



Mental Health Care and Innovative Employer Solutions

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Integrated Benefits Institute



Introductions - Who We Are



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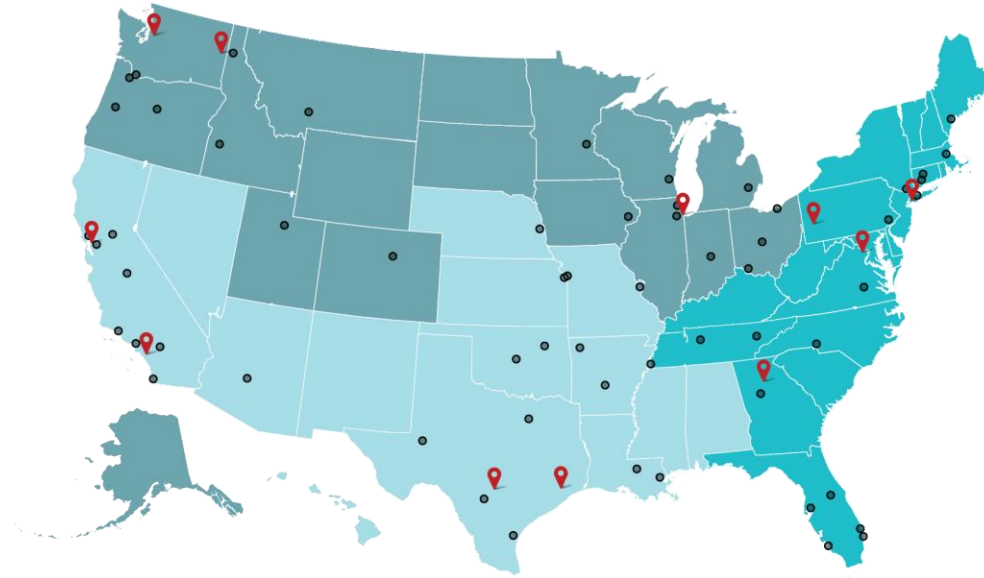
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For 100 years, our clients and partners have trusted us to deliver results in all market conditions. We are committed to providing tailored solutions that ensure innovative insurance products and services.

Our values reflect the people and communities we serve.



Our Growth

Business Insurance and *Insurance Business America* recognize Alliant's standing in the insurance industry.



