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Better benefits at work.

Disability: What you don't know could hurt you.

You don't have to be seriously injured to be disabled.

If you're like most people, you may think you need to have a catastrophic injury before disability coverage can help. In reality, that isn't the case.

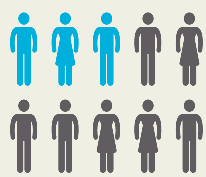
It's true that accidents and injuries contribute to many disabilities. However, most often, disabilities are caused by common illnesses, like diabetes, cancer, cardiovascular and circulatory disease.[1] In fact, 90% of all disabilities are due to an illness — not an accident.[2] And having the right disability coverage in place can make all the difference when you're unable to earn your income.

Some common causes of disability claims[3]

- Muscle, back and joint disorders
- Spine and nervous system disorders
- Cardiovascular and circulatory diseases
- Cancer and tumors
- Accidents, injuries and poisonings
- Mental illness and be havioral disorders
- Respiratory system disorders
- Infectious and parasitic diseases
- Digestive system disorders

The risk of becoming disabled may be greater than you think.

The majority of wage earners today think there's little chance that they'll become disabled. However, disabilities are more common than you think:



Studies reveal that **3 out of every 10** employees between the ages of 35 and 65 will be **out of work** for at least 3 months due to an accident or illness.[4]

And **your likelihood increases** if you carry excess body weight, use tobacco, or consume alcohol on a frequent basis.[5]

Also consider that most disabilities are **not work-related**, and therefore are **not covered** by workers' compensation.[6]

Disability can hurt everything you've worked for.

Many wage earners underestimate or fail to consider the devastating impact disability can have on household finances.

Medical debt resulting from loss of income can trigger severe consequences, including damage to your credit rating, housing instability and difficulties accessing medical care.[7] This is on top of the emotional distress it can cause for you and your family.

When you consider **families with a member in poor health are 1.5 times more likely to have declared bankruptcy,**[8] the potential impact becomes clear.

Think about your expenses, and how much you could cover without a paycheck.

People tend to think of their paycheck as money coming in. In reality, your paycheck is how you keep your savings from going out. It helps you pay for the things that matter — your house payment, school costs, groceries and gas. With disability coverage, you can continue to earn an income and that can help you maintain your quality of life.

Disability insurance can help when you need it most.

You may have questions about disability coverage and whether it's really necessary. If you rely on the steady income of a regular paycheck, consider how disability insurance can help you manage lost income from an unforeseen disability.

Disability is common, but with the right planning, you can be prepared.

MORE **Learn more about disability insurance and how it can protect your income. Contact your Unum representative.**

Expense Worksheet	
Mortgage or rent	$
Car expenses	$
Educational expenses	$
Retirement savings	$
Property taxes	$
Property insurance	$
Food	$
Clothing	$
Utilities	$
Medical expenses	$
Health insurance	$
Credit payments	$
Car insurance	$
Home maintenance	$
Life insurance	$
Miscellaneous	$
Total *(monthly financial obligations)*	$
Minus any monthly benefits you might receive from employer or other sources during a disability	-$
Grand Total	$

1,2,3,5 Council for Disability Awareness, "Chances of Disability: Me, Disabled?" (2012: accessed Mar. 3, 2013).
4 Society of Actuaries, *Commissioners Individual Disability Table A* (1985).
6 U.S. Social Security Administration, *Fact Sheet*, February 7, 2013.
7 The Henry J. Kaiser Family Foundation, *Medical Debt among People with Health Insurance* (January 2014).
8 Laura McCloud and Rachel E. Dwyer, "The Fragile American: Hardship and Financial Troubles in the 21st Century," The Sociological Quarterly (Vol. 52, no. 1, 2011).

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