



# **IMPACT Solutions**

## **Employee Assistance Program**

**2020 Summary Plan Description for  
The University of Akron**

*For this plan year, the plan includes the following provisions, subject to change or discontinuation with or without notice at any time.*

*This Summary Plan Description presents an overview of your Benefits.*

## **Table of Contents**

<b>An Overview of Your Employee Assistance Program (EAP) Benefits</b> .....	1
If the Plans Are Ended or Modified.....	1
No Implied Promises .....	1
<b>Who Is Eligible for the EAP?</b> .....	1
Eligible Dependents .....	1
<b>How the Employee Assistance Program Works</b> .....	3
<b>Cost of Services under the Employee Assistance Program</b> .....	3
<b>Covered Services under the Employee Assistance Program</b> .....	3
<b>Services Not Covered Under the Employee Assistance Program</b> .....	6
<b>What Happens to Your EAP Benefits When You Leave the Organization?</b> .....	6

## **An Overview of Your Employee Assistance Program (EAP) Benefits**

Your EAP provides you and your eligible family members confidential assistance for a range of personal concerns. Through the EAP, you can receive up to six professional counseling visits (face-to-face or video/phone if appropriate) from a network provider at no cost to you. You also may be referred to a variety of other resources and services offered in your community.

IMPACT Solutions administers your EAP benefit. IMPACT Solutions is committed to maintaining confidentiality and keeps all records confidential in accordance with federal and state laws.

### **If the Plans Are Ended or Modified**

If material changes that affect you are made in the future, you will be notified.

### **No Implied Promises**

Nothing in this Summary Plan Description says or implies that participation in the plans is a guarantee of continued employment with the organization. Nor is it a guarantee that the plans or contribution levels will remain unchanged in future years.

### **Who is Eligible for the EAP?**

You are eligible for EAP services if you are:

- An active, full-time employee

This does not include seasonal or temporary employees or independent contractors. Check with your Human Resources Representative to determine if you are eligible for this plan.

### **Eligible Dependents-**

Your eligible dependents are:

- Your legally married spouse.
- Your children up to age 26, if they are your:
  - Biological children;
  - Legally adopted children;
  - Stepchildren;
  - Children for whom you are a legal guardian, as defined by a court order or where a court order requires health insurance for the children to be supplied (e.g., through a Qualified Medical Child Support Order (QMCSO)).
- Household members, and
- Parents, and parents-in-law

### **How the Employee Assistance Program Works**

Contact IMPACT Solutions when you need help with any of life's concerns. Experienced EAP professionals are available 24 hours a day, seven days a week at 1-800-227-6007. To complete an online request for services or for information about available services and a wealth of articles, videos, trainings, calculators, and assessments, visit the IMPACT Solutions website at [www.MyImpactSolution.com](http://www.MyImpactSolution.com).

When you call for EAP services, a specialist will:

- Ask you questions to help identify the right services;
- connect you with a network specialist in your area to help you address your particular needs; and
- answer your questions and explain the services that are available to you.

Your EAP specialist will assist you with referrals to community resources or to an IMPACT Solutions approved network provider who specializes in your area of concern. Your IMPACT provider will develop a treatment plan with you to address your concerns.

IMPACT will provide you with a list of appropriate providers without charge upon request.

If you are not satisfied with your provider after the first meeting, IMPACT Solutions will refer you to another provider.

If you (or an eligible family member) require more than the complimentary visits provided, your treatment is coordinated with your behavioral health benefits through your medical plan provider. Please verify before your first appointment that the IMPACT network provider is also an active provider in your medical plan. Only those dependents covered under your medical plan are eligible for behavioral health and substance abuse coverage beyond the EAP services.

### **Cost of Services under the Employee Assistance Program**

There is no charge to you when you call IMPACT Solutions with a concern. Your visits must be **preapproved** (authorized) by an IMPACT EAP specialist to be covered by the plan.

