

Homeowner's insurance



Car insurance



Life insurance



Disability insurance



Disability insurance may not be on your just-in-case list, but consider penciling it in. Why? A disability is more likely to happen – and more expensive – than you may think.

True or false?



Disability insurance is just for injuries that happen at work.

False. It's for injuries and illnesses on or off the job.



Many of today's 20-year-olds will become disabled before their career ends.

True. More than **1 in 4** will become disabled before they retire.²



Most disability claims are because of an injury.

False. Most claims are for common health conditions, like arthritis, cancer or pregnancy.¹



Disability insurance can help replace some of your pay if you can't work.

True. Disability insurance replaces around **60%** of your income before taxes.³

Still not convinced you need disability insurance? Think about this ...



A cancer diagnosis can **wipe out a person's life savings after just two years** of treatment.⁴

Nearly half of all foreclosures are caused by a homeowner's disability.⁵



Forty-five percent of Americans would have a hard time paying an **unexpected \$500 medical bill.**⁶

It may not be on your radar now, but **disability insurance can help protect you** financially down the road. Learn more at [anthem.com/ca/planahead/](https://www.anthem.com/ca/planahead/).

1 Integrated Benefits Institute: *Health and Productivity Benchmarking 2016* (released November 2017); ibiweb.org.
2 Social Security Administration: *The Facts and Faces of Disability* (accessed January 2020); ssa.gov/disabilityfacts/facts.html.
3 Policygenius: *How much does long-term disability insurance pay?* (July 17, 2018); policygenius.com.
4 *American Journal of Medicine*: "Death or Debt? National Estimates of Financial Toxicity in Persons with Newly-Diagnosed Cancer" (October 2018); amjmed.com.
5 Financial Solutions Group, Inc. *Disability Statistics and Facts* (accessed January 2020); affordableinsuranceprotection.com.
6 Kaiser Family Foundation: *The Burden of Medical Debt* (January 6, 2016); kff.org.