

Learn more about your
Member Benefits at
www.tmait.org

THE TMA INSURANCE TRUST AND AGENCY offer TMA Members access to an extremely broad range of insurance products - from cost-effective group insurance plans to individual products tailored to specific needs.

2016 PROGRAM ENHANCEMENTS

Long Term Disability (LTD)

- LTD own-specialty definition increased from 5 years to 7 years
- Liberalized age reductions:
 - From \$2000 to \$5000 at age 65
 - From \$400 to \$2000 at age 70
 - Termination age increased to 75
- Eliminated Third Party Offset
- Added Student Loan Reimbursement Provision at no additional cost
- Created a "No Cost Insurance" program which provides a \$5000 monthly benefit to qualifying new physician members and qualifying member residents

Business Overhead Expense (BOE)

Revised monthly maximum from \$35,000 to \$50,000

Member Term Life

In addition to LTD benefits, the "No Cost Insurance" program provides a \$50,000 term life benefit to qualifying new physician members and qualifying member residents

2017 INITIATIVES

LTD Loyalty Program

Provide 25% premium discount for all LTD participants 50 or over and have been insured 10+ years

Individual Disability

Permanent 10% premium discount for Guardian Individual Disability Insurance

2016 FINANCIAL RESULTS

\$7.4 Million LTD Gain

\$1.1 Million BOE Gain

\$500,000 Life Gain

\$1.3 Million Health Loss

**\$7.7 Million
Overall Gain**



2016

ANNUAL REPORT

Premium
Stabilization
Fund exceeds

\$87 Million

\$24 Million⁺ Premium
Contributions

Benefit
Payments **\$22 Million⁺**

3.0% Rate of Return on
Invested Assets

12,604

TMA Insurance Trust
Certificate Holders

