

BENEFITS IN 2020 MENTAL HEALTH AND WELLNESS



WELCOME TO THE MEETING

Panel of Speakers



Katrina Bell

Kat skillfully advises on retirements plans to give her clients everything they need to make informed decisions. She has 20 years of experience and a B.S. in business management and a Certified Investment Management Analyst designation.



Kristy Clark

Parker, Smith & Feek's Health and Wellness Management Executive, Kristy, partners with our employee benefits clients to strategize, develop, implement and nurture employee wellness programs. Kristy sits on the American Lung Association Local Leadership Board and holds B.A. in political science and a Master's in public health.



John Feltz

As a Vice President and Regional Benefits Director based out of Parker, Smith & Feek's Bellevue headquarters, John supports the acquisition and retention of clients, and provides strategic direction and guidance to our benefits account teams. John is the current Board Chair of the American Lung Association of the Mountain Pacific and has a B.A. in psychology.



Kristin DuVal

Kristin is an Account Executive in Parker, Smith & Feek's Employee Benefits Department, advising clients on health plan funding options, benefit designs, ACA compliance, and fundamental components of overall benefit offerings. Kristin is on the PNW Leadership Council for Children's Cancer Association and has a B.A. in Spanish.

Overview of the Current Mental Health Landscape

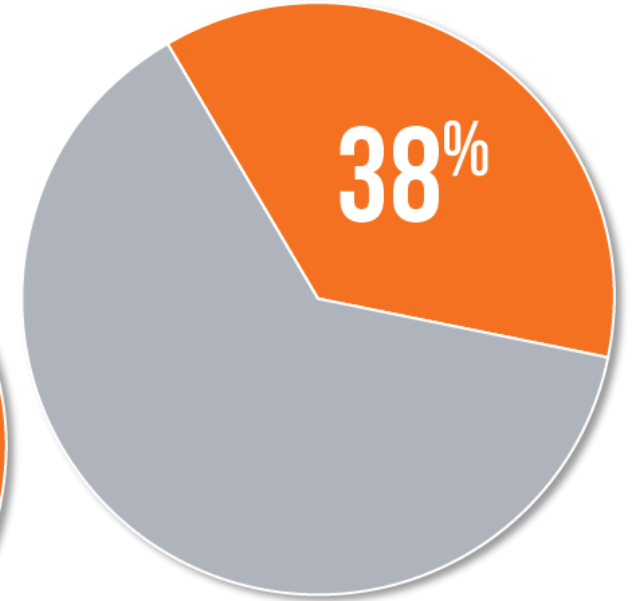
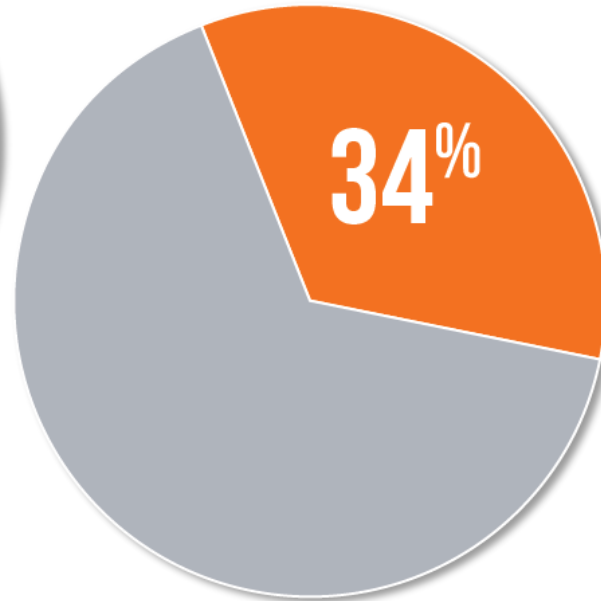
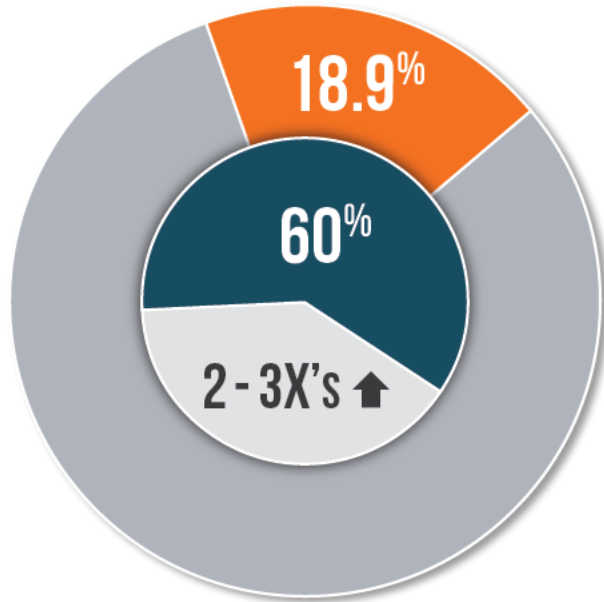
with John Feltz

