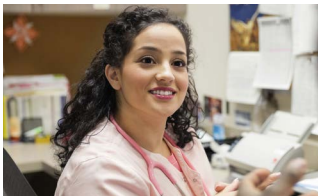


# The choice is yours

## University of California

The University of California (UC) offers a voluntary short- and long-term disability plan through which employees can continue to receive benefits while absent due to a disability — such as, injury, illness, or maternity.

### Your choice case studies



#### Family matters

I am a nurse who just started at UC. I'm 28-years old and thinking about starting a family in the next couple of years. I enrolled in both voluntary short- and long-term disability since I don't have 22 days of sick leave built up yet and I may need to use my sick leave more frequently than some others due to starting a family.



#### Wants choices

I am a 36-year-old facilities worker. I have worked at the University of California for 18 years. Although I have almost six months of sick leave saved up, I decided to enroll in both voluntary short- and long-term disability. I have enough sick leave and personal savings to allow me to weather any short duration health issues; however, I have a chronic medical condition and may not be able to enroll in voluntary short-term disability in the future.



#### Healthy and solvent

I'm 53. I've been a pharmacist at UC for 22 years. I have a lot of sick time built up. I'm healthy and have the financial resources to support myself for 6 to 9 months if I had to go out of work on disability. I reduced my premium costs by electing voluntary long-term disability only because I balanced the risks. The choice was easy for me.



#### Made a change

I'm 62 and have been an analyst with UC for more than 30 years. When I updated my elections during open enrollment, I chose the voluntary short-term disability benefit only and discontinued my voluntary long-term disability. Updating my choice made sense because at this point in my career, if I were to become seriously disabled, I would file for retirement. By enrolling in the voluntary short-term disability plan only, it allows me to be covered for any short-term disability absence only. With the new voluntary short-term disability only option available to me, I feel more financially secure.

You have choices. Start by reading the disability plan information on UCNet to learn your options. It will help you decide what's best for you and your family. You can apply for coverage at any time through an Evidence of Insurability (EOI) application that shows you are in good health.

**Please review UCNet if you have any questions.**

Insurance products issued by:  
Liberty Life Assurance Company of Boston,  
a Lincoln Financial Group company.

©2019 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

POD 6/19 **Z01**

**Order code: DIS-UCJLM-FLI001**



Group insurance products and services described herein are issued by Liberty Life Assurance Company of Boston, a Lincoln Financial Group company. Home Office: Boston, MA. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.