THE 2018 – 2019 RESIDENTS AND FELLOWS GROUP DISABILITY INSURANCE PLAN
SPONSORED BY THE AMERICAN MEDICAL ASSOCIATION (AMA)
FULL-TIME RESIDENTS AND FELLOWS ENROLLED IN THE UNIVERSITY OF WASHINGTON SCHOOL OF MEDICINE ARE ELIGIBLE FOR THIS PLAN

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

Where do you see yourself in five years? Or ten? Maybe you’re seeing patients in your own practice. Possibly you’re playing catch with your children. Perhaps you have just found a cure for a deadly disease.

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 - even if only for a short time. But would a year - especially with student loan payments to make - seem like a short time with no income?

The AMA sponsored MedPlus Advantage (MPA) Long Term Disability Plan is designed to replace your income if you become disabled and are unable to perform the duties of your residency or fellowship or are unable to work as a Doctor of Medicine. It is specifically designed to meet the needs of Physicians and other medical professions.

• The plan monthly Total Disability benefit is $2,500 for the remainder of your life or until your total disability ends. The monthly benefit is doubled to $5,000 upon becoming Permanently and Totally Disabled. Also, upon meeting the definition of Permanent and Total Disability an additional lump sum of $5,000 will be paid as well as up to $225,000 in eligible student loan debt.
• When you complete your Residency or Fellowship you have the right to convert your Long Term Disability plan to an individual policy.
• Disability benefits are provided if you are diagnosed as HIV Seropositive while insured under this plan.

COST FOR THE PROGRAM
Premium for this valuable program is only $18.00 per month for the 2018-2019 year, and is conveniently deducted from your paycheck.

Enrollment is convenient and easy!

ELIGIBILITY TO ENROLL
You are eligible to enroll in the Long term Disability program if you are a M.D., Ph.D., Psy.D., D.O., D.M.D., or D.D.S., who is a Chief Resident, Chief Resident non-ACGME, Resident, Senior Fellow, Fellow, or Senior Fellow Trainee enrolled in one of the academic departments at the University of Washington School of Medicine, or enrolled in the School of Dentistry, School of Nursing or School of Pharmacy.

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 ends. Your benefits will continue for the rest of your life or until your disability ends. Disabilities due to Mental Health & Nervous Disorders or Substance Abuse are limited to 24 months of Benefits.

ENROLLMENT
This is your single opportunity to enroll in this program and you must enroll during the first 31 days following the start of your residency or fellowship. You do not have to provide evidence of good health. An enrollment form is available online and must be submitted to Parker, Smith & Feek, our broker.

To enroll, or for more information, please visit:
http://hr.uw.edu/benefits/other-insurance/resident-and-fellows-ltd-insurance

Please see the Certificate of Insurance for detailed plan provisions at http://www.medplusadvantage.com and enter ID number 644228

Plan authorized by:
University of Washington, Benefits Office
http://hr.uw.edu/benefits

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 or you may contact the AMA Insurance Agency Med Plus Advantage Program at 1.888.627.6618 or via email at info@medplusadvantage.com.

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.