

Benefits Toolkit

Employee Assistance Programs

Provided by Horst Insurance



Table of Content

Introduction.....	5
Employee Assistance Program Overview.....	6
What Is an EAP?	6
Structure of an EAP	6
EAP Services	7
Alcohol and Substance Abuse Resources	7
Mental Health Services	7
Additional EAP Resources	7
Referrals	8
Employer Utilization	9
Employee Utilization	9
Reasons for Infrequent EAP Use	9
Considerations for Offering an EAP	11
How Employee Health Impacts the Workplace	11
Why Offer an EAP?	11
Impact on Employees	12
Impact on Employers	12
Financial Impact	12
Benefits for Employers	12
Challenges and Costs of an EAP	13
Overview of Legal Considerations	14
ERISA and COBRA	14
ADA	14
ACA	14
The Mental Health Parity and Addiction Equity Act (MHPAEA)	15
Confidentiality Requirements	15
Referring Employees to an EAP	15

Designing and Implementing an EAP 16

Defining Your Business Need	16
Designing Resources and Services	16
Choosing a Delivery Model	17
Management-sponsored Programs.....	17
Delivery Models	17
Choosing a Provider	18
Training Managers on Referrals.....	18
EAP Policy Statement	18
Using Technology	19
Program Technology	19
Online Portals	19
Telemedicine	19

Managing an EAP 20

Employee Communications	20
Communication Channels and Opportunities	20
Managing Employee Communications	21
Addressing Confidentiality Concerns.....	21
Increasing Utilization.....	22
Evaluating an EAP	22
Using Metrics to Improve an EAP	22
Reviewing Costs	23
Reviewing Services Offered	24

Summary 25

Appendix 26

Survey of Employee Response to EAP	22
Get to Know Your EAP - Infographic	22
Our Employee Assistance Program Can Help - Poster	22
Free Employee Assistance Program - Poster	22

Workplace Stress and Your Employee Assistance Program 22

Substance Abuse and Employee Assistance Programs 22

Introduction

Employees face a variety of problems that impact their ability to contribute in the workplace. Many of these problems are related to their physical and—importantly—mental health. According to the American Psychiatric Association, in a given year, 1 in 5 adults in the United States experience some form of mental illness, while 8.5% have a substance abuse disorder. These numbers include a sizable proportion of the workforce—and can be a detriment to both employees and their employers. On top of substance abuse and mental health, employees face many personal challenges, which are core threats to employee health and wellness. These include financial problems, personal conflict, work-related stress and more. However, employers can take steps to support their employees and mitigate these adverse effects by offering an Employee Assistance Program (EAP).

An EAP is an employer-sponsored program that offers services to help employees identify and address personal problems. These are offered at no cost to employees and are designed to aid employees facing a variety of personal struggles, including mental health, alcohol and drug abuse, and more. An EAP can be an excellent benefit for employees—but can also positively impact the bottom line of an organization.

The question for employers to consider is not just whether they should offer an EAP, but how to maximize the impact it can bring to their organization. When considering how best to utilize an EAP, HR professionals and leaders should have a basic understanding of what EAPs are, as well as how to design, implement, manage and evaluate the program on an ongoing basis. Whether your benefits offerings currently include an EAP or you are considering offering this program—this toolkit offers resources and considerations to aid your organization.

Employee Assistance Program Overview

What Is an EAP?

An EAP is an employer-sponsored program that serves to maintain and improve health within the workplace through the application of specialized knowledge and expertise for human behavior and mental health. EAPs are offered as a resource for employees and their eligible dependents.

Originally, EAPs were established to focus on substance, drug and alcohol abuse. Today, many EAPs have expanded to include a variety of additional services and resources such as mental health services, financial guidance and resources designed to address workplace conflicts and personal problems. Current EAPs now offer expanded delivery models, which can support employees through various channels, including in-person services and telemedicine.



Structure of an EAP

EAPs have a structure that lays the foundation for the program to operate effectively. While EAPs can offer employees an array of different services, it's essential to have a strong baseline foundation of processes in which the program can take place. These include:

- Confidential and time-sensitive problem identification or assessment services for employees with personal concerns that could affect their job performance
- Constructive intervention processes with employees to address problems that affect their job performance
- Active communication efforts and promotion of the program to eligible participants
- EAP service providers with proper credentials
- Assurance that the EAP meets legal and regulatory compliance requirements, which are discussed in the [Overview of Legal Considerations](#) section of this toolkit
- An ongoing consultation and advisory process with multiple tiers of representation, including rank-and-file employees, leaders and, if applicable, union representation
- A formalized process for evaluating the effects of an EAP on the organization and individual job performance

These core components are the structure for an EAP and lay the foundation for program services to be compliant, cost-effective and successful in meeting the needs of the end user—the employee.

EAP Services

Mental health resources—along with substance, alcohol and drug abuse resources—are typical offerings of an EAP. While these are the most used and most common services, many EAPs offer an expanded array of others to meet the workforce's changing needs. This section outlines these core services and additional resources that are often part of an EAP.

Alcohol and Substance Abuse Resources

Substance abuse refers to the harmful or hazardous use of psychoactive substances, including alcohol and illicit drugs, and is a problem that affects people from all walks of life. While substance abuse is an unfortunate reality for many employees, the right resources can have an immense impact on those affected.

Several different types of substance abuse treatment programs can be part of an EAP. Often, the core components of these resources include:

- Identification of abuse
- Detoxification
- Rehabilitation
- Counseling

These efforts and interventions can vary based on the program and the individual needs of those seeking assistance. In some cases, alcohol and substance abuse resources can be part of a program for employers with a standardized referral system, or part of meeting a drug-free workplace requirement. In self-referral formats, these are voluntary opt-in options for employees seeking help.

