



Coping in a Complex World

How employee assistance programs can help your bottom line

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Big-ticket benefits such as medical insurance and retirement plans are usually what get highlighted in company brochures. And while nobody disputes their importance, these plans provide only part of what employees need in today's complex world.

The realities of day-to-day life can have a larger effect on employee performance and morale than many employers realize. What happens before and after punching the clock can significantly impact an employee's productivity, relations with coworkers and even job safety. Anxiety about current events, personal or family issues, financial concerns or drug and alcohol abuse may be out of an employer's direct control, but they can and do affect the workplace.

Recognizing the impact that these life intrusions can have, many employers are implementing employee assistance programs (EAPs). These programs give workers access to resources that can help them manage work or home-related stress and anxiety, financial responsibilities and more. An actively promoted EAP may help increase productivity, improve employee job satisfaction and reduce overall absenteeism and attrition.

Employee stress and productivity

Stress is an unavoidable reality in today's hectic society. In a 2020 survey by the American Psychological Association,¹ top sources of stress included the COVID-19 pandemic (78%), the future of the nation (77%), health care (66%), money (64%) and the economy (63%).

Given these statistics, it is also inevitable that personal stress will ultimately have an effect on the workplace. According to a 2019 survey² by ComPsych®, a leading EAP provider:

- 37% of employees lose an hour or more per day in productivity due to stress.
- 27% of employees miss three to six days of work per year due to stress, and 20% miss more than six days per year due to stress.
- Overall stress levels are high; 61% of employees report stress-related feelings of fatigue and being out of control.

Whether caused by personal problems or external crises, stress is a leading cause of absenteeism and "presenteeism" in employees.

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Presenteeism is a term used to describe workers who are physically at work, but due to illness, stress or other distractions, are not able to fully focus on their job responsibilities and tasks.

Presenteeism occurs when employees are physically at work, but not fully focused on their job responsibilities and tasks. This may be because they are not physically feeling well, are overwhelmed by personal concerns, or are using work time to deal with personal issues.

Absenteeism can be the result of actual stress-related illness, from simple stomach aches to more serious concerns such as heart disease, or from employees missing work as a form of avoidance or to deal with their personal issues.

Why an EAP?

In times of crisis or stress, people often don't know where to turn. They may be hesitant to ask others for help or believe help to be financially out of reach.

EAPs can provide support that employees otherwise may not seek. Like other workplace benefits such as group disability income or life insurance, EAP resources are easy to access and employees can trust that the program is supported by qualified professionals who understand the importance of confidentiality. Knowing that these services have the backing of their employer may also provide peace of mind.

By proactively encouraging the use of EAPs, companies can reduce the odds that personal employee issues and concerns will intrude upon the workplace. For this reason and more, promoting the tools and services under an EAP may be time well spent for companies looking to improve overall employee engagement and efficiency.

What to look for in an EAP

EAPs vary by provider, but frequently include the following features:

Counseling services: confidential face-to-face or telephone access to professional counselors who can help with personal issues, family concerns and other stresses or anxieties. Counselors may provide direct assistance or refer participants to outside providers for additional support.

Financial and legal assistance: participants may be able to contact financial and legal professionals for help with taxes, getting out of debt, guardianship issues as well as estate planning and will preparation.

Online referral services: help finding child or elder care, assistance locating community resources and support groups.

At the organizational level, EAP providers can work with companies to implement violence prevention and response programs, create crisis and disaster preparedness programs and also provide traumatic and critical incident services. These more robust EAP offerings can help organizations recover from sudden or tragic events that would be more devastating if unprepared.

The benefits of an integrated program

For many companies, the impact of employees not actively at work is felt in several ways—from increased workload to missed deadlines. For these reasons and more, it's important to encourage and support individuals who are dealing with work or personal issues while trying to return to active employment.

One strategy is to implement an advocacy-based leave management program. This model doesn't simply move people along an absence workflow, but instead examines the entire scope of each claim to identify and address the root causes that keep employees out of work longer than necessary. That means investing time in these individuals, looking at everything going on in their lives, and pointing them toward resources that provide support—like the counseling, legal and financial resources found in most EAPs.

Integrating these touch points into a managed absence program provides an opportunity to keep employees engaged with their employer, and helps them move past some of the barriers preventing them from returning to work—a win-win for everyone involved.

Not just the bottom line

As we've discussed, an EAP can affect employer results by increasing productivity and reducing absenteeism or presenteeism. But beyond the bottom line, helping reduce the daily stress in employees' lives can have a positive effect on morale, teamwork and job satisfaction.

For more information about the benefits of an EAP, talk with your group benefits representative.

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¹ "Stress in America™ 2020," American Psychological Association, accessed February 9, 2021, <https://www.apa.org/news/press/releases/stress/2020/sia-mental-health-crisis.pdf>.

² "More than One-third of Employees Say 'People Issues' Cause the Most Stress at Work," ComPsych Corporation, October 22, 2019, <https://www.compsych.com/press-room/press-article?nodeId=5e35641b-dfe3-4e87-9066-66c420b0a234>.



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