

# Disability Insurance Helps a Young Professional Continue Her Career

Ashley Tew's career as a nurse was just getting started when she began to feel numbness and pain in her legs and hips that left her unable to stand for long periods of time. She was diagnosed with multiple sclerosis, a chronic nerve disorder. Her job caring for seriously ill newborn infants at the Spartanburg Regional Hospital in South Carolina required her to be on her feet for 12-hour shifts. Unable to continue working, she went on disability leave. Just 24, her career was seemingly over.

Fortunately, the disability insurance plan provided by Ashley's employer gave her hope. It replaced a portion of her salary when she first went on disability, helping her make ends meet while she was unable to work. But her disability benefit offered something more—help in finding a new job. Ashley's physical disability wasn't the only barrier she faced. When she graduated from college, demand for nurses in her field was so high she was immediately hired. "I never had an interview," she recalls. "I had no interview skills, no résumé. Those were things I really needed help with."

Anita Zeiders, a vocational rehabilitation counselor with Ashley's insurance company, was assigned to assist her. Anita arranged for Ashley to get expert help in resume writing and interviewing strategies, and she consulted with



Ashley Tew (center) with Rehabilitation Counselor Anita Zeiders (left) and Spartanburg Regional Hospital HR Administrator Jan Cox (right)

Ashley after each job interview. Six months later, Ashley landed a desk job back at Spartanburg Regional Hospital. Her new full-time job as a chart auditor in the hospital's heart center is to make sure details of a patient's treatment are correctly recorded and entered into databases. Ashley is once again working in her chosen field.

## 3 Ways to Get Disability Insurance Coverage

### 1. Through Your Employer

The main source of disability income protection in the U.S. is coverage provided or sponsored by employers. Many employers, especially larger ones, provide their employees with group insurance coverage. Often, employees are given the option to add to the baseline coverage their employer provides. Some companies don't provide disability coverage, but help their employees by giving them the opportunity to buy it on a voluntary basis. Premiums are typically paid through an automatic payroll deduction and can be as much as 10%

to 20% less because of factors such as underwriting, enrollment and billing efficiencies.

### 2. Through a Professional Association

Many professional associations offer members the opportunity to purchase disability insurance through a group plan. Typically, little underwriting is involved and premiums are based primarily on your age and income. If your need for coverage is great and your budget is limited, this is definitely an option you'll want to explore.

### 3. Buy It on Your Own

A flexible source of coverage is an individual disability insurance policy you purchase on your own through a qualified insurance professional. You never need to worry about losing coverage if you change jobs. An individual policy also gives you the opportunity to consider policies from a multitude of carriers. One downside to individual coverage is that it can get pricey depending on the policy's features and benefits.



LIFE is a nonprofit organization dedicated to helping consumers take personal financial responsibility through the ownership of life insurance and related products. Learn more at [www.lifehappens.org](http://www.lifehappens.org) © 2013 LIFE. All rights reserved.

realLIFEstories