

SUPPORTING WORKING CAREGIVERS:

Case Studies of Promising Practices





About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the world's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.



About ReACT

ReACT is an employer-focused coalition dedicated to addressing the challenges faced by employee caregivers and reducing the impact on the companies that employ them. We represent over 1 million employees through our membership of more than 40 companies and nonprofit organizations. We seek to create a supportive business environment where the challenges faced by caregivers juggling the demands of both work and caregiving for an adult with a chronic age-related disease are understood and recognized by employers so that employees can better meet their personal and professional responsibilities. Please visit www.respectcaregivers.org for more information or contact Drew Holzapfel, ReACT convenor, at dholzapfel@highlanterngroup.com.

ReACT would like to thank AARP for its generous support of this project. Specifically, we would like to thank Bob Stephen, Laura Mehegan, Michael Hughes, and Tricia Sandiego. Your expertise and understanding of the landscape has been critical to our work.

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Contents

Introduction.....	2
The Eldercare Landscape: Why Care About Working Caregivers?.....	4
Summary of Promising Practices and Key Insights.....	10
Case Studies	
Allianz Life	18
Bank of America	20
Caring.com	22
CBS.....	23
Deloitte.....	25
Eli Lilly and Company	27
Emory University.....	28
Fannie Mae	32
Gundersen Health System	35
Home Instead Senior Care	37
Pfizer.....	39
Philips	41
University of Arizona.....	43
UPMC.....	45
Call to Action.....	49

Introduction

In 2012, ReACT and the National Alliance for Caregiving published “Best Practices in Workplace Eldercare,” which summarized trends and innovations in policies and practices to support employees with caregiving responsibilities for older adults and profiled 18 organizations that were considered among the leaders in this regard.

This new report examines what’s changed over the past five years and describes what “promising practices” look like today — based on in-depth interviews with 14 organizations, including six of the 18 participants profiled in the 2012 report. The case studies include examples from both the for-profit and nonprofit worlds, and both very large employers (>200,000 workers) as well as very small ones (<200).

The good news: There appears to be greater recognition that caregiving takes many forms, that culture matters, and that offering employees flexibility at work so they can manage their responsibilities outside work is an important competitive advantage in recruiting and retaining top talent. Another very positive trend is the increasing number of companies offering paid and/or unpaid leave for caregiving above and beyond the FMLA requirements.

The not-so-good news: Change is coming more slowly than we would have predicted back in 2012. Our conversations with companies and AARP’s research suggest that interest in supporting working caregivers is increasing. But employers want help finding options that are affordable and easy to implement.



Although AARP is not profiled here, having generously funded the research and publication of this report, it provides resources and support to its employee caregivers. For example, AARP offers its employees two paid weeks of caregiving leave per year in addition to the ability to use sick leave for caregiving, flex time, parental leave, dependent care accounts, and back-up care options through its employee assistance program.

In addition to researching trends in family-friendly policies and practices, we conducted extensive interviews with business and HR representatives from each of the participating organizations. During these interviews, we explored the business drivers that prompted the introduction of eldercare benefits, specific program elements and how they are marketed and evaluated, and quantitative and qualitative measures of impact.

We would like to thank all of the organizations featured in this report and express our deep gratitude to the many individuals who shared their time and insights. We also want to acknowledge Pfizer for having the foresight to launch ReACT at the World Economic Forum in 2010. Without the leadership of ReACT's members and the organizations profiled here, this report would not have been possible.

Our hope is that this work not only showcases positive, practical ways to support working caregivers, but also inspires many more organizations to take action and set new standards for workplace eldercare.

The Eldercare Landscape: Why Care About Working Caregivers?

It's no secret that Americans today are living and working longer than ever before, thanks to advances in science, medicine, and technology. What's less well recognized is the impact of an aging population on the workplace — specifically, the increasing number of working caregivers, many of whom are juggling full-time jobs along with the

There are four kinds of people in the world:
Those who have been caregivers;
Those who currently are caregivers;
Those who will be caregivers;
And those who will need caregivers.

Rosalynn Carter
Former First Lady of the United States

challenges of raising children while also caring for elderly parents. In this chapter we briefly describe the changing landscape and highlight a few facts that underscore the need for a more supportive environment for working caregivers.

The new look of old age

The U.S. already has more people over 60 than under 15,¹ and average life expectancy is roughly 79 years, up from 70 in 1960.² By 2040, the percentage of people aged 65 and older will account for nearly 22% of the population, up from 13% in 2010.³ Meanwhile, the 85+ age cohort — those requiring the most care — is slated to triple by 2040.⁴

1 United Nations, Department of Economic and Social Affairs, Population Division (2015). "World Population Prospects: The 2015 Revision." New York: United Nations. Page 31. Available at: https://esa.un.org/unpd/wpp/publications/files/key_findings_wpp_2015.pdf

2 The World Bank, "Life expectancy at birth, total (years)." 2014. Available at: <http://data.worldbank.org/indicator/SP.DYN.LE00.IN>

3 Administration on Aging, "Aging Statistics." Available at: https://aoa.acl.gov/Aging_Statistics/index.aspx

4 U.S. Administration on Aging, "A Profile of Older Americans 2014." Available at: https://aoa.acl.gov/aging_statistics/Profile/2014/docs/2014-Profile.pdf

More Americans Are Requiring Care Than Ever Before



Source: Home Care Association of America and Global Coalition on Aging. "Caring for America's Seniors: The Value of Home Care." 2016. Available at: <http://bit.ly/29VL02M>

Roughly 40% of adults aged 65+ and enrolled in Medicare need assistance with activities of daily living or instrumental activities of daily living.⁵ And an estimated 70% of all Americans 65 and older will need assistance at some point in their lives.⁶ Most often, it's a family member who ends up providing that support. As of 2015, more than 34 million people in our country — over 10% — were serving as unpaid caregivers for an adult aged 50 or older.⁷

Growing impact on family caregivers

As the U.S. population continues to age, the impact on family caregivers will only grow:

- According to AARP estimates, the ratio of potential family caregivers to those over 80 will decrease from 7:1 today to 3:1 by 2050.⁸
- Our increasingly mobile society means that the challenge of caring for aging parents is often compounded by long distances. On average, adults 60 and older with one or more adult children live more than 280 miles from their nearest child⁹

5 Federal Interagency Forum on Aging-Related Statistics. "Older Americans 2016: Key Indicators of Well-Being." Page 35. Available at: <https://agingstats.gov/docs/LatestReport/Older-Americans-2016-Key-Indicators-of-WellBeing.pdf>

6 Tom Daschle and Tommy Thompson. "Who will care for America's aging population?" The Washington Post. Nov. 21, 2013. Available at: https://www.washingtonpost.com/opinions/who-will-care-for-americas-aging-population/2013/11/21/2609df64-4657-11e3-a196-3544a03c2351_story.html

7 National Alliance for Caregiving and AARP Public Policy Institute. "Caregiving in the U.S. 2015." Available at: http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

8 AARP Public Policy Institute. "The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers." 2013. Available at: http://www.aarp.org/content/dam/aarp/research/public_policy_institute/lrc/2013/baby-boom-and-the-growing-care-gap-in-brief-AARP-ppi-lrc.pdf

9 AARP. "Aging, Migration, and Local Communities: The Views of 60+ Residents and Community Leaders." Page 130. September 2006. Available at: <http://assets.aarp.org/rgcenter/il/migration.pdf>

Stressed employees: bad for health, bad for business

The 66 million members of the “sandwich generation” — those between the ages of 40 and 65 and simultaneously caring for their children, spouses, and parents — often find themselves torn between their responsibilities at work and at home. The typical sandwich-generation member is a woman in her late 40s who works a full- or part-time job while providing about 20 hours of care for a parent.¹⁰

But that description doesn’t fit the bill for all caregivers. It’s worth noting that 25% of all family caregivers are millennials, and 50% are under the age of 50.¹¹ So this is an issue all employers are facing, even if they don’t realize it now.

It’s no wonder that many of these working caregivers are stressed — and that may have an impact on their health as well as on their productivity and career trajectory. The stress of being a caregiver can manifest in myriad ways. For instance, caregivers more frequently report having depression, diabetes, high blood pressure, or pulmonary disease compared with non-caregiving employees.¹² That translates into an 8% increase in healthcare costs for caregivers compared with costs for non-caregiving employees.¹³

Caregiving may also take a toll on employee productivity and advancement if employers do not make appropriate accommodations — hence the need for the kinds of practices described in this report. According to a 2015 report by the National Alliance of Caregivers (NAC) and AARP Public Policy Institute, 61% of employee caregivers report having to make a workplace accommodation such as going in late, leaving early,

10 AARP. “The Sandwich Generation: You Are Not Alone.” June 28, 2012. Available at: <http://www.aarp.org/home-family/caregiving/info-06-2012/sandwich-generation-fl1845.html>

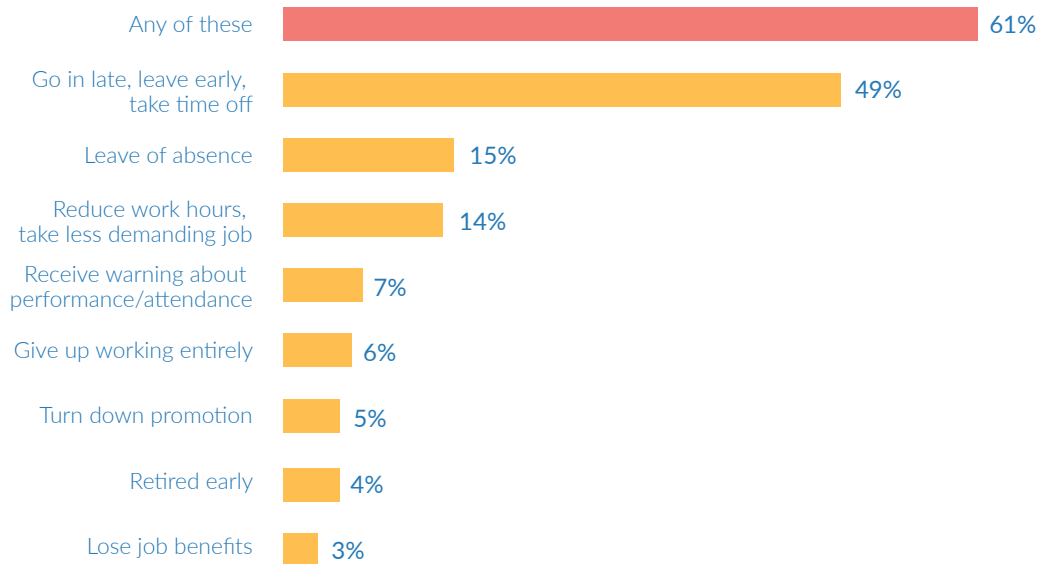
11 National Alliance for Caregiving and AARP Public Policy Institute. “Caregiving in the U.S. 2015.” Page 18. Available at: http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

12 MetLife Mature Market Institute, National Alliance for Caregiving, and University of Pittsburgh Institute on Aging. “The MetLife Study of Working Caregivers and Employer Health Care Costs: New Insights and Innovations for Reducing Health Care Costs for Employers.” February 2010. Available at: <https://www.metlife.com/assets/cao/mmi/publications/studies/2010/mmi-working-caregivers-employers-health-care-costs.pdf>

13 Ibid.

Work Impacts Due to Caregiving

As a result of caregiving, did you ever experience any of these things at work?



