

Are your mental health benefits widely known *and* widely used?



The employee benefits buzz for the past two years has been—say it with us—mental health. And it’s the buzz for good reason. Mental health issues are shown to have widespread impacts on the American workforce:

- About 66% of employees have clinically measurable symptoms of anxiety and depression.¹
- An estimated 200 million workdays are lost each year due to depression.²
- Untreated mental illness results in more than \$193 billion in lost earnings each year in the United States.³
- Short-term disability claims for depression and mood disorders have the longest durations and the highest costs.⁴
- Organizations spend over \$15,000 on average annually on each employee experiencing mental health issues.⁵

We’ve seen the growing consciousness of the need for mental health support, and you have too—70% of employers recognize mental health as a significant workplace issue.⁶ In fact, many have done more than just recognize the issue: They’ve stepped up. Nearly 40% of employers with 50 or more employees have changed their benefits to meet their employees’ mental health needs.⁷ But even the most clearly defined strategies and carefully curated benefits won’t make a difference if they’re not widely known and used by employees when they need them.

The pieces won’t fall into place on their own

Consider Maria, a hypothetical employee. Like 21 million adults in the United States, she has dealt with depression.⁸ Her employer’s health insurance plan includes mental health services. Sometimes she struggles, but she’s able to manage her condition.

When her therapist moves out-of-network, Maria can’t afford the increased out-of-pocket costs. She continues her medication, but not her regular therapy sessions.

After months of self-managing her mild depression with mindfulness, exercise and medication, Maria’s symptoms escalate. Her productivity diminishes, and she regularly misses work, costing her a chunk of her paycheck. Her financial stress compounds her depression and she is diagnosed with major depressive disorder. She requires hospitalization and misses several weeks of work.



If we take a closer look at Maria's story, we can see points along the path where resources and interventions might have helped prevent such a severe outcome.

- When she could no longer afford her therapist, an employee assistance program could have guided her to support resources or helped her find a therapist in her network.
- When her depression was mild to moderate, self-service mental health tools could have helped detect the need for elevated support.
- When she began to miss work regularly, internal protocols could have prompted her manager to reach out to help determine if she needed additional support.
- When she was diagnosed with major depressive disorder, a financial benefit could have helped reduce her financial stress.
- When she missed several weeks of work, income replacement benefits from a short-term disability policy could have helped her continue to meet financial obligations while regular paychecks weren't coming in.

And here's the real kicker to Maria's story: Some of those tools were available through her employer, but she didn't know it.

Unlock greater use of your mental health benefits

An employee benefits strategy that includes mental health support is start. But it's just that—a start. There are two critical steps that can help you make sure resources are more widely known and used.

1. Prioritize mental health.

Mental health and mental illness can be sensitive, intimidating topics for employees. When employers prioritize mental health as part of the company culture, it helps remove stigma, build trust and create opportunities for meaningful engagement. There are lots of ways—big and small—to incorporate mental health into company culture, including:⁹

- Hosting seminars or workshops that address depression and stress management techniques, such as mindfulness, breathing exercises and meditation.
- Distributing physical and digital materials, such as brochures, flyers and videos, to all employees about signs and symptoms of poor mental health and opportunities for treatment.
- Creating and maintaining dedicated, quiet spaces employees can use for relaxation activities.
- Training managers to recognize signs and symptoms of stress and depression in team members and encourage them to seek help from qualified mental health professionals.
- Giving employees opportunities to participate in decisions about issues that affect job stress.

2. Communicate (and then communicate a lot more).

Nearly half of all employees say their company has not proactively shared what mental resources are available.¹⁰ Communicating regularly and in a variety of ways is a must for getting employees' attention. Examples include:

- Newsletters
- Employee social channels
- Emails and mailers
- Videos

- Text messages
- Company intranet
- Pulse surveys
- All-employee and team meetings
- Digital signage
- Games and contests
- Open enrollment activities

Participation leads to better outcomes—which is better for, well, everyone

When employees take advantage of mental health support, the impacts are far-reaching:

- 80% of employees treated for mental illness report improved levels of work effectiveness and satisfaction.¹¹
- Every \$1 spent on treating ordinary mental health concerns yields a \$4 return in improved health and productivity for employers.¹²
- Every \$1 investment in prevention and early intervention for mental illness and addiction programs yields \$2 to \$10 in savings in health costs, criminal and juvenile justice costs and productivity.³

Significant time and effort go into developing employee benefits strategies that support both business objectives *and* employee health, well-being and productivity. When decisions are being made about the role mental health benefits can play in these strategies, don't forget the keys that can help unlock greater utilization and better outcomes.

