

**University of Washington
Long Term Disability Plan
for Students Enrolled in the Physician Assistant Program
PLAN SUMMARY 2015**

Contract Provisions	Coverage
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

*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>