“Health”, as defined by WHO is: "a state of complete physical, social and mental well-being and not merely the absence of disease or infirmity."

Overview of the Current Mental Health Landscape



The cost impacts of mental health



Tele-medicine use

- ✓ Increase in users have over doubled
- ✓ Increased symptoms of anxiety, some depression
- ✓ Business account users have increased in use and engagement
- ✓ Crisis alerts have spiked

What Type of Care Are People Seeking?

Symptoms of:

- ✓ Depression
- ✓ Anxiety
- ✓ Insomnia

Concerns of:

- ✓ Stress, panic
- ✓ Fear,
- ✓ Loneliness
- ✓ Worry
- ✓ Relationship problems
- ✓ Problems concentrating

Desire to:

- ✓ Achieve specific goals
- ✓ Learn new skills
- ✓ Establish healthier habits

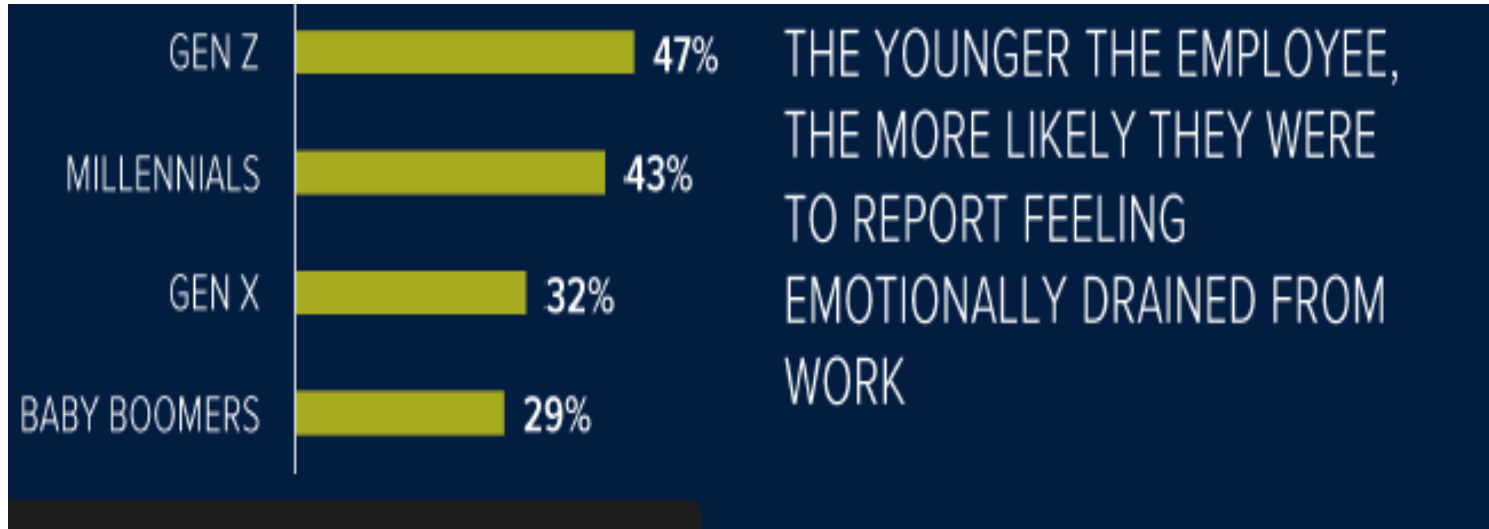
What Trends Have Emerged Since the Onset of the COVID-19 Crisis?

