

# When it comes to your HEALTH don't forget DISABILITY

No one plans to get sick but when you are, health insurance can help you avoid the financial burden of healthcare costs.



**HEALTH INSURANCE** HELPS COVER MEDICAL EXPENSES:



Doctors



Hospital Stays



Medications



Medical Tests



But what if you become too sick or hurt to work for an extended period of time? Health insurance cannot replace your income.



**DISABILITY INCOME INSURANCE** CAN REPLACE A PORTION OF YOUR INCOME TO HELP YOU COVER LIVING EXPENSES:



Food



Housing



Utilities



College

HELP MINIMIZE THE FINANCIAL BURDEN OF HEALTHCARE AND LIVING EXPENSES BY HAVING BOTH **HEALTH** AND **DISABILITY INCOME** INSURANCE.



Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at **1-800-272-2216** (press 3) to be referred to a representative in your area. MassMutual does not sell major medical health insurance.

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