Some employees, even if laid off of work temporarily, may have access to a benefit called an **employee assistance program** (**EAP**). This is a work-based intervention program designed to assist employees in resolving personal problems that may be adversely affecting the employee's performance. Typically this benefit is not tied to the employee opting in to the offering of commercial insurance. An EAP, depending on the structure, might provide referrals for individual, couples or family therapy, financial guidance, etc. The contract with the employer might cover 3-8 sessions per year at no cost to the employee. If you are interested, you can contact your Human Resources Department to learn whether you qualify for an EAP.