



# University of Pennsylvania Health System House Staff Disability Insurance Program

## Long Term Disability Plan Overview

University of Pennsylvania Health System provides you with disability coverage that will pay you a monthly benefit in the event you become disabled due to a sickness or injury and guarantees you the right to maintain coverage when you complete residency or fellowship program. This coverage is automatically provided when your residency begins and does not require enrollment forms. UPHS also provides you with important options when you complete your residency or fellowship.

**The following summary is intended to provide general information about your coverage.**

<b>Maximum Monthly Benefit During Residency/Fellowship:</b>	Full Time House Staff Officers: 70% of income up to \$3,000 per month The disability must start while you are insured and you must satisfy a period of 180 days during which you are disabled (totally or partially). Benefits are provided until you reach Social Security normal retirement age or recover (whichever occurs first).
<b>Definition of Disability:</b>	Disability is defined as your inability to perform your own occupation during the first two years of a claim. Thereafter you are insured as a Doctor of Medicine/Osteopathic Medicine for the balance of the benefit period.
<b>Student Loan Benefit</b>	If you are unable to perform two or more activities of daily living (functional disability) for 12 months, you may be entitled to the repayment of all eligible debt up to \$200,000 that you are legally liable to pay for college and/or medical school related education.
<b>Restrictions and Limitations During Residency Fellowship:</b>	<p>If you are totally or partially disabled due to a mental, nervous or emotional disorder, alcoholism or drug dependency, but are not hospitalized, a maximum of 24 monthly payments will be paid to you while the disability continues. During a period of hospitalization, benefits will be paid as for any other disability.</p> <p>Benefits will cease at the end of the maximum benefit period (Social Security Normal Retirement Age), the date your disability ends, the date you die, or the date you fail to give the Insurer proof of your continuing total disability, whichever occurs first.</p> <p>Benefits are not payable for disabilities occurring during the first 12 months a resident is covered, if the disability is related to a condition that was diagnosed, treated, etc. during the three months prior to the resident's/fellow's first day of coverage.</p>
<b>Supplemental Coverage Opportunity During Residency/Fellowship:</b>	<p>You are eligible to apply for a supplemental policy that may raise the level of income protection to more than 100% of your current salary and guarantee the right to obtain up to \$30,000 of total coverage later without additional medical underwriting. This policy does require medical and financial underwriting.</p> <p>You may also apply for a Guaranteed Issue policy during residency that will provide as low as \$500/mo. to as much as \$15,000/mo. depending on your year of residency without regard to current or pre-existing health conditions. This policy is not available if you have previously been declined by any carrier. The Guaranteed policy is also not available to dental residents.</p> <p>You may apply for an individual non-cancelable disability policy when you complete residency or fellowship without any medical qualification. The maximum benefit available with this conversion is \$5,000 per month. To apply for this individual policy, you must complete a simple application with a representative from the InsMed Insurance Agency Inc.</p>

This is only a general overview. For specific contract language please refer to your Guardian benefit booklet. Additional information is available from your benefits office or you can contact the plan administrator.