WHY DO I NEED DISABILITY INSURANCE AT MY AGE?



Learn why disability insurance is important.

You can't prevent the unexpected from happening, but you can be prepared with insurance coverage that helps protect your paycheck.

What is disability insurance?

Disability Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, covers disabling illnesses or injuries, including conditions like pregnancy, mental health, back injuries, digestive disorders, arthritis, and heart issues. It helps replace a portion of your income and pays in addition to other coverage you may have, like medical and accident insurance.

Why do I need short-term and long-term disability?

Short-term disability coverage replaces a portion of your income for a shorter period of time if you're unable to work due to a brief illness, injury, or while on maternity leave. Long-term disability coverage pays a portion of your income and generally begins after short-term disability ends, continuing until you return to work or reach retirement age. You can use the payments however you need to while you're out—like to pay your mortgage, rent or utilities, or even groceries.

How much coverage do I need?

Estimate how much disability insurance is right for you with our online calculator:

prudential.com/EZDisabilityNeeds

Get Started

Eligible employees are provided with LTD coverage at 50% of monthly earnings not to exceed the monthly maximum of $10,000.

For added protection, employees can enroll for LTD coverage at 60% of monthly earnings not to exceed the monthly maximum of $20,000.

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Do I need to answer health questions?

No, as long as you enroll during an approved period. If you elect coverage outside of a guaranteed issue opportunity, you'll need to answer a few basic health questions known as proof of good health, or evidence of insurability (EOI). This process is easy and you can submit your proof of good health online.

How much does it cost?

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.

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

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