

INSURANCE FOR TEXAS PHYSICIANS

# Student Long Term Disability

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Protect the life you're building.



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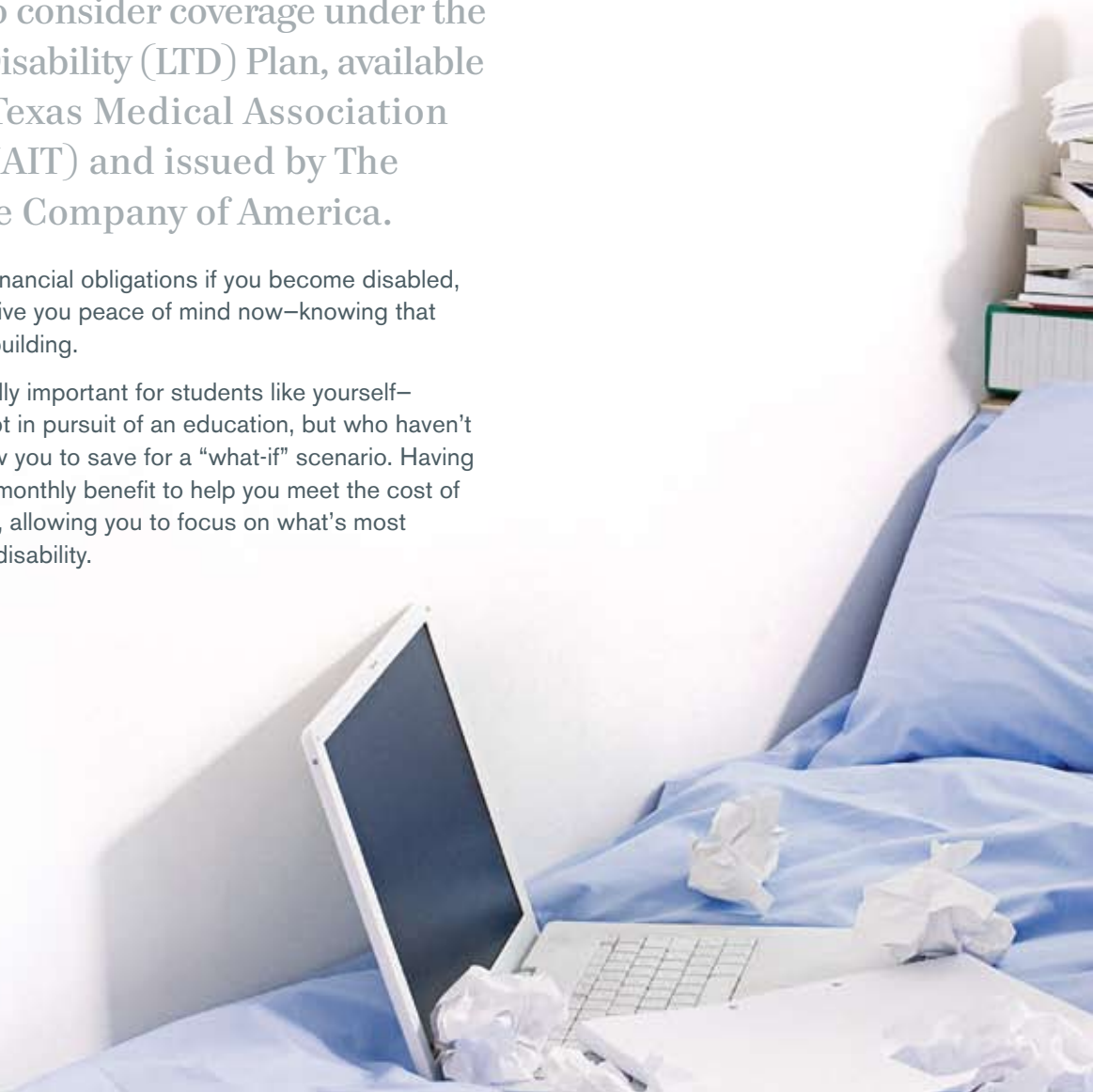


# It pays to protect what you have

One of the hardest lessons you'll learn is that no one is immune from suffering a disability. That's why it makes sense to consider coverage under the Student Long Term Disability (LTD) Plan, available to you through the Texas Medical Association Insurance Trust (TMAIT) and issued by The Prudential Insurance Company of America.

Besides helping you meet your financial obligations if you become disabled, the Student LTD Plan can help give you peace of mind now—knowing that you're protecting the life you're building.

The Student LTD Plan is especially important for students like yourself—students who have assumed debt in pursuit of an education, but who haven't yet established careers that allow you to save for a “what-if” scenario. Having coverage means you'll receive a monthly benefit to help you meet the cost of living while you are out of school, allowing you to focus on what's most important—recovering from your disability.





## Exclusively for Texas medical students

We're always looking for ways to make your TMA membership even more valuable. As a TMA member, you're eligible for LTD Insurance as a benefit of your membership. The Student LTD Plan is available to TMA members that are medical students. No matter what stage of your career you're in, LTD Insurance can be an important part of your financial plan, and a TMAIT insurance Advisor can help you create a customized plan to fit your unique needs as you move into your internship, residency, and practice.



## What it covers

In the event you become disabled, you can use your monthly benefit to pay your living expenses or school costs. In fact, you can use it to pay for any expenses you encounter.

## Choose your level of coverage

You may choose to elect either a \$1,000 or \$2,000 monthly coverage amount. The cost is \$4.00 each month, or \$12.00 each quarter per \$1,000 of coverage. Select the payment schedule that fits your needs.

## When you'll receive benefits

If you become totally disabled, Student LTD Insurance can replace a portion of your income. Benefits begin 30 days after your continuous disability. While on disability, your coverage continues at no cost to you.

## Rehabilitation benefits

Returning to work or school can have a tremendously positive effect—physically, psychologically, and financially. That's why the Student LTD Plan helps with the transition—by allowing you to earn income while still receiving monthly benefits at a reduced amount. The feature is completely voluntary and will even pay for approved vocational training.

## Survivor benefits

Should you die while receiving Student LTD Plan benefits, your beneficiary will receive a benefit amount equal to three times your monthly benefit amount. Your loved ones may use this benefit amount to help them pay for living expenses, settle any outstanding medical bills, or pay for your funeral expenses.

## “Own-occupation” feature

The Student LTD Plan has a two-year “own occupation” definition of disability. That means you may receive benefits for two years if your disability prevents you from fulfilling medical school requirements—so you won't be forced into another line of work.

To be considered totally disabled, you must be unable to perform your student requirements, be under the regular care of a doctor, and not be working in any job.



## Apply now!

Applying for Student LTD 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](http://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 Student LTD Plan includes limitations and exclusions. A disability incurred during the first 12 months of coverage and due to a pre-existing condition is not payable. A pre-existing condition is an injury or sickness for which an insured received medical treatment, consultation, diagnostic measures, prescribed drugs, or medicine, or for which the insured followed treatment recommendations during the three months prior to the effective date of coverage. This provision may also apply if the insured did not consult a physician when an ordinarily prudent person would have. Benefits for disabilities due to mental or nervous conditions, self-reported symptoms, or pregnancy are limited. Refer to the Booklet-Certificate for complete details regarding exclusions and reductions.

Student LTD Insurance 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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