

EAP BENEFITS & MENTAL HEALTH:

A Broker Toolkit for
Promoting Employee Wellness



Renaissance[™]
BENEFITS

Mental Health in the Workplace

Mental health has become an important factor in the workplace in recent years. The effects of the pandemic, coupled with economic stress, have created a workforce with a growing need for mental health services.^{1,2}

For many employees, common mental illnesses and disorders like depression and anxiety can have a major impact on their performance on the job and happiness. These conditions manifest themselves in a display of persistent sadness, a lack of interest or pleasure, sleep disturbance, change in appetite, tiredness and poor concentration. Depression is a leading cause of disability worldwide.³ And one in five American adults experiences a mental health condition each year.⁴

In many cases, these conditions go untreated due to a lack of support. In a recent study, 28% of all adults with a mental illness reported they were not able to receive the treatment they needed.⁵ Most indicated they could not receive necessary treatment because they could not afford it.⁵

This is where opportunities arise for employers and HR decision-makers to help make a difference. A recent survey found that 87% of employees think actions from their employers would help their mental health, and 81% of workers agree that how employers support mental health will be an important consideration for them when they look for future work.^{6,7} Prioritizing employee mental health is not just a good practice, it's a crucial component that should be included in every employer's benefit strategy.



1 in 5 adults experience a mental health condition each year⁴

As a benefits broker and advisor, you have an opportunity to provide robust, high-quality voluntary benefit solutions that can make a world of difference for clients in need of support.



From the President & CEO

With a background in mental health counseling, I have seen firsthand the impact mental health programs can have on employees and their well-being. In today's fast-paced environment, it's imperative for employees to have access to resources and services to support their mental health.



At Renaissance, we understand this and are committed to helping employers promote a stronger work/life balance for their employees. From offering group voluntary benefits such as disability and life insurance that help foster financial well-being, to adding innovative non-insurance benefits like our robust EAP that enhance group life products, we are continually looking for ways to help.

As the brokers who play an important role in helping clients create strong benefits packages, we encourage you to consider the importance of mental health support in the workplace. Together, we can help create a healthier workforce.

Diana Steinhoff, LMHC

President and CEO, Renaissance Benefits

A Healthy Workplace Can Increase Productivity



- ✓ Healthier employees are less likely to call in sick or use vacation time due to illness.⁸
- ✓ Workers with fair or poor mental health are estimated to have nearly 12 days of unplanned absences annually compared with 2.5 days for all other workers. This missed work is estimated to cost the economy \$47.6 billion annually in lost productivity.⁹
- ✓ Companies that support workplace health have a greater percentage of employees at work every day than those that do not.⁸

Supporting Employees Means Providing the Right Benefits

Employers can help address the need for mental health support in the workplace by offering the right mix of voluntary benefits. While dental and vision insurance help support oral and vision health, as well as overall health, disability and life insurance help support employees' financial health and well-being. Group life and disability insurance can play important roles in alleviating stress when an unexpected event, such as illness, injury or death, disrupts financial security.



Group Life Insurance Added Value Offerings

Renaissance offers Bree Health as part of its comprehensive group life insurance packages. Bree Health provides a suite of well-being solutions designed to support employees holistically. Additionally, Renaissance Life Assist includes additional services that are bundled with all Renaissance group life insurance plans.

Renaissance Bree Health

From access to life coaching and counseling services to legal and financial consultations, Bree Health provides a comprehensive well-being program. This holistic approach delivers personalized support, resources, and solutions that help employees thrive mentally, emotionally, and professionally alongside group life insurance.

- **Certified Life Coaching & Counseling** – Employees gain access to Certified Life Coaching and counseling services, offering personalized guidance for personal growth, stress management, and work-life balance.
- **Health Advocacy** – Expert support for benefits navigation, provider research, healthcare claims, and billing assistance.
- **Virtual Concierge** – 24/7 concierge services for research, referrals, and information to help employees balance personal and professional responsibilities.
- **Legal and Financial Consultations** – Employees have access to 30-minute legal consultations, 90-minute financial consultations, a library of tools and resources, and discounted rates for continued services.
- **Child/Elder Care Resources** – Dedicated support to help employees access childcare options, elder care services, and guidance on long-term care solutions.
- **e-Learning** – Employees gain access to professional development courses, self-help tools, and live chat support via a dedicated digital portal.
- **Solutions Path** – Bree Health's Solutions Paths offer tailored, step-by-step roadmaps designed to help individuals navigate challenges, achieve personal and professional goals, and foster long-term success.