In addition, any government contractors or employers receiving federal grants are required to maintain a drug-free workplace. Part of fulfilling that requirement can include an EAP with a drug-free component that offers education, awareness, testing and counseling.

Mental Health Services

Mental health services are a core component of an EAP. In many cases, these are the most utilized services of the program. Service providers can deliver these resources through a variety of channels, including in-person care and telemedicine. Mental health services can include an array of distribution models and an intent to address a variety of personal problems. These include resources for managing stress, anxiety, depression and more.

Additional EAP Resources

While substance abuse and mental health resources are the most common services offered and used in an EAP, there are a variety of other resources a program can offer. These typical issues addressed include the following:

- Workplace conflicts
- Stress management
- Divorce or marital problems

Employee Assistance Programs

- Crisis intervention
- Child care or eldercare
- Gambling addiction
- Financial problems
- Legal problems
- Personal problems

For employers, there are a variety of resources to consider as part of a program that may help their employees. To keep a program aligned with organizational objectives, consider whether the problems and issues covered by these resources are ones that adversely affect an employee's job performance.

Referrals

How an employee is referred or chooses to self-refer to an EAP is a core component of the program's structure. These expectations and policies for referrals can play a significant role when designing an EAP.

The different types of referrals include:



Self-referral:

Where an employee or eligible dependent refers themselves. In this case, while the employer provides information to employees about the EAP, the responsibility lies solely to the employee to report themselves to the program and utilize services.



Informal referrals:

An informal process for employees to refer themselves or others. In this case, this wouldn't be a mandatory referral—but a manager or leader indirectly referring an employee to an EAP for assistance.



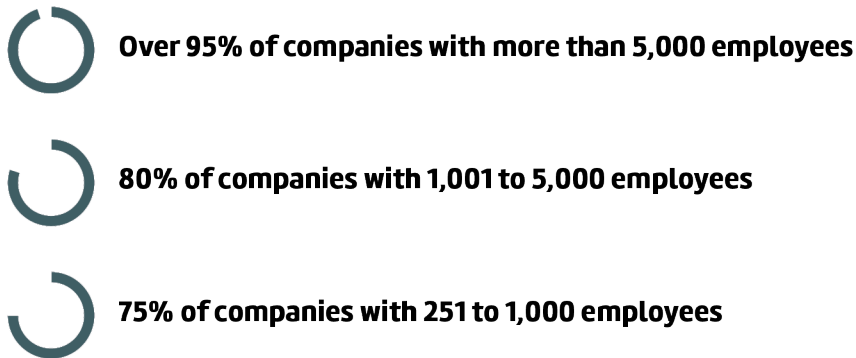
Formal referral program:

Based on observation, a leader or manager can refer an employee for reasons including but not limited to performance or necessary disciplinary actions.

For formal referral programs, employers should exercise caution to ensure they are compliant with all applicable laws and regulations. When seeking legal advice or changing or implementing policies, employers should consult with local legal counsel.

Employer Utilization

Research shows that a majority of firms already offer an EAP. Generally, most larger organizations offer an EAP, with the percentage dropping among employers who support a smaller number of employees. EAPs are offered by:



Source: Employee Assistance Professionals Association

Generally, the smaller the number of employees, the lower percentage of employers that offer an EAP. According to data from the U.S. Bureau of Labor Statistics, 27% of employees who work for small businesses supporting 1-49 employees have access to an EAP. These findings mean that, while an EAP is a common benefit for larger organizations, an EAP may be a new offering for smaller ones.

To that end, the good news for small businesses is that EAPs tend to have higher utilization when offered to their employees. In larger organizations, a high proportion of employees are commonly unaware or undereducated on what an EAP offering is, but for smaller organizations, there can be fewer barriers to communicate with employees effectively.

Employee Utilization

EAPs can be an incredibly valuable resource for employees and can make a very positive impact on an organization when employees are using the available resources. Unfortunately, while many organizations offer an EAP, employers often struggle to address the reasons for low utilization by their employees.

The National Business Group found from a study in 2018 that, on average, only 5.5% of employees utilized an offered EAP. Generally, surveys find that EAP use rate is below 10%. However, employers should understand why employee use is often low and how utilization can be addressed. Low usage can be due to a variety of reasons, including a lack of or ineffective communications promoting the program, stigma regarding mental health and employee concerns over privacy.

Reasons for Infrequent EAP Use

When looking at a total employee base, EAPs are often used infrequently. However, that doesn't necessarily mean that an underutilized EAP has no value. If even one employee uses the program, it may

Employee Assistance Programs

be beneficial for both that employee and the organization. But for employers that seek to expand the number of employees who take advantage of the EAP, it is important to understand why many employees are hesitant to use the services. EAPs are underutilized for a variety of reasons. These include:

- **Confidentiality and privacy concerns**—Most employees list confidentiality and privacy as top concerns. While an EAP requires the program to be set up confidentially, employees are often underinformed about these practices or still retain concerns about privacy.
- **Concerns over career impact**—One of the main reasons why employees may be concerned over confidentiality and privacy is that they don't want any issues addressed when using an EAP to affect their career. Employers are bound by legal requirements, but many employees either are not aware that EAPs are confidential, or have concerns about confidentiality and privacy practices. For example, some may feel that if their employer found out about a substance abuse problem or a mental health condition, it could impact their job security.
- **Mental health stigma**—Mental health still does have a stigma in some cases, and many employees may feel they will be viewed negatively for getting the help they need. Some employees see mental health conditions as a personal issue or flaw rather than a medical problem that can be improved.
- **Employees feel their issue is too small or doesn't fit an EAP**—Many employees feel that their issues may be too mundane for an EAP to be their appropriate option for help. However, many of the problems employees face are within the scope of their EAP offering.
- **A lack of internal communications**—Many employees don't use EAPs either because they aren't aware that they are offered or simply don't know much about the program.
- **Managers aren't adequately trained on EAP offerings**—In some cases, EAPs have a formal or informal referral process, and managers can play a key role in enrolling employees. However, many managers either aren't fully trained on what services their EAP offers, or need adequate training on how to have conversations with employees or effectively refer them to the program.

