

Hurricane season is upon us: Here's your disaster ready employee benefits checklist

by Eric Brewer, Senior Benefits Consultant

For many people on the East Coast, hurricane season is already here, which means it's time for disaster prep for their homes and families. However, as severe weather events such as hurricanes and wildfires become [more prevalent](#) across the U.S., the impacts are not just felt by individuals and families, but by their employers as well. When [millions of Americans](#) become displaced every year, a loss in productivity and an increase in absenteeism and turnover at work are inevitable.

In times of disaster, employees are in need of more support and flexibility from their employer. By implementing various benefits and policies aimed at addressing their immediate and long-term needs, you can help provide stability for your employees and your business during challenging times.

Here's your checklist for putting together disaster-ready benefits for your employees

Establish emergency leave and flexible work arrangements

Establish a flexible and fair policy that allows employees to take paid leave during natural disasters so they can address their personal and family needs without the worry of losing their jobs. A flexible PTO policy is especially important if an employee is not fully covered or protected by Family and Medical Leave Act (FMLA) benefits. You can also offer flexible work arrangements, such as remote work or adjusted schedules, to accommodate employees who may be temporarily displaced or facing transportation difficulties due to the disaster.

Implement an employee assistance program

Provide access to counseling services, mental health support and resources through an employee assistance program (EAP). EAPs can offer confidential counseling to help employees cope with stress, trauma or other emotional challenges resulting from natural disasters. Certain EAPs and mental health services may be costly for your organization, but investments in your employees' ability to recover from disaster may result in improved presentism and engagement.

Provide employee support networks

Establish support networks or employee resource groups focused on disaster preparedness and recovery. These groups can provide guidance, information and a sense of community for employees during challenging times.

Stay in touch with your carrier

Many insurance carriers may change their policies on things such as pharmacy refills depending on the severity of weather alerts. Stay in touch with your carrier ahead of disaster months and communicate any policy changes to your employees. This way, employees who have chronic conditions or require maintenance medications, for example, can have more than a week's supply on hand in case of an emergency.

Educate your employees on their coverage

Educate employees about their coverage options and how to utilize them during natural disasters. Telemedicine, for example, can be a lifeline for employees unable to travel or dealing with mandatory curfews. Many insurance carriers also offer free severe weather and disaster recovery support lines to

answer questions. Ensure your employees know how to quickly and effectively use it when they need it during an emergency.

Create a communication plan

Your disaster-ready benefits are useless if not properly communicated to your employees. Establish frequent, clear communication channels to remind employees about the support they have available to them through your organization. Create simple guides you can hand out throughout the year including during the slow season and ramp up communications in advance of disaster months.

Understanding the stress your employees are under and providing them with the support they need to stay safe will go a long way in improving employee morale and engagement at work and building a disaster-ready workforce.

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