

Oregon Health & Sciences University Group Disability Income Insurance Plan Post-Doctoral Scholars



Med Plus Advantage

Sponsored by the American Medical Association

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Highlights

AMA-Sponsored
Med Plus Advantage
Group Disability
Income Protection

LTD Benefit

Long Term Disability Base Benefit of \$2,500 Per Month

The definition of disability allows for benefits if the Post Doctoral Scholar is unable to continue training due to a disability during a 5 year period. Thereafter, the Post Doctoral Scholar may continue to receive benefits if they are unable to secure an occupation or employment commensurate with their education and training due to a disability. Any Gainful Occupation is defined to mean Doctor of Medicine. **The LTD Benefit is doubled upon becoming Permanently and Totally Disabled.**

Partial Disability Benefit

During the Own Occupation period you are disabled if as a result of Physical Disease, Injury, Pregnancy or Mental Disorder you are unable to perform with reasonable continuity the Material Duties of your Own Occupation; and suffer a loss of at least 20% in your Indexed Predisability Earnings when working in your Own Occupation.

Loan Payoff Benefit

\$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.

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

90 Day Waiting Period

If a claim for LTD benefits is approved, benefits become payable after being continuously disabled for 90 days.

Preexisting Condition

6 Month Look Back 12 Month Look Forward

At anytime during the 6 months previous to the effective date if a preexisting condition is present 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.

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.

Rehabilitation Plan Provision

Benefits for Return to 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

For Totally Disabled: If base plus other sources of income exceed \$5,000, then benefits would be offset above this level. For Permanent and Total Disability: If base plus other sources of income exceed \$10,000, then benefits would be offset above this level.

Conversion of Insurance

Upon completion of residency, a conversion option is available.

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AMA  INSURANCE

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