

University of the Pacific School of Dentistry
Long Term Disability & Life Insurance Coverage

LONG TERM DISABILITY-

Monthly Benefit:	1 st & 2 nd year/IDS \$1,500/month 3 rd year & Residents \$2,000/month
Integration:	Policy will not integrate with CA State disability, Social Security or Workers Compensation.
Elimination Period:	90 Days
Length of Coverage:	To age 65 whether disabled by sickness or accident. Includes a 2 year protection of "dental student" provision.
Preexisting Conditions:	Full coverage after 30 days as a dental student.
Loan Pay-off provision:	\$200,000 maximum
Lump Sum:	\$5,000
Survivor Benefit:	6 months net
Cost of Living Adj:	3%; 48 month delay
Conversion Option:	Guaranteed conversion to an individual policy upon graduation of dental school/completion of residency
Company:	The Guardian (A+ rated by A.M. Best)
Cost:	\$13.53 per student each quarter \$54.12 per student each year

Michael Stoltz
1046 Byerley Ave.
San Jose, CA 95125
(650) 533-8040
Fax (707) 765-2348
michael_stoltz@glic.com

Wayne Washkowiak
c/o Health Professionals Insurance Services
6265 Greenwich Drive Suite 250
San Diego, CA 92122
(800) 628-2861 (858) 404-0782
Fax (619) 546-9023
washkowiakwayne@gmail.com