Long Term Disability Benefits Summary

You are covered under a quality Long Term Disability Insurance contract insured by The Guardian Life Insurance Company, as an active, full-time student, in good standing, engaged in the curriculum of UVA School of Medicine.

Benefit Amounts:
(Payable after 180 days of disability)

✓ $500 monthly benefit for disabilities occurring during 1st or 2nd year of medical school
✓ $1,000 monthly benefit for disabilities occurring during your 3rd year of medical school
✓ $1,500 monthly benefit for disabilities occurring during your 4th year of medical school

Definitions of Disability:

✓ 2-Year coverage as a student able to attend UVA SOM or a similar institution
✓ After 2 years, additional benefits through retirement age if unable to perform any occupation
✓ Partial disability benefits payable if unable to return to school full-time after elimination period

Additional Benefits Included:
✓ $100,000 loan pay-off provision if severely disabled
✓ $5,000 lump sum benefit if severely disabled
✓ Survivor Benefit of 3x your net monthly benefit after 6 months of disability
✓ Options to convert coverage when you leave UVA School of Medicine

Options for Additional Coverage:
Should you need additional disability coverage, during your 3rd or 4th year of Medical School you are eligible to obtain discounted, individual disability insurance coverage with no financial underwriting.
✓ Benefit amounts up to $2,500 per month
✓ Discounts of over 40% for females and 10% for males
✓ Coverage can stay with you throughout your career

For questions or to obtain pricing for individual options, contact the UVA SOM Disability Broker, The Benefit Planning Group, at the phone number or email address below.

800-225-7174 • info@myBPGinc.com

Disclaimer: This handout is for illustrative purposes. Exclusions, limitations, and benefit offsets may apply, see contract and benefit booklet for details. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails. Any materials and information included on this document are provided solely as general information and do not constitute legal, tax or financial advice. Any information on this document is not warranted to have been verified by The Benefit Planning Group, Inc. and The Benefit Planning Group, Inc. therefore cannot and does not verify its accuracy. Any party making decisions or taking actions in reliance of any information contained herein does so at its own risk.