



# Morehouse School of Medicine

## Sponsored Group Life, AD&D and Disability Insurance Program

Life, AD&D, Disability Insurance Underwritten by  
The Guardian Insurance Company  
New York, New York  
Policy #426091

### Providers You Can Count On

The Morehouse School of Medicine student insurance program was developed by Health Sciences Assurance Consulting, Inc. (HSAC) in collaboration with the Office of Student Affairs. The insurance plans were developed to meet unique needs faced by medical and other health science students and are periodically updated based upon input from students and student advisors. The principals of HSAC have over fifty years of insurance experience and have worked with over 100 Health Sciences Institutions in designing student, resident/fellow and faculty/physician group practice programs. Working exclusively within the academic Health Sciences community, HSAC has provided informative insurance briefings for student affairs administrators who are members of the Association of American Medical Colleges (AAMC), American Association of Dental Schools (AADS), American Osteopathic Association (AOA) and the American Association of Colleges of Podiatric Medicine (AACPM) to assist them in better understanding and managing their student insurance programs. HSAC works only with companies rated A or better by A.M. Best, a leading authority on rating insurance companies.

The disability, life and AD&D plans are underwritten by **The Guardian**, 7 Hanover Square, New York, NY 10004, an A++ (superior) rated company by A.M. Best. Disability, Life and AD&D claim forms are available from student affairs.

### Guardian Term Life & AD&D Insurance Plans

The term life plan provides \$10,000 of term life insurance and the AD&D plan \$10,000 of accidental death and dismemberment protection.

Premiums for the life insurance are waived during a covered student's total disability, as defined in the policy of insurance.

Upon graduation, you can convert the amount of your term life insurance to a participating whole life plan underwritten by The Guardian. No evidence of insurability is required.

**What is not covered:** The life benefit is not payable if death is due to suicide within two years of your effective date of coverage. AD&D benefits are not payable for an insured where death or dismemberment occurs: 90 or more days after an accidental injury or due to non-accidental causes; while driving an automobile legally intoxicated; while voluntarily using a non-prescription controlled substance; through intentional self injury; while participating in a civil disorder or committing a felony; while the member of a flight crew or a trainee in an aircraft; by declared or undeclared war or act of war or armed aggression; while a member of any armed force; or as the result of a disease or a bodily infirmity.

### Disability Income Insurance Plan

The disability plan protects you in case you become disabled. If you become totally disabled as defined in the policy, you can receive a monthly benefit starting on the 91st consecutive day after disability begins and continuing until disability ends, the date of death, until required proof of disability is not provided or age 65. However, benefit payments for disability due to mental or emotional conditions, alcohol or drug abuse, as defined in the policy of insurance, for which treatment is received on an out-patient basis will be limited to a total of 24 payments in your lifetime. But, if at the end of benefit payments as described above,

you are being treated for the cause of your disability as an in-patient in a qualified institution our payments will be extended as defined in the policy of insurance.

Disability monthly benefit amount:

- \$1,500 for all students
- An annual cost of living benefit equal to 3% of your net monthly benefit after 48 months of disability.

All premium payments are waived for your long term disability income insurance which fall due while disability payments are being paid.

If you become totally and permanently disabled, as defined in the policy of insurance, you are eligible for the following benefits:

- Repayment of all eligible debt, up to \$200,000, that you are legally liable to repay to a financial lending institution for college and/or medical education expenses.
- An increase in your monthly benefit to \$3,000.

This plan also includes an important conversion privilege to convert your disability coverage into the Guardian Provider Plus individual non-cancellable own-occupation disability plan (once converted your policy can never be cancelled or your rates increased). The conversion privilege is guarantee issue for all students with no medical underwriting. Premium payments must be made in a timely fashion as defined in the policy of insurance. A representative from Health Sciences Assurance Consulting, Inc. will contact you to discuss your conversion option prior to completion of your degree program.

**Student Assistance Program:** Guardian provides the following confidential services to students as part of the Disability plan:

- Telephonic consultation with an SAP Counselor
- 3 free sessions with a local counselor
- Web site with information on wellness, a legal and financial center and more

For additional information, please contact Guardian Work Life Matters at (800) 386-7055 or online at [www.ibhworklife.com](http://www.ibhworklife.com).

**Pre-existing conditions:** A pre-existing condition is a sickness or injury, including all related conditions and complications, for which, in the 3 months before your insurance under this plan starts, you: (a) receive advice or treatment from a doctor; take prescribed drugs; or receive other medical care or treatment, including consultation with a doctor; or (b) exhibit symptoms which would cause an ordinary prudent person to seek medical advice, diagnosis, care or treatment. We do not pay benefits for disability caused by such a condition unless it starts after you are insured under this plan for 12 consecutive months.

A pregnancy which exists on the date your insurance under this plan starts is also a pre-existing condition.

If this plan replaces another plan, the pre-existing condition limitation shown above will not apply if you: (a) were insured on the day before this plan started under a long term disability plan the plan sponsor had with another insurer; and (b) meet the requirements as defined in the policy of insurance.

**What is not covered:** We do not cover any period of disability caused, directly or indirectly, by: (a) declared or undeclared war or act of war or armed aggression; (b) your service in the armed forces, National Guard, or military reserves of any state or country; (c) your taking part in a riot or other civil disorder; (d) your commission of, or attempt to commit, a felony; (e) your unlawful use or threat of force on another person without his or her consent; (f) intentional self-injury or attempted suicide while sane or insane; (g) job related or on-the-job injury; or (h) conditions for which benefits are payable by Workers' Compensation or life laws.

We do not pay benefits for any period during which you are confined to any facility as a result of your conviction of a crime or public offense.

We do not pay benefits for any period during which you are not under the regular care and treatment of a doctor.

We do not pay benefits for any period of disability which starts before you are insured by this plan. In addition, no benefit will be payable for any period during which your loss of status as a regular full-time student is not due to your disability.

For questions regarding your insurance plan please call:

Health Sciences Assurance Consulting, Inc.

1-888-978-8355

This brochure is a general summary of the plan benefits and it is not intended as a Master Policy. The Master Policy on file in the office at the University contains all of the provisions, exclusions and qualifications of your insurance benefits, some of which may not be included in this brochure. If any discrepancy exists between this brochure and the Master Policy, the Master Policy will govern and control the payment of benefits.