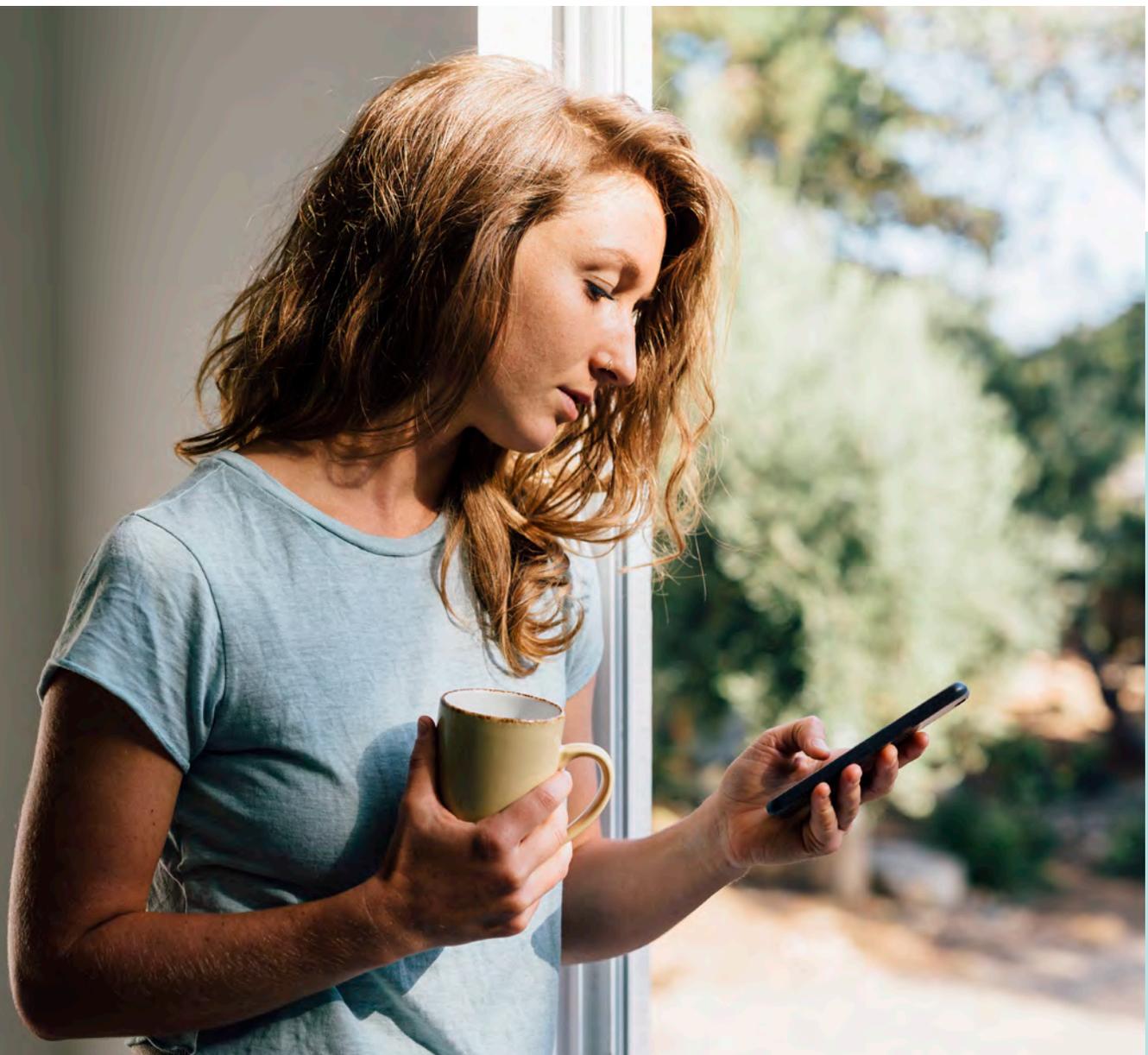




Behavioral Health

A better way to help keep your employees
healthy and productive





Simplify a complex challenge

Today's employees need behavioral health support like never before. Unum Behavioral Health is a **comprehensive behavioral health solution** that makes it easy for you to address one of your most important workforce health priorities, with a proven solution that helps your team stay at the top of their game.

