### Contract Provisions

**AMA Sponsored**
- Yes

**Insured Through**
- Standard Insurance Company*

### Eligibility Provisions

**Eligible Enrollees**
- Full-time students enrolled in the MEDEX Northwest Physician Assistant Program.

**Guaranteed Acceptance**
- Yes, if enrolled during the first 31 days of eligibility.

**Timely Enrollment**
- To remain eligible during a break between school sessions, you must be scheduled to return when the next session begins.

### Definition of Disability

**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.

**Seropositive HIV**
- Paid as a total Disability Claim

**Hepatitis B and Hepatitis C**
- Paid as a total Disability Claim

**AIDS Diagnosis**
- Paid as a Permanent and Total Disability Claim

### Basic Benefit Provisions

**Elimination Period**
- 90 days

**Benefits Begin**
- 91st day of total Disability

**Maximum Benefit Period**
- Lifetime

**Base Monthly Benefit**
- 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.

**Benefit Offsets**
- 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.

**Loan Payoff Benefit**
- Repayment of up to $200,000 of eligible debt.

### Exclusions/Limitations

**Pre-existing Condition Limit**
- 12 month waiting period for conditions evident 180 days prior to enrolling.

**Mental Health or Substance Abuse 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).

### Other Provisions

**Continuation/Conversion**
- Not available

**Survivor Benefit**
- Yes, after 180 consecutive days of receiving benefits. Five times monthly benefit paid to spouse or

**Waiver of Premium**
- Yes, while disability benefit is paid.

**Annual Premium**
- $93.08 annual premium for the 2015-2016 year

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*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](http://www.washington.edu/admin/hr/benefits/forms/ltd.html)