

Tufts University
School of Dental Medicine - Dental Residents
2017-2018

Schedule of Benefits: Disability Income
Med Plus Advantage Sponsored by the American Medical Association
Group # (ID Number): 644242

- \$2,500 Monthly Benefit
- 90 Day Elimination Period
- 6 month /12 month Pre-Existing Condition
- Length of Benefit – Social Security Normal Retirement Age (SSNRA)
- Double Benefit: At the end of 12 months of Permanent and Total Disability
- 24 Month Limit: Mental & Nervous Disabilities limited to 24 months of benefits
- \$5,000 Income Offset, \$10,000 with Permanent and Total Disability
- 5 Year Resident Definition: Unable to perform duties of a resident in good standing
- School Loan Provision: Up to \$200,000 benefit available at the end of 12 months for Permanent and Total Disability

The schedule of benefits is a summary of coverage for verification purposes. The Student LTD Certificate of Insurance shall be the final determinant of actual coverage and claims administration.

To access the Student LTD Certificate of Insurance go to: <http://www.medplusadvantage.com/index.html> and enter ID number 644242 in the field located in the blue section of the page.