



No one is immune from experiencing a disability. It doesn't affect just older people.



The Social Security Administration estimates that
25% of 20-year-olds
in the workforce today will suffer a
disability before they retire.*



Evidence of Insurability is NOT REQUIRED
if you apply for disability insurance during
this enrollment period!

*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, 2020.
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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.

DISABILITY BENEFIT

60% of earnings
up to \$850 per week for STD and
\$15,000 per month for LTD

Sample Out-of-Pocket Cost Per Month
for an employee earning
\$35,000 per year:

Short-Term
Disability
\$8.75

Long-Term
Disability
\$9.92

These benefits can be used to
pay your everyday expenses
when you are without a paycheck.