

Stanford University School of Medicine
Long Term Disability Insurance Coverage
MPA Program ID #756706

Highlights of Coverage

Insurance Company:	The Standard Insurance Company (A rated by A.M. Best)
LTD Monthly Benefit:	\$1,500/month (Year 1-2) \$2,000/month (Year 3-4) Reduced by any Work Earnings that exceeds \$3,000
Own Occupation Period:	5 year student definition allows for benefits if the student is unable to continue matriculating due to a disability during a 5 year period.
Length of Coverage:	Benefits while disabled, as defined, will continue until 65 years of age.
Elimination:	Benefits are payable after student is continuously disabled for 90 days.
Pre-existing Conditions:	Pre-ex present 12 months previous to effective date will be covered after 30 days as a medical student.
Loan Pay-off provision:	\$225,000 maximum Loan Payoff Benefit to pay off Eligible Student Loans after a 12 month period of Permanent and Total Disability
Lump Sum Benefit:	\$5,000, after a 12 month period of Permanent and Total Disability
Survivor Benefit:	5 times the Monthly Benefit
M&N/D&A Limits:	Payment of LTD benefits caused by Mental Disorders or Substance Abuse is limited to 24 months per occurrence.
Conversion Option:	Guaranteed conversion/continuation to a group policy upon completion of completion of medical school.
Annual Premium Rate:	\$40.00 per student per year

This is only a brief description of coverage. Details are provided in the master policy certificate.
If you should have any questions, please contact your benefit administrators:



Wayne A. Washkowiak
6265 Greenwich Drive Suite 250
San Diego, CA 92122
Toll-free (800) 628-2861 Office (858) 404-0782
Fax (858) 546-9023
Certificates/Billing/Claims: Ivory R. Opana | ivoryr@hpis.biz