



## DISABILITY CONVERSION POLICY

### INSURANCE CARRIER

The Standard

### GUARANTEED ISSUE\* WITH LIFETIME DISCOUNTS AND UNISEX RATES

No physical exams, labs, medical records, or lengthy applications.

### PLAN

Noncancelable and Guaranteed Renewable

- ❖ The carrier **cannot** cancel the policy.
- ❖ The carrier **cannot** change any provision or add any restriction.
- ❖ The carrier **cannot** increase the premium or add any change.

### MONTHLY BENEFIT

**\$3,500 or \$5,000** without evidence of medical insurability or income verification.

### BENEFIT PERIOD

Monthly benefits payable to age 67

### ELIMINATION PERIOD

90 days

### DEFINITION OF DISABILITY – TRUE OWN OCCUPATION (SPECIALTY SPECIFIC)

Pays benefit if you are unable to perform the substantial and material duties of your own occupation *regardless* if you choose to work elsewhere.

### RESIDUAL DEFINITION

Benefit proportional to income loss due to injury or sickness if working in same field.

### FUTURE PURCHASE BENEFIT

Additional \$7,500 monthly benefit available based on earnings without evidence of medical insurability.

### COST OF LIVING BENEFIT

After one year of claim, benefits are adjusted by 3% or consumer price index, whichever less.

### CATASTROPHIC COVERAGE (CAT)

Pays an additional \$8,000 per month if you are: unable to perform two or more activities of daily living without assistance, have a severe cognitive impairment, or are presumptively totally disabled.

### SPECIAL CLAIM PROCEDURES IF TEST POSITIVE FOR HIV

\*This information is provided as a general description of the plan and is not a contract. Complete terms, conditions, and definitions are detailed in your policy.

***This offer is exclusively offered by Graduate Medical Education and Flynn Benefits Group and is not offered in the general marketplace. The policy is guaranteed upon the successful completion of your training program.***



Patrick E. Flynn, CLU  
DMC Disability Plan Administrator  
(248) 649-4100  
(313) 745-4935  
pflynn@flynnbenefits.com