

# University Health Disability Options Comparison

## Can You Live on Less than 100% of Your Paycheck?

What is the impact  
on your income  
during a disability?

### Option 1

Group Long Term  
Disability Only

### Option 2

Group Long Term  
Disability and  
Individual Disability

### Option 3

Individual  
Disability Only

#### Income While Working

Gross Annual Income

Gross Monthly Income

Less Estimated Income Taxes - 20% (FICA & Withholding)

Monthly Take Home After Taxes (Net Pay)

#### Benefits During a Disability

Grp. LTD - 60% of Gross Monthly Income up to \$7,500

Less Grp LTD Taxes - 20% (FICA & Withholding)

Grp. LTD Benefits (24 Months) After Taxes

Important: Group Benefits are reduced by other income sources.

Ind. Disability Benefits (To Age 67) After Taxes

Important: Individual Benefits are NOT reduced by other income sources.

#### **Total of All Disability Benefits**

Disability benefits received provide a percentage (%) of  
your monthly net take home pay.

\$90,000

\$7,500

\$1,500

\$6,000

\$4,500

\$0

\$4,500

*Benefits for 24 months*

\$0

\$4,500

75%

\$90,000

\$7,500

\$1,500

\$6,000

\$4,500

\$0

\$4,500

*Benefits for 24 months*

\$550

*Benefits to age 67*

\$5,050

84%

\$90,000

\$7,500

\$1,500

\$6,000

\$0

\$0

\$0

\$4,740

*Benefits to age 67*

\$4,740

79%

## Are You Ready to Start Protecting Your Paycheck?

*This is for illustration purposes only, not an offer or promise of policy performance. Coverage is subject to underwriting approval, terms and condition of the policy.*

Questions or enrollment assistance contact: Benefit Source

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