

BENEFIT SUMMARY

Group Long Term Disability Conversion Plan

LTD BENEFIT	Long Term Disability Monthly Base Benefit 60% to \$4,000/Month Without Evidence of Insurability; Base Benefit Can Be As High As 60% to \$8,000/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 \$1.00.
MAXIMUM BENEFIT PERIOD	Benefits Until Retirement While Disabled (SSNRA) To age 65.
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.
LIMITATIONS	24 Month Lifetime Limitation Mental/nervous, drug/alcohol and other limited conditions.
INCOME OFFSET	Other Income is Treated as Deductible Income and Will Reduce Benefits
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.
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.
COST OF INSURANCE	Age Rated As Listed on the Application



This is only a brief description of coverage and is subject to the terms, conditions, exclusions and limitations of the master policy (644180-D) 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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