AMA INSURANCE

Renewal Statement

AMA-sponsored Student Group Long Term Disability Insurance

Northeast Ohio Medical University

Policy #645446

Pharmacy Students

2023-2024 Statement

Coverage Certificates and Member ID cards for Students available at
www.amainsure.com/groupltd by entering 645446

Schedule of Benefits: Disability Income

- $1,500 Monthly Benefit
- 180 Day Elimination Period
- 6 month / 12 month Pre-Existing Condition
- Length of Benefit – Social Security Normal Retirement Age (SSNRA)
- 24 Month M&N and D&A Limits: mental & nervous and drug & alcohol disabilities limited to 24 months of benefits per occurrence
- $3,000 Income Offset
- Assisted Living Benefit (ALB)
- $5,000 Lump Sum after 12 months of permanent and total disability
- 5 Year Student Definition: unable to perform duties of a student in good standing
- School Loan Provision: up to $250,000 at the end of 12 months for permanent & total disability
- Group Conversion Included
- Stay in School Benefit

Year 1 of 2 year rate guarantee

Annual Premium Rate: **Coverage Period: Year 1 - 7/24/2023 - 6/30/2024 (11 mos)**
   Disability   Year 1 - $45.71*; Years 2-4 - $49.87   **Years 2-4 - 7/1/2023 - 6/30/2024**
   Life/AD&D (50,000) Years 1 - $29.33*; Years 2-4 - $32.00

   Premium Mode: <u>Annual</u>

*Rate for year 1 students is for 11 months, This rate is based on the 1st year students attending the stated number of months and requires adjustment if changed

AMA Insurance Agency, Inc. is a subsidiary of the American Medical Association.