



FIDELITY HEALTH THOUGHT LEADERSHIP

5 REASONS TO CALL YOUR EAP

Almost all large employers offer an Employee Assistance Program (EAP). But you may not know what your EAP can do for you.

Employee Assistance Programs are almost as ubiquitous as health insurance among employer benefits — but, unlike health insurance, very few people use them. This may be a lost opportunity. Our research shows 83% of employees who did use their EAP were very or somewhat satisfied.¹

So why aren't more employees taking advantage of their EAP? Some people may be associating their EAP with just substance use disorder or mental health emergencies. While 24/7 counseling is certainly one of the most important things an EAP offers, these programs include other areas of behavioral health support that can help your overall well-being.

While the services EAPs offer vary widely from one employer to another, there is one important thing all EAPs have in common: calling is anonymous. While aggregate data is reported back to your employer, no names are attached. So, whether you're calling about substance use or how to deal with your boss, this will not get back to your employer.

It's worth checking out your employer's EAP to find out what's available to you. Here are five things you may not be aware of that your employer EAP may be able to help with:

EAPS CAN HELP WITH



Mental health



Work-life balance



Legal consultation



Making a financial plan



Identity theft



Work can affect your mental health. Family life and finances can too. Whatever is affecting your mental health, your EAP can help. EAPs can help you find a trained counselor or therapist to speak with. Trained counselors can also help you address stressful situations such as a conflict with a coworker. You typically get a limited number of counseling sessions at no cost, and if need be, you can get a referral for further treatment.



Time is a precious commodity, and your EAP may actually be able to give you some some of it back. Many EAPs are available to help you find a range of personal services—dog walkers, plumbers, lawn care, home improvement contractors. Some even include concierge services that can help you plan a vacation or find service providers if you are relocating or caring for a sick relative.



Your EAP may be able to help you with simple legal needs. If you need help drawing up an uncomplicated will or reviewing a document, or if you need a lawyer to make a phone call on your behalf, a brief consultation may be all you need. For more complicated needs, you can get help finding a local lawyer, and possibly get a discount on the attorney's hourly rate. (If your issue is employment-related, you will likely not be able to go to your EAP for help with that.)



Many EAPs offer a free phone consultation on financial issues. If you're just starting out, you may need help creating your first budget or figuring out how to start saving for retirement. If you have kids, perhaps you're thinking about saving for their college education. And if you're further along in your career, you may want some outside perspective on the transition to retirement. Your EAP may be able to offer help on these issues, and more.



Concerned about preventing identify theft? Have you been a victim? You may be able to get expert advice on steps you can take to either prevent or recover from identity theft. Similarly, you can get a brief consultation with an attorney if you have legal concerns regarding ID theft, or a range of other issues.

¹ Fidelity Health Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q32: Employee assistance program - How satisfied have you been with these benefits? Sample included 1,552 US consumers with employer-sponsored insurance.

This information is intended to be educational and is not tailored to the needs of any specific individual.

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