Loma Linda Inland Empire Consortium for Healthcare (LLIECHE)
House Staff Long Term Disability & Life Insurance Benefits

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)

GROUP LIFE INSURANCE
Benefit Amount: $300,000/employee; $25,000/spouse; $10,000/each child
Policy Type: Group term life insurance/AD&D
Company: The Standard (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:

Health Professionals Insurance Services, Inc

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6265 Greenwich Dr., #250
San Diego, CA 92122
(800) 628-2861
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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 1st through September 1st 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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