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Disability Insurance

Valuable protection for you and your family

Great news! Your employer is offering you the opportunity to purchase disability insurance at group rates from Reliance Matrix, a trusted benefits carrier for over a century.

"Why do I need disability insurance?"

Disability insurance is paycheck insurance. Just as medical insurance is designed to help cover healthcare expenses, disability insurance replaces a portion of your income. If you were unable to work due to illness or injury, disability insurance can help pay for essential expenses, such as food, utilities, mortgage and car payments.

"That will never happen to me."

Disability is more common than most people realize. Accidental injuries can be the cause of a disability, however common chronic health conditions can also limit your ability to work. In fact, approximately 90% of disabilities are caused by illnesses rather than accidents.[1]

"I don't need it."

Just like medical insurance acts as a safety net for you in the event that you become ill or injured, disability insurance is another level of protection. It will help provide for you financially in the event that you cannot work due to injury or illness.

"I have enough insurance already."

Very few people hesitate to insure assets like their home or car, but many fail to protect their most valuable asset of all — their paycheck. Disability income protection insurance will help protect your financial security in the event that you cannot work. If you have saved 10% of your income each year, then one year of being totally disabled could wipe out 10 years' worth of savings.[2]

375,000
American become disabled every year.[1]

25%
of 20 years olds will be out of work for at least a year before they retire.[2]

48%
of American adults don't have enough saved to cover 3 months of living expenses.[2]

"There's always Workers' Compensation."

Disability insurance covers you when workers' compensation doesn't. Workers' compensation only covers time away from work if the disabling illness or injury was directly work-related. Only 1% of American workers missed work due to an occupational illness or injury.[3]

"It's easy to get started."

If you believe you can benefit from this important coverage, it's easy to get started. Your employer has made it possible for you to pay for your coverage through a convenient payroll deduction. Refer to the enrollment material your employer has provided and follow the instructions on how to enroll.

Your chances of becoming disabled for 3 months or longer:[1]

25 years old – 58%
35 years old – 50%
45 years old – 40%
55 years old – 23%

Disability-related medical problems cause:

62%
of all personal bankruptcies in the United States each year[2]

and

46%
of all mortgage foreclosures.[2]

1 US Census Bureau
2 Simplyinsurance.com
3 Council for Disability Awareness

This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer's Human Resources benefit manager. There is a detailed description of plan's provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

For more information, visit reliancematrix.com.

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