

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

Premiums (per \$100 of monthly payroll)	
Age 35	\$0.411
Age 45	\$0.828
Age 55	\$1.216
Age 65	\$1.333



LegalShield Pre-Paid Legal Services

(with optional contested divorce coverage)

Unlimited phone/office consultations with an attorney

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



Nationwide Pet Insurance

Coverage for any breed of dog or cat, regardless of age

- Avian & exotic pet coverage options are available
- Customizable plan design options available
- Standard plan: accident and illness coverage
- Optional plan: accident, illness and wellness coverage (includes routine care, vaccination, microchip, and more)
 - Choose any licensed Veterinarian
 - 24/7 Veterinarian help line access
- VitusVet Mobile App for claims submission

My Pet Protection Choice™	Accident & Illness	Accident, Illness & Wellness	Customizable
Annual deductible options	\$250	\$250	\$100 to \$500
Reimbursement level	80%	80%	50%, 70% or 80%



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



Trustmark Permanent Life Insurance

(with Long-Term Care coverage)

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

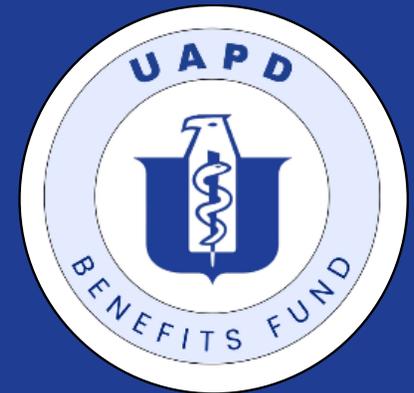


Staff and computer generated

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



Scan here to become a member



For questions please contact Briana at briana@uapdbenefitsfund.com