



4 Important Ways to Protect Workforce Heart Health

Every day, heart health has a significant impact on businesses. Heart disease and stroke are among the nation's leading causes of death and disability, as well as the most expensive medical conditions for businesses.¹ In fact, the Centers for Disease Control and Prevention states that

the indirect productivity losses related to personal and family health problems cost U.S. employers \$1,685 per employee per year, or \$225.8 billion annually.² Consider steps to build a healthier workforce with important ways your company can protect heart health.

1 Encourage workers to identify and understand their risk

Men and women of all ages, races and nationalities may be at risk at any given time for a sudden health event or other unplanned medical costs, yet many employees simply don't expect the possibility of illness or injury and are sorely unprepared. A recent Aflac study revealed that 55 percent of workers say it is not very or not at all likely they or a family member will be diagnosed with a chronic illness such as heart disease or diabetes.³ Yet, 7 of the 10 leading causes of death in the United States are chronic diseases, and almost 50% of Americans live with at least one chronic illness.⁴

People who suffer from chronic diseases such as heart disease, stroke and diabetes experience limitations in function, health, activity, and work, affecting the quality of their lives as well as the lives of their families. It's important for employees to know their family history and to make a point to discuss health risks with their doctor. Though employers may not be able to identify each individual risk, encouraging workers to use flex-time for annual wellness visits, as well as hosting worksite health screenings and educational seminars are practical ways companies can help their workers assess health risks and take steps to protect their health.

[Real Cost Calculator](#) – Uncover the cost of unexpected illness or injury and how Aflac helps.

2 Prevent illness with a comprehensive wellness program

To help combat direct and indirect costs, consider implementing a comprehensive wellness program. In the past, a few health flyers and a company fun run could pass as a wellness program, but over the last two decades onsite programs, vendors, and best practices have made big strides – especially when it comes to establishing resources for businesses.

By using best practices and taking a comprehensive approach, companies can expect to return an average of \$3 for every dollar spent over a 2-5 year period on their wellness program.² Generally, a successful comprehensive program will include environment, policy, and program components (Chart 1).⁵

Chart 1: **Comprehensive Wellness Program Examples**⁵

Policy	Tobacco-free campus policy, flex-time policy
Environment	Healthy food selections (cafeteria and vending), walking trails or clubs, menu labeling on healthy foods, worksite farmer's market
Program	Quit-smoking counseling, nutrition counseling, physical fitness counseling, incentives, biometric screenings

3 Assess your company's benefits program to identify gaps

Providing comprehensive worksite benefits and effectively communicating to workers about those benefits go a long way to show your workforce that you value their health and wellbeing. Especially if your company has needed to tighten its belt over the past couple of years, it is important for morale, satisfaction and retention to take tangible steps to show workers you are investing in their health and well-being. In fact, 76% of workers who agree their employer takes care of its employees are unlikely to look for another job in the next 12 months.³

Whether your company offers retirement benefits, medical plans, or voluntary insurance, knowing

exactly how your employee benefits compare to other businesses like yours is invaluable. Take a few minutes to see if you benefits are up to the test with [Aflac's Benefits Assessment](#). This tool will help you to quickly assess how your benefits, company views, and communication strategies, as well as provide a tailored report with best practices and suggestions for next steps. Additionally, employees can take advantage of the [Wellness Assessment](#) to evaluate their personal preparedness, identify gaps, and tailor recommendations to improve their benefits and overall financial standing.

4 Protect unprepared workers with supplemental policies

Many workers are unprepared when it comes to additional health expenses. The estimated out-of-pocket costs for a patient who suffers a heart attack are \$5,000 to more than \$8,000 over the expected year of treatment.⁶ Strokes are also among illnesses with the highest out-of-pocket expenditures (approximately \$23,380 according to the American Journal of Medicine).⁷ Still, the Aflac study found 51 percent of workers have less than \$1,000 in savings for out-of-pocket health costs, and 28 percent of those have less than \$500.³ No one likes to imagine themselves or their loved ones becoming sick or injured, but being prepared can be critical to getting

better and bouncing back to enjoy the things that matter most.

Disability, accident and other supplemental policies provide cash benefits that can be used for expenses not covered by major medical insurance. With so many workers lacking a sufficient financial safety net, supplemental policies can provide a low-cost option that can help protect workers in the event of the unexpected. Often, having these policies can save individuals from unexpected debt and may even prevent bankruptcy — helping them focus on getting better and getting back to work.

Aflac Product Highlight:

Aflac Lump Sum Critical Illness Policy

About every 34 seconds, someone will suffer a heart attack, and on average every 40 seconds someone suffers a stroke.² Are you financially prepared if you were to experience a serious medical event? Aflac's Lump Sum Critical Illness or Critical Care and Recovery (specified health event) insurance policies can help with the out-of-pocket medical expenses associated with covered illnesses and health events while you focus on getting better. Premiums start at \$1.32/week.⁸

FOR MORE INFORMATION, VISIT AFLAC.COM/INSIGHTS OR FOLLOW US [@AFLAC](https://twitter.com/AFLAC)  

SOURCE

¹ Reducing the Risk of Heart Disease and Stroke A Six-Step Guide for Employers, cdc.gov/dhdsp/pubs/docs/six_step_guide.pdf, accessed on January 25, 2013.

² The Centers for Disease Control and Prevention (2012). Comprehensive Workplace Health Programs to Address Physical Activity, Nutrition, and Tobacco Use in the Workplace, accessed on January 8, 2013, from cdc.gov/workplacehealthpromotion/nhwp/index.html

³ 2012 Aflac WorkForces Report, a study conducted by Research Now on behalf of Aflac, January 24–February 23, 2012.

⁴ The Centers for Disease Control and Prevention (2012). Chronic Disease and Health Promotion, accessed January 23, 2013 from cdc.gov/chronicdisease/overview/index.htm#1

⁵ American Heart Association (2009). Summary Recommendations Worksite Wellness Policy, accessed on January 8, 2013, from my.americanheart.org/idc/groups/ahamah-public/@wcm/@sop/documents/downloadable/ucm_424087.pdf.

⁶ American Cancer Society Cancer Action Network (2009). New Study Reveals Popular Federal Employee Health Plan a Good Starting Point to Determine Minimum Benefits Coverage, accessed on January 22, 2013, from action.acscan.org/site/News2?page=NewsArticle&id=11253&news_iv_ctrl=1321

⁷ Himmelstein, David U., Thorne, Deborah, Warren, Elizabeth, Woolhandler, Steffie (2009). Medical Bankruptcy in the U.S., 2007: Results of a National Study. The American Journal of Medicine; page 4, access on January 22, 2013, from pnhp.org/new_bankruptcy_study/Bankruptcy-2009.pdf.

⁸ Rate is based on individual coverage for ages 18–35, \$10,000 lump sum benefit option (2 units at \$5,000 per unit), no riders, and payroll deduction. This is for illustrative purposes only.