

# Dear OMA Member,



I am pleased to present a special negotiated offer to enroll or update your personal disability income insurance coverage offered through your OMA sponsored plan. By simply answering a handful of questions and completing a simple urinalysis you can purchase up to \$2000 of monthly disability coverage PLUS \$2000 of catastrophic coverage on a simplified underwriting basis (you can buy more if fully underwritten).

**Your total special offer is for \$4000 of monthly protection**  
**This offer is a limited time offer.**

OMA has a long history of delivering valuable sponsored programs for our members.

**The OMA sponsored Disability program is over 25 years old!**

Kerr-Cruikshank, our exclusive agents for this program, has successfully negotiated both this special underwriting offer and product enhancements that include coverage from disabilities that prohibit you from performing the duties within the scope of your **specialty or sub specialty** as recognized by the American Board of Medical Specialties.

There has never been a better time or an easier way to enroll or update your coverage with the best definitions available for practicing OMA members.

**Enclosed is a personal and confidential proposal for you**

Instructions on how to apply and who is eligible are in this brochure. If you have any questions our agents are available to help you take advantage of this offer. You can also get details at [www.tpgrp.com](http://www.tpgrp.com) (once there, just click on the OMA logo to get information).

As always, we are happy to put the buying power of more than 7400 OMA members to work to secure offers like this for you.

Very best,

Klaus Martin, M.D.  
OMA President

## ❖ SPECIAL OFFER available to Oregon Medical Association Members ❖

### Add or Increase Disability Income Insurance Protection

Oregon Medical Association's sponsored disability program is designed exclusively for new dues paying OMA members who are licensed physicians, 3rd and 4th year residents/fellows included. You must be working a minimum of 30 hours per week, under age 45, not applied to the OMA sponsored disability plan previously and work and live in the United States.

**Benefit elimination periods of 90 days and 180 days** can be selected through this offer, with a choice of benefit durations available to include **A 7 year plan** or **To Age 65**. Coverage for residual claims is a built in part of the contract and designed to not penalize an insured when returning to work if residually disabled.

**Disability Coverage can be obtained for up to 70%** of your earned income and in combination with other personal or group coverage will not exceed \$15,000 a month of benefit. Many personal programs limit the level of coverage only to 50% of earned income and \$10,000 of maximum monthly benefit. If you are limited to the amount of coverage you can buy, this special offer is for you.

A simplified underwriting special offer for up to \$2,000/monthly disability benefit is available for a limited time. The maximum monthly benefit amount you can purchase is \$6,000/month. Contact Kerr-Cruickshank for details.

**Catastrophic coverage can be obtained for up to 100%** of your earned income and is **not** used in the calculation for the \$15,000 monthly benefit maximum. The Catastrophic Disability Benefit provides additional coverage for serious disabilities which result in the loss of two or more activities of daily living, or cognitive impairment.

Catastrophic coverage can only be purchased in conjunction with the base disability plan. Elimination and benefit periods must match the base disability plan elected. Simplified underwriting special offer for up to \$2,000/monthly benefit is available for a limited time. Maximum combined monthly benefit is \$10,000/month.

### Time Limited Special offer

Within a 2-4 week period if you are eligible and financially qualify you will be issued up to the \$2000 a month disability coverage you applied for.

**Can you be turned down?** Yes, but only based on the simplified underwriting. For instance; you are not eligible for the offer as detailed above if; you are not actively at work in your occupation; you have just come off of a recent disability; or you test positive to HIV. You must also qualify financially by not applying for over 70% to a maximum of \$15,000 of monthly coverage of your earned income. This offer cannot replace another policy that was issued substandard.





The Oregon Medical Association was established in 1874 to serve as an advocate for the Oregon medical community and its patients. The OMA promotes and provides leadership in the art and science of medicine and works to preserve and improve the health of the citizens of Oregon. Over 70% of Oregon physicians are members of the OMA. With over 7,000 members, the physicians, residents, medical students, and physician assistants of the OMA represent every recognized medical specialty.

## Kerr-Cruickshank

Exclusive Insurance Agents for OMA

Kerr-Cruickshank is proud to represent the more than 7400 members of the OMA. Kerr-Cruickshank has been program manager for many years. It should come as no surprise they are by far and away the largest provider of insurance and planning services to Oregon physicians and clinics. This experience is critical when OMA members are selecting the right programs to protect their incomes, business and families.

## Other Kerr-Cruickshank Insurance Services

### OMA sponsored plans:

- Disability Income protections for personal and business needs.
- Life Insurance for business and personal needs.
- Long Term Care planning and insurance
- **NEW** Identity theft program for OMA members and employees
- Group Medical, Dental and Vision plans
- Group Disability and Life plans
- Individual and Employer Retirement programs
- Personal Financial Planning services
- Property and Casualty programs

**Kerr-Cruickshank**  
503-241-7117  
800-434-4662 *toll-free*  
503-274-5411 *fax*

**www.tpgrp.com**  
11740 SW 68th Parkway  
Suite 200  
Portland, OR 97223



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Coverage is underwritten by Unimerica Insurance Company. The policy or its provisions may vary or may not be available in all states. The policy has exclusions and limitations which may affect any benefits payable. For complete details refer to Oregon Medical Association's Master Policy 1143 or contact your plan administrator.