

THE RISK OF FRACTURES IN THE WORKPLACE.

Boomer women at high risk of osteoporosis.

As the body ages, bones tend to lose density, becoming weaker and more susceptible to fractures. This is especially true for individuals with osteoporosis, a disease characterized by reduced bone strength. Approximately 10 million people in the United States have the disease, and another 34 million are at risk of being diagnosed with it in their lifetime.¹

Women represent 80 percent of the 10 million cases reported in the U.S.² For women in the workforce, osteoporosis, if left undiagnosed and untreated, presents an additional risk factor that could impact their ability to do their job with the same level of effectiveness, especially if their job is physically demanding.

Aging workers. Increased risk.

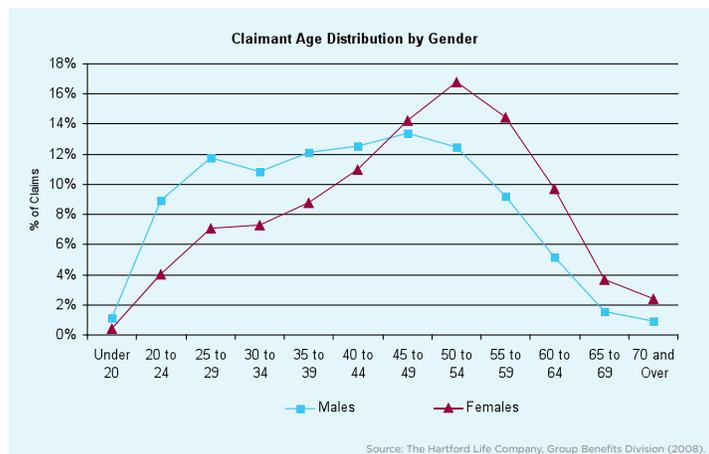
For the last sixty years baby boomers have dominated markets and influenced trends with their sheer size in number. They continue to do so, shaping not only policies and procedures of the American workforce, but the landscape itself. The Bureau of Labor Statistics predicts that the number of 55- to 64-year-olds on the job will grow to 27 million by 2016.³ With the increased number of older employees in the workforce, the risk of employee absence due to accidental injury also increases.

According to analysis conducted by The Hartford of its short-term disability book of business, workers age 45 and older represented more than half (59 percent) of all claims due to illness and injury. When

illness claims were removed and injury claims were examined more closely, specifically those related to fractures, it was found that women age 45 and older accounted for 37 percent of all fracture claims, while men of the same age represented only 18 percent.

The graph indicates that fracture claims among The Hartford's female claimants peaked between ages 50 to 59, with a steady decline in claim

incidence through age 70. The prevalence of fractures among this employee population could point toward an underlying medical condition such as osteoporosis. Uncovering such trends could help inform employers of the conditions most responsible for employee absence.



Risk factors for osteoporosis.⁴

- Age
- Body size – small, thin-boned women are at higher risk
- Family history of osteoporosis
- Inactivity
- Alcohol use
- Smoking
- Certain medications

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GROUP BENEFITS



To help reduce the risk, take precautions.

Not every woman over age 45 will get osteoporosis, nor will she experience a fracture. But for those who do, certain precautions are necessary to prevent further risk of injury, especially if she has experienced a fracture in the past. Women near or past menopause who sustained a previous fracture are twice as likely to experience another one.⁵ Employers with boomer women working in physically demanding occupations, such as nursing — one of the hardest hit industries in which workdays were missed due to injury⁶ — should consider implementing programs/policies to address this issue.

Resources on osteoporosis.

- National Institutes of Health, Osteoporosis and Related Bone Diseases (www.niams.nih.gov/bone)
- National Institute on Aging (www.nia.nih.gov)
- National Osteoporosis Foundation (www.nof.org)
- The Mayo Clinic (www.mayoclinic.com)

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¹ The National Institutes of Health, Osteoporosis and Related Bone Diseases: Once Is Enough: A Guide to Preventing Future Fractures, January 2009.

² The National Institutes of Health, Osteoporosis and Related Bone Diseases: Once Is Enough: A Guide to Preventing Future Fractures, January 2009.

³ Bureau of Labor Statistics, Monthly Labor Review, November 2007.

⁴ ComPsych Corporation. Guidance Resources Online. March 2010.

⁵ The National Institutes of Health, Osteoporosis and Related Bone Diseases: Once Is Enough: A Guide to Preventing Future Fractures, January 2009.

⁶ Bureau of Labor Statistics, Nonfatal Occupational Injuries and Illnesses Requiring Days Away from Work, 2007 (revised March 2009).