Renaissance Life Assist Services

Because Renaissance Life Assist comes with all group life insurance packages, employers gain added value and support for employees and their families, including:

- **Travel Assistance** – Emergency travel support services are available to employees who need assistance while away from home.
- **Identity Theft Resolution Assistance** – Employees can access identity theft support services, including prevention tools and resolution assistance.
- **Beneficiary Companion Assistance** – In times of loss, families can receive guidance and administrative support to navigate their next steps.

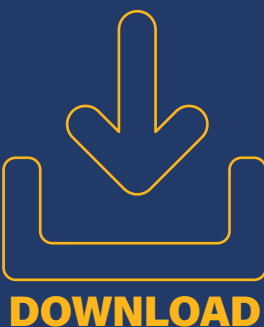


Resources to Promote and Help Educate

Renaissance is committed to promoting the well-being of employees. We understand that mental health is as important as physical health. We've outlined the details of Renaissance Bree Health with a variety of sell sheets and resources. Please take a look to discover more about these benefits and how they can add more value to your offerings.

Bree Health Overview

A one-page overview providing information on Bree Health, including mental health resources, health advocacy and more.



Bree Health **Renaissance**
DENTAL · VISION · LIFE · DISABILITY

EMPOWER YOUR WORKFORCE

Barrier-free mental health resources and well-being solutions designed to enhance resilience, productivity, and workplace satisfaction.

- Certified Life Coaching & Counseling**
Provide access to expert Certified Life Coaching and counseling for managing stress, career growth, relationship challenges, and personal development.
- Health Advocacy**
Simplify healthcare navigation with expert support—helping employees find providers, resolve billing issues, and make informed insurance decisions.
- Solutions Paths**
Equip employees with personalized step-by-step guidance, tools, and adaptable resources designed to support continuous growth and goal achievement.
- Bree Video Library**
Enhance workplace well-being with guided meditations, relaxation techniques, educational insights, and weekly mood-boosting content to promote focus and resilience.
- E-Learning Resources**
On-demand access to interactive courses on topics like workplace safety, leadership, and personal development.
- Virtual Concierge Services**
Provide employees with dedicated Personal Assistants to streamline everyday tasks—whether it's researching child and elder care, coordinating travel, planning events, or finding local services.
- Entertainment Discounts**
Offer savings on entertainment, travel, shopping, and experiences through our partnership with Working Advantage, enhancing employee satisfaction and work-life balance.
- Legal & Financial Resources**
Ensure employees access 30-minute legal consultations, 90-minute financial planning sessions, a comprehensive resource library, and preferred rates for continued services.

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Bree Health **Renaissance**
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Professional Health Advocacy Services

Bree Health's specialists help employees navigate healthcare complexities—improving access, satisfaction, and overall well-being.

Healthcare Navigation Made Simple

Health Advocacy provides employees with expert guidance to navigate the complexities of healthcare—helping them find the right providers, resolve billing disputes, and understand their benefits. Whether managing a medical claim, prescription costs, or an insurance appeal, employees receive professional support to ensure they get the care they need without unnecessary stress.

With Bree Health's dedicated Health Advocates, employees gain clarity, confidence, and access to cost-saving solutions—leading to better healthcare experiences and reduced HR workload.

Personalized Support

Bree Health's Health Advocacy Services provide one-on-one guidance tailored to each employee's unique healthcare needs. From claims assistance to provider research, our specialists offer personalized solutions—reducing confusion, saving time, and ensuring access to the right care.

- Claims & Billing Assistance**
Employees receive expert guidance on claims, appeals, and billing disputes to avoid unexpected costs.
- Benefits & Coverage Support**
Health Advocates help employees understand eligibility, prescription coverage, and HSA/FSA benefits.
- Provider Research**
Assistance with finding in-network providers, comparing options, and understanding available services.
- Prescription Cost Navigation**
Support in finding lower-cost medication options, managing formulary changes, and understanding coverage.
- Appeals & Dispute Resolution**
Help with submitting appeals, resolving denied claims, and navigating complex insurance processes.
- Time-Saving HR Support**
Reduces the burden on HR teams by answering benefit-related questions and managing employee concerns.

