

EMPLOYEE ASSISTANCE REPORT

NEW! Supporting Our Veterans
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supporting EAP professionals

A New EAP Niche?

Helping Employees Cope with the Education Crisis

By Jay Robie

The United States has “dug out” of many crises, both literally and figuratively. Natural disasters like Hurricane Sandy, as well as the recent economic and housing meltdowns have wreaked havoc on both our personal and professional lives.

There is another type of crisis, however, that’s lurking in

the shadows – the *education crisis*. More specifically, it is the inability of the modern family to keep pace with the rising costs of college tuition and to come up with a viable plan so their teens can afford to attend. *What does this have to do with employee assistance programs? Potentially, quite a bit.*

Bear with me, and we’ll address that later in this article.

According to Bloomberg, a leading site for business and financial news, the cost of earning a college degree has risen 12-fold over the last three decades, and tuition and fees have increased 1,120% since 1978! College Resource Center (CRC) owner

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Millions of parents each year face the daunting task of how they will plan and pay for college while still maintaining a healthy “work-life” balance that does not disrupt their work lives. Employee assistance professionals are in a position to help.

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Murray Miller tells clients that if parents do not have a solid plan in place for how they will pay for college, their “plan” will appear when they receive the first tuition bill in the mail!

CRC research has found that the average family has saved enough money to send just *one* child to college for *one* semester. With 32% more college-ready students applying today versus 10 years ago, the competition for admission and financial aid has grown exponentially.

A Face in the Crowd

In a recent survey, nearly half (48%) of college students surveyed said they felt they were a “face in the crowd” to guidance counselors and one in five students delayed going to college due to inadequate counseling. Also noteworthy, one-third of students today end up transferring from their original college, according to the National Student Clearinghouse Research Center. This costs families even more time and money. What this statistic also highlights is the importance of spending time early on in the process to find the “right” fit – academically, socially, culturally and financially. Unfortunately, with guidance departments across the nation spread quite thin, parents begin to question the legitimacy of college lists brought home by their kids and are *often forced to look elsewhere for help.*

Tuition Concerns = Presenteeism Issues

Many EAPs are focused on helping minimize “absenteeism” and its impact on the workforce. Equally important is the ability to minimize “presenteeism” – another virus of sorts that can infect an

otherwise productive employee and cause a great deal of distraction and loss of productivity. Keeping on top of what has become for many an overwhelming and an unmanageable process can be the key to helping your own high school student gain entry into their preferred schools. There are numerous test dates and application deadlines to keep track of – not to mention trying to figure out *where* your child should be applying and more importantly *how* you will pay for this massive expense.

Over the course of a workday, it’s difficult for an employee with high school-aged kids to *not* be thinking about these concerns! Let’s not forget that stress is often contagious – when teenagers are going through it, their parents feel the effects, too. Having to tell your teen that he or she will in fact NOT be able to attend their dream school due to financial constraints can cause major rifts in the family.

Guidance Counselors Aren’t Enough

Some would say this is the job of the high school guidance office. In a perfect world, that would be the case but with an average, nationwide ratio of 476 students to every **one** guidance counselor, and the typical counselor only able to spend a mere **38 minutes** with each student on college-related items, *many parents are turning to outside resources to help fill this gap.* As noted, while employees may be physically “present” at work, if they are wrestling with how they are going to manage the college application and funding process, their minds will no doubt be elsewhere.

Potential Niche for EAP

You might still be asking: Why should an EAP offer a college

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planning-based benefit for its clients? Consider: With *55 million* students enrolled in pre-K through 12th grade, *16 million* students in high school, and with total student debt eclipsing *\$1 trillion*, the chances of employees needing assistance in understanding and navigating what has become a very stressful process is actually quite high.

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It's true that college planning is outside the scope of typical core employee benefits. However, the impact on both the *financial* and *physical* well-being of stressed-out parents should not be underestimated. Fortunately, help is available:

❖ **Help in getting through the process** – There are numerous college-planning firms that can help employees get through this process with limited stress. Some specialize in certain areas, like essay reviews or financial aid forms while others, like CRC, offer a complete “soup-to-nuts” approach.

