



Your ability to work is your greatest asset

What if your last paycheck was your *last* paycheck?

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating. While insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue.



**Liberty
Mutual.**
INSURANCE



KNOW THE FACTS: The Risk of Disability

- Over 56 million Americans, or 19% of the population, are considered disabled.¹
- In the home, a disabling injury occurs every 3 seconds.²
- In the United States, a disabling injury occurs every second.²
- Almost 25% of today's 20-year-olds will become disabled before reaching the age of 67.³

How would you pay your bills?

You may make the mistake of assuming that if you become sick or injured and are unable to work and earn a paycheck, you could rely on the following:

Social Security: Social Security disability insurance (SSDI) benefits may be available to you depending on your income and how long you have been working. There is a five-month waiting period for SSDI benefits and the Social Security Administration has very strict definitions of disability. You may qualify for benefits under a group disability insurance program, but may not be eligible for SSDI benefits. Finally, SSDI benefits may not be sufficient to cover your expenses—the average monthly benefit is only \$1,111.⁴

Workers Compensation: Workers Compensation covers only injuries and illnesses that are work-related. Close to 90% of disabling accidents and illnesses are not work related.²

Personal Savings: Do you have sufficient savings to replace your income in case you were without a paycheck for several weeks? How about several months or years? According to a recent survey, 71% of American employees live from paycheck to paycheck.⁵

How the A. H. Belo Corporation Long-Term Disability Insurance Plan Protects You

If you suffer a disability from a covered illness or injury while insured by the A. H. Belo Corporation long-term disability insurance program, you will be eligible to receive monetary benefits to replace a portion of your lost income.

1. U.S. Census Bureau, December 2010
2. National Safety Council, Injury Facts, 2008 Edition
3. Social Security Administration Fact Sheet, 2012
4. Fast Facts & Figures About Social Security, 2008
5. American Payroll Association, "Getting Paid in America" Survey, 2008

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