

DISABILITIES IN THE 21ST CENTURY – THESE AREN'T YOUR GRANDPA'S INJURIES AND ILLNESSES

Technology has become a part of our everyday lives. We're plugged in at work, at home and on the go. These advances have made our lives easier, but it's a double-edged sword because the same technology we rely on to help us be productive and connected can also cause us harm.



Did you know that more than one in four 20-year-olds in the United States become disabled before they reach retirement age¹

AND



more than 50% of disabled Americans are of working age?²

Unfortunately, many people don't realize the risks, or the statistics around the possibility of experiencing a disabling injury or illness. May is Disability Insurance Awareness Month and a great opportunity to educate employees on the importance of having additional financial protection in case a disabling illness or injury should occur. Especially since, disability insurance is one of the most overlooked insurance products, despite the fact that (according to a Life Happens survey) individuals have a 30% chance of experiencing an injury or illness that could result in them being unable to work for three months or more.³ This may be because some people think a disability could never happen to them, especially if they are young and healthy.

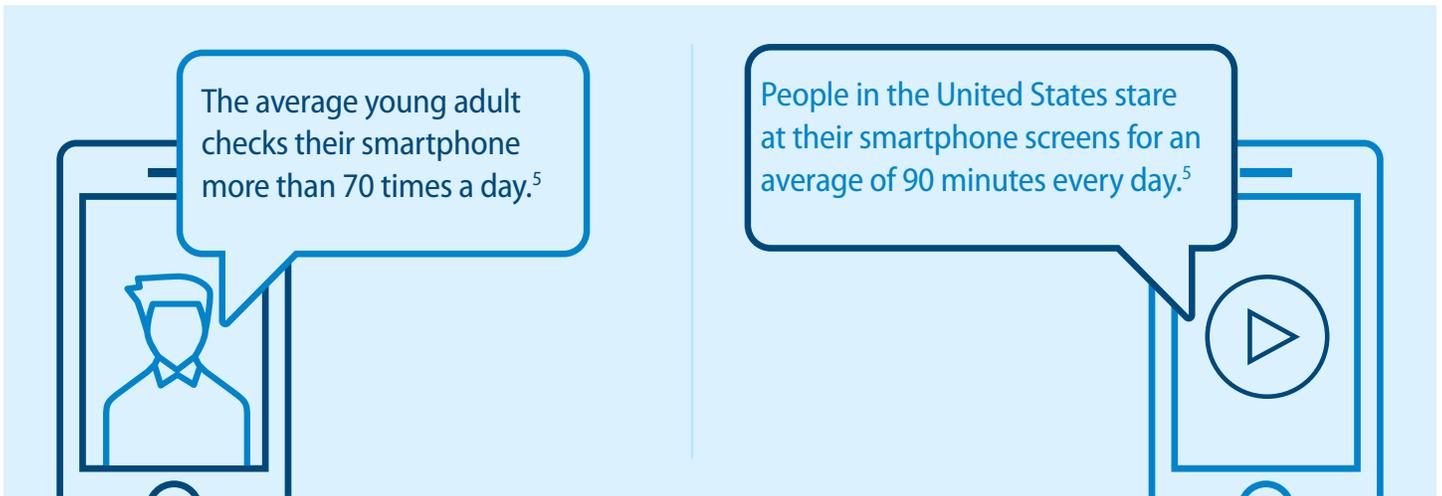


Nearly 2/3 of Americans live paycheck to paycheck.⁴

21st century risks – Are our smartphones impacting our health?

The chance of missing work for three months or more is far higher than people may realize. And assuming that you'll be protected by government benefits like workers' compensation is a risky proposition. Not to mention the fact that nearly 2/3 of Americans live paycheck-to-paycheck.⁴

The reality is, even young, healthy people can have accidents or unexpected illnesses outside of work. Car accidents, injured backs, broken bones—are all things that can happen without any warning. It’s even possible to become injured from using a smartphone.



Did you know?

- › For every inch your neck tilts forward, the pressure on your spine doubles?⁵
- › This pressure is similar to carrying a golden retriever around your neck.⁵

IN THE UNITED STATES, THE AVERAGE PERSON:



Sends more than **40 emails daily**⁸



Spends approximately **23 hours a week texting**⁸

The average young adult checks their smartphone more than 70 times a day.⁵ And, it’s not just young adults who are constantly connected to their phones. In fact, people in the United States stare at their smartphone screens for an average of 90 minutes every day.⁵ Research suggests that when your head is tilted forward toward your smartphone screen, you’re putting more tension on your neck and spine – also called “text-neck.”⁵ To reduce the tension on your neck and spine, take frequent breaks from looking down at your phone, do neck stretches, and as always, don’t text and drive!

