

EMPLOYEE ASSISTANCE REPORT

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22 years
of service!

Connecting EAPs to Financial Resources



Employee Assistance Report had the opportunity recently to interview David Moakler, Executive Director of CareConnect USA. Established in 2005, the North Carolina-based firm publishes reputable helplines for financially stressed employees and their families. The creation of the helplines was inspired by a discussion David had with a social worker while aboard an international flight.

EAR: Most of your helplines focus on financial assistance. Can you explain why CareConnect USA chose personal finances as its emphasis?

DM: Because financial stress in the workplace causes such lasting

collateral damage. When an employee worries about their money, it leads to absenteeism, health problems, a negative attitude, poor performance, higher turnover, and even employee theft.

More than 50% of today's workers report living paycheck to paycheck. They spend more than four hours per week dealing with their own personal financial troubles. And almost 1/3rd of them blame their employer for their financial predicament. Many believe a different job earning more money is the only real answer for their financial woes.

Financial wellness programs have shown promise, *but only if everyone buys into the philosophy and is willing to form new habits.* Thankfully, most EAPs try to keep some financial assistance resources in their toolbox for troubled employees. Many work with local non-profits such as credit counseling groups to deliver debt management programs and housing solutions. In addition to local resource numbers, several EAPs have called upon our helplines to supplement those resources.

EAR: In a day and age in which there are scores and scores

of online hotlines, helplines, web-sites, and blogs – many of them free – why should an EAP practitioner choose to utilize the helplines managed by CareConnect USA? In other words, how do your resources differ from similar resources?

DM: There are three principle reasons:

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❖ **Trustworthiness.** Service providers in our network are vetted beforehand. They must put the caller's priorities first.

❖ **Nationwide smart-reach.** Each number has smart geo-connectivity. Calls are instantly routed by area code, to experts who help in their region.

❖ **Evergreen numbers.** The numbers will last. They are never out of date. If an agency closes their doors, we'll reprogram the routing to go to an alternate provider for that region, who has met our standards.

EAR: According to your materials, CareConnect USA offers geographically appropriate helplines that are "reputable". Can you explain how the routing works? And how are the service providers vetted?

DM: The helplines are geo-sensitive. For example, if someone in Florida calls the Bankruptcy Advice Helpline, our smart server instantly recognizes the origin of the call, and connects the caller with a law firm that serves Floridians. If the call came in from California, they would connect with a CA attorney. One number

serves the nation for each category, but connects the caller with someone able to help callers from that state.

The vetting process of service providers is extensive and ongoing. Before we accept a provider into the network, we look into their background, their service reputation, and how their fees and procedures stand up against "best practices" set forth in their industry. This can get uncomfortable when we must reject an applicant due to performance problems.

I'll never forget being cussed-out by an attorney when we denied his application to be included in the network. I told him to reapply after he solved those "reputation challenges" with the Better Business Bureau. Our first concern is to "Do No Harm", as in the spirit of the Hippocratic Oath. We seek to connect troubled individuals with only trustworthy assistance.

EAR: Are any of these helplines more in demand than others?

DM: In past years, we've been surprised by the deluge of calls complaining about collection agency tactics, ID theft, and child support enforcement. But in recent years, calls into The Student Loan Relief Helpline

have exploded. There is clearly some real pain out there. Graduates are saddled with crippling debts, and the Department of Education has made their maze of relief programs tricky to navigate.

EMPLOYEE ASSISTANCE REPORT

Editor/Publisher - Mike Jacquart

Designer - Laura J. Miller

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The helpline is serviced by experts who walk borrowers through their options for loan forgiveness or payment reduction based on their type of loan, household income, family size, and others.

In a 2016 survey, 79% of Millennials who had student debts said their student loans had a significant impact on their ability to meet other financial goals. This is

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The Tower of Help

Student Loan Relief (800) 379-0954
When Student Loans become burdensome, callers can learn about consolidation to lower payments or emerge from default back to current status.

Eliminate Credit Card Offers (888) 567-8688
Help your callers eliminate those preapproved credit card offers from their mailbox. With one call, they can remove their name from the offer list on all 3 credit bureaus. By doing so, they'll also reduce their risk of identity theft.

Tax Relief (888) 352-8932
Callers with large amounts of unpaid income taxes can speak with an expert about relief. Services include offers in compromise, affordable payment plans, innocent spouse relief, and the release of liens, levies, and wage garnishments.

Child Support (888) 369-0323
For single parents due support, this agency will provide direction and guidance.

Senior Debt Relief (888) 279-4276
Seniors and disabled persons on a fixed income are protected from creditors under the law. These debtors can get relief from collectors and oppressive debts without the need for bankruptcy.

