

Moments of Truth

How Employees Facing a Disabling Event Experience Benefits

For most employees, living through a serious illness, injury or medical situation far outweighs the impact of many other life events. As part of an ongoing exploration of employee leave and disability, we studied the issue through interviews with employees.

Follow this digital experience for a better understanding of what your employees really go through during these moments.



Life Impact Rating: 5 out of 25

When asked to reflect on the impact of 25 difficult life moments, such as losing a family member, getting divorced or changing jobs, employees rated becoming disabled due to illness or injury as one of the top five events.

Research and Insights | The Standard



A serious illness, injury or medical event occurs.

How it feels:

“ I have to beg total strangers that I don’t know to take me to the hospital for day surgery. ... It’s a debasing experience.

Casino security officer, on lack of support for hip surgery

“ I remember just thinking that I was really going to lose my sight. ... Yeah, it was bad.

Hospital physician’s assistant, on temporary loss of sight

“ It was a constant putting out fires because I was so unprepared.

Police department employee, on support for traumatic brain and other injuries

“ Well, it’s like you’re not expecting to have an injury, and then you have the injury. And now, you have to figure things out.

Public school teacher with mobility issues after surgery


“ So you hear ‘cancer,’ and you’re like, ‘Oh my lord.’

IT analyst at a law firm, diagnosed with prostate cancer




These five hurdles often hold back an employee's progress.


Employees in the study described five common obstacles that made it harder to recover or return to work as they lived through these moments. The research also showed employees shared a dominant belief — that when it came to a serious illness, injury or disabling condition, they were on their own.




Fulfilling basic needs




Organizing logistics of care



Learning a new, high-stakes subject in the midst of other unknowns



Struggling with wellness and mental health needs



Handling confusing paperwork

Activities like driving, food preparation or running errands felt insurmountable — especially without nearby family or friends who could help.


“I never knew — outside of the church — who to reach out to for help. My co-workers could never help me, because they had to cover my absence from work and cover my shifts. So I’ve always been dragging around doing this alone.”

— Casino security officer, on hip surgery




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Trying to keep track of vital details like appointments, medicines and paperwork was a constant and overwhelming experience for employees. Never being sure they weren't missing something made it worse.


“Well ... my sister-in-law is a social worker by trade. So she was able to guide us a lot. And she knew people and knew what kind of things we would need to do. So that made it really a lot easier for us. ... But if we hadn't had her, just even navigating who to call with Medicare and getting that coordination would have been really, really hard.”


— IT analyst at a law firm, diagnosed with prostate cancer





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Handling confusing paperwork

Employees felt they were suddenly swimming in new information, while facing unknowns regarding conditions or treatment — all while trying to plan for what they needed and figure out how to get care.


“They have, like, these terms about durable equipment — things you wouldn’t think about, unless you are actually in the medical field. So you don’t really know what that means.”


— Public school teacher with mobility issues after surgery





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Handling confusing paperwork

Facing illness, injury or disability presented hurdles for personal wellness and made employees depressed, lonely and anxious. Some employees faced long wait times for care, lacked time to exercise or the resources to afford a gym membership.

“Like I said, I had so much anxiety going on. Not knowing, of the unknown, whether I have cancer, and then I’m going to have body parts out?”
— Librarian at a public library, on major surgery for a cyst



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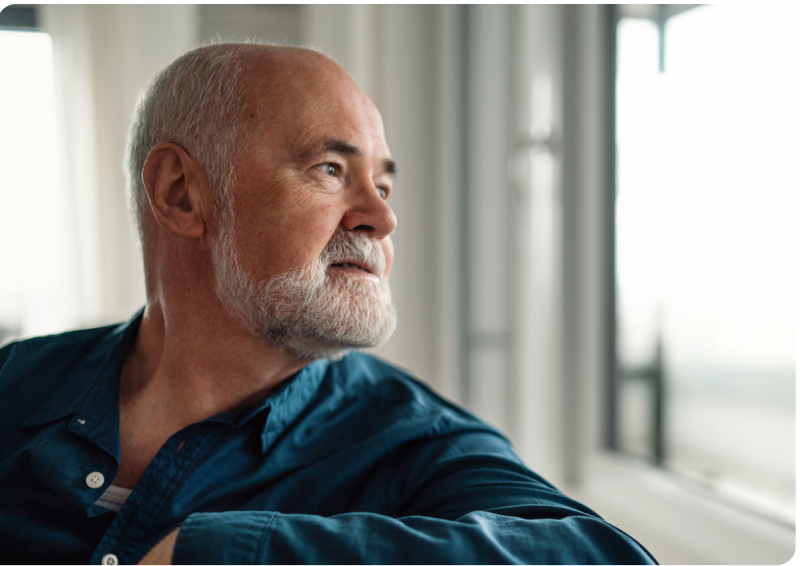


