

CITY OF MILWAUKEE

Department of Employee Benefits

# Enhancing & Expansion of Employee Mental Health Support

Proposal: EAP Expansion with Spring Health  
Moving from UHC (3 Visits) to Spring Health (6 Visits)

Presented to Finance and Personnel Committee | City of Milwaukee | 2026

# The Challenge: Current EAP Falls Short

## Mental Health in the Workplace

**1 in 5**

U.S. adults experience mental illness each year

**\$1 Trillion**

Lost globally in productivity due to depression & anxiety

**4–5×**

More expensive when mental health goes untreated

**76%**

Of employees report at least one mental health symptom

## Current UHC EAP Limitations

**Only 3 sessions per issue**

Not enough for meaningful therapeutic progress

**6-day average wait time**

Delayed access worsens outcomes and absenteeism

**Limited provider network**

UHC is still building its mental health infrastructure

**When visits run out, costs hit medical plan**

Drives up employer & employee healthcare spend

# Impactful Mental Health Model

- Research shows meaningful improvement in employee mental health begins within 3 to 6 counseling sessions
  - Acute and situational stress

3-6 sessions

## Client Centered Network (CCN)

- 60% of appointments outside of business hours
- 3x BIPOC providers
- 50 Clinical conditions and 11 specialties
- 96% of clients stick with their first provider

- A 2023 study \* highlighted that 78% of employees experienced significant improvement in depression symptoms after completing seven or more therapy sessions

7 or more therapy sessions

\* A 2023 study highlighted by *Workplace Options EAP* found

# The Solution: Spring Health EAP

Spring Health is the leading precision mental health benefit, purpose-built for employers, with a proven track record of faster access, better outcomes, and measurable cost savings.



**Guaranteed  
2-Day Access**

Appointments guaranteed within 2 business days — every time



**6 EAP Sessions  
Per Issue**

Double the UHC limit, enabling real therapeutic progress



**Precision  
Matching**

AI-powered matching to the right provider for each individual



**Whole Family  
Coverage**

Extends to dependents — children and spouses included



**Proven  
Outcomes**

Clinically validated: 3x better depression & anxiety results



**Employer  
ROI Positive**

Documented 5–6x ROI through reduced absenteeism and claims

# UHC EAP vs. Spring Health: Side-by-Side

Feature	UHC EAP (Current)	Spring Health (Proposed)
EAP Sessions Per Issue	3 visits	6 visits ✓
Guaranteed Appt. Wait Time	6 days	2 days ✓
Provider Network Maturity	Developing	Fully established ✓
Precision Provider Matching	No	Yes ✓
Family / Dependent Coverage	Limited	Full coverage ✓
Digital & On-Demand Tools	Basic	Comprehensive app ✓
Employer Cost Reporting	Limited	Real-time analytics ✓
Claims Spillover to Medical Plan	Frequent (3-visit cap)	Reduced (6-visit cap) ✓

# Impactful Mental Health Model: With Spring Health Service



- \* 2,000 specialty providers
- \* 40% higher adherence to care with *Care Navigators*
- \* Medication-assisted Treatment



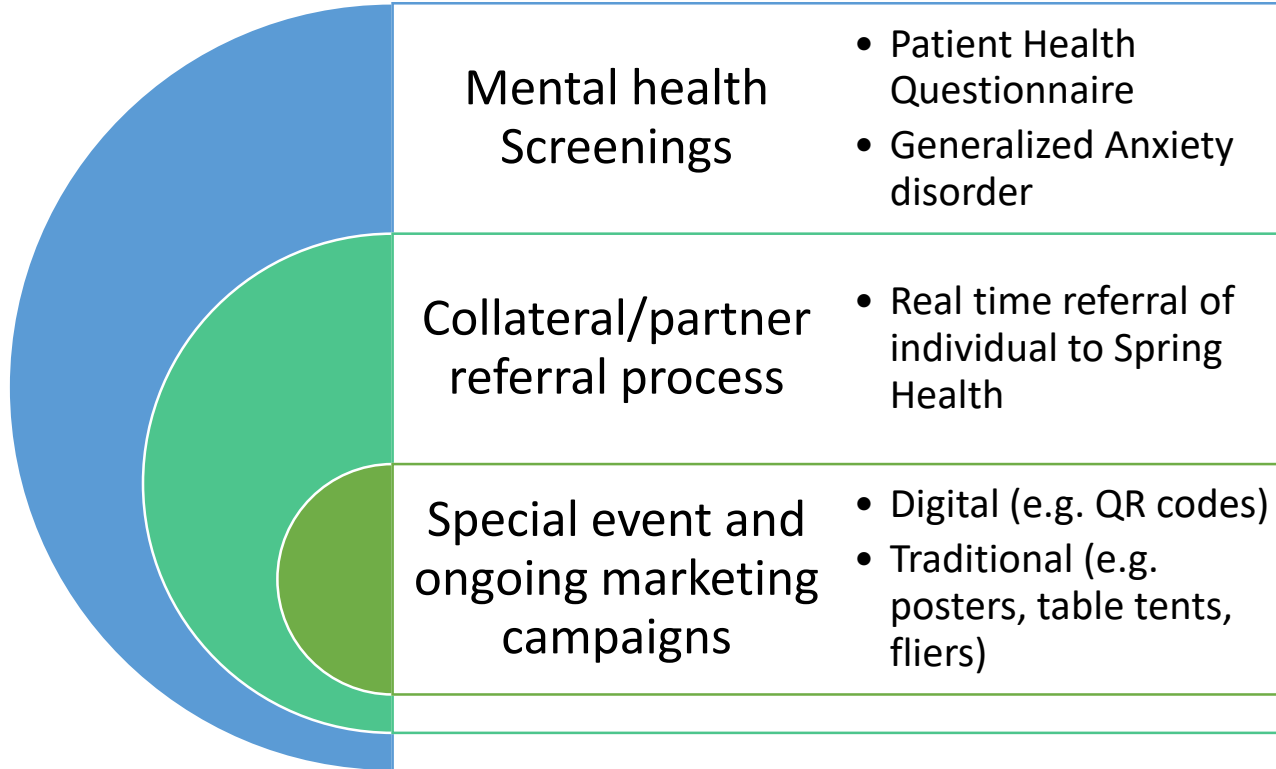
- \* 100+ in-network partners for higher levels of care
- \* Long-term care management
- \* Over 50% of clients with a behavioral health disorder also have a high-cost physical health condition



