

Mental Health and Wellbeing Resources

COOK®

GROUP

Supporting your mental health and wellbeing

At Cook, we are committed to your wellbeing, which is why we've created this guide to help you better understand mental health and the resources available to you.

We hope this guide equips you with valuable information, empowering you to identify signs of distress in yourself and others.

Use the main menu

Use the main menu at the top to navigate this guide. Each menu item is an interactive, clickable link.

Contents

Resources

Mental health matters	4
A moment for mindfulness	5
Recognizing the signs of depression	6
Suicide prevention: signs and support	7

Employee Assistance Program

About the EAP	9
EAP options when you need to talk	10
Resources whenever you need them	11

Anthem plans

Cook Family Health Center	13
For Anthem plan members	14

Kaiser Permanente plan

For Kaiser Permanente plan members	16
Resources from Kaiser Permanente	17

Highmark plan

For Highmark plan members	19
Virtual care options for Highmark members	20

Supporting your colleagues

How you can help	22
Handling critical events.....	23

Accessing your benefits

Get started.....	25
Finding an in-network provider	26
Selecting a mental health provider	27

Resources

The background image is a still life composition. On the left, a camera lens is visible. In the center, a potted plant with heart-shaped leaves hangs over a wooden box containing an orange. To the right, a bookshelf is filled with various books. The entire scene is dimly lit, creating a moody atmosphere.

Mental health matters

Everyone knows someone struggling.

Mental health challenges are more common than you might realize—23.8% of U.S. adults are living with a mental health condition. Nearly 60 million adults in the U.S. experienced mental illness in 2022.

Whether it's your family or your neighbors, coworkers, or friends—mental health concerns touch the lives of many people. *Even people who may appear happy can struggle with depressive thoughts, anxiety, fear, or despair.* ↗

It's okay not to be okay.

Mental health challenges are a normal part of life. You're not alone. Whether you're facing stress, experiencing a difficult personal situation, or just need someone to talk to, there are resources available to support you.



Nearly 1 in 4 adults
struggles with a mental
health condition in the U.S.

See more from the National
Institute of Mental Health. ↗

Feel like you are struggling?

There are many organizations who provide screenings, interactive resources and other DIY tools.

Self-assessment

Mental Health America has online screenings for a variety of mental health conditions.

➤ SELF-ASSESSMENT

DIY tools

Find apps, worksheets and other tools for your mental health needs.

➤ DIY TOOLS

Finding help

Learn about substance abuse and mental health treatment with ways to find help.

➤ FIND TREATMENT

A moment for mindfulness

What can mindfulness do for you?

Mindfulness is the practice of being fully present in the moment—aware of where you are and what you're doing without judgment.

It can help reduce stress, improve sleep and focus, and support overall wellbeing.

It just takes a minute.

Mindfulness doesn't require a lot of time—just a few moments of awareness throughout the day can make a difference. Try incorporating one or two of these tips into your routine and notice how you feel.

Small habits, practiced consistently, can lead to meaningful changes over time.

Give it a try.

Start your day with intention.

Take a few deep breaths before diving into your to-do list.

Take mindful breaks.

Step away from the screen. Focus on breathing for one minute.

Practice single-tasking.

Give one task your full attention instead of multitasking.

Do a body scan.

Pause to check in with how your body feels from head to toe.

Be aware of your surroundings.

Notice the sights, sounds, and sensations around you.

Free audio guides

Find guided imagery meditation from the Mayo Clinic Health System. [↗](#)

Recognizing the signs of depression

It's more than just feeling sad.

Depression is more than just feeling sad—it's a serious mental health condition that can affect how we think, feel, and perform both at home and at work. Recognizing the signs early can help you or someone you care about get the support or treatment they need.

Common symptoms

Some people experience **physical symptoms** like fatigue, headaches, chest tightness, or digestive issues. Other **behavioral signs** you might notice include:

- Changes in sleep
- Changes in appetite
- Irritability
- Feeling worthless
- Feeling hopeless
- Persistent sadness
- Loss of interest in normal activities
- Excessive crying
- Trouble concentrating
- Restlessness
- General apathy

When could it be depression?

