

Balancing Work While Caring for Aging Parents

Negotiating With Employers Can Make Life Easier for Caregivers

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Elder care is a costly struggle for employees and employers alike. A MetLife study found that people who take on a caregiver role give up more than \$650,000 in lifetime earning potential. And on the employer side, the same study estimated that American businesses see a \$33 billion productivity loss each year because of employees' caregiving obligations. The numbers suggest there's clearly a business case for introducing benefits and support programs.

First step, talk to your boss. Fortunately or unfortunately, there's not the same stigma with elder care as often exists with child care. When it comes to kids, many managers are quick to assume you can just hire a babysitter or put your kids in day care. They're not as understanding about those challenges. But elder care is different. The solutions aren't as clear-cut, and the problems are often much more complicated.

As an employee, it's nearly impossible to keep this issue bottled up. It's inevitable that some of your time at work will have to be spent checking in on mom or dad, calling doctors, dealing with insurance companies, making difficult decisions and more.

It's smart to let your boss know that you're coping with this issue. He or she need not be privy to every detail; you don't want to come across as overwhelmed or unreliable. The goal is to reiterate your commitment to work, but also be clear that this is a personal priority and an obligation. In some cases, you may learn that your boss is dealing -- or has dealt -- with the same thing. And you'll also get a sense of whether he or she is going to be supportive.

Research existing benefits. It's important to understand the benefits available to you. This includes what your company offers and what you might be entitled to under the law. The Family Medical Leave Act requires large employers to provide up to 12 weeks of unpaid time off with job protection when workers must care for a sick or injured parent. Some states have extended this coverage to include small businesses as well, and others have pending legislation. Sometimes taking limited time off, even unpaid, to get your elder care plans in order is the best option to allow you to focus on establishing the right protocol for your family.

Suggest new benefits. In the absence of elder care benefits, don't be shy about suggesting programs that will benefit you and your entire workplace. You might go to your HR department or to your manager and share some of the ways that other companies are supporting their employees. Respectfully ask that they consider exploring the possibilities of offering the same. Benefits are typically offered in direct response to employee need. Maybe the need never existed, but now you and some of your colleagues would truly benefit from the help.

Ask for flexible hours. The top benefit that employees say would make all the difference in the world is flexible hours. The ability to work a compressed work week -- longer shifts in fewer days -- or the option of working late some days in order to leave early on another -- enables employees to schedule doctor's appointments and other needs on a specific day and time each week. Flexible hours also enable employees to have some free time during business hours to call doctor's offices or insurance companies or other elder care providers that are impossible to reach off hours and on weekends.

Look into internal seminars. Caregiver stress can take an enormous -- and sometimes deadly -- toll. In fact, according to a University of Pittsburgh study, caregiver mortality rates are more than 60 percent higher than those of non-caregivers. Seminars that help caregivers cope effectively with stress reduction, communication, managing emotions and making difficult decisions have proved beneficial to employee productivity.

One such program is offered by Legacy Health Systems and serves big companies like Nike and Intel, as well as numerous small employers throughout the country. Through their Powerful Tools for Caregivers program, they offer a six-week onsite course -- typically held during a lunch hour -- for up to 15 employees at one time who are currently coping with elder care demands. The program is free to employers and employees; Legacy Health asks only for a donation of \$25 per person to cover the fee for the companion book that's provided to each participant. (For more information, e-mail caregiver@lhs.org.)

Look into referral services. One benefit offered by about a quarter of employers, according to a 2006 survey by the Society for Human Resource Management, is access to elder care referral services via an online database and live consultants to help with short- and long-term needs. This service typically helps by suggesting reputable doctors, health care providers and facilities, navigating the insurance process, coping with stress and so much more. An employee's time is already at a premium, so such services help to minimize the burden of having to do the research.

Ceridian's LifeWorks program (www.myceridian.com/elderadult) offers elder care referral services to employers such as Hewlett-Packard and IBM, as well as many small and midsize companies. According to Ceridian, for as little as \$3 to \$5 per employee per year, with a minimum of about \$3,000 per company for creating an account, even many smaller employers can afford to provide such comprehensive elder care benefits.

United Behavioral Health (www.unitedbehavioralhealth.com) also provides elder care services to employers of all sizes, including drug company AstraZeneca, yet more than 70 percent of those clients have less than 5,000 employees.

Research backup services. According to SHRM, only 5 percent of employers offer backup elder care services, which are ideal when an employee must travel for business, when the normal caregiver is sick or on vacation or when that caregiver requires a respite. Work Options (www.workoptionsgroup.com) provides such services to the employees of Microsoft and Princeton University, among others, and Bright Horizons (www.brighthorizons.com) offers back-up elder care to accounting giant Ernst & Young, among others. As more employers recognize the burden of elder care obligations on their workplaces, they'll turn to back-up benefits to help reduce absenteeism, increase productivity and improve retention. When employees take advantage of backup care, they're able to continue working, which is an immediate benefit to the company.

See if you can get unrestricted paid time off. Even something as simple as offering unrestricted paid time off can prove to be a great benefit. Most companies offer restricted time off -- for example, you can only use your sick days when you, the employee, are sick. And vacation days must be approved far in advance. Just offering a bank of time off would allow employees to use their time as they see fit, including to care for short and long term elder care demands.

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