The Tower of Help

Debt Relief (800) 388-2227
The NFCC Member Agency Network has community-based offices located in all 50 states and Puerto Rico. Consumers receive financial counseling and education from NFCC Member Agencies in person, over the phone, or online.

Free Bankruptcy Advice (888) 464-7853
Debtors who cannot benefit from credit counseling may need to speak with an attorney. Some of the nation's most established bankruptcy firms have made this number available to answer questions and discuss if bankruptcy would make sense as a solution.

ID Theft Recovery (877) 283-8576
Each year, over 8 million people have their lives turned upside down. This agency will help victims in all aspects of getting back their good name.

Discount Dental Plan (888) 258-5305
Families can save up to 70% off excellent dental care. Thousands of dentists participate.

CareConnect USA
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The Tower of Help

Collection Agency Harassment Complaints (888) 512-4827
If your caller has been harassed by a collection agency or law firm, they can complain and get results. Collectors cannot call debtors at work if they have asked them to stop. They cannot call with unreasonable frequency or tell others about the debt. Victims can be compensated \$1000 and be removed from future collection campaigns.

Discount Prescriptions (888) 512-4827
Families struggling with the high cost of medicine can call to learn about savings of up to 75% on hundreds of prescriptions. No exam necessary.

Credit Score Improvement (888) 766-2852
Callers with damaged credit can call for a free consultation with experts. In today's economy, lenders are requiring higher credit scores to approve loans. Families can learn how to improve their scores to be approved for lower interest rates.

CareConnect USA is a public benefit organization. We publish workplace posters, disclaimer inserts, and reference cards to help families and employees find trustworthy financial assistance. To request more reference inserts like this one, or to suggest an improvement, please email us at info@careconnectusa.org. We collect all agencies to include these help lines on websites, handbooks, and newsletters. Thank you for your service to the community.

Fold at crease and slip tabs into slots.

why we're seeing young couples delay getting married and starting families. We hope to see loan forgiveness programs expanded and tuition costs finally come down.

EAR: What is the "Tower of Help"? How can EAPs use it?

DM: In a digital world, the Tower of Help is a retro throw-back. It's a 3-sided self-standing reference tool that EAPs can place on their desk as a supplement to their database of resources. Of course, the numbers should also be added to their electronic database, but we hope they like the retro aspect as much as we do.



EAPs can email us – info@careconnectusa.org – and we'll ship a dozen at no charge, or they can print out their own color versions on card stock at <https://careconnectusa.org/wp-content/uploads/Tower-of-Help.jpg>

EAR: If the calls are free, and the helpline tools are free, how does CareConnect USA generate revenue?

DM: In some cases, some helplines may have funding sources. Even if the calls are going



Editor's Notebook

With session models that are frequently short term, EAP practitioners are frequently in need of referrals for their employee clients. *But where?* I dare say that in today's electronic age, the onslaught of blogs, websites, podcasts, etc. may have actually made this more, rather than less, of a problem. *In short, where do you start?*

That's where David Moakler's organization comes in. Moakler, who has been heading up CareConnect USA since 2005, offers something different – 12 core helplines, most of which are financial in nature, that provide advice about debt relief, bankruptcy, and others. CareConnect USA resources are extensively vetted and "geo-sensitive" to ensure the advice pertains to the area the individual is calling from.

That's not all. CareConnect offers a "high-touch" approach; the retro throwback "Tower of Help", an easy-to-assemble, three-sided reference tool that lists all of the core helplines. EAP practitioners

can place the "Tower" on their desks within easy viewing distance.

In need of a high-touch resource for Millennials? As this age group is increasingly burdened by sometimes crippling college debt, calls to a key Tower resource; the *Student Loan Relief Helpline* have exploded in recent years.

For the more tech-savvy person looking for useful resources, KGA Inc. earlier this year listed its picks for the Top Ten Well-Being Apps. Not unlike helplines, there are a LOT of apps out there that aren't *nearly* as useful as they might seem. Consequently, like CareConnect, the apps on KGA's list undergo a rigorous vetting process. See page 5.

In today's complex, ever-changing society, troubled employees need more resources than ever. *EAR* hopes we have helped. Happy reading.

Mike Jacquant

Mike Jacquant, Editor
(715) 445-4386
mjacquant@writeitrightllc.com

to a government agency, or a non-profit, many times those agencies have an annual budget to build awareness. Out of these budgets, we may receive compensation for including them in the network, driving calls, and building awareness about their relief programs.

EAR: How did you come up with the concept of the helplines in the first place?

