



# Know Your Benefits

## Staying Educated on Mental Health Benefits

Mental health benefits are valuable resources that many employers offer. These resources can help you manage stress, anxiety and other mental health concerns. However, 1 in 4 employees are unaware whether their organization offers mental health benefits. This means that you may not be fully aware of what mental health benefits are included in your benefits plan or how to best take advantage of them.

This article explores common mental health benefits and offers tips on how to make the most of them.

### Common Mental Health Benefits

Organizations offer mental health resources to maintain a happy and healthy workforce. The benefits included in a benefits package vary by employer, plan design and enrollment selections.

Common mental health benefits include the following:

- **Flexible work arrangements**—Flexible working options such as remote work, flexible scheduling or compressed workweeks may help you balance personal and professional responsibilities. Employers often provide these arrangements to help promote work-life balance, prevent burnout and improve mental well-being.
- **Talk therapy**—Also known as counseling or psychotherapy, talk therapy involves conversing with a trained professional to address mental or emotional conditions. In addition to being an effective treatment for trauma, anxiety and other mental health issues, talk therapy teaches healthy coping strategies to navigate difficult feelings and improve behaviors. You can go to therapy at any time; you don't have to wait until you have a mental health condition or a significant life event. Keep in mind that coverage for treatment may vary

depending on your health care insurance. In general, insurers cover therapy if it is medically necessary.

- **Psychiatric care**—Psychiatry focuses on diagnosing, treating and preventing mental health disorders. Most health insurance plans include coverage for psychiatric care, although the extent of coverage varies based on your plan type, health care provider, copay and insurer. Standard coverage may include consultation visits, emergency services and therapy sessions. Review your health insurance plan to see what services are covered, and check for potential out-of-pocket costs.
- **Employee assistance programs (EAPs)**—EAPs are work-based programs that help you deal with personal challenges. Programs vary by employer, but many EAPs provide confidential counseling and educational resources for managing issues such as substance abuse, stress, marital problems and financial concerns.
- **Sick leave or mental health days**—Sick leave is paid time off (PTO) that you can use when you're ill or need to care for a sick family member. Mental health days are traditionally for when you need a break to take care of your emotional well-being. However, many employers now include mental health under sick leave. Ask your employer about their PTO and sick leave policies and if they include mental health days.
- **Wellness programs**—Many workplaces offer a mix of wellness programs that promote healthy lifestyle choices. These programs may include health screenings, smoking cessation support and nutrition education.

- **Gym memberships**—Employers may provide free memberships or discounted access to gyms, yoga studios and other fitness centers to encourage employees to stay active and healthy. Some organizations have on-site gyms that can be used for free or at reduced rates.
- **Mental health first-aid training**—Some organizations teach mental health first-aid to help employees recognize and respond to mental health emergencies. The goal of this training is to equip you with the knowledge and tools to confidently assist co-workers in mental distress.

various mental health challenges. Speak with your manager or HR for further information on the benefits available to you.

## Understanding Your Mental Health Benefits

The right approach can help you maximize your organization's mental health resources. Here are some tips for understanding and utilizing your mental health benefits:

- **Dedicate time.** Setting aside 30-60 minutes to look into your employer's mental wellness offerings can help you understand your options, saving you time and effort if you need them. Periodically checking in can keep you updated on any changes in available resources and help you determine if you can benefit from them based on your current mental health needs.
- **Educate yourself about mental health resources and benefits.** Workplaces share benefits information through different platforms, such as summary plan descriptions, benefits communications, employee handbooks, internal websites and more.
- **Check your benefits materials.** Every year, your employer may provide benefits guides or similar documents to explain your benefits. Review these materials to stay informed about your options.
- **Speak with your manager.** Managers can help you navigate your mental health benefits by explaining details of your benefits or pointing you to available resources. They may also be able to offer flexible work hours, workload adjustments or remote work options if you need them for mental wellness.
- **Consult HR.** If you're unsure where to start, your HR or benefits administrator can provide information on available mental health resources and how to access them.

## Learn More About Your Mental Health Benefits

Understanding and using your employer's mental health resources can make a significant difference in managing