

WELLBEING

Stress Awareness Month 2020



The latest figures from the Mental Health Foundation suggest that 74% of UK adults have felt so stressed at some point over the last year they felt overwhelmed or unable to cope.

And in Ireland, work-related stress among employees doubled between 2010 and 2015, according to a new study by the Economic and Social Research Institute.

Clearly, unmanaged stress is an issue that affects many members of the UK and Irish population and if left unchecked, can lead to more serious mental health concerns. In fact, the Mental Health Foundation have reported that 32% of adults have experienced suicidal feelings as a result of stress.

Stress Awareness Month

To help raise awareness of the health risks associated with unmanaged stress and to eliminate the stigma attached to the issue, this April we acknowledge Stress Awareness Month - an awareness campaign organised by the Stress Management Society.

Signs of stress

Some of the common symptoms of stress to watch out for can be split into four areas: psychological, emotional,

physical and behavioural. The symptoms that affect you will often accumulate until you are forced to take notice of them, such as:

- Becoming easily agitated, frustrated, and moody
- Experiencing chest pain and a rapid heartbeat
- Being in a constant state of worry
- An increased reliance on alcohol, smoking, caffeine or drug use

Effective stress management starts with identifying your sources of stress - known as stressors. The best way to do this is by making a list of situations when you experience the above symptoms. Once you have compiled a list, you can then put measures in place to **manage your stress** in a healthy way.

How do I get involved?

Talk: The easiest and most effective way to get involved with the awareness day is to talk openly about stress and its effects. This will help break the stigma associated with stress by introducing some normality to the topic. For starters, you could involve your friends, family or colleagues and if that works, why not take the discussion to social media?

#StressAwarenessMonth

Share: Do you have any top tips on how to combat stress? If so, why not share your coping mechanisms with those who will benefit from some of your tried and tested methods? Do they include self-care, meditation or exercise? Spread the word!

Self-care: While it is important that you share your coping mechanisms with others, it's vital that you use Stress Awareness Month to focus on your own relationship with stress too. When was the last time you took time out for self-care? Schedule some time across the month to focus on you, and you alone, e.g. a spa treatment, watch a film or cook your favourite meal.

Be mindful: Lastly, you should use the awareness event as a reminder to be more mindful of how people respond to stress differently. Try to be more aware in your day-to-day life of the people around you and if someone you know, or don't know, is experiencing a bout of stress, treat them with some compassion and empathy.

During our lifetime, we will all undoubtedly experience stress in some degree. However, by identifying your stressors early and equipping yourself with the tools you need to overcome stressful situations, you will do wonders for your mental and physical wellbeing.

If you would like to find out more information on any of the topics mentioned in this article, please contact the Health Assured 24/7 confidential helpline.

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your physical and mental wellbeing:

www.healthassuredeap.com

WELLBEING

World Health Day – Coronavirus pandemic



On the 7th April, the world acknowledges World Health Day - an awareness day organised by the World Health Organisation (WHO).

This year, WHO have chosen the theme of 'Support Nurses and Midwives', to coincide with their campaign 'Year of the Nurse and the Midwife 2020'. To learn more about the wellbeing day and how you can join the call for a strengthening of the nursing and midwifery workforce, visit the [WHO website](#).

Coronavirus pandemic

In acknowledgment on World Health Day 2020, we have felt the need to address the most recent and severe world health concern - COVID-19, or more commonly known as, coronavirus. This guidance will cover what are the symptoms of the illness, how to avoid catching it and what to do if you think you show signs of the illness.

Coronavirus symptoms

Those who have tested positive with the illness have experienced a variety of symptoms, ranging in severity. The most common being:

- Fever or high temperature
- Coughing continuously
- Shortness of breath

Current guidelines suggest that symptoms can appear between two and ten days after contracting the virus, but in some cases it can take up to 24 days.

It is also advised that you should stay at home if you experience the above symptoms, instead of visiting your local GP surgery, pharmacy or hospital.

Avoiding the coronavirus

To reduce the amount of pressure to our national health services and economy, we should all be adjusting our lifestyles to make a concerted effort to avoid catching COVID-19. This can be done by:

Washing your hands: often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.

Social distancing: at the time of writing, it is advised that everyone must stay indoors to stop the spread. You are allowed to leave your home if:

- You are seeking medical support, or providing care support.
- Purchasing essentials such as food and medical supplies. When outside your home, you should be standing at least 2 meters away from those around you.
- Taking part in one form of physical activity a day.
- Travelling to work, if remote working is not an option.

Catch it & kill it: when coughing and sneezing, cover your mouth and nose with a tissue, bin it and wash your hands immediately after.

What to do if you are sick

Firstly, if you feel a though you are showing the symptoms listed in this guidance, you should complete the NHS 111 online assessment [here](#) and follow their advice.

