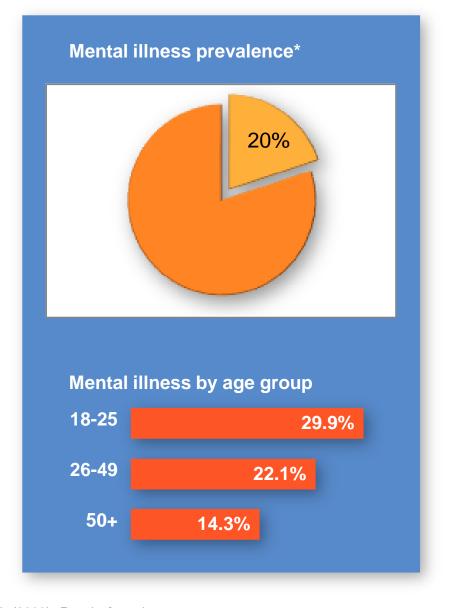




Behavioral Health Concerns

- SAMHSA Study found that one in five U.S. adults had a diagnosable mental illness in 2010*
 - 23% of women
 - 16.8% of men
- By 2020 mental health and substance use disorders will surpass all physical diseases as the major cause of disability worldwide.



^{*}Substance Abuse and Mental Health Services Administration (SAMHSA). (2009). *Results from the 2009 National Survey on Drug Use and Health: Mental health findings.* (Office of Applied Studies, NSDUH Series H-39, DHHS Publication No. SMA 10-4609). Rockville, MD: SAMHSA.



The Impact of Stress

Tackling the issues that keep your employees from performing at their best

STRESS IMPACT¹

42% anger

35% lack of energy

32% headaches

37% fatigue

24% upset stomachs

physical emotional social

An estimated 70 – 90% of primary care doctor visits²

8% of all U.S. health care spending²

Approximately \$5,000 per person per year²

20% behavioral disorders³

\$444 billion in medical expenses and lost productivity each year³

- 1. American Psychological Association. Stress in America: Our Health at Risk January 11, 2012
- The Oxygen Plan Corporation, The Stress Number® Report for 2012 and 2013; 2 American Institute of Stress, "Job Stress."
- 3. Insel, T., Cost of Not Caring: Nowhere to go, The Financial and Human Toll for Neglecting the Mentally III USA Today, May 12. 2014; http://www.usatoday.com/longform/news/nation/2014/05/12/mental-health-system-crisis/7746535/.



Today's Environment

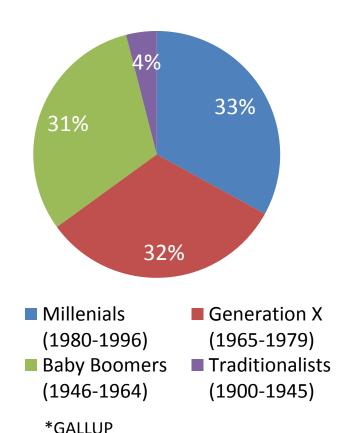
- Ever present technology creates additional challenges related to work/life "balance"
- Employers are gaining a better understanding the impact of behavioral health, on the bottom line
 - 1 in 10 employees will experience varying levels of Depression throughout their careers (CDC, 2013)
 - In 2003, the Journal of AMA estimated that 44 billion dollars are lost annually, due to presenteeism
 - Equates to 5.6 hours per week for employees with depression (vs) 1.5 hours for employees without depression
 - Three Leading Causes of Presenteeism (NIH, 2013)
 - 1. Depression (Stress)
 - 2. Musculoskeletal (Back Pain, Arthritis, etc.)
 - 3. Respiratory (Cold, Flu)
- [Do we have any data points regarding prevalence of disability incidence and duration tied to behavioral disability or as co-morbidity?]
- Lessening stigma associated with seeking help for depression, anxiety and other behavioral health concerns



Today's Environment

- Increasing stress in the workplace
 - Higher productivity demands and right-sizing pressures
 - Changes in the way we work and how physical workspaces are configured
 - Restructuring, mergers and acquisitions of organizations continue
- Dual income households make it more difficult to balance work and life demands
 - In 1975 less than 30% of families had two working parents
 - Today, over 60% of families are dual income families
- The Sandwich Generation of Baby Boomers, representing nearly a third of the workforce, are faced with caregiver responsibilities
 - The "Whopper" Generation is doing double duty caring for aging parents and grandchildren, while helping boomerang adult children
- Differing needs of each generation in how they engage

Percentage of Each Generation in the Workforce, 2013*





Navigating Life Challenges

Prenatal

Relationships

Sleep

Stress

Death/grief

Parenting

Adoption

Substance abuse

Divorce

Education

Child/elder/pet care

Identity theft

t Violence & abuse

Financial & legal matters

Depression

...and small issues can turn into big costly problems.



