

EAP BENEFITS & MENTAL HEALTH:

A Broker Toolkit for
Promoting Employee Wellness



Renaissance[™]

DENTAL • VISION • LIFE • DISABILITY

Mental Health in the Workplace

Unlike in the past, mental health has become an important factor in the workplace in recent years. The effects of the pandemic, coupled with economic stress, have created a workforce with a growing need for mental health services.^{1,2}

For many employees, common mental illnesses and disorders like depression and anxiety can have a major impact on their performance on the job and happiness. These conditions manifest themselves in a display of persistent sadness, a lack of interest or pleasure, sleep disturbance, change in appetite, tiredness and poor concentration. Depression is a leading cause of disability worldwide.³ And one in five American adults experiences a mental health condition each year.⁴

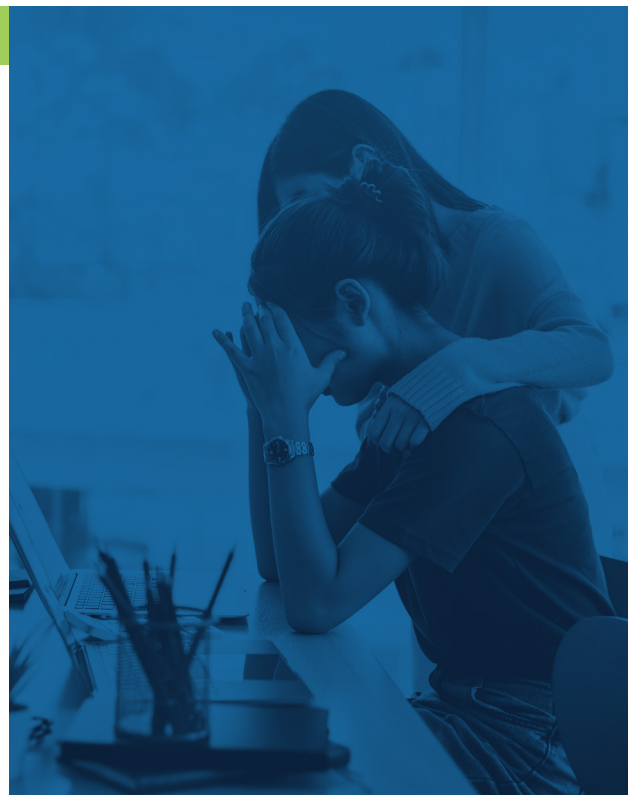
In many cases, these conditions go untreated due to a lack of support. In a recent study, 28% of all adults with a mental illness reported they were not able to receive the treatment they needed.⁵ Most indicated they could not receive necessary treatment because they could not afford it.⁵

This is where opportunities arise for employers and HR decision-makers to help make a difference. A recent survey found that 87% of employees think actions from their employers would help their mental health, and 81% of workers agree that how employers support mental health will be an important consideration for them when they look for future work.^{6,7} Prioritizing employee mental health is not just a good practice, it's a crucial component that should be included in every employer's benefit strategy.



1 in 5 adults experience a mental health condition each year⁴

As a benefits broker and advisor, you have an opportunity to provide robust, high-quality voluntary benefit solutions that can make a world of difference for clients in need of support.



From the President & CEO

With a background in mental health counseling, I have seen firsthand the impact mental health programs can have on employees and their wellbeing. In today's fast-paced environment, it's imperative for employees to have access to resources and services to support their mental health.

At Renaissance, we understand this and are committed to helping employers promote a stronger work/life balance for their employees. From offering group voluntary benefits such as disability and life insurance that help foster financial well-being, to adding innovative non-insurance benefits like our robust EAP that enhance group life products, we are continually looking for ways to help.

As the brokers who play an important role in helping clients create strong benefits packages, we encourage you to consider the importance of mental health support in the workplace. Together, we can help create a healthier workforce.

Diana Steinhoff, LMHC

President and CEO, Renaissance Benefits



A Healthy Workplace Can Increase Productivity



- ✓ Healthier employees are less likely to call in sick or use vacation time due to illness.⁸
- ✓ Workers with fair or poor mental health are estimated to have nearly 12 days of unplanned absences annually compared with 2.5 days for all other workers. This missed work is estimated to cost the economy \$47.6 billion annually in lost productivity.⁹
- ✓ Companies that support workplace health have a greater percentage of employees at work every day than those that do not.⁸

Supporting Employees Means Providing the Right Benefits

Employers can help address the need for mental health support in the workplace by offering the right mix of voluntary benefits. While dental and vision insurance help support oral and vision health, as well as overall health, disability and life insurance help support employees' financial health and wellbeing. Group life and disability insurance can play important roles in alleviating stress when an unexpected event, such as illness, injury or death, disrupts financial security.



