**University of Washington**
Long Term Disability Plan for Residents and Fellows
Plan Comparison (Plan Year 2016-2017)

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<tr>
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<th>MedPlus Advantage Program* Exclusively for Residents and Fellows</th>
<th>PEBB Optional LTD Coverage Available to all State Employees</th>
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**INSURANCE INFORMATION**

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<tr>
<th>Sponsored by</th>
<th>American Medical Association</th>
<th>WA State Health Care Authority</th>
</tr>
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<tbody>
<tr>
<td>Insured Through</td>
<td>Standard Insurance Company</td>
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**ELIGIBILITY PROVISIONS**

| Eligible Enrollees | You are a M.D., Ph.D., Psy.D., D.O., D.M.D., or D.D.S. who is a Chief Resident, Chief Resident non-ACGME, Resident, Fellow, Senior Fellow or Senior Fellow Trainee enrolled in one of the Academic Departments at the University of Washington School of Medicine, or enrolled in the School of Dentistry, School of Nursing, or School of Pharmacy. You must be eligible for membership in the American Medical Association if you are a medical doctor. You must also be actively participating in a full-time Residency or Fellowship at the UW and be a citizen of or residing in the United States. | Residents and Fellows who are PEBB-eligible for benefits |
| Guaranteed Acceptance | Yes; must enroll within 31 days of hire. | Yes; must enroll within 31 days of hire. |
| Eligibility Between School Sessions | Not applicable | Yes, if you work half-time or more in each instructional year and premium payments are timely. |
| Timely Enrollment | Within 31 days of initial eligibility. Evidence of insurability does not apply. | If application is made within 31 days of initial eligibility, evidence of insurability is not required. If application is made after 31 days, evidence of insurability is required. |

**DEFINITION OF DISABILITY**

| Own Occupation | First 60 months: Unable to perform the substantial and material duties of your Residency or Fellowship and receiving care from a physician and if working, earning less than 80% of pre-disability earnings. | First 24 months: Unable to perform your Own Occupation, or if working earning less than 80% of pre-disability earnings, as a result of sickness, injury, or pregnancy during the benefit waiting period and the first 24 months for which LTD benefits are payable. |
| Thereafter - Any Gainful Occupation | After first 60 months: Same as above, and unable to perform the material duties of a Doctor of Medicine based on your education, training and experience. | After first 24 months: Unable to perform the duties of any occupation for which you are reasonably suited and if working, earning less than 60% of pre-disability earnings. |
| Total & Permanent Disability | After 12 consecutive months unable to work in Own Occupation or Any Gainful Occupation and will continue for remainder of your lifetime. | Covered if definition of disability above is met. |
| Seropositive HIV, Hepatitis B or C | Paid as a Total Disability Claim. | Covered if definition of disability above is met. |

**BASIC BENEFIT PROVISIONS**

| Benefit Waiting Period | 90 days | You choose from 30, 60, 90, 120, 180, 240, 300, or 360-day benefit waiting period. |
| Benefits Begin | 91st day of disability | On the day after the benefit waiting period that you have elected, or if greater, the amount of sick leave you are eligible for under your sick leave plan. |
| Maximum Benefit Period | Lifetime | The benefit duration is based on your age when the disability begins, as follows: |

- Age 61 or younger...to age 65, or to SSNRA, or 42 months, whichever is longest
- Age 62...............to SSNRA, or 42 months, whichever is longer
- Age 63.............to SSNRA, or 36 months, whichever is longer
- Age 64..................to SSNRA, or 30 months, whichever is longer
- Age 65...................24 months
- Age 66..................21 months
- Age 67..................18 months
- Age 68..................15 months
- Age 69 or older.......12 months

*Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.*
| Contract Provisions                      | MedPlus Advantage Program* Exclusively for Residents and Fellows                                                                                                                                                                                                 | PEBB Optional LTD Coverage Available to all State Employees                                                                                                                                                                                                 |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------
| Temporary Recovery                      | During Benefit Waiting Period, up to 30 days of return to work, then benefit waiting period resets While on disability benefit, up to 180 days for each period of recovery, then must resatisfy benefit waiting period                                                                 | During Benefit Waiting Period, up to 5 days for every 30 days of Benefit Waiting Period of return to work, then benefit waiting period resets While on disability benefit, up to 180 days for each period of recovery, then must resatisfy benefit waiting period |
| Base Monthly Benefit                    | **Disability:** $2,500 flat per month for the remainder of your life or until your Disability ends **Permanent and Total Disability:** $5,000 monthly base benefit if Permanent and Total Disability for the remainder of your life or until Total Disability ends, plus a one-time lump sum payment of $5,000. |
| Benefit Offsets                         | **Total Disability:** If base plus other sources of income exceed $5,000, then benefits would be offset above this level; minimum benefit payable is $100 per month **Permanent and Total Disability:** If base plus other sources of income exceed $10,000, then benefits would be offset above this level; minimum benefit payable is $200 per month |
| Loan Payoff Benefit                     | Repayment of up to $225,000 of eligible debt.                                                                                                                                                                                                               | Not Available                                                                                                                                                                                                                                               |
| Cost Of Living Adjustment (COLA)        | Not available                                                                                                                                                                                                                                             | Yes. Eligibility rules apply. Annual benefit increase equal to 1.00 plus one-half the rate of increase in the CPI-W for the prior calendar year to a maximum of 6%                                                                                                       |
| Return-to-Work Benefit                  | Not available                                                                                                                                                                                                                                             | During the 1st 12 months of return-to-work (RTW), RTW earnings are not deductible income unless earning and LTD benefits are more than 100% of pre-disability pay, then 50% of RTW earnings is deductible income |
| EXCLUSIONS/LIMITATIONS                  |                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                             |
| Pre-existing Conditions                 | 12-month benefit waiting period for conditions evident 180 days prior to enrolling.                                                                                                                                                                          | 12-month benefit waiting period for conditions evident 90 days prior to enrolling.                                                                                                                                                                           |
| Mental Health or Substance Abuse        | 24-month lifetime maximum, unless hospital confined.                                                                                                                                                                                                     | Limited to 24-months for each period of disability caused or contributed by a Mental Disorder, unless confined in a hospital at the end of the 24-months.                                                                                                            |
| Exclusions                              | War, intentional self inflicted injuries, violent or criminal conduct (see contract for out-of-US limitations)                                                                                                                                               | War, intentional self-inflicted injuries (see contract for out-of-US limitations)                                                                                                                                                                           |
| OTHER PROVISIONS                        |                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                             |
| Continuation/Conversion                 | **Continuation of Coverage:** Contact Standard Insurance within 31 from the date your AMA LTD coverage ends. **Conversion:** You may submit a conversion application to Standard at any time during your final program year, but no later than 62 days after your AMA LTD benefit terminates. | Not Available                                                                                                                                                                                                                                             |
| Survivor Benefit                        | Yes, after 180 consecutive days of receiving benefits. Five times monthly benefit paid to spouse or children only.                                                                                                                                             | Yes. A lump sum equal to 3 times your monthly LTD benefit paid to spouse or children or the person providing care and support for them.                                                                                                                        |
| Waiver of Premium                       | Yes, while disability benefits are payable                                                                                                                                                                                                                 | Yes, your insurance will continue without payment of premiums while disability benefits are payable; and while you are completing the Benefit Waiting Period, provided you are not in pay status.                                               |
| COST                                    |                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                             |
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<td><strong>Premium/Rates</strong></td>
<td>$18.00 per month for the July 1, 2016 - June 30, 2017 plan year ($216.00 annually) payable via payroll deductions.</td>
<td>Rates differ depending on Benefit Waiting Period and Retirement Plan elected. Cost equals rate times monthly base pay (see below).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefit Waiting Period</th>
<th>UW Retirement Plan Participant</th>
<th>PERS Participant</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 days</td>
<td>2.21%</td>
<td>1.75%</td>
</tr>
<tr>
<td>60 days</td>
<td>1.12%</td>
<td>0.93%</td>
</tr>
<tr>
<td>90 days</td>
<td>0.61%</td>
<td>0.51%</td>
</tr>
<tr>
<td>120 days</td>
<td>0.36%</td>
<td>0.31%</td>
</tr>
<tr>
<td>180 days</td>
<td>0.27%</td>
<td>0.24%</td>
</tr>
<tr>
<td>240 days</td>
<td>0.26%</td>
<td>0.23%</td>
</tr>
<tr>
<td>300 days</td>
<td>0.24%</td>
<td>0.21%</td>
</tr>
<tr>
<td>360 days</td>
<td>0.23%</td>
<td>0.20%</td>
</tr>
</tbody>
</table>

**Example:**

Assumes salary of $3,000 per month and 60 day benefit waiting period

Monthly Premium $33.60 ($1.12% x $3,000)

$27.90 ($0.93% x $3,000)

*This is only a summary of benefits and coverage. The MASTER POLICY will supersede any discrepancies in summary and determines actual coverage. Please read your policy for a complete description of benefits and coverage.  
http://www.washington.edu/admin/hr/benefits/forms/ltd.html  
Rev. 5/06/16

revised 5/09/2016