

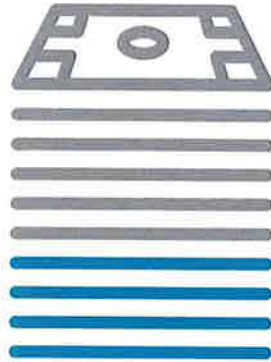
# Coverage checkup

## Is disability coverage from your employer enough?

If your paycheck stops because illness or injury keeps you from working, your group coverage may actually only replace about

# 40%

of your income, leaving you with a shortage, or "coverage gap."



Coverage gap

Group coverage

### Other factors to consider:

- 1 Bonuses, commissions, and incentives may not be covered.
- 2 Leave your job, lose your coverage. Group policies aren't usually portable.
- 3 If your employer pays your premiums, your benefits are taxed.

## Individually-owned disability coverage can fill the gap



**Customizable** to cover more of your income



**Portable** so you're covered even if you change jobs



**Nontaxable** if paid with after-tax dollars



**Consider how individual disability insurance can protect what's most important to you.**

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**Questions or to Enroll:**

**Contact UH Vendor:**

**Benefit Source**

**Office:** 210-340-0777

**Text:** 210-240-2574

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

**Quote Request:** [www.DisabilityQuotes.com/nava](http://www.DisabilityQuotes.com/nava)





Individual disability insurance provides monthly income when you can't work due to an injury or illness. Income which helps pay for daily living expenses such as health insurance, mortgage, car payment, groceries and much more. This plan works with group short- and long-term disability to provide up to 30% of additional tax-free income.

#### Plan Eligibility

- Working 32+ hours per week
- Age 18 - 60
- Electronic Application
- Health Questionnaire
- Medical underwriting is required.
- Financial Documentation (Paystub, W2)
- Medical Exam for employees over age 50

#### Plan Benefits

- Monthly Benefit \$500 – \$30,000
- Elimination Period 30 up to 720 days
- Benefit Period Age 65, 67, and 70
- Tax Free Benefits
- Benefits are not reduced
- Portability

#### Included Features

- Waiver of Premium
- Waiver of Elimination Period
- Hospice Care Benefits
- Serious Illness Benefits
- Occupational Rehabilitation
- Unemployment Premium Suspension

#### Optional Enhancement Riders

- Enhanced Partial Disability Benefit
- Automatic Benefit Enhancement
- Cost of Living Adjustment
- Benefit Purchase Option
- Enhanced Catastrophic Disability
- Future Increase Option
- Supplemental Term Benefit
- Retirement Protection Plus
- Student Loan Protection Rider
- Mental/Substance Disorder Limitation

#### Rates

- Based on age, gender, smoking status, annual salary, job duties and selected plan features
- Benefits are calculated on employee annual salary and selected plan features
- Rates are non-cancellable and guaranteed renewable
- Rates remain the same even if you change jobs

#### Enrollment

Guardian representatives are available to help design a plan that meets your needs and budget.

#### Contact Guardian Representative

Benefit Source

Phone: 210-340-0777

Text: 210-240-2574

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

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