

# Mental health and substance abuse benefits

## Supporting the well-being of your employees with hospital indemnity insurance

Employers have an understandable focus on their employees staying physically healthy and safe. And supporting mental health has become an increasingly important area of concern — especially during a pandemic. Stress and anxiety affect how workers cope with both personal and professional demands. Mental illness may not be immediately visible, but it can have a huge impact on your employees' health and productivity.

### Did you know

**Depression and anxiety have a significant economic impact**

**\$1 trillion**

per year is the estimated cost to the global economy in lost productivity.<sup>3</sup>



**1 in 5 people**

will experience a psychiatric disability in their lifetime.<sup>4</sup>

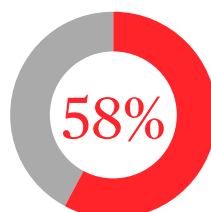


**1 in 4 Americans**

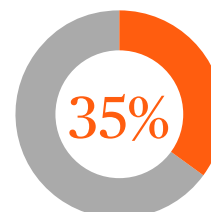
currently know someone with a psychiatric disability.<sup>4</sup>

The Americans With Disabilities Act Amendment Act of 2008 (ADAAA) updated the definition of disability to cover a broader spectrum of illness and disabilities, including those involving mental health.<sup>5</sup>

**The rate of depression, anxiety, and other mental disorders soar during pandemics.<sup>1</sup>**



Currently, 58% of U.S. workers are suffering from COVID-related anxiety.<sup>2</sup>



And 35% say anxiety is interfering with their workplace productivity.<sup>2</sup>

We're here to help. Lincoln hospital indemnity insurance provides coverage for more than physical illnesses — it includes specific cash benefits for an employee who may need inpatient treatment for substance abuse or a mental health disorder.

## In addition to hospital and ICU treatment, employees are covered for:

### Substance abuse treatment

Employees receive a benefit for each day they're confined as an inpatient to a treatment facility for care or treatment as a result of substance abuse.

### Mental health disorder treatment

Employees receive a benefit for each day they're confined as an inpatient to a treatment facility for care or treatment of a mental health disorder.



### Health assessment benefit

#### Covers a variety of tests:

- Mental health evaluation for depression or anxiety
- Substance-related condition evaluation for alcohol, tobacco, or other drug use

### Benefit: Substance abuse treatment

Low	Mid	High
\$100 benefit	\$150 benefit	\$200 benefit
30 days	30 days	30 days

### Benefit: Mental disorder treatment

Low	Mid	High
\$100 benefit	\$150 benefit	\$200 benefit
30 days	30 days	30 days

#### Please note:

1. Substance abuse treatment and mental health disorder treatment benefits will not be paid for any day when a hospital confinement or ICU confinement benefit is payable.
2. Substance abuse treatment and mental health disorder treatment benefits will only be paid for treatment in a facility that is outside of a hospital.
3. In the event that both the substance abuse and mental health disorder treatment benefits become payable for the same sickness, only the larger of the two benefits will be paid.



### Let's connect

Contact your Lincoln benefits representative for more information.



<sup>1</sup> Panchal, Narmita; Kamal, Rabah; Cox, Cynthia; Garfield, Rachel; "The Implications of COVID-19 for Mental Health and Substance Abuse," Kaiser Family Foundation, February 10, 2021, <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use>.

<sup>2</sup> "More Than Half of U.S. Workers Are Anxious; 34% Are Looking to Employers to Help Quell COVID-19-Driven Anxiety," Total Brain, PR Newswire, March 18, 2020, <https://www.prnewswire.com/news-releases/more-than-half-of-us-workers-are-anxious-34-are-looking-to-employers-to-help-quell-covid-19-driven-anxiety-301026088.html>.

<sup>3</sup> "Mental Health in the Workplace," World Health Organization, [https://www.who.int/mental\\_health/in\\_the\\_workplace/en](https://www.who.int/mental_health/in_the_workplace/en).

<sup>4</sup> "Mental Health by the Numbers," NAMI, <https://www.nami.org/Learn-More/Mental-Health-By-the-Numbers>.

<sup>5</sup> "Accommodations for Employees with Psychiatric Disorders," U.S. Department of Labor, Office of Disability Employment Policy, <https://www.dol.gov/odep/pubs/fact/psychiatric.htm>.

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Lincoln offers plans designed to be compatible with health savings accounts (HSAs). However, if you have or plan to open an HSA, please consult your tax and legal advisors to determine which supplemental benefits may be purchased by employees.

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