

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

<b>Contract Provisions</b>	
<b>AMA Sponsored</b>	Yes
<b>Insured Through</b>	Standard Insurance Company*
<b>Eligibility Provisions</b>	
<b>Eligible Enrollees</b>	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 and be expected to earn over \$3,000 per month.
<b>Seropositive HIV</b>	Paid as a Total Disability Claim
<b>AIDS Diagnosis</b>	Paid as a Total & Permanent 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 during all years of Medical School. Total & Permanent Disability: \$1,100 monthly base benefit during all years of Medical School, plus a one-time lump sum payment of \$5,000.
<b>Benefit Offsets</b>	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.
<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 6 months prior to enrolling.
<b>Mental Health 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 benefit paid to spouse or children only.
<b>Waiver of Premium</b>	Yes, while disability benefit is paid and premium is due.
<b>Annual Premium</b>	\$61.75 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.