N = 724 working caregivers

Source: National Alliance for Caregiving and AARP Public Policy Institute. "Caregiving in the U.S. 2015." Page 61.

taking a leave of absence, turning down a promotion, or retiring early, because of their caregiving responsibilities (see chart).¹⁴

What can employers do to address these challenges? The first step might be simply to raise awareness of working caregivers and create a more supportive culture in which you can begin to explore potential solutions, including the variety of promising practices described later in this report. According to the AARP/NAC study, only 56% of employed caregivers report that their supervisor is aware of their caregiving responsibilities.¹⁵ This may be because of a perceived stigma around caring for an aging loved one, vs. caring for children. In fact, a 2010 survey showed that 31% of working caregivers don't self-identify.¹⁶

¹⁴ National Alliance for Caregiving and AARP Public Policy Institute. "Caregiving in the U.S. 2015." Page 61. Available at: http://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Final-Report-June-4_WEB.pdf

¹⁵ Ibid, Page 11.

¹⁶ Pfizer-ReACT/Gallup poll, "The Wellbeing of Working American Caregivers." 2010.

Recent research shows a positive return on investment for policies that enable caregivers to balance their jobs with their caregiving responsibilities.

Providing flexibility for caregivers makes sense (and dollars)

The notion of providing eldercare benefits isn't new: In 1986, Dana Friedman published an article in *Across the Board* titled "Eldercare: The Employee Benefit of the 1990s?", which called upon companies to provide more support through employee assistance programs, flexible work scheduling, and adult backup care.¹⁷ More than 20 years later, however, only a relatively small number of progressive organizations have implemented these recommendations — despite mounting evidence demonstrating the business case for caregiver-friendly policies.

In particular, recent research shows a positive return on investment for policies that enable caregivers to balance their jobs with their caregiving responsibilities. According to a 2016 study by AARP and ReACT, for every dollar invested in flexible work arrangements, businesses can expect a return ranging from \$1.70 to \$4.34. Telecommuting, meanwhile, delivers a return of between \$2.46 and \$4.45 for each dollar invested.¹⁸

The same study summarized earlier research showing that a basket of family-friendly workplace policies encourages higher retention, recruitment, and productivity, and discourages absenteeism. More generous benefits were associated with a 10% lower inclination to change jobs and a 1.4% to 2.4% increase in productivity.¹⁹

17 Friedman, Dana E. "Eldercare: The Employee Benefit of the 1990s?" *Across the Board* (1986): 56 – 63. Available at: <http://journals.sagepub.com/doi/pdf/10.1177/088636878601800306>

18 AARP and ReACT. "Determining the Return on Investment: Supportive Policies for Employee Caregivers." (2016). Page 3. Available at: <http://respectcaregivers.org/wp-content/uploads/2016/04/AARP-ROI-Report-FINAL-4.1.16.pdf>

19 *Ibid*, Pages 10–11.

The intangible benefits of workplace flexibility are also notable. According to a 2011 WorldatWork survey, the majority of respondents perceived a positive or extremely positive effect of flexibility programs on employee engagement (72%), employee motivation (71%), and employee satisfaction (82%).²⁰

While the payoff associated with workplace flexibility appears clear, researchers have yet to quantify the ROI of other caregiver-friendly policies such as extended leave, professional care assessments, emergency backup care, and a broad variety of caregiving resources and tools. Until that happens, the most helpful insights will likely come from organizations like those profiled in this report. The following chapter distills the key takeaways from our interviews.

20 Cited in The Sloan Center on Aging and Work, Boston College. "Schedule Flexibility in the Workplace: Implementation and Effectiveness." (2013). Available at: http://www.bc.edu/content/dam/files/research_sites/agingandwork/pdf/publications/FS34_ScheduleFlexibility_employer.pdf

Summary of Promising Practices and Key Insights

The case studies prepared for this report show there's no “one size fits all” solution to meeting the needs of employees who are caring for aging loved ones. We did, however, find clear evidence of promising practices among the 14 participating organizations — despite the significant diversity in the mix of specific program elements offered by our sample group (see chart at right).

Above all, provide expert information, referrals, and counsel

All of the organizations we interviewed offer employee caregivers a combination of information resources, referral services, and advice by phone. As would be expected, most provide these resources online, typically through an employee assistance program (EAP) or an intranet portal managed by the human resources group. More than half also provide phone consultations or 24/7 expert hotlines.

Relevant case studies: **all**

Give the gift of time and flexibility

The biggest change over the past five years, according to our interviewees, is the growing realization that time and flexibility are what working caregivers value most of all. At the same time, more employers are recognizing that flexible work arrangements and paid leave for elder caregiving can serve as powerful recruiting and retention levers — and not just for women, who typically bear the lion's share of caregiving. Several interviewees talked about their programs in the context of the competition for talent and the desire to be seen an “employer of choice.”

Elements of a Typical Caregiver Support Program

Program elements

Total Number Offering*



Information resources, referrals, and phone support

14

8

Online resources and referrals

8

Phone consultations and/or expert hotlines

3

Planning toolkits

1

Lending library



Workshops and/or webinars

7



Paid time off for caregiving

6



Emergency backup care**

6



Flexible work arrangements

5



On-site/face-to-face care consultations

4



Legal and/or financial advice

3



Care coordination

2



Professional care assessments***

2



Caregiver support groups or networks

2

* Of the 14 organizations profiled in this report.

**Fees are typically subsidized by the employer.

***In-person expert assessments of the care recipient and/or his/her living arrangements, aimed at gauging what level and type of services are required.

Flexible work arrangements and paid leave for elder caregiving can serve as powerful recruiting and retention levers

Half of our interviewees have expanded their paid time off (PTO) programs in recent years, with two (Caring.com and Home Instead Senior Care) going so far as to implement unlimited PTO. Deloitte made national headlines in 2016, by allowing full-time employees to take up to 16 weeks of PTO annually for caregiving, including care for aging family members.

Other national employers are following Deloitte's lead by providing their employees with PTO for caregiving. Notably, Facebook expanded its leave policy in early 2017 to give employees six weeks of paid leave to care for an ill relative. And EY now offers up to 10 paid days off (80 hours) annually for personal or family care.

Another emerging trend is the expansion of PTO eligibility for elder caregiving beyond the employee's immediate family. Acknowledging that care recipients often include aging in-laws, aunts, uncles, cousins, and close family friends, some companies have redefined their PTO policies to reflect this reality.

Employers are also becoming more sensitive to the need for flexible working arrangements among elder caregivers. People often need privacy and time during regular working hours to phone care providers, to arrange for a variety of services, or to accompany their loved ones to medical appointments.

All caregivers know that the best laid plans can go awry. Supportive employers help their caregiving employees manage the inevitable crises and minimize the impact on productivity by providing emergency backup care. Close to half of our survey group provide subsidized care ranging from 10 to 30 days a year.

The emergence of "digital concierge" services could help support time-pressed elder caregivers. A 2015 study found that 68% of employees want to enroll and manage

their benefits online, and some companies are starting to use speech recognition and cognitive computing tools to have interactive conversations with employees about their coverage.²¹

Relevant case studies: Allianz Life, Bank of America, Caring.com, CBS, Deloitte, Eli Lilly and Company, Emory University, Fannie Mae, Gundersen Health System, Home Instead Senior Care, Pfizer, University of Arizona

On-site support is a key differentiator

Based on feedback they have collected, several interviewees told us that their employees see huge value — in terms of both convenience and confidentiality — in having an independent eldercare consultant on site. These consultants are responsible for coordinating access to eldercare benefits and resources for employees: advising on care options and issues, providing referrals, and offering broad support.

For employees, having a “go-to expert” on site at work eases the task of researching and vetting support services, which can be extremely stressful and time consuming. It also sends the message that the employer cares about its employees and respects their privacy.

Both of the universities we interviewed — Emory and University of Arizona — employ professional eldercare specialists on staff, and UPMC runs a hospital-based community resource center staffed by a social worker, community social service coordinators, care managers, and other experts. Fannie Mae outsources the care consultant role to a local social services agency, but the consultant works in the company’s Washington, DC headquarters and travels to other locations.

21 SHRM. “Transparency, Decision Support Are Next Wave in Benefits Self-Service.” August 2016. Available at: <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/benefits-self-service.aspx>

Recognizing that dealing with the social services and healthcare systems can be a formidable challenge, two of the companies we interviewed provide care coordinators who work directly with employees and their families. CBS, for example, has a new partnership with Memorial Sloan Kettering Cancer Center to support people dealing with cancer. And Gundersen Health System's nurses assist their fellow employees in navigating the caregiving world and obtaining the help they need.

Relevant case studies: CBS, Emory University, Fannie Mae, Gundersen Health System, University of Arizona, UPMC

Research, roll out, refine

Many of our interviewees conducted extensive upfront research on what employees need and value as a prelude to designing their eldercare support programs. This research typically includes confidential surveys, focus groups, and other information-gathering tools. One of the easiest, lowest-cost ways to do this is to build a few questions about caregiving into employee engagement surveys, benefits open-enrollment processes, or other standard, regularly occurring HR-driven interactions with all employees.

As part of your research, identify assets and resources in your organization that could be used to support caregivers. For example, several of the companies we interviewed make their healthcare services and technology products for customers available to employees. Likewise, existing training vehicles may be adapted to deliver education for caregivers.

Once your programs are up and running, track utilization of specific offerings and measure employee satisfaction levels through simple surveys and focus groups. This feedback yields insights on what's working well and less well and what to stop, start, maintain, or modify.

Relevant case studies: Bank of America, Deloitte, Emory University, Fannie Mae, Gundersen Health System, Home Instead Senior Care, Philips, University of Arizona, UPMC

Consider the intangibles – particularly culture

In designing new programs, bear in mind that an aging workforce requires both tangible and intangible supports. Tangible benefits include flextime, eldercare referrals, backup care, confidential counseling, and the like. Intangibles include an inclusive culture, visible support for eldercare programs among the top executive team and front-line managers, as well as an environment that reinforces discussion around caregiving in the form of lunch-and-learn sessions and support groups.

Nearly every company we interviewed mentioned a supportive culture as a key success factor. Having progressive eldercare policies on the books is not enough. Many employee caregivers are concerned about privacy and whether they will be seen as underperforming or otherwise penalized if they avail themselves of benefits such as flexible working arrangements. Through training and role modeling, organizations must create a safe environment in which people feel like they can speak honestly with their supervisors and co-workers.

Signals from the top make a big difference. Does your leadership team ever talk about the value of caring for older loved ones, perhaps in the context of National Family Caregivers Month in November? What could you do to celebrate elder caregivers and help remove the stigma associated with aging? Think about it: while parties for new parents and photos of children are standard fare in most workplaces, elder caregiving is rarely discussed in a positive light.

Relevant case studies: Allianz Life, Bank of America, Caring.com, CBS, Deloitte, Gundersen Health System, Home Instead Senior Care, UPMC

Explore low-cost, bottom-up options

Successful eldercare programs need not be imposed top down or require huge investments. Look for ways to connect employees to free or subsidized aging- and care-related community services. Several of the care-oriented companies in our research group make it easy for employees to access the same services they market to clients. As one interviewee put it, “If you’re in the business of providing care yourself, it’s important to ‘walk the walk’ with your own employees.”

One of the companies we profiled has seen its programs grow in a completely organic manner, spearheaded by employees wanting to help others deal with caregiving challenges. In this case, enabling peer-to-peer sharing of resources via webinars and support groups has proven to be a powerful (and cost-effective) benefit. It’s worth noting that employees may consider a peer-reviewed “Yelp of caregiving resources” as more trustworthy than an EAP-generated list of resources.

