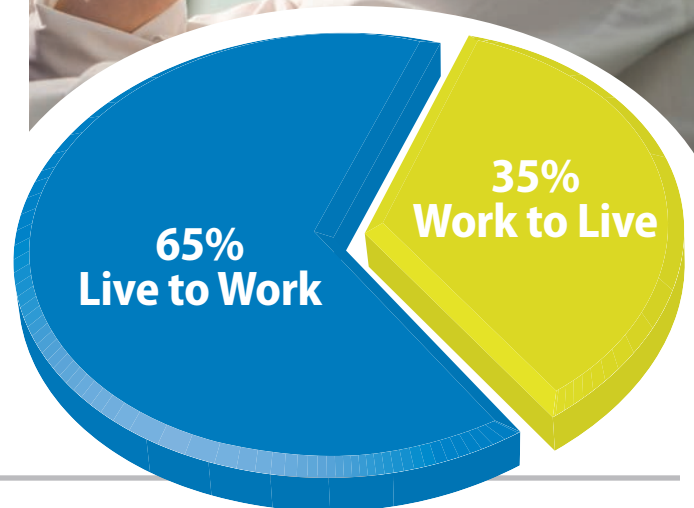


# CIGNA Study Reveals Majority Live to Work – Economy Causes Concern

Work provides fulfillment beyond the financial

*Paying bills, supporting families, or personal achievement – what drives the American worker? A recent CIGNA study, conducted as part of the company’s ongoing research into health and well-being in America, unveils the prevailing sentiment regarding work, and uncovers a growing desire among workers to protect themselves.*

The study demonstrates that most people consider work an essential part of their sense of self-worth and emotional well-being. Additionally, many are concerned about job loss, whether due to layoffs during tough economic times, or illness or injury. Employers can enhance employees’ sense of security and minimize the negative emotional and financial impact of an illness or injury by partnering with a disability carrier to offer disability insurance, employee assistance program support and effective return-to-work programs.



## Key Study Findings

### Most Americans “Live to Work” versus “Work to Live”

Overwhelmingly, Americans like to work – reveals a study conducted by Yankelovich<sup>1</sup> for CIGNA. Of those surveyed, 65 percent consider a job much more than a paycheck; rather, they “live to work.”

#### Live to Work

- 31 percent like their job and get a sense of satisfaction from going to work each day
- 21 percent love their job and would continue working even if they won the lottery
- 13 percent say their job is great and it gives their life structure and purpose

Gender played a role in the responses. More women (71 percent) than men (59 percent) reported that they “live to work.” More women say they like the people they work with and the structure and purpose of their jobs, and more men say they’re proud of their work.

#### Work to Live

Conversely, 35 percent of those surveyed “work to live” and see working as just that – a job to bring in a paycheck.

- 21 percent work just for the paycheck or insurance benefits
- 7 percent feel stuck due to the economy
- 5 percent want to retire but can’t afford to

The study also revealed that the younger generation derives less satisfaction on the job than their older counterparts: 41 percent of 18- to 34-year-olds say they “work to live.”



# Protecting Against Illness or Injury – and Financial Loss

Almost all the people surveyed said having coverage to protect their income is valuable. Employers can address this need by partnering with a disability carrier to offer a comprehensive disability management program.

These programs provide employees with a portion of their pay while out of work. In addition, employers who offer disability coverage should work with their carriers to ensure their employees know about and understand their disability insurance and the value-added programs that can help prevent disability.

While money wasn't the top reason for the majority of survey respondents' satisfaction at work, the facts about disability and Americans' economic realities underscore the importance of a good financial safety net.

- A disabling injury occurs every second.<sup>2</sup>
- Three out of 10 workers entering the workforce today will become disabled before retiring.<sup>3</sup>
- An illness or accident will keep 1 in 5 workers out of work for at least one year before the age of 65.<sup>4</sup>
- Only 40 percent of American adults have set aside emergency savings.<sup>5</sup>
- 67 percent of workers would find it difficult to meet their current financial obligations if their paycheck was delayed for one week.<sup>6</sup>

Disability insurance can be an important tool to help alleviate these challenges and fears.



## Top of Mind: The Ability to Work – and Pay Bills

### Employer Support is Key to Employee Well-Being

According to the study, workers feel unproductive and anxious when they're out of work, emphasizing the real value for employers to have effective return-to-work programs. These programs can help employers partner with employees who become ill or injured and help them return to productive work, even if it is in a different job or a new career.

While the reasons they work and their attitudes toward it may differ, most respondents share a common apprehension regarding the inability to work and are worried about making ends meet:

- 62 percent of respondents expressed concern as to how they'd pay their mortgage and household bills if they were out of work due to illness or injury.
- Of those who had already been out of work due to illness or injury, more than half (58 percent) reported they experienced a host of negative emotions during that time, including depression and/or anxiety.
- Nearly all respondents (94 percent) recognize that disability insurance is valuable because it pays part of their paycheck if they became sick or injured and couldn't work.

