

Group Long Term Disability Conversion Plan

AMA-Sponsored
Med Plus Advantage
Group Disability
Income Protection



Med Plus Advantage

Sponsored by the American Medical Association

www.medplusadvantage.com

Highlights

LTD Benefit

Long term disability base benefit of 60% to \$4,000 per month without evidence of insurability, base benefit can be as high as 60% to \$8,000 per month with evidence of insurability

The maximum LTD conversion benefit is reduced by other specified income*

*The group conversion plan does offset for other deductible income starting from dollar \$1.00

Maximum Benefit Period

To age 65

Benefit Waiting Period

180 day waiting period

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

Preexisting Condition

6 month look back 12 month look forward

There is no coverage for a disability beginning in the 12 months after the policy issue date if it is caused by a Pre-Existing Condition (a condition for which the insured sought, or for which a prudent person would have sought, medical treatment during the 6 months prior to the issue date).

Survivors Benefit

3 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, 3 times the monthly benefit is payable to the survivors.

Income Offset

Other income is treated as deductible income and will reduce benefits.

Limitations

24 month lifetime limitation

Mental/nervous, drug/alcohol and other limited conditions

Cost of Insurance

Age rated as listed on the application.

Eligibility

Per the terms of your policy

Apply within writing for LTD conversion insurance and pay the first premium within 31 days after your insurance ends your Employer's Group LTD policy. If you are applying for a benefit greater than \$4,000 you must provide satisfactory Evidence of Insurability.

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.

AMA Insurance Agency, Inc.
Professional Benefit Consultants, Inc.

Coverage underwritten by
Standard Insurance Company, Portland, OR

Disabilities excluded from coverage include war, intentionally self-inflicting injury, pre-existing conditions, loss of license or certification and violent or criminal conduct



A trusted source for physicians.

AMA Insurance Agency, Inc.

A Subsidiary of the American Medical Association

330 N. Wabash Ave., Suite 39300 Chicago, IL 60611-5885
1-888-627-6618

www.medplusadvantage.com