



alzheimer's association®



Why Should Employers Care?



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? Why Should Employers Care? Acknowledgments

“Why Should Employers Care?” a resource for executives on supporting their employees impacted by Alzheimer’s disease and other dementia. This material comes to you from the Alzheimer’s Association; corporate executives; Human Resource experts; attorneys specializing in labor and benefit law; individuals diagnosed with Alzheimer’s Disease or other dementia and their caregivers.

The Alzheimer’s Association thanks the Greater Dallas Early Stage Advisory Group (ESAG) for their passion and work in the development of this resource. Members of the ESAG are individuals with Alzheimer’s disease and their care partners, who either were, or remain in the work force.

The Alzheimer’s Association thanks the Venture Mechanical executive team for sharing their best practices. Venture Mechanical Executives support their employees, “Because it is the right thing to do.”

The Alzheimer’s Association thanks Bob Kidder, Alzheimer’s Association board member and Human Resource expert; Anne Stark, Attorney at Law, Alzheimer’s Association board member and Programs and Services Co-chair; and Karen Kohler Fitzgerald, LLP, certified in Labor and Employment Law.

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This is a resource tool. The Alzheimer’s Association, Greater Dallas recommends that all organizations review the content with respect to their individual Human Resource policies and procedures, addressing changes as appropriate. Revised April 2016.

Alzheimer’s disease can affect your company and your employees’ wellbeing.

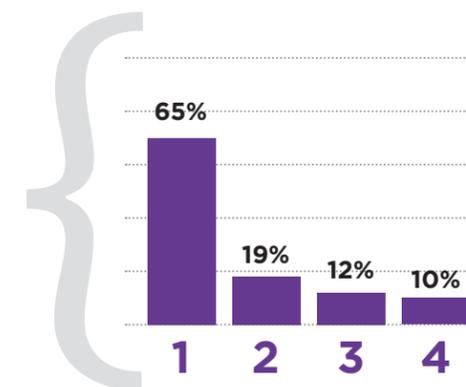
Alzheimer’s disease is one of the primary reasons elder care is needed. **Over 15.9 million people provide unpaid care to a person with Alzheimer’s or other dementia.** This is **over 18 billion hours of unpaid caregiving** valued annually at over \$221.3 billion dollars.

86.1% of large companies surveyed **offer some elder care services** to their employees.

- **69.6%** of companies offer EAP elder care counseling **with less than 10% of the workforce utilizing the service.**
- **68% of working caregivers have to make accommodations for their loved one while working.**



Alzheimer’s disease impacts **6.6 million employees** who provide elder care.⁵ Many caregivers of people with Alzheimer’s reported making **major changes to their work schedules** because of caregiving responsibilities.

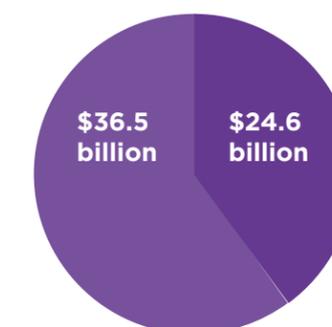


1. **65%** of employees had to **go in late, leave early or take time off.**
2. **19%** of employees had to **take a leave of absence.**
3. **12%** of employees had to **go from working full to part time.**
4. **10%** had to **quit work.**



Alzheimer’s disease is costly for businesses: **\$61 BILLION PER YEAR**

1. **\$24.6 billion directly related to costs associated with Alzheimer’s** and other dementia care (e.g., health, long-term and hospice).
2. **\$36.5 billion in costs to businesses,** including lost productivity, related to employees providing care for individuals with Alzheimer’s or other dementias.



? Why Should Employers Care? Overview

What is Dementia?

Dementia is not a specific disease, but rather a general term for a decline in mental ability severe enough to interfere with daily living. Alzheimer's disease is a progressive disease and the most common type of dementia, accounting for 60 to 80 percent of cases. But there are many other conditions that can cause symptoms of dementia, therefore symptoms should be addressed as early as possible.

While symptoms can vary greatly, **at least two of the following core mental functions must be significantly impaired** to be considered dementia:

- **Memory**
- **Reasoning and judgment**
- **Communication and language**
- **Visual perception**
- **Ability to focus and pay attention**

You may notice an employee experiencing memory difficulty or other changes in thinking skills. These should not be ignored. A professional evaluation may detect a treatable condition, or allow a person to get the maximum benefit from available treatments, extending their time in the work force and time to plan for the future.