If these feelings last for **more than two weeks** and begin to **interfere with daily functioning**, it could be depression.



This information is not intended to be diagnostic. Find this content and more from the Mayo Clinic. [↗](#)

Depression looks different for everyone.

Depression can affect people differently based on age.

Children

Clinginess, pretending to be sick, irritability

Teens

Trouble in school, withdrawal, low self-esteem

Young adults

Irritability, sleep issues, weight gain

Middle-aged adults

Insomnia, decreased libido, stomach problems

Older adults

Numbness, memory issues, physical pain

Suicide prevention: signs and support

Suicide can affect anyone, regardless of their background. Knowing the warning signs could help prevent it.

Key signs of risk

- Unusual behavior
- Changes in sleep or eating habits
- Giving away belongings
- Increased substance use
- Talk of hopelessness or death
- Withdrawal from others

Six steps to support someone at risk

Reach out

Ask direct questions like, "Are you thinking about suicide?" This gives the person a chance to open up in a safe environment.

Listen

Let them express their feelings and take their concerns seriously.

Build connections

Help them reach out to supportive people, including a doctor or therapist.

Keep them safe

Reduce access to harmful items and encourage them to contact the 988 Lifeline.

Know when to get more help

If they've attempted suicide or have a plan, call 911 or go to the ER. Contact the 988 Lifeline for additional support.

Follow up

Continue offering support after the crisis to ensure they don't feel isolated.

When you need help immediately

If you or someone you love needs immediate support, you can text, call, or chat with the 988 Lifeline.

At the 988 Suicide & Crisis Lifeline, crisis counselors can help.

Available 24/7

Call 988 ↗

Text 988 ↗

Chat 988 ↗

Deaf or HoH ↗

988 | SUICIDE & CRISIS
LIFELINE

Employee Assistance Program

Anthem  

About the EAP

Anthem's Employee Assistance Program (EAP) provides quick and easy access to provide mental health support and help you deal with daily life challenges.

Mental healthcare your way

Through the EAP, all Cook employees have many different choices for mental healthcare, including counseling options, self-paced resources, and more.

When to use it

If you or a loved one needs help with issues like anxiety, depression, sleep problems, substance use, or family and relationship concerns, the EAP can help.

Details to know

Using the EAP is confidential. Anthem will not notify Cook if you use the EAP.

Additionally, EAP services are available at **no cost to you**. Each member of your household can have **four visits** with an EAP counselor per issue, per year.

24/7 support

Anthem representatives are available 24/7/365. You will be able to talk to a person whenever you call.

Call | 800.865.1044



Your EAP—not just for counseling

Beyond counseling support, your EAP can help with many day-to-day challenges to make life a little easier and support your mental health.

👤 Work-life resources

- Parenting resources
- Career resources
- Find child, elder and pet care
- Discounts on lifestyle products

🔒 Identity theft support

- Identity monitoring
- Theft resolution

⚖️ Legal resources

- Legal resource library
- Discounts from some local attorneys

💰 Financial resources

- Consults with finance professionals
- Financial calculators
- Budgeting tools

EAP options when you need to talk

When you need therapy, you have options through the EAP, including two telehealth options or seeing an in-person provider. Your first four visits using one of these options are at no cost to you when you go through your EAP.



Telehealth option

LiveHealth Online

With LiveHealth Online, you can receive confidential counseling your way—schedule appointments by live text messaging, telephone, or video.

Log in to the EAP website to get started with LiveHealth Online.



Telehealth option

Talkspace

Match with a therapist who fits your preferences, and you can message via text, audio, or video. You can also schedule a virtual visit in real time.

Talkspace is available for users age 13 and older.



In-person options

In-network providers

When you'd rather talk with a provider in person, you can find a licensed professional in your community.

Contact the EAP, and Anthem can help you find a local professional for your first four visits.



