

American Academy Of Physician Assistants (AAPA) Voluntary Group Short Term and/or Long Term Disability Insurance

Eligibility and Application

1. Who is eligible to participate?

AAPA Fellow members, in good standing with the American Academy of Physician Assistants, working at least 24 hours or more per week in the medical services industry.

You must maintain your membership to participate in this plan. Failure to notify us of a lapse in membership will render your coverage terminated at the end of the month prior to your membership lapse date.

Note: If you have ever applied medically for these plans, and you were declined, medical underwriting is required to apply for this plan even during an open enrollment period.

Disability benefits received from other group LTD and/or STD plans (such as an employer sponsored plan) could reduce the benefits you receive from the AAPA plan. If you are paying for other group coverage please [contact us](#) before you apply for this coverage.

Not a member? [Click Here](#) to join AAPA or go to www.aapa.org/join.aspx

2. What is required to apply?

If you are a new AAPA Fellow member you have 60 days from your date of membership to apply for the STD/LTD or both, guaranteed acceptance. No medical questions or exams are required. The application will ask contact information, membership date, monthly income, and bank account information for the monthly premium debit. The application is secure and encrypted. If you are eligible (see #1 above) you will be accepted based on the date of your membership and you will receive an email confirmation. Your premiums will start the following month.

LTD-Members longer than 60 days must go through medical underwriting for the LTD coverage only.

Important information regarding STD coverage for members longer than 60 days.

STD-If you are a member for longer than 60 days you will be accepted for short term disability coverage with no underwriting required but an **STD Extended Benefit Waiting Period will apply.**

This states that the benefit waiting period for any condition (pregnancy), other than an accident, will be 60 days for the first 12 months of coverage. Once the 12 months has been satisfied you will be eligible for the 14 day benefit waiting period.

STD DEDUCTIBLE INCOME - Income that would offset with any STD benefits you could receive.

Deductible Income means:

1. Your Work Earnings, as described in the Return To Work Provisions. (see Policy Certificate)

2. **Any amount you receive or are eligible to receive because of your disability under a state disability income benefit law or similar law. States with DI covered include; NJ, CA, RI, HI, NY, PR.**
3. **Any amount you receive or are eligible to receive because of your disability under another group insurance coverage.**
4. Any disability or retirement benefits you receive or are eligible to receive under your Employer's retirement plan, including a public employee retirement system, a state teacher retirement system, and a plan arranged and maintained by a union or employee association for the benefit of its members. You and your Employer's contributions will be considered as distributed simultaneously throughout your lifetime, regardless of how funds are distributed from the retirement plan. If any of these plans has two or more payment options, the option which comes closest to providing you a monthly income for life with no survivors benefit will be Deductible Income, even if you choose a different option.
5. **Any earnings or compensation included in Predisability Earnings which you receive or are eligible to receive while STD Benefits are payable.**
6. Any amount you receive or are eligible to receive under any unemployment compensation law or similar act or law.
7. Any amount you receive by compromise, settlement, or other method as a result of a claim for any of the above, whether disputed or undisputed.

STD LIMITATIONS

- A. Care Of A Physician - You must be under the ongoing care of a Physician in the appropriate specialty as determined by us during the Benefit Waiting Period. No STD Benefits will be paid for any period of Disability when you are not under the ongoing care of a Physician in the appropriate specialty as determined by us.
- B. Occupational Benefits- No STD Benefits will be paid for any period when you are eligible to receive benefits for your Disability under a workers' compensation law or similar law. If your claim for these benefits is accepted, compromised or settled (whether disputed or undisputed), you must repay us for the full amount of any payments we make to you while your claim for occupational benefits is pending.
- C. **Paid Sick Leave Or Other Salary Continuation- No STD Benefits will be paid for any period when you are receiving paid sick leave pay, annual or personal leave pay, or other salary continuation, including donated amounts, (but not vacation pay) from your Employer.**
- D. Imprisonment- No STD Benefits will be paid for any period of Disability when you are confined for any reason in a penal or correctional institution.
- E. Return To Work Responsibility- No STD Benefits will be paid for any period of Disability when you are able to work in your Own Occupation and able to earn at least 20% of your Predisability Earnings, but you elect not to work.
- F. Rehabilitation Program - No STD Benefits will be paid for any period of Disability when you are not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by us unless your Disability prevents you from participating.

Disability Benefit Periods and General Questions

4. Should I cancel any individual or group disability policies I currently have once I have applied for this group disability insurance?

This plan will not offset benefits with those received from an **individually owned** DI policy. It is recommended that you keep your individual plan and use this as a supplemental disability insurance.

3. How is disability defined?

During the benefit waiting period and the benefit period, you are considered disabled if, as a result of physical disease, injury, pregnancy, or mental disorder.

You are unable to perform with a reasonable continuity the material duties of your own occupation, You suffer a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation.

You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

4. How long must I be disabled in order to receive benefits?

14 days of Total or Partial disability for the Short-Term Disability plan.

90 days of Total or Partial disability for the Long-Term Disability plan.

5. How long can benefits be paid?

Long-Term Disability plan benefits will begin after the 90 day waiting period and will continue to pay as long as you remain disabled or until your Social Security Normal Retirement Age.

Short-Term Disability plan benefits will begin after 14 days of disability and will continue to pay as long as you remain disabled; up to 76 days. Unless you are under the "Extended Benefit Waiting Period". No benefits will be approved for pregnancy because of the 60 day waiting period.

IMPORTANT: Benefit period paid for pregnancy?

