

Stanford University Medical School
Long Term Disability Insurance Coverage
Policy No.: 320719

LONG TERM DISABILITY

Monthly Benefit: \$2,000/month

Integration: Policy will **not** integrate with CA State disability, Social Security 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 months delay

Conversion Option: Guaranteed conversion to an individual policy upon completion of medical school.

Company: The Guardian (A+ rated by A.M. Best)

Cost: \$48.00 per student per year

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

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