



How to Use my Benefits as a Working Family Caregiver



Today's program

How to Make the Most of my Benefits as a Caregiver

Most working family caregivers don't have the time to navigate and use all of the benefits that can support them as family caregivers and parents.

Join us for a tactical look at all the benefits and policies we offer that can support you as a caregiver and/ or parent. We'll have a special guest from our HR team to share the details and field Q&A, and a guest speaker from AARP.



Agenda



- 1** | Why do caregivers need to maximize their benefits use?
- 2** | How to map and use the benefits and policies you have
- 3** | FAQs from working family caregivers
- 4** | Open Q & A
- 5** | Resources and events



We are AARP

AARP's mission is to empower people to choose how they live as they age.

This is why AARP Family Caregiving supports all those who provide care for their loved ones, from Gen Z to Boomers.

Most caregivers work, so AARP engages employers to better understand and support working family caregivers. Find our free tools at www.aarp.org/caregiving and www.aarp.org/employercaregiving

Hi!



Heather Ainsworth
Advisor to AARP
CEO, Workable Concept

I advise employers on affordable,
inclusive strategies to create workplaces
that support all employees who have
caregiving responsibilities. I also provide
employer sponsored career coaching for
working parents, family caregivers, and
the Sandwich Generation. Find me at
www.workableconcept.com





Your turn: Introduce yourself!



My name is _____.

Drop this answer
in chat

This year I may provide care for _____.

The benefits I already use the most as a caregiver are

_____.



We're all in it.

“There are only four kinds of [employees] in the world:
Those who have been
caregivers. Those who are
currently caregivers. Those
who will be caregivers, and
those who will need
a caregiver.”

Rosalyn Carter
Former First Lady of the United States



Even at work

Today, 73% of U.S. workers are caring for an adult, a child or both. Only half of them tell their supervisor. Two-thirds expect to have trouble juggling work and caregiving this year.

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Put on your mask first

A strategy to fully use your* benefits and policies protects your short-term and long-term well-being. It also improves the health and well-being of those for whom you are caring.

**and your partner's or care recipient's benefits*



“I’d like to return 30% of my compensation please.”

Americans don’t claim over \$300B in benefits each year.

- ✓ Caregivers spend \$8K annually out of pocket, after-tax, on care expenses. That could be \$11,000 of salary!
- ✓ Women caregivers save >\$300K less in retirement than men caregivers
- ✓ Caregivers are more likely to downshift or leave the workforce earlier

Which supports are often unused?

Benefits

- Behavioral/ mental health benefits in health coverage
- Regular check-ups for self
- HSA/ FSA/ DCRA if they require employees to “front” the funds
- Tuition reimbursement stipends
- 401k matches
- PTO and vacation time

Policies

- Flexible scheduling
- Remote
- “Unlimited time off” policies
- Unpaid/ partially paid time off
- FMLA

Why do employees leave them unused?

Benefits

- Don't know or remember what is available
- Complicated to access
- Privacy concerns
- Set to "auto-pilot" for using partner's benefits instead
- Cultural and gender norms in the team or workplace
- Feel they can't hit goals if they use their PTO, so leave it unused

Policies

- Unsure if it applies in your specific situation
- Asking permission instead of sharing a plan to use the policy
- Financial concerns/ costs
- Concern about manager/ cultural penalty for using full policy



Why this matters for employers: Reflect



What is one reason you don't use the full benefits/ policies available in your workplace as a family caregiver? _____