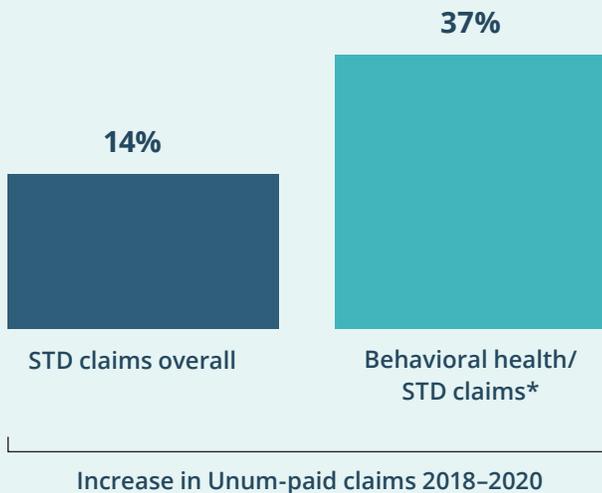
The mental health crisis at work

Employers must respond

Employee mental health is at all-time low. Experts say the combination of health concerns and work pressures in the pandemic era caused widespread mental health problems that will reverberate far into the future.¹

Employees increasingly expect their employers to play a key role in helping them understand and access behavioral health resources. Willingness to offer a robust behavioral health program is a key ingredient in building a caring and supportive workplace for the valuable employees you've worked hard to attract and retain.

In the past two years, the number of Unum's Short Term Disability claims paid due to behavioral health reasons increased at more than twice the rate of the overall number Short Term Disability claims paid.



STD = Short Term Disability
Source: Unum internal data, 2021.

*Refers to the number of unique claims that received at least one payment in the year with a primary ICD10 code of a behavioral health disorder, including substance use disorders.

IN A TYPICAL YEAR

Nearly 20%

of U.S. adults experience anxiety disorder

8%

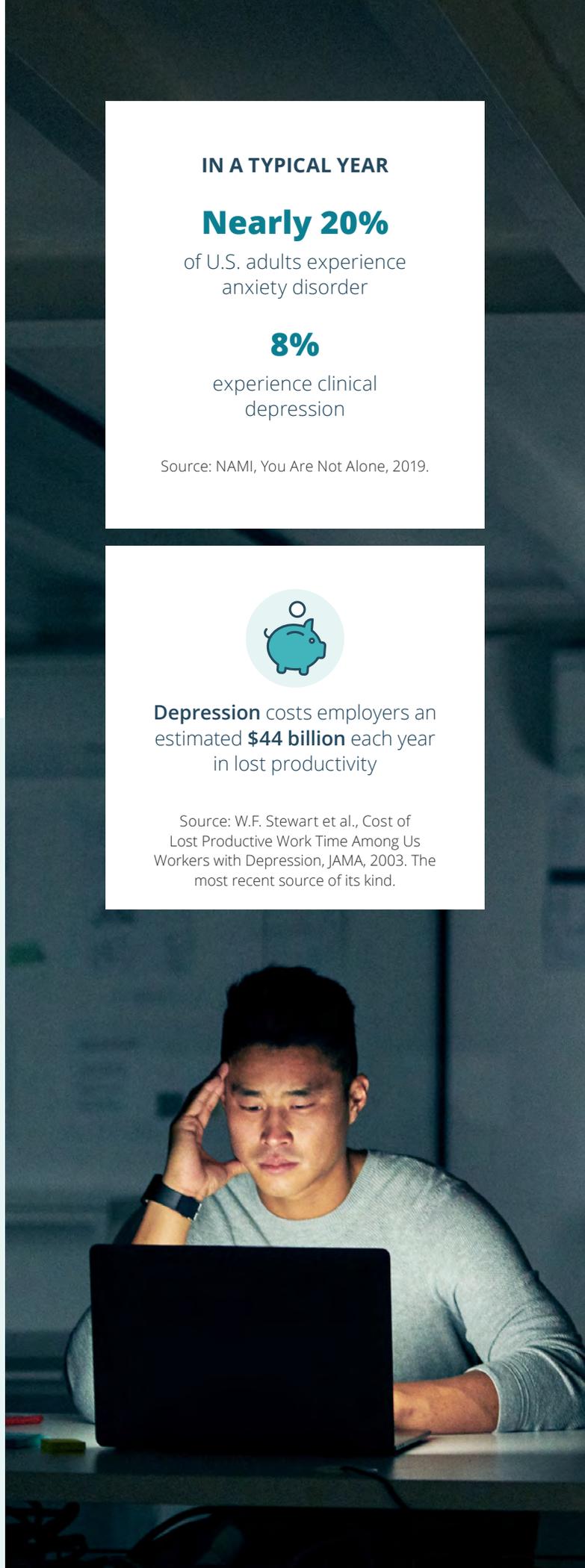
experience clinical depression

Source: NAMI, You Are Not Alone, 2019.



