

ENROLL THE MILLENNIALS

When it comes to voluntary disability coverage, it's important to educate your employees about the need. Lack of coverage could add up. Consider that the total cost of health-related absence can cost up to 8 or 9% of your payroll.¹ Here's how you can connect with them.

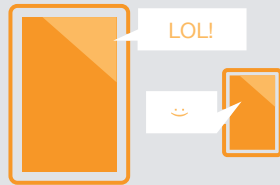


WHO THEY ARE

BORN BETWEEN
1981 and **2000**



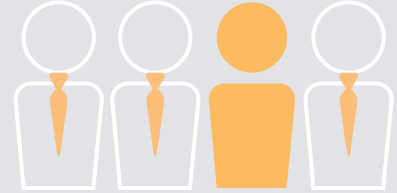
Over **1/3** of
millennials
have a four-year degree²



DIGITAL NATIVES
high social media and Internet usage



LTD RISKS



ONE IN FOUR

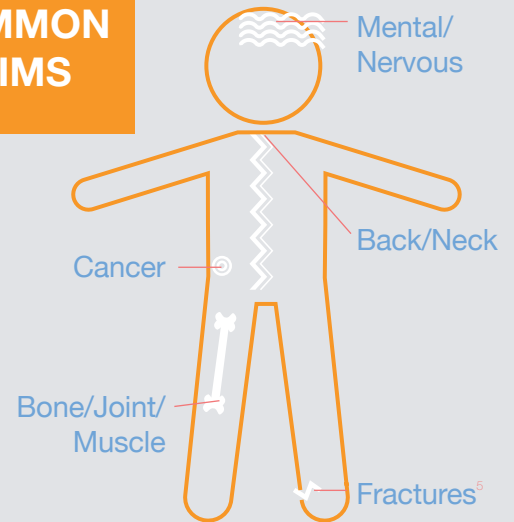
of today's working 20-year-olds
will experience a long-term
disability during their careers³

WHY THEY NEED COVERAGE



Average student
loan debt in
2012 totaled
\$29,400⁴

COMMON CLAIMS



EDUCATE AND ENROLL ONLINE



Employees' lack of disability coverage can actually cost you. Help your employees get covered by encouraging online enrollment. Online tools make it easier for employees to enroll and update info, and easier for you to administrate.

¹Mercer. *Survey on Absence and Disability Management*. 2013.

²Available at: <http://www.pewsocialtrends.org/2014/02/11/the-rising-cost-of-not-going-to-college>.

³U.S. Social Security Administration. Fact Sheet. February 7, 2013.

⁴Available at: <http://projectonstudentdebt.org/files/pub/classof2012.pdf>.

⁵The Standard data – accessed 3/6/14.

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