United Way of Southwestern Pennsylvania, which is partnering with UPMC, has developed a helpful list of 10 “low-cost, no-cost” ideas for how companies can support their working caregivers (see page 48, following the UPMC case study).

Relevant case studies: [Eli Lilly and Company](#), [Fannie Mae](#), [Gundersen Health System](#), [Home Instead Senior Care](#), [Philips](#), [UPMC](#)

Never stop marketing

Ongoing communication and marketing of eldercare benefit programs is critical to raising employee awareness and uptake. Even among companies that offer a generous slate of benefits, employee understanding and utilization of those benefits is often limited.

The organizations profiled in this report employ a variety of targeted strategies for reaching different types of personnel. Effective tactics include providing information on caregiving benefits as part of the employee onboarding process; running workshops and webinars to keep programs top of mind; and educating front-line managers.

Proactive communication and marketing have two payoffs: First, they signal that the organization takes caregiving seriously. Second, they help overcome employee concerns about whether managers will perceive them poorly if they take advantage of the program.

Relevant case studies: Allianz Life, Bank of America, Eli Lilly and Company, Emory University, Fannie Mae, Gundersen Health System, Pfizer, University of Arizona, UPMC

Dig deeper into caregiver needs

Looking forward, we encourage employers to delve into the needs of caregivers, understand the pain points where help can make a real difference, and start to explore how to address those. For example, our interviewee from Deloitte suggested that next wave of innovation in the eldercare space could center on increasing mobility around caregiving. Understanding needs will not only improve communications both internally, with peers, managers, and executives, but also with those who provide social and healthcare support. And, along these lines, one closing thought: The lack of a clear, common lexicon for workplace eldercare programs and specific benefits can be a barrier to uptake. We would argue that those in the forefront today have the opportunity — and the responsibility — to test and refine this new vocabulary.



Allianz Life

Education and Flexibility Reinforce a Caring Culture

When your company provides retirement solutions as its core business and 30–40% of your employees are caregivers, addressing the needs of those employee caregivers makes good business sense. At Allianz Life, the executive team realizes the importance of providing education and flexibility for employees and has built out the company’s elder-care support program since 2014. The topic of eldercare is top of mind for CEO Walter White, a longtime champion of preventing elder financial abuse.



PROMISING PRACTICES

- Educational programming
- Paid leave for caregiving
- Flextime
- Resource and referral phone line
- Deep culture of employee engagement

Program Elements

EDUCATIONAL WORKSHOPS

Allianz Life provides quarterly educational sessions for employees who are caregivers and those who anticipate becoming caregivers in the near term. Sessions are driven by employee inquiries and include topics such as preparing for caregiving, organizing financial and legal paperwork, how to find home care and nursing home care, and signs and symptoms of dementia.

PAID LEAVE

In 2016, Allianz Life revised its paid leave policy to allow and encourage employees to take up to four weeks of paid leave for caregiving. Recent surveys have revealed great appreciation from employees who have taken time off to care for loved ones or know they will need to in the future. The fact that they can do so without a financial impact was highlighted.

FLEXIBLE WORK SCHEDULES

Flexible work options include flex scheduling, used by 55% of employees, and telecommuting, used by 2% of the workforce on a regular basis. In addition, employees may request reduced work hours or unpaid leave to accommodate their caregiving responsibilities.

RESOURCE AND REFERRAL PHONE LINE

The company offers a round-the-clock confidential support phone line for employees who need help finding resources for aging parents.

EMPLOYEE ASSISTANCE FUND

The Allianz Life Employee Critical Need Fund provides monetary support to employees who are unable to afford basic living expenses because of qualifying circumstances such as natural disasters, life-threatening or serious injuries to an employee or dependent, or loss of life of a dependent. The company also offers a medical assistance fund and financial assistance for in-network expenses.

A Culture of Caring

Caring is one of Allianz Life's four corporate values, and the company has been named among Fortune's best places to work since 2011. Employee engagement is a high priority, as reflected by regular breakfasts with the CEO and the company's support of employee-elected charities: every year employees vote for the top organizations they would like Allianz to support with volunteer hours, financial support, and in-kind donations.



ADVICE FOR OTHERS

Allianz Life has a few pieces of advice for organizations considering developing an eldercare program:

- **Develop a culture of caring** in your company that sets the foundation for discussing eldercare needs and caregiving.
- **Provide paid and/or unpaid time off to employees** who are dealing with eldercare responsibilities.
- **Ask employees what they need to learn more about** and provide them with relevant education and resources.

“At Allianz Life, we like to say ‘we’ve been keeping promises to our employees and customers since our founding.’ Nothing matters more than our employees, and we work every day to provide them with benefits that allow for work-life balance and peace of mind.”

– Suzanne Dowd Zeller, Chief Human Resources Officer

“I HAVE BEEN the primary caregiver for my elderly parents for a number of years. I am a single income earner and my parents live an hour away in my hometown. When both of them developed significant health issues and my dad went on hospice care for brain cancer, I needed to be there for them. And Allianz Life was there for me. I was the first employee to use our Critical Need Fund to care for my parents. It brings tears to my eyes when I think of how grateful I am to know I could take care of them in my dad's final days and that my job was secure and the financial pressure reduced. To have that kind of support in a tough situation says a lot about my employer and the people I work with. I am very proud to work here.”

– Allianz employee caregiver

Bank of America

An Insights-Driven Approach to Caring

Bank of America knows its customers — many of whom are also employees. This insights-driven culture is what led Bank of America to focus on health and best-in-class support for eldercare. Through surveys of both employees and clients, the company found that people have seven life priorities: health, finances, work, family, home, leisure, and giving. Caregiving sits squarely at the intersection of these seven priorities — particularly as more and more people are living longer, working longer, and sandwiched between caring for children as well as for aging family members. Indeed, roughly 8.5% of the company’s 200,000 U.S. employees are caregivers of other adults.

Realizing that all too many people with eldercare responsibilities — employees included — may not have all of the support they need, the leadership saw four opportunities: (1) to develop cutting-edge programs and training to help employees deal with caregiving issues; (2) to help clients through its financial advisory and financial center networks; (3) to raise awareness among policymakers and thought leaders to encourage eldercare-oriented policies; and (4) to fund research on longevity in order to inform new products and services.



PROMISING PRACTICES

- Emergency backup care
- Professional care assessments
- Legal consultations

Program Elements

Bank of America has developed and refined its offerings for caregivers based on its annual employee engagement survey, program usage trends, and input from third-party vendors. In addition to helping employees bring their best selves to work, the company sees these benefits as helping people deal with the high stress of caregiving and mitigate the rising healthcare costs stemming from that stress.

EMERGENCY BACKUP CARE

The hallmark of being a caregiver is dealing with crises. To help employees manage through the inevitable, Bank of America offers up to 25 days a year of adult care at a subsidized rate. Recognizing the changing composition of the American family, the company does not require the care recipient to be a dependent or live with the employee; he or she can be any family member for whom the employee has caregiving responsibility. And, understanding that chronic conditions often drive the need for eldercare, Bank of

America allows employees to purchase up to an additional 15 days of care at a higher fee.

SENIOR CARE ASSESSMENTS

Through LifeCare, Bank of America offers employees up to six hours a year of consultation and support from senior care managers, including in-home, on-site, or post-hospitalization assessments, and advice on ongoing care coordination. For example, if an employee has a parent living in a different location who has been discharged from the hospital, a senior

care manager can go to the parent's home, assess the care situation, and provide referrals to help execute recommendations from the healthcare provider.

LEGAL CONSULTATIONS

Navigating the legal landscape surrounding eldercare can be a difficult and expensive task for caregivers. Employees can take advantage of up to four free legal consultations annually through LifeCare, with each session lasting up to two hours. Discounted rates are available for employees who need more than eight hours. The attorneys provide general counsel and document preparation services, including the preparation of wills, healthcare directives, healthcare proxies, and financial power of attorney agreements.

Diverse Communications Channels Key to Uptake

Bank of America's HR engagement team communicates these program offerings to employees through email, call centers, town halls, benefit fairs, and other channels. They also elicit feedback and concerns from employees in offices across the country.

“If you are not a caregiver already, chances are you will be one day — and maybe soon. Bank of America goes to great lengths to ensure that our team members know that we want to — and will — support them.”

— Jim Huffman, Senior Vice President of Employee Benefits, Bank of America

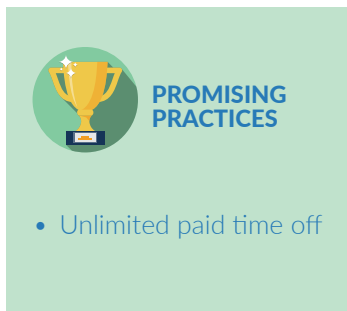
According to a Bank of America Merrill Lynch study, 37% of people age 50+ believe they may need long-term care in their lifetime, yet the reality is that 70% will eventually need long-term care.

Source: *Family & Retirement: The Elephant in the Room — A Merrill Lynch Retirement Study*, conducted in partnership with Age Wave; published by Bank of America Corporation, January 2013.

Caring.com

Aligning Employee Benefits with the Corporate Mission

Caring.com (Caring) considers itself a socially minded business. Its mission is to “help the helpers,” by providing information and resources for caregivers of older adults. With an eye to aligning employee benefits with this mission, Caring implemented an unlimited paid time off policy effective January 1, 2017. While the policy will benefit all exempt employees, part of the rationale for its creation was that it will help support those who are caregivers.



Prior to its acquisition by Bankrate in 2014, Caring employees were entitled to five paid days off for caregiving — in addition to PTO

for vacation and illness — over their tenure with the company. After the acquisition, Bankrate’s CEO instituted an unlimited PTO policy for the executive leadership team, which includes Caring’s CEO, Karen Cassel. Two years later, one of Cassel’s peers suggested extending the benefit to all exempt employees, and Bankrate asked the executive team to weigh in.

After consulting internally on the pros and cons, Caring’s leadership decided to implement unlimited PTO for all exempt employees. This decision was influenced by the desire to:

- **Ease the burden on managers.** Managers reported that tracking PTO — particularly an occasional hour or two off for a personal commitment — had become burdensome.

- **Drive recruitment and retention.** Unlimited PTO may help Caring, a small company, compete in the Silicon Valley market for talent.
- **Demonstrate trust.** Senior leadership wants Caring to be recognized as a flexible workplace and as a company that trusts employees to balance their work and personal responsibilities.

“It’s not enough to support our clients who are caregivers, we have to support our employees who are caregivers.”

— Karen Cassel, CEO, Caring.com

Lessons learned

Caring’s leadership gleaned two lessons from their experience: (1) the need to be open-minded and harness the evidence when considering new benefits, and (2) the importance of properly positioning unlimited PTO when introducing the policy to employees. Initially there were a few skeptics among the leadership team who were concerned about people taking excessive vacation time, but studies on the impact of unlimited PTO at other companies helped make the case that the benefits would outweigh the risks. Employees might take a few more vacation days, but they would likely feel more empowered in their work and might ultimately stay with the company longer. Regarding positioning, managers made sure to communicate that the new policy should support flexibility but not affect job performance.

CBS

Helping Employees Navigate the Healthcare System

As described in the 2012 edition of this report, mass media company CBS was an early leader in providing benefits for employees shouldering eldercare responsibilities. The company aims to provide tangible solutions for employees juggling work and care while reducing the stigma associated with caregiving in the workplace.



