



Offering Benefits that Matter

Discover what benefits and perks matter most to the happiness and wellness of your employees:

- How much is mental illness costing our workplace?
- What questions should we ask our Benefits Broker, TPA, or EAP?
- How can we educate our employees about their benefits?
- How can we promote our EAP to increase its usage?
- How can we encourage employees to use their PTO?
- What professional development opportunities can we offer?
- What additional resource supports can we offer?
- What onsite perks can we offer?
- How can we create a wellness space for our workplace?

How Much Is Mental Illness Costing Our Workplace?

To understand the value of investing in mental health care, employers should understand the cost of not investing in their employees' mental health. Health insurance was ranked as the most important benefit an employer can offer according to a Glassdoor survey. Not only is health care important to employees, but it has important financial implications for employers because of its effects on rates of absenteeism and presenteeism.

According to research, the cost of employee absences, planned and unplanned per year, could be as much as 36 percent of payroll, more than twice the cost of health care. Additionally, employees who have access to affordable and comprehensive health insurance are far less likely to miss work and are more likely to be productive when at work. Simply put, investing in employee health is better for business.

Considering mental health care, for every dollar spent towards treatment for common mental illnesses, there is a return of four dollars in improved health and productivity. Understanding the impact of mental illness on your company is one of the first steps to addressing the concerns with absenteeism and lost productivity and improving employee mental health.

The Center for Workplace Mental Health at the American Psychiatric Association Foundation developed [mental health calculators](#) to understand how mental illness and substance use disorders affect an employer's bottom line. These tools estimate the prevalence of the disorders in your workforce, their cost to the bottom line, and the potential savings to be had from implementing intervention programs. The calculators create personalized reports, based on your workforce demographics, that you can use to show the importance of prioritizing mental health in your workplace. Access the [mental health calculators here](#).

What Questions Should We Ask Our Benefits Broker, TPA, Or EAP?

According to a 2019 brief, more than half of Americans under age 65 — about 158 million people — get their health insurance through an employer. For people who rely on their employer for health care, the employer must ensure that their employees receive adequate health insurance coverage. Here are a few examples of questions you should be asking your benefits broker, TPA, or EAP:

Health Insurance

- Do our health plans have the same benefits and coverage limits between physical and mental health conditions?
- For the health insurance plans we offer, what is the percentage of behavioral health providers that are in-network and are currently accepting new patients?
- For the health insurance plans we offer, do you provide a comprehensive and user-friendly online behavioral health directory with a selection tool to help users access specific services?
- Can we be provided an up-to-date, accurate, and complete provider directory of mental health professionals who are accepting new patients?
- Do our health plans cover a variety of mental health services including home-based services or different types of outpatient care - including, for example, peer services?
- Do our health plans cover effective prescription medications for mental health conditions at a level that encourages their appropriate regular use?
- Do our health plans encourage mental health and stress management through a comprehensive wellness and health promotions program?
- Do our health plans track disability claims for mental health conditions and provide case management services to facilitate timely return to work?
- Do our health plans provide access to behavioral health providers in after-hours emergency situations?
- How quickly can an employee or dependent get an appointment in an emergency situation?
- Are the health insurance plans we offer accredited through NCQA MBHA or External Mental Health Parity Compliance Audit?

- Do our health plans reimburse for collaborative care in primary care?
- Do our health plans offer a care navigator to help our EAP or employee access timely in-network qualified providers?

EAPs

- How can your program be an extension of our workplace culture rather than a separate entity?
- How can we work together to promote and educate our employees about the services you offer?
- Can you describe the experience of an employee who first interacts with your services until they no longer need the services?
- Do you provide regular and confidential utilization data, and can you make recommendations for how to apply what we learn from the data?
- How do you define utilization? Does utilization include web hits and event participation in addition to actual cases and consultations?
- What resources can you provide to our supervisors?

How Can We Educate Our Employees About Their Benefits?

