

Benefits Insights



5 Mental Health Employee Benefits Trends for 2021

Since the onset of the COVID-19 pandemic, Americans have reported increases in anxiety, depression and thoughts of suicide. The toll that the pandemic takes on mental health increases daily. Before the pandemic, 5% of employed workers reported poor or very poor mental health. Now, 18% of employed workers struggle with mental health issues.

The COVID-19 pandemic has forced mental health and wellness to become mainstream topics of discussion. While nobody knows what this year will look like, building resiliency will likely remain a priority. Employers are in a unique situation and may be able to champion mental health and well-being in the workplace.

Employers should focus on employees' mental health needs—otherwise anxiety, fatigue and burnout could further impact employee engagement, productivity and absenteeism. This article explores trends for employee mental health benefits and why safeguarding employees' overall well-being has become fundamental in 2021.

What's Trending?

By taking a proactive approach, organization leaders and HR professionals can focus on building a resilient workforce, increasing the comfort around mental health conversations and designing benefits plans to meet current employee needs. The overall goal is to help today's employees survive and thrive during uncertain times, by cultivating a workplace that reduces the mental health stigma and demonstrates employee support through tangible benefits.

To develop a supportive and successful employee benefits strategy this year, consider prioritizing the following five mental health benefits trends.

1. Employee Assistance Programs (EAPs)

An EAP can be tailored to a workforce to provide critical employee resources. Initially, the focus of EAPs was drug and alcohol abuse, but many employers have expanded programs to include a variety of issues. Consider offering an EAP that incorporates behavioral health counseling, mental health resources or therapist appointments. Depending on how an EAP is structured, it could offer employee education, evaluation, hotlines, counseling and/or referrals.

The most effective EAPs offer more comprehensive services and integrate with the employer's health plan, prescription drug plan, disability benefits and wellness program. Integration can allow the EAP to serve as a preventive measure to address mental health and lifestyle issues that could lower health care and disability costs in the long run.

2. Telemental Health Coverage

Telehealth options have been expanding for years to offer employees opportunities to seek nonemergency care from the comfort of their own homes. Similarly, telemental health, or online therapy, can be useful to employees during the pandemic and beyond. Employers should encourage employees to use telemental and telehealth services to gain access to mental health providers for quick, convenient and affordable care.

3. Online Mental Health Support Resources

For additional support, consider expanding employee access to virtual mental health and emotional well-being services and resources—such as apps, videos and articles. Online resources can address provider shortages and reduce the stigma of seeking mental health care.

4. Caregiving Support

As the baby-boom generation continues to age, more and more workers will become caregivers for elderly parents, in addition to the others who will take on caregiving responsibilities for a number of different reasons. Employees may also be faced with child care and home schooling as a result of the pandemic. Balancing work and caregiving responsibilities can be difficult and can contribute to poor mental health and increased stress among employees. Caregiving benefits can take many forms, so consider the following common caregiving policies:

- Paid leave exclusively for caregiving
- Paid family medical leave
- Sick, vacation or personal days
- Flexible scheduling
- Leave-sharing programs, which allow employees to “donate” accrued paid leave time to their co-workers who are in need of additional paid leave

5. Flexible Scheduling

Creating, expanding and promoting a workplace flexibility policy may help reduce the number of leave requests and support employees during the pandemic. With flexible scheduling, employers set designated “core” hours that an employee must be working (location irrelevant) and otherwise let employees work whenever they like. Alternatively, an employer may not have core hours and instead allow employees to work any combination of 40-hour workweeks.

This can be a great way to accommodate working parents who must also act as stay-at-home teachers or day care instructors. It can also free up time for parents so they can work earlier and see their families more in the evening.

Additionally, an unlimited paid time off policy can give employees the guilt-free time off needed to take the vacation, sick and mental health days necessary to take care of themselves and their overall well-being.

Other Considerations

To be most effective, mental wellness offerings should be holistic and address all types of needs that contribute to

employee well-being. Prioritize focusing on the health of the whole body and employees’ mind-body connection.

Before introducing new benefits, it’s important to understand how current offerings are being utilized to find potential gaps. As with any benefits changes, it’s crucial to share those updates with employees so they’re aware of all available resources. Educating employees to take more ownership of their mental health and well-being helps reduce costs for them and the organization overall.

Contact us today to learn more about 2021 trends and how to develop an employee benefits strategy that meets employees’ evolving mental health needs.