

Why Disability Income Insurance?

Employers can play an important role in helping employees protect their financial security by offering voluntary disability income insurance.

In today's challenging economy, money worries are often a leading cause of stress for Americans. Imagine for a moment the added financial and emotional stress an employee would face if a sickness or injury kept them from working and they had to pay more bills more with less income. There are common misconceptions associated with disability income coverage. And then there's reality.



MYTH:

My employees can't afford disability insurance premiums.

FACT:

In these challenging economic times your employees can't afford **not** to have disability insurance. Few Americans are financially prepared for a disability.

- More than 70% of American households rely on two incomes to make ends meet.¹
- One-third of Americans have no retirement savings.² And 60% of adult Americans have **no** savings earmarked for emergencies.³

MYTH:

Social Security will cover it.

FACT:

Social Security Disability Insurance (SSDI) may not be adequate for many workers:

- \$1,065 a month is the average monthly benefit paid by SSDI in June of 2010.²
- 65% of initial SSDI claim applications were denied in 2009.⁴

MYTH:

My employees can use their savings to cover out-of-pocket medical costs.

FACT:

For many working Americans who are living paycheck to paycheck, this is just not an option.

- Unexpected illness and injury cause 350,000 personal bankruptcies each year.⁵
- The number of households with credit card debt due to medical expenses is soaring.⁶

¹LIMRA's life insurance consumer studies, 2010 Disability Insurance Awareness Month ²Social Security Administration, Fact Sheet March 18, 2011

³Council for Disability Awareness, December 2011 ⁴Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov ⁵Council for Disability Awareness, 2009 ⁶The Plastic Safety Net: How Households are Coping in a Fragile Economy, July 2008

Disability Income Insurance

Trustmark
INSURANCE COMPANY
PERSONAL. FLEXIBLE. TRUSTED.

Why Trustmark's Disability Income Coverage?

- Simple application process
 - Guaranteed issue available
 - If not guaranteed issue, only three simple questions
 - No request for medical history or doctor names
- Benefits are paid based on employer's pay cycle
 - Weekly, bi-weekly, semi-monthly or monthly
 - Income replaced using the employee's regular paycheck cycle
- Superior claim service
- Benefits paid regardless of any other coverage
- Waiver of Premium benefit*
- Fully portable
- Affordable premiums

*Separately priced benefit; may not be available in all states.

What's the Value of it?
Disability Income helps employees pay for:

- Mortgage or rent
- Child care
- Out-of-pocket medical expenses
- Housekeeping
- Car payments
- Groceries



This policy is designed to provide coverage for disabilities resulting from covered accidents or sicknesses. It is not a Medicare supplement policy or a policy of workers' compensation insurance and will not cover accidents or sicknesses covered by workers' compensation insurance. It is not an expense reimbursement policy. This policy is supplemental and not designed to cover all medical expenses and is not a substitute for a health benefit plan. This policy does not cover basic hospital, medical, surgical or major medical expenses. In MA, you must have a health benefit plan to purchase this insurance. Please read your policy or group certificate carefully for complete information.

Have questions? We have solutions.

Visit trustmarksolutions.com or call 800.840.4692.

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