Drop this answer
in chat



Agenda

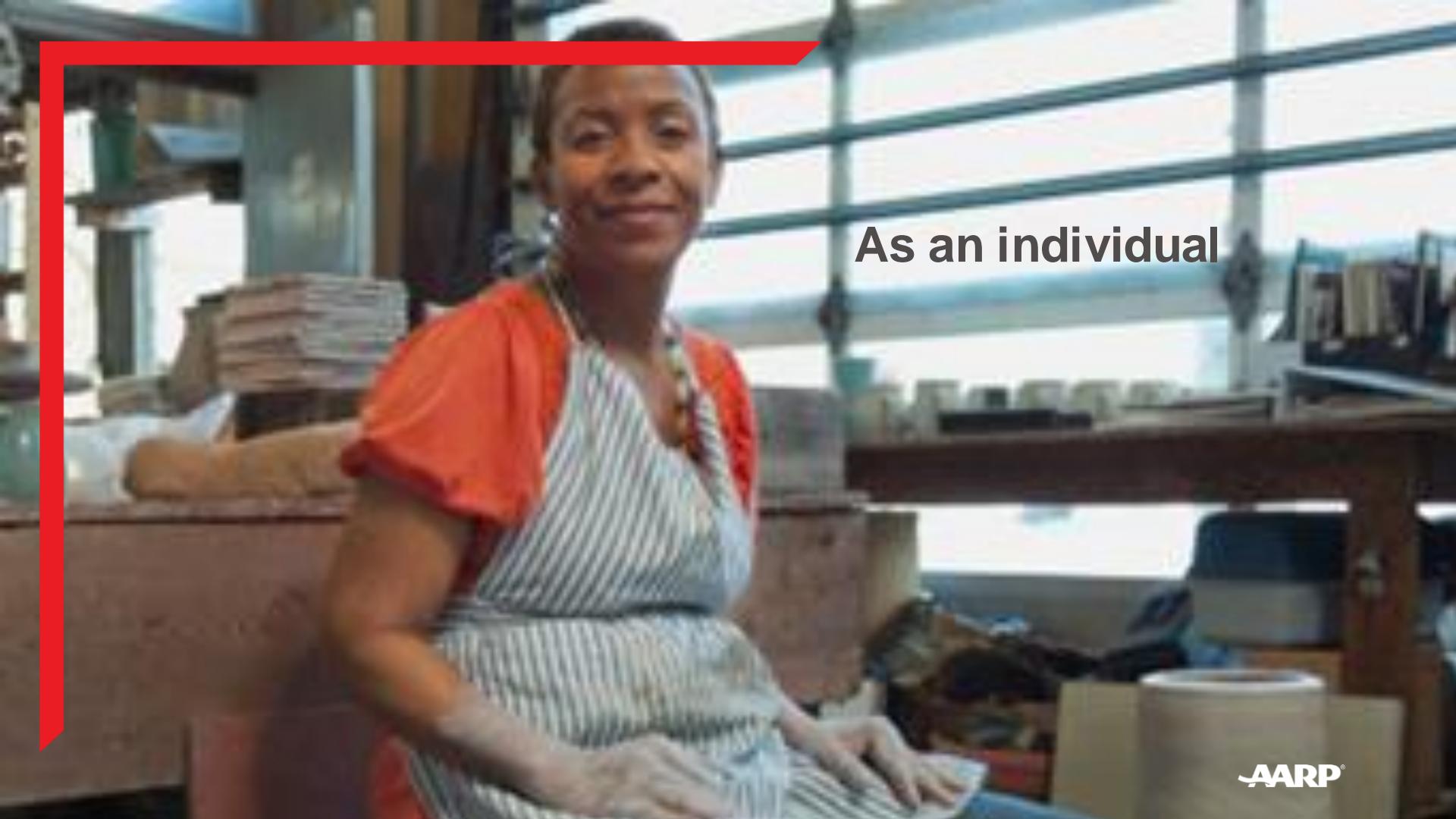


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“Both” of you

1. The individual
2. The caregiver

A photograph of a woman with short dark hair, smiling at the camera. She is wearing a bright orange short-sleeved shirt over a white and green striped apron. She is seated at a pottery wheel, her hands visible as she works with clay. The background shows shelves filled with pottery and a window looking out onto a city skyline.

As an individual

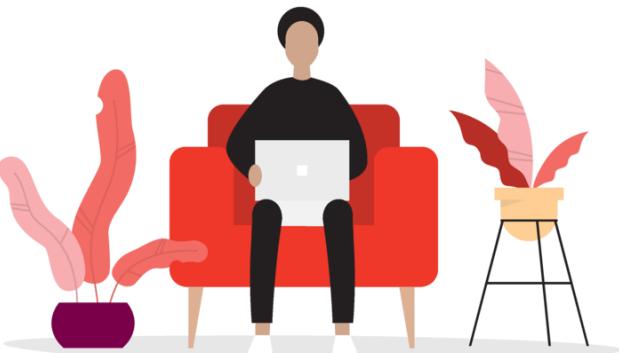


Physical Well-being

Check your access to benefits and policies like these:

- ✓ Medical insurance
- ✓ Sleep programs
- ✓ Exercise programs
- ✓ Sick leave
- ✓ Health navigation for specific populations (e.g. LGBT)
- ✓ Fertility and childbirth support



