

Disability Insurance

Oklahoma Dental Association

Think of it as paycheck protection for you and your loved ones...

The Oklahoma Dental Association knows your job requires knowledge and skills you worked hard to obtain, that could be hindered by an illness or injury. Add to that the demanding pace of living life and raising a family, and it's not hard to understand why 1 in 4 workers will suffer a disabling injury or illness during their career.

Yet 68% of U.S. adults have no emergency fund... and have to worry about how to pay bills if they lose paychecks to a disability. That's why it's so urgent to have Disability Insurance, before a disability strikes.²

Think you're covered for a disability? Think again.



Most members DON'T receive Disability Insurance Protection from their employer

While some members may be offered Disability Insurance they can pay for through their employer, few have automatic coverage for disabilities that occur outside of work.



Workers' Compensation covers only about 5% of disabilities

Workers' Comp covers job-related injuries, but almost 90% of disabilities result from illnesses, not accidents. An additional 5% are injuries that happen off the job, and therefore wouldn't qualify either.¹



Social Security Disability Benefits can be difficult to qualify for

A person can only qualify for SSDI if they can't work due to a severe medical condition that has lasted, or is expected to last, at least a year or result in death. For those that do qualify, the average monthly benefit is \$1,165, barely above the poverty level.³



And Disabilities DO happen to 1 in 4 workers!

You probably don't have to look too far to find a parent, sibling or close friend who's struggled with illness or injury to realize the threat of a disability is all too real.

95% of disabilities AREN'T COVERED by Workers' Compensation¹

What's the solution? Protect your paychecks with ODA Disability Insurance.

The Oklahoma Dental Association has secured favorable rates for hard-working members like you. Disability Insurance is...

- Easy:** Contact us for a paper application.
- Affordable:** The plan is rated for your association.
- Flexible:** Use your money any way you want: rent, mortgage, groceries, cell phone... it's YOUR choice. It's designed to help keep you out of debt, and to help protect the well-being of your loved ones.
- Coverage:** Unlike Workers' Comp, you're covered both on and off the job, for accidents and illnesses. And unlike SSDI, you're covered for more than just severe disabilities. Plus you can still receive Workers' Compensation and SSDI if you qualify.
- Sizable:** Enroll for up to \$10,000
- Secure:** Underwritten by New York Life Insurance Company, an industry leader for more than 170 years, which has the highest possible ratings for financial strength currently awarded to any life insurer from all four major credit ratings agencies.

Don't wait until a disability strikes!

Call us today about ODA Disability Insurance at **405.521.1600**

¹ 2014 CDA Long Term Disability Claims Review, Council for Disability Awareness, 2014, ² Council for Disability Awareness, Disability Statistics, 2013, ³ The Facts About Social Security's Disability Program, US Social Security Administration, 2015
Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form SIP. This document is just a brief description of the plan. Features, costs, eligibility, renewability and exclusions are detailed in policy G-29332-0 and in the brochure/application.

Illnesses and injuries happen!



1 in 4 workers will suffer an illness or injury lasting 3 months or more.^{1,2}



The average group long-term disability claim lasts **over 31 months!**²



Muscle Disorders Infections

Spine Injury **Diabetes**

Skin Disorders Heart Disease Back Pain

Blood Disorders **Depression**

Sprains Hearing Impairments

Complications of Pregnancy Vision Impairments

Influenza Pneumonia Respiratory Disorders

Cancer Fractures **Accidents**

Viruses And many more...

Every seven seconds...



Every 7 seconds a worker suffers a disability that sidelines her or him for one month or more.² Perhaps you have friends or family who have struggled financially because of a disability.

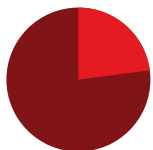
Don't wait until it's too late.

Speak with your representative today
at **405.521.1600** or visit **3000iG.com**

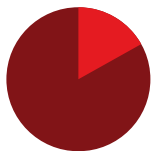
1 The Facts about Social Security's Disability Program, US Social Security Administration, 2016
2 The Disability Disconnect, Council for Disability Awareness, 2014

The risks are very real...

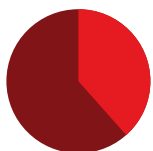
The chances of a Disability lasting 3 months or more are...



24% for a typical, healthy female

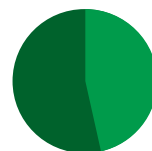


21% for a typical, healthy male

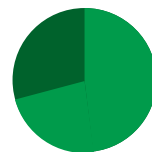


More than 40% for someone with a less-than-healthy lifestyle³

The expenses are real too.



ONLY 48% of American adults indicate they have enough savings to cover three months of living expenses in the event they are not earning any income.⁴



68% of Americans would find it difficult to meet their current financial obligations if their next paycheck were delayed for just one week.⁵

3 Council For Disability Awareness, accessed 2017.
4 Report on the Economic Well-Being of U.S. Households in 2016, US Federal Reserve, 2016.
5 "Millions of Americans have Little to No Money Saved", Neighbor Works America, March 31, 2015.
6 Please see enclosed information for details.
7 Based on \$500 per month benefit period for members under 30.