Disabilities occur more often than you think.

Will you be prepared if it happens to you?

You've probably heard about short-term disability insurance – coverage that pays a portion of your salary for a few months while you're unable to work.

Your employer has chosen to make this coverage available for you to buy. You might think you don't need it, but before you make that decision, let's run down a list of things you might believe. It's better to know where you stand now than find out after you're disabled.

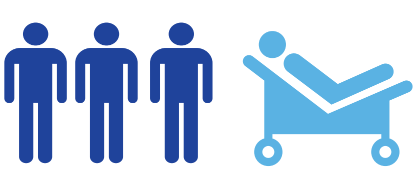
This year more than **8 million** working Americans will experience a short-term disability and the majority won't be covered under Workers' Comp.[1]

1/3 of people worry about supporting themselves if they become disabled and unable to work, yet only 20% say they own disability insurance.[2]

I'm healthy.

Nothing's going to happen to me...

We hope you're right. But consider that approximately 1 in 4 of today's 20-year-olds will become disabled before they retire.[3] And the rates of disability increase with age. In 2017, more than 35.5% of disabled people in the U.S. were in the working ages of 18-64.[4]



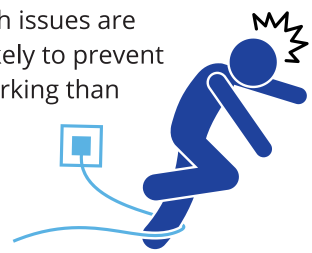
And, let's face it, not all of us are typical. It's all too easy to make lifestyle choices that lead to being overweight ... which makes you more apt to get sick.[5]

The #1 cause of disability: musculoskeletal disorders, including arthritis, back pain, spine/joint disorders[6]

I'm very careful.

I won't be having any accidents.

That's great! Unfortunately, accidents are not the most common cause of disabilities. Illnesses and other health issues are far more likely to prevent us from working than accidents.



Approximately 75% of disabilities are caused by illnesses rather than accidents.[7]

I'm financially secure.

I can handle being out of work for a while.

Maybe so, but you're in the minority.

54 percent of Americans don't have enough saved to cover medical emergencies.[8]

55 percent of Americans can't cover six months' worth of living expenses if they lost their job.[8]

Are you prepared to live without your paycheck?

So what are the alternatives to having insurance to cover short-term disabilities?

Use your savings?
Those are for your kids' education, your retirement and your dreams. Do you really want to give those things up?

Sell your assets?
What are you going to do without your home and your car?

Borrow?
We hope you have generous friends, because banks aren't likely to loan money to someone without a paycheck.

The simple and cost-efficient solution is to buy short-term disability insurance now. Group voluntary short-term disability insurance pays a percentage of your salary when you are unable to work full-time because of a non-work-related illness or injury. These benefits can be used to pay your everyday expenses when you are without a paycheck. And your premiums can conveniently be paid through a payroll deduction. Are you prepared if you did not receive a paycheck because a disability kept you from working? Enroll in group voluntary short-term disability insurance today.

Short-Term Disability Insurance Needs Worksheet

This is intended to provide a general estimate of your potential needs and is not financial advice. For a more accurate analysis, please consult a financial planner.

Income from working spouse	$
Monthly investment income	$
Total monthly income	$

Monthly Expenses

Mortgage (including property tax) or rent	$
Homeowner's or renter's insurance	$
Car payments and insurance	$
Utilities	$
Food and clothing	$
Childcare expenses	$
Bank loan and credit card payments	$
Medical expenses	$
Health insurance premiums[9]	$
Insurance premiums (life, dental, etc.)	$
Savings, investment and retirement contributions	$
Home maintenance costs	$
Other (education, entertainment, etc.)	$
Total monthly expenses	$

Purchasing the group voluntary short-term disability insurance offered through your employer is a wise choice. Use this worksheet to help you consider what your financial needs would be if you did not receive a paycheck because a disability prevented you from working. Record the money you would have available monthly if you experienced a disability. Then write down the amount of money you need for everyday items. The difference between the two (expenses minus available funds) may demonstrate why enrolling for group voluntary short-term disability insurance is a good idea.

Apply today!

Disabilities occur more often than you think. Are you prepared?

[1]Council for Disability Awareness. "The State of Disability Coverage in America." https://disabilitycanhappen.org/wp-content/uploads/2019/05/DIAM2019_Facts.pdf. Accessed June 20, 2019. [2]Life Happens Pro and LIMRA. "2017 Insurance Barometer Study." https://lifehappenspro.org/resources/2053/preview?contentonly=true&token=6598a4c4460aa9731e13a164853a563b. Accessed June 20, 2019. [3]Council for Disability Awareness. "The State of Disability Coverage in America." https://disabilitycanhappen.org/wp-content/uploads/2019/05/DIAM2019_Facts.pdf. Accessed June 20, 2019. [4]Institute on Disability. University of New Hampshire. "2018 Annual Report on People with Disabilities in America." https://disabilitycompendium.org/sites/default/files/user-uploads/Annual_Report_2018_Accessible_AdobeReaderFriendly.pdf. Published January 2019. Accessed June 20, 2019. [5]Harvard T.H. Chan School of Public Health. "Obesity Prevention Source." www.hsph.harvard.edu/obesity-prevention-source/obesity-consequences/health-effects/. Accessed August 29, 2017. [6]Council for Disability Awareness. "Disability Statistics." https://disabilitycanhappen.org/disability-statistic/. Published March 28, 2018. Accessed June 20, 2019. [7]Disabled World. "Disability Insurance Claims and Benefits Information." https://www.disabled-world.com/disability/insurance/. Accessed June 20, 2019. [8]Huddleston, Cameron. "Most Americans Lack Savings to Pay for These Huge Emergencies." Go BankingRates. https://www.gobankingrates.com/saving-money/savings-advice/americans-average-emergency-fund-amount/. Published February 7, 2018. Accessed June 20, 2019. [9]If you become disabled, you can generally maintain your group health insurance coverage. Ask your human resources department what the full cost of your health insurance premium would be if you become disabled.

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