

PAYFLEX®

SPECIALIZED HEALTH REIMBURSEMENT ARRANGEMENT™ for mental well-being

Mental health is a key component of your employees' well-being

The impact of mental and behavioral health issues in the workplace is clear. 76% of employees indicate they have struggled with at least one issue that has affected their mental health.¹ 61% of workers say their mental health affects their productivity at work.² And yet less than 10% of employees access behavioral health services.*

It's more important than ever to bridge the gap between your employees' mental health needs and health care providers. Now you can help reduce typical barriers to care and support your employees with a PayFlex® Specialized Health Reimbursement Arrangement™ (HRA) for mental well-being.

With a Specialized HRA, you can:

- Promote access to behavioral health providers, both in and out of network
- Reduce the financial burden of behavioral health expenses
- Build a positive reputation among your employees by supporting their well-being

An HRA is employer-funded (pre-tax), and your employees can use their accounts to pay for copays, deductibles and out-of-pocket costs for in- and out-of-network care. And they can use the PayFlex Card® or digital wallet to help pay for eligible behavioral health expenses.

A Specialized HRA can proactively address barriers that may otherwise limit utilization of behavioral health services. And as an employer, you decide on the annual contribution amount and if employees can roll over funds into a new benefit year. This can help organizations contain costs while still providing valuable workforce benefits. Plus, a Specialized HRA can complement existing behavioral health plans and programs (i.e.: Employee Assistance Program).

THE IMPACT OF MENTAL HEALTH ISSUES IN THE WORKFORCE

Productivity

By 2030, the global costs of mental health problems will total **over \$6 trillion**.³



Absenteeism

Employees with depression miss approximately **27 days of work annually**.³

Presenteeism

The impact on productivity from **depression costs more per employee than** conditions such as obesity, diabetes and arthritis.³

Recruitment and rehiring costs

Employees with depression are **20% more likely to become unemployed after two years** compared to their counterparts.³

*Based on PayFlex® business analytics.

¹American Heart Association. [American Heart Association CEO Roundtable: Highlighted findings](#). Accessed May 4, 2021.

²Agovino T. [Mental illness and the workplace](#). The Society for Human Resource Management. August 3, 2019. Accessed May 18, 2021.

³Sapient Labs. [The cost of poor workforce mental health](#). July 7, 2020. Accessed May 4, 2021.

YOUR EMPLOYEES CAN PAY FOR:

Behavioral health treatments provided by:

- Behavioral analysis assistants
- Clinical social workers and psychological examiners
- Multi-behavioral health provider groups
- Nurse practitioners and psychiatric nurses
- Drug and alcohol, certified addictions and licensed professional counselors
- Psychiatrists and clinical psychologists

Behavioral health therapies from:

- Applied behavioral analysis
- Behavioral health apps
- Telemedicine for behavioral health services
- Telehealth and cognitive training apps (like Talkspace or Luminosity®)*



A **Specialized HRA** can help improve access to services, provide funds to help reduce financial burdens and encourage employees to experience the benefits of behavioral health services.



Visit [PayFlex.com](https://www.payflex.com)

to learn more about a Specialized HRA for mental well-being.
Or contact your PayFlex® sales executive or account manager for information.

*May be covered by the Specialized HRA for behavioral health as a covered 213(d) expense. Most require a Letter of Medical Necessity from a licensed therapist.

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