Long Term Disability Monthly Base Benefit of $1,000 for year 1, and $1,500 for years 2 and thereafter

The definition of disability allows for benefits if the student is unable to continue matriculating due to a disability during a 5 year period (5 year student definition). Thereafter, the student may continue to receive benefits if they are unable to perform in an occupation or employment commensurate with their education, training, and experience due to a disability.

$225,000 Student Loan Repayment
Eligible loans made to cover the expenses of college and or school tuition, living expenses, fees, textbooks and equipment required for education may be paid in part or full upon meeting the definition of Permanent and Total Disability and LTD benefits are payable.

Benefits Until Retirement While Disabled (SSNRA)
Benefits while disabled, as defined, will continue until at least Social Security Normal Retirement Age (SSNRA) or longer in some cases. Social Security Normal Retirement Age means normal retirement age under the Federal Social Security Act.

180 Day Waiting Period
If a claim for LTD benefits is approved, benefits become payable after the student has been continuously disabled for 180 days.

6 Month Look Back 12 Month Look Forward
If a preexisting condition is present at anytime during the 6 months previous to the effective date, it can be covered only after 12 months of being continuously insured.

$5,000
Upon meeting the definition of Permanent and Total Disability an additional lump sum of $5,000 will be paid to the insured.

Assisted Living Benefit Equal to 100% of the LTD Benefit
If the student becomes disabled and meets the requirements for ALB, he or she will receive benefits equal to the amount of the LTD benefit to help cover the expense of assisted living.

5 Times the Monthly Benefit
If the insured dies while LTD benefits are payable, and on that date the insured had been continuously disabled for 180 days, 5 times the monthly benefit is payable to the survivors.

Earn up to $3,000/month While Disabled Without Reduction of Benefits

Benefits for Return to School/Work
While disabled and approved to participate in the Rehabilitation Plan, expenses for training, education, family care, job-related and job search in connection with the plan can be covered.

Upon completion of school, a continuation/conversion option will be available.