

**University of Washington  
Long Term Disability Plan for Dental Students  
PLAN SUMMARY**

Contract Provisions	Coverage
AMA Sponsored*	Yes
Insured Through	Standard Insurance Company*
<b>Eligibility Provisions</b>	
Eligible Enrollees	Students enrolled in the School of <b>Dentistry</b> .
Guaranteed Acceptance	Yes, if enrolled during the first 31 days of eligibility.
<b>Definition of Disability</b>	
First 60 months - Own Occupation	Unable to attend school on a regular basis and maintain status as student in good standing and receiving care from a physician.
Thereafter - Any Gainful Occupation	Same as above, and unable to do any work for pay or profit for which you are reasonably able because of education, training or experience and be expected to earn over \$3,000 per month.
Seropositive HIV	Paid as a Total Disability Claim
AIDS Diagnosis	Paid as a Total & Permanent Disability Claim
<b>Basic Benefit Provisions</b>	
Elimination Period	90 days
Benefits Begin	91st day of disability
Maximum Benefit Period	Lifetime
Base Monthly Benefit	Total Disability: \$1,000 monthly base benefit during all years of Dental School. Total & Permanent Disability: \$1,000 monthly base benefit during all years of Dental School, plus a one-time lump sum payment of \$5,000.
Benefit Offsets	Total Disability & Total & Permanent Disability: Any salary or other compensation payment to which entitled from any employer in excess of \$3,000 will be directly offset from this LTD benefit.
Loan Payoff Benefit	Repayment of up to \$200,000 of eligible debt.
<b>Exclusions/Limitations</b>	
Pre-existing Condition Limit	12 month waiting period for conditions evident 6 months prior to enrolling.
Mental Health Limit	24 month lifetime maximum, unless hospital confined.
Exclusions	War, intentional self inflicted injuries, violent or criminal conduct (see contract for out-of-US limitations).
<b>Other Provisions</b>	
Continuation/Conversion	Yes (Conversion of Insurance for Dental Students Only).
Survivor Benefit	Yes, after 180 consecutive days of receiving benefits. Five times benefit paid to spouse or children only.
Waiver of Premium	Yes, while disability benefit is paid and premium is due.
Annual Premium	\$79.80 annual premium

\* 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.