



GROUP LONG TERM DISABILITY INSURANCE (LTD) – COVERAGE DURING YOUR TRAINING

- Premiums paid by University of Michigan; benefits received are taxable
- Monthly benefit is 66 2/3% of monthly salary (maximum \$4,000 per month)
- 180 day elimination period
- Benefit paid to age 65
- 5 year occupation definition of disability; any gainful occupation thereafter
- Cost of living adjustment – 4%
- No limitation for mental illness and/or substance abuse

Additional policy details can be found in the LTD benefits booklet

INDIVIDUAL DISABILITY INSURANCE (IDI) – SUPPLEMENTAL & PORTABLE OPTIONS

- Premiums paid by House Officer; benefits received are tax-free
- HOA unisex rates and level premiums that are guaranteed for the life of your policy
- 90 day elimination period
- Benefit paid to age 67
- Own Occupation specialty definition of disability; *regardless* of work performed in another occupation
- Guaranteed Issue insurance without evidence of medical insurability*

	ANYTIME DURING TRAINING	FINAL YEAR OF TRAINING
BASE MONTHLY BENEFIT AMOUNT	\$2,500 or \$5,000	\$2,500, \$5,000, \$7,500 or One-Step up to \$15,000 (with Signed Employment Contract)
BUILT-IN FEATURES	<ul style="list-style-type: none"> • Non-Cancelable • Own Occupation specialty definition • Residual / Partial disability benefits • Benefit Increase Rider • Inflation Protection • Family Care benefit 	
OPTIONAL RIDERS	<ul style="list-style-type: none"> • Student Loan (up to \$2,500 per month) • Catastrophic (\$5,000 or \$10,000 per month) 	

*To be eligible to apply for the Guaranteed Standard Issue Individual Plan you must be actively at work in a resident/fellow program; not currently on claim or been on claim or submitted a claim within the prior 12 months of application; and not declined or postponed for individual disability insurance with any carrier in the past 7 years. This information is only a brief summary of contract provisions and does not reflect exact contract language. This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage please contact:

YOUR RESOURCE FOR DISABILITY INSURANCE

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For additional information visit www.flynnbenefits.com under *Physician Resources*, click on *University of Michigan Hospital*