

Individual Disability Income insurance

Protecting more of your income

(For employees hired **before** January 1, 2015)

University Health System (UHS) has teamed up with Principal® to help provide you with additional income protection with individual Disability Income (DI) insurance. It provides you with monthly payments that work like a “paycheck” when you can’t work due to a disabling illness or injury.

Why should I have DI?

- **It helps protect what is so important** – If you became too sick or hurt to work, DI helps you pay the expenses you’re responsible for – your mortgage, car payment, health insurance and more.
- **We can’t predict the future** – Typically, the reason people can’t work is because of illnesses, like cancer and strokes, rather than injuries.¹
- **Works with your group long-term disability (LTD) coverage** so you won’t have to make as many tough decisions about cutting back on your lifestyle.
- **Coverage stays with you** even if you change jobs – including up to a **25% discount**.²

You’ll most likely need a greater level of income protection

See how incurring a disability can impact your financial picture and why income protection is important.

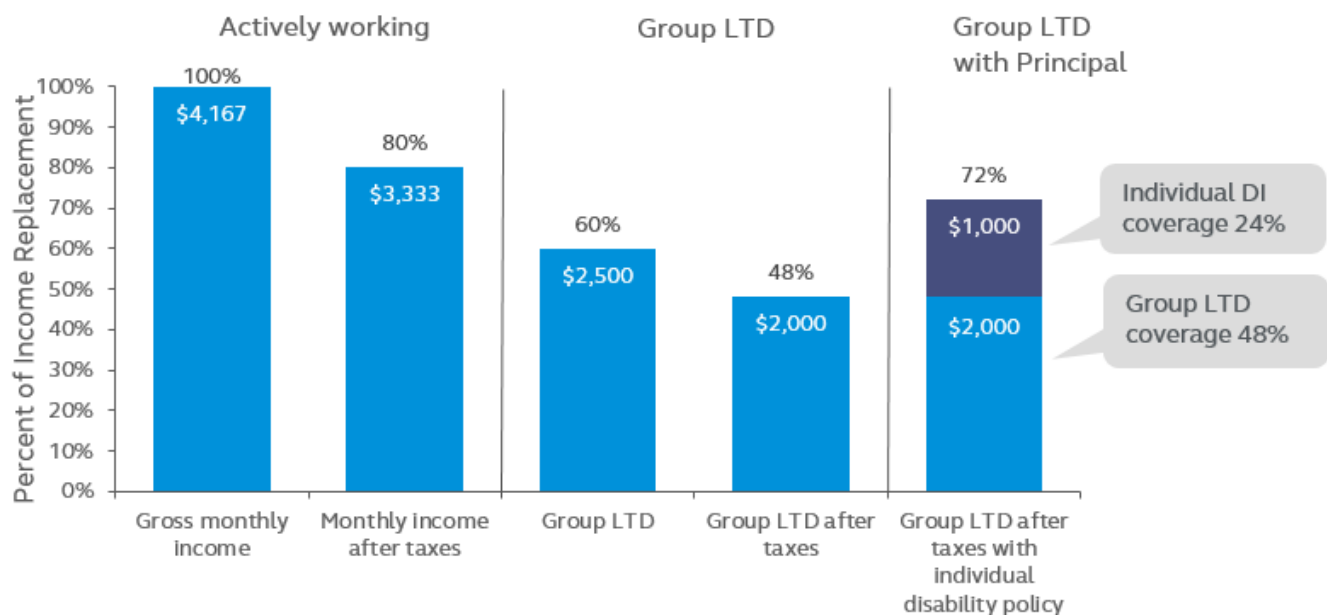


Chart based on \$4,167 gross monthly income (\$50,000 annually), with 60% group LTD. Assuming a 20% tax bracket for federal, state and FICA. For illustrative purposes only.

How much does it cost?

Principal can design coverage to meet your budget and other needs. Below are sample semi-monthly rates.

Age	\$750 monthly benefit		\$1,500 monthly benefit	
	Basic coverage 5 yr Benefit Period	Comprehensive coverage To Age 67 Benefit Period	Basic coverage 5 yr Benefit Period	Comprehensive coverage To Age 67 Benefit Period
25	\$5	\$12	\$11	\$23
30	\$6	\$14	\$13	\$27
35	\$7	\$16	\$14	\$32
40	\$10	\$21	\$19	\$40
45	\$12	\$25	\$24	\$48
50	\$15	\$29	\$31	\$56
55	\$20	\$34	\$40	\$65

Assumptions: Gender-neutral premium for Texas resident, 3A occupation class, non-tobacco, 90-day elimination period, 5% Mental/Nervous & Substance Abuse discount and 20% Multi-Life discount for all rates shown. Capital Sum Benefit rider, Presumptive Disability Benefit rider and Supplemental Health Benefit rider included for all rates shown. Comprehensive coverage includes Cost-of-Living Adjustment 3% rider, \$1,000 Catastrophic Disability Benefit rider and Residual Disability and Recovery Benefit rider. For illustrative purposes only. Please see your benefits enroller for state approved rates based on your individual situation.



For questions, an appointment or to apply for customized coverage, contact your UHS Authorized Representative – **Benefit Source** at **210.340.0777**, or UhsBenefits@BenefitSourceSolutions.com. Learn more at principal.com/uhs.

¹ Calculated with data from the “Annual Statistical Report on the Social Security Disability Insurance Program, 2016.” U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, October 2017. www.ssa.gov.

² Discounts include 20% Multi-Life discount (based on gender-neutral rates) and 5% Mental/Nervous & Substance Abuse (MNSA) rider discount. The MNSA rider and discount is optional at the individual level, except for cases in CA, guaranteed standard issue cases, single-life cases in FL, LA, NV, and the following occupations: emergency-room physicians, anesthesiologists, pain-management physicians, nurse anesthetists and any resident who has declared one of these as a specialty. This rider is not available in VT. 10% discount for to age 65, to age 67 and to age 70 benefit periods; 5% for 2- and 5-year benefit periods. In TX, the discount is not available for 2-year benefit period, is 3% for 5-year benefit period and 5% for all other benefit periods.



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Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0001.

This is an overview of the benefits of disability insurance, but there are limitations and exclusions. For costs and coverage details, contact your Principal representative.

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<p>Not FDIC or NCUA insured</p> <p>May lose value • Not a deposit • No bank or credit union guarantee</p> <p>Not insured by any Federal government agency</p>
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