

MetLife® Group Disability: Employee Assistance Program (EAP)

Helping employees balance their work and personal lives



MetLife®

The Need for an EAP*

Did you know?

- The American Institute of Stress estimates that job stress costs US industry \$300 billion annually as measured by accidents, absenteeism, diminished productivity, employee turnover, direct medical, legal and insurance fees and Workers' Compensation awards, as well as tort and FELA judgments.¹
- Mental disorders are the leading cause of disability in the U.S. and Canada for ages 15-44.²
- Among the 10 leading causes of disability worldwide, four are mental disorders. Of those able to work, the severity of illness affects both productivity at work and the ability to tolerate the stress of the workplace.²
- An estimated 26.2% of Americans age 18 and older, about 1 in 4 adults, suffer from a diagnosable mental disorder in a given year.²

MetLife recognizes that providing an EAP to your employees can help alleviate these costs and productivity issues. An EAP is a confidential counseling and referral service that assists employees and their immediate family members with behavioral health well-being and life issues. EAP capabilities can help employees resolve issues quickly—before they escalate. We offer optional EAP services to our STD or LTD customers with 10 or more lives through an arrangement with MHN, Inc.³ An EAP may be considered a "Group Health Plan" for certain federal and state laws such as The Employee Retirement Income Security Act of 1974 ("ERISA"), The Consolidated Omnibus Budget Reconciliation Act ("COBRA"), and The Health Insurance Portability and Accountability Act ("HIPPA"). You should consult with your legal advisor(s).

Easy Access to Services

EAP services can be accessed through a dedicated toll-free number 24 hours a day, 7 days a week. Services are provided by MHN, one of the nation's premier providers of EAP services, with a national network of more than 45,000 practitioners. MHN's staff provides immediate crisis resolution, information, and referrals to appropriate counseling and support services. Licensed staff clinicians with crisis intervention expertise, including bilingual Spanish/English speaking staff, are available to handle emergency or urgent need cases.

Benefits of an EAP

Employees

- Available face-to-face, via telephone or the Internet
- Accessible 24 hours a day/7 days a week
- Assists with relationship and marital/family issues, stress, depression and anxiety, as well as a host of other emotional problems
- Helps with managing daily life issues

Employers

- Promotes employee attraction/retention
- Helps increase workplace productivity
- May enhance cost savings through early intervention and prevention of disabilities
- Seamless integration with the MetLife disability product

Value of Implementing an EAP

- **Offset of Other Benefit Costs**—An effective EAP may reduce disability costs, medical costs, pharmacy costs, and Workers' Compensation costs.
- **Absenteeism/Productivity**—Resources for employees to handle day-to-day issues may result in reduced days out of work, increased productivity, and lower temporary replacement costs.
- **Flexibility**—Employers can choose one of three EAP service options that provide solutions to meet almost any need.
- **Cost-Effective Approach**—Because of MetLife's arrangement with MHN, we are able to offer access to this service at rates that should be lower than if the employer purchased this service directly.
- **Convenience**⁴—The price of the EAP option is included as part of the STD or LTD premium billing—no separate payment is required.

Service Model Solutions

	Option 1 Telephonic and Web-Based Services	Option 2 Telephonic, Face-to-Face, and Web-Based Services	Option 3 Telephonic, Face-to-Face, and Web-Based Services and Employer Consultation
Employee Assistance	<ul style="list-style-type: none"> ■ Toll-free telephone assessments, referrals and counseling ■ <i>Work and Life Services</i>—Childcare, Eldercare, Financial, Pre-Retirement 	<p><i>Same as Option 1 plus:</i></p> <ul style="list-style-type: none"> ■ Legal Referrals and Consultations 	<i>Same as Option 2</i>
Clinical Counseling	<ul style="list-style-type: none"> ■ 3 or 5 telephonic sessions per incident with a licensed counselor 	<ul style="list-style-type: none"> ■ 3 or 5 face-to-face or telephonic sessions per incident with a licensed counselor 	<i>Same as Option 2</i>
Web-based EAP and work/life services are accessible 24/7 via the Internet or company Intranet	<ul style="list-style-type: none"> ■ <i>Member Matters</i>—quarterly e-newsletter ■ <i>Triumph Over Stress</i>—an interactive multimedia self-help program ■ <i>Teen Web site</i>—award-winning site that provides useful information for teens, parents and teachers ■ <i>Articles, Checklists and Worksheets</i>—cover substance abuse, anger management, depression, grief and loss, stress, coping with disaster, child care, adult care, health/fitness, working/living, communication/relationships, retirement and finance ■ <i>Health Risk Assessment</i> ■ <i>Online assessments</i> for depression, stress, anxiety, and insomnia ■ <i>4 multi-media, interactive self-help programs</i> for depression, stress, anxiety and insomnia ■ <i>Work/life resource and referral directory, online tools (child development tracker, interactive charts for tax, personal finance, retirement, etc.)</i> ■ <i>Life-events navigation</i>—allows members to access services via common life events ■ <i>Health/Fitness, Personal Growth, Employee Development Content and Tools</i> ■ <i>Ask-Our-Expert</i> 	<p><i>Same as Option 1 plus:</i></p> <ul style="list-style-type: none"> ■ <i>Online provider search, self-referrals and authorizations</i> ■ <i>Network Directory</i>—lists all MHN mental health providers 	<p><i>Same as Option 2 plus:</i></p> <ul style="list-style-type: none"> ■ <i>Member Matters</i>—monthly e-newsletter <p><i>Employer Consultation Services:</i></p> <ul style="list-style-type: none"> ■ <i>Management Consultation</i>—Coaching discussions with managers on ways to approach difficult situations and assist employees in need. ■ <i>Job Performance Referrals (JPRs)</i>—A program that includes a customized action plan to help an employee resolve problems and improve job performance. ■ <i>Onsite Critical Incident Stress Debriefing (CISD)</i>—Work site meetings that provide education and support to ease return to work and help employees cope with a traumatic event. ■ <i>Department of Transportation Referrals (DOT)</i>—A fully compliant rehabilitation process with the National Substance Abuse Professional Network for employees who fall under the Federal Department of Transportation regulations for workplace drug and alcohol testing programs. ■ <i>Training and Development Seminars and Workshops</i>—A wide variety of workshops as well as training services designed to help businesses succeed. A total of 8 hours per year are included. ■ <i>Orientations for Employees/Supervisors</i>—Sessions that describe the kinds of counseling and other assistance available through the EAP.

MetLife Disability is committed to:

- Reducing employers administrative costs
- Delivering a superior service model that's easier for employers and employees
- Helping employers and employees leverage the financial strength and stability of MetLife

*EAP services provided through an agreement with MHN. MHN is not a subsidiary or affiliate of MetLife.

This program has exclusions and limitations. For costs and complete details of the program, contact your MetLife Representative.

1 American Institute of Stress as reported at www.stress.org 2007.

2 National Institute of Mental Health (NIMH) Website 2007, The Numbers Count 2001, and Insurance Parity For Mental Health: Cost, Access, and Quality, 2000. www.nimh.gov.

3 For under 500 covered lives, optional EAP services are only available with LTD.

4 For under 500 covered lives, the price of EAP is only included as part of the LTD premium billing.



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0704-4492 ORDER#18000123633(0507)
L04078495[exp0408]

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