It's important for employers to educate employees about the benefits they offer—and encourage employees to use those benefits when needed. Employers may be surprised to find that they could be doing more. Health insurance literacy (the ability to interpret and understand health insurance information) is very low among employees. According to American Institutes for Research, three of four American adults said they knew how to use their health insurance. However, only one in four American adults could correctly calculate out-of-pocket costs.

Ensure your handbook is up to date. Make sure that your employee handbook has up-to-date language on insurance benefits, paid time off, FMLA, ADA, and grievance procedures. You should regularly check your handbook to ensure that you're giving the correct information to your employees. Your handbook often protects you as an employer.

Go into detail during orientation. Instead of listing or briefly reviewing a benefit, go through the benefit in detail for your new employees.

- **For health insurance:** don't just list the plans and the copays. Help employees understand how to compare plans' Summary of Benefits and Coverage (SBC). SBCs are consistent across all ACA-compliant plans so employees can compare apples to apples when choosing plans. Go over deductibles, balanced billing, and out-of-pocket costs in detail.
- **For time off:** don't just give employees the number of hours or calculations for their paid time off. Use this as an opportunity to encourage vacations for work-life balance, use of sick leave to prevent spreading illness at work, and describing the company culture around taking time off. Give employees advance notice of busy seasons and explain early on how taking time off around major holidays might work. Address how sick leave might be used to take care of sick family members.
- **For Employee Assistance Programs (EAPs):** don't just present an EAP as a service that employees can use when they're sick. Successful employers have found that normalizing EAP usage by having managers or employees explain real contacts with an EAP program can help drive up EAP usage. EAPs often can be used as resources for healthy people—they can find doctors for family members or find financial representatives, for example.
- **For telework and flexible schedules:** don't just have a policy that explains how and when an employee can work remotely. Use this opportunity to educate employees about tips and best practices for staying engaged remotely. Encourage them to communicate with managers and get accustomed to virtual technology.

Hold meetings or go into detail annually before/during open enrollment. Most of us focus the most on benefits during open enrollment for health insurance. Instead of only sending an email or listing materials on a company Intranet, hold one or more meetings to answer questions about all benefits during this time.

Highlight important and significant changes, show employees how to use new benefits (especially ones that involve technology), and invite brokers or representatives from your health care company to answer more in-depth questions that employees have. Use this opportunity for senior leadership or management to showcase how they have used employee benefits to encourage usage by all.

Communicate regularly throughout the year. In addition to meetings during open enrollment, have periodic calendar reminders set so you can email employees about benefits throughout the year. You can use newsletters or the company Intranet to send employee information out. For example, you can use Q1 to let employees know about telehealth options, Q2 to advertise preventive care, Q3 to help employees navigate their insurance network, and Q4 to promote the use of the EAP.

Have a place where employees can ask questions anonymously.

Encourage employees to ask anonymous questions and share their responses with other employees. Often, if someone has a question, someone else may have a similar question but might be afraid to ask it. It's easy to set up a Google Form, but any technology will work.

How Can We Promote Our EAP To Increase Its Usage?

In the U.S., nearly all (98 percent) of mid to large companies offer Employee Assistance Programs (EAPs), but only about 4 percent of employees use them each year. To increase the use of EAP services among employees, it helps to thoroughly understand your EAP, including services offered, accessibility issues, and the percentage of employees who use these services.

For many employers, there are three main reasons why employees may not be using their EAP: (1) Employees are not aware that an EAP exists, what services are offered, or how to access these services; (2) Employees are fearful that their employer may be tracking their usage of services; or (3) the stigma of mental health and its association with EAPs prevents employees from seeking services. Here are some ways to address these concerns:

Awareness and Promotion

Put efforts behind educating employees on how to access their EAP and the services it offers through awareness and promotion.

- Find ways to share information about the EAP through your company's typical modes of communication. EAP information can be shared during orientation for new employees, on the company Intranet, and in staff emails or newsletters periodically throughout the year.
- If your company hosts a mental health awareness campaign, ensure that information about how to access the EAP and its services are included on all campaign materials.
- If your company hosts a wellness fair, invite an EAP representative to discuss services and answer questions during the event.
- Ensure that supervisors are aware of the EAP services offered and know to communicate that appropriately when mental health concerns arise among staff.