PROMISING PRACTICES

- Healthcare support services
- Expanded sick leave for caregiving
- High-touch support for cancer patients
- Emergency backup care
- Fundraising activities boost awareness of caregiving

Program Elements

PAID TIME OFF

CBS employees may take up to two weeks of paid time off if they need to care for a terminally ill family member. This time may be taken all at once or in increments that fit the employee’s needs.

SUPPORT THROUGH HEALTH ADVOCATE

Recognizing the challenges that come with coordinating care, managing insurance, and dealing with paperwork on behalf of aging loved ones, CBS provides a free program designed to ease these challenges through a company called Health Advocate. Health Advocate helps employees and their family members navigate the complexities of the healthcare system through services that include wellness coaching, work-life solutions, and personalized health communications. Employees find this program especially helpful when dealing with Medicare enrollment and claim issues.

NEW DEFINITION OF SICK TIME

In 2016, CBS expanded its sick time policy to allow employees

to take up to eight sick days per calendar year for themselves or to care for a loved one. Employees may use this time for their own doctor appointments or to accompany their care recipient.

PARTNERSHIP WITH MEMORIAL SLOAN KETTERING

Also in 2016, CBS launched a partnership with Memorial Sloan Kettering Cancer Center to support employees and their families who are dealing with cancer or who have been recently diagnosed. This high-touch program gives employees and their families access to a dedicated contact at the hospital who guides them through paperwork and appointments while providing emotional support during their cancer journey.

EMERGENCY BACKUP CARE

Employees benefit from up to 15 days per calendar year of emergency backup care services. CBS subsidizes most of the fees, leaving the employee to cover a small co-pay.

Using Existing Channels to Promote Benefits

CBS promotes these benefits via its employee portal. The company also provides educational videos and sends reminders via email. Information about eldercare offerings are included in the annual benefits enrollment package, which has a high open and engagement rate.

CBS sees eldercare benefits as a low-cost way to meet a very specific need for a small number of employees. Anecdotal feedback from employees talking to managers and benefits staff suggests that the impact is positive.

Fundraising Activities Enhance Awareness and Culture

CBS, like many companies, participates in a variety of community outreach and fundraising activities as part of an active employee-driven philanthropic program. What's different is its use of these activities to raise awareness of caregiving and create a culture of understanding. For example, the company supports (and sponsors employee teams in) Cycle for Survival, a cancer fundraising program, as well as programs that support mental health awareness, multiple sclerosis advocacy, and Alzheimer's disease research. These opportunities provide an informal environment for people to share their personal experiences openly and informally, contributing to a positive, trusting culture.

Down the line, CBS hopes to provide additional support to employees around the legal issues that often arise in caring for aging loved ones. The company continues to look for ways to offer low- or no-cost solutions that enhance peace of mind for employees.

“Our hope is to fill the gaps in support along the continuum of care so that employees not only have what they need to care for their loved ones but also the peace of mind to do so without worrying about their job.”

– Michelle Martin, Vice President, Human Resources Specialty Services, CBS Corporation


Deloitte

Caregiving Benefits Create a Competitive Advantage

Deloitte recruits approximately 20,000 employees annually, competing with a small group of leading consulting firms for top talent. To achieve its recruitment goals and maintain its competitive edge, Deloitte continually evaluates what attracts talent and what makes people leave. Having the flexibility to meet both professional and personal demands emerged as a key factor in both recruitment and retention, particularly for high performers, and employee surveys revealed that eldercare — which requires flexibility — was increasingly among their personal responsibilities.

C-Suite Support Drives a Corporate Culture Where Caregivers Thrive

Deloitte’s CEO, Cathy Engelbert, has been a visible champion and consistent communicator about the importance of supporting employee caregivers and creating a culture that cares. With her support, the company dramatically expanded its family leave program in September 2016 — and set a new industry benchmark in the process.



PROMISING PRACTICES

- Generous PTO for family caregiving
- Emergency backup care
- Supportive culture

EXPANDED PAID LEAVE PROGRAM

All full-time employees may now take up to 16 weeks of paid time off annually for caregiving — not only for new children but for other family members as well, including aging parents. The program is flexible: employees may use it to take advantage of compressed work weeks, take several weeks off periodically throughout the year, or take the full 16 weeks at once.

EMERGENCY BACKUP CARE

Deloitte provides subsidized emergency backup dependent care for adult relatives of employees. Employees may use up to 30 days of subsidized care annually.

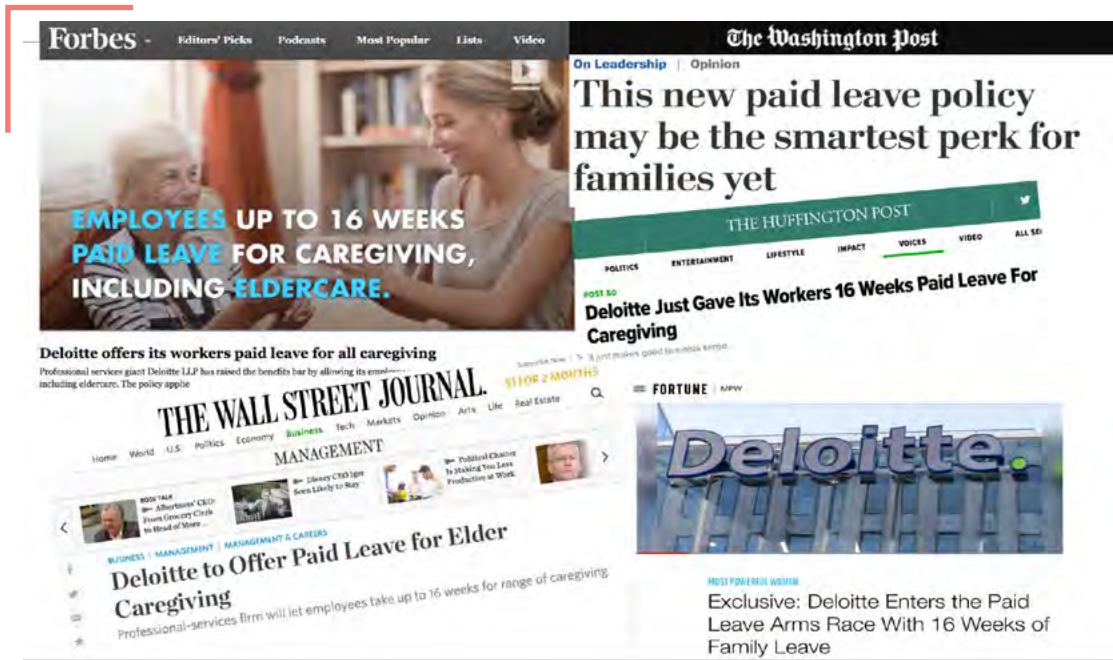
EMPLOYEE ASSISTANCE PROGRAM

Deloitte’s EAP program has been rebranded to encourage increased

employee participation. The program, known as “Live Well,” provides consultations for employees regarding their eldercare needs and also provides referrals to providers, coaching to help manage and navigate complicated systems and programs, and therapy for the stress that may accompany caregiving responsibilities.

Tracking Program Utilization

Deloitte is creating awareness of the new family leave program through its two employee call centers, one of which focuses exclusively on leave policy and questions, including those related to eligibility. Initial utilization data over the first two months of the program showed that the number of employees taking leave has remained steady.



Going forward, the company intends to track program utilization across business groups and to consider this as part of staffing considerations. Employees returning from family leave are asked to complete a survey assessing whether or not their time away helped them meet their needs. Data from these surveys will help Deloitte understand how the expanded leave is benefiting employees' ability to manage their professional and personal responsibilities.

Planning for Further Support

Deloitte wants to continue expanding the ways in which it supports employees' well-being. For example, the company recognizes that there are often high levels of stress related to financial well-being. Because 69% of its employees are millennials, a generation which studies have shown lack strong financial management skills, Deloitte would like to explore ways to support financial skill-building, which in turn would help employees navigate the often costly and complicated world of adult caregiving.

“People are looking for companies that create an environment where they can bring their ‘best self’ to work. Flexibility allows our employees, including those who are caregivers, this opportunity.”

— Stephanie Aeder, Managing Director, Total Rewards Program, Deloitte

Eli Lilly and Company

Crowdsourcing Recommendations for Quality Services

About five years ago, Eli Lilly and Company (Lilly) noticed that its workforce was aging, that an increasing number of employees were leaving to become caregivers, and that attendance at its eldercare support group was up to nearly 500 participants. To address these trends, Lilly began deploying additional resources aimed at caregiving employees.

RESOURCE AND REFERRAL SERVICE

LifeCare is a vendor-provided resource database that offers a variety of information on topics related to eldercare and aging, including tips, checklists, articles, webinars, educational materials, referrals to adult daycare and residential facilities, and interactive tools. Employees may also access legal and financial counseling on eldercare issues through LifeCare. According to Lilly, the database has high utilization rates, and the webinars, in particular, have been well received.

One unique feature of LifeCare was developed by Lilly to help employees who felt overwhelmed as they tried to navigate a vast array of resources and services. To address this challenge, Lilly created space in LifeCare for employees to share information and recommendations on the most reliable and useful services. Facilitating this type of peer-to-peer, crowdsourced information has proven to be a valuable, cost-effective approach.

ELDERCARE SUPPORT GROUP

Lilly's popular eldercare support group was founded in 1997 by employees seeking an outlet for discussing stressful issues and asking other caregivers for guidance. Led by an employee volunteer, the corporate-center-based group meets monthly, in person and online. In addition to providing a counseling space, the group shares information and resources and organizes speakers on eldercare topics. Many participants are caring for family members with dementia, and a few are supporting parents who are in turn supporting their parents.

EMERGENCY BACKUP CARE

Lilly employees may access in-home backup elder and adult care services.

LEARNING OPPORTUNITIES

Each quarter Lilly offers two or three workshops or webinars on different aspects of eldercare — for example, an eldercare attorney speaking on the latest legal developments in Medicare, Social Security, and veterans' benefits. These events

are organized by LifeCare, HR, and the eldercare support group.

Marketing Through Networking and HR Channels

Lilly promotes its eldercare offerings through peer-to-peer networking, the human resources intranet, and other channels. The HR team maintains a large electronic mailing list through which it distributes information about what's available and invites people to forums, fundraisers, and other events. HR also uses quarterly meetings to share information about eldercare services and how to pay for them.



PROMISING PRACTICES

- Database of peer-vetted resources
- Long-standing eldercare support group
- Emergency backup care

Emory University

Supporting Employees Across the Continuum of Care

Support for caregivers is an important part of Emory University’s comprehensive work-life program. Driven by the University’s strategic plan (2005–2015) and its commitment to being recognized as a preferred employer, Emory’s president commissioned a work-life task force in 2006 to research best practices, identify what was most important to current and prospective talent, and recommend needed programs, benefits, and resources. After nearly two years, the task force produced its report, and recommendations were implemented under a newly established WorkLife Resource Center, housed in Human Resources.

In 2008, the WorkLife Resource Center conducted a comprehensive dependent care needs assessment with the goal of gaining insight into the child and adult care needs of faculty, staff and graduate students. This assessment revealed that roughly 15% of respondents already had adult care responsibilities, and nearly 60% expressed concern about their ability to manage work and eldercare responsibilities within the next one to three years. It was clear that employees were stressed over anticipated caregiving responsibilities and needed help navigating this caregiving journey.

