



Detroit Medical Center House Officers Long-Term Disability Insurance Program

Flynn Benefits Group, now NFP, has worked with physicians at medical centers for over 25 years. We service house officers from Detroit Medical Center, the Henry Ford Health System, and the University of Michigan and continue to support them nationwide throughout their careers.

Group Long-Term Disability Insurance (LTD) – Coverage During Your Training

- Premiums paid by the GME; benefits received are taxable
- Monthly benefit is 60% of monthly salary (maximum \$4,000 per month)
- 180-day elimination period
- Benefit paid to age 65
- Employee Assistant Program (EAP)
- Insurance carrier: Standard Insurance Company

Certificate & Summary Plan Description



Claim Packet



EAP Info



We are your resource for disability insurance.

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Individual Disability Insurance (IDI) – Supplemental & Portable Options

- Premiums paid by house officer; benefits received are tax-free
- Guaranteed Standard Issue* without evidence Enhanced medical specialty coverage regardless if working in another occupation
- Up to \$15,000 monthly benefit with income verification
- Discounted level or graded premiums
- Portable coverage that you take with you throughout your career
- Temporary Visa holders are eligible for this coverage
- Insurance carrier: Guardian

FOR MORE INFORMATION VISIT -

www.Disabilityquotes.com/DMC



**Should you apply with another company before Guardian, it could prevent you from being eligible for Guardian's Guaranteed Standard Issue (GSI) offer. Obtaining personal disability insurance without a preexisting condition exclusion or rating is difficult without a GSI offer. Should you apply with another company first, and that application results in an exclusion rider, extra rating, or decline, you would not be eligible for the Guardian GSI offer.

This information is only a brief summary of contract provisions and does not reflect exact contract language. This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued.

For your business.
For your people.
For your life.

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