



Disability Benefits: Supporting the whole health of your employees

Offering diverse health, emotional, and financial wellness benefits that focus on whole-person health — including disability benefits — is an important best practice for employers in creating a more protected and productive workforce. Today, rising medical costs combined with a lack of adequate savings put many American workers and their families at risk if they have unexpected income loss. With a robust health and income protection safety net, employees can better navigate life's twists and turns and potential pitfalls. Using a whole-health approach to wellness, employers should consider bundling health and disability plans to streamline benefits delivery, meet the diverse needs of employees, and support them through times of serious illness and work disruption.



Focus on whole health

It's important for employers to focus on a comprehensive approach to overall health and create a supportive, empowered workplace. Providing the right resources, education, and tools to help employees take better control of their whole health is critical. Employees need to be educated on the advantages of all the benefits and support they are offered — including how important disability benefits can be for safeguarding their finances. No one expects to become unable to work, but disability coverage can provide a peace of mind and stability through life's unexpected disruptions and strife. Financial security and emotional well-being are all part of a whole-health strategy.



Support through life events

Many employers are recognizing the need for better support and benefits to help employees deal with life events, upheavals, and challenges. Being out of work unexpectedly because of illness or injury can be devastating to an individual and his or her family. Today, less than half of Americans have savings to cover a \$1,000 surprise expense, according to a recent survey by Bankrate. Workers who have access to disability coverage can continue to pay bills and provide for their families in the event something happens to them that prevents them from working. For employers, protecting and supporting their workforce throughout life's sometimes rocky road is a smart way to maintain a productive, steady work environment.



Integration of health and disability benefits

A whole-health approach also means offering employees integrated health and disability benefits. This comprehensive coverage has multiple advantages for a healthier workforce and better employee experience — including coordinated care management, collaboration between case managers, enhanced tracking and reporting, and reduced costs. While all of these areas are valuable, the most important factor is providing employees with the benefits, care, and financial support so they can get back to work — and life — quickly and securely. Disability benefits are a key part of a developing a holistic approach to employee wellness, with support when they need it on life's journey.



For more information on the latest disability and absence management trends, talk to an Anthem representative.