

**University of South Florida College of Medicine**

**Policy #644213**

**2009-2010**

**Medical Students**

**Schedule of Benefits: Disability Income**

- \$2,000 Monthly Benefit
- 90 Day Elimination Period
- 6 month /12 month Pre-Existing Condition
- Length of Benefit to 65 (SSNRA) – Social Security Normal Retirement Age
- \$2,000/\$2,500 monthly benefit available during residency on guaranteed issue basis
- 24 Month M&N Limit: mental & nervous disabilities limited to 24 months of benefits
- \$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 \$200,000 at the end of 12 months for permanent & total disability

**Annual Premium Rate:** \$72.96  
**Coverage Period:** 08/01/2009 - 07/31/2010

The Schedule of Benefits is a summary of coverage for verification purposes and the Certificate of Insurance shall be the final determinant of actual coverage and claims administration.

AMA Insurance Agency, Inc. 1-800-458-5736

Professional Benefit Consultants, Inc.

1-866-960-6337

Standard Insurance Company