



Sponsored by the American Medical Association

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

and specifically designed for our healers of tomorrow, providing residents 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 residency programs. Sponsored by the AMA, the MPA program has provided protection for residents 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.

**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

**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-B). 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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RESBRO-12

**Disability  
Income  
Insurance  
for  
Residents**



**AMA-Sponsored Group Insurance**



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**AMA INSURANCE**

## PLAN HIGHLIGHTS

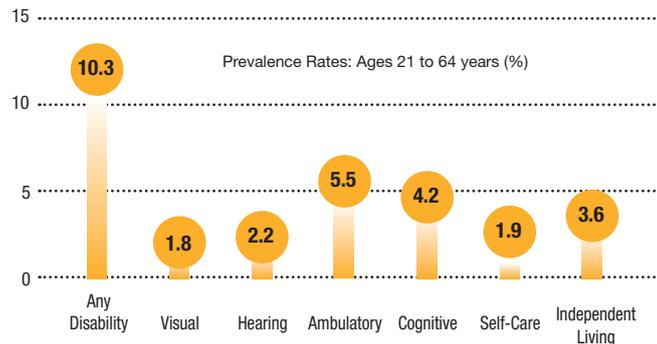
### AMA-sponsored Med Plus Advantage (MPA) can stay with you, helping to protect your goals as you reach each one.

Because the MPA program is designed specifically for the needs of future healers as they transition through their careers, the Resident group disability income plan is available as well as individual plans 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 physician 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](http://www.disabilitystatistics.org). Accessed July 6, 2012.

#### Long Term Disability (LTD) Benefit

The base benefit is \$5,000 per month for Permanent and Total Disability, and \$2,500 per month if disabled but not Permanently and Totally Disabled. A 60% of income plan may be available.

#### "Specialty" Occupation Definition of Disability

Disability is defined by "specialty" during the first 60 months of disability. Thereafter, doctor of medicine definition applies.

#### Partial Disability Benefit

During the Own Occupation period you are disabled if as a result of Physical Disease, Injury, Pregnancy or Mental Disorder you are unable to perform with reasonable continuity the Material Duties of your Own Occupation; and suffer a loss of at least 20% in your Indexed Predisability Earnings when working in your Own Occupation.

#### \$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 Resident 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 Resident will not be covered for a disability caused by that Pre-existing Condition, unless on the date the Resident becomes Disabled, the Resident 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.

#### 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

For Total Disability If base plus other sources of income exceed \$5,000, then benefits would be offset above this level. For Permanent and Total Disability: If base plus other sources of income exceed \$10,000, then benefits would be offset above this level.

#### 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 can be covered.

#### Conversion of Coverage

Upon completion of residency, you may convert your coverage.

#### 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