



## **Pandemic highlights need for disability insurance**

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# Overview

The coronavirus pandemic upended the workplace — disrupting workers' lives and livelihoods and making disability within the workplace an even greater reality than ever before.

In normal times, workers have a one in four chance of suffering a disability before they retire.<sup>1</sup> Today, those chances could be higher with more than 6 million confirmed cases of COVID-19 at the beginning of September.<sup>2</sup> The unpredictable coronavirus pandemic underscores the need for disability protection.

To better understand disability in the workplace, consumer sentiment and the financial situations of U.S. workers, Unum examined a decade of internal claims data. The company also surveyed 1,000 employed U.S. adults in April 2020, including 400 who filed a disability claim within the past five years.<sup>3</sup> All statistics unless otherwise noted are from this study.

This report explores the need for disability protection for workers and their families, key factors employers should consider when working with disability claims and leave, and tips to make your workforce more inclusive to people with disabilities.



## UNUM'S EXPERTISE IN DISABILITY

Unum has been a leading provider of group disability benefits in the U.S. for **more than 40 years**.<sup>4</sup> The company received **503,000 new disability claims**, paid **\$3.7 billion in disability benefits**, and helped **275,000 people** return to work in the U.S. in 2019. Unum also helped employers save nearly **99,500 lost workdays** through transitional return-to-work efforts for covered employees.<sup>5</sup>



# Financial security

## ARE YOU FINANCIALLY VULNERABLE?

Many employees lack the financial resources to weather a disruption in their income. A third of full-time workers have less than \$1,000 on hand,<sup>6</sup> and Unum's research shows 62% could cover their bills for only three months or less with existing savings if they lost their primary income.<sup>3</sup> Once the bank account is empty, workers say they'd turn to family or friends (37%), dip into retirement savings (36%) or add more to their credit card (35%) — all short-term solutions at best, with potentially serious long-term impacts to their financial security and ability to retire.<sup>3</sup>

Financial concerns weigh heavily on the minds of many workers, too. About half say they've experienced stress or anxiety about their finances in the past year. Those numbers are even higher among younger workers: 62% for Millennials and 76% for Generation Z.<sup>3</sup>



Many workers are **financially fragile**, living paycheck to paycheck and **lacking any real savings**. Those who save still might not be able to weather a disabling incident that puts them out of work for several weeks to years.

**Carl Gagnon**

Assistant Vice President of  
Global Financial Wellbeing, Unum

## HOW DISABILITY INSURANCE HELPS

Disability insurance can help provide financial protection by replacing a portion of a worker's income if they are sick or hurt and unable to work. It can be offered as short-term coverage — typically three to six months — or long-term coverage that can last several years or until retirement. The most common — and most affordable — way to get disability insurance is to sign up at work. Some employers provide this type of coverage as an employee benefit covering the cost entirely, some share the cost with employees, and some offer it as an optional benefit employees can select and pay for themselves.

Disability insurance can help workers protect their families in the event of lost income. It typically replaces 60% to 70% of an employee's income, depending on the policy. And research shows employees want this kind of protection. In Unum's survey, 85% of workers think employers should offer disability insurance.<sup>4</sup> Almost everyone (99%) who had a disabling incident in the past five years and filed a disability claim say they're glad they had coverage, and 97% would recommend it to a friend.<sup>5</sup>

Yet only one in five consumers own protection, according to benefits industry expert LIMRA. Part of the reason is many employers don't offer disability coverage as part of their workplace benefits package: fewer than one in four do. But workers with workplace access to this benefit often aren't covered. More than a third of employees offered this option at work choose not to enroll in the coverage.<sup>7</sup>

## WORKER ACCESS TO DISABILITY INSURANCE

INDUSTRY	SHORT-TERM	LONG-TERM
Private industry	<p>42%</p>	<p>34%</p>
State/local government	<p>26%</p>	<p>38%</p>

Source: U.S. Bureau of Labor Statistics “Employee access to disability insurance plans” (2018), <https://www.bls.gov/opub/ted/2018/employee-access-to-disability-insurance-plans.htm>, accessed August 2020

Some workers may assume government programs will protect them if they become disabled, but that assistance may be too little, too late — if it arrives at all. Social Security Disability Income benefits are available only for workers who are disabled according to the strict standards of the Social Security Administration with a condition expected to last at least one year.