These are some of the key reasons as to why employee utilization is often low, but there are steps that employers can take to help mitigate these concerns. The [Managing an EAP](#) section offers considerations for how employers can address these concerns through employee communications efforts.

Considerations for Offering an EAP

An EAP can be an excellent benefit for many organizations, but employers also encounter a variety of challenges associated with them. Employers should consider both the benefits and challenges, and understand how this offering can impact their workplace.

How Employee Health Impacts the Workplace

Many Americans consider their jobs to be stressful. In fact, according to the Centers for Disease Control and Prevention (CDC), job-related stress is the largest work-related health problem in the United States—and even has a tangible impact on organizations. Unfortunately, it's not just workplace stress that impacts employees but also stress from personal problems, which can often be intertwined with workplace issues. In addition, problems in one's personal life can cause significant stress on the job. Financial trouble, marital trouble, grief, and other family or personal issues can cause distraction and stress throughout the day, impacting a person's job performance and health, leading to increased absenteeism. Absenteeism can be a considerable cost to employers, as the CDC reports that absenteeism-related productivity losses total \$225.8 billion, or \$1,685 per employee per year.

In addition to the high costs of increased absenteeism, research indicates that many medical problems stem from stress. These medical problems are costly in the form of lost wages, increased medical costs and decreased productivity. In addition, on-the-job accidents occur more frequently to stressed employees. Stress can cause shorter attention spans and fatigue, both of which heighten the risk for workplace injuries. Also, when workers are feeling pressured to complete more work in less time, they are more likely to take risky shortcuts.

There are various ways that employee struggles can impact their ability to work productively. EAPs can help employees address many of the problems they face both inside and outside the workplace.

Why Offer an EAP?

When employees are distracted by stressful personal or life situations, they are unfocused at work and tend to be absent more often. Their health may suffer. As a result, poor health often leads to higher medical costs, reduced productivity, increased absenteeism and additional challenges that directly impact an organization. Obviously, these circumstances are undesirable for an employer. In many cases, an employee who struggles has the potential to once again be a valuable asset to the organization.

Rather than assuming that their employees will take steps to navigate finding the help they need, a better solution for many employers is to offer their employees assistance in handling their personal issues to improve their situations and regain their former productivity levels and value to the company. EAPs can provide assistance in a cost-effective way. Once an EAP is implemented, it can help the employer attract and retain employees, lower health care and disability claims costs, increase productivity and morale, and lower absenteeism.

There isn't an easy fix to address the problems that employees face today, but EAPs offer various benefits that are often cost-effective. Employers do have a vested interest in how their employees are doing, and the following sections illustrate benefits that EAPs can offer to both employers and employees.

Impact on Employees

Generally, EAPs can offer a variety of benefits for employees compared to alternative options, which may be costly. EAPs can also offer immense benefits for employees' eligible dependents. While many employees struggle with mental illness, substance abuse and other personal problems, they can benefit from getting the care they need.

Outside of an employee's ability to make tangible impacts for their employers, employees seek to thrive, both inside and outside of the workplace. From an employee perspective, studies show that:

- Eighty percent of employees who receive treatment for mental illnesses reported improved levels of work efficacy and satisfaction.
- Employee engagement was found to grow by 8% from EAP participants.
- Life satisfaction was found to increase by 22% for EAP participants.

Sources: American Psychiatric Association, Center for Workplace Mental Health, SHRM

Impact on Employers

EAPs can offer benefits for employers. However, there are also challenges to effectively offering a program, as well as direct and indirect costs for employers to consider. Every organization is unique, but employers may find that the benefits of an EAP outweigh the costs and challenges of administering a program, and result in a positive return-on-investment (ROI)—both financially and through the cultural impact it can have on a workforce.

Financial Impact

EAPs have a low cost for employers, as generally, these services cost between \$.75 and \$1.50 per employee per month. In some cases, an EAP may even be included as part of a broader benefits offering. Findings consistently show that EAPs have a strong ROI. A study conducted by the U.S. Department of Labor in the 1990s found that employers reap the benefits of anywhere from \$5 to \$16 for each dollar invested. Firm Invest EAP reports similar results, stating that benefits can range from \$1.49 to \$13.00 or more per dollar spent.

Benefits for Employers

EAPs can impact the bottom line of an organization—positively, in many cases. But where do these benefits come from? There are a variety of direct and indirect ways that EAPs can benefit employers, which include:

- Lower health care costs
- Fewer disability claims
- Less absenteeism
- Higher productivity and focus
- Improved employee morale
- Fewer workplace accidents

- Higher retention

While benefits such as absenteeism, disability claims and retention rates are easy to track, others—such as employee morale—are more challenging. However, many of these benefits are interconnected and can be the result of having a healthier workplace.

