

Considering Benefits and Advocacy for Caregivers

Many school districts find it challenging to attract and retain quality teachers and other staff. Employers, public or private, are looking at creative ways to enhance their benefits and advocacy to existing benefits to help in the mission of maintaining a strong, quality work environment. A few of the newer benefits being reviewed and considered include student loan forgiveness programs, more flexible work schedules and caregiver benefits. These are gaining interest. This article is looking specifically at caregiver benefits.

A typical definition of a caregiver as it relates to this article is an individual who is unpaid to assist an elderly or disabled family member. This person often has a full-time career as well. It is estimated by the National Alliance for Caregiving and AARP that 70 percent of working caregivers suffer work-related difficulties due to their dual roles.

Considering a New Benefit and Advocacy of Existing Leave Benefits

Considering a specifically defined leave benefit for full-time employees who also care for an elderly parent or family member may be an additional item that helps attract and retain quality team members. At a minimum, providing strong advocacy, education and communication of current state and federal leave benefits may also be strongly welcomed and greatly appreciated as those benefits have a direct connection to caregivers who work full time.

As the baby-boomer generation continues to age, it is likely that younger employees will take on caregiver responsibilities. A survey of 129 benefits managers was conducted by the Northeast Business Group on Health (NEBGH) and AARP. It was discovered that 66 percent agree that caregiving will become an important issue to their workers over the next five years. Forty-five percent of these managers say that caregiving benefits are one of their top 10 priorities for health and benefits issues.

Some employers, public and private, are looking at adding a specific number of paid leave days for family elderly caregiving. Budgets are challenging for most school districts, and a new caregiver leave benefit would have to be closely reviewed financially and legally so it is set up properly. As an example, adding five additional days of paid leave specifically for family elder caregiving per year would have a financial and scheduling impact, but the additional benefits may also help in providing more goodwill, loyalty and a unique selling point for a school district to attract and retain great teachers and staff.

The other side of this is the advocacy and education to full-time teachers and staff as it relates to their current state and federal medical leave benefits. A lot of stress comes when a caregiver situation comes about, and the teacher or staff member isn't clear about what their rights are or what benefits are available to help in these situations. Many do not understand that their job will be protected and that there is available time (paid or unpaid) to help in many family caregiver situations.

Providing annual or more frequent educational sessions on medical leave rights and benefits for teachers and staff is extremely important. Also, making information about

them easily attainable online can greatly reduce stress and strengthen trust and loyalty between employees and employers (teachers and administration).

Caregiving for elderly parents will only continue to grow. Looking for ways to help our teachers and staff in this area likely will be strongly welcomed and greatly appreciated. Overall, the utilization of such benefits is still relatively small, but when they are used, it is something significant that is not forgotten.

What do Caregiver Benefits Look Like?

Various types of caregiver benefits are offered. Below is a list of benefits used by caregivers who have full-time employment as surveyed by the NEBGH and AARP:

- ***Paid leave exclusively for caregiving—11 percent***
- ***Paid leave that can be used for parental leave or caregiving leave—22 percent***
- ***Paid family medical leave—29 percent***
- ***Sick, vacation or personal days that can be used for self-care or to care for another—81 percent***
- ***Family medical leave application guidance—77 percent***
- ***Flexible scheduling—57 percent***
- ***Employees can “donate” time to their co-workers—21 percent***

As demonstrated by this data, the majority of employers surveyed permit employees to use their sick, vacation or personal days for caregiving, but few have leave or benefits programs designed specifically for caregivers.

Below are some additional statistics that show just how common and disrupting to people’s lives this is becoming.

- 70 percent of working caregivers suffer work-related difficulties due to their dual roles. Many caregivers (49 percent) feel they have no choice about taking on caregiving responsibilities. Sixty percent of caregivers in 2015 were employed at one point while also caregiving. [National Alliance for Caregiving and AARP. (2015). *Caregiving in the U.S.*]
- Caregivers who care for a person with emotional or mental health issues are more likely to make work accommodations (77 percent vs. 67 percent of those caring for someone with no emotional or mental health issues). [National Alliance for Caregiving and AARP. (2009). *Caregiving in the U.S.*]
- Six out of 10 (61 percent) caregivers experience at least one change in their employment due to caregiving such as cutting back work hours, taking a leave of absence, receiving a warning about performance/attendance, among others. Forty-nine percent arrive to their place of work late/leave early/take time off, 15 percent take a leave of absence, 14 percent reduce their hours/take a demotion, 7 percent receive a warning about performance/attendance, 5 percent turn down a promotion, 4 percent choose early retirement, 3 percent lose job benefits, and 6 percent give up working entirely. [National Alliance for Caregiving and AARP. (2015). *Caregiving in the U.S.*]

- Thirty-nine percent of caregivers leave their job to have more time to care for a loved one. [National Alliance for Caregiving and AARP. (2015). *Caregiving in the U.S.*]
- Seventeen percent of caregivers of people diagnosed with dementia quit their jobs either before or after assuming caregiving responsibilities. Fifty-four percent arrive to their place of work late or leave early, 15 percent take a leave of absence, and 9 percent quit their jobs in order to continue providing care. [Alzheimer's Association. (2015). *2015 Alzheimer's Disease Facts and Figures.*]

Summary

As the baby-boomer generation continues to age, more workers will become caregivers for elderly parents, in addition to the others who will take on caregiving responsibilities for a number of different reasons. Implementing caregiving benefits is being considered by many employers across the country to help alleviate some of the stressors caregiving employees face. By offering caregiving benefits, employers will not only establish a culture that is supportive of caregivers, but they will also be giving employees the tools they need to effectively manage their dual responsibilities.

Detailed Information on How Much Time is Available through FMLA

- **Wisconsin FMLA**
 - 6 weeks of leave in a calendar year for the birth/adoption of a child,
 - 2 weeks of leave in a calendar year for the care of a child, spouse/domestic partner or parent with a serious health condition, and
 - 2 weeks of leave in a calendar year for the employee's own serious health condition.
- **Federal FMLA**
 - Up to a total of 12 weeks off in a rolling calendar year for the following:
 - Birth/adoption of a child, and/or
 - To care for a child, spouse or parent with serious health condition, and/or
 - The employee's own serious health condition, and/or
 - A qualifying exigency for the employee's spouse, son, daughter, parent or next of kin; or up to 26 weeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness if they are the employee's spouse, son, daughter, parent or next of kin.

Important Disclaimer: We strongly recommend connecting with a licensed professional for an assessment of any employee benefit and policies changes.



For more information please contact Archie Vorwald, VP and Partner – TRICOR Insurance: (877)468-7426 Ext. 1703 or email avorwald@tricorinsurance.com.



TRICOR Insurance is endorsed by Wisconsin Association of School Boards (WASB) Insurance Plan for Property and Casualty Insurance & Employee Benefits Insurance.