



University of Michigan Hospital House Officers Long Term Disability Insurance Program

Flynn Benefits Group, now NFP, has worked with physicians at medical centers for over 25 years. We service house officers from Detroit Medical Center, the Henry Ford Health System, and the University of Michigan and continue to support them nationwide throughout their careers.

Group Long Term Disability Insurance (LTD) – Coverage During Your Training

- Premiums paid by the University of Michigan; benefits received are taxable
- Monthly benefit is 66⅔% of monthly salary (maximum \$4,000 per month)
- 180-day elimination period
- Benefit paid to age 65
- 5-year occupation definition of disability; any gainful occupation thereafter
- Cost-of-living adjustment: 4%
- No limitation for mental illness and/or substance abuse
- Insurance carrier: Unum

[UM HOA Disability Plan Video](#)

[LTD Plan Booklet](#)

[Claim Form](#)

We are your resource for disability insurance.

MICHAEL FLYNN

UM HOA Disability Representative

m.flynn@nfp.com

248.458.3344

GINA CHASE

Client Relations Manager

gina.chase@nfp.com

248.458.3352

LISA OPALEWSKI

Senior Case Manager

lisa.opalewski@nfp.com

248.458.3345

Individual Disability Insurance (IDI) – Supplemental & Portable Options

- Premiums paid by house officer; benefits received are tax-free
- Guaranteed Standard Issue* without evidence of medical insurability
- Medical specialty coverage regardless if working in another occupation
- Up to \$15,000 monthly benefit with income verification
- Discounted level premiums
- Unisex rates
- Portable coverage that you take with you throughout your career
- Insurance carrier: Standard Insurance Company

	Anytime During Training	Final Year of Residency or Anytime During Fellowship (up to 60 days after graduation)
Base Monthly Benefit Amount	\$2,500 or \$5,000	\$2,500, \$5,000 or \$7,500 (or higher with signed contract)

Details and Rates

[SCHEDULE A VIRTUAL APPOINTMENT](#)

[REQUEST AN APPLICATION](#)



*To be eligible to apply for the Guaranteed Standard Issue Individual Plan you must be actively at work in a resident/fellow program; not currently on claim or been on claim or submitted a claim within the prior 12 months of application; and not declined or postponed for individual disability insurance with any carrier in the past seven years. This information is only a brief summary of contract provisions and does not reflect exact contract language. This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued.

For your business.
For your people.
For your life.

[NFP.com](https://www.nfp.com)

