

INSURANCE FOR TEXAS PHYSICIANS

TMA MEMBER LONG TERM DISABILITY

Feel more financially secure,
even when your career is on hold.



25%
Thank You
Credit
See Inside

AVAILABLE THROUGH



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HELP PROTECT YOUR INCOME AND YOUR LOVED ONES

No one — not even a medical professional — is immune from suffering a disability. That's why it makes sense to consider TMA Member Long Term Disability (LTD) insurance, available to you through the TMA Insurance Trust (TMAIT) and **issued by The Prudential Insurance Company of America (Prudential)**. Besides helping you meet your financial obligations if you become disabled and can't work, an LTD benefit can help ease your mind and allow you to focus your efforts on getting better and back to work.

After working hard to realize your dream of becoming a physician, you don't want to risk your financial security due to a prolonged illness or injury. That's why it makes sense to consider the TMA Member Long Term Disability Insurance plan, available to you through the TMA Insurance Trust (TMAIT) and **issued by The Prudential Insurance Company of America (Prudential)**.

You're eligible for coverage under the TMA Member LTD Insurance plan if you are a TMA Member and:

- **A physician with a full-time medical practice**
- **A resident, an intern, or a physician with a limited medical practice**

If you move out of Texas while covered, you can continue your coverage as an affiliate TMA member. No matter what stage of your career you're in, LTD Insurance can be an important part of your financial future, and a TMA Insurance Trust Advisor can help you create a customized plan to fit your unique needs.





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25% Thank You Credit

To show our appreciation for all you do, TMA Insurance Trust is providing a 25% Thank You Credit to all TMA members who enroll in the TMA Member Long Term Disability plan.

The credit will equal 25% of your insurance premiums. That means your premium payments will be 25% lower* - which could effectively save you thousands of dollars over the life of the policy.

Coverage for students

With limited income and education loans to be paid back, medical students should consider disability insurance. If your medical school offers our disability insurance as a benefit, your acceptance for this coverage is guaranteed when you enroll for a benefit of up to \$2,000/month. Benefits can be paid until you reach your Social Security retirement age. Rates are affordable to fit your student budget and lifestyle. Call toll-free 800-880-8181 to discuss the plan details with an advisor.

Coverage for residents and young physicians

You may be paying down student loan debt, but as your salary begins to increase you may also need more disability insurance. Residents and young physicians may benefit from an exclusive feature of the TMA Member LTD plan available to all eligible members. You can request up to \$5,000 monthly coverage without having to provide proof of income. Even if you have coverage from an employer, this provides an opportunity to make sure you have adequate income protection with a policy that can stay with you throughout your career. And with our Student Loan Reimbursement (SLR) benefit, members age 40 and under may receive up to an additional 25% of their long term disability benefit to help make student loan payments.

Coverage for physicians in mid-career

As your career has progressed and financial success followed, you know that any coverage you currently have may not be adequately protecting your income. Coverage is available up to a benefit amount of \$10,000/month with simplified underwriting for members under age 50 - and benefits of up to \$18,000/month with full underwriting for all members under age 65. Physicians may request a monthly coverage amount up to \$5,000 without income verification and regardless of any other coverage you may have.



Own Occupation

Long Term Disability benefits are paid monthly. Benefits will continue to be paid for as long as you remain disabled or until you attain your Social Security retirement age. During the period of disability, you may still be eligible to receive benefits when you are working but can't perform the occupation you were routinely performing when your disability began. Prudential will determine if your medical condition meets the criteria of a covered disability as defined in the insurance contract.

25% Thank You Credit

The 25% Thank You Credit will equal 25% of your insurance premiums. That means your premium payments will be 25% lower* - which could effectively save you thousands of dollars over the life of the policy.

TMA Member LTD Insurance premiums are based on your age and the options you choose. The rates below include the 25% Thank You Credit. Calculate your premium using the rate charts provided in this brochure.

Duration of your benefits

Age Disability Begins	Benefits Paid Up To
Prior to age 70	Social Security normal retirement age (SSNRA), or 60 months, whichever is greater
Age 70+	24 months

TMA Member LTD Plan benefit durations will be determined using Social Security normal retirement ages as indicated above.

Monthly rates per \$1,000 of monthly coverage**

Age	Plan A 30 Days	Plan B 90 Days	Plan C 180 Days
Medical Students All Ages	\$3.00	N/A	N/A
Under 30	\$7.67	\$6.33	\$4.00
30-39	\$9.00	\$7.67	\$5.00
40-44	\$17.00	\$13.33	\$10.00
45-49	\$21.33	\$17.67	\$13.00
50-54	\$22.33	\$19.00	\$15.00
55-59	\$33.00	\$28.00	\$22.33
60-64	\$33.33	\$28.00	\$20.33
65+	\$32.00	\$26.33	\$18.67

**Rates shown include the 25% Thank You Credit

Note: Rates are based on your age as of your effective date of coverage and increase based on the age you attain as of each November 1st. Rates are subject to change, but only on a class basis. Maximum age to apply for coverage is 64.

