



## Issue: Cigna's In-House Compassion

The Employee Assistance Program reduces worries and increases productivity for Cigna workers stricken by survivor guilt and other troubles

[http://www.businessweek.com/managing/content/mar2009/ca20090331\\_920962.htm](http://www.businessweek.com/managing/content/mar2009/ca20090331_920962.htm)

With headlines about massive layoffs in the news, there also comes a less glaring woe: survivor guilt, the despair employees feel when their coworkers lose their jobs. The "Why them, not me?" and "How can I enjoy my job when my friends got axed?" pangs of guilt can make employees anxious and less productive, with lower morale. Increased workloads brought about because of the downsizing only make matters worse.

Instead of expecting their workers to soldier on despite unsettled feelings, more employers are offering to help them resolve their negative feelings. At Cigna ([CI](#)), counseling of this kind has been available for more than two decades via its pioneering Employee Assistance Program (EAP), which provides counseling for survivor-guilt sufferers as well as for a wide range of personal and work-related woes. The Philadelphia-based health-care giant also offers its EAP services to some of its client companies as part of its health-benefit plans.

Due to the upsurge in U.S. financial troubles in the past few months, Cigna has seen more requests for seminars relating to survivor guilt. And owing to the fact that employees' household incomes may have declined because of laid-off spouses, the company introduced "Healthy Eating on a Budget" seminars. At its Philadelphia headquarters, a chef visits to give live demonstrations of cooking low-cost meals.

So how exactly does Cigna's EAP work? Here are the mechanics: Employees as well as their family members can use up to five EAP counseling visits per issue, whether it be survivor guilt, substance abuse, kicking the smoking habit, family turmoil, or a number of other personal problems. For dealing with guilt, employees can speak with counselors to alleviate their despair and retrieve their sense of purpose and enthusiasm for their work.

### **COUNSELING OPPORTUNITIES**

Many Cigna offices have counselors on site, but for those that don't, the EAP provides referrals to outside professionals employees can visit at no charge for up to five visits. EAP counselors are also available for one-on-one phone conversations. If a manager feels his team is really struggling, he can ask an EAP counselor to come into the office.

For problems that require more than the company-sponsored EAP will provide, employees can turn to their Cigna medical plan to find professionals whose visits are covered, completely or in part, by their health insurance.

In addition, employees can avail themselves of any special Cigna-sponsored seminars such as "Employees in Crisis: How Personal Finance Can Impact Job Performance" and "Working Through Difficult Times." The latter is especially popular. "We hear that 8% to 10% of employees are dealing with this problem," says Marilyn Paluba, director of health programs.

Of course, [Cigna](#) is a business, and its EAP program isn't all about altruism. "People tell us the EAP means they are more productive at work, so they're not sitting there worrying about their problems," explains Mary Bianchi, EAP program manager. "They say: 'My family is healthier, and I'm not taking time off to deal with my problem.'" Thanks to its EAP, Cigna has seen a 5% reduction in its medical costs.

## **BEYOND SURVIVOR GUILT**

Given the economic climate, survivor guilt has moved to the forefront of employee worries. But Cigna also focuses on—and reports great success with—seminars on subjects such as communicating with your teenagers, smoking cessation, living with diabetes, choosing the right college for a child, and finding resources for older parents in need of special care.

The latter two seminars particularly appeal to members of the "sandwich generation"—those who have teenage children as well as elderly parents. "In one week, I was looking at colleges for my daughter and a nursing home for my father," says Gloria Barone, public relations director with Cigna. "The EAP helped me find local facilities for my dad."

For matters of a more private nature, such as drug and alcohol dependency, the EAP provides confidential help, assuring employees their co-workers and managers will not be told about their problems.

In some cases, where substance abuse or other problems are clearly cutting into an employee's work performance, his or her manager can make EAP visits mandatory, as a condition of employment. And the manager can seek EAP counseling to learn the best way to communicate with, and help, employees in distress.

No matter how workers and managers choose to use the EAP, Marilyn Paluba says, the results can be summed up simply: "People say they have better control over their lives."