Resources whenever you need them

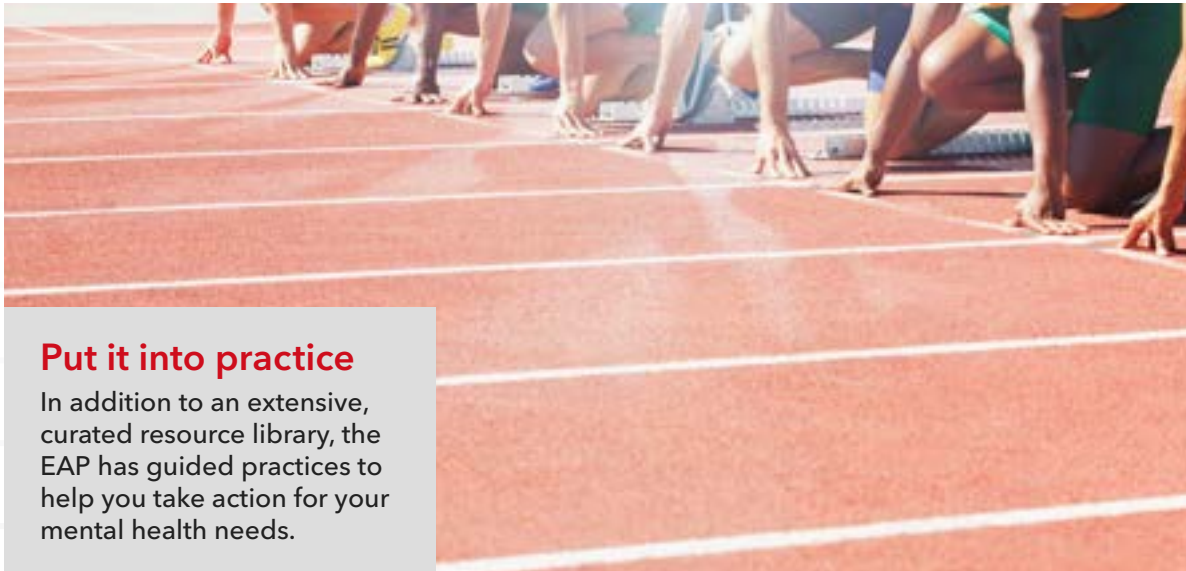
Your EAP offers a variety of self-paced courses and resources to support you or help you support a loved one.

Guided resources

Many of these resources provide guidance and structure to help you easily find what you need. There are **toolkits, modules, assessments, and more** for issues like depression, domestic violence, substance abuse, and grief.

Interactive resources

As a supplement to any EAP sessions or guided resources, the EAP has curated interactive resources like **articles, podcasts, and videos**. These resources cover a broad range of topics from managing emotions to everyday challenges like burnout, understanding different personalities, and workplace wellness.



Put it into practice

In addition to an extensive, curated resource library, the EAP has guided practices to help you take action for your mental health needs.

Emotional wellbeing platform

With Learn to Live, you can develop resilience, reduce stress, and practice mindfulness at your pace.

Learn to Live is based on cognitive behavioral therapy, which has been shown to *make a real impact on mental health*. ➤

The platform provides guided digital programs with eight lessons that give you a chance to practice what you learn, set goals, and track your own progress.

You can also choose to work with a Learn to Live coach.

Find Learn to Live using the EAP.



Anthem plans

Anthem  

Cook Family Health Center

About the Cook Family Health Center

The Cook Family Health Center is available to Cook Group employees, spouses and dependents living in Monroe County, Indiana.

The Cook Clinic has a full staff of providers, nurses, a dietitian, a therapist, and a fully staffed, well-stocked pharmacy. State ID is required for picking up controlled substances.

Visit the clinic

The Cook Family Health Center is one of the top primary care offices in Monroe County. It is conveniently located at the corner of Eighth and Rogers Street.

402 North Rogers Street, Bloomington, IN 47404 ↗

Mental healthcare at the clinic

Through the Cook Family Health Center, you can see a licensed therapist.