Challenges and Costs of an EAP

Despite various benefits that employers may experience from offering an EAP, many face challenges as well. These include:

- **Administration of the program, including managing outsourcing**—For employers offering an EAP for the first time, there is often heavy lifting in administrative work in order to offer an effective program—even if using a provider.
- **Costs of a program**—EAPs carry both direct costs such as fees paid to a provider, and indirect costs such as the time that employees may spend away from their work to use EAP resources. The cost of an EAP can vary depending on which services are offered, whether it is administered in-house or outsourced and the number of counselors employed.
- **Directly justifying the ROI**—Though EAPs can offer cost savings for employers, the results can often be challenging to directly measure and evaluate. While EAP advocates can cite research showing the positive ROI of a program, it is essential to create an effective system for measuring a program's impact on an organization.
- **Communicating program details with employees effectively**—Many organizations struggle with effectively communicating and promoting an EAP with their employees. Many employees may not be aware of the EAP nor realize its benefits, or they may have concerns that may be inaccurate.
- **Improving employee utilization**—As discussed within this toolkit, many organizations find it challenging to have a substantial number of employees use EAP services. By itself, low utilization isn't always bad, but many employers struggle to address why employees might not be using an EAP to get the help they need.

While EAPs carry costs and can present challenges for employers, the benefits often outweigh these obstacles, leading to a positive return for employers. The following sections of this toolkit discuss how to address common challenges of offering an EAP.

Overview of Legal Considerations

Employers should be aware that there are various legal considerations for offering an EAP, but they can mitigate the risk of misusing a program by understanding how applicable laws apply to an EAP. For legal advice, employers should seek local legal counsel.

ERISA and COBRA

EAPs that offer medical benefits such as direct counseling and treatment, rather than just referrals for counseling and treatment, are regulated under the Employee Retirement Income Security Act (ERISA) and subject to the Consolidated Omnibus Budget Reconciliation Act (COBRA). If an EAP is considered a welfare benefit plan, it must comply with ERISA's reporting and disclosure requirements. The key distinction, typically, is whether the EAP offers direct counseling or simply referrals. Because employee welfare plans are defined as providing medical benefits or benefits in the event of sickness, an EAP that provides counseling would generally fit that description and would be subject to ERISA standards (there is some uncertainty about these distinctions, however).

Similarly, the COBRA implications are a bit unclear regarding EAPs. Generally, if an EAP is a welfare benefit plan and provides medical care, it is subject to COBRA. Medical care can include the diagnosis, cure, mitigation, treatment or prevention of disease; EAPs that offer those services in some form (even through counseling) are likely considered health care plans subject to COBRA. COBRA regulations do not address EAPs that offer both medical and nonmedical benefits. It would seem, though, that an employer is at least obligated to offer eligible beneficiaries the option to elect to continue the portion of their EAP that provides medical benefits.

ADA

The Americans with Disabilities Act (ADA) prohibits discrimination against employees based on a disability. For employers who establish a formal referral program, the ADA can create challenges for referring employees who either have or may be perceived to have a mental disability, which can include a mental disability. Employers should proceed with caution when creating formal referral processes to ensure any mandatory referrals are compliant with all applicable laws.

ACA

EAPs are exempt from some Affordable Care Act (ACA) requirements if they qualify as excepted benefits. An EAP would not be subject to the ACA so long as it complies with certain requirements, including that they must not:

- Provide significant medical care benefits
- Require participants to exhaust EAP benefits before using group health plan benefits
- Require participation in a traditional group health plan to receive EAP benefits
- Require employee premiums or contributions, nor impose cost-sharing requirements

Plans that meet these requirements can be exempt from some ACA requirements, while others may be subject to ACA regulations. For legal advice, employers should consult with local legal counsel.

The Mental Health Parity and Addiction Equity Act (MHPAEA)

The Mental Health Parity and Addiction Equity Act (MHPAEA) of 2008 requires that coverage for mental health and substance use treatments is treated the same as would be for physical ailments, such as medical or surgical care. The act only applies to employers with 50 or more employees whose group health plan offers mental health benefits. This act provides that employees' EAP participation cannot be required before allowing access to mental health and substance abuse benefits, unless there is a similar program in place for medical benefits.

Confidentiality Requirements

Confidentiality and privacy are essential for an EAP, as EAPs are subject to laws requiring confidentiality regarding employee use of the program, and employees will not want to use an EAP if they are not assured that their participation will be confidential and private. It's important to ensure that an EAP is in full compliance with confidentiality requirements, and that employees are aware and assured of this.

Still, there are certain situations where the program may have direct communication with an employer and even with the employee's supervisor, including:

- When mandatory involvement in an EAP due to work performance is required, EAP program providers can provide managers with information regarding an employee's attendance or participation and progress.
- An employer can receive generalized reports from an EAP provider describing information on types of services and types of problems addressed without identifying individual employees.

If the release of information or records is necessary or advantageous in a certain situation, the employee must sign a written consent form.

Referring Employees to an EAP

For programs with formal referrals, employers must be aware of requirements, as employees have rights to privacy and confidentiality. The [Referrals](#) section of this toolkit outlines different referral practices, and employers should ensure that any referrals remain in compliance with all applicable laws.

Many of these legal considerations and relevant laws vary by locality. When developing or changing policies within an EAP, employers should consult with local legal counsel.

Designing and Implementing an EAP

When designing an EAP, employers should look into meeting the needs of their employees, and the best way to design an EAP will look different for every employer. Whether your organization is initially designing or redesigning a program, there are various factors to consider.

This section covers design and implementation considerations for delivery models, services, program policies and technology use.

Defining Your Business Need

The [Employee Assistance Program Overview](#) section discusses the standard components of an EAP. Employers should consider defining their business needs and planning their EAP accordingly. There are a variety of factors that employers should consider, including:



The goals and objectives will not be the same for every organization that enrolls in a program, and employers should consider how an EAP can help meet their business needs.