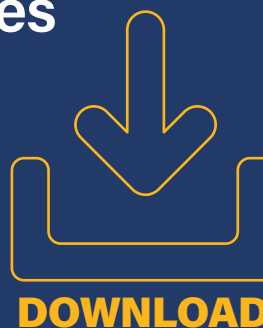
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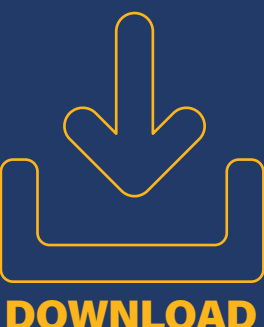
Bree Health Health Advocacy Services

A one-page sell sheet detailing key features included as part of Bree Health professional health advocacy services.



Bree Health Posters

Two posters designed to provide easy-to-access Bree Health program information for a client's workplace.



Bree Health **Renaissance**
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Experience Well-Being at Your Fingertips

Take control of your mental health and well-being with Bree Health—your all-in-one solution for expert support, resources, and personalized care. The app makes it easier than ever to access professional coaching, expert guidance, and essential life services whenever you need them.

- Certified Life Coaching & Counseling**
Certified support for personal and professional growth.
- Health Advocacy**
Navigate healthcare, find providers, and manage insurance.
- Solutions Paths**
Step-by-step guidance tailored to your well-being needs.
- Legal & Financial Resources**
Free consultations and expert advice.
- Bree Video Library**
Relaxation videos, meditations, and educational tools.
- Virtual Concierge**
Assistance with travel, dining, childcare, and more.
- Exclusive Discounts**
Special savings on entertainment, shopping, and travel.

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COMPANY ID FOR REGISTRATION: XXXXX

Member Guide to Mental Health Solutions

Bree Health resource that details barrier-free access to personalized mental health solutions like virtual concierge services, a video library and more.



Barrier-Free Access to Personalized Mental Health Solutions

Get seamless access to expert care, resources, and personalized support—whenever and wherever you need it.

Bree Health offers a comprehensive range of services designed to support your mental health and well-being. Our goal is to make accessing care as easy and effective as possible, so you can focus on what matters most.

- Certified Life Coaching & Counseling**
Access to Certified Life Coaching & Counseling for a variety of personal and professional needs, including managing stress, career growth, relationship challenges, and family matters.
- Solutions Paths**
Get personalized Solutions Paths with step-by-step guidance, tools, and resources that adapt to your needs, providing continuous support to reach your goals.
- Legal & Financial Resources**
Access no-cost 30-minute legal consultations, 90-minute financial consultations, a library of tools and resources, and discounted rates for continued services.

- Bree Video Library**
Access guided meditations, relaxation videos, educational content, and weekly mood-boosting insights to enhance your focus and refresh your mind.
- Virtual Concierge Services**
Provides dedicated Personal Assistants to help with research, referrals, and information on child/elder care, travel, events, relocation, dining, entertainment, and more.
- Employee Discounts**
Enjoy exclusive savings on events, entertainment, travel, shopping, experiences, and more through our partner, Working Advantage.
- Health Advocacy**
Get expert support navigating healthcare, from finding providers and managing billing issues to understanding insurance benefits and making informed care decisions.

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CONTRACTING AND IMPLEMENTATION PROCESS

STEP ONE Your order is received and confirmed in real-time, ensuring accuracy.	STEP TWO The group returns the completed New Client Information Form to the Bree Health Rep to start Contracting Process.	STEP THREE The Contract Administrator sends the group the contract for review and signature via PandaDoc.
STEP FOUR The Contract Administrator notifies the Bree Health Rep that the signed contract has been returned.	STEP FIVE The Implementation Process Begins.	STEP SIX The Bree Health Account Manager sends out Welcome Letter and PDF Rollout Materials to the group 15 business days prior to launch.
STEP SEVEN Bree Health Launch.	STEP EIGHT Bree Health Account Manager schedules Welcome Call and Orientations for the Organization.	IMPLEMENTATION COMPLETE Please note that this entire process can take up to 2 weeks.

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Bree Health Contracting and Implementation Process

An informational tool highlighting the contracting and implementation process for Bree Health.



