

# TMA MEMBER SHORT TERM DISABILITY

Guaranteed financial security  
when you need it most.



AVAILABLE THROUGH



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A close-up photograph of a woman with dark hair, wearing a small diamond earring, gently kissing a baby on the forehead. The baby is wearing a white lace-trimmed garment and is resting its head on the woman's chest. The background is softly blurred, focusing attention on the intimate moment between the woman and the child.

## A Lifeline For Your Financial Well-Being

**No matter what stage you're at in your medical career, a temporary illness or injury could impact your ability to practice and lead to a significant loss of income if you haven't prepared for it.**

The TMA Member Short Term Disability Plan, issued by The Prudential Insurance Company of America, provides our members with an affordable, guaranteed way to access vital income

protection. This crucial safety net can help ensure that you take the necessary time off to heal, meet financial obligations, and return to your patients with renewed energy and dedication.

## Pregnancy is Covered

**Adding another person to your family magnifies the importance of your income to your family's financial well-being.**

The TMA Member Short Term Disability Insurance plan covers pregnancy, before and after birth, even when there are no complications. Our plan can help secure your financial stability while you and your family focus on the joys of this special time in your life.

To be eligible for this benefit, members must be enrolled in the TMA Member Short Term Disability Insurance plan for at least 12 months before becoming pregnant. Once enrolled for 12 months, pregnancy benefits include up to 2 weeks prepartum, up to 6 weeks postpartum, and up to 8 weeks for a C-section.

# Alleviate the Burden of Lost Income

Our decades-long collaboration with physicians has given us a deep understanding of your unique income protection requirements.

When creating this plan, our strategy was to help provide residents and young physicians, practice owners, women physicians, and employed physicians with greater access to income replacement benefits during the first 90 days following an accident or illness.

The TMA Member Short Term Disability Plan can help ensure you have ongoing cash benefits in hand quickly. They can be used to help cover medical and non-medical expenses such as student loan payments, rent, and other necessities, easing your financial burden so you can focus on your recovery and healing.

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## The Details

- TMA members under age 55 are guaranteed acceptance for coverage of up to \$1,500/week, with coverage available for up to \$2,500/week with underwriting.
- Affordable premium rates - No rate disparity between male and female members.
- Benefits are paid directly to you, and you receive them for up to 13 weeks.
- Two versions of the plan are available, distinguished by the elimination periods:
  - Option 1: Coverage begins on day one for an accident and after 7 days for an illness.
  - Option 2: Coverage begins after 7 days for either an accident or an illness.
- Trial work days - You can resume work while fulfilling the elimination period and if you need to go on leave again for the same disability within 5 days you do not have to satisfy a new elimination period.
- Partial disability covered - When you are unable to perform the material and substantial duties of your regular occupation, have a 20% or more loss in your weekly earnings, and you're under the regular care of a doctor, you are eligible. (Earnings cannot exceed 80% of pre-disability earnings.)
- A Survivor benefit equal to three times the total weekly benefit is available.



## Coverage for Residents & Young Physicians

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As you embark on your medical career, it is essential to prioritize your financial well-being and future security. You likely have not practiced long enough to accumulate adequate

sick or vacation time to compensate for lost income due to an injury or illness. Paying off education loans and regular living expenses can affect your ability to build up your savings.

Short term disability insurance can help provide financial support during periods of medical leave when you are unable to earn your regular salary. Our exclusive member plan has important benefits designed to support young members and affordable premium rates that can help ensure your financial stability while in training and throughout your career.



## Coverage for Practice Owners

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Practice owners typically do not have the financial assistance of sick leave benefits that employed physicians may have access to. A temporary

disability could precipitate substantial income loss.

If you have an existing disability policy, your elimination period may be up to 180 days. Keep your financial vulnerability to a minimum by supplementing your current plan with the TMA Member Short Term Disability Plan. You can start receiving benefits immediately or within 7 days, depending on the elimination period you choose when you enroll. This can help ensure you have ongoing cash benefits in hand quickly.



