



CIGNA ABSENCE STUDY

Together, all the way.®



There are many health events that can cause a person to take disability. From depression, arthritis and other degenerative joint diseases, to lower back strains and neck strains, they can happen to anyone at any time. But with the right support at the right time, people can get back to their full potential – physically, emotionally, socially and financially – faster.

That's why we conducted the Cigna Absence Study.¹ Through a better understanding of who's at risk, and why, we've uncovered how and when we can better support people and their loved ones before, during and after a disabling event.



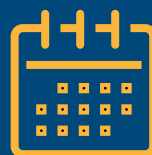
DID YOU KNOW?



1 in 4 adults in the U.S. has some type of disability.²



50% of respondents experienced depression as a result of a disabling event.³



1.4 billion days of absence and illness-related lost productivity in the U.S. annually.⁴

| RISK FACTORS



Gender

Our research shows women are more at risk.

- › Nearly **70%** of the family medical leaves that led to short-term disability (STD) claims came from female employees.
- › Excluding pregnancy leaves, more than **1/3** of STD leaves came from female employees caring for a family member.
- › Women are more prone to mental illness (after musculoskeletal issues) whether taking care of themselves or a family member.



Age

Like gender, age also is a contributing factor.

- › Employees age **46-70** who take family medical leaves have a higher chance of taking STD leave in the future, compared to those younger than 46.



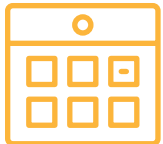
Caregivers

The reality is when people are taking care of others, they may not be taking care of themselves. Life, absence and disability events can be triggers of future events that impact health and productivity.

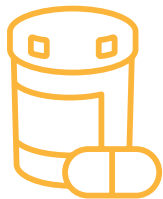
- › Employees taking care of their personal health and also caring for a family member are **40x more likely** to have a STD claim in the future, compared to those just taking care of a family member.
- › **32%** of children who experienced the loss of a parent take on more financial responsibility in the household and **18%** take on more caregiving responsibilities for their surviving parent.⁴
- › Those taking family medical leave to take care of a child are **86% more likely** to have a STD claim compared to those who are taking care of other relationships (not including leave for maternity).¹

CLAIM TRIGGERS

Through our analysis, we also found that the type of family medical leave could predict future disability absence:



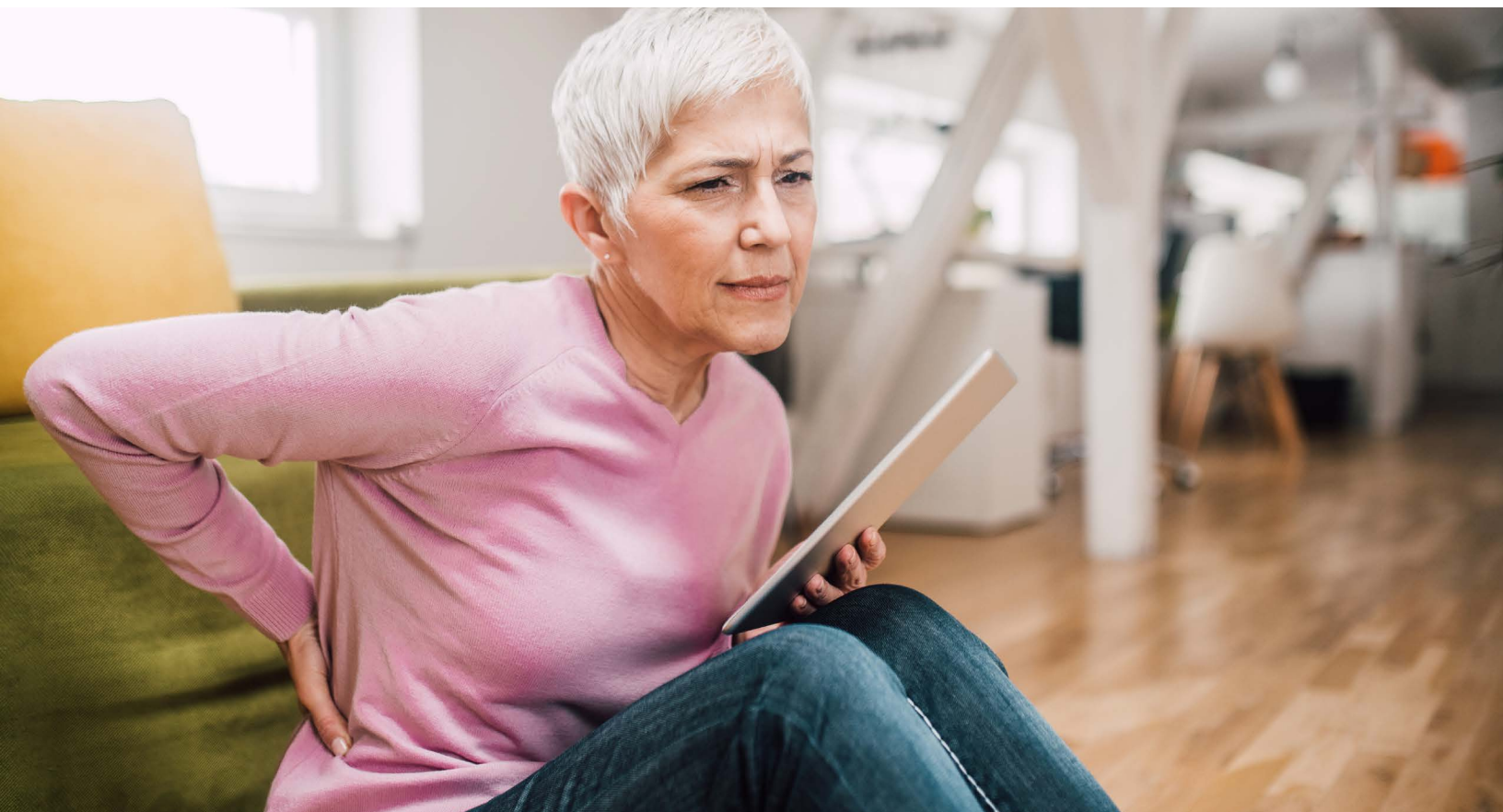
Approved intermittent leaves lead to almost **12 days longer** STD claims and a **9% lower** return to work rate, when compared with our STD book of business.



