Medical Student Long Term Disability Insurance Benefits
Sponsored by:
UND School of Medicine and Health Sciences
Coverage provided by the Guardian Life Insurance Company of America
For questions please contact:
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- Monthly Benefit
  - 1st and 2nd Year Students $1,000
  - 3rd Year & 4th Year Students $1,500
- Waiting Period 90 Days
- Maximum Benefit Period Social Security Normal Retirement Age
- Definition of Disability
  - Student of UND School of Medicine or similar institution for 24 months; student and any occupation thereafter
- Partial Disability Benefits Yes
- Pre-existing condition exclusion Yes
- Survivor Benefit Yes
- Conversion option Yes
- Cost to Medical Student $0
- Student Loan Rider Yes

This summary presents a brief explanation of the student long term disability coverage. It should not be used to determine whether your disability claim will be paid. The written contract governs the benefits available.


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