Check disability coverage

Preparation for a conversation about two disability policy documents.

Bring to the conversation

- Complete policy forms or specimen policies, in addition to price summaries
- Written quotes with benefit amounts, premiums and waiting periods
- Occupation definitions, exclusions, riders and other coverage

A 15-minute discussion

2 minutes / Gather
Name the decision and the documents available. Mark a missing fact as unknown rather than filling it with a guess.

5 minutes / Work the example
Read the fictional inputs and reproduce the calculation. Name one omitted fact that could change the comparison.

5 minutes / Use the worksheet
Record private facts, their document or page, and the date. Keep estimates separate from written terms. Sharing personal numbers is optional.

3 minutes / Leave with a question
Write one unresolved question, who can answer it and a date to revisit it. Keep the worksheet for that conversation.

Keep personal details private

Use the fictional example in a group. Keep personal documents and completed worksheets private. A participant can share selected questions directly with a professional; Andwise receives no completed worksheet. Arithmetic does not establish eligibility, coverage, legal rights or the value of a practice.

Check disability coverage

A stated benefit beside monthly essentials

Fictional example	Policy illustration A	Policy illustration B
Stated monthly benefit	$8,000	$10,000
Monthly essentials	$9,000	$9,000
Stated benefit minus essentials	**-$1,000**	**$1,000**

Method

Stated monthly benefit minus monthly essentials, before taxes or offsets. A negative amount is an arithmetic gap.

What this leaves unresolved

The fictional benefits are not payouts. Definitions, exclusions, waiting periods, offsets and tax treatment can change whether and how much a policy pays. Neither premium nor benefit amount establishes coverage quality.

Questions for the conversation

- Where does each policy define disability for the occupation and duties involved?
- What waiting period, exclusion or offset changes the stated benefit?
- Who can explain the claim conditions and tax treatment using the actual documents?

Sources and current versions

All figures are invented teaching inputs. Exercise prepared 2026-10-24; linked rules show their own check dates.
https://www.joinandwise.com/decide/disability