



Creating a Successful Mental Health and Well-Being Program



An HR Playbook on Whole-Person Health

A closer look at mental health

With employee mental health at an all-time low, employers across industries are realizing that protecting and supporting employee well-being is more important than ever.

Of course, it's the right thing to do for people—but it's also a business priority. Mental health and productivity are connected; employees struggling with mental health challenges experience higher levels of absenteeism and presenteeism and are more likely to leave their jobs, driving up turnover and hiring costs. **By some estimates, depression alone costs U.S. employers \$31 to \$51 million annually.**¹ The employee mental health crisis is only getting worse.



84%

of employees have experienced at least one mental health challenge this year.

CORPORATE WELLNESS, 2022²



59%

of employees say their mental health challenges affect them at work.

CORPORATE WELLNESS, 2022²



71%

of employers say worsening employee mental health is affecting company financial performance.

THE HARTFORD, 2022³



What leads to better mental health and employee well-being?

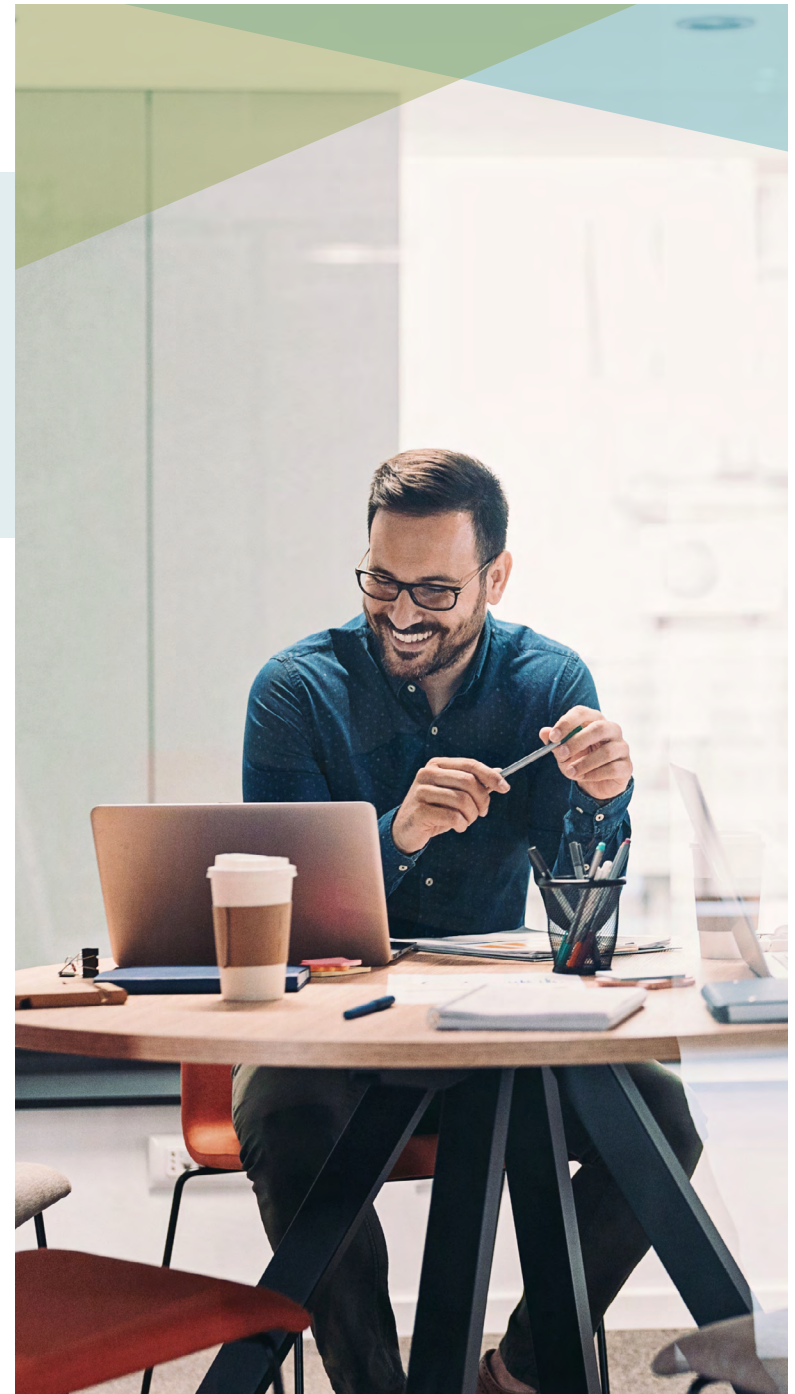
It starts with effective support for whole-person health. But there are challenges: primary healthcare insurance plans and employee assistance programs (EAPs) often fall short. Piecemeal solutions, though, aren't the answer. They are time consuming for HR to manage and often go underutilized by employees.

