

## **IV. LONG-TERM DISABILITY INSURANCE**

### **COVERAGE DURING YOUR HOUSE STAFF OFFICER PROGRAM**

UMass provides a portable Long Term Disability Insurance underwritten by the Guardian Insurance Company to all residents and fellows at no out-of-pocket cost to you. When you complete your residency or fellowship program, you are entitled to convert your coverage to an individual non-cancelable policy without medical underwriting (financial underwriting is required). This program also offers the opportunity to apply for individual non-cancellable supplemental coverage during your training and beyond and will allow you to increase coverage in the future without additional medical underwriting. Medical underwriting will initially be required in order to obtain supplemental coverage. Supplemental Guardian coverage is a better option for residents seeking to increase benefits and decrease waiting periods than the alternative LTD plan available to other UMass employees (see V Optional Long Term Disability), since this supplemental coverage is also portable.

Insurance Carrier	The Guardian
Covered Disabilities	This plan covers you 24 hours a day, in or out of your residency program.
Enrollment Requirements	You are automatically enrolled as long as are actively at work in your house staff program.
Benefit Level	Benefit level is 60% of monthly income up to \$3,000/month.
Duration of Benefits	To Social Security Retirement Age except for nervous and emotional or alcohol and drug abuse diagnoses - for details see below.
Duration of Benefits for Mental and Emotional or Alcohol and Substance Abuse Diagnoses	The duration of benefits is two years unless the disabled person is hospitalized, in which case it is the same as above.
Elimination Period	The Elimination Period is the first 180 days of disability.
Interruption of Elimination Period	Up to half the number of days in the Elimination Period.
Definition of Disability	The disabled person must be unable to perform the duties of his or her own specialty for the first two years of disability. Thereafter, qualification for disability is the inability to perform the duties of a doctor of medicine.
Total and Partial Disability	Both are covered. The resident does not have to be totally disabled throughout the Elimination Period to qualify for benefits. A combination of total and/or partial disability will qualify the resident for disability benefits. The partially disabled resident's benefits payments are then reduced by 50% of his or her current monthly earnings.

Income with which this Plan Integrates	Disability payments are directly reduced by any Social Security disability benefits paid to the disabled person and his or her family. The Plan also integrates disability benefits with other forms of income, such as Workers' Compensation.
Work Incentive for Partial Disability	The partially disabled resident may receive up to 100% of his or her prior income from all sources for the first 12 months of partial employment. The Plan will not reduce the benefit by the resident's part-time earnings. If the total exceeds 100% of the resident's prior full time earnings, the Plan will deduct only the excess over 100% from the benefit.
Rehabilitation Incentive	110% of the benefit otherwise payable.
Recurrent Disability	A disability related to a prior disability is covered if it recurs within six months after the resident was last entitled to a benefit payment.
Taxation of Benefits	Benefits will be taxable upon receipt.

*This is only a general overview. For specific contract language please refer to your Guardian benefit*

*booklet. Additional information is available through the plan administrators, the*

**InsMed Insurance Agency, Inc. at 800-214-7039.**