Navigating Mental Health Benefits: A Guide for Employers

The Cigna Group (No. 14 on the 2023 Top 50 Companies list) offers tailored healthcare coverage to cater to the diverse needs of employees and employers. Mental health and substance abuse benefits are part of the insurance provider's medical plan with no separate deductible. Benefits cover licensed providers, services, consultations, referrals and community support groups.

Cigna also offers member substance abuse support, including inpatient/outpatient treatment, coaching and referrals. Additionally, it offers health and wellness programs and services, such as no-cost medical check-ups, \$0 virtual care and EAPs.

Blue Shield of California (No. 1 on the 2023 Top Regional Companies list) supports employees' mental health and well-being through its CredibleMind platform, which offers resources and tools for managing stress.

Covering over 230 mental health topics, CredibleMind provides science-based information and assessments on depression, anxiety, sleep, social connections, burnout and Post-Traumatic Stress Disorder (PTSD). Members receive scores and recommended resources after completing assessments. The platform's topic centers organize mental health topics, while diverse resources like podcasts, books, articles and videos cater to different learning styles, aiming to destigmatize mental health and make resources broadly accessible.

UnitedHealth Group's (No. 15 on the 2023 Top Hospitals and Health Systems list) health benefits business, UnitedHealthcare, offers a variety of benefits to help individuals address their mental health concerns. Depending on a person's health plan benefits, they could have access to EAPs, virtual visits and well-being resources. These include finding an in-network behavioral health specialist and using UnitedHealthcare's network of apps and phone services for emotional support. The company also has a Self Care platform, which provides members with self-care techniques, coping tools, meditations and other curated resources personalized to each individual's mental health needs.



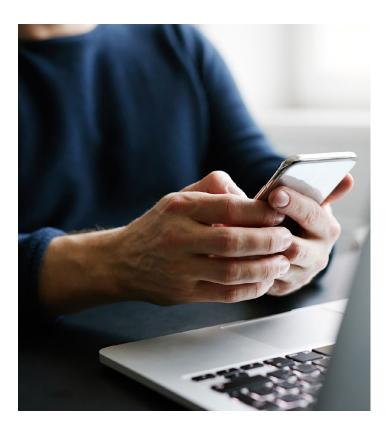
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Integrating Mental Health Support into Benefits Packages

When deciding on your health plan provider as an employer, it's crucial to look for providers that provide mental health support like the companies mentioned above. To foster a healthier work environment and empower employers to prioritize employee well-being, consider integrating the following mental health support tools into benefits packages.

- Offer fully paid or subsidized access to various digital mental health resources and solutions.
- Expand EAPs, providing more visits to those who seek help; offer virtual visits for mental health care.
- Encourage open dialogues within organizations to understand employees' mental health needs and address them effectively.



Emergency Support

On top of mental health benefits, employers must provide resources for employees who are having a mental health emergency. Display the following emergency resources in prominent places such as the office bulletin board, your intranet or in a monthly email or newsletter.

Substance Use Helpline: 1-855-780-5955

Call the number above if you or someone you know is showing signs of addiction. The helpline is confidential and will help the person in need find support, guidance, treatment options and a provider to answer questions.

National Domestic Violence Hotline: 1-800-799-7233 | 1-800-787-3224 (TTY)

Seek assistance for crisis intervention, obtain information and access referrals to local services for individuals affected by domestic violence or those reaching out on their behalf.

988 Suicide and Crisis Lifeline

Call or text 988 or chat 988lifeline.org/chat if you or someone you know is struggling or in crisis. The 24-hour, toll-free line provides confidential support, prevention and crisis resources. TTY users can use their preferred relay service or dial 711 followed by 988.

The Crisis Text Line: Text "Home" to 741741

This is a free, 24/7 resource to help you connect with a crisis counselor for assistance dealing with all kinds of mental health crises.