

Ameritas Group EBPR Chapter

Keeping Employees Healthy and Safe



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How important is the health and safety of your employees to the successful operations of your business?

If you are like most businesses, the answer is obvious: employees are the critical element not only to the company's success, but also to its existence. They are the necessary link to keep your business in business. It is not surprising that employers across the country are concerned about the productivity and performance of their workers. While the majority of businesses have developed safety programs that meet OSHA guidelines to prevent worker accidents and injuries, few regularly evaluate other health and safety issues in the workplace that could potentially affect employee productivity and success.

In this chapter, we will consider eight health and safety concerns that employees are facing in the work environment today, and offer solutions for improvement.

1. A tired workforce. Have you ever caught employees nodding off or sleeping on the job? Studies by the National Sleep Foundation report that American workers are tired. Sleep deprivation is a growing problem among American workers. The Institute of Medicine estimates that 50 to 70 million Americans suffer from chronically poor or insufficient sleep.

Sleep disorders may contribute to a range of medical conditions, such as depression, obesity, diabetes, hypertension, heart attacks, and strokes. And they can result in safety issues at work, including industrial accidents, poor decisions that could affect the health and safety of other workers, and higher medical costs.

The average employee gets less than six hours of sleep each night, even though most need seven or eight hours. Current research indicates that losing 1.2 hours of sleep each night equates to a 32 percent decrease in daytime performance. At the same time, employees are averaging longer work hours than they were even 10 years ago. Bottom-line: Sleep deprivation reduces employees' health, safety, and productivity, and can result in lower job satisfaction.

Employers can implement wellness programs to educate employees on the effects of sleep deprivation and sleep disorders on their health and the overall quality of their lives. Effects include lack of energy, short tempers, unhealthy food choices and limited physical activity. Through education, employers can help employees evaluate their lifestyle choices that may affect the quality of their sleep.

For employees with chronic sleep problems, employers may consider offering sleep deprivation

screenings and treatment options.

By monitoring and addressing sleep issues, employers can help employees find solutions to improve the quality of their sleep and boost productivity on the job as well.

2. Unhealthy Weight. If current trends continue, by the end of 2008, 73 percent of Americans will be considered overweight. Employers pay about \$8,800 a year in health costs for every obese worker employed, not including lost productivity and absenteeism. National disability insurance companies report that obesity-related disability claims have inflated tenfold in the past decade.

To counter the problem, many employers have adopted wellness education programs to encourage employees to adopt healthier lifestyle habits. Companies with on-site cafeteria services have switched to healthier meal choices, as well as nutrition information and counseling, and still others provide only healthy, nutritious snack options in vending machines. Many companies also encourage employees to assess their health risks, and provide fitness coaches to help employees set weight-loss and exercise goals. National employee benefits studies indicate 28 percent of employers offer wellness programs as a benefit. Health experts report that for every dollar spent on preventive services, wellness programs, and health education, companies can realize a \$3 return on investment in the form of lower medical costs, less sick and disability leave used, and higher productivity.

3. Depression. Like diabetes or heart disease, depression is an illness. It may be triggered by an external event, but often has no obvious cause. It can be genetic, and many people with depression have an imbalance of neurochemicals in the brain. Clinical depression affects about 19 million Americans annually. Depression can result in fatigue, decreased energy, sleep problems, irritability, and difficulty concentrating. According to *Psychology Today*, depression costs U.S. employers \$44 billion each year in lost employee productivity.

Employers that identify and provide treatment options for employees can significantly reduce these costs. Although depression treatment assistance typically costs \$400 per employee, a study reported in the *Archives of General Psychiatry* found that such assistance would result in cumulative savings to employers of \$2,898 per 1,000 workers over five years. Employers will notice improved employee retention, decreased absenteeism, and increased productivity.

4. Smoking: Hazardous to Your Business? More than 45 million adults in the U.S. smoke and several million more are exposed to secondhand smoke. Among the 400,000 deaths reported each year due to tobacco usage, about 53,000 are the result of exposure to secondhand smoke. Consider these additional statistics:

- Employees who smoke cost businesses approximately \$75 billion each year in medical expenses and another \$80 billion annually for lost worker productivity.
- Smokers are absent from work about 50 percent more often than nonsmokers. They are also 50 percent more likely to be hospitalized and have 15 percent higher disability rates.

