

INSURANCE FOR TEXAS PHYSICIANS

Term Life

You promised to keep them safe. We can help.



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Help protect your family's financial security

As a medical professional, you know that life is full of uncertainties. It's easier to plan for happy events, and more difficult to plan for the unexpected.

Although it may be hard to consider, could the life you planned for your family continue if you were no longer there to provide for them? That's why it makes sense to consider Term Life Insurance, available to you through the Texas Medical Association Insurance Trust (TMAIT) and issued by The Prudential Insurance Company of America.

The Term Life Insurance Plan is convenient, affordable, and dependable. Unlike some other term life insurance plans, the plan created for TMAIT is designed specifically for the needs of medical professionals and their families.





Exclusively for Texas physicians

We're always looking for ways to make your TMA membership more valuable. As a TMA member, you're eligible for the Term Life Insurance Plan if you're a physician with a full-time medical practice, a resident, a medical student, 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, the Term Life Insurance Plan can be an important part of your financial future, and a TMAIT insurance Advisor can help you create a customized policy to fit your unique needs.



Coverage for you

If you die

Your life insurance benefit can help your family meet their expenses. The benefit can be used for whatever their needs are—mortgage payments, child care costs, tuition, credit card bills, and to settle your estate, pay estate taxes, and satisfy other final expenses so your family won't be burdened.

When you're totally disabled

If you're totally disabled prior to age 60 and your disability lasts for at least nine months, your coverage will continue at no cost to you while you remain totally disabled.

If you're terminally ill

If you become terminally ill with a life expectancy of six months or less, the Accelerated Benefit Option allows you to receive half of your coverage amount (up to \$250,000) while you're still living. You may use the proceeds as you wish—for travel, medical bills, or family expenses. Your beneficiaries will receive the remainder as a death benefit.

With money management

With Prudential's Alliance Account Settlement Option,[†] benefit payouts are deposited into a free, interest-bearing account. The account has no monthly service charges and no per-check or check reorder fees. Beneficiaries can use the Alliance Account as soon as it's established by writing drafts ("checks") against the balance, or, they can leave the money in the account to earn interest. Your beneficiaries are free to transfer funds from the Alliance Account to any other available Prudential settlement option at any time and at no cost.

Coverage for your family

For your spouse

A Spouse Term Life Insurance benefit can be used for whatever your needs are—mortgage payments, tuition, credit card bills, or any expenses that affect your family if your covered spouse dies.

If your spouse is terminally ill

If your covered spouse becomes terminally ill with a life expectancy of six months or less, the Accelerated Benefit Option may pay half of your spouse's coverage amount (up to \$50,000). The funds can be used for any purpose—travel, medical bills, or family expenses. Beneficiaries will receive the remainder as a death benefit.

For your children

Participation in the Term Life Insurance Plan also affords you the opportunity to request coverage for eligible dependent children in an amount of \$5,000 or \$10,000. Coverage is provided until dependent children reach age 25.

Coverage options and rates

Coverage up to \$2 million (up to \$1 million for the spouse coverage)

Select the amount of coverage your family needs. Term Life Insurance is available to you in amounts up to \$2,000,000 in \$10,000 increments. The Spouse Term Life Insurance is available to you in amounts up to \$1,000,000 in \$10,000 increments, but cannot exceed 50% of your Term Life Insurance Plan coverage amount.



Choose a coverage amount

Select the coverage amount that best protects your loved ones.

Monthly rate per \$10,000 of coverage

Member Age	Member Rate	Spouse Rate
Under 25	0.40	0.27
25-29	0.43	0.32
30-34	0.54	0.43
35-39	0.70	0.54
40-44	0.86	0.80
45-49	1.44	1.18
50-54	2.32	1.87
55-59	4.08	2.78
60-64	7.95	4.51
65-69	12.62	6.46
70-74	19.47	9.87

Note: All rates above are based on the member's age on the effective date of coverage and as of each November 1. The above rates were effective as of February 1, 2001, and are still current. Rates change as the member enters a higher age category, or if plan experience requires a change for the member's class.

Monthly child rates

Coverage Amount	Child Rate
\$5,000	0.11
\$10,000	0.22

Calculate your costs

If your application is approved, you will be billed quarterly unless you are enrolled in the monthly electronic funds transfer (EFT) program. Quarterly premiums are due on the 1st of February, May, August, and November. Your insurance coverage decreases to 10% of coverage on the November 1 following the attained age of 75. Your spouse's coverage will also decrease at this time to \$5,000. Like most insurance, rates are subject to change, but only on a class basis. You can never be singled out for an increase.





Apply now!

Applying for Term Life Insurance is easy. All you need to do is complete the Coverage Request Form. Then return it to TMAIT in the postage-paid envelope provided or print and mail your completed form to TMAIT.

**Texas Medical Association
Insurance Trust
P.O. Box 1707
Austin, TX 78767-1707**

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 trained insurance Advisors are available to assist you Monday–Friday, 7:30 a.m. to 5:30 p.m.

Visit our website at www.tmaid.org.

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 Alliance Account is not available for payments less than \$5,000, payments to individuals residing outside the United States and its territories, and certain other payments. These will be paid by check. The Alliance Account also applies to terminally ill spouses who receive a portion of their insurance benefits under the Accelerated Benefit Option. There are fees for special services such as stop payment requests. Beneficiaries may wish to consult a tax advisor regarding interest earned on this account. Prudential's Alliance Account is a registered trademark of the Prudential Insurance Company of America.

Open Solutions Inc. is the Service Provider of the Prudential Alliance Account Settlement Option, a contractual obligation of The Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Check clearing is provided by JPMorgan Chase Bank, N.A. and processing support is provided by First Data Payment Services. Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC). Open Solutions Inc., JPMorgan Chase Bank, N.A., and First Data Payment Services are not Prudential Financial companies.

Term Life Insurance coverage for TMAIT is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. Contract Series: 83500.

A quarterly fee is paid by Prudential to Texas Medical Association for administrative services and sponsorship.

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