



# Why wellness today includes more than physical and mental health

**When people think of wellness, physical health usually comes to mind first. However, over the past several years, the perception of wellness has evolved. Today, mental health has come to the forefront of the conversation.**

As stigma lessens, mental health has become an open topic, with employers increasing access to mental health care in their benefits packages, and its impact on overall well-being has become clearer.

While the lens through which we look at health has expanded, there is one component that is often overlooked: financial well-being. Similar to the way an individual can be protected with medical care in the event of an accident or disease, they too can feel the same protection financially in the event of an unplanned health or life event. The knowledge that they—and their loved ones—will be taken care of is critical, and disability and life insurance can help offer that peace of mind.

Business leaders want to ensure their teams are protected. By offering financial well-being benefits, employers can add another layer of security to help care for employees. What many employers may not realize is how great the need is for these financial well-being benefits. **Check out some surprising statistics, and how you can support your teams by offering these benefits.**

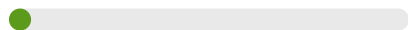
## Humana®

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Each year, **five percent of working Americans will need access to short-term disability**—whether for illness, injury or pregnancy.<sup>1</sup>

**5%**



**1 in 4**



The Social Security Administration estimates that **1 in 4 of today's 20-year-olds can expect to be out of work for at least a year** because of a disabling condition before they reach retirement age.<sup>1</sup>

**More than a third of working adults do not have disability insurance.**<sup>1</sup> This represents a significant gap for paycheck protection.

**1/3**

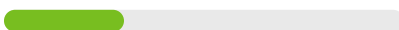


Only about half of American adults report having life insurance coverage, while **33 percent say they need life insurance but don't yet have it.**<sup>2</sup>

**33%**



**44%**



**Only 44 percent of Americans could cover an unplanned expense of \$1,000 from savings.**<sup>3</sup> And three out of ten adults cannot pay an unexpected \$400 bill without credit or borrowing.<sup>1</sup>

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**3/10**



## Financial well-being benefits for a multi-generational workforce

Today's workforce spans five unique generations of employees. While each group has different expectations, they do share a common need: being cared for by their employers. One employee may be considering family planning, while another may be concerned about a family history of cancer. Despite two very different scenarios, they both can benefit not just from traditional medical coverage, but from the paycheck protection that can help from disability and life benefits. And employers can offer that peace of mind through a suite of benefits that impacts and unlocks their total health.



If you are ready to help support your employees' financial well-being through benefits like disability and life insurance, **contact your benefits broker or Humana today.**



Sources:

1. Council for Disability Awareness, <https://disabilitycanhappen.org/disability-statistic/>
2. USA Today, <https://www.usatoday.com/money/blueprint/life-insurance/life-insurance-statistics/>
3. Bankrate, <https://www.bankrate.com/banking/savings/emergency-savings-report>

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