



Supporting Women's Health in the Workplace

How the Right Health Benefits Can Help Your Female Employees Thrive

A LOOK INSIDE

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Women comprise 57% of the American workforce today¹ . And while women have made significant strides over the years when it comes to equality in the workplace, there still are—and always will be—unique health and lifestyle concerns for working women.

Over the course of their lives and careers, women face highly personal choices regarding fertility, pregnancy and raising children. Women often take on the bulk of caregiving duties for children and aging parents, too. These issues can affect the course of women’s careers and the choices they make about where to work.

To attract and retain top female talent, more and more employers today are taking proactive steps to support women’s health needs in their policies and workplace culture. They’re setting a tone that’s inclusive and empowering, choosing benefits that support women’s health and wellness, and making sure that their female employees are aware of the resources available to them.



¹How Have U.S. Working Women Fared During the Pandemic? - Gallup, 3/8/21



Supporting Women's Maternal Health

Seventy-five percent of women in the workforce today are of reproductive age.² They're faced with unique challenges and choices, which can have a direct impact on their work life. Choosing a health plan that's proactive in meeting the needs of pregnant women is one of the most important ways employers can support their female employees

For some women, pre-existing conditions such as diabetes, heart disease, multiple sclerosis, and pregnancy-induced conditions like hypertension or gestational diabetes create an increased risk for preterm delivery and fetal or maternal health problems. Unfortunately, there are significant inequities in maternal care in the United States, with pregnancy-related mortality rates among women of color at two to three times higher than those of white women.³

Many health plans, including Tufts Health Plan, offer programs to help ensure the best possible outcomes for pregnant women and their newborns. **Tufts Health Plan's Healthy Birthday program**, offered to women with high-risk pregnancies, pairs members with our obstetrical

² Women's Health at Work - CDC, 5/13/13

³ Racial and Ethnic Disparities Continue in Pregnancy-Related Deaths - CDC, 9/5/19

nurse care managers, who will work with them and their providers throughout their pregnancy to support treatment plans and help them take advantage of community and other resources. They also provide education on topics including fetal development, signs and symptoms of preterm labor, smoking cessation, coping with prescribed activity changes such as bed rest, and managing medical conditions while pregnant.



Understanding Women's Unique Behavioral Health Needs

For working women in the 2020s, the pressures of balancing work and home are as intense as ever. While domestic partnerships and parenting are far more equitable than they used to be, working women with male partners still take on more of the household duties and childcare.⁴ The stress of juggling work, parenting and other personal responsibilities can easily trigger or exacerbate behavioral health issues, including anxiety, depression and substance use disorders. While both men and women experience behavioral health issues, the rate of depression among women is nearly twice that of men.⁵

The COVID-19 pandemic has hit working women's emotional health harder, too. The percentage of working women saying they experienced a lot of worry in their daily life has been 12 points higher on average throughout the pandemic,

⁴ [Women Are Working More Than Ever, But They Still Take On Most Household Responsibilities](#) - Forbes, 3/27/19

⁵ [Women and Depression](#) - Anxiety & Depression Association of America (AADA)

compared with their self-expressed worry in 2018. That’s in contrast to a nine-point increase among working men.⁶ In another study, women reported higher rates than men of pandemic-related changes in productivity, sleep, mood and health-related worries.⁷

Another behavioral health issue specific to women is post-partum depression. The “postpartum blues” are common for women in the first two weeks after childbirth, but some women will experience more significant emotional upheaval. In fact, up to 1 in 5 women will go on to suffer postpartum depression.⁸

Destigmatizing Behavioral Health Care

Though there’s more openness around mental health than there used to be, employers can still play an important role in destigmatizing behavioral health challenges.

Be sure to remind employees of their behavioral health benefits, including the option to use telehealth, if applicable. Many people who might not opt to see a behavioral health therapist in person are open to seeing one via telehealth, because it’s more private and convenient. Tufts Health Plan commercial members can use Telehealth by Teladoc to access US-based, board-certified providers for behavioral health needs and diagnoses from anywhere in the world, with no cost share.⁹

⁶ [Life Evaluation Slips More for U.S. Working Women Than Men](#) - Gallup, 3/22/21

⁷ [The U.S. National Pandemic Emotional Impact Report](#) - Harvard Medical School, 6/29/20

⁸ [Depression Among Women](#) - CDC

⁹ For fully-insured members with access to Telehealth provided by Teladoc, telehealth visits through Teladoc have no cost share, which includes general medicine, behavioral health, and dermatology. Saver plan members are covered in full after their deductible is met. Telehealth by Teladoc is available to all fully insured commercial plan members (excluding Tufts Health Direct). Self-insured commercial groups need to opt-into the program. Self-insured members should check with their employer to see if Teladoc is covered by their plan and whether cost-sharing applies.

Promoting Mindfulness for Mood Support

Mindfulness is another invaluable tool for supporting behavioral health. Meditation, in particular, has been shown to alleviate stress and improve mood. Some employers are incorporating mindfulness into their work culture, holding morning meditation sessions or offering mindfulness training.