## Coverage for Women Physicians

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The TMA Member Short Term Disability Plan can be particularly advantageous for women physicians planning to start a family. It includes coverage for pregnancy, both prior to and following birth, even in the absence of any complications.



## Coverage for Employed Physicians

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As an employed physician, you may have accrued sick time or vacation time that can be used when faced with a temporary illness or injury. But it may not be sufficient for the duration of your recovery.

Disability plans are often more expensive for women than for men, primarily due to possible complications during pregnancy. With our member plan, men and women pay the same premium rates. You may discover that the overall premiums you contribute for coverage are, in fact, lower than the total benefits you may receive.

If expanding your family is a plan for your future, we encourage you to consider adding our plan to yours. You must be enrolled in the coverage for at least 12 months before becoming pregnant to take advantage of this benefit. Plan ahead to help ensure greater financial security so you can focus on what matters most.

Short term disability coverage is typically only offered as an elective benefit of employment. However, some employed physicians work as independent contractors or in private practice and may not have access to sick leave benefits. We've made our group plan accessible on an individual basis outside of an employment setting in order to remove this potential obstacle to obtaining coverage.

If you've secured long term disability coverage through your employer, you may have to wait up to 180 days before receiving benefits. Our TMA member plan can begin paying benefits from day one. And unlike an employer plan, this coverage can follow you throughout your career as long as you are a member of TMA.

## Option 1

**0 Day Accident / 7 Days Illness  
13 Week Option**

**Rate / \$10  
Weekly Benefit\***

Less Than 25	\$0.08
25-29	\$0.16
30-34	\$0.24
35-39	\$0.32
40-44	\$0.40
45-49	\$0.48
50-54	\$0.57
55-59	\$0.65
60-64	\$0.73
65-69	\$0.81
70+	\$0.89

## Option 2

**7 Days Accident / 7 Days Illness  
13 Week Option**

**Rate / \$10  
Weekly Benefit\***

Less Than 25	\$0.07
25-29	\$0.14
30-34	\$0.22
35-39	\$0.29
40-44	\$0.36
45-49	\$0.43
50-54	\$0.50
55-59	\$0.57
60-64	\$0.64
65-69	\$0.72
70+	\$0.79

\*Rates are based on your age as of the effective date of coverage and increase based on the age you attain as of each November 1st. Rates are subject to change, but only on a class basis.

## Definitions & Conditions

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**Eligibility:** Active physician and resident members of the Texas Medical Association, under age 55, working at least the number of hours in the normal full-time week for your Covered Class can enroll for a benefit of up to \$1,500 per week with guaranteed acceptance. Active members under age 65 can apply for a benefit of up to \$2,500 per week with underwriting.

**Coverage Effective Date:** First day of the month following your enrollment or when your Evidence of Insurability is approved.

**Scheduled Benefit:** Benefit cannot exceed 60% of income

**Partial Disability Benefit:** Unable to perform the material and substantial duties of your regular occupation and you have a 20% or more loss in your weekly earnings, and are under the regular care of a doctor.

**Exclusion:** Members who are currently enrolled in the TMA Member Long Term Disability Plan with a 30-Day elimination period are not eligible for this coverage.

**Pre-Existing Conditions:** Benefits will not be paid for medical conditions that existed during the period 12 months prior to enrollment and will not be covered for 12 months after enrollment.

**Coverage Ends:**

- on the first premium due date on which you are age 75
- when you are no longer a member of TMA
- on the date you no longer are working on a full-time basis
- on the last day of the period for which you paid premiums if any premium is not paid by the end of the grace period
- on the date on which you voluntarily or involuntarily lose your professional license
- on the date on which you begin active duty in the armed forces for any country.



## Protect Your Financial Future

If a temporary injury or illness prevents you from practicing and disrupts your income, you can reduce your financial risk with the TMA Member Short Term Disability Insurance plan.

For more details and to enroll in this vital coverage, contact an advisor at **800-880-8181 Monday to Friday, from 8:00 A.M. to 5:00 P.M. CST.**

Members can also visit our website for more information at **[www.tmait.org](http://www.tmait.org).**

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