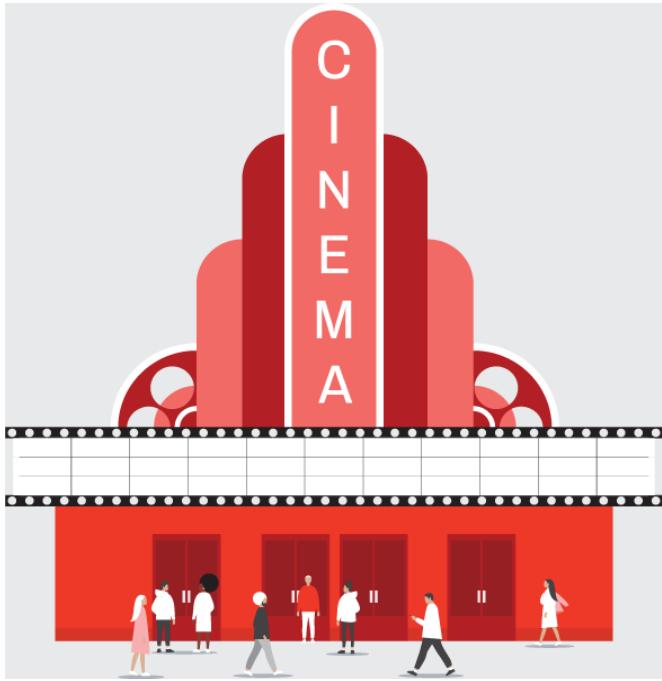


Mental Well-being

Check your access to benefits and policies like these:

- ✓ Employee Assistance Program
- ✓ Mindfulness
- ✓ Digital mental health benefits
- ✓ Resiliency resources
- ✓ Respite/ Back Up Care
- ✓ and others





Social Well-being

Check your access to benefits and policies like these:

- ✓ Connect with colleagues on your company's platform
- ✓ Join and Employee Resource Group
- ✓ Join a community among similar caregivers outside of work
- ✓ Work with a career coach to design sustainable work + life





Financial Well-being



Check your access to benefits and policies like these:

- ✓ Financial Workbook for Caregivers
- ✓ Flexible Spending Accounts
- ✓ Retirement accounts
- ✓ Discounts platforms
- ✓ College scholarship eligibility





As an individual: Self-check in



Did you just notice any benefit(s) that you aren't fully using?

Drop this answer
in chat





Check out Section One

Questions for
your HR expert?

Design your experiment

- A** Do a self-audit with the Benefits Tip Sheet. If you have a partner with benefits, ask them to as well.
- B** Pick the area of personal well-being that is your biggest concern. Map which supports can help you address it.
- C** Dig into the details of any “cash” type benefits and try to adjust so you are using them fully. FSA? 401k and match? Stipends?





As a working
family caregiver/
parent

Juggling work + life

Check your access to benefits and policies like these:

- ✓ Time off and leaves
- ✓ Part-time options
- ✓ Advisors or coaches
- ✓ Nursing mothers' rooms





Caregiving

Check your access to benefits and policies like these:

- ✓ Back up dependent care
- ✓ Medical and legal planning
- ✓ Tutoring
- ✓ College coaching





As a working family caregiver/ parent: Self check-in?



Did you just notice any benefit(s) that you aren't fully using?

Drop this answer
in chat





Check out Section Two

Questions for
your HR
expert?

Design your experiment



A

What is ONE way you can make more use of the supports that help juggle work + life?

B

Ask your EAP what resources they have to help you create wills and powers of attorneys

C

Schedule and use back-up care on a non-urgent day so you and your family will be more willing to use the full benefit when urgency arises.



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Using resources and benefits

Where can I
find a list of the
benefits I can
use?



Navigating work

What if I have
haven't told my
supervisor?



Question here

Which benefits
can my family
use from two
workplaces?

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Participant questions



What's on your mind?

Ask in the chat!

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- 1** | Why is this important for working family caregivers?
- 2** | The “stepping stones” approach
- 3** | FAQs from working family caregivers
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Benefits Cheat Sheet for Employees with Caregiving Responsibilities

Employees with caregiving responsibilities are pressed for time, so we've made it easy for you by highlighting key aspects of the support available for you and links on where to find more information and/or access the benefit.

Care for Your Own Well-being

1. Your physical health

- **Medical, Dental and Vision Insurance** Make sure you fully use your medical coverage for yourself and your registered dependents. Parents and working family caregivers tend to skip their own medical check-ups, so use telehealth if it makes you more likely to care for yourself. For more detail on our benefits and policies:
 - [add link/s]
- **Sleep** At the core of your well-being is sleep—but it's hard for parents and caregivers to get enough quality sleep. And remember that physical activity improves sleep quality. We offer [...] For more detail on our benefits and policies:
 - [add link/s]
- **Physical Activity** Exercise helps manage stress, supports mental health and boosts our immunity. Our medical coverage provider offers [on-demand fitness resources so caregivers can work out at home without always needing someone to take over caregiving duties] and [discounted access to gyms and classes]. We also have a program with [Fitbit or other partner] to help you set and achieve your goals. For more detail on our benefits and policies:
 - [add link/s]
- **Nutrition and Weight Loss** [Describe any benefits, perks, or discounts to healthy eating/ weight loss programs here. Many healthcare plans include support and program access for nutrition and weight loss.] For more detail on our benefits and policies:
 - [add link/s]
- **Sick Leave** Remember that you can use your paid sick time to care for yourself, but also to care for your family or someone in your household who is sick. Remember that sick leave can be used for physical or mental health needs. For more detail on our benefits and policies:
 - [add link/s]
- **LGBTQ+ Health Navigation** [Describe any benefits that help employees locate LGBTQ+ inclusive health providers or LGBTQ+ specific health services.] Links with more detail are:
 - [add link]