with Kristy Clark

During the Pandemic:



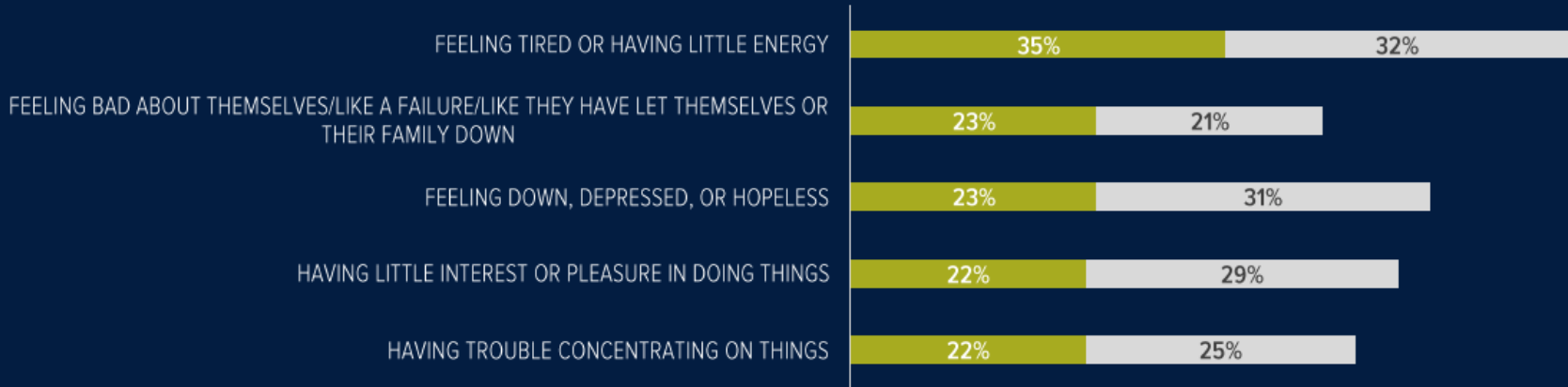
COVID Impact by Generation



Increasing evidence of depression

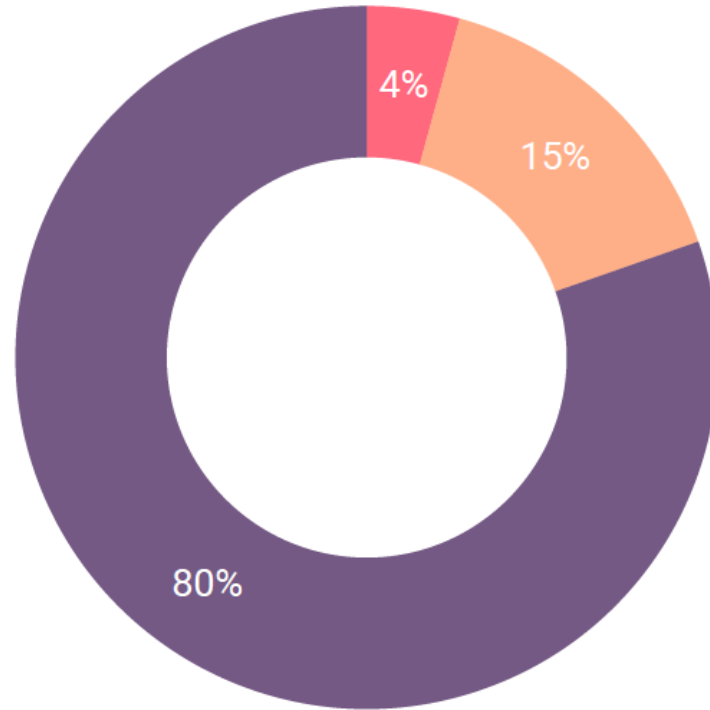
AMIDST WIDESPREAD LOCKDOWNS,

22-35% OF EMPLOYEES ARE REPORTING EXPERIENCING SYMPTOMS OF DEPRESSION **OFTEN**, AND AS MANY AS **2 IN 3** ARE EXPERIENCING DEPRESSIVE SYMPTOMS AT LEAST **SOMETIMES**.