Only about 30% of claims are approved initially, and the process can take many months or even years.<sup>8</sup> Workers’ Compensation covers only accidents that happen at the worksite, but four times as many accidents happen off the job, according to The National Safety Council.<sup>9</sup>



Workers need our help. Employers are **workers’ last great hope** to get insurance protection we know they need.

**Richard Shaffer**

Senior Vice President of Field and Market Development, Colonial Life



Employer-paid and voluntary disability insurance are **essential components** of an employee benefit package that offers important financial protection for employees and their families.

**Rob Hecker**

Vice President of Global Total Rewards, Unum



## An affordable solution

Nearly a third of employees in Unum’s survey said they don’t have disability insurance because they believe they can’t afford it. However, they could be the most financially vulnerable if they experience a disabling incident that prevents them from working for several weeks or potentially several years.

Disability coverage through the workplace is typically much less expensive than buying a private policy. Participating as part of a group is often the only way many employees can qualify for coverage, especially those with existing or underlying health conditions. Group insurance premiums are often more affordable than individual insurance premiums and can often be paid through payroll deduction.

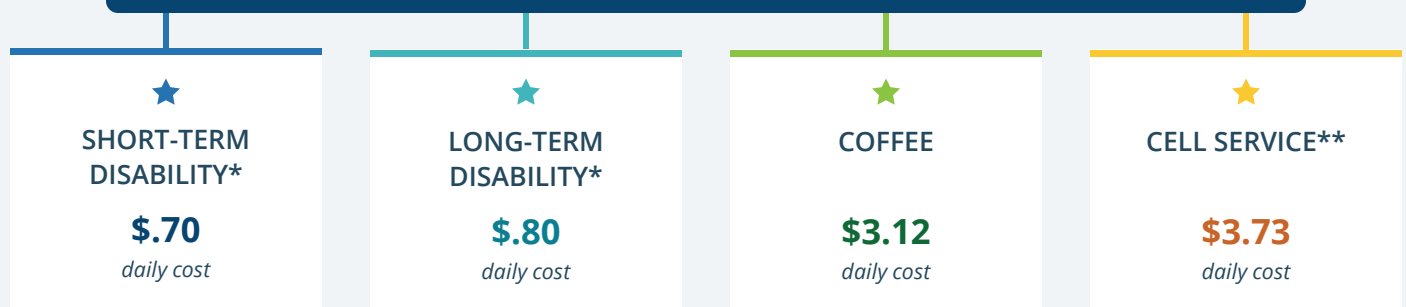


People are more likely to protect their homes, phones, or cars than their most important asset: **their income**. But without a paycheck, they likely wouldn’t even have these other assets.

**Chris Pyne**

Executive Vice President of Group Benefits, Unum

### COST COMPARISON: HOW DISABILITY INSURANCE STACKS UP



\*Average cost per day to cover 60% of a \$50,000 annual salary. Premium will vary based on the plan selected.

\*\*Average cost Americans pay for cell service per day.

Sources: Statista “The price of a cup of coffee worldwide” (2018) <https://www.statista.com/chart/14087/the-price-of-a-cup-of-coffee-worldwide> accessed August 2020

Bureau of Labor Statistics “Annual Household Expenditures” (2018) <https://www.bls.gov/cex/2018/combined/age.pdf> accessed August 2020

# What drives disability?

Workplace injuries account for only about a fourth of disabling conditions.<sup>10</sup> Most disabilities are caused by off-the-job illnesses and accidents, including many common conditions or life-stage events.

## DISABILITY DRIVERS

### More cancer cases

- Top cause of long-term disability since 2010

### Maternity

- Most common use of short-term disability without state leave legislation: 27% of claims are for pregnancy and recovery after birth
- Fewer complicated pregnancies: Long-term disability claims are down nearly 48% since 2010

### Aging workforce

- Musculoskeletal claims up 15% for short-term disability and 40% for long-term disability since 2010

### Rising obesity rates

- Joint disorder claims up 19% for short-term disability and 22% for long-term disability since 2010

### Increase in prevalence of diabetes

- The increase in type II diabetes mellitus — likely from obesity, poor diets, and sedentary lifestyles — can cause complications such as heart attack, stroke, amputations, and kidney disease, among others

