

EMPLOYEES AT RISK: HEART DISEASE AND STROKE IN THE WORKPLACE.

Heart disease and stroke are the first- and third-leading causes, respectively, of death for both men and women in the United States, and they are among the major causes of disability in the workforce.¹

The statistics are sobering, and the impact of heart disease on the American workforce indicates a serious threat to the health and productivity of American workers. Certain segments of the U.S. population are at higher risk than others of developing heart disease. Age is a contributing factor. The older one gets, the more likely he or she is of developing the condition.²

This is supported through analysis conducted by The Hartford on its own claims data, comprising three-quarters of a million short-term disability claims approved from 2007 to 2009. The analysis found that 86 percent of claims for coronary artery disease (which can lead to heart attacks and ultimately heart disease) and stroke were for individuals age 45 and older. By contrast, 59 percent of all other claims (excluding pregnancy and accidental injury) were reported by individuals within that same age group.

Age alone, however, is not the only or primary risk factor, and heart disease is not a condition that develops quickly. Aside from heredity and family history, the disease is often exacerbated by years of unhealthy lifestyle choices, including poor eating habits, inactivity and/or smoking. This is why preventative measures and regular medical screenings become critical to addressing the risk factors early on, thereby helping to reduce the disease's costly consequences.



Recognizing the risk of heart disease.

Since the economic downturn, companies have been relying on fewer employees to get the job done. Because of the reduced workforce, employers these days cannot afford extended absences due to disability, and many are unwilling to begin hiring until the dust has cleared from the recession's fallout. This makes each employee's ability to work, and to perform at high levels, more critical than ever to an organization's success.

Knowing the risk factors of heart disease is the first step toward taking action to prevent its impact on the workplace. According to data from the U.S. Department of Health and Human Services,³ there are certain risk factors that increase the likelihood of heart disease. These risk factors include:

- Inactivity
- Overweight/Obesity
- High blood pressure
- Smoking
- High cholesterol
- Diabetes
- Family history of early heart disease

Having one of these risk factors could be dangerous, but research has shown that individuals with more than one of these conditions put themselves at even greater risk of developing heart disease.⁴

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Research by The Hartford of its own claims data showed that coronary artery disease and stroke had an average duration (period of disability leave) that was almost 25 percent higher than all other illness categories.

Some simple changes in daily habits and lifestyle modification can help lessen the impact of risk factors associated with this condition. Employers can play an important part in helping their workers achieve or maintain good health.

Promote healthy choices to help lower the risks.

Here are several ways to help employees reduce their chances of a serious heart condition:

- **Encourage physical activity.** Incent employees to join the onsite wellness center or an outside gym through membership discounts. Begin walking clubs that meet during lunch breaks. Encourage employees to take the stairs, when possible, rather than the elevator. The CDC recommends that adults engage in moderate-intensity aerobic activity, such as brisk walking, for 2.5 hours every week, as well as muscle-strengthening activities on two or more days a week focusing on major muscle groups (legs, hips, abdomen, back, shoulders and arms).⁵ Increased physical activity is an effective way to fight against obesity — a major risk factor of heart disease.
- **Provide healthy food choices.** Ensure that the onsite cafeteria offers heart-healthy options and provide those items at a discounted price. Stock vending machines with low- or no-fat items. Provide coupons to local health food stores or restaurants, if available. Employees' lives are filled with many obligations and responsibilities, which may not always leave time for well-balanced meals. The Wellness Council of America, a resource for worksite wellness, provides information and recommendations on ways employers and employees can integrate more healthful choices into their busy lives. An example is the Wellness Council's guide to fast food restaurants, which provides nutrition information to help individuals make the right choice when time is at a premium.⁶
- **Implement a smoking cessation program.** Smoking is associated with a significantly increased risk of heart disease and stroke.⁷ The CDC, the American Heart Association, the American Lung Association, and the American Cancer Society offer a wealth of resources for starting smoking cessation programs.
- **Encourage regular health screenings.** Research shows dramatic improvements in cardiovascular health by preventing and controlling high blood pressure and high cholesterol. Regular medical screenings and examinations can help identify a potential problem early. A 12 to 13 point reduction in systolic blood pressure can reduce heart disease risk by 21 percent, stroke risk by 37 percent, and risk of death from heart disease and stroke by 25 percent.⁸
- **Additional recommendations** can be found on the American Heart Association and Centers for Disease Control and Prevention Web sites.

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Give employees a proven financial safety net.

Disability can occur despite an employer's best efforts. When employees become disabled, partnering with a disability carrier can help ensure that employees receive the attention needed to assist them in returning to an active, productive life.

Disability insurance provides disabled employees with income protection while they are unable to work.

The Hartford's 2009 Benefit Landscape Study found that 78 percent of respondents reported having little or no money put aside for emergencies, after paying monthly bills. This leaves them vulnerable to financial hardship when faced with a large unbudgeted expense, such as a disability. Disability insurance helps bridge the gap between their last day on the job and the day they return to work.

Heart disease and stroke are conditions to be taken seriously, and any effort an employer can make to improve the health of its employee population — through preventative measures, education, and the resources disabled employees need to return to work — could have a positive impact on reducing the risk factors associated with one of the most pervasive and costly health problems facing U.S. adults today.

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¹ Centers for Disease Control and Prevention, Heart Disease and Stroke Prevention, Addressing the Nation's Leading Killers: At a Glance 2009

² U.S. Department of Health and Human Services, National Institutes of Health, National Heart, Lung, and Blood Institute, Coronary Artery Disease, Who is at Risk for Coronary Artery Disease? September 2008

³ U.S. Department of Health and Human Services, National Institutes of Health, National Heart, Lung, and Blood Institute, Coronary Artery Disease, Who is at Risk for Coronary Artery Disease? September 2008

⁴ U.S. Department of Health and Human Services, National Institutes of Health, National Heart, Lung, and Blood Institute, In Brief: Your Guide to Living Well with Heart Disease, 2007

⁵ Centers for Disease Control and Prevention, Physical Activity for Everyone, 2009

⁶ Wellness Council of America (WELCOA), 2010

⁷ Centers for Disease Control and Prevention, Health, United States, 2008

⁸ Centers for Disease Control and Prevention, Heart Disease and Stroke Prevention, Addressing the Nation's Leading Killers: At a Glance 2009