❖ **Help in generating greater awareness about the problem** – Of course, equally important is the ability to generate awareness among employees about the availability of this new type of benefit. Enhanced awareness will help further drive utilization – leading to more knowledgeable employees who now realize that they don't have to tackle the college application and funding process alone.



Editor's Notebook

In an ideal world, we'd be able to separate our work life from our home life pretty neatly and compactly. However, we all know this works better in theory than in practice.

Case in point: This month's cover story by Jay Robie. When I met Jay at last fall's World EAP Conference in Baltimore, I was skeptical about pursuing an article about this topic for *Employee Assistance Report*. Jay himself admits that “college planning is outside the scope of typical core employee benefits.” But he also adds: “However, the impact on both the financial and physical well-being of stressed-out parents should not be underestimated.”

With total student debt now surpassing \$1trillion, it's likely not a stretch to say that these same stressed-out parents are also

stressed-out *employees*. How well can *you* focus at work when you're stressed out? I know I'm not very good at it!

It's true that some clients might not be willing to pay for a service like this ... but is it possible that others would be willing to *consider* it? EAP and work/life services that might have seemed outside your realm of expertise 10 or 20 years ago might be among the benefits you offer today. No one has a crystal ball, but “could” a college-planning benefit be a key offering in, say, 2023? Whatever your opinion, I think you'll agree the author makes some good points. Until next time.

Mike Jacquart

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❖ **Help in discussing finances** – Lastly, parents are often very uncomfortable discussing their finances let

alone their college-funding plan (assuming they have one). However, once a college-planning professional has created a well-thought out and viable plan that stress begins to become more manageable. CRC's web-based tool, the Smart Track™ Toolkit empowers families with the tools necessary to successfully navigate the entire college-planning process. This brings greater peace of mind to the employee, and in turn reduces presenteeism so that workers with teens can better focus on their jobs. ■



Applying for, and trying to pay for, college is both a very competitive process (and expensive to boot), which stresses out both child and parent.

Jay Robie is Vice President of Development, Corporate and Educational Channels, with the College Resource Center LLC. To learn more about how this tool can positively impact your organization, email jay.robie@smartracktoolkit.com or visit www.smartracktoolkit.com.

Presentations That Require You to THINK – Part II

By Kevin E. O'Connor, CSP

Too many presenters say things like: "I know you can't read this but..." or "This is pretty dull stuff so I'll try to get through it quickly."

These are accomplished professionals who know their stuff but they don't know how to convey it. However, presentations need not be such a chore when you T.H.I.N.K.! (Points T and H were described last month. The remaining points are offered below in the conclusion of this article.)

Investigate the expertise present among your audience

Facilitation does not mean "boring group work" because — when done effectively — it permits the attendees to meet and learn from one another. When you're given a timeframe in which to present, perhaps one hour, plan to speak for only one-third to half of the time. This allows for true interaction.

Net results make you valuable

Always ask yourself this question, "What do I want my audience to think, feel, and do as a result of this presentation?" It may help to send an advance email to the participants at your next meeting, asking the group about their work, their current challenges, and what they hope to learn during your time with them. This will give you a clear sense of direction that meets the audience where they are psychologically, and where they want to be professionally. Net results are what your boss and clients care about.

Know the stories and examples that make your presentation memorable

Watch the presenters at your next meeting just minutes before they start. Too many of them are likely fiddling with their slides. There comes a time, however, when professional presenters will stow away their slides and note what stories and

examples they will use to accompany each visual. This change in focus will have a dramatic change on how the audience perceives the speaker. When you personalize the content with real-life stories, your audience sees you as a peer — not as a lecturer. While PowerPoint can be a great tool for visually representing data, some speakers rely too heavily on it. To force yourself to re-focus your attention on your message, use a flip chart for your next presentation. As you draw and write, you will focus on what the audience needs to know. Remember, some of the most intimate connections with the audience can be made with no visual aid. Your audience will remember the stories; they'll forget about the slides. ■

Kevin E. O'Connor, CSP is a facilitator, medical educator, and author. His latest book, *Fearless Facilitation*, is due out this year. For more information, visit www.kevinoc.com.

