The University of Massachusetts Medical School provides Guardian Group long term disability coverage for all full-time residents and fellows that covers 60% of their income up to $3,000 per month. There is no cost to residents or fellows. For this reason, however, any benefit payments would be subject to income tax. The program is managed by InsMed Insurance. Important features of this program include:

- **Benefits begin when the insured has satisfied a 180-day waiting period during which you are disabled (totally or partially) and continue until you reach Social Security retirement age or recover.**

- **Disability is defined as your inability to perform your own occupation during the first 2 years of a claim. Thereafter you are insured as a Doctor of Medicine.**

Eligible residents and fellows who desire higher levels of coverage during residency are able to purchase an individual, portable long term disability policy without regard to current or pre-existing health conditions and without having to complete any lab work or answer any medical questions. The application process for this Mass Mutual Supplemental Plan is also managed by InsMed Insurance. Premiums are unisex rates and offer a 25% discount.

- **The policy will provide up to a total of $10,000/mo. of coverage depending on specialty and year of residency. Smaller benefit amounts may be applied for during residency/fellowship.**

- **Benefits begin when the insured has satisfied a 90 day waiting period and continue to age 67.**

- **Disability is defined as your inability to perform your occupation for as long as you are disabled.**

*Both policies have a 3/12 pre-existing condition limitation for coverage*