It’s also no surprise that in today’s high-tech age, the frequency of hand and wrist injuries is also on the rise, especially when almost everyone owns and uses a smartphone or computer. By repeating the same motions over an extended period of time, people can put themselves at risk for repetitive strain injuries.⁷ For example, in the United States, “the average person sends more than 40 emails daily and spends approximately 23 hours a week texting.”⁸



Tips for reducing the risk of injury brought on by smartphones.

- › Use a stylus instead of your thumbs
- › Try dictating your text messages rather than typing
- › Never text and drive
- › Take frequent breaks from looking down at your phone
- › Do neck stretches
- › If you are already experiencing thumb pain, rest and ice can help

These activities, coupled with being in an awkward position for an extended period of time, can put people at risk for injuries that could impact their ability to perform the everyday functions of life, such as opening a jar, or even the simplest tasks of their job. Using a stylus to type or dictating your text messages and emails rather than always typing them can help reduce stress on the thumbs/hands. Rest and ice will help if you are already experiencing thumb/hand pain. Taking periodic breaks from the phone is also a good idea.

To sit or to stand – that is the question

Our ever-increasing reliance on technology has led to more sedentary lifestyles – at work and home. The research on the effects of prolonged sitting is controversial, in fact, 30-40% of media stories on sedentary behavior promote misleading messages that suggest “sitting undoes the benefits of exercise.”⁹ However, according to the British Journal of Sports Medicine, “60-75 minutes of physical activity a day eliminates the harm of sitting.”⁹ While the jury is still out on which ailments can be a direct result of prolonged sitting, there is one thing that is for certain and that is the importance of physical activity. No matter what industry you work in, or what type of work you do, every 15 minutes, get up, change positions (or sit down if you are standing), take a short walk and stretch for about 15 seconds.

Even if your job involves standing most of the time, you still need to be moving, stretching and changing position at frequent intervals. A sit-stand desk, by itself, is not the answer – especially if the desk, or any other equipment you may be using, is not properly adjusted so that your joints (elbows, knees, hips, ankles) are at 90-degree angles. Activity, movement, proper alignment and good body mechanics combined will keep you more comfortable and healthier.

Awareness + education = key to prevention

So, what can employers do to help their employees avoid an injury or illness? Or deal with it early if one does occur? The good news is that employers are not alone - many insurance carriers offer programs to help reduce the frequency of disability claims and help workers who have been disabled return to work safely.

Awareness

First and foremost, educate employees on the importance of including disability insurance in their financial planning. May is Disability Insurance Awareness Month, but talking about the importance of this coverage shouldn't be limited to one month a year. Employers can implement a communication program to illustrate the importance of disability insurance and help encourage their employees to enroll. Employers can also leverage educational materials from nonprofit groups such as [LifeHappens.org](https://www.lifehappens.org) or [DisabilityCanHappen.org](https://www.disabilitycanhappen.org), and carrier resources like those found on [Cigna.com/disability](https://www.cigna.com/disability)



Education

Secondly, employers can encourage good work and life habits. Employees spend a lot of their time at work, so implementing healthy habit programs in the workplace makes sense. Some things employers may want to consider include to:

- Encourage healthful eating – if the employer has an onsite cafeteria, offer incentives on healthy meal options.
- Promote physical activity – to help counteract the hours spent sitting at a desk, encourage employees to get up and move around. Reward them with incentives for tracking steps or achieving some other fitness goal.
- Be proactive about accommodations that may be needed for employees who need them. For example, provide headsets to employees who are frequently on the phone or ergonomic keyboards for those who do a lot of keyboard work.

These are just a few examples of ways an employer can help encourage healthy habits and help prevent the chance of a disability, both in and out of the workplace.

Tips for staying active throughout the workday

- › Get moving every 15 minutes
- › Change positions
- › If you're sitting, stand up
- › If you're standing, sit down
- › Take a short walk
- › Stretch for about 15 seconds



Returning to work

If an employee has experienced an injury or illness that keeps them out of work, employers can help them transition back to a safe and healthy routine. By implementing a formal return-to-work program, especially in partnership with their carrier, employers can help reduce the chance that a disability will reoccur. This type of partnership between an employer, their disability insurance carrier and the employee can lead to healthier and more satisfied employees, along with improved efficiencies and lower costs.

“An ounce of prevention is worth a pound of cure”

This old-fashioned saying is still relevant today. By increasing awareness of the importance of disability insurance, encouraging healthy habits and implementing return-to-work and stay-at-work programs, employers can help their employees reduce the chances of a disability and also be prepared in the event one does occur.

Cigna’s disability solution

As an industry leader, and #1 disability carrier,⁹ Cigna is focused on improving the health, well-being and sense of security of our customers. Our disability programs are designed to maximize performance and profitability – providing value on day one. After all, when employees are healthy, it also helps them be more productive.

That’s why our disability program focuses first and foremost on prevention. But if a disabling illness or injury does occur, we help connect employees with our expert health coaches and vocational resources who work together to help get customers back on their feet – and on the job – faster.



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