

WHEN NATURAL DISASTERS PACK A PUNCH TO YOUR EMPLOYEES' LIVES

Provide Support with Your Benefits Offering



QUESTION: WHAT DO THE CITIES OF BUFFALO, FORT MYERS, ROLLING FORK, AND THE STATE OF CALIFORNIA ALL HAVE IN COMMON?

ANSWER: Each area has been severely impacted by a recent natural weather disaster that has destroyed property, businesses, and lives.

In September, Hurricane Ian devastated southwest Florida. In December, a “bomb cyclone” buried Buffalo, New York in about four feet of snow that collapsed buildings, caused power outages, and left people out in the cold. For months, atmospheric river storms inundated California with flooding, mudslides, and landslides that threatened millions. And, most recently, an EF-4 tornado decimated an entire town in Mississippi.

While natural disasters can shut down businesses and destroy property, they can also seriously impact the personal lives of your employees. Fortunately, the benefits many organizations offer employees can not only help those directly impacted recover, but they can also help retain them over the long haul.

BENEFITS THAT CAN HELP EMPLOYEES IMPACTED BY CATASTROPHIC WEATHER EVENTS



TO HELP THEM PHYSICALLY:

1 MEDICAL INSURANCE

If employees have been physically injured during a natural disaster, health plans can cover all or part of necessary medical services needed to treat broken bones, burns, concussions, or other health issues they may have suffered due to the damaging weather.

2 TELEMEDICINE

Injured employees (who are not suffering from a life-threatening injury) can get quick and easy medical attention virtually with a health professional even if impassable roads prevent them from leaving their house or immediate community. And because telemedicine options typically cost less, that can minimize expenses.

3 SHORT- AND LONG-TERM DISABILITY

If an employee suffers extensive injuries during a natural disaster and is under doctor's orders not to work for a certain amount of time, short-term or long-term disability policies can pay a part of their salary while they recover. Eligibility for these benefits and waiting periods may apply, so it's best if employees contact their provider.



TO HELP THEM FINANCIALLY:

1 EMPLOYEE ASSISTANCE FUNDS

Many organizations have created a nonprofit entity for tax-advantaged special funds to support colleagues in times of crisis and financial hardship caused by situations like the COVID-19 pandemic, hurricanes, and other natural disasters. Both leaders and employees can contribute to these funds to help their fellow employees in their time of need. In addition, some organizations allow employees to donate their accumulated time off to an affected employee who may need to take extended time off from work and still get paid.

2 FLEXIBLE SPENDING ACCOUNTS (DEPENDENT AND HEALTH)

To pay for out-of-pocket medical costs incurred as the result of a natural disaster, affected employees may tap their flexible spending accounts to pay for prescriptions, copayments, physical therapy, and possible dependent care expenses that are needed to fully recover.

3 RETIREMENT PLANS

To help pay for rebuilding a home or finding temporary housing, employees may be able take a loan or hardship withdrawal against their retirement account or get financial counseling from retirement benefits providers.

4 LIFE INSURANCE

One of the sad realities of natural disasters is that they often take lives. If an employee (or one of their family members) dies in a storm, and they are covered by a life insurance policy as part of their benefit options, remind them how to report a claim with your insurance provider. The financial support provided by the life insurance benefits can help cover funeral costs and assist employees and their families with making necessary future plans.



TO HELP THEM EMOTIONALLY:

1 EMPLOYEE ASSISTANCE PROGRAM (EAP)

The services provided by an EAP can be particularly helpful for employees recovering from a natural disaster. In many cases, it can offer services for emotional and mental health counseling for those suffering from shock, grief, and uncertainty. Plus, they often provide access to financial consultations, discounts on legal fees, home services, and more

2 PAID TIME OFF (PTO)

Of course, the trauma of losing a loved one or a home in one of these catastrophic weather events can be debilitating. So, if an employee is unable to work, needs time to recover mentally, or to clean out a flooded basement, salvage belongings, meet with insurance claims reps, or search for missing family members after a natural disaster, paid leave benefits can help by providing income during that time. Reach out to affected employees and remind them of your organization's PTO policies and how much time they may be eligible to use to take care of personal matters.

3 FLEXIBILITY

After a weather disaster, it may be difficult for some employees to get to work due to mass transit shutdowns, closed roads, and disruption of communication methods. Consider offering the flexibility to adjust work schedules and deadlines for activities, such as benefits enrollment, retirement plan contributions, and other time-sensitive tasks.

4 FMLA

The Family and Medical Leave Act (FMLA) is designed to help employees balance work and family life by allowing them to take reasonable unpaid leave for certain reasons. So, for example, if an employee suffers a physical or mental injury in a natural disaster that leaves them unable to perform their job, or if an employee is required to care for a spouse, child, or parent with a serious health condition, remind them of their rights under this law.

5 COMMAND CENTER

Setting up an area, either physically or online, for affected employees to get useful information in one place can help ease the burden of managing multiple tasks they may have to handle. Consider things, such as:

- Contact information for insurance carriers to get help filing claims
- Guidance about completing FEMA documentation
- Assistance finding trusted contractors to help rebuild
- Tips for avoiding common scams that occur after disasters hit
- Information about community or federal relief efforts

Supporting employees during times of crisis can help instill loyalty and appreciation over the long-term. To learn how to you can tailor a program that meets your specific goals, consult your benefits advisor.

[Contact Us](#)