

# Life, Accidental Death & Dismemberment (AD&D) & Long-Term Disability Insurance

Provided by



# Postdoctoral Trainee Benefits Program

## Life, Accidental Death & Dismemberment Insurance

- The plan pays \$40,000 in the event of a death
- An additional benefit of \$40,000 is paid for AD&D if the death is due to an accident
- Postdoctoral Trainees holding J-1 Visa status and their dependents holding J-2 Visa status, will have the required coverage listed below:
  - **Medical Evacuation** = \$50,000
  - **Repatriation** = \$25,000
- Premiums are paid by Vanderbilt University Medical Center

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## Long-Term Disability Insurance (LTD)

- The benefit waiting period is 180 days of disability
- The plan will pay 60% of the first \$10,000 of your monthly pre-disability earnings for an eligible disability
- The maximum monthly benefit is \$6,000. This benefit is reduced by deductible income such as worker's compensation
- Once approved, benefits are payable each month while you are disabled up to age 65
- Premiums are paid by Vanderbilt University Medical Center