

**Northeast Ohio Medical University
Policy #645446
Medical Students
2018-2019 Statement**

- Year 2 of 2-Year Rate Guarantee
- New Conversion Option Available
- New Crisis Counseling Option Available

Coverage Certificates and Member ID cards for Students available on MyMedPlusAdvantage at www.medplusadvantage.com by entering 645446

Schedule of Benefits: Disability Income

- \$1,500 Monthly Benefit
- 180 Day Elimination Period
- 6 month / 12 month Pre-Existing Condition
- Length of Benefit – Social Security Normal Retirement Age (SSNRA)
- \$2,000 - \$2,500 monthly benefit available during residency on guaranteed issue basis
- 24 Month M&N and D/A Limit: mental & nervous and drug & alcohol disabilities limited to 24 months of benefits per occurrence
- \$3,000 Income Offset
- Assisted Living Benefit (ALB)
- \$5,000 Lump Sum after 12 months of permanent and total disability
- 5 Year Student Definition: unable to perform duties of a student in good standing
- School Loan Provision: up to \$225,000 at the end of 12 months for permanent & total disability

Annual Premium Rate:

Disability **Year 1 - \$34.00; Years 2-4 - \$40.80**
Life/AD&D (\$50,000) **Year 1 - \$20.84; Years 2-4 - \$25.00**

Coverage Period: Year 1 - 8/29/2018 - 7/1/2019 (10 mos)

Years 2-4 - 7/1/2018 - 6/30/2019

Premium Mode: Annual

Changes & Amendments ADD (circle):

Notes: COLA Lifetime Maximum Benefit

Conversion

 New Monthly Benefit: New Rate:

Administrative or Broker Contact Change (Circle One)

Name: _____

Title: _____

Address: _____

City/State: _____ ZIP _____

Phone: _____