

Long Term Disability Insurance

Underwritten by: Northwestern Mutual Life Insurance Company

Your Certificate of Insurance is attached to this sheet, file with your important papers.

Northwestern Mutual Life Insurance Company provides a long-term disability insurance plan *at no cost to you* as a resident/fellow in-training. This plan protects you in the event of becoming ill or injured and unable to work.

Major Benefit Provisions:

1. Maximum benefit: 75% of pre-disability earnings not to exceed a monthly amount of \$4,000.
2. Benefits begin after the 181st day of disability
3. Maximum benefit period is to age 65.
4. Definition of Disability: Own occupation coverage to age 65. Partial disability covered.
5. HIV coverage provision included.
6. At the time of disability, the benefit will increase each year in accordance to a cost of living index, 3% maximum annual increase.
7. Benefits are not reduced by the potential Social Security Disability Benefits.
8. Residents can convert to a group disability plan upon completion of residency without evidence of insurability. The plan has a nationwide Northwestern Mutual Life agent network available to provide continuing service wherever your career might lead.
9. This group disability does not integrate with any individual long-term disability that a Resident may own. This means if you are disabled and you own an individual policy, you will receive 100% of your eligible disability plus any benefits you may receive from this group long-term disability plan.
10. Group premiums are completely paid by the hospital during your training.

Pre-existing Condition Exclusion: If you have been seen or treated by a physician or have been taking medication 90 days prior to the effective date of coverage, that condition may be excluded in the first 12 months of coverage.

Disclaimer: This is a general over view of your benefit provision. Please refer to your Northwestern Mutual Life certificate of coverage for complete details of your long term disability.

For additional information regarding this policy contact:

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