DM: It's amazing what can happen when you sit next to a

social worker on a long flight to Argentina. She described a pressing need for a list of financial helplines that she could refer to for her financially-troubled clients. I guess my background in housing counseling served me well when looking for reputable providers for the network at a time (2005) when web-enabled phone switches were just becoming available. I had just enough competence in both fields to build something useful that hadn't been done before. ■

Staff Meetings Matter: Part I

By Kate Zabriskie

“**I** sit right next them. We don’t need to have a staff meeting.” “I used to have staff meetings, but we stopped having them. Nobody had anything to talk about.” “We have enough meetings. We certainly don’t need another.”

Do any of these sound familiar? For a myriad of reasons, many managers don’t hold regular staff meetings. Furthermore, most of those who *do* don’t get the most they could from them. That is too bad, since good staff meetings can focus a team, energize employees, and engage them in ways that other interactions do not.

So how can a business leader turn a halted or ho-hum approach to staff meetings into a high-functioning management tool? The following is one recommendation that will lead off this two-part article.

Connect Daily Work with the Organization’s Purpose

In addition to distributing information, staff meetings present an opportunity to connect a team’s daily work to an organization’s purpose. If you’re thinking, “*My people know how their work fits into our overall goal,*” you would be wrong.

In fact, if you ask your group what your organization’s purpose or your department’s purpose are, don’t be surprised when you get as many answers as there are people in the room. (And you thought you had nothing to talk about in a staff meeting! A discussion about purpose is a good one.)



Purpose is why you do what you do. Connect the work by explaining how what people do aligns with the greater goal. For example, the head of housekeeping at a busy hotel might hold a meeting with the cleaning staff. In that meeting, the managers might recognize a team that received a perfect room score from all guests who took a survey and then talk about purpose.

The purpose of the hotel is to provide people a safe and comfortable place to spend the night.

Having a clean, welcoming, and functioning room is one of the ways a cleaning staff achieves that goal.

By regularly connecting activities such as making beds and folding towels to the guest experience, the manager highlights why each of those activities is important.

But no matter the organization or what it does, employees usually enjoy their jobs more when their organization’s leaders talk about the importance of their work. They also tend to make better choices if they receive frequent reminders about purpose and the types of activities that support it. ■

NEXT MONTH: Additional strategies for better utilizing staff meetings are presented.

Kate Zabriskie is the president of Business Training Works, Inc., a Maryland-based talent development firm. She and her team help businesses establish customer service strategies and train their people to live up to what’s promised. For more information, visit www.businesstrainingworks.com

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KGA Names Top Ten Well-Being Apps

KGA, Inc., a leading Employee Assistance and Work-Life firm, earlier this year announced its picks for the Top Ten Well-Being Apps for 2018. Drawn from an ever-expanding field of apps geared towards improving mental and physical wellness, KGA's selections stand out for their effectiveness, popularity and ease of use.

"Now in its fourth year, KGA's top ten well-being app list serves as a valuable resource to counselors looking to add another tool to their arsenal," said KGA President Seth Moeller. "And managers and employees seeking to boost their quality of life can look to our list, knowing it's gone through a rigorous vetting process," Moeller added.

The KGA Top Ten Apps are:

❖ Sleep Cycle Alarm Clock — Awaken refreshed rather than groggy with this app

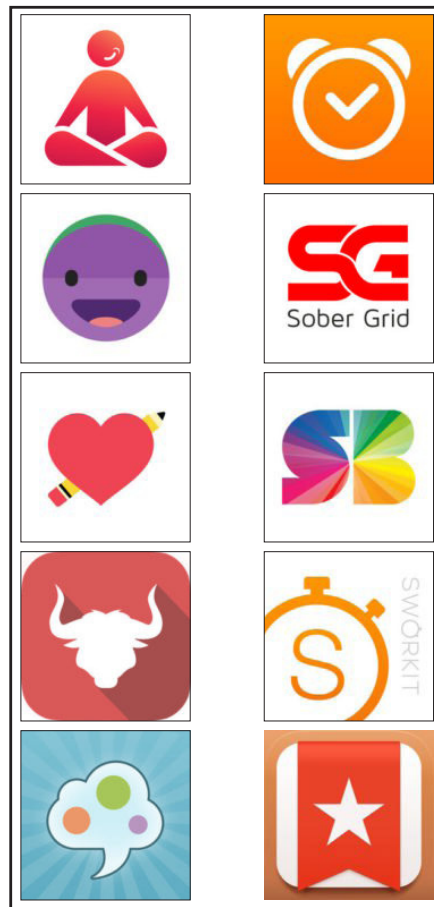
❖ HabitBull — A tracking system to support good habits and banish bad ones

