

ARIZONA STATE PHYSICIANS ASSOCIATION

A Physician Owned Independent Practice Association

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ASPAX EXPRESS

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IPA News & Commentary Distributed Periodically

Close Your Income Replacement Gap

The Arizona State Physicians Association (ASPAX) in conjunction with The Hartford¹ is pleased to announce the availability of group long-term disability (LTD) with special features exclusively for ASPAX members. This discounted* insurance program enables ASPAX members to purchase group LTD insurance in addition to any individual insurance that you may already have in place. This will help close the difference gap between your pre-disability income and what insurance will pay.

Program Highlights

- A discounted program (seven percent - 7%) for groups with ASPAX members. Groups with Medical Group Management Association (MGMA) members are also eligible for an additional five percent (5%) discount.
- Own Specialty and sub-specialty definition of disability for physicians. No requirement for board certification, no minimum number of years in a specialty, no minimum income level, and no limitations to just one specialty.
- Extended rate guarantee.
- Liberal maximums and guarantee issue limits.
- "Greater of" residual benefit formula provides the greatest possible benefit.
- Infectious & Contagious Disease Benefit option (5 year duration) included at no charge.
- Elimination Period can be satisfied with loss of duties only, no loss of income required.
- Option for protecting future contributions made to your pension plan.
- Program group life insurance also available.

For more information about this program, complete the information below and return Fax to ASPAX at 602-265-3289.

ASPAX Member Name: _____

Contact Person Name if different than above: _____

Telephone Number: _____ Best Time to Call: _____ Email: _____

*Based upon the group rates developed for the ASPAX Members compared to typical rates which may be offered to individual employer group plans not participating in ASPAX or similar group arrangements.

¹The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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