Designing Resources and Services

There are a variety of questions for employers to consider when designing and implementing an EAP, including what services to offer and how to best offer them. EAPs can sometimes include an expanded offering of services, and many factors should be addressed when choosing a vendor or developing a program. These include:

- **Services to provide**—Generally, most EAPs offer mental health and substance abuse resources, but employers will want to consider what total EAP service offering can best meet the needs of their organization.
- **Channels for service offerings**—Employers will want to consider whether services and resources will be offered virtually through telemedicine and other channels.
- **Referral process**—Employers should define their referral practices, such as a formal, informal or self-referral program, which will impact the process for which services and resources are provided to employees.
- **Location or locations of services**—Employers will want to define where their services will be offered.
- **Geographical offerings of benefits**—If your organization has employees in different geographical areas, due to either the locations they work or employees' remote locations, employers should consider how services will be offered.

- **Hours of service**—Employers will want to define what hours of service their services will be available.

Choosing a Delivery Model

Programs can either be delivered within an organization or outsourced. There are a variety of reasons that organizations could choose to outsource the program. Generally, EAPs are one of the most commonly outsourced HR functions—but whether a program is outsourced or not, HR involvement and strategic planning will be essential to maximize the benefits of an EAP.

While some of these programs are run internally within an organization, others choose to use vendors or providers. There are many ways that an EAP can be offered, and employers can even consider combining an element of various programs and specific services.

Management-sponsored Programs

In some cases, EAPs can be staffed by employees within an organization. Generally, offering a program internally is reserved for larger organizations due to overhead and administrative costs. While an internal program can offer the potential for more value for high volumes of services, this model is primarily for larger organizations with well-established programs with high utilization.



Provider-run Programs

For most small and moderate-sized organizations, the administration and costs of offering an EAP likely won't make sense to offer in-house. In many cases, EAPs are outsourced. This means that the organization offering an EAP works with a vendor or provider. For outsourced programs, leaders will still be tasked with managerial duties, including planning and executing the program's delivery and more.

Delivery Models

An outsourced program means that the organization offering an EAP works with a vendor or provider. While the program may be outsourced, HR will still hold responsibility. There are a variety of types of provider-run programs, including:

- **Fixed-fee**—In this model, an employer contracts with an EAP provider. Employers will pay a fixed fee for services, and fees are not based on employee usage.
- **Fee-for-service**—Under a fee-for-service model, organizations pay a provider based on usage by employees.
- **Consortium**—Under this model, multiple small businesses join together to contract with an EAP provider, which can lower costs.

Employers can consider a variety of models when offering an EAP, and the correct design will vary by the needs and details of an organization. As employee usage changes over time, the type of contract that is most effective for your organization might change as well.

Choosing a Provider

When outsourcing, employers will need to decide on factors such as what services to offer and which provider to use. Rather than offering an in-house program, employers can choose to use a provider for a variety of reasons—but often, smaller organizations may find that using an EAP provider results in a higher return on their investment. Employers should consider what core competencies are essential for selecting a provider. Topics to evaluate include:

- **Scope of offered services**—Does the vendor offer a full range of services, such as stress management, or a narrower offering? As discussed in this toolkit, many resources can be part of an EAP, and employers should determine which ones are the most critical to offer.
- **Quality and reputation of provider**—Employers will want to verify the quality of the provider and ensure that their provider will meet and exceed their expectations.
- **Credentials**—The EAP provider should be able to verify that its employees are appropriately trained and that they hold appropriate and current credentials.
- **Pricing**—Of options for provider-run programs, employers will want to consider which is most cost-effective for their organization.

Every organization is unique, and these unique workplace factors will influence which provider is the right fit for your organization—and your employees. However, by outlining core competencies and goals for an EAP, you'll be able to make more informed decisions about what provider meets your specific needs.

When using a provider, active participation and program management from HR remain essential. HR is responsible for taking care of many of the steps in this toolkit, including reviewing EAP offerings, developing a program, growing employees' awareness of a program, managing a program and evaluating their EAP on an ongoing basis.

Training Managers on Referrals

For organizations using either informal or formal referrals, the process will only be as effective as the managers who will be tasked with referring employees. That's why it's important that managers are trained. This training can include topics such as:

- How to identify an opportunity where an employee could use the EAP
- Self-awareness and anti-discrimination considerations
- Understanding of the referral criteria and program policies

Well-trained and aware managers can play a big part in having a successful program. For these programs to be used as intended, it will take active participation from both employees and their managers.

EAP Policy Statement

An EAP should include a policy statement. The structure and operation of each EAP will vary with the needs of each company, but EAPs should generally be governed by a written document that:

- Defines the program's relationship to the company
- Includes strict confidentiality standards

Benefits Toolkit

Employee Assistance Programs

- Defines the scope of services provided
- Establishes guidelines to evaluate the effectiveness of the program

Importantly, it's imperative that this policy statement effectively communicates the assurance that the program won't jeopardize employees' jobs or reputations, ensures a promise of confidentiality and addresses any exceptions to the confidentiality agreement.

Using Technology

Technology is a core component of EAPs for a variety of reasons. From a confidentiality standpoint, technology helps allow an EAP to operate in a compliant and private way, but effective use of technology can extend to help employees effectively utilize program services.

Program Technology

Technology can help with administering an EAP, and impact the program more than being a check-the-box item. Proper administration of the program can set it up for success. These technology components include:

- Records
- Communication systems
- Password protections
- Encryption
- Software
- Hardware

Confidentiality is critical, and employers should consider how to best use technology as part of their program. Whether an EAP is offered internally or through a provider, employers should ensure that privacy and confidentiality are of the highest priority—and that technology use prioritizes the safety of employees' personal information and their use of the program.

Online Portals

Online portals can be a great way to help employees get connected with what an EAP has to offer. This can help employees stay up to date on what resources a program offers. An online portal can be an extension of an employee intranet.

Telemedicine

Virtual EAP services can go under many names, including e-counseling, telemedicine, virtual care and more. Many common services such as substance abuse and mental health resources housed under an EAP can be delivered virtually. Telemedicine is a form of technology that can directly impact employees' care—and can even provide more employees access to services than ever before.

