Employee Assistance Program

Standard Insurance Company includes a full-featured Employee Assistance Program (EAP) with the proposed Long Term Disability plan. An EAP is a key factor for maintaining or improving workforce productivity, and the included EAP represents a significant cost savings over an EAP purchased separately.

The Standard has contracted with Horizon Behavioral Services, a wholly owned subsidiary of Horizon Health Corporation, to provide HorizonCareLink™ EAP and WorkLife services. Horizon offers a range of services available by telephone or in person to help employees and their families address problems. These services are designed to help prepare employees to face workplace challenges and steer them toward success.

With HorizonCareLink employers can:

• Ensure employees have someone who will help (24 hours a day, 365 days a year)
• Help troubled employees become more productive
• Cut down on absenteeism, rehiring, training and recruiting costs
• Help employees balance their professional and private lives
• Reduce health care, workers’ compensation and disability costs
• Provide education and information services to managers and supervisors
• Reduce the time managers and supervisors spend dealing with employee issues

Studies show that EAPs are effective and that employers can realize a good return on their investment. Research by the Association of Labor Management Administrators and Consultants on Alcoholism indicates that for every dollar invested in EAPs, organizations can save between $3 and $5. Other studies indicate returns as high as $16 for every dollar spent.

According to research by Watson Wyatt, the industry average premium for an EAP with WorkLife is $1.70 per member/per month so depending on the size of group, this represents an annual savings of hundreds, thousands or even tens of thousands of dollars.

EAP Features

The key to an effective EAP is to provide the right service for each individual’s needs. Horizon’s services help companies make the most of their human resource assets and help each employee and their families make the most of their lives.
**HorizonCareLink™ Online** – A Web site that houses all of The Standard’s HorizonCareLink EAP services under one virtual roof, offering content, self-assessments, interactive tools and educational guides for employees and managers

**24-hour Member Advocate Line** – Support that provides consultation or referral to specialists for legal, financial, WorkLife and/or clinical issues

**Face-to-Face Assessment and Counseling** – Up to three in-person counseling sessions per problem per contract year for employees and family members for assessment, problem solving and referrals to resources

**National Network** – Nationwide coverage with more than 20,000 providers in Horizon’s network

**Goal and Success Planning Consultation** – Consultation and resource services to assist employees and families in achieving personal success and well-being

**Personalized Resource Materials** – Informative and educational literature that address the special needs of the employee as identified through a phone consultation

**Telephonic and Online WorkLife Services** – Assistance with child care, elder care, adoption and other life events

**Legal Consultation Services** – Guidance for employees with legal issues such as will preparation, divorce, automobile accidents, elderly parent care and many other issues

**Identity Theft** – Includes consultation, recovery, and preventive services

**Financial Consultation Services** – Assistance in managing inheritance or estate taxes, retirement fund rollovers or transfers and general tax or investment questions

**Telephonic Follow Up** – Personal follow up contact to ensure the services provided are meeting each employee’s needs

**Management Referrals** – Helps for managers in dealing with employee performance related to substance abuse, emotional problems or other issues

**Program Consultation** – Support from Horizon’s representatives to tailor EAP services for maximum use and benefit to each organization and its employees

**Policy Consultation** – Assistance with drafting and maintaining updated policies related to the Americans with Disabilities Act, Equal Employment Opportunity laws, sexual harassment and alcohol and drug abuse

**Utilization Reporting** – Annual reports describing EAP utilization and activities, statistical trends and problem areas

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**About Horizon Behavioral Services**

Horizon Behavioral Services (HBS) has integrated the talents of the best regional provider companies across the nation to bring a personal, clinically sound program to The Standard’s clients and their employees. HBS has more than 28 years of experience in delivering personal, customized services to more than 3.3 million people at major corporations. HBS network counselors are fully licensed professionals who are carefully selected for their practical, active approach to counseling, so that problems can be quickly and effectively resolved.

Regional operations centers are located in Denver, Nashville, Orlando, Philadelphia and San Diego. Regionally based account managers and local network counseling services ensure a close working relationship with The Standard’s clients, their employees and families.

This program is offered in conjunction with Standard Insurance Company and is subject to the terms and conditions issued by Horizon Behavioral Services, Inc. The services described are provided by and are the sole responsibility of Horizon Behavioral Services, Inc.