Web Watch at Work

Reduce Stress: Visit These Sites

❖ American Institute of Stress
– www.stress.org

❖ Job Stress Help –
www.jobstresshelp.com/links.htm

❖ Job Stress Network –
www.workhealth.org

❖ Work Life Balance –
www.worklifebalance.com ■

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An Overview of Changes to DSM

By Dr. John Grohol, PsyD

The revision of the Diagnostic and Statistical Manual of Mental Disorders (DSM) is the first significant update in nearly two decades.

Disorders that will be in the new *DSM-5* — but only in Section 3, a category of disorders needing further research — include: Attenuated psychosis syndrome, Internet use gaming disorder, Non-suicidal self-injury, and Suicidal behavioral disorder. Section 3 disorders generally won't be reimbursed by insurance companies for treatment, since they are still undergoing research and revision to their criteria.

Here is a list of *some* of the major updates:

❖ **Binge eating disorder** will be moved from *DSM-IV's* Appendix B: Criteria Sets and

Axes Provided for Further Study to *DSM-5* Section 2. The change is intended to better represent the symptoms and behaviors of people with this condition. This means binge eating disorder is now a real, recognized mental disorder.

❖ **Excoriation (skin-picking) disorder** is new to *DSM-5* and will be included in the Obsessive-Compulsive and Related Disorders chapter.

❖ **Hoarding disorder** is new to *DSM-5*. Its addition to DSM is supported by extensive scientific research on this disorder. This disorder will help characterize people with persistent difficulty discarding or parting with possessions, regardless of their actual value.

❖ **Posttraumatic stress disorder (PTSD)** will be included in a new chapter in *DSM-5* on Trauma and Stressor-Related Disorders. *DSM-5* pays greater attention to the symptoms that accompany PTSD and proposes four distinct

diagnostic clusters instead of three. PTSD will also be more developmentally sensitive for children and adolescents.

❖ **Substance use disorder** will combine the *DSM-IV* categories of substance abuse and substance dependence. In this one overarching disorder, the criteria have not only been combined, but strengthened. Previous substance abuse criteria required only one symptom while the *DSM-5's* mild substance use disorder requires two to three symptoms. ■

*Dr. John Grohol is the CEO and founder of Psych Central. He is an author, researcher and expert in mental health online. The complete article is available at <http://psychcentral.com/blog/archives/2012/12/02/final-dsm-5-approved-by-american-psychiatric-association>. **Editor's note:** May is Mental Health Month. A summary of changes to autism diagnosis was presented in the Vol. 8, No. 2 issue of the EAR Lifestyle Tips insert.*

Workplace Survey

Many Executives Rethinking Retirement

Some executives dreaming of their golden years are unsure when those years will actually start. Nearly four in 10 (38%) of chief financial officers (CFOs) interviewed for a Robert Half Management Resources survey said they are more uncertain about when they're going to retire than they were five years ago.

“Economic trends and personal demands are causing many executives to re-examine their retirement plans,” said Paul McDonald, senior executive director with Robert Half (www.roberthalfmr.com). “A growing number of professionals nearing the traditional retirement age are exploring project and part-time work so they can continue their careers, while

gaining the flexibility to gradually transition into retirement.”

McDonald added, “Employers can accommodate experienced employees who want to ease into retirement by enhancing succession planning efforts and offering consulting opportunities.” ■

‘Moral Injury’ is a Growing Problem

With American troops at war for over a decade, there has been an increasing number of studies on combat psychology and the understanding of post-traumatic stress disorder (PTSD). Clinicians suspect some veterans are suffering from “moral injuries.” These are wounds caused from having “done something,” or having “failed to stop something” that violates the individual’s moral code.

