



Disability Can Happen to Anyone: 8 Common Causes You May Not Know

One of the most frequent misconceptions about disability insurance is that you'll never need it, but an accident resulting in a disability can happen to anyone at any time, and the odds of becoming disabled are more likely than you may realize. In fact, **more than 25% of 20-year-olds will become disabled before age 67.**¹

Did you know the most prevalent causes of disability are not catastrophic incidents? Instead, they are results of common illnesses or conditions, such as the eight listed below.

1. Pregnancy

22%

Many people don't think of having a baby as a disability. But medical issues during pregnancy, childbirth and postpartum are among the most common causes of short-term disability accounting for more than **22% of claims.**²

2. Musculoskeletal System



Musculoskeletal conditions like back pain, arthritis and carpal tunnel syndrome **affect 1.71 billion people worldwide.**³ While the severity may vary, often they cause recurring swelling and pain that may interfere with daily activities. Nearly 28% of long-term disability claims are a result of musculoskeletal disorders.⁴

3. Digestive System

62 million

62 million Americans are diagnosed with a digestive disorder each year.⁵ Irritable bowel syndrome, ulcers, gastroesophageal reflux and other digestive system diseases are among the most prevalent causes of disability accounting for **more than 7% of all short-term disability claims.**²

4. Mental Health Issues



Nearly 1 in 5 U.S. adults experience mental illness each year.⁶ From anxiety and depression to eating disorders and OCD, mental health issues can deeply impact day-to-day living and the ability to work.

5. Nervous System

>1 billion

Among the most common nervous system disorders are headaches and migraines with over **one billion people worldwide suffering from migraines each year.**⁷ Each year nationwide, 113 million workdays are lost due to migraines.⁸

6. Heart Disease



Nearly half of all U.S. adults have some type of cardiovascular disease.⁹ Heart attack, stroke and other cardiovascular events are unpredictable. Full recovery from a heart attack may take a few weeks to a few months depending on the severity and the type of treatment.

7. Injuries

12%

Concussions, broken bones, accident recovery, surgery and poisoning are among the issues that account for **12% of long-term disability claims.**⁴

8. Cancer



Cancer can appear without warning. After diagnosis, people may need a combination of treatments including surgery, chemotherapy and/or radiation. These treatments may impact family finances due to lost wages and medical expenses. In fact, **63% of cancer patients and loved ones reported financial struggles** following diagnosis.¹⁰

Here's the good news. By covering many of the causes listed above, group short- and long-term disability insurance can help protect your income when an unexpected event disrupts your ability to work.

Discover more at RenaissanceWorksforYou.com

Renaissance provides innovative group life and disability insurance coverage alongside its full range of dental and vision plans. Customizable options and exceptional customer support enable groups of all sizes to get the coverage they need.

¹U.S. Social Security Administration Fact Sheet, 2021, <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

²Integrated Benefits Institute, Health and Productivity Benchmarking 2019 (released Sept. 2020), Short-Term Disability, All Employers. Condition-specific results

³World Health Organization Fact Sheet, Musculoskeletal Conditions, Feb. 8, 2021, <https://www.who.int/news-room/factsheets/detail/musculoskeletal-conditions>

⁴Integrated Benefits Institute, Health and Productivity Benchmarking 2019 (released Sept. 2020), Long-Term Disability, All Employers. Condition-specific results

⁵GI Alliance "Digestive Disease Continues to Rise Among Americans," Feb. 23, 2021, <https://gialliance.com/digestive-disease-continues-to-rise-among-americans/>

⁶National Institute of Mental Health, 2020, <https://www.nimh.nih.gov/health/statistics/mental-illness>

⁷American Migraine Foundation, How Common is Migraine?, <https://americanmigraine.org/>

⁸American Migraine Foundation, Patient Guides, <https://americanmigraine.org/patient-guides/>

⁹American Heart Association, "Cardiovascular Diseases Affect Nearly Half of American Adults, Statistics Show," Jan. 31, 2019, <https://www.heart.org/en/news/2019/01/31/cardiovascular-diseases-affect-nearly-half-of-american-adults-statistics-show>

¹⁰The Mesothelioma Center at Asbestos.com, "High Cost of Cancer Treatment," 2019, <https://www.asbestos.com/featured-stories/high-cost-of-cancer-treatment/>



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