

# AMA Individual Disability Insurance Program

For Eligible Members of the American Medical Association

# MetLife

Practicing physicians and residents<sup>1</sup> who are members of the American Medical Association (AMA) may receive a premium discount and increased issue and participation limits on MetLife individual disability insurance policies under this special program.

## Program Details

### Products Being Offered

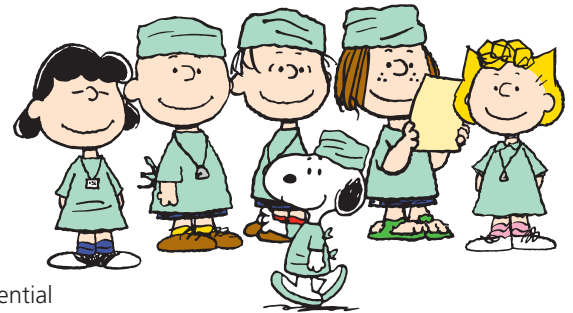
MetLife Income Guard<sup>SM</sup> to age 70 (all states except CA)  
 Omni Essential to age 59 (all states except CA)  
 Salary Saver (CA only) to age 59

### Discounts

A 10% discount is being offered in most states with the following exceptions:

- CA: eligible for increased issue & participation limits only (no discount)
- FL, MD, OH, VT: 10% discount with MetLife Income Guard; no discount with Essential
- NJ, NY, WA: 10% discount with MetLife Income Guard; 5% discount with Essential

Discounts are based on sex-distinct premium rates.



### Issue & Participation Limits

Depending on income and the amount of other disability insurance coverage, AMA members may qualify for MetLife's highest benefit limit for physicians of \$17,000 per month — regardless of occupation class and even if a discount is not available. (Subject to underwriting approval. Limit is \$16,000 per month in California.)

### Additional Details

- Discounts and higher issue and participation limits are only available through the AMA Individual Disability Insurance Program.
- Group list billing is not available. Individual direct or electronic debit (MIDAS) payment only.
- Lifetime Benefit Rider is not available.
- Current policies owned by AMA members are not eligible for a discount; this program applies to new policies only.
- Increased benefit amounts resulting from exercising guaranteed insurability options on policies issued without the discount are not eligible for the discount.
- MetLife Income Guard includes "Specialty Your Occupation" language for many medical specialists.

<sup>1</sup>Available to MDs or DOs only.

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## Exclusive Marketing Arrangement

This program, offered by AMA Insurance Agency, Inc. (AMAIA) and Millennium Brokerage Group (MBG), authorizes only Physicians Financial Partners (FPF) with the exclusive right to actively promote and market the program (e.g., by way of written or recorded marketing communications). Other producers, firms, or general agents are not permitted to proactively promote or market the program, use the FPF, AMAIA, MBG or AMA logos or create the impression of representing these brands in any way.

## Other Producers CAN Offer the Program to Eligible Members

Although other producers are prohibited from actively promoting or marketing the program in writing or through recorded marketing communications, any producer may ask whether their physician client is a member of the AMA during the proposal process. If so, any writing producer duly licensed and appointed to sell MetLife IDI products can offer the program to their eligible member clients.

## Illustrating and Applying for the Program

**Producers are to confirm their IDI applicant is a member of the AMA; verbal acknowledgement by the applicant is sufficient.**

### To Illustrate the Discount or Higher I&P Limits

Check 'AMA Program' on the MetLife Solutions "client" tab input screen. Make sure you have also selected the correct state for your client so the appropriate features will be applied.

### To Apply for the Program

- On the submission checklist, indicate the discount percentage and add "AMA" in the Special Arrangement number field.
- Submit the application through normal processes.

Special Underwriting Plans

Simplified Underwriting:

Starting Practice Limits:

Client's Occupation: [Not Applicable]

Government Guidelines (Federal, State, & Local Government Employees):

Physician or Attorney? [No]

Multi-Policy Discount:

Association Discount:

AMA Program:

**MetLife** **Individual Disability Submission Checklist** **AMA**

Metropolitan Life Insurance Company, 200 Park Ave, New York, NY 10166

To expedite case set up, please complete the following checklist (as applicable) and include with the application.

1. Occupational Class Quoted (not binding) \_\_\_\_\_ (6S, 6M, 5A, 5M, 5D, 5I, 4A, 4M, 3A, 2A, A, B)

2. Is this an application associated with a/an:

Individual  Multi-life program  GSI program  Association program  Multi-Policy

3. If applicable, number of lives: \_\_\_\_\_

4. Discount:  5%  10%  15%  20%  %

5. a. Multi-Life name and number (if available) \_\_\_\_\_

b. Association name and Special Arrangements Number **AMA** \_\_\_\_\_

6. a. State any other MetLife products owned by the applicant: \_\_\_\_\_

b. Include case/policy number: \_\_\_\_\_

7. STAR Number (if applicable) \_\_\_\_\_

**For more information, contact us today.**

Physicians Financial Partners is a program offered through AMA Insurance Agency, Inc. (AMAIA). AMAIA is a subsidiary of the American Medical Association. Products and services for the Physicians Financial Partners program are offered through Millennium Brokerage Group, LLC, a strategic marketing partner of AMAIA.

Disability income insurance is issued by Metropolitan Life Insurance Company, New York, NY 10166. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes.

# MetLife

**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166

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