- \* 24/7 telephonic or digital access and tech powered support
- \* Masters-level Spring Health clinicians answer calls in less than 30 seconds

45% faster time to recovery than next leading competitor

# Engagement and Early Intervention



Engagement and early intervention are critical, acting as pivotal factors for improved long-term outcomes, cost-effectiveness, reduced symptom severity, and preventing crisis to **meet employees and family where they are at.**

# Benefits for Employees & Their Families



## Employee Benefits

- Faster access — appointments within 2 days, not 6
- More sessions to resolve issues before hitting insurance
- Reduced out-of-pocket costs from medical plan use
- Confidential, stigma-free digital platform
- Access to psychiatry, therapy, coaching & crisis care
- Matched to the right clinician for their specific need
- On-demand mental wellness tools available 24/7



## Family & Dependent Benefits

- Full coverage extends to spouses and dependents
- Children's mental health support included
- Family therapy and couples counseling available
- Same 2-day appointment guarantee for all family members
- Teen-specific mental health resources
- Caregiver stress and burnout support programs
- Crisis intervention available for any family member

# Financial Impact: Long-Term Cost Savings

## How Expanding to 6 Visits Saves Money

### Reduced medical claims

Each EAP session costs ~\$150–200 vs. \$800–1,200+ per medical visit. 6 EAP visits keep more cases out of the medical plan entirely.

### Lower inpatient/ER utilization

Untreated mental health is a top driver of ER visits. Early intervention prevents costly hospitalizations.

### Reduced absenteeism

Depression costs employers avg. \$4,500+/year in lost productivity per affected employee. Timely care reduces absences.

### Lower prescription spend

Proper counseling reduces over-reliance on psychiatric medications billed to the medical plan.

### Fewer short-term disability claims

Mental health is the #1 cause of short-term disability. Prevention is far less costly than replacement.

## Projected Return on Investment

**5–6x**

ROI documented by Spring Health employer clients

**\$1,500+**

Average savings per employee with mental health condition

**30%**

Reduction in ER visits among Spring Health members

**3x**

Better clinical outcomes vs. standard EAP

# Strategic Advantages for the City

*"Spring Health is not just an EAP vendor — they are the mental health infrastructure for modern employers."*



## Employer Brand & Recruitment

A robust mental health benefit is a top-3 factor for job seekers. Spring Health signals Milwaukee is a premier employer.



## Reduced Self-Funded Plan Risk

Keeping mental health claims in the EAP rather than hitting the self-funded medical plan directly reduces the City's financial exposure.



## Higher Utilization = Better ROI

Spring Health's digital platform achieves 3–4× higher utilization than traditional EAPs, meaning more employees actually get help.



## DEI & Workforce Equity

Spring Health's network prioritizes culturally competent care and diverse providers, serving Milwaukee's diverse workforce equitably.



## Data & Analytics for HR

Real-time, HIPAA-compliant dashboards allow HR to track utilization, outcomes, and cost trends — enabling data-driven benefits decisions.



## Productivity & Retention

Employees with access to timely mental health care take fewer sick days, stay longer, and perform at higher levels.

# Executive Summary

The City of Milwaukee has an opportunity to significantly improve employee mental health outcomes while reducing long-term healthcare costs by transitioning from UHC's EAP to Spring Health.



## 6 EAP Visits

Double the current  
3-visit UHC limit



## 2-Day Access

Guaranteed appointment  
vs. current 6 days



## Cost Savings

Fewer medical claims  
reaching the health plan



## Best-in-Class

Spring Health: leaders  
in digital mental health.  
Proprietary clinician  
network.

**Recommendation: Approve the transition to Spring Health EAP, providing Milwaukee employees and their families with best-in-class mental health support.**

## Our Ask: Your Support in EAP/ Mental Health Expansion Efforts

By approving this EAP enhancement, Mayor Johnson and the City of Milwaukee will:

- ✓ Provide every Milwaukee employee and their family faster, better mental health care
- ✓ Reduce the City's self-funded medical plan costs through early intervention
- ✓ Position Milwaukee as a top employer in the region
- ✓ Deliver measurable ROI — typically 5–6x return on EAP investment
- ✓ Honor the City's commitment to workforce health equity and inclusion

**Request: Authorize transition to Spring Health EAP**