



GROUP LTD RENEWAL CURRENT BENEFIT SUMMARY: MEDICAL STUDENTS

Name:	Wayne State University School of Medicine	Plan number:	488206
Lives:	1,191	Date:	September 19, 2019
State Code:	MI	Group Sales Rep:	Ryan Yeary
Broker/Agent:	Michael Vincent	Sales Office:	Detroit

Group Long Term Disability Product Features

Definition

Eligibility Requirement:	All Full Time Medical Students
Waiting Period:	None
Participation:	100% (mandatory).
Coverage Basis:	24 Hour

Schedule of Benefits

Elimination Period:	90 Days
Interruption Period:	45 Days
Duration of Benefits:	Social Security Normal Retirement Age
Monthly Benefit:	\$1,500 years 1-2; \$2,000 years 3-4
Minimum Monthly Benefit:	\$100
Integration Method:	Direct 50%
Conversion Privilege:	Individual Conversion \$1,000 with \$3,000 Future Increase Option
Return to Work:	Zero Day (Total disability not required during elimination period)
Disability Definition:	5 Year Student/ Any Occupation Thereafter
Mental, Nervous, Drug & Alcohol Limitation:	24 Month Lifetime Payment Limitation
Pre-existing Condition Limit:	3 Months Prior, 12 Months After
Workers Comp. Participation:	Yes
Enhanced Rehab:	Yes
Maternity:	Full, as any other Illness
Recurrent Disability Period:	6 Months

Special Features Included

Loan Payout Benefit (\$200,000)*
Lump Sum Benefit (\$5,000)*
Survivor Benefit (6 months net benefit)
Travel Aid
Vocational Rehabilitation Assistance
Toll Free ADA InfoLine



GUARDIAN GROUP LTD FOR MEDICAL STUDENTS

Group Long Term Disability Product

*** Functional Disability Definition Applies after 12 months of disability**

Functional disability means that, due to sickness or injury, an eligible student: (a) is unable to perform 2 or more activities of daily living without continuous assistance; or (b) is cognitively impaired and requires verbal cueing to protect him/herself or others.

Important Information: We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay LTD or STD benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, and the employee's loss of earnings is not solely due to disability. This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical" or "major medical" insurance as defined by the New York State Insurance Department. **If the plan is new (not transferred):** This LTD plan does not pay charges relating to a pre-existing condition. On New York cases, no benefit will be payable until the employee has been insured for 12 consecutive months. At that time, provided the employee remains disabled, he becomes eligible to receive benefits for the full plan duration, from that forward, subject to all plan provisions. A pre-existing condition includes pregnancy and any condition for which an employee, in the three month period prior to coverage under this plan, consults with a physician, receives treatment, takes prescribed drugs or exhibits symptoms which would cause an ordinarily prudent person to seek medical care or treatment. Please refer to plan documents for specific time periods. Pre-existing condition limitations vary by state.

Contract #'s BSP 214-98.

The Guardian Life Insurance of America, New York, N.Y.