## TOP CAUSES OF DISABILITY

SHORT-TERM DISABILITY	LONG-TERM DISABILITY
PREGNANCY 27%	CANCER 16%
INJURY 11%	INJURY 13%
JOINT DISORDERS 8%	BACK DISORDERS 12%
DIGESTIVE ISSUES 6%	JOINT DISORDERS 10%
CANCER 11%	CARDIOVASCULAR ISSUES 9%
BACK DISORDERS 8%	MUSCULOSKELETAL ISSUES 8%
BEHAVIORAL HEALTH 6%	BEHAVIORAL HEALTH 8%

\*Often joint disorders, back disorders and musculoskeletal issues are lumped together to represent the broader category of musculoskeletal issues. With these folded together, musculoskeletal issues represent 14% of short-term disability claims and 30% of long-term disability claims.

Source: Unum, Internal data, 2019

## COVID-19 AND DISABILITY INCIDENCE

On March 11, 2020, the World Health Organization declared the coronavirus outbreak a pandemic. Two days later, President Trump declared a national emergency. Unum saw its first significant volume of COVID-related claim and leave requests emerge just two weeks later.

Although the total impact and longer-term effects of COVID-19 and disability are unknown, Unum claims data shows a week-by-week comparison of COVID-19 and non-COVID-19 short-term disability claims and leave requests. At the height of the pandemic in April, more than a third of Unum's short-term disability claims were for COVID-19, according to Unum's Leave and Claim Trend Report in July 2020.

