

Boston University School of Dental Medicine

Long-Term Disability Insurance Program for Current Enrolled Students

Boston University Goldman School of Dental Medicine provides you with a disability plan that will pay you a monthly benefit in the event you become disabled due to a sickness or injury. The plan also provides you with important options when you complete dental school.

While you are in dental school, you are insured under a group insurance policy issued by The Guardian Life Insurance Company of America. The following summary is intended to provide general information about your coverage. Additional information is available through the Office of the Registrar or our plan administrators, the InsMed Insurance Agency, Inc.

WHAT IS MEANT BY "DISABILITY"

You will be considered totally disabled if as the result of injury or sickness, you are under the regular care of a physician and unable to perform all the material duties necessary to maintain your active status as a student.

In order to continue to receive benefits after five years you must be unable to attend dental school and unable to perform any work for which you are reasonably fitted based on education or experience. You must also remain under the care of a physician.

The disability must start while you are insured and you must satisfy a period of 90 days during which you are totally disabled. For injury or illness that was diagnosed or treated within the 12 months prior to the effective date, the plan will not pay benefits for disabilities that start within 12 months of the effective date.

MONTHLY BENEFIT

First and Second Year Students:	\$1,000 per month
Third and Fourth Year Students:	\$1,500 per month

IF YOU BECOME TOTALLY AND PERMANENTLY DISABLED

If you become totally and permanently disabled you may be eligible for a \$5,000 lump sum benefit and the repayment of all the eligible debt up to \$175,000 that a student is legally liable to repay for college and/or dental education.

SURVIVOR BENEFIT

If a student dies during a total disability that has lasted for at least six consecutive months and has an eligible survivor, the plan pays a benefit to the eligible survivor equal to three times the amount of the monthly benefit paid immediately prior to death.

RESTRICTIONS AND LIMITATIONS

If you are totally or partially disabled due to a mental, nervous or emotional disorder, alcoholism or drug dependency, but are not hospitalized, a maximum of 24 monthly payments will be paid to you while the disability continues. During a period of hospitalization, benefits will be paid as for any other disability. Benefits will cease the date you reach Social Security Normal Retirement Age (Duration of Benefits), the date your disability ends, the date you die, or the date you fail to give the insurer proof of your continuing total disability, whichever occurs first.

Any salary or other compensation payments to which you are entitled by any employer may reduce the benefit.

WHEN YOU GRADUATE

Your group long-term disability insurance is "**portable.**" At the completion of your dental training, covered students are eligible to convert to an individual, non-cancelable contract with up to \$2,000 benefit amount without medical underwriting. This policy has a specialty specific definition of disability for the entire benefit period and is subject to financial underwriting. To continue your insurance, you must complete a form available from the plan administrators, InsMed Insurance Agency, Inc. tel: 800-214-7039, apply for the conversion **before 30** days past your date of graduation and pay the premium for this coverage.

For specific contract language please refer to the benefit booklet; If any discrepancy, the actual contract language will apply. Additional information is available in the Office of the Registrar or you can contact our plan administrators, InsMed Insurance Agency, at 800-214-7039 www.insmedinsurance.com or email: info@insmedinsurance.com.