Largest Privately Owned Broker



World's 10 Largest Insurance Brokers



Largest Benefits Broker



100 Largest Brokers of U.S. Business

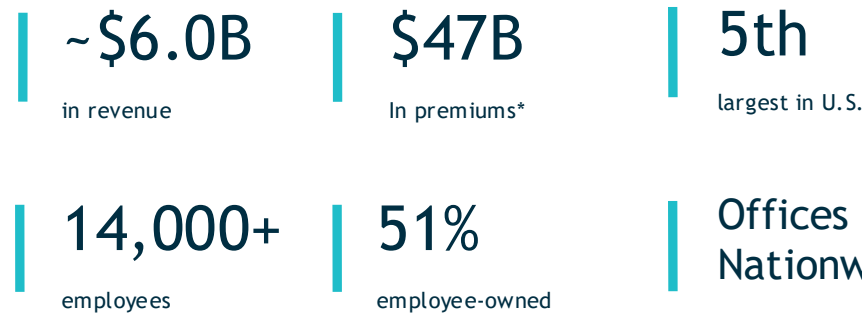


 *Entrepreneurialism*

 *Service*

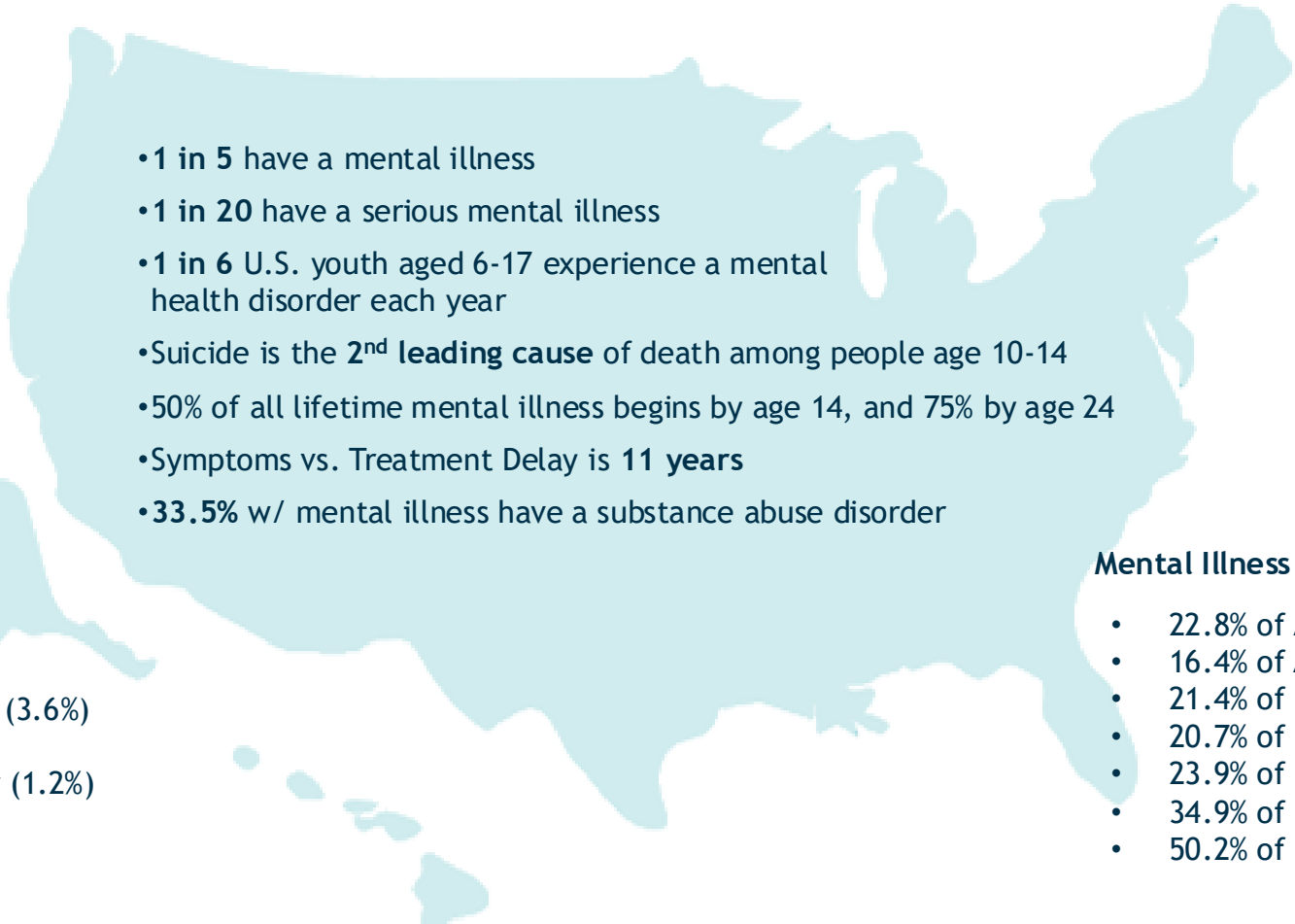
 *Relationships*

 *People*





The Rise of Mental Health Epidemic in the US

- 
- **1 in 5** have a mental illness
 - **1 in 20** have a serious mental illness
 - **1 in 6** U.S. youth aged 6-17 experience a mental health disorder each year
 - Suicide is the **2nd leading cause** of death among people age 10-14
 - 50% of all lifetime mental illness begins by age 14, and 75% by age 24
 - Symptoms vs. Treatment Delay is **11 years**
 - **33.5%** w/ mental illness have a substance abuse disorder

Mental Illness Breakdown

- Anxiety Disorders (19.1%)
- Major Depression (8.3%)
- Post Traumatic Stress Disorder (3.6%)
- Bipolar Disorder Type 1 (2.8%)
- Obsessive Compulsive Disorder (1.2%)
- Personality Disorders (1.4%)