There is a simpler path to whole-person health, and HR can help to lead the way.

Why support matters

There are good reasons to support employee mental health. First, doing so communicates that mental health is just as important as physical health, reducing the stigma associated with seeking treatment. Second, it reduces the barriers to finding and accessing effective care. HR can lead in several ways, including:

- **Integrating into company culture**
Proactively create and support a company culture that prioritizes employee well-being, including mental health.
- **Reducing the stigma**
Counter the stigma around seeking care by offering or enhancing coverage for treatment, office visits, prescriptions and more.
- **Upholding confidentiality**
Honor confidentiality when employees do seek help or disclose mental health struggles, ensuring they can do so without fear of recrimination.
- **Communicating about benefits**
Ensure employees understand what benefits are available to them and how to utilize them when needs arise.





How ArmadaCare helps

Providing an employer-sponsored 360-degree solution demonstrates that the employer understands, cares and wants to support employees through their mental health challenges.

These mental health benefits uphold confidentiality: an employer won't know whether a specific employee uses a benefit, so employees are more likely to use them.



4X

improvement in retention among those enrolled in an ArmadaCare plan versus the national average



60%

of ArmadaCare members have stayed with their companies more than 4 years

SOURCE: ARMADACARE ENROLLMENT DATA AND ENGAGEMENT SURVEY

The right type of care meets employees where they are

The Mental Health Continuum

Mental health falls on a continuum, from excelling to in crisis. It illustrates the scope and sensitivity of mental health in response to stressors and circumstances—and determines the care needed to regain optimal health.



The World Health Organization defines mental health as:⁵

“...a state of well-being in which an individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and is able to make a contribution to his or her community.”

How ArmadaCare helps

WellPak includes **Connect & Thrive** to support employees across this continuum of mental health needs. It includes resources and support for everyday stressors as well as care to address crisis, addiction, critical chronic illness and more.

Effective support for emotional health and well-being can make a difference even for healthy employees, enabling them to be more focused and productive.





Coverage limitations and financial strain

Financial strain poses a serious barrier to accessing effective care and support. Shrinking primary healthcare plans have created coverage voids, making traditional coverage insufficient for mental health care. EAPs may offer some resources but often fall short in addressing or covering the cost of needs.

HR can start by evaluating the primary healthcare plan to identify what it covers—and what poses barriers to care, including:

- **High deductibles**
- **High out-of-network costs for behavioral care**
- **Limits to coverage for provider visits and prescriptions**

How ArmadaCare helps

High out-of-pocket healthcare costs have far-reaching consequences. Employees may opt to delay care, or avoid it entirely, which can affect their overall health and well-being. Employer-sponsored supplemental insurance plans, like those offered by ArmadaCare, provide coverage for routine and unexpected care, including support for mental health and well-being. These plans decrease financial strain by covering out-of-pocket healthcare expenses.



Behavioral care visits are

5x more likely

to be out-of-network than primary care appointments.⁵

NAMI 2019

Managing stress

Stress is common, whether it's related to work, life or balancing both. Many employees can benefit from effective support for everyday needs and stressors, like difficulty sleeping, grief and loss, stress related to caregiving and more.

75%

of employees admit to suffering from burnout

GALLUP, 2020⁷

2X

Employees who are struggling in their lives are twice as likely to leave their jobs

GALLUP, 2021⁸

87%

of employees believe their employers can help their mental health and reduce stress

AMERICAN PSYCHOLOGICAL ASSOCIATION'S 2021 WORK AND WELLBEING SURVEY, 2021⁹

51%

of holistically healthy employees are likely to stay with their company at least 12 more months

METLIFE'S 2022 EMPLOYEE BENEFITS TRENDS STUDY, 2022¹⁰



How ArmadaCare helps

Stress happens, but a proactive approach to management can help employees cope. ArmadaCare benefits include coaching and coverage for prescribed massage therapy, acupuncture, chiropractic treatment and other wellness treatments that can help alleviate stress.



Ongoing education

Many employees do not fully understand or utilize their benefits. But keeping benefits front and center is a challenge, especially when employees are busy and bombarded with communications. Amid other demands and responsibilities, HR simply doesn't have the time to provide ongoing benefit communications.

How ArmadaCare helps

We are passionate about delivering world-class service. We've designed our health insurance plans to provide the best member experience, including onboarding and engaging employees so that they understand and use their benefits from day one.



