How Well Do You Know Disability Insurance?

Take this short quiz and find out

1. What is the chance of a worker age 20 or older becoming disabled before they retire?

- a. 10%
- b. 20%
- c. 25%
- d. 33%
- e. Don't know

2. What is the leading cause of disability?

- a. Serious accident
- b. Serious illness, such as cancer, stroke, heart disease
- c. Depression/anxiety
- d. Back/joint pain
- e. Lifestyle choices/substance abuse
- f. Pregnancy
- g. Don't know

3. How long does the average long-term disability last?

- a. 1 year
- b. 3 years
- c. 5 years
- d. More than 5 years
- e. Don't know



Answers to Disability Insurance Quiz

Correct Answers in Red

1. What is the chance of a worker age 20 or older	How Americans
becoming disabled before they retire?	answered:
a. 10%	
b. 20%	1. a. 14%
c. 25%	b. 18%
d. 33%	c. 19%
e. Don't know	d. 33%
	e. 36%
2. What is the leading cause of disability?	
a. Serious accident	2. a. 25%
b. Serious illness, such as cancer, stroke, heart disease	b. 21%
c. Depression/anxiety	c. 4%
d. Back/joint pain	d. 17%
e. Lifestyle choices/substance abuse	e. 5%
f. Pregnancy	f. 2%
g. Don't know	g. 26%
3. How long does the average long-term disability last?	
a. 1 year	3. a. 13%
b. 3 years	b. 14%
c. 5 years	c. 8%
d. More than 5 years	d. 18%
e. Don't know	e. 47%



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- 4. On average, how soon after someone becomes disabled will a long-term disability policy start paying benefits?
- a. 1-3 months
- b. 3-6 months
- c. 6-9 months
- d. 9-12 months
- e. Don't know
- 5. Workers compensation covers injuries that occur on and off the job.
- a. True
- b. False
- c. Don't know
- 6. Your disability payment may be reduced if you qualify for Social Security Disability payments.
- a. True
- b. False
- c. Don't know
- 7. Disability benefits can be paid weekly, monthly, or as a lump sum.
- a. True
- b. False
- c. Don't know





Answers to Disability Insurance Quiz

Correct Answers in Red

a. 1-3 months b. 3-6 months c. 6-9 months d. 9-12 months d. 9-12 months e. Don't know 5. Workers compensation covers injuries that occur on and off the job. a. True b. False c. Don't know 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. False c. 42% b. False c. 42%	4. On average, how soon after someone become disabled will a long-term disability policy start p benefits?	
c. 6-9 months d. 9-12 months e. Don't know e. Don't know e. 38% 5. Workers compensation covers injuries that occur on and off the job. a. True b. False c. Don't know 5. a. 18% b. 66% c. Don't know c. 16% 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21% c. 42%	a. 1-3 months	4. a. 20%
d. 9-12 months e. Don't know e. Don't know e. 38% 5. Workers compensation covers injuries that occur on and off the job. a. True b. False c. Don't know 5. a. 18% b. 66% c. Don't know c. 16% 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. False c. 42%	b. 3-6 months	b. 23%
e. Don't know e. 38% 5. Workers compensation covers injuries that occur on and off the job. a. True b. False c. Don't know 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21% c. 42%	c. 6-9 months	c. 12%
5. Workers compensation covers injuries that occur on and off the job. a. True b. False c. Don't know 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21% c. 43%	d. 9-12 months	d. 7%
and off the job. a. True b. False c. Don't know 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21% c. 43%	e. Don't know	e. 38%
and off the job. a. True b. False c. Don't know 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21% c. 43%		
a. True b. False c. Don't know c. 16% 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21%		ccur on
b. False c. Don't know c. 16% 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21%	•	5 a 18%
c. Don't know 6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% c. 42%		
6. Your disability payment may be reduced if you qualify for Social Security Disability payments. a. True b. 11% b. False c. 45% c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% c. 42%		
for Social Security Disability payments. a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21% b. 21%	C. DON'T KNOW	C. 1078
a. True b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 11% c. 45% c. 45% c. 45% c. 45% c. 45%	6. Your disability payment may be reduced if you	u qualify
b. False c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21%	for Social Security Disability payments.	6. a. 44%
c. Don't know 7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21%	a. True	b. 11%
7. Disability benefits can be paid weekly, monthly, or as a lump sum. a. True b. 21%	b. False	c. 45%
lump sum. 7. a. 37% a. True b. 21% b. Folce 0. 42%	c. Don't know	
lump sum. 7. a. 37% a. True b. 21% b. Folce 0. 42%		
a. True b. 21%	7. Disability benefits can be paid weekly, month	
b Folos	·	
b. False More Questions C. 42%	a. True	
	b. False	More Questions C. 42%

c. Don't know



How Well do You Know Disability Insurance?

- 8. Disability benefits are not taxable.
- a. True b. False c. Don't know
- 9. Disability insurance replaces 100% of your salary, including bonuses.
- a. True b. False c. Don't know

(Next two questions split respondents with 50% getting 10A and 50% getting 10B)

- 10A. Approximately, how much does an average disability policy/benefit obtained or purchased through work cost per year, regardless if you or your employer pays the premium?
- a. Less than \$200 per year
- b. \$200-400 per year
- c. \$400-600 per year
- d. \$800-1,000 per year
- e. Don't know
- 10B. Approximately, how much does an average disability policy that you purchase yourself outside of work cost per year?
- a. Less than \$400 per year
- b. \$400-600 per year
- c. \$800-1,000 per year
- d. \$1,500-2,000 per year
- e. Don't know



Answers to Disability Insurance Quiz

Correct Answers in Red

8. Disability benefits are not taxable. a. True b. False c. Don't know	How Americans Answered:
9. Disability insurance replaces 100% of your salary, including bonuses. a. True b. False c. Don't know	8. a. 28% b. 33% c. 39%
(Next two questions split respondents with 50% getting 10A and 50% getting 10B)	9. a. 8% b. 67% c. 25%
10A. Approximately, how much does an average disability policy/benefit obtained or purchased through work cost per year, regardless if you or your employer pays the premium?	10A.
 a. Less than \$200 per year b. \$200-400 per year c. \$400-600 per year 	a. 11% b. 14% c. 11%
d. \$800-1,000 per year e. Don't know	d. 10% e. 54%
10B. Approximately, how much does an average disability policy that you purchase yourself outside of work cost per year? a. Less than \$400 per year	10B.
b. \$400-600 per year c. \$800-1,000 per year	a. 12% b. 13%
d. \$1,500-2,000 per year e. Don't know	c. 10% d. 8% e. 57%