



# Voluntary Short-Term Disability Insurance

## Why Disability Income Insurance?

Most people insure their car, their health and their life. But consider how important it is to insure your paycheck. Your ability to earn a living affects every aspect of your life – and those who depend on you. That's why Disability Insurance is not an "extra," it is an essential part of protecting your future.

## Are you willing to gamble with your paycheck?

3 in 10 workers entering the workforce today will become disabled before retiring.<sup>1</sup> Are you willing to gamble with those odds? According to the website DisabilityCanHappen.org, here are some recent statistics that show just how common and devastating disability can be:

- Approximately 95% of disabilities are caused by illness rather than accidents.<sup>2</sup>
- One in eight workers will be disabled for five years or more during their careers.<sup>3</sup>
- Over 36 million Americans are classified as disabled; more than half of those are in their prime working years, ranging from 18 to 64 years old.<sup>4</sup>

## What about Workers' Compensation, Medical Insurance and Unemployment Compensation?

- Workers' compensation provides benefits ONLY if a disability is a result of an on-the-job accident, injury or occupational disease.

- Medical Insurance covers medical services and prescriptions; it does not replace income if you cannot work.
- Unemployment Compensation is for those who are physically and mentally able to work.

## How do I sign up?

Please complete the enrollment form and return it to your Benefits Administrator.

## Are there any medical questions or tests needed to qualify for disability insurance?

The Insurance company may offer a certain period of time where you can purchase Voluntary Disability Insurance without medical questions or tests. Certain conditions may apply.

## What is an "Elimination Period"?

An Elimination Period is the time between when your disability begins, and the time you are eligible to receive benefits. No benefits are paid during the Elimination Period.

To calculate your risk of disability, visit: [www.whatsmypdq.org](http://www.whatsmypdq.org)

<sup>1</sup> Social Security Administration, Fact Sheet March 18, 2011, <sup>2</sup> Council for Disability Awareness, Long-Term Disability Claims Review, 2011 [http://www.disabilitycanhappen.org/research/CDA\\_LTD\\_Claims\\_Survey\\_2011.asp](http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2011.asp), <sup>3</sup> 2010 Gen Re Disability Fact Book, <sup>4</sup> The American Journal of Medicine, June 4, 2009

The  
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Administered by Ochs, Inc.

Policy underwritten by:  
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Life Insurance Company  
Independence Holding Group