

## Short term

- 18 percent - Normal pregnancy
- 10 percent - Injuries (not including back)
- 8 percent - Digestive/intestinal diseases
- 8 percent - Pregnancy (complications)
- 7 percent - Reproductive/urinary system diseases

UnumProvident received more than 412,000 new disability claims in 2005 and paid \$4 billion in disability benefits to individuals and their families. [www.unumprovident.com](http://www.unumprovident.com)

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## March 14,2005

# UnumProvident Reports Cancer is Number One Reason for Long-Term Absence from Work in 2005



CHATTANOOGA, Tenn.--(BUSINESS WIRE)--March 13, 2006--For the fifth consecutive year, cancer was the leading cause of long-term absence from work for Americans in 2005, according to UnumProvident (NYSE:UNM), the leading provider of disability income protection insurance. Of the long-term disability claims filed with UnumProvident in 2005, 12 percent were for cancer and nearly a quarter of those cancer claims were for breast cancer.

Even with continuous advances in medicine and treatment options that allow survivors to get better faster, cancer still has a considerable financial impact on today's employers. The National Institutes of Health estimate overall costs for cancer in 2005 at \$209.9 billion: \$74 billion for direct medical costs; \$17.5 billion for cost of lost productivity due to illness; and \$118.4 billion for cost of lost productivity due to premature death.

"The effects of cancer touch countless employers from coast to coast," said Constantine Gean, MD, chief medical officer at UnumProvident. "The prevalence of cancer highlights the fact that we as a society still have work to do in encouraging prevention, promoting early detection and generating treatment options. Frankly, employers can have a big impact on these factors."

Indeed, many employers are seeking ways to control costs associated with the lost time due to illness. Some companies may adjust health care coverage and require additional premium payments from employees who smoke. Other employers can help encourage good habits by providing healthy food and snack selections at the workplace, creating access to exercise and fitness facilities, or by sponsoring weight control and nutrition classes.

"As employers continue to struggle with escalating health care benefits costs, a small investment in preventative measures will no doubt reap savings in the long term," said Dr. Gean. "So many cancer diagnoses can be avoided through healthier habits like not smoking, getting regular cancer screening tests, eating well, exercising and avoiding the harmful rays of the sun."

Rounding out the top five reasons for long-term disability claims are complications of pregnancy, joint/muscle/connective tissue diseases, back injuries and cardiovascular disease. Many of which have easily available prevention and/or early detection strategies.

UnumProvident's annual report on disability trends is based upon 2005 data from the company's disability database - the largest private database of its kind in this country. The database tracks 26.8 million covered individuals and an estimated 178,000 employer policyholders.

The causes of claims and the percentage received for each cause were as follows:

### Long term

- 12 percent - Cancer
- 10 percent - Complications of pregnancy
- 10 percent - Joint/muscle/connective tissue diseases
- 8 percent - Back injuries
- 8 percent - Cardiovascular disease