Health and wellbeing: insurance

Early Onset Parkinson's Disease (EOPD)

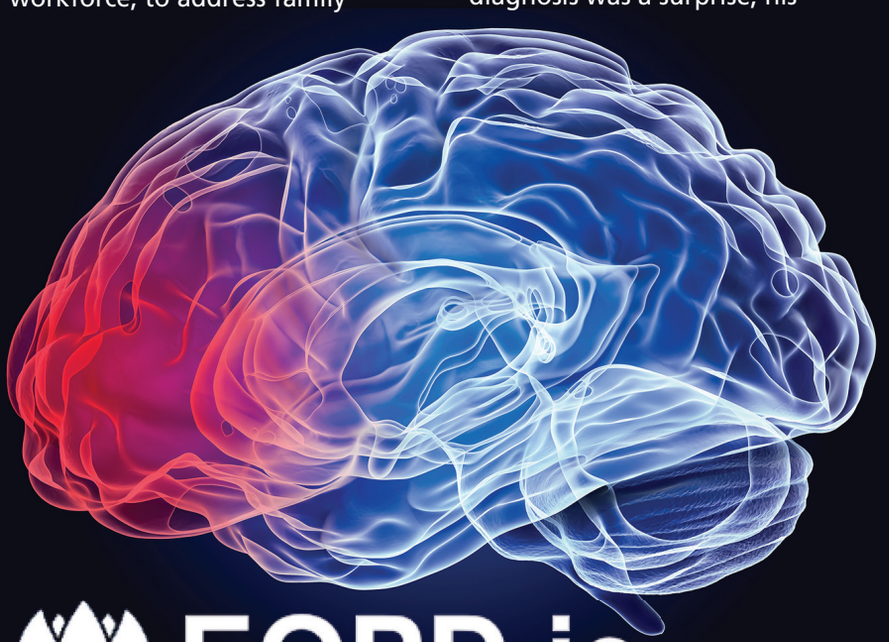
With so much industry talk of health and wellbeing in the context of indoor air quality, it is easy to forget that other health-related issues also impact the sector. These vary from injury-causing accidents in the workplace to being diagnosed with a serious illness. The reality is that these challenges do arise and it is important that employers, when planning for the wellbeing of their staff, include insurance cover for such eventualities.

For instance, a diagnosis with Parkinson's Disease (PD), which normally comes after retirement age, is dreadful. However, to be diagnosed with Early Onset Parkinson's Disease (EOPD) when a person is in their 40s or 50s, mid-career and raising a family, can be devastating. The impact of EOPD is unlike its older sibling as different supports are needed to help the person remain in the workforce, to address family concerns and to sort out finances. EOPD is a slow-moving and very secretive disease. It puts sufferers in fear of their job, ruins plans for career progression, disrupts family life and stifles long-term plans and ambitions. The stress this causes very often has to be endured in private.

The death in 2021 of Michael Richard Clifford, a space shuttle astronaut, impacted a great many people. Like so many with EOPD, diagnosis was a surprise, his received just after being declared "fit for duty" as an astronaut. Tremor, loss of smell, poor gait when walking, not swinging one's arm when walking and reduction in the size of handwriting are all symptoms that EOPD members share with Rich. They are of course only a few of a long list of movement and non-movement disorders associated with EOPD. *The Astronaut's Secre*t, a video documentary about Rich Clifford, is available to watch.

Back in the sixties, Apollo astronauts would sign multiple photographs of the mission crew on the assumption that, should there be a fatal accident, the autographs would have a value and could be sold. Unfortunately, a signed photograph of a building services engineer has no value so insurance is essential to provide a substitute income in case of illness or serious accident. A number of employers provide this income protection insurance, but not all. In this era of wellbeing emphasis on indoor working environments, employers should also re-evaluate the insurance supports they have in place for employees.

For more information on Early Onset Parkinson's Disease see www.EOPD.ie ■



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