



**Access to Disability Insurance for Medical Students
The George Washington University School of Medicine and Health Sciences**

Medical students are required to maintain personal health insurance throughout their education at George Washington, either by purchasing the University student insurance policy or by providing documentation of comparable insurance. Health insurance will cover the costs of evaluation and treatment for acute and chronic diseases as well as preventive care but it will NOT replace income lost in the event of a sustained disabling condition. Only personal disability insurance policies will provide such coverage.

The school does not require medical students to purchase disability insurance policies, but we highly recommend such policies, particularly for those of you who have a family. We are required to provide access to sources of such coverage for you. The list below is a compilation of insurers who will provide individual or group disability policies to medical students. Each policy has slightly different coverage parameters, restrictions, and costs, so please evaluate these carefully to select the best policy for your individual situation. If you have questions about such policies, please see one of the Student Affairs deans.

Your financial aid budget can be adjusted to cover the cost of a disability policy. Please see the financial aid office to request an increase to your cost of attendance calculation.

American Medical Association Student Disability Income Insurance

<http://www.amainsure.com/products/disability-protection/student-disability-income-insurance.html>

1-888-627-5883

AMA Med Plus Advantage Disability Income Insurance for Medical Students

<http://medplusadvantage.com>

1-888-627-6618

InsMED Medical Student Disability Coverage

Email info@insmedinsurance.com

1-800-214-7039

Northwestern Mutual

http://www.nmfn.com/tn/insprods--di_list_pg

DoctorDisability

<http://www.doctordisability.com/insurance/medical-student>

OMA Insurance

<http://www.omainsurance.com/products/pages/student-special-offer.aspx>