

Oregon Health &
Science University
School of Medicine
Sponsored Group
Disability Insurance
Program for
Medical Students



Providers You Can Count On

The Oregon Health & Science University School of Medicine student group disability and accidental death and dismemberment insurance policy (G325531) was developed by Health Science Assurance Consulting, Inc. (HSAC) in collaboration with the office of student affairs. The insurance plans were developed to meet unique needs faced by medical and other health science students and are periodically updated based upon input from students and student advisors. The principals of HSAC have over fifty years of insurance experience and have worked with over 100 Health Sciences Institutions in designing student, resident/fellow and faculty/physician group practice programs. Working exclusively within the academic Health Sciences community HSAC has provided informative insurance briefings for Student Affairs Administrators who are members of the Association of American Medical Colleges (AAMC), American Association of Dental Schools (AADS), American Osteopathic Association (AOA) and the American Association of Colleges of Podiatric Medicine (AACPM) to assist them in better understanding and managing their student insurance programs. HSAC works only with companies rated A or better by A. M. Best, a leading authority on rating insurance companies.

The Oregon Health & Science University School of Medicine sponsored student disability and AD&D plans are underwritten by The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004, rated A+ (superior) by A.M. Best as of September 6, 2000. The rating of the Guardian Life Insurance Company of America reflects the company's conservative operating strategy, its superior capitalization, high quality investment portfolio and excellent liquidity position. In addition, this rating acknowledges the company's diversified product portfolio and the strong positions which the company maintains in the small-to-medium case size accident and health, dental insurance and professional and upper-income individual life insurance segments. Guardian also holds a prominent role in the industry as a reinsurer of life insurance written by other companies.

Students suffering a disabling injury or illness should submit notice of their disability to Guardian within 30 days of their disability. Disability and AD&D claim forms are available from student affairs.

Accidental Death & Dismemberment Insurance Plan

The AD&D plan provides \$50,000 of accidental death

AD&D Plan cont...

and dismemberment protection. Benefits are not paid for an insured where death or dismemberment occurs: 90 or more days after an accidental injury or due to non-accidental causes; while driving an automobile legally intoxicated; while voluntarily using a non-prescription controlled substance; through intentional self injury; while participating in a civil disorder or committing a felony; while the member of a fight crew or a trainee in an aircraft; by declared or undeclared war or act of war or armed aggression; while a member of any armed force; or as the result of a disease or a bodily infirmity.

Disability Income Insurance Plan

The disability plan protects you in case you become disabled. If you become totally disabled as defined in the policy, you can receive a monthly benefit starting on the 91st consecutive day after disability begins and continuing until disability ends, the date of death, until required proof of disability is not provided or Social Security retirement age. However, benefit payments for disability due to mental or emotional conditions, alcohol or drug abuse, as defined in the policy of insurance, for which treatment is received on an out-patient basis will be limited to a total of 24 payments in your lifetime. But, if at the end of benefit payments as described above, you are being treated for the cause of your disability as an in-patient in a qualified institution our payments will be extended as defined in the policy of insurance.

Disability monthly benefit amounts:

- \$1,500 for medical students (M-1 through M-4)

All premium payments are waived for your long term disability income insurance which fall due while disability payments are being paid.

If you become totally and permanently disabled, as defined in the policy of insurance, you are eligible for the following benefits:

- Repayment of all eligible debt, up to \$150,000, that you are legally liable to repay to a financial lending institution for college and/or medical education expenses.
- An annual cost of living benefit equal to 3% of your net monthly benefit.
- An increase in your monthly benefit to \$3,000.

This plan also includes a conversion privilege to continue your disability insurance when you begin residency training. Physicians beginning a residency may convert to a monthly benefit of \$2,000. Premiums will increase

Disability Income Insurance Plan cont. . .

and the resident will be billed for the resident disability plan on an individual basis. Premium payments must be made in a timely fashion as defined in the policy or the coverage will terminate.

Pre-existing conditions: A pre-existing condition is a sickness or injury, including all related conditions and complications, for which, in the 12 months before your insurance under this plan starts, you: (a) receive advice or treatment from a doctor; take prescribed drugs; or receive other medical care or treatment, including consultation with a doctor; or (b) exhibit symptoms which would cause an ordinary prudent person to seek medical advice, diagnosis, care or treatment. We do not pay benefits for disability caused by such a condition unless it starts after you are insured under this plan for 12 consecutive months.

A pregnancy which exists on the date your insurance under this plan starts is also a pre-existing condition.

If this plan replaces another plan, the pre-existing condition limitation shown above will not apply if you: (a) were insured on the day before this plan started under a long term disability plan the plan sponsor had with another insurer; and (b) meet the requirements as defined in the policy of insurance.

What is not covered: We do not cover any period of disability caused, directly or indirectly, by: (a) declared or undeclared war or act of war or armed aggression; (b) your service in the armed forces, National Guard, or military reserves of any state or country; (c) your taking part in a riot or other civil disorder; (d) your commission of, or attempt to commit, a felony; (e) your unlawful use or threat of force on another person without his or her consent; (f) intentional self-injury or attempted suicide while sane or insane; (g) job related or on-the-job injury; or (h) conditions for which benefits are payable by Workers' Compensation or life laws.

We do not pay benefits for any period during which you are confined to any facility as a result of your conviction of a crime or public offense.

We do not pay benefits for any period during which you are not under the regular care and treatment of a doctor.

We do not pay benefits for any period of disability which starts before you are insured by this plan. In addition, no benefit will be payable for any period during which your loss of status as a regular full-time student is not due to your disability.