

## MENTAL HEALTH AND YOUR WORKPLACE

An employee's mental health includes how they think, feel and act, as well as their emotional and social well-being. Additionally, an employee's mental health can change over time, depending on factors such as their workload, stress and work-life balance.



### **An estimated 43.8 American adults experience a mental illness in a given year**

(according to the National Alliance on Mental Illness).

This means **1 in 5** Americans are affected.

**Serious Mental illness costs the U.S. \$193.2 billion in lost earnings annually.**



### **Let's work Together to Address Employee Mental Health**

We want to help you support your employees' mental health. Reviewing your plan design and benefits offerings is the first step. Contact us at 2HB Human Resources & Benefits Solutions to discuss your current offerings and to learn more about the Mental health resources that you can provide to your employees.

### **PCORI Fee Amount Adjusted**

The ACA imposes a fee on health insurance issuers and self-insured plan sponsors in order to fund comparative effectiveness research. These fees are widely known as Patient-Centered Outcomes Research Institute (PCORI) fees.

The PCORI fee for plan years ending on or after October 1, 2018 and before October 1, 2019 is \$2.45 multiplied by the average number of lives under the plan.

The PCORI fees apply for plan years ending on or after October 1, 2012 but do not apply for plan years ending on or after October 1, 2019. Therefore the 2018 plan year is the last plan year that these fees will be effective. **Continued inside...**

**2HB Human Resources  
& Benefits Solutions  
Services**

**Free Benefits Admin  
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Executive Carve-Outs  
Compliance Support  
Employee Handbooks  
Wellness Programs**

**Save the Date!**

Fall Human Resources &  
Employee Benefits Seminar  
**Tuesday, Sept. 10, 2019**  
**8:00 am - Noon**  
Radisson Hotel – Rockford, IL  
**-Discover Strategies  
for hiring  
Pre-Qualified Veterans  
-Effective Internships  
-On-Site Wellness Clinics  
-Identity Theft**

## ***Mental Health Benefits***

More than 1 in 5 Americans have diagnosable mental disorders at some point in their lives, yet only about half of those individuals receive professional mental health treatment. One major determinant of an individual's access to mental health care is whether he or she has health insurance that includes mental health benefits.

Under the Affordable Care Act (ACA), non-grandfathered health plans in the individual and small group markets are required to cover mental and behavioral health treatments as one of the 10 essential health benefits. Therefore, most fully insured group health plans sponsored by small employers (typically, employers with up to 50 employees) include coverage for mental health benefits.

In addition, health plans must comply with the Mental Health Parity and Addiction Act (MHPAEA) of 2008, which prohibits group health plans and health insurance issuers that provide mental health and substance use disorder benefits from imposing less favorable benefit limitations on those benefits than what they impose on surgical and medical care. MHPAEA provisions are included under the Employee Retirement Income Security Act (ERISA) of 1974; therefore, self-funded plans must also comply with federal mental health parity requirements. Employers that violate MHPAEA may be subject to an IRS excise tax of generally \$100 per individual per day (unless an exception applies).

### **Strategies for Controlling Health Care Costs**

Even though depression and other mental health conditions are common and treatable, they remain a significant occupational health challenge for employers. Medical utilization costs for individuals with mental health conditions are significantly higher than for those without them, and they have been linked to greater use of medical services rather than psychiatric services. Employers are still overwhelmingly underestimating the indirect costs of absenteeism, poor productivity, faulty products and flawed decision-making that are associated with mental health disorders.

Some employers, however, are recognizing that productivity losses related to mental health conditions actually exceed the cost of effective treatment. This implication, along with the ever-present need to control overall health-related costs, is encouraging more and more employers to seek solutions for the loss of productivity due to depression and other mental health conditions.

