



HELPING EMPLOYEES BALANCE THEIR WORK AND PERSONAL LIVES

Employee Assistance Programs (EAP)
Provided Through The Hartford.



**THE
HARTFORD**

Business Insurance

Employee Benefits

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Home



6 out of 10
workers feel
stressed
three or more
workdays per
week.¹

PROVIDING AN EAP TO YOUR EMPLOYEES CAN HELP ALLEVIATE WORKFORCE COSTS AND PRODUCTIVITY ISSUES.

An EAP is a confidential counseling and referral service that assists employees and their dependents with:

- Face-to-face counseling
- Financial and legal information
- Work/life support
- Critical incident support

EAP capabilities can help employees resolve issues quickly, before they escalate into personal or workforce challenges. We offer a range of EAP services to our Group Life and Disability and Voluntary or Leave Management customers through an arrangement with ComPsych,¹ the world's largest provider of EAPs.

EASY ACCESS TO SUPPORT

EAP services can be accessed through a dedicated toll-free number 24 hours a day, seven days a week. ComPsych staff provides immediate crisis resolution, information, and referrals to appropriate counseling and support services. Master's-level staff clinicians with crisis intervention experience, including multilingual resources, are available to handle emergency or urgent care cases.

BENEFITS OF AN EAP











EMPLOYEES:



















- Unlimited 24/7 telephonic access to master's-level clinicians for intake, assessment and referral.
- Referrals to local resources and services such as community and governmental agencies.
- Confidential face-to-face sessions.
- Financial and legal support by phone with experienced financial professionals and lawyers during regular business hours or by appointment.
- Access to self-assessment tools and other resources through GuidanceResources Online.

EMPLOYERS:

- Reduction of other benefits costs: An effective EAP may reduce disability costs, medical costs, pharmacy costs, and Workers' Compensation costs.
- Absenteeism and productivity: Resources for employees to handle day-to-day issues may result in reduced absences, increased productivity, and lower temporary replacement costs.
- Flexibility: Employers can choose one of four EAP service options that provide solutions to meet almost any need.
- Cost-effective approach: Because of The Hartford's arrangement with ComPsych, we offer access to services at affordable group rates.
- Comprehensive reporting capabilities: Some plan options provide reporting that integrates EAP metrics with disability metrics. This helps employers understand workforce absence drivers and provides recommendations to help improve plan performance.

SERVICE MODEL SOLUTIONS

		OPTION 1 Ability Assist EAP Services	OPTION 2 Enhanced Ability Assist EAP Services 	OPTION 3 GuidanceResources EAP Services 	OPTION 4 GuidanceResources Customized EAP Services	OPTION 5 Beneficiary Assist 
EMPLOYEE ACCESS						
For employers with <5,000 lives: Eligible employees enrolled in the Disability program have access to benefits from day one.		✓ 				
For employers with 5,000+ lives: Eligible employees enrolled in the Disability program have access to benefits when on an approved Disability claim.		✓ 				
All eligible employees with benefits available from day one.			✓	✓	✓	
Available to covered employees who have submitted a life claim or are terminally ill.						✓
BENEFITS	DESCRIPTION					
3-session Face-to-Face Counseling	Face-to-face and unlimited 24/7 telephonic support by master's-level clinicians for employee and eligible dependents	✓	✓	✓	✓	
5-session Face-to-Face Counseling				✓	✓	✓
Customized Face-to-Face Counseling Sessions					✓	
Personal Convenience Services 	Unlimited online or phone information on child care, elder care, education, moving/relocation, etc.	✓	✓	✓	✓	✓
Legal Services 	Unlimited online or phone information from licensed staff attorneys for family law, bankruptcy, real estate, estate planning, and adoption.	✓	✓	✓	✓	✓
Financial Services 	Unlimited online or phone information from expert CPAs and CFPs on budgeting, investments and credit matters.	✓	✓	✓	✓	✓
Health Advocacy 	Helps employees navigate their health benefits, answer clinical questions, resolve claims and billing issues, understand the appeals process, and make educated decisions.	✓	✓	✓	✓	✓
EstateGuidance® Will Preparation Services 	Ability to create a will and other legal documents online.					✓
COMMUNICATIONS	DESCRIPTION					
Self-Service Communications	Includes promotional flyers (English and Spanish).	✓	✓	✓	✓	✓
GuidanceResources Online	Provides access to GuidanceResources Online for information, advice and helpful tools on thousands of topics.	✓	✓	✓	✓	
Proactive Communications	Includes promotional materials and posters about program benefits, as well as communications for human resources and information on important current topics.			✓	✓	

