

BENEFIT SUMMARY

Program ID # 645442

Duke University Medical School

Medical Students

AMA-Sponsored Med Plus Advantage Group Disability Income Protection

LTD BENEFIT

Long Term Disability Base Benefit of \$1,500 for Year 1, and \$2,000 for Years 2+

The definition of disability allows for benefits if the student is unable to continue matriculating due to a disability during a 5 year period (5 year student definition). Thereafter, the student may continue to receive benefits if they are unable to perform in an occupation or employment commensurate with their education, training, and experience due to a disability.

LOAN PAYOFF BENEFIT

\$250,000 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.

MAXIMUM BENEFIT PERIOD

Benefits Until Retirement While Disabled (SSNRA)

Benefits while disabled, as defined, will continue until at least Social Security Normal Retirement Age (SSNRA) or longer in some cases. Social Security Normal Retirement Age means normal retirement age under the Federal Social Security Act.

BENEFIT WAITING PERIOD

180 Day Waiting Period

If a claim for LTD benefits is approved, benefits become payable after the student has been continuously disabled for 180 days.

PREEXISTING CONDITION

6 Month Look Back / 12 Month Look Forward

If a preexisting condition is present at anytime during the 6 months previous to the effective date, it can be covered only after 12 months of being continuously insured.

LUMP SUM BENEFIT

\$5,000

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

ASSISTED LIVING BENEFIT

Assisted Living Benefit Equal to 100% of the LTD Benefit

If the student becomes disabled and meets the requirements for ALB, he or she will receive benefits equal to the amount of the LTD benefit to help cover the expense of assisted living.

SURVIVORS BENEFIT

5 Times the Monthly Benefit

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

REHAB PLAN PROVISION

Benefits for Return to School/Work

While disabled and approved to participate in the Rehabilitation Plan, expenses for training, education, family care, job-related and job search in connection with the plan can be covered.

INCOME OFFSET

Earn up to \$3,000/Month While Disabled Without Reduction of Benefits

CONVERSION OPTIONS

Options to Continue Your Coverage Upon Completion of School



AMA Insurance Agency, Inc. 888-627-6618
Professional Benefit Consultants, Inc. 866-960-6337
Standard Insurance Company, Portland, OR



Marc C. Flur
Senior Consultant, Executive Benefits
Tel (919) 418-8630
Fax (212) 607-1109
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This is only a brief description of coverage and is subject to the terms, conditions, exclusions and limitations of the master policy (644180-A) underwritten by The Standard Insurance Company. 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 the AMA Insurance Agency, Inc. to support the marketing efforts of the AMA-sponsored Med Plus Advantage Insurance Program.



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