

EMPLOYEE ASSISTANCE REPORT

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supporting EAP professionals

Rethink Your EAP *Utilize a Provider Resource Directory*

By CareLike, LLC

Let's be honest, we live in a day and age in which companies are scrutinizing budgets and re-evaluating employee benefits such as health and wellness programs. But how can a company that doesn't want to cut corners on employee health still provide necessary resources and assistance? *Think employee assistance program (EAP) and a provider resource directory.*

As an employee assistance professional, you work with your clients' employees to deliver needed

counseling and other help designed to reduce and manage significant life challenges. And today those resources are vital as the Baby Boomer generation ages and the number of workers with elder care responsibilities increases.

In an effort to offer a robust assistance package to help companies enhance work/life benefits for their employees, many EAPs are adopting enhanced provider resource directories that provide high-quality care resources and valuable support referrals.

of family caregivers are also employed either full- or part-time.

Acting as a caregiver and working simultaneously can lead to stress, health decline and even work stoppage – as many as one in five people will leave the workforce earlier than planned due to caregiver requirements, according to AARP. Moreover, the Family Caregiver Alliance notes that 70%

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Caregiving Support is Vital

One of the most significant issues we hear from companies is that employees struggle with work/life balance, especially as it relates to caregiving. As relatives age, family members and friends become responsible to assume the role of caregiver. According to the AARP Public Policy Institute (formerly the American Association of Retired Persons), it is estimated that 61%

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of working caregivers suffer work-life balance challenges. *This means that organizations should reconsider the benefits offered to employees.*

An estimated 42% of U.S. workers have provided care for an aging relative or friend in the past five years and about half (49%) of

“EAPs are in the unique position to help employees manage their workloads and caregiving responsibilities by providing access to care services. ... A comprehensive provider resource directory offers access to a complete list of local providers, which helps EA professionals connect clients to reliable resources in their communities.”

the workforce expects to be providing elder care in the coming five years, according to a recent study published by AARP.

When employees do *not* have access to the resources and services they need, their productivity suffers. However, work/life resources tailored to an organization's needs not only increase productivity but can result in a positive impact on company loyalty and morale, bene-

fits that are realized for both employees *and* employers. AARP notes that these resources can include referral/access programs, on-site support groups and discounted home care for emergency needs.

EAPs are in the unique position to help employees manage their workloads and caregiving responsibilities by providing access to care services, reducing time spent researching, and offering needed resources to help the employee caregiver cope with their extended responsibilities. Implementing similar care benefits can even add a competitive advantage in employee recruitment and retention, according to AARP.

How it Works

A comprehensive provider resource directory offers access to a complete list of local providers, which helps EA professionals connect clients to reliable resources in their communities. It works like this: The database is set up to be searched by zip code. The EA professional can choose from 27 different categories, and the database will respond with providers located near the targeted zip code. (The results are displayed from closest to farthest away.) The EA user can also utilize data for a specific geographic area if the organization only operates in certain areas of the country.

Numerous Benefits

The benefits are that EAPs can effectively *assist* employees, *minimize* workplace disruptions and *reduce* the negative impact of caregiving stress on the employee.

❖ *Provider resource databases can also be time-saving and cost-effective for an EAP, and validity of data plays a key role. EA*

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professionals may use web searches to find resources and services, but without using a quality assurance database, these types of searches can lead to disappointing returns. Time becomes wasted when the counselor has to perform the same search several times to find accurate phone numbers and other provider information. Conversely, most databases routinely update listing

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information to ensure accuracy and many work directly with providers to ensure the most up-to-date listings.

❖ *To further assist the companies EAPs work with, databases can be integrated into benefit platforms, making it simple to source needed information and resources while optimizing employee health, productivity and organizational performance.*

Enhance Value of the EAP

When seeking resources to enhance the value of your EAP, reliable data, experience and coverage are among key characteristics to consider:

❖ **Health care domain expertise** – Significant expertise in health care and related industries ensures that data accurately captures differences among provider capabilities, scope of practice and nuances within chronic care.

