



# No one is immune from experiencing a disability. It doesn't affect just older people.



The Social Security Administration estimates that  
**25% of 20-year-olds**  
in the workforce today will suffer a  
**disability** before they retire.\*



**Evidence of Insurability is NOT REQUIRED**  
if you apply for disability insurance during  
this enrollment period!

\*Council for Disability Awareness. "The State of Disability Coverage in America." [https://disabilitycanhappen.org/wp-content/uploads/2019/05/DIAM2019\\_Facts.pdf](https://disabilitycanhappen.org/wp-content/uploads/2019/05/DIAM2019_Facts.pdf). Accessed June 20, 2020.  
For illustrative purposes only. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage. Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.

Disability insurance pays a percentage of your salary when you are unable to work full-time because of a non-work-related illness or injury.

## DISABILITY BENEFIT

**60% of earnings**  
up to \$850 per week for STD and  
\$15,000 per month for LTD

**Sample Out-of-Pocket Cost Per Month**  
for an employee earning  
\$35,000 per year:

Short-Term  
Disability  
**\$8.75**

Long-Term  
Disability  
**\$9.92**

These benefits can be used to  
pay your everyday expenses  
when you are without a paycheck.