

Your company is paying for an EAP that three to ten percent of your team actually uses. Most employees do not even know it exists. Jax and Sage break down why utilization is so low, what stigma and friction are really costing you, and what the companies seeing forty percent plus utilization are doing differently. This is a financial decision — not just a compassionate one. Use this worksheet to audit your current program and build a plan to move the needle.

3-10%

Average EAP utilization

25%+

Unaware EAP exists

40%+

Utilization when friction removed

80%+

Large employers offer EAPs

01 THE EAP UTILIZATION CRISIS — THE BENEFIT NOBODY USES

WHAT THE RESEARCH SHOWS

Despite over eighty percent of large employers offering an Employee Assistance Program, actual usage rates sit between three and ten percent. More than a quarter of employees do not know their EAP exists. The programs are there — the employees are not finding them. Stigma, friction, and manager silence are the three biggest barriers to access.

WHAT IT LOOKS LIKE ON YOUR TEAM

Your team may be struggling with mental health challenges right now and not using the resource you are paying for because they do not know about it, fear judgment for using it, or found the signup process too difficult when they needed help most. The gap between program availability and actual use is where the business cost lives.

SPOT THE WARNING SIGNS

- Team members have mentioned stress but you have not directed them to the EAP
- You have never talked about mental health resources in a team meeting
- You do not know how to personally access your company EAP
- You assume employees will seek help on their own when they need it

On a scale of 1 to 10 how confident are you that every person on your team could access your EAP right now without asking HR?

02 THE REAL COST OF LOW UTILIZATION

"You are paying for a benefit that could change someone's life — and most of them do not even know it exists."

EAP underutilization is not just a wellness problem — it is a financial one. When employees do not get support early they reach crisis points that result in extended absences, performance deterioration, and turnover. The programs that see forty percent plus utilization share three things: manager involvement, reduced access friction, and regular visible promotion from leadership.

Team members who may be struggling silently	Estimated annual productivity loss per person	Estimated annual cost of unaddressed mental health challenges
_____ units	x _____	= \$ _____

03 THREE BARRIERS — AND HOW TO REMOVE THEM

EAP underutilization is not a people problem. It is a design problem. Three barriers drive almost all of it.

BARRIER: STIGMA AND SILENCE

Employees fear that using mental health benefits will affect their career. That fear is amplified when managers never talk about it. The most powerful thing a manager can do is normalize the conversation — mention the EAP by name and make clear there are no career consequences for getting support.

THE FIX: VISIBLE LEADERSHIP

Modernized programs that reduce signup friction — fewer steps, no referral required, digital access, sessions available within 24 hours — see utilization four to six times higher than traditional programs. Pair reduced friction with a manager who visibly endorses the benefit and utilization climbs above forty percent consistently.

04 YOUR 30-DAY TEAM WELLNESS PLAN

WEEK 1	LISTEN	Schedule one genuine check-in per team member. No agenda. Just ask: how are you actually doing?
WEEK 2	LOOK	Review workload distribution and PTO data across your team. Where are the hidden pressure points?
WEEK 3	ACT	Make one structural change — redistribute a task, approve one day off, or remove a recurring meeting.
WEEK 4	MEASURE	Ask your team: what is one thing that would make your work feel more sustainable right now?

AS A MANAGER — DO THESE THIS WEEK

- Look up your company EAP contact number right now — could you access it in under 3 minutes?
- Mention your EAP by name in your next team meeting — normalize it by saying it is there and confidential

- Send one message to your team this week with the EAP access link or phone number
- Ask HR how many of your team members have used the EAP in the past year
- Identify the one person on your team most stressed right now and check in directly

YOUR REFLECTION

What would it mean for your team if even two or three more people got the mental health support they needed this year — and what is one thing you could do this week to make that more likely?

Write your answer here:

The Slow Burn | No Fluff Corporate Health & Wellness | Hosted by: Jax & Sage