

Special Opportunity for Residents and Fellows

As a resident or fellow you have the quality protection of the Med Plus Advantage Group Disability Income Insurance Program to safeguard your future income and loan obligations. Please note, your group insurance will end when you finish your residency or fellowship, so it is important for you to consider this offer to help protect your future income.



Highlights of Essentials Disability Income Insurance

- Fixed discounted premiums. Premiums will not increase for as long as the policy is in force.^{1,2}
- Up to \$5,000 monthly total disability benefit with no medical exam or financial underwriting.
- You can also apply for an additional \$2,000 in protection to help pay for student loans should you become disabled (exclusive opportunity for Med Plus Advantage participants).
- Non-cancelable and guaranteed renewable individual disability policy.
- Future increase option for additional \$12,000 per month of disability coverage. You can increase your coverage as your income increases, without medical underwriting.^{2,4}
- Specialty Your Occupation definition of disability.³

Obtain Your Free, No Obligation Quote in Seconds



For a no obligation quote – www.mdessentialsprogram.com.



866-717-8029, Monday thru Friday, 9:00 AM – 5:30 PM EST



info@mdessentialsprogram.com

See disclosures on back

Don't miss this chance to start protecting your future income. Apply for Essentials Disability Income Insurance today.

By leveraging the buying power of America's physicians, AMA Insurance is pleased to introduce an opportunity for medical students, residents, fellows and first year physicians - Essentials Disability Income Insurance.



www.mdessentialsprogram.com



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¹Discounts vary by state and are not available in all states.

²Premiums are fixed and will not change until age 64, or on the 5th policy anniversary if later, depending on the state of issue. After this time, your premiums may change. If you increase the benefit amount, there will be an additional premium associated with the increased benefit.

³Even if you are employed in another occupation, you will be eligible of your regular occupation, and you are under the appropriate care of a physician. MetLife will consider the material and substantial duties you are performing, including those of a professionally recognized specialty (or specialties, if more than one) immediately prior to the time you become disabled to be the material and substantial duties of your occupation.

⁴Future Increase Option rider available for enrollees age 49 and under. Increases in coverage are subject to financial underwriting and could be impacted by other in-force disability income coverage.

Essentials for Physicians is a program developed by Millennium Brokerage Group for AMA Insurance's Physicians Financial Partners and is available exclusively through financial professionals authorized to offer the program. Essentials for Physicians and the Essentials for Physicians brand symbol are service marks of Millennium Brokerage Group. Physicians Financial Partners, a program offered through AMA Insurance Agency, Inc., a subsidiary of the American Medical Association.