Aflac's continued commitment to the ever-evolving emphasis on mental health

Mental health is on a spectrum, so your coverage should be too. Aflac is fully committed to being a part of the care you show employees while also tending to the well-being of your business. We look closely at our offerings to identify gaps and find places where we can fine-tune benefits—or add new ones—to help close them. Examples include:

- **NeuroFlow on our group long-term disability plan:** NeuroFlow is a next-generation mental health solution featuring 24/7 digital behavioral health support and monitoring to create a feedback loop with employees at all points along the mental health spectrum. As an early intervention tool, it has the potential to reduce the duration and frequency of disability claims. NeuroFlow is available to insured group long-term disability policies with more than 1,000 lives.*
- **New mental health rider on group critical illness plans:** Our new rider covers severe mental health conditions, including bipolar I, major depressive disorder, post-traumatic stress disorder, schizophrenia and substance use disorder. Certificate holders will receive 10% of the plan's face amount as a lump-sum payment upon diagnosis.**
- **Care managers:** Licensed, master-level social workers who get to know our most vulnerable customers, their unique situations and their range of needs can skillfully navigate complex systems and conversations to remove barriers and help alleviate stressors. Care managers support members enrolled in many of our group life and disability plans.
- **Employee assistance plans:** Offering 24/7 access to licensed counselors, our optional EAP is an additional line of support for employees wrestling with personal or workplace issues. It is available for an additional fee with our group long-term disability and some term life plans.

- **Telehealth:** Available as a value-added service on eligible supplemental plans for eligible accounts, MeMD enables employees to connect with a licensed behavioral health specialist for specialized treatment online, anytime.
- **Online personal wellness platform:** Health Advocate, available as a value-added service on eligible supplemental plans for eligible accounts, supports all employees in achieving their wellness goals by helping them develop a healthy lifestyle plan.

Ask your Aflac benefits representative about products and services that can support mental health and enhance your employee benefits strategy.

¹ Fortune. "Nearly 40% of employers expanded mental health benefits during the pandemic." Published 11.10.2021. [Accessed 3.10.2022.](#)

² Forbes. "Mental health in the workplace: The high cost of depression." Published 1.20.2021. [Accessed 3.10.2022.](#)

³ Steinberg Institute. "Fact Sheet: The cost of benefits of early intervention in mental illness." [Accessed 3.29.2022.](#)

⁴ Integrated Benefits Institute. "Short- and long-term disability outcomes for mental and behavioral health claims." Published October 2018. [Accessed 3.29.2022.](#)

⁵ National Safety Council. "New Mental Health Cost Calculator Shows Why Investing in Mental Health is Good for Business." Published 5.13.2021. [Accessed 3.20.2022.](#)

⁶ Insurance Journal. "Employers See Employee Mental Health as Major Concern." Published 6.25.2021. [Accessed 3.14.2022.](#)

⁷ Kaiser Family Foundation. "2021 Employer Health Benefits Survey." Published 11.10.2021. [Accessed 3.14.2022.](#)

⁸ Psychiatric Times. "mHealth Apps for Depression: Overcoming Challenges." Published 3.9.2022. [Accessed 3.14.2022.](#)

⁹ Centers for Disease Control and Prevention. "Mental Health in the Workplace" Published July 2018. [Accessed 3.29.2022.](#)

¹⁰ Qualtrics. "The other COVID-19 crisis: Mental health." Published 4.14.2021. [Accessed 3.29.2022.](#)

¹¹ McLean Hospital. "What employers need to know about mental health in the workplace." Published 9.1.2020. [Accessed 3.10.2022.](#)

¹² American Heart Association CEO Roundtable. "Mental Health: A workforce crisis." Published 3.25.2019. [Accessed 03.29.2022.](#)

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