

INSURANCE FOR TEXAS PHYSICIANS

TMA MEMBER CRITICAL ILLNESS INSURANCE

A plan to tackle life-changing illnesses.



AVAILABLE THROUGH



ISSUED BY



1003288-00001-00

FOCUS ON YOUR RECOVERY – NOT YOUR FINANCES

Dealing with a critical illness puts you and your family through the wringer mentally, physically, and emotionally. Critical Illness insurance from TMA Insurance Trust can help you get through it all by easing some of the financial burden so you can focus on what’s most important—your recovery. As a TMA member you have access to exclusive benefits that are vetted specifically for you, and offered at competitive rates. Coverage is issued by **The Prudential Insurance Company of America (Prudential)**, a company with over 100 years of group insurance experience.

Many Americans have a high probability of suffering a critical illness such as heart attack, stroke, or invasive cancer. But, out-of-pocket expenses go far beyond paying medical bills. Non-medical expenses, like lodging, travel, care giving, and child care expenses, make up about two-thirds of all out-of-pocket expenses associated with a critical illness. Combine that with lost wages, and the threat of financial hardship is very real. Thankfully, Critical Illness insurance can help with a lump sum benefit you can use however you like—for things like prescriptions and co-pays not covered by insurance, day-to-day living expenses, and much more. To receive a benefit, all you need is a diagnosis.*

How the insurance works



Apply for Critical Illness insurance by answering 4 health questions. Complete and submit your application or visit TMAIT.org**



Provide proof of diagnosis or treatment for a covered condition. No need to undergo treatment or provide proof of expenses.



Use your lump sum benefit for out-of-pocket medical and non-medical expenses such as treatment, the mortgage, child care and more.

Group discounted premium rates and covered conditions

Monthly Premium Costs

Age	Member Coverage Amount			Spouse Coverage Amount		
	\$20,000	\$50,000	\$100,000	\$10,000	\$25,000	\$50,000
<25	\$2.00	\$5.00	\$10.00	\$1.20	\$3.00	\$6.00
25-29	\$3.20	\$8.00	\$16.00	\$1.80	\$4.50	\$9.00
30-34	\$5.00	\$12.50	\$25.00	\$2.70	\$6.75	\$13.50
35-39	\$8.00	\$20.00	\$40.00	\$4.40	\$11.00	\$22.00
40-44	\$13.40	\$33.50	\$67.00	\$7.10	\$17.75	\$35.50
45-49	\$22.00	\$55.00	\$110.00	\$11.30	\$28.25	\$56.50
50-54	\$33.60	\$84.00	\$168.00	\$16.80	\$42.00	\$84.00
55-59	\$49.20	\$123.00	\$246.00	\$23.90	\$59.75	\$119.50
60-64	\$72.80	\$182.00	\$364.00	\$34.80	\$87.00	\$174.00

Schedule of Benefits (Partial List)

Condition	% of Principal Sum
Invasive Cancer	100%
Heart Attack	100%
Major Organ Failure	100%
Stroke	100%
Kidney Failure	100%
Alzheimer's Disease	100%
Cancer in Situ	25%
Severe Coronary Artery Disease	25%

Rates will change based on attained age. Coverage reduces to 65% of face amount at age 65, 50% at age 70, 25% at age 75. Member coverage terminates at age 80. Spouse coverage terminates at age 65.

Children under the age of 26 can get \$5,000 of coverage for \$.45 per month; \$10,000 of coverage for \$.90 per month; and \$15,000 of coverage for \$1.35 a month. Child coverage amounts cannot exceed 50% of member coverage amount.

Member coverage amounts available: up to \$250,000 in \$10,000 increments.

Spouse coverage amounts available: up to \$125,000 in \$5,000 increments (cannot exceed 50% of member coverage amount)

Child coverage amounts available: \$15,000 in \$5,000 increments (cannot exceed 50% of member coverage amount)



Plan benefits you can rely on



Affordable premiums



Easy application



Coverage you keep even if you change jobs, as long as you remain a member



Reliable coverage. All plans are endorsed by TMA Insurance Trust and issued by Prudential



No waiting period

Additional benefits

National Cancer Institute Evaluation Benefit of \$500 when a covered person seeks evaluation or consultation at an NCI-sponsored cancer center. Benefit of \$250 for the transportation and lodging of the covered person receiving the evaluation/consultation if the cancer center is more than 100 miles from the covered person's residence.

Transportation benefit for transportation expenses of the lesser of the actual charges incurred for commercial travel, plus \$0.50/mile for noncommercial travel or \$1,500 per round trip for travel between hospital or medical facility and the residence of the covered person for treatment of Critical Illness. The Transportation Benefit is limited to one benefit payment per Calendar Year for each Covered Person receiving treatment during that visit.

Lodging benefit of \$150.00 per day for lodging needed in connection with treatment for Critical Illness. Limited to 60 days per calendar year per covered person receiving treatment.

Apply Now!

Applying for TMA Member Critical Illness Insurance 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**. If you decide not to accept coverage, simply return your Certificate of Coverage within 30 days.

Fax 512-370-1799

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

Speak with an Advisor

Our Advisors are available weekdays from 7:30am to 5:30pm CST to answer your questions, review your current insurance coverage, and help you get coverage for you, your family, and your practice.

Toll-free: 1-800-880-8181 or Local: 512-370-1776 Available weekdays from 7:30am to 5:30pm

Visit our Website at TMAIT.org.

The risks are real...

About

8.6 million

Americans are living with some form of cardiovascular disease or the after-effects of stroke.¹



There is a

1 in 3

probability of developing cancer over one's lifetime.²



63%



of Americans have used up most or all of their savings to pay for medical bills.³

FAQ

I already have comprehensive medical insurance and disability insurance coverages. Isn't this the same thing?

No. Critical Illness Insurance is not a comprehensive medical insurance or disability insurance coverage. This coverage does not replace those coverages or pay benefits in the same way. With Critical Illness Insurance, you receive a lump-sum benefit that can be spent however you like.

Must I use my lump-sum benefit only to pay medical bills?

No. There are no restrictions, and you do not have to account for how you spend the benefit. You could help pay for co-pays/co-insurance, prescriptions, or treatments not covered by your health insurance, day-to-day living expenses, child care or elder care, or for someone to do the cleaning, shopping, or home maintenance you would normally do.

What is the application process like?

Member and spouse coverage is contingent upon answering a few simple health questions. No medical exam is required.

Who is eligible for this coverage?

Members under age 65 are eligible to enroll for Critical Illness insurance. Members can also enroll their dependent spouses or domestic partners under age 65 and their dependent child(ren) under age 26.

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage. If you do not have other health insurance coverage, you may be subject to a federal tax penalty.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical and medical expenses and does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774.

*Benefits are paid as a lump sum based on the elected level of coverage at the time the claim is approved. Benefits are not payable for a critical condition caused by or resulting from a pre-existing condition that is diagnosed within the first 12 months of critical illness coverage.

**Applicants must provide proof of good health satisfactory to Prudential.

1 American Heart Association, Statistical Fact Sheet 2016 Update, http://www.heart.org/idc/groups/ahamahpublic/@wcm/@sop/@smd/documents/downloadable/ucm_480086.pdf

2 American Cancer Society, 1-4-2018 Lifetime Risk of Developing or Dying From Cancer <http://www.cancer.org/cancer/cancerbasics/lifetime-probability-of-developing-or-dying-from-cancer>

3 Kaiser Family Foundation/New York Times survey, January 5, 2016.

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