

# Your Options

Summer 2006

keeping our partners well-informed

WORKPLACE OPTIONS

Each year, Today's Caregiver Magazine awards its prestigious Caregiver Friendly Award to celebrate outstanding books, media, products and services designed with the best interest of the family caregiver in mind. We are delighted to announce that Workplace Options is the recipient of a Caregiver Friendly Award for our Care Coach service.

Care Coach, which we launched 2005, pairs families who are caring for an aging family member with a professional geriatric care manager during a telephonic "family meeting." Bringing family members together in this way can result in a more unified approach to care planning. This leads to a reduction of caregiver stress and better care for the aging family member. Care Coach not only helps families care for their loved ones but also improves the caregiver's quality of life in the process. We are very proud that Today's Caregiver has recognized this innovative and important service.

We are also delighted to announce that Workplace Options has formed a partnership with Bright Horizons Family Solutions, the world's leading provider of employer-sponsored child care and early education to launch the new Bright Horizons Back-Up Care Advantage Program. Our care experts will be counseling and helping callers with back-up care issues. We have used our expertise to develop and credential an expanded network of child- and adult-care providers. We will also be providing technological management of the vacancy and reservation systems for the program.

We hope you enjoy this copy of Your Options. As always, we encourage your comments and suggestions and urge you to speak to your account manager if you have any questions about any of our products and services.

Have a great summer.

*Dean and Alan*

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## WHAT'S NEW ON ADVANTAGE WEB



### **ANNOUNCING THE AVAILABILITY OF A BACK-UP CARE LOCATOR FOR ADVANTAGE WEB**

Workplace Options is now offering our clients the option to add a Back-Up Care Locator to Advantage Web. Employees with children or adult care responsibilities often have to choose between work and their family responsibilities when their usual care arrangements and work schedule fall out of synch. This can happen when a regular care provider is ill or on vacation; when a dependent child or adult is mildly ill; or when work suddenly requires different or extended hours. Even the most conscientious employee and employer can't prepare for all of life's unexpected turns.

Now, with the back-up care locator on the Website, employees will have a readily available resource that can help. Accessing the Advantage Web's Back-Up Care Locator will provide quick access to a variety of credentialed providers who offer flexible options to match employees' needs for back-up care. The Locator includes approximately 20,000 providers from across the nation who offer back-up care: child care centers, family child care homes, school age programs, in-home health care agencies, and adult day care facilities. What makes WPO's locator unique is that each of the providers is experienced in offering back-up care and can accommodate requests with short lead time. By including both child and adult care options, the Locator provides an equitable benefit to employees of all ages and marital status with caregiving responsibilities.

The Back-Up Care Locator is available to WPO clients who have the enhanced program. Contact your account manager to find more information on adding the Back-Up Care Locator to your current service.





## **BRIGHT HORIZONS PARTNERS WITH WPO TO PROVIDE NEW BACK-UP CARE ADVANTAGE PROGRAM**

WPO is delighted to announce the formalization of a long-time friendship between our organization and Bright Horizons Family Solutions, the world's leading provider of employer-sponsored child care and early education. Bright Horizons recently announced it will be launching the new Bright Horizons Back-Up Care Advantage Program in the summer of 2006. The program will offer a comprehensive array of emergency care services for children and adults to clients across the U.S. Bright Horizons has chosen Workplace Options as its partner to develop and credential an extended network of child- and adult-care providers, as well as provide technological management of the vacancy and reservation systems for the program.

Through this collaboration, Bright Horizons is able to offer its clients a nationwide network of back-up child and elder care options. Naturally, the network features Bright Horizons' own child care and early education centers. To add an elder care

element to the program and provide greater child care access throughout the nation, WPO has recruited and credentialed a select network of providers. A nationwide pool of fully licensed and trained home health care providers who meet rigorous quality standards and provide care for well or mildly ill infant through school-age children will further enhance the network.

Employees who find themselves without their routine child care or elder care arrangements will be able to access the Bright Horizons Back-Up Care Advantage Program and reserve either center-based or in-home care through a telephone or Web-based support system designed and managed by WPO. Knowledgeable WPO consultants will work with customers to understand their care needs, and make reservations on the employee's behalf with a credentialed care provider. Workplace Options is proud to have been selected by Bright Horizons and excited to play a pivotal role in bringing this innovative product to the market.



SHARON O'MALLY EXAMINES **EMPLOYEE ASSISTANCE GOING**

# BEYOND TRADITIONAL BENEFITS

Employees with financial concerns, legal woes and even college-bound children are getting some help from an unlikely source: their employers. Worried workers bring their anxiety about how to pay the bills or get out of legal trouble with them when they report for work. In response, more and more employers are helping their staffs find lawyers, financial consultants, college admissions advisers and other professionals who can help the employees get back on track personally—and more engaged in work.