❖ **Strong leadership** -- Look for a management team with significant database management and technology experience. Best-in-class solutions bring expertise in building technology as well as recruiting, vetting, negotiating and contracting with provider companies.

❖ **Broad coverage** — Find a solution that offers the broadest possible geographic and provider coverage.

❖ **Data quality** – Get the best data available. Leading solution providers regularly conduct scheduled data cleansing tailored to each provider type.

❖ **Consumer search habits** – Seek a solution provider that understands how consumers search for health care providers.



Editor's Notebook

Since the advent of the Internet, finding various resources is certainly *easier* than it used to be, but it still isn't always *easy* either. Case in point: this month's cover story about the importance of a provider resource directory.

The article makes some good points, including a statement toward the end of the article: "Time becomes wasted when the counselor has to perform the same search several times to find accurate phone numbers and other provider information."

I can certainly relate to that statement, and I'll bet you can, too. In my work as an editor, I spend a LOT of time online researching various topics, finding articles to fill the pages in this newsletter, and so on. You can try a few different keywords, and perhaps even use a different search engine, but there will still be occasions in which you'll "strike out."

What then? That's where a comprehensive database like the one Brooke Murphy describes for CareLike in this month's page-one article can be of enormous assistance to a busy EA professional. In my case, useful portal websites that I've used repeatedly saves me tons of time in MY job. But you get the point: EVERYONE needs time-saving resources.

By the way, while this month's cover story may appear more promotional than the norm, the intent was to keep the content as *informational* as possible. If you have, or are aware of, a product that would be very *useful* for *your* EA colleagues, let us know about its benefits.

Mike Jacquart, Editor
(715) 258-2448
mike.jacquart@impacttrainingcenter.net

This helps ensure consistently high customer satisfaction.

❖ **Dedicated account management** – Look for a solution provider that assigns a dedicated account manager. The most effective account managers have a good mix of technology and health care experience. This ensures the solution provider's responsiveness and accountability.

❖ **Large brand references** – Choose a solution provider that can furnish references and show long-standing relationships with the largest health care companies. This demonstrates the solution's quality and value in the eyes of leading companies.

Summary

A final thought: As companies continue to struggle with getting the most value out of their benefits package, set your EAP apart by incorporating a provider resource database into your service offering. ■

CareLike is a data and technology services company that provides access to detailed data on more than 25 categories of providers and 250,000 health care services providers. Its online search tool helps to accurately match individualized care services with patient and caregivers' specific needs to seamlessly support transitions of care. This comprehensive database is offered through a branded portal search for the EA organization, API integration so the EAP can devise its own solutions, or the EAP may select data or categories that can be licensed and provided in a digital format. For more information, visit carelike.com/businesses or call (404) 250-8370.

Employees with an 'Attitude' – Part I

By Barbara Jaurequi

Sherrie is a 25 year-old woman who works for a large mortgage banking firm. As a junior analyst, she receives a generous salary for her few years of experience along with a considerable benefits package.

Soon after joining the firm, Sherrie began coming in late to the office at least a few times a week. When her supervisor confronted her about her repeated tardiness, she became defensive, stating that since she can't control the traffic she should not be penalized for coming in "a few minutes late." For the rest of the day, Sherrie pouted at her desk, was generally unfriendly and behaved like a victim of unfair criticism.

On another occasion, she was asked to stay an hour past her normal quitting time. She refused on the grounds that she was not given enough notice and that she'd already made other plans that were "unbreakable." When her manager commented on her unwillingness to help out, Sherrie explained that she felt she should be paid more if she was expected to do the work of other employees.

A Large Bonus?

In spite of her mediocre job performance, Sherrie expected to receive a large bonus at the end of the year. When her supervisor explained that her bonus was based on job performance, and that Sherrie would not be receiving one, Sherrie claimed she was being treated unfairly. Regardless of how she performed her duties,



she believed she was entitled to a large bonus and special consideration for things like tardiness and absenteeism. She ultimately decided to quit her job without giving notice.

