

# The Administrators, Inc. Bene*fits*

Insurance products to fit your needs & budget

March 2004

## Employees Can't Help but Bring Their Troubles to Work, Right? Wrong.

It's been proven. The *FirstCALL* Employee Assistance Program can make your good employees GREAT and your GREAT employees even BETTER.

How can it do that? An Employee Assistance Program improves work performance by helping employees deal with their distracting personal issues including childcare concerns, parenting dilemmas, marriage difficulties, worries about aging parents and financial problems.

You know that even your best employees bring their personal issues into work. But did you know...employees spend roughly 80 hours a year on the phone dealing with personal issues during work hours.

What didn't get done because of these calls?  
What could have been done better?

An Employee Assistance Program can help you reclaim those hours and give your employees the piece of mind that their troubles are being taken care of while they focus on work.

Does an employee need to find a babysitter...learn about Medicare and nursing homes...plan for a child's college education...find out about adoption...lose weight...get help with an addiction...find a pet sitter? Instead of 20 calls, make their first call...*FirstCALL*.

Source: HealthGate Data Corporation

### Work the Numbers

An estimated 6.5 percent of full-time and 8.6 percent of part-time workers are current illicit drug users.

Source: U.S. Department of Labor

### Welcome to *BeneFits*

*BeneFits* is TAI's report for you. Each issue will provide you with information on accessing your benefits, cost saving tips, new products, and ideas on how to keep your business healthy. Our contact information is also included so your benefit questions and needs can be met by our knowledgeable specialists.

## Consider Counselors a Resource

Some people may feel uneasy about seeing a counselor for personal problems. However, nearly everyone is faced with challenges that are difficult to resolve independently. Seeking assistance for personal problems is just as important as receiving assistance for medical problems.

Counselors are available to assist you with a wide variety of situations. The counselor will help you:

- *Clarify a problem* - assess and evaluate complex situations.
- *Develop a plan* - identify steps to resolve the situation.
- *Handle a crisis* - help you sort through your options.
- *Resolve a problem* - many concerns can be resolved quickly, in just a few sessions.
- *Engage in a treatment process* - the counselor will help you resolve more complex issues requiring extended treatment.

### What to Bring to the First Session

- *Written list of questions.* Sometimes it's hard to remember all the problems or issues, especially in a new situation.
- *Notes about problem.* Bring any notes that will help you remember and describe the problem.
- *History of problem.* Include how long you've had the problem, similar problems you've had in the past and how you resolved them.
- *Medication.* Bring all current medications. It will help your counselor provide a more complete evaluation.
- *Significant others.* Where appropriate, bring people who are involved with the problem to the first session.

Please refer to the back of your Independence Blue Cross ID card to learn if your coverage includes mental health benefits.

Source: Magellan Behavioral Health

## Face the Facts

The U.S. Chamber of Commerce claims that drug abusing employees incur 300 percent higher medical costs and benefits.

Source: U.S. Department of Labor

## Building a Healthy Business

### Drug Free Workplace

Substance abuse places a major burden on all segments of American society, including the workplace. The good news, however, is that experience demonstrates that employers have enormous potential to protect their businesses from the negative impact of substance abuse by educating employees about its dangers and encouraging individuals with substance abuse problems to seek help.

Although overall rates have not increased over the past several years, alcohol and drug abuse continues to afflict American society at the start of the 21st century.

No business, regardless of size or location, is immune to the countless problems that alcohol and drug abuse can cause. Most individuals who abuse alcohol and other drugs are employed, and when they arrive for work, they don't leave their problems outside the door.

Everyone involved in running a business - both employers and employees - suffers when there is workplace alcohol and drug abuse. Some costs are obvious, such as increased absences, accidents and errors. Others, such as low morale and high illness rates are less so, but the effects are equally harmful.

When it comes to workplace substance abuse, small businesses have big disadvantages. They are less likely to have programs in place to combat the problem, yet they are more likely to be the "employer-of-choice" for illicit drug users.

Individuals who can't adhere to a drug-free workplace policy seek employment at firms that don't have one, and the cost of just one error caused by an impaired employee can devastate a small company.

Source: HealthGate Data Corporation

## Your Household's Health

### Dealing with Co-Dependency

A co-dependent is a person who becomes "the caretaker" of a troubled individual. Co-dependents can be a spouse, lover, child, parent, sibling, co-worker or friend. Co-dependents enable the person to continue his or her self-destructive or troubled behavior. They rescue the person who has gotten into trouble by making excuses for the person's behavior or deny that the person has a problem. Co-dependents may think they are helping the troubled person, but they are not.

### Self Help Strategies

- *Don't enable self-destructive behavior* - Don't lie, make excuses or cover for the other person's actions.
- *Don't come to the rescue* - Refuse to come to the other person's aid. He or she must face the problem.
- *Put yourself and your family first* - Take responsibility to live a better life for yourself whether your loved one changes or not.
- *Remember the three C's* - You did not *cause* the other person's problem, you can't *control* the other person and you can't *cure* the person.

Source: Magellan Behavioral Health

**Fax  
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Fax your info to 610-604-4922:

Name \_\_\_\_\_

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\*Not all products are association endorsed.