



Gabor Disability Benefits



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***Your Plan** Our Guidance*



Gabor Financial Solutions Overview

Gabor Financial Solutions has been working with University of Central Florida since it opened in 1963

In partnership with UCF, Gabor is pleased to offer voluntary benefits specifically designed to meet the unique needs and wants of UCF employees and their families



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Our **Local Financial Advisors** are here to serve you with:

- Insurance Benefits
- Retirement Planning
- Financial Guidance

Group Disability Insurance

Available Guaranteed-issue (no medical exam or questions) for employees during your first 90 days of employment

Protecting the income you earn can save your family from financial disaster.

- Replaces 60% of your income tax-free to a maximum of \$15,000 per month* payable to Social Security Normal Retirement Age (SSNRA).
- Pays an additional 11% towards an annuity contract if disabled more than 9 months.
- Benefits begin after either 30 or 90 days, according to the elimination or waiting period you choose.
- Covers 80% to a maximum of \$20,000 per month to SSNRA for "catastrophic disability".
- Includes a Lifetime Benefit of 60% of your 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.

Underwritten by The Standard Insurance Company

The Standard Insurance Company and Lincoln Investment Companies are not affiliated.
Gabor Financial Solutions and Lincoln Investment are affiliated.



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30-Day Plan

- Combination of Short Term and Long-Term Disability coverage
- STD Benefits begin on the 31st day
- STD Maximum Benefit Period = 9 weeks
- STD Benefit = 66 2/3% of weekly predisability earnings
- STD Maximum = \$3,462 weekly
- STD Minimum = Greater of \$25 weekly or 10% of weekly benefit
- 24 Hour Coverage
- Partial disability definition included
- Temporary Recovery Period included
- Return to Work Incentive



30-Day Plan (continued)

- LTD benefits begin on 91st day
- 2-year Own Occ Period
- LTD Maximum Benefit Period = To age 65 or SSNRA
- LTD Benefit = 60% of monthly predisability earnings
- LTD Maximum = \$15,000 monthly
- LTD Minimum = Greater of \$100 or 10% of your LTD benefit
- 24 Hour Coverage
- 3/12 Pre-x Condition Limitation
- Partial Disability Definition
- Temporary Recovery Period included
- 24 Month Return to Work Incentive
- Rehabilitation Benefit





90-Day Plan

- No Short-Term Disability coverage with this option
- LTD benefits begin on 91st day
- 2-year Own Occ Period
- LTD Maximum Benefit Period = To age 65 or SSNRA
- LTD Benefit = 60% of monthly predisability earnings
- LTD Maximum = \$15,000 monthly
- LTD Minimum = Greater of \$100 or \$10% of your LTD benefit
- 24 Hour Coverage
- 3/12 Pre-x Condition Limitation
- Partial Disability Definition
- Temporary Recovery Period included
- 24 Month Return to Work Incentive
- Rehabilitation Benefit



Key Provisions of the LTD Plan

The following enhancements are exclusive to the LTD benefits:

- **Assisted Living Benefit**
Increases benefit to 80% for catastrophic disabilities
- **Lifetime Security Benefit**
Extends LTD benefits beyond Maximum Benefit Period
- **Annuity Contribution Benefit**
11% of monthly PDEs deposited in annuity
- **Family Care Expense Benefit**
Reduces Work Earnings for qualified expenses
- **\$25,000 Reasonable Accommodation Expense Benefit**
Used for approved worksite modifications
- **Cost of Living Adjustment**
Increases LTD benefit annually
- **Survivor Death Benefit**
Three months' benefits with no offsets





Social Security Assistance

Full-time in-house Social Security coordinators

Screens appropriate newly-approved LTD claims

Completes all necessary paperwork for the employee

Works closely with the employee and The Standard from initial application to award

Challenges denied claims that appear to meet Social Security criteria

99% award rate for The Standard's customers

95% of awards occur within 2 years

Assists in recovery of overpayments as a result of an award

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