! Alzheimer's is **not** just a disease of **old age**.

Younger-onset (also known as early-onset) Alzheimer's affects people younger than age 65. Up to five percent (5%), or 200,000, of the more than five million Americans with Alzheimer's have younger-onset. Many people with early onset are in their 40s and 50s. They have families, careers or are even caregivers themselves when Alzheimer's disease strikes.

For working individuals who are either diagnosed or caring for someone who is diagnosed, loss of income becomes a primary concern. Thoughts such as, "How long can I keep working?" "Is there another role I can fill to keep working?" "What benefits do I have to help with this?" "Will my spouse need to quit working to take care of me?" are all valid concerns for the employee.

For the employer who has an individual working who is either diagnosed or caring for someone who is diagnosed, balancing support and productivity can be a primary concern. "Can they keep working?" "Do we have another position that they are qualified for?" "How much time off will they need?" are employer concerns.

Knowing the Ten Warning Signs of Alzheimer's Disease

1 Memory loss that disrupts daily life

Typical age-related change: Sometimes forgetting names or appointments but remembering them later.

2 Challenges in planning or solving problems

Typical age-related change: Occasional errors, such as when balancing a checkbook.

3 Difficulty completing familiar tasks at home, at work or at leisure

Typical age-related change: Occasionally needing help to use the settings on a piece of equipment or software.

4 Confusion with time or place

Typical age-related change: Getting confused about the day of the week, but figuring it out later.

5 Trouble understanding visual images and spatial relationships

Typical age-related change: Vision changes related to cataracts.

6 New problems with words in speaking or writing

Typical age-related change: Sometimes having trouble finding the right word.

7 Misplacing things and losing the ability to retrace steps

Typical age-related change: Misplacing things from time to time, but able to retrace steps to find them.

8 Decreased or poor judgment

Typical age-related change: Making a bad decision once in a while.

9 Withdrawal from work or social activities

Typical age-related change: Sometimes feeling weary of work, family and social obligations.

10 Changes in mood and personality

Typical age-related change: Developing very specific ways of doing things and becoming irritable when a routine is disrupted.

? Why Should Employers Care? Organizational Culture

Becoming an **Employer of Choice** or a **Preferred Employer** requires creating and maintaining a company culture which stands out in the community. As more and more employees are affected by Alzheimer's disease, either by developing the illness themselves or taking care of someone who does, a "dementia friendly" culture is becoming increasingly important. Such a culture would create a sense of security, trust and respect — all characteristics sought by employees.

GOAL: SUCCESSFUL WORK ENVIRONMENT

Communication

Understanding

Review

Education

Steps to Creating the Right Environment

1

EDUCATION, beginning with the top tier management.

Alzheimer's disease is often misunderstood, therefore overcoming stigma and correcting false information through education and results of research evidence is a primary goal. The Alzheimer's Association is available to educate and create awareness.

2

REVIEW the company's current culture using these guiding questions:

- a) Does your organization cultivate open communication such that employees can disclose their own dementia diagnosis or the difficulties they are having as caregivers?
- b) Do they feel safe in doing so?
- c) Are your managers comfortable accepting this information?

3

UNDERSTANDING current policies and applicable laws to meet changing needs.

- a) Flexibility in the work day due to medical appointments for either the employee or the working caregiver.
- b) Personal Time Off, Sick Time and Vacation Time are all defining benefits.
- c) Specific laws related to dementia are outlined in the Americans with Disabilities Act.
- d) Regulations about "accommodation" exist, search www.AskJAN.org for details.
- e) Explore "Waiver of Premiums" through disability programs for insurance concerns.
- f) Evaluate emotional support programs offered to employees (i.e. mental health benefits, Chaplin services and financial advisory programs).

4

COMMUNICATION with all of the employees. Supported by the Alzheimer's Association, your organization can promote employee awareness by:

- a) Encouraging open discussion about Alzheimer's disease and other dementias.
- b) Offering employee education through Lunch-N-Learns or free online training.
- c) Participating in corporate and individual activities that help raise awareness, such as the annual Walk to End Alzheimer's.
- d) Continuing the dialog and sharing through bulletins, intranet, newsletters etc.