At the time of writing, the current guidelines state that if you have symptoms, stay at home for 7 days and if you live with other people, they should stay at home for 14 days from the day the first person showed symptoms.

However if you live with someone who is 70 or over, has a long-term condition, is pregnant or has a weakened immune system, it is advised that you try to find somewhere else for them to stay for 14 days.

It is also a good idea for you to wear a face mask if you come into contact with other people, e.g. sharing a vehicle or a room. This will help stop the illness from spreading to those around you.

To keep yourself well informed, make sure that you keep up to date with the latest developments and guidelines by visiting the [UK](#) and [ROI](#) government websites. Health Assured have also set up a [COVID-19 Employee FAQs](#) web page, to ease any concerns you may be facing during these unprecedented times.

It's important to know that if you need to access our services to discuss any concerns you have, our [confidential helpline](#) is available 24/7, 365.

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your physical and mental wellbeing: www.healthassuredeap.com

LEGAL

2020/21 Tax year – how does this affect me?



The new tax year is always a key event in the financial calendar and it's important to keep up to date with tax legislation, allowances and deadlines each year.

The UK tax year runs from the 6th April to the 5th April the following year. Each year, the Chancellor of the Exchequer delivers a Budget Statement to the House of Commons, announcing the government's tax and spending plans for the year ahead and proposed changes to taxation. This article reflects on the key points of the 2019/20 tax year, and the Budget plans and dates for the upcoming 2020/21 tax year applicable to England.

Key dates for the upcoming 2020/21 tax year:

- 5th April 2020 End of last tax year and deadline for claiming PAY tax refund for the 2015/16 tax year
- 6th April 2020 First day of new tax year
- 31st May 2020 Copies of P60 documents issued to employees
- 31st October 2020 Deadline for online submission of self-assessment tax returns for year ending 5 April 2019
- 31st January 2021 Deadline for online self-assessment tax returns for 2019/20 tax year.
- 5th April 2021 End of tax year 2021

Personal Allowance and Income Tax Thresholds

The tax-free personal allowance is the amount of money which an individual can earn before paying tax. In 2019/20, the tax-free allowance increased to £12,500 and will remain the same throughout the 2020/21 tax year. However if income is above £100,000, £1 of personal allowance is lost for every £2 earned.

In the upcoming 2020/21 tax year, there are no planned changes to income tax thresholds, VAT or national insurance. During the 2019/20 and 2020/21 tax year, for England and Northern Ireland, the basic rate tax band will remain at 20% on taxable income up to £37,500. The threshold of the higher income tax rate also remains the same at 40% on annual earnings from £37,501 to £150,000. The additional tax rate is 45% on annual earnings over £150,000.

The **Scottish Government** has operated a different income tax regime compared to the rest of the UK since the 2018/19 tax year:

Personal Savings Allowance

Personal savings allowance refers to the amount of income generated from savings each year. There are no planned changes to these amounts in the upcoming 2020/21 tax year:

- Basic-rate taxpayers can earn up to £1,000 in savings interest
- Higher-rate taxpayers can earn up to £500 in savings interest
- Additional rate tax payers do not have a personal savings allowance.

Inheritance tax

The nil-rate band of £325,000 remained the same throughout the tax year or 2019/20 and there shall be no further changes to this amount in 2020/21. However, the additional residence nil rate band, when a residential property is passed on death to a direct-line descendant, saw increases in 2019/20 to £150,000, and this will rise again to £175,000 in April 2020, in line with the Consumer Prices Index.

National Living Wage

The National Living Wage came into effect on 1st April 2016 is an obligatory

minimum wage paid to workers in the UK aged 25 and above. As of April 2019, the National Living Wage rates are:

- Age 25 and over: £8.21 per hour
- Age 21 to 24: £7.70 per hour
- Age 18 to 20: £6.15 per hour
- Aged under 18: £4.35 per hour
- An apprentice: £3.90 per hour

The rate is set to increase from 1 April 2020 to £8.72 for workers over 25, which is the most significant increase since it was introduced in April 2016.

COVID-19

The recent COVID-19 global health crisis has created a significant amount of uncertainty on the economic outlook. Within the 2020 Budget, the UK Government has announced various plans to support public services, individuals and business, with the public safety being the government's top priority. Budget plans include:

- Increased funding for the NHS and other public services in England
- Expanding business rates relief
- Dedicated helpline for those who need a deferral period on tax liabilities
- Mortgage repayment holidays of 3 months to households in financial difficulty due to COVID-19.
- Extending Statutory Sick Pay/ Employment Support Allowance

If you would like to find out more information on any of the topics mentioned in this article, please contact the Health Assured 24/7 confidential helpline.

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your physical and mental wellbeing: www.healthassuredeap.com