- Employees who take four 10-minute smoking breaks a day actually work one month less each year than nonsmokers do.
- In a study conducted by the Centers for Disease Control and Prevention (2004), approximately 70 percent of current smokers (nearly 27 million people) reported wanting to quit smoking completely. Businesses that help employees quit smoking find it is a worthwhile investment. Implementing a smoking cessation program costs, on average, \$50 per employee each year. Businesses save about \$1,400 per every employee that becomes a nonsmoker.

Another solution for businesses is to implement a smoke-free workplace. Studies by Philip Morris found that smokers facing restrictions on smoking at work consume 11 to 15 percent less tobacco, and 84 percent actually quit smoking.

Learning from Experience. When Scotts-Miracle-Gro Co. a national lawn-care products company, established its smoke-free policies in 2004, the company's more than 5,000 employees were notified of the policy change well in advance.

The company implemented a completely smoke-free workforce in 2006. Scotts has continuously offered smoking cessation programs and other resources to employees, including developing a wellness program for employees, complete with a large fitness center, medical clinic and pharmacy. Approximately 70 percent of employees participate in the wellness program today.

In states where the law allows, Scotts does not hire or retain smokers, and in 20 states they are allowed to terminate employees who smoke, even at home. The company requires nicotine screenings of all new hires and randomly tests workers for nicotine. According to Scotts, the majority of employees applaud the company's strict smoke-free workplace.

5. Threatening Work Environments. Worker tantrums, insulting behaviors, threats, harassment, and sabotage are becoming commonplace in the workplace. These bullying actions are creating high costs in employee turnover, disability insurance claims and lost worker productivity.

While there have always been unpleasant people who are difficult to work with and make fun of other employees, businesses today are taking steps to establish non-bullying policies to eliminate hostile work environments.

Many businesses are educating employees about behaviors that create uncomfortable work experiences for others, and others are setting up mediation sessions to neutralize tense or difficult work situations between employees or departments.

Employers are also providing education and training for managers to help them diffuse threatening situations for employees. And managers are learning how their actions can cause workers to feel harassed, such as criticizing an employee's performance in front of others, giving dirty looks to specific individuals,

or intentionally ignoring specific workers.

Today's businesses recognize the importance of creating nonthreatening work environments for employees where they feel valued and respected. Otherwise, retaining and recruiting quality employees will be a continual challenge, and business operations could suffer.

6. Aging Workers. The shrinking workforce and the potential loss of leadership experience are prompting employers to do what they can to retain older employees. However, as Baby Boomer workers age, they are experiencing more health problems, resulting in an increase in short- and long-term disability claims.

According to the Council for Disability Awareness, disability claims have gone up 35 percent since 2000, and the number of Social Security Disability Income recipients has increased 51 percent over the past 10 years.

Businesses need to be creative in identifying different work environments, programs, and services that will better meet the needs of older workers and help them continue to be productive.

Many employers offer wellness programs to help workers improve their physical and mental fitness so they can maintain their health and recover quicker from injuries or health issues. Others offer flexible work hours and schedules, allow workers to share duties so they can both work fewer hours, and offer telecommuting work options.

7. Hearing Health Concerns. Current research indicates that hearing loss afflicts more than 28 million Americans. For approximately 10 million individuals, these impairments are at least partially attributable to damage from exposure to loud sounds.

Sound is measured in decibels, and according to medical professionals, noises above 75 decibels can cause hearing damage. Noise Induced Hearing Loss (NIHL) may be caused by a one-time, intense impulse, such as an explosion, or by continuous exposure to noise, like that experienced by a lawn mowing crew or sounds in a machine shop.

According to hearing experts, younger people today are experiencing hearing loss typically found in aging adults, mainly due to extensive use of personal music devices at levels above background noises, and long-term use of mobile phones.

Younger individuals tend to listen to music through ear buds at sounds of 110 to 120 decibels for about 75 minutes. To prevent hearing loss, listen to music less than 60 minutes a day at levels below 60 percent of maximum volume. Another solution is to use noise-cancelling headphones that quiet or eliminate background noise. However, they are expensive and more visible than ear buds.

Scientists also report that long-term cell phone users who talk for more than an hour daily are more likely to have high-frequency hearing loss. These individuals often have difficulty understanding words with specific consonants, such as s, f, t, and z, and report a range of symptoms, such as a warm sensation,

ringing or fullness in the ears. Hearing specialists recommend that individuals experiencing these symptoms should reduce or stop cell phone use.

