

Johns Hopkins University School of Medicine Supplemental Individual Disability Insurance (IDI) Benefit Benefit Summary

For
"Long Term
Disability
Summary"
Link

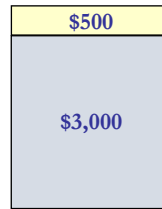
Employer Paid



**Employer Paid
Income Protection**

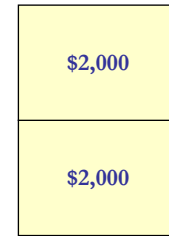
- ✓ Protects your income

Employer Paid with Voluntary



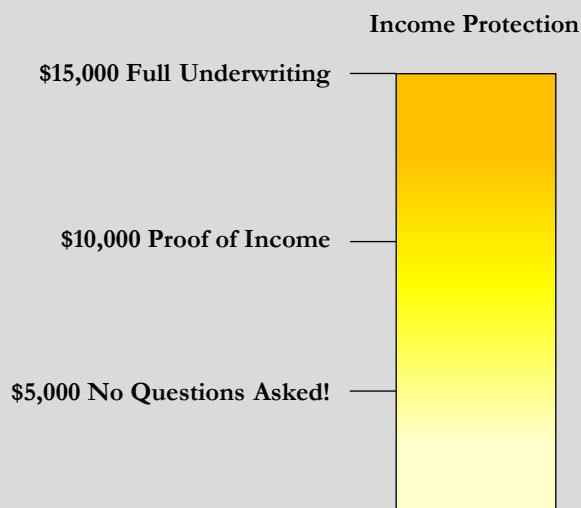
**Employer Paid with
Supplemental Income
Protection**

- ✓ Protects more of your income
- ✓ Student Loan Assistance
- ✓ Incremental Catastrophic coverage
- ✓ Automatic benefits upon program completion (see below)



**Student Loan
Assistance and
Catastrophic Coverage**

Enhanced Benefit Coverage Available at Program Completion



All Coverage Includes:

- ✓ Own occupation definition of disability
- ✓ Mental/Nervous for full benefit period
- ✓ Non-cancellable to age 67
- ✓ 30% premium discount
- ✓ \$2,000 Student Loan Assistance benefit
- ✓ \$2,000 Catastrophic Coverage

The above overview is designed to provide a brief description of the key features of the JHUSOM Supplemental Individual Disability Insurance (IDI) benefit. Please see the actual policy issued by Unum for specific provisions.