Mental Illness Breakdown by Demographic Group

- 22.8% of All Adults
- 16.4% of Asian Adults
- 21.4% of Black Adults
- 20.7% of Hispanic/Latino Adults
- 23.9% of Caucasian Adults
- 34.9% of Multi-racial Adults
- 50.2% of LGBTQAI Adults



Mental Health Support

Sources:

- 1) The Standard, An Industry Comparison of Employee Behavioral Health, 2020
- 2) Retail Trust, The health of retail report, 2023
- 3) Yerbo, The State of Burnout in Tech, 2022
- 4) MHFA England Study, 2023
- 5) US Surgeon General Advisory, Our Epidemic of Loneliness and Isolation, 2023
- 6) Aflac, WorkForces Report, 2023

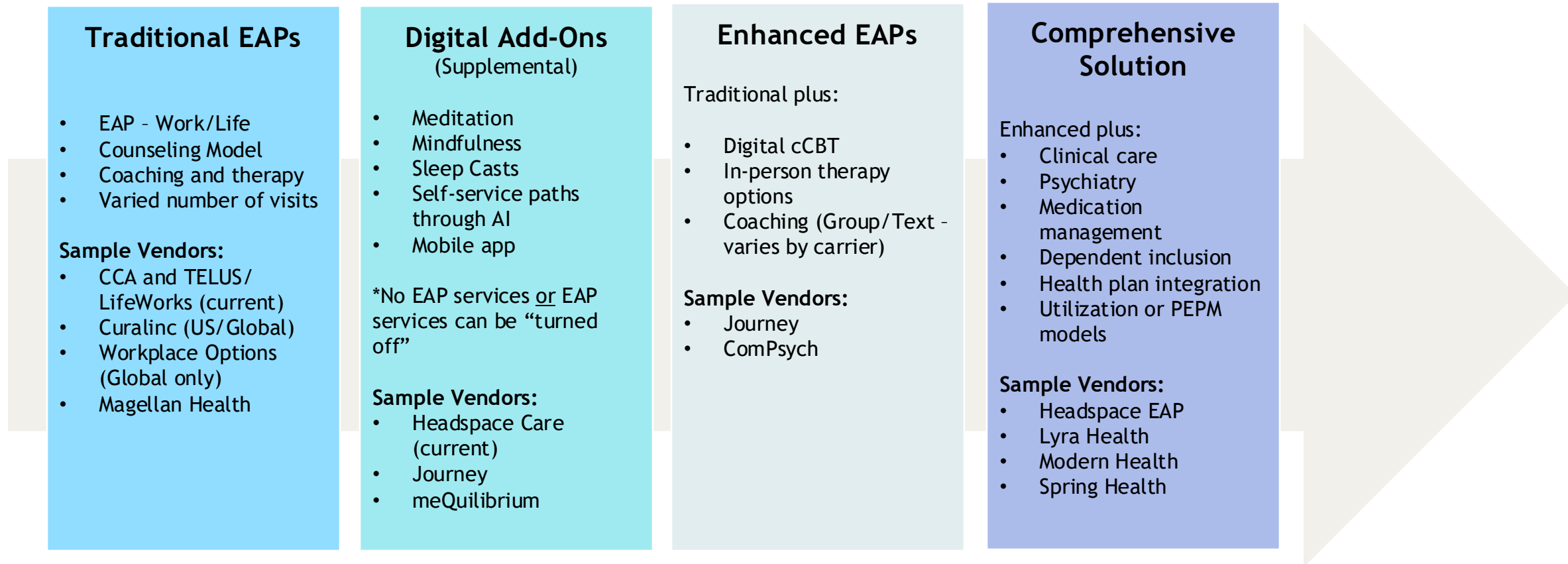


- The Surgeon General has called attention to the public health crisis of loneliness, isolation, and lack of connection in our country⁵
 - Disconnection affects our mental, physical, and social health
 - Physical consequences include a 29% increased risk of heart disease, 32% increased risk of stroke, and 50% increased risk of developing dementia for older adults
- Employees' confidence in their employer's care about them has declined as much as 59% in the last few years⁶
- Generational considerations:
 - Gen Z (ages 14-29) has dealt with chronic stress from factors including school shootings, student debt, joblessness, and politics
 - Gen Y (ages 30-45) are showing higher levels of unhealthy behavior (e.g., alcohol use and smoking), as well as more depression and anxiety
 - Gen X (Sandwich Generation - ages 46-61) are stressed with the overlap of caregiving for children and aging parents
 - Gen Alpha (ages 1-16) attitudes of future EEs towards mental health are still forming, and may become more accepting of the importance of mental health



