



Managing Risk

Job Health and Safety

Here's what to look out for when working in challenging situations

Factory employees who work around heavy machinery or equipment with lots of moving parts are obviously at risk of great bodily injury every day. But they're not the only ones who should be on the lookout for hazards. Remain vigilant when facing these safety risks in your work environment.

COMMON HAZARDS

Even employees who work far away from obviously dangerous situations can face common hazards on the job. Spills are a concern, as are tripping hazards like cords or blocked aisles. Be careful if your job involves working at heights from ladders, roofs or scaffolds. Be aware of moving parts or other unguarded machinery, especially if guards have been removed. Electric hazards like frayed cords, bad wiring or missing ground wires are also part of our everyday risks.

BIOLOGICAL ISSUES

Blood and bodily fluids are an obvious risk, but you don't have to work in health care to encounter biological risks. Bacteria, viruses, fungi and mold can also be dangerous. There are also illnesses associated with bird and animal droppings and insect bites. Finally, everyone remains at



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risk of a positive COVID diagnosis, which may not include more serious symptoms but can be very difficult to manage for the immunocompromised, the elderly and others.

CHEMICAL DANGERS

Those employed by chemical plants take special care when working with these potentially deadly substances. But we all face dangers from

widely available liquids like cleaning products, solvents, paints and acids. Fumes from welding can be toxic, but so can carbon monoxide and helium, at high enough doses. Acetylene and propane also present common dangers when inhaled. Be especially cautious around flammable materials like solvents and gasoline, or anything else that might explode.

OTHER CONCERNS

The Social Security Administration reports that more than a quarter of workers will experience a disability of 90 or more days before reaching 67. These injuries don't necessarily involve chemicals or a fall. Temperature extremes and loud noise can be of concern, especially over long periods of

time. Frequent lifting can lead to injury if done improperly. Poorly adjusted chairs and workstations, bad posture and awkward movements — in particular if done repetitively — can also lead to discomfort and injury. If you find yourself facing any of these hazards on a daily basis, look into short-term or long-term insurance policies that can help cover expenses.

Make Driving Safer

Getting behind the wheel is one of our most dangerous activities

Traffic accidents can have a devastating impact both physically and mentally, while also potentially creating lasting financial difficulties.

Unfortunately, this multi-level pain and suffering can go on for years in the worst-case scenario. That's why it's so important to practice safe driving, drive defensively and secure comprehensive insurance.

INSIDE THE NUMBERS

More than one million people die in vehicle accidents annually around the globe, with an average of over 3,200 deaths each day, according to experts. As many as 50 million more are injured or disabled in these road crashes. Younger drivers are most in danger. In fact, half of all traffic fatalities are within the 14-to-44-year-old age group. Intoxicated or impaired drivers remain a huge risk. If you're impaired, call a ride-sharing service or cab.

Always wear your seatbelt when you are in a moving vehicle. The National Highway Traffic Safety Administration reports that proper usage of this everyday safety measure saves nearly 15,000 lives a year. Yet millions of Americans still ride while unbuckled, the NHTSA confirmed.



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DEFENSIVE DRIVING

Defensive driving can play a role in lowering these staggering statistics. Recommended practices include creating more distance between your vehicle and others, in particular when around aggressive or distracted drivers. Stay visible to those around you, eliminate personal distractions, scan as far down the road as possible,

and try to stay out of blind spots. Sometimes, safe driving just comes down to our ability to remain calm and keep a positive attitude.

PROTECTING YOURSELF

Often the very best insurance is local insurance. Agents from your area will understand its unique challenges, and will help you create a coverage

plan that's best suited to address local laws and the conditions you'll face. Discuss your family's needs, and the price point that you're hoping for. Local agents will also typically provide a more personal touch, something that becomes critically important if the worst happens.

If you're a new driver or have recently moved, contact

the state insurance department to find out more about locally licensed companies. Don't be afraid to shop around. Get a least three quotes before choosing a carrier. Insurance policies should also be regularly reviewed to make sure that elements like the deductible and maximum coverage amounts are still in line with your needs.

Before You Buy Life Insurance

Research all your available choices since not all policies are alike

The act of shopping for a life insurance policy can be a little overwhelming, simply because of the end-stage considerations. But it gets even trickier if you're not prepared with a working knowledge of the different kinds of coverage.

