Atlanta Life
INSURANCE COMPANY

DMEC 2026 Small Group Discussion Guide

Whole Person Disability Management: *The Missing Link in Controlling Healthcare Costs*

Teams of 5 (up to 10). ~10–12 min discussion per activity, then quick report-outs. Assign roles first — Speaker (reports out), Note-Taker (captures decisions), Timekeeper, Connector (spots which benefits apply). Everyone else participates.

Caregiving

Maya, 48, is an operations analyst at Cornerstone Logistics. Her father (74, early-stage Parkinson's) lives 45 minutes away and needs help with medications, groceries, and appointments. She's the only family nearby, has started leaving work early, and finds in-home care surprisingly expensive. She hasn't told her manager and isn't sure what her benefits cover.

Discuss

1. What pressures is Maya balancing across work, home, and finances?
2. Which benefits could help (caregiving support, EAP, flexible scheduling, leave, financial wellness) — and how would she find out?
3. How does she weigh the cost of outside care against the distance problem?

Return to Work

Brian, 30, is an account manager at a fast-paced mid-sized firm. On his first vacation in two years, a ski accident left him with a serious concussion. After 12 weeks out, he's cleared to return. His team of five depends on everyone daily, and he's the only account manager with broad industry experience. He's eager to prove himself but was told to ease back in.

Discuss

1. What steps should Brian take before and during his first weeks back?
2. How do you reintegrate a key player without overwhelming him day one?
3. Which supports apply (disability coverage, return-to-work programs, accommodations, EAP) without him feeling penalized?

Gen Z in the Workplace

Zoe, a new Gen Z intern, is sharp and forward-thinking but colors outside the lines — dressing casually, wanting closer ties with coworkers, and questioning “the way it's always been done.” Her trainer, Dana, has been here five years, does everything by the book, and has never broken from her workflow. The two increasingly talk past each other.

Discuss

1. Where is Zoe's approach a strength, and where does it create real friction?
2. How does Dana teach standards without dismissing Zoe's initiative?
3. What's healthy vs. unhealthy change-resistance — and who should adapt?
4. What can the employer do to set both up to succeed (mentorship, expectations, feedback norms)?

Numbers Behind the Conversation

Why whole-person benefits are a business decision, not a perk

Caregiving is a Retirement Crisis

WEF/Marsh, The Longevity Dividend (2026); IBI Multigenerational Workforce (2026).

24% of a woman's retirement savings can be erased by one year out of work to provide care	**29%** cut to retirement savings from a five-year career break early on, regardless of gender	**700M+** women worldwide are kept out of the labor market by care responsibilities, vs. 40M men
76% of Millennials are actively caregiving, the heaviest burden of any generation	**8%** of Baby Boomers have caregiver support, though ~1 in 3 actively need it	**50+ pts** gap between caregiving need and support access in the hardest-hit cohorts

Stress, Burnout and the Cost of Doing Nothing

IBI, Mental Health at Work (2025); IBI Benchmarking disability claims data.

193,265 mental health disability claims filed in 2023, up 15% in two years	**$1.18B+** in total mental health claim payments, averaging $6,130 per claim	**68 Days** lost per mental health claim, now the 2nd-highest condition by volume

A Workforce Benefits Weren't Built For

IBI Multigenerational Workforce (2026), national survey of 500 U.S. employees.

31% of a woman's retirement savings can be erased by one year out of work to provide care	**84%** cut to retirement savings from a five-year career break early on, regardless of gender	**47.8%** women worldwide are kept out of the labor market by care responsibilities, vs. 40M men

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