

**University California Los Angeles School of Medicine**  
Long Term Disability Insurance Coverage  
**Policy No.: 320715**

LONG TERM DISABILITY

Monthly Benefit:	\$1,500/month (Year 1-2) \$2,000/month (Year 3-4)
Integration:	Policy will <b>not</b> integrate with CA State disability, Social Security or Worker Compensation.
Elimination:	90 Days
Length of Coverage:	To age 65 whether disabled by sickness or accident. Includes a 2 year protection of medical student provision.
Pre-existing Conditions:	Full coverage after 30 days as a medical student.
Loan Pay-off provision:	\$200,000 maximum
Lump Sum Benefit:	\$5,000
Survivor Benefit:	6 months net
Cost of Living Adj.:	3%; 48 month delay
Conversion Option:	Guaranteed conversion to a group policy upon completion of medical school.
Company:	The Guardian (A+ rated by A.M. Best)
Cost:	\$41.00 per year per student

**If you should have any questions, please contact your benefit administrator:**

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