

BENEFIT SUMMARY

NYIT College of Osteopathic Medicine

Program ID # 755331

Medical Students

AMA-Sponsored Med Plus Advantage Group Life for Medical Students

LIFE INSURANCE BENEFIT	The standard life insurance benefit amount is \$100,000 for all qualifying Medical Students.
ACCELERATED LIFE INSURANCE BENEFIT	The student may receive an Accelerated Benefit of up to 75% of Life Insurance, or \$75,000, in the event of a terminal illness. The minimum Accelerated Benefit is \$5,000 or 10% of Insurance, whichever is greater. The Accelerated Benefit will be paid once in a lifetime in a lump sum.
WAIVER OF PREMIUM BENEFIT	Insurance will be continued without payment of premiums while the student is Totally Disabled if: The insured becomes Totally Disabled while insured under the Group Policy and under age 45; the insured completes the Waiting Period; and the insured provides satisfactory Proof Of Loss.
REPATRIATION BENEFIT	The amount of the Repatriation Benefit is up to \$5,000, which will be paid if the student dies more than 200 miles from their primary place of residence to cover expenses incurred to transport the body to a mortuary near the primary place of residence.
ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT (AD&D)	<p>The AD&D insurance benefit amount matches the life benefit for all qualifying Medical Students. These benefits are included in the Medical Students Life Plan.</p> <p>Full benefit amount is payable for Loss of life, or two or more of the following Losses: one hand, one foot, or sight of one eye.</p> <p>Fifty percent of the benefit amount is payable for one of the following Losses: one hand, one foot, or sight of one eye.</p> <p>The Loss must be caused solely and directly by an accident, occur independently of all other causes, and occur within 365 days after the accident. With respect to a hand or foot, Loss means actual and permanent severance from the body at or above the wrist or ankle joint. With respect to sight, Loss means entire and irrecoverable loss of sight.</p>
CAREER ADJUSTMENT BENEFIT	Tuition expenses for training incurred by an insured's Spouse within 36 months after the date of the insured's death, exclusive of board and room, books, fees, supplies and other expenses, are payable, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.
CHILD CARE BENEFIT	The total child care expense for all Children under age 13, incurred by a Spouse within 36 months after the date of the insured's death, is payable, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.
HIGHER EDUCATION BENEFIT	The tuition expenses incurred per Child at an accredited institution of higher education, exclusive of board and room, books, fees, supplies and other expenses, within 4 years after the date of the insured's death, are payable, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit, whichever is less.
SEAT BELT BENEFIT	The amount of the Seat Belt Benefit is the lesser of (1) \$10,000; or (2) the amount of AD&D Insurance Benefit payable for Loss of the insured's life.
AIR BAG BENEFIT	The amount of the Air Bag Benefit is the lesser of (1) \$5,000; or (2) the amount of AD&D Insurance Benefit payable for Loss of the insured's life.
CONVERSION OPTIONS	Options to continue your coverage upon completion of school.

This is only a brief description of coverage and is subject to the terms, conditions, exclusions and limitations of the master policy (644180-D) underwritten by The Standard Insurance Company. Details will be found in the policy and coverage may vary or may not be available in some states.

No portion of AMA membership dues are used by the AMA Insurance Agency, Inc. to support the marketing efforts of the AMA-sponsored Med Plus Advantage Insurance Program.



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