

# Employer FAQs: Employee Assistance Programme change

## New services

### **When will the new services be available?**

The new services will be live in the app from Monday 3<sup>rd</sup> April 2023. All existing Help@hand users will receive an email notification advising them of the enhancements and prompting them to update their app.

### **Will the 24/7 helpline number be different?**

Yes. There is a period of overlap where both services are available, so a new number will be required. The new number will be available in the app from 3<sup>rd</sup> April and provided in communication materials. Please refer to our dedicated toolkits for more information.

### **What does unlimited mental health support mean and how does it work?**

Employees and their partners can self-refer for access to unlimited, personalised mental health treatment and bereavement counselling. They can book an appointment directly with a mental health therapist without the need for triage.

They will receive a tailored treatment plan which could include supported online cognitive behavioural therapy modules.

During the booking process they can re-book appointments with their preferred therapist providing continuity of treatment.

The service is usually delivered via video. However, if the therapist identifies during a video consultation that the employee is suitable for the service but not suitable for a remote service, they will facilitate a face-to-face consultation.

Please be aware that this service is suitable for mild to moderate issues. The number of sessions provided will be subject to clinical appropriateness and should the service be no longer suitable, employees will be directed to alternative appropriate support.

The 24/7 helpline can also provide in the moment assistance, and refer employees to onward support, including the Help@hand mental health service, if appropriate.

### **What qualifications do the consultants and coaches delivering the new services have?**

All nutritional consultants have undertaken a recognised qualification in nutrition from the Association for Nutrition. The network has a range of special interests including pre- and post-natal nutrition, menopause, cancer, diabetes, gut health and vegetarian/vegan diet.

All personal trainers have a minimum Level 3 personal training qualification and have completed a GP referral course for exercise so they can cross refer to the GP service and safely prescribe exercise programmes in conjunction with medical advice. For more information on this, see the FAQ about in-app cross referrals below.

The team of personal trainers hold specialisms in strength and conditioning, endurance exercise and post-natal exercise.

All lifestyle coaches have a recognised qualification in lifestyle management. Employees will be able to read the biographies and special interests of their coach during the booking process so they can select a good fit for them.

All the trainers and coaches have a minimum of 12 months real world experience.

## Eligibility

### **Are all the services available to family members?**

No, eligibility for family members varies for each service. Please refer to the new [employee page](#) for full details.

### **Will uninsured employees have access to any of the services?**

Uninsured employees can now access many of the features of the Help@hand app. Policyholders can extend access to uninsured employees at no additional cost, offering:

- 24/7 employee support helpline for a broad range of life and wellbeing issues
- 360 Wellbeing Score for valuable health insights
- Wellbeing content and resources
- Access to all the valuable savings and discounts via BenefitHub

### **Can the full suite of services be offered to uninsured employees at an additional cost?**

Yes. You can extend the full suite of services to uninsured employees. The cost is £4.15 per employee per month. This is payable directly to Square Health Limited and can be arranged in the Help@hand employer admin portal.

## **Employee Assistance Programme (EAP)**

### **What if an employee is midway through mental health counselling with Lifeworks?**

If they have started treatment they can complete their course of treatment.

### **Have any services been taken away?**

Line manager support is provided by Unum's in-house absence management team. If line managers or HR require support, they should contact the 24/7 helpline where they will be connected with the most appropriate support, including a referral to Unum if required.

### **What happens to money that employees have accumulated in their Perks wallet?**

The LifeWorks Perks wallet will be available for an extended period, so employees have time to withdraw their cashback. They can do this easily in the LifeWorks Perks app. To withdraw cashback employees must have a minimum £5 balance.

Please refer to the [EAP transition toolkit](#) to help you communicate important information to your employees.

## **Communicating features and benefits**

### **What support will be available to help communicate the changes to our employees?**

We have dedicated a page on our website to our 'EAP transition toolkit'. This contains a host of information and communication materials to assist you in updating the changes to your employees. This can be found here: <https://www.unum.co.uk/employer/help-at-hand/employee-assistance-programme-toolkit>

Your Unum consultant will be able to support you with any specific questions.

We will also be running a number of informative webinars over the coming months — you can sign up for these on our Help@hand launch page here: <https://www.unum.co.uk/help-at-hand-transformed>

### **What enrolment message should we communicate with new starters between now and when the new services are live?**

We have developed a dedicated [change toolkit](#) to help you communicate the changes.

## **HR and data insights**

### **What data insights will be available and how do I request it?**

Request consolidated MI packs covering employee usage of both the new and existing services via your Unum consultant or directly from [help-at-hand@unum.co.uk](mailto:help-at-hand@unum.co.uk).

