

**University of Washington  
Long Term Disability Plan for Medical/Health Science Students  
PLAN SUMMARY 2015**

<b>Contract Provisions</b>	
<b>AMA Sponsored</b>	Yes
<b>Insured Through</b>	Standard Insurance Company*
<b>Eligibility Provisions</b>	
<b>Eligible Enrollees</b>	Full-time Students enrolled in the School of Medicine.
<b>Guaranteed Acceptance</b>	Yes, if enrolled during the first 31 days of eligibility.
<b>Definition of Disability</b>	
<b>First 60 months - Own Occupation</b>	Unable to attend school on a regular basis and maintain status as Student in good standing and receiving care from a physician.
<b>Thereafter - Any Gainful Occupation</b>	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.
<b>Seropositive HIV</b>	Paid as a total Disability Claim
<b>Hepatitis B and Hepatitis C</b>	Paid as a total Disability Claim
<b>AIDS Diagnosis</b>	Paid as a Permanent and Total Disability Claim
<b>Basic Benefit Provisions</b>	
<b>Elimination Period</b>	90 days
<b>Benefits Begin</b>	91st day of disability
<b>Maximum Benefit Period</b>	Lifetime
<b>Base Monthly Benefit</b>	Total Disability: \$1,100 monthly base benefit. Permanent and Total Disability: \$1,100 monthly base benefit, plus a one-time lump sum payment of \$5,000 after 12 months of Permanent and Total Disability
<b>Benefit Offsets</b>	Total Disability & Permanent and Total 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.
<b>Loan Payoff Benefit</b>	Repayment of up to \$200,000 of eligible debt.
<b>Exclusions/Limitations</b>	
<b>Pre-existing Condition Limit</b>	12 month waiting period for conditions evident 180 days prior to enrolling.
<b>Mental Health or Substance Abuse Limit</b>	24 month lifetime maximum, unless hospital confined.
<b>Exclusions</b>	War, intentional self inflicted injuries, violent or criminal conduct (see contract for out-of-US limitations).
<b>Other Provisions</b>	
<b>Continuation/Conversion</b>	Available
<b>Survivor Benefit</b>	Yes, after 180 consecutive days of receiving benefits. Five times monthly benefit paid to spouse or children only.
<b>Waiver of Premium</b>	Yes, while disability benefit is paid.
<b>Annual Premium</b>	\$65.00 annual premium for the 2015-2016 year

\*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.

<http://www.washington.edu/admin/hr/benefits/forms/ltd.html>