
THE 2009 -2010 AMA SPONSORED GROUP DISABILITY INSURANCE PLAN *for* RESIDENTS

Residents and Senior Fellows enrolled in the University of Washington's Schools of Medicine, Dentistry, Nursing and Pharmacy are eligible for this plan

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 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 of \$2,500 for all years of residency 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 \$200,000 in eligible student loan debt.
- When you complete your residency or fellowship you have the right to convert your Long Term Disability plan through Standard Insurance Company.
- Disability benefits are provided if you are diagnosed as HIV Seropositive while insured under this plan.

Premium for this valuable program is only \$17.10 per month and is conveniently deducted from your paycheck.

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

Eligibility to Enroll

You are eligible to enroll in The Long Term Disability program if you are a Resident, Chief Resident, Fellow, Senior Fellow Trainee or Senior Fellow in the Schools of Medicine, Dentistry, Nursing or 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 are limited to 24 months of Benefits.

Enrollment

To participate in this program 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://www.washington.edu/admin/hr/benefits/insure/fac-staff-lib/ltd/res-sfellows.html>

Please see the certificate of insurance for detailed plan provisions.

Enrollment is convenient and easy!

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.

Plan authorized by:

University of Washington, Benefits & Work/Life Office
<http://www.washington.edu/admin/hr/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 call Professional Benefit Consultants, Inc. at 1.866.960.6337 or 206.838.7876.

To enroll (or to get more information), visit: <http://www.washington.edu/admin/hr/benefits/insure/students/index.html>

Program Arranged By: Parker, Smith & Feek, Inc.