



**House Officers Association
University of Michigan**

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

Insuring Solutions for Professionals & Corporations

Michael D. Flynn, CLU

HOA Disability Plan Administrator

(248) 649-4100

(248-) 761-9426 Cell

mflynn@flynnbenefits.com

www.flynnbenefits.com