you can measure employee satisfaction and well-being by asking them how they're feeling via an employee experience survey. This is quite a long survey of 15 to 20 minutes, or you can check what's going well and check what is not working via a pulse survey. You can do a quick poll survey of 234 questions to check how people are feeling about what the company is doing.' And for the WTW-professional **it is important that the employer acts upon these results**. 'That's also why the employer must conduct stress surveys: these are mandatory every two years, done by the healthcare provider.'

Of course as an employer you can also implement an EAP (Employee Assistance Program). Via this program employees who face challenges in their personal or professional life can easily find help via the EAP-provider. 'The latter offers solutions regarding *mental well-being like providing 5 to 6 sessions of 1 hour each*. During these sessions, you can talk with them about problems in your personal or professional life and this can be very broad. You can have problems with your manager or if you are the manager you could have problems with your employees, or you could have issues at home with your partner or your children.

Whatever the situation, these healthcare professionals will support you in a psychological way during this program,’ explained Igor Bijloos.

On top of this, they also should *provide health and fitness support*: **helping people who want to exercise more in their life**, so they will provide motivation or connect you with a coach or help people who want to start a healthier life and quit smoking and drinking less alcohol. Thirdly, they can give *legal assistance* to people who are divorced. ‘You can provide legal assistance to expats who move to a country where everything is new to them for example.’ Giving *financial assistance* is the fourth option to people who are divorced and have to pay their ex-partner each month an amount for example. They might need budget and financial advice. And last but not least, *training and coaching* for employees but also for management, how to manage people, for instance. ‘Some people just don’t feel adequately trained to be a people manager.’

The implementation of SAS (Safety Attitude Screening) is also available. This is a tool to measure the safety attitudes of current employees but also of future employees. It keeps track of how everyone behaves in a dangerous environment. ‘What you can do when you want to fill in a vacant spot, is doing a safety screening of the candidates. Will they follow the rules to make sure that no accidents happen? The results can also be used to take direct measures to improve accident prevention, but equally to provide support in well-being,’ said Bijloos. He also brought out the following, which he called ‘a bit of a cliché’, namely **promote a healthy work-life balance**. Several elements are worthwhile of course.

- **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

And to conclude this chapter of possible measures, Igor Bijloos stated that choosing insurers that offer support for reintegration and also think with the employee in case of an actual burnout, is preferable. ‘What we see on the market right now are **more and more insurers that are starting to believe in well-being and are actively providing solutions around prevention**, but also on the curative side and are working on a reintegration trajectory. At the same time, the latter is very limited so it's very important to look at the conditions that you get.’

### How to deal with burnout?

How can you deal with burnout or with people who you suspect might be close to burnout? For Katia Van Bel of Unicore Consulting it is very important that you keep a close eye on the pulse of your organization and that HR- and people managers and your leadership constantly talk to people. ‘**If you know your people you will notice if there are differences in their behaviour**. It is also very important that managers understand what burnout is and how they can detect it and deal with it. Make it a joint responsibility of leadership, HR and business managers. Helping people to disconnect is very important: agree within your company that



there's only communication during business hours and outside of these hours everybody's free to organise their work as they see fit.'

She states that if you notice that burnout figures are increasing in your organisation then try to understand what the causes are and deal with them. 'It's also very important that people feel safe talking about their issues and when they come to you with a problem that you actively help and support them without stigmatisation, because this is one of the worst things that can happen to a person who is not feeling well. **Please be very humane in the way you go about it** and discuss with the person in burnout how they wish to communicate during their absence. Disconnection from the company is required for recovery.'

For Katia Van Bel **prevention is key and the sooner you can stimulate the person to take care, the quicker the recovery.**

### Reintegration after long absences?

To conclude Katia Van Bel puts forward a number of measures that can be taken to help people who were absent for a long time to reintegrate back in the organization. 'I think the best way to go about it is to talk with the person who's coming back about what they need and how they want to be reintegrated, but then again each person is different and each case individual.'

- 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

### BELRIM will sponsor the organisation

BELRIM also invited [Stichting tegen Kanker](#)/[Fondation contre le Cancer](#) at the conference in Huizingen. In 2024, BELRIM celebrates its 50<sup>th</sup> anniversary, while the Foundation celebrates its 100<sup>th</sup> anniversary. This seemed an excellent time to join forces. Also, BELRIM chose to sponsor this organisation specifically because of their special programme RECONNECT, which has been developed for companies to help their employees who had cancer come back to work.



Laura Cavallo, Project Lead Care & Support at the Foundation, explained the importance of reintegrating people who fought cancer and come back to work. Cancer is a serious issue giving the fact that every day 73 people of working age are diagnosed with cancer. 'If we look at this figure over one year, we're talking about 26.000 people. Studies show that going back to work after cancer and **talking to people who are coming back has a big impact on self-esteem and is a crucial factor in the recovery process**. Cancer is unfortunately still a big taboo in the corporate world, so it's difficult to talk about it and, what's more, there aren't really any tools available.' She continued by saying that her organisation really wants to make the business world aware of the key role it plays in a successful return to work, quite simply by supporting them.

Cavallo pointed out that they have created a **free tool** to simplify the reintegration process of employees. A free account can be created on [www.cancer.be/reconnect](http://www.cancer.be/reconnect) (FR) and [www.kanker.be/reconnect](http://www.kanker.be/reconnect) (NL). 'Our target are HR and managers in general, not the employee nor the colleagues.'

**Questions on this topic : feel free to contact [reconnect@cancer.be](mailto:reconnect@cancer.be)**