

Renewal Statement

Group Long Term Disability Insurance

Northeast Ohio Medical University

Policy #645446

Medical Students

2021-2022 Renewal

- Year 3 of 3-Year Rate Guarantee
- New Student Assistance Service Available
- New Travel Assistance provider

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 - \$37.40; Years 2-4 - \$40.80

Life/AD&D (\$50,000) Year 1 - \$22.91; Years 2-4 - \$25.00

Coverage Period: Year 1 - 7/26/2021 - 6/30/2022 (11 mos)

Years 2-4 - 7/1/2021 - 6/30/2022

Premium Mode: Annual

You can access the group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events on the Med Plus Advantage website. The controlling provisions will be in the group policy. Neither the information presented in this letter nor the certificate modifies the group policy or the insurance coverage in any way.