## **Demand for legal advice jumps**

The much-publicized death last year of Terri Schiavo has propelled more people to make living wills, even if they had never before considered writing instructions for their medical care.

And their employers are helping them do it. About 300 firms are supplying legal forms and guidelines to workers who request them, estimates Paul Malley, director of Florida-based Aging With Dignity. Indeed, during Schiavo's last days, the nonprofit group saw a tenfold spike in interest in living wills.

Over the past three years, says Malley, more than 3 million people have used the group's Five Wishes advance directives for creating living wills. Still, as many as 75 percent of Americans do not have living wills, according to industry estimates. Companies can help employees put their wishes in writing. But some legal matters are complex enough to require the services of a lawyer. Increasingly, employers are hiring lawyers on their employees' behalf to prepare wills, settle landlord-tenant disputes and put their affairs in order.

Up to 20 percent of employers offer group legal benefits. Similar to medical insurance, a group legal benefit lets employees choose a lawyer from a list of pre-approved barristers when they need help with estate planning, the sale of a home, a dispute with a neighbor or relative, or other matter. The insurer pays the lawyer; the employee pays for the benefit through a monthly premium.

Most people don't have their own lawyer on call and can't afford to pay hefty legal fees. Employer-sponsored legal plans pre-screen attorneys and cover the cost of legal services for issues like divorce and estate planning. Some company plans even cover criminal defenses, although they usually cap the number of hours an employee can use the service without paying extra.

One time-consuming nightmare that some employers are helping workers through is identity theft, said to snag as many as 10 million victims a year. Most identity theft protection plans cover lost wages for days taken off to replace driver's licenses and appear in court, and reimburse expenses, including legal fees. The help comes in handy for victims, who can spend 200 hours—five workweeks—dealing with the aftermath of identity theft.

## **Don't forget parents of older teens**

Your company is probably good about helping its working parents solve child care dilemmas. It likely has some appealing perks for younger employees, too, like tuition assistance and flex-time, and is helping older workers save and plan for retirement.

In between are parents of older children, who often are forgotten when it's time to hand out work-life benefits. Yet many of those parents are embroiled in one of the most time-consuming child-rearing tasks: helping their kids get into college.

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## HELP EMPLOYEES SPEND AND SAVE WISELY

Half of Americans worry about how much debt they're carrying—and those worries are spilling into the workplace.

About 9 percent of employers nationwide are linking working parents with consultants who can help a college-bound teen write the perfect entrance essay; fill out complicated admissions applications; apply for school loans; and even select the best school for their personality and ambitions.

Their effort is paying off: a parent can spend up to 150 hours helping a high school junior or senior muddle through the college application process. And a typical four-year institution's office hours are 9 a.m. to 5 p.m.—the same as most working parents'.

The services typically help parents find money to pay for college and guide their children through the process of choosing an appropriate school and getting accepted to it.

On-site workshops give parents enough information to get started, and counselors—many of whom come from jobs in college admissions offices, are usually available via the Internet or telephone. For a fee, parents and their children might be able to meet privately with counselors.

The low-cost benefit—usually around \$1 per employee per year and paid for by the employer—is also low-touch: the vendor needs little help from the human resource department to operate the program at a company.

### Help employees spend and save wisely

Half of Americans worry about how much debt they're carrying—and those worries are spilling into the workplace. Half waste more than 20 hours a month dealing with money matters, estimates Thomas Garman, professor emeritus at Virginia Tech, and half admit they moonlight to make ends meet. And that's not just

low-income workers. An Associated Press poll found that half of Americans say they worry about their debt—and 20 percent say they worry about it all the time.

The good news is that many large and mid-sized companies have gotten the message that productivity suffers when employees have financial problems. The Society for Human Resource Management estimates that 29 percent of companies offer general financial education to employees.

That number is increasing every year. Firms are bringing in financial experts to help their employees figure out how to get out of debt—and stay out. They're helping them start savings accounts and plan for retirement—which benefits employers, too: most companies with financial education programs report that participation in their retirement savings plans grows once the classes begin.

And their employees spend far less time taking calls from bill collectors and worrying about making ends meet instead of concentrating on their jobs.

Financial education can take the form of confidential, one-on-one consultations or classroom seminars.

Financial, legal and college admissions help aren't traditional employee benefits, but they're catching on as more employers embrace the reality that it's impossible for workers to leave their worries at home.

*Sharon O'Malley is a nationally published journalist specializing in work-life issues.*