

University of Washington
Long Term Disability Plan for Residents and Fellows
PLAN COMPARISON

Contract Provisions	MedPlus Advantage Program* exclusively for Residents and Fellows	Optional PEBB Coverage available to all State Employees
Insurance Information		
Sponsored by	AMA*	WA State Health Care Authority
Insured Through	Standard Insurance Company*	Standard Insurance Company
Eligibility Provisions		
Eligible Enrollees	Residents and Fellows who are listed on the UW roster. This insurance is available only to Residents, Chief Residents, Fellows, Sr. Fellow Trainees and Sr. Fellows within the UW Schools of Medicine, Dentistry, Pharmacy and Nursing.	Residents and Senior Fellows who are enrolled in the University of Washington PEBB medical/dental plans.
Guaranteed Acceptance	Yes, if enrolled during the first 31 days of eligibility	Yes, if enroll within 31 days of initial eligibility.
Eligibility Between School Sessions+A35	N/A	Yes, if premium payment is timely.
Timely Enrollment	Within 31 days of initial eligibility.	Within 31 days of initial eligibility.
Definition of Disability		
Own Occupation	First 60 months: Unable to perform the substantial and material duties of your Residency or Fellowship and receiving care from a physician.	First 2 years: Unable to perform the material duties of your own occupation and if working, earning less than 80% of pre-disability earnings.
Thereafter - Any Gainful Occupation	After first 60 months: Same as above, and unable to work in the capacity of a Doctor of Medicine based on education, training and experience.	After first 2 years: Unable to perform the duties of any occupation for which you have training and if working, earning less than 80% of predisability earnings.
Seropositive HIV	Paid as a Total Disability Claim	Covered if definition of disability above is met.
AIDS Diagnosis	Paid as a Total & Permanent Disability Claim	Covered if definition of disability above is met.
Basic Benefit Provisions		
Elimination Period	90 days	You choose from 30, 60, 90, 120, 180, 240, 300, or 360 day elimination period.
Benefits Begin	91st day of disability	On the day after the elimination period that you have elected.
Maximum Benefit Period	Lifetime	Varies depending on age at the beginning of disability.
Base Monthly Benefit	Total Disability: \$2,500 flat per month during all years of Residency. Total & Permanent Disability: \$5,000 monthly base benefit, after 12 months of disability payments and a prognosis of permanent and total disability, during all years of Residency plus a one-time lump sum payment of \$5,000.	60% of salary.
Benefit Offsets	Totally Disabled: If base plus other sources of income exceed \$5,000, then benefits would be offset above this level. Total & Permanent Disability: If base plus other sources of income exceed \$10,000, then benefits would be offset above this level.	Benefit directly offset by any amounts received from other sources of income (minimum benefit is \$100 per month) as defined by Standard Insurance Company.
Loan Payoff Benefit	Repayment of up to \$200,000 of eligible debt.	Not Available
Exclusions/Limitations		
Pre-existing Condition Limit	12 month waiting period for conditions evident 6 months prior to enrolling.	12 month waiting period for conditions evident 90 days prior to enrolling.
Mental Health Limit	24 month lifetime maximum, unless hospital confined	24 month maximum, unless hospital confined.
Exclusions	War, intentional self inflicted injuries, violent or criminal conduct (see contract for out-of-US limitations)	War, intentional self inflicted injuries (see contract for out-of-US limitations)

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Other Provisions		
Continuation/Conversion	Yes. At completion of residency, up to \$5,000 per month. Eligible 90 days prior to completion of residency -- application must be received by Standard Insurance Company within 31 days of completion of residency.	Not an option.
Survivor Benefit	Yes, after 180 consecutive days of receiving benefits. Five times benefit paid to spouse or children only.	Yes, after receiving disability benefits. Three times benefit paid to spouse or children only.
Waiver of Premium	Yes, while disability benefit is paid and premium is due.	Yes, while disability benefit is paid and while completing the Elimination Period, provided you are not in pay status.
Cost		
Annual Rates	\$216 annually, payable via payroll deductions of \$9 per check	Rates differ by Elimination Period elected. Cost equals rate times monthly base pay. For Residents: 30-day EP: 2.11% 60-day EP: 1.12% 90-day EP: .61% 120-day EP: .37% 180-day EP: .29% 240-day EP: .28% 300-day EP: .26% 360-day EP: .25% For Senior Fellows: 30-day EP: 2.67% 60-day EP: 1.35% 90-day EP: .74% 120-day EP: .43% 180-day EP: .32% 240-day EP: .31% 300-day EP: .29% 360-day EP: .28%

* This is only a summary of benefits and coverage. The **MASTER POLICY** will supersede any discrepancies in summary and determines actual coverage. Please read your policy for a complete description of benefits and coverage.

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