

# Why disability insurance makes sense.



## ➔ Your financial peace of mind matters! Prepare with benefits that help protect your paycheck and your family.

If you suddenly found yourself without your regular income and unable to work, would you still be able to provide essentials such as food, utilities, and housing and car payments for your family?

Disability insurance, issued by **The Prudential Insurance Company of America (Prudential)**, helps ensure you will still have a financial safety net, by replacing a portion of your income if you are unable to work due to an illness or injury. This coverage can be used as partial income replacement, providing you with benefits to use however you wish so you can meet your financial obligations and provide for your loved ones.

**54%** of surveyed consumers said they were concerned about supporting themselves if they became disabled and unable to work.\*



### You can quickly and easily find out how much coverage you may need.

Use our online disability Insurance Needs Calculator to help you estimate how much Disability insurance is right for you. Visit [www.prudential.com/EZDisabilityNeeds](http://www.prudential.com/EZDisabilityNeeds).

Access this tool from your mobile device camera or QR reader



**Enroll from** November 1 to November 15,

## ➔ Learn more.

**Disability insurance provides benefits for some of the most common reasons for going out on disability**, including short term and long term conditions like pregnancy, mental health, back injuries, digestive disorders, arthritis, and heart issues.

**It may be more affordable than you think.**

Because your employer's plan offers group rates, this coverage may cost less than insurance you buy on your own.

**Why do I need short-term disability?** Disability insurance helps ensure you will still have a financial safety net, if you are unable to work due to an illness or injury, by replacing a portion of your income. It can help cover daily living expenses, medical bills, and other financial obligations, giving you and your family peace of mind during challenging times.

**How do I enroll or learn more?**

Contact your benefits administrator for more information.

**Benefits can be used for whatever you wish.**

Disability insurance offers the protection you need plus benefits that you can use toward housing, college tuition, monthly bills, and other expenses.

**Your plan pays in addition to other coverage you may have**, like medical and accident insurance.

**Disability insurance covers disabling illnesses or injuries that Worker's Compensation or Social Security Disability Insurance (SSDI) benefits may not cover.**

\*LIMRA and Life Happens 2023 Insurance Barometer Study.

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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