

Sample article on impact of
disability for your company
newsletter

Disability is on the rise and can happen to anyone...even you. Don't let a disability destroy your finances and your family's comfort. Here's help.

Studies show that three out of every 10 workers between ages 25 and 65 will experience an accident or illness that keeps them out of work for three months or longer, potentially leading to unmanageable debt, the inability to save for retirement or even personal bankruptcy.

To help you learn more about the realities and consequences of becoming disabled, and plan accordingly, the Council for Disability Awareness (CDA) launched a comprehensive Web site that we're pleased to share with you: www.disabilitycanhappen.org.

Most people associate disability with accidents or workplace injuries. But the reality is that long-term disabilities are primarily caused by illnesses such as cancer, heart disease and diabetes. Arthritis, obesity and back pain are also significant causes.

The CDA Web site includes facts and figures about disability, real life stories and tips for a healthy lifestyle. To help you plan for the financial consequences of disability, CDA encourages you to complete a financial review using a form available on the CDA Web site. The review will help you estimate what your income and expenses might look like during a disability, and provide you with a guide for developing a specific action plan. (www.disabilitycanhappen.org/preparing_disability/default.asp)

Please call HR if you have questions about disability protection.