



GROUP SHORT AND LONG TERM DISABILITY INSURANCE

Why do I need Disability insurance?

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You probably have medical insurance and life insurance, which are crucial to protecting you and your family from financial hardship. You house, car and RV are insured.

What about protecting your most valued asset. Your income?

Any financial planner will advise you that disability insurance is a crucial part of your financial safety net and planning. Disability insurance provides income replacement when you experience a covered illness, injury or pregnancy. The coverage can help with expenses that health insurance won't cover.



The incidence and consequences of disability are greater than most people think!

- **Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.** (U.S. Social Security Administration, Fact Sheet February 7, 2013)
- **Over 37 million Americans are classified as disabled; about 12% of the total population. More than 50% of those disabled Americans are in their working years, from 18-64.** (U.S. Census Bureau, American Community Survey, 2011)
- **8.8 million disabled wage earners, over 5% of U.S. workers, were receiving Social Security Disability (SSDI) benefits at the end of 2012.** (U.S. Social Security Administration, Disabled Worker Beneficiary Data, December 2012)
- **In December of 2012, there were over 2.5 million disabled workers in their 20s, 30s, and 40s receiving SSDI benefits.** (U.S. Social Security Administration, Disabled Worker Beneficiary Data, December 2012)

The AAPA disability plans provide additional services and benefits to you besides income replacement.



- Employee Assistance Program that provides services for: Child and Elder Care, Depression, Financial and legal concerns and Online will preparation.
- Rehabilitation services to assist you in returning to your own occupation or to another occupation.
- Assistance with keeping you at work and preventing a disability from occurring.
- Assistance and direction with filing for Social Security Disability Benefits if applicable.

The risk of disability and the associated costs are clear. No one plans on becoming disabled but it happens everyday.

Consider the AAPA disability plan options as part of your financial plan.

Learn More about how to obtain guaranteed issue, discounted group Short and/or Long Term Disability Insurance through your AAPA membership. Visit: www.MyPABenefits.com or call Ryan Insurance Strategy Consultants at 800 796-0909 Ext. 106

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