47%

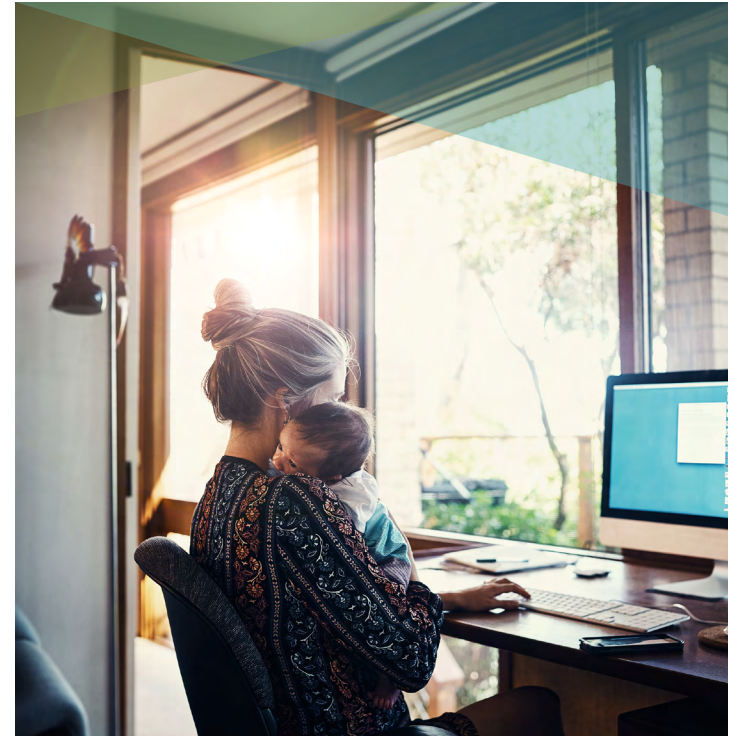
of employees know about their company's mental health benefits and resources.

MENTAL HEALTH AMERICA, 2022¹¹

Solutions designed to care for the whole employee

Employees face real barriers in accessing and paying for mental health care. HR can help, with solutions that can layer over the existing primary plan to provide effective coverage and support. These solutions work with your current benefit strategy and can be put in place at any time during the year to:

- Provide added coverage for mental health support
- Reduce barriers to care
- Mitigate the stigma associated with seeking treatment
- Provide resources that benefit all employees with a personalized path to well-being
- Reduce employee financial strain by closing voids in coverage while helping employers manage health plan costs





About WellPak®

A fully insured indemnity plan, WellPak offers employers an all-in-one health insurance solution to boost employee mental health and well-being with coverage and access for coaching, counseling and more. WellPak makes accessing and affording behavioral health treatments easier for employees.

About ArmadaCare

A leading insurance program manager, ArmadaCare delivers uncommon health insurance solutions designed to enhance ordinary health benefits. With the steadfast belief that health insurance should be better, ArmadaCare's plans fill voids in coverage for routine and unexpected healthcare expenses, offer valuable health and productivity support services and invite usage with modern conveniences, education touchpoints and people-first service. The result gives our clients the edge they need to retain, recruit and reward talent at all levels.

¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/pmc1924724>

² <https://www.corporatewellnessmagazine.com/article/the-2022-state-of-workforce-mental-health>

³ <https://www.corporatewellnessmagazine.com/article/the-2022-state-of-workforce-mental-health>

⁴ <https://www.businesswire.com/news/home/20220425005843/en/the-hartford-s-new-study-finds-employers-believe-worsening-employee-mental-health-is-hurting-their-financial-performance>

⁵ <https://www.who.int/news-room/fact-sheets/detail/mental-health-strengthening-our-response>

⁶ <https://www.nami.org/blogs/nami-blog/march-2020/health-insurers-still-don-t-adequately-cover-mental-health-treatment>

⁷ <https://www.gallup.com/workplace/358082/struggling-suffering-employees-twice-likely-leave.aspx>

⁸ <https://www.gallup.com/workplace/358082/struggling-suffering-employees-twice-likely-leave.aspx>

⁹ <https://www.apa.org/pubs/reports/work-well-being/compounding-pressure-2021>

¹⁰ <https://www.metlife.com/employee-benefit-trends/2022-employee-benefit-trends>

¹¹ <https://www.mhanational.org/mind-workplace>

ArmadaCare's supplemental health insurance policies are underwritten by Sirius America Insurance Company and Transamerica Premier Life Insurance Company. Insurance plans and coverages vary by state. Please contact us to confirm state availability.



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