

## Why should you consider purchasing disability insurance protection at your workplace?

Approximately every 7 seconds, a working-age American suffers a disabling injury or illness that will last for at least one month.

*(Source: America's Disability Counter, DisabilityCounter.org)*

65 percent of employees could not pay their bills for more than a year without an income.

*(Source: CDA 2013 Employer Disability Awareness Study, p. 10)*

For every 17 working Americans, 1 is disabled.

*(Source: U.S. Social Security Administration, Source: CDA 2014 Employer Disability Awareness Study, p. 6)*

**Many of us lead busy lives and seldom take time to think about life's risks. Consider the following reasons many people purchase disability insurance:**

- Lost wages
- Daily living expenses, such as:
  - Mortgage / rent
  - Utilities
  - Car
  - Food
  - Childcare
  - Eldercare
  - Hobbies
  - Pet care
- Ongoing medical expenses

**Advantages of shopping at work include:**

- Affordable group rates
- Convenient payroll deduction
- Guaranteed issue for timely applicant
- Easy access

# 3 Reasons to **stop** and **consider** before you decide not to apply for coverage **now**:

## 1. A missed opportunity

---

You will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting.

## 2. You may not be approved

---

If you have any current or future medical conditions, you may not be approved for any type of coverage at a later date. Evidence of Insurability will be required.

## 3. A longer waiting period

---

If you decide in the future you want to apply for group insurance coverage, you will have to wait until the next enrollment period to apply.