Health Professionals Insurance Services, Inc.

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TO: All PACIFIC Dental Students

RE: Student Long-Term Disability Income Policy

During your three year program at PACIFIC School of Dentistry, you will be covered by a group long-term disability income policy. Your benefits are listed as follow:

■ Monthly Benefit	**$1,500** per month
■ Length of Coverage	to age 65 for disabilities from accident or sickness
■ Elimination Period	90 days
■ Loan Payoff	**$175,000** used to student loans after totally and permanently disabled for 12 months
■ Mental & Emotional Disabilities	24 month coverage unless hospitalized
■ Pregnancy	complications covered and normal pregnancy covered after 90 days
■ Conversion	convertible to an individual non-cancelable, specialty specific, disability income policy for $**2,000** per month after completion of dental school.
■ Cost	**$108** per year

If you have any questions, please contact Wayne Washkowiak at 800-628-2861.