



## Summary of Portable Benefits

As a dental student at Boston University Goldman School of Dental Medicine, you benefit from the protection offered through the group Long Term Disability program. This program provides aggressive coverage in the event of a disability and guarantees the right to maintain coverage after graduation. The opportunity to maintain coverage is offered without regard to current health conditions and the portable policy rates and provisions have been designed to meet the budgetary constraints and benefit needs of the dental student years and beyond.

### Guaranteed Coverage Upon Graduation

When you complete your dental school program, you are entitled to convert your coverage to an individual non-cancelable policy without medical underwriting (financial underwriting is required). The policy you are able to obtain will be based on the policy available in the state you reside in at the time of conversion.

#### Plan Highlights

<b>Monthly Benefit:</b>	Up to \$2,000/month of coverage. Ability to defer up to \$1,000/month of coverage for future use.
<b>Definition of Total Disability:</b>	Disability is defined as the inability to perform your own specialty for the entire benefit period.
<b>Partial Disability:</b>	Includes coverage for partial loss of income due to disability.
<b>Benefit Period:</b>	Benefits are provided after 90 days of disability until the age of 65 or recovery.
<b>Plan Rates:</b>	Rates will vary based on such factors as insured's age, specialty, smoking status, benefit amount and state of residence.

### Supplemental Coverage Opportunities for Fourth Year Students

Fourth year students have the opportunity to apply for an individual non-cancelable policy that will raise the benefits paid for claims made during the fourth year and beyond and allow students to increase coverage in the future without additional medical underwriting. Medical underwriting will initially be required at the beginning of the application process.

#### Plan Highlights

<b>Monthly Benefit:</b>	Up to \$2,100/month of coverage. This benefit is provided in addition to the group benefit you are entitled to as a dental student. Minimum policy amount is \$1,000 per month.
<b>Definition of Total Disability:</b>	Disability is defined as the inability to perform your own specialty for the entire benefit period.
<b>Partial Disability:</b>	Includes coverage for partial loss of income due to disability.
<b>Benefit Period:</b>	Benefits are provided for life after the insured satisfies a period of 90 days of disability. Benefits will terminate once the insured no longer meets the definition of disability.
<b>Future Increase Opportunities:</b>	On each plan anniversary, the insured can apply to increase the monthly benefit to protect income growth without having to medically qualify. Total amount of deferred coverage can be as much as \$12,300 per month.
<b>Plan Rates:</b>	Rates will vary based on such factors as insured's age, specialty, smoking status, benefit amount and state of residence.