

# How Disability Insurance helps to protect your paycheck



## ➔ Benefits to help promote your financial health

While you can't prevent the unexpected from happening, you can be prepared with insurance coverage that helps protect your paycheck, so you can stay on track financially, which may be more important today than ever before.

Disability Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can be used as income replacement if you're unable to work due to an illness or injury. It can help pay for expenses like your rent or mortgage, your cellphone, groceries, utilities or car payments.

These benefits can help protect everything you've worked so hard to build, to withstand a tragedy striking. Disability insurance is a tool that can help ensure you don't disrupt building generational wealth for years to come.

Half (**49%**) of respondents indicate their households would face financial hardship in six months or less if the households' primary wage earners were to become sick or injured.\*



## ➔ 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 maternity, 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.

**You can use benefits however you wish**—for housing, college tuition, monthly bills, and other expenses.

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

**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: [www.prudential.com/EZDisabilityNeeds](https://www.prudential.com/EZDisabilityNeeds).

**Disability Insurance covers disabling illnesses or injuries that Worker's Compensation or Social Security Disability Insurance (SSDI) benefits may not cover.** Many workers mistakenly assume that a disabling illness or injury will be covered by Worker's Compensation or Social Security Disability Insurance (SSDI). In reality, Worker's Compensation addresses on-the-job accident and/or illnesses only, and SSDI covers disabilities that are more long term in nature (those expected to last longer than one year). Also, there are stringent eligibility requirements for SSDI, and an average processing time of more than two years.

\* LIMRA Insurance Barometer Study, 2022.

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

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