Depression costs employers an estimated **\$44 billion** each year in lost productivity

Source: W.F. Stewart et al., Cost of Lost Productive Work Time Among US Workers with Depression, JAMA, 2003. The most recent source of its kind.



Mental health is for everyone

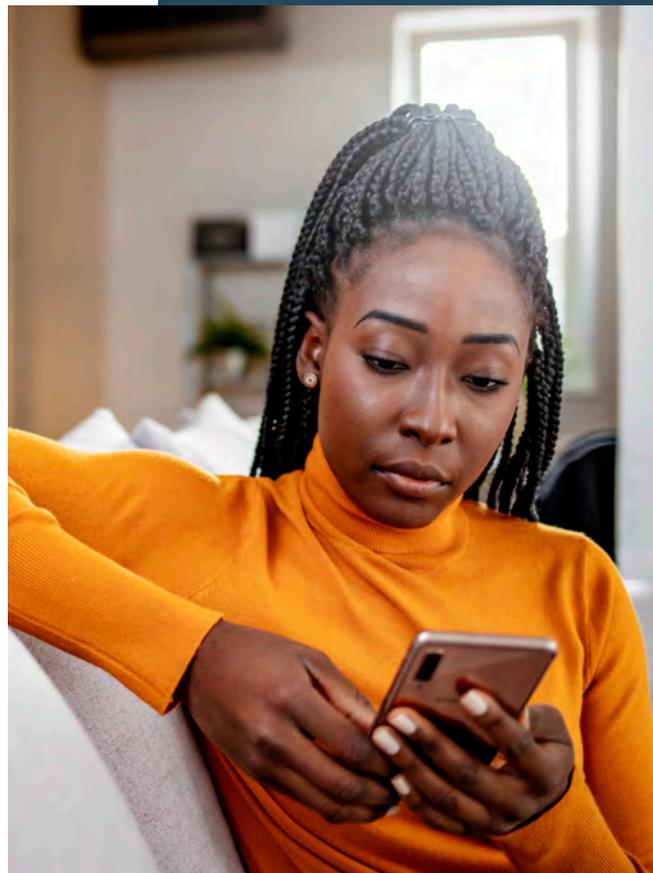
All employees need support

It's time for employers and employees alike to **view mental health differently**.

- Mental health is as important as physical health.
- Everyone has stress in their life, and everyone reacts to it differently at different times, under different circumstances.

When mental health issues are stigmatized, people shy away from getting support that could help them resolve stress and other challenges before they turn into a more serious mental health disorder.

Everyone is somewhere on the mental health continuum — and everyone can benefit from support.



Employees need support, wherever they are on the mental health continuum



Mentally healthy

When someone is mentally healthy, they are effectively coping with stress and other challenges that come their way.



Reacting

Everyone has different levels of resiliency and coping ability, due to their genetics and life experiences. When faced with stressors, some people's mental health will begin to react.



Affected

Stigma and lack of knowledge about how to get early support cause behavioral health disorders to develop, impacting a person's ability to lead a productive and fulfilling life.



Mentally ill

Barriers to getting treatment result in worsening symptoms and increasing inability to function at home and at work.



How Unum Behavioral Health is different

Better engagement, demonstrable results

Many behavioral health programs — like the typical Employee Assistance Program (EAP) — offer access to resources, but are not built to proactively help employees engage and improve. And many programs provide little visibility into whether they're actually effective. Unum Behavioral Health is different.

Designed so employees will engage and improve

- **Easy, flexible and absolutely private access** lets employees engage wherever they are, whenever they're ready.
- **Supportive communications** and education combat the stigmatization of mental health.
- **Holistic approach** provides options for everyone, at various points along the mental health spectrum.
- **Tailored programs** based on personalized assessments match employees with support that fits.

Delivered with solutions that work

- **Early and therapeutic interventions** with multiple support pathways aim to directly intervene and improve employees' mental health, providing more value than a typical EAP.
- **Baseline and ongoing measurements** based on key employee health and productivity indicators demonstrate the program's impact and ROI.

From a trusted source for employee health and wellness benefits

- **A proven solution from an industry leader** in employee benefits, Unum Behavioral Health is powered by recognized innovators in behavioral health delivery.
- **Trainings from accredited industry experts** and institutions to create mental health champions at all levels of the organization.
- **Tried-and-true service teams** support the solution and make it easy to adopt.

Unum Behavioral Health

- A proven approach that **maximizes employee participation** and engagement.
- Metrics that **clearly demonstrate impact**.
- From **a benefits provider you can trust** to take care of your employees and your business.

