

# Group Long Term Disability Conversion Plan

AMA-Sponsored  
Med Plus Advantage  
Group Disability  
Income Protection



**Med Plus Advantage**

Sponsored by the American Medical Association

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## 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.

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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.**

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