Renaissance Life Assist Services

A one-pager detailing the numerous perks included in Renaissance Life Assist Services for use by employers and employees.



Renaissance Life Assist Services[®] Assistance Beyond Life Insurance

Renaissance Life Assist is a bundle of non-insurance services included with our life insurance to help employees and their families through life's toughest moments. Whether facing travel issues, identity theft, or the loss of a loved one, Life Assist offers expert support when it's needed most.

Travel Assistance—Assistance While Away From Home
Whether employees are traveling on business or pleasure, an unexpected illness, virus exposure, toothache, or lost luggage can ruin a trip. With travel assistance services, you have access to emergency transportation, travel support, personal and security assistance, and concierge services while traveling.

With a local presence in 200 countries and territories, and 35 24/7 assistance centers staffed with multilingual assistance coordinators, case managers, medical staff and security, travel assistance helps you obtain the care you need in case of an emergency while traveling. In the event of a life-threatening emergency, call local emergency authorities first for immediate assistance, then contact General Global Assistance (GGA).

Identity Theft Resolution Assistance—Assistance With Identity Theft
With increasing cyber security risks and the significant stress that may be associated with having one's identity stolen, employees may benefit from a resource that will help them restore their identity if they first themselves to be victims of Identity Theft.

- Certified Resolution Specialists available 24/7/365 to help resolve any issues that arise.
- Assistance in canceling or replacing stolen or missing items such as credit/debit card, driver's license, Social Security card, or passport.

Beneficiary Companion Assistance—Assistance During The Loss Of A Loved One
At a time of loss, many survivors may not want to make phone calls and handle paperwork. Our Beneficiary Companion Assistance helps take care of the administrative details involved in choosing a loved one's affairs, and helps relieve the stress of paperwork, allowing beneficiaries to focus on the healing process.

- 24/7 counsel and guidance
- Identity protection and resolution assistance in the event of theft
- Assistance in reporting fraudulent activity to the law enforcement and forwarding a report to creditors.
- Creditor Notification, Dispute and Follow-Up.
- Notification assistance, third-party vendor and bank communications, social media closure
- Assistance in managing insurance and a loved one's final affairs

Stand Out With Life Assist
Contact Renaissance Today!
RenaissanceBenefits.com

Take Care of Clients With Renaissance Benefits

Prioritizing employee mental health is crucial for creating a healthy and productive workplace. Offering a robust employee assistance program benefits employees by providing resources and tools they can use and should be considered an essential component of a comprehensive employee voluntary benefits package.

Renaissance can help provide the voluntary benefits your clients are looking for to better support their workforce.

Visit **RenaissanceForBrokers.com** for more broker-focused resources and employee benefit strategies.



¹ American Psychological Association. "Demand for Mental Health Treatment Continues to Increase, Say Psychologists." Oct. 19, 2021. <https://www.apa.org/news/press/releases/2021/10/mental-health-treatment-demand>. Accessed May 2023.

² U.S. National Library of Medicine. "Economic Stress at Work: Its Impact over Absenteeism and Innovation." May 2021. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8156033/>. Accessed May 2023.

³ World Health Organization. "Depression." https://www.who.int/health-topics/depression#tab=tab_1. Accessed May 2023.

⁴ U.S. Department of Labor. "Mental Health." <https://www.dol.gov/agencies/odep/program-areas/mental-health>. Accessed May 2023.

⁵ Mental Health America. "The State of Mental Health in America." 2023. <https://mhanational.org/issues/state-mental-health-america>. Accessed May 2023.

⁶ American Psychological Association. "APA's 2021 Work and Well-being Survey results." <https://www.apa.org/pubs/reports/work-well-being/compounding-pressure-2021>. Accessed May 2023.

⁷ American Psychological Association. "APA's 2022 Work and Well-being Survey results." <https://www.apa.org/pubs/reports/work-well-being/2022-mental-health-support>. Accessed May 2023.

⁸ Centers for Disease Control and Prevention. "Increase Productivity." <https://www.cdc.gov/workplacehealthpromotion/model/control-costs/benefits/productivity.html>. Accessed May 2023.

⁹ Gallup. "The Economic Cost of Poor Employee Mental Health." December 2022. <https://www.gallup.com/workplace/404174/economic-cost-poor-employee-mental-health.aspx>. Accessed May 2023.

Insurance products are underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206.

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