❖ Sober Grid — A virtual community to boost success in staying sober

❖ Wunderlist — A useful, elegant list-making app that's shareable and customizable

❖ 10% Happier — Guided meditation "for fidgety skeptics" with audio and video lessons

❖ SuperBetter — A game that helps users battles emotional, physical and mental challenges



❖ Daylio — Tracks moods and habits that are easy to sustain, providing insights and data

❖ Grateful — Gratitude journaling through recurring prompts and reminders

❖ Sworkit — A large library of guided exercise videos ranging in impact, time and intensity

❖ SAM: — Self-Help for Anxiety Management: An anxiety-management toolkit and social network

"For anyone feeling stressed, anxious or depressed, the apps on our list provide a great and manageable starting point for getting back on track, both at work and in their home life," said Alison Magee, Senior VP of Clinical Services at KGA.

Additional information about each of the Top 10 apps is available at kgreer.com/top10apps2018 or by contacting KGA at info@kgreer.com or 800-648-9557. ■

In the News

EAPA Issues 2nd Cannabis Toolkit

Marijuana is no longer just an issue for employers in a few states. As marijuana use, both medicinal and recreational, continues to become legally accepted in the U.S., it may ultimately be removed as a Schedule I drug under the Controlled Substances Act. This would change how employers approach cannabis at work.

Several major societal trends are converging to make cannabis in the workplace one of the biggest challenges facing employers and employee assistance professionals. The toolkits are intended to give EA professionals information to assist their companies and clients. Both kits can be downloaded at <http://www.eapassn.org/CannabisatWork>. ■

Source: EAPA.

A New Spin on Employee Well-Being Programs

Most wellness programs begin with the best of intentions. However, somewhere along the way, they veer off the right track. Many employers get so caught up in numbers that they feel the need to force employees to participate in their program. At first, incentives and disincentives *do* boost engagement numbers; however, it's a short-term solution.

Forcing participation with healthy incentives can also be seen as overly coercive by employees. In addition, punishing workers for *unhealthy* behaviors can create an environment of shame and retribution.

The key, apparently, lies in putting the employee's well-being first. Adobe is one company who is doing wellness right. Adobe

supports employees' physical, emotional and financial well-being. The following are some ideas for an employee well-being program for *your* corporate clients:

Physical Well-Being

❖ *Wellness Reimbursement:* Reimbursement of up to \$360 per year for gym memberships, bike share memberships, fitness classes, massages, nutritional counseling, and more.

❖ *Fitbit Program:* Subsidized pricing on select Fitbit wellness devices.

❖ *Registered Dietitian / Nutritionist:* Free one-on-one nutritional coaching sessions.

❖ *Onsite Biometric Screenings and Flu Shots:* Employees can learn key health numbers and get a

flu shot to stay healthy when flu season rolls around.

Emotional Well-Being

❖ *Employee Assistance Program:* Use the well-being program to promote your EAP!

Financial Well-Being

❖ *Extended Financial Resources and Coverage:* Additional programs and services to help employees manage and protect money, including financial wellness coaching, budgeting tools, investment advice resources, identity theft protection, expert tax guidance and online tools, group legal services, long-term care insurance and more. ■

Additional source: Forbes.

Quick Ideas

Advice for Employees New to Remote Work

Remote work is becoming more common than ever. In fact, in a recent survey conducted by Indeed, out of the 500 employees surveyed, 55% percent said they were allowed to work remotely, and among those, 75% said this perk improved work-life balance. The following are some recommendations on successfully working off site.

❖ *Join weekly meetings —*

Make sure a 1:1 meeting is set up with the manager and the remote employee starts joining regular team meetings to get a sense of how things work in the company.

❖ *Identify roadblocks —* The manager may not have insight into the struggles the remote employee is dealing with since he/she is not physically in the same office. Encourage the individual to speak up and start an open conversation.

❖ *Understand communication styles —* How does the remote employee communicate best? (instant message, video chat, email?) If unclear, be sure to ask before kicking off any projects. It will make collaboration go much smoother.

❖ *Schedule virtual meetings —* Regular interactions with colleagues are vital even if it is just for a casual 10-minute chat. ■

Ways Leaders Apologize Incorrectly

By Stacey Hanke

Apologies require a great deal of humility, which challenge anyone's pride and ego. They are an open admission of failure and wrongdoing, but when delivered with sincerity, they hold power with a workforce team.

Unfortunately, too many leaders give superficial apologies loaded with excuses and blame.

Apologizing for the sake of apologizing is an insult to those wronged. Here are some ways for a leader to know he/she is apologizing wrong and how to avoid future mistakes.

