



## HOA GROUP LONG TERM DISABILITY INSURANCE PLAN\*

### **INSURANCE CARRIER**

Unum Life Insurance Company

### **PREMIUM COST IS PAID**

The entire cost of the base group long term disability insurance plan is paid by the University of Michigan while you are a member of the House Officers Association.

### **BASE LEVEL OF PROTECTION**

Benefits are 66 2/3% of monthly salary (maximum \$4,000 per month).

### **ELIMINATION PERIOD**

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

### **BENEFIT PERIOD**

To age 65.

### **DEFINITION OF DISABILITY**

Own Occupation Period – 5 Years

### **RESIDUAL DEFINITION**

Pays benefits based on the percentage of lost income.

### **COST OF LIVING BENEFIT**

After one year on claim, benefits are adjusted by 4%.

### **SURVIVOR BENEFIT**

A lump sum benefit equal to 6 times the LTD monthly benefit amount.

### **MENTAL / NERVOUS / DRUG / ALCOHOL LIMITATIONS**

None; treated as any other sickness.

### **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 \$12,500 per month.

*\*This information is provided as a general description of the plan and is not a contract. Certain exclusions may apply. Please refer to the Certificate of Coverage for complete terms, conditions, and definitions.*



**Flynn Benefits Group**

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