

# Employee Assistance Program

*Our Solutions For Employee Stress*



**CUSTOM DISABILITY SOLUTIONS**

GROUP REINSURANCE

# Why Our EAP?

Work is stressful enough without life's added pressures. Employers are counting on their employees to be productive, but with issues and challenges outside the workplace, employers know that even the most productive employees need support.

Our EAP provides confidential assessment and counseling services for employees and their families on both personal and professional issues. The services are designed to reduce costs employers incur from health care utilization, absenteeism, accidents on and off the job, unemployment and more. Our EAP is available for everyday issues as well as crisis assistance.

## EAP Benefits For Your Policyholders

### AFFORDABLE

Adding an EAP to their group disability plan is easy on employers' budgets.

### CUSTOMIZABLE

Employers can select the EAP that's right for them.

### SUPPORT AND ASSISTANCE

Management support tools and resources are standard with our EAP.

### EMPLOYEE RETENTION

An EAP enhances an employer's benefits package and makes for a more desirable place to work.

### NO ADDITIONAL ADMINISTRATION

Employers are not responsible for tracking or managing the program.

## EAP Benefits For Your Policyholders' Employees

### ARRAY OF SERVICES

Employees gain access to personal and professional services that cover a wide spectrum of wellness and workplace issues.

### FAMILY MEMBERS SUPPORT

All services are available to employees and their families, including dependents and domestic partners.

### EASY ACCESS

Available 24/7, 365 days a year.

### PEACE OF MIND

Our EAP provides secure and confidential support, and is a place to turn to for help in a time of crisis.

# What's In It For You?

Whether you're a small start-up company or a major player in your designated market, an Employee Assistance Program is a key benefit to maintain employee morale and drive. Not only does it assist your employees with personal and professional issues, but it also offers many advantages to help increase your position in the industry.

Below are key highlights when you add an EAP program to your overall health benefits mix.

## EAP Advantages - For You

### **IT HELPS THE EXPERIENCE OF YOUR STD AND LTD BUSINESS**

EAPs decrease costs from reduction in lost time, sickness and accidental benefits, attrition rates for employees with substance problems and on-the-job accidents.

### **DIVERSIFY YOUR PRODUCT OFFERING**

Expand your portfolio of products without the hassle of developing new administrative and operational processes.

### **ENHANCE YOUR COMPETITIVENESS**

By adding our EAP to your portfolio, you will enhance your standing and presence in the market and attract new customers.

### **EASY TO ADMINISTER**

Custom Disability Solutions and Resources for Living will oversee the program for you.



# Our Services and Resources

## ACCESS

- 24-hour crisis telephone response, 365 days a year from professional counselors
- Toll-free number
- Unlimited telephonic assistance
- Telephonic access to licensed, masters-level counselors
- Web-based information, resources and tools
- Confidentiality strictly maintained

## COUNSELING AND WORKLIFE

- Access to receive help for:
  - Anxiety, depression
  - Family, relationship issues
  - Substance abuse
  - Grief, loss
  - Dealing with change
  - Individual coaching
  - Suicide, crisis situation
- Emergency intervention and critical incident stress management (CISM) assistance
- Referral support, tracking and follow-up
- Our Substance Abuse Counselors have specific knowledge, training and experience in the assessment and treatment of chemical dependency and other addictions
- Child and elder care referrals
- Home ownership support and advice

## RESOURCES AND SUPPORT

- Password protected access for employers and employees at [www.rfl.com](http://www.rfl.com)
- Communication and marketing materials
- Administrative and program support

# Our Services and Resources

## HELP FOR MANAGERS AND SUPERVISORS

- EAP orientation for all employers and employees
- Dealing with employee conflicts
- Violence in the workplace
- Substance abuse in the workplace
- Sexual harassment
- Supervisory leadership training

## LEGAL AND FINANCIAL SERVICES

- Legal consultations with network attorneys or mediators - one initial 30 minute face-to-face or telephone consultation per separate legal matter per year with network provider at no cost
- Discounted rates up to 25% off for use of network attorneys or mediators
- Discounted rates up to 10% off for use of network attorneys for telephonic and online assistance with legal documents
- Assistance with simple will preparation
- Financial consultations with network professionals and counselors - one initial 30-minute face-to-face or telephone consultation per separate tax issue per year with network provider at no cost
- Discounted rates up to 25% off for use of network provider for personal income tax preparation
- Assistance with topics such as credit counseling, budgeting, tax planning, retirement and college tuition planning
- Unlimited access to website covering legal and financial topics
- Online referral process for finding legal and financial professionals

## OPTIONAL SERVICES AVAILABLE\*

- On-site workplace intervention
- Standard on-site critical incident management services
- Immediate on-site critical incident management services
- Training and orientation seminars
- Manager and supervisor training seminars

\* At additional cost



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