

AVMA GHLIT **Group Hospital** **Indemnity Plan**

WE UNDERSTAND YOU MAY NEED A COMPANION TO YOUR HEALTH COVERAGE

We're veterinarians like you. And we know that even comprehensive medical insurance doesn't always cover all the medical expenses of an accident or sickness, especially if hospitalization is involved. That's why we make available our Hospital Indemnity Plan. It can provide an extra layer of protection for the out-of-pocket costs of covered hospitalizations.

EXTRA MONEY TO COVER THE EXTRA COSTS OF COVERED HOSPITALIZATIONS

Our Hospital Indemnity Plan can provide extra cash when you need it most – during covered hospitalizations. If you're hospitalized, the plan pays a daily benefit you can use however you choose: to cover the cost of your health plan's deductible or co-insurance, pay for a private room, or even deposit into a health savings account.

The Hospital Indemnity Plan can provide benefits for unexpected covered hospital stays, certain elective or planned hospitalizations, and even home convalescence. The plan pays benefits during covered hospital stays for the following:

- **Pregnancy**
- **Outpatient surgery**
- **Intensive care**
- **Mental health disorders**
- **Hospice care**
- **Addiction and substance abuse**
- **Skilled nursing care**
- **Emergency care**

MIX AND MATCH WITH ANY HEALTH PLAN

If you're an AVMA member under the age of 65 and reside in the U.S.* or are a Student Chapter Member attending a full schedule of classes in the U.S., then you and your family are eligible for the Hospital Indemnity Plan regardless of the company you use for your regular health coverage. And just like all our insurance plans, the Hospital Indemnity Plan also pays benefits when you're on vacation or out of the country – wherever your career takes you.

*The GHLIT Hospital Indemnity Plan is not available in VT.

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HOSPITAL INDEMNITY PLAN MONTHLY RATES*

(As of May 1, 2010)

Member's Age	Monthly Premium per \$50 of Daily Benefit		
	Member	Spouse/ Domestic Partner	Children
Under 35	\$4.00	\$4.00	\$4.75
35 – 39	\$4.50	\$4.50	\$4.75
40 – 44	\$4.75	\$4.75	\$4.75
45 – 49	\$5.50	\$5.50	\$4.75
50 – 54	\$6.00	\$6.00	\$4.75
55 – 59	\$7.25	\$7.25	\$4.75
60 – 64	\$8.50	\$8.50	\$4.75
65 – 69**	\$12.00	\$12.00	\$4.75
70 – 74**	\$16.50	\$16.50	\$4.75
75 – 79**	\$22.50	\$22.50	\$4.75
80 and over**	\$36.25	\$36.25	\$4.75

Premiums listed above cover \$50 increments of daily benefit payments during covered hospitalizations. You must purchase coverage for at least \$100 of daily benefit payments and can purchase coverage for a maximum of \$400 of daily benefit payments. For about \$16*** a month, you may receive a daily benefit of \$200 for a covered hospitalization.

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 Hospital Indemnity Plan, 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).

** Available at renewal only.

*** Example based on person 35 years old or younger.

[†]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.