



▶ 7 THINGS YOU MAY NOT KNOW WHEN IT COMES TO YOUR DISABILITY INSURANCE BENEFITS

Disability Insurance coverage, issued by **The Prudential Insurance Company of America (Prudential)**, is key to your financial wellness because it helps you prepare financially for unexpected risk. As an expert in the field, Prudential knows that many people are simply unaware of how important these benefits are. Here's what you may not know:

1. What disability insurance is, or why you need it

What you should know is: Disability insurance can help you protect your income if you're not able to work and earn a paycheck due to an illness or injury. That's why it's sometimes referred to as "income protection" insurance. And according to the American Payroll Association, 69% of Americans live paycheck to paycheck.¹ This means that missing just one paycheck because of a disability could cause a serious financial situation.

2. The chances of becoming disabled are shockingly high

What you should know is: According to the Social Security Administration, 25% of working Americans will become disabled during their working years.² That means one in four workers will, at some point, be out of work due to an illness or injury and unable to earn a paycheck.

3. Federal and state benefits may not cover what you need, when you need it

What you should know is: Many workers mistakenly assume that a disabling illness or injury will be covered by Worker's Compensation or Social Security Disability Insurance (SSDI). In reality, Worker's Compensation and SSDI do not cover most challenges workers are likely to face. Additionally, there are stringent eligibility requirements for SSDI and average processing time of more than two years.

4. The reasons for a disability are quite common

What you should know is: Some of the most usual reasons for having to go out on disability are really quite common. They include maternity, complications from maternity, back injuries, and digestive disorders. It's no wonder so many employees are at risk. Disability insurance can help you protect your income if you're not able to work and earn a paycheck due to an accident or illness.

▶ **BENEFITS TO HELP
PROTECT YOUR
FINANCIAL WELLNESS.**

5. How much you need

What you should know is: Prudential offers a Needs Estimator tool to help you evaluate the right amount of coverage for your needs. By answering just a few questions, this tool will provide a good idea how much coverage is best for you and your family. Find this tool on your benefits enrollment site or you can access it directly at www.prudential.com/EZDisabilityNeeds.

6. The amount of time most are out on long-term disability is shockingly long

What you should know is: The average group disability claim lasts nearly three years!³ And only half of Americans indicate they have enough savings to cover three months of living expenses if they lost their income.⁴ Long term disability insurance can help you protect your income if you're not able to work and earn a paycheck due to an accident or illness.

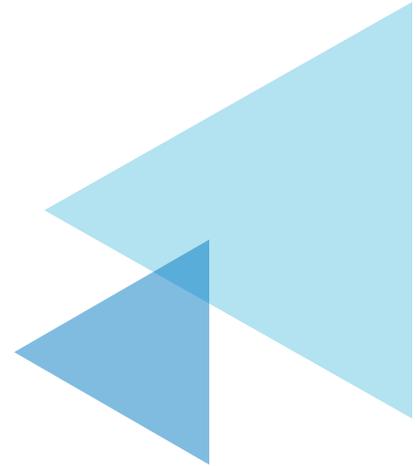
7. Disability insurance may not be as expensive as you think.

What you should know is: Disability insurance available through employers tends to be more affordable than individual policies because you're taking advantage of group rates, which are often lower than individual rates.

Disability insurance is an important way to help ensure your financial wellness.

For more information

Speak with your employer's benefits expert to learn more about when you can enroll.



¹ American Payroll Association, the 2020 "Getting Paid in America" Survey.

² Social Security Administration, Fact Sheet, June 2017.

³ Council for Disability Awareness, July 2013.

⁴ Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2017. May 2018. <https://www.federalreserve.gov/publications/files/2017-report-economic-well-being-us-households-201805.pdf>

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