

**BENEFITS PLAN  
OF THE  
COMMITTEE OF INTERNS AND RESIDENTS**

**DISABILITY COVERAGE AT A GLANCE  
EFFECTIVE JULY 1, 2001**

Disability benefits are divided into short term and long term benefits. Your short term coverage is self-insured and paid by the Benefits Office. It can begin on the 60th day of your non-occupational illness or accident and extend for 4 weeks. It is paid on the basis of 70% of your basic salary up to \$3,000 for the month less any statutory benefits you receive (such as No-Fault wage replacement). The following chart summarizes **group long term disability coverage**, which is underwritten by Guardian:

Covered disabilities	<ul style="list-style-type: none"> <li>• Accidents and sickness.</li> <li>• Maternity.</li> <li>• Mental and emotional disorders/alcohol and drug abuse (limitations apply, see below).</li> <li>• The Plan covers you 24 hours a day, in or out of work. However, work related illnesses or accidents are covered by Workers' Compensation</li> </ul>
Benefit level	70% of the resident's basic monthly earnings up to a maximum of \$3,000 per month.
Covered earnings	W-2 statement earnings
Duration of benefits	To Social Security Retirement Age (currently age 65), except for nervous and emotional or alcohol and dug abuse diagnoses. (For details, see below.)
Duration of benefits for mental and emotional or alcohol and substance abuse diagnoses	The duration of benefits is two years unless the disabled person is hospitalized, in which case it is the same as above.
Elimination Period	The Elimination Period is the first 90 days of disability during which you are covered from the 60 <sup>th</sup> to the 90 <sup>th</sup> day by the self-insured short term disability benefits.
Interruption of Elimination Period	Up to half the number of days in the Elimination Period
Minimum monthly benefit	\$100
Maximum monthly benefit	\$3,000
Definition of disability	The disabled person must be unable to perform in his or her own specialty for the first two years of disability and as an M.D. thereafter.
Income with which this Plan integrates	Disability payments are directly reduced by any Social Security disability benefits paid to the disabled person and his or her family. The Plan also integrates disability benefits with other forms of income, such as Workers' Compensation.
Cost of living freeze	Guardian does not reduce the disabled person's benefits due to cost-of-living increases in Social Security or other income with which the Plan integrates.

Work incentive for partial disability	The partially disabled resident may receive up to 100% of his or her prior income from all sources for the first 12 months of partial employment. The Plan will not reduce the benefit by the resident's part-time earnings. If the total exceeds 100% of the resident's prior full time earnings, the Plan will deduct only the excess over 100% from the benefit.
Rehabilitation incentive	110% of the benefit otherwise payable.
Recurring disability	A disability related to a prior disability is covered if it recurs within six months after the resident was last entitled to a benefit payment.
Conversion privileges	The resident can convert this policy to an individual policy either three months before termination (usually June 30) or in the 30 days following termination (usually up to July 30). Conversion can be accomplished without completion of a health questionnaire or physical examination. The maximum amount of coverage available is \$2,000 per month.
Cost of living adjustments (COLA)	Monthly benefit received by a doctor on claim will be adjusted 3% (compound) annually to offset inflation. This benefit will be available after receiving benefits for 48 months
Survivor Benefits	3 month benefit (net) will be paid to survivors