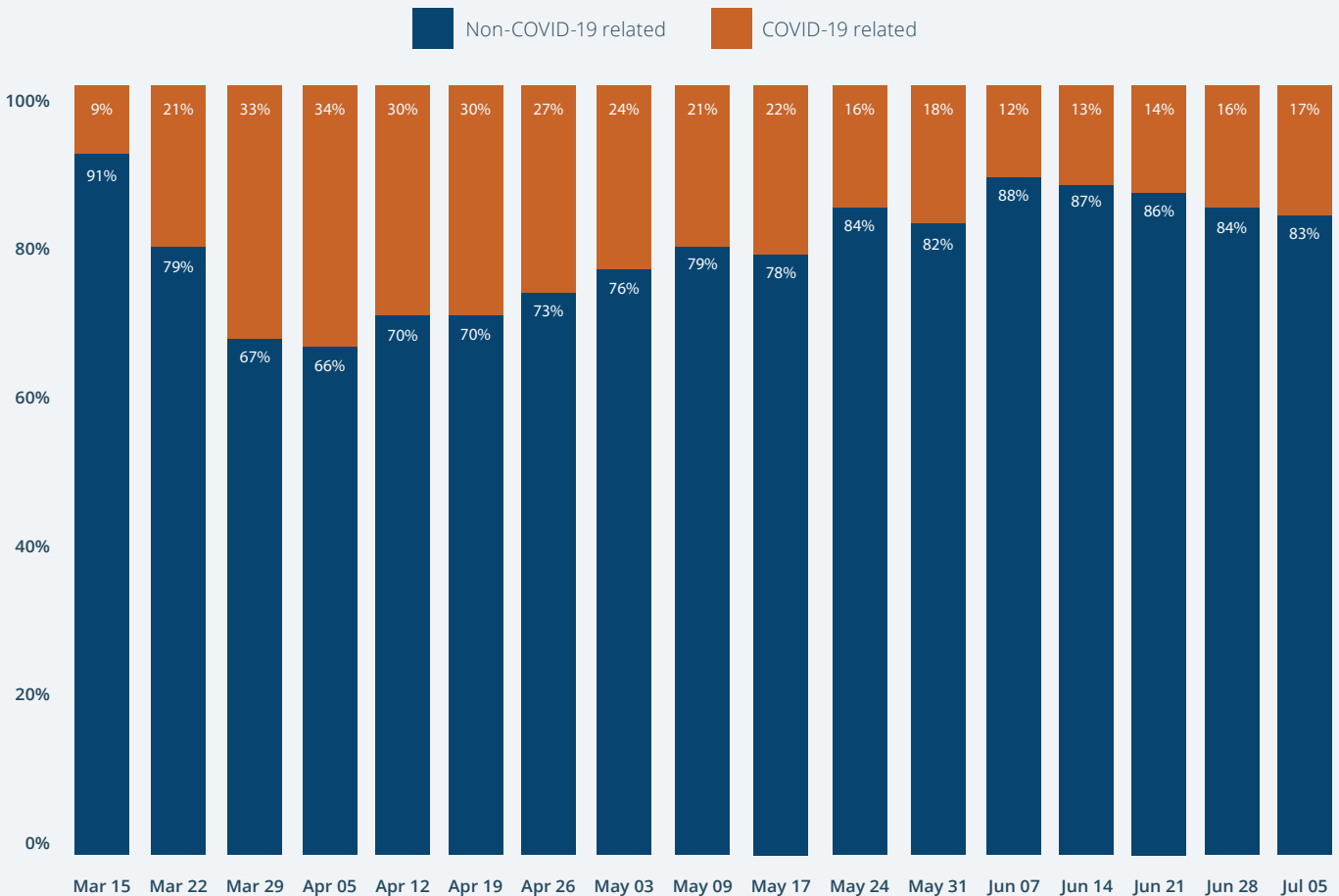


Our current pandemic reminds us that we continue to remain **vulnerable to illnesses** and is an opportunity for people to realize the possibility of an unexpected disabling experience.

**Edward Alvino**

M.D., Chief Medical Officer, Unum

## LEAVE REQUESTS AND SHORT-TERM DISABILITY CLAIMS BY WEEK



Source: Unum "[Claim & Leave Trends Report](#)" (2020)

\*Data includes employees who tested positive for COVID-19 or were unable to work due to complications or potential complications.



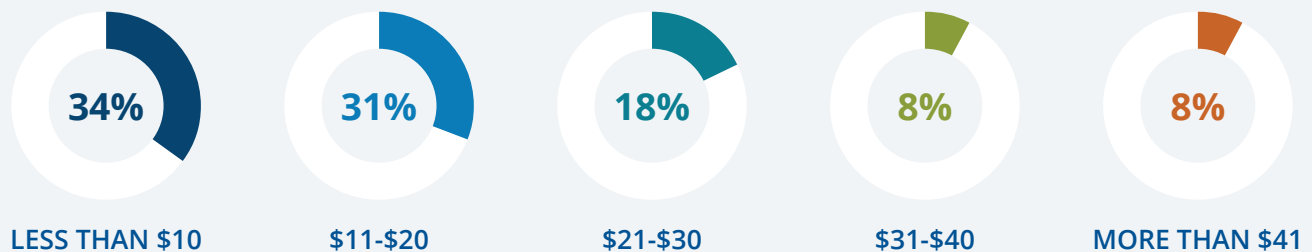
## Help your workers protect their income

Eighty five percent of employees surveyed said they think employers should offer disability insurance to their employees.<sup>3</sup> Of those who filed a disability claim within the past five years, 99% said they were glad they had disability coverage.<sup>5</sup>

There's a significant gap between employees who believe in the importance of disability insurance (85%)

and those who are actually enrolled (36%). Although many employees overestimate its cost, the most popular reason for not enrolling in disability insurance is underestimating the need for it. This is especially true for Baby Boomers who make up nearly half (47%) of Unum's long-term disability claims, but forego coverage — 73% aren't enrolled.<sup>3</sup>


### HOW MUCH ARE EMPLOYEES WILLING TO PAY PER MONTH FOR DISABILITY INSURANCE?



Source: Unum "Consumer Disability Study" (2020)



## WHY WORKERS FOREGO DISABILITY INSURANCE

 33%

"I'M HEALTHY AND DON'T NEED IT."

 29%

"I CAN'T AFFORD IT."

 11%

"I DON'T SEE THE VALUE."

 10%

"I DON'T UNDERSTAND WHAT  
IT COVERS."

 12%

"NONE OF THESE REASONS."

 4%

"I PREFER NOT TO SAY."

Source: Unum "Consumer Disability Study" (2020)

There are several ways employers can offer disability insurance to their workforce, which vary from employer-paid to employee-paid, or a mix of both. Employers should supplement any type of offering with a strong educational program and individualized enrollment support.

