Employee Assistance Programs, They’re Two, Two, Two Benefits in One.

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What is an EAP?

- The term *employee assistance program (EAP)* refers to a program that provides business and industry with the means of identifying employees whose job performance is negatively affected by personal or job-related problems.

- The EAP is typically paid for by the employer so there is no cost to the employee or their dependents.

- The EAP assists the employee and their dependents by providing a wide variety of services to help them deal with personal and productivity issues.
What is an EAP?

- EAPs help employers by identifying troubled workers through supervisory referrals or self-referrals.
  - Each referred employee is assessed, and a plan of action is designed to suit his or her needs.
  - The goal is to enable the employees to work again at peak levels.
What is an EAP?

An effective EAP requires:

- Competent mental health professionals to assess the employees presenting issues
- A strong national/international network of providers to identify and treat those issues that can benefit from brief solution focused counseling
- A referral process that can refer employees for appropriate assistance.
In 1917 Macy’s department store in New York City opened an office to help employees deal with personal problems.
EAP Services

- Why did EAP’s come into existence?

- At the conclusion of World War II, many soldiers returned from battle and tried to return to their normal lives. The horrors of war created tremendous physical and mental problems which led many of the soldiers to use alcohol as a way to deal with those issues.

- As more and more men returned to work, the use of alcohol created issues for employers. There were many on-site accidents, poor productivity, and a high degree of absenteeism.

- Employers started to develop programs that would assist the employee in increasing their productivity on the job as well as assist the employee in dealing with non-work related issues that might be contributing to poor on the job performance.

- Today’s modern EAPs evolved from the 1940’s to what they are today.
EMPLOYEE and DEPENDENT BENEFITS
How Do Employee Assistance Programs Help?

Offers Tools to Help Balance Personal and Professional Issues

- Long Hours
- Deadlines
- Shift Work
- Meetings
- Burnout

- Children
- Relationships
- Family Demands
- Stress
- Depression
What are Some Reasons to Call EAP?

- Marriage and Family Concerns
- Parenting Issues
- Alcohol and Drug Abuse
- Stress Management
- Anxiety and Depression
- Bereavement
- Work-related Conflict
What are some typical EAP Services Available

- Unlimited 24/7 Toll-free Access
- Multiple plan designs with choice of Telephonic, Standard, or Enhanced programs.
- Multiple Face-to-Face Visits per Incident.
- Unlimited Management Consultation
- Job Performance Referral
- Legal and Financial Consultations
- Enhanced Online Services
- Account Management
- Utilization Reports
- Work-Life Services
EAPs assist employee’s and their families.

Counseling Services

- All EAP programs offer short-term focused counseling. Number of sessions determined by employer (Typically 3-10)

- Counseling to address issues that almost all of us face during our lives.

- Individuals who are not appropriate for this type of treatment or require more extensive treatment are referred to their employer’s Behavioral Health carrier or, if they do not have that coverage, to community resources.

- All services are confidential and HIPAA compliant.
On-Line EAP Services

- Internet site offering articles and interactive tools focused on Health, Wellness, Parenting, Childcare, and Elder Care.

- Provides a variety of interactive tools, and Financial Calculators to help employees calculate mortgages, new car loans, etc.

- Includes invitations to free wellness and financial webinars.

- Legal and financial information with downloadable legal forms.

- Mental Wellness self-help programs.
Online Services-Library

1,500 Various Articles
- Parenting Issues
- Medical Conditions
- Mental Health Concerns
- Aging and Elder Care
- Time Management
- Effective Communication
- Student Assistance
Webinars

- Monthly – offered several times each month
- On Demand – ready access anytime, anywhere that it is convenient
- Topics include:
  - “Smart Spending”
  - “Parenting”
  - “Terrific Travel”
  - “Preventing Burnout”
Well-being Self-help Resource

- Optional Wellness Assessment
- Short Personal Profile
- Unique “My” Home Page Content
  - Mood Tracker
  - Practical Action Plans
  - Helpful Resources
- Interactive eLearning Programs
  - Based on the latest scientific research and clinical advice
  - Interactive Tools
Legal Services

