

FINANCIAL SECURITY

Disability Insurance Helps Woman Reclaim Her Life After Cancer

(NAPSA)—When Loleta Rollerson felt a lump in her breast, she wasn't overly concerned, but called her doctor "just to be sure." But the test results revealed cancer and Loleta underwent a radical mastectomy. She awoke from the surgery unprepared for life as a different woman—she was devastated.

Just when Rollerson thought things couldn't get any worse, her marriage came apart, she lost her house, and she lost her receptionist job when her allotted Family Medical Leave Act (FMLA) ran out.

Despite her challenges, Rollerson was determined to overcome her illness and return to the workforce.

And Rollerson's disability insurance carrier was there to help. Her disability insurance coverage provided not only replacement income for her and her four children to live on, but also services such as vocational counseling, training to upgrade her computer software skills, and job search assistance. Her disability insurance coverage helped pave the way for Rollerson to return to work. Less than 18 months after her breast cancer diagnosis, she was back at work in a new job.

"I found a new job at the National Oceanic and Atmospheric Administration, and I'm so happy there," she says.

AAHP/HIAA offers consumer information concerning the financial risk of a disabling illness or injury, and information on what you can do to protect you and your family from that risk. For a consumer Guide to Disability Income Insurance, call toll-free: 1-866-872-3434 or visit the consumer information section of www.hiaa.org.



Disability Insurance Coverage Can Help Get You Back on Your Feet And Keeps the Family Income Coming If You are Hurt or Sick

The benefits that might be available—if you qualify—from worker's compensation or Social Security may leave you and your family very much exposed. Disability income insurance typically provides about 60 percent of your pre-tax pay in the event of a disabling illness or injury. The disability insurer can also help you get back to work through rehabilitation, training, or workplace accommodations.

Disability income insurance coverage costs far less than most other employee benefits. A 2002 Survey by John Hewitt and Associates estimates the average long-term disability insurance premium paid by employers at just a little over \$200 a year per employee. Short-term disability coverage is even less costly. Disability income replacement is available through group coverage (employer or employee-paid) or on an individual basis.

If you have doubts about your financial security in the event of disability, talk to your employer or your financial advisor about disability income insurance coverage.

