



Employee assistance program (EAP) from Magellan Healthcare and Liberty Mutual:

An employee-focused approach to help lower your total cost of risk

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Construction employers and employees alike face stressors and hardships at every turn, with coronavirus, opioid prescription misuse, and economic uncertainty at the top of the list.

The stakes are high. These challenges affect the mental and physical health of everyone involved, which can damage individual job performance, overall production, and company culture along the way.

Investing in employees' mental and physical health can increase productivity, reduce absenteeism, lower medical costs and decrease disability costs.^{1,2,3}

That's why we're making new solutions accessible to our construction customers as part of a holistic risk management strategy.

Magellan EAPs: proven performers

To meet these issues head on, we've partnered with Magellan Healthcare to offer an employee assistance program (EAP) with proven results – at a special rate. Magellan's EAP includes coaching, counseling and support for mental health, substance misuse, financial and legal concerns. The EAP offers employees and their household members support and guidance to help them cope with everyday concerns and to deal with more complex issues.

The final piece in a total package

Strong EAP programs help protect employee well-being, driving better business performance and lower total cost of risk, making them the perfect complement to our suite of insurance solutions.

- **Boost workplace productivity.** Seventy percent of those using Magellan EAP services showed an increase in productivity of nearly 50 percent.¹
- **Reduce absenteeism.** Rates dropped from an average of 2.37 days per absence to .91 days per absence; employees missing one or more days improved, falling from 38 percent to 24 percent.²
- **Earn their worth.** EAPs have a return on investment (ROI) ranging from 2:1 to 3:1, or a return of \$3 to \$10 for every dollar invested, depending on frequency of claims and program structure.³

Focusing on employee wellbeing

At Liberty Mutual Insurance, we take a holistic and empathetic approach toward employee wellness by prioritizing the injured worker's mental and physical treatment needs throughout the claims process. Partnering with an EAP is the perfect complement to a robust workers compensation program that helps maintain employee goodwill and well-being through tough times.



EAPs bring a return of **\$3 - \$10 for every \$1 invested.**⁴



As many as **72% of cases** are resolved without behavioral services.⁵



Fewer missed days could **save \$257,040** for a group of 2,250 employees.⁶

- 1 [https://www.thelancet.com/journals/lanpsy/article/PIIS2215-0366\(16\)30024-4/fulltext](https://www.thelancet.com/journals/lanpsy/article/PIIS2215-0366(16)30024-4/fulltext).
- 2 http://www.wsipp.wa.gov/ReportFile/945/Wsipp_Evidence-based-Treatment-of-Alcohol-Drug-and-Mental-Health-Disorders-Potential-Benefits-Costs-and-Fiscal-Impacts-for-Washington-State_Full-Report.pdf.
- 3 <https://doi.org/10.1080/15555240802242999>
- 4 Results from a Magellan study of employees using EAP services. Results grew by visit model, with 54 percent of cases resolved with a 1-3 visit model, 67 percent resolved with a 1-5 visit model, and 72 percent resolved with a 1-8 visit model.
- 5 Based on case studies for nationally recognized employers, including two Magellan clients.
- 6 Results from EAP members who stay in treatment and complete three or more outcome surveys. Individual outcomes may vary based on your particular facts and circumstances.

Magellan's EAP benefits everyone.

Benefits for employees and their household members

- No cost services
- Completely confidential and provided by a third party
- Available 24/7/365
- Ability to seek help without stigma
- Resources to help improve overall mental health and well-being
- Guidance for financial hardship and legal concerns
- Support for substance misuse and trauma recovery

Benefits for employers

- Opportunity to adopt and promote a tried-and-true program that makes sense financially
- Help reduce total cost of risk and healthcare costs
- Increase employee retention; reduce turnover and absenteeism
- Management guidance and support; critical incident response services
- Awareness campaigns to destigmatize mental health
- Support for widespread substance misuse issues that increase costs and risk

