

University of Florida Voluntary Disability Program

Group Disability Insurance

Did you know that disability coverage provides income if you can't work due to a covered injury or illness?

Group Disability Insurance is available to new state university system employees guaranteed issue (no medical exam required) within their first 60 days of employment or during open enrollment periods. *Underwritten by The Standard Insurance Company.* The plan:

- Replaces two-thirds of your income tax-free to a maximum of \$15,000 per month to Social Security Normal Retirement Age.
- Pays benefits after either 30 or 90 days, according to the elimination or waiting period you choose.
- Increases coverage for "catastrophic disability" to 80% to a maximum of \$18,000 through Social Security Normal Retirement Age.*
- Includes a Lifetime Benefit of 2/3 income to a maximum of \$15,000 monthly starting at Social Security Normal Retirement Age in the event of "catastrophic disability".*
- Is available through convenient payroll deduction. No paper bills to pay.

Two plan options to choose from: 30-Day Plan - Coverage under the 30-Day Plan is provided under the group Short Term Disability (STD) and Long Term Disability (LTD) insurance policies. 90-day plan - Coverage under the 90-day plan is provided under the LTD policy.

** A catastrophic disability is defined as being unable to safely and completely perform two or more activities of daily living without hands-on or standby assistance due to loss of functional capacity, or requiring substantial supervision for your health and safety due to a severe cognitive impairment.*

Why Choose Gabor?

- Experience, value, longevity.
- One source for all your financial services.
- Personal service with programs designed for you by Gabor representatives on campus.
- Carefully vetted products from best of breed companies.
- Convenient payroll deduction.

Why Do You Need Disability Insurance?

- Every 90 seconds someone files for bankruptcy in the wake of a serious illness. (The American Journal of Medicine, Vol. 122, No.8, August 2009)
- Nearly three in 10 of today's 20-year olds will become disabled before reaching age 67. (Social Security Administration Fact Sheet, July 2009)

