

Employee Assistance Program

Hand Pick Benefits For Your Employees



A resource for life's challenges

Employee Assistance Program (EAP) services are provided by Magellan Health Services, a national leader in EAP services. This program offers employers, employees and their dependents an important benefit and a resource for everyday, and not so everyday, challenges. EAP services also provide employer support for issues such as work relationship conflicts and stress management.

EAP support services are available to customers purchasing Principal Life Insurance Company traditional or voluntary Short-Term Disability (STD) and/or Long-Term Disability (LTD) coverage.

EAP services offer bottom line benefits

While an EAP provides employee benefits, it also enhances a company's well-being by:

- Improving productivity
- Increasing workplace safety
- Reducing absenteeism and turnover
- Reducing the number of health insurance claims for employees and covered dependents
- Increasing workplace cooperation and improving morale

Services for managers and supervisors

Workplace Support Services

- EAP management consultation and referrals
 - Help managers recognize and address work-related problems
 - Coach managers in the process of supportive confrontation
 - Assist managers with documentation and follow-up
- Critical Incident Stress Management (CISM) services provide expert onsite clinical support in response to worksite trauma
- Conflict resolution services in support of functional work teams
- Ongoing promotional pieces highlighting the importance of how EAP can help with issues facing employees
- Online manager support at www.MagellanHealth.com/member



Choose your Employee Assistance Program service level

EAP services are available at three levels – *Core, Enhanced and Premier.*

Core

Core EAP services, which are **included as a standard benefit** with STD and LTD coverage, include confidential telephone consultation 24 hours a day, seven days a week with licensed EAP consultants who provide assistance and guidance on:

- Family, relationship and parenting issues
- Child and elder care needs
- Emotional and stress-related issues
- Conflicts at home or work
- Alcohol and drug dependencies
- Health and wellness issues

Online services are also available at www.MagellanHealth.com/member.

Enhanced

Enhanced services are provided on an optional basis and include **legal and financial services**, in addition to the web and phone services provided under the Core plan. The first visit with an attorney or financial advisor is provided at no cost. Additional visits are available at a discounted rate.

- **Legal Services** – address issues such as:
 - Car accidents and related matters
 - Family law, including divorce, child custody and child support
 - Estate planning
 - Criminal matters
- **Financial Services** – address:
 - Budget planning
 - Debt consolidation
 - Financing for large purchases like homes or automobiles
 - Retirement planning

Premier

Premier services allow employers with 20 or more employees to **customize their EAP** to meet the organization's needs. In addition to phone and web services, employers can choose to offer one or more of the following options:

Face-to-Face Visits – Employees receive face-to-face counseling sessions with a licensed mental health professional. The employer can elect to offer up to three, five, six or eight in-person counseling sessions per problem per year.

Legal and Financial Services – Employees and eligible household members (spouse, child, domestic partner) can discuss legal and financial concerns with an attorney or financial advisor. The first visit with an attorney or financial advisor is provided at no cost. Additional visits are available at a discounted rate.

Basic Life Management – The services connect employees with resources for dealing with the challenges of child and elder care. Services include proximate referrals to facilities and providers, as well as help on problems related to aging and childcare.

Full Life Management – Employers can enhance the above Basic Life Management services with full continuum life stage resource and referral support which includes:

- Professional assistance locating specific resources to meet life stage needs like childcare, adoption, summer camps, dealing with teens and more
- Qualified referrals with childcare and eldercare providers
- Library of online and hardcopy education materials (books, DVDs, more) in support of specific needs
- In-depth dependent care consultation and support

Nurse Advice Line – The telephonic Nurse Advice service provides general health and symptom management information and consultation on issues such as managing chronic conditions, symptom triage, information on proper prescription and over-the-counter drug use and tips for communicating with health professionals.

Convenience Services – If these services are selected, telephonic referrals and information is provided regarding pet care, relocation services, home repair and improvements as well as other personal services.

Employee Concern Line – This provides a safe and simple way for employees to report concerns anonymously about workplace behavior or practices



Additional Premier level EAP services

Onsite and Online Training

- Gives supervisors an understanding of how to use the EAP to address job performance, substance abuse and work-related problems
- Offers more than 40 health and work-related seminars including stress management, single parenting, balancing work and family, diversity training and recognizing violence in the workplace. "Report card" feature available for online training for compliance tracking.

Training is available based on number of covered employees:

GROUP COVERED EMPLOYEES	TRAINING HOURS PROVIDED*
20 - 200	1
201 - 400	2
401 - 1,500	5
1,501 - 2,500	8
2,501 - 3,500	10
3,501 - 5,000	12

* Additional training hours are available for an hourly fee

Utilization Reporting

Provides company-specific utilization data, including the number of telephone contacts, presenting and assessed problem types, referral sources, service disposition, user satisfaction and more. Reports are provided quarterly for groups with 250 or more covered employees and annually for those with less than 250. Program user confidentiality is protected.

Consultation and more

- Magellan licensed Workplace Support Consultants assist management in recognizing performance problems rooted in personal problems. Magellan provides guidance on policy development, strategic program orientation and expert assistance on how to make an effective EAP referral, including information on confidentiality requirements.
- Enhanced web resources such as provider directories and services pertinent to ancillary service selection are also available.
- Handbooks describing EAP management referral processes offer guidelines on how supervisors can assist employees.
- Assists organizations subject to Department of Transportation and Department of Energy regulation comply with reporting requirements.

The proof is in the numbers

Through Magellan's EAP, your employees receive customized service, fast responses and real solutions. Of those employees participating in Magellan's EAP and responding to satisfaction surveys in 2006:

- 94 percent reported fewer days of missed work;
- 71 percent reported fewer late arrivals or early departures;
- 80 percent reported having completed more work;
- 85 percent reported an improvement in their general emotional health.

Valuable resources and information

Principal Life understands the importance of minimizing the effect that personal issues can have on employees' job performance and productivity. That's why we offer employers a variety of service plans. It's help when it's needed most.

FOR MORE INFORMATION

To learn more about the Employee Assistance Program, contact your local Principal Life sales representative.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

Principal Life Insurance Company has arranged with Magellan Health Services to make its Employee Assistance Program available to employees with Principal Life's group insurance. The EAP is not part of the insurance contract. Magellan is responsible for all EAP services provided through this program. Magellan is not a member of the Principal Financial Group®.