



GROUP LONG TERM DISABILITY INSURANCE PLAN*

PREMIUM COST IS PAID

The entire cost of the base group long term disability insurance plan is paid by the Henry Ford Health System while you are a member of the House Officers Program.

BASE LEVEL OF PROTECTION

Benefits are 60% of monthly salary capped at \$2,000 per month. **This will be increasing to 60% capped at \$4,000 per month on 7/1/2010.**

ELIMINATION PERIOD

180 Days – commonly referred to as “waiting period.”

BENEFIT PERIOD

To age 65.

DEFINITION OF DISABILITY

Own Occupation Period – Two Years

Any Occupation Period – the inability to earn at least 80% of earnings while working in any occupation for which you are reasonably fit by education, training, or experience. This period starts the day following expiration of the Own Occupation Period and continues up to the maximum benefit period.

RESIDUAL DEFINITION

Pays benefits based on the percentage of lost income.

COST OF LIVING BENEFIT

After you have been disabled and have received benefits for 12 consecutive months, your monthly benefit amount will receive a 4% increase on each anniversary of the date the monthly benefits began.

SURVIVOR BENEFIT

Your eligible survivor will receive a lump sum benefit equal to three months of your gross disability payment, if on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to payments under the plan.

EXCLUSIONS

Certain exclusions may apply. Please refer to your Certificate of Coverage for a complete listing of exclusions.

CONTINUATION OF COVERAGE

The amount of coverage you have under your base group LTD policy may be transitioned to an individual policy with the opportunity to increase your disability coverage up to \$5,000 per month.

**Group long term disability insurance underwritten by:*

Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122



Flynn Benefits Group

Insuring Solutions for Professionals & Corporations

Patrick E. Flynn, CLU

HFHS Disability Plan Administrator

(248) 649-4100

(313) 745-4935

pflynn@flynnbenefits.com