

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.

Students suffering a disabling injury or illness should submit notice of their disability to Guardian within 30 days of their disability. Disability claim forms are available from student affairs, for questions regarding your disability insurance plan please call:

Health Sciences Assurance Consulting, Inc.
1-888-975-8355

Marshall University Joan C. Edwards School of Medicine Sponsored Group Disability Program

Disability Insurance Underwritten
by The Guardian, New York, New York
Policy #G412593

Providers You Can Count On

The Marshall University Joan C. Edwards School of Medicine student group disability insurance policy (G412593) was developed by Health Sciences Assurance Consulting, Inc. (HSAC) in collaboration with the office of student affairs. The insurance plan was developed to meet unique needs faced by medical and other health science students and is 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 Marshall University Joan C. Edwards School of Medicine sponsored student disability plan is underwritten by **The Guardian Life Insurance Company of America**, 7 Hanover Square, New York, NY 10004, rated A+ (superior) by A.M. Best. The rating of the Guardian Life Insurance Company of America reflects the company's conservative operating strategy, its superior capitalization, high quality investment portfolio and excellent liquidity position. In addition, this rating acknowledges the company's diversified product portfolio and the strong positions which the company maintains in the small-to-medium case size accident and health, dental insurance and professional and upper-income individual life insurance segments. Guardian also holds a prominent role in the industry as a reinsurer of life insurance written by other companies.

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 Social Security retirement age. 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 amounts:

- \$1,000 for medical students in their first or second year
- \$1,500 for medical students in their third or fourth year

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 \$175,000, that you are legally liable to repay to a financial lending institution for college and/or medical education expenses.
- An annual cost of living benefit equal to 3% of your net monthly benefit.
- An increase in your monthly benefit to \$2,000 (instead of \$1,000) or \$3,000 (instead of \$1,500).

This plan includes a conversion privilege to continue your disability insurance coverage under an individual plan after graduation. Premiums will increase and you will be billed directly by The Guardian. Students must make application for the continuation disability plan within 30 days of the date of graduation or coverage will terminate. Please contact HSA Consulting, Inc. for more information.

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.