



DISABILITY INCOME CONTINUEE PLAN

For graduating medical students wishing to continue coverage while in residency

2017-2018

INCLUDED DISABILITY INCOME PROVISIONS

ELIMINATION PERIOD	180 DAYS
BENEFIT PERIOD	5 years, or until age 75, whichever is shorter
PRE-EXISTING	12/12
SCHOOL LOAN	Up to \$225,000 School Loan Repayment if Totally and Permanently Disabled
LUMP SUM	Additional \$5000 Benefit If Totally and Permanently Disabled
SURVIVOR BENEFIT	5X Monthly Benefit to Spouse or Child After 6 Months of Disability
INCOME OFFSET	\$5,000
REHABILITATION BENEFITS	Yes
MEDICAL UNDERWRITING	None
MONTHLY BENEFIT:1st/2nd Years	\$2,000.00
MONTHLY BENEFIT:3rd+ Years	\$2,500.00
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COST PER YEAR: 1st/2nd Years	\$240.45
3rd+ Years	\$300.10

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