Handling confusing paperwork

Completing forms and keeping track of documents was difficult for employees, especially as they were going through a medical event or facing a disabling condition.

“While you’re in the hospital, they had me fill out all this paperwork. ... I’m kind of a little loopy, a lot has happened, my life has changed drastically. And I even filled out my daughter’s birth certificate document incorrectly.”

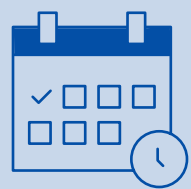
— Superintendent at a construction company, after giving birth



Employees described three types of support that would help.

The research showed that people experiencing a newly disabling condition or medical event didn't think about insurance or benefits to address their needs. When they did think of insurance, almost all first thought about health insurance, as opposed to disability or supplemental coverage. Instead of using resources offered by nonmedical benefits, they drew on networks of trust and their own skills.

Through employee interviews and survey questions, three common benefits emerged that could make a difference for those trying to recover or return to work.



Flexible work options

Employees said adjustments like working from home, reduced and flexible hours and modified duties would help.



Broad support for wellness

Counseling, gym memberships, alternative medicine, stress relief and dietary mentoring are types of help employees said could make a difference.



Help navigating health care and insurance

Employees said they needed support for accessing information, including help figuring out who to talk to — and determine if the information provided is correct.

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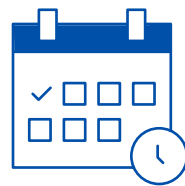
“For my employer, I would say, really honoring reduced caseload [would have helped]. Minimizing the work. Also, when you're just feeling burnt out, and just physically spent. ... I would have liked the opportunity for transfer into a less-stressful assignment.”

— Paralegal in a public defender's office, whose job caused physical and mental disabilities

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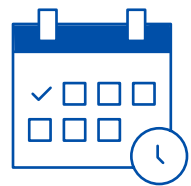
“Well, I guess if there had been ... a phone line for someone who's ... available to do a little phone counseling session or something. ... Any type of coaching or advice on how to stay motivated and ... how to balance it all.”

— Hospital physician's assistant, on temporary loss of sight

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“Coordinating all this care. I don’t know that I would even know who to see. ... It just really highlights the importance of having a medical person you trust who is your advocate. If you don’t have that, someone being in that role, to coordinate your care, or your bill paying or whatever it is would certainly be needed.”

— Police department employee, on support for traumatic brain and other injuries

What can employers do?

Employees often pay little attention to benefits other than health care. But when faced with events like a leave or disability, their awareness shifts toward other offerings. That shift presents an opportunity for employers to demonstrate the steps they've taken to support employee needs across their workforces.

Events sparking thoughts or questions about benefits:

- A disability caused by an injury or illness: 72%
- All other life-changing moments combined, such as loss of a family member or friend, having or adopting a child, and changing jobs: 47%

Social Determinants of Health

The prevalence of social determinants of health means employers can't afford to ignore their impacts across employee populations.

- Social determinants of health drive **80%** of a person's health outcomes.

Source: [Social Determinants of Health Investments: How SDOH Programs Can Generate Value, Insider Intelligence](#), August 2022

- **Nearly 8 in 10 (77%)** physicians believe that at least one SDOH factor affects many of their patients.

