

Truth in Numbers:

4 Disability Myths

In a world full of conflicting opinions, it's easy for misconceptions to gain traction and contradict the truth. Let's put the brakes on some disability myths and focus on the facts.



Myth #1: Most Disabilities Are Work-Related

Less than 5% of disabling injuries happen at work¹

You may think all disabilities are the result of workplace accidents. However, chronic pain, cancer, mental illness, and a range of other medical conditions are more often the culprits.



Myth #2: Young People Have Nothing to Worry About

25% of today's working 20-year-olds will become disabled before they reach age 67²

Typically, the younger you are, the healthier you feel, and it may be hard to think about ever living with a disability. But that attitude could put you in a financial tight spot. Even if you're young, fit, and healthy, an illness or injury can strike without warning.



Myth #3: My Employer Will Cover the Costs

90% of disabilities aren't covered by workers' compensation²

Between your employer's workers' compensation, paid leave, vacation, and sick time, you may think you're safe from the financial impact of a disability. But very few employees have enough sick time to completely cover the income loss and expenses incurred by an average illness or injury involving a 3-month absence from work.



Myth #4: I Would Never Use Disability Insurance

1 in 3 working Americans will become disabled before they retire²

With so many people affected by disabilities, it's clear that an accident or illness can happen to anyone at any time. That's why disability insurance is a key component to a sound financial future. Whether you're a seasoned veterinarian or just starting your career, you have the power to protect your goals and dreams from the danger of a disability.



SOURCES

¹"Disability Statistics." *Council for Disability Awareness*. Web. 5 April 2017.

²"Disability Insurance Awareness Month 2017." *Council for Disability Awareness*. Web. 5 April 2017.

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