To preserve employee confidentiality, MI can be provided when more than 50 employees have booked a consultation.

### **How does taxation work on the value added services?**

On the basis of professional legal advice obtained by Unum, it is our understanding that Unum's facilitated access to added value services to its Group Life, Group Income Protection and Group Critical Illness policyholders does not prejudice the intended tax treatment of premiums paid for those policies, or benefits paid from them. Added value services are provided by third party specialists, separate from the policy and at no cost to the policyholder.

This information is based on Unum's understanding of current law and HMRC practice. Tax rules may change in future. We do not provide tax advice. You should consider obtaining independent specialist advice specific to your own legal and tax position. Unum does not accept any liability for any loss which may arise from reliance on this information.

### **Tax position on P11D liability**

There is no cost to the employer in providing these benefits to its insured employees. Unum is not able to provide tax advice, and employers need to consider provision of these benefits together with other benefits they provide their workforce.

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More information can be found in HMRC's Employment Income Manual [here](#).

## **How do I access critical incident support?**

Critical incident support is available to employers concerned about the impact of a critical or traumatic incident on their employees. This might include an event that causes a large number of deaths, such as a train crash or terrorist attack, or small groups affected by violence, injury or death in the workplace.

The support is designed to support employees and minimise the impact the critical incident might have on them and the wider business. As part of Help@hand, this service will be facilitated by Square Health. You can request it by contacting Square Health using the 24/7 helpline. It remains a paid for service.



## General questions

### Why have you chosen to partner with Square Health?

Square Health (SQH) is one of the UK's largest digital healthcare providers, offering more than 40,000 consultations a month. Unum UK has partnered with them since 2019. SQH is recognised as a quality provider of clinical services and is regulated by the Care Quality Commission (CQC). They are rated 'Good' in all five categories and noted as outstanding for patient safety.

Within Help@hand, Unum and SQH have partnered to deliver a high-quality EAP provision. Whilst EAP services aren't regulated by the CQC, SQH is applying the same standards for customer facing roles. SQH is also a member of the UK Employee Assistance Programme Association.

### How do in-app cross referrals work?

With all services under one provider, users will benefit from cross referral of services and clinician to clinician booking for an efficient and seamless journey. This will give employees the support they need when they need it.

For example, an employee covered by Unum Group Income Protection (GIP) with high cholesterol might book a personal training session. They'll discuss risk factors such as high cholesterol in the initial consultation. If the personal trainer feels the risk factors are notable, they can then refer rapidly to the 24/7 remote GP for clinical sign off for the exercise programme.

At the GP appointment, if it appears that diet is a factor in the person's high cholesterol, the GP can refer to the nutrition consultant — potentially as soon as the next working day — for dietary advice. The nutritionist and the personal trainer can then work together to create a tailored fitness and diet plan to suit the person's needs.



## **Can services be toggled on and off?**

From day one, all EAP services and features (24/7 helpline, financial and legal support, 360 Wellbeing Score and content) can be switched off on request. Full configurability will be available shortly after launch.

## **Can the platform be accessed via desktop as well as the app for employees without smartphones?**

Services and content are app-based only. Employees should be encouraged to download and register for Help@hand. Where users do not have access to a smartphone, they can access bookable services via the 24/7 helpline or through Square Health Customer Services by contacting [help-at-hand@squarehealth.com](mailto:help-at-hand@squarehealth.com) or 0333 5777 805.

Square Health can email relevant content and resources to employees who do not have the app.

## **What qualifications do the call handlers have?**

Square Health (SQH) have recruited and trained dedicated call handlers to operate the 24/7 helpline. Call handlers are trained to Care Quality Commission (CQC) standards for customer facing roles in mental capacity awareness and adult and child safeguarding. Whilst EAP services aren't regulated by the CQC, SQH are applying the same standards.

## **Can an employee have the same doctor/clinician or coach each time?**

Yes. For mental health sessions, personal training, nutrition consultations and lifestyle coaching, employees will have the ability to select their preferred therapist (subject to their availability).

## Where can I find out more information?

Please visit [unum.co.uk/help-at-hand-transformed](https://unum.co.uk/help-at-hand-transformed).

Help@hand is provided to Unum Group customers by Square Health. It offers access to services designed to manage the health and wellbeing of employees and their families. Help@hand is entirely separate from any Unum insurance policy. Help@hand is not part of the insurance contract, is provided by Unum for no additional cost to its customers, and Unum can withdraw or change the service in the future. Help@hand is available to UK residents only. Unum offers access to the Help@hand services provided by third parties. Square Health Limited, registered in England and Wales Number 07054181. Crown House, William Street, Windsor SL4 1AT.

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