Source: [2022 Survey of American Physicians: Part 1, Physician's Foundation](#), April 2022

“Employers have a lot to gain by proactively supporting health equity. The best health outcomes positively affect productivity, absenteeism, presenteeism, employee engagement and employee retention. It's the right thing to do by the employee and for the business.”

— Jeanne Bailey, VP Head of Claims, Employee Benefits, The Standard

Steps you can take



Explore ways to provide job flexibility



Look into how you can increase support for wellness



Help employees navigate the healthcare and insurance systems

Review your company’s policies on job flexibility.

Be sure your company’s policies support flexible work arrangements, including schedule accommodations, for employees facing a disabling event.

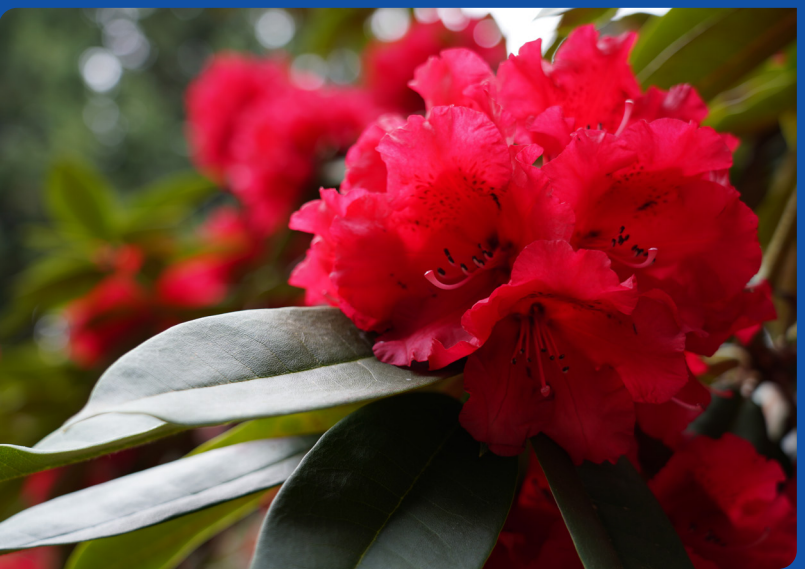
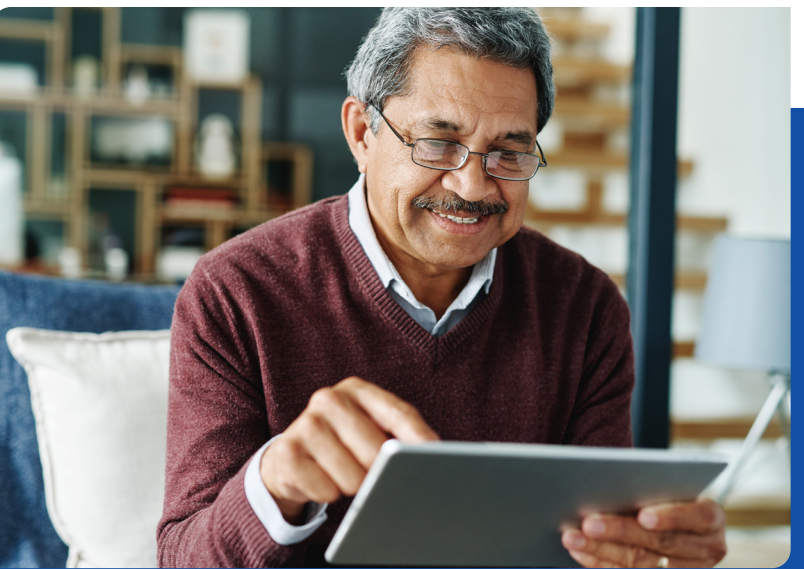
As your carrier to share their expertise in modifying work schedules and providing job adjustments.

This is important for complex issues like reasonable accommodations and ADAAA. Case managers with the right expertise can help you determine which accommodations are both reasonable for your company and beneficial to your employees.

Review your carrier’s approach to disability. Be sure your carrier’s claims model and return-to-work and stay-at-work programs can accommodate the needs of various employee populations — including those facing social determinants of health, the conditions surrounding an individual that impact their health outcomes.