- **Employer-Paid Group Coverage** — Covering a base level of disability insurance for employees can help attract and retain talent. It can show a commitment to helping employees establish strong financial foundations and prepare for the unexpected. Should employees qualify for disability coverage, they are responsible for the income tax on the benefits in most cases.
- **Cost-Sharing Group Coverage** — Some companies opt to cover the cost of disability insurance for their employees, but give employees the option to purchase additional coverage to cover the potential gap in income. This gives employees some control over how much financial protection they have, while ensuring their basic benefits are paid should they need it.
- **Voluntary Group Coverage** — Let employees choose whether to enroll in disability insurance by offering it on a voluntary basis. You choose what type of plan to offer and if premiums should be 100% employee-paid or shared between you and your workforce. You set the benefit choices and maximum benefit amount. Then, employees choose whether to participate, their benefit amount options, and an elimination period on short-term disability.

There's another approach gaining popularity: **automatic enrollment**. This is a highly effective solution to boost employee participation, which defaults employees into coverage, with the choice to opt out.



## Automatic enrollment

Auto-enroll can help nudge employees in the right direction while preserving their freedom to choose. It also lessens the burden on the taxpayer-funded safety net, while protecting the income of millions of families.

This enrollment model has long been used by retirement plans designed to help employees strengthen their financial foundations — with great success. According to Vanguard research, when auto-enroll is used with retirement plans, the number of employees who participate nearly doubles.<sup>10</sup>

### EMPLOYEE PARTICIPATION IN DISABILITY COVERAGE WITH AUTO-ENROLL



**95%** Retailer with 70,000 employees



**83%** Manufacturing company with 2,000 employees



**80%** Auto dealership with 400 employees

*Source: Unum case studies, 2020*



Asking, **‘Do you want to opt out of this insurance?’** rather than ‘Do you want this insurance?’ will nudge employees and lead to dramatically different sign-up rates.

**Martin McGuinness**  
Vice President of Public Policy, Unum



## Beyond disability

### HELPING EMPLOYEES RETURN TO WORK SUCCESSFULLY

Disability insurance is a key part of helping employees handle the financial impact of a disability, but it's just one side of the equation. Employees who take disability leave must navigate a new set of challenges and uncertainties on their road to recovery. These can include deciding on treatment options and providers, dealing with medical insurance, and coping with their long-term health prognosis. Also, determining when and how they'll be able to return to work and what their job will look like when they do can be scary and unsettling for employees and their families.

The vast majority of employees in Unum's survey who have been on disability leave in the past five years returned to work after their disability, most of them by coordinating a return-to-work program with their employer. These programs can be hugely successful at helping employees transition safely back to their jobs — and helping employers save significant costs, such as hiring and training replacement staff or paying overtime to other workers.

Return-to-work plans can include a gradual transition back to full-time work, enabling employees to regain strength, rebuild skills, and avoid safety concerns that could result in reinjury and a costly Workers Compensation claim. Simple, inexpensive accommodations — for example, a leaning stool to

support an assembly-line worker who can't stand for an eight-hour shift — allow employees to be fully productive. In addition, employers willing to think creatively often find transitioning employees have the ideal skillset to tackle back-burner projects, such as a list of items your team would like to work on if they had more time or staff to complete them.

Returning to work doesn't necessarily mean an employee will return to the office. Remote work has gained tremendous popularity since the pandemic,<sup>11</sup> making it an effective accommodation for people recovering from disability. Unum evolved its return-to-work offering to address this new normal.







Accommodating a returning employee with part-time hours or alternative duties for a temporary period has less impact on customer service and productivity than hiring, training and ramping up replacement staff. Routinely cross-training employees in other jobs also gives employers the flexibility to move resources where they're needed at any time

**Marcy Ledford**

Director of Workforce Solutions, Unum

## HOW EMPLOYEES RETURN TO WORK

 HOURS	 ROLE	 MODIFICATIONS	 EXPERIENCE
55% Regular hours	67% Same role	56% Using modifications	66% Positive experience
45% Part-time hours	33% New role	44% Without modifications	26% Neutral experience
			8% Negative experience

Source: Unum "Consumer Disability Study" (2020)

### BEST PRACTICES FOR EMPLOYERS

- **Communicate early and often.** Meet or talk with the employee before the leave and stay in touch while on leave. Talk before the return date to set expectations.
- **Be flexible.** Consider a graduated return-to-work plan to allow the employee to ramp up to full time. Allow work from home for part of the day or week, if possible, and flexible hours to allow for medical appointments.
- **Welcome employees back.** Meet with the employee upon return, and ensure the manager conducts regular one-to-one meetings with the employee. Allow the employee time to reintegrate, perhaps with the aid of a mentor.
- **Focus on the job, not the illness or injury.** Instead of asking the employee how they are feeling, ask how you can better assist them with the essential functions of the job.
- **Be creative.** Avoid making assumptions about what the returning employee can do. Flexible work

arrangements, accessible technology or inexpensive adaptations can often help employees do their jobs in alternate ways.