❖ Not owning the mistake.

Placing blame or trying to justify actions will diminish the power of an apology and hurt credibility. Simply own your mistake. Acknowledge what should have



been done differently and commit to making a change in the future.

❖ Leaving out the specifics.

The leader should not rush to apologize without having all of the facts. The person affected needs to know what the business leader is apologizing for. It gives the leader an opportunity to elaborate on the reason and acknowledge greater ownership in the mistake.

❖ **Making it impersonal.** The method of apology is as important as the message itself. Recognize when a mistake requires a face-to-face admission and don't rely on technology to do the heavy lifting. If face-to-face interactions aren't possible, pick up the phone. Let the offending person hear your voice and acknowledge your sincerity. Just don't hide behind a screen.

Summary

All of us make mistakes. Acknowledging those mistakes while taking ownership demonstrates responsibility and maturity as a leader. Owning our mistakes provides a great example for our team to do the same. ■

Stacey Hanke is the founder and communication expert of Stacey Hanke Inc. She is the author of a number of books on business topics. Learn more about her team and company at www.staceychankeinc.com.

Quick Ideas

Web Watch at Work

Evidence-Based Services Workplace Outcome Suite

<http://eapassn.org/WOS>

The Workplace Outcome Suite (WOS) is an EAPA-endorsed tool. It demonstrates the effectiveness of EAPs in quantifiable business terms through the use of only five questions in both pre- and post-EAP counseling.

Workplace Wellness CancerCareers.org

<https://www.cancercareers.org/>

Who *isn't* affected by cancer today? This site, formerly known as Cancer and Careers, helps patients, survivors, healthcare professionals, and employers navigate the practical and legal issues common after a cancer diagnosis.

Workplace Bullying Civility Partners

<https://www.civilitypartners.com/>

Civility Partners offers a variety of civility consulting services in order to effectively eradicate workplace bullying and create a positive workplace. ■

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Binge Drinking Changes DNA

Binge drinking can trigger genetic changes that make people crave alcohol even more, researchers from Rutgers University have found. It's the latest in a growing body of evidence that alcohol and drug use causes genetic changes that may reinforce addiction and can be passed down to future generations.

The study found that genes involved in controlling drinking behavior act differently in heavy drinkers. *PER2*, which influences the body's biological clock, and *POMC*, which regulates the stress-response system, show reduced gene expression, meaning they produce proteins at a lower rate than normal.

"It's an egg-and-chicken kind of thing," said Dipak Sarkar, co-author of the study and director of

the endocrine program at Rutgers. "You drink and you want to stop, but stopping gets harder because you have an alteration of your gene that makes you more susceptible to drink."

The findings enhance the notion that the genetic implications of using drugs and alcohol are much broader than during conception or pregnancy. Drinking or drug use even in adolescence can create lasting genetic change that will affect future children, according to researchers.

"It's pretty amazing that stressors like drugs can create genetic change," said Bill Jangro, medical director for the division of substance-abuse programs at Thomas Jefferson Hospital. "It goes against what most people think." Our DNA is not immutable.

Even a substance like alcohol, which many think of as lower risk, has this effect. In fact, most research in this area focuses on alcohol's ability to change DNA, though studies show a similar effect from opioids, cocaine, cannabis, and methamphetamine.

Will children with these changes be at greater risk for addiction? Will they be more likely to develop a mental illness that can lead to substance use?

Researchers in the field of epigenetics, which studies how the environment can affect the way a person's genes are expressed, are avidly hunting for answers.

The answers, they say, could change the way we think about addiction, and even suggest ways to treat substance-use disorders at a genetic level. ■

In the News

Proposed OT Changes to Impact Employers

The Department of Labor (DOL) recently released their proposed changes related to the federal overtime regulations. Under the new proposal, employees earning less than \$35,308 per year will automatically be eligible for overtime pay. Employees will continue to earn one and a half times their regular pay rate for time worked over 40 hours in a week.

"However, since this is a proposed rule, the final regulation

may incorporate substantial changes including a possibility of the salary threshold ending up higher or lower than the current target of \$35,308," said Rob Wilson, employment solutions expert and President of Employco USA.

Wilson says that the DOL proposal is not without its drawbacks.

"As it stands now, the new DOL proposal does not include an automatic update provision, which drew significant criticism

and opposition from the business community when it was included in the prior DOL attempt [in 2016]," he explained. "However, there are possible exemptions. Based on a job duties test, employees earning at least \$35,308 may qualify to be exempt from overtime pay. Exemptions can include employees classified as executive, administrative, professional, outside sales or computer." ■