Spectrum of Mental Health Care Services

The application of mental health solutions and behavioral therapy options depend on your population, your budget and the willingness to adopt a new way of tackling mental health in and out of the workplace





The Bridge Between Healthcare Delivery and Productivity



- ▶ Develop flexible policies that allow individualized approaches
- ▶ Train supervisors in mental health literacy and supportive communication—not just procedures
- ▶ Ensure managers have HR backing and authority to implement accommodations
- ▶ Normalize mental health discussions and challenge "always-on" culture
- ▶ Maintain ongoing dialogue well beyond initial return to work*

* IBI Mental Health Disability Duration and Pathways to Well-Being at Work 2.2026



Employers Dealing With Mental Health-related Crisis

- More than half (59%) of all employees are facing moderate or high burnout with nearly a quarter (23%) facing high burnout³
- **Employees' confidence in their employer's care about them has declined significantly¹:**
 - 59% in 2021
 - 56% in 2022
 - 48% in 2023
- Mental health-related absence up 33% in 2023²
- Despite improvements in support for mental health issues, employees continue to report high levels of workplace stress. This year, 3 in 4 employees reported at least a moderate level of stress at work³
- Female employees and younger workers are driving the surge. In 2023, 69% of mental health-related leaves of absence were taken by women²
 - 33% taken by Millennial women
 - 30% taken by Gen X women

