

# AMA-Sponsored Group Long-Term Disability Insurance for Residents

The Med Plus Advantage program sponsored by the American Medical Association provides access to high-quality, custom-tailored long-term disability benefits for residents.

We offer disability coverage that begins on day one of residency.



## Plan Highlights

- Flexible, flat or 60% of income monthly benefit amounts available (\$2,500 - \$3,000 per month are most common)
- \$225,000 student loan repayment if Permanently and Totally disabled
- Compounded Cost of Living Adjustment (COLA) available
- Presumptive HIV/Aids and Hepatitis B & C benefits available
- Assisted living benefit doubles the LTD benefit
- Benefits until retirement while disabled
- Survivor benefit of 5 times the monthly benefit
- Ability to earn income while disabled
- 24-Month mental health and drug/alcohol benefits per occurrence

For more information call 1.888.627.6618 or visit [medplusadvantage.com](http://medplusadvantage.com)

## Group Policy is underwritten by the Standard Insurance Company.

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.

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