



AMA  INSURANCE

**Group Insurance for Medical Schools
and Residency Programs**

amainsure.com/groupitdprogram

About The Group Insurance for Medical Schools and Residency Programs

The **AMA-Sponsored Med Plus Advantage Program** is one of the most widely used programs by U.S. medical schools and residency programs covering tens of thousands of medical students, residents, dental and allied health students combined. Products include *Long-Term Disability Insurance, Life and Accidental Death and Dismemberment Insurance* and *International and Travel Medical Insurance*. Long-Term Disability Insurance also offers mental and behavioral health solutions. Through this program, administrators can offer customizable comprehensive benefits at a competitive rate to their students and residents.

This program was developed by **AMA Insurance Agency, Inc.**, in conjunction with the underwriting carriers, to address the unique insurance needs of medical students and residents in the country. Who better to help develop this program than AMA Insurance who understands the nuances and complexities of medical schools and hospitals.

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We'll help you and/or your agent analyze your school's disability plan and compare:

- **Benefits vs. premiums**
- **How specific claims might be adjudicated**
- **The difference between the AMA-sponsored plan vs other plans in the marketplace**



Group Long-Term Disability Insurance

Plan Features

Long-Term Disability 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 (student/resident) 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 may apply.

\$250,000 Student Loan Repayment

Eligible student loans may be paid in part or full upon meeting the definition of Permanent and Total Disability.

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

Pre-Existing Conditions

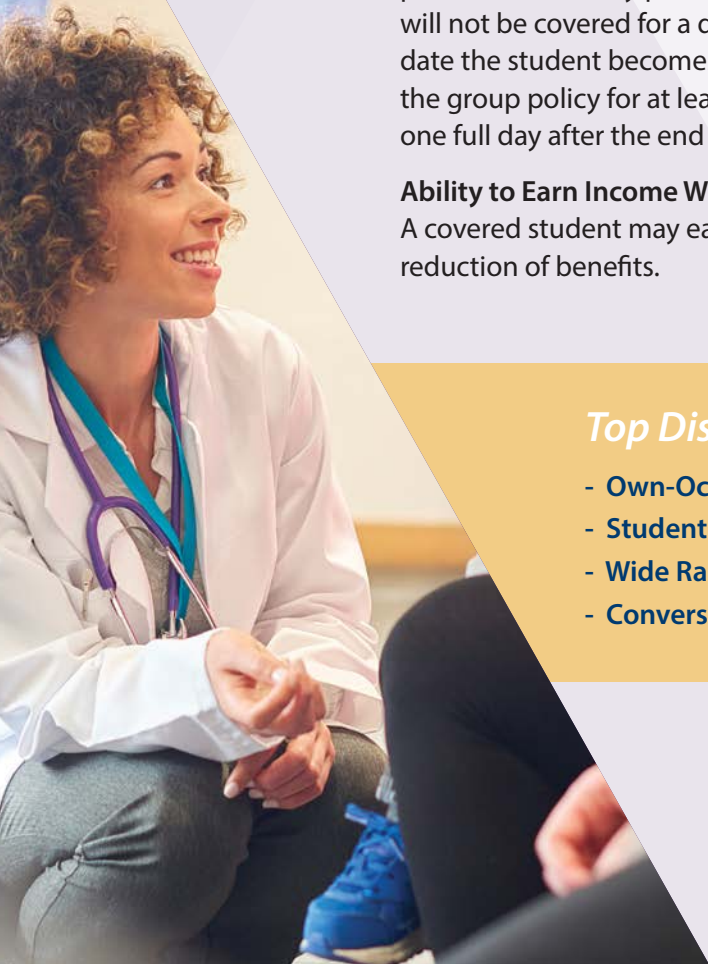
If a Pre-existing Condition is discovered or suspected at anytime during the 6-month period immediately preceding the effective date of coverage under this plan, the student will not be covered for a disability caused by that Pre-existing Condition, unless on the date the student becomes disabled, the student has been continuously 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.

