

THE 2011 – 2012 MEDICAL STUDENTS GROUP DISABILITY INSURANCE PLAN SPONSORED BY THE AMERICAN MEDICAL ASSOCIATION

Students enrolled in the University of Washington School of Medicine and the School of Health Sciences are eligible for this benefit

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 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 AMA sponsored 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 disabled, you are eligible for a monthly base benefit of \$1,100.
- If Totally and Permanently disabled, your eligible student loans, up to \$200,000 are eligible for repayment.
- If Totally and Permanently disabled, you are eligible for a \$5,000 lump sum benefit.
- 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.

This is your single opportunity to enroll in this coverage. Evidence of insurability is not required. 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 School of Health Sciences.

Cost for the Program

Premium for this valuable program is only \$61.75 per year. That comes out to \$1.19 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 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 call Professional Benefit Consultants, Inc. at 1.866.960.6337 or 206.236.6480.

For more information and to view the Certificate of Coverage, visit:
<http://www.washington.edu/admin/hr/benefits/insure/students/medical/ltd-medstudents.html>

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, 2011 through September 30, 2012 is \$61.75.

This form and premium must be postmarked by October 31, 2011.

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

Service agent is Parker, Smith & Feek
2233 112th Avenue N.E., Bellevue, WA 98004
425.709.3600
1.800.457.0220

Plan administered by
Professional Benefit Consultants, Inc.
7525 SE 24th St., Suite 350, Mercer Island, WA 98040
1.866.960.6337