



QUESTIONS?
We're here to help.
Call 1-888-627-6618
from 8:00 a.m., to 5:00 p.m., central time.

www.medplusadvantage.com

The MPA program sponsored by the American Medical Association (AMA) is UNIQUE

and specifically designed for our healers of tomorrow, providing medical students with important coverage to help protect them financially if a disability occurs.

The MPA program provides custom-tailored benefits to help meet the needs of the educational institution's medical students. Sponsored by the AMA, the MPA program has provided protection for thousands of medical students across the country since 1992.

In 2010, the overall percentage (prevalence rate) of working-age people with a disability ages 21 to 64 in the U.S. was

10.3%*

*Erickson, W.A., Lee, C. G. 2012. "Disability Statistics in the United States." Ithaca, NY: Cornell University Rehabilitation Research and Training Center, www.disabilitystatistics.org. Accessed July 6, 2012.

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SPONSORED BY:

American Medical Association
Chicago, IL 60654

MARKETED BY:

AMA Insurance Agency, Inc
Chicago, IL 60654
1-800-458-5736

ADMINISTERED BY
(billing questions):

Professional Benefit Consultants, Inc.
Seattle, WA 98040
1-866-960-6337

UNDERWRITTEN BY:

Standard Insurance Company
Portland, OR 97204

EXCLUSIONS & LIMITATIONS

Payment of LTD benefits is limited in duration to 24 months in your lifetime if your disability is caused by a mental disorder or substance abuse. Benefits will not be paid for disabilities caused by pre-existing conditions, war, intentionally self-inflicted injuries, loss of license, or violent or criminal behavior. Benefits will not be paid while you are incarcerated or if you reside outside the United States or Canada. You must be under the care of a physician to receive benefits.

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

Whether your path in medicine is set or you're still weighing your options, AMA is your ally, ready to help so you can make informed, confident decisions.

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.

AMA INSURANCE

DISABILITY • LIFE • HEALTH • RETIREMENT

1-888-627-6618 www.amainsure.com

AMA INSURANCE AGENCY, INC.

A subsidiary of the American Medical Association
515 North State Street, Chicago, IL 60654

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STUBRO-12

**Disability
Income
Insurance
for Medical
Students**



AMA-Sponsored Group Insurance



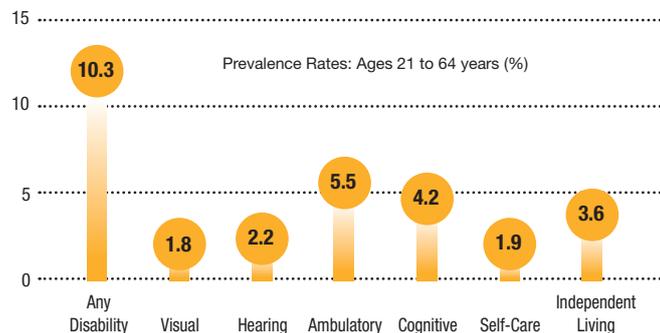
**AMA-sponsored
Med Plus Advantage (MPA)
can stay with you, helping to protect
your goals as you reach each one.**

Because the MPA program is designed specifically for the needs of future healers as they transition through their careers, the student group disability plan is only the first of several that you may be able to take advantage of as your career progresses, including a group resident plan and a group or individual plan for when you begin practicing in the future.

The plan highlights show AMA Insurance Agency Inc's commitment to making plans available that help meet the unique needs of the health care provider community.

It's prudent to have your earning ability protected. The fact is, a disabling injury or illness can occur at any time. Consider the chart below which highlights various types of disabilities which can occur from ages 21 to 64.

Prevalence of disability among non-institutionalized people ages 21 to 64 in the United States in 2010.



*Erickson, W.A., Lee, C. G. 2012. "Disability Statistics in the United States." Ithaca, NY: Cornell University Rehabilitation Research and Training Center, www.disabilitystatistics.org. Accessed July 6, 2012.

PLAN HIGHLIGHTS

Long Term Disability (LTD) Benefit

The base benefit is \$1,500 per month and may be increased or decreased depending upon specific program requirements in \$500 increments.

Own-Occupation Definition of Disability

Disability is defined as own-occupation during the first 60 months of disability. Thereafter, disability is defined as any gainful occupation commensurate with your education and training. A partial disability benefit applies.

\$225,000 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 Total Disability and LTD benefits are payable.

Benefits Until Retirement While Disabled

Benefits while disabled, as defined, will continue until at least Social Security Normal Retirement Age (SSNRA).

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.

Pre-Existing Conditions

If a Pre-existing Condition is discovered or suspected at anytime during the 6-month period immediately preceding the effective date of LTD coverage under this plan, the Student will not be covered for a disability caused by that Pre-existing Condition, unless on the date the Student becomes Disabled, the Student has been continually insured under the group policy for at least 12 months and has been Actively Participating for at least one full day after the end of those 12 months.

Assisted Living Benefit is Double the LTD Benefit

If the Student becomes totally disabled and meets the requirements for the Assisted Living Benefit, he or she will receive double the amount of the LTD benefit.

A Lump Sum Benefit of \$5,000

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

Survivor Benefit of 5 Times the Monthly Benefit

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

Ability to Earn Income While Disabled

A covered student may earn up to \$3,000 a month while disabled without a reduction of benefits.

Rehabilitation Plan Benefits

While disabled and approved to participate in the Rehabilitation Plan, expenses for training, education, family care, work and job search in connection with returning to work or school can be covered.

Continuation of Coverage

\$2,000/\$2,500 monthly coverage will be available on a guaranteed issue basis to employed residents.

Optional Coverages:

- Cost of Living Adjustment
- HIV/AIDS Definition
- Lifetime Security Benefit

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