Employees identified for opioid use and/or taking anti-depressants six months prior to a family medical leave have **1.5x higher** STD incidence compared to those who were not.¹



Musculoskeletal and mental health diagnoses are the top STD claims.



WHY THIS MATTERS

It's not uncommon for someone who's experienced a serious illness or health event to feel anxious, depressed, financially insecure, and even socially isolated from friends and family. And all that can negatively impact their ability to recover and get back to their full potential.

LOST PRODUCTIVITY COSTS DUE TO ABSENTEEISM AND PRESENTEEISM

Absence & illness-related
lost productivity costs

**\$530
BILLION**

annually for
U.S. companies.⁵

Presenteeism costs

**\$1.7
MILLION**

a year for a 1,000 employee
U.S. company.⁵

For every **\$1.00** put
into scaled up treatment
for common mental disorders,
there is a return of **\$4.00**
in improved health
and productivity.⁶

One of the best ways to reduce a disability-related absence is to prevent it from occurring in the first place. Employers can do this by focusing on whole person health and engaging employees earlier. Things like effective communication, ease of access to information related to their benefits, and timely engagement can help to improve health, wellness and peace of mind – and lead to better overall health outcomes.



GET STARTED TODAY



IDENTIFY

Use available data to identify at-risk employees. By understanding which absences are more likely to become STD claims, you'll be more equipped to determine the optimal outreach and engagement needed. Provide a personalized approach for each customer so they can get back to health and work sooner.



PLAN

Design and implement plans to meet your organization's unique needs for better outcomes. The right strategy is dependent on your company's culture, benefits policy and demographics of the workforce.



EDUCATE

Help educate your employees on the programs and services available to them before they need them.



COLLABORATE

Make sure your vendor partners are collaborating to integrate data, build higher employee engagement and create a culture of wellness in your workplace.

At Cigna, we deliver proactive support to address people's whole health needs, making it easier for them to improve their health, productivity and financial security. It's a simpler, better overall experience for you and your employees.

To learn how Cigna can help you with your absence and disability programs, contact your Cigna representative or broker today or visit [Cigna.com/leave-solutions](https://www.cigna.com/leave-solutions)

1. Cigna Absence Study based on non-concurrent FML claims with start dates from 07/1/2016-06/30/2017.
2. Centers for Disease Control and Prevention. August 2018.
3. Cigna Group Disability Study. November 2018.
4. Cigna Group Life Study. November 2018.
5. Integrated Benefits Institute, "Poor Health Costs U.S. Employees \$530 Billion and \$1.4 Billion Work Days of Absence and Impaired Performance." November 2018.
6. World Health Organization, "Mental Health in the Workplace." May 2019.



Offered by Life Insurance Company of North America or Cigna Life Insurance Company of New York.

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