

# How Well Do You Know Disability Insurance?

Take this short quiz and find out

**1. What is the chance of a worker age 20 or older becoming disabled before they retire?**

- a. 10%
- b. 20%
- c. 25%
- d. 33%
- e. Don't know

**2. What is the leading cause of disability?**

- a. Serious accident
- b. Serious illness, such as cancer, stroke, heart disease
- c. Depression/anxiety
- d. Back/joint pain
- e. Lifestyle choices/substance abuse
- f. Pregnancy
- g. Don't know

**3. How long does the average long-term disability last?**

- a. 1 year
- b. 3 years
- c. 5 years
- d. More than 5 years
- e. Don't know

[Click here for answers](#)

# Answers to Disability Insurance Quiz

Correct Answers in **Red**

**1. What is the chance of a worker age 20 or older becoming disabled before they retire?**

- a. 10%
- b. 20%
- c. 25%**
- d. 33%
- e. Don't know

**2. What is the leading cause of disability?**

- a. Serious accident
- b. Serious illness, such as cancer, stroke, heart disease
- c. Depression/anxiety
- d. Back/joint pain**
- e. Lifestyle choices/substance abuse
- f. Pregnancy
- g. Don't know

**3. How long does the average long-term disability last?**

- a. 1 year
- b. 3 years**
- c. 5 years
- d. More than 5 years
- e. Don't know

**How Americans answered:**

1. a. 14%  
b. 18%  
**c. 19%**  
d. 33%  
e. 36%

2. a. 25%  
b. 21%  
c. 4%  
**d. 17%**  
e. 5%  
f. 2%  
g. 26%

3. a. 13%  
**b. 14%**  
c. 8%  
d. 18%  
e. 47%

[More Questions](#)

## How Well do You Know Disability Insurance?

**4. On average, how soon after someone becomes disabled will a long-term disability policy start paying benefits?**

- a. 1-3 months
- b. 3-6 months
- c. 6-9 months
- d. 9-12 months
- e. Don't know

**5. Workers compensation covers injuries that occur on and off the job.**

- a. True
- b. False
- c. Don't know

**6. Your disability payment may be reduced if you qualify for Social Security Disability payments.**

- a. True
- b. False
- c. Don't know

**7. Disability benefits can be paid weekly, monthly, or as a lump sum.**

- a. True
- b. False
- c. Don't know

[Click here for answers](#)

# Answers to Disability Insurance Quiz

Correct Answers in **Red**

4. On average, how soon after someone becomes disabled will a long-term disability policy start paying benefits?

- a. 1-3 months
- b. 3-6 months**
- c. 6-9 months
- d. 9-12 months
- e. Don't know

How Americans Answered:

- 4. a. 20%
- b. 23%**
- c. 12%
- d. 7%
- e. 38%

5. Workers compensation covers injuries that occur on and off the job.

- a. True
- b. False**
- c. Don't know

- 5. a. 18%
- b. 66%**
- c. 16%

6. Your disability payment may be reduced if you qualify for Social Security Disability payments.

- a. True**
- b. False
- c. Don't know

- 6. **a. 44%**
- b. 11%
- c. 45%

7. Disability benefits can be paid weekly, monthly, or as a lump sum.

- a. True
- b. False**
- c. Don't know

- 7. a. 37%
- b. 21%**
- c. 42%

[More Questions](#)

# How Well do You Know Disability Insurance?

**8. Disability benefits are not taxable.**

- a. True b. False c. Don't know

**9. Disability insurance replaces 100% of your salary, including bonuses.**

- a. True b. False c. Don't know

**(Next two questions split respondents with 50% getting 10A and 50% getting 10B)**

**10A. Approximately, how much does an average disability policy/benefit obtained or purchased through work cost per year, regardless if you or your employer pays the premium?**

- a. Less than \$200 per year
- b. \$200-400 per year
- c. \$400-600 per year
- d. \$800-1,000 per year
- e. Don't know

**10B. Approximately, how much does an average disability policy that you purchase yourself outside of work cost per year?**

- a. Less than \$400 per year
- b. \$400-600 per year
- c. \$800-1,000 per year
- d. \$1,500-2,000 per year
- e. Don't know

[Click here for answers](#)

# Answers to Disability Insurance Quiz

Correct Answers in **Red**

8. Disability benefits are not taxable.

- a. True **b. False** c. Don't know

9. Disability insurance replaces 100% of your salary, including bonuses.

- a. True **b. False** c. Don't know

(Next two questions split respondents with 50% getting 10A and 50% getting 10B)

10A. Approximately, how much does an average disability policy/benefit obtained or purchased through work cost per year, regardless if you or your employer pays the premium?

- a. Less than \$200 per year  
**b. \$200-400 per year**  
c. \$400-600 per year  
d. \$800-1,000 per year  
e. Don't know

10B. Approximately, how much does an average disability policy that you purchase yourself outside of work cost per year?

- a. Less than \$400 per year  
b. \$400-600 per year  
**c. \$800-1,000 per year**  
d. \$1,500-2,000 per year  
e. Don't know

How Americans Answered:

8. a. 28%  
**b. 33%**  
c. 39%

9. a. 8%  
**b. 67%**  
c. 25%

- 10A.  
a. 11%  
**b. 14%**  
c. 11%  
d. 10%  
e. 54%

- 10B.  
a. 12%  
b. 13%  
**c. 10%**  
d. 8%  
e. 57%