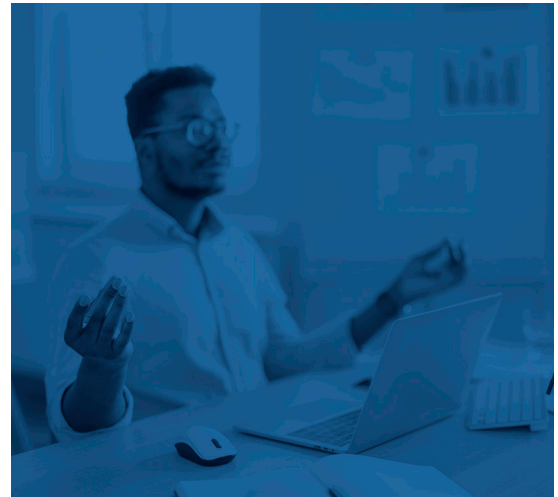
Group Life Insurance Added Value Offerings

Renaissance offers its Employee Assistance Program, NexGen EAP, along with all group life insurance packages. NexGen EAP goes beyond traditional programs by presenting a holistic approach to wellbeing for employees. In addition, Renaissance Life Assist includes even more services that are bundled with all group life insurance plans from Renaissance.

Renaissance NexGen EAP

From access to counseling services to legal and financial consultations, Renaissance NexGen EAP is a comprehensive employee health and wellness program. The employee assistance program approaches wellness holistically with solutions and resources that offer relief mentally and emotionally alongside group life insurance.

- **Behavioral Health Counseling** – Confidential mental health counseling and support in-person or over the phone. Counselors provide short-term sessions or referral for long-term counseling or specialized care.
- **Health Advocacy** – Support services for benefits information and assistance in navigating health plans. Licensed Benefit Specialists are available to assist with healthcare claims, billing, provider research and more.
- **Work/Life Concierge** – Concierge service available 24/7 to provide research, referrals or information on balancing work and life.
- **Legal and Financial Consultations** – Half-hour legal consultations can be offered in-person or over the phone. Discounted legal fees are available for longer, more expansive consultations.
- **Child/Elder Care Resources** – Services dedicated to helping employees access childcare such as a pediatrician or a babysitter or elder care resources like information about assisted living facilities.
- **Online Training and Resources** – Employees get access to personal and professional development courses through a personalized web portal. This also includes access to live chat and a discount program.
- **Integrated Mobile App** – Renaissance NexGen EAP mobile app offers an easy-to-use way to access employee wellbeing program benefits at any time.



Renaissance Life Assist Services

Because Renaissance Life Assist is included with all group life insurance packages, employer groups have a built-in enhancement to their life insurance offering. These resources create added value for employees and their families and provide support when they need it for things like:

- **Travel Assistance** – Provides employees with travel assistance services in case of an emergency while traveling.
- **Identity Theft Resolution Assistance** – Support and resources for employees who find themselves victims of identity theft.
- **Beneficiary Companion Assistance** – At a time of loss, counseling, guidance and administrative assistance are available to survivors and family members.

Resources to Promote and Help Educate

Renaissance is committed to promoting the well-being of employees. We understand that mental health is as important as physical health. We've outlined the details of Renaissance NexGen EAP and our Life Assist Services with a variety of sell sheets. Please take a look to discover more about these benefits and how they can add more value to your offerings.



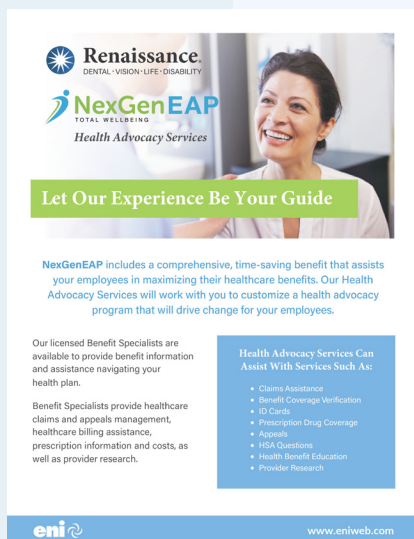
Renaissance NexGen EAP Sell Sheet

A one-sheet overview of Renaissance NexGen EAP, which provides a holistic approach to wellbeing with a plethora of employee resources and support services.



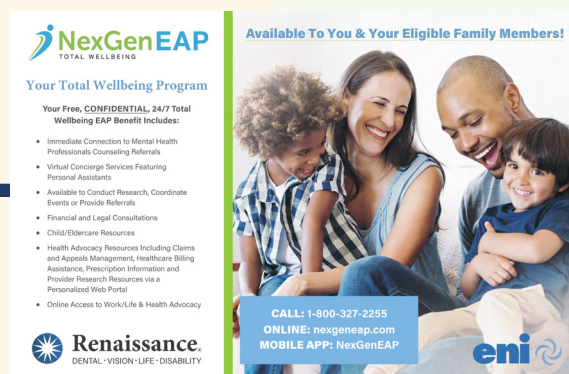
Renaissance NexGen EAP Health Advocacy Sell Sheet

An introduction to Renaissance NexGen EAP and its included Health Advocacy Services, a comprehensive benefit to help employees maximize their healthcare coverage.