Sherrie's Attitude Not Unusual

Sadly, Sherrie's attitude of entitlement is not a rarity in the workforce of today, particularly among

employees under the age of 30. Employers often find themselves playing the part of "cheerleader" with staff members like Sherrie. They fear negative reactions to criticism and tolerate mediocre job performances to avoid dealing with their employees' poor attitudes.

Employers can feel trapped when dealing with attitudes of entitlement among staff members. They endure offensive demeanors to avoid the hassles of retraining new staff, wrongful termination lawsuits and defensive hostile reactions from would-be terminated employees. ■

NEXT MONTH: Suggestions that can turn around negative attitudes and allow employers to assume their proper roles in the workplace.

Barbara Jaurequi, a licensed marriage and family therapist and nationally certified master addiction counselor, speaks on a variety of personal and professional topics. She may be reached at Barbara@BarbaraJPublications.com

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Improving Speaking Skill – Part II

By Walt Grassl

In part I, we learned that Bob, a junior executive, wants to be better positioned for promotion. While better organized and more knowledgeable about his assignments than his peers, his fear of speaking makes him nervous and unable to recall facts and data he knows cold when talking to colleagues one-on-one.

He joined a speaking club to improve his skills, based on a suggestion by his supportive colleague, Jane, who delivers presentations confidently. Jane recommended five steps that Bob take to maximize his success with the club. Two of them appeared last month; the remainder appears below in the conclusion of this two-part article.

❖ **Compete in contests** – Most speaking clubs hold speech contests. Compete in every one. Whether the type of speech plays to your

strengths or not, enter the contest and do the best you can. The purpose is not to win the contest, but to give your best speech to date. You will practice a contest speech more than a weekly one, because the stakes are higher. If you do this repeatedly, you will see yourself advancing further and further each contest cycle, increasing your confidence and getting the opportunity to speak before progressively larger audiences.

❖ **Speak at other clubs**—Your community may have more than one speaking club that you can join. Or, if you travel to an area that has a club, ask if you can speak as a guest speaker. Many clubs welcome outside speakers. It gives their members a chance to hear fresh speakers, and it gives you the opportunity to speak in front of new faces. It's a win-win.

❖ **Record yourself** – When you hear or, better yet, see yourself,

you experience what your audience does. An inexpensive digital camera is sufficient. However, if video is not an option, an audio recording is the next best thing. After several months, compare recordings. Seeing your progress will help motivate you to continue.

Summary

Six months after their conversation where Jane made her suggestions, Jane had the opportunity to see Bob make a presentation to management. She noticed his more confident and polished presence. Bob's ability to present his work in a good light and to confidently communicate, led to a promotion nine months later. ■

Walt's accomplishments include success in Toastmasters International speech contests, and performing standup comedy. He is also the author of "Stand Up and Speak Up". For more information visit <http://waltgrassl.com>.

In the News

EAP Access can Result in Huge ROI

Companies that offer staff access to employee well-being programs could see a return investment of more than \$10,000 per participant, according to a new study.

Employee assistance program (EAP) provider Davidson Trahaire Corpsych investigated the data of 4,707 of its clients in 2012. It found that a company would get an average return of \$10,187.99 in

productivity improvements per year for each employee who uses an EAP.

The study found that on completion of a program:

❖ Employee absenteeism *decreased* by 32%;

❖ Emotional well-being *increased* by 87%;

❖ Morale and motivation in the workplace *improved* by 51%; and

❖ Productivity in the workplace *increased* by over 25%.

The survey also found that females showed slightly higher levels than men of emotional well-being, work-life management and work relationships following use of employee assistance programs. ■

VA Structure and Benefits

Employee assistance professionals have an opportunity to play an important role in the support of our nation's veterans. An important aspect of support often consists of referral for information and services regarding the Department of Veterans Affairs (VA; www.va.gov). It's helpful to understand that the VA consists of three different administrations:

1) The **Veterans Benefits Administration** (VBA; benefits.va.gov/benefits), which oversees compensation, education, home loan guaranty, and many other benefits.

