

Employees roll the dice on health matters

Unrealistic optimism, hesitance to receive medical care and unhealthy habits may hinder workforce well-being.

National statistics claim that 75 percent of U.S. adults have gambled in the past year,¹ but what if games of chance aren't confined to poker tables, slot machines or sports? Findings from the 2014 Aflac WorkForces Report reveal that many are wagering a bet they might not be ready to lose on their health. Analysis of the workforce results, from 5,209 US employees, finds three important observations:

- » Individuals are overly optimistic about their likelihood of having an accident or being diagnosed with an illness.
- » There appears to be a relationship between those wary to seek medical treatment and income.
- » Few are making healthier choices, which could be affecting their professional performance.

Employees underestimate their families' chance of injury and illness

Individuals are optimists when it comes to illness or injury – perhaps too much so. Compared to national data, the 2014 Aflac WorkForces Report found that employees grossly underestimate their families' risk of experiencing the most common illnesses and accidents in the future, see Figure 1.

Figure 1: Employees are overly optimistic about their health risk

The percent who say it's extremely or very likely they or a family member will be diagnosed or experience an illness or injury in the future:		Actual risk:
Chronic illness	36%	<ul style="list-style-type: none"> » Heart disease is the No. 1 cause of death for both men and women in the U.S.² » Diabetes affects more than 8 percent of the U.S. population and 27 percent of adults ages 65 and older.³
Cancer	12%	<ul style="list-style-type: none"> » Women have a 38 percent chance of developing cancer in their lifetime and men have a 44 percent chance.⁴
Disability	7%	<ul style="list-style-type: none"> » Just over 1 in 4 of today's 20-year-olds will become disabled before reaching age 67.⁵
Long-term care	13%	<ul style="list-style-type: none"> » 70 percent of people turning age 65 can expect to use some form of long-term care during their lifetime.⁶
Long-term hospital stay	8%	<ul style="list-style-type: none"> » There are approximately 35.1 million hospital discharges annually for in-patient care.⁷
Car accident	5%	<ul style="list-style-type: none"> » Most recent census data reveals in 2009, there were 10.8 million motor vehicle accidents accounting for 35,900 deaths in that year alone.⁸

The findings show employees' perceptions may influence their likelihood to take steps to protect their health, such as purchasing insurance products and/or having a financial plan. Over half, 56 percent, don't have a financial plan in place and 66 percent couldn't adjust to the large financial costs associated with a serious illness or injury.



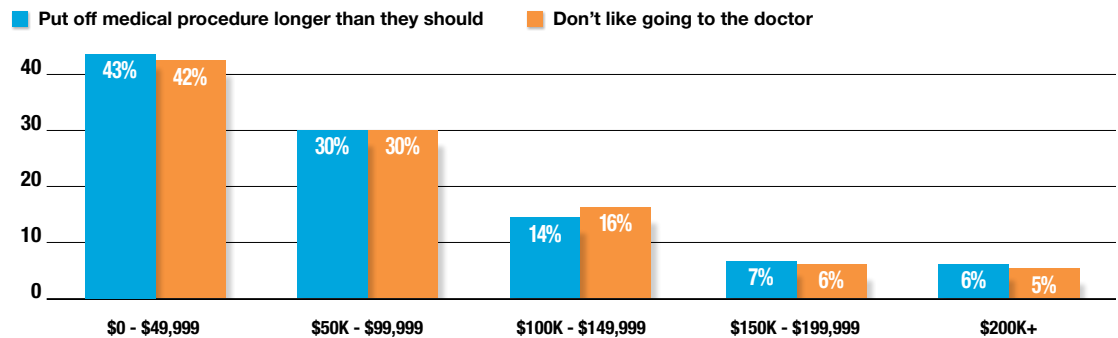
They're wary of going to the doctor – income and benefits may play a role

Taking advantage of the right health care at the right time can be vital to successful diagnosis and treatment, but many American employees say they're cautious in seeking medical care. Nearly 7 in 10 (69 percent) at least somewhat agree they don't like going to the doctor and 53 percent agree they've put off a medical procedure longer than they should.

