

Loma Linda Inland Empire Consortium for Healthcare (LLIECHE)

House Staff Long Term Disability & Life Insurance Benefits
100% Employer Paid – Employee Automatically Enrolled

Group Long Term Disability

Monthly Benefit:	\$3,000/mo. (PGY 1 & 2) \$3,500/mo. (PGY 3 & above)
Elimination Period:	90 Days
Length of Coverage:	To age 65 Includes Own Occupation for First 5 Years
Benefits Included:	Partial Disability; Survivor Benefit (5 times last monthly benefit)
Preexisting Conditions:	For conditions for which you have sought treatment for 30 days prior to the effective date will be covered after 12 months.
Loan Pay-Off Provision:	\$225,000 with Permanent and Total Disability
Conversion Option:	Guaranteed conversion up to \$4,000 with no Evidence of Insurability upon completion of your residency at LLIECHE.
Company:	The Standard Insurance Company (A rated by A.M Best)

If you would like a PDF copy of the benefit booklet and/or should have any questions please do not hesitate to contact us:

Individual Disability Insurance Options for Residents and Fellows

- Guarantee issue discounted and gender neutral individual, true Own Occupation/specialty specific disability insurance also available to continuing and graduating residents for up to \$10,000 per month.*
- Exclusive discounts with various insurance carriers with maximum benefit amounts from \$16,000 to \$20,000 per month by answering health questions.

* Please contact our office before applying for policies that require health questions since the above guarantee issue options will not be available if you are declined or approved with modifications.

Health Professionals Insurance Services, Inc

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