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. 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.

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

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

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.1

› 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

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.
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
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
1. Cigna Absence Study based on non-concurrent FML claims with start dates from 07/1/2016-06/30/2017.

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

Product availability varies by location. All group insurance policies and group benefit plans contain exclusions and limitations. Reduction of benefit provisions and terms under which the policy or plan may be continued in force or discontinued may also apply. For costs and complete details of coverage, contact your Cigna representative. Policy form: TL-004700. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York (New York, NY). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. Not intended for residents of New Mexico.

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