

INSURANCE FOR TEXAS PHYSICIANS

Insurance protection for your family's future—when they'll need it most.

Apply online at TMAIT.org

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PEACE OF MIND FOR YOU— INSURANCE PROTECTION FOR YOUR FAMILY'S FUTURE

As a medical professional, you see the uncertainties that life brings everyday. It may be easy to plan for the moment, but if you avoid planning for the future you could be forcing your family to leave behind the lifestyle that you have worked hard to build for them.

The TMA Member Term Life Plan, available to you through the TMA Insurance Trust (TMAIT) and issued by **The Prudential Insurance Company of America (Prudential)**, was designed specifically for the needs of medical professionals, like yourself, and their families. It's money to pay the mortgage,

so they can continue to live in the family home; or money for college expenses, so your children can get the education they deserve. It will provide peace of mind knowing that your family's financial future will be more secure even if you aren't there to share it with them.





Life Insurance Protection at Competitive Rates

Features At A Glance:

- Coverage amounts up to \$2,000,000
- Portable coverage that is yours even if you change jobs
- Optional Disability Waiver of Premium feature if you become totally disabled prior to age 60
- Optional coverage for your children, spouse or domestic partner
- Rates based on your age, gender, and smoker/non-smoker status
- Accelerated Benefit Option if you become terminally ill

Please refer to the specific Plan details enclosed.





Coverage designed with you in mind

The TMA Member Life Plan is an exclusive benefit available to TMA members with a full-time or limited medical practice, residents, medical students and interns.

You are eligible to apply for TMA Member Life in amounts up to \$2,000,000 in \$10,000 increments. Select the coverage amount that best protects your loved ones. Your life insurance benefit can help your family meet their current expenses plus any additional expenses they may incur should you die.

Among other things, the insurance benefit can help:

- **Provide for your family after you're gone (mortgage, bills, car payments, etc.)**
- **Safeguard your children's future (child care, college tuition, weddings, etc.)**
- **Secure retirement income for your spouse or domestic partner.**
- **Settle your estate, pay estate taxes, and satisfy other final expenses so your family won't be burdened.**

Coverage that you can take with you

The Plan has a portability feature that allows you to keep your coverage even if you change jobs, as long as you remain a TMA member. And if you move outside of Texas, you can still continue coverage as an Affiliate Member.

Optional Disability Waiver of Premium feature if you become totally disabled

This option removes the worry of having to pay for your TMA Member Life coverage if you become totally disabled for nine months or longer, before age 60.

If you are terminally ill

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

*Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill. You may wish to seek professional tax advice before exercising this option.

Coverage for your loved ones

When you have TMA Member Life coverage, you can also apply for coverage for your spouse or domestic partner and eligible dependent children. Call 1-800-880-8181 to request a Coverage Form.

The TMA Member Term Life Plan

With the TMA Member Term Life Plan, you can never be singled out for an increase—rates can only change on a class-wide basis. Providing this insurance protection for your family could be one of the most important things you do for them.

Calculate your costs

Rates are based on your age as of each November 1st and your rate will change as you enter a higher age category. Other changes to rates may occur on a class-wide basis only.

If your application is approved, you will be billed quarterly unless you are enrolled in the Monthly EFT Program. Quarterly premiums are due on the 1st of February, May, August, and November. Your insurance coverage will decrease to 10% of coverage at age 75.

TMA Member Term Life Plan Monthly Rates per \$10,000 of coverage*

Age	Male		Female	
	Without Disability Waiver	With Disability Waiver	Without Disability Waiver	With Disability Waiver
Under 25	\$ 0.40	\$ 0.44	\$ 0.32	\$ 0.35
25-29	\$ 0.43	\$ 0.47	\$ 0.34	\$ 0.37
30-34	\$ 0.53	\$ 0.59	\$ 0.43	\$ 0.47
35-39	\$ 0.69	\$ 0.76	\$ 0.55	\$ 0.61
40-44	\$ 0.85	\$ 0.94	\$ 0.68	\$ 0.75
45-49	\$ 1.44	\$ 1.58	\$ 1.15	\$ 1.27
50-54	\$ 2.32	\$ 2.55	\$ 1.86	\$ 2.04
55-59	\$ 4.08	\$ 4.49	\$ 3.26	\$ 3.59
60-64	\$ 7.95	NA	\$ 6.36	NA
65-69	\$ 12.61	NA	\$ 10.09	NA
70-74	\$ 19.47	NA	\$ 15.57	NA

*Tobacco users will pay an additional 35% surcharge.



Why Choose TMA Insurance Trust?

We're different - on purpose

Created by physicians, for physicians, we ensure access to quality coverage that reflects the realities of practicing medicine.

Our distinct approach is a shared advantage: with no shareholders, there are no inflated costs or hidden fees, and every dollar is used with purpose. This means exclusive member rates and caring, unbiased guidance from advisors whose compensation isn't tied to sales. Surpluses are reinvested in vital resources like free professional development and mental health support, all to benefit you personally and professionally, and to strengthen the physician community you're part of.

Apply Now!

Applying for TMA Member Term Life is easy. All you need to do is complete the enclosed Coverage Request Form. Then fax or mail your completed form to **TMA Insurance Trust**.

Call

800-880-8181

Monday through Friday
8:00am to 5:00pm, CST

Fax

512-370-1799

Mail

TMA Insurance Trust
401 W. 15th St., Suite 600
Austin, TX 78701

Questions?

To learn more about the TMA Member Term Life Plan, please call us toll-free at **1-800-880-8181**. Our trained professionals are available to assist you Monday-Friday, 8:00am to 5:00pm

Visit our Website at TMAIT.org.



TMA Insurance Trust Life Insurance coverage is issued by The Prudential Insurance Company of America, Newark, NJ. 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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