

INSURANCE FOR TEXAS PHYSICIANS

Personal Accident

Accidents happen. Are you prepared?



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Have peace of mind with Personal Accident Insurance

No matter how careful you are, no one can prevent every accident. Things happen. But you can help protect yourself and your family from the financial drain of accidental injuries with Personal Accident Insurance (PAI).

PAI covers you 24 hours a day, 365 days a year, anywhere in the world. Offered through the Texas Medical Association Insurance Trust (TMAIT) and issued by The Prudential Insurance Company of America, the PAI Plan is convenient, affordable, and dependable.





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 TMAIT-endorsed PAI Plan if you're under age 65 with a full-time medical practice, including residents, interns, medical students, physicians with limited medical practice, and prospective members. Plus, your acceptance is guaranteed. If you meet the requirements above, you can enroll without medical exams or health questions.

What it covers

When you've been injured in an accident

PAI 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 PAI benefits in addition to any other benefit in effect at the time of the accident. And PAI 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 are listed on subsequent pages. 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 for PAI coverage, you can also enroll your spouse and dependent children.

If you leave Texas

If you leave Texas, you can continue your PAI coverage as an affiliate TMA member.

PAI helps your beneficiaries

When you're not there

PAI 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 age seven 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.



With money management

With Prudential's Alliance Account Settlement Option,* benefit payouts are deposited into an 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.

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 reduces 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 PAI 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 25 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.

PAI benefits are paid as indicated on the next page. The actual dollar amount paid will depend on your coverage amount.

PAI 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 of 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	50%
Total and permanent disability (member-only benefit)	100%

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



Your monthly costs

Coverage Amount	Member Cost	Coverage Amount	Spouse Cost
\$50,000	\$1.50	\$50,000	\$1.15
\$100,000	\$3.00	\$100,000	\$2.30
\$250,00	\$7.50	\$200,000	\$4.60
\$500,000	\$15.00	\$300,000	\$6.90
\$750,000	\$22.50	\$400,000	N/A
\$1,000,000	\$30.00	\$500,000	N/A

Coverage Amount	Dependent Child Cost (regardless of how many)
\$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. TMAIT may adjust these rates.

Calculate your costs

PAI 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 TMAIT if you need help calculating quarterly rates if you do not wish to enroll in the EFT program.





Apply now!

Applying for Personal Accident 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.

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.

*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. 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.

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This coverage 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.

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