Highlights of Coverage

Insurance Company: The Standard Insurance Company (A rated by A.M. Best)

LTD Monthly Benefit: $1,500/month (Year 1-2)  
$2,000/month (Year 3-4)  
Reduced by any Work Earnings that exceeds $3,000

Own Occupation Period: 5 year student definition allows for benefits if the student is unable to continue matriculating due to a disability during a 5 year period.

Length of Coverage: Benefits while disabled, as defined, will continue until 65 years of age.

Elimination: Benefits are payable after student is continuously disabled for 90 days.

Pre-existing Conditions: Pre-existing 12 months previous to effective date will be covered after 30 days as a medical student.

Loan Pay-off provision: $225,000 maximum Loan Payoff Benefit to pay off Eligible Student Loans after a 12 month period of Permanent and Total Disability

Lump Sum Benefit: $5,000, after a 12 month period of Permanent and Total Disability

Survivor Benefit: 5 times the Monthly Benefit

M&N/D&A Limits: Payment of LTD benefits caused by Mental Disorders or Substance Abuse is limited to 24 months per occurrence.

Conversion Option: Guaranteed conversion/continuation to a group policy upon completion of medical school.

Annual Premium Rate: $40.00 per student per year

This is only a brief description of coverage. Details are provided in the master policy certificate. If you should have any questions, please contact your benefit administrators:

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