AMA Insurance member benefits

Through its subsidiary, AMA Insurance Agency, Inc., the American Medical Association provides access to insurance plans tailored to serve the unique needs of physicians and their families. Since 1988, AMA Insurance has offered protection for how doctors train, work and live. Licensed insurance professionals offer tailored solutions for physicians in all stages of their careers.

**AMA members have access to:**

1. Physician-exclusive discounts from top-rated carriers at competitive rates.
3. Standardized Medicare Supplement insurance plans are also available.

**AMA sponsored life & disability income insurance**

Select a life insurance plan to protect you and your family’s financial future. Physicians may purchase up to $4 million in life insurance protection in 10, 15 or 20 year terms. AMA members are eligible for an 8% Level Term Life Insurance discount for at least the first year of coverage.

It’s also important for residents and physicians to protect their income in case they become ill or injured and can’t perform their medical specialty. With AMA sponsored Disability Income Insurance, residents can apply for up to $5,000 in monthly disability benefits, regardless of their current salary. Physicians actively engaged full-time at work are eligible for up to $15,000 in monthly benefits. Members are eligible for a 35% premium savings for at least the first year of coverage.

**Insurance for medical students**

The AMA sponsored Student Insurance Program offers full-time medical students $100,000 of Group Term Life Insurance for just $40 a year or $50,000 coverage for $20 a year. Acceptance is guaranteed for eligible students.

URL: https://www.ama-assn.org/member-benefits/personal-member-benefits-discounts/ama-insurance-member-benefits

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For another $41 a year, the program also provides Group Disability Income Insurance, designed to pay $1,000 a month for up to 12 months if you couldn't attend classes because of a covered disabling accident, illness or organ donation.

**Terms and details for medical students:**

1. Spouse/domestic partner life insurance coverage is available.
2. Life insurance benefits double in the event of accidental death.
3. No health questions or physical exams are required.
4. Your coverage can continue after graduation regardless of your health.

Join the AMA today to learn more about members-only benefits.

URL: https://www.ama-assn.org/member-benefits/personal-member-benefits-discounts/ama-insurance-member-benefits

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