### **Some Beneficial Strategies for HR Professionals**

- The utilization of employee assistance programs (EAPs) to remove the stigma of mental health treatment and to offset the cost differential, thereby encouraging employees to seek treatment
- Facilitation of mental health screenings for employees
- Employee education incentives
- Enlisting the help of primary care physicians

For more information on mental health benefits:  
Please contact 2HB Solutions at [LMiller@2HBSolutions.com](mailto:LMiller@2HBSolutions.com)

### **PCORI Fees Continued....**

Issuers and plan sponsors must pay PCORI fees annually on IRS Form 720 by July 31 of each year. The fee will generally cover plan years that end during the preceding calendar year. For the 2018 plan year, PCORI fees are due July 31, 2019.

### **Need more compliance resources?**

2HB offers our clients free access to attorney led compliance communications including:

- Affordable Care Act
- Employee Leave Considerations
- FMLA
- COBRA
- HIPAA

### **Have HR Questions?**

Your 2HB Human Resources Consultant is available to assist with all types of HR issues. Plus 2HB clients have access 24/7 to our HR Hotline staffed with credentialed and experienced HR consultants.

### **Recent HR Projects have included**

- Updating Job Descriptions
- Policies & Procedures
- Employee Handbooks
- Difficult Employee Terminations
- Compensation Studies
- Professional Development
- Employee Training Programs
- Workplace Violence Prevention & Response Training

Contact us at: [LMiller@2HBSolutions.com](mailto:LMiller@2HBSolutions.com)  
815-977-3496 #201.

## **BENEFITS OF JOINING A CLUB OR SPORTS TEAM**



Staying both physically and socially active as you get older can oftentimes be a struggle.

Getting involved in a sports team or club can be very beneficial to your overall health and social well-being. Here are just a few of the benefits.

### **Promotes a Physically Active Lifestyle**

Going to the gym can get repetitive and boring, which may cause you to stop going altogether. Joining a sports team or club can keep you physically active by incorporating exercise in a way that seems less like working out and more like having fun.

### **Keeps You Accountable for Your Health**

Since teams and clubs are group activities, knowing there are people relying on you to be there can be a great push to keep yourself accountable for showing up and getting a workout in. Most teams and clubs meet once or twice a week, anywhere from 45 minutes to an hour and a half. Being too busy is no longer an excuse to get out of working out.

### **Relieves Stress**

Physical activity is a great way to manage and decrease stress. Not only does working out release endorphins that leave you with an overall good feeling, it can also force your mind to focus on the physical activity rather than the stresses of the day. You don't have to be in a physically demanding club for it to be a stress reliever. Book clubs, knitting clubs and other nonphysical activities all have social components that greatly decrease stress. Being able to discuss and talk about other things that don't involve personal stressors can be great for your mental health.

### **Increases Social Life**

Meeting new people as an adult can sometimes be difficult. Team sports and clubs are a fun and easy way to meet new people with similar interests and form connections that may last a lifetime.

### **Is It Expensive to Join a Club or Sports Team?**

Unless there are sponsors involved, most sports teams do cost money. Fortunately, pricing can be very reasonable depending on what sport you are interested in. Most sports teams cost the same amount or less than what you may already be paying for a gym membership. Clubs, on the other hand, are often free. Most clubs don't require a referee or equipment, so the cost is significantly decreased or even nonexistent. For example, if you join a running club, the only expense you may have is buying a cup of coffee or a bite to eat with your group after a run.

**"We are catalysts and connectors." We help your business get things done and we connect you and your team to the resources that drive success. " Laurie S. Miller, MBA President 2HB**

We work with **overburdened** employers to manage compliance, drive down costs and engage employees. **Contact Laurie Miller - [Lmiller@2HBSolutions.com](mailto:Lmiller@2HBSolutions.com) 815-977-3496 #201**

## **HEALTHY GROCERY STORE TOURS AVAILABLE**

Learn a new way to eat by learning how to read food labels. 2HB can help you schedule a healthy grocery store tour for you and your employees.

**Diabetes---Vegan---Gluten Free/Dairy Free**

or customize a tour to your needs.

Modest participant cost. **Contact 2HB at [LMiller@2HBSolutions.com](mailto:LMiller@2HBSolutions.com)**