The good news about telemedicine services is that, not only can they meet the needs of remote employees, but they can also meet the evolving needs of an entire workforce. In fact, telemedicine is one of the most-requested features of an EAP.

Managing an EAP

Managing an EAP extends beyond designing and implementing the program. As programs are developed, communications at every level will be critical. Generally, employees aren't likely to participate unless they know details about the EAP, understand why it can benefit them and are assured of privacy and confidentiality practices. To that end, this toolkit has discussed various other reasons why employees may be hesitant. Employers can manage a program effectively by reviewing communications, accountability, ongoing program maintenance and more.

Employee Communications

Employers can consider what channels are most useful to promote EAPs and consider what type of messaging will best educate employees. Employees are unlikely to use the program unless they have a strong understanding of what it offers. However, employers can help by offering available, accurate and appropriate information on the program.

Communication Channels and Opportunities

There are key opportunities to inform employees about EAP offerings. Information about an EAP may most likely take place during:

- **Open enrollment**—As with many benefits, open enrollment offers employees a pivotal opportunity to learn more about an EAP. This opportunity can be an excellent time not only to promote the program—and what services your EAP offers—but importantly, proactively address common concerns that employees have, such as confidentiality.
- **New hire orientation**—Along with enrolling new employees in benefits, many organizations use new hire orientation as an opportunity to explain EAPs to new hires, discuss many of the components of this program, and offer insight to employees as to how they can benefit from this offering. As with open enrollment, new hire orientation allows employers an opportunity to proactively increase employee awareness of the program.

Standard benefits enrollment opportunities offer an excellent opportunity to educate employees about an EAP. These will be some of the biggest opportunities to expand EAP use, so employers should take full advantage. However, that isn't to say that there aren't other times and ways that employers can boost utilization, including sharing educational content. Common channels to promote an EAP can include:



Employee intranets



**Print, in the form
of posters or mailings**



Email

These are a few examples, but employers can consider what opportunities best address the topics presented in this toolkit. For resources to share with employees, check out employee communication materials included in the [Appendix](#).

Managing Employee Communications

Employee communication is a crucial component of managing an EAP. Notably, when using a provider, one of the employer's most extensive tasks for managing an EAP is building awareness. This should be achieved by using content and policies that will be shared with employees. Employers should consider factors such as:

- Who will manage the communications for the program?
- What channels will be used?
- Who will be the contact point for the program?
- How will policies and other content be distributed?
- How will your organization address common employee concerns regarding EAPs?

These will all influence how employers can best communicate with their employees, so they can help address common concerns and advocate for the other services offered.

Addressing Confidentiality Concerns

Confidentiality concerns are one of the most common reasons that employees are hesitant to use EAPs. Generally, employees feel confident using their employer-sponsored benefits for health care, with relatively minimal privacy abuse concerns. But with EAPs adhering to strict confidentiality practices, why are employees concerned about confidentiality?



From an employee's perspective, an EAP is closely attached to his or her employer.



EAPs are often used to address sensitive issues, which employees likely want to keep private.



Employees don't want these issues to interfere with their careers.

Employers can take actions to promote a positive perception of EAPs. Specifically, they should promote the idea they are an accessible, cost-effective and confidential option for employees, rather than a service that risks employees' personal information.

There are a few primary efforts that employers can take to mitigate this reputation. These include:

- **Ensuring confidentiality**—As discussed in the [Confidentiality Requirements](#) section of this toolkit, employers have an obligation to ensure confidentiality.
- **Ensuring that EAP providers have a sufficient understanding and use of technology**—Whether a program is offered in-house or outsourced, it is important to ensure that the provider possesses

and demonstrates a strong understanding of the technology used to deliver services. For employers using an EAP provider, they should be on the cutting edge of these technical requirements. Still, employers can take proactive steps to ensure that technology is planned for adequately.

- **Communicating with employees**—Employers can help mitigate confidentiality concerns by communicating effectively with employees. While the [Employee Communications](#) section of this toolkit offers considerations for strategies employers can consider, the Appendix section offers some direct resources that use with their employees.

Increasing Utilization

The good news for employers is that take direct actions can help employees gain access to the care they need. The best efforts to take might vary, due to factors such as whether an EAP is a new or existing offering, and how educated employees are about the resources. As employers strive to boost the utilization of an EAP, there are a variety of ways that they can increase utilization. These include:

- **Increasing awareness of programs**—Many employees are unaware that their organization offers an EAP or are uneducated about how to use these services. By actively promoting the benefits of an EAP, employers can help grow employee awareness. For considerations on effectively communicating internally, review the [Employee Communications](#) section of this toolkit.
- **Addressing stigma related to services**—If employees view mental health challenges as a sign of weakness, they are less likely to seek out the help that they need. Mental health care can carry a stigma preventing employees from enrolling, but employers can take steps to educate employees and reduce stigma. Employers can launch internal initiatives that educate employees on the prevalence of mental health, and help employees know that they aren't alone.
- **Addressing employee concerns**—Employees have a variety of concerns about EAPs, including privacy and confidentiality. Employers can mitigate these concerns by considering which concerns are the high priority for employees and directly address them.
- **Expanding services offered**—Employers may be able to expand utilization by reviewing and adapting services to meet employees' needs. For example, telemedicine or virtual services can expand the program's reach and offer flexibility to employees seeking assistance.

Increasing utilization may not be at the top of the list for all employers, but there are ways that employers can impact employees who may need help and help connect the dots for them to seek out EAP resources.

Evaluating an EAP

Over time, EAPs should be reviewed. When managing a program, you may find that your employees' needs may adapt over time, and that's to be expected. When evaluating an EAP, leaders will want to consider things such as which resources to offer and how to maximize utilization.