- 1 initial 30-minute office or telephone consultation per separate legal matter at no cost with a network attorney
- Preferred rate reduction of 25 percent from the network attorney's normal hourly rate
- Virtually all types of legal matters are eligible for these services
  - Civil/Consumer Issues
  - Personal/Family Legal Services
  - Criminal Matters
  - IRS Matters
  - Immigration and Naturalization
Mediation Services

- 1 initial 30-minute office or telephone consultation per separate mediation matter at no cost with a network mediator
- Preferred rate reduction of 25 percent from the network mediator’s normal hourly rate
- Virtually any civil dispute is appropriate for mediation including:
  - Divorce
  - Child Custody
  - Business
  - Civil
  - Landlord/Tenant, Construction, and Real Estate
  - Employment
  - Insurance Claims
Online Legal Services

“Do It Yourself” Legal Forms Document Preparation

- Simple, inexpensive online/assisted process – complete legal document preparation at home, without attorney fees, or lengthy completion and delivery periods

- Receive a preferred discount of 10 percent off

- Forms include:
  - Divorce
  - Wills
  - Living Wills
  - Powers of Attorney
  - Immigration
Financial Services

- 30 days of unlimited assistance with the financial coaching staff
  - At the end of the 30 days, coach available on self-pay, month-to-month subscription basis

- Webinars:
  - Monthly financial education
  - Personal finance forum

- Onsite financial classes available – one 1-hour per quarter [4 per year]
EMPLOYER BENEFITS
Why provide an EAP?

- Results of Personal Problems
  - Measurable Losses
- Tardiness
- Absenteeism
- Low Productivity
- Sick Leave Abuse
- Damage to Equipment
- Insurance Claims
Why provide an EAP?

- Results of Personal Problems
  – Hidden Losses
- Diverted Supervisory Time
- Conflict Amongst Workers
- Lower Morale
- Increased Stress
- Poor Decisions
- Declining Motivation
EAP’s Benefit Employers

- There are many reasons for adding an EAP to Employee Benefit Plans.

- Research studies have shown striking evidence that an EAP will:
  - Improve employee morale and lead to a more energetic positive workplace.
  - Reduced employee turnover
  - Reduce overall health care costs
EAP’s Benefit Employers

- Reduced Turnover
- Reduced Absenteeism, Tardiness, and Sick Leave
- Increased employee productivity
- Reduced risk of litigation
- Decreased workplace violence
What are the typical services available to the employer?

Account Management

- Designated Degreed Professional
- Primary Liaison; Part of Team Approach

Goals

- Problem-free Implementation
- Complete Understanding of Client Needs
- Relationship Management
- Problem-resolution
- Proactive Problem Prevention and Program Enhancement
What are the typical services available to the employer?

Management Consultation Services

- Designated Management Consultant
- Unlimited Telephonic Consultations
- Provides the Tools To…
  - Encourage employees to seek help
  - Refer employees to the appropriate resources
  - Restore productivity
  - Retain valuable employees
What are the typical services available to the employer?

On-Site Interventions

EAP response to traumatic events in the workplace:

- Workplace Accident
- Violence in the Workplace
- Employee Death
- Workforce Reduction
- National Issues
What are the costs?

- The costs for implementing an EAP are dependent on the number of employees being covered and the type of benefit design purchased.

- Typically the rate is based on a (PEPM) per person per month basis.

- An example of the cost of coverage:
  - Company A – 100 employees
  - Total price per employee $2.00 x 100 employees = $200.00
  - $200.00 x 12 = $2,400.00 annually
What are the benefits?

- Providing an EAP as one of your employee benefits shows employees that your organization cares about them and their families.

- Numerous studies have shown the degree of concern a company places on their employee’s has a direct relationship to productivity and job satisfaction.

- There are hundreds of studies that have proven the benefits of adding Employee Assistance Programs.
  - One study demonstrated a 3:1 return on investment for organizations during the first year of program services and a 4:1 return on investment thereafter.
Summary

EAP’s have a dual benefit:

- They benefit the employee by providing confidential counseling and other support programs and resources to assist them in dealing with personal and work related issues.

- They benefit the employer by providing a mechanism for managers and supervisors to identify employees who may be having productivity or personal problems, and a referral system that provides appropriate resources to assist the employee to return to full productivity.
Summary

- **Additional Benefit:**
  - The employer also benefits by increased employee productivity, reduced overall medical costs, reduced turnover, and many other cost savings that typically return more than the investment in the program.