



ONLY **48%**  
of American adults say they  
have enough savings to  
cover three months of living  
expenses in the event they're  
not earning any income.<sup>1</sup>

Talk with your Colonial Life  
benefits counselor  
to learn more.



More than one in four of today's  
20-year-olds can expect to be out of  
work for at least a year because of a  
disabling condition before they reach  
the normal retirement age.<sup>1</sup>

## How can you protect your income?

If you become disabled, you could be out of work for a period of time. Without your income, how would you pay for your everyday living expenses? Fortunately, Colonial Life & Accident Insurance Company offers financial protection options that can help you.

### What can cause a disability?

Regardless of your age or health, a disability could keep you out of work for weeks or months.

Some of the most common conditions associated with short-term disability claims are: arthritis, pregnancy, back problems, dislocations/sprains and fractures.<sup>2</sup>

### How reliable is your safety net?

While many with disabilities look to workers' compensation or Social Security Disability Insurance for help, these resources aren't always reliable. Even if they can help, you still might be unable to meet all of your financial obligations.

More than 65% of workers who apply for Social Security Disability Insurance are denied.<sup>3</sup>

At least 51 million working adults in the United States are without disability insurance other than the basic coverage available through Social Security.<sup>1</sup>

*The disability worksheet on the back can help you determine your income needs.*



Colonial Life and the Council for Disability Awareness (CDA) are working together to increase awareness of the need for benefits to help protect employees' income.



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# Disability needs worksheet

Use this worksheet to help figure out how much income you would need to sustain your standard of living if you were disabled. This worksheet is only meant to give you a rough estimate and may not include every expense in your budget.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage	\$
2	Transportation (gas, car, bus, etc.)	\$
3	Utilities (phone, internet, TV, electricity/gas, water)	\$
4	Food and necessities	\$
5	Other expenses	\$
<b>Total monthly expenses (add lines 1-5 together)</b>		\$

## Help preserve your way of life

With short-term disability insurance:

- You may receive monthly benefits if you become disabled because of a covered accident or sickness.
- Partial disability could enable you to work part time and still receive 50% of the total disability benefits.
- In most cases, you can keep your coverage even if you leave your employer.

**Learn more about how disability insurance can help protect your income by talking with your benefits counselor.**

- 1 Council for Disability Awareness, The Crisis of Disability Coverage in America, 2018.
- 2 Colonial Life internal data, 2018.
- 3 Social Security Administration, Selected Data from Social Security's Disability Program, 2018.