



## GME DISABILITY INSURANCE PROGRAM



### Benefit is tax free

Monthly Benefit

Catastrophic Benefit

Elimination Period

Benefit Period

### Plan Design

Choice of **\$1500, \$2500, \$4000, or \$5000**

**Additional 50%** of Monthly Benefit

Benefits are payable after **90 Days**

Benefits are payable **To Age 65**

**ALL Participants** in the GME Program must either apply for this coverage or provide proof that you already own adequate disability insurance.

### Included Policy Features

**True Own Occupation Specialty Specific - the best protection available**

#### Definition of Disability

You are Totally Disabled if due to Sickness or Injury, you are unable to perform the Material and Substantial Duties of Your Regular Occupation, and you satisfy the Regular Care of a Physician provision; even if you are gainfully employed in another occupation. If your Regular Occupation on the date Disability is limited to a professionally recognized specialty in medicine within the scope of your degree or license, we will consider that specialty to be your Regular Occupation.

#### Guaranteed Premiums

This is an individual, non-cancelable policy that you can maintain throughout your career. The terms of the policy and monthly premium **will not** change as long as premiums are paid.

#### Waiver of Premium

Premiums are waived after a Disability of at least 90 days.

#### Presumptive Disability

Total Disability is presumed if, while the policy is In Force, Injury or Sickness causes you to sustain the total loss of use of both hands, or both feet, or one hand and one foot, or to completely lose your sight in both eyes or the hearing in both ears, or speech. You must satisfy the Regular Care of a Physician requirement. When Total Disability is presumed: (1) the Elimination Period will be waived; and (2) Base Monthly Benefits and rider benefits will be paid even if you still work.

#### Catastrophic Disability Benefit Rider

Additional Monthly Benefit paid if catastrophically disabled. Catastrophically Disabled means that, due to an Injury or Sickness: (a) you are unable to perform two or more Activities of Daily Living without Stand-By assistance due to loss of functional capacity; or (b) you require Substantial Supervision due to Severe Cognitive Impairment.

#### Enhanced Residual Disability Rider

If you have a Sickness or Injury that limits your time or duties, you will receive benefits in proportion to your Loss of Earnings. A minimum of 50% of the Disability Benefit is payable for the first 6 months of the claim. After 6 months, at least 15% loss of income is required to continue your benefit. If this percentage is greater than 75%, full Total Disability benefits will be paid.

**Not all disabilities are total disabilities. Many times you can still work with a reduction in hours or duties while disabled. Not being able to work full time usually causes a loss of income. This is when the Residual Disability Benefit is payable.**

*This is a summary of selected policy features.*

*Policy includes limitations and exclusions. Please refer to policy for specifics.*

### NEED HELP?

#### PHONE

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### ADD US TO YOUR CONTACTS



### HILDRETH

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