



# 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 friend<sup>1</sup>



**3 out of 4 employers** report caregivers being stressed at work as an issue for their company<sup>2</sup>



Cost to replace a valued employee - **150%** of annual salary<sup>3</sup>

## 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!**

### WHY YOU SHOULD SHARE



ENHANCES EXISTING BENEFITS

DIFFERENTIATES YOUR BENEFIT PLAN

INCREASES AWARENESS

EDUCATES EMPLOYEES

To learn more about ABLE, the Achieving a Better Life Experience Act, visit [NAST.org/ABLE](http://NAST.org/ABLE) and click on the ABLE Employer Toolkit button.





63% of employees with disabilities and 64% of caregivers say an ABLÉ account would be a valuable employee benefit.<sup>2</sup>

## With these four simple steps, employers can offer ABLÉ accounts to eligible employees with disabilities and caregivers who want to contribute:

### Offer employee education about ABLÉ accounts to raise awareness and understanding.

- Employers can find more information about ABLÉ programs on [NAST.org/ABLE](https://www.nast.org/ABLE)
- Training and support can also be provided in partnership with state programs and the national ABLÉ committee.

### Help with access to a direct ABLÉ program.

- Adding ABLÉ 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 ABLÉ provider of choice.
- ABLÉ program providers may offer guidance, enrollment assistance and communication to help drive participation.

### Direct deposit to ABLÉ accounts is easy.

- Employees can get a routing and transit number from their ABLÉ account and provide the information back to the employer for direct deposit.

### Employers who want to go a step further can contribute to the ABLÉ account.

- Employers also can offer matching contributions, or even contribute a flat percentage to anyone who has an eligible ABLÉ account. Employers can work directly with ABLÉ 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.

Businesses that commit to disability inclusion outperform their peers<sup>3</sup>

30%  
HIGHER ECONOMIC  
PROFIT MARGIN

2x  
DOUBLE THE  
NET INCOME

28%  
HIGHER  
REVENUE

<sup>1</sup> [https://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](https://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)

<sup>2</sup> "For the Benefit of All: How Organizations Win When They Recognize and Support Caregivers and Employees with Disabilities", Voya Financial, May 2019, [voyacares.com/forthebenefitofall](https://www.voyacares.com/forthebenefitofall).

<sup>3</sup> Getting to Equal 2018: The Disability Inclusion Advantage. A research report produced jointly by Accenture, AADP and Disability:IN, [https://www.accenture.com/\\_acnmedia/PDF-89/Accenture-Disability-Inclusion-Research-Report.pdf](https://www.accenture.com/_acnmedia/PDF-89/Accenture-Disability-Inclusion-Research-Report.pdf)