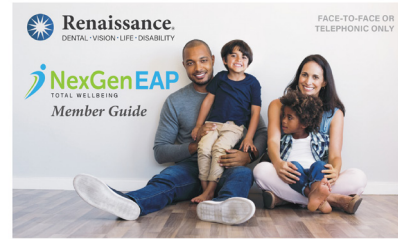
Renaissance NexGen EAP Poster

A poster designed to provide easy-to-access Renaissance NexGen EAP program information for a client's workplace.



Renaissance NexGen EAP Member Guide Face-to-Face or Telephonic

An informational tool
for face-to-face or
telephonic options to
get employees started
on accessing their
wellbeing program
and benefits.



Your Total Wellbeing Program

NexGen EAP is your confidential EAP, Work/Life, and Health Advocacy benefit provided by your employer at no cost to you.

You and your eligible family members can trust the NexGen EAP services to address your total well being. We offer access to counseling services to maximize work/life balance and assist in navigating your health plan, all while providing personalized resources.

**GET
STARTED
NOW:**

TO ACCESS YOUR TOTAL WELLBEING SERVICES:

1-800-EAP-CALL

Log on at nexgeneap.com

Enter your ID:

Company ID: XXXX

(Company ID is needed only to create an account on website)

When calling our confidential counseling services, your EAP Counselor will take you through our intake process, where we ask structured questions to assess your situation and determine the best level of care.



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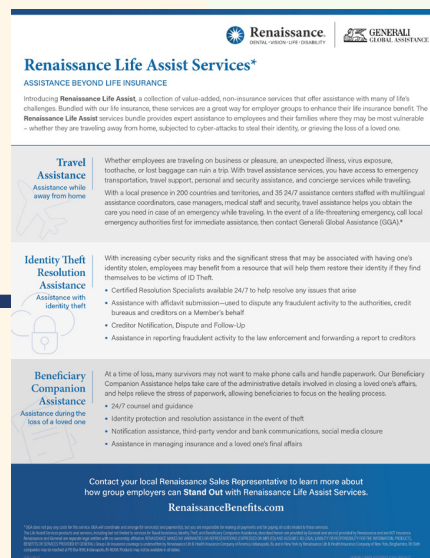
Renaissance NexGen EAP Member Guide Telephonic

An informational tool for
telephonic option only to
get employees started on
accessing their wellbeing
program and benefits.



Renaissance Life Assist Sell Sheet

A one-pager detailing
the numerous perks
included in Renaissance
Life Assist Services
for use by employers
and employees.



Take Care of Clients With Renaissance Benefits

Prioritizing employee mental health is crucial for creating a healthy and productive workplace. Offering a robust employee assistance program benefits employees by providing resources and tools they can use and should be considered an essential component of a comprehensive employee voluntary benefits package.

Renaissance can help provide the voluntary benefits your clients are looking for to better support their workforce.

Visit **RenaissanceForBrokers.com** for more broker-focused resources and employee benefit strategies.



¹ American Psychological Association. "Demand for Mental Health Treatment Continues to Increase, Say Psychologists." Oct. 19, 2021. <https://www.apa.org/news/press/releases/2021/10/mental-health-treatment-demand>. Accessed May 2023.

² U.S. National Library of Medicine. "Economic Stress at Work: Its Impact over Absenteeism and Innovation." May 2021. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8156033/>. Accessed May 2023.

³ World Health Organization. "Depression." https://www.who.int/health-topics/depression#tab=tab_1. Accessed May 2023.

⁴ U.S. Department of Labor. "Mental Health." <https://www.dol.gov/agencies/odep/program-areas/mental-health>. Accessed May 2023.

⁵ Mental Health America. "The State of Mental Health in America." 2023. <https://mhanational.org/issues/state-mental-health-america>. Accessed May 2023.

⁶ American Psychological Association. "APA's 2021 Work and Well-being Survey results." <https://www.apa.org/pubs/reports/work-well-being/compounding-pressure-2021>. Accessed May 2023.

⁷ American Psychological Association. "APA's 2022 Work and Well-being Survey results." <https://www.apa.org/pubs/reports/work-well-being/2022-mental-health-support>. Accessed May 2023.

⁸ Centers for Disease Control and Prevention. "Increase Productivity." <https://www.cdc.gov/workplacehealthpromotion/model/control-costs/benefits/productivity.html>. Accessed May 2023.

⁹ Gallup. "The Economic Cost of Poor Employee Mental Health." December 2022. <https://www.gallup.com/workplace/404174/economic-cost-poor-employee-mental-health.aspx>. Accessed May 2023.

Insurance products are underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206.

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