

The Power of Peace of Mind

Elevate your benefit offerings
with advance care planning

FIVE
WISHES[®]

at Work

Though we don't like to think about it, a change in health or an accident can happen to any of us. Yet, most of us don't plan for it. In fact, many of us put more thought and planning into a vacation than into our wishes regarding care in the event of a serious illness or accident.

A health crisis can be all-consuming. When we're facing an unexpected health crisis – or helping a loved one navigate it – our lives are deeply affected, and that naturally spills over into our working life.

Those who have experienced navigating a serious illness or injury with a loved one know how taxing the process can be. There are so many things they wish they knew — about the health care system, about their loved one's wishes, about taking care of themselves. Advance care planning takes some of the guesswork out of a time packed with unknowns. With Five Wishes at Work, you can offer the benefits of advance care planning to your employees.

Shifting demographics, changing needs

Chronic diseases now touch every demographic. Sixty percent of Americans have at least one chronic disease, such as heart disease or diabetes.ⁱ These health challenges affect more than employees – they extend into employee's families. One out of every five U.S. workers provide care for an elderly, sick, or disabled family member.ⁱⁱ Additionally, the number of people caring for elderly loved ones as the boomer generation ages is

rapidly increasing. In fact, caregivers are the fastest growing workplace identity group.ⁱⁱⁱ Because of these trends, The Society for Human Resource Management's most recent employee benefit survey found that 70% of employers said family care benefits are very or extremely important.^{iv}

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Often, caregiving for a family member ends with loss — and the resulting grief. Grief is not only difficult emotionally, mentally, and spiritually — stress from grief can also damage physical health. It can increase inflammation and compromise the immune system, leaving people vulnerable to infections.

Complicated grief — persistent, pervasive grief — increases the risk of physical and mental health problems like depression, anxiety, sleep issues, and physical illness.^v

Not surprisingly, grief in the workplace costs companies billions of dollars a year in lost productivity and performance.^{vi} A landmark 2003 study conducted by the Grief Recovery Institute (now called the Grief Recovery Method) found that the annual loss in workplace productivity due to grieving employees exceeded \$75 billion. In 2017, it estimated the updated cost to be over \$100 billion.^{vii} This study also found that grief can impact workplace performance of grieving employees in several ways. For example:

- 90 percent report a reduction in their ability to concentrate
- 90 percent of those who work in physical jobs are more likely to get injured due to lack of concentration
- 70 percent report an increase or new use of alcohol or mood-altering substances

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Consider This^{viii}

- 61% of caregivers experience at least one change in their employment due to caregiving, such as cutting back work hours, taking a leave of absence or receiving a warning about performance or attendance
- 49% of caregivers arrive to their workplace late/leave early or take time off
- 15% take a leave of absence
- 14% reduce their hours or take a demotion
- 6% give up working entirely

Advance care planning can help

Employers know the health and well-being of employees contributes significantly to the quality of their job performance. Employers also want to keep expenses manageable to ensure the business is successful and profitable. Organizations using a broad range of benefits as a strategic tool for recruiting and retaining talent report better overall company performance and above-average effectiveness in recruitment and retention.^{ix} Increasingly, advance care planning is becoming recognized as a meaningful employee wellness benefit, for many reasons.

Advance care planning involves discussing and preparing for future decisions about your medical care in case you become too ill or injured to communicate your wishes. The most important part of advance care planning is having meaningful conversations with your loved ones and documenting your preferences in writing through advance directives. When these conversations happen before a crisis, your wishes are known, and your loved ones are better prepared to make end-of-life care decisions.

Research consistently demonstrates that advance care planning reduces unnecessary and unwanted hospitalizations and intensive treatments at the end-of-life, reduces costs of end-of-life medical care, lowers the risk of complicated grief, anxiety, depression, and stress for family caregivers, and reduces their sense of burden and decisional conflict.^x Lowering healthcare costs and reducing grief effects is a tremendous benefit to employees and employers.

No one wants to be in the difficult position of having to guess what kind of treatment a loved one would want or not want near the end-of-life, and everyone wants to feel as though they honored their loved one's choices – and that their own choices will be honored when the time comes. When resources are available to help employees proactively think through how they would navigate the care associated with a serious accident or terminal illness – for themselves or a loved one – some of the stressful decisions related to these situations is eliminated.

Offering the benefit of advance care planning to help employees think through their own wishes or those of their loved ones before confronting a health emergency is a proactive way employers can contribute to the well-being of their employees.

Caregiver absenteeism costs the U.S. economy an estimated \$25.2 billion in lost productivity, with 24% of caregivers saying that caring for a loved one directly impacts their performance at work.^{xi}

Demonstrate your care

As the workplace and workforce change, employers increasingly need to focus on enhancing the employee experience to attract and retain talented workers while fostering their engagement and productivity at work. Current research shows that to enhance the employee experience, organizations must demonstrate they genuinely care about them. The Limeade Institute has conducted and summarized research^{xii} showing that when employees feel cared for, they:

	Employees Who Feel Cared For	Employees Who Don't Feel Cared For
Plan to stay at their company for three or more years	60%	7%
Feel included in their organization	95%	14%
Likely to recommend their organization as a great place to work	90%	9%
Feel personally engaged in their work	94%	43%
Have well-being in their lives	94%	52%
Say that stress is manageable	50%	14%
Do not feel burned out	56%	16%

Advance care planning helps people focus on what matters most, during the most vulnerable times in their lives. Providing an advance care planning benefit that offers peace of mind is a truly meaningful way to demonstrate that you care for your employees.

