

# Union of American Physicians & Dentists Benefit Fund

*A partnership with Los Angeles County to help recruit, and retain physicians, dentists, pharmacists and psychiatrists to work within Los Angeles County*

## Voluntary Benefits Highlights 2020 to 2021 Effective July 1, 2021

**Short-Term Disability Coverage**

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**Plus:**

**Vehicle Purchase Incentives, Auto & Home  
Insurance Discounts, Low-Rate Loans & Financial  
Assistance**





## CIGNA Short-Term Disability Coverage

(Income Protection up to a maximum of \$2,308 per week)

- Guaranteed Issue (no medical exam required)
- Coverage of up to 60% of weekly income, or a maximum of \$2,308 per week
- 3/12\*\* Pre-existing condition limits upon enrollment
- 7-day waiting period for injuries and illnesses
- 26 weeks of coverage
- Full Maternity Benefits
- Eligible if disabled from current occupation
- Also includes:
  - EAP/Life Assistance Program
  - ID Theft Protection
  - No cost will preparation

### Premiums (per \$10 of selected weekly benefit)

Age 35	\$0.817
Age 45	\$0.817
Age 55	\$0.908
Age 65	\$1.161

### Sample Monthly Premium

#### Assumptions:

- Age 47
- Pre-Disability Income: \$20,641 per month
- Maximum coverage: \$2,308 per week

**Monthly post-tax premium deduction:**  
**\$113.14**

## CIGNA Long-Term Disability Coverage

(Income Protection up to \$10,000 per month)



- Coverage of up to 60% of monthly income, or a maximum \$10,000 per month
- 180-day waiting/elimination period
- Coverage can last up to Social Security Normal Retirement Age
- Up to 24 months of coverage for mental health and/or substance abuse disability
- 3/12\*\* Pre-existing condition limits upon enrollment

### Sample Monthly Premium

#### Assumptions:

- Age 47
- Pre-Disability Salary: \$20,641 per month
- Selected Coverage Level: \$10,000 per month

**Estimated monthly post-tax premium deduction:**  
**\$138.00**

### Premiums (per \$100 of monthly payroll)

Age 35	\$0.411
Age 45	\$0.828
Age 55	\$1.216
Age 65	\$1.333



\*\*3/12 pre-existing condition limits means a disability will not be covered in the first 12 months of coverage if diagnosis or treatment of the disability was provided in the 3 months prior to the coverage effective date.

## Trustmark Permanent Life Insurance (with Long-Term Care coverage)



### Highlights

- Customizable death benefit coverage levels up to \$200,000
- Optional coverage for spouse, children and grandchildren
- Coverage through age 100
- Long-Term Care insurance available (pays 4% of death benefit per month, for 25 months) if confined to long term care facility, with reduced death benefit still payable (conditions apply)
- Accelerated 75% death benefit if diagnosed with life expectancy of 24 months or less
- Coverage is portable if no longer eligible for participation in the UAPD Benefits Trust

Non-Smoker, Universal LifeEvents, Monthly Premium Samples				
Death Benefit:	\$25,000	\$50,000	\$100,000	\$150,000
Age 35	17.56	31.62	59.74	87.87
Age 45	27.82	52.03	100.44	148.86
Age 55	45.82	88.03	172.44	256.86



## LegalShield Pre-Paid Legal Services (with optional contested divorce coverage)

### Highlights

- Unlimited phone/office consultations with an attorney
- Core covered items:
  - Estate planning (wills, living trusts)
  - Power of attorney
  - Real estate sales/purchases
  - Adoption
  - Uncontested divorce
  - Personal bankruptcy
  - Tax audit
  - ID theft
  - Traffic violations (excluding DUI)
- Probate representation (advice, consultation and document review with 25% fee discount for additional services)
- Optional 20 hours of contested-divorce coverage (with 25% fee discount thereafter)
- 25% discount on attorney fees for non-covered items

Premiums	
Divorce Option	Monthly Premium
Standard (uncontested)	\$17.50
Contested Divorce Coverage (up to 20 hours, 25% discount after)	\$19.00



# Nationwide Pet Insurance

## Highlights

- Coverage for any breed of dog or cat, regardless of age
- Avian & exotic pet coverage options are available
- 90% reimbursement for covered events
- \$250 deductible, \$7,500 annual maximum benefit
- Standard plan: accident and illness coverage
- Optional plan: accident, illness and wellness coverage (includes routine care, spay and neuter procedure and more)
- Choose any licensed Veterinarian
- Multi-pet discount (5% for 2 to 3 pets, 10% for 4 or more pets)
- 24/7 Veterinarian help line access
- VitusVet Mobile App for claims submission



Premiums		
	Standard (accident/illness)	Accident, Illness & Wellness
Dog	\$45.50 / mo	\$79.38 / mo
Cat	\$27.30 / mo	\$47.63 / mo
Avian or Exotic Pet	Contact the UAPD Benefits Trust for more information.	

## Additional No-Cost Benefits



- \$250 cash back on vehicle purchase
- Employee and household members are eligible
- Easy online application (within 60 days of purchase)
- Paid after purchase or lease (check mailed to home)
- Paid in addition to dealer incentives and manufacturer rebates
- Purchase or lease of:



- Low-interest personal loans
- Affordable loan amounts determined by income
- Reliable, automatic repayment through payroll deduction
- Interest rates vary depending on credit profile
- Easy 4 step application and funding process



- Auto & Home Insurance
- 10% to 20% discounts
- Single search across more than 50, nationally recognized, top-tier insurance companies

