

well
BEHAVED

A CIGNA Behavioral Health
discussion about:

Employee Assistance Programs



Philosophy

An Employee Assistance Program (EAP) is a comprehensive program designed to assist in the early identification and resolution of productivity problems associated with employees who are impaired or likely to be impaired by behavioral problems.

- Health
- Marital
- Family
- Financial
- Alcohol
- Child Care
- Elder Care
- Drug
- Legal
- Emotional
- Stress
- Other behavioral problems with may adversely affect employee job performance



United States history of EAP

- Evolved partly out of Occupational/Industrial Alcohol Programs, and partly out of job-based programs, e.g., social betterment, personnel counseling and occupational mental health.
- Job-based programs gathered momentum in the 1950s as private industry came to realize that providing "troubled employees" with assistance benefited the company.
- As they became aware that issues such as drug abuse, domestic violence, depression and divorce played a major negative role in job performance, companies with alcohol abuse programs began to offer help to their troubled employees in other areas of mental and emotional health.
- The 1970s brought significant changes to the workplace-programs movement, the main one being a shift in the focus from alcoholism *per se* to identifying employees' impaired behaviour and productivity.
- The introduction of new legislation, as well as incentives to include problems other than drinking, encouraged state and local governments, businesses, labor organizations and others to establish EAPs to address all problems that interfere with an employee's job performance.
- In the 1980s many companies began to look at outsourcing these programs in order to enhance the program offerings, improve confidentiality, address household member's issues and deliver the program at more reasonable costs.



Why should an employer have an EAP?

- In the last decade there has been an enormous increase in the pace of change in the commercial world. In this climate EAPs help individuals, managers and organizations to:
 - *Cope with work-related, personal problems and challenges that impact job performance*
 - *Improve productivity*
 - *Lessen absenteeism and staff turnover*
 - *Decrease work-related accidents*
 - *Manage the risk of unexpected "critical incidents"*
 - *Position the employer as caring for their employees well-being*
 - *Recruit and retain staff*
 - *Assist in performance problems*
 - *Improve staff morale and motivation*
 - *Assist line managers in identifying and resolving staff problems*
- In short, EAPs represent a proven, cost-effective solution to many of the people problems employers face today.



CIGNA Behavioral Health

An Industry Leader

- Established in 1974, offering Employee Assistance Programs since 1975
- Acquired by CIGNA in 1989
- 14 million members
 - *Diverse customer base*
 - *Serving customers large and small*
- Employee Assistance Programs
 - *Multiple service options*
 - *Robust Work/Life services*
- Behavioral Health Services
- Integrated Behavioral Health Services and EAP
 - *Whole person management*
- Psychiatric Disability Management
- Web-based Services



Structure of Our employeeASSISTANCE Program

Participant Services

Service and advocacy for individuals who are:

- Seeking information only
- Seeking professional counseling
- Unaware of what type clinical help they need

Supervisor Services

Unlimited consultation to supervisors and managers for issues such as:

- Organizational change
- Performance decline
- Substance abuse
- Violence at home or work
- Critical incident assistance
- Supervisor and Management training seminar

Organizational Services

- Critical incident response
- Wellness seminars
- Program promotion
- Employee orientations
- Ongoing evaluation
- Policy/procedure consultation
- Reporting
- EAP program manager



What Happens When a Participant Calls?