THE UNUM BEHAVIORAL HEALTH DIFFERENCE

	Our behavioral health solution ²	Standard EAP offerings
Support focus	Focused on providing individualized and guided support to meet all employees' mental health needs	Broader than just mental health support with varying degrees of individualization and guidance
Access	Provides access to licensed therapists matched within 24 hours, with no authorization needed	Typically takes days to get access to licensed therapists, with significant employee effort
Engagement	25% of employees expected to engage in one of the three support pathways (including clinical therapy)	<5% ³ engagement for mental health EAP offerings
Clinical results*	78% showing significant improvement, maintained at 6 and 12 months	No functionality to measure long-term symptom improvement
Program length*	12 weeks	2.9 sessions per incident ⁴
Avg. time engaged*	20 hours	2.7 hours ⁴
Avg. completion rate*	89%	37% ⁵
Metrics and reporting	Includes robust reporting on key metrics: engagement, completion and clinical effectiveness by support pathway	Only report high-level engagement metrics

*These figures apply to individuals who participate in the 12-week therapy program specifically

ESTIMATED SAVINGS FOR AN EMPLOYER WITH 3,000 EMPLOYEES

These productivity savings are in addition to savings due to reduced need for costly late-stage medical intervention and disability.

	All support pathways
Expected employee participation in one of the three support pathways	25%
Avg. savings per participant	\$1,080
Total productivity savings	\$790,000
PEPM** equivalent	\$22

** Per employee per month

Source: Unum's treatment partner internal data, 2021.

How the program works

The Unum Behavioral Health Solution offers intervention at early and later stages on the continuum of mental health, to prevent employees from falling to the next stage — and to help them recover if they do. This enhanced support lessens disruption to their lives and helps them regain their productivity in the workplace.

As their employer, you'll get full visibility into overall program engagement, as well as benchmarking and analysis on program effectiveness that demonstrate clear ROI.

Education and engagement

Communication campaign

We engage your employees in the delicate topic of mental health.

- Initial welcome emails
- Informative articles
- Automated reminder emails

Education program

Upon entering our digital portal, employees have immediate access to our education program.

- Engaging orientation
 - A 10-minute video introduction to mental health and breaking the stigma
 - A 5-minute self-reflection exercise on mental wellness
- Resource library
- Specialized live training for specific employee subgroups



Personalized support pathways

We provide **personalized recommendations to different pathways** based on individuals' needs, while supporting employees' privacy and confidentiality.

Support Option Navigation

- A 10-minute self-reflection exercise to help determine the best course of further action.

Early intervention programs

- **12-week evidence-based therapy**
Digitally-enabled 1x1 clinical program with licensed therapist for those with anxiety and depression
- **Coaching for stress and resiliency**
1x1 video and chat support with a certified coach
- **Self-guided program**
Self-paced content for those with low levels of stress
- **Care coordination**
Case-by-case referral support to medical network providers for those with more severe behavioral health issues

 [Learn more](#)

Therapy delivery

Delivered via smartphone app, the therapy pathway fits seamlessly into employees' lives, with multiple dimensions of support.

- Video sessions with a licensed therapist
- Lessons and practices with a different focus area each week
- Chat support with the therapist and care team
- Biofeedback via a wearable heart rate variability (HRV) device
- Peer-support group
- Psychiatrist support when needed
- Primary care provider collaboration

Employer communications and reporting

We keep employers equipped and informed.

Reporting and analytics

Employers can:

- Access content for the communication and education campaigns
- Share and receive files from Unum
- Request support from the Unum team

Confidentiality

Employers will not see any individualized data about an employee's use of any of the solution's pathways. All data reported by Unum is anonymous and in aggregate.

Progress and results reporting

The Unum Behavioral Health solution:

- Provides a single source for behavioral-health-related success metrics and key performance indicators
- Shows employee engagement levels with each component of the solution
- Tracks the effectiveness of the pathways as measured by clinical and productivity improvement





Unum Behavioral Health

Get started on a better way to support your workforce's mental health and see savings in the process. Contact us to learn more about Unum Behavioral Health.

[Request a demo](#)

1 Cedars Sinai, Long-Term Impacts of COVID-19: Your Mental Health, 2020.

2 Unum's treatment partner internal data, 2021.

3 Mark Attridge, A Global Perspective on Promoting Workplace Mental Health and the Role of Employee Assistance Programs, American Journal of Health Promotion, 2019.

4 Chestnut Global Partners, Trends Report 2017, 2017.

5 Ivy C. Donaldson, An Exploratory Study of Session Limited Models of Therapy Outcomes in an Employee Assistance Program, University of Denver Ph.D. dissertation, 2018.

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NS-617926 (5-21)

FOR BROKERS AND EMPLOYERS



**Better benefits
at work.™**

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