



The True Cost of a Free EAP

Helping employees deal with day-to-day challenges has become a vital employer responsibility to maximize productivity. Many employers turn to Employee Assistance Program (EAP) services to meet employees' work-life needs and support emotional, mental and physical well-being.

There has been a trend in recent years for health insurance companies, disability carriers, HR and payroll management organizations, and group retirement plans to embed employee assistance program (EAP) services into core products and offer the EAP as "free."

Of course, the EAP is not free; the cost is simply incorporated into the overall plan fee for employers. While "free" EAP services may seem like a good way to save money on benefits, employers should be wary of hidden fees for services not included in their embedded EAP package. When it comes to EAP benefits, employers get what they pay for. Here are several factors to consider when deciding which type of EAP program is right for a company.

Typical Embedded EAP

Limited Access:

- Telephone access and limited online resources
- Limited face-to-face clinical support

Limited Eligibility:

- Only covered employees and dependents eligible for services

Limited Program Promotion:

- Generic program materials
- Limited orientation and training
- Low utilization, typically less than 1% of employee population

No Onsite Services:

- Orientation, training, consultation and clinical support included only as virtual offerings

Limited Provider Network:

- Generalized clinical support
- Culturally competent providers not available in all areas

Issue-Focused Support:

- Assessment and referral only for the presenting issue

Limited Management Support:

- No critical incident response (CIR) services included, additional fees charged in times of need
- No management consultations or supervisory referrals

Standalone EAP Provider

Flexible Access:

- 24/7 telephonic, online and mobile app access
- Session models starting at 3, tailored to employer needs and budget

Unlimited Eligibility:

- All employees and family members, regardless of location, eligible for services

Regular Program Promotion:

- Co-branded promotional materials
- Ongoing orientation, training and outreach
- High utilization, typically 10-12% of employee population

Basic Onsite Services Included:

- Onsite training and support services available, supplemented by customized and virtual offerings

Diverse Provider Network:

- Clinical specialists with years of EAP experience
- Multicultural and multilingual providers available nationwide and internationally

Comprehensive Support:

- Multiple services and resources to address underlying issues and overall well-being

Extensive Management Support:

- Critical Incident Stress Debriefings (CISD) included as part of crisis management

To find out more about EAP and Work-Life solutions to fit any company's needs and budget, contact ACI Specialty Benefits at **800.932.0034** or **info@acispecialtybenefits.com**