Ask your disability insurance provider if they:

- Give employees a single point of contact for claims.
- Can train your managers on how to identify at-risk employees early and connect them with support before a problem gets worse.
- Will share metrics on their return-to-work and stay-at-work success.



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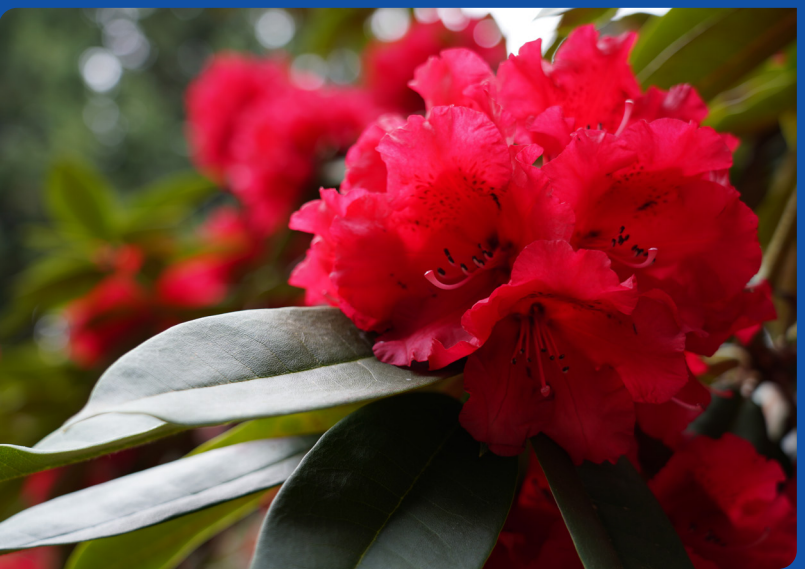
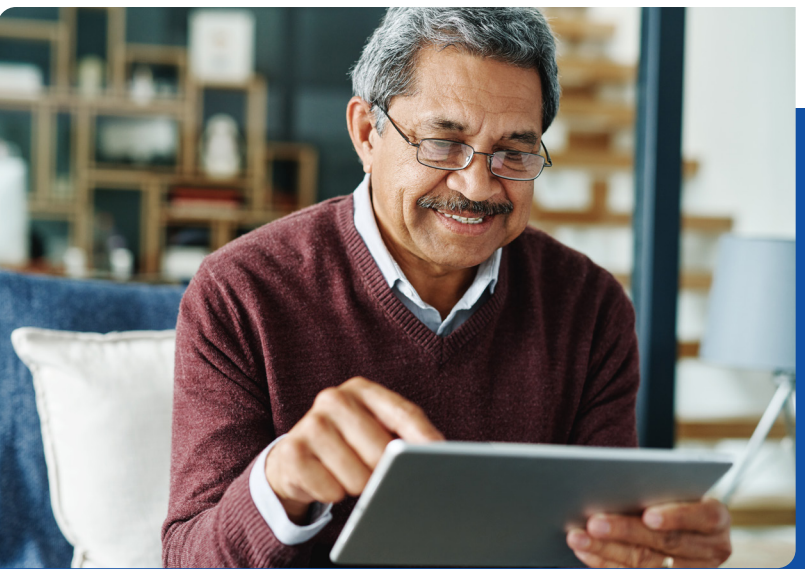
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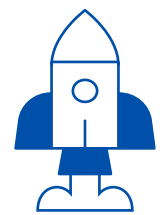
Help employees navigate the healthcare and insurance systems

Consider offering wellness benefits. This includes an Employee Assistance Program or other mental health support in addition to your medical benefits. Some disability carriers provide these kinds of services with their disability plans, so ask your provider if you're uncertain what your plan offers.

Maintain a culture of caring. One aspect of a caring, people-centered culture is to be sure your workplace supports employees seeking help. Leaders and managers can make a difference when they advocate for employees using resources such as sick time and EAPs.