Confidentiality Concerns

Some employees may fear that using the EAP for mental health concerns is tracked by their employers and can cause issues with their careers. However, the employer must ensure that employees understand that it is against federal law for the EAP to disclose information shared by an employee with the employer.

- To help appease employees' fears, be clear about any information that is collected and why and how EAP services are administered.

Stigma around Mental Health

By simply mentioning the EAP, employees may automatically write it off because its association with mental health is still highly stigmatized in the workplace.

- If your employees are aware that an EAP exists but usage is low, it might be time to rebrand from the traditional “Employee Assistance Program” to a new wellness program that promotes work-life balance.
- Highlight the other services offered in addition to mental health services, such as financial planning education, family assistance, or caregiver resources.
- Emphasize that employees do not need to be in a crisis to use EAP services. (In fact, if an employee is experiencing an acute mental health crisis, they should call emergency services.) The intention of an EAP is to help employees maintain a positive work-life balance and serve as additional support when life matters interfere with performing at their best at work.
- Encourage employees to take a free, anonymous, and confidential stress screener that employees can use to self-assess their level of stress. If they score high, recommend that they contact the EAP and provide clear instructions on how to do so.

How Can We Encourage Employees To Use Their PTO?

Paid time off gives employees a chance to take a break from the daily demands of their job and find time to rest, recharge, and spend time with family and friends. Employers who offer PTO support the overall mental health of their staff, and employees who use PTO can help reduce burnout and increase productivity and creativity. However, the positive impact of time away from work only occurs if employees actually use their PTO. While it’s important to give your staff time off, it’s helpful to go one step further and motivate them to use it. Here are a few ways to encourage your team to use their PTO and reap the benefits of time away from their desk.

Encourage staff to use a vacation planning tool. When employees are busy at work, it’s not uncommon for the end of the fiscal year to come, and your employees have only used a few days of PTO. There is always another project to complete, which may cause your employees not to take the time off they need to perform at their peak.

Encourage your staff to use a vacation planning tool to plan out when they will take time away from work. The U.S. Travel Association offers a free, online planning tool that makes it easy. Asking employees to plan ahead encourages them to think about vacations and gives your company ample notice to prepare for their absence. It's a win-win for employees and employers.

Openly communicate about PTO. In addition to planning, ongoing communication from leadership regarding vacation time is a helpful way to encourage staff to use their PTO. A note in your company newsletter or a regular announcement at staff meetings can help remind your team to use their time off. And, if you have the time or support, consider letting your staff members know how much time off they've used throughout the year.

When communicating, think about including information on the benefits of taking time away from the office, which can help inspire individuals to use their vacation days. Work is busy and stressful, but the ongoing communication and reminders can help encourage your staff to take the time they need.

Lead by example. As an employer, one of the best ways to encourage your team to use their PTO is by taking your own time off. Your willingness to step away from your job and find time to rest and recharge signals that you personally prioritize vacation time and understand the importance of it.

By taking time off and encouraging all leaders in your company to do the same, you help to create a culture that values time away from the daily stress of the office. With so much happening, your employees may worry that they will be judged for taking time away from their work. But, by setting an example and taking PTO for yourself, you signify the importance of it at your company.

Vacation time is an excellent way for your staff to rest and recharge, and it helps them come back to their job role more motivated and inspired. It can also prevent burnout and reduce turnover rates. However, merely giving your team PTO doesn't ensure these benefits are used. They have to take advantage of their days off. Luckily, there are a few things that you, as the employer, can do to encourage your staff to use their time off. Vacation planning tools, ongoing PTO communication, and taking your time off can all help motivate your staff to use their days off and lead to a mentally healthier team overall.

What Professional Development Opportunities Can We Offer?

