

TO: Incoming Medical Students

FROM: Kate Blythe
Executive Director of Student Affairs

RE: Long Term Disability Income Insurance

As a medical student at University of Chicago Pritzker School of Medicine, you will be covered by a personal disability insurance policy. Disability insurance is an important necessity for all medical students as a source of income to pay living expenses, loan repayment, etc. in the event of disability. Moreover, the Liaison Committee on Medical Education (LCME) has mandated that all medical schools make disability insurance available to their students. **Disability coverage is required for all Pritzker medical students.**

Your disability insurance plan has been specifically designed for the consortium of Illinois medical schools through the Illinois Council of Associate Deans (ICAD). Unum Corporation, a leader in the disability insurance industry, underwrites your policy and Rx Financial Resources, Inc./KME Insurance Brokerage will provide service to you. Some of the unique features of the plan are:

- Benefit Period** - to age 65
- Waiting Period** - 180 days
- Monthly Disability Benefit** - \$2,000
- Guaranteed Issue** - An individual policy issued without medical or financial questions
- Individual policy** - Not a group policy that is lost at graduation
- Portability** - Your policy can be continued into Residency and private practice
- Substantial Premium Discounts** - Lower premiums to age 65
- Comprehensive Coverage** - Professional definition of disability
- MNDA (mental, nervous, drug, and alcohol problems) Benefit** to age of 65.

While no medical student anticipates needing disability coverage, we have seen instances when unexpected or catastrophic medical illness or injury has arisen. In these cases, this policy would provide essential coverage to the person so affected.

This information provides a general description of the plan. Once enrolled in the Unum disability insurance policy, students will receive an individual policy outlining coverage and a "service packet" containing more detailed information. **The cost of this coverage is the responsibility of each individual student and the school will bill you.** Disability insurance premiums are billed through the Bursar's Office on a quarterly basis along with medical school tuition and other fees.

Should you have any questions, please call KME Insurance Brokerage/Bob Weier at 855-956-5820