

INSURANCE FOR TEXAS PHYSICIANS

TMA MEMBER ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Accidents happen. Are you prepared?



AVAILABLE THROUGH



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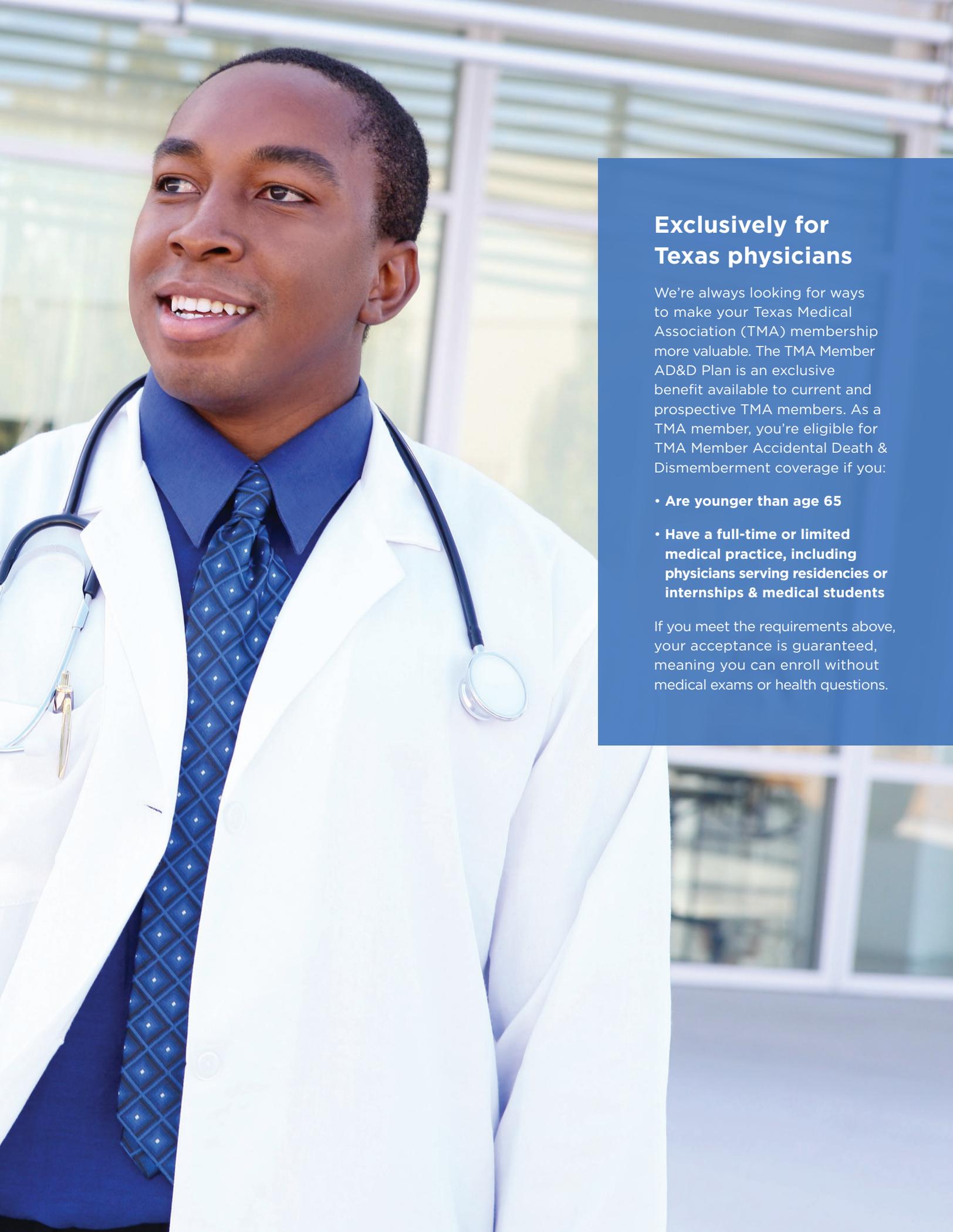
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HAVE PEACE OF MIND WITH TMA MEMBER ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

No matter how careful you are, you can't prevent accidents. Things happen. But you can help protect yourself and your family from the financial drain of accidental injuries with TMA Member Accidental Death & Dismemberment (AD&D) coverage.

TMA Member AD&D insurance covers you 24 hours a day, 365 days a year, anywhere in the world. Offered through the TMA Insurance Trust (TMAIT) and issued by **The Prudential Insurance Company of America (Prudential)**, the AD&D Plan is convenient, affordable and dependable.





Exclusively for Texas physicians

We're always looking for ways to make your Texas Medical Association (TMA) membership more valuable. The TMA Member AD&D Plan is an exclusive benefit available to current and prospective TMA members. As a TMA member, you're eligible for TMA Member Accidental Death & Dismemberment coverage if you:

- **Are younger than age 65**
- **Have a full-time or limited medical practice, including physicians serving residencies or internships & medical students**

If you meet the requirements above, your acceptance is guaranteed, meaning you can enroll without medical exams or health questions.

