

# Medical Student Plan

AMA-Sponsored  
Med Plus Advantage  
Group Disability  
Income Protection



## Med Plus Advantage

Sponsored by the American Medical Association

[www.medplusadvantage.com](http://www.medplusadvantage.com)

### Highlights

#### LTD Benefit

##### Long Term Disability Base Benefit of \$1,500 Per Month

The base benefit may vary depending upon specific program requirements in \$500 increments. The definition of disability allows for benefits if the student is unable to continue matriculating due to a disability during a 5 year period (5 year student definition). Thereafter, the student may continue to receive benefits if they are unable to perform in an occupation or employment commensurate with their education, training, and experience due to a disability.

#### Loan Payoff Benefit

##### \$200,000 Student Loan Repayment

Eligible loans made to cover the expenses of college and or school tuition, living expenses, fees, textbooks and equipment required for education may be paid in part or full upon meeting the definition of Permanent and Totally Disability and LTD benefits are payable.

#### Maximum Benefit Period

##### Benefits Until Retirement While Disabled (SSNRA)

Benefits while disabled, as defined, will continue until at least Social Security Normal Retirement Age (SSNRA) or longer in some cases. Social Security Normal Retirement Age means normal retirement age under the Federal Social Security Act.

#### Benefit Waiting Period

##### 90 Day Waiting Period

If a claim for LTD benefits is approved, benefits become payable after the student has been continuously disabled for 90 days.

#### Preexisting Condition

##### 6 Month Look Back 12 Month Look Forward

If a preexisting condition is present at anytime during the 6 months previous to the effective date, it can be covered only after 12 months of being continuously insured.

#### Lump Sum Benefit

##### \$5,000

Upon meeting the definition of Permanent and Total Disability an additional lump sum of \$5,000 will be paid to the insured.

#### Assisted Living Benefit (ALB)

##### Assisted Living Benefit Equal to 100% of the LTD Benefit

If the student becomes disabled and meets the requirements for ALB, he or she will receive benefits equal to the amount of the LTD benefit to help cover the expense of assisted living.

#### Survivors Benefit

##### 5 Times the Monthly Benefit

If the insured dies while LTD benefits are payable, and on that date the insured had been continuously disabled for 180 days, 5 times the monthly benefit is payable to the survivors.

#### Income Offset

##### Earn up to \$3,000/month While Disabled Without Reduction of Benefits

#### Rehabilitation Plan Provision

##### Benefits for Return to School/Work

While disabled and approved to participate in the Rehabilitation Plan, expenses for training, education, family care, job-related and job search in connection with the plan can be covered.

#### Continuation of Insurance

**\$2,000 (years 1 and 2) \$2,500 (years 3 and thereafter) guaranteed monthly coverage as a Resident will be available upon graduation.**

AMA Insurance Agency, Inc. 800-458-5736  
Professional Benefit Consultants, Inc. 866-960-6337  
Standard Insurance Company, Portland, OR



For Broker use only.

This is only a brief description of coverage and is subject to the terms, conditions, exclusions and limitations of the master policy (644180-A) underwritten by The Standard Insurance Company. Details will be found in the policy and coverage may vary or may not be available in some states.

No portion of AMA membership dues are used by the AMA Insurance Agency, Inc. to support the marketing efforts of the AMA-sponsored Med Plus Advantage Insurance Program.



A trusted source for physicians.

**AMA Insurance Agency, Inc.**

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