

# Download The Advisors Guide To Disability Insurance

How much does long-term disability insurance cost? Average long-term disability insurance rates cost between 1-3% of your annual salary, but the exact cost will depend on a number of factors about the applicant and the policy chosen. If an employee is too sick or hurt to work, they may be eligible for disability insurance. After filing a claim and meeting the policy's definition of disability, the employee then fulfills the elimination period (the amount of time before benefits are available). Hi Matt, Amazingly helpful information! Thank you for writing a clear overview of disability insurance and then diving into examples and scenarios that young individuals and families can relate to. Free personalized service from Medigap Insurance Advisors specializing in Medicare Advantage and Medicare Supplement Insurance plans - Get Free quotes now!