



Individual Disability Income insurance

Protect more of your income— the asset you rely on most

(For employees hired **after** January 1, 2015)

You and your family rely on your income every day. That's why protecting it is so important. University Health partners with Principal® to help you protect more of your income with individual Disability Income (DI) insurance.

What is disability insurance?

You're healthy and able to work today, but the future is unpredictable. If you ever become too sick or hurt to work, DI provides monthly benefits to help you pay the bills and maintain your lifestyle.

What are some additional benefits?

- We can't predict the future. Typically, the reason people can't work is because of illnesses, like cancer and strokes, rather than injuries.¹
- Receive up to a 20% Multi-Life discount.
- Adding individual DI to your employer's group disability insurance will provide more income protection if you become too sick or hurt to work.
- The policy and discounts are yours to keep no matter where your career takes you.

Supplement what you get through work

The voluntary group long-term disability (LTD) coverage you have through University Health is a great employee benefit.

Sample income replacement

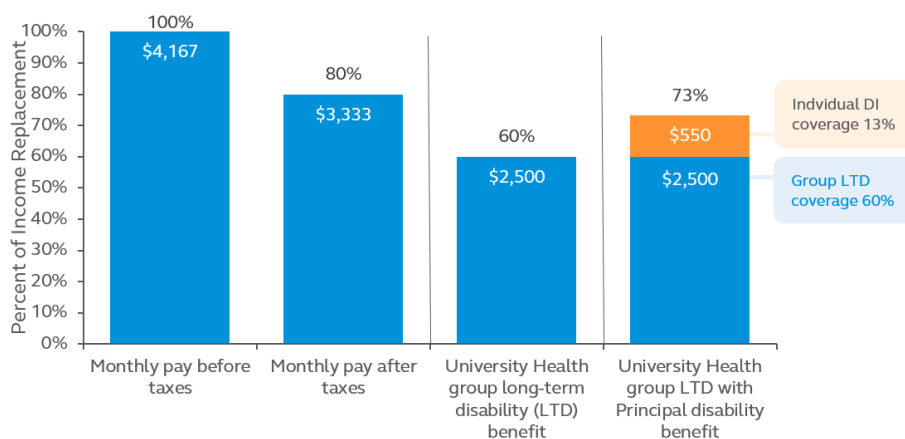


Chart based on \$4,167 monthly pay before taxes (\$50,000 annually), with 60% group LTD. Assuming a 20% tax bracket for federal, state and FICA. This is a hypothetical example. For illustrative purposes only.

How much does it cost?

Principal can design coverage to meet your budget and other needs. Below are sample semi-monthly rates.

Age	\$550 monthly benefit	
	Basic coverage 5 yr. benefit period	Comprehensive coverage To age 67 benefit period
30	\$4	\$11
35	\$5	\$13
40	\$6	\$17
45	\$8	\$20
50	\$10	\$23

Assumptions. Basic coverage: gender-neutral premium for Texas resident, 3A occupation class, non-tobacco, 90-day elimination period, 20% Multi-Life discount for all rates shown. Capital Sum Benefit rider, Presumptive Disability Benefit rider and Supplemental Health Benefit rider included for all rates shown. Comprehensive coverage includes Cost-of-Living Adjustment 3% rider, \$1,000 Catastrophic Disability Benefit rider and Residual Disability and Recovery Benefit rider. Comprehensive coverage includes basic features in addition to the Future Benefit Increase and Benefit Update rider. For illustrative purposes only. Please see your benefits enroller for state approved rates based on your individual situation.



For questions, an appointment or to apply for customized coverage, contact your University Health approved vendor—**Benefit Source** at 210.340.0777, text 210.240.2574 or UhsBenefits@BenefitSourceSolutions.com.



¹ Calculated with data from the “Annual Statistical Report on the Social Security Disability Insurance Program, 2019.” U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, June 2021. www.ssa.gov.

principal.com

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