



## Individual Disability Income insurance

# Protecting more of your income

(For residents and fellows)

Protecting your income may not be your first priority, but it should be. Think about all the things your income pays for – your home, student loans, health insurance, and so much more. Protect it with individual Disability Income (DI) insurance from Principal®. It provides you with monthly payments that work like a “paycheck” when you can’t work due to a disabling illness or injury.

As a resident or fellow at **University Health System (UHS)**, you have the opportunity to purchase DI at a discounted rate through Principal.

### What can I expect?

- Stays with you even when you **change jobs** – discounts stay with you, too.
- Comes with up to a **25% discount**.<sup>1</sup>
- **Up to \$5,000** in monthly benefits, with the option to purchase more in the future.
- Pairs well with DI Retirement Security – continue saving for retirement if you become too sick or hurt to work.

### Next steps

For questions, an appointment or to apply for customized coverage, contact your UHS Authorized Representative:

**Benefit Source:** 210.340.0777 or [UhsBenefits@BenefitSourceSolutions.com](mailto:UhsBenefits@BenefitSourceSolutions.com)

### Learn more

View the UHS webpage at [principal.com/uhs](http://principal.com/uhs)

### Your policy includes features to meet your needs

- 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.<sup>2</sup>
- Cost-of-Living Adjustment rider (COLA) – while you’re disabled and receiving monthly benefits, your payments are adjusted to keep up with inflation.<sup>3</sup>

### Disabilities can happen to anyone – 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
Colon cancer	42	43	\$261,729	15
Bipolar/depression	39	49	\$1,027,343	91
Rotary cuff tear	51	54	\$273,022	26

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.

## After residency, you'll most likely need a greater level of income protection. So, how much does it cost?

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

Age	\$2,500 monthly benefit		\$5,000 monthly benefit	
	Male	Female	Male	Female
25	\$31	\$50	\$62	\$99
30	\$36	\$66	\$72	\$132
35	\$42	\$72	\$85	\$143

Assumptions: Sex-distinct premium for Texas resident, 4A-M occupation class, non-tobacco, 90-day elimination period, to age 67 benefit period, Regular Occupation rider, 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.



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<sup>1</sup> Discounts include 20% Multi-Life discount (for three or more dental or medical residents/fellows/interns/students from the same institution,) based on sex-distinct rates and excludes staff physicians. Also, 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.

<sup>2</sup> 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.

<sup>3</sup> You may select a 3% or 6% COLA compounded on an annual basis.



[principal.com](http://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.

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