

AVMA GHLIT Group Disability Income Insurance Plans & Basic Protection Package

WE UNDERSTAND YOU HAVE TO PROTECT YOUR GREATEST ASSET – YOUR EARNING POWER

We're veterinarians like you. We understand how complex your financial life may be. Whether you have a multi-income household or your take-home pay covers *all* your financial obligations, losing income as a result of illness, injury, or death is not something you want to consider. That's why we make available a range of disability products to protect your earnings if adversity strikes.

PROTECTING YOUR INCOME FOR THE LONG TERM

Our long-term disability coverage can provide you with replacement income if you're unable to work for an extended period of time due to a covered disability – in some instances, even after retirement. These plans may pay a benefit to help maintain your standard of living if a serious injury or illness prevents you from practicing as a veterinarian. Our long-term disability plans also include residual benefits designed to augment your earnings after you return to work, and apply in certain circumstances, if your covered disability prevents you from earning as much as you did prior to your disability.

LONG-TERM DISABILITY INSURANCE RATES

(As of May 1, 2010)

Waiting Period	Semi-Annual Premium per \$100 of Monthly Benefit*					
	Under 31	31-40	41-50	51-60	61-65	66+
<i>Premiums shown here are based on the member's age at time of issue. Renewal premiums do not increase with age.</i>						
30 days	\$11	\$13	\$17	\$23	\$36	\$48
90 days	\$9	\$11	\$14	\$18	\$29	\$40
180 days	\$8	\$10	\$13	\$16	\$25	\$35

CHOOSE OPTIONS TO CUSTOMIZE YOUR DISABILITY COVERAGE**

- **Cost of Living Adjustment (COLA)** When you purchase this option, your monthly benefit payments keep pace with inflation (as measured by changes in the Consumer Price Index). The maximum yearly increase is 8%.
- **Future Purchase Option** With this option, you can purchase more disability coverage in the future to keep up with growth in earnings without additional medical underwriting. So even if your health deteriorates, you can increase your disability coverage. This option is for members under age 50.
- **Own Occupation Plus** While a disability may prevent you from practicing veterinary medicine, you may still be able to work in some other profession that does not require your veterinary training. This option helps fill the gap in income if your new occupation pays less than you made as a veterinarian before your disability.

For pricing and important information about this plan, check with your agent or with the AVMA GHLIT.

*The insurance company has the right to change rates on a class-wide basis. (An example of a "class" is a group of people with the same age or gender).

**Optional features require additional premium.

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BASIC PROTECTION PACKAGE: IMPORTANT INSURANCE

We created an affordable combination of coverages that no veterinarian will want to be without. Our Basic Protection Package includes decreasing term life insurance, accidental death and dismemberment coverage, and a \$600 rabies prophylaxis benefit. Regardless of your age, if you are covered for long-term disability coverage with a minimum monthly benefit of \$1,000, you can add the Basic Protection Package for about \$4.83 a month.

The Basic Protection Package's life insurance plan is a Decreasing Term Life policy that pays higher benefits to survivors of younger veterinarians (up to \$75,000 if you're under the age of 36) and decreasing benefits as you get older. There are no exclusions. The accidental death and dismemberment (AD&D) benefits can protect you and your family against the financial impact of an accidental death or serious injury, such as losing a limb or eyesight and offers a single benefit payment of up to \$25,000 for accidental death.

SHORT-TERM DISABILITY INSURANCE RATES*

Most disabilities last less than six months, but even a short-term disability can cause severe financial hardship. Our Short-Term Monthly Income Plans can provide monthly benefits ranging from \$200 to \$5,000 to cover a temporary absence from work.

(As of May 1, 2010)

Plan Options	Semi-Annual Premium per \$100 of Monthly Benefit				
	Under 31	31-40	41-50	51-60	61-65
<i>Zero day/7 days waiting period**, 6 month maximum benefit</i>	\$7.50	\$8.25	\$10.00	\$12.00	\$17.00
<i>30 day waiting period, 6 month maximum benefit</i>	\$4.00	\$4.75	\$6.00	\$8.00	\$12.00

The AVMA GHLIT was created by veterinarians for veterinarians. All our plans are available exclusively for members of the AVMA and their families.

For more information*** on our Disability Plans, call **1.800.621.6360** or talk with your agent. To find an agent in your area, visit **www.avmaghlit.org**.

*The insurance company has the right to change rates on a class-wide basis. (An example of a "class" is a group of people with the same age or gender).

**Benefits begin on the first day of a covered disability due to accident or injury and on the 8th consecutive day of a covered disability due to illness.

***Including details such as exclusions, limitations, rates, eligibility, and renewal provisions.

The AVMA Group Health and Life Insurance Trust
3501 Frontage Road
Tampa, FL 33607
1.800.621.6360
www.avmaghlit.org



Insurance you can trust.

Underwritten by New York Life Insurance Company (NY, NY 10010) on Group Policy Form GMR-FACE/14884. This is a product summary only. Certain exclusions may apply. Please refer to the plan brochure for full details.