



Tufts University
School of Medicine
2017-2018 Academic Year

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

- \$1,500 Monthly Benefit
- 90 Day Elimination Period
- 6 month /12 month Pre-Existing Condition
- Length of Benefit – Social Security Normal Retirement Age (SSNRA)
- \$2,000 - \$2,500 monthly benefit available during residency and guaranteed issue basis
- 24 Month 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
- Travel Assistance and Repatriation

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.