**"Programs that help people to get back to work as soon as it is safe to do so not only restore financial health, but they also provide an important emotional boost,"** says Beth Chiappetta, director of return-to-work program operations at CIGNA. **"And in these tough economic times, it's more important than ever for employees and employers to protect their health, well-being and financial security."**



## A Sign of the Times: Economy Changing the Mood at Work

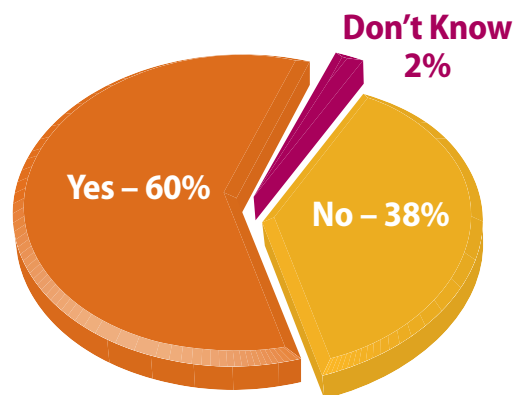
### Employee Assistance is More Important than Ever

Most employees have noticed a change in mood at the workplace in the past six months. Of those that noticed a difference, about a third say people are afraid of losing their jobs and are feeling more pressure. Employers can alleviate the impact of increased workplace stress by actively promoting EAP services.

#### Has the Economy Changed the Mood at Work?

Responses include:

- 34 percent of people are scared/afraid of losing their job
- 30 percent feel more stress/pressure
- 11 percent say there are fewer people to do more work
- 10 percent say people are more serious



**"The economy is causing more stress and anxiety among workers, and we know that stress can often contribute or lead to disabling illnesses,"** says Jodi Prohofskey, Ph.D., licensed therapist and senior vice president of Health Solutions at CIGNA. **"It's important for employers to help their employees manage stress and anxiety before that happens,"** says Jodi. **"Employee assistance programs can help employees cope with emotional, financial and legal issues, and help them maintain a healthy work/life balance."**

# Promoting a **Safe and Swift** Return to Work

## Early Employer Involvement and Expert Resources Make a Difference

The study revealed that work plays a central role in people's lives. Employers can institute programs and policies that help people get back to work, restoring well-being and financial security.

According to the American College of Occupational and Environmental

Medicine,<sup>7</sup> one of the biggest barriers to returning to work following a disability is time. The longer someone is away from work, the outlook for returning to productive employment diminishes.

- After six continuous months of disability, only 50 percent of employees return to work.
- After a year on disability, the likelihood that they will ever return to work drops to 20 percent.

- Prolonged absence from one's normal roles, including absence from the workplace, is detrimental to a person's mental, physical, and social well-being.

CIGNA is a top-five provider of disability management and insurance in the United States, and the **only company with vocational rehabilitation counselors that work 100 percent on activities directly related to returning employees to work.**<sup>8</sup>



## The Value of EAP Make One Call. Save One Day.

Survey respondents note an increase in the stress they're feeling at work. An employee assistance program (EAP) is designed to offer employees resources and support for a whole range of work/life issues.

Balancing work/life not only helps employees cope with day-to-day problems and issues, but it can help businesses and workers improve productivity. Research shows that employees who use employee assistance services to help with a personal problem

or situation save an average of 6.5 hours<sup>9</sup> – time they would have spent tracking down resources on their own. And since it's very likely they would have done that at work, that's nearly one entire workday saved for each call made.

According to research from the Department of Health and Human Services, companies with EAPs in place have, on average, 21 percent lower rates of absenteeism and 14 percent higher productivity rates.<sup>10</sup>

## Successfully Overcoming Barriers to Return to Work – A Case Study

*Those survey respondents who had been out of work due to disability reported feeling anxious and unproductive. Here's an example of how an effective return-to-work program helped one person regain confidence.*

When Ashley Tew graduated from college, demand for nurses in her field was so high she was immediately hired. Her career was just getting started when she was diagnosed with multiple sclerosis. Though her career seemed over, her employer-provided CIGNA disability insurance plan gave her hope. It replaced a portion of her salary when she first went on disability, but it also offered help in a new job.

"I never had to interview before," she recalls. "I had no interview skills, no résumé. Those were things I really needed help with." Ashley

worked with CIGNA's Anita Zeiders, M.S., CRC, a vocational rehabilitation counselor. Anita arranged for Ashley to get expert help in résumé writing and interviewing strategies, and she consulted with Ashley after each job interview.

Six months later, Ashley landed a desk job as a chart auditor at the heart center at Spartanburg Regional Hospital. Ashley is once again working in her chosen field, thanks to the innovative program offered through her employer that not only provided financial protection while she couldn't work, but also

helped her return to full productivity more quickly and easily.