Triage to crisis clinician	◀ Crisis Intervention
Triage to telephonic counselor	◀ Telephonic EAP
Intake makes referral to our network EAP providers	◀ Face to face counseling
Triage to our life events staff	◀ Life Events Childcare Eldercare Pet care
Triage to legal support	◀ Legal
Triage to our EA consultants	◀ Critical Incident Response
Triage to our EA consultants	◀ Supervisor Consultation



employeeASSISTANCE & Life Events Options

Customers first choose between a Telephonic or Face-to-Face Assistance option:

	Telephonic Assistance	Face-to-Face Assistance
Service Level	<ul style="list-style-type: none"> • 24/7 Telephonic Access 	<ul style="list-style-type: none"> • 24/7 Telephonic Access • Provider Referrals
Participant Services	<ul style="list-style-type: none"> • Telephonic Consultation • Crisis Intervention Services • Community Resources • Life at Work Resources 	<ul style="list-style-type: none"> • Healthy Rewards • Emotional Well-Being Online (Assessment Tools, FAQs, Article Library, Online Access & Referral, Quarterly Awareness Series) • Telephonic Consultation • Crisis Intervention Services • Community Resources • Life at Work Resources • Healthy Rewards • Face-to-Face Sessions 1-3, 1-4, 1-5, 1-6, 1-7, 1-8
Organizational Services	<ul style="list-style-type: none"> • Account Management • Disaster Relief Program • Communication Program • Management Consultation 	<ul style="list-style-type: none"> • Online Management Reporting • Organizational Consultation • Policy Support Services • Account Management • Communication Program • Disaster Relief Program • Management Consultation • Online Management Reporting • Organizational Consultation • Policy Support Services • Management Referrals

Then add one of the Life Events options below:

	Self-Service Life Events	Full-Service Life Events	Premium Life Events	
Telephonic Services		<ul style="list-style-type: none"> • Child Care • Adoption • Prenatal Care • Parenting • Summer Care • Special Needs 	<ul style="list-style-type: none"> • Senior Care • Pet Care • Education • Legal • Financial Info 	<ul style="list-style-type: none"> • Child Care • Adoption • Prenatal Care • Parenting • Summer Care • Special Needs • Senior Care • Pet Care • Education • Legal • Financial Info • Financial Services • Convenience
Online Services	<ul style="list-style-type: none"> • Family & Caregiving • Health & Well-being • Daily Living 	<ul style="list-style-type: none"> • Self-Search Provider Locators • Educational Materials • Personal Assessments • Interactive Tools 	<ul style="list-style-type: none"> • Family & Caregiving • Health & Well-Being • Daily Living • Self-Search Provider Locators • Educational Materials • Personal Assessments • Personal Assessments • Interactive Tools • Vacancy Checks through "Assisted Search" 	<ul style="list-style-type: none"> • Family & Caregiving • Health & Well-Being • Daily Living • Self-Search Provider Locators • Educational Materials • Personal Assessments • Interactive Tools • Vacancy Checks through "Assisted Search" • Real-Time Vacancy Checks with a Life Event Consultant
Referrals & Fulfillment	<ul style="list-style-type: none"> • Consumers identify providers in their area through Self-Search Provider Locators • Online Fulfillment Materials 	<ul style="list-style-type: none"> • Up to 3 Qualified Referrals where available; if additional needed consumer calls back • Life Event Turnaround Time: 12 business hours; emergency is 6 business hours • Online & Print Fulfillment Materials 	<ul style="list-style-type: none"> • Up to 5 Qualified Referrals where available; if additional needed consumer calls back • Life Event Turnaround Time: 12 business hours; emergency is 6 business hours • Enhanced Online & Print Fulfillment Materials 	
Reporting	<ul style="list-style-type: none"> • Online Management Reporting (online utilization) 	<ul style="list-style-type: none"> • Online Management Reporting (online & telephonic utilization) 	<ul style="list-style-type: none"> • Online Management Reporting (online & telephonic utilization) 	

