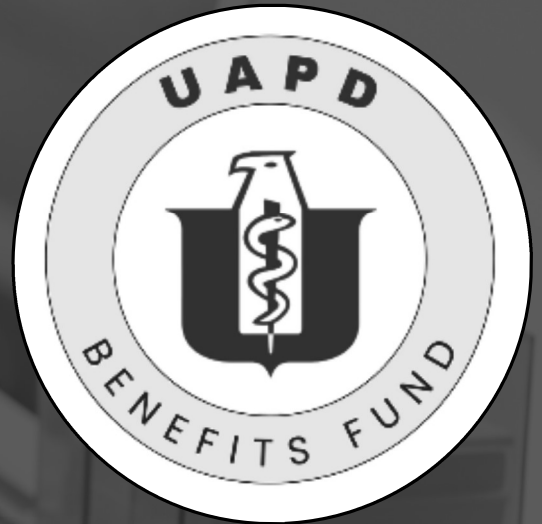


Union of American Physicians and Dentists

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

Voluntary Benefits



Short-Term Disability Coverage

Page 2

Long-Term Disability Coverage

Page 2

Permanent Life with Long-Term Care Insurance

Page 3

Pre-Paid Legal Services

Page 3

Pet Insurance

Page 4

Scan here to become a member



For questions regarding enrollment or additional information about the benefits provided, please contact Briana Baldovinos at briana@uapdbenefitsfund.com

New York Life 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



New York Life 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

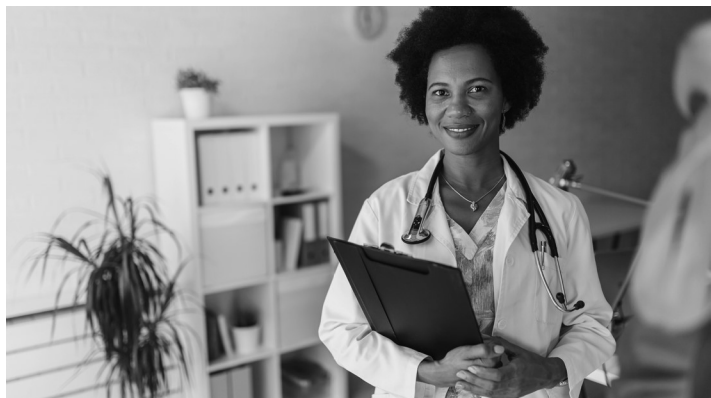
Sample Monthly Premium

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

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)
- 25% discount on attorney fees for non-covered items

**AFFORDABLE
LEGAL PROTECTION**

LEGALSHIELD
FAMILY PLAN

\$15.25
PER MONTH







Nationwide[®] My Pet Protection ChoiceSM

PLAN SUMMARY



Pet-loving employees can fetch the best health coverage for their pets with My Pet Protection ChoiceSM, available only through workplace benefit programs.

Nationwide offers two ready-made employee plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.¹

My Pet Protection Choice SM	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%
 Accident coverage	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓
 Illness coverage	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 Hereditary & congenital coverage	✓	✓	Optional when purchased with illness coverage
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓
 Wellness coverage (for dogs & cats)		✓	Optional
Annual maximum		\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓
Spay/neuter or dental ² and one additional test ³			✓



Nationwide[®]