

More firms providing elder care options for their workers

By JENNIFER GOLDBLATT

Paternity leave, counseling and day care used to be the hot buttons of the work life management world. But with the swelling population of people with Alzheimer's disease and other age-related illnesses, employers are seeing the need to provide workers with the time and money to take care of elderly relatives, too.

About 20 percent of adult Delawareans – about 130,000 people – provide unpaid care for a relative or friend, according to a recent survey by AARP. And since about 70 percent of caregivers are employed, this is having an impact on the work force.

"Many caregivers have to go part time or quit, so they end up with lifetime earnings being cut and a loss of health care benefits," said Joyce Shores, coordinator of the caregiver resource center at the Wilmington and Newark senior centers. "Because they work, they can't get the resources they need, unless family and friends do the footwork. There are a lot of phone calls and a lot of bureaucracies and phone menus to wait through."

All of this can impact a company's bottom line. Absenteeism of workers who are caregivers for those with Alzheimer's disease costs U.S. businesses \$10 billion, according to a 2002 report by researchers at the University of Pennsylvania. Productivity losses to U.S. businesses associated with the absenteeism is about \$18 billion, the report said.

"Caring for an elderly relative is not something that can be done quickly and on the side," said Kathy

Hyde, the referral director for Family & Workplace Connection, a Wilmington-based, nonprofit agency that provides referrals for dependent care to companies' workers. "It can greatly impact an employee's ability to get to work, and while they're at work, they may not be as productive as they could be, because they're worried constantly that something is going to happen at home."

About half of all employers nationwide offer elder care benefits to their workers, according to Hewitt Associates, a Lincolnshire, Ill.-based human resources consultancy.

That includes companies like AstraZeneca, which has extended some of the benefits it offers for child care to workers who are caregivers to the elderly. About 37 percent of the company's work force has caregiving responsibilities or expects to have them in the next three years. The company facilitates support groups and flexible work arrangements for caregivers. Through Family & Workplace Connection, it also provides a program called Just in Time, which links workers to backup care when regular care is out of reach. The company pays for 90 percent of the cost of that backup care, up to 10 days a year.

AstraZeneca also provides a referral network to legal and financial services related to elder care and phone and in-person assessments for workers' elderly dependents.

W.L. Gore & Associates has had Family & Workplace Connection handle its workers' child care referrals for years. It added elder care

benefits last year. The company also signed on with Health Advocate, a Blue Bell, Pa., company which mediates billing concerns between insurers and workers. The workers can use the system for their own bills and also for the bills of parents they may be caring for. "I see it as a great thing for the sandwich generation," said Sarah Emerson, who handles benefits for the Newark-based company. "We're taking care of kids, but we're also taking care of our parents."

DuPont, where about half of all workers expect to have caregiving duties in the next five years, has also addressed the issue. The company links its workers to resources from discounts on wheelchairs to support groups and flexible schedules. The company has started offering long-term insurance, so employees can get coverage for themselves or a parent who needs to enter a long-term care facility. DuPont doesn't share the cost of that coverage with the workers, but offers it at a slight discount.

The company realized that work-life issues weren't just about child care, and it was imperative that they start addressing them, said Rich Vintigni, a diversity and work-life consultant with the company. Of course, these benefits are limited for now to businesses that can spare the money and the resources for it. Many small and midsize companies are just trying to keep on top of their own workers' personal health needs, said Judy McCormick, who heads St. Francis Hospital Employer Outreach Program. And the economy may have to improve before the benefits become more prevalent.

"Companies are really strapped financially," Hyde said. "Many of them are saying, 'This looks great. Let me see when I can squeeze it into the budget.'"