

Insurance Matters

Disability Income Insurance

(NAPSA)—A serious illness or injury can harm more than your health—it can have an impact on your ability to work and meet your family's living expenses.

Disability income insurance helps you pay living expenses while you are unable to work. It offers paycheck protection—providing cash directly to you for spending on mortgage payments or rent, groceries, utility bills, car payments or whatever else you choose. A policy may pay for training or other assistance you may need to return to work. With disability income insurance, you can avoid depleting the savings you may have accumulated for your children's education or your retirement.

The brochure "Long Term Disability Income Insurance" by the Consumer Federation of America (CFA) and the American Council of Life Insurers (ACLI) says that the first step in determining whether long-term disability income insurance is right for you is to evaluate the benefits you may already be eligible to receive from your employer, the government or other programs.

Once you have decided to purchase a policy, speak with an insurance agent who can outline the various policies and benefits available to you. One of the most important things to examine in a disability income policy is exactly how the word "disability" is defined. Some policies pay benefits only if you are unable to complete the duties of any occupation for which you are reasonably qualified by training, experience and education. Others pay benefits if you are



Serious illness or injury can affect your ability to work and meet your living expenses. Disability income insurance can help you pay living expenses while you're unable to work.

unable to perform the major duties of your own occupation.

Be sure to ask for outlines of coverage so you can compare the features of several policies. Make sure you fully understand any policy you are considering—a policy that does not provide the protection you need is not a good buy. Features to look for in a policy include:

- Benefit amount;
- Elimination period (waiting period before benefits begin);
- Length of benefits period;
- Benefits for partial disability;
- Recurrent disability (relapse provision);
- Cost-of-living adjustments or the right to purchase additional coverage;
- Waiver of premium option;
- What the policy does and does not cover.

For a copy of the CFA-ACLI brochure, visit www.acli.com.