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Disability Awareness Quiz

1.	When a person files for Social Security disability benefits, their initial claim is almost always accepted.	True	False	Not Sure
2.	The average long-term disability claim lasts about 1 year or less.	True	False	Not Sure
3.	Men are more likely than women to become disabled for 3 months or longer.	True	False	Not Sure
4.	Most disabilities occur at work.	True	False	Not Sure
5.	Long-term disability insurance pays benefits for as long as a person is disabled and unable to work.	True	False	Not Sure
6.	Employer sponsored disability insurance benefits are typically adjusted for inflation.	True	False	Not Sure
7.	People do not need disability insurance because their health insurance covers all of the costs associated with a serious illness or disability.	True	False	Not Sure
8.	Employer sponsored disability insurance benefits are typically not taxed when you receive them.	True	False	Not Sure
9.	Disability insurance always pays benefits to policyholders who can no longer do their job, even if they can be trained to do another job.	True	False	Not Sure
10.	Short-term disability insurance benefits typically start as soon as you become disabled or sick, with no waiting period.	True	False	Not Sure
11.	Accidents are the leading cause of disability.	True	False	Not Sure



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Answers

1.	False. When a person files for Social Security disability benefits, their initial claim is rarely accepted. <i>Source: Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov.</i>
2.	False. The average long-term disability claim lasts longer than 1 year. <i>Source: 2010 Gen Re Disability Fact Book.</i>
3.	False. Women are more likely than men to become disabled for 3 months or longer. <i>Source: CDA Personal Disability Quotient (PDQ) calculator.</i> http://www.disabilitycanhappen.org/chances_disability/pdq.asp .
4.	False. Most disabilities do not occur at work. <i>Source: Council for Disability Awareness, Long-Term Disability Claims Review, 2011.</i> http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2011.asp .
5.	False. Long-term disability insurance does not always pay benefits for as long as a person is disabled and unable to work.
6.	False. Employer sponsored disability insurance benefits are not typically adjusted for inflation.
7.	False. Health insurance does not cover all of the costs associated with a serious illness or disability.
8.	False. Employer sponsored disability insurance benefits are typically taxed when you receive them.
9.	False. Disability insurance does not always pay benefits to policyholders who can no longer do their job, if they can be trained to do another job.
10.	False. Short-term disability insurance benefits does not typically start as soon as you become disabled or sick. Generally, there is a waiting period.
11.	False. Arthritis is the leading cause of disability. <i>Source: Council for Disability Awareness, Long-Term Disability Claims Review, 2011.</i> http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2011.asp .