According to the National Center for PTSD, in the context of war, moral injuries may stem from direct participation in acts of combat, such as killing or harming others, or indirect acts, such as witnessing death or dying, failing to prevent immoral acts of others, or giving or receiving orders that are perceived as gross moral violations.

In terms of the aftermath of moral injuries, transgressive acts may result in haunting states of inner conflict and turmoil. Emotional responses may include:

- Shame (e.g. “I am an evil terrible person; I am unforgiveable”);

- Guilt;
- Anxiety about possible consequences; and
- Anger about betrayal-based moral injuries.

Behavioral manifestations of moral injuries may include:

- Alienation (e.g. purposelessness and/or social instability caused by a breakdown in standards and values);
- Withdrawal and self-condemnation;
- Self-harm (e.g. suicidal thoughts or attempts); and
- Alcohol or other drug use.

Although the constructs of PTSD and moral injury overlap, each has unique components that make them separable consequences of war and other traumatic contexts:

❖ PTSD is a mental disorder that requires a *diagnosis*. Moral injury, conversely, is a *dimensional* problem – there is no threshold for the presence of moral injury.

Rather, at a given point in time, a veteran may have none, or mild to extreme manifestations.

❖ Transgression is not necessary for a PTSD diagnosis nor does the PTSD syndrome sufficiently capture moral injury (shame, guilt, etc).

Summary

Consequently, it is important to assess mental health symptoms and moral injury as separate manifestations of war trauma to form a comprehensive clinical picture, and provide the most relevant treatment. For more information, check out: www.ptsd.va.gov/professional/pages/moral_injury_at_war.asp. ■

Additional sources: Shira Maguen, Ph.D. and Brett Litz, Ph.D., U.S. Department of Veterans Affairs. Editor’s note: This article should not be construed as a substitute for medical advice, diagnosis or treatment. “Supporting Our Veterans” is a new feature in EAR focusing on hands-on, practical information for EA professionals assisting veterans and their families.

Quick Ideas

Choose Your Words Wisely

1. **Be honest.** Start with “I feel...”
2. **Be aware** that you might be misunderstood. Ask questions.
3. **Be creative.** Humor helps.
4. **Be specific.** The recipient may not understand.
5. **Be sensitive** to how the other person reacts.
6. **Be expressive** when you listen. Use verbal and non-verbal feedback.
7. **Be patient.** Interruptions can be irritating, but don’t let them get to you!
8. **Be reassuring.** Make sure the other person knows you’re interested. ■



Tips for Minimizing Depression

By Gregory Jantz

Depression can be rooted in a number of problems, and they need to be addressed. Simply taking a pill is usually not an effective treatment. Anger, fear and guilt can all be underlying causes, even when the person isn't aware that he or she is experiencing those feelings.

A holistic treatment approach, which may or may not include medication, helps people overcome a bout of the debilitating illness, and learn techniques to manage it.

By purposefully "feeding" the intellectual, relational, physical, and spiritual aspects of positive

emotions, people with depression can counter negative feelings and achieve balance in their thinking. I offer the following suggestions:

❖ **Intellectual:** Be aware of what you're feeding your mind. Try reading a positive, uplifting book, and setting aside time in your day to fill yourself with constructive, encouraging messages.

❖ **Relational:** Think of a person you really enjoy talking to, someone who makes you feel good about yourself or someone who's just fun to be around. Spend some time with this person, even if it's just briefly.

❖ **Physical:** Engage in mild exercise. Take a walk around the

office building. Stroll through a park or watch someone playing with their dog. Intentionally open up your focus to include the broader world around you.