- **Refer employees to helpful resources.** Employee assistance programs, onsite clinics, fitness centers and health coaching can provide support for employees returning to the workplace.
- **Realize remote work is a viable solution.** The pandemic has made businesses see the value of remote work, which is an effective accommodation for people returning to work after disability.

In 2019, Unum helped 275,000 people return to work after disability. The company also helped employers save nearly 99,500 lost workdays through transitional return-to-work efforts for covered employees.<sup>12</sup>

## MENTAL HEALTH AND THE DISABILITY MINDSET

Mental health issues can cause or exacerbate other conditions leading to disability or impact one's recovery. For example, depression may deter an employee from actively participating in physical therapy that could help recovery. Alternatively, an employee with a new debilitating injury or diagnosis might become depressed, or an employee with depression may acquire physical, prolonged symptoms such as unexplained aches or pains.

Unum internal claims data shows the longer an employee remains off work, the less likely the employee will return to work at all. This dynamic can be fueled by a "disability mindset," when the injured or ill employee becomes focused on the disabilities instead of capabilities — feeling they can't recover and resume normal life and work.

The isolation associated with today's coronavirus pandemic could also take a toll on mental health, making recovery from disability even more difficult.

For many, connecting to others is a source of strength, purpose, and motivation.

### LIKELIHOOD OF EMPLOYEE RETURNING TO WORK



6 months on disability

**50% LESS LIKELY**



1+ year on disability

**90% LESS LIKELY**

Source: Unum, Internal data, 2019

An effective return-to-work strategy and dedicated mental health support from disability providers can reduce the likelihood of a short-term disability claim advancing to a long-term disability claim and reduce the duration of a claim.



It's imperative to provide a supportive and empathetic work environment as some employees feel intimidated or embarrassed about discussing mental health at work. Set aside some time to check in with the employee in a private location and ask 'Is there anything to do to make you feel more comfortable at work?' Managers can help rebuild employees' self-esteem by communicating the value they bring to the team instead of addressing a clinical issue.

**Allyce Hawkes**

Director of Clinical and Vocational Rehabilitation Services, Unum

There are several health and economic benefits that come from engagement in the workplace. It provides financial stability, life structure and purpose, and engagement with others. When a person leaves the workplace because of illness or injury, many of these benefits are lost. Not working has been associated with increased risk for cardiovascular disease, family disruption, divorce, depression, anxiety, mortality and suicide.

**Todd Lyon**

M.D. ABFM, Medical Consultant, Unum



## How to make an inclusive work environment

The Americans with Disability Act was passed 30 years ago to protect people with disabilities in everyday life, including the workplace. This legislation banned discrimination against people with disabilities and required business, buildings, public transportation and other services to accommodate the disabled.<sup>13</sup>

Although this regulation was hailed at the time as the most sweeping anti-discrimination measure since the Civil Rights Act of 1964, most people agree more can be done to ensure the workplace is more accessible for people with disabilities.

The people who benefit from the ADA aren't just those who were born with a disability — it also applies to those recovering from a disabling experience. Employers must legally take measures to make reasonable accommodations for people with disabilities, but great employers take it a step further. Their employees of all abilities are valued for their contributions, supported in their needs to do their jobs, and feel a sense of belonging.



I never thought I would be considered 'disabled.' But a brain injury 10 years ago left me having to learn how to work and live all over again. Working for an employer that **makes accommodations** and instills a sense of belonging made all the difference. **I feel valued** and have a new purpose: helping others recognize their abilities.

