

Policy Features

	<u>METLIFE</u> <i>Omni Advantage</i>	<u>United State Life</u> <i>AMA Disability Plan</i>	<u>Hartford</u> <i>American Physicians Trust</i>
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Issue Age	37	37	37
A. M. Best Rating	A+	A+	A+
Occupational Class	5S	N/A	N/A
Elimination Period	90 Days	90 Days	90 Days
Total Monthly Benefit	\$10,000/mo	\$10,000/mo	\$10,000/mo
Benefit Period	To Age 65	To Age 65	To Age 65
Semi-Annual Premium	\$1,493.55	\$878.18	\$1,198.00

Premium Increase at Age 40	No Increase	\$1,129.00	\$1,188.00
Premium Increase at Age 45	No Increase	\$1,455.17	\$1,486.80
Premium Increase at Age 50	No Increase	\$2,076.67	\$1,850.40
Premium Increase at Age 55	No Increase	\$3,100.86	\$2,404.80
Premium Increase at Age 60	No Increase	\$3,665.38	\$3,696.00

Are rates guaranteed to age 65?

Yes	No rates may be increased at any time, and are only guaranteed for the first 12 months.	No rates may be increased at any time.
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Are policy provisions guaranteed for as long as you pay your premiums?

Yes, for life*	No, policy provisions may be changed at any time.	No, policy provisions may be changed at any time.
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Does policy pay "Total Disability" benefits if you are unable to work in your Own Occupation?

Yes, total benefits are paid if you cannot work in your Own Occupation and you are not working in another job.	Total benefits are only paid for the 1st 60 months of total disability if you cannot work in your Own Occupation and you are not working in another job. <u>Thereafter, you must be unable to work in any reasonable job.</u>	Total benefits are only paid for the 1st 60 months of total disability if you cannot work in your Own Occupation and you are not working in another job. <u>Thereafter, you must be unable to work in any reasonable job.</u>
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Does policy have "Residual/Partial Disability" benefits?

Yes	Yes	Yes
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Does policy offset for Group LTD?

No offset to your benefit	Your benefit could be offset/reduced if the sum of your disability benefits exceed 67% of your earned income.	Your benefit could be offset/reduced if the sum of your disability benefits exceed 60% of your earned income.
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Does policy offset for "Social Security" benefits?	No reduction to your disability benefit for social security benefits received.	Your benefit could be offset/reduced if the sum of your disability benefits exceed 67% of your earned income.	Your benefit could be offset/reduced if the sum of your disability benefits exceed 60% of your earned income.
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Does policy have a "Cost of Living" increase rider?	Optional Rider	No	No
Does policy pay add'l benefits for "Catastrophic" disability?	Optional Rider	No	No
Guaranteed "Future Purchase Options" available?	Optional Rider	No	No
Is there a "Long-term Care Purchase Option" available?	Optional Rider	No	No
Is there a "Return of Premium" option available?	Optional Rider	No	No
Is there a "Lifetime Benefits" option available?	Yes, included	No	No
Does the policy provide a "Survivor" benefit?	Yes, 3 times your monthly benefit	No	No
Does policy provide "Presumptive Disability" benefits?	Yes, 100% of the monthly benefit for total disability will be paid if a covered disability results in a loss of use of both hands, both feet or one hand and one foot, sight in both eyes, speech or hearing in both ears.	Yes, the total disability benefit will be paid if a covered disability results in a loss of speech, entire hearing in both ears, entire sight in both eyes or the use of both hands, both feet or one hand and one foot.	No

Are premiums suspended during "Unemployment"?	Yes, if receiving unemployment benefits for at least 8 weeks, you may qualify to suspend premium payments for up to 6 months.	No	No
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Does policy provide a "Rehabilitation" benefit?	Yes	Yes	Yes
Does policy cover disability due to "Organ Transplant"?	Yes	No	No
Does policy "Waive Premiums" during disability?	Yes, after 90 days with retroactive refund	Yes, after 90 days.	Yes, after 90 days.

Does policy have any "Exclusions"?	Yes, benefits will not be paid if disability is due to war or act of war, or normal pregnancy or childbirth; or if you are disabled while committing a crime or while you are incarcerated or for a self-inflicted injury.	Yes, benefits will not be paid due to a self-inflicted injury while sane or insane; a war or act of war; the use of any narcotic drug or other substance, unless authorized by a Physician other than you; during any period you are incarcerated. No benefits will be paid for a normal pregnancy.	Yes, benefits will not be paid due to a self-inflicted injury, suicide or attempted suicide, while sane or insane; pregnancy or childbirth; except complication of Pregnancy; War, act of War; during the attempt of a felony; or sickness or injury sustained while on full-time active duty as a member of the Armed Forces of any country.
Does policy have any "Limitations"?	No	Yes, benefits will not be paid for more than 24 months during the life of the policy if you are disabled due to any mental disorder.	Yes, benefits will not be paid for more than 24 months during the life of the policy if you are disabled due to any mental or nervous disorder, alcoholism or drug abuse, unless confined to a hospital.

