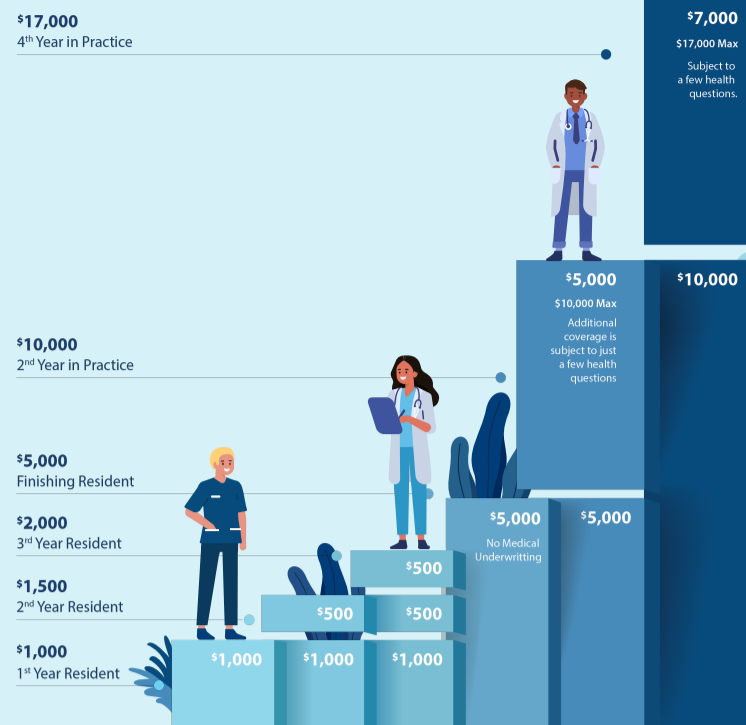


## AMA-Sponsored Group Disability Income Insurance

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** can go where your career goes
- **Ability to choose** True Own-Specialty definition of disability as Finishing Resident, for an additional premium
- **Premium credits available\*\***



### 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 15% 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>, 2024**

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 10% 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.

Underwritten by New York Life Insurance Company, 51 Madison Ave, New York on policy form GMR.

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