



Mental wellness commitment

Addressing mental wellness in the workplace has never been more crucial. Employee burnout and the effects of the Great Resignation have called attention to the need for a better understanding of employee expectations and concerns about mental wellness.

Through a proprietary research study in 2022, Securian Financial explored how generations view mental health and how employers can better meet their needs.

The study surveyed over 2,500 full-time employees to better understand the perception of mental wellness offerings in the workplace and how employers can bolster their programs. Survey respondents' ages reflect the age distribution in the current workforce, and the mix of ethnicities is in line with the general population.

Key findings from the study explore barriers and perceived stigmas that prevent employees from seeking and using workplace mental wellness benefits. We're excited to share actionable insights and product enhancements to better support your employees.

Check out how our products and services can help advance your mental wellness efforts:

Product enhancements:

Mental health screening benefit now available with hospital indemnity insurance. Our inpatient mental health benefit provides a daily benefit for individuals seeking inpatient treatment. And the outpatient mental health benefit provides a diagnostic screening benefit for bipolar, depression, anxiety, and drug and alcohol screenings. This is in addition to the traditional wellness benefit.

Dependent parent rider for critical illness, accident and hospital indemnity insurance. This enhanced benefit is available to employees or spouses providing more than half of the living expenses to a financially dependent parent.

Post-traumatic stress disorder rider available for accident or critical illness insurance. Providing for employees when they're going through a difficult time in their life, this benefit is payable upon diagnosis resulting from a covered accident or trauma.

Medical underwriting:

We've updated our underwriting criteria to keep more applicants with mental health conditions eligible for auto-approval with no additional details.

Value-add services:

Financial Wellness 360®

By reducing financial stress, employees can better focus on mental wellness. Financial Wellness 360 embraces the different ways people like to engage with information by providing a variety of avenues to inspire, educate and encourage employees to make lasting change.

Employee assistance program through LifeWorks

A modern approach to EAP that allows employers to choose their desired level of service. This program offers a mobile-first experience with anytime access to support the health of employees at work and home.

Legal, financial and grief resources through LifeWorks

Professional and timely support services for a variety of needs ranging from legal matters, financial situations or coping with loss – to overall well-being concerns about family, health and more.

BenefitBump¹ (available with our hospital indemnity product)

BenefitBump fills an essential need in employee benefits, helping growing families navigate their benefit and time-off programs to build a plan for balancing work and life. The program is designed for all paths to parenthood. It connects employees with Care Navigators, master's level emotional health professionals and experts on employers' benefit plans. Care Navigators help guide the entire family through their journey.

"Mindfulness Hub" offered by Enrich

The "Hub" offers resources focused on financial well-being, which were developed in coordination with psychologists and mindfulness practitioners.

With 78% of organizations either currently offering mental health resources or planning to in the next year,² building and maintaining this class of benefits remains a high priority.

1. Value-added services availability and features may vary by state. Access to BenefitBump is not contingent upon participation in the group hospital indemnity insurance product, nor any other product offered by Securian Financial Group, Inc. and its insurance company subsidiaries.

2. Mental Health in America. A 2022 Workplace Report. SHRM, May 4, 2022.

All statistics cited are from the Optimizing Employer Mental Wellness Benefits: Exploring key barriers to utilization study conducted between August 30 and September 9, 2022. Respondents were compensated for their time.

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