

UM HOA INDIVIDUAL GUARANTEED STANDARD ISSUE DISABILITY INSURANCE*

Managed by FLYNN Benefits Group



INCOME PROTECTION THROUGHOUT YOUR CAREER

PLAN FEATURES

INSURANCE CARRIER	Standard Insurance Company	
ENROLLMENT PERIOD	During Training (anytime up to final year)	Final Year of Training (up to 60 days after graduation)
BASE MONTHLY BENEFIT AMOUNT	\$2,500 or \$5,000	\$2,500, \$5,000, \$7,500 or One-Step up to \$15,000 (with signed employment contract)
ELIMINATION PERIOD	90 days following the start of disability before benefits become payable	
MAXIMUM BENEFIT PERIOD	To Age 67, determined by your age when disability begins	
DISTINCT ADVANTAGES	Guaranteed standard issue* (no medical exam), HOA discount, unisex rates, and level premiums guaranteed until the termination date of your policy ¹	
NONCANCELABLE AND GUARANTEED RENEWABLE	The carrier cannot cancel the policy, change any provision or increase the premium ¹ before the policy's termination date, as long as premiums are paid on time	
OWN OCCUPATION DEFINITION	Benefit payable if unable to perform the substantial and material duties of one's own occupation (medical specialty), regardless of work performed in another occupation	
RESIDUAL DISABILITY	Benefit paid if working but experience at least 20% loss of income, along with either a loss of time or duties	
BENEFIT INCREASE RIDER (BIR)	Increases the basic monthly benefit every 3 years; up to \$15,000 with income verification	
INDEXED COST OF LIVING RIDER	After one year on claim, benefits are increased each year by the lesser of three percent or the change in the consumer price index	
FAMILY CARE BENEFIT	Benefit paid if away from work with at least 20% loss of income and time in order to care for a family member with a serious health condition	
PRE-EXISTING CONDITIONS CLAUSE	3/12, exclusion for a disability that starts in the first 12 months of the policy that was caused by a physical or mental condition that existed during the 3 months prior to the policy effective date	
MENTAL DISORDERS AND/OR SUBSTANCE ABUSE LIMITATION	Benefits paid for 24 months	

OPTIONAL RIDERS

CATASTROPHIC DISABILITY BENEFIT RIDER ²	Additional benefit paid if unable to perform two of the six activities of daily living or suffer from severe cognitive impairment or are presumptively disabled (\$5,000 or \$10,000 per month)
STUDENT LOAN RIDER ²	Additional benefit paid if totally disabled for reimbursement of your monthly student loan payment during the term of the rider (up to \$2,500 per month)

1. Premiums may increase only if the insured accepts benefit increases
2. This is an optional rider for an additional cost; must be selected at time of application

*To be eligible to apply for the Guaranteed Standard Issue Individual Plan you must be actively at work in a resident/fellow program; not currently on claim or been on claim or submitted a claim within the prior 12 months of application; and not declined or postponed for individual disability insurance with any carrier in the past 7 years. This information is only a brief summary of contract provisions and does not reflect exact contract language. This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage please contact:

YOUR UM HOA DISABILITY RESOURCE TEAM

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MONTHLY BENEFITS AND RATE CHARTS

5P OCCUPATIONS Endocrinology Family Medicine Gastroenterology Geriatrics Hematology Oncology Infectious Disease Internal Medicine* Neonatology Nephrology Pathology Pediatrics* Radiation Oncology Radiology - Diagnostic Rheumatology	4P OCCUPATIONS Allergy Cardiology Dermatology Neurology PM&R Psychiatry Pulmonology	4S OCCUPATIONS Cardiology - Interventional Cardiology - Pediatrics Ophthalmology Otolaryngology Radiology - Interventional Surgery Urology	3P OCCUPATIONS Anesthesiology Emergency Medicine OB/GYN Orthopaedic Surgery 3D OCCUPATIONS Dentistry Oral & Maxillofacial
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* Some sub-specialties may be a different occupation class