How to Create a Healthy Workplace?

Overall

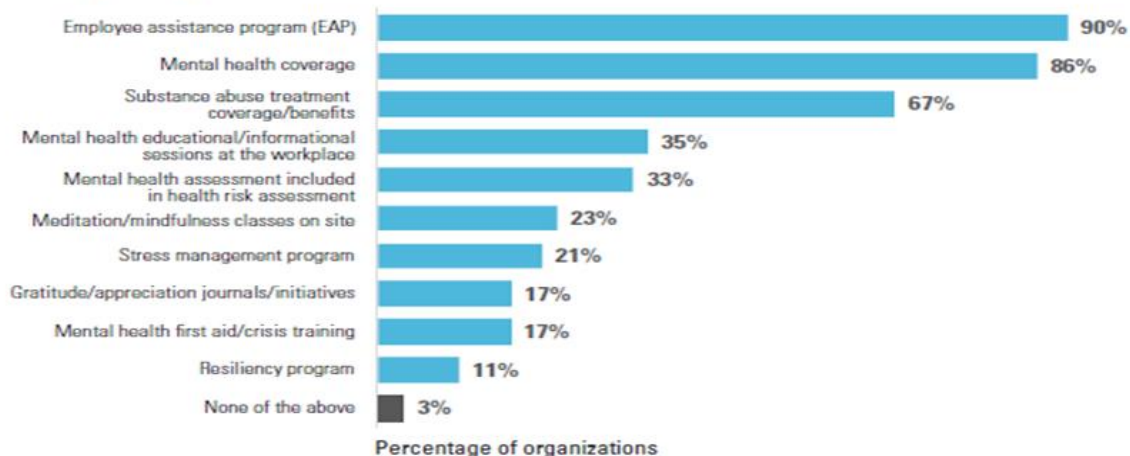


■ Investing Less ■ Investing Same ■ Investing More

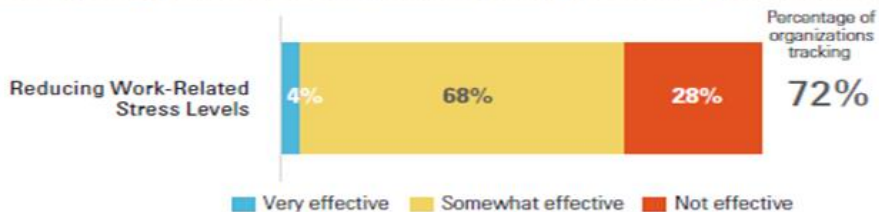
Wellable 2020 Employee Wellness Industry Trend Report

Community Resources Available to Employees and Their Families

Percentage of Organizations That Offer Mental/Behavioral Health Initiatives



Effectiveness of Mental/Behavioral Health Wellness Offerings on Reducing Work-Related Stress Levels



Mental Health First Aid

Evidence-based course

- on-site
- virtual



Learn to identify, understand, and respond to signs of addiction and mental illnesses

Cascade Centers – Whole Life Direction

What some EAPs are doing...

Mental Health Risk Assessment



1. Take your quiz
2. Select your goal
3. Start your sessions

What are the Resources Available to Employees and Their Families?

How to Create a Healthy Workplace?

- Protect mental health by reduction work-related risk factors
 - Especially with Covid precautions
- Develop the positive aspects and strengths of employees
- Focus on purpose of work and how employee's contribution fits into success of the company
- Provide positive " Upstream" recognition or challenges which influence and build resilience:
 - Gratitude exercises
 - Mindfulness
 - Journaling
 - Humor
 - Wonders in our world

What you can do



Metro

At Yale, you can take a course on being happy. And many students are



STEVEN G. SMITH FOR THE BOSTON GLOBE

Yale psychology professor Laurie Santos teaches Psyc 137, which she has titled "Psychology and the Good Life."