### **Covered Services under the Employee Assistance Program**

Your EAP coverage provides confidential assistance for a number of problems, such as:

- |                              |                                     |
|------------------------------|-------------------------------------|
| • Depression                 | • Marital and relationship problems |
| • Stress                     | • Retirement concerns               |
| • Single parenting           | • Eating Disorders                  |
| • Dual careers               | • Drug or alcohol problems          |
| • Anxiety                    | • Sexual problems                   |
| • Parent-child conflict      | • Mood swings                       |
| • Job burnout                | • Legal issues                      |
| • Work-related problems      | • Financial concerns                |
| • Elder/dependent adult care | • ID theft and prevention           |
| • Compulsive behaviors       | • Caregiver stress/support          |
| • Death and dying            |                                     |

In addition to your complimentary face-to-face or telemental health visits, through your EAP, you can access:

### **Legal Assistance including**

- » Complimentary half hour consultation (telephonic or in-person), per occurrence, with an experienced private practice attorney from the caller's home state for issues such as adoption, custody, divorce or other family law, bankruptcy, IRS, immigration, real estate, etc.
- » 24-hour emergency services in the event the individual is jailed or arrested.

- » National coverage with local referral service, providing employee with telephonic or in-person legal representation.
- » Mediation – complimentary half hour consultation (telephonic or in-person) per occurrence, with a network mediator for issues related to divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.
- » Additional assistance, if required, is available at a preferred rate reduction of usually 25% of the attorney/mediator's normal hourly rate. Discount not available for all issues.
- » Educational resources on the web.

[Note: All legal requests are pre-screened by an IMPACT counselor. Matters involving disputes or actions between employees and their employer are excluded from this benefit.]

### Financial Assistance

Quick, convenient access to comprehensive financial support:

- » Access to financial counseling via phone.
- » Assistance with debt management, budgeting/consumer credit, comprehensive money management, bankruptcy/foreclosure prevention, housing, student loan counseling and more.
- » Credit report review.
- » Education materials.

### Identify Theft Prevention and Recovery Assistance

Free Credit Monitoring to protect your Identity – You can opt into Credit Karma on IMPACT's EAP and Work/Life website to create a complimentary account and receive free credit reports and credit monitoring.

Identity Theft Recovery Assistance:

- » Telephonic Fraud Resolution Specialist™ (FRS) who are certified under the Fair Credit Reporting Act provide telephonic consultation (up to 60 minutes) to help the individual:
  - » Restore their identity and good credit.
  - » Provides ID theft victims with a free ID Theft Emergency Response Kit™.
  - » Assists with dispute fraudulent debts and advises the individual on how to communicate with creditors and collection agencies.
  - » Counsels and provides a document offering the preventative steps necessary to avoid future ID theft losses and damages to their score and credit reputation.

### Telephonic Coaching Services

Qualified specialists provide telephonic coaching services (*up to the number of available complimentary EAP sessions*) to help individuals with specific requests such as:

1. Adult/Eldercare/Caregiver Support:

- » Community resources and assistance in your area.
- » Referrals for in-home care providers, assisted living providers, and skilled nursing facilities.
- » Literature on caregiving, insurance, and end-of-life decisions.

2. Nutrition:

- » Assistance and education in dietary recommendations to improve overall health.
- » Goal setting and encouragement.
- » Meal planning on a budget.

3. Mindfulness:

- » Strengthen concentration.
- » Improve ability to relax and develop self-awareness.
- » Create new habits for paying attention that can decrease stress and internal friction.

[Note: Mindfulness coaching does not replace professional counseling but can be used to make other interventions such as therapy, medication intervention or medical care even more effective.]

### **Services Not Covered Under the Employee Assistance Program**

The following services are not covered under the Employee Assistance Program:

- Services that have not been preapproved by an IMPACT Solutions EAP specialist.
- Psychiatric Services
- Services beyond the complimentary visit limit per problem/per person/per year.
- Long-term counseling for chronic conditions.
- Specific recommendations about buying or selling particular stocks, bonds, or other investment products.
- Legal referrals for employment law.

### **What Happens to Your EAP Benefits When You Leave the Organization?**

If you leave the organization, below is important information you should know about your EAP benefits:

EAP services for you and/or your dependents end on the earliest of the following:

- 90 days after the date you cease to be in a class of eligible employees or no longer qualify for coverage;
- 90 days after the last day of your employment; or
- The date the EAP plan policy is canceled.