disability income protection
AMA-Sponsored Group Insurance for Medical Students.

For questions on the IU School of Medicine provided long-term disability policy, contact Lee Moore at lee.moore@nm.com or 317-558-1012
Following is a summary of the policy features of the group disability coverage provided to all Indiana University Medical School Students by the Indiana University School of Medicine. The policy is the Med Plus Advantage group trust policy sponsored through the American Medical Association and issued by Standard Insurance Company of Oregon. This policy has been specifically designed to meet the specialized needs of Medical Students. Please note these highlights are meant to provide general information only and you should refer to the policy itself for the full policy terms. All claims will be settled on the basis of the policy itself.

- Monthly benefit of $1,500 payable after 90 days of disability with benefits payable to Age 65 (or Social Security normal retirement age if longer) for qualifying disabilities

- Definition of Disability relates to ability to actively participate in school during the first 60 months of your disability; thereafter must also be unable to perform with reasonable continuity the material duties of any occupation

- Loan Payoff Benefit provided that can repay up to $200,000 of eligible student loans for qualifying total and permanent disabilities

- Upon graduation from the IU School of Medicine you may be eligible to continue coverage of either $2,000 or $2,500 of monthly benefit (your choice and you would pay for) assuming you enter a Residency Program that does not have an AMA sponsored policy. There are no medical questions to answer for this conversion option – coverage is issued regardless of health history

For specific questions about this coverage, contact Lee D. Moore at 317-558-1012 or lee.moore@nm.com.
AMA-sponsored Med Plus Advantage (MPA) can stay with you, helping to protect your goals as you reach each one.

Because the MPA program is designed specifically for the needs of future healers as they transition through their careers, the student group disability plan is only the first of several that you may be able to take advantage of as your career progresses, including a group resident plan and an individual plan for when you begin practicing in the future.

The plan highlights have been provided here illustrating the AMA Insurance Agency, Inc’s commitment to making plans available that help meet the unique needs of the health care provider community.

It’s prudent to have your earning ability protected. The fact is, a disabling injury or illness can occur at any time. Consider the chart below which highlights various types of disabilities which can occur from ages 21 to 64.

### Prevalence of disability among non-institutionalized working-age people (ages 21 to 64) in the United States in 2006

<table>
<thead>
<tr>
<th>Prevalence Rates: Ages 21 to 64 years (%)</th>
<th>2006, US</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.9</td>
<td>Any Disability</td>
</tr>
<tr>
<td>3.0</td>
<td>Sensory</td>
</tr>
<tr>
<td>8.0</td>
<td>Physical</td>
</tr>
<tr>
<td>4.8</td>
<td>Mental</td>
</tr>
<tr>
<td>2.3</td>
<td>Self-Care</td>
</tr>
<tr>
<td>3.4</td>
<td>Go-Outside-Home</td>
</tr>
<tr>
<td>7.6</td>
<td>Employment</td>
</tr>
</tbody>
</table>

Long Term Disability Benefit Of $1,500 Per Month
The base benefit may be increased or decreased depending upon specific program requirements in $500 increments. The definition of disability allows for benefits if you are unable to continue due to a covered disability during the first 5 years. Thereafter, you may receive benefits if you are unable to secure an occupation or employment commensurate with your education and training due to a disability.

$200,000 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.

Benefits Until Retirement While Disabled (SSNRA)
Benefits while disabled, as defined, will continue until at least Social Security Normal Retirement Age (SSNRA). Social Security Normal Retirement Age means normal retirement age under the Federal Social Security Act.

90 Day Waiting Period
If a claim for LTD benefits is approved, benefits become payable after the student has been continuously disabled for 90 days.

Pre-Existing Conditions
6 month look back and 12 month look forward terms employed, so that if a preexisting condition is present at anytime during the 6 months previous to the effective date, those expenses associated with that pre-existing condition will be covered if they occurred after 12 months of being continuously insured.

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.
Assisted Living Benefit equal to 100% of the LTD Benefit

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

Survivor Benefit of 5 Times the Monthly Benefit

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

Work Earnings or Income Offset

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

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

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

According to the Association of American Medical Colleges...

“disability income coverage is the cornerstone of any financial plan.”**

**AAMC Monetary Decisions for Medical Doctors, 2005