Professional development opportunities help both employees and employers contribute to a better workplace experience. Employees who receive professional development can apply new information to their jobs and improve their performance. They may also be able to learn skills or abilities that help them receive promotions or transfers to other job opportunities in the workplace. Employers benefit from increased job satisfaction and increased knowledge in their employees. Here are examples of professional development you can offer to employees:

- **Conference registration and travel.** Conferences may seem very expensive. Industry and association conferences can have fees as high as \$1,500 - \$2,000 just to register, and that's before travel and hotel costs. But conferences are also a great opportunity for people to learn new skills and network with potential contacts. To get the most out of a conference, have the employee identify what new ideas they learned or new relationships they made. Track how an employee uses these skills.
- **Education reimbursement or tuition assistance.** You may offer professional development for employees to pursue certificates, graduate degrees, or additional learning from a college or university. You can restrict tuition assistance to repayment for classes directly associated with the line of work.
- **Intensive training or boot camps.** In some fields, like software development or database administration, it's common to have week-long (or longer) sessions dedicated to learning new skills.
- **Certifications and credentials.** Many fields offer certification or credentials. This certificate or credential can certify that an employee has attained a certain level of knowledge and experience in their field.
- **Online subscriptions.** There are many companies that offer monthly or annual subscription services to recorded training and webinars.
- **In-house training.** Many larger employees can afford to set up training departments within their company to conduct internal training. This is especially helpful if you have front-line positions with a lot of turnovers.

- **Outside training.** Whether you hire a consultant or subscribe to an outside training service, there are many companies dedicated to training employees.
- **Reimbursement for books or other supplies.** Many employees may find that books or how-to guides are the best way for them to learn. You can reimburse employees who spend money on these guides.
- **Dedicated work time for learning.** Even if you don't reimburse for any fees or expenses, you can always allow employees to use dedicated work time to learn or practice new skills. Employees should hear from senior leadership that professional development is a work expense. Time off should be billed to work, not a vacation, and employees shouldn't be expected to learn.

What Additional Resource Supports Can We Offer?

According to a PriceWaterhouseCooper's (PwC's) 2017 study, financial matters were the top cause of stress across all generations, impacting employee mental health and productivity. A financial education or student loan repayment program can be offered by the employer to help reduce stress related to finances and attract employees in the rising workforce. Also, incorporating additional resource support, such as family assistance programs or recovery-friendly workspaces, can help employees balance and integrate work-life matters and keep them engaged and productive at work. Here are a few additional resource supports to consider:

Mental Health and Substance Use Resources

- A high-quality Employee Assistance Program (EAP) is one of the tools you can offer all your employees. High-quality EAPs have significant resources for mental health and substance use, which can include paying for in-person or telehealth therapy visits for a new incident.
- Any workplace can put together Support Groups for employees who are dealing with personal or family challenges. Support groups like Alcoholics Anonymous have guides for starting a support group.

- You can start your own Peer-led Programs in the workplace. In addition to an EAP, Janssen invites employees to participate in a peer-to-peer program that offers informal supports to participating employees from other employees with similar lived experiences.
- Some large employers may be able to provide in-house mental health or substance use clinics inside larger health clinics.
- You may also want to invest in mental health apps or digital therapeutics for your employees, on top of health insurance. The American Psychiatric Association has an app evaluation model for people to understand what apps are helpful. Psyberguide also has a helpful site for evaluating mental health apps.

Health-Related Resources

- Smoking Cessation programs can benefit your employees by improving their health and benefit you as an employer by reducing breaktimes and health care costs. The American Lung Association provides a smoking cessation program.
- Gym membership discounts, stand-alone gyms, or work-hosted exercise programs such as yoga can help employees exercise and improve their health. Many gyms have built-in employer programs. Employers should focus on body-positive messages that encourage fitness, not weight loss.
- Weight loss programs can work to help employees feel more comfortable, but employers should be careful to communicate body-positive messages about weight and health. Employees shouldn't feel like losing weight is a competition, and employers should be sensitive to language that hurts people with eating disorders.

Financial Resources

- Access to a financial planner may help employees get their personal finances secure. If you have a company 401(k), you may already have a financial planner that can meet with employees to discuss all financial matters, not just retirement resources.
- Tuition reimbursement can help employees recover costs associated with education.

