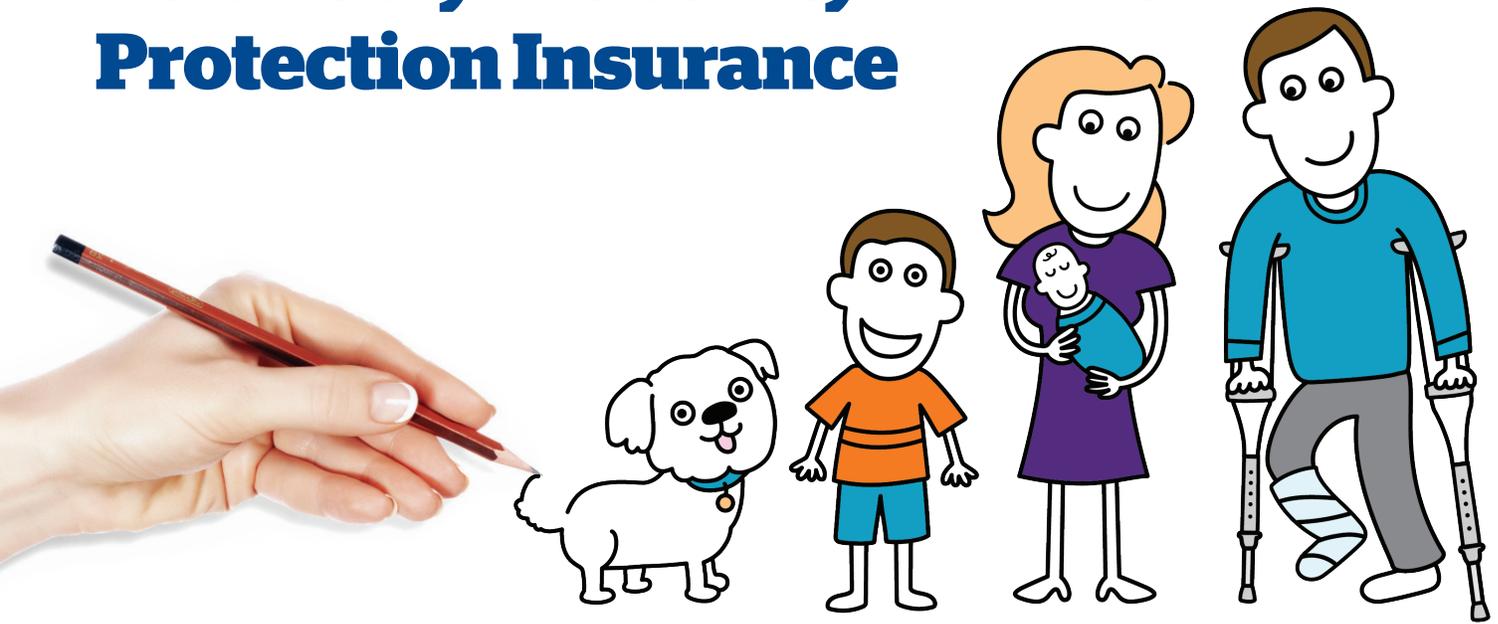


# Voluntary Disability Income Protection Insurance



**Draw on the protection provided by your benefits.**

Great news! Your employer is offering you the opportunity to purchase disability income protection insurance at group rates from Reliance Standard, a trusted group benefits carrier.



**498**  
**Americans**

become disabled every  
ten minutes.<sup>1</sup>

Even though no one likes to think about getting sick or sustaining an injury, almost everyone makes sure to get medical insurance—just in case. But medical insurance is only designed to cover all or most of the healthcare costs an illness or injury brings—what happens to your paycheck if you’ve exhausted your paid time off? If your paycheck were to stop for a period of time, how would that affect you and your family? If you’ve never thought about the possibility, now is a good time.



**1 in 4**

of today's 20-year-olds  
will become disabled  
before they retire.<sup>2</sup>

**“That will never happen to me.”**

Disability is more common than most people realize. Accidental injuries are a major cause of disabilities, but common chronic health conditions can also limit your ability to work. In fact, approximately 90% of disabilities are caused by illnesses rather than accidents.<sup>2</sup>



**1 in 5**

workers can expect to be  
disabled for at least a year  
before the age of 65.<sup>3</sup>

**“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.

**RELIANCE STANDARD**  
A MEMBER OF THE TOKIO MARINE GROUP

[www.reliancestandard.com](http://www.reliancestandard.com)

<sup>1</sup> National Safety Council, Injury Facts 2008 Edition. <sup>2</sup> Council for Disability Awareness, Disability Statistics, 2013. <sup>3</sup> Life and Health Insurance Foundation for Education, 2005.

**“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: themselves. Disability income protection insurance will help protect your financial security in the event that you cannot work. The chance of poverty jumps from 9% for people without a disability to 27% for those with a severe disability.<sup>2</sup>

**“There’s always workers’ compensation.”**

Disability insurance covers you when workers’ compensation doesn’t. Workers’ compensation only applies to injuries sustained while an employee is at work. Statistics show that there are almost twice as many off-the-job injuries as on-the-job injuries and twice as many work days lost due to off-the-job injuries as on-the-job injuries.<sup>5</sup> Partial disabilities may also be covered.

**“I can’t pay another bill every month.”**

Your employer has made it possible for you to purchase this coverage at group rates. You pay for your coverage through convenient payroll deduction.

**“I doubt I would be approved.”**

You cannot be turned down for this insurance, as long as you are eligible.

**“Why now?”**

Evidence of Insurability requirements are waived for employees who enroll during your employer’s approved enrollment period.

**“What do I do now?”**

If you agree that you and your loved ones can benefit from this important coverage, it’s easy to get started. Simply review the accompanying materials and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

Additional information to aid you in your disability income protection insurance purchase decision can be found online at [www.RelianceStandard.com/voluntarydisability](http://www.RelianceStandard.com/voluntarydisability).

**Why Reliance Standard?**

You are buying Disability insurance from Reliance Standard Life Insurance Company, a national insurer in business for over a century.

**YOUR CHANCES OF BECOMING DISABLED INCREASE WITH AGE.<sup>1</sup>**

 **11%**  
Ages 18–44

 **23%**  
Ages 45–64

 **51%**  
Ages 65 and above

**UNEXPECTED ILLNESSES AND INJURIES CAUSE:**

**350,000**  
personal bankruptcies  
each year,<sup>3</sup> and nearly

**50%**   
of all mortgage foreclosures.<sup>4</sup>

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<sup>1</sup> U.S. Centers for Disease Control and Prevention, Morbidity and Mortality Weekly Report, 2009. <sup>2</sup> U.S. Census Bureau, 2009. <sup>3</sup> “Illness and Injury as Contributors to Bankruptcy,” Health Affairs, February 2005. <sup>4</sup> Health Affairs, The Policy Journal of the Health Sphere, February 2005. <sup>5</sup> National Safety Council, Injury Facts 2008 Edition.

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 the plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

The availability of the described products, benefits and features may vary by state.

Group disability coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series: LRS-6564, LRS-9228, LRS-6451, LRS-9334, et al. Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

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