



Group benefits

## Help your employees handle life's ups and downs

Find the employee assistance program that best fits your employees' needs



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### Life can be unpredictable. And it's not always easy.

So it's a big deal to know there's help available when we need it. That's what the employee assistance program (EAP) from Principal® is all about. With an EAP, your employees and their families have access to resources to help them handle life's everyday—and not so everyday—challenges. Relationship issues, anxiety, addiction, aging parents to care for—all can make balancing work and life stressful.

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### Choose the level of service right for your organization—Core or Premier.

Provided by Magellan Healthcare, the EAP is available if you offer Principal short-term or long-term disability coverages to your employees.<sup>1</sup> Whichever level of EAP you select, your employees and their families have access to: 24/7 phone consultation, online information and resources, and private self-screening resources.

#### **Confidential help when employees need it**

One of the most important elements of the EAP is that employees receive assistance confidentially.

# CORE

Automatically receive Core services with your Principal short-term or long-term disability coverage.

Core EAP can help:

- Manage stress
- Handle relationship issues
- Balance work and life
- Address problems with alcohol or other drugs
- Deal with conflict or violence
- Work through grief and loss
- Cope with depression and anxiety
- Access discounts on major brands and everyday needs

## In-person or virtual counseling

One valuable way to work through personal or work issues is by talking with a professional. Employees and their families can meet with a licensed, EAP professional in person, via text message, or by live chat, video, or phone sessions. Three counseling sessions per year are included.

## Legal, financial, and identity theft services<sup>2</sup>

For legal assistance and identity theft resources, members receive one free 60-minute consultation. For financial coaching, members receive three free 30-minute consultations. Additional consultations are available at discounted rates.

### Employees receive

- Legal services to help deal with issues such as:
  - › Car accidents and related matters
  - › Family law, including divorce, child custody, and child support
  - › Estate planning
- Financial wellness for issues such as:
  - › Budget planning
  - › Debt consolidation
  - › Retirement planning
- Identity theft resources:
  - › Education and guidance on how to prevent identity theft
  - › Assistance in restoring identity and good credit when employees experience an identity theft issue

## Work-life web services

Employees can access webinars, live talks, and articles on topics such as child and elder care, education, parenting, and more.

## Organizational support

- Workplace support services. Managers have access to specialized workplace support consultants to help assess challenging situations. One resource available is a mandatory referral for employees who are having performance issues, providing an opportunity to resolve the problem.
- Critical incident response services. After a traumatic event, confidential sessions are offered to help minimize the long-term effects on staff and the organization and accelerate recovery.
- Professional guidance. Managers receive guidance when an employee returns to work.
- Trainings. Manager trainings are available on topics such as drug-free workplace, resolving conflict, and team building strategies.

# PREMIER

For an even more comprehensive level of service, choose Premier. It's available to companies with 20 or more employees. It includes all Core services, plus these additional services.

## Benefits for **employees**

### In-person or virtual counseling

Employees receive the same in-person or virtual counseling services offered through Core. You can offer three, five, six, or eight<sup>2</sup> counseling sessions per person, per issue, per year.<sup>3</sup>

### Lifestyle coaching

Employees and eligible family members can get help meeting goals with the support of a coach, available by phone or video, up to six sessions per year. Coaches can help with personal improvement, healthy eating, weight loss, and more.

### Work-life services<sup>2</sup> (additional fees apply)

Through all stages of their lives, employees can get practical, time-saving solutions for everyday issues, including prenatal care, childcare, summer camps, education resources, retirement planning, senior care, special needs services, and more. Referrals are customized to meet the specific need of the employee. All resources are researched and prequalified.

## Benefits for **employers**

### Training—in-person and via webinar

These presentations help managers and supervisors understand how to use the EAP to focus on job performance, substance use, and work-related issues. There are more than 70 seminars available.

Topics include

- Healthy living
- Working well
- Leadership

The number of training hours you receive is based on the number of covered employees. Additional training hours are available for an hourly fee.

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

### Reporting

Being equipped with the right information helps you better meet employee needs. That's where EAP reporting comes in to provide data on:

- Number of consultations delivered
- Types of issues assessed
- Case outcomes
- User satisfaction rates
- Trends and comparative metrics

Your reports are available on a password-controlled customer website. They include aggregate workforce data and comply with user confidentiality requirements.

<sup>1</sup> Not available with self-funded coverage.

<sup>2</sup> Not available to group policies issued in New York.

<sup>3</sup> Included for all Premier customers. Program fee is dependent on the counseling session model selected.



### More about your EAP provider

Magellan Healthcare's employer solutions are built upon 50 years of behavioral health expertise, with services designed to improve organizational effectiveness and employee well-being at every stage of life. Magellan's employee assistance program (EAP) enhances emotional wellness, reduces stress, and increases productivity.

Magellan offers easily accessible emotional, physical and life enrichment services to support employees and their household members with life's ups and downs.



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Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

Principal® has arranged with Magellan Healthcare to make its employee assistance program (EAP) available to employees with select group coverage insured by Principal Life Insurance Company. EAP isn't part of the insurance contract or policy and may be changed or canceled at any time. Not all services available to group policies issued in New York. Magellan is responsible for all EAP services provided through this program. EAP services in California are provided through Magellan Health Services of California, Inc. — Employer Services. Magellan isn't a member of the Principal Financial Group®.

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