



Linking Employment, Abilities and Potential

LEAP's mission is to advance a society of equal opportunity for all persons, regardless of disability.

## Linking Employment, Abilities and Potential (LEAP)

### ACCESS TO BENEFITS AND RESOURCES QUIZ

Name \_\_\_\_\_

Date \_\_\_\_\_

Results \_\_\_\_\_

*Circle the letter of the correct answer*

1. When a person files for Social Security disability benefits, their initial claim is almost always accepted.
  - a. True
  - b. False
  
2. The average long-term disability claim lasts about 1 year or less.
  - a. True
  - b. False
  
3. Men are more likely than women to become disabled for 3 months or longer.
  - a. True
  - b. False
  
4. Most disabilities occur at work.
  - a. True
  - b. False
  
5. Long-term disability insurance pays benefits for as long as a person is disabled and unable to work.
  - a. True
  - b. False



6. Employer sponsored disability insurance benefits are typically adjusted for inflation.
  - a. True
  - b. False
  
7. People do not need disability insurance because their health insurance covers all of the costs associated with a serious illness or disability.
  - a. True
  - b. False
  
8. Employer sponsored disability insurance benefits are typically not taxed when you receive them.
  - a. True
  - b. False
  
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.
  - a. True
  - b. False
  
10. Short-term disability insurance benefits typically start as soon as you become disabled or sick, with no waiting period.
  - a. True
  - b. False
  
11. Accidents are the leading cause of disability.
  - a. True
  - b. False



## Disability Benefits Quiz ANSWERS

1. False. When a person files for Social Security disability benefits, their initial claim is rarely accepted.  
Source: Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov.
2. False. The average long-term disability claim lasts longer than 1 year.  
Source: 2010 Gen Re Disability Fact Book.
3. False. Women are more likely than men to become disabled for 3 months or longer.  
Source: CDA Personal Disability Quotient (PDQ) calculator.  
[http://www.disabilitycanhappen.org/chances\\_disability/pdq.asp](http://www.disabilitycanhappen.org/chances_disability/pdq.asp).
4. False. Most disabilities do not occur at work.  
Source: Council for Disability Awareness, Long-Term Disability Claims Review, 2011.  
[http://www.disabilitycanhappen.org/research/CDA\\_LTD\\_Claims\\_Survey\\_2011.asp](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. Chronic Disease is the leading cause of disability.  
Source: Council for Disability Awareness, Long-Term Disability Claims Review, 2011.  
[http://www.disabilitycanhappen.org/research/CDA\\_LTD\\_Claims\\_Survey\\_2011.asp](http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2011.asp).

**QUIZ SOURCE: 2012 The American College**