By [Billy Baker](#)

GLOBE STAFF APRIL 26, 2018

2Morrow Health

Behavioral science principles that help people actually do what they say they want to do.

- Smoking Cessation
- Vaping Cessation for Teens and Young Adults
- Quitting While Pregnant
- Weight
- Stress/Anxiety
- Chronic Pain



Resources

- <https://www.bizjournals.com/seattle/news/2020/05/08/navigating-through-health-and-mental-health.html>
- <https://workplacesuicideprevention.com/resources/>
- <https://www.talkspace.com/>
- <https://www.mhanational.org/>
- https://www.who.int/mental_health/in_the_workplace/en/
- <https://healbright.com/> -.
- <https://www.mequilibrium.com/>
- <https://www.whil.com/> -
- <https://www.2morrowinc.com/>
- <https://www.effectiveLA.org/>
- <https://www.myhappify.com/>
- www.cadenceonline.com

Tax Favored Employee Benefit for Disaster Relief – Section 139

with Kristin DuVal

What is considered a qualified disaster?

- A Presidentially declared disaster warranting federal assistance under the Stafford Act

What can the funds be used for?

- Personal, family, living or funeral expenses that are incurred as a result of the disaster
 - This includes the expenses incurred if evacuated due to a coming disaster
- Expenses incurred for the repair or rehabilitation of a personal residence, or repair or replacement of its contents, to the extent that the need for such repair, rehabilitation, or replacement is attributable to the qualified disaster.

What can the funds be used for?, Cont.,...

- Medical expenses not covered by insurance (COVID related copays, deductibles, over the counter medications)
- Health-related expenses (hand sanitizer, face masks, sanitizing cleaning products)
- Dependent care expenses due to school/place of care closings
- Tutoring and home-schooling related expenses due to school closures (internet, computers to directly aid the education, online education applications)
- Working from home expenses (cost of a personal computer, printer, supplies, internet services)
- Incremental utility costs due to working from home
- Critical care and funeral expenses for an employee or their family due to COVID
- Counseling
- Temporary housing
- Non-perishable foods for reserve
- Additional travel/food expense for a returning student

What can't the funds be used for?

You are not allowed to use the funds for:

- Items covered by insurance or other sources
- Nonessential items, luxury items, decorative items and services
- Payments for lost income or compensation

Do you need a plan document or policy for a Disaster Relief program?

These are not ERISA plans, so there is no requirement that the employer's disaster relief program be established in writing. However, we recommend that employers create some type of plan document or policy that outlines their intent in the event of a disaster. This could be as simple as:

- Who is eligible for the funds (full time, part time, family members)
- What the funds can be used for (as broad as Section 139 allowed expenses or narrower if you like)
- The eligibility for the funds is in accordance with the Section 139 requirements (Federal declared disasters, or where government funds are being provided for relief)
- The most the employer would pay for a single disaster (not required; there are no limits except that the amount be reasonable)
- How the employees can access the funds and method of payment
- Who is administering the program
- How long the program will last (beginning and end date)
- A statement about the employer reserving the right to change or terminate the program at any time, at their sole discretion

Anticipating questions...

Do your employees have to submit receipts or proof of their expenses when requesting funds?

Section 139 requires little or nothing in the way of recordkeeping or substantiation. However, you will still want to maintain adequate records to support the payments. A best practice would be to collect receipts (if available), or some type of written confirmation that the employee incurred qualified expenses (like an affidavit, or claim form).

Do payments have to be reported on the Form W-2 or 1099?

No; this is not income.

Is there a limit on how much an employer can pay out in Section 139 payments?

No, other than it must be “reasonable and necessary”.

Is it OK to make reasonable set payments to all employees for a specific out of pocket expense, such as a work at home technology payment?

Yes, so long as the payment is based on reasonable expected expenses.

Can you create a program for just COVID and with no intent to provide ongoing funds for future disasters?

Yes.

Thank you!

Questions?



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