Using Metrics to Improve an EAP

When considering methods to evaluate, employers should focus on reviewing patterns rather than individual cases and outcomes. Research shows that, in most cases, EAPs offer employers much more

Employee Assistance Programs

than the investment put in. But employers should be proactive about ensuring that their organization is getting the most out of the program. Employers can consider anonymously surveying current employees or rely on a provider for data. Common metrics include:

- Employee participation
- Use rate
- Number of employee cases opened
- If applicable, the number of dependent cases opened
- Employee response
- Year-over-year growth
- Annual costs

Metrics can be used to help employers make educated decisions. By reviewing trends, you may be able to uncover valuable information about your EAP. However, be careful before drawing conclusions. When evaluating these metrics, there are a variety of factors that could have influenced this data. Take use rate, for example—just because the use rate is high or low doesn't necessarily mean the program is or isn't useful. In some cases, a higher use rate could mean that your organization is doing a better job promoting and administering the program. Likewise, a lower use rate could mean that fewer employees need assistance during that sample time period. However, more data means more information for employers to work with when making decisions.

Organizations can take ownership over maximizing their EAP offering, but employers should also point accountability toward providers. Ultimately, the provider is responsible for providing an impactful, effective and useful program. Even if a provider is offering the services, employer clients should focus on keeping providers accountable and making sure that metrics are provided to meet the needs of the end-user of this data—your organization, and your employees.

Reviewing Costs

Employers should review costs on an ongoing basis. Many programs are fee-per-use, fee-per-employee or another arrangement, and employers should continually review which program makes the most sense for their employees. Employers can review questions that may impact planning, such as the following:



Has your organization increased or decreased your number of employees?



Has your employees' EAP use rate increased or decreased in the past year?



Is our organization implementing initiatives that may impact the use rate?

These may influence the type of delivery model that an employer chooses—and the costs. While EAPs generally yield a positive ROI, that doesn't mean that employers can't take steps to optimize costs.

Reviewing Services Offered

Organizations and their employees change from time to time. Employers should consider how an EAP and its services can continually support their employees. It's OK to try and improve your EAP offering continually. In fact, a study by Mercer found that as many as 47% of employers update their offering year-over-year. As your organization and your employees adapt, so should your benefits offerings.

Summary

Employees face a variety of challenges, and they should know they are not alone. An EAP can help employees address personal problems they face and get the help they need. Ultimately, these benefits can extend to both employees and their employers. Employers often question how to take actionable steps to help address employee well-being, and EAPs can be a step in the right direction.

This toolkit offers considerations for developing, implementing, managing and evaluating an EAP at your organization. For additional EAP and benefits resources, contact Horst Insurance today.

Appendix

This section includes various EAP communication materials to use within your organization. To print out any of these resources separately from the toolkit, please follow these instructions:

Printing Help

There are many printable resources in this Appendix. Please follow the instructions below if you need help printing individual pages.

1. Choose the “Print” option from the “File” menu.
2. Under the “Settings” option, click on the arrow next to “Print All Pages” to access the drop-down menu. Select “Custom Print” and enter the page number range you would like to print, or enter the page number range you would like to print in the “Pages” box.
3. Click “Print.” For more information, please visit the Microsoft Word [printing support page](#).

Survey of Employee Response to EAP

The following survey will help us improve our company's Employee Assistance Program by learning more about issues that concern you. Our goal is to provide a supportive program that can really help our employees. PLEASE DO NOT SIGN YOUR NAME. All surveys will be held in the strictest confidence.

1. Are you aware of the organization's Employee Assistance Program?
☐ Yes ☐ No

2. How long have you worked for [*Name of Organization*]? _____

3. If you know about the program, how did you learn of the program and its benefits?
☐ Email ☐ Employee homepage ☐ New hire orientation ☐ Benefits enrollment ☐ Other

4. Do you think an EAP can help with issues such as finding reliable eldercare or child care in your area?
☐ Yes ☐ No ☐ Not sure

5. Do you believe that the company's EAP can help with health and wellness issues?
☐ Yes ☐ No ☐ Not sure

6. Would you use the program if you had a problem with:

Alcoholism/drug dependence	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Stress	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Eldercare/child care	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Emotional problems	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Depression or anxiety	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Other personal matters	<input type="checkbox"/> Yes	<input type="checkbox"/> No

7. If you believe you would not use the EAP, even if you experienced a problem, please explain why? Do you have concerns about confidentiality or other matters?

8. Have you ever used the EAP or recommended it to others?

☐ Yes ☐ No

9. Do you believe an EAP is an important program for our organization to sponsor?

☐ Yes ☐ No

10. We welcome your additional comments:

Thank you for completing the survey—please return to HR.

Get to Know Your EAP

What is it?

Our Employee Assistance Program (EAP) offers resources to help you address any personal struggles you may be having.



How does it work?

Our EAP offers confidential services to address the following:



Mental health



Alcohol and
substance abuse



Work-related
stress



Divorce or marital
problems



Child care or
eldercare



Eating disorders



Financial or legal
problems



Gambling
addiction

These resources are available at no cost to you and eligible dependents.

Is this program confidential?

This program is strictly confidential and ensures your privacy. Any personal information will not be shared internally, and the use of resources will not impact your career.

Want more information?

For more information about our EAP, contact HR.

STRUGGLING?



Our Employee Assistance Program Can Help

Are personal problems affecting your focus and performance at work?

You are not alone. The EAP offers services to help you deal with personal problems you may be facing.

What does the EAP cover?

Your EAP covers a variety of areas that you may be having trouble with, such as:

- Substance abuse
- Stress management
- Financial problems

EAPs offer education, awareness and counseling services to help you with your problems. And your participation in the program is strictly confidential.