WHY YOU SHOULD BUY LIFE INSURANCE

Life insurance can help protect those you list as beneficiaries in the unfortunate event of your passing. You'll have to select the appropriate level of coverage, a company you're comfortable with, and who these beneficiaries will be. Just be aware that not all policies are alike. Some may accrue cash value over time, but getting a return on your investment isn't the point of this coverage so much as peace of mind. Once you've secured a life insurance policy, your family will be able to rely upon some level of financial security after you're gone.

PERMANENT VS. TERM

There are two main forms of life insurance, and they have very different parameters. For instance, the length of coverage changes when choosing between term and permanent policies. For instance, many term options



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cover the insured for a period of up to 30 years, while boasting many flexible options. On the other hand, permanent insurance is designed for lifelong protection and will include whole-life and universal life provisions.

Costs are generally lower at first with term life policies but unlike permanent options, term premiums usually

increase with each renewal as the insured person ages. Permanent life insurance premiums are set and unchanging. Most kinds of permanent insurance generate some form of cash value as you pay the premiums, in a process that may remind some of building equity in a home. If the need arises, you may choose to borrow against or even cash in a

permanent life policy. Term insurance doesn't allow this option, or any other savings component.

HOW TO COMPARE

Experts always recommend getting a few quotes in order to make the best decision for you and your family. Just be sure to compare similar products. Term life policies are

generally lower in price than permanent options, and that can mean a huge difference in what you pay for the exact same coverage — at least initially. The differences involve how long you remain on a term plan. So make sure you're not deciding between quotes that aren't really alike. Meet with local agents to find out more.

People With Disabilities

Social Security Administration can provide assistance in two different ways

The largest of several federal programs aimed at providing help for people who are disabled are Social Security Disability Insurance and the Supplemental Security Income program. Both are administered by Social Security, but they are different in other important ways.

WHO'S ELIGIBLE

Only those who meet certain medical criteria can qualify for benefits with either of these federal programs. Those with confirmed disabilities may apply to either or both. The Social Security Administration will collect personal information as part of the application process and then make a determination as to whether their definition of disability is met. Officials recommend that applicants begin this process as soon as they become disabled.

KNOW THE DIFFERENCES

There is a five-month waiting period for Social Security Disability Insurance. Benefit payment won't start before the sixth entire month of disability. This waiting period begins the first full month after the date the Social Security Administration determines that disability started. There are no waiting periods in certain situations, including for



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those whose disability results from ALS, or amyotrophic lateral sclerosis. On the other hand, Supplemental Security Income benefits are paid the first full month after a claim is filed or the date you became eligible for Social Security Disability Insurance, whichever is later.

HOW TO APPLY

Apply for either Social Security Administration program online at ssa.gov/benefits/

Should your application be denied, you can take part in an appeal process.

disability/apply.html or by calling the toll-free number (800) 772-1213. Those who are hard of hearing or deaf may call a special TTY number at (800) 325-0778. When an appoint-

ment is set, you'll need to provide your Social Security number and proof of age, contact information for doctors or caseworkers, names and dosages of all medicines, any medical records in your possessions including lab results, and certain tax information.

The Social Security Administration also offers a special "Disability Starter Kit" designed to walk applicants through the interview and application process. They are

available in both English and Spanish. All submitted documents must be original or certified copies. Should your application be denied, you can take part in an appeal process. You'll be asked for updated information about your individual medical condition and any treatments or tests that have taken place since the initial decision was made. Contact the Social Security Administration for additional details.