The Aflac study found that income and benefits may play important roles in their decision to seek medical help. Employees with lower incomes and those who aren't prepared for out-of-pocket medical expenses are more likely to say they're hesitant to go to the doctor, see Figures 2 and 3. These results point to greater risks for individuals with lower incomes, especially those who don't have comprehensive health care coverage.

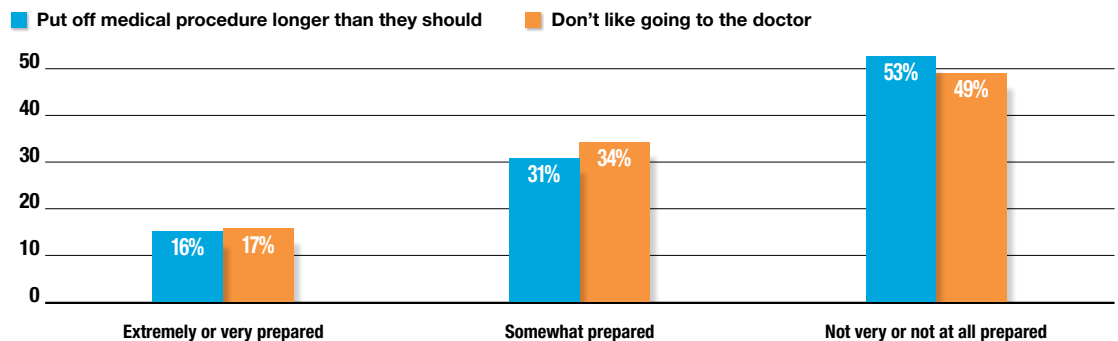
These results point to greater risks for individuals with lower incomes, especially those who don't have comprehensive health care coverage.

Figure 2: Income plays an influential role for the doctor-wary



Annual income of respondents who say the following phrases describe them completely or extremely well: "I don't like going to the doctor" or "I put off a medical procedure longer than I should have."

Figure 3: Doctor-wary individuals are less likely to be prepared for out-of-pocket medical expenses



Preparedness for out-of-pocket costs for respondents who say the following phrases describe them completely or extremely well: "I don't like going to the doctor" or "I put off a medical procedure longer than I should have."

