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## **Guardian Teams Up With Mental Health America to Educate Public About Depression and Disability**

*Implements Educational Campaign to Raise Up to \$10,000 to Fight Depression, a Leading Cause of Disability*

*May is Disability Insurance Awareness Month and Mental Health Month*

**NEW YORK, May 5, 2010**—In the face of historically high unemployment, record home foreclosures and a volatile economy, The Guardian Life Insurance Company of America (Guardian), an industry leader in group and individual disability insurance, is collaborating with Mental Health America (MHA) in a groundbreaking effort to raise awareness about depression as a common cause of disability.

The month of May happens to be both **Disability Insurance Awareness Month**—coordinated by the Life & Health Insurance Foundation for Education (LIFE) since 2007—and **Mental Health Month**, a tradition that MHA began in 1949.

The month-long educational campaign is centered on a brief online quiz designed to dispel myths about mental illness and disability, as well as reinforce the importance of protecting one's ability to earn an income. Every time an individual completes the quiz during the month of May, Guardian has pledged to donate \$1 to support MHA's work nationwide to improve mental health and wellbeing, up to \$10,000.

Consisting of seven quick questions, the quiz is located at [www.guardianlife.com](http://www.guardianlife.com) and [www.nmha.org](http://www.nmha.org).

## **Economy's Vicious Cycle**

Workplace absences, lost productivity and long-term disability claims due to depression and other psychiatric disorders can be profound, at both the micro- and macro-economic level. MHA estimates that, in a typical office of 20 people, four will experience a mental health challenge in any given year. Translated across the broader economy, MHA notes that untreated and mistreated mental illness costs the nation \$150 billion in lost productivity each year, with U.S. businesses footing up to \$44 billion of this bill.

And, just as mental illness has a definite negative impact on the economy, it is likely that the reverse holds true as well.

“The continued uncertain economic climate, high unemployment rate and increases in personal bankruptcies and home foreclosures have created additional stress for many Americans—and stress can be linked to depression,” said Barry Petruzzi, Guardian’s 2nd Vice President, Group Life and Disability.

“The word ‘disability’ often makes people think about wheelchairs and catastrophic injuries,” added Larry Hazzard, Vice President of Product Strategy for Berkshire Life Insurance Company of America, the Guardian company that issues individual disability income insurance. “But disability often means having back problems, being temporarily sidelined as you recover from a heart attack or cancer—or battling depression or other mental illnesses.”

Indeed, according to the Council for Disability Awareness (CDA)’s 2008 Long-Term Disability Claims Review, mental illnesses accounted for nearly 6.5% of new disability claims, not far behind the 10% caused by injuries and accidents.

Regardless of the cause, a disability can drastically impact a family’s ability to cover basic living expenses. Seven in 10 employees say they could not cover expenses for more than six months if they missed work due to injury or illness, found the CDA’s 2008 Worker Disability Planning and Preparedness Study.

“In this economy, protecting your ability to earn an income with disability insurance—obtained through your employer’s group plan or on your own as an individual policy—is more important than ever,” Hazzard said. “Knowing that your family’s well-being can be protected even if a serious illness like depression forces you to leave the work force temporarily is critical.”

## **Emphasis on Wellness**

In addition to bringing attention to the issue of mental illness as a trigger for disability claims (and the importance of being financially protected should that occur), Guardian and MHA officials hope that this month’s educational campaign also puts a spotlight on the need for wellness and prevention.

“Mental health is integral to overall health—and promoting wellness, prevention and treatment of depression and other mental health conditions are central to our mission,” said David Shern, Ph.D., President/CEO, Mental Health America. “Just as Americans have learned there are things they can do to reduce their risk of heart disease and other illnesses, Mental Health America wants to help people learn what they can do both to protect their mental health in tough times and also to improve their mental well-being throughout their lives.”

Guardian’s Petruzzi added that disability insurance carriers often offer Employee Assistance Programs and other services to help employees cope with stress and illnesses like depression so that they can return to work and lead healthier, happier and more productive lives.

As part of its educational thrust, the quiz site includes links to MHA’s online Stress and Depression Screeners, as well as links to disability calculators and other important consumer information provided by CDA and LIFE.

“We are pleased to be working with Guardian to bring attention to issues related to mental health and depression,” said MHA’s Shern. “This fundraising challenge is interactive and educational. We hope that people will come away with information that will help them and their loved ones lead healthier and more balanced lives. We encourage everyone to complete the quiz and e-mail the link to their friends so that we can raise the maximum amount for this important cause.”

### **About Guardian**

A mutual insurer founded in 1860, The Guardian Life Insurance Company of America and its subsidiaries are committed to protecting individuals, business owners and their employees with life, long term care insurance, disability income, group medical and dental insurance products, and offer 401(k), annuities and other financial products. Guardian operates one of the largest dental networks in the United States, and protects more than six million employees and their families at 120,000 companies. The company has more than 5,400 employees in the United States and a network of over 3,000 financial representatives in more than 80 agencies nationwide. For more information about Guardian, please visit [www.GuardianLife.com](http://www.GuardianLife.com).

### **About Mental Health America**

With more than a century of advocacy, public education, and the delivery of programs and services, Mental Health America (formerly known as the National Mental Health Association) is the country’s leading nonprofit dedicated to helping all people live mentally healthier lives. With more than 320 affiliates nationwide, it represents a growing movement of Americans who promote mental wellness for the health and wellbeing of the nation—every day and in times of crisis. For more information about Mental Health America, please visit [www.NMHA.org](http://www.NMHA.org).