Tufts Health Plan commercial members¹⁰ can access discounts on Ompractice, the leading online platform for live, interactive yoga and meditation classes. Discounts are also available on Mindfulness and Self-Compassion courses at Cambridge Health Alliance Center for Mindfulness and Compassion (CMC) and Mindfulness-Based Stress Reduction or Mindfulness-Based Cognitive Therapy programs at the UMass Memorial Center for Mindfulness.



¹⁰ Excluding Tufts Health Direct members



Supporting Women Who Are Caregivers

73% of U.S. employees today are caregivers for a child, parent or friend.¹¹ The logistical, financial and emotional pressures of being a caregiver can take a major toll. In fact, 80% of those surveyed in the Harvard study said that caregiving had an effect on their productivity at work and interfered with their ability to do their best work.¹² Not surprisingly, women are much more likely than men to be the ones who care for sick or elderly family members.¹³

It can be hard to know how, as an employer, you can help ease the burden for your caregiving employees but taking steps to support your employees' mental health is a good start. In addition, try a time-off strategy that allocates a blanket number of days which employees can take as needed, no questions asked, rather than choosing from pre-allocated "vacation" or "sick" days, which they then lose for the intended purpose. This not only makes it easier for employees to plan for caregiving responsibilities; it also cultivates an atmosphere of trust and respect.

¹¹ [The Caring Company](#), Harvard Business School

¹² [The Caring Company](#), Harvard Business School

¹³ [Women Are Working More Than Ever, But They Still Take On Most Household Responsibilities](#) - Forbes, 3/27/19

One increasingly popular benefit for employees is discounts with caregiving support programs, like Home Instead. Home Instead provides a wide range of services, including meal preparation, bathing, grooming, mobility, and medication management, to enable seniors to live safely and comfortably at home. Tufts Health Plan commercial members¹⁴ can receive a one-time \$100.00 credit toward charges for services for themselves or a family member with Home Instead. Members also receive a free home safety inspection once they have contracted for services with Home Instead Senior Care.



Healthy Living and Preventive Care

Preventive care and healthy lifestyle choices are, of course, important for the health of all employees, regardless of their gender. But there are some areas where women’s health concerns are especially relevant:

¹⁴ Excluding Tufts Health Direct members

Supporting Women's Cardiovascular Health

Conditions like breast cancer and diabetes may grab the headlines, but the leading cause of death among women in the United States today is actually heart disease.¹⁵ Diet, exercise, and lifestyle choices can have a direct impact on women's cardiovascular health. Workplace wellness programs, healthy choices in the cafeteria and onsite exercise classes or facilities are all great ways to incentivize healthy behaviors. Make sure your employees are aware of the perks and discounts available through their health plan, too.

Tufts Health Plan Commercial Plan members¹⁶ can get 50% off of DASH For Health, an online program dedicated to helping members eat better and lose weight. Tufts Health Plan also offers 25% off unlimited visits with Tufts Health Plan registered dietitians or licensed nutritionists. Discounts are also available on Jenny Craig weight loss programs and Dinner Daily, which provides weekly dinner plans customized for food preferences, dietary needs, and specials at local grocery stores. Many plans also offer fitness center and weight-loss program reimbursements, too.

Raising Awareness About Women and Alcohol

Research shows that alcohol use in women has been increasing in recent years, as cultural norms have changed and alcohol companies have increasingly targeted women in their marketing. During the pandemic, women's alcohol use has increased even more sharply: According to one study, women increased

¹⁵ [Leading Causes of Death - Females - All races and origins - United States, 2016](#), CDC

¹⁶ Excluding Tufts Health Direct members

their heavy drinking days—more than four drinks in one sitting—by 41% between 2019 and 2020.¹⁷ In addition to the personal problems it can cause, excessive alcohol use has serious long-term health implications, including increased risk of breast cancer, heart disease and liver disease.

Employers can support healthy choices around drinking by providing education about the risks of alcohol and by making sure employees are aware of the resources and benefits available if they or someone they love needs help. Tufts Health Plan has behavioral health staff who specialize in addiction recovery, who can help members and their families understand treatment options, maximize their benefits and find resources and solutions.

Promoting Breast Cancer Awareness

According to the American Cancer Society, approximately 1 in 8 women will be diagnosed with invasive breast cancer in their lifetime.¹⁸ Early detection is key to prevention. Women between the ages of 45-75 are advised to get a mammogram every two years or more frequently as recommended by their doctor based on risk factors and shared decision making. Women of all ages are also advised to perform breast self-exams. Employers can remind women of the importance of preventive care, and make sure they're aware of their preventive care benefits. In most health plans, preventive breast screenings are covered in full.

¹⁷ [Changes in Adult Alcohol Use and Consequences During the COVID-19 Pandemic in the US](#), JAMA Network, 9/29/20

¹⁸ [Breast Cancer Facts & Figures 2019-2020](#), American Cancer Society



ABOUT TUFTS HEALTH PLAN

At Tufts Health Plan, we're committed to serving the unique needs of our female members, through innovative programs and affordable, high-quality health care. Visit us online to learn more about how we can help you support your employees' health, happiness and wellbeing.

tuftshealthplan.com/employercontact