What Onsite Perks Can We Offer?

Employers can offer onsite perks to employees to reduce stress and improve employee morale and mental health. Some examples of onsite perks include childcare, the ability to bring a pet to work, chiropractic or massage therapy, health clinic, and mental health services. An onsite perk is anything “extra” that an employer offers, at no or reduced cost to an employee, to make their lives easier.

- Onsite childcare or childcare arrangements. Employees who are also parents, especially to young children, may experience stress about childcare arrangements. Childcare can be very expensive, so reduced-cost childcare can be helpful.
- Allowing pets in your workplace can improve employee morale. This is probably most likely to work for small employers. Note that you should check with your lease to see if you can allow pets in the workplace. You may also have to keep pets at home to protect employees with allergies or other disabilities under ADA.
- Discounted or free massage therapy, either at work or an offsite location. You can offer similar services for chiropractic or acupuncture as well. You can hire mobile masseuses to bring massage therapy.
- Free snacks. Many employers find that offering snacks helps keep employees happy on days they are too busy to prepare or purchase food. While you should work hard to make sure all your employees can get their earned breaks, offering snacks can help people stave off hunger.
- Social time for employees. Employer-sponsored happy hours, parties, or celebrations can boost morale. Do your best to hold these during work hours so employees don't have to sacrifice nights or weekends for work events. In addition, you should make sure that hourly employees and frontline employees have access to these events (and not just corporate leaders).
- Volunteer programs sponsored by the employer are a great way to give back to the community and help employees connect as a team. It's best if you can have employees select the cause so they are really invested in it.

How Can We Create A Wellness Space For Our Workplace?

Employees should have access to safe, calm, and private space(s) at their company. This space can be used for employees to take a break from stress, recover from hearing bad news, or tend to health needs. Many employers have already set aside specific spaces for nursing mothers. Depending on the size and scope of the company, a wellness space could be multiple rooms, a single room, or a common area.

Here are some tips for creating a wellness space:

- Consider setting aside a lockable room. Focus on making the room a calm and relaxing space. At Mental Health America, we have a wellness room that any employee can use. The room contains a lounge sofa, weighted blankets, and low lighting. Employees can bring their phones and listen to relaxing music. Consider including a radio or another device that can quietly play calm music for employees who use it. Avoid using too many scented products, as many employees have allergies or sensitivities. Have a sign that employees can hang on the door to show space is in use. Encourage executive leaders to normalize the use of the room and show employees that it's okay to use it.
- If you can't designate an entire room, have a space set aside in a common area. This might be helpful for retail settings or restaurants that may only have one common area for employees. Set aside part of the common area that is designated for quiet time and relaxation. Use comfy chairs and blankets to signify it's a different space. Have signage around that encourages quiet use of the space to relax and unwind. Consider providing calming and soothing activities in the space, such as adult coloring books or journal pages, that employees can use to decompress. Again, encourage management to use these spaces when possible.
- If you have multiple locations, ask each location to create a space. Oftentimes it's easier to set up a wellness space in a headquarters or corporate offices. But if you have multiple locations for stores or franchisees, it's important to have quiet spaces designated for employees there, too.

- Encourage employees to use their full breaks. Many hourly employees are required by law to take breaks for certain times during the day. Encourage employees to use the full break to recharge and set a culture where time off is praised. Plan staffing contingencies for when employees take breaks. Rotate employee breaks so that it's fair to all employees--so that someone isn't always stuck with a 3 pm lunch break every day unless that is the employee's preference. Cross-train employees so they can fill in for each other during break periods.
- Don't disturb people during their breaks. Unless there is an emergency, make sure you're treating the breaks that employees take as important as you would any time they spend working. Don't call people off-breaks because the line is busy; come up with other solutions to speed up customer service during break time. Communicate that breaktime is important even during rushes. If you end up disturbing an employee during a break, make sure that the employee is given adequate time to rest and recharge after a rush has died down.