Illness Absence Poor performance



Employee Assistance ProgramsA vital key to wellness, prevention, and reducing costs

- EAP programs have evolved over the past decade
 - Previously utilized largely by employers as a mechanism to manage troubled employees
 - EAP programs today, are designed as a resource for overall organization wellness initiatives
 - EAP programs are now leveraged as part of prevention solutions rather than just a 'problem-oriented' approach
 - EAP programs are viewed as a resource to help drive down costs
 - Medical outpatient and ER visits
 - Behavioral outpatient and ER visits
 - Pharmacy
 - Incidence and Duration of Disability, for behavioral diagnoses or due to comorbidities
 - Increased compliance for those with chronic conditions





Employer-based Results

- Companies with EAP have 21 percent less absenteeism and 14 percent more productivity (MHN/MetLife)
- EAP users have 20 percent lower medical claim costs than non-EAP users (Virginia Power, 1994)
- For every \$1 spent on EAP, an employer saves from \$6 to \$14 in costs related to employee problems (Department of Labor)
- A Cigna study was conducted that analyzed more than one million claims. One key finding: employers who offer the Cigna Employee Assistance Program (EAP), mental health/substance abuse (MHSA) and medical coverage together experienced a 20% cost savings in total behavioral costs (Cigna, 2012)
 - 27.2% savings in outpatient behavioral cost
 - 4.1% savings in inpatient behavioral cost
 - 29% fewer MHSA-related outpatient visits
 - 8.2% fewer MHSA-related inpatient events



Helping Everyone Perform Better



Cigna Satisfaction Survey, Employee Assistance Program Evaluation, 2014. Results are gathered throughout the year on a statistically significant sample of National and Regional clients who utilized EAP services within that year.



Custom-fit to your organization's unique needs and goals







Organization

Better health and productivity

- Problem-solving consultations by phone
- Mental health counseling (face-to-face)
- Time-saving referrals
- Work/life support
- Stress management and resilience

Better performance

- HR/manager referrals
- Education
- Consultation
- Role-playing
- Self care

Better bottom line

- Strategic consultation
- Critical incident stress debriefing
- Organizational change management support
- Onsite services
- Customized communications
- Reporting



EAP Best Practices for Promotional Strategies

- Friendly, matter-of-fact communications to promote EAP
- Engage through relatable life events
 - Raises awareness
 - Motivates people to reach out early
 - Reduces stigma
- Use of multiple platforms
 - Electronic and hard copy
 - Existing communication modalities
 - Intranet portals
 - Home mailings, when possible
- Highlight 24/7 ease of access and use
 - Online services, including online chat and self service resources and interactive tools
 - Telephone-based counseling and consultation
 - Work/life resource and referral assistance
 - Webcasts and onsite seminars
 - Onsite EAP services, when cost effective and feasible



EAP Best Practices for Wellness Initiatives

- Alignment of EAP resources and seminar offerings with wellness campaigns and/or monthly wellness themes
- Cross referral expectations in place with various vendor programs and EAP benefit overview training for vendor partners
- Leverage EAP seminars and flyers/article content focused on targeted issues, based on EAP utilization reports on presenting issues, as well as medical trends and chronic conditions
- Cross promotion of EAP services at wellness events, biometric screenings and benefit fairs
 - Concurrent EAP seminars tied to wellness events
 - Stress balls or stress dots, if available
 - EAP brochures or flyers
- Involvement of EAP for family events, e.g. Bring Your Child to Work Day
- Collaboration with employee resource groups/affiliations as a strategic partnership to promote a seminar or program offering



EAP for HR and Managers: Real Problems – Real Solutions

Carla has received multiple complaints from team members about an employee who has offensive body odor. She is concerned about how to approach the employee on a personal hygiene issue.

Oliver calls for consultation about how best to assist an employee returning to work after the accidental death of her child. He wants to also offer guidance to co-workers who worry about what to say and how best to be a support.