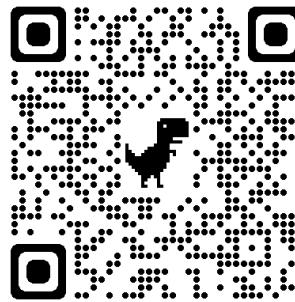


Resources from today

Benefits Tip Cheat for Caregivers

Document shared on Intel's caregiving series [blog](#)

A cheat sheet that lists Intel's benefits in each area we discussed today. It includes links for you to access the details of each policy and benefit it includes. It's a “to use” list!

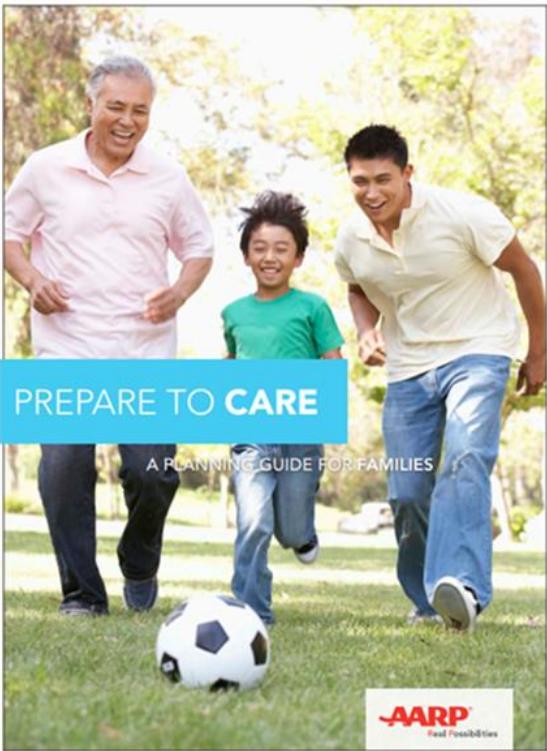
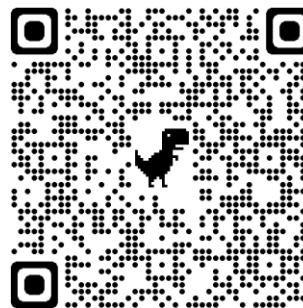


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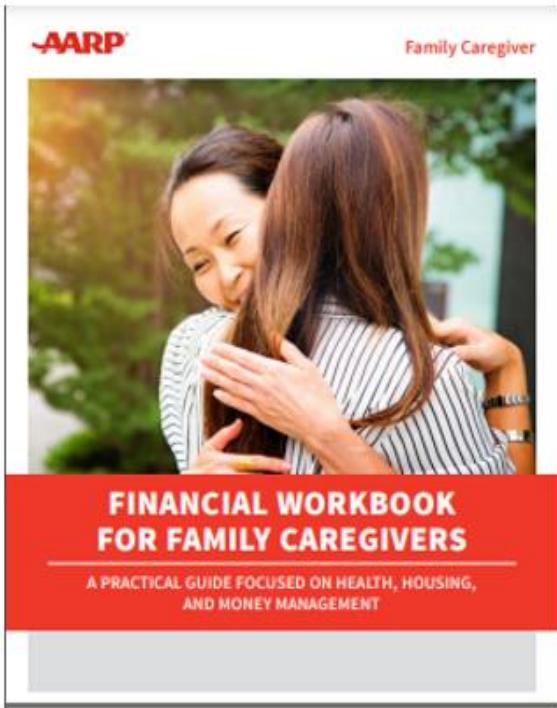
Prepare to Care Workbook

www.aarp.org/caremoneyguide

Make caregiving more manageable. Use this to prepare to care— or to ease your current caregiving. Available in Military/Veteran, Chinese language and Spanish language versions



Resources from today



Financial Workbook for Caregivers

www.aarp.org/caremoneyguide

For financial and legal planning and documents. Downloadable workbook has fillable forms and budgets to use, save and share



Request Your AARP Caregiving Kit



The AARP Family Caregiving Kit contains printed versions of resources for those caring for a family member, close friend, or loved one. Many older care recipients prefer to use printed versions of our online resources to guide conversations and projects.

Includes:

- Prepare to Care Guidebook
- Financial Workbook for Family Caregivers
- Information on using Ridesharing Apps
- Fraud Watch Guides
- And more!

To order your Caregiver Kit, email
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www.workableconcept.com

www.aarp.org/caregiving

www.aarp.org/employercaregiving



Thank You for Joining Us!