Receive six visits at no cost to you.



Schedule an appointment

Call during business hours or visit the patient portal. ↗

Meet our therapist

Matthew Lucas, MS, LMFT

Matthew Lucas, MS, LMFT is a Licensed Marriage and Family Therapist.

He has been practicing at the Cook Family Health Center since 2015.

Matt regularly treats Cook employees and their families for problems related to anxiety, depression, traumatic stress, self-regulation, and relationship difficulties.

Prior to joining the clinic, he held director-level roles in behavioral healthcare with his private practice.

Before relocating to Bloomington in 2008, he practiced in Northern California and trained in marriage, family, and child therapy in Sacramento, California.

Matt is also a Clinical Fellow with the American Association for Marriage and Family Therapy. He has completed advanced clinical training in several modalities.

For Anthem plan members

You may need continued support beyond the four free EAP sessions.

When you use the EAP, Anthem will match you with an EAP provider. **Most EAP providers are also in-network Anthem providers.**

If you exhaust your EAP benefits, you may be able to keep seeing the same provider using in-network medical coverage. Mental health benefits have the same coverage as physical health benefits.

Anthem plan basics

PPO plan		HSA plan	
In-network	Out-of-network	In-network	Out-of-network
You pay a \$15 copay	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible



Find an in-network provider ↗

What if I want to see a provider who doesn't take insurance?

Using your medical coverage for therapy is usually a better financial decision because the cost of your sessions go toward your deductible and out-of-pocket maximum.

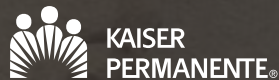
If your provider does not take insurance, you can use funds from your HSA or Healthcare FSA as long as therapy is deemed medically necessary for your physical health or mental health.

However, if you're seeking therapy for a "non-medical" reason, you won't be able to use HSA or FSA funds for therapy costs.

You'll be required to have a "billable diagnosis" as opposed to "general" life stressors.

More from Talkspace ↗

Kaiser Permanente plan



For Kaiser Permanente plan members

Kaiser Permanente plan basics

Traditional plan	
In-network	Out-of-network
Individual visit \$20 copay Group session \$10 copay	You do not have out-of-network coverage.

No referral needed

You do not need a referral to make an appointment with a Kaiser Permanente mental health care professional.

Call for a mental health appointment

When you call, Kaiser Permanente will assist with scheduling an appointment with a mental health specialist for non-urgent mental health or addiction medicine concerns.

➤ 833.579.4848

Substance abuse support

Kaiser Permanente's mental health services include dedicated help for those struggling with alcohol or drugs.

➤ KP.ORG/ADDICTION

Kaiser Permanente providers

Your entire Kaiser Permanente care team is connected through your electronic record to collaborate on your care. Your team can assess and treat a variety of issues, including:

- Anxiety and stress
- ADHD
- Autism spectrum disorders
- Bipolar disorder
- Depression
- Eating disorders
- OCD
- Personality disorders
- Postpartum depression
- PTSD
- Sleep problems
- Substance use disorders

Get care your way

You can connect with a mental health professional when and where it works for you.

-  **24/7 advice** | Speak to licensed care professionals who can help connect you with a clinician, schedule appointments, and offer immediate care guidance
-  **E-visit** | Questionnaire to provide a personalized care plan
-  **Email** | Message your Kaiser Permanente doctor's office with non-urgent health questions anytime
-  **In-person** | Meet with a clinician for personalized care
-  **Phone appointment** | High-quality care over the phone
-  **Video visit** | Face-to-face care from a clinician

Resources from Kaiser Permanente

Wellness resources

Self-care strategies can help you move forward. Kaiser Permanente has wellness resources to support your mental health journey or whenever you need help navigating life's daily changes and challenges.

Online resources

Beyond seeing your provider, Kaiser Permanente has a wide range of resources online to support your health goals. Log in to get started and:

- Work one-on-one with a wellness coach
- Join group support programs or health education classes
- Participate in healthy lifestyle programs
- Watch a video series for interactive mental health guidance

Self-assessments

Find assessments for anxiety, depression, substance use, and overall stress level.



