



Should You Consider Disability Insurance?



Are you prepared to live without your paycheck?

Group voluntary short-term 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. These benefits can be used to pay your everyday expenses when you are without a paycheck. And your premiums can conveniently be paid through a payroll deduction. Enroll in voluntary disability insurance today.

Answer the following questions to see if disability insurance is right for you.

- ☐ **YES** Do you have less than 6 months' of living expenses—mortgage/rent, insurance (medical, homeowners, auto), utilities (cable, gas, electric, water), food, cell phone, internet and loan payments—in savings?
- ☐ **YES** Are you uncomfortable relying on the financial assistance of family or public aid if an injury or illness left you unable to work for more than a year?
- ☐ **YES** If you were unable to work due to a disability:
 - Would your family's financial lifestyle have to change?
 - If you could borrow money from family or friends, would you have to pay them back?

If you answered



YES

to any of these, it's time to review your disability insurance protection.

Now is the time to
increase your disability
insurance!

Look for more information
during open enrollment.

For illustrative purposes only. May not be available in all jurisdictions. 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.

For employee use. 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. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

750170.0919