Monthly cost of living adjustment provision per \$1,000 of coverage†

Age

Under 30	\$2.00
30-39	\$2.33
40-44	\$4.33
45-49	\$5.00
50-54	\$6.00
55-59	\$6.00
60-64	\$5.00
65+	N/A

†These rates are paid in addition to the monthly rates and include the 25% Thank You Credit

Cost of living adjustment provision

An optional inflation protection feature for participants under the age of 65 protects the buying power of your disability benefits. Automatic annual increases to your disability benefits equal to the lesser of 6 percent, or 50 percent of the increase in the Consumer Price Index for that year. See the monthly cost of living adjustment rate chart for cost details.

Future increase opportunity

Physicians who apply for coverage prior to age 40 will be offered an annual opportunity to obtain or increase their monthly coverage amount. Increments of \$1,000, up to a maximum cumulative amount of \$5,000, are available without having to provide evidence of good health. This offer is subject to amount limitations based on earnings and/or other coverage and is subject to the overall plan maximum. The offer expires at age 45.

How long must you be disabled before your benefits begin?

You must be continuously disabled through your elimination period. Prudential will treat your disability as continuous if your disability stops for 30 consecutive days or less during the elimination period. The days that you are not disabled will not count toward your elimination period. The elimination periods are the following options:

→ **Plan A – 30 Days**

→ **Plan B – 90 Days**

→ **Plan C – 180 Days**

Student Loan Reimbursement Benefit

Members age 40 and under that enroll with outstanding student loan debt can receive up to an additional 25% of their long term disability benefit to help make student loan payments. This will help preserve your primary long term disability benefits for living expenses.

Catastrophic Disability Benefit

If a member has a catastrophic disability that leaves them with a cognitive impairment or unable to perform two defined activities of daily living, they will receive an additional 20% monthly benefit. See your certificate for details.

Choose your coverage amount

Coverage amounts from \$1,000 to \$10,000, in increments of \$1,000, are available with Plan A. The plan you choose determines when your benefits begin. With Plans B and C, coverage amounts of up to \$18,000 are available. Benefits reduce to \$5,000 when you turn age 65 and to \$2,000 when you turn age 70.

Physicians and residents may request a monthly coverage amount up to \$5,000 without having to qualify for the coverage based on their income or coordinate with any other coverage they may have. If you elect a monthly coverage amount greater than these amounts, your LTD coverage cannot be more than 66 percent of your pre-disability earnings, minus any other disability coverage you may have. Complete the Earnings Calculation section on your Request Form to determine the amount of LTD coverage you're eligible for.

Apply Now And Pay 25% less.

TMA Members pay 25% less for TMA Member LTD. Applying for coverage is easy. If you are a TMA member under age 65, all you need to do is complete the enclosed Coverage Request Form. Then fax or mail your completed form to **TMA Insurance Trust.**

Fax

512-370-1799

Mail

**TMA Insurance Trust
401 W. 15th St., Suite 600
Austin, TX 78701**

Online

Click the link below to apply online.

memberenroll.tmait.org

30-day free look

Our 30-day “free-look” period means you can sign up for coverage with no risk or obligation. If you decide not to accept coverage, simply return your Certificate of Coverage within 30 days.

Questions?

To learn more about this plan, please call us toll-free at 1.800.880.8181. Our trusted insurance advisors are available to assist you Monday-Friday, 8:00am to 5:00pm.

**Visit our Website at
TMAIT.org.**



* Effective 8/1/2019, TMA Insurance Trust is able to provide participants with a premium credit of 25% that will be applied to their premium billing invoices, effectively decreasing the amount of their premium payments by 25%. This complimentary premium credit is provided at the sole discretion of TMA Insurance Trust, is not guaranteed for future years, and will be subject to periodic review and evaluation.

Group Life and Disability Income Medical Underwriting Notice

Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your Enrollment Form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights with regard to your personal information. We would like you to know that: personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may, in certain circumstances, be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176.

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau's files, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The Bureau's address is: MIB Group, Inc., Customer Service, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184, 1-866-692-6901.

The LTD plan includes limitations and exclusions. A disability incurred during the first 12 months of coverage and due to a pre-existing condition is not payable. A pre-existing condition is an injury or sickness for which an insured received medical treatment, consultation, diagnostic measures, prescribed drugs, or medicine, or for which the insured followed treatment recommendations during the three months prior to the effective date of coverage. This provision may also apply if the insured did not consult a physician when an ordinarily prudent person would have. Benefits for disabilities due to mental or nervous conditions, self-reported symptoms, or pregnancy are limited. Refer to the Booklet-Certificate for complete details regarding exclusions and reductions.

Long Term Disability Insurance coverage is issued by The Prudential Insurance Company of America, Newark, NJ. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. Contract Series: 83500.

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