University of South Florida Morsani College of Medicine

Policy #644213

2013-2014

Medical Students

(Check for $72.96 payable to The Standard Insurance Company)

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: $69.31
Coverage Period: 08/01/2013 - 07/31/2014

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