

AMA-Sponsored
Med  **Advantage**

UMDNJ

**NURSING, ALLIED HEALTH AND GRADUATE STUDENTS
2008-2009**

DISABILITY INCOME BENEFIT SUMMARY:

- \$1000 monthly benefit-**Voluntary Enrollment**
- 90 day elimination period
- 12/30 pre-existing condition
- Lifetime Benefit Period
- \$175,000 School Loan Benefit
- \$3000 Income Offset Protection
- \$5000 Lump Sum Benefit
- 5 Year Student Definition
- Guarantee Issue Resident Continuation Plan
- Assisted Living Benefit

ANNUAL PREMIUM:

\$93.60