



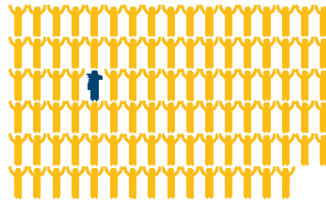
## Spring Forward With Top Tips to Prevent Accident, Injury

What does your future look like? Are you successful? Healthy? Happy? If you are like most people, chances are, the future you envision doesn't include becoming disabled.

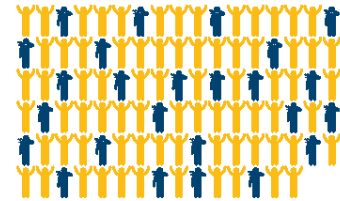
But more than one in four of today's 20-year-olds will need to cope with a back injury, cancer, heart disease or other illnesses that will leave them disabled during their lifetime. You can find out your chances of disability using [the Council for Disability Awareness \(CDA\) Personal Disability Quotient tool](#).

**Weighing the odds.** The chance of missing work for three months or longer as a result of illness or accident is far higher than most employees realize, especially when lifestyle, profession and other factors are considered.

Many employees believe their odds of becoming disabled for at least 3 months are **1%**<sup>1</sup>



More than **25%** of today's 20-year-olds will become disabled before they retire.<sup>2</sup>



According to the Council for Disability Awareness (CDA), more than 25 percent of 20-year-olds will become disabled before they retire.

“Most people mistakenly believe it takes a catastrophic accident, but more people are becoming disabled because of lifestyle choices and personal behavior that leads to conditions like diabetes,” said John Roberts, president and CEO of [Assurant Employee Benefits](#). “Life is full of surprises so it is important to know what you can do to protect yourself and your future against potential illnesses.”

With that in mind, here are some helpful tips from the CDA, to protect your future:

- **Back to basics.** Back injuries and arthritis are the leading causes of disability, so ease into a rigorous workout by gradually increasing intensity - and don't forget to stretch before and after exercise.
- **Get a move on.** The American Heart Association recommends 30-60 minutes of exercise four times a week to prevent heart disease, cancer, high blood pressure and obesity.
- **Play it safe.** Drive defensively, wear seatbelts and always use the recommended safety equipment whether at work or play.
- **Don't worry, be happy.** Strong relationships and a positive attitude can improve your mental health, while reducing stress can lessen the possibility of physical illnesses.
- **Stop smoking.** Nicotine has been linked to life-threatening illnesses from cancer to heart disease and stroke.
- **Be proactive.** Regular checkups and screenings are important, especially if you have a family history of certain medical conditions.
- **Maintain a healthy weight.** Eat more fruits and vegetables, minimize high-fat foods, and avoid excessive drinking, which can cause liver damage. Alcoholic drinks also are full of calories, which can sabotage weight-loss.

For more information on how to reduce your chance of becoming disabled, visit the [CDA website](#).

<sup>1</sup> CDA 2013 Employer Disability Awareness Study, p. 6

<sup>2</sup> U.S. Social Security Administration, Fact Sheet February 7, 2013