MONTHLY BENEFIT \$2,500 \$5,000 \$7,500	MONTHLY BENEFIT \$2,500 \$5,000 \$7,500	MONTHLY BENEFIT \$2,500 \$5,000 \$7,500	MONTHLY BENEFIT \$2,500 \$5,000 \$7,500
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AGE	\$7,500 Option Only Available in Final year Rates are monthly, non-smoker, guaranteed level at attained age; do not include Catastrophic or Student Loan Riders Monthly is bank draft only. Alternate Modal Premiums: Annual = Monthly ÷ .0875; Semi Annual = Annual × .516; Quarterly = Annual × .265											
	5P			4P			4S			3P		
26	\$62.25	\$124.50	\$186.74	\$72.82	\$145.65	\$218.47	\$75.58	\$151.18	\$226.76	\$100.13	\$200.25	\$300.38
27	\$62.56	\$125.13	\$187.71	\$73.21	\$146.40	\$219.62	\$75.92	\$151.83	\$227.76	\$100.57	\$201.16	\$301.73
28	\$62.79	\$125.56	\$188.35	\$73.45	\$146.91	\$220.36	\$76.19	\$152.36	\$228.55	\$100.92	\$201.83	\$302.74
29	\$63.12	\$126.25	\$189.37	\$73.86	\$147.71	\$221.56	\$76.54	\$153.07	\$229.60	\$101.40	\$202.82	\$304.22
30	\$63.30	\$126.61	\$189.90	\$74.06	\$148.11	\$222.17	\$76.76	\$153.50	\$230.26	\$101.65	\$203.30	\$304.95
31	\$65.22	\$130.41	\$195.64	\$76.30	\$152.58	\$228.89	\$79.00	\$158.00	\$237.00	\$104.67	\$209.34	\$314.01
32	\$67.24	\$134.49	\$201.74	\$78.66	\$157.35	\$236.01	\$81.46	\$162.95	\$244.41	\$107.96	\$215.91	\$323.87
33	\$69.62	\$139.23	\$208.84	\$81.45	\$162.91	\$244.37	\$84.27	\$168.56	\$252.83	\$111.62	\$223.25	\$334.87
34	\$72.21	\$144.42	\$216.60	\$84.45	\$168.92	\$253.37	\$87.40	\$174.79	\$262.17	\$115.79	\$231.60	\$347.39
35	\$75.11	\$150.21	\$225.31	\$87.88	\$175.76	\$263.65	\$90.86	\$181.71	\$272.58	\$120.34	\$240.68	\$361.02
36	\$78.21	\$156.42	\$234.64	\$91.51	\$183.03	\$274.55	\$94.61	\$189.24	\$283.85	\$125.37	\$250.72	\$376.08
37	\$81.73	\$163.45	\$245.17	\$95.63	\$191.25	\$286.88	\$98.79	\$197.56	\$296.35	\$130.86	\$261.71	\$392.57
38	\$85.51	\$171.03	\$256.55	\$100.03	\$200.09	\$300.13	\$103.35	\$206.71	\$310.06	\$136.92	\$273.83	\$410.74
39	\$89.73	\$179.47	\$269.18	\$104.99	\$210.00	\$314.98	\$108.37	\$216.75	\$325.12	\$143.55	\$287.10	\$430.65
40	\$94.25	\$188.50	\$282.75	\$110.25	\$220.50	\$330.74	\$113.80	\$227.61	\$341.41	\$150.80	\$301.61	\$452.42
41	\$99.48	\$198.96	\$298.42	\$116.39	\$232.77	\$349.17	\$120.04	\$240.07	\$360.12	\$159.01	\$318.03	\$477.06
42	\$105.35	\$210.69	\$316.06	\$123.23	\$246.47	\$369.72	\$127.10	\$254.22	\$381.34	\$168.41	\$336.82	\$505.22

FOR A QUICK AND EASY ELECTRONIC APPLICATION CONTACT

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