

# THE AMERICAN PHYSICIANS INSURANCE TRUST

## GROUP TOTAL DISABILITY INCOME INSURANCE - PREMIUM SCHEDULE

The maximum monthly benefit is \$4,000 (up to 60% of Pre-Disability Earnings can be insured). Benefits are reduced to 50% at age 65. Benefits are payable for five years for Total Disabilities incurred prior to age 66; four years for Total Disabilities incurred at age 66; three years for Total Disabilities incurred at age 67; two years for Total Disabilities incurred at age 68.

SEMI ANNUAL PREMIUMS – 60 & 90 DAY WAITING PERIODS						
Age	\$1,000* Monthly Benefits		\$2,000* Monthly Benefits		\$4,000* Monthly Benefits	
	60 Day Waiting Period	90 Day Waiting Period	60 Day Waiting Period	90 Day Waiting Period	60 Day Waiting Period	90 Day Waiting Period
	30-34	\$56.07	\$24.99	\$112.13	\$49.98	\$224.27
35-39	\$74.81	\$34.30	\$149.62	\$68.60	\$299.24	\$137.19
40-44	\$106.67	\$54.57	\$213.33	\$109.14	\$426.67	\$218.28
45-49	\$159.21	\$96.48	\$318.43	\$192.96	\$636.86	\$385.92
50-54	\$250.76	\$173.90	\$501.51	\$347.80	\$1,003.02	\$695.60
55-59	\$338.87	\$269.86	\$677.73	\$539.73	\$1,355.46	\$1,079.45
60-64**	\$358.23	\$297.04	\$716.45	\$594.09	\$1,432.90	\$1,188.18
65-69**	\$347.31	\$282.94	\$694.63	\$565.88	\$1,389.26	\$1,131.77

These rates apply to all Medical Specialties **EXCEPT** surgeons or surgery based practices, oncologists, OB/GYN, podiatrists, cardiologists, otolaryngologists, and any emergency room, critical care, or support care practice.\*\*\*

SEMI ANNUAL PREMIUMS – 60 & 90 DAY WAITING PERIODS						
Age	\$1,000* Monthly Benefits		\$2,000* Monthly Benefits		\$4,000* Monthly Benefits	
	60 Day Waiting Period	90 Day Waiting Period	60 Day Waiting Period	90 Day Waiting Period	60 Day Waiting Period	90 Day Waiting Period
	30-34	\$74.76	\$33.32	\$149.51	\$66.64	\$299.02
35-39	\$99.75	\$45.74	\$199.50	\$91.48	\$398.99	\$182.95
40-44	\$142.22	\$72.77	\$284.44	\$145.53	\$568.88	\$291.06
45-49	\$212.29	\$128.63	\$424.58	\$257.27	\$849.16	\$514.54
50-54	\$334.35	\$231.86	\$668.69	\$463.72	\$1,337.38	\$927.43
55-59	\$451.83	\$359.81	\$903.65	\$719.62	\$1,807.30	\$1,439.24
60-64**	\$477.64	\$396.07	\$955.28	\$792.13	\$1,910.57	\$1,584.26
65-69**	\$463.09	\$377.25	\$926.18	\$754.49	\$1,852.36	\$1,508.98

These rates **ONLY** apply to surgeons, or surgery based practices, oncologists, OB/GYN, podiatrists, cardiologists, otolaryngologists, and any emergency room, critical care, or support care practice.\*\*\*

Rates and/or benefits may be changed on a class basis. Coverage terminates when the insured person attains age 70. Rates are based on the attained age of the Insured Person and increase as you enter each new age category.

\* Benefits are reduced to 50% at age 65 with an appropriate adjustment in premium rate.

\*\* Renewal rates only.

\*\*\* Please note this plan is not available to anesthesiologists and chiropractors.

Intermediate amounts are also available and are calculated proportionately. You may choose any amount between \$1,000-\$4,000 in increments of \$100.

In order to apply for coverage, please click the Request Application link on the previous page and complete the request form. You will not be billed until your Certificate of Insurance is sent to you and you are completely satisfied with it.

These plan highlights contain a brief description of coverage available and complete details can be found in the Insured's Certificate of Insurance. This summary brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued.

Acceptance into this plan is subject to medical evidence of insurability as determined by Hartford Life and Accident Insurance Company. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/tests requested by the company will be conducted at your convenience and at no expense to you.