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Over 40 percent of small business owners stay in touch with the office on most vacation days and 29 percent contact their business every day, according to a recent Hudson survey by Rasmussen Reports.

FEATURE STORY

Creating a work-life balance: A benefit that can deliver more productive employees

Health issues. Family issues. Child care issues. Elder care issues. Legal issues. Financial issues. Retirement issues. General errands. You and your employees have busy and complex lives outside the workplace, with concerns ranging from the mundane (finding a dry cleaner) to the urgent (finding backup child care) to the traumatic (managing an addiction or a serious illness).

Everyone faces these types of challenges and responsibilities; but to the small business owner, running "lean and mean" and lacking the manpower of larger competitors, losing significant employee work time due to absence, personal phone calls or debilitating worry can be a serious problem, even for a single day.

That's why small business owners all over the country are turning to an employee perk that has long been a hallmark of the benefits packages offered by some of the largest and most desirable employers: Employee Assistance Programs (EAP)/Work-Life Services solutions. With these services, employers bring in expert assistance that is available 24/7 on a wide range of common issues.

"We're seeing the biggest growth in Ceridian's EAP/Work-Life Services sector among small businesses," explained Dawn Bowden, vice president of product management for Ceridian's LifeWorks group. "And that makes a lot of sense. If you only have 15 employees, it's a lot more urgent for you to have them working at 100 percent capacity than it is for a company that has 150 people who can pick up the slack for employees who are absent or distracted."

An employer benefit

In addition, Bowden notes, EAP/Work-Life, unlike health insurance, paid vacations, paid sick days or other traditional employer-provided benefits, can actually have a strong ROI story for the employer.

"Many employers might think 'oh no, another expense.' But they quickly find that this is an offering that doesn't cost, it actually pays," Bowden explained.

Bowden offers as an example Ceridian's highly successful smoking cessation program, which can be part of an employee EAP/Work-Life offering. Taking into account such aspects as reduced health care costs, absenteeism, smoking breaks, impact on other employees, and other direct and indirect costs, the ROI can be dramatic.

Employers also benefit from the EAP/Work-Life package as a recruitment and retention tool. "Depending on the industry, it can be a parity issue, with potential employees not willing to consider leaving a big company to come to the smaller company unless a benefit like this is offered, or it can be a tool for smaller players to stand out and recruit the star talent they need," said Bowden. "It also helps employers retain good people the same way. The bottom line is, once employees get a taste of this benefit, it becomes an absolute necessity."

Large and diverse group of services

EAP/Work-Life is a term that can encompass a great number of services, and, in

fact, each employer can create a customized basket of services based on the needs of their employees.

"An employee can put someone to work on calling all the child care centers in the area to find out the details they need, saving them hours of phone time. They can gain immediate access to a qualified attorney or a tax accountant, again, saving significant time and worry. They can have access to marriage counseling, substance abuse counseling, stress management, help dealing with aging parents, really, anything that people might be up against," explained Bowden.

Just as a health insurance plan develops a network of medical specialists around the country, so does an EAP/Work-Life plan develop a network of appropriately credentialed experts who will be at the fingertips of plan members. "As the largest EAP/Work-Life program, with some 10 million members, Ceridian's network provides quality and expert coverage for any need," said Bowden.

"An EAP/Work-Life program covers not only the employee, but his or her entire household. If a spouse, child or even an elderly parent living under their roof needs assistance, they have full and immediate access to all available services," explained Bowden.

The "delivery mechanisms" for resources are as diverse as the services themselves. Some lend themselves to person-to-person consultations, others to "live answer" telephone support, and still others are conducted online. Video tapes, audio programs, ongoing newsletters, books, seminars, workshops, pamphlets, reports and other professionally produced resources are also part of many services.

In addition, employees can also have access to Ceridian LifeWorks Online, a 24/7 Web portal that offers many types of resources. For example, articles as well as audio and video files are available for immediate download and employees can also participate in bulletin boards and moderated chats.

Working with employers for optimum success

To ensure that employees -- and employers -- receive maximum benefit from their EAP/Work-Life program, Ceridian also provides a wide range of employee communications and promotions expertise.

"Since this is a program that benefits employees, it is vital to maximize employee awareness and participation," explained Bowden. "That's why we work with employers to develop an ongoing communications program, encompassing everything from payroll stuffers to email campaigns and more."

Bowden emphasizes that Ceridian's EAP/Work-Life program is anything but an "off the shelf" product. "With each company's budget in mind, we work with them to develop a selection of services which will have the greatest impact on their bottom line," she said. "We also monitor utilization reports to better tailor the program to demonstrated needs on an ongoing basis."

Bowden believes that an EAP/Work-Life program can be of benefit to just about any business. "This is a proven tool for small companies to not only get the best people, but keep them at maximum productivity once they're on board," she said. "There is a cost involved, but many companies are amazed at how little it costs to cover all their people, all the spouses, all the kids and other members of the household with such an enormous number and range of services. Right up front, they are getting a lot for their money. And, once the productivity returns start coming in, for most, it really becomes a no-brainer."

To learn more about Ceridian LifeWorks solutions, contact your Ceridian representative.

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