In late 2009, after much focus on building childcare support, Emory’s HR leadership endorsed a working group to look at the feasibility of enhancing support for employees with adult care responsibilities, with the goal of (1) increasing employee engagement, (2) reducing absenteeism, and (3) minimizing the need for employees to miss time from work or drop out of the workforce. This cross-functional working group met

for just over a year, researched best practices, audited Emory’s existing support for caregivers, and conducted benchmarking. In late 2011, the group recommended enhancing policies supporting caregivers and adding several new programs and resources, all supported by a clear business rationale.

Program Elements

The Emory Caregiver Support Program (ECSP) was officially launched on campus in January 2013. Since then, the program has expanded to include 1:1 care consultations with an on-staff adult care specialist, nationwide professional care management services and emergency backup care, flexible work arrangements, and a wide variety of helpful resources and educational offerings. Following are the key benefits — available to all university staff and faculty:

EXPANDED LEAVE POLICIES

Emory has expanded the federal definition of “care recipient” under the Family Medical Leave Act (FMLA) beyond children and parents to include the care



PROMISING PRACTICES

- On-site eldercare consultant
- Professional care management services
- 24/7 call center
- Flexible work arrangements
- Targeted messaging to employee groups
- “One-stop shop” for work-life resources

of in-laws and encourages the use of intermittent FMLA job protection to help employee caregivers manage their responsibilities. Likewise, the university also has broadened the definition of “care recipient” in its sick leave policy to include in-laws, thereby allowing employees to use accrued sick leave when caring for an in-law and to use sick leave in order to be compensated while on personal leave. Prior to 2013, employees who needed to take time off to care for an in-law would have to use accrued vacation leave or take unpaid leave.

CARE CONSULTATIONS

In 2014, Emory hired a work-life specialist to oversee the ECSP, consult with faculty and staff, and help them navigate available caregiving resources — both those offered by the university as well as local community services. This specialist brings unique expertise to the job, including over a decade of professional experience with a public agency that deals with aging and additional experience in dependent care information and referral.

SENIOR CARE MANAGEMENT SERVICES

This benefit, introduced in November 2014, gives faculty and staff the opportunity to meet anywhere across the U.S. with a professional senior care manager — a social worker or nurse. These meetings

can take place in the employee’s own home or that of the care recipient. The care manager helps assess the individual’s capabilities and needs, determine what resources are necessary to remain safely at home or transition home after hospital discharge, review assisted living and other facility options, and/or develop a comprehensive care plan. Emory pays for six hours of care management services per employee per year; a discounted rate is available thereafter.

FLEXIBLE WORK ARRANGEMENTS

Providing flexibility for working caregivers was among the important recommendations made by the 2010 working group. Based on job suitability and performance, Emory offers caregivers a variety of flexible work options, including flex scheduling, a compressed workweek, telecommuting, the ability to swap shifts with co-workers, phased retirement, and job sharing. It also offers training and advice on these options for employees and managers. In addition, employees can ask for reduced work hours to accommodate their caregiving responsibilities and later return to a full schedule.

24/7 CALL CENTER PROVIDING INFORMATION AND REFERRALS

This call center is staffed by senior care specialists who provide information, referrals, and answers to

“Our program is based on a continuum of care model, designed to support not only entrenched caregivers, but also those who anticipate becoming a caregiver and those whose caregiving responsibilities have ended and are beginning to move beyond caregiving.”

— Audrey Adelson, Manager of Work-Life, Emory University

caregiving questions over the phone, electronically, or by mail. Common requests from caregivers include help locating personal care providers, home health companies, assisted living and nursing facilities, rehabilitation programs, and elder law attorneys. When the specialist believes the employee would benefit from working with a professional senior care manager, a referral is made.

MONTHLY CAREGIVER WORKSHOP SERIES

ECSP staff organize close to a dozen in-person workshops and webinars each year with experts on common caregiving issues. Topics include the legal issues surrounding aging, caregiver wellness, having difficult family conversations, and managing

the care of a loved one living with dementia. The format changes each year to keep attendees interested and allow interaction.

ONLINE RESOURCE LIBRARY

For those who prefer to get their information online, the ECSP maintains a robust online resource library, and it has seen a steady increase in usage since 2014. The WorkLife Library includes online articles, tip sheets, recorded and live webinars, podcasts, and online discussion groups on a variety of topics, including but not limited to caregiving.

EMERGENCY BACKUP CARE

In January 2016, Emory implemented nationwide emergency backup care for all benefits-eligible faculty, staff, and graduate students. The benefit can be used for child and adult care, as well as for self-care.

The program offers two types of backup care: (1) to address unexpected breakdowns in routine care, such as when a caregiver calls in sick or school is closed due to inclement weather; and (2) to cover anticipated gaps in routine care, e.g., during caregiver or school vacations.

Employees have access to 10 days of emergency care for adults per calendar year. Co-pays for in-home adult care are \$6/hour. Employees

looking to hire personal care companions on a more regular basis or to address anticipated backup care needs can access an online database of providers looking for work.

EMPLOYEE ASSISTANCE PROGRAM

The Emory Faculty Staff Assistance Program (FSAP) includes an onsite psychiatrist, five psychologists, a family counseling specialist, and four additional professional clinicians. This professional team offers assessment, brief treatment, grief counseling, and a host of specialized services to support the Emory community. The ECSP works in partnership with FSAP to meet the mental and physical health needs of Emory caregivers.

Targeted Communications Strategies and Tactics

Effectively communicating the ECSP on a very large and decentralized campus like Emory can be very challenging. ECSP staff therefore rely on multiple communication channels and targeted messaging strategies to reach different employee populations. Promotions are typically sent by the Emory WorkLife Resource Center and Human Resources. When targeting faculty specifically, information may be included in a message from the Provost Office or from the Dean's Office.

The Center has built strong relationships across campus and tailors communications for different types of events, benefits, and audiences. For instance, employees in the 55–65 age bracket — a key target for caregivers — might receive a special email headlined “Are you living with someone with dementia?” inviting them to an upcoming workshop.

To raise awareness and uptake, the work-life specialist provides overviews of ECSP services for specific departments upon request.

Usage on the Rise

Evaluation is difficult as Emory's program, by design, has multiple entry points, and employees have great flexibility in choosing which benefits to access. That said, anecdotal evidence suggests that employees have welcomed the expansion of caregiver benefits, and demand for ECSP services is on the rise:

- In 2015, the work-life specialist fielded an average of 20 eldercare inquiries and provided roughly 11 care consultations per month; in 2016, those numbers rose to 24 and 13, respectively.
- Over the course of a typical year, the work-life specialist also handles about 60 employee requests for information and referrals pertaining to aging and adult care.
- Since 2014, roughly 25–35 employees per year have taken advantage of the senior care management benefit. Emory anticipates this number will increase as the population ages and more employees become caregivers, and as word spreads about the value of this benefit.
- Workshop attendance rates depend on the topic, averaging about 20–30 participants for caregiver wellness, but as many as 60–80 for the legal aspects of aging.

Emory is also making good progress in terms of workplace flexibility. A 2015 survey showed that staff utilizing flexible work arrangements reported higher satisfaction (90%) than employees working a traditional 8 a.m. to 5 p.m. schedule (56%). Employees said that having a flexible schedule allowed them to better manage their work and personal time, and supervisors reported an increase in job satisfaction among staff.



Having faced a number of challenges along the path to building the ECSP, Emory's WorkLife Resource Center team reflected on their journey and offered these observations and suggestions for others:

- ***Build the business case for caregiver support.*** This requires understanding employee demographics and the impact of caregiving on engagement, absenteeism, productivity, and turnover.
- ***Tap into what's already out there.*** It pays to survey your local community to learn what caregiver resources and partnerships are already available; you may well find a variety of services you can direct employees to without having to build everything from scratch.
- ***Think about how to sequence your programs and benefits.*** A very broad vision for support of caregivers, coupled with funding constraints, meant that the team couldn't pursue everything on its wish list all at once. The team also observed that building a more flexible work environment — a high priority from the start — requires changing the culture, which can take years.
- ***Choose program names carefully.*** Finding the perfect name for each type of eldercare program, benefit, or resource was another challenge. Even with a strategic approach to naming, many people did not know what the benefits meant.
- ***Recognize that many employees do not identify as caregivers*** because their children have grown up and their parents are currently healthy. The ECSP team sees these younger employees as a key target audience — people who need to be prepared for elder caregiving.

Fannie Mae

Providing Onsite Expertise Makes all the Difference

An aging workforce and an increase in employee caregivers taking time away from work prompted Fannie Mae to launch an eldercare support program in 1999. Because many social service agencies that support caregivers operate on a typical 9-to-5 schedule, employees either had to take time off to handle eldercare issues or deal with those issues while at work.

In developing its program, Fannie Mae surveyed employees on their caregiving needs and found that 70% of respondents were either currently caregivers or expected to become caregivers in the near future. Employees said they needed resources to help them navigate their caregiving journey.

Fannie Mae’s eldercare support program comprises three primary elements: consultation, supporting tools, and education.

ON-SITE ELDERCARE CONSULTANT

Through a partnership with a nonprofit service agency, Fannie Mae retains the services of a professional eldercare consultant — a geriatric care manager/licensed clinical social worker who works onsite but is employed by Iona Senior Services. The strategic decision to use an outside vendor has two benefits: (1) it allows the company to tap expert resources without having to build an entirely new program from scratch or add headcount, and (2) it allays any concerns employees might have about discussing their eldercare needs with another Fannie Mae employee.

Access to the eldercare consultant is free for employees, and there are no limits on usage. The eldercare consultant provides caregiver guidance and support, situation-specific information and referrals, crisis counseling, and educational materials and resources. She is available for individual and family consultations in person and by conference call for

employees nationwide. She also travels to Fannie Mae’s regional offices across the United States to provide in-person support.

ELDERCARE TOOLKIT

Recognizing that planning is key to successful aging, Fannie Mae created its ElderKit® to help employees organize critical information for care recipients and prepare for their own future. This handy binder includes templates, forms and sample documents to assist in planning for the stages of aging and identifying the health, financial, and legal needs and wishes of older adults and caregivers. For example, a “document locator” helps employees pull together and keep track of important documents.

SEMINARS

Since its inception, the eldercare support program at Fannie Mae has provided training to develop skills in aging and caregiving. Training topics include Medicare and Medicaid, Social Security, de-



- On-site eldercare consultant
- Eldercare toolkit
- Training seminars

“We have been asked, ‘How can you afford to do this?’ Our response is, ‘How can we afford not to?’ The program helps our company and our employees save time and money, and the return on investment is substantial.”

— Michelle Stone, Senior Program Manager, Work-Life Benefits, Fannie Mae

mentia care, and preparing for retirement. The eldercare consultant delivers about six in-person seminars a year, rotating through the company’s various office sites. These training sessions are hosted through WebEx to enable employees in other locations to participate remotely.

LENDING LIBRARY

Fannie Mae employees can borrow books and audiovisual materials about aging, caregiving, work-life balance, and retirement from the program’s lending library.

When the program first launched, the eldercare team ran a series of “day-in-the-life” workshops illustrating typical scenarios faced by employee caregivers and showcasing the types of solutions on offer. Since then, the team has continued to market its services through Fannie Mae’s robust employee intranet, publicizing upcoming webinars and emphasizing that these are just one part of the overall eldercare support program.

Need to Overcome Employee Concerns

Fannie Mae overcame two challenges in implementing its eldercare program. At first, employees did not want to be perceived as being away from their desk or taking advantage of benefits while they were at work — which resulted in their favoring emails over in-person meetings with the consultant. But Fannie Mae’s work-life team says this issue has subsided as the company’s leadership has communicated full support for the program.

