



DIOCESE OF LA CROSSE



Voluntary Long Term Disability Coverage

Income Protection Benefit

**PROTECT YOUR
GREATEST ASSET...**

Your paycheck

**What will YOU do if you can't
earn one?**

Long-term Disability

- Off of the Job accidents and illness covered
- Benefits begin on the 91st day
- Benefits payable to the Normal Social Security Retirement Age
- 60% of gross salary up to a maximum of \$5,000 per month

Could you pay your bills
without a paycheck?

- Don't take any chances
- Protect your income
- Invest in peace of mind

Do you Know.....

- Just over 1 in 4 of today's 20 year olds will become disabled before they retire? *
- Almost half of all mortgage foreclosures are due to Disability? **
- Close to 90% of disabling accidents and illnesses are not work related? ***
- The average long-term disability absence lasts 2.5 years? ****
- Over 57% of all Social Security Disability claims are rejected and these disabled individuals never receive and Social Security Disability benefits?

Probability of at least one
disability (90 days or
longer) occurring before
reaching age 65:

Age =
Probability*

25 = 50%

35 = 45%

45 = 38%

55 = 26%

* Health and Insurance Association
of America, Disability in the United
States: Extent and Economic Impact.

* Council for Disability Awareness 2015

** Health Affairs, The Policy Journal of the Health Sphere, February 2005

*** National Safety Council, Injury Facts 2008

**** Commissioner's Individual Disability Table A