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Keep chill and danger at bay when it's cold outside

5 ways to protect yourself from winter's danger

On balmy summer days, office workers often envy people whose jobs allow them to escape the confines of the cubicle. But during this time of year, when Old Man Winter has his chilly grip on much of the nation, working outdoors loses its luster.

Construction workers, truck drivers, telephone and cable repairmen (and women), tollbooth workers, road workers ... the list of people who do their jobs while exposed to the elements is long and varied. While their indoor counterparts are worried about catching the cold or flu, outdoor workers must also guard against frostbite, hypothermia, icy conditions and wind chills.

Become a winter-weather warrior by doing everything possible to ensure your safety. Here are five ways to protect yourself:

- 1.** Dress appropriately for various chilly conditions: cold, wind and wet. Layer your clothing to adjust to changing temperatures and wear thermal underwear that wicks moisture away from the skin.
- 2.** Stop working and seek shelter immediately if you experience pain or numbness in your extremities, such as your fingers or toes. Immediately seek medical care if frostbite sets in.
- 3.** Be sure to charge and carry your company or personal phone. That way, you can call for help if you're stranded by snow or ice.
- 4.** If possible, schedule outdoor work for the warmest hours of the day. Take periodic breaks in dry shelters.
- 5.** Winterize your work and personal vehicles with blankets and cold-weather gear, as well as with emergency kits.



Danger lurks at home too

Many workers are concerned about the possibility of on-the-job injury, but off-the-job safety should be top of mind too. Consider that in 2011, 28.5 million people suffered non-fatal injuries in their homes and communities.¹

Many employers increase workers' peace of mind and generate goodwill by making short-term disability and accident insurance policies available as part of their benefits plans. If your employer is among them, consider these facts:

- » **Disability insurance** – When an individual suffers a disabling injury, initial thoughts focus on the journey to healing. Those are often followed by questions about returning to work and paying the bills.

Disabled workers may not lose only their ability to earn a living, but also savings and retirement funds. They may even face losing their homes. Benefits from disability insurance policies can be used to help pay the mortgage or rent, as well as go toward gas, grocery or education expenses. In short, they can help pay any bill threatening a family's financial security.

- » **Accident insurance** – Accident insurance helps individuals and families stay ahead of the medical and out-of-pocket expenses that add up quickly after an injury. Again, benefits can be used not just for emergency treatment, hospital stays and medical exams, but also for other expenses, such as transportation costs, lodging needs and daily living expenses.

The protection accident insurance provides may be particularly important to those who are generally healthy and have not met the deductibles on their major medical insurance policies, because benefits can be used to pay out-of-pocket medical costs, including deductibles and copayments.

Just as there are steps you can take to protect yourself from on- and off-the-job injuries, you can also help protect your finances from the unexpected. If your employer offers accident or disability insurance options, consider how important cash benefits would be if you were sick or hurt and could not work.

Sources

- ¹ The National Safety Council, "Home and Recreational Safety," accessed Sept. 26, 2014 - http://www.nsc.org/safety_home/HomeandRecreationalSafety/Pages/HomeandRecreationalSafety.aspx

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