Coverage for you, the insured

When you've been injured in an accident

TMA Member AD&D pays a benefit if you experience, among other covered losses, total and permanent loss of sight, loss of a hand or foot, or life due to a covered accident prior to age 70. You receive AD&D benefits in addition to any other benefit in effect at the time of the accident. And AD&D benefits are not reduced by other sources of income, like disability insurance or workers' compensation payments.

A more inclusive list of losses covered under this insurance is provided on the next page. Your certificate of coverage includes a list of all covered losses.

If you're totally and permanently disabled

If a covered accident results in your total and permanent disability, you will receive 100 percent of your coverage amount up to age 60. The maximum amount payable for any one accident is 100 percent of your coverage amount.

When your family needs coverage too

If you enroll in TMA Member AD&D coverage, you can also enroll your spouse and dependent children.

If you leave Texas

If you leave Texas, you can continue your TMA Member AD&D coverage as an affiliate TMA member.

AD&D helps your beneficiaries

When you're not there

The TMA Member AD&D plan includes special benefits designed to help your beneficiaries continue on. If you die in a covered accident, your beneficiaries will receive 100 percent of your coverage amount as a death benefit.

When your spouse needs a new job

Your spouse may need to find work if you die in a covered accident. The Spouse Tuition Reimbursement benefit can help your spouse transition back into the workplace by covering the cost of job-training programs, up to \$5,000.

When young children need care

The Child Day Care benefit pays an extra amount to cover day-care expenses for children under the age of thirteen if you or your covered spouse dies in a covered accident.

When college tuition is due

If you or your covered spouse dies in a covered accident, the Child Tuition Reimbursement benefit can help your older children pay college, university, or trade school tuition.





Choose your coverage amount

If you are under age 60 when you first enroll, you can select up to \$1,000,000 of coverage in \$50,000 increments. Coverage is reduced to a maximum of \$100,000 at age 60. If you are age 60 or over when you first enroll, you are still eligible for \$10,000 of coverage. And you can extend TMA Member AD&D coverage to your spouse and children. Your spouse can get up to \$500,000 of coverage in \$50,000 increments. However, your spouse's coverage amount cannot exceed your own.

Dependent children up to age 26 can enroll for up to \$30,000 of coverage in \$5,000 increments. However, your child's coverage amount cannot be more than 50% of your coverage. All eligible children must have the same coverage amount. Newborns are covered on the first quarterly billing date after birth.

TMA Member AD&D benefits are paid as indicated below. The actual dollar amount paid will depend on your coverage amount.

TMA Member AD&D benefit amounts

Loss of:	% of Principal Sum:
Life	100%
One hand or foot	100%
Sight of one eye	100%
Two or more hands or feet	100%
Sight of both eyes	100%
One hand or foot and sight in one eye	100%
Thumb and one or more fingers on same hand	25%
Two or more fingers of same hand	25%
Use of one or both hands	100%
Total and permanent disability (member only benefit)	100%

Note: The total amount payable for any one accident is 100%

Calculate your costs

TMA Member AD&D premiums are based on your benefit amount. Premiums are paid quarterly and are due on the 1st of February, May, August, and November, unless you are enrolled in the monthly electronic funds transfer (EFT) program. Calculate your premium using the rate charts provided in this brochure. Please note that all the rates listed are monthly rates. Please contact us for help calculating quarterly rates if you do not wish to enroll in the EFT program.

Your monthly costs

Coverage Amount	Member Cost	Coverage Amount	Spouse Cost
\$50,000	\$1.50	\$50,000	\$1.15
\$100,000	\$3	\$100,000	\$2.30
\$250,000	\$7.50	\$200,000	\$4.60
\$500,000	\$15	\$300,000	\$6.90
\$750,000	\$22.50	\$400,000	\$9.20
\$1,000,000	\$30	\$500,000	\$11.50

Coverage Amount	Dependent Child Cost (per child)
\$5,000	\$0.12
\$10,000	\$0.24
\$20,000	\$0.48
\$30,000	\$0.72

If you would like a different coverage amount, the monthly cost is \$1.50 for members and \$1.15 for spouses for each \$50,000 of coverage. The monthly cost for children is \$0.12 for each \$5,000 of coverage.

Note: Rates were effective February 1, 2002, and are still current. TMA Insurance Trust may adjust these rates.



Apply Now!

Applying for TMA Member Accidental Death & Dismemberment insurance is easy. 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**

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?

Our Advisors are available weekdays from 7:30am to 5:30pm CST to answer your questions, review your current insurance coverage, and help you get coverage for you, your family, and your practice.

Speak with an Advisor

Toll-free: 1-800-880-8181

Local: 512-370-1776

Available weekdays
from 7:30am to 5:30pm

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



This plan does not cover losses resulting from suicide, attempted suicide, any act of war, bodily or mental infirmity or disease, infection other than an infection of an accidental cut or wound, self-inflicted or attempted self-inflicted injuries, medical treatment, certain full-time active military duty, commission or attempted commission of a felony, legal intoxication or narcotic use, and travel in any moving aircraft aboard which you have duties or are receiving training for your duties or aboard a company-owned aircraft, whether or not you have any duties.

This 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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