

## UNIVERSITY LONG-TERM DISABILITY INCOME INSURANCE

Dear Students:

The University of Medicine and Dentistry of New Jersey, in conjunction with the American Medical Association (AMA) sponsored by Med *Plus* Advantage Program and Standard Insurance Company, will continue to provide disability income insurance tailored for our full-time students. This plan is designed to meet the particular needs and concerns of individuals who have chosen to dedicate themselves to the health professions. You are making a major investment in your future careers which can be placed at risk by the physical as well as financial effects of illness and disability.

The plan contains important features -- portability, guaranteed future insurability, and provisions such as a loan payoff, and lump sum and survivor benefits. Guaranteed portability after you graduate and leave the University, and the ability to purchase increased insurance benefits at a later date when your income has grown, without medical screening of any kind, are especially important. If you become totally disabled while you are a student and remain totally disabled, benefits are paid for life and are not offset by social security payments, worker's compensation or other disability income insurance benefits.

The plan being offered for purchase is summarized on the accompanying attachment.

Highlights of the plan are:

- Guaranteed insurability – coverage will not be denied during the enrollment period.
- Favorable disability definition - As a full-time student, you will be considered disabled for the first 5 years if you cannot attend professional school on a regular basis and maintain your status as a student in good standing.
- If you become totally and permanently disabled, the plan will repay eligible student debt for which you are legally liable, college and/or school education expenses up to \$200,000.
- Benefits are payable for life with waiver of premium if you are disabled.
- Portability - You may take this insurance protection with you when you leave UMDNJ. Full-time nursing students, allied health students and graduate students in the biomedical sciences may convert to group disability income product upon graduation.

- Any salary or other compensation of \$3,000 or less received by a disabled student will not reduce the monthly disability benefit.

If you wish to enroll in this plan for the 2009-2010 Academic Year, fill out the attached enrollment form within 30 days of the start of your school year, include a check in the amount of \$88.92 payable to Standard MPA Program and mail to Professional Benefit Consultants, Inc., 7525 S.E. 24<sup>th</sup> Street, Suite 350, Mercer Island, WA 98040. If you are unsure of your start date, call your Associate Dean for Student Affairs. If you have any questions, please contact the AMA Insurance Agency, Inc. (AMAIA) at 1-800-458-5736. Visit [www.medplusadvantage.com](http://www.medplusadvantage.com) for more information.

With best regards,

Freda Zackin  
Interim Vice President for Academic Affairs

Sponsored by: American Medical Association (AMA)  
Marketed by: AMA Insurance Agency, Inc.  
Underwritten by: Standard Insurance Company  
Administered by: Professional Benefit Consultants, Inc.



**UMDNJ**

**NURSING, ALLIED HEALTH AND GRADUATE STUDENTS  
2009-2010**

**DISABILITY INCOME BENEFIT SUMMARY:**

- \$1,000 yrs 1&2, \$1,500 thereafter - monthly benefit-Voluntary Enrollment
- 90 day elimination period
- 12 mos/30 day pre-existing condition
- Lifetime Benefit Period
- School Loan Provision - up to \$200,000
- \$3000 Income Offset Protection
- \$5000 Lump Sum Benefit
- 5 Year Student Definition
- Guarantee Issue Resident Continuation Plan
- Assisted Living Benefit

**ANNUAL PREMIUM:**

**\$88.92**

**For more information regarding Med Plus Advantage, please go to the Web site at [www.medplusadvantage.com](http://www.medplusadvantage.com)**

**Sponsored by: American Medical Association (AMA)  
Marketed by: AMA Insurance Agency, Inc.  
Underwritten by: Standard Insurance Company  
Administered by: Professional Benefit Consultants, Inc.**

Administered by Professional Benefit Consultants, Inc 7525 SE 24<sup>th</sup> St Ste 350 Mercer Island, WA 98040 Tel (866)960-6337  
Fax (206) 236-6481 Email [jenny@profbci.com](mailto:jenny@profbci.com)

**For Illustration Purposes only. In the event of a discrepancy, terms of the master policy 664180-A will dictate.**



**Med Plus Advantage**

Sponsored by the American Medical Association

UNIVERSITY OF MEDICINE AND DENTISTRY OF NEW JERSEY

GROUP DISABILITY INSURANCE PLAN  
FOR FULL-TIME NURSING, ALLIED HEALTH AND GRADUATE STUDENTS

2009 - 2010

**NURSING, ALLIED HEALTH AND GRADUATE STUDENT'S ENROLLMENT FORM**

ANNUAL PREMIUM: \$88.92

**THIS FORM AND YOUR ANNUAL PREMIUM MUST BE RECEIVED WITHIN 30 DAYS OF START OF YOUR SCHOOL YEAR. IF YOU ARE UNSURE OF YOUR START DATE CALL YOUR ASSOCIATE DEAN FOR STUDENT AFFAIRS.**

**YES, please enroll me in the Disability Income Insurance Plan being provided by Standard Insurance Company. I understand that payment of the annual premium is due in full with this enrollment form.**

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Address: \_\_\_\_\_

SS# \_\_\_\_/\_\_\_\_/\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

UMDNJ School: \_\_\_\_\_

Program (if SHRP) \_\_\_\_\_

Current Year in School: \_\_\_\_1<sup>st</sup> \_\_\_\_2<sup>nd</sup> \_\_\_\_3<sup>rd</sup> \_\_\_\_4<sup>th</sup> Other \_\_\_\_\_  
Start Date \_\_\_\_\_

Signature: \_\_\_\_\_

Date \_\_\_\_\_

**Make check in the amount of \$88.92 payable to Standard MPA Program. Please remit check with completed form to the address below.**

Jenny Kim-Woerman  
Professional Benefit Consultants, Inc.  
7525 S.E. 24<sup>th</sup> Street, Suite 350  
Mercer Island, WA 98040

If you have any questions, please call Professional Benefit Consultants at 866-960-6337 or the AMA Insurance Agency, Inc. at 800-458-5736.

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Underwritten by: Standard Insurance Company  
Administered by: Professional Benefit Consultants, Inc.