



Loss Control Insights

EAP Program

What is an EAP (Employee Assistance Program) & How Does It Work?

An Employee Assistance Program (EAP) is a confidential workplace service that employers pay for. An EAP helps employees deal with work-life stressors, family issues, financial concerns, relationship problems, and even drug or legal concerns. It is often available to both employees and their families to help workers remain productive at work.

An EAP helps employers because it makes for happier employees. Employees have a confidential place to go with their personal problems. It also helps employees deal with stressors — from drug abuse to legal problems — so they don't carry over into the workplace.

How Employee Assistance Programs (EAPs) Work

An EAP provides outside counselors, resources, and referrals to assist employees and their family members. Any employee assistance benefits received by employees or family members remain confidential. So while the employer pays for the service, they have no insight into an employee's specific use of the service.

Normally, what happens when you offer an EAP is that an employee under stress can call a phone number to get immediate help from a professional counselor on topics like:

- Workplace personality conflicts – advice and suggestions on how to work with a difficult manager or co-workers.
- Drug addiction – advice on how to deal with the employee's addiction, or how to deal with a family member's addiction, including teen drug use prevention.
- Mental health issues – depression, anxiety, anger management or other needs an employee or their family members may be dealing with.
- Health and caregiving issues – how best to manage return to work issues after a worker's comp claim, or how to manage a disability or medical issue at work, or how to obtain help for an ill or elderly loved one.
- Legal and family advice – marriage counseling, divorce, or child custody issues.
- Financial counseling – how to avoid bankruptcy, or how to pay down credit card debt, or create a budget.
- Grief assistance – Support for employees who have lost a loved one as well as for employees experiencing the loss of a co-worker, or a significant event such as a shooting at work.

Most EAPs provide a set number of counselling referral sessions, from 1-3, at no cost to the employee to fully assess the issue before recommending a resource, therapist, or service to the employee. The EAP does not do long-term counseling but can help the employee get the ball rolling.

Types of Benefits Provided by an EAP

Most EAP programs provide a similar set of benefits that range from counseling referral services to other resources across a broad range of topics. Typically, anything that could cause an employee distress on the work or home front can be handled with a quick confidential phone call to the EAP. This includes things like:

- Mental health issues
- Marriage and family issues
- Health management issues
- Interpersonal communication issues
- Financial and legal issues
- Substance abuse issue

Left untreated in the workplace, issues like anxiety, family problems or drug abuse translate into poor performance, missed work, bad customer service and workplace injuries that may cost you in terms of disability and workers compensation. An EAP is designed to give employees the help they need to resolve all kinds of issues, so they can remain on-the-job and productive.

Cost to Offer an EAP to Your Employees

Offering an EAP should cost you about \$35 a year per employee. However prices vary greatly depending on your location, and whether it's a pay-per-use program or you pay a fixed rate per employee. Thus, the range can be anywhere from \$10-\$100 a year per employee.

How to Find an EAP

Shortlister, (<https://www.myshortlister.com/eap-providers>) provides a list of the top 20 EAP providers in the U.S. Also check your local resources.

Bottom Line

An EAP is a super program that pays for itself by keeping employee drama and an employees' personal and interpersonal issues under control. That benefits your workplace, saves you time, and may save you money in reduced worker's comp and turnover. It's a benefit many employees appreciate, but may never think to ask for. However, if you offer an EAP, make sure you take the time to explain it's confidentiality to your employees, so they're not afraid to use it