

# Disability Income Protection

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

Comparison for an employee hired before 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>Monthly Income After Taxes</b> | <b>\$6,000</b> |

#### Income At time of Disability Claim

|  |                |
|--|----------------|
| Gross Monthly Income                                 | \$7,500        |
| 60 % Group LTD Benefits ( <i>capped at \$7,500</i> ) | \$4,500        |
| Less Taxes - (Assuming 20%)                          | \$900          |
| <b>Grp. LTD Monthly Benefit After Taxes</b>          | <b>\$3,600</b> |

Monthly Income After Taxes while receiving Group LTD Benefits **\$3,600**

Group LTD benefits provide a % of your monthly income after taxes. **60%**

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>Monthly Income After Taxes</b> | <b>\$6,000</b> |

#### Income At time of Disability Claim

|  |                |
|--|----------------|
| Gross Monthly Income                                 | \$7,500        |
| 60 % Group LTD Benefits ( <i>capped at \$7,500</i> ) | \$4,500        |
| Less Taxes - (Assuming 20%)                          | \$900          |
| Grp. LTD Monthly Benefit After Taxes                 | \$3,600        |
| <b>Ind. Disability Monthly Benefit Tax Free</b>      | <b>\$1,900</b> |

Monthly Income After Taxes while receiving Group LTD and Individual Disability Benefits **\$5,500**

Group LTD and Individual Disability benefits provide a % of your monthly income after taxes. **92%**

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 Before 2015 | Your automatically enroll in 60% up to \$6,000 of monthly budgeted salary.  | Monthly Benefits are TAXABLE.                          |  |
| 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?                    | No enrollment is required. You are automatically enrolled.  |  |  |
| 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.   |  |  |



Questions, Rates or Enrollment Assistance Contact:

Benefit Source

Phone: 210-340-0777 Text: 210-240-2574

Email: UhsBenefits@BenefitSourceSolutions.com

Online: www.DisabilityQuotes.com/nava