Why Should Employers Care? Impact

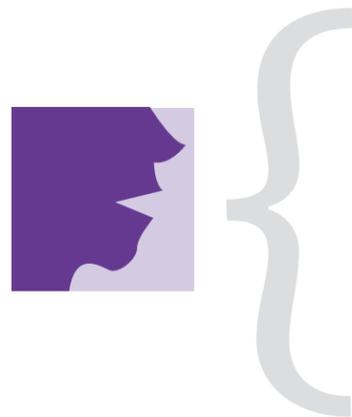
An employee dealing with Alzheimer’s or other dementia will fall into **one of three categories:**

- **The employee who has not revealed a diagnosis.**
- **The employee who has revealed a diagnosis.**
- **The employee caring for a family member.**

It is important to know this disease may impact safety, affect productivity and change the work environment. The following section provides effective professional examples for addressing the subject for each of the three types of employees listed.

The employee who has not revealed a diagnosis

Changes in an employee’s general performance can be questioned through a conversation as it relates to productivity and/or safety concerns. **In her article for Workforce Management, Beth Baker suggests the following statements to begin this dialogue:**



- “We notice a change in your productivity.”
- “It is unusual for you to miss deadlines, appointments and/or meetings and we wanted to talk to you about this new/irregular pattern.”
- “You know safety is a primary concern for our organization.”
- “These are not the types of errors typically seen in your work.”
- “We are still committed to you as an employee, so let’s talk about these changes.”

Address the productivity issue, then consider proposing solutions such as:

- If they’re having difficulty staying focused, offer them a quieter workspace.
- Prepare flowcharts or a calendar that clearly explains deadlines and the person responsible.
- Above all express concern and offer resources to help them come to terms with the difficulties at hand.

The employee who has revealed a diagnosis

Revealing the diagnosis of Alzheimer’s disease or other dementia is a very difficult and courageous conversation for the person impacted by this disease. The employee is looking for support and concern, realizing that productivity and bottom line will be on the mind of management. **The following guide-lines will support a productive team approach to the work transition that will take place:**

- **Support the employee’s abilities and offer possible work solutions.**
- **Define and discuss “reasonable accommodations”,** considering the type of support necessary to meet the employee’s continued work plan and if this is a reasonable requirement of the employer.
- Together, **create and frequently review, a personalized transition plan and timeline,** identifying measures and markers.
- **Discuss employee benefits and options.** (pages 11 and 12)

