

Nurturing Resilience: How Benefits Can Support Employees During Natural Disasters

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As the U.S. confronts escalating natural disasters like wildfires, hurricanes and floods, the scope of employer responsibility extends beyond the confines of office walls. Regardless of where you live, people everywhere are vulnerable to experiencing the stress and anguish brought about by these disasters. As a result, employers must act as pillars of support for their workforce, their well-being and mental health.

By recognizing the multifaceted challenges posed by disasters and implementing strategies to mitigate their impact, you can alleviate workplace stress, strengthen employee engagement and foster a workplace culture that prioritizes well-being and resilience. Here's what you can do to provide the necessary support to your employees in natural disaster-prone areas.

Establish a Comprehensive Communication Plan

Clear communication is paramount in providing support. Implementing an ongoing communication plan that coincides with different stages of the year can be beneficial. For example, educate employees about these resources during slower periods and intensify communications in the lead-up to disaster-prone months.

Create simple, accessible guides that outline the resources available to support employees during natural disasters and how they can effectively leverage them. These guides could encompass practical steps for disaster preparedness both at home and in the workplace, such as remote work or flexible scheduling provisions, PTO or leave policies, information on how to access mental health support and guidance navigating insurance coverage during emergencies.

Additionally, be mindful that, while a corporate office may not be directly impacted by a natural disaster, employees and their friends and families may be heavily impacted. By equipping them with knowledge, you can empower your employees to take proactive measures to safeguard their well-being.

Elevate Mental Health Benefits and Resources

Incorporating robust mental health benefits like Employee Assistance Programs (EAPs) and flexible paid time off into your employee benefits package is a crucial step. These resources not only acknowledge the emotional toll of natural disasters but also provide tangible avenues for employees to seek help and respite.

Proactively remind and educate your workforce about the availability of these resources, along with any of their disaster-related insurance benefits and employee protections under the Family and Medical Leave Act (FMLA), which provides job-protected leave from work for family and medical reasons. These resources serve as a safety net that enables employees to prioritize their well-being during difficult times without the added stress of potential work-related repercussions.

Leverage Insurance Carrier Support

Insurance carriers often extend invaluable resources beyond standard coverage. Many offer free disaster recovery support lines, through which they provide guidance on navigating insurance claims, accessing emergency services and connecting with relevant disaster relief organizations. Emphasize these additional benefits and highlight their availability to your employees. Again, reminding employees of their

existing resources helps alleviate stress and concerns about financial strain and ensures that individuals are aware of the avenues they can explore for comprehensive assistance.

Set Yourself and Your Employees Up For Success

The best way you can prepare your organization and support your workforce is by establishing a template of disaster-specific policies and resources. That way, when a natural disaster strikes, you have an effective support framework in place and you're ready to clearly communicate to employees, alleviating stress, setting proper expectations and increasing preparedness. Being proactive and leaning on your HR and benefits teams to help you will set you up for success so you can weather any storm that comes your way.

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