

Do you need it?

If you're healthy, you don't expect a disabling illness. If you're careful, you don't anticipate a disabling injury. These are the primary reasons nobody expects to be disabled. The facts are a little different:

- > *One in seven people can expect to be disabled for five years or more.*¹
- > *One-third of people between ages 35 and 65 will suffer a serious disability.*²
- > *One off-the-job worker is disabled every 4 seconds in America.*³
- > *Disabilities account for 48% of all mortgage foreclosures.*⁴

It's enough to make you think – about what being disabled and unable to work can do to your financial present and future. When you're disabled, the bills won't stop coming in. Things like mortgages, rent, education, utilities – food – will still have to be paid for. You don't want to deplete or exhaust your savings. You want to make sure your future is waiting for you, right where it should be.

But just because disabilities are unexpected, it doesn't mean you can't be prepared.

The first step is figuring out how much you might need to carry you through.

Don't hesitate

Your employer is now offering Disability Coverage from Kanawha Insurance Company, a Humana company. It's an easy and effective way to be prepared for virtually any contingency.

But not only does Disability Coverage help provide the income you may need when disabled – it has provisions for rehabilitation that can help get you back to full productivity as soon as possible.

Disability applications are currently being accepted. It's a perfect time to enroll and the process is exceptionally simple. Payment is simple as well, via automatic payroll deductions.

The cost is quite reasonable. The peace of mind may be priceless.

Do the Math

Here's a worksheet that can help you get a good idea as to what you might need every month to cover your expenses. Sharpen your pencil. You may begin.

Cash Needs

Monthly Expenses

Food	\$ _____
Mortgage/rent	_____
Clothing	_____
Utilities	_____
Medical expenses	_____
Insurance (home, life, car, health)	_____
Transportation	_____
Child/home care	_____
Education loans	_____
Entertainment/gifts	_____

Long-term Needs (Monthly Basis)

Education fund	\$ _____
Retirement savings	_____
Emergency fund	_____
Compensation plan (such as 401k plan)	_____
Major purchases	_____

(A) Total Cash Needs per Month \$ _____

Sources of Disability Income (Monthly Basis)

Spouse income	\$ _____
Investment income	_____
Other disability income	_____

(B) Total Disability Income per Month \$ _____

Disability Income Surplus/Shortfall

Total Cash Needs (A) minus	\$ _____
Total Disability Income (B)	\$ _____

Time's up. If your needs are more than your projected disabled income [without coverage] you need coverage.

¹ Health Insurance Association of America, the New York Times, February, 2001

² Life Insurance Fact Book, American Council of Life Insurance, 2001

³ National Safety Council, 2006.

⁴ Benefits Selling, September 2004.

Policies and any optional benefits/riders contain limitations and exclusions. Optional riders and features are not available in all states and may vary by state. The riders offered are supplemental and not intended to cover all medical expenses.