Alex is a new manager. She does not know how to deal with an employee with anger issues. She calls us to discuss how to confront them about it, and what other steps she can take.

Maria has an employee upset because they are going through a divorce. He calls EAP to find out what services are available and how to approach the subject.



EAP Resources for HR and Managers

- Assistance through specialized employee assistance consultant team for HR, managers and supervisors in addressing:
 - Job Performance Issues
 - Suspected Substance Abuse
 - Threat of Violence at work or home
 - Sensitive Situations
 - Critical incidents

Referrals to EAP

Self Referrals: 97%

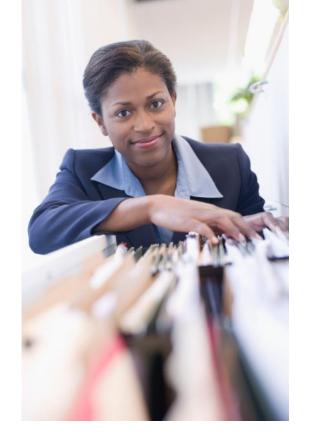
Supervisor Referrals: 3%

- Best Practice: EAP Training as a management tool. We are your behavioral experts
- Unlimited consultation: Problem solving, brainstorming, role playing
- Assistance with safety planning and intervention around potential workplace violence issues
- Crisis triage and assistance for employees at risk or in crisis
- Working with an EAP Consultant can help you determine a plan of action that may include:
 - A conversation with the employee
 - A written or verbal warning
 - A referral to the EAP



EAP Resources for HR and Managers

- Voluntary and mandatory referral protocols in line with organizational policies and protocols*
 - Informal: Encourage voluntary access to EAP during early stages of performance decline
 - Formal: Performance-based voluntary referral; subject to signed release; EAP reports compliance
 - Mandatory: EAP is condition of continued employment (e.g., substance use concerns); subject to signed release; EAP reports compliance
- Organizational change management support, especially for significant restructuring and reduction in force to address the needs of affected managers and employees
- Team building and skill development resources
- Self care through external, confidential sounding board





Critical Incidents



- Death or serious illness of an employee (on- or off-site)
- Work site accidents
- Workforce reduction/reorganization
- Natural disasters
- Threats of violence or terrorism
- Robberies
- Homicide
- Suicide
- Acts of violence
- Community trauma
- Critical Incident Response Services help employees:
 - Normalize their reactions to traumatic events
 - Mobilize coping strategies
 - Connect with others in meaningful and supportive ways
 - Become more aware of EAP resources
- Goal is to return employees to normal, productive functioning as quickly as possible



Best Practices for Critical Incident Response Services

- Seek expert consultation
- One size does not fit all
- Critical Incident Response Service Continuum:
 - Consultation with an Employee Assistance Consultant
 - Targeted handouts and online disaster response resources
 - Grief/loss, stress management or change management seminars
 - Onsite grief support and coping strategy sessions
 - Onsite Critical incident Stress Debriefing group sessions with critical incident response specialists
 - Onsite one-to-one support
 - Individual assessment, stabilization and referral

 Follow up to determine if additional services or intervention may be needed

A CRITICAL INCIDENT RESPONSE

may positively impact morale, disability claims, absenteeism, turnover and productivity after an incident.



U.S. Department of Transportation Substance Abuse Professionals (DOT/SAP) Services



- DOT employees are mandated by federal law to follow rigorous and complex drug testing procedures.
- If an employee violates the regulations, they are referred to a DOT Substance Abuse Professional.
- The Substance Abuse Professional or SAP:
 - Evaluates the employee
 - Makes appropriate referrals for further treatment
 - Communicates with employer
 - Monitors compliance
 - Administers post-treatment evaluation and follow-up, including a written compliance letter



When Should HR or Managers Contact Your EAP?

- Whenever you find yourself worrying about an employee's welfare
- Whenever someone's work is suffering because of personal concerns
- Whenever a problem surfaces or a crisis strikes
- Whenever you encounter a situation that makes you really stop and wonder: How should I handle this?
- To collaborate and develop thoughtful plans to support wellness initiatives and to ease the impact of organizational changes



Using the EAP can make your job easier – and less stressful!



Offered by: Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company.

This presentation outlines the highlights of Cigna's Employee Assistance Program. It is not a contract. Complete and prevailing terms are set forth in the applicable Employee Assistance Program service agreement.

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