

# Mental health needs aren't one-size-fits all. Neither are our solutions.



Americans are in an extended mental health crisis: Two-thirds of employees showed symptoms of anxiety or depression in 2021.<sup>1</sup>

Chances are that you've responded in some way, placing you among the 70% of employers who recognize that mental and behavioral health is a critical workplace issue.<sup>2</sup> Trouble is, people who are struggling may need more than you realize. Sixty-five percent of employers say they're doing a good job of supporting the mental health needs of their workforce, but only 51% of employees agree.<sup>3</sup>

Despite that, 84% of employees report that when they say that they're "fine" or "good," they rarely mean it.<sup>1</sup> Your task is to help fill that void between "fine-but-not-really" and true mental health — and to do it in a way that anticipates people's needs, no matter where they are on the spectrum of mental wellness. Done right, you're fulfilling your own needs too.

## **Caring for your employees = caring for your business**

People with mental and behavioral health conditions can excel at work. But under duress, few of us are able to bring our best selves to the table. Given that at least 1 out of 5 Americans have grappled with a mental health issue, you may have employees who haven't missed a single day of work but whose ideas, labor and brilliance aren't seeing the full light of day.

Muted potential is one thing. A [direct loss of productivity](#) and increased absence rates are another. One in 3 employees say their mental health has affected their productivity in the past year,<sup>5</sup> and experts estimate that mental health issues have resulted in a 28% productivity loss across the board.<sup>4</sup> Depression alone triggers an estimated 200 million lost workdays each year, and 7% of short-term disability claims stem from mental health concerns.<sup>5,6</sup>

There's also a risk of strained employees leaving altogether — the last thing you want during The Great Resignation. Half of employees say they have left a job in part because of their mental health.<sup>6</sup> For each person who leaves because they can't access care, you spend between one-third and two times the salary of that employee to replace them.<sup>7</sup>

## **Aflac can help you get ahead of employees' mental health needs**

Aflac gets that preventive care can help keep common mental health issues from escalating — and that sometimes even a top-notch preventive plan isn't enough to keep an employee out of crisis. That's why we are fully committed to providing an ever-evolving and ongoing emphasis on mental health for the people who need it the most, helping you care for your team while also helping you tend to the well-being of your business.

Continental American Insurance Company (CAIC)  
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Our 2022 mental health product developments include:

- **Prevention and support:** In addition to the optional employee assistance program (EAP) offered through our premier life, absence and disability solution, we've partnered with NeuroFlow to provide early intervention and resiliency tools. NeuroFlow is a responsive app and solution that works with employees at all points of the mental health spectrum using surveys, behavioral data and gamification to deepen engagement and create a feedback loop between employees and the care they need. Employees whose mental health is stable will receive wellness content designed to help keep them in a good place. People who are assessed within the app to have an emerging mental health condition will receive content meant to impact and potentially de-escalate the issue. And those who are at high risk will receive NeuroFlow's Response Services, which will reach out to them in order to make sure they are receiving the treatment and resources they need. The solution is easy to use and can help detect undiagnosed conditions and ultimately address gaps experienced by many employees today.
- **Treatment:** If you offer our new group critical illness policy (policy series C22000) and choose to include its severe mental illness rider, your enrolled employees will have coverage that provides a benefit when specific mental health conditions are diagnosed. We recently enhanced our hospital indemnity plan (series A40000) to include initial confinement benefits as well as daily benefits for when policyholders are confined to a hospital or mental health facility due to a covered mental health condition. New and existing hospital indemnity policyholders alike now have access to these enhanced benefits.
- **Recovery:** We understand time away from work may be crucial to recovery and ordered by medical providers, but yet isn't always realistic financially. That's why we've expanded our short-term disability plan (series A57600) to include coverage for when employees are unable to work due to a covered mental health condition. New and existing short term disability policyholders alike now have access to this expanded offering.

Even programs that may not appear to be directly related to mental health can support your employees' well-being. Offering paid leave or PTO can help your employees take the time they may need to recharge and care for themselves. Our research shows that a positive perception of PTO at a workplace is correlated with employees' belief that their employers care about them. In fact, PTO and flexible scheduling are the two most helpful policies organizations can adopt to help prevent burnout — even above EAPs and on-site mental health care.<sup>5</sup>

Plus, given that more than half of American employees have anxiety about health care costs beyond what their insurance covers, [any supplemental insurance offering becomes a cushion of mental health support](#).<sup>5</sup> It's literal peace of mind for the people who make your business tick — and just one of the ways that Aflac is committed to bridging the care gap for people who need it the most.

**Ready to connect your employees to the mental health support they need? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).**

<sup>1</sup> Fortune. "U.S. workers are not okay—and employers are usually the last to know." Published 9.20.2021. [Accessed 3.14.2023](#).

<sup>2</sup> Insurance Journal. "Employers See Employee Mental Health as Major Concern." Published 6.25.2021. [Accessed 3.14.2023](#).

<sup>3</sup> McKinsey. "National surveys reveal disconnect between employees and employers around mental health need." Published 4.21.2021. [Accessed 3.14.2023](#).

<sup>4</sup> Mind Share Partners. "2021 Mental Health at Work Report." Published 2021.

<sup>5</sup> Forbes. "Mental Health In The Workplace: The High Cost Of Depression." Published 1.20.2021. [Accessed 3.14.2023](#).

<sup>6</sup> LIMRA. "2021 Fact Sheet: Disability Insurance Awareness Month." Published 2021. [Accessed 3.14.2023](#).

<sup>7</sup> Yahoo Finance. "The True Cost of Replacing an Employee." Published 10.1.2021. [Accessed 3.14.2023](#).

These services are intended for general purposes and are not a substitute for professional psychological or medical advice. NeuroFlow may not be available in some states in connection with this partnership.

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