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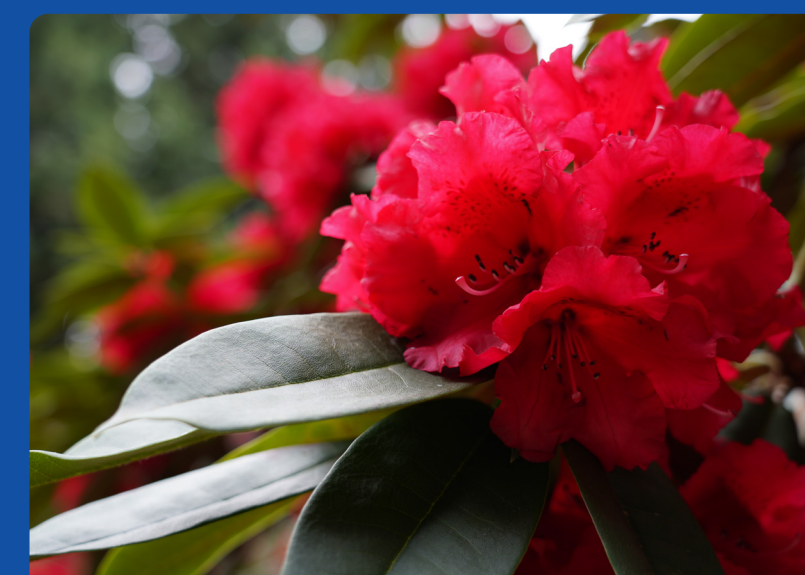
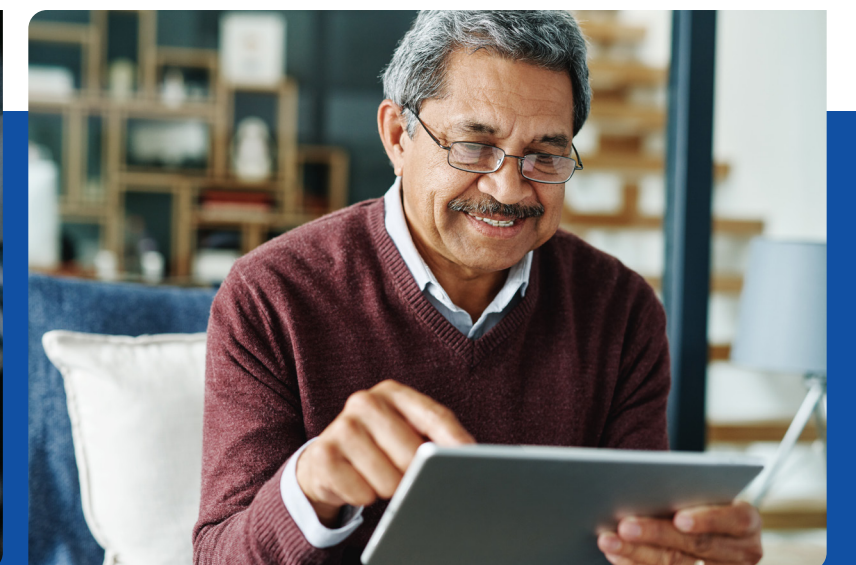
Think about offering an advocate service. This type of support can help employees make sense of the health care and insurance systems. Assistance might include finding providers, scheduling appointments or figuring out what treatments are covered. Some disability carriers provide this kind of service with their disability plans, so ask your provider if your plan has one.

Simplify access to benefits. Even with robust benefits education, employees usually don't focus on benefits until they need them.

Ask yourself these questions:

- Can your employees find, understand and use their benefits — the first time they look?
- Is access obvious? This might mean big buttons on your benefits portal for specific resources like an Employee Assistance Program.
- Would event-based claims management help? This approach meets the employee where they are in the moment they need to use their benefits. An example would be information that starts with language like “You’ve just been diagnosed with heart disease. What’s next?”

Review your company’s benefits education. Be sure you understand all the services offered, so you can better educate your workforce. And check that your benefits communications speak to all employees, including those who may be impacted by social determinants of health.



How well do your benefits work to support different employee populations?

The short quiz below can give you an idea of how well your benefits are serving your employees.

Take the Quiz



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