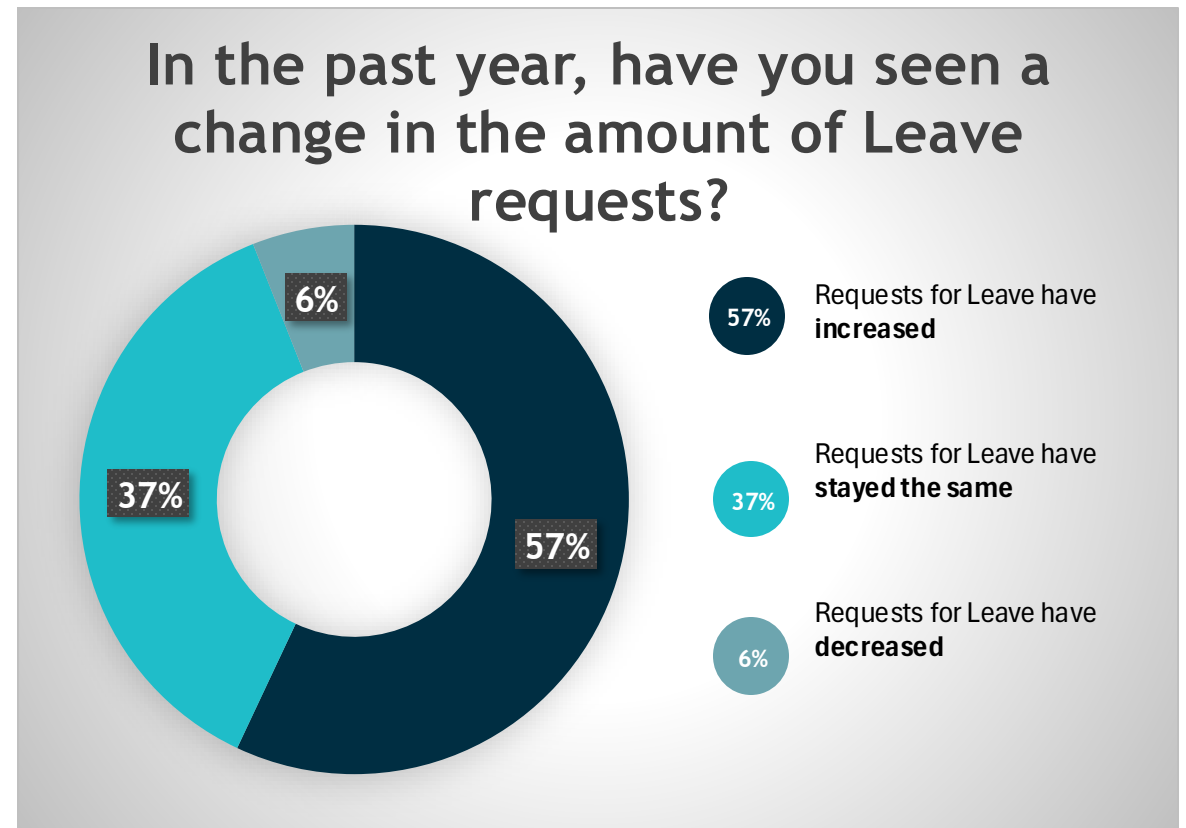


1. SHRM online – <http://www.shrm.org/topics-tools/news/benefits-compensation/mental-health-burnout-top-trend-Aflac-report>
2. SHRM online – <http://www.shrm.org/topics-tools/news/benefits-compensation/mental-health-absences-surge-workplace-compsych>
3. <https://www.aflac.com/docs/awr/pdf/2024-trends-and-topics/2024-aflac-awr-employee-well-being-and-mental-health.pdf>

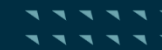


Increased Leave Activity

- ▶ An increase in Leave activity is forcing employers to be creative in the way they are addressing employee needs
 - **57% of companies¹ have seen an increase in Leave requests over the past year**
 - Of these, almost half (47%) have seen Leaves increase by as much as 20%
 - Sedgwick's book of business also supports this finding: 54.13% of their clients experienced an increase in Leaves over the last 12 months
- ▶ During the Disability claim or Leave period, there are opportunities to support employee well-being through these point solutions

