



# Disability happens

## Understanding your risk for disability

Sometimes the world can feel like a risky place – every day the TV and Internet bombard us with reports of crime, disaster and mishap. But what about the effect of an illness or injury? You may not think that an illness or injury is something to plan for, but it may keep you from working and, as such, it could be considered a disability.

### What are the chances that you or someone you care about may become disabled?

- Roughly three in 10 Americans will suffer a disability lasting 90 days or longer before the age of 65.<sup>1</sup>
- And, nearly one in five Americans will be disabled for one year or more during their working years.<sup>2</sup>

The leading causes of these disabilities are not accidents and injuries — they are illnesses and chronic conditions such as cancer, cardiovascular disease and musculoskeletal disorders.<sup>3</sup>

The average length of a long-term disability is between two and three years, and this could place a significant strain on your resources. Many American families live paycheck to paycheck, and the majority couldn't afford to go one month, let alone two or three years, without the support of regular income.<sup>4</sup> Therefore, it is important to be financially prepared.

Many will pull from savings and retirement funds to make it through a time of disability. Government programs can also help, but Social Security and Workers' Compensation may not be enough.

- The average monthly Social Security Disability Insurance (SSDI) benefit is only \$1,004.00.<sup>5</sup>
- And, Workers' Compensation may not fill the gap as 95% of reported disabilities are estimated to be non-work-related.<sup>6</sup>

Any one source of income may not be sufficient to meet the needs of you and your family, and private disability insurance could be a key piece of your solution to financial preparedness.

Being disabled is a very real risk, and in your lifetime, it may affect you or someone you care about. The biggest risk you take may be not planning for the possibility of a disability.

**Take some time today to learn what you can do to plan for and lower your risk of disability.**

### References

<sup>1</sup> <http://lifehappens.org/disability-insurance/who-needs-it> and corroborated by [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp).

<sup>2</sup> Ibid.

<sup>3</sup> [http://www.disabilitycanhappen.org/news/CDA\\_LTD\\_Claims\\_Survey\\_2007.asp](http://www.disabilitycanhappen.org/news/CDA_LTD_Claims_Survey_2007.asp) and corroborated by <http://www.ahip.org/redirect/AHIPDIChartBook.pdf>, pg 9.

<sup>4</sup> [http://www.disabilitycanhappen.org/news/CDA\\_LTD\\_Claims\\_Survey\\_2005.asp](http://www.disabilitycanhappen.org/news/CDA_LTD_Claims_Survey_2005.asp)

<sup>5</sup> [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp)

<sup>6</sup> [http://www.disabilitycanhappen.org/news/CDA\\_LTD\\_Claims\\_Survey\\_2007.asp](http://www.disabilitycanhappen.org/news/CDA_LTD_Claims_Survey_2007.asp)

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