Staying Safe Online

Here's how to limit your exposure to fraud and identity theft

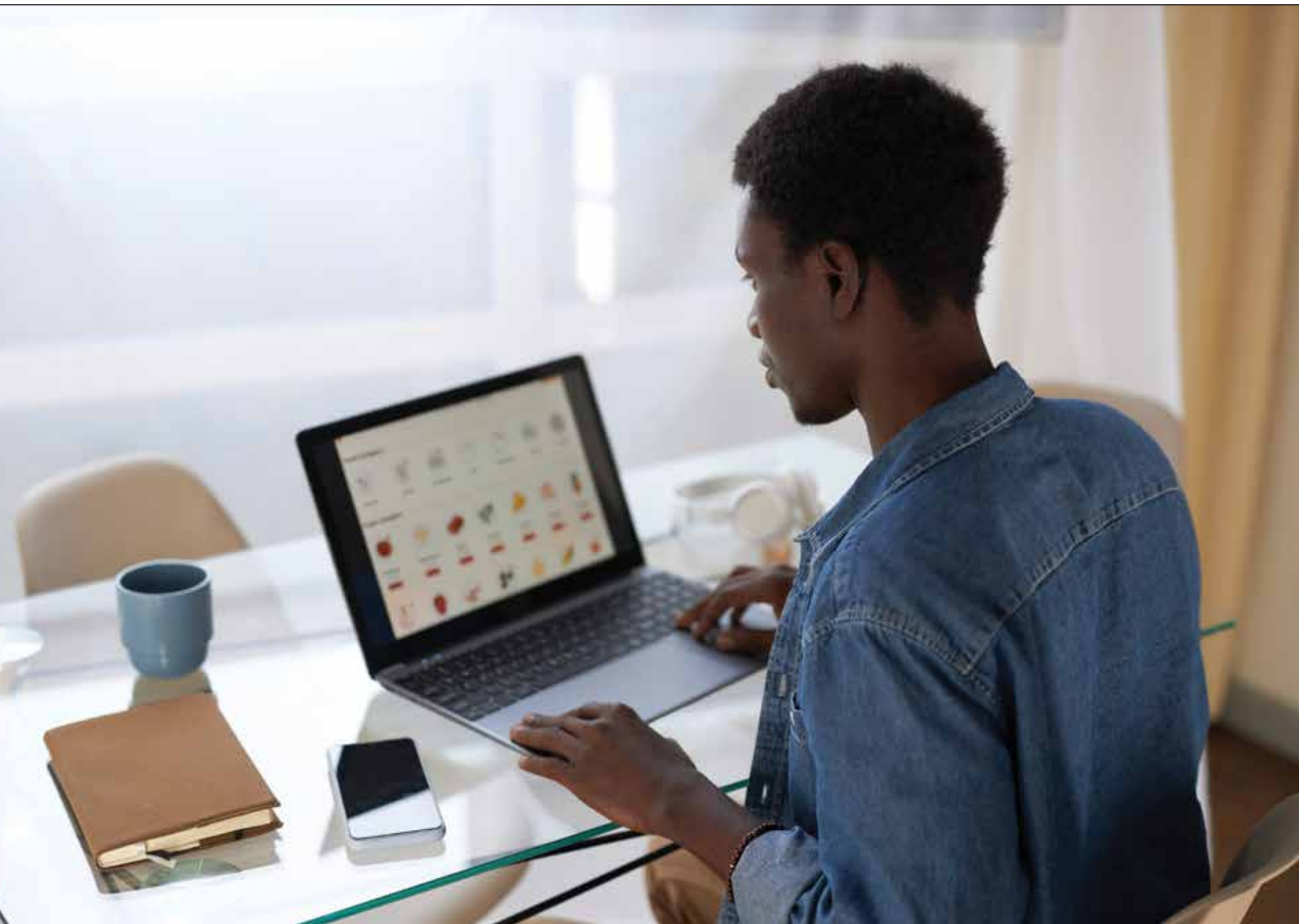
More and more Americans are reconsidering their presence online as data breaches, identity theft, tracking and mining become more and more widespread. Protecting yourself from these modern-day intrusions can be difficult. Here's how to stay safe on the web.

IDENTITY THEFT

We're more and more prone to sharing vital information online these days, in particular as personal details are plugged into retail sites. That's left the back door open to identity thieves, who can leverage this information to drain bank accounts through illegal purchases or wire transfers. Cybercrooks are constantly changing their approach to bypass security measures, meaning we all have to remain aware of the danger.

A GROWING TREND

The FBI Internet Crime Complaint Center receives hundreds of thousands of complaints about cyber crimes. Total estimated damages run into the billions, with an average individual impact in the thousands of dollars. That's led to a corresponding number of protection programs meant to help stop these thieves and to adequately compensate those who have been impacted.



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INSURANCE POLICIES

General liability insurance covers property damage and injuries, but cyber issues are typically excluded. (For companies, these general policies focus on issues relating to their services, products and operations.) Most credit card companies are now offering insurance programs to protect consumers. Your owner or renter policies may also include inex-

pensive identity-theft add-on protections, which can also lend additional peace of mind. Costs can range from \$20 to \$50 a year, with losses of up to \$25,000 covered. They also may assist you in credit repair.