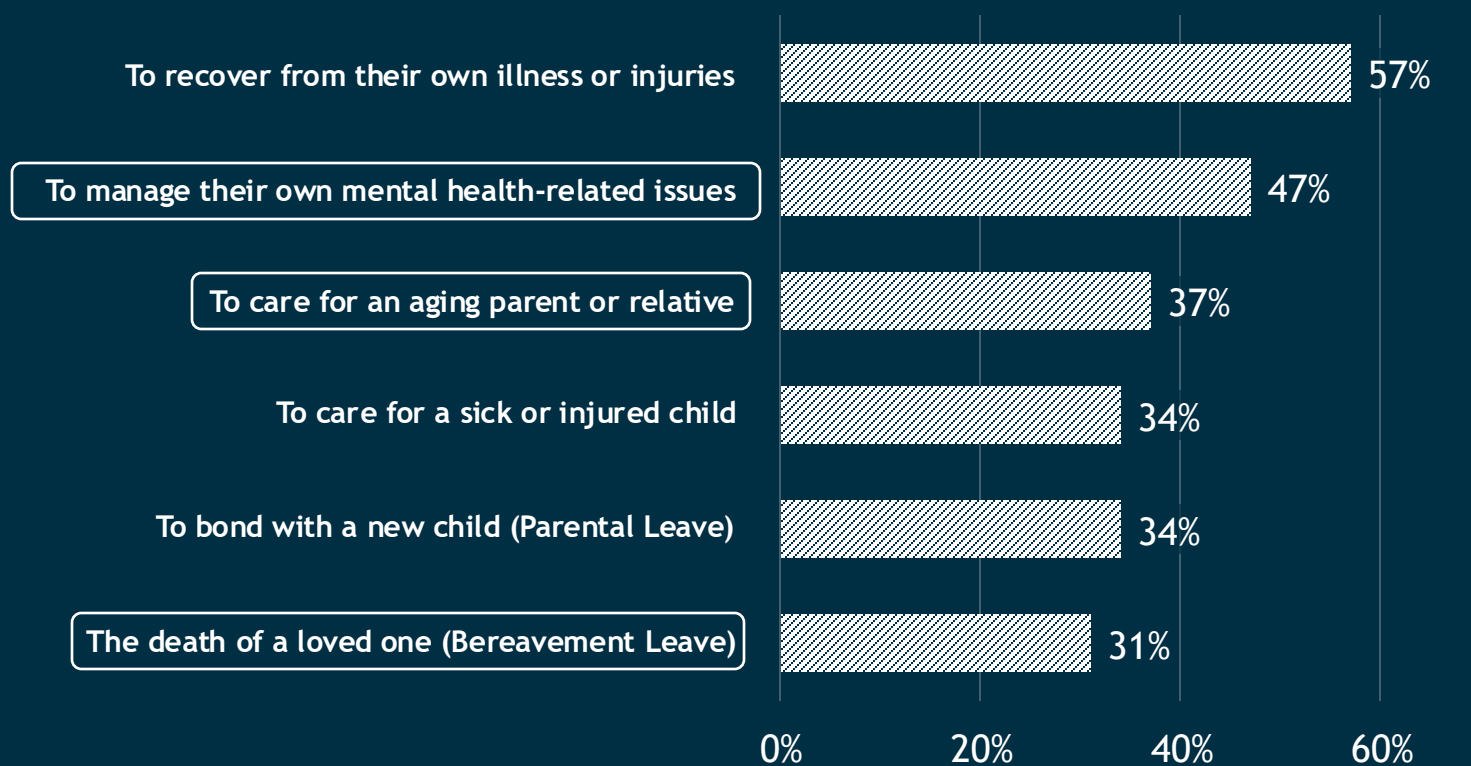


Source: AbsenceSoft: 2025 State of Leave and Accommodations Report¹



Mental Health, Caregiving, and Bereavement Support

Top Reasons for Leave
(% Included in an Employer's Top 3)



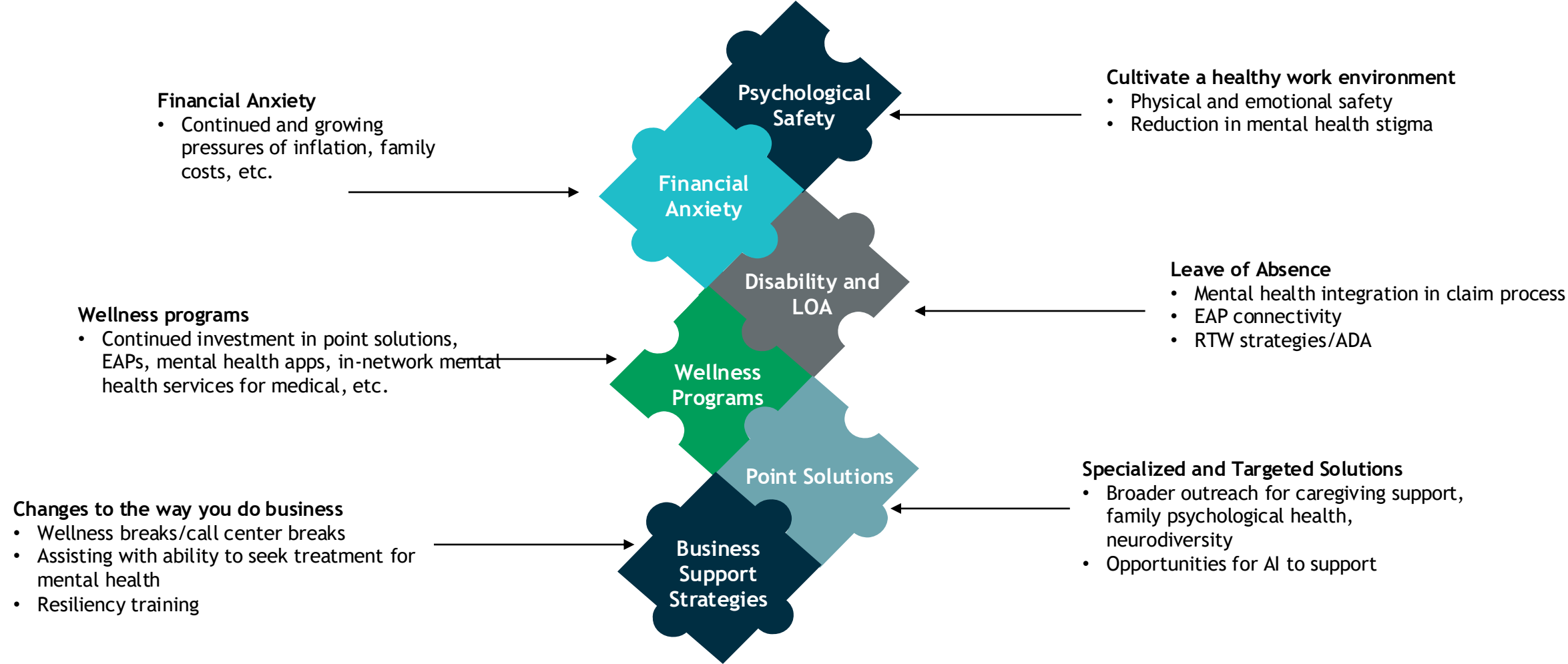
AbsenceSoft: 2025 State of Leave and Accommodations Report