The second challenge was confidentiality. As the program developed, some employees did not want managers or colleagues to know about their personal issues. Engaging the eldercare consultant through an external partnership rather than having someone on staff has helped assuage this concern.

Feedback Reveals Strong Satisfaction

To gauge impact, Fannie Mae surveys employees who have used the eldercare program. Since 1999, more than 3,000 people have taken advantage of one or more offerings, including training, one-on-one consultations, and/or the toolkit. Of the 600-plus program users in 2015, about 10% responded to the survey. Here’s what they had to say:

- 96.3% were satisfied with the program’s customer service and with the timeliness of the services delivered.
- 95% were satisfied with the accessibility of the program.
- 94% of those who attended seminars in 2015 found them to be either helpful or very helpful.
- 87% said they gained new knowledge and skills from the program.

Qualitative feedback supports these high ratings. In particular, many employees appreciate the benefit of having an onsite eldercare consultant. Here’s a typical comment: “The eldercare consultant’s help allowed me to avoid the lengthy process of researching, shortened my learning curve, and provided me with the information needed so that I didn’t have to take time off work beyond what was necessary. That was a big stress reliever.”

Through surveys and feedback from program participants, the eldercare consultant found that the majority of clients are in the sandwich generation and many are aging in the workplace. Retirement planning was a major area of concern among both caregivers and aging employees, prompting development of an Aging Workforce Initiative in 2016. The consultant then hosted a financial wellness seminar series at three regional offices. These were attended by over 100 employees, who ranged from having as little as one year until retirement to upwards of 20 years. High satisfaction with these seminars led many participants to refer their colleagues to the eldercare program.



ADVICE
FOR OTHERS

Fannie Mae's work-life team offers this advice for organizations considering developing an eldercare program:

- ***Develop a strong evidence base*** to demonstrate the need to decision makers for eldercare assistance. Fannie Mae has seen strong support for the program from executives over the years, thanks to having done this research upfront.
- ***Consider having someone onsite*** to counsel employees on eldercare resources and options. Fannie Mae credits much of its program's success to this factor, and its partnership with Iona Senior Services has provided a cost-effective solution.
- ***Tailor your program design and rollout*** to your company's needs and assets. For example, if a full-time or onsite consultant is not an option, there are creative ways to customize eldercare supports and services in the workplace, as Iona does with some of its clients.

Gundersen Health System

Caring for the Caregivers

Like many of the other organizations featured in this report, Gundersen Health System found its employees prize flexibility above all. In Gundersen’s case, nurses make up the largest segment of the workforce — roughly 20% — and research shows a disproportionate share of nurses, relative to other employees, are not only caregivers at work but also caregivers at home, tending to family members and friends.

So Gundersen has made it a priority to create a flexible environment in which employees can succeed at work and get the support they need to succeed at home. Its focus on “caring for the whole person” has paid off in terms of staff retention and engagement, as measured through its annual employee perspective survey. In 2016, overall staff retention topped 88%, and retention among registered nurses was over 91%. The survey also showed that Gundersen helps them effectively deal with stress and burnout.

Program Elements

Gundersen’s human resources team runs regular “touchstone groups” during which staff are asked to respond to various program concepts and to help shape design and implementation. Here are the key benefits that are relevant to employee caregivers:



PROMISING PRACTICES

- Flexible PTO and career development paths
- Care coordinators and resources for caregiving employees
- Comprehensive wellness and stress management offerings
- Focus groups engage staff in shaping program design

FLEXIBLE PTO

Gundersen offers a generous paid time off (PTO) program, and its flexible PTO policies allow employees to take leave for short amounts of time — one or two hours — to attend appointments or deal with other caregiving responsibilities. In addition, employees may donate hours or days off to colleagues who are unable to work because of a major health crisis, whether their own or that of a family member, or because they are experiencing some other catastrophic life situation. This voluntary program not only benefits employees who need extra PTO to deal with difficult circumstances, it also fosters a caring environment in the workplace.

JOB FLEXIBILITY

In line with its commitment to supporting employees throughout the different stages of their lives and careers, Gundersen does everything it can to adjust employees’ schedules or roles depending upon their personal needs. It is also creating a career development center to facilitate transitions based on life situations, career goals, and organizational needs. For example, older people may want to shift from full-time to part-time roles or 24/7 nurses may seek less strenuous physical demands and schedules.

CARE COORDINATION

A leader in providing nurse-based care coordination for patients and families, Gundersen recognizes that its own staff can benefit from this service. So its care coordinators also assist their fellow employees in navigating the caregiving world and obtaining the help they need.

TRAINING TO SUPPORT HEALTHY CAREGIVERS

Gundersen's wellness program emphasizes building resiliency and helping employees deal with stress and burnout, which is particularly common among caregivers. For example, all employees are eligible for up to eight hours of training on healthy ways to manage stress in and out of the workplace. An online renewal center is available for staff to access a variety of resources either at home or work.

EMPLOYEE ASSISTANCE AND REFERRAL PROGRAMS

Gundersen's Employee Assistance Program (EAP) is available 24/7 to employees and their immediate family members. It provides free, confidential, assessment, short-term counseling, and referral services for a variety of issues, including eldercare. The organization also sponsors the Great Rivers 2-1-1 community information and referral service, which includes an online resource directory of aging and disability services.

COMMUNITY AND PREVENTIVE CARE SERVICES PROGRAM

This program offers employees some of the same services and information that patients receive, including educational videos, a geriatric assessment clinic, falls prevention workshops, pamphlets on caregiving, and other health education programming.

“We would consider it a huge loss if an employee felt they had no other choice but to quit their job to provide caregiving to family or friends. We do whatever we can to help them at this critical juncture.”

— Mary Ellen McCartney, Chief Learning Officer,
Gundersen Health System

Raising Awareness Is Key

Gundersen promotes these offerings through its employee publications (print and online) as well as through posters in break areas. Having observed that employees may not even realize they are caregivers, Gundersen uses internal communications to raise awareness of what caregiving looks like and what benefits are available. Management believes it is important for companies to communicate to employees that they care about the whole person, understand the demands that employees face outside the workplace, and are committed to supporting them with appropriate resources.

Home Instead Senior Care

Walking the Talk in Creating an Age-Friendly Workplace

As the leading global franchisor of non-medical home care services for older adults, Home Instead is intent on “walking the talk” when it comes to creating a supportive environment for its own employees dealing with the challenges of elder caregiving. The average age of employees at the company’s global headquarters is 45, and at least half of them serve as full- or part-time caregivers for seniors.

More broadly, as an early signatory of the “Guiding Principles for Age-Friendly Businesses,” Home Instead aims to model an age-neutral workplace, a supportive working environment, and an inclusive culture, and to provide opportunities for life-long learning and participation, financial planning for longer working lives, healthy aging, and supportive caregiving. Having spearheaded development of these principles as a member of the World Economic Forum Global Agenda Council on Aging and the Global Coalition on Aging, Home Instead co-founder and chairman Paul Hogan is keen to ensure that his own company does everything it can to bring them to life.

To that end, in March 2015 Hogan convened the Age-Neutral Advisory Group, a cross-functional committee facilitated by Human Resources Director Jackie Froendt and comprising employees who span four generations. This group is empowered to ensure that Home Instead embraces the contributions from and provides opportunities to workers of all ages.

Home Instead offers a wide variety of programs and benefits aimed at promoting a healthier work-life balance, making it easier for working caregivers to manage their responsibilities, and enabling older employees to ease into retirement. Here’s a snapshot of the initiatives most relevant to caregivers:

FLEXIBLE PAID TIME OFF

Home Instead does not track paid time off. The Honor PTO program allows employees to take vacation, sick, and personal time in the amount they feel is necessary to achieve work-life balance. The amount of time taken is determined by the employee, who works with his or her manager to find the right balance while staying highly accountable for meeting goals, expectations, and deadlines.

HELP FOR WORKING CAREGIVERS

This robust online service provides tools to support employee caregivers, including access to support from experts in health and aging, a 24/7 resource line, and tips and solutions to help

manage work and caregiving responsibilities. Home Instead provides unlimited access to this service as a benefit to its own employees and markets the program to other companies as well.

DISCOUNT ON IN-HOME CAREGIVING SERVICES

Employees are eligible for reduced hourly rates when they engage Home Instead professional caregivers.

CAREGIVER TRAINING

Employees have access to the same training programs as Home instead professional caregivers, including courses in caring for people with Alzheimer’s disease and dementia, and hospice care.

Are you caring for a senior and need guidance?
Take our caregiving assessment to find resources that address your unique needs.
[Take the assessment >](#)

24/7 RESOURCE LINE
1-888-200-6381

GET ADVICE FROM OUR EXPERTS

 Molly Carpenter
ALZHEIMER'S

 LaNita Knoke
NURSE

 Kyle Decker
PHARMACY

[Meet all of our experts >](#)

 **Videos**
Access our extensive library of elder care video resources.

 **Tools**
Download checklists, conversation guides, and other resources.

 **Aging Plan**
Create a roadmap for your senior's changing needs.

GENERAL HEALTH  **Senior Emergency Kit >**

EMOTIONAL WELL-BEING  **Are You Under Stress? >**

COMMUNICATION & FINANCES  **Talking with Your Parents >**

SENIOR HEALTH  **Helping Seniors Manage Medication >**

ALZHEIMER'S & DEMENTIA  **Understanding Alzheimer's and Dementia >**

“If you want to create an age-friendly workplace, start by doing an inventory of what you’re currently providing. You may be pleasantly surprised that you already have some relevant programs in place.”

— Jackie Froendt, Human Resources Director, Home Instead Senior Care



PROMISING PRACTICES

- Unlimited PTO
- Help for Working Caregivers website
- Supportive culture

Culture Matters

Given the nature of Home Instead’s business, perhaps the biggest benefit for working caregivers isn’t a traditional HR benefit at all but something that’s ingrained in the company culture from top management on down: the heightened awareness of eldercare challenges and the supportive behavior of everyone who works there.

Home Instead conducts an annual employee engagement survey, which has elicited positive feedback on the programs described above, but the company does not collect hard data on usage of specific benefits or the impact on recruiting, retention, or

productivity. In the coming year, the Age-Neutral Advisory Group will be looking at ways to measure the effectiveness of programs that support employee caregivers.


Advice for Other Companies

For others looking to create a supportive environment for older employees and caregivers in particular, Froendt suggests starting with an inventory of existing policies and programs. She also advises providing education and resources, building awareness of the issues facing caregivers, and making it safe to talk about caregiving challenges.

Pfizer, Inc.

An Early Leader in Eldercare Continues to Innovate

Pfizer, one of the world’s premier biopharmaceutical companies, offers a range of benefits to help support the diverse needs of its U.S. workforce, which includes salespeople, manufacturing workers, scientists, and office staff. Recognizing that one size doesn’t always fit all when designing benefits, the company provides a variety of programs, including flexible work arrangements, virtual doctor visits (under its medical plan), dependent care flexible spending accounts, and an employee assistance program.



PROMISING PRACTICES

- Paid leave for family caregiving
- Backup care
- Care webinars
- Financial planning guidance

Program Elements

Pfizer was an early leader in the eldercare benefits space and among the companies profiled in the 2012 edition of this report. Since then, the company has enriched its U.S. offerings and shifted from offering paid parental leave to paid caregiver leave, which can be used to care for any family member in need. Current offerings include the following:

PAID CAREGIVER LEAVE

Benefits-eligible employees may take five days per calendar year to care for a sick family member. Pfizer defines “family” broadly under this policy: it includes not just dependents, but anyone for whom the colleague is a caregiver — for example, parents, siblings, or in-laws. These five caregiver days are in addition to other paid time off, such as vacation and sick time, as well as unpaid, job-protected leave under the Family and Medical Leave Act (FMLA).

homemaker or companion services (such as help with household tasks, cooking, laundry) and/or personal care services (such as help with dressing and bathing). In-home care is available at a cost of \$6/hour.