**Ken Shapiro**

Knowledge Management Consultant  
and Co-leader of Unum's Ability  
Employee Resource Group

## TIPS FOR CREATING A CULTURE INCLUSIVE TO DISABILITIES

- **Centralize ADA efforts.** A dedicated ADA process to request and implement ADA-required accommodations will ensure all employees experience a similar and fair process.
- **Establish an Employee Resource Group.** A community of employees working with disabilities, caregivers to family members, and disability allies can champion initiatives related to inclusion. They can also advocate for awareness of working with disabilities and help others understand the challenges they face.
- **Secure an executive sponsor.** Senior leadership support of a disability ERG and disability inclusion programming signals the importance to other leaders and employees.
- **Create a safe space for candid conversations.** Awareness and education are key to quashing unconscious bias. Host an engaging guest speaker or assemble a panel of employees with disabilities to share their experiences first-hand and allow others to ask questions.
- **Offer mental health first aid training.** Not all disabilities are visible. Provide mental health first aid training to your employees and people managers to help them spot signs of someone in distress and learn how to refer people to appropriate support.
- **Establish a stay-at-work policy.** Stay-at-work policies are a proactive approach to help employees continue performing the essential functions of their job by using worksite modifications. These policies assist employees who have not stopped working but experience some type of restrictions or limitations.

- **Display a written statement of inclusion.** Promote a statement of inclusion that calls out disability on your intranet, in breakrooms, and externally on your website.
- **Boost your benefits.** Provide short- and long-term disability insurance for your employees, as well as an employee assistance program that can help with stress, emotional distress, mental health, and substance abuse. Tele-health and virtual doctor visits for mental and physical health management are an added convenience for people with disabilities.
- **Offer personal assistance services.** Go beyond the typical job accommodations. Some insurance plans offer coverage to help offset the cost of personal assistance services at work or home.

Unum is named a best place to work for disability inclusion, earning a perfect score on the 2020 Disability Equality Index®. The benchmark is a joint initiative of the [Disability:IN](#) and [American Association of People with Disabilities](#) and provides an objective measure of disability inclusion practices and procedures. Companies are rated on several key performance indicators including culture, leadership, accessibility, employment, community engagement and supplier diversity.



To have an inclusive workplace, employees should have the **tools and resources** to reach their fullest potential and feel empowered to bring their whole selves to work each day.

**Wade Hinton**

Vice President of Inclusion and Diversity, Unum



## Conclusion

Disability is a stark reality for many workers, but most overestimate the cost of disability insurance or underestimate the need for it. Help your employees protect their families and finances by offering disability insurance through the workplace. Even if employees share or absorb the cost entirely, the workplace is the most affordable option for obtaining this important coverage, and group plans provide employees greater chances of coverage than purchasing outside of work.

The consequences of today's coronavirus pandemic — known and unknown — and the possibility of other novel diseases make it even more important to protect employees' finances from a medical hardship.

Take time to educate your employees on this important coverage, and consider using auto-enroll to nudge them in the right direction. The default signals its importance in a broader financial plan.

To support employees through a disabling experience and help them move beyond disability to a point where they can once again thrive in the workplace doesn't happen by chance. It takes a dedicated return-to-work strategy and a commitment to accessibility. The diverse perspectives of people who experienced disability can only make your company stronger. Take this a step further, though, and give your returning employees a sense of belonging and purpose through an inclusive culture. Companies with inclusive cultures are twice as likely to meet or surpass financial goals, and they're also known for greater idea generation and agility.<sup>14</sup>

Visit [Unum.com](https://Unum.com) for more information and connect with us on [Facebook](#), [Twitter](#) and [LinkedIn](#).



## SOURCES

Statistics unless otherwise noted are based on a Unum “Consumer Disability Study” conducted April 2020 and administered by Dynata among 1,000 U.S. working adults, including 400 employed consumers experienced with disability and who filed a disability claim in the past five years.

Hyperlinks to third party websites are offered for informational purposes only. Unum in no way controls, guarantees, endorses, sponsors, or promotes these websites or their content.

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2 Center for Disease Control & Prevention “Coronavirus Disease 2019: Cases in the U.S.” (2020), <https://www.cdc.gov/coronavirus/2019-ncov/cases-updates/cases-in-us.html>, accessed August 2020

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9 National Safety Council “Injury Facts Overview” (2018), August 2020

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**Unum Group** provides a broad portfolio of financial protection benefits and services through the workplace, and is the leading provider of disability income protection worldwide. Through its Unum US, Unum UK, Unum Poland, and Colonial Life businesses, the company provides disability, life, accident, critical illness, dental and vision benefits that protect millions of working people and their families. Unum also provides leave and absence management services that streamline the leave experience for employers and employees, and stop-loss coverage to help self-insured employers protect against medical costs. Unum reported revenues of \$12 billion in 2019 and paid \$7.5 billion in benefits.