

University of California Davis
School of Medicine
Long Term Disability Insurance Coverage
Policy No. 320718

LONG TERM DISABILITY

Monthly Benefit:	\$1,500/month (Year 1-3) \$2,000/month (Year 4)
Integration: Security	Policy will not integrate with CA State disability, Social or Worker Compensation.
Elimination:	90 Days
Length of Coverage:	To age 65 whether disabled by sickness or accident. Includes a 2 year protection of medical student provision.
Pre-existing Conditions:	Full coverage after 30 days as a medical student.
Loan Pay-off provision:	\$200,000 maximum
Lump Sum Benefit:	\$5,000
Survivor Benefit:	6 months net
Cost of Living Adj.:	3%; 48 month delay
Conversion Option: completion of	Guaranteed conversion to an individual policy upon medical school.
Company:	The Guardian (A+ rated by A.M. Best)

If you should have any question please do not hesitate to call:

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