For more information about your EAP, contact the human resources department.

Provided by: Horst Insurance

320 Granite Run Drive, P.O. Box 3320

Lancaster, PA 17604-3320

Tel: 800.533.2011



If you're struggling with a drug or alcohol problem, don't put your job or the safety of your co-workers in jeopardy. Seek assistance today through 's Employee Assistance Program, or EAP.

The EAP is a strictly confidential program designed to get you onto the road to recovery. The program is free and offers you access to professional counseling in a safe and private atmosphere. Using the EAP will not jeopardize your job or future chance for promotion.

Remember, substance abuse in the workplace affects everyone, not just the substance abuser. For more information about the EAP, contact Human Resources. Help is just a phone call away.

Safety tips brought to you by:

Horst Insurance



Know Your Benefits

Workplace Stress and Your Employee Assistance Program

While many people enjoy their job, most experience job stress at some time during their working hours. For some, this stress can become severe and impact their health and well-being. Fortunately, there are ways to cope with workplace stress.

What is job stress?

Job stress is the chronic state in which stressful conditions in the workplace impact a person's performance and well-being in a negative way, and can cause physical and/or emotional illnesses.

Causes

According to the United Nations' International Labour Organization, a majority of Americans consider their jobs to be stressful. Job stress may be caused by one or more of the following:

- Job insecurity
- Extremely long work hours
- Intense pressure to perform at peak levels all the time

- Excessive travel
- Too much time away from family
- Harassment or any other traumatic event
- Office politics
- Conflict with co-worker(s)
- Unclear job responsibilities
- Lack of control
- Technology
- In addition, problems in one's personal life can cause significant stress on the job. Financial trouble, marital trouble, grief and other family or personal issues can cause distraction and stress throughout the day, impacting a person's job performance and health.

Symptoms

The signs of stress will vary depending on the person, situation, duration and intensity of the stressor(s), but typical job stress includes the following:

- Insomnia
- Loss of mental concentration
- Anxiety
- Depression
- Substance abuse
- Extreme anger or frustration
- Family conflict
- Illnesses such as heart disease, migraine headaches, stomach problems and back problems



Know Your Benefits

Negative Effects of Job Stress

Research indicates that many medical problems stem from stress. These medical problems are costly, in the form of lost wages, increased medical costs and decreased productivity. In addition, on-the-job accidents occur more frequently to stressed employees. Stress can cause shorter attention spans and fatigue, both of which heighten the risk for workplace injuries. Also, when workers are feeling pressured to complete more work in less time, they are more likely to take risky shortcuts.

Getting Help

Success in becoming substance-free begins with recognition that there is a problem. Once the problem has been accepted and identified, treatment can be sought. There are a number of treatment programs available, but the specific treatment depends on the substance being abused.

Detoxification is typically the first treatment. Detoxification is gradual withdrawal of the abused substance. This first step is usually difficult due to severe withdrawal symptoms the body develops. Often a drug with a similar action is substituted during this time to help with the unpleasant withdrawal symptoms.

After a successful detoxification, the next step is rehabilitation. Rehabilitation is the process that prevents the recurrence of substance abuse.

With continued work and support, the outlook is positive for overcoming a substance abuse problem.

Employee Assistance Program (EAP)

Because substance abuse can impact the workplace so significantly, many companies, including , choose to offer EAPs.

An EAP supplies professional counselors who provide counseling to employees and their families in a safe and private atmosphere. All the information disclosed will

remain confidential, and no contact with your employer will be made without written permission. Using an EAP will not jeopardize your job or chance for promotion.

The EAP makes a limited number of counseling sessions available at no cost. Should you and your counselor decide that a referral to an outside provider is necessary, those costs will then be your responsibility.

For more information about the EAP program, please contact the human resources department.



Know Your Benefits

Substance Abuse and Employee Assistance Programs

The majority of drug users over the age of 18 are employed either full- or part-time. The chance of your co-worker having a substance abuse problem is greater today than ever before because substance abuse in the United States is on the rise. Because substance abuse problems are increasing, numerous support programs are available to help those with problems regain control of their lives.

What Is Substance Abuse?

Substance abuse is a problem that affects people from all walks of life. According to the World Health Organization, “substance abuse” refers to the harmful or hazardous use of psychoactive substances, including alcohol and illicit drugs. The following are signs of substance abuse:

- Tolerance: a diminished effect with continued use of the same amount, and increased amounts needed over time to achieve the desired effect
- Withdrawal symptoms
- Taking the same substance, or a closely related one, to relieve or avoid withdrawal symptoms
- A persistent desire or unsuccessful effort to cut down or control the substance use

- A lot of time spent in activities necessary to obtain the substance, use the substance or recover from its effects
- Giving up important social, occupational or recreational activities
- Continued substance use despite knowledge of having a persistent physical or psychological problem

Substance Abuse in the Workplace

The following are behavior characteristics associated with substance abuse in an employee:

- Change in employee’s quality of work
- Change in work pace
- Inability to follow instructions
- Unsuccessful completion of assignments
- Increased number of mistakes
- Errors in judgment
- Inability to meet deadlines
- Increased absenteeism
- Unusual outbreaks of temper
- Wears sunglasses at inappropriate times
- Unusual borrowing of money
- Stealing small items from employer or co-workers

Negative Effects

Substance abuse in the workplace affects everyone, not just the person with the problem. Employees with substance abuse problems are less likely to show up on time for work or put in a productive day of work, leaving



Know Your Benefits

more work for others to do. They significantly contribute to increased health care costs, disability insurance, absenteeism, employee theft, decreased productivity and accidents. All of these affect you and your co-workers in some way

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