

# Long-Term Disability

Long-term disability is an income replacement benefit employers may offer that provides a percentage of pre-disability earnings when employees are out of work due to a disabling condition for an extended period. This income replacement benefit typically exceeds 3-12 months.

## TOP CAUSES OF LONG-TERM DISABILITY



Heart Disease



Cancer



Injuries



Mental Health  
Issues



Stroke

## DID YOU KNOW?

- Just under **one in four** of today's 20-year-olds can expect to be out of work for at least a year due to a disabling condition before retirement age.
- **44.3%** of consumer bankruptcy filings cited medically-related work loss as a contributor.

## SOME THINGS TO CONSIDER...

### Shocking Illnesses and Diagnoses

Long-term disability claims most often stem from shocking diagnoses; cancer, heart disease, and strokes can send you and your family reeling, trying to navigate the health care system and figuring out how to pay the bills. Long-term disability can help take some of the financial burden off you and your family.

### Long-Term Really Means Long-Term

For most physical impairments, long-term disability can last until you reach retirement age (age 65 or 66, for many policies)—assuming you remain disabled that long. Ask your employer today for more information about long-term disability offerings.