

**Northeast Ohio Medical University
Policy #645446
Pharmacy 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)
- 24 Month M&N and D/A Limits: 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 - \$41.60; Years 2-4 - \$49.87
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):

- COLA
- Conversion
- Qualified Medical Condition
- Lifetime Maximum Benefit

Notes:

New Monthly Benefit:

New Rate:

Administrative or Broker Contact Change (Circle One)	
Name:	_____
Title:	_____
Address:	_____
City/State:	_____ ZIP _____
Phone:	_____