



Med *Plus* Advantage

Sponsored by the American Medical Association

www.medplusadvantage.com

individual disability income protection
**for AMA-sponsored
Med Plus Advantage
Participating Residents**





During residency, your income has been protected by the Med Plus Advantage Group Long Term Disability (LTD) Insurance Plan sponsored by the American Medical Association (AMA). Now you can make sure you are helping to protect your income once you complete residency and enter practice, thanks to this special offer sponsored by the AMA.

the importance of helping to protect your future earning power.

As a physician, your greatest asset will most likely be your ability to earn an income. So it's important to have adequate Disability Income protection in place should you become totally disabled.

the value of keeping your income protection intact.

With this important protection opportunity, we've made the process convenient for you to have valuable income protection insurance in place when you enter practice. It's part of our continued commitment to you as a valued participant of the MPA program. Please consider the many advantages, and apply during the application period.

*The chances of suffering a disability during your working years may be greater than you think. About 43% of all 40-year-olds will suffer a disability lasting at least 90 days before they reach age 65.**

*JHA Disability Fact Book, 2006



AMA-sponsored Med Plus Advantage can stay with you, helping to protect your goals as you reach each one.

Because your AMA-sponsored Med Plus Advantage (MPA) Group Long Term Disability LTD coverage will end once you complete residency, it's important to make arrangements now to help protect your income once you enter practice.

AMA Insurance Agency, Inc. is aware of the unique income protection needs of practicing physicians, and has arranged for an Individual Disability Income Insurance policy to be available to you *with favorable pricing and with guaranteed standard issue acceptance.*

Please consider this offer carefully. It's available to you only during the specified application period, and you can take advantage of premium discounts.

— PLAN HIGHLIGHTS —

your individual disability insurance will be Non-Cancelable and Guaranteed Renewable.

Because this protection is individually owned, it's completely portable and follows you into practice. Your cost will never increase unless you add higher coverage amounts. The insurance company cannot cancel coverage, except for nonpayment of premium.

up to \$15,000 of total coverage is available depending on your occupation class.

A base monthly benefit for total disability of up to \$2,500 is available on a guaranteed standard issue basis (GSI) (see next page), with a \$5,000 Future Increase Option (FIO). The \$2,500 base amount equals the typical monthly benefit made available under the MPA group long term disability plan, and it's an individually owned, Noncancellable and Guaranteed Renewable policy. In addition, a Resident may apply for an additional \$2,500 base benefit and \$5,000 FIO (subject to occupation class) with full medical underwriting, for a total potential coverage amount of up to \$15,000 for base benefits and FIO Riders. Both the GSI and fully underwritten amounts are available during Residency without the need for income documentation and without regard to Group LTD insurance, but they may be offset by other in-force Individual DI coverage.

residual coverage is included.

You may be eligible to collect a monthly benefit even if only partially disabled.

you can easily increase your coverage as your income grows – with no medical underwriting.

The Future Increase Option Rider (FIO) allows you to purchase up to \$5,000 of *additional* monthly benefit in future years with no medical underwriting, subject to financial documentation. This allows the insurance to grow as your income grows. Any FIO increases are priced at your attained age, and must be exercised prior to age 50.

you'll have discounted premiums.

Union Central's unisex rates will be discounted by 15%.

you'll have the advantage of guaranteed standard issue underwriting and acceptance.

During the application period only, you may apply for coverage with limited medical underwriting. While individual disability income contracts typically require detailed medical and financial underwriting, this AMA-sponsored plan through Union Central Life, a UNIFI Company, includes guaranteed standard issue underwriting for the first \$2,500 of base coverage, plus \$5,000 of Future Increase Option. There is no detailed medical underwriting – only two questions. These questions ask if you have had to miss work during the past six months due to illness or injury; and whether you have ever suffered the total loss of speech; hearing in both ears; sight in both eyes; or use of both hands, both feet, or one hand and one foot. If your application is accepted by Union Central, *you cannot be charged a higher rate, and you cannot have any specific health conditions excluded.*

Pre-Existing Conditions Exclusion.* For the GSI portion, there is no coverage for a disability beginning in the 12 months after the policy issue date if it is caused by a Pre-existing Condition (a condition for which the insured sought, or for which a prudent person** would have sought, medical treatment during the 3 months prior to the issue date).

*This exclusion does not apply in CA, MT, NY, SD, or VT.** Prudent person language does not apply in NC or ND.

it's convenient to get your coverage started.

When you meet with the AMA Insurance Agency recommended insurance representative, you'll be asked to complete a short-form application and an Electronic Funds Transfer form. Once you're approved, you can rest assured that you have made a wise decision regarding your income protection.

Text "MPA" to 95495 or visit www.medplusadvantage.com/howez to make arrangements now to get started.

According to the Association of American Medical Colleges...

“ disability income coverage is the cornerstone of any financial plan.”†

†AAMC Monetary Decisions for Medical Doctors, 2005



any questions? we're here to help.
visit us at
www.medplusadvantage.com/howez
or call **1-800-458-5736**,
from 8:00 a.m. to 5:00 p.m., central time.

This is only a brief description of coverage and is subject to the terms, conditions, exclusions and limitations of the policy. 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 AMA Insurance Agency, Inc. to support the marketing efforts of the AMA-sponsored Med Plus Advantage Insurance Program.

Individual Disability Income Insurance underwritten by The Union Central Life Insurance Company, Cincinnati, OH, a UNIFI Company.



A trusted source for physicians.

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