Physical and psychological affect of hearing loss. Hearing loss may also result in a variety of psychological, social or physical consequences for individuals, including depression, anxiety, concentration problems, vertigo, headaches and muscle pain, exhaustion and fatigue, stress and high blood pressure, and eating or sleep disorders.

According to the American Academy of Audiology, hearing loss is a significant, but treatable, health problem for aging Americans. Today's Baby Boomers have the most active and noisy lifestyle of any previous generation, which may lead to higher incidences of hearing loss.

A range of treatment solutions. The increased volume of our world is raising awareness of the importance of preventing hearing loss. Many employers are providing lunch-and-learn sessions to educate employees about hearing loss and the steps they should take to protect their hearing. Others provide hearing benefits to employees, and encouraging them to seek routine hearing examinations to establish a benchmark for their hearing or treatment for hearing loss concerns.

Common Noises That Can Impact Hearing

Noise	Sound Level in Decibels	Time Before Hearing Loss
Airplane Cabin	110	1 minute, 29 seconds
Ambulance	120	9 seconds
Belt Sander	120	9 seconds
Chain Saw	110	1 minute, 29 seconds
Hand drill	98	23 minutes
Leaf Blower	110	1 minute, 29 seconds
Rock Concert	120	9 seconds
Smoke alarm	110	1 minute, 29 seconds
Snow mobile	100	15 minutes
Stadium football game	90	2 hours, 31 minutes
Tractor	96	37 minutes

8. Eye Health Concerns. Eye problems are the second most prevalent health concern in the U.S., affecting more than 120 million adults. Vision loss is among the top 10 causes of disability, with an estimated 60 million Americans at risk. As workers age, reports of major eye diseases will increase. Remarkably, many new cases of blindness or impaired vision are curable or preventable through early detection and treatment.

Vision can be endangered by many things, but some of the most prevalent causes of vision loss are eye injuries and diseases of the eye.

Eye Injuries. More than one million Americans have lost some degree of sight due to an eye injury, according to Prevent Blindness America. Each year more than 700,000 people injure their eyes at work. Health and safety experts report that 90 percent of eye injuries could have been prevented or the severity lessened with the correct use of eye and face protection. For businesses, on-the-job eye injuries cost more than \$300 million per year due to employee absence and lost productivity, medical expenses, and worker compensation.

Eye Stress and Strain. The increased visual demands of today's technological world have resulted in Americans experiencing increased eye stress and strain. More than 70 percent of workers have reported some form of eye- or vision-related health problems, with a range of symptoms including blurred vision, headaches, irritated or dry eyes, and occasional doubling of vision. According to Vision Works, Inc., this type of stress on the visual system can also cause body fatigue and reduced efficiency at work. Individuals who are nearsighted and intensive computer users are at the greatest risk of developing glaucoma, which can lead to blindness.

Eye Diseases. Eye diseases and vision problems are associated with increased illness, higher risk of death and decreased quality of life.

There are four primary eye diseases linked to vision loss or blindness: age-related macular degeneration, glaucoma, cataracts, and retinopathy. These diseases usually develop slowly and are considered silent stealers of health. As older employees stay in the workforce longer, such eye diseases will become a concern for employers.

Vision loss is recognized among the top 10 most frequent causes of disability. Blindness or low vision affects more than three million people age 40 and older. By 2020, more than 5.5 million Americans will experience blindness or low vision, according to the National Eye Institute. Many new cases are curable or preventable by detection through a comprehensive wellness exam and proper treatment, which could result in an estimated annual medical savings of more than \$1 billion. Employees are more likely to get their eyes checked regularly if their employers offer eye care insurance.

RESPONDING TO THE HEALTH AND SAFETY CHALLENGE

Employers today have many complex health and safety issues that affect the attitudes, well-being and productivity of workers throughout their companies. Many of these concerns are the result of unhealthy, unsafe, and stressful work environments, while others are related to employee health and lifestyle choices. Employers must carefully and creatively address these concerns and create a safe and comfortable experience where workers will be productive and contribute to the success of the business.

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For assistance in understanding dental and eye care plans or comparing coverage options, contact the Ameritas Group Marketing Department at 800-776-9446.