

Mental health needs aren't one-size-fits all. Neither are our solutions.



Americans are in an extended mental health crisis and it's likely affecting your business. Ninety-two percent of employees experience mental health challenges that affect their work.¹

Chances are that you've responded in some way to employees who have asked for support. Trouble is, employees who need help the most may not feel comfortable discussing their struggles. In fact, only 58% of employees say they would feel comfortable bringing up mental health issues at work.²

It's no wonder why many employees may say they are "fine" or "good" when they really don't mean it. Your task is to help fill that void between "fine-but-not-really" and true mental health — and to do it in a way that anticipates people's needs, no matter where they are on the spectrum of mental wellness. Done right, you're fulfilling your own needs too.

Caring for your employees = caring for your business

People with mental and behavioral health conditions can excel at work. But under duress, few are able to bring their best selves to the table. Given the amount of employees who have grappled with a mental health issue, you may have some who haven't missed a single day of work, but whose ideas, labor and brilliance aren't seeing the full light of day.

Muted potential is one thing. A direct loss of productivity and increased benefits costs are others. Experts estimate that mental health issues result in around 200 million lost workdays each year, and 3 out of 5 employers stated their benefits claims increased in 2022.^{3,4}

There's also a risk of strained employees leaving altogether — the last thing you want during a time where finding, and keeping, employees is becoming increasingly harder. Only 48% of all employees believe their employers care about their mental health. And, of those who said they believed their employers didn't care about their well-being, 60% are at least somewhat likely to look for a new job in the next 12 months.⁵ For each person who leaves because they can't access care, you have to use valuable resources to train and replace them.

Aflac can help you get ahead of employees' mental health needs

Aflac gets that preventive care can help keep common mental health issues from escalating, and sometimes even a top-notch prevention plan isn't enough to keep an employee out of crisis. That's why we are fully committed to providing an ever-evolving and ongoing emphasis on mental health for the people who need it the most, helping you care for your team while also helping you tend to the well-being of your business.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.

Group coverage is underwritten by Continental American Insurance Company (CAIC). In California, coverage is offered by Continental American Life Insurance Company.



Our products and services that support mental health include:

- **Prevention and support:** In addition to the optional employee assistance program (EAP) offered through our premier life, absence and disability solution, we've partnered with NeuroFlow to provide early intervention and resiliency tools. NeuroFlow is a responsive app and solution that works with employees at all points of the mental health spectrum using surveys, behavioral data and gamification to deepen engagement and create a feedback loop between employees and the care they need. Employees whose mental health is stable will receive wellness content designed to help keep them in a good place. People who are assessed within the app to have an emerging mental health condition will receive content meant to impact and potentially de-escalate the issue. And those who are at high risk will receive NeuroFlow's Response Services, which will reach out to them in order to make sure they are receiving the treatment and resources they need. The solution is easy to use and can help detect undiagnosed conditions and ultimately address gaps experienced by many employees today.
- **Treatment:** If you offer our new group critical illness insurance plan (policy series C22000) and choose to include its severe mental illness rider, your enrolled employees will have coverage that provides a benefit when specific mental health conditions are diagnosed. We recently enhanced our hospital indemnity plan (series B40000) to include initial confinement benefits as well as daily benefits for when policyholders are confined to a hospital or mental health facility due to a covered mental health condition. New and existing hospital indemnity policyholders alike now have access to these enhanced benefits.
- **Recovery:** We understand time away from work may be crucial to recovery and ordered by medical providers, but yet isn't always realistic financially. That's why we've expanded our short-term disability plan (series B40000) to include coverage for when employees are unable to work due to a covered mental health condition. New and existing short term disability policyholders alike now have access to this expanded offering.

Even programs that may not appear to be directly related to mental health can support your employees' well-being. Offering paid leave or PTO can help them take the time they may need to recharge and care for themselves. Our research shows that a positive perception of PTO at a workplace is correlated with employees' belief that their employers care about them. In fact, of the options presented in a recent survey, 1 in 3 employees surveyed ranked increased time off as their first choice for addressing burnout. Options to work from home and self-care programs also top employees' lists.⁵

And, given that more than half of American employees have high anxiety about health care costs beyond what their insurance covers, [any supplemental insurance offering becomes a cushion of mental health support](#).⁶ It's helping bridge the peace of mind for the people who make your business tick — and just one of the ways that Aflac is committed to helping to bridge the care gap for people who need it the most.

Ready to connect your employees to the mental health support they need? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ Forbes. "CEO required reading: 2023 workplace mental health resolutions." Published 1.19.2023. [Accessed 4.11.2024](#).

² Yahoo! Finance. "Workers are desperate to talk about mental health at work but bosses just aren't prepared to have those conversations." Published 2.14.2024. [Accessed 4.11.2024](#).

³ National Council for Mental Illness. Mental Health First Aid. "How employers can create a healthier workforce in 2023." Published 2.23.2023. [Accessed 4.11.2024](#).

⁴ Aflac. "Aflac Workforces Report: Workplace Benefits Trends employee well-being and mental health 2022-2023." [Accessed 4.11.2024](#).

⁵ Aflac. "Aflac Workforces Report: Employee well-being and mental health 2023-2024." [Accessed 4.11.2024](#).

⁶ Aflac. "Aflac Workforces Report: Workplace benefits trends executive summary 2023-2024." [Accessed 4.11.2024](#).

These services are intended for general purposes and are not a substitute for professional psychological or medical advice. NeuroFlow may not be available in some states in connection with this partnership.

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