

[48
PERCENT]

Only 48% of American adults say they have enough savings to cover three months of living expenses in the event they're not earning any income.¹

Talk with your
benefits counselor
to learn more.



More than 1 in 4 of 20-year-olds become disabled before retirement age.¹



How can you protect your income?

If you become disabled, you could be out of work for a period of time. Without your income, how would you pay for your everyday living expenses? Fortunately, The Paul Revere Life Insurance Company offers financial protection options that can help you.

What can cause a disability?

Regardless of your age or health, a disability could keep you out of work for weeks or months.

[Some of the most common conditions associated with short-term disability claims are: arthritis, pregnancy, back problems, dislocations/sprains and fractures.²]

How reliable is your safety net?

While many with disabilities look to workers' compensation or Social Security Disability Insurance for help, these resources aren't always reliable. Even if they can help, you still might be unable to meet all of your financial obligations.

[More than 66% of workers who apply for Social Security Disability Insurance are denied.³]

[At least 51 million working adults in the United States are without disability insurance other than the basic coverage available through Social Security.¹]



The Paul Revere Life Insurance Company
and the Council for
Disability Awareness (CDA)
are working together to increase
awareness of the need for benefits
to help protect employees' income.



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Disability needs worksheet

Use this worksheet to help figure out how much income you would need to sustain your standard of living if you were disabled. This worksheet is only meant to give you a rough estimate and may not include every expense in your budget.

		MONTHLY EXPENSES
		Round to the nearest hundred.
1	Rent or mortgage, insurance, minor home repairs	\$
2	Transportation (bus, gas, car, car maintenance and insurance)	\$
3	Utilities (cell phone, wi-fi, electricity/gas, water, etc.)	\$
4	Food and household necessities (toiletries, cleaning supplies)	\$
5	Other expenses (gym/fitness, streaming/cable, extracurricular activities)	\$
6	Health (medical needs and prescription drugs)	\$
Total monthly expenses (add lines 1-6 together)		\$

Help preserve your way of life

With disability income insurance:

- You may receive monthly benefits if you become disabled because of a covered accident or sickness.
- Partial disability could enable you to work part time and still receive 50% of the total disability benefits.
- In most cases, you can keep your coverage even if you leave your employer.

Learn more about how disability income insurance can help protect your income by talking with your benefits counselor.

- 1 U.S. Social Security Administration, The Faces and Facts of Disability, ssa.gov, accessed September 2021.
- 2 Colonial Life internal data, 2021.
- 3 Social Security Administration, Selected Data from Social Security's Disability Program, 2019, accessed September 2021.

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