*Ashley Tew (center) with Rehabilitation Counselor, Anita Zeiders (left), and Spartanburg Regional Hospital HR Administrator, Jan Cox (right).*

“Every day I experience firsthand the satisfaction of helping people return to work,” says Certified Rehabilitation Counselor, Cori Liptak. “CIGNA vocational rehabilitation counselors are there to help guide individuals back to work, and advise employers about the best ways to accommodate employees when they are ready to return to work. And, through our Stay at Work Program, we also consult with employers about how to keep their employees at work by preventing disabilities even before claims are filed.”

Cori offers these employer tips<sup>11</sup> to help eliminate common barriers that can get in the way of a safe and swift return to work:

## 10 Steps to Remove Return-to-Work Barriers

- 1. Focus on Function.** Returning to work requires that the individual is physically and emotionally ready to resume their job function. Be sure that the employee's doctor is aware of their work responsibilities and that the individual is able to fulfill these responsibilities before bringing them back. Oftentimes, this may require vocational rehabilitation in addition to appropriate medical care.
- 2. Concentrate on Concerns.** Concerns will be different for every employee and every manager. Some workers may be worried about how they will physically get from the parking lot to the office. Others will be concerned about coworkers' reactions to their absence. Physical, emotional and social concerns are real and must be addressed to facilitate a successful return to work. Employee assistance programs and vocational counselors can often provide help in these areas.
- 3. Treat the Whole Person.** When disabled, the loss of income, coupled with the complications of the disability and loss of identity or purpose that can result from being out of work, can often add more stress and exacerbate the disability. If employees are referred to employee assistance programs when they report a disability claim, they can help reduce the duration of that claim. These services should continue to be available after the employee returns to work.
- 4. Be Ready for Return.** Depending on the disability, you may need to adapt the employee's workspace to allow for his/her return to work. For example, someone recovering from neck surgery and who works on a computer may need to raise the height of the computer screen. A vocational rehabilitation counselor can recommend options to make the workplace safe and comfortable for the returning employee.
- 5. Keep an Open Dialogue.** The employee isn't the only one impacted by returning to work. Coworkers, managers, even family members are impacted when an employee returns to work. Be sure to include all the stakeholders in return-to-work planning and discussions to ensure everyone knows their roles and responsibilities and can fulfill them successfully.
- 6. Stick to the Plan.** Nothing gets accomplished without a plan. Setting goals and specific dates helps to set expectations for all parties involved in the return-to-work process. And it helps to ensure that everyone does his/her part to prepare for the employee's return to work. Be sure that the employee, physician, manager and disability carrier vocational counselor are all working from a mutually agreed upon plan to minimize surprises and setbacks.
- 7. Adapt for Change.** While plans are critical, you need to be able to adapt the plan to accommodate changes. Don't throw the plan out the window if you hit a setback. Instead, readjust the plan to ensure you stay on track.
- 8. Make It Personal.** Every individual and situation is different. Don't assume that just because one employee got back to work 10 days after surgery that every employee can do the same. Look at each situation as unique and make sure you personalize your return-to-work plan to meet the individual's unique needs.
- 9. Show Your Care.** Returning to work can be physically exhausting, emotionally draining and socially challenging for most individuals. It's a tough time for everyone. Take the time to show your employee that the company, manager and coworkers care. Creating this supportive environment helps to ease the transition back to work.
- 10. Be Honest.** Employees returning from a disability may have expectations that you just won't be able to meet. For example, some who have had a life-altering injury or illness may not be able to return to their same job. Be honest about what your expectations are and what accommodations you can make. That way no one is surprised or disappointed.

**Summary:** For the majority of Americans, work means a lot more to them than a paycheck to cover the bills. Most people link work and well-being, and feel unproductive, worried, and depressed when they're out of work because of an injury or illness. Employers can play a significant role in addressing these needs. To learn more about the survey and what employers can do to improve their disability coverage or make these offerings available, contact your CIGNA representative. Additional information can also be found at <http://newsroom.cigna.com>.

1 – About the survey: The survey on disability insurance, conducted by Yankelovich, a part of The Futures Company, consisted of telephone interviews with 742 full-time employed Americans 18 years of age or older. These interviews took place Jan. 29 – Feb. 2, 2009. Data are weighted by age, gender, geographic region and race to ensure reliable and accurate representation of the population. The sampling error for this study is +/- 3.6 percent; 2 – National Safety Council, Injury Facts, 2008 edition; 3 – Social Security Administration, Fact Sheet, January 31, 2007; 4 – Life and Health Insurance Foundation for Education, November 2005; 5 – National survey for the Consumer Federation of America, conducted by Opinion Research Corporation, February 2007; 6 – American Payroll Association's 2007 Getting Paid in America survey; 7 – ACOEM 2006; 8 – Vocational Rehabilitation Practices, 2008 LIMRA Market Scan report; 9 – CIGNA 2008 Participant Survey; 10 – Department of Health and Human Services 2002; 11 – CIGNA Managers' Disability Toolkit® 2006