



5 reasons TO CALL your EAP

Almost all large employers offer an Employee Assistance Program (EAP). But you may not know what your EAP can do for you.

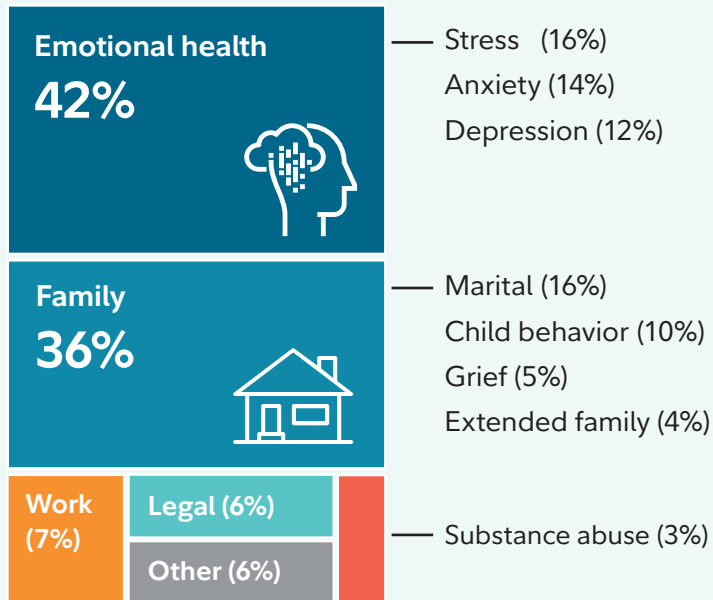
Employee Assistance Programs are almost as ubiquitous as health insurance among employer benefits — but, unlike health insurance, very few people use them.

That may be because many people associate EAPs with substance abuse or mental health emergencies or are afraid of carrying a negative stigma for needing behavioral health support. While 24/7 counseling is certainly one of the most important things an EAP offers, these programs increasingly are expanding into all kinds of other areas that can help your overall well-being.

While the services EAPs offer vary widely from one employer to another, there is one important thing all EAPs have in common: Calling is anonymous. While aggregate data is reported back to your employer, no names are attached. So, whether you're calling about substance abuse or how to deal with your boss, this will not get back to your employer.

It's worth checking out your employer's EAP to find out what's available to you. Here are five things you may not be aware of that your employer EAP may be able to provide you support:

Top EAP concerns



Source: Chestnut Global Partners 2017 Trends Report

1. Stress

Work is stressful. Family life and finances can be too. Whatever is stressing you out, your EAP can help. If finding a therapist or counselor seems like a bridge too far, you can always find someone to talk to at your EAP. A trained counselor can help you address a specific stressful situation—such as a conflict with a co-worker—and make a plan to address it. You also can get help with some of the side-effects of stress, such as lost sleep. You typically get a limited number of counseling sessions at no cost, and if need be, you can get a referral for further treatment.

2. Work-life balance

Time is a precious commodity, and your EAP may actually be able to give you some of it back. Many EAPs are available to help you find a range of personal services—dog walkers, plumbers, lawns care, home improvement contractors. Some even include concierge services that can help you plan a vacation. This kind of help can be an especially valuable when you're relocating and you need to line up a whole new cadre of service providers.

3. Legal consultation

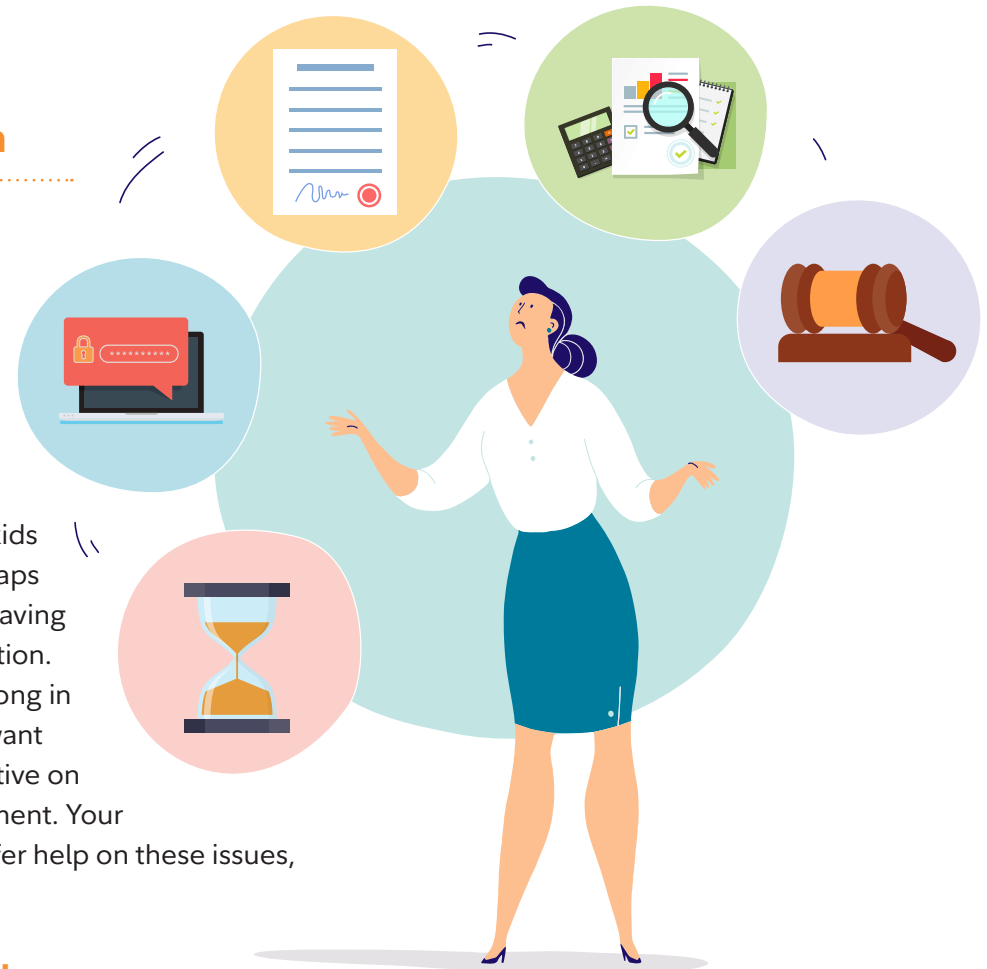
If you have simple legal needs, you may be able to get them taken care of with one phone call to your EAP. If you need help drawing up an uncomplicated will or reviewing a document, or if you need a lawyer to make a phone call on your behalf, a brief consultation may be all you need. For more complicated needs, you can get help finding a local lawyer — and you may even get a discount on the attorney's hourly rate. (If your issue is employment-related, you will likely not be able to go to your EAP for help with that.)

4. Making a financial plan

Many EAPs offer a free phone consultation on financial issues. If you're just starting out, you may need help creating your first budget or figuring out how to start saving for retirement. If your kids are getting older, perhaps you're thinking about saving for their college education. And if you're further along in your career, you may want some outside perspective on the transition to retirement. Your EAP may be able to offer help on these issues, and more.

5. Identity theft

Concerned about preventing identify theft? Have you been a victim? You may be able to get expert advice on steps you can take to either prevent or recover from identity theft. Similarly, you can get a brief consultation with a network attorney if you have legal concerns regarding ID theft, or a range of other issues.



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