



## AMS Disability Insurance Program

Offering member physicians quality disability insurance products at a generous discount of 10% to 15%, depending on the product, off the regular non-member rates.

### Coverage Available:

- ▷ Individual Disability Income
- ▷ Business Overhead Expense
- ▷ Choose from benefit periods of two years, five years or to age 66/67<sup>†</sup> and as many as five different waiting periods.

*For more information, call  
Charles R. Horner or  
Alanna Sue Scheffer at:  
AMS Benefits, Inc.  
(800) 542-1058*

## The Agency

AMS Benefits, Inc. is a wholly owned subsidiary of the Arkansas Medical Society. Serving Arkansas Medical Society members since 1992, it specializes in providing life and health insurance products for member physicians.

AMS Benefits' professional, knowledgeable, licensed agents can assist AMS members in designing a disability insurance program to suit their individual needs.

At no obligation, they will be happy to consult with you, review your current program, examine the policy contract provisions and offer options as needed.



### AMS Benefits, Inc.

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Alanna Sue Scheffer  
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**Arkansas Medical Society  
Disability Insurance Program  
(800) 542-1058**

Underwritten by  
**STANDARD INSURANCE COMPANY\***  
With a special association discount for AMS members

\*The Standard is licensed in Arkansas

<sup>†</sup> For insureds born on or before 12/31/56, the normal termination date is the policy anniversary following the 66th birthday. For other insureds it is the policy anniversary following the 67th birthday. The To Age 66/67 benefit period ends on these respective ages as well. In California, a To Age 65 Benefit Period is also available.

## Valuable AMS Member Benefit

The Arkansas Medical Society is pleased to present a high-quality personal disability insurance plan. AMS members have a need for personal disability income protection. Without proper coverage, an accident or illness could be financially devastating to you, your family and your practice.

## Valuable AMS Member Discount

Member physicians receive a generous 10% to 15% discount off the regular non-member rates, depending on the product.

## Optional Riders\* are Available:

### Own Occupation Coverage in Specialty:

This optional benefit rider pays you for a covered loss if you are unable to perform the material and substantial duties of your "own" occupation, (such as dermatology, radiology, etc.) and are under the regular care of a physician appropriate for your injury or sickness.<sup>1</sup>

**Noncancelable Policy:** This optional rider ensures that the company cannot cancel, change policy provisions, or raise the premium until the normal termination date.

## The Odds of a Disability Occurring

You may think the chances of being disabled are small. However, nearly one in five Americans (54 million) currently have a disability.<sup>2</sup> The truth is, at age 35, you are five times more likely to face a disabling accident or illness during your working years than dying before retirement.<sup>2</sup> Recognizing this fact, nearly all physicians would like to protect their future earnings through the security of a disability income protection plan.

A disability could destroy your earning power for years to come...

Potential Earning Power Until Age 65		
Average Salary	\$10,000/mo	\$15,000/mo
Age 35	\$3,600,000	\$5,400,000
Age 45	\$2,400,000	\$3,600,000

*For more information and a proposal customized to your disability income needs*

*contact Charles R. Horner or  
Alanna Sue Scheffer at  
AMS Benefits, Inc.*

**(800) 542-1058**

***"I feel that you will greatly benefit from AMS Benefits' expertise in the disability arena and by securing your protection through the AMS Disability Income Insurance Program."***

John Wilson, M.D.,  
President Arkansas Medical Society

## The insurance company:



Standard Insurance Company  
A subsidiary of StanCorp Financial Group, Inc.

*People. Not just policies.®*

Founded in 1906, The Standard has consistently received high ratings (A.M. Best rated: A (Excellence) 3rd of 13 rankings) from independent rating authorities and has a strong history of customer service. The Standard specializes in disability income insurance and serves over 5.2 million people nationwide.

\*Adding optional riders may increase policy premiums.

<sup>1</sup>Benefits payable under this option are subject to a waiting period and maximum benefit period.

<sup>2</sup>McNeil, J.M. (1997) "Americans with Disabilities: 1994-95," U.S. Bureau of Census Current Population Report, pp. 70-81, Washington, DC: U.S. Department of Commerce.