

How Disability Insurance helps to protect your paycheck



➔ Benefits to help promote your financial health

While you can't prevent the unexpected from happening, you can be prepared with insurance coverage that helps protect your paycheck, so you can stay on track financially, which may be more important today than ever before.

Long Term Disability Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can be used as income replacement if you're unable to work due to an illness or injury. It can help pay for expenses like your rent or mortgage, your cellphone, groceries, utilities or car payments.

68% of surveyed consumers said they were concerned about supporting themselves if they became disabled and unable to work.*



➔ Learn more.

Disability Insurance provides benefits for some of the most common reasons for going out on disability, including short term and long term conditions like maternity, mental health, back injuries, digestive disorders, arthritis and heart issues.

It may be more affordable than you think.

Because your employer's plan offers group rates, this coverage may cost less than insurance you buy on your own.

Why do I need Long Term Disability? Short Term Disability coverage replaces a portion of your income for a shorter period of time if you're unable to work as a result of a brief illness, injury or while on maternity leave. Long Term Disability coverage pays a portion of your income, and generally begins after Short Term Disability ends, and continues until you return to work or reach retirement age.

You can use benefits however you wish—for housing, college tuition, monthly bills, and other expenses.

Your plan pays in addition to other coverage you may have, like medical and accident insurance.

Disability Insurance covers disabling illnesses or injuries that Worker's Compensation or Social Security Disability Insurance (SSDI) benefits may not cover. 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 addresses on-the-job accident and/or illnesses only, and SSDI covers disabilities that are more long-term in nature (those expected to last longer than one year). Also, there are stringent eligibility requirements for SSDI, and an average processing time of more than two years.

* LIMRA and LIFE Happens 2018 Insurance Barometer Study.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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