



AMA-sponsored Med Plus Advantage (MPA) Program

The MPA Program is made available to all full-time medical students at the University of North Carolina School of Medicine. It consists of Disability Insurance specifically designed for medical students with an own-occupation definition of disability. A monthly benefit is payable should the student become disabled and unable to attend medical school. The AAMC requires that disability insurance be made available to all students at accredited medical schools. In addition to disability insurance, the MPA program includes a Global Emergency Travel Assistance and Stress and Wellness Program. For more information on the MPA Program, including your Certificate of Insurance and Travel Assistance and Stress and Wellness cards, visit the website at www.medplusadvantage.com and enter the UNC School of Medicine code #644252.

Highlights of the UNC School of Medicine's program include:

- * Monthly Benefit: \$1,000 for first & second year, \$1,500 for third year & thereafter
- * Elimination Period: 90 Days - benefits become available after the student has been continuously disabled for 90 days
- * 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 on guaranteed issue basis
- * 24 Month Limit: mental & nervous disabilities and substance abuse 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

Additional Points

- ✓ Premium included in the cost of education and can be covered by financial aid.
- ✓ Students must pay the premium directly to the school, and arrange to be reimbursed from scholarship/financial loan programs, as appropriate.

Due Date: **August 15, 2014 or when you receive your financial aid.**
Payable to: UNC School of Medicine

Mail to: Bernice Mayo
Health and Safety Coordinator
UNC School of Medicine
Student Affairs Office
1060 Bondurant Hall CB# 9535
Chapel Hill, NC 27599-9535

Payment is required for all full-time medical students.