Attract, retain, and support employees with disabilities and their caregivers.

Employers can make a difference

As employers prioritize diversity, equity, and inclusion, it’s important to focus on ALL employees. ABLE accounts are an important financial wellness benefit for people with disabilities and their caregivers.

From inclusive hiring practices, to communication, to employee benefits, think about where your company is today, and what else you can do to improve your employee recruitment and retention.

Nearly 66 million Americans - 1 in 5 - care for an aging, seriously ill, or disabled family member or friend¹

3 out of 4 employers report caregivers being stressed at work as an issue for their company²

Cost to replace a valued employee - 150% of annual salary³

Sharing information about ABLE is easy

There is no cost to you, the employer.

Payroll deduction, and matching gift or contribution programs like those for retirement savings can be set up for ABLE accounts.

Contact your state ABLE Plan or the National Association of State Treasurers ABLE Employer Outreach Committee today!

To learn more about ABLE, the Achieving a Better Life Experience Act, visit NAST.org/ABLE and click on the ABLE Employer Toolkit button.
With these four simple steps, employers can offer ABLE accounts to eligible employees with disabilities and caregivers who want to contribute:

**Offer employee education about ABLE accounts to raise awareness and understanding.**
- Employers can find more information about ABLE programs on NAST.org/ABLE
- Training and support can also be provided in partnership with state programs and the national ABLE committee.

**Help with access to a direct ABLE program.**
- Adding ABLE accounts to a company’s benefits package can be as simple as providing information and links on the employee benefits website.
- Include instructions on how to find the program that is the best fit and how to open an account with the employee’s ABLE provider of choice.
- ABLE program providers may offer guidance, enrollment assistance and communication to help drive participation.

**Direct deposit to ABLE accounts is easy.**
- Employees can get a routing and transit number from their ABLE account and provide the information back to the employer for direct deposit.

**Employers who want to go a step further can contribute to the ABLE account.**
- Employers also can offer matching contributions, or even contribute a flat percentage to anyone who has an eligible ABLE account. Employers can work directly with ABLE account providers to incorporate a program for processing employer contributions. There also may be an opportunity to integrate with payroll systems in order to show contributions as a line item on employee paystubs.

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63% of employees with disabilities and 64% of caregivers say an ABLE account would be a valuable employee benefit.²

Businesses that commit to disability inclusion outperform their peers³

3. ¹https://www.gallup.com/workplace/236294/millennials-job-hoppers-not.aspx?g_source=link_NEWSV9&g_medium=TOPIC&g_campaign=item_&g_content=Many%20Millennials%20Are%20Job-Hoppers%20--%20But%20Not%20All