

Disability Insurance

Real Life Stories



Disability insurance makes a difference

How does being too sick or hurt to work affect people's lives?

Below are true stories on how some people dealt with their illness and injuries and how disability insurance made a big difference in their lives.

Disability insurance was a lifesaver

While out on her usual walk with her husband around Memorial Day, Jackie tripped on a rock and hurt her wrist. Little did she know this seemingly minor accident would have such a long-term impact. It resulted in four different breaks and the need for surgery to put a plate, wire and pin in her wrist. As a result, Jackie wasn't able to return to work full-time until October.

Luckily, Jackie had disability insurance coverage. She was able to use the benefits to pay doctor and physical therapy bills. Jackie was also very pleased with the claims process.

Jackie summarizes the experience this way, *"If it hadn't been for my disability insurance, we could have lost a lot.* My husband had just started his own business so finances were very tight. I realized there are many things we overlook in life when things are going well. Thanks to the disability insurance, we were able to keep going. It was a lifesaver! You never know when this could happen to you. You could lose everything you've worked so hard for in the blink of an eye."

Beating cancer

For Jill, the diagnosis of breast cancer was a shock on many levels — physically, emotionally and financially. After a double mastectomy and many chemotherapy sessions, she found herself with a severely-weakened immune system made worse by her diabetes. She was unable to work for more than 11 months.

"There wasn't an interruption in my paycheck. I would have had to change my lifestyle if it hadn't been for the insurance payments," she says. Jill found she was so wrapped up in the effects of the cancer and its treatment that it was hard to think about anything else, *"Because of the disability coverage, I was able to focus on getting better and staying positive. I didn't have to worry about money issues."*

Jill definitely recommends disability insurance to others. "You owe it to your family and those you care about to have it," she says. "We have no idea what is going to happen. You have to be ready."



You never expect a disability to happen to you

“At the age of 39, I suffered a heart attack.” Jon is proof that disabilities don’t care how old you are. His heart attack resulted in a hospital stay and 18 sessions of cardiac rehabilitation.

It’s a good thing Jon had short-term disability insurance, “It was a great relief to know that despite all of the changes that were going on in my life, I would still be able to meet my financial responsibilities. Without my disability benefits from work, this time would have been much more stressful — exactly what I didn’t need at that time!”

Jon notes that his manager, the claims specialist and HR personnel worked well together to assure that his claim experience went very smoothly. *Jon recommends that friends and family seek out employers who offer disability coverage or purchase an individual disability policy on their own*, “You never expect something like this to happen, it is nice to know there is a safety net to help if it does.”

It’s nice having someone watch your back

After purchasing life insurance, Ann and her husband knew they wanted to protect her husband’s income from a disability as well, so they bought an individual disability income insurance policy. Over the years, they kept the policy up-to-date by periodically increasing coverage. Later Ann’s husband began working for a company that also offered group disability insurance.

In 2000, Ann’s husband was hit by a semi-truck that crossed the median on the interstate and he was air lifted to a local hospital. He sustained multiple injuries, went through five surgeries and was hospitalized for almost two months — eventually undergoing extensive physical therapy to learn how to walk again.

Ann says her agent was extremely helpful, working with them to complete forms and was instrumental in making the claim process go smoothly. *The combination of group and individual disability insurance allowed the couple to focus on him getting better*, rather than worrying about finances. Ann says, “We know first hand how important disability insurance can be and we wouldn’t be without it. It’s nice to have someone watching your back.”

Why did Ann tell her story? “This whole experience had a big impact on us and I’m just happy to share our story. Some good things came out of a bad situation. If our story can help convince even one person to buy disability insurance, that’s just another good thing to come out of this.”

The money kept us afloat

When Sherry's husband's company cut the existing sick leave program and added short-term and long-term disability insurance, they weren't sure it was the best thing. That is until her 49-year-old husband suffered five strokes and a heart attack in the course of a week, leaving him severely disabled.

Her husband's condition not only affected his ability to work, but also Sherry's. She was off work for 100 days while her husband was hospitalized and then caring for him and their two young sons. "We instantly went from being a two-income family to an almost no-income family. Thankfully we had his disability insurance from work. *The benefits kept us afloat and helped us buy groceries and make our mortgage payments.* The insurance helped make a very bad situation bearable and allowed us to still feed our boys at a time when everything was going wrong. Nobody realizes the need for disability coverage until it's really needed."

A really rough ride

A typical Friday night ride on his motorcycle took an atypical turn for Nathan last year. A car pulled in front of him and he ran into it, the force throwing him nearly 30 feet. The doctors had never seen a shoulder blade shattered so badly. He also had a vertebrae in his spine that had a compression fracture. Nathan's dominant arm was totally immobilized and it took several sessions of physical therapy to get him back up-to-speed.

It was a good thing Nathan had disability insurance through his employer to help him get through things. His supervisor took care of getting the ball rolling. Nathan found the coverage particularly helpful during his rehabilitation, *"I don't know how I would have made it without the benefits kicking in for the time I missed."*

A young man, Nathan never thought about being disabled. After his experience, he has a different take on things. "I don't know how anyone can live without it. I would encourage anyone to get disability insurance."

FOR MORE INFORMATION

Contact your local representative.



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