2) The **Veterans Health Administration** (VHA; www.va.gov/health), which provides physical and mental health care services at more than 1,700 locations, including VA Medical Centers (hospitals), Ambulatory Care Clinics, and Community Based Outpatient Clinics.

3) The **National Cemetery Administration** (NCA; www.cem.va.gov), which runs national and state Veterans cemeteries and provides burial benefits, headstones, markers, and Presidential Memorial Certificates.

EAPs can receive an overview of benefits and services at www.va.gov/opa/newtova.asp and www.vba.va.gov/pubs/forms/VBA-21-0760-ARE.pdf. Additional information for EAPs can be found in the **Veterans Employment Toolkit** www.va.gov/vetsinworkplace and the **VA Community Provider Toolkit** www.mentalhealth.va.gov/communityproviders. ■

Sources: National Center for PTSD (www.ptsd.va.gov) and U.S. Department of Veterans Affairs. Editor's note: "Supporting Our Veterans" is a new feature in EAR focusing on hand-on, practical information for EA professionals assisting veterans and their families. Story ideas for this column should be sent to mike.jacquart@impacttrainingcenter.net.

Resources

📖 *54 Ways to Put Today's Best Motivational Strategies to Work*, \$99, PDF download, PBP Executive Reports, (800) 220-5000, www.pbpxexecutive.com. Seven out of 10 employees aren't engaged at work, and yet research shows that motivated employees work harder, produce better results, and promote a more positive work environment. This report takes the mystery out of what motivates employees.

📖 *SmartStorming: The Game-Changing Process for Generating Bigger, Better Ideas*, by Mitchell Rigie and Keith Harmeyer, \$29.95, Dog Ear Publishing, www.smartstorming.com. Problematic personalities can undermine the focus and collaborative efforts of a work group. The authors explain how to keep that from happening, and keep brainstorming in a productive, positive light.

📖 *12 Things a Manager Should Never Say*, \$99, PDF download, PBP Executive Reports, (800) 220-5000, www.pbpxexecutive.com. Discover which statements have a negative effect on employees so you can stop using them and start gaining a more harmonious, "well-oiled" workplace. ■

In the News

EAPA Updates Bibliography

The Employee Assistance Professionals Association has updated its comprehensive Annotated Bibliography of EAP Statistics and Research Articles. The bibliography, which includes hundreds of EAP-related research articles published in the U.S. and other countries from 2000 through July 2013, is a unique EAPA member benefit.

Articles in the bibliography address EAP return-on-investment studies, program effectiveness research and other important topics. A brief summary of each article is included in the bibliography, along with the publication reference.

EA professionals, HR decision-makers, benefits brokers

and others will find the bibliography to be a valuable resource in making evidence-based decisions affecting the future of individual programs and even the profession. To access the bibliography, members will need their login (last name) and password (EAPA member number). ■

Overcoming Recruiting Challenges

When it comes to running a successful business, finding a highly skilled team of employees is crucial. But it isn't always easy. In a recent survey by Robert Half, six in 10 (60%) small business owners said the biggest challenge in hiring or managing staff is finding skilled professionals for the job. Roughly one in five (19 %) cited maintaining employee morale and productivity as the chief concern.

"Large corporations often have established brand recognition and larger human resources budgets, which can provide an advantage when attracting talent," said Paul McDonald, senior executive direc-

tor with Robert Half. "But small businesses may appeal to professionals who want to acquire a variety of experiences and move up quickly. These companies can level the playing field in their recruiting efforts by highlighting what makes their cultures unique and emphasizing opportunities for skills development."

Max Messmer, chairman and CEO of Robert Half, offers these suggestions from his book, *Human Resources Kit For Dummies*®, 3rd Edition:

❖ **Make your company stand out.** Small businesses offer advantages that larger companies cannot

match. Emphasize the potential for new hires to wear multiple hats and advance quickly. Also, highlight the benefits of working with a small, close-knit group, which may be less common at bigger corporations.

