



Long Term Disability Insurance



Great News! ADT is offering you the opportunity to purchase Long Term Disability Insurance from Reliance Standard

Millions of working Americans are facing a growing crisis: a lack of adequate disability insurance coverage. Today, the absence of emergency savings and the rising medical costs have created a critical blind spot for many American workers and their families. Without some kind of income protection, more Americans are experiencing severe financial difficulty if they need to miss work due to illness, injury or pregnancy.

Only 40% of households have enough in savings to cover at least 3 months of their recurring expenses and only 28% can cover at least 6 months. 3 out of 10 Americans indicate they cannot pay an unexpected \$400 bill without having to carry a balance on a credit card or borrow money. From 2009 to 2018, only 32% of Social Security Disability Insurance (SSDI) claimants had their applications approved - 21% at the initial application stage and the remainder after a reconsideration or appeals process. It can take from 3 to 5 months from time of application to receive the initial decision. In 2020, there were over 400,000 appeals cases in which 38% of them were over 9 months old.¹

If you are disabled and your Short Term Disability benefit is about to expire, you can extend your benefits by having Long Term Disability. You can choose 50% or 60% of your monthly salary up to a maximum of \$15,000 per month and can continue to receive it until you return to work or Social Security Normal Retirement Age. You are guaranteed coverage without answering medical questions. There is a 6/12 pre-existing limitation that will need to be satisfied before a pre-x claim will be paid. Having income protection like disability insurance helps you put your mind at ease financially.



**1 IN 4
AMERICANS**

Have some sort of disability²

Even though no one likes to think about getting sick or sustaining an injury, almost everyone makes sure to get medical insurance. But medical insurance is 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 paychecks 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

20 year olds will become disabled before they retire³

"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.



1 IN 5

Workers can expect to be disabled for at least a year before the age of 65⁴

"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, electing additional disability insurance is another level of protection: it will help provide you financially in the event that you cannot work due to injury or illness.

¹ Disabilitycanhappen.org; ² National Safety Council 2018; ³ Council for Disability Awareness; ⁴ Life and Health Insurance Foundation

“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. Electing additional 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.²

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

AutoNation has made it possible for you to elect additional disability coverage at group rates. You pay for your coverage through convenient payroll deduction.

YOUR CHANCES OF BECOMING DISABLED INCREASE WITH AGE.¹



¹US Centers for Disease Control and Prevention, Morbidity and Mortality