Access all your
Kaiser Permanente
benefits 

Self-care apps

Through Kaiser Permanente, you have full access to wellness apps to navigate life's challenges, and make small changes to improve your sleep, mood, relationships, and more.

These apps have been evaluated by Kaiser Permanente clinicians to help with sleep, stress, anxiety, and more.

Use the premium version of the apps at no cost to you

Sign in to KP.org before making a Calm or a Headspace account.

After you sign in, Kaiser Permanente members can set up a Calm and a Headspace account at no cost.

[KP.ORG/SELF CARE APPS](https://kp.org/selfcareapps)

Calm



headspace

Highmark plan



For Highmark plan members

No cost to you for in-network care

If you need support beyond the EAP, in-network mental healthcare is covered at **no cost to you**—no deductible, 0% coinsurance.

Out-of-network care

Out-of-network providers have not contracted with Highmark, so you don't have a discounted "in-network" rate. Plus, you are responsible for "balance billing."

Paying for out-of-network care

1. You pay the full cost until you meet your out-of-network deductible.
2. After you meet the deductible, you are still responsible for 20% coinsurance.
3. You are also responsible for any balance billing charges from the provider.

Out-of-network plan basics

Individual deductible	Family deductible	Coinsurance
\$300	\$600	20%

About balance billing

How it works

1. Highmark determines what they will pay for care using "UCR fees."
2. UCR stands for "usual, customary, and reasonable," and is based on the range of fees charged by doctors with comparable training and experience for the same or similar service in your area.
3. If your provider charges more than what Highmark has set for UCR fees, the provider can bill you for the balance.

Balance billing charges do not apply toward your out-of-pocket maximum.



Find an in-network provider ↗

Virtual care options for Highmark members

Well360 virtual visits

When you log into your Highmark account or use the My Highmark app, you have virtual access to mental healthcare.

Care you need to feel your best

Well360 virtual health covers different services for mental healthcare, including talk therapy with a licensed therapist or medication management with a psychiatrist.

Visits at no cost to you

When you go use the My Highmark app or your online account, your visit is **fully covered with no cost to you.**

Highmark online resources

Highmark has tools to support your mental wellbeing. Find curated podcasts, relaxation techniques, and more, plus advice on recognizing general warning signs of mental health needs and why a condition may occur.

Resources for specific conditions

Additionally, there are focused resources for issues including:

- Depression
- Anxiety
- Eating disorders
- Substance abuse
- Adolescent issues
- Children's issues



Find Highmark's
curated resources,
treatment locator
and more ➔

Supporting your colleagues



How you can help

Overcoming stigma

Many people may be hesitant to speak up for fear of judgment or worrying about how their struggles could affect professional opportunities.

As we work to reduce the stigma around mental health struggles, more people are starting to have important conversations and want to know how they can support their colleagues.

Recognizing when something feels off

Signs of workplace depression

At work, this can show up as missing deadlines, lack of motivation, or withdrawal from colleagues, especially if this behavior is out of the ordinary.

Starting the conversation

If you notice a change in your coworker, broaching the subject depends on how close your interpersonal relationship may be. Offering to go out for lunch or meet outside work to talk privately may be a good starting point.

Ensuring safety

If you feel that you or a colleague is unsafe, and you don't feel comfortable addressing the person directly, speak privately with your supervisor or with HR.

Continued support

Listen deeply if they are open to continuing the conversation. Depending on the person, they may not want you to follow up, but leaving the door open and asking "How can I support you?" can go a long way.

Resources from Michigan Medicine. ↵

Small ways to support

Small gestures can make a big difference. Here are a few tips to show your support.

- Be kind and non-judgmental
- Offer to listen if they want to talk
- Respect their privacy

Know Cook's resources

If a colleague opens up about their struggles, all Cook employees have resources through the EAP.

Handling critical events

What is a critical event?