Few are making healthier choices, affecting their time on the clock

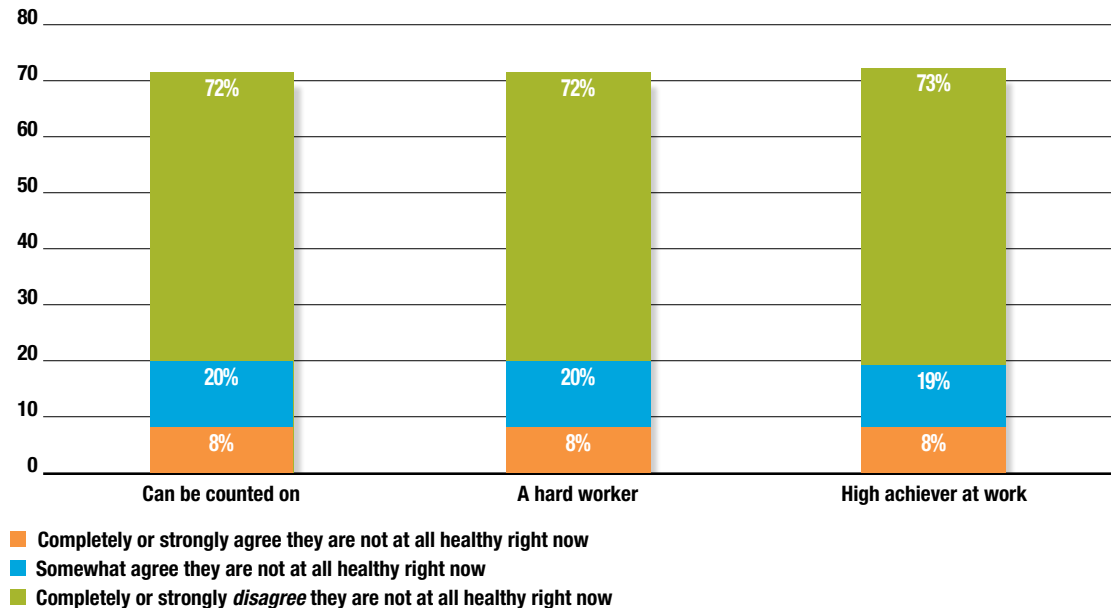


Exercise and eating a balanced diet have long served as a trusted prescription for health, but few are taking steps in a healthy direction. The 2014 Aflac WorkForces Report found little or no change in the past year for wellness indicators such as exercise, eating right and stress level, see Figure 4. The findings also reveal unhealthy habits may affect more than individuals and their personal time – they’re also less likely to be reliable on the job. Unhealthy individuals are much less likely to describe themselves as high achievers, hard workers or someone who can be counted on, see Figure 5.

Figure 4:

Employees stick with unhealthy habits year over year	2013	2014	Percent Change
Are stressed out.	60%	60%	No change
Could be healthier if they exercised more.	86%	87%	1%
Don't eat as well as they should.	65%	66%	1%
Make poor food choices.	49%	51%	2%
Rarely or never exercise.	42%	46%	4%
Are not at all healthy right now.	27%	32%	5%

Figure 5: Few unhealthy workers excel at work



Healthiness of those who say the following phrases describe them completely or extremely well: “can be counted on, a hard worker,” or “a high achiever at work.”

When it comes to health and financial well-being, knowledge is king

Illness and injury, along with the rising price tag for treatment, are realities in today's world. While no one likes to consider the likelihood of unfortunate events, they can be prepared for whatever life brings. Understanding health care reform and health plan options can help individuals choose benefits and voluntary insurance options tailored to their unique situations – helping to better manage their health and financial choices. Discerning employers know a healthy workforce is more satisfied, loyal and productive. Equip your workforce with information, resources and access to comprehensive benefits options to help each employee build a strong safety net for when they need it most.

Aflac's Employee Communication Toolkit offers free employee benefits communication and educational resources. For more information, visit: aflac.com/business/employee_toolkit.

Help your employees discover the potential costs of illness and injury with the Real Cost Calculator: aflac.com/realcost.

About the study

The 2014 Aflac WorkForces Report is the fourth annual Aflac employee benefits study examining benefit trends and attitudes. The study, conducted in January 2014 by Research Now on behalf of Aflac, captured responses from 1,856 benefits decision-makers and 5,209 employees from across the United States. For more information about the research methodology, visit workforces.aflac.com/about-the-study.php.

To learn more about the Aflac WorkForces Report, visit AflacWorkForcesReport.com. For more on this topic, see: http://workforces.aflac.com/stretching_the_truth_about_money_and_health.php.

¹ National council on problem gambling (2014). Facts and figures. Accessed on June 13, 2014, from <http://www.ncpgambling.org/i4a/pages/index.cfm?pageID=4511>.

² Heart foundation.org (2014). Heart disease scope and impact. Accessed on May 23, 2014, from <http://www.theheartfoundation.org/heart-disease-facts/heart-disease-statistics/>.

³ National Diabetes Education Program (2014). The facts about diabetes. <http://ndep.nih.gov/diabetes-facts/>.

⁴ American Cancer Society (2013). Lifetime Risk of Developing or Dying From Cancer. Accessed on May 23, 2014, from <http://www.cancer.org/cancer/cancerbasics/lifetime-probability-of-developing-or-dying-from-cancer>.

⁵ Disabled: Social Security Administration (2014). Social Security Fact Sheet. Accessed May 23, 2014, from <http://www.ssa.gov/pressoffice/basicfact.htm>.

⁶ Long-term hospital stay: Longtermcare.gov (2014). Who needs care? Accessed May 23, 2014, from <http://longtermcare.gov/the-basics/who-needs-care/>.

⁷ Centers for Disease Control and Prevention (2010). Hospital Utilization. Accessed June 23, 2014, from <http://www.cdc.gov/nchs/fastats/hospital.htm>.

⁸ Car accident: U.S. Census Bureau (2012). The 2012 Statistical abstract. <http://www.census.gov/compendia/statab/2012/tables/12s1103.pdf>.

This article is for informational purposes only and is not intended to be a solicitation.



Keep up to date
and follow Aflac at:



@Aflac



linkedin.com/company/Aflac



YouTube.com/Aflac