

5 QUESTIONS EVERY WORKER SHOULD ASK (Regarding Disability)

Illnesses and accidents are on the rise in America, causing more workers to miss work and lose income. Loss of income can be devastating. Today, it's more important than ever for workers and their families to understand how they would manage their regular expenses during a period of lost income and make sure they're prepared.

To help you better understand how prepared you are should the unthinkable happen- a loss of income due to an accident or illness- below are FIVE questions every worker should be asking:

1. What are my “necessary” monthly living expenses that would continue if my income stopped (e.g., rent or mortgage, utilities, food, medical insurance, etc.)?
2. Would my personal savings pay for my “necessary” monthly expenses – for one month, three months, 6 months, longer? Would my savings cover my “out of pocket” medical expenses (deductibles and co-pays)?
3. Does my employer have a sick pay plan or long-term disability program, or both? Am I participating? When would it start, how much would it pay me and for how long?
4. What other sources of income might be available to help me pay for my expenses, and for how long? My spouse, family, second mortgage, credit cards?
5. Could I afford my medical COBRA premiums, and what would happen to the contributions to my 401k account?

Review these questions, discuss them, and contact me to review your specific needs:

[Agent Name]

[Agent Phone]

[Agent Email]

[License # if required in your state]