

## Unique Individual Disability Insurance Options for LLUMC Residents/Fellows

As a Loma Linda University Medical Center Resident/Fellow, you have some unique advantages for individual disability income insurance coverage, exclusively through Jaime Perlman the representative for your group disability policy.

### Graduating resident guarantee issue option for disability insurance coverage (no health questions)

#### Ameritas Life

- Guaranteed Standard Issue (no health questions or exam)
- Non-cancelable/Guarantee Renewable
- Own Occupation/Specialty Specific for full benefit period 67
- Partial Disability Rider
- Base benefit amount options: minimum of \$2,500 up to \$6,000 (going into fellowship) or \$7,500 (going into practice);
- Future Increase Option: Can obtain a maximum benefit of \$10,000 (Base + FIO)
- Cost of Living Adjustment – 3% Simple
- Benefit Period : to age 67
- Discount – 20% Discount and Gender Neutral Rates
- Eligibility – Continuously working full time for past six months and not currently disabled. Cannot have been declined for individual disability insurance with any insurance company.
- Available between January 1<sup>st</sup> through September 1<sup>st</sup> of your last year of training.

#### Group LTD Conversion (if you are not eligible for the above you can convert your group LTD plan)

- Guaranteed Standard Issue
- Own Occupation for the first 5 years
- Benefit amount: \$4,000
- Partial Disability
- Benefit Period to age 65
- Must be member of the AMA

### Graduating and continuing LLUMC resident Underwritten Options (coverage by answering health questions)

- Guardian Life - Ability to lock up to \$16,000 of individual disability insurance (through Future Increase Options) - 10% Discount – Gender Distinct Rates (for current residents and fellows only).
- Ameritas - Ability to lock in up to \$15,000 of individual disability insurance - 20% Discount – Gender Distinct Rates
- Principal Life Insurance - Up to \$17,000 of monthly benefit - 10% affiliation Gender Distinct discount. Transitional Occ for only for certain specialties.
- Mass Mutual - Lock in up to \$15,000 - 20% Discount – Gender Neutral Rates
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