

Health Benefit Plans

healthy minds

Employers can use health benefit plans to ensure employees have easy access to confidential counselling and referral services for dealing with stress, family or work conflicts or other problems that impact mental health. A comprehensive health benefit plan should include an Employee Assistance Program or Employee & Family Assistance Program (EAPs & EFAPs), which should be aligned with the employer's vision, protocols and mental health goals.

The [Canadian Life and Health Insurance Association](#) has developed guiding principles to support good mental health in the workplace, so choose a member company that fulfills these objectives.

Benefit Plans

Consider what is covered under your EAP and other group benefits plan. A good benefits plan:

- Is available to all employees, including part-time or casual employees. If this is not possible, consider reimbursing employees for out-of-pocket expenses incurred for medications and counselling, at least for a limited time.
- Does not exclude pre-existing conditions such as a diagnosed mental illness.
- Offers methods of counselling to suit an individual's preference and includes a choice of face-to-face counselling, e-counselling, telephone counselling and group sessions.
- Includes couples or family counselling.
- Ensures there is a service that directs employees to the most appropriate provider—addictions, couples counselling and eating disorders, for example, all require different expertise.
- Eliminates or minimizes employees' out-of-pocket treatment costs (such as deductibles or cost-sharing) for counselling and pharmacotherapy (therapy using pharmaceutical drugs) to remove financial barriers to treatment.

EAP providers may also offer tools to help support your organization's front-line managers; for example, orientation sessions or refreshers on the EAP services available to employees as well as information on mental health and online courses or training videos.

Ensure your company drug plan covers medications for the treatment of mental health problems. Medication can be a crucial part of the recovery process for many people experiencing mental illnesses. With this in mind, company drug plans are a valuable resource for both employees and their employers. Drug plans not only help offset short-term disability

costs, they can also help curb absenteeism. What is covered and available to employees needs to be clearly communicated.

Disability Coverage for Mental Illness

If coverage is available, or if you are considering getting coverage that would meet the needs of employees with mental illnesses, ask yourself these questions:

- **What does the insurer’s total disability definition signify for claimants?** Does it differentiate between the employees’ own occupation and any occupation? If it specifies “total disability” (that is, it considers an employee to be disabled only if he or she is unable to work at all times), it will probably exclude many people with a mental illness given the episodic nature of such illnesses.
- **Do you have a plan to retain employees or facilitate their return to full-time work?** If so, will the insurer collaborate with you on a progressive return-to-work strategy in connection with disability coverage for an employee with a mental illness?
- Often, after two years of accessing their workplace disability plan, employees face a new series of qualifying criteria. In such cases, **ask your insurer how these criteria change and how they affect the employee’s “total disability” status.**
- **Do employees have the opportunity to access short-term and long-term coverage?** Short-term coverage can span periods of disability that last 3–12 months. And ideally, at that point long-term disability becomes accessible. Ensure your sick leave policy is cohesive with your short-term disability coverage. Intermittent coverage can exaggerate the stress of mental health issues and delay rehabilitation and/or recovery.

For more information on evaluating your company’s disability program, see “*Navigating Workplace Disability Insurance*,” a publication of the [Canadian Mental Health Association, BC Division](#).

Sources:

[Global Business and Economic Roundtable on Addiction and Mental Health](#)
[Canadian Centre for Occupational Health and Safety \(CCOHS\)](#)
[Canadian Life and Health Insurance Association Inc](#)

