



Individual Disability Income insurance

Protecting more of your income

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.
- **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**.¹
- **Customize your policy** to meet your needs and budget.

Features provide extra value

- Benefit Update rider – lets you **increase your protection every three years** without medical questions – just an application and in some cases financial information.
- Regular Occupation rider – provides **full benefit payments** if you’re totally disabled in your current occupation and choose to return to work in another occupation.
- Future Benefit Increase rider – Principal automatically adjusts your monthly benefit amount every year for six years to keep up with inflation.²
- Pairs well with DI retirement security – continue saving for retirement if you become too sick or hurt to work.

Disabilities do happen – we can help

Take a look at how others have benefited from their coverage.

Condition	Age at policy purchase	Age at disability	Total amount received	Months received benefit payments
Alzheimer’s	46	62	\$53,900	32
Shoulder Surgery	33	42	\$21,000	2
Bipolar/Depression	39	49	\$1,027,343	91

Source: Principal® Disability Income insurance claim payments through September 2017. The above is for illustrative purposes only and not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.

How much does it cost?

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

Age	\$1,000 Monthly Benefit	\$2,500 Monthly Benefit
30	\$15	\$38
35	\$18	\$45
40	\$22	\$55
45	\$26	\$64
50	\$30	\$75
55	\$34	\$86

Assumptions: Gender-neutral premium for Texas resident, 5A occupation class, non-tobacco, 90-day elimination period to age 67 benefit period, Regular Occupation rider, Residual Disability and Recovery Benefit, Benefit Update rider, Future Benefit Increase rider, Cost-of-Living Adjustment 3% rider, Catastrophic Disability Benefit rider, free riders, 5% Mental/Nervous & Substance Abuse discount and 20% Multi-Life discount for all rates shown. For illustrative purposes only. Please see your benefits enroller for state approved rates based on your individual situation.

Let's connect.

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.

¹ 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.

² The amount provided is based on the change in the Consumer Price Index (CPI-U). You are guaranteed a 4% compounded increase, up to 10% compounded. After having your coverage with us for six years, we will ask you to send us financial information to confirm you're eligible for ongoing FBI increases. If the Benefit Update rider is also on the policy, a Future Benefit increase offer will not be made in years of Benefit Update options.



principal.com

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.

Principal, Principal and symbol design, and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

HH750

DI9835-01 | 08/2019 | © 2019 Principal Financial Services, Inc.

Not FDIC or NCUA insured

May lose value • Not a deposit • No bank or credit union guarantee
Not insured by any Federal government agency