❖ **Network.** Participate in local professional association or community groups to build your personal network. Also, ask your existing employees to provide referrals. Employees tend to recommend strong candidates, since they don't want to tarnish their reputation by recommending professionals who are unequipped for the job. ■

Quick Ideas

Performance Evaluation Tips

Performance reviews, often held toward the end of the year, are dreaded by many employees and employers alike. But it doesn't have to be that way. OfficeTeam offers tips for employees to make the most out of workplace evaluations:

❖ **Sort out the details.** Prepare for the discussion by asking your supervisor for the copy of the assessment form that will be used.

❖ **Showcase your accomplishments.** Highlight any kudos or special awards you've received for your work since the last formal review. This will show your supervisor how your efforts have benefited the company.

❖ **Make it a two-way conversation.** The manager will inform you about any areas where you need to improve and areas where you are doing well. Don't hesitate to ask questions about the assessment, or to request support or guidance.

❖ **Share your ideas.** Discuss what you hope to achieve with the company in the future, and be sure to set goals.

❖ **Follow through.** Regularly review the goals you've established and keep your supervisor posted on progress. ■

Source: OfficeTeam (www.officeteam.com).

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Borrow Your Own Money? – Part II

By Gary Foreman

Last month, we discussed whether borrowing from your 401k is a good idea. We will answer the question of whether this is a good deal financially in the conclusion of this two-part article.

Most people compare the interest rate that they'd get elsewhere to the rate offered on a 401k loan. That's a good place to start. If the rate on the 401k loan is higher, you probably don't need to go any further.

But, even if you could save by borrowing from your 401k plan, that's only half of the equation. The other half is to *compare whether your plan will be earning less by loaning you money*. Remember, this time you're not only the borrower, but also the lender. A low rate could affect the growth in your 401k.

To check, compare the interest rate you'd be paying on the loan to other investment options in the 401k. For instance if you've been earning 11% within your 401k and your loan would cost 9%, you'd be *losing* 2% per year within your account.

That might not seem important now, but take a 30-year-old loan as an example. Let's suppose that "Jim" is borrowing \$10,000 and will be paying 9% interest, but he could have earned 11% in another 401k investment option. Jim's 401k balance in five years will be about \$1,000 less if he takes the loan. And that amount will be worth about \$15,000 when Jim retires and wants to begin taking withdrawals.

There are other concerns that you need to consider before making



a loan. Are you a good credit risk? If you fail to repay you face three consequences:

- First, if you're younger than 59½, you'll pay a 10% penalty for an early withdrawal from your 401k.
- You'll also owe income taxes on money that you don't have.
- And, you'll have less money in the plan when you retire.

Another thing to consider is what will happen if you leave your employer before the loan is repaid. Many plans give you just 30 or 60 days to pay back the entire loan if you leave your job. If you don't, it's considered a withdrawal and the taxes and penalties kick in.

Finally there are some tax issues that aren't obvious unless you think about what's happening. One of the advantages of a 401k plan is that the money you contribute *isn't* included in your income for taxes each year. So it enters the plan "pre-tax." All the time it's in the plan there are no taxes paid on the earnings. Only when you retire and begin to take withdrawals are you taxed at your regular rate.

If you take a 401k loan you'll have money deducted from your paycheck. That money will have income taxes deducted before it's applied to your loan. And then when you finally retire and take the money out of the plan you'll have to pay taxes on that money a second time. Of course, in fairness, if you had taken a regular car loan from a car dealer you would make payments and never see the money again.

Summary

A 401k loan can work out well if you need money for a one-time, planned purchase. But, if you already have a mortgage, car loans and maxed-out credit cards, it's probably a very bad idea to borrow from your 401k. The debts that you already have will make it hard to save for retirement. If you empty your retirement accounts your senior years could be anything but golden. ■

Gary Foreman is a former financial planner and purchasing manager who currently edits The Dollar Stretcher.com website and newsletters. Editor's note: Many EAP requests for information about employees' financial questions can be addressed by utilizing resources like Gary.