The building blocks of Magellan's proven EAP

- Interactive member website centralizes access to all services and includes articles, resources, and self-assessments
- Coaching, counseling and virtual therapy
- Self-care programs for insomnia, depression, drug/alcohol misuse, smoking cessation, and more
- Wellness and work-life balance services
- Legal assistance, financial coaching, and identity theft resolution
- Employee engagement campaigns
- Manager guidance and support
- Critical incident response
- Substance misuse referrals
- Training and seminars; health fair outreach

Pricing

	3 visit model	5 visit model	8 visit model
Employers with <49 eligible employees	\$850.00 annual (automatically includes work/life services and legal/financial consultation services - no additional Per Employee Per Month ("PEPM") fee)	\$925.00 annual (automatically includes work/life services and legal/financial consultation services - no additional PEPM)	\$1,150.00 annual (automatically includes work/life services and legal/financial consultation services - no additional PEPM)
Number of service hours	All fee-for-service at \$250 per hour	All fee-for-service at \$250 per hour	All fee-for-service at \$250 per hour
Number of CIR hours	Unlimited events; each event capped at 3 hours	Unlimited events; each event capped at 3 hours	Unlimited events; each event capped at 3 hours
Employers with 50 - 999 employees	\$1.01 PEPM	\$1.14 PEPM	\$1.52 PEPM
Employers with 1,000 -2,999 employees	\$0.95 PEPM	\$1.09 PEPM	\$1.45 PEPM
Employers with 3,000 - 4,999 employees	\$0.94 PEPM	\$1.08 PEPM	\$1.44 PEPM
Employers with 5000 - 9,999 employees	Custom priced	Custom priced	Custom priced
Employers with 10,000 + employees	Custom priced	Custom priced	Custom priced
Work/life services	\$0.15 PEPM	\$0.15 PEPM	\$0.15 PEPM
Legal/financial consultation services	\$0.05 PEPM	\$0.05 PEPM	\$0.05 PEPM
Number of on-site CIR hours included	Unlimited (capped at 10 hours per event) custom pricing for 5k+ Employee Employers	Unlimited (capped at 10 hours per event) custom pricing for 5k+ Employee Employers	Unlimited (capped at 10 hours per event) custom pricing for 5k+ Employee Employers
Fee per hour for additional on-site CIR hours	\$250 per hour plus nonlocal travel expenses	\$250 per hour plus nonlocal travel expenses	\$250 per hour plus non-local travel expenses
Number of service hours included (based on employee count)	50-99: All fee-for-service at \$250 per hour 100-999: 4 hours 1,000-2,999: 10 hours 3,000-4,999: 15 hours Custom pricing for 5k+ Employee Employers	50-99: All fee-for-service at \$250 per hour 100-999: 4 hours 1,000-2,999: 10 hours 3,000-4,999: 15 hours Custom pricing for 5k+ Employee Employers	50-99: All fee-for-service at \$250 per hour 100-999: 4 hours 1,000-2,999: 10 hours 3,000-4,999: 15 hours Custom pricing for 5k+ Employee Employers
Fee per hour for additional service hours	\$250 per hour plus nonlocal travel expenses	\$250 per hour plus nonlocal travel expenses	\$250 per hour plus nonlocal travel expenses
Number of virtual CIR hours included	Unlimited (capped at 10 hrs per event)	Unlimited (capped at 10 hrs per event)	Unlimited (capped at 10 hrs per event)
Fee per hour for additional virtual CIR hours per event	\$250 per hour	\$250 per hour	\$250 per hour
Includes dedicated toll-free number for employee access	Yes	Yes	Yes
Performance guarantees (PGs)	PGs are not available for clients with fewer than 5,000 employees. Custom guarantees will be offered to clients above the 5,000 employee threshold.	PGs are not available for clients with fewer than 5,000 employees. Custom guarantees will be offered to clients above the 5,000 employee threshold.	PGs are not available for clients with fewer than 5,000 employees. Custom guarantees will be offered to clients above the 5,000 employee threshold.