❖ **Spiritual:** If you are a member of a religious organization, make sure to attend services this regularly. If you are not, listen to some quiet, meditative music. Spend time in quiet reflection, meditation or prayer. ■

*Gregory L. Jantz has more than 25 years' experience in mental health counseling and is the founder of The Center for Counseling and Health Resources, near Seattle, Wash. He is also the author of "Overcoming Anxiety, Worry and Fear" (www.aplaceofhope.com).
Editor's note: May is Mental Health Month.*

In the News

EAPA Holds First Research Summit

The Employee Assistance Professional Association (EAPA) held its first Research Summit, entitled, "Building a Practice-based Research Network" (PBRN) as part of the 2012 World EAP Conference in Baltimore, Maryland. In attendance were an invited group of 55 providers, practitioners, academics, researchers and government representatives.

The Summit was co-sponsored by the Employee Assistance Research Foundation (EARF), Employee Assistance Society of North America's (EASNA) Knowledge Transfer and Research (KTR) Committee and the Hudson

Valley Chapter of EAPA. The purpose of the Summit was to establish a PBRN and to promote evidence-based knowledge building in the EA profession.

Each attendee participated in one of five break-out discussions focusing on topics including: veteran workplace reintegration; drugs and alcohol; health and productivity; crisis response/ general mental health concerns and "out-of-the-box" issues. The Summit concluded with reports from each of the discussion groups and a general wrap-up.

The next steps include: General Proceedings Report to be distributed to all participants (*in process*);

PBRN Advisory Board to be created (*in process*); Collaborative linkages between EAPA, EASNA, EARF, IAEPE and related associations to be pursued with a goal of establishing a National PBRN; Position paper about the importance of workplace focused behavioral health research (*in process*); and Funding opportunities pursued from governmental, foundation and private sources. (*Several avenues are currently being pursued in this area*). ■

For more information about this new venture, contact Patricia Herlihy Ph.D., (p_herlihy@brownbear.us).

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Employers Underestimating True Cost

The majority of employers seek to avoid cost increases for their group health plans, however, more than half have not put pen to paper to calculate the cost of health care reform, according to a survey released by the Willis Human Capital Practice.

Among employers who have tracked the cost of compliance, nearly two-thirds indicate that health care reform has increased their costs, Willis said. While 60% of employers state that avoiding health care reform cost increases is very important to their businesses, in Willis' view, employers are relying upon inaccurate "perceptions of cost" as they plan their responses to health care reform.

Perhaps because many employers assume that health care reform will generally not affect their costs, only 20% of surveyed employers plan to adjust other rewards (i.e. retirement, dental, vision, salaries, vacation, bonuses) in order to offset the cost of health care reform compliance. Consequently, the vast majority of employers still hope to comply with health care reform and expand their health coverage as necessary – without reducing other benefits.

The Health Care Reform Survey, available at: www.willis.com/documents/publications/Industries/Healthcare/HealthCareReformSurvey_2012_2013.pdf outlines employers' perceptions regarding the Patient Protection and Affordable Care Act (PPACA) and their planned responses to health care reform measures. One key finding from the survey notes:



❖ Most employers intend to “play” under the “pay or play” mandate, and are predominantly planning to offer coverage that exceeds the “minimum essential coverage” requirement, and then adjust coverage and contributions after the fact in order to manage expenses.

“Employers are still coming to terms with the impact of health care reform, and many employers still seem to function in a ‘shock mode.’ While few employers

consciously manage their group medical benefits as a component of their total rewards perspective, survey responses indicate the very beginning of an employer trend in this direction,” said Jay Kirschbaum with Willis Human Capital Practice.

“The survey suggests that employers continue to recognize the value of providing medical benefits, how important those benefits are to their employees, and that providing benefits allows them to attract and retain the employees they need,” Kirschbaum added. “Therefore, they generally plan to continue offering competitive medical benefits. However, they are considering several potential options, even including the possibility of coverage through state exchanges,” Kirschbaum added.

The survey was conducted between Nov. 8, 2012 and Nov. 30, 2012. ■

Willis Human Capital Practice is a unit of Willis Group Holdings (www.willis.com), a global insurance broker.

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