Critical events generate such intense emotional energy that it **overwhelms** an individual's or a group's ability to cope and causes daily impairment.

Spanning a wide range

Critical events include a variety of events, including:

- **Natural disasters**, like a tornado, blizzard, wildfire, or a hurricane
- **Threats to safety or security**, like a shooting or robbery
- **Sudden or unexpected death** in the community (e.g. suicide or a car accident)
- **Personally mourning** the loss of a loved one

Recognizing the effects

Critical incident stress can be physical, emotional, cognitive, or behavioral. Everyone expresses stress differently, but here are a few examples.

Common signs

- Headaches
- Confusion
- Inability to concentrate
- Nightmares
- Difficulty making decisions
- Guilt or obsession with the event
- Intense anger
- Inability to rest
- Withdrawal

Source: OSHA

EAP resources

The EAP can support with planning, coping and recovery resources when tragedy strikes.

Safety resources

Find resources for shelter, first aid, road closures, locating loved ones, FEMA assistance, and a distress helpline.

Emotional resources

The EAP also has resources for coping emotionally, like processing trauma and giving psychological first aid.

Leadership resources

There are also resources specifically for leaders supporting employees and managing emergencies.

**Get immediate
EAP support**

Call | 800.865.1044
Available 24/7



A person is shown in profile, holding a rotary telephone receiver to their ear. The background is blurred, showing a desk with a rotary telephone base and some papers. The image has a warm, slightly desaturated color palette.

Accessing your benefits

Get started

Employee Assistance Program

Access the EAP online or call to find a provider for counseling options or self-paced resources. **The EAP is available 24/7/365.**

› ANTHEMEAP.COM

› 800.865.1044

Access codes

Anthem EAP: "Cook"

Talkspace: "EAP Cook Group, Inc."

Cook Family Health Center

Use the patient portal or call during office hours to schedule an appointment.

Monday–Friday, 7 a.m. to 6 p.m. | Saturday, 8 a.m. to Noon

State ID is required for picking up controlled substances at the pharmacy.

› ACCESS THE PATIENT PORTAL

› 812.330.9944

When you need help immediately

If you or someone you love needs immediate support, you can text, call, or chat with the 988 Lifeline.

At the 988 Suicide & Crisis Lifeline, crisis counselors can help.

Available 24/7

Call 988 ↗

Text 988 ↗

Chat 988 ↗

Deaf or HoH ↗

988 | SUICIDE & CRISIS
LIFELINE

The Cook Clinic is available to Cook employees, spouses and dependents living in Monroe County, Indiana.

All Cook employees have access to the Anthem EAP.

Finding an in-network provider



Anthem plans

To find an in-network provider, log in to your account online or use the Sydney Health app.

➤ [ANTHEM.COM/FIND-CARE](https://www.anthem.com/find-care)

➤ [SYDNEYHEALTH.COM](https://www.sydneyhealth.com)



Kaiser Permanente plan

To find a Kaiser Permanente mental health provider, log in or call for assistance connecting with a provider.

➤ [KP.ORG/MENTALHEALTHSERVICES](https://www.kp.org/mentalhealthservices)