WEBINARS FOR CAREGIVERS

Free webinars provide information and recommendations for caregivers facing different situations (e.g., caring for an older adult, caring for a newborn, college readiness).

BACKUP DEPENDENT CARE

This program provides up to 10 days of in-home care for a dependent child or adult family member when regular care arrangements fall through. Types of care can include

TOTAL REWARDS GUIDANCE AND EDUCATION PROGRAM

This program assists employees in better understanding Pfizer-sponsored benefits and in planning, developing, and tracking financial goals — including saving for retire-

ment and setting aside emergency funds for unforeseen caregiving needs. Employees receive one-on-one support from a program representative, as well as access to tools and resources to support financial planning and other decisions.

Pfizer disABILITY COLLEAGUE NETWORK

In addition to the benefits described above, the company sponsors this global network of colleagues dedicated to raising awareness and removing barriers for people with disabilities, including those who may be reluctant to discuss their caregiving responsibilities at work. The network includes an online resource center that serves as a hub for sharing news and resources.

Communicating and Measuring Impact

Pfizer regularly communicates about caregiver resources through its HR portal, corporate intranet, and HR newsletters. To raise awareness, Pfizer is considering mailing communications to employee homes, recognizing that caregiving decision-makers often are family members who may not hear about helpful resources publicized through the company's internal communications network.

Visits to the HR Portal and colleague feedback help Pfizer measure overall interest in benefits and other programs. The company regularly reviews market trends and innovations in light of business and employee needs.



Philips

Driving Innovation in the Aging and Care Space

Philips, a global leader in healthcare technology, provides a suite of resources to support employee caregivers while driving innovations that benefit seniors and their caregivers at home, including products like Lifeline (a personal emergency response system), blood pressure pumps, and a fall-detection and alert system. The company is also spearheading collaboration on technologies aimed at supporting aging in place and caregiving through its AgingWell Hub.



PROMISING PRACTICES

- Discount on technology to keep seniors safe and healthy
- 24/7 expert resource line
- Mobile app and online planning tools
- Partnership with academic institutions to better understand caregiving needs

Resources to Support Employees

HELP FOR WORKING CAREGIVERS

This online resource hub is a “one-stop shop” for caregivers. Powered by Home Instead expertise, the site includes the following:

- **24/7 resource line**, through which employees can seek advice from nursing, Alzheimer’s, and pharmaceutical experts.
- **Alzheimer’s and other dementias mobile app**, providing practical tips for dealing real-time with challenging dementia-care situations.
- **Caregiving assessment**: Based on the caregiver’s answers to a 10-question survey, the site serves up articles, tools, and videos relevant to his or her specific needs.
- **Aging plan**: A 12-part guide to help make decisions and document a senior’s immediate and future needs and wishes.
- **Senior emergency kit**: Checklists and worksheets for keeping track of medications, health conditions, healthcare providers, and important documents.

FAMILY AND FRIENDS DISCOUNT

Employees can tap up to \$300–500 in subsidies when they purchase Philips’ home healthcare technology, such as Lifeline and medication management systems that help people continue living independently at home.

AGING & TECHNOLOGY

THE DISCONNECT

Technology is making leaps and bounds in enabling connected healthcare.

BUT, IS THIS TECHNOLOGY ACTUALLY HELPING THE CAREGIVER?

Through in-depth social listening and secondary research, we gained a clear perspective of caregiver behaviors and interests. Here's what we heard:

SOCIAL CONVERSATIONS ABOUT CONNECTED HEALTHCARE



SO WHAT?

While we're busy talking about the future of technology, we're not showing the value of its application and how it can help caregivers and their loved ones today.

BUILDING A BETTER CONNECTION

STARTS WITH THE CAREGIVER

EMPOWER THEM TO BE USERS AND TEACHERS

71% of caregivers are interested in thinking about technology to help in their caregiver role. But only 7% use technology available for caregiving.

4 OUT OF 5 CAREGIVERS are interested in tech for time-consuming, 'low value' tasks.

- 79% Medication refill and pickup
- 79% Supervising medical appointments
- 78% Assessing health needs and conditions
- 78% Ensuring home safety
- 77% Monitoring medication adherence

HOW DO WE ADDRESS THESE TIME-CONSUMING TASKS?
Teach them what technology is out there and how to use it. For example, How To? Guides and Conversation Guides.

TAKE SOME WEIGHT OFF THEIR SHOULDERS

40% of caregivers feel a high level of burden.

Promote connected caregiving as a solution for:

- Reducing stress
- Outsourcing mundane tasks
- Restoring independence & self-determination of care recipient

MAKE IT PERSONAL

Caregivers want to be connected to both their loved ones and other caregivers for support.

- Online support is the #1 topic discussed by caregivers on social media.
- Skype and Whatsapp are highly discussed as ways to keep in touch. Many caregivers have a hard time getting older adults to understand how to use the apps.

INCREASE ADOPTION BY UNDERSTANDING CAREGIVER NEEDS

Empower caregivers as teachers of remote monitoring by coaching them on new skills and processes to make them comfortable with the new technology.

4 MILLION
PATIENTS GLOBALLY WILL REMOTELY MONITOR THEIR HEALTH CONDITIONS BY 2020

“Technology can be advanced when we make a connection to the caregiver. And, we believe healthcare can be improved by providing connectivity between the professional, the patient, and the family caregiver.”

— Kimberly O’Loughlin, General Manager, Home Monitoring, Philips

Collaboration to Facilitate Aging in Place

Philips prides itself on its commitment to open innovation and having a deep understanding of its customers’ needs. After discovering there was no entity driving cross-sector collaboration and innovation in caregiving and aging, the company teamed up with Georgetown University’s McDonough School of Business Global Social Enterprise Initiative (GSEI), MIT AgeLab, AARP, ReACT, and a half-dozen other organizations to launch the AgingWell Hub in mid-2015.

To date, the group has conducted extensive research on aging and technology that led to publication of three white papers, convened a conference titled “The Spoken Hub: Creating Integrated Environments Conducive to Aging Well,” and created a caregiver journey map to illustrate the inflection points for those caring for people with Alzheimer’s disease. These resources and insights can be found at <http://agingwellhub.org>.

The findings thus far have highlighted the importance of technology in facilitating aging in place and easing the challenge for caregivers. What started out largely as a think tank is now evolving into a “do tank” for testing ideas. Philips and its partners have a number of pilot programs under way to explore the potential for telehealth and remote care monitoring technologies.

University of Arizona

Helping Employees Balance Life and Work

The University of Arizona (UA) created its eldercare assistance program in the mid-1990s, prompted by the prospects of an aging workforce, a desire to strengthen the university’s reputation as an employer of choice, and a recognition of the growing “sandwich generation,” caring for both children and aging relatives.

The eldercare program is a part of UA’s Life & Work Connections, an integrated lifecycle approach that also encompasses childcare, employee assistance, employee wellness, and work-life integration programs. Eldercare services are managed by a Master’s-level gerontologist who provides care consultations, helps caregivers navigate local and long-distance resources, and customizes solutions to best meet their needs. Support for the Life & Work Connections initiative was generated by a campus-wide study that revealed that employees were having great difficulties maintaining balanced lives. This finding was in contrast to an earlier faculty survey, taken at a time when the majority of respondents were men over age 50.

Program Elements

NO-COST CARE CONSULTATIONS

One of the hallmarks of UA’s program is that care consultations are available at no cost — not only to faculty and staff but to students as well. During these consultations, the gerontologist helps develop a caregiving plan, which might include housing options, support for the caregiver, and referrals to healthcare and other professionals. Care consultations may also yield cross-referrals to other university services and benefits.

FLEXIBLE WORK ARRANGEMENTS

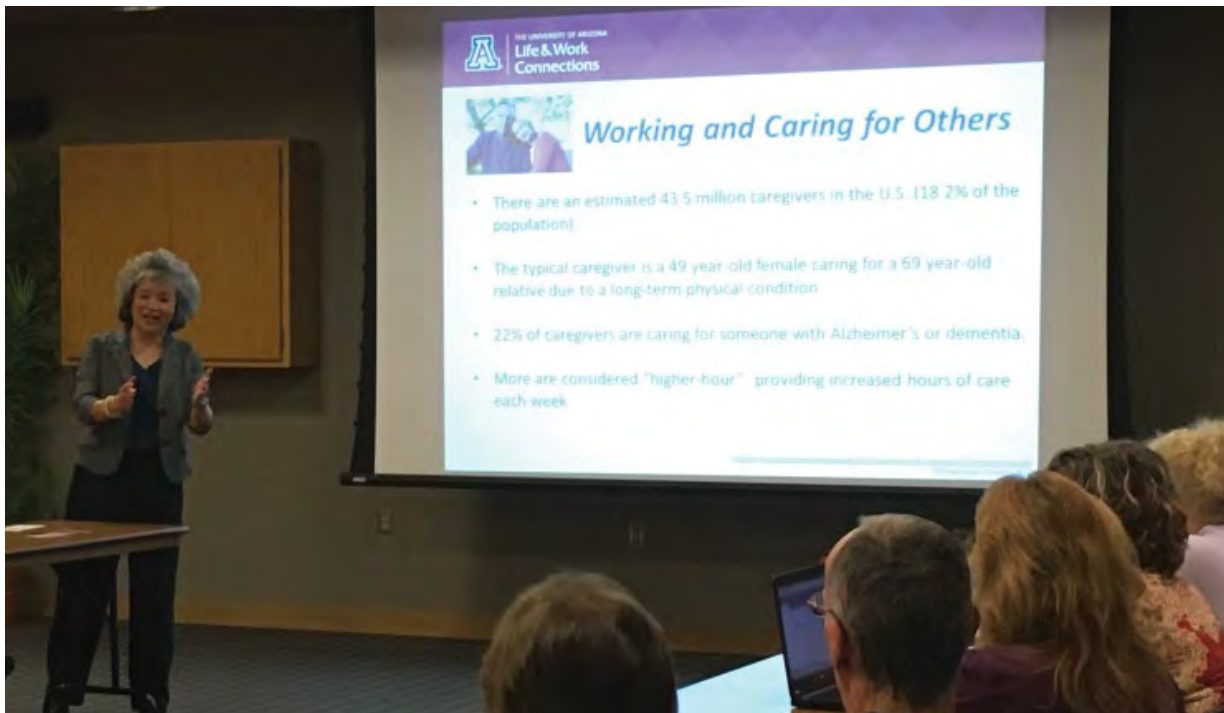
UA employees are able to take advantage of several types of flexible work arrangements depending on their caregiving and employment situation. UA allows for compressed work weeks, flexible job scheduling, sharing of a full-time job between two part-time employees, and telework.

LOTSA HELPING HANDS

Lotsa Helping Hands is a free website that allows people to create a shared calendar and distribute assignments among a group of people who share responsibility for caregiving. UA has partnered with Lotsa to support members of the university community who have complicated schedules and need help coordinating their caregiving team.

RESOURCE LIBRARY

A comprehensive online resource library provides helpful links, articles, and presentations on eldercare, work-life balance, and other issues under the auspices of Life & Work Connections team. For those who are unable to take advantage of an in-person care consultation, phone consultations supplement website information on developing a care plan, housing options, paying for care, and other considerations.