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EMPLOYER SERVICES	DESCRIPTION					
Critical Incident Stress Management (CISM)	Includes professional support in managing critical incidents like workplace violence, serious illness, natural disasters, fatal accidents, and corporate restructuring.	\$275/hr + travel and expenses 	\$275/hr + travel and expenses 	 	 	
Management Consultations and Referrals	Assists managers/HR professionals during the employee EAP services referral process.					
Utilization Reporting	Provides utilization/program performance reports which may be integrated with disability reports to get a holistic understanding of absence drivers.					
Training	Includes manager or employee EAP orientation and behavioral/personal development workshops.					
Account Management	Provides a dedicated account manager to ensure successful program implementation and encourage continuous utilization.					
OPTIONAL SERVICES	DESCRIPTION					
Health and Wellness	A comprehensive health and wellness program that empowers employees to make healthy lifestyle changes. Services include Health Risk Assessments tobacco cessation, weight management, lifestyle coaching and more.					
Identity Theft Resources	This service helps victims restore their identity with unlimited access to staff attorneys, assistance in navigating the identity restoration process/notifying essential parties, and self-help resources.					
International Assignees	An EAP/work-life program for international assignees that is available anywhere in the world.					
Department of Transportation (DOT) Substance Abuse Professional (SAP) Services	Our services provide Professional oversight of cases for DOT-regulated employees to ensure they comply with the evaluation process and follow treatment recommendations, including after-care services.					
FEES	DESCRIPTION					
Some EAP services are subject to additional fees.	<p>Programs with fees appear as line items on the self-administered bill.</p> <p>List-bill clients may elect to receive a direct bill from ComPsych.</p>	Included with Disability, Voluntary or Leave Management program	<p>\$.84 PEPM</p> <p>For employers <5,000 lives: PEPM fees for employees not enrolled in Disability^A</p> <p>For employers 5,000+ lives: PEPM fees for all employees^B</p>	<p>3-Session EAP - \$1.12 PEPM</p> <p>5-Session EAP - \$1.37 PEPM</p>	PEPM fees based on program services requested	Included with Life plans

SERVICE MODEL	DESCRIPTION	VALUE
Ability Assist EAP Services	EAP that provides emotional, legal and financial counseling to eligible employees (and their dependents) enrolled in a Hartford Disability, Voluntary or Leave Management program.	Ideal for employers who: <ul style="list-style-type: none"> • Have limited benefit budgets and/or high turnover rates. • Want to ensure EAP services for enrolled employees. • Have reduced need for manager/supervisor tools. • Value top-quality individual resources, but don't need employer-level services.
Enhanced Ability Assist EAP Services	EAP that provides emotional, legal, and financial counseling. Available to all eligible employees and their dependents – not just employees enrolled in a Disability, Voluntary or Leave Management program.	Ideal for employers who: <ul style="list-style-type: none"> • Want to provide Ability Assist EAP Service benefits to all employees. • Want to cover seasonal and/or part-time employees not eligible for coverages.
Guidance Resources EAP Services	EAP that provides emotional, legal and financial counseling. Includes significant employer-level services like integrated utilization reporting, account management, critical incident stress management, management referrals and proactive communications support.	Ideal for employers who: <ul style="list-style-type: none"> • Wish to evaluate their current EAP's costs and effectiveness. • Want to offer managers help with challenging employee situations. • Want to enhance program visibility and drive robust utilization.
Guidance Resources Customized EAP Services	Customized programs that support employers in achieving their organizational goals—from better engagement and productivity to stronger retention or reduced costs. Options include tailored EAPs, health and wellness programs, and international EAP solutions.	<ul style="list-style-type: none"> • Have frequent need for crisis intervention or training resources. • Value account manager support and utilization reporting.



Workplace stress is costing employers \$500 billion annually.²



Up to 10% of U.S. employees may be absent for 21 or more days a month due to on-the-job stress.³

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or visit [TheHartford.com/groupbenefits](https://www.thehartford.com/groupbenefits).

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¹ Belli, Gina. (2017, March 30). Most American workers are stressed most of the time. <https://www.cnn.com/2017/03/29/most-american-workers-are-stressed-most-of-the-time.html>

² Source: Cook, Dan. (2017, October 20) "Workplace stress costing employers \$500 billion annually." <https://www.benefitspro.com/2017/10/20/workplace-stress-costing-employers-500-billion-ann/?sreturn=20180205091740>

³ Source: Cook, Dan. (2017, October 20) "Workplace stress costing employers \$500 billion annually." <https://www.benefitspro.com/2017/10/20/workplace-stress-costing-employers-500-billion-ann/?sreturn=20180205091740>



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