

DISABILITY INSURANCE CONVERSION

A conversion of your GME group coverage to an individual policy is available. To be eligible for this conversion, you must be **completing** your training program, exiting CU GME, and you must complete the paperwork by your training end date.

The GME long-term disability policy is administered by Gallagher Benefit Services (GBS), a professional brokerage/benefits consultation firm under contract with GME to represent the interests of GME and YOU. Unlike outside insurance agents, they work for us, not the insurance company. This is the only residency training program in the nation to provide this type of benefit and it may be combined with an employer sponsored group plan. To receive the GME discount on continued coverage and reliable information on your options, we encourage you to seek information about your disability policy from the GBS representatives listed below.

CONVERSION POLICY FEATURES*:

- ✓ True “own occupation/specialty specific” definition of disability to age 67. If you are unable to do your job, the plan pays, even if gainfully employed in another occupation.
- ✓ Guaranteed issue (No lengthy paperwork, no medical exam, no health or activity questions)
- ✓ Premium discount/Unisex rates (This discount is significant, especially for females)
- ✓ No pre-existing conditions
- ✓ Residual coverage (benefit proportional to income loss due to injury or sickness)
- ✓ Cost of living increases (monthly benefit increases each year when disabled)
- ✓ Special claim procedures if positive test for HIV
- ✓ Future purchase option - Additional \$7,500 per month available, based on earnings

By now, most of you have received a home mailing from GBS with details regarding options on converting your group coverage to a guaranteed individual policy. **The GBS representative is the ONLY representative authorized to write the GME conversion policy**, is completely versed in the intricacies of this plan, and can accurately provide the facts about your current policy and its future insurance options and riders.

A GBS representative will be available for individual appointments from **May 5 through May 20 and June 8 through July 1. Please contact Lynn Johnson (805) 750-8438 as soon as possible to schedule your appointment.**

The following **drop-in times** have also been set aside for CU GME residents at the AMC – Rocky Mountain Eye Institute Room EI-3033. (Take elevator to 3rd floor, straight ahead to end of curved window. Conference room door is near the end of the window on the right.)

Thursday, May 14 8:00 a.m.-11:30 a.m.

Wednesday, June 17 8:00 a.m.-11:30 a.m.

If you have questions regarding this or any other disability policy, contact:

Lynn A. Johnson, CLU, ChFC 303-889-2756 cell: 805-750-8438 lynnjohnson@thegrid.net
Don Bloomfield 303-889-2656 Don_Bloomfield@ajg.com

*Review sample policy or individual contract for specific coverage details. Resident must be in training continuously six months prior to program completion.