| **LTD Benefit** | 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. |
| **Loan Payoff Benefit** | $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. |
| **Maximum Benefit Period** | 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. |
| **Benefit Waiting Period** | 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. |
| **Preexisting Condition** | 6 Month Look Back 12 Month Look Forward  
If a preexisting condition is present at any time during the 6 months previous to the effective date, it can be covered only after 12 months of being continuously insured. |
| **Lump Sum Benefit** | $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 (ALB)** | 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. |
| **Survivors Benefit** | 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. |
| **Income Offset** | Earn up to $3,000/month While Disabled Without Reduction of Benefits |
| **Rehabilitation Plan Provision** | 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. |
| **Continuation/Conversion of Insurance** | Upon completion of school, a continuation/conversion option will be available |

For additional information, please visit www.dukestudentinsurance.com

For specific questions or concerns, please contact your dedicated benefits consultant at Marsh & McLennan Agency, Marc Flur, at (919) 433-2121 or marc.flur@marshmma.com