

Vision Plan

The University offers optional vision coverage for students and their families. There is only one option of coverage. See Table V below for costs associated with coverage. For a complete list of benefits covered under the vision plan, visit the Student Health Web site at www.fincsvc.umaryland.edu/sa/. To enroll in the vision plan, please visit www.umaryland.edu/benelogic.com.



Table V: Student Vision Plan Coverage Costs

Participants	Costs
Student	\$50.16 per semester
Student/Spouse	\$114.24 per semester
Student/Child	\$95.28 per semester
Family	\$139.20 per semester

Long-Term Disability Insurance

The University requires that students who will be exposed to a clinic environment (all students except those in the Graduate School and School of Law) be insured under a long-term disability plan that pays a monthly benefit in the event of disability. The fee for this plan is included in the overall fees charged to such students. A general description of this plan follows.

A student is considered totally disabled if—after a waiting or elimination period of 90 days and for the next 24 months—he or she is unable to fulfill the duties required of a full-time student. Benefits begin at the end of the 90-day qualification period. After the initial 24-month period, benefits continue as long as the student is unable to perform any gainful occupation. If the disability is due to an emotional or mental disorder and the student is not confined to a hospital or institution, benefits cease at the end of 24 months.

A student is considered partially disabled if he or she is unable to fulfill the requirements of a full-time student but is performing some, but not all, of the duties of another occupation on a full-time basis.

In either case, the disability must begin while the student is insured, the student must satisfy a waiting period of 90 consecutive days during which he or she must be totally or partially disabled, and the student must be under the care of a physician.

Schedule of benefits The benefits shown below are representative of those that would be paid to a student considered totally disabled:

- First- and second-year medical and dental students: \$1,000 per month
- Third- and fourth-year medical and dental students: \$1,500 per month
- All other covered students: \$1,000 per month

The information provided here is a brief summary of the plan. The contract with the insurer will govern the actual benefits paid. Copies of the contract itself and additional information about the plan can be obtained from Student Accounting, Paca-Pratt Building, second floor.