PERSONAL PROTECTION

Some two-thirds of companies were victims of cyber attacks last year. The economic

impact is huge, taking about \$445 billion out of the annual global economy. That led to the rise of cyber insurance as a business product, but insurers are now offering targeted versions of these policies for individuals, as well. Programs like AIG's Family CyberEdge work as an addendum to your homeowner's policy, covering data restoration, extortion, crisis management and also cyber-

bullying.

Premiums are usually only in the hundreds of dollars, with coverage into the hundreds of thousands of dollars. That can come in handy if you end up dealing with a hack. In 2021, about half of American internet users saw their accounts breached. Nearly a billion emails are being exposed every year, impacting one-in-five web users.

After the Storm

Business owners are presented with their own unique challenges

Severe weather can impact your business in so many ways, from the facilities to disruption of services critical for production. Depending on when the storm hits, the safety of your employees may also be a concern. That's why it's important to work with a trusted insurance professional to develop a plan for when disaster strikes.

MAKING A PLAN

Putting together an advance contingency plan is critical if your business is at risk of long-term disruptions from storms or other severe weather patterns. Familiarize yourself with the emergency and insurance agencies that need to be contacted in the aftermath. The faster those connections can be made after a storm, the quicker your company can potentially get back on its feet again. The more you prepare, the easier it will be to minimize impacts, quickly recover and get back to work.

TAKING ACTION

The Better Business Bureau recommends a number of action steps before storms hit. Create backups of all critical information, including computer hard drives and insurance documentation. There's likely to be a good bit of chaos once the severe weather



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threat has passed, and you don't want to be caught up in an endless search for an important piece of paper. The valuable data included on your hard drives will also be critical to getting going again.

If you have spare equipment, office furniture and other business-related amenities, consider storing them

offsite. They could prove to be critical elements in recovery. Once complete, provide copies of your disaster and recovery plans to all staff in order to lessen the chance of communication gaps. If you're still worried that there might be missing elements in your approach, discuss it with your local insurance agent. They

may also recommend targeted changes in your policy as you move forward.

KEY ISSUES

Will you need backup power? Do flood barriers, window coverings or entry reinforcements need to be put in place? Once you've settled these issues with your physi-

cal plant, communication will be key. Compile a list of critical staff phone numbers so key members can be quickly contacted afterward. Keep lists of major clients, suppliers and contractors in a safe place. Have a plan in place to communicate with the community and your larger customer base.

The Plight of the Uninsured

Proper health care can suddenly translate into a mountain of debt

Even in the post-Affordable Care Act era, millions of Americans are still struggling without health insurance. That leaves them open to illness when they don't seek proper care, or to unaffordable medical bills if they do.

SKYROCKETING BILLS

Insurance policies can be incredibly expensive for those who do not work for an employer who provides a coverage plan. Costs go up the more members there are in a family, sometimes making this coverage out of reach even if you have provided coverage. Faced with the prospect of huge out-of-pocket expenses, most people in this situation simply remain uninsured and hope for the best — but they can face financial ruin if the worst happens. Health care, in some cases, has never been more expensive.



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INSIDE THE NUMBERS

The number of those who are uninsured remains below the levels seen before the advent of the Affordable Care Act. At the same time, Medicare offers almost universal coverage for the elderly, with less than 1 percent of their population among the uninsured. Yet nearly 28 million don't have coverage in America. Most of them are

working-age adults in families with low incomes. Some 6 in 10 of the uninsured are people of color. Most live in the West and South. The typical uninsured person in the U.S. has been without coverage for a long period of time, indicating an inability to reverse this uncertain situation.

WHY COST MATTERS

Most working-age adults

obtain insurance through their employers in America. But not every worker is offered these sponsored coverage packages, and some simply can't afford to pay their share of the included premium. Medicaid covers many low-income earners, but eligibility may be limited in states that have not adopted voluntary expansions associated with the Affordable Care Act.

Few can afford to buy private coverage on their own without some sort of financial assistance.

HELP FOR THOSE IN NEED

The federal government's Health Resources Services Administration operates health center programs across the U.S. providing care on a helpful fee scale. Search for

one near you at indahealth-center.hrsa.gov/. Affordable health coverage options can also be found at the healthcare.gov marketplace — but be aware of scams associated with the marketplace. Government enrollment assistants will never ask you for money. Representatives will never call or email to ask for personal information, or to sell insurance programs.