

### EMPLOYEE AND FAMILY ASSISTANCE PLANS

Employee and Family Assistance Plans (EFAPs), sometimes still known as Employee Assistance Plans (EAPs), provide voluntary, confidential and immediate access to professional assessment, counselling and referral services for employees and their families to help resolve a wide range of personal and work-related concerns. By addressing work-specific and personal life challenges, EFAPs can assist organizations in fostering a healthier, more focused team.

In the Canadian group insurance market, the dominant EFAP providers are currently TELUS Health, Homewood Health, GreenShield (Inkblot), Dialogue, and Teladoc Health Canada. Their services have expanded over the years to meet emerging needs such as disability management services, focus on wellness, clinical assessments and support services required for the growth of complex mental illness issues.

#### HR Trends Supported by EFAPs

The HR Insider reports that organizational support for mental health is currently the second leading HR trend. According to the Mental Health Commission of Canada, mental health issues account for \$50B annually. Benefits Canada reports that 39% of respondents in their 2025 survey are experiencing high to extreme daily stress levels in the prior three months period. New HR trends are arising creating the need for wellness supports, including burnout and rising employee exhaustion, stress created by rising economic volatility in many Canadian public service and industrial sectors, the rise of AI creating a divide between technologies acceleration and employee readiness. Not to mention new emerging workplace issues such as “quiet quitting” ...

#### Key Features of an EFAP

- ➲ **Eligibility:** The program is typically available to employees and their eligible family members.
- ➲ **Preventative care:** EFAPs are designed to help resolve problems before they become more serious, supporting overall well-being and work performance.
- ➲ **Confidentiality:** EFAPs are confidential and voluntary, ensuring that employees and their dependents can seek assistance without stigma or fear of reprisal.

#### THE JOHNSTONE'S ADVANTAGE

Our mission is simple:  
**Treat each client as if they were our only client.**

Our value is clear:  
**We are completely independent.** We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



- ◆ **Accessibility:** Services are often available 24/7 through phone, online, or in person, making it easy for employees to access support. The integration of digital platforms and multilingual offerings further enhances accessibility, reflecting the diversity of Canada's workforce and the importance of inclusivity in employee well-being initiatives.
- ◆ **Professionalism:** EFAP providers employ qualified professionals such as psychologists, social workers, and counsellors to deliver services that address both immediate concerns and provide ongoing support when necessary.

## EFAPs Today

Services are typically provided in-person, by phone, by video or other digital options that are tailored for the person's needs.

Generally, EFAPs provide support services for such concerns as:

- ◆ Pressure at home and family issues such as parenting, childcare, teens, eldercare and bereavement
- ◆ Conflicts and relationship issues, such as separation and divorce, anger management, sexual harassment and intimate relationships
- ◆ Depression, mental illness, and traumatic event counselling
- ◆ Work-life services to support financial or legal troubles, planning and counselling
- ◆ Health and wellness, including nutrition, weight management, eating disorders, smoking cessation
- ◆ Career counselling, how to deal with pressure at work, retirement planning, shift worker support and expatriate counselling
- ◆ Workplace disability prevention programs
- ◆ Substance and addictions abuse

The focus on EFAPs is increasingly on immediate, solution-based support. Types of plans are unique to the organization, and include (1) baseline wellness and short-term, guidance-driven counselling, (2) longer-term therapy, more comprehensive support "counselling with a plan", to (3) customized plans, crisis intervention and tailored support programs.

## The Future of EFAPs

According to GreenShield Canada, employers can expect many positive changes in the EFAP world, allowing for improved utilization rates, more accessible access to the right care, and better health outcomes. The pandemic and the need for rapid technological integration within the health industry have expedited these changes. EFAPs of the future will look to expand to include more holistic health services, such as telemedicine, expanded digital wellness programs and more. Also, EFAPs will provide employees with increased flexibility and choice in accessing support, allowing for a more personalized wellness experience.

## Do you have an EFAP?

If you would like additional information about EFAPs, and how such a program can enhance your current group benefits package, or if you're interested in reviewing what additional options are available for your current EFAP, please contact us!

## CONTACT US

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