

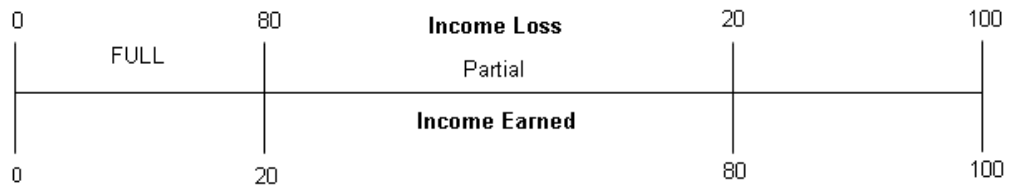
GROUP DISABILITY INSURANCE SUMMARY

Creighton House Staff Residents



Plan Highlights

- 60% of resident's salary to a maximum of \$3500 per month (Taxed)
- 90 day elimination period
- No evidence of insurability during open enrollment (First 31 days of residency)
- Residual (Partial) Coverage



- Definition of Disability is based on time and duties
- 5 year Own Specialty Coverage
 - Modified Own Occupation
 - Any Occupation by training, education or experience thereafter
- Includes Cost of Living benefit of 4%
- Student loan repayment at \$200,000

Offsets

- Full integration with Social Security
- Retirement
- Workman's Compensation and Compulsory Law

Some Exclusions

- War-declared or undeclared
- Intentionally self-inflicted injuries or attempted suicide
- Incarceration

Pre-existing Conditions

- Does not cover pre-existing conditions
- Which, as a result of any medical examination, including routine examination, was discovered or suspected at any time during the *90-day period* just before your insurance becomes effective.
- You are not covered for a Disability caused or contributed to by a Preexisting Condition or medical or surgical treatment of a Preexisting Condition *unless*, on the date you become disabled, you:
 - Have been continuously insured under the Group Policy for 12 months; *and*
 - Have been actively at work for at least one full day after the end of those 12 months.

Limitations

- Two year mental/nervous and substance abuse benefit payable for two years.