Benefits of an Integrated Approach

UA is recognized as a forward-thinking employer thanks to its integrated lifecycle approach to caregiving and work-life effectiveness. The Life & Work Connections team promotes its offerings through its website, monthly newsletter, and social media, and provides information during orientation programs for new employees and students. Life & Work Connections also conducts targeted outreach to campus and community members regarding caregiving resources.

Offering a full suite of support programs under Life & Work Connections means that employees often find their way to relevant services through cross-referrals from other parts of the group. For example, if someone seeks

help on childcare issues and mentions that they are also caring for an elderly parent, they will be offered an eldercare consultation as well. And, as a complement to the eldercare consultation, a caregiver might also meet with staff from the employee wellness program to get nutritional guidelines for older adults, or connect with work-life professionals to get advice on flexible work arrangements.

UA bases its assessments of the program's effectiveness on faculty, staff, and student feedback and on measures of anticipatory eldercare and caregiving needs. In 2015/16, for example, the University received close to 2,300 requests for eldercare information.




PROMISING PRACTICES

- Care consultations with gerontologist
- Flexible work arrangements
- Integrated lifecycle approach focusing on work-life balance

UPMC

Partnering with the United Way to Support Caregivers

Every five years, United Way of Southwestern Pennsylvania (UWSWPA) conducts a community needs assessment to better understand what types of services for older adults and their families would be most valued. The 2013 assessment identified supporting family caregivers as a key need. These findings inspired UWSWPA, in partnership with the Pittsburgh Foundation, to create the “United for Caregivers” initiative, with the goal of “transforming the experience of aging and caregiving in Southwestern Pennsylvania.”



PROMISING PRACTICES

- Qualitative research through employee caregiver and manager interviews
- Partnering with community stakeholders to create a comprehensive response
- EAP-provided referrals, consultations, education, and resources
- On-site community resource center
- Caregiving awareness campaign

As part of this initiative, in 2015 UWSWPA surveyed eight companies in the Pittsburgh area to find out whether the stress of caring for older loved ones affects job performance. The answer was a resounding “yes.” UWSWPA now sees family caregiving, particularly supporting working caregivers, as a core part of its strategy for seniors — from sharing no-cost, low-cost ideas for supporting caregivers at work (see page 48) to providing technical assistance to companies looking to develop a more robust suite of caregiver support tools, a pilot program called “United for Caregivers@Work.”

UPMC, the largest nongovernmental employer in Pennsylvania, was among those surveyed, and it was one of the first companies to enlist in the United for Caregivers@Work pilot. But United Way’s survey and pilot were not the only factors prompting UPMC to look into beefing up support for caregivers: Employee engagement surveys suggested that people need time during the workday for activities related to

elder caregiving, and the HR leadership team recognized support for caregivers as a priority based on their personal experiences.

Current Programs

EMPLOYEE ASSISTANCE PROGRAM

UPMC provides free and confidential support for employees and their household members through its EAP, which is managed by LifeSolutions. Relevant offerings include the following:

- **Counseling and coaching sessions** in person or on the telephone with a licensed, Master’s- or Doctorate-level clinician for issues ranging from balancing work-life issues, to managing stress, anxiety, depression, and relationship concerns.
- **Referrals for eldercare and support services** such as in-home services, daycare and residential facilities, support groups, adult volunteer

opportunities, transportation, medication issues, and other resources to make life easier.

- **Legal and financial consultations.** Employees can receive a free 30-minute legal consultation with an attorney and up to a 25% reduction in attorney fees beyond that. They also may take advantage of a free 60-minute consultation with a financial professional.
- **Access to the UPMC WorkLife portal,** which features skill-building courses and monthly webinars; downloadable legal forms like wills and powers of attorney; financial calculators; 25% discounts on name brands; and the “Resilience Journey,” a resource to help people bounce back from difficult situations.
- **“Beating the Blues,”** an online program to help manage stress, depression, and anxiety.
- **Coordinated referrals to health coaching,** for advice on healthy living or dealing with a chronic health condition.

HELP LINE AND RESOURCE CENTER

UPMC’s Aging Institute connects older adults and caregivers with supportive resources through its Help and Referral Line and website. In 2014, it expanded these efforts to provide in-person support through the Aging Institute at UPMC McKeesport Resource Center. This is a hospital-based, on-site community resource center that provides referral services for in-home caregiving services, legal and financial concerns, and transportation. The center also holds educational sessions on a range of topics including healthy brain aging, hearing changes in the older adult, and falls

prevention; and it hosts local support-group meetings of the Alzheimer’s Association.

All of these services are free for UPMC employees, patients, and community members. The team of UPMC employees supporting the center includes a social worker, a community social service coordinator, the hospital’s care management team, and the community outreach team.

“We want to create a culture where people self-identify as caregivers and can get the support they need. A lot of times people don’t see themselves as caregivers even if they are; they think to themselves ‘I’m not a caregiver, I’m just helping mom with grocery shopping and getting her medication lined up.’”

– Sharon Czyzewski, VP of HR Operations, UPMC

New Awareness Campaign

UPMC kicked off 2017 with an awareness campaign, branded “HALO — Helping Aging Loved Ones,” to help employees better understand what caregiving entails and to help management understand the needs of caregivers in the workforce. With the help of a planning committee made of up representatives from LifeSolutions, the Aging Institute at UPMC, UPMC Health Plan, and the UPMC Communications and Learning & Development departments, the HR team identified the best ways to reach employees who are caring for elderly loved ones.

Communications began with an interactive poll on the HR InfoNet website, to be followed by a series of newsletter articles that define the caregiver role and its many variations, share workplace statistics, explain the various stages of providing eldercare, and highlight available resources. Over the remainder of the year, the team is planning a mix of communications across all internal channels.

UPMC is also creating a training program to better equip managers to support employee caregivers. The manager training will be designed to increase sensitivity to the issue, reinforce understanding of FMLA practices and current EAP offers, create a healthy culture that allows for flexibility, and provide advice on managing flexible working arrangements.

What's Next?

Over the coming years, UPMC intends to enhance both policies and programming for caregivers. Developing solutions that work for the majority of UPMC's employees — without compromising patient care — will inevitably pose challenges for this complex, multi-faceted healthcare and insurance provider. Hence, the company plans to pilot a variety of new offerings so it can assess which programs are most useful and attract the highest participation rate.

On the policy front, the company plans to introduce a guide promoting flexible work arrangements, which was identified as a priority in both UPMC's and UWSWPA's surveys. UPMC also plans to test resource fairs, employee support groups, EAP Q&A sessions, and other activities at its pilot locations.

UPMC's leadership intends to measure the program's success in part through collecting qualitative data. For example, it plans to add a question about caregiving to its annual employee health risk assessment — with the hope that expanded caregiver support will be reflected in employees' reporting lower stress levels, lower absenteeism, increased engagement scores, and greater knowledge of caregiver benefits.

“United Way has been an incredible partner in sharing resources and insight into the development of UPMC's awareness initiative. Their United for Seniors team, spearheaded by Laura Hahn, has been instrumental in keeping our plans on track and providing insight on how to address employees' needs.”

— Sharon Czyzewski, VP of HR Operations, UPMC

United for Caregivers@Work

10 No-Cost, Low-Cost Options For Your Company



United Way of
Southwestern Pennsylvania

1 Organize an affinity group

Caregivers often don't identify as caregivers. Instead, they consider themselves daughters or husbands or friends. Create a company-wide affinity group for people caring for older loved ones to raise awareness and help coworkers connect during what can be an isolating experience.

2 Update your employee handbook

Does the word "caregiver" appear in your employee handbook or new-hire training slides? In materials related to work-life or work-family balance, it's important to include caregiving to establish a more inclusive work environment and highlight your dedication to the issue.

3 Foster learning and dialogue

There are experts in your community who can help caregivers manage stress, navigate legal issues, communicate with physicians, plan for end of life, and more. Host a lunch-hour speaker series in a conference room or invite experts to active, after-hours walk and talk sessions.

4 Compile in-house information

Your company may provide resources and benefits for caregivers that aren't widely known. Take inventory of what you offer, and help employees know what's available to them now and in the future.

5 Connect with services

Even if your company doesn't currently provide caregiver-specific benefits, you can establish relationships with community caregiver services to offer warm referrals. These services, often available through your local area agency on aging, may be able to support employees through training, counseling or respite.

6 Consider flexible work arrangements

Some jobs don't require 9–5, Monday–Friday, in-office schedules. Think about offering alternative work arrangements, like flextime or telecommuting, to allow caregivers to balance their jobs with other responsibilities. Research shows these policies are good for the bottom line, too.

7 Train managers to be front-line supporters

The experience of caring for an older adult varies from person to person — and oftentimes from week to week. Educate managers about caregiving and encourage them to grant flexible work arrangements based on individual circumstances.

8 Create a quiet space

Caregivers often have to make phone calls during business hours to reach doctors, home health aides, insurance reps, and the like. Designate a quiet space in your office for caregivers to have privacy, as well as the affirmation that they don't have to whisper or sneak outside to make these important calls.

9 Show your appreciation

May is Older Americans Month and November is National Family Caregivers Month. Considering your corporate calendar, choose a day to celebrate caregivers or a time to feature an employee caring for an older person in your e-newsletter. Visibility is one key way to show support and solidarity.

10 Be a community leader

Conversations about finding ways to better support caregivers are happening across the country — and right down the street. Join them. Representing your company on coalitions, boards, or community groups keeps you up-to-date on best practices and research, while also underscoring your commitment.

Excerpted with permission from United Way of Southwestern Pennsylvania. For more information: uwsdpa.org.

Call to action

As the preceding case studies demonstrate, there are many proactive, practical ways in which employers can address the challenges associated with the growing numbers of employee caregivers in the workplace. We hope this analysis of promising practices inspires action. Five years from now, we expect to find many more organizations not only following the examples highlighted here but setting new standards of innovation and leadership in the elder caregiving space.

For those looking to get started, we recommend three activities:

1. Understand your employee caregiver population.

The first step could be as simple as adding a few questions about caregiving to your company's annual employee engagement survey or other information-gathering tools. Quantifying the number of people who are caring for aging loved one and exploring their needs are essential prerequisites to defining an effective policy and benefit framework.

2. Engage company leaders as well as front-line managers in creating a more supportive culture.

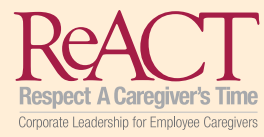
This is not just an issue for human resources. Both C-suite leaders and front-line managers must play a role in driving cultural change and ensuring that employees can benefit from progressive eldercare policies.

3. Seize every opportunity to “normalize” elder caregiving.

By making caregiving a consistent theme of communications with employees, customers, and stakeholders, organizations can help raise awareness of caregivers' important contributions to society.

For those further along in the process, here's how you can help advance the national conversation around caregiving.

There is a paucity of data on impact of caregiving on business — and on the employee caregiver in particular. Since releasing the ROI study in April 2016, ReACT has been pursuing a new research agenda aimed at generating powerful data and insights to support advocacy efforts. We have been invited by individual companies to work with them on-site, with employee caregivers, front-line managers, human resources teams, and other leaders, to understand the impact and opportunities within their organizations to better support employees caring for a loved one with an age-related chronic condition. We would welcome the opportunity to work with more companies in this way and to discuss our future research ideas with you. For more information, please contact Drew Holzapfel at 703.599.9617 or via email at dholzapfel@highlanterngroup.com.



This report was prepared by the ReACT Coalition and made possible thanks to the generous support of AARP.

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