

## AMA-Sponsored Group Disability Income Insurance

Get the career protection you need and deserve.

### Key Benefits

- **Guaranteed coverage** up to \$2,000 monthly benefit during residency and \$5,000 upon completion of residency.
- **Opportunity to increase coverage** up to \$17,000 monthly benefit after residency
- **Benefits are paid monthly – tax free\***
- **Portable coverage** goes where your career goes
- **Ability to choose** True Own-Specialty definition of disability as Finishing Resident, for an additional premium
- **Premium credits available**

\$17,000  
4<sup>th</sup> Year in Practice

\$10,000  
2<sup>nd</sup> Year in Practice

\$5,000  
Finishing Resident

\$2,000  
3<sup>rd</sup> Year Resident

\$1,500  
2<sup>nd</sup> Year Resident

\$1,000  
1<sup>st</sup> Year Resident

\$7,000  
\$17,000 Max  
Subject to a few health questions.

\$5,000  
\$10,000 Max  
Additional coverage is subject to just a few health questions

\$5,000  
No Medical Underwriting

\$5,000



### Protection That Grows With You

Through AMA-Sponsored Disability Income Insurance, you will get valuable opportunities to increase coverage up to a \$2,000 monthly benefit without underwriting during residency. Once residency is completed, you will have the opportunity to increase your monthly benefit up to \$5,000 and then to \$17,000 in the first four years of practice on a simplified issue basis. Help protect your income throughout your medical career.



### Convert Now

vs

### Apply Later



- **A one-time opportunity to convert**
- **Limited time offer**
- **Up to \$5,000 monthly benefit–guaranteed acceptance**
- **You get additional premium credits** that are only offered through this program (AMA members receive a 40% total premium credit for at least the first year of coverage).\*\*
- **You get higher monthly benefit amount options** (\$17,000 Maximum).
- **You start off with Step-rated monthly premiums**

*You get more for less for your entire career.*



- Your application for coverage will be **subject to full underwriting**
- **Your health status may change** and affect your ability to secure coverage
- **You may pay a higher premium** due to an increase in your age

*You get the standard benefits at standard rates.*



### AMA-sponsored Disability Income Insurance

vs

### Your Employer's Disability Insurance



- **Includes an "Own-Specialty" Definition of Disability**
- **Portable insurance**
- **Opportunities to increase coverage**
- **High-quality coverage**
- **Step-rated monthly premiums**

*Stable coverage all throughout your career.*



- **Definition of Disability may not be own-specialty**
- **Not portable**—you cannot take with you after residency.
- **Benefits may remain the same throughout your career.**
- **Standard rates**

*Changes every time you move to another employer.*

**Open Enrollment Window is April 1<sup>st</sup> to June 30<sup>th</sup>, 2023**

Learn More About This Guaranteed Offer

Visit [amainsure.com/aboutyoungphysician](https://amainsure.com/aboutyoungphysician)



### Questions?

Call an Insurance Specialist at 888-627-5902, 8 am - 5 pm, M - F, CT



\* When premiums are paid with after-tax dollars. Consult your tax advisor.

\*\*Rates include a 35% rate reduction which is not guaranteed but for which all AMA members qualify, for at least the first year. Rates include an additional 5% conversion premium credit. Visit [amainsure.com/youngphysician](https://amainsure.com/youngphysician) for important information including features, costs, eligibility, renewability, exclusions, limitations and how costs increase as you age.

This infographic describes coverage being made available to graduating medical students.

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