- ▶ Leave requests related to mental health, care for aging parents, or bereavement represent a significant portion
- ▶ Mental healthcare partners, caregiver/concierge service providers, and bereavement support vendors can help employees during their time of need
- ▶ The positive outcomes resulting from these interventions not only make for a healthier workforce, but also help maintain productivity



Addressing Mental Health

Every employer needs to create their own philosophy related to mental health, then identify potential actions and strategies to meet stated goals





Mental Health Considerations - Disability and Leave



Review for potential gaps in coverage

- Some states do not cover mental stress claims unrelated to physical injury or work related stress
 - Company STD policies often exclude work-related illness/injury, resulting in a gap in coverage
 - Workers' compensation laws vary from state to state on which conditions are covered
- Coordination with EAP provider for potential STD claim certification
- Understand denial rates for MH claims to ensure process/design is appropriate



Quantifying potential impact of fast-tracking claims

- Limited data exists related to the impact of fast-tracking mental health claims but expect increases in incidence, reductions in average claim durations and reduction in approval timing
- Increase in productivity and presenteeism: 41% of millennials report they have been less productive at a job due to mental health vs. 26% of Gen X and 17% of Boomers



Which physicians can certify a mental health condition

- Employees experiencing delay in care due to mental health provider shortages
- Some employers broadening definitions for providers who can initially certify a mental health condition (e.g., counseling psychologists, EAP providers, primary care physician, etc.)
- Consider coordination with state and federal leave legislation



Mental Health Vendor Spectrum

Capabilities	Health Plan EAP	Enhanced EAP Vendors	Next Gen Mental Health Vendors
Crisis Support		✓	✓
Navigation/Triage	✓	✓	✓
Coaching		✓	✓
Therapy	✓	✓	✓
Psychiatry			✓
Medication Management			✓
Leadership Training		✓	✓
Health Plan Integration	✓	✓	✓
Self-Guided Resources	✓	✓	✓
Examples	CPG's current EAP benefit with Cigna	Curalinc, Telus, Health Advocate	Lyra, Modern, Spring Health

Recommendation

- Review engagement with current programs
- Understand what health plans offer, how your employees interact with their benefits, and current utilization
- Review all options and ensure to capture any savings or cost redirection from more comprehensive solutions



What Should I Be Asking?

➤ Of your EAP vendors:

- Know the utilization of your programs, many go unmanaged with limited communication throughout the year
- If you have a comprehensive solution, understand the integration with your medical vendors and probe the ROI guarantees
- Can you certify disability/leave claims?

➤ Of your Medical/RX vendors:

- What are you doing to increase access?
- What utilization is my program seeing across the spectrum? Inpatient, outpatient, mental health, substance abuse...
- How is medication adherence?

