



## Long Term Disability Insurance Program

Boston University Goldman School of Dental Medicine provides you with a disability plan that will pay a monthly benefit in the event you become disabled due to a sickness or injury, as well as the option to continue coverage upon graduation. The plan fees are included in your tuition.

### Coverage During Dental School

A group insurance policy issued by The Guardian Life Insurance Company of America provides coverage during your dental school years.

<b>Monthly Benefit:</b>	All Students: \$2,000 per month
<b>Definition of Total Disability:</b>	During the first 5 years of a disability, disability means the inability to attend dental school and maintain active status. The student must not be working. After 5 years of disability, disability means the inability to attend dental school and maintain active status. Student must also be unable to perform the duties of any “reasonable” occupation for which the insured is suited based on education, training and experience and the student must not be working.  The disability must occur while insured and you must satisfy a period of 90 days during which you are totally disabled. An injury or illness diagnosed or treated within the 12 months prior to the plan’s effective date is not covered.
<b>Loan Benefit Amount:</b>	If you are unable to perform two or more activities of daily living (functional disability) for 12 months, you may be entitled to the repayment of all the eligible debt up to \$250,000 that you are legally liable to repay for college and/or dental school related education.
<b>Restrictions and Limitations:</b>	If you are totally or partially disabled due to a mental, nervous, or emotional disorder, alcoholism, or drug dependency, but are not hospitalized, a maximum of 24 monthly payments will be paid for the duration of your disability. If hospitalized, benefits will be paid similar to other disabilities.

Benefits will cease when the disability ends, the date you reach Social Security Normal Retirement Age (Duration of Benefits), or the date you fail to give the insurer proof of your continuing total disability, whichever occurs first.

Any salary or other compensation which you are entitled to by any employer will reduce the amount of monthly benefit.

### Coverage Upon Graduation

Your group long term disability insurance is portable. Upon graduation covered dentists are eligible to convert to an individual, non-cancelable disability income policy with a monthly benefit up to \$2,000 per month without medical underwriting. To continue your coverage, you must complete a form available in the Student Affairs Office within 30 days from your date of graduation and pay the premium for this coverage.