* **Bold/Bold**: Points of differentiation from one service level below

Employer Services

employee ASSISTANCE & Life Events Options

Management Consultation	Critical Incident Response Services	Disaster Relief Program	Organizational Service Hours	Policy Support Services	Standard Extranet Package
<ul style="list-style-type: none"> Toll-free, 24/7 access to behavioral health professionals to assist managers/supervisors with workplace issues Access to Employee Assistance Consultants for detailed consultation on workplace issues 	<ul style="list-style-type: none"> A wide range and combination of programs and intervention strategies designed to prevent and minimize stress and assist people in managing and recovering from stress related unplanned traumatic events. Services include: Accurate assessment of and appropriate response Pre-incident Traumatic Stress Education Crisis Management Consultation Stress Management Education Grief/Bereavement Education On-site Support Services 	<ul style="list-style-type: none"> Situation identification by CBH National Care Center Community resource identification Information compilation specific to the event A three stage communication strategy to customers 	<p><i>Service Hours Available For:</i></p> <ul style="list-style-type: none"> Executive Briefings Manager & supervisor trainings Employee education & orientations Onsite critical incident response for layoffs, reorganizations, etc. Communication & promotional activities Corporate Wellness Programs 	<ul style="list-style-type: none"> Toll-free, live consultation and access to behavioral care professionals during business hours to assist managers/supervisors with policy consultation Interface with a Regional EAP Manager (REM) Consultation regarding ways in which the EAP program supports the implementation and execution of company policies Access to listing of government organizations for education and information on policy Access to community resources 	<p><i>Electronic Management Reports Via Our Data Warehouse</i></p> <ul style="list-style-type: none"> Generated via the powerful data warehouse, CIGNA Behavioral Health provides a significant and unique management and data reporting advantage by offering electronic, web-based access to their quarterly reporting package. Management staff will be able to access program data, customize reports, and perform in-depth analysis so they meet the user's personal need - including graphing and charting capabilities
<p>Management Referrals</p>		<p>Organizational consultation</p>			
<ul style="list-style-type: none"> Help managers/supervisors facilitate EAP appointments for their staff 		<ul style="list-style-type: none"> Assistance with issues impacting the workplace where EAP intervention may provide support 			
<p>Mandatory Referrals</p>					
<ul style="list-style-type: none"> Support organizations' compliance with federal drug free workplace regulations 					

Web-based Services

Our online services include programs and services for participants, clients, and our network providers and facilities:

Participants

- Online Access and Referral
- Online Self-Assessment Tool
- Provider Directory and Search Vehicle
- Article Library
- Quarterly Awareness Series
- Frequently Asked Question
- Personal Health Online
- Enhanced Life Event Services
- Healthy Rewards Program

Clients

- Electronic Management Reports via our Data Warehouse
- HR Professional Services

Providers and Facilities

- E-Claims
- Electronic Submission of Treatment Plans
- Online Access to CIGNA Behavioral Health's Level of Care Guidelines and APA Practice Guidelines



Unique Problems Facing International Organizations

- Annual cost of an assignment is equal to approximately 300% of the transferee's annual salary¹
- Failure rates for overseas assignments average 45 percent²
- Studies have indicated that 5-15% of international assignments fail because of the early return of assignees who feel abandoned³
- The costly bottom line is that nearly half of expatriates may leave their company within two years of assignment⁴

¹ *Behavioral Health Management* 5/01

² *HRMagazine* 6/97

³ *Behavioral Health Management* 5/01

⁴ *CIGNA International Expatriate Benefits* Spring/01



Unique Problems Facing Overseas Employees

- Exacerbation of underlying mental health issues/family concerns
- Cultural differences
- Language barriers
- Loss of normal support network
- Isolation stressors
- Occupational, familial, and social transitions
- Re-entry issues



Benefits to Employees

- Improves the ability of expats and their families to effectively resolve and prevent personal concerns associated with the occupational, familial, cultural, and social transitions of deployment
- Provides information and services that balance work, life, and family
- Focused problem-solving approach eliminates the need to personally conduct time-intensive research to get issues addressed
- Enables the employee to maintain relations and feel connected with the organization while working abroad

Families based in the U.S.

- Reduces time spent to find quality, screened EAP resources
- Conducts follow-up procedures that assure participants get appropriate EAP resources and are satisfied



Benefits of Repatriation Services

1 in 5 employees leave the company within the first year of returning from overseas deployment.

