

# Disability Income Protection

## Can you live on less than 60% of your PAYCHECK?

Comparison for an employee hired after 01/01/2015

### Aflac Voluntary Group Long Term Disability (LTD) Benefits

#### Actively Working Income

Gross Annual Income	\$90,000
Gross Monthly Income	\$7,500
Less Taxes - (Assuming 20%)	\$1,500
<b>After Tax Monthly Income</b>	<b>\$6,000</b>

#### Income At time of Disability Claim

Gross Monthly Income	\$7,500
60 % Group LTD Benefits (capped at \$7,500)	\$4,500
Less Taxes - (Assuming 20%)	\$0
<b>Grp. LTD Monthly Benefit After Taxes</b>	<b>\$4,500</b>

Monthly Take Home with Your Group LTD Benefits Only **\$4,500**

Group LTD benefits provide a % of your monthly income after taxes. **75%**

VS

### Group Long Term Disability with Guardian Individual Disability

#### Actively Working Income

Gross Annual Income	\$90,000
Gross Monthly Income	\$7,500
Less Taxes - (Assuming 20%)	\$1,500
<b>After Tax Monthly Income</b>	<b>\$6,000</b>

#### Income At time of Disability Claim

Gross Monthly Income	\$7,500
60 % Group LTD Benefits (capped at \$7,500)	\$4,500
Less Taxes - (Assuming 20%)	\$0
<b>Grp. LTD Monthly Benefit After Taxes</b>	<b>\$4,500</b>
<b>Ind. Disability Monthly Benefit Tax Free</b>	<b>\$550</b>

Monthly Take Home with Your Group LTD and Disability Benefits **\$5,050**

Group LTD and Individual Disability benefits provide a % of your monthly income after taxes. **84%**

Questions, Rates or Enrollment Assistance Contact Benefit Source

Office: 210-340-0777

Text: 210-240-2574

Email: [UhsBenefits@BenefitSourceSolutions.com](mailto:UhsBenefits@BenefitSourceSolutions.com)

Online: [www.DisabilityQuotes.com/nava](http://www.DisabilityQuotes.com/nava)

*This is not a complete disclosure of the plan benefits, qualifications and limitations. See policy certificate for details. Available upon request.*





# University Health Offers Three (3) Disability Plans

Plan 1		Group Short-Term Disability offered by Aflac	
Weekly Benefit Amount	You may enroll in 50%, 60% or 70% up to \$2,500 of weekly budgeted salary.	Weekly benefits are TAX FREE.	
Elimination Period	The greater of 14 consecutive days or the exhaustion of your Paid Time Off (PTO)		
Maximum Benefit Period	Up to 24 Weeks		
Benefit Offsets	Benefits are reduced by other income sources such as social security and retirement income.		
Portability	Policy is NOT portable - Policy is only active while you are employed at University Health.		
Where to enroll?	Elect coverage and view rates in PeopleSoft.		
Plan 2		Group Long-Term Disability offered by Aflac	
Monthly Benefit - Hired after 2015	You may enroll in 50% or 60% up to \$7,500 of monthly budgeted salary.	Monthly benefits are TAX FREE.	
Elimination Period	The greater of 180 consecutive days or the exhaustion of your short term disability.		
Maximum Benefit Period	If Aflac determines you are disabled in your OWN occupation, you will receive benefits up to 24 months.		
	If after 24 months of paid benefits, Aflac determines you are disabled from ANY occupation, you will receive benefits up to your Social Security Normal Retirement Age (SSNRA).		
Benefit Offsets	Benefits are reduced by other income sources such as social security and retirement income.		
Benefit Increase Option	Benefits change with salary changes, up to the monthly maximum. No other increases are available.		
Portability	Policy is NOT portable - Policy is only active while you are employed at University Health.		
Where to enroll?	Hired After 2015 - Elect coverage and rates in PeopleSoft.		
Plan 3		Individual Supplemental Disability offered by Guardian	
Monthly Benefit	\$500 up to \$30,000 - benefit is calculated based on your annual budgeted salary.	Monthly benefits are TAX FREE.	
Elimination Period	Choose from 30 up to 720 days.		
Benefit Period	Choose from Age 65, 67 or 70.		
Income offsets	Benefits are not reduced by other income sources.		
Benefit Increase Options	Choose from available riders to increase coverage.		
Portability	Policy is portable - You may take the policy with you at the same rate.		
Where to enroll?	Requires an electronic application and online health questionnaire.		



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