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



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

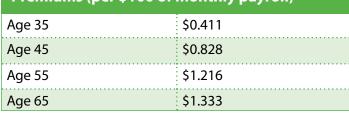
Assumptions:

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

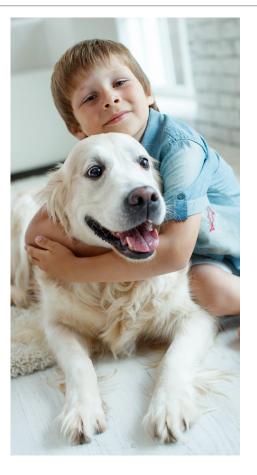


Nationwide Pet Insurance

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:











kashable

- 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











Single search across more than 50, nationally recognized, top-tier insurance companies