Peace of mind for your employees

Five Wishes at Work is an employee benefit that offers peace of mind to your staff and to you. This turnkey program was built on 25 years of expertise in advance care planning and based on the national standard in advance directives, Five Wishes.

Five Wishes has helped more than 40 million people talk about advance care planning with their loved ones. It is known for being easy to follow, understand, and complete. It includes simple instructions and explanations, friendly prompts, and covers the topics that matter most to people when having advance care planning conversations. It is written in user-friendly wording that helps facilitate discussions and allows people to easily document their choices in a legal advance directive. To support diverse cultures and needs, it's available in 32 languages.

Employers who offer advance care planning have seen a reduction in unwanted health care costs while increasing trust and productivity throughout their organizations.^{xii}

What employers are saying about Five Wishes at Work

"I have wanted to offer this benefit for several years to our group," said Todd Scott, director of human resources for Battery Systems, Inc. "Within our culture, we have blended the concepts of wellness, health, and safety into one concept, which has afforded us many gains. One of these gains is the open door to discuss many of the challenges life offers."

Scott said the Five Wishes at Work document provides a direct ethical benefit of a calming force for families because it clearly communicates decisions made, and it outlines the advocates who will help carry them out.

"The peace available through the Five Wishes document cannot be understated," he said.

"And, on a practical level, the advance directive affords the opportunity for employees – and, by extension, employers – to be shielded from costly, unwanted and even needless medical interventions. It's a true benefit for your employees' families as well as the entire group medical plan."

In a survey of employers who provide Five Wishes at Work to their employees, 96% said they would strongly recommend Five Wishes to their HR colleagues, with 93% saying it is a useful tool for employees. 90% said they felt offering Five Wishes at Work was appreciated by employees. Nine in 10 employers said their workers were happy to have the information, and three-quarters reported "very positive" employee reactions to receiving the Five Wishes materials.^{xiii}

Employers consistently praise the program because for just pennies a day per employee, it's a low-cost, easy, sensitive way to demonstrate care, honor working caregivers, and recognize what matters most.

"Lost productivity and turnover resulting from elder care costs businesses about \$33.6 billion a year." – AARP Public Policy Institute

96%

**OF EMPLOYERS
STRONGLY RECOMMEND
FIVE WISHES AT WORK**

90%

**OF EMPLOYEES
APPRECIATE BEING
OFFERED FIVE WISHES**

93%

**OF EMPLOYERS FIND
FIVE WISHES AT WORK
USEFUL FOR EMPLOYEES**

The Five Wishes at Work program includes:

Employee Package

- Two Five Wishes advance directives, available in paper or digital
- One Conversation Guide for Individuals and Families
- Customized packaging with a letter from your organization detailing your commitment to your employees' wellness

Support and Internal Marketing

- Online dashboard to access information for internal marketing
- Telephone support for your employees and administrators
- Implementation Guide and sample program launch calendar
- Presenter's Guide and customizable PowerPoint® for employee meetings
- Promotional flyers and infographics detailing the value of advance care planning and caregiver issues
- Resources for dealing with grief, serious illness, and an employee death

Premium Package (optional)

- Trained Five Wishes Certified Facilitators-led conversations
- Tele-appointments scheduled at employee's convenience
- Documents are accessible and editable through a national registry
- Increases likelihood employees complete their advance directives
- Enhances communication with loved ones about their care

For more information on how advance care planning can be a benefit to your team, contact Five Wishes at FWW@FiveWishes.org or call 850-681-2010.

End Notes

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- viii Family Caregiver Alliance: Caregiver Statistics: Work and Caregiving
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- xi Gallup Healthways: “[Caregiving Costs U.S. Economy \\$25.2 Billion in Lost Productivity](#)”
- xii Limeade Institute. (2019). Whitepaper: THE SCIENCE OF CARE. https://c212.net/c/link/?t=0&l=en&o=2595213-1&h=281738712&u=https%3A%2F%2Fwww.limeade.com%2Fwp-content%2Fuploads%2F2019%2F09%2FLimeadeInstitute_TheScienceOfCare_Whitepaper_Web.pdf&a=The+Science+of+Care
- xiii Lake, Snell, Perry & Associates, Inc.: Online Survey with Human Resources Professionals and Employee Users

Five Wishes was created by Aging With Dignity, a national nonprofit organization founded in 1996, to safeguard and affirm the dignity of every person who faces the challenges of serious illness, disability, or loneliness. More than 40 million individuals and 50,000 organizations have used our resources to discuss advance care planning.

FiveWishes.org | 850-681-2010