Employees and families go through similar stages of acculturation when coming home that they have gone through when going abroad.

Many former expats feel alienated by friends, family and co-workers who “cannot relate” to the overseas experience.

In some cases, people are sent overseas to “run the show.” In addition, when they return their old jobs may be filled and they may have lost status.

In some cases, it can be a surprise/loss to see the changes, reorganizations and layoffs that may have occurred while the employee is away.

In some cases, companies do not provide as many concrete services assisting families during the relocation process back to the U.S. as they provided during deployment. This can make an employee feel abandoned and unappreciated.

It can be stressful for expatriates to feel “left out of the loop” upon return (national news and American trends, etc).



Benefits to Organizations

- Improves employee productivity by helping them efficiently balance work and life events, allowing them to appropriately focus on their work
- Improves employee retention by creating a positive work experience through the provision of Work/Life benefits
- By engaging an independent provider, companies can raise their HR productivity, implement policies that best support expatriate employees, and achieve substantial savings over current expenditures¹
- Maintains relations and a connection between the organization and the employee

¹ HRMagazine 12/95



2003 internationalASSISTANCE Program

The internationalASSISTANCE Program offers EAP & Life Events services that are customizable to meet unique business needs based on:

- The locations of the company's clients employees abroad
- The types of employees, i.e. expatriate, host national, third country nationals, and/or frequent business travelers



Value of Pre-Deployment Services

- #1 reason for overseas assignment failure is the “trailing spouse” adjustment
- #2 reason for overseas assignment failure is the children’s adjustment
- #3 reason for overseas assignment failure is the employee’s adjustment to the culture (not the job)



How the Program Works

- Participant contacts **internationalASSISTANCE** Program through a designated toll free number (toll-free line established by CIEB and ICAS)
- Participant is provided an initial needs assessment
- Services delivered by designated EAP specialist/provider as appropriate
- Options may include:
 - *Telephonic EAP Services*
 - *Work/Life Resource & Referral Services*
 - *Referral to local EAP Provider*



Employer Return On Investment Example

12,468 Employees 372 cases resolved in EAP in (time period studied)	
<p>Diverted Outpatient:</p> <ul style="list-style-type: none"> • 3.5 number of visits (vs. national average of 7 visits) to complete treatment cases that would have gone to national average if no EAP intervention • 1,302 diverted sessions • \$70/visit • \$91,140 savings on behavioral health benefits not paid out because of EAP (source: Internal CBH study) 	<p>Diverted Inpatient:</p> <ul style="list-style-type: none"> • 3% of all resolved EAP presentations could have been inpatient cases (source: Internal CBH study) • 11.16 cases is 3% of the number of inpatient cases diverted • 4.2 days ALOS • \$516/day • \$24,185.95 savings on behavioral health inpatient benefits not paid out because of EAP
<p>Behavioral Offset Once Referred to Benefits:</p> <ul style="list-style-type: none"> • CBH study found outpatient days reduced 1.5 visits per case with EAP intervention (backed by national data) • 126 BH cases (less SA/Drug) referred into benefits • EAP = 1.5 saved on 1-5 thru 8 • \$70/visit • \$41,454 savings on MH • 3 SA/Drug cases referred to BH beyond EAP • \$9,898 saved with EAP intervention • \$29,694 savings on SA (US Dept of Health of Human Services, backed by CBH CQIS data) • National book information: average inpatient days/1,000 is without EAP versus 19 with EAP 	<p>Days Missed:</p> <ul style="list-style-type: none"> • Average 10% missed days reduction with EAP available • 372 EAP cases • 1 missed day (average) • \$200/day • \$74,400 savings from reduced missed days • 11.16 diverted inpatient cases • 4.2 ALOS • 46.872 missed work days • \$200/day • \$9,374.40 savings from reduced missed days
Grand Total: \$270,248.35	

