



Debbi Rogers' real life disability income insurance story

Disability income insurance can help protect against the unexpected while ensuring your future. To understand how it works, here's a real life story.

Debbi Rogers is a client of John Plocharczyk, LUTCF, Plocharczyk and Associates, in Naples, Florida. Debbi purchased an individual Disability Income (DI) insurance policy in May 1995. At the time, she was the office manager at a local dental office and also managed several satellite offices in Jacksonville, Florida.

Single And Making A Good Living

Debbi was enjoying life in 2005 when she decided that she didn't need to keep paying \$145 per month for disability income insurance since she was confident she would never need or use it. She asked John to cancel the policy. After discussions regarding the benefits of the policy and realizing the fact that she would never be able to replace the existing policy at a cost even close to what she currently was paying, she reluctantly decided to take John's advice and keep the policy in force.

The Stroke That Changed Her Life

Several years later, Debbi suffered a stroke and was in the hospital. Debbi's sister called John to report what had happened and John met with the family to discuss her policy and the benefits it provided.

After being released from the hospital, Debbi was off to a rehabilitation center to recover so that she could return to work. She satisfied her 90-day elimination period and began receiving total disability benefits. The Waiver of Premium benefit kicked in and premium payments were waived. In addition, the three months of premiums she had paid during her elimination period were refunded.

After several months of receiving total disability benefits, Debbi attempted to return to work on a limited basis. Because she had the Residual Rider on her policy, she was able to receive partial benefits that helped make up the shortfall between her previous earnings and her part-time earnings. Unfortunately, she was not able to remain at work even on a limited basis. She ended up going back on total disability and resumed her total disability payments.

Total Disability Benefits Continue

Today, Debbi remains unable to work and is still receiving total disability benefits. Her policy also includes the Inflation Rider which kicked in after the first year of disability. This rider is allowing her benefit to keep pace with inflation, as it increases her benefit based on the Consumer Price Index for all Urban Consumers. Her premiums also continue to be waived as outlined in her policy.

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By having this policy in force, Debbi was able to refinance her mortgage for a lower interest rate and continue to live in her home in Jacksonville.

Without the policy and its benefits, she told John, “I have no idea what I would have done. Thank you John, for all you have done for me. I thank God that you didn’t allow me to cancel the policy when I felt like I didn’t need it.”

This story has really hit home for John and he uses this example to assist other agents and his clients in realizing the critical need for Disability Income protection. “This kind of story makes me proud to be in this business.”

Do You Need Disability Income Insurance?

If you are wondering if you need disability income insurance, consider the following statistics:

- One in eight workers will be disabled for five years or more during their working careers.¹
- Less than 5% of disabling accidents and illnesses are work related. The other 95% are not, meaning Workers’ Compensation doesn’t cover them.²
- Approximately 90% of disabilities are caused by illnesses rather than accidents.³
- Just over 1 in 4 of today’s 20 year-olds will become disabled before they retire.⁴

Sources:

¹ Commissioner’s Disability Insurance Tables A and C, assuming equal weights by gender and occupation class.

² The Council for Disability Awareness, Long-Term Claims Review, 2012

³ The Council for Disability Awareness, Disability Statistics, March 2013

⁴ Social Security Administration, Fact Sheet February 7, 2013



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This real life story is based on a policy that was underwritten by The Union Central Life Insurance Company. In approved states, Disability Income insurance (forms 4501NC, 4501NC CA, 4502GR, 4502GR CA, 4502GR RES CA, 4503BOE and 4503BOE CA) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510. In New York, Disability Income insurance (forms 5501-NC, 5502-GR and 5503-BOE) is issued by Ameritas Life Insurance Corp. of New York located at 1350 Broadway, Suite 2201, New York, NY 10018. Policy and riders may vary and may not be available in all states.

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