



Long Term Disability Insurance Program

New York University School of 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 Medical School

This coverage is provided through The Guardian Life Insurance Company of America during your medical school years.

Monthly Benefit:	All Students: \$1,500 per month
Definition of Total Disability:	<p>During the first 5 years of a disability, disability means the inability to attend medical school and maintain active status. The student must not be working. After 5 years of a disability, disability means the inability to attend medical 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 student must not be working.</p> <p>The disability must occur while insured and you must satisfy a period of 180 days during which you are totally disabled. Benefits are not payable for disabilities that occur during the first 3 months a student is covered and is related to a condition that was diagnosed or treated within the 12 months prior to the students first day of coverage</p>
Lump Sum Benefit:	If you become totally and permanently disabled you may be eligible for a \$150,000 lump sum benefit.
Survivor Benefit:	If a student dies during a total disability lasting at least 3 consecutive months and is survived by an eligible survivor, the plan will pay a benefit to the eligible survivor equal to 3 times the amount of the monthly benefit.
Restrictions and Limitations:	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,” which means you can select to continue coverage and increase the maximum monthly benefit to \$2,000 during your residency. 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.