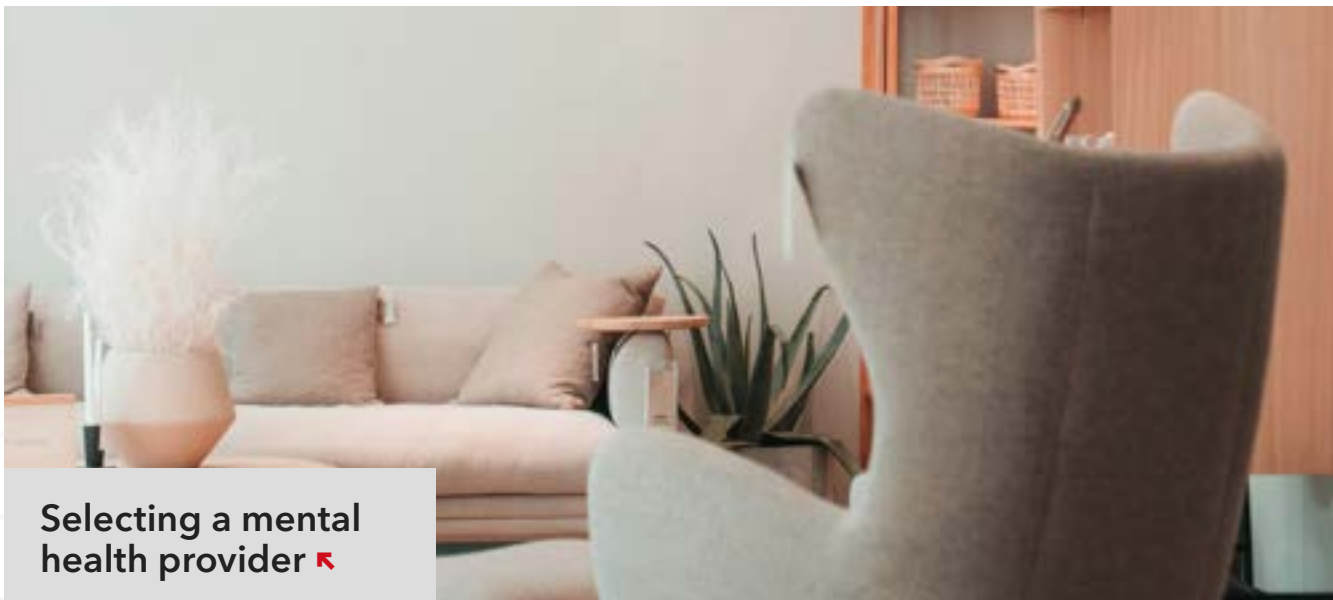
➤ 833.579.4848



Highmark plan

To find an in-network provider, log in to your member portal or use the My Highmark app.

➤ [HIGHMARK.COM/MEMBER/BCBS](https://www.highmark.com/member/bcbs)



Selecting a mental health provider ↗

Selecting a mental health provider

Selecting a provider can feel like a big decision. Consider your needs and different levels of credentials. Make sure that the provider you choose is licensed to offer mental health services. Licensing and services depend on the provider's training, specialty area, and state law. Here are a few things to consider:

Your concern or condition

Many mental health providers treat a broad range of issues, but sometimes you may need a specialized focus, especially with conditions like marriage or family issues, addiction, LGBTQIA+ issues, or eating disorders.

The more severe your condition is, the more you should consider a provider's area of expertise or specialty.

Medicine, therapy or both?

Depending on your needs, you may need to see more than one mental health provider. For example, you may need to see a psychiatrist to manage your medication and another mental health provider for therapy.

Source: Mayo Clinic

Examples of questions to ask

When looking for a mental health provider, here are some guiding questions to see if you can envision building a rapport.

- What experience do you have with concerns like mine?
- How will we establish goals?
- How often should we meet?
- Can I email between appointments?
- How will we evaluate progress?
- What is the cost per session?
- What insurance do you accept?

Source: NAMI, the National Alliance on Mental Health

Types of mental health professionals

Psychiatrist

Licensed medical doctors who can diagnose mental health conditions, prescribe and monitor medication, and provide therapy

Counselor, therapist

Masters-level healthcare professionals trained to evaluate a person's mental health and use therapeutic techniques based on specific training programs

LPC | Licensed Professional Counselor

LCSW | Licensed Clinical Social Worker

LMFT | Licensed Marriage & Family Therapist

Primary care physician

PCPs and pediatricians can prescribe medication, but consider a provider who specializes in mental healthcare.

Source: NAMI, the National Alliance on Mental Health

The information in this guide is based on information provided by the employer and various benefit documents.

While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between this guide and the actual plan documents, the plan documents will prevail.

All information is confidential pursuant to the Health Insurance Portability and Accountability Act of 1996.

Guide prepared by The MJ Companies.

COOK®

GROUP