



Chronic Stress and Employee Benefits

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April is Stress Awareness Month; I wanted to reach out with some important information about how chronic stress affects your employees and how your group health benefits can provide meaningful support.

Workplace stress is often a concern for employers due to the impact on team morale and individual team members. Additionally, when employees experience prolonged stress, it can lead to serious health consequences that impact both their well-being and business operations.

Here are some keyways chronic stress affects employee health:

- **Cardiovascular health risks** - Prolonged stress elevates blood pressure and heart rate, potentially leading to heart disease, hypertension, and stroke. Employees managing these conditions may require more frequent medical care.
- **Weakened immune function** - Chronic stress suppresses the immune system, making employees more susceptible to colds, flu, and infections. This results in more sick days and higher health care costs for your team.
- **Mental health challenges** - Persistent stress is closely linked to anxiety and depression, affecting concentration, decision-making, and workplace relationships. Left unaddressed, this can lead to decreased engagement, higher turnover, and lower employee satisfaction.
- **Digestive and metabolic issues** - Stress disrupts how the body processes food and regulates blood sugar, potentially leading to digestive problems and increased risk of type 2 diabetes, impacting employee energy and overall well-being.
- **Sleep disruption and fatigue** - Chronic stress interferes with quality sleep, leading to exhaustion and impaired cognitive function. When employees aren't well-rested, productivity and workplace safety suffer.

The good news? Your employee health benefits offer powerful tools to help your team manage stress:

- **Mental health coverage** - Licensed therapists and counsellors who provide coping strategies and stress management techniques.
- **Preventive care services** - Regular screenings and wellness visits that identify stress-related health concerns early, before they become more serious problems.
- **Employee Assistance Programs (EAPs)** - Confidential counselling and stress management resources are offered for personal and work-related challenges.
- **Telehealth access** - Virtual care options can make connecting with mental health professionals convenient and accessible.
- **Wellness programs** - Gym discounts, mindfulness apps, and stress management workshops create healthier habits.

When employees know these resources are available and feel empowered to use them, it creates a healthier, more productive workplace for everyone.

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

Please feel free to forward this article and offer to anyone you know who might have financial questions or need some unbiased advice. Most financial advice is sales advice. In stark contrast, we are fee-only (non-commissioned) fiduciary advisors. We just provide truthful, unbiased advice to our clients.



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