



Workers Unprepared For Disability

With many companies gearing up for their **annual** open enrollment period – the time when **workers** can **select or** modify their health and other benefits – the number of American workers unprepared for disability **continues to be** a critical issue.

Most Americans don't think that they will **ever suffer a serious illness or injury that keeps them out of work**. According to the Council for Disability Awareness (CDA), 90 percent of workers underestimate their chances. But three in 10 workers will face disability at some point. The average disability lasts **about 2.5 years** and one in seven workers will be disabled for at least five years.

“Most workers see open enrollment as a time to evaluate their health insurance and retirement benefits,” says Bob Taylor, president of the CDA, a nonprofit organization focused on helping the American workforce become aware of the growing incidence of disability. “They do not take the time to think about the unthinkable, **so they aren't** planning ahead for the chance of disability.”

Many individuals believe that workers' compensation and Social Security will be adequate to cover the loss of income that would result from a disabling injury or illness. However, **over 90 percent** of disabilities occur off the job **and not covered by workers' comp** according to the National Safety Council. **With Social Security disability benefits being more difficult to qualify for and averaging about \$1,000 a month, workers need to make sure they know how they will maintain their lifestyle if they become disabled.**

“**Open enrollment offers an excellent opportunity for employees to take the time to think how they would manage through a period of disability as well as plan for other financial ramifications, such as securing your 401(k) and managing increased medical expenses that often accompany a disability.**” Taylor explains.

Taylor encourages all workers to understand their employer's sick pay program, disability benefits and other support in the event of a disability. “Just as employers offer assistance in the event of a disability, workers should return the favor by engaging in healthy lifestyle habits, such as **getting annual check-ups, exercising regularly and practicing safety on and off the job,**” he says.

For more information about open enrollment and for tools and tips on how to financially prepare for disability, visit CDA's Web site, www.disabilitycanhappen.org.