Ability to Earn Income While Disabled

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

Top Disability Plan Features

- Own-Occupation Definition of Disability
- Student Loan Repayment if Permanently and Totally Disabled
- Wide Range of Mental and Behavioral Health Solutions
- Conversion Options Upon Graduation



Stay in School/Stay at Work

Provides access to professional case managers who work with students and residents, their healthcare providers, and the school to help keep students and residents in their program and try to avoid a leave of absence.



*Scan To See How
the Program Works*

Assisted Living Benefit is Double the Monthly 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 monthly 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 benefits are payable, and on that date the insured has been continuously disabled for 180 days, 5 times the monthly benefit is payable to their survivors.

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 for Graduating Medical Students

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

Optional Coverages *(add-ons for a cost)*

- Cost of Living Adjustment
- HIV/AIDS Definition
- Lifetime Security Benefit
- Student/Resident Assistance Program

Other Insurance Offerings

Group Life and Accidental Death & Dismemberment Insurance

- Medical Schools and Residency Programs have the option to purchase life insurance with their disability plan.
- Typical life insurance benefit amount is \$50,000; can be customized.
- AD&D insurance benefit included and amount matches the life benefit.
- Conversion options

International and Travel Medical Insurance

- Options for long-term and short-term trips.
- Faculty, staff, students, and residents can purchase this standalone insurance for global health brigades, international rotations, study abroad, business, or pleasure.

For questions or to receive a quote, call **888-627-6618**
or email **groupltdprogram@amainsure.com**

Mental and Behavioral Health Solutions

Empower Students and Residents to Seek the Treatment They Need.

When students or resident are affected by a medical or behavioral health condition that could lead to a disability claim, the AMA-sponsored Group Disability Insurance Plan can include the resources they may need to help them stay in school or at work.

Solutions Offered through the Program

Stay In School Benefit for Students and Stay At Work Benefit for Residents

- A Reasonable Accommodation Expense Benefit for case management, personalized equipment, and other costs.
- Proactive disability management program that provides a behavioral health case manager, nurse or vocational specialist.
- Connection to resources, disease management, and wellness programs.
- Included at no cost with the AMA-Sponsored Group Disability Insurance Plan.

Student & Resident Assistance Program

- Confidential assistance for problems and work-life concerns including 3 or 6 crisis counseling sessions.
- 24/7 access by phone, online, live chat, email, and text.
- Professional help for depression, family/relationship issues, and stress/anxiety, as well as financial & legal concerns like online will preparation and identity theft & fraud services.
- May be added to the AMA-Sponsored Group Disability Insurance Plan for an additional cost.

AMA  **INSURANCE**

Protecting Physicians for a Lifetime



Group Insurance for Medical Schools and Residency Programs



LONG-TERM
DISABILITY

LIFE & ACCIDENTAL DEATH
AND DISMEMBERMENT

CONVERSION
OPTIONS

INTERNATIONAL
MEDICAL

TRAVEL
MEDICAL

MEDICAL & BEHAVIORAL
HEALTH SOLUTIONS

Why Choose the AMA-Sponsored Group Insurance Program?

- The program **covers half of all medical students** in the US
- Offers comprehensive coverage at **competitive rates**

How Does the Program Address the Needs of Medical Schools and Residency Programs?

- Fulfills the **LCME** and **ACGME** long-term disability insurance requirements
- Provides **well-tailored** disability insurance
- **Includes** robust student and resident services and benefits

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Protecting Physicians for a Lifetime

AMA Insurance Agency, Inc., a subsidiary of the American Medical Association.

This is only a brief description of coverage and is subject to terms, conditions, exclusions, and limitations. Details will be found in the certificate and group policy, and coverage may vary or may not be available in some states. The AMA-sponsored Group Disability and the AMA-sponsored Group Life Insurance for Medical Schools and Residency Programs are underwritten by Standard Life Insurance Company under master policies (644180-A, 644180-B, 644180-C). Travel Medical and International Health Insurance are underwritten by International Medical Group, Inc.

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.