



**The Standard**  
**Group Long Term Disability**  
**Insurance**

**Plan Highlights**



The UVA Physicians Group is pleased to offer you the opportunity to participate in a Group Long Term Disability Insurance Plan provided through The Standard.

While most of us have adequate life insurance protection, we tend to overlook the need for disability insurance. The fact is, however, that during our working years the risk of becoming disabled and unable to work is just as great or greater than the risk of dying. Our LTD plan is designed to help provide financial security in the event that you are disabled by injury, sickness, or pregnancy that prevents you from working for six or more continuous months.

Some of the plan highlights include:

- Tax-free disability benefit equal to 66 2/3s of your UPG pay (less social security benefits) for a maximum monthly benefit of \$20,000.
- You will pay taxes on the premiums of \$.00807 per \$100 of compensation, which then provides the tax-free benefit should you become disabled.
- Own occupation specific for the duration of disability or up to the age of 65.
- UPG Continues Life Insurance coverage until age 65.
- The Standard continues retirement contributions into an IRA.
- Own Occupation Specific (based on Board Certification) for the duration of disability.

For more specific information pertaining to this benefit, please refer to the enclosed long-term disability insurance certificate provided by The Standard.