

highlights

of the graduate guarantee issuance program.

AVMA | LIFE

Veterinarian Inspired Coverage



Underwