

Resources For Living: Frequently asked questions



Resources For Living (RFL) provides you with an Employee Assistance Program (EAP) that provides mental health counseling. EAP delivers confidential support for a broad range of issues — big or small — that can create stress or disrupt life.

Here are a few examples of ways individuals may utilize EAP services:

- Resolving parenting, relationship and work issues
- Helping you cope with stress, depression and anxiety
- Coping with grief/loss

Who's eligible?

- Employees
- Anyone in the employee's household (regardless of their relationship, age or health insurance coverage).
- Dependents up to age 26 who live away from home.

Do I have access to the program if I leave my employer?

- You and your household members are covered for 90 days from your last day of employment.
- EAP benefits can be extended for household members for up to six months in the unfortunate event of the death of an employee.

When does this program become available to me?

The RFL program becomes available upon your first day at work. There is no waiting period.

Do I need to have insurance coverage through my employer to use the program?

No, the benefit is for employees and household members regardless of whether or not you have health insurance through your employer.

How can I access free and confidential counseling sessions?

You and your household members are eligible to receive mental health counseling for free. Simply:

- 1) Call for in-the-moment support or to start the referral process. People with hearing and speech disabilities can call **711** using a teletypewriter (TTY) and provide the number above. The operator will place the outbound call to RFL and serve as a link for the call relaying the text of the calling party in voice to RFL and converting to text what RFL voices back to the calling party.
- 2) Tell RFL what you need, what part of town you are in, how you want to receive services (face-to-face or televideo), etc. and they will share which providers meet your needs.
- 3) Select a counselor and make an appointment.
- 4) Then you can fill out the online form or call RFL to let them know which counselor you selected. RFL will need to authorize your counseling sessions, so you don't have to pay. RFL will give your counselor the required information to receive payment from RFL.

What information do I need to provide to receive services?

When calling for services, you will be asked for the name of your employer. Household members should provide the name of the employee's employer since the benefit is being paid for by that company.

Is there a cost to use the program?

There is no cost to you or your household members for this program provided you call and obtain prior authorization. There are no insurance premiums and no out-of-pocket costs (deductibles, co-pays, co-insurance).

Members may be referred to a medical provider outside of the program for long-term or higher level of care to address mental health and/or substance misuse needs that cannot be addressed in the EAP setting. Costs for services provided outside of the program are the responsibility of the member.

Will anyone know that I'm using the program?

All services are confidential and are not shared with anyone else. There are certain required-by-law exceptions, including:

- If a caller reports any knowledge or suspicion of child or elder abuse or neglect
- If a caller threatens to harm themselves or others
- When the caller signs a release of information granting permission to divulge certain information

Can I talk to a counselor virtually?

For urgent needs, you can access a counselor for in-the-moment support by telephone. You can utilize counseling sessions with a counselor via face-to-face or televideo.

When can I call for services?

You can call us 24 hours a day, 365 days a year for assistance.

What kinds of issues can the Resources For Living help with?

We're always here to help with a wide range of issues including:

- **Emotional** — stress, grief, depression, anger management, suicide
- **Relationship** — marital/ significant other, family, parent/ child
- **Self-improvement** — self-esteem/personal development, goal setting
- **Personal** — health/ wellness, grief and loss, work/life balance, trauma/ PTSD
- **Addiction** — alcohol, drug, gambling, nicotine
- **Workplace** — career, job issues, conflict

What happens after the covered free sessions?

If you need assistance for a different issue, you can contact RFL for free sessions. If you need additional counseling past the EAP sessions for the same issue, the EAP provider will help you with this process. You may choose to remain with your current provider or arrange for counseling with another counselor through your medical plan or from a community agency or out of pocket. Ultimately, it is up to you to determine future costs of care. We encourage all counseling participants to confirm that the Resources For Living provider they select initially is in-network for their specific medical plan.

Who is providing the counseling services?

Services are delivered by a nationwide network of licensed behavioral health professionals providing a variety of counseling disciplines and specialties. These professionals include social workers, licensed professional counselors, marriage and family therapists, master-level psychiatric nurses and psychologists. Any services with a psychiatrist would fall under your medical insurance.

How can I check if a counselor is covered by Resources For Living?

You can call RFL or log in to the member website:

- 1) Click on Services – “Find a Counselor”.
- 2) Check the acknowledgement box, and click on “Get Started”.
- 3) Enter in your zip code.
- 4) If you know the counselor's name that you are interested in seeing, enter prompt of “yes”.
- 5) Otherwise, select “no” and “next”.
- 6) Complete section on what kind of counseling you are looking for.
- 7) Re-enter zip code and search radius.
- 8) Enter in additional counselor specifics and click “Find Counselors”.

Note: You have the ability to notify us within the tool of your selected provider and we will issue an authorization. If not, you **MUST** call Resources For Living prior to seeing a counselor to confirm they are in-network and have it covered by EAP via an authorization.



Online resources. What information is available on the member website?

Free online resources include articles, videos, webinars, podcasts, a discount center and much more.

The main categories include:

- Life and relationships: parenting; relationships; aging adults; balancing work & family; managing life; pets
- Mental health and addictions: depression; suicide prevention; addictions; mental health awareness and conditions; mental wellbeing terms
- Resource centers: caregiver support; diversity & inclusion; crisis & disaster; staying healthy; self-improvement; stress; trauma, grief & loss
- Career and workplace: dealing with tough situations; handling change; helping your coworkers; navigating career
- Tools: monthly features; webinars; video & audio library; digital resources; find support; check in on you

Services: access detailed information about your benefits

Is there a mobile app?

Yes, Resources For Living has a mobile app available for download. You can access it through your device's app store.

- **Resources For Living App:** Online help at your fingertips with the member contact form, mood rater tool and well-being articles.



The EAP is administered by Resources For Living, LLC.

All EAP calls are confidential, except as required by law. EAP instructors, educators and participating providers are independent contractors and are not agents of Resources For Living.