** See Actual Policy for Details.

NOTE: This comparison is for broker education only. Refer to Policy for details.

Offer subject to underwriting approval.

AMERICAN MEDICAL ASSOCIATION

Coverage Details - Disability Income

On September 1, 2008, the Premium Credit for AMA Members will increase from 20% to 30%.

Effective 9/1/08, AMA Members receive a 30% premium credit, guaranteed to you for at least one full year from the date your protection begins. It's a great reason to apply today!

Monthly Benefit Amount Up to \$12,500

You may apply for up to \$12,500 in monthly benefits for total disability. Benefits are payable regardless of whether your disability is caused by accident or illness. Benefits from this plan when added to any other disability insurance in force or applied for cannot exceed 66 2/3 percent of your monthly income or \$20,000, whichever is less.

"Own Occupation" Disability Definition

Unlike some other disability plans, this AMA-sponsored plan contains a preferred definition of disability. If you are unable to perform the duties of "your own medical specialty," benefits can be payable for up to five years.

Long-Term Benefit Periods

After five years, benefits may continue until age 65 if you are unable to work in any job for which you are reasonably fit by training, education or experience. Depending on your age at the time of disability, you may receive benefits beyond age 65.

Extra Benefits for Rehabilitation

To help you recover, you may also qualify for rehabilitation benefits in addition to your monthly disability benefit if you participate in an approved accredited occupational rehabilitation program while you are disabled.

Your Choice of Elimination Periods

Choose two, three, six, or twelve months. (The elimination period is defined as the period of time from the start of total disability during which no benefits are payable.)

Residual Benefits for Part-Time Work

This plan allows you to make a gradual transition back to full-time employment following a covered total disability. You can receive a residual benefit if you return to work on a part-time basis in your own specialty or any other specialty or occupation if your monthly income is reduced by at least 20 percent. The residual benefit is based on a percentage of your total monthly disability benefit.

Catastrophic Disability Rider

The Catastrophic Disability Rider provides extra benefits for disabling conditions that require extended care. Typically, these types of disabilities incur additional expenses that can strain the financial limits of a household budget.

Should you become totally disabled and lose the ability to perform two or more activities of daily living - bathing, dressing, toileting, transferring and/or eating - you can receive this monthly benefit in addition to your base monthly disability benefit, for a total monthly benefit that can be as high as \$16,300.

By adding this optional benefit, you will receive a 30% increase (up to \$3,800) in your total monthly benefit for only 10% in additional premium up to age 60 (and 20% additional premium if age 60 and above).

You must have a minimum of \$3,000 in base disability benefits to qualify. Premium credits and state surcharges apply to the full premium amount.

Worldwide Coverage

You'll have 24-hour/7-day protection, whether you are at home, at work, or on vacation anywhere in the world.

Future Benefit Increase Option

If you are under age 40, this option may allow you a future increase in benefits with no health questions or medical exams required if your income increases and you remain actively at work.

Renewability

As long as you are a physician under the age of 75 (not retired), pay your premiums when due, and the AMA continues to sponsor this plan, your coverage can be renewed. You also cannot be singled out for a rate increase, regardless of how many claims you have made or the changing status of your health. However, rates may be adjusted for the entire group.

Waiver of Premium

Once claim payments begin, any premium becoming due will be waived; no further premiums will be due while you remain disabled.

Eligibility

You're eligible to apply for this plan if you're a physician under age 65 and actively engaged full-time in the duties of your profession.

Exclusions

No monthly benefit will be paid for Disability due to:

- intentionally self-inflicted injury or attempted suicide, while sane or insane;
- a declared or undeclared war or an act of war;
- the use of any narcotic drug or other substance which is (a) subject to the Federal or the various state controlled substances acts, unless the prescription shall have been written by an Attending Physician other than you, or (b) required by law to be dispensed by prescription only and used other than a bonafide medical purpose as it relates to you or for other than the treatment of an existing medical condition.

Benefits will not be paid, or accrued, for any period of time while you are incarcerated.

Benefits will be paid either for Injury or for Sickness, but not for both, during any concurrent period of Disability.

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