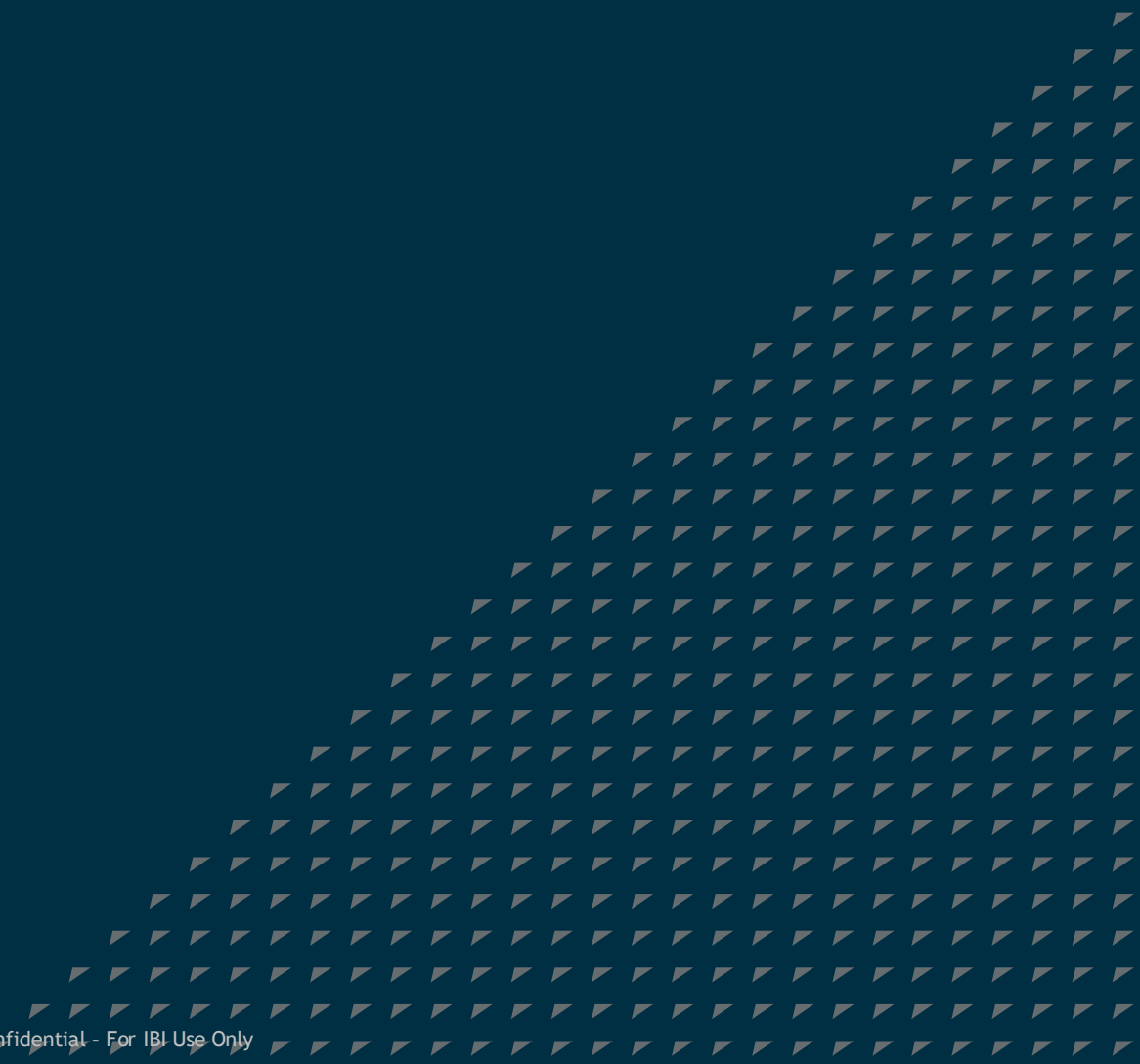
➤ Of your Disability/Leave vendors:

- How can you coordinate with our EAP vendor for referrals and claim certifications?
- What is driving duration (not just incidence)?
 - Can you track duration of MH claims with and without use of our EAP treating providers?

➤ Of your consultant:

- What is the communication plan? How can it best be supported?
- How are our programs designed to incent access to appropriate care and facilitate return to work?
- How is our program performing versus others? How can our vendors better support us?
- How can we think about our programs differently to support employees at work and while on leave?

Questions?



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