- Normal pregnancy birth- STD benefits will pay 4 weeks
- C-section birth -STD benefits will pay 6 weeks

6. Does the plan have a pre-existing conditions clause?

Yes, but it only applies to Long-Term Disability. The pre-existing condition exclusion does not apply to Short-Term Disability. The LTD plan has a 3/12 pre-existing condition clause. This means if you've received care or consultation for any condition within the 3 months just prior to being insured, a disability caused by the condition will not be covered if it occurs within the first 12 consecutive months of being insured under the plan. After being insured under the plan for 12 consecutive months, the pre-existing condition clause no longer applies.

7. Does the policy have a conversion option?

Yes. Up to \$4,000/mo of benefit can be converted to an individual plan without medical underwriting. You must be on the plan at least one year prior to termination to be eligible for conversion. It is your responsibility to notify us of any change in your eligibility.

8. How much monthly benefit can I purchase?

There are two plan options; Group Long-Term Disability (LTD) and Group Short-Term Disability (STD).

- For group STD, your monthly benefits are equal to 60% of your average prior year earnings, up to the \$1,000.00 weekly benefit maximum.
- For group LTD, your monthly benefits are equal to 60% of your average prior year earnings, up to the \$8,000.00 monthly benefit maximum.

9. Can I choose the Group Long-Term Disability only?

Yes. We recommend you review the tutorial at www.MyPABenefits.com to determine what plan is best for your insurance needs. Click on the "Calculate Benefits & Apply" tab. This will take you to our secure, online enrollment form.

10. Can I choose the Group Short-Term Disability only?

Yes. We recommend you review the tutorial at www.MyPABenefits.com to determine what plan is best for your insurance needs. To calculate your benefits, Click on the "Calculate Benefits & Apply" tab. This will take you to our secure, online enrollment form.

11. Can I choose group Long-Term Disability and Short-Term Disability?

Yes. We recommend you review the tutorial at www.MyPABenefits.com to determine what plan is best for your insurance needs. By choosing both plans, there will be a 20% discount applied to the Short-Term Disability premium.

12. What if I choose Short-term disability and want to switch to Long-term disability later?

You can choose the STD standalone. If you decide to enroll in the LTD at a later date, and you are outside of the open enrollment period or past the 60 day new member window, you will be subject to medical underwriting and risk being declined for the LTD plan.

13. How do I calculate my monthly disability benefits and premiums, and enroll?

Once you have decided on the group LTD, STD, or both, click the link to "Calculate Benefits and Apply Now." The link will take you to our secure, online enrollment form.

14. How does Standard Insurance Company define earnings?

Your monthly salary (averaged over the last 12 months) and your contributions to tax qualified retirement accounts. Do not include bonuses, overtime pay or contributions to qualified plans made by your employer. If you are self-employed, use your gross work earnings net of business expenses.

15. What type of financial documentation do I need to show to purchase benefits?

There is no financial underwriting at the time of application. If you have a claim, Standard Insurance Company will require proof of income, such as your prior year's tax return.

16. Can I apply for coverage that is less than 60% of my earnings?

No. Due to the possible risk of anti-selection, and since Standard Insurance Company has created a group premium structure for this plan, you are required to input your full average monthly income and generate the appropriate benefit and premium.

17. Are my benefits locked in at the time of enrollment?

No. Your benefits are always based on your pre-disability Income. Each year you are required to report your income (based on your prior year's tax return) and adjust your benefits and premium accordingly. This will keep your benefits at 60% of earnings (subject to the benefit maximum of the plan). You will not be required to submit any financial documentation when you make this report.

You will receive an emailed Statement of Benefits and reminder to report your income in the first quarter of each year.

18. If a new member wants to apply but does not have the prior year's income as a Physician Assistant, can they still apply

Yes. Those newly employed can use their current rate of pay.

19. Will my personal information listed on the application be kept in the strictest confidence and security?

YES. All information entered on your electronic application is secured by COMODO, a leader in web-based security. All information gathered is used solely for the purpose of plan enrollment and ongoing services and will not be used for any other purpose.

20. How do I pay my premiums?

Funds will be deducted automatically, from the bank account of your choice, on the 17th of each month (or next banking day). The deduction will be listed on your statement as "Association DI Plans, LLC AAPA". Monthly bank draft is the only method of payment.

Note: Premiums are in 5 year age brackets (Age 40-44, 45-49, etc.). Your premiums will be adjusted the month following any birthday that moves you into the next bracket. You can use the ["Calculate Benefits and Apply Now"](#) to see how premiums will adjust over time, based on current rates.

Policy Limitations and Exclusions

21. Will this plan reduce by other disability benefits I may receive at claim time?

This plan will not offset benefits with those received from an **individually owned** DI policy. Disability benefits received from other **group or association LTD plans** (such as an employer sponsored plan) will reduce the benefits you receive from these plans. If you are paying for other group coverage feel free to contact us. We can assist in a comparison of the two plans to see which has the best benefits and premiums for your financial planning needs.

22. Can the policy be canceled?

Yes. Standard Insurance or AAPA can cancel these plans. However, it is far more likely that The Standard would announce a premium rate increase rather than cancel the plans out right. It is also more likely that AAPA would not cancel these plans unless new plans were offered as a replacement.

23. Are certain disabilities subject to limited pay periods?

The plan includes a 24-month lifetime combined duration for Mental Disorder, Substance Abuse, and Other Limited Conditions limitations.

24. What type of disabilities are excluded from coverage?

Disabilities resulting from war, self-inflicted injuries, pre-existing conditions (see question 6 in FAQ), being unable to work because of loss of professional license or criminal act, etc. are the most common exclusions.