

Nurse's Guide to Protecting Your Income After an Injury

As a nurse, your job is physically demanding—and injuries can happen when you least expect them. If you couldn't work for weeks or months, would your income be protected?

3X MORE

Nurses report 3x more shoulder injuries than the general workforce due to overhead tasks

38%

of nurses report musculoskeletal disorders (MSDs) due to repetitive lifting or bending

62%

of registered nurses report physical injuries from patient handling tasks annually

Common Risks Nurses Face

Even experienced healthcare workers are at risk for:

- Back and lifting injuries, nurses have a 70% higher risk of lower back injuries than the general U.S. population.
- Slips, trips, and falls
- Repetitive strain injuries
- Workplace exposure leading to illness
- Burnout-related leave, 75% of nurses report symptoms of burnout within a 2-year period.

Many of these can take you out of work longer than expected.

What Happens Without Income Protection

Without disability coverage, an injury could lead to:

- Missed paychecks
- Drained savings
- Difficulty covering rent/mortgage
- Increased financial stress during recovery

How Disability Insurance Helps

Disability insurance can:

- Replace a portion of your income
- Help cover everyday expenses
- Provide financial stability while you recover
- Reduce stress so you can focus on healing

What to Look For in Coverage

If you have access through your employer, check:

- Percentage of income covered
- Waiting period before benefits start
- Length of coverage (how long it pays)
- Whether injuries AND illnesses are covered

Quick Self-Check, Ask Yourself

- Do I know what my current coverage is?
- Would it fully replace my income?
- How long could I manage without a paycheck?

Take the Next Step

In the event of an injury, understanding your options now can help you avoid financial stress later. Learn more about how **The Family Security Plan® Disability Insurance** can help you.

CALL TODAY! (855) 789-4976

