



Group Short- and  
Long-Term Disability  
Insurance Coverage

# Your ability to work is your greatest asset

What if your last paycheck was your *last* paycheck?

Disability is often called the “forgotten risk,” as few employees think about how they would survive financially with no earned income. The impact of a disabling illness or injury, both financially and emotionally, is devastating. While insurance may cover most medical bills, daily living expenses such as rent or mortgage, car payments, and utilities continue.



DIAMOND RESORTS  
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Liberty  
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INSURANCE



## KNOW THE FACTS: The Risk of Disability

- Over 56 million Americans, or 19% of the population, are considered disabled.<sup>1</sup>
- In the home, a disabling injury occurs every 3 seconds.<sup>2</sup>
- In the United States, a disabling injury occurs every second.<sup>2</sup>
- Almost 25% of today's 20-year-olds will become disabled before reaching the age of 67.<sup>3</sup>

### How would you pay your bills?

You may make the mistake of assuming that if you become sick or injured and are unable to work and earn a paycheck, you could rely on the following:

**Social Security:** Social Security disability insurance (SSDI) benefits may be available to you depending on your income and how long you have been working. There is a five-month waiting period for SSDI benefits and the Social Security Administration has very strict definitions of disability. You may qualify for benefits under a group disability insurance program, but may not be eligible for SSDI benefits. Finally, SSDI benefits may not be sufficient to cover your expenses—the average monthly benefit is only \$1,111.<sup>4</sup>

**Workers Compensation:** Workers Compensation covers only injuries and illnesses that are work-related. Close to 90% of disabling accidents and illnesses are not work related.<sup>2</sup>

**Personal Savings:** Do you have sufficient savings to replace your income in case you were without a paycheck for several weeks? How about several months or years? According to a recent survey, 71% of American employees live from paycheck to paycheck.<sup>5</sup>

### How the Diamond Resorts Corporation Short- and Long-Term Disability Insurance Plan Protects You

If you suffer a disability from a covered illness or injury while insured by the Diamond Resorts Corporation short- and long-term disability insurance program, you will be eligible to receive monetary benefits to replace a portion of your lost income.

1. U.S. Census Bureau, December 2010
2. National Safety Council, Injury Facts, 2008 Edition
3. Social Security Administration Fact Sheet, 2012
4. Fast Facts & Figures About Social Security, 2008
5. American Payroll Association, "Getting Paid in America" Survey, 2008

### TO LEARN MORE:

See your 9a d'cmffg'9bfc`a Ybh  
Materials

or contact your Human Resources Department  
for additional information

