Standard Insurance Amendment
AMA – Sponsored
Med Plus Advantage (MPA) – Long Term Disability (LTD) Plan

For Dartmouth Medical School (DMS) students enrolled in dual programs (MD/PhD, MD/MBA, MD/MPH and CECS) who need continuous MPA coverage, Standard Insurance is agreeable to continue this coverage during the period that the medical student is working within the dual programs based on the assumption that they will return to the medical program.

For Students who elect to continue coverage and pay premium for the MPA program while on an approved Leave of Absence from Dartmouth Medical School:
With regard to Leave of Absence (LOA) at Dartmouth Medical School – Standard Insurance will allow continuous MPA LTD coverage for DMS students during an approved 12-month Leave of Absence.

For any student granted a LOA and who returns to active status, the 12 month pre-existing conditions limitation clause will be waived if they have previously fulfilled the clause.

If a student has not fulfilled the entire 12 month pre-existing condition limitation prior to the LOA, the time fulfilled prior to the leave will apply towards the 12 month total.

For Students that do not elect to continue the coverage and do not pay premium for the MPA program while on LOA:
With regard to LOA, the student will not have the MPA LTD coverage during the LOA.

For any student on a Leave of Absence who does not elect to carry and pay for the coverage during their LOA and returns to active status, the 12 month pre-existing conditions limitation clause will apply, even if they have previously fulfilled the clause.

The definition of Pre-Existing Conditions Limitation is as follows - Pre-Existing Condition means an injury or illness which was diagnosed or treated within the 12 months prior to the effective date of your insurance.

(Amendment prepared by Gallagher Benefit Services, Inc. – Braintree, MA Office)