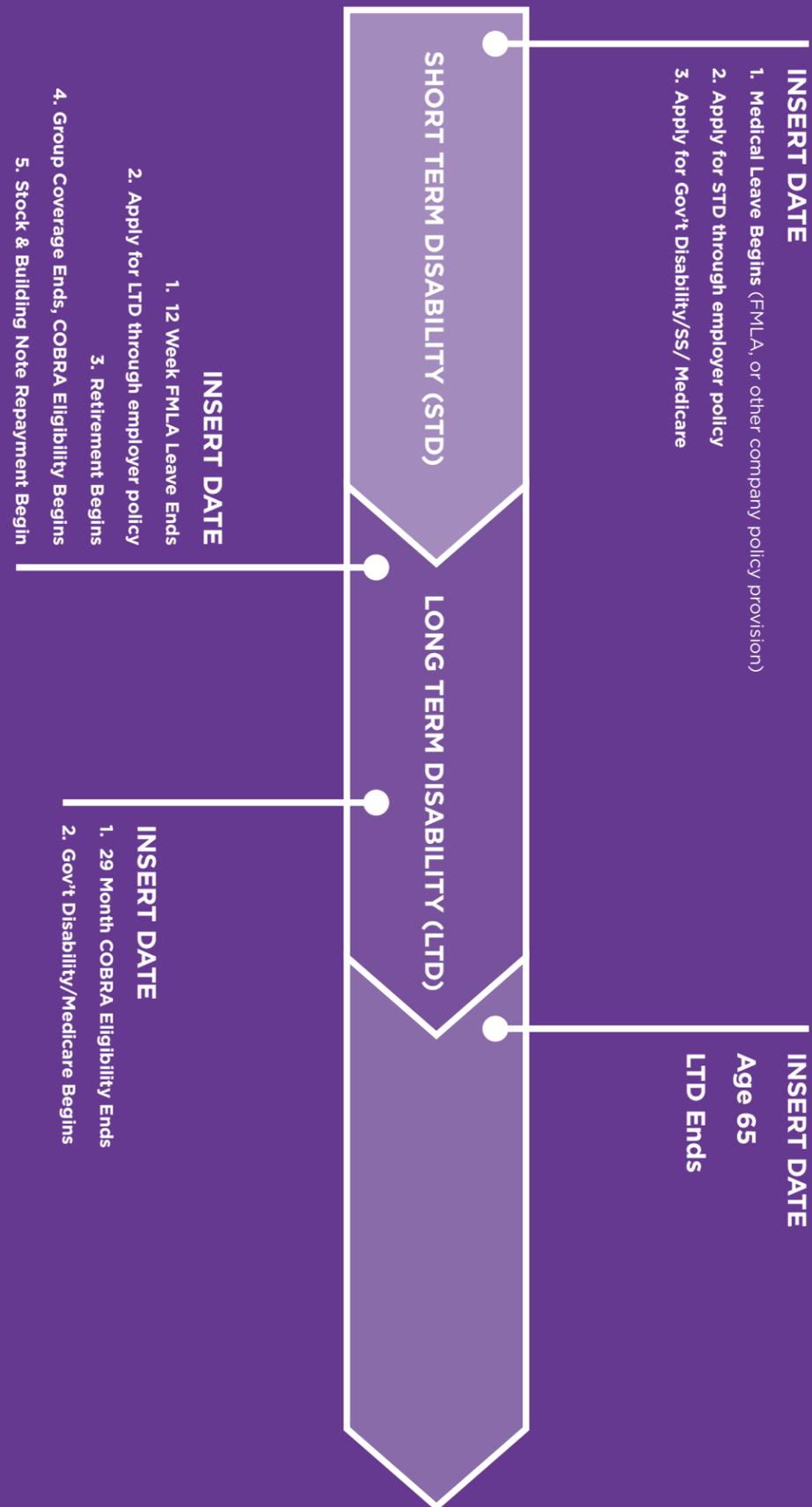
The employee caring for a family member

Due to the many competing demands on a employee who is caring for a family member diagnosed with Alzheimer’s disease or other dementia, this individual may be under a great deal of pressure and anxiety, requiring the support of their employer. Because caregiving is a job that never stops it is possible the only real time they have to themselves is during their breaks at work. **This employee will benefit from:**

- A candid discussion with the Human Resources representative and/or the immediate supervisor to **assess the impact of current caregiving needs on work performances.**
- **Define and implement an agreed upon work plan** to clarify goals, consistencies and expected performance as it may be impacted by caregiving needs (i.e. attendance/medical appointments).
- If necessary, **consider other workplace options in the organization** where their expertise can be utilized in another department.
- **Visit the Alzheimer’s Association website at www.alz.org** for comprehensive resources including a caregiver center, 24/7 helpline, support group information as well as education and e-learning tools.

Should the working caregiver find it necessary, discuss the qualifications for:

- A company sponsored Employee Assistance Program (EAP).
- An accommodation to the current position such as flex time, shift in responsibilities etc.
- Employee benefits under the Americans Disability Act.
- Employee benefits from the Family and Medical Leave Act (FMLA).



? Why Should Employers Care? Benefits

As an employer, it is important to lay out the options for an employee living with Alzheimer's disease or caring for someone who has the disease. As a valued employee they have likely provided you their best work, and they will likely need sensitivity and a plan. As a manager it is essential to listen without judging. It is most likely harder for them to share their situation, than it is for you to receive the information.

The **common areas of benefit** for an employee are:

- | | |
|--------------------------------------|--|
| 1. Private Insurance | 4. Medigap |
| 2. Social Security Disability | 5. Medicare Managed/Medicare Advantage Plan |
| 3. Medicare | |

1. Private Insurance for individuals with young onset Alzheimer's and dementia include:

- a. DISABILITY INSURANCE** Discuss the baseline for Benefit Calculation per Certificates Coverage:
 - i. Short Term:** The lesser of 60% of weekly covered earning round to the nearest dollar of your Maximum Disability Benefit of \$1,500 per week.
 - ii. Long Term:** The lesser of 60% of your monthly covered earnings rounded to the nearest dollar of your Maximum Disability Benefit per month; with an addition benefit for Catastrophic Disability (to include Cognitive Impairment) of 20% of your monthly Covered Earnings, the total Maximum Monthly Disability Benefit cannot exceed \$10,000.
- b. FAMILY AND MEDICAL LEAVE ACT (FMLA)** Employees are allowed 12 weeks per year, whether taken together or at random times, allowing the employee time to adjust to their "new normal" or the employee that is now a care partner time to make arrangements for care of their loved one.
- c. COBRA** begins when Group Coverage Ends. Employees need to be aware that to retain coverage past a certain point, they will need to provide the insurance company proof of disability to continue coverage until Medicare coverage starts.

2. Social Security Disability The Social Security Administration (SSA) has added early onset/younger-onset Alzheimer's to the list of conditions under its Compassionate Allowance Initiative, expediting access to SSDI and SSI eligibility. **Social Security Disability Benefits will begin 5 months after the employee becomes disabled.** Payment should start during the sixth month of disability. **Begin this application process when the employee goes on Short Term Disability** and provide the written diagnosis to Social Security to aid in the approval process.

3. Medicare Medicare is a federal health insurance program designed to provide affordable health insurance coverage to older and disabled persons in the United States. **Medicare coverage will start approximately 2 years after the employee has been on Disability.** This time frame takes into account the 5-month waiting period to start Social Security Disability (SSDI) and the 17 months of SSDI before becoming eligible for Medicare.

4. Medigap This program is available for the employee **when they start Medicare to bridge the gap in medical coverage.** If the employee chooses one of the Medicare Advantage Plans, Medigap may not be available to work with their plan.

5. Medicare Managed (Medicare Advantage Plans) Medicare has partnered with several insurance companies to provide **Medicare coverage with the addition of prescription coverage.** When looking over the plans, employees need to be aware of choosing a plan that includes their preferred physicians.

Additional Information and Resources

WEBSITES FOR CONSUMERS

- i. **Social Security Administration general** - www.ssa.gov
- ii. **Apply for disability** - www.socialsecurity.gov/applyfordisability
- iii. **SSA disability planner** - www.socialsecurity.gov/dibplan
- iv. **Medicare** - www.medicare.gov
- v. **Medigap Questions** - www.medicare.gov/supplement-other-insurance/medigap/whats-medigap.html
- vi. **General information and finding insurance** - www.healthcare.gov
- vii. **Alzheimer's Association resources & fact sheets** - www.alz.org

Retirement Benefits

Most likely the employee planned on working longer, therefore provide as much information as possible about how to transfer their benefits will be helpful. **If your company can refer them to a list of licensed Financial Planners that can guide them during this time, this will help ease their anxiety.** The Alzheimer's Association Helpline 1-800-272-3900 can make these lists available.



Why Should Employers Care? Sources

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Alzheimer's Association Online Support and Education

WWW.ALZ.ORG/GREATERDALLAS

- **I HAVE ALZ** An online platform made especially for those diagnosed with Alzheimer's. The I Have Alz provides a variety of information ranging from learning the basics about Alzheimer's to how to share your diagnosis. Live your best life with advice from this multifaceted site.
- **ALZCONNECTED** At times, individuals with Alzheimer's and their caregivers may feel like they are dealing with Alzheimer's alone. ALZConnected.org is a diverse online community that lets people with Alzheimer's, their caregivers and others affected by the disease connect with their peers by sharing questions, opinions and support.
- **ALZ NAVIGATOR** Alz Navigator helps people with dementia and all those who participate in providing care and in making care-related decisions evaluate their needs, execute action steps and connect with local programs and services.
- **OTHER ONLINE RESOURCES** Visit the Alzheimer's and Dementia Caregiver Center for information ranging from legal and financial help to learning about your local chapter. Visit the Dementia and Driving Resource Center to learn about when it is time to stop driving and how to have the conversation with your loved one tactfully.

For a personal visit to discuss onsite education and awareness programs and information, please contact:

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