



## ***NYS DISABILITY (DBL) IS JUST NOT ENOUGH...***

1. **MAXIMUM BENEFIT** – **50%** of average weekly income or **\$170.00** per week, whichever is **LESS!**
2. **NO BENEFIT PAYABLE FOR FIRST 7 DAYS** – This means your total income for the first **4 WEEKS** while on **NY DBL** looks like this:

1. Days 1-7	=	\$ 0.00
2. Days 8-14	=	\$170.00
3. Days 15-21	=	\$170.00
4. Days 22-28	=	\$170.00

**GROSS MONTHLY INCOME = \$510.00**  
*(Less Taxes @ 25%) - \$127.50*  
**1<sup>st</sup> MONTH TOTAL INCOME \$352.50**

***(Avg. Weekly Income = Less Than \$100!)***

3. **MAXIMUM BENEFIT PERIOD 180 DAYS** – And you can't even apply for **Social Security Disability** until you've been off at least **5 MONTHS** and are expected to remain so.\*

***\* Please Note: The initial SSDI REJECTION RATE is approximately 70%!***



# Disability Insurance

## How you can protect your income

If you become disabled, you could be out of work for a while. Without your income, how would you pay for your everyday living expenses? Fortunately, The Paul Revere Life Insurance Company offers financial protection options that can help you.

### What can cause a disability?

Many accidents or sicknesses can lead to short term disability claims, including pregnancy and childbirth; injuries from a major accident including dislocations, sprains and fractures; back problems; side effects from medicines or medical procedures; and some mental illnesses.

Regardless of your age or health, a disabling sickness or accidental injury could keep you out of work for weeks or even months.

### How reliable is your safety net?

While many people with disabilities look to workers' compensation or Social Security Disability Insurance (SSDI) for help, these resources aren't always reliable. In fact, 68% of workers who apply for SSDI are denied.<sup>1</sup> Even if these resources can help, they might not be enough to meet your financial obligations.

### How to help yourself

You can be better prepared to preserve your way of life with Short Term Disability insurance.

#### Disability insurance features:

- Benefits payable directly to you in regular payments if you can't work because of a covered accident or sickness (injury or illness).
- Disability benefits may be available if you return to work part time.
- In most cases, you can keep your coverage even if you change jobs, as long as you pay your premiums when due.

Your benefits counselor can help you determine the amount of coverage that's right for you.



Nearly

**70%**

of Americans worry about having enough emergency savings to cover a month's worth of living expenses.<sup>2</sup>



**25%**

of 20 year olds can expect to be out of work for at least a year for a disabling condition before they retire.<sup>3</sup>

## Disability Insurance Worksheet

You can tailor disability coverage to fit your specific needs. Talk with your benefits counselor about your expenses and other paid leave benefits, such as state paid medical leave, to help determine the coverage that's right for you.<sup>4</sup>

MONTHLY EXPENSES	ROUND TO THE NEAREST HUNDRED
Rent or mortgage (insurance, minor home repairs)	\$
Transportation (car note, bus fare, insurance, gas, maintenance)	\$
Utilities (cell phone, Wi-Fi, electricity/gas, water)	\$
Food and household necessities (toiletries, cleaning supplies)	\$
Childcare (daycare, after-school care)	\$
Health (medical needs and prescription drugs)	\$
Other (gym/fitness, streaming/cable, extracurricular)	\$
<b>Total monthly expenses (add lines 1-7 together)</b>	<b>\$</b>

Your state's paid medical leave approximate benefits (if any):

**Monthly benefit:** \_\_\_\_\_ **Benefit period up to:** \_\_\_\_\_



**Talk with your benefits counselor to learn more about disability insurance.**

1. Social Security Administration, SSI Annual Statistical Report, 2021.
2. Bankrate, Bankrate's 2023 annual emergency savings report, 2023.
3. Social Security Administration, Disability and Death Probability Tables for Insured Workers, 2022.
4. State paid medical leave (PML) benefits fall under state-specific program names. For example, in New York, it may be referred to as Disability Benefits Law (DBL).

The Group and Individual Short Term Disability policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for the Individual Short Term Disability policy (DIS1000-NY) is 50 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy forms DIS1000-NY and GDIS-P-NY and certificate form GDIS-C-NY. For cost and complete details of coverage, call or write your benefits counselor or the company.

Underwritten by The Paul Revere Life Insurance Company, Worcester, MA, and administered by Colonial Life & Accident Insurance Company.



# Disability Income Insurance

## Pregnancy and having a baby

A baby changes everything – even your financial situation. Disability insurance can help cover everyday living expenses when you’re away from work after having a baby and let you stay focused on taking care of the new addition to your family.

### How disability benefits can help

- A typical labor and delivery recovery period is six weeks (non-cesarean delivery) or eight weeks (cesarean delivery), during which you might not receive income. Disability benefits for approved claims can start after you satisfy an elimination period.
- Benefits are payable directly to you to use as you see fit.
- Disability benefits are not affected by your employer’s leave of absence program, the Family Medical Leave Act (FMLA), sick leave or paid time off.
- If you were not pregnant before your coverage effective date, pregnancy complications such as pre-term labor, gestational diabetes and pre-eclampsia are treated like any other covered sickness.

### Filing your disability claim

If there are no complications, you should file your claim after delivery. For complications before delivery, you should file your claim as soon as the doctor advises you are unable to continue working.

### Understanding the giving birth limitation

If your disability policy has a giving birth limitation, The Paul Revere Life Insurance Company will not pay disability benefits if you give birth within the first nine months after your coverage effective date as the result of a normal pregnancy, including cesarean or non-cesarean delivery. If the pregnancy is considered a pre-existing condition, any dates missed from work due to pregnancy, delivery, or associated complications may not be covered.

### Understanding your elimination period

If your claim is approved, your benefits will start after you have satisfied a elimination period when no benefits are payable, which may vary based on the plan you select.

NON-CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6
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CESAREAN DELIVERY

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8
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■ Elimination period ■ Benefits payable

For illustrative purposes only. Example based on a seven-day elimination period. The example above shows benefits payable for five or seven weeks after the elimination period, however, the policy provides a monthly benefit. After deducting the elimination period and paying any full months of disability, the remaining dates will be paid using the daily rate.



**For more information,  
talk with your benefits counselor.**

**Group Disability:** This 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 Department of Financial Services.

**Individual Disability:** This 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 Department of Financial Services. The expected benefit ratio for this policy is 50 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

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