



## THE 2022 – 2023 MEDICAL STUDENTS GROUP DISABILITY INSURANCE PLAN SPONSORED BY THE AMERICAN MEDICAL ASSOCIATION (AMA)

FULL-TIME STUDENTS ENROLLED IN THE UNIVERSITY OF WASHINGTON SCHOOL OF MEDICINE ARE ELIGIBLE FOR THIS COVERAGE

Where do you see yourself in five years? Or ten? You may be finished with medical school and beginning your residency. Maybe you're seeing patients in your own practice. Possibly you're playing catch with your children.

It's hard to imagine yourself as disabled. You're fit and healthy, right? But a surprising number of people do find themselves hurt or sick and unable to work or attend

school - even if only for a short time. With student loan debt facing you, a disability could be financially devastating.

The AMA sponsored MedPlus Advantage (MPA) Long Term Disability Plan provides a monthly benefit in the event you become disabled and are unable to attend medical school. The plan is designed to meet the particular needs and concerns of individuals who have chosen to dedicate themselves to the health care professions.

### Enrollment is convenient and easy!

PLEASE SEE THE CERTIFICATE OF INSURANCE FOR SPECIFIC PLAN PROVISIONS.

The MPA plan is designed to meet the particular needs and concerns of individuals who have chosen to dedicate themselves to the health care professions. Here's how:

- If you become totally Disabled, you are eligible for a monthly base benefit of \$1,100.
- If Permanently and Totally Disabled, your eligible student loans, up to \$250,000 are eligible for repayment.
- If Permanently and Totally Disabled, you are eligible for a one-time \$5,000 lump sum benefit after 12 months of Permanent and Total Disability.
- Continuation of your MedPlus Advantage coverage into residency at an increased benefit level - without evidence of insurability.
- Conversion to an individual income protection policy upon completion of residency - without evidence of insurability.
- Includes a Return to School/Work Benefit to cover expenses if disabled and participating in the Rehabilitation Plan.

This is your opportunity to enroll in this coverage without providing evidence of good health. Forms must be completed and submitted within 31 days of your first day

in the program of study at the University of Washington School of Medicine or during the annual open enrollment.

Enrollment outside of the annual open enrollment period will require Evidence of Insurability.

#### COST FOR THE PROGRAM

**Premium for this valuable program is only \$65.00 for the 2022-2023 year. That is approximately \$1.25 per week - less than you'd pay for a latte at your local coffeehouse.**

#### ELIGIBILITY TO ENROLL

You are eligible to enroll in the Long Term Disability program if you are a full-time medical student at the University of Washington.

#### ELIGIBILITY FOR BENEFITS

If you become totally Disabled (as defined in the Certificate of Insurance), you will receive a monthly benefit starting on the first day after a 90 day waiting period. Your benefits will continue for the rest of your life or until your disability ends. Disabilities due to a Mental Health Disorder and Substance Abuse are limited to 24 months of Benefits.

### With so much to lose how can you afford not to enroll?

#### A PROVIDER YOU CAN COUNT ON

Founded in 1906 in Portland, Oregon, Standard Insurance Company has built a national reputation with quality insurance products, personalized service, innovation and strong financial performance. Standard Insurance Company is rated A (Excellent) by A.M. Best, for financial condition and operating performance.

This is a brief description of the main features of this plan only. Exclusions and Limitations apply. The Certificate of Insurance sets forth in detail the rights and obligations of both the insured and the Insurance company.

#### Sponsored by:

American Medical Association | Chicago, Illinois

#### Insurance Program Underwritten & Claims Paid By:

Standard Insurance Company | Portland, Oregon

If you have questions regarding plan benefits, please visit [www.medplusadvantage.com](http://www.medplusadvantage.com) or you may contact the AMA Insurance Agency Med Plus Advantage Program at **1.888.627.6618** or via email at [info@medplusadvantage.com](mailto:info@medplusadvantage.com).

For more information and to view the Certificate of Coverage, visit: <https://hr.uw.edu/benefits/insurance/other/>



## MEDICAL STUDENT APPLICATION LONG TERM DISABILITY INSURANCE

### PERSONAL INFORMATION PLEASE PRINT LEGIBLY

\_\_\_\_\_  
Name (First, Middle Initial, Last)

\_\_\_\_\_  
Expected Graduation Date

\_\_\_\_\_  
Student Number (or last 4 digits of SSN)

Gender:  Male  Female

\_\_\_\_\_  
Date of Birth

### CONTACT INFORMATION PLEASE PRINT LEGIBLY

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
ZIP Code

\_\_\_\_\_  
Home Telephone Number

\_\_\_\_\_  
Cell Number

\_\_\_\_\_  
Pager Number

\_\_\_\_\_  
Email Address

### SIGNATURE

I hereby request coverage under the AMA sponsored Med Plus Advantage Long Term Disability Plan for Medical Students issued by Standard Insurance Company. I understand that the coverage provided will be subject to the terms and conditions of the group insurance policy.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

### PAYMENT INSTRUCTIONS AND MAILING ADDRESS

Premium coverage from October 1, 2022 through September 30, 2023 is \$65.00.

The form and premium must be postmarked by October 31, 2022.

Please return the completed form, with check payable to "Standard Insurance MPA Program" to:

Professional Benefit Consultants, Inc.

7525 SE 24th St., Suite 350

Mercer Island, WA 98040

### PLEASE KEEP A COPY FOR YOUR RECORDS

Plan administered by

Professional Benefit Consultants, Inc.

7525 SE 24th St., Suite 350, Mercer Island, WA 98040

1.866.960.6337

