

# AVMA GHLIT Family Group Life Insurance and Accidental Death & Dismemberment Plan

## WE UNDERSTAND YOU'RE STARTING A NEW CAREER

We're veterinarians like you. We remember the challenges of starting a veterinary career, and we know that contemplating life insurance may be the farthest thing from your mind. However, as your career takes off and your earnings increase, the importance of your income – and your family's dependence on that income – may increase as well. That's why the AVMA GHLIT offers the Family Group Term Life/Accidental Death & Dismemberment Insurance Plan, an affordable way to protect your family's financial future.

## GROUP TERM LIFE INSURANCE

Our Family Group Term Life Insurance Plan is available to student and graduating members of SCAVMA (Student Chapter of the AVMA) for life insurance benefits up to \$100,000. In addition, you can purchase an equal amount of coverage for your spouse or domestic partner, as well as up to \$10,000 for your children. If you're purchasing this life insurance as part of our Graduate Guarantee Program, your acceptance is guaranteed *without the need for medical underwriting* for coverage up to \$100,000.

## DISCOUNTED RATES\* WHEN YOU NEED A DISCOUNT THE MOST

Because of our group buying power, the AVMA GHLIT offers discounted group rates for our members, including graduating SCAVMA members. In addition to group discounts, you can save even more if you're a non-smoker.

**Sample Monthly Premium  
for 28-Year Old Purchasing  
\$100,000 Death Benefit\*\*** (As of May 1, 2010)

<i>Non-Smoker</i>	<i>Smoker</i>
\$4.30	\$5.80

As long as you're an AVMA member, you're covered until age 80. At that time, your coverage can be converted to an individual policy *without regard to physical condition*.

\*Please see the Family Group Life Insurance brochure for a full listing of rates for each age of issue.

\*\*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).

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## ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE (AD&D)

For additional coverage – beyond the benefits paid by our life insurance plan – you have the option of adding our Accidental Death and Dismemberment (AD&D) coverage for you and your spouse or domestic partner. The AD&D coverage can help pay benefits upon accidental death or serious injury, such as loss of a limb or loss of eyesight.

Under this plan, coverage is available in increments of \$10,000 up to \$200,000 for members and up to \$100,000\* for a spouse or domestic partner at an annual rate of \$7.20 per \$10,000 of coverage\*\*. It has a fixed premium regardless of your age. For graduating members of SCAVMA utilizing the Graduate Guarantee Program, coverage is guaranteed for up to \$100,000 regardless of medical history.

For more information\*\*\* on our Term Life Insurance plans, call **1.800.621.6360** or talk with your agent. To find an agent in your area, visit **[www.avmaghlit.org](http://www.avmaghlit.org)**.

\*Spouse or domestic partner's coverage may not exceed the AVMA member's coverage.

\*\*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).

\*\*\*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](http://www.avmaghlit.org)

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.



**Insurance you can trust.**