

Long-Term Disability Insurance

All eligible full-time residents employed by the Consortium will be covered under a group Long-Term Disability policy issued by the Guardian Life Insurance Company. The Consortium pays the premiums for this benefit.

Highlights of the plan include:

- A monthly benefit amount of \$3,500
- Benefits begin after 90 days of disability and are payable up to age 65
- Includes benefits for partial disabilities
- Additional loan payoff benefits
- Critical Disability Supplement

Any person entering the residency program is eligible to apply for the benefit. Certain conditions may postpone (e.g., pregnancy) or be excluded from (e.g., blindness) coverage.

If a resident becomes disabled, monthly disability payments would commence after the 90-day elimination period. While employed by the Consortium, salary and benefits would continue during the elimination period as long as the resident submits appropriate documentation from a doctor (see Short-Term Disability Leave). If the claim for Long-Term Disability is not approved, the resident must either return to work or be terminated from employment. If the claim for LTD is approved, employment with the Consortium will be terminated. If the Resident plans to return to work, an additional 90 days of benefits may be provided if letters from the resident and treating physician indicate that the resident is expected to return to the program with the approval of the Program Director. Residents will be charged for family members' coverage.

During the term of residency employment, the Long-Term Disability policy is paid for by the Capital Area Health Consortium. Upon leaving the program, each resident will be given the opportunity to convert the group benefits into an individual, non-cancelable disability policy, at his/her own cost. In addition to the guaranteed right to convert the group benefit, additional coverage may also be applied for at that time.

For more information contact, please contact Greg Balogh (860) 606-0848 or Pat Leary (860) 677-2600 ext. 100 or the Consortium office.

Note: The above descriptions of the group benefits are highlights only. Individual certificate booklets will be available and will contain all the contractual provisions, including a description of the pre-existing conditions and other limitations.