

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

\$90,000

\$90,000

\$90,000

Gross Monthly Income

\$7,500

\$7,500

\$7,500

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

\$1,500

\$1,500

\$1,500

Monthly Take Home After Taxes (Net Pay)

\$6,000

\$6,000

\$6,000

Benefits During a Disability

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

\$4,500

\$4,500

\$0

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

\$900

\$900

\$0

Grp. LTD Benefits (24 Months) After Taxes

\$3,600

\$3,600

\$0

Important: Group Benefits are reduced by other income sources.

Benefits for 24 months

Benefits for 24 months

Ind. Disability Benefits (To Age 67) After Taxes

\$0

\$1,900

\$4,740

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

Benefits to age 67

Benefits to age 67

Total of All Disability Benefits

\$3,600

\$5,500

\$4,740

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

60%

92%

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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