



Diabetes: What Workers Should Know and Employers Should Tell Them

What are you having for dinner tonight?

It's a simple question. Perhaps you'll fire up the grill for burgers and corn on the cob, and then top things off with a slice of chocolate cake. Or maybe you'll swing by the pizza place to pick up a pepperoni pie. Then again, you could pile everyone into the car and head on over to the Olive Garden or Red Lobster.

For most of Americans, deciding what to eat is no big deal. But for the nearly 26 million adults and children with diabetes, choosing a meal is a serious matter.¹ Still, despite the fact that they must make smart choices about sugar, carbohydrates, sodium and more, today's diabetics are probably grateful they weren't under a doctor's care in the 1920s, when the most up-to-date treatments included starvation and near-starvation.

There are two primary types of diabetes, not surprisingly known as type 1 and type 2. In type 1, the body does not produce enough insulin; in type 2, cells don't respond properly to insulin or the body doesn't produce enough. The latter is the more common form, and although it used to be known as "adult onset" diabetes, a growing number of children are being diagnosed. According to the Centers for Disease Control, these young people are usually between the ages of 10 and 19, obese, have a strong family history of type 2 diabetes and are insulin-resistant.²



“Wow, they’re diabetics?”

Many people believe diabetes only affects the overweight, sedentary or those making poor food choices, but diabetes isn't that easily pigeonholed. People with type 2 diabetes include actress Halle Berry, tennis great Billie Jean King, talk-show host Larry King, blues guitarist B.B. King and Star Wars creator George Lucas.

Dr. Elliott P. Joslin, one of the first physicians specializing in diabetes treatment, once described the condition as the “best of the chronic diseases” because it is “clean, seldom unsightly, not contagious, often painless and susceptible to treatment.”

¹ American Diabetes Association, “American Diabetes Month, Nov. 2013,” accessed Oct. 1, 2013 - <http://www.diabetes.org/in-my-community/programs/american-diabetes-month/>

² Centers for Disease Control, “Children and Diabetes –More Information,” accessed Oct. 1, 2013 - <http://www.cdc.gov/diabetes/projects/cda2.htm>

Complications of diabetes

Of course, just because diabetes can be treated does not mean it isn't life-threatening. Complications can be serious and include diseases affecting the heart and blood vessels, eyes, kidneys, nerves and teeth. In almost all high-income countries, diabetes is a leading cause of cardiovascular diseases, blindness, kidney failure and lower-limb amputation.³

As an employer or broker, you should consider educating yourself about diabetes because it is so prevalent among American workers: Nearly 12 percent of men and 11 percent of women age 20 and older are diabetics.⁴

One way you can help is by communicating with workers about the symptoms of diabetes. According to the American Diabetes Association, they include:

- » Urinating often.
- » Feeling very thirsty.
- » Feeling very hungry - even while eating.
- » Extreme fatigue.
- » Blurry vision.
- » Cuts and bruises that are slow to heal.
- » Weight loss, even if eating more (type 1).
- » Tingling, pain or numbness in the hands and feet (type 2).



Why voluntary insurance matters to diabetes patients

Another way employers and brokers can help is by understanding the importance of voluntary insurance to workers with diabetes. Aflac's interactive Real Cost Calculator provides a clear look at the probable cost of diabetes treatment at different ages and income levels, as well as under various circumstances, such as family size and quality of major medical insurance. For example, according to the calculator, diabetes treatment for an average 35-year-old married man with two children costs \$11,431, which includes \$3,990 in medical expenses, \$2,241 in household costs and \$4,200 in out-of-pocket payments.

With that in mind, it's clear to see why many workers are interested in adding an extra layer of insurance protection to their portfolios in the form of voluntary coverage. Two policies of special interest to diabetics are short-term disability and hospital confinement indemnity. Both pay benefits the insured can use as he or she sees fit – to help with the mortgage or rent, the electric bill, grocery costs, the car payment or any other bill threatening financial security.

November is Diabetes Awareness Month, so why not use this time to find out more about diabetes and commit yourself to not only raising awareness, but also to providing workers with access to voluntary coverage that can help protect their families' financial well-being.

You can learn more about diabetes from the American Diabetes Association and the Centers for Disease Control. And, of course, you can get more information about short-term disability and hospital indemnity coverage at Aflac.com.

³ International Diabetes Foundation, "Complications of Diabetes," accessed Oct. 1, 2013 - <http://www.idf.org/complications-diabetes>

⁴ American Diabetes Association, "Diabetes Basics," accessed Oct. 1, 2013 - <http://www.diabetes.org/diabetes-basics/diabetes-statistics/>

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