

FEATURES AND BENEFITS

**INCOME PROTECTION THROUGHOUT YOUR CAREER**

In addition to your group long term disability insurance (LTD) plan, the HFHS offers additional portable Individual Disability Insurance for residents, fellows and graduates.

**PLAN FEATURES**

INSURANCE CARRIER	Standard Insurance Company	IN PROGRAM	GRADUATE
ELIGIBILITY (AMOUNT IS MONTHLY BENEFIT)	In Program - up to final year of training; guarantees access to Graduate Plan Graduate - any time during final year of training One-Step - initial policy up to \$15,000 based on eligibility with a signed employment contract	\$1,500	\$2,500, \$5,000 or One-Step
DISTINCT ADVANTAGES	HFHS discount, unisex rates and level premiums guaranteed for the life of your policy <sup>1</sup>	✓	✓
NONCANCELABLE AND GUARANTEED RENEWABLE	The carrier cannot cancel the policy, change any provision or increase the premium <sup>1</sup> as long as premiums are paid on time	✓	✓
OWN OCCUPATION DEFINITION	Monthly 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	✓	✓
CATASTROPHIC DISABILITY BENEFIT RIDER <sup>2</sup>	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		✓
STUDENT LOAN RIDER <sup>2</sup>	Additional benefit paid if totally disabled and have a monthly student loan payment during the term of the rider		✓
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	✓	✓
PRE-EXISTING CONDITIONS CLAUSE	3/12, 12 month exclusion for a physical or mental condition existing during the 3 months prior to the policy effective date	✓	✓
MENTAL DISORDERS AND/OR SUBSTANCE ABUSE LIMITATION	Benefits paid for 24 Months	✓	✓

1 Premiums may increase only if the insured accepts benefit increases

2 This is an optional rider; 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 exclusion and limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage please contact:

**WE ARE YOUR RESOURCE FOR DISABILITY INSURANCE**

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# HFHS GUARANTEED STANDARD ISSUE DISABILITY INSURANCE

## MONTHLY BENEFITS AND RATE CHARTS



<b>5P OCCUPATIONS</b> Endocrinology Family Medicine Gastroenterology Geriatrics Hematology Oncology Infectious Disease Internal Medicine Neonatology Nephrology Pathology Pediatrics Radiation Oncology Radiology - Diagnostic Rheumatology	<b>4P OCCUPATIONS</b> Allergy Cardiology Critical Care Dermatology Neurology PM&R Psychiatry Pulmonology	<b>4S OCCUPATIONS</b> Cardiology - Interventional Nephrology - Interventional Radiology - Interventional Ophthalmology Otolaryngology Surgery Urology	<b>3P OCCUPATIONS</b> Anesthesiology Emergency Medicine OB/GYN Orthopaedic Surgery  <b>3D OCCUPATIONS</b> Dentistry Oral & Maxillofacial
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AGE	MONTHLY BENEFIT \$1,500   \$2,500   \$5,000	MONTHLY BENEFIT \$1,500   \$2,500   \$5,000	MONTHLY BENEFIT \$1,500   \$2,500   \$5,000	MONTHLY BENEFIT \$1,500   \$2,500   \$5,000
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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

26	\$37.36	\$62.25	\$124.50	\$43.69	\$72.82	\$145.65	\$45.36	\$75.58	\$151.18	\$60.07	\$100.13	\$200.25
27	\$37.54	\$62.56	\$125.13	\$43.92	\$73.21	\$146.40	\$45.56	\$75.92	\$151.83	\$60.35	\$100.57	\$201.16
28	\$37.67	\$62.79	\$125.56	\$44.07	\$73.45	\$146.91	\$45.71	\$76.19	\$152.36	\$60.55	\$100.92	\$201.83
29	\$37.86	\$63.12	\$126.25	\$44.31	\$73.86	\$147.71	\$45.92	\$76.54	\$153.07	\$60.84	\$101.40	\$202.82
30	\$37.98	\$63.30	\$126.61	\$44.43	\$74.06	\$148.11	\$46.05	\$76.76	\$153.50	\$61.00	\$101.65	\$203.30
31	\$39.13	\$65.22	\$130.41	\$45.78	\$76.30	\$152.58	\$47.40	\$79.00	\$158.00	\$62.80	\$104.67	\$209.34
32	\$40.35	\$67.24	\$134.49	\$47.21	\$78.66	\$157.35	\$48.88	\$81.46	\$162.95	\$64.77	\$107.96	\$215.91
33	\$41.77	\$69.62	\$139.23	\$48.87	\$81.45	\$162.91	\$50.57	\$84.27	\$168.56	\$66.98	\$111.62	\$223.25
34	\$43.32	\$72.21	\$144.42	\$50.68	\$84.45	\$168.92	\$52.44	\$87.40	\$174.79	\$69.47	\$115.79	\$231.60
35	\$45.06	\$75.11	\$150.21	\$52.74	\$87.88	\$175.76	\$54.52	\$90.86	\$181.71	\$72.20	\$120.34	\$240.68
36	\$46.93	\$78.21	\$156.42	\$54.90	\$91.51	\$183.03	\$56.76	\$94.61	\$189.24	\$75.20	\$125.37	\$250.72
37	\$49.04	\$81.73	\$163.45	\$57.37	\$95.63	\$191.25	\$59.27	\$98.79	\$197.56	\$78.52	\$130.86	\$261.71
38	\$51.31	\$85.51	\$171.03	\$60.03	\$100.03	\$200.09	\$62.02	\$103.35	\$206.71	\$82.14	\$136.92	\$273.83
39	\$53.84	\$89.73	\$179.47	\$62.99	\$104.99	\$210.00	\$65.02	\$108.37	\$216.75	\$86.13	\$143.55	\$287.10
40	\$56.56	\$94.25	\$188.50	\$66.16	\$110.25	\$220.50	\$68.29	\$113.80	\$227.61	\$90.49	\$150.80	\$301.61
41	\$59.69	\$99.48	\$198.96	\$69.83	\$116.39	\$232.77	\$72.03	\$120.04	\$240.07	\$95.41	\$159.01	\$318.03
42	\$63.21	\$105.35	\$210.69	\$73.94	\$123.23	\$246.47	\$76.27	\$127.10	\$254.22	\$101.01	\$168.41	\$336.82

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