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**Employee Assistance Programs (EAPs):  
Small cost...Big Value**

*"An employee living in a fog of "presenteeism" is like a slow leak in the faucet of profits."*

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As we all work to find our footing in these times of economic uncertainty, a few things are certain in the world of Employee Benefits. Employers are demanding more for their benefit dollars. Unlike commercial/business insurance markets that cycle through "hard" and "soft" markets, health insurance has been one industry that gets harder to manage every year.

While employers struggle to maintain the integrity of their medical insurance plans, traditional dental, vision, and life insurance was on the decline in the middle market but have made a comeback. As medical plan deductibles steadily increase in an attempt to decrease premiums, the annual exercise of eroding the health plan has led employers to seek out other ancillary benefits as a way to "give back" to the employee. While this is an over-simplification of this trend, it has become a viable strategy for many companies.


While traditional health plans have not covered marriage and family counseling under the mental health benefit, EAPs fill a much needed gap for those dealing with relationship, divorce, or other family stress.

An employee may call the EAP with anything ranging from a true crisis to simply a request for resources on doggy daycare so they can be mentally present at work.

Employee utilization of EAPs has traditionally been very low, however, over the past few years more employees have reached out to tap this valuable resource. It's no coincidence that EAP use has increased during the economic crisis. More people are out of work, living with budgets that do not balance, attempting to manage serious health conditions without insurance, and worse. According to an article from NW Jobs, requests for foreclosure support rose 137% from 2008 to 2009. The article also underscores this issue by noting that employees are calling EAP help lines to deal with multiple issues at a time, a change from prior utilization.



At EHL our goal is to help our clients retain the most effective employees while proactively managing productivity. An Employee Assistance Program is one way to provide resources to your staff at a nominal cost (\$1.80 to \$4.00 per employee per month)



that now more than ever can provide a positive return on investment. These programs demonstrate to your employees that you care. We all know that a stressed out employee is a less productive employee. In some industries these employees can create a physical or liability risk (operating machinery or dangerous equipment, driving, entering the residence of a customer, workplace violence, etc.).

The decision to add an EAP to your benefits lineup should not be based on fear but on the facts. With employee education and promotion, this benefit typically pays for itself if only one employee becomes 25% more effective on the job.

For additional information on this and other Human Resources and Benefits related topics, please visit our website at [www.ehlinsurance.com/getbenefits](http://www.ehlinsurance.com/getbenefits) or our blog site at [www.ehlinsurance.com](http://www.ehlinsurance.com). ■