

# Disability Insurance Helps You Stay on Course



If you are still working, your most important asset is your ability to produce an income. Don't let disability throw you off course. Get the peak protection you need with disability insurance issued by The Prudential Insurance Company of America.

## “Why should I get disability insurance?”

While most working Americans have auto and homeowner's insurance, less than 28% have disability insurance.<sup>1</sup> If you're sick or injured and can't work, disability insurance can help ease your financial worries by replacing a portion of your lost income while you recover.

## “What are the chances I'll need it?”

If you think a disability won't happen to you, consider—technological advances, like airbags for instance, protect you from death, and modern medicine can keep you alive. But a serious injury or illness can still result in a disability that can prevent you from working—and result in a heavy financial burden. You might be surprised to learn that:

- Forty-nine Americans become disabled every minute.<sup>1</sup>
- Close to 90% of disabling accidents and illnesses are not work related.<sup>1</sup>
- A new Harvard report reveals that 62% of all personal bankruptcies filed in the United States in 2007 were due to an inability to pay for medical expenses.<sup>2</sup>
- The average monthly benefit paid for Social Security Disability Insurance is \$1,004 per month.<sup>3</sup>
- Most disabled workers (56%) receiving Social Security Disability benefits are under 55 years of age, including 33% who are in their 30s and 40s.<sup>4</sup>

## Disability Insurance Can Help Safeguard Your Salary

Talk to Prudential about disability insurance available to you through The University of Tennessee. Contact Prudential at 877-232-3619.





## “Why should I buy it at work?”

- **It’s easy.** There are no confusing quotes to sort through.
- **It’s economical.** Group rates are usually lower than those you could find on your own.
- **It’s convenient.** With automatic payroll deductions, you never have to worry about late payments.
- **It’s from an industry leader.** Your group disability plan is issued by Prudential, a name you know and trust. As one of the nation’s leading providers of group insurance, our resources, financial strength, and stability allow us to honor long-term commitments.

## “How do I get it?”

Getting coverage is easy. You’ll find all the information you need in your enrollment kit. If you have any specific questions, please contact Prudential at 877-232-3619, Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern time.

1 National Safety Council Injury Facts 2008 Ed.

2 The American Journal of Medicine, June 4, 2009.

3 Social Security Administration, Fact Sheet 2008.

4 Social Security Administration 2007 Annual Statistical Report.

The policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

**North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.**

Group Disability Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. 800-290-5903. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. Contract Series: 83500

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**The University of Tennessee**

**Enrollment Form**

**Long Term Disability Insurance Plan - Prudential**

**Nonexempt Plan**

**1. Fill in the following blocks for all coverages:**

Social Security Number - -	Name (last, first, middle initial)	
Date of Birth / /	Coverage Effective Date: / /	Date of Hire / /
<input type="checkbox"/> Male <input type="checkbox"/> Female	Cost Center:	Pay Cycle:

**2. Choose the Desired Plan (check the block beside the desired plan number):**

Plan Features	<input type="checkbox"/> Plan 1	<input type="checkbox"/> Plan 2	<input type="checkbox"/> Plan 3	<input type="checkbox"/> Plan 4	<input type="checkbox"/> Plan 5
Income Replacement	60%	60%	60%	60%	50%
Waiting Period	4 Months	4 Months	4 Months	4 Months	4 Months
Alcohol and Drug Abuse Treatment Limitation	2 Years	2 Years	2 Years	2 Years	2 Years
Cost of Living Adjustment	None	3% after two years	None	3% after two years	None
Premium per \$100 of covered salary	.335	.366	.385	.440	.235

I REQUEST COVERAGE under the Long Term Disability Insurance Plan I have indicated above, through my employer’s group insurance contract, as now or hereafter applicable to me, and authorize the appropriate deductions from my wages.

I DECLINE COVERAGE under the Long Term Disability Insurance Plan. I understand that if I desire to apply at a later date for the benefits that I have declined, I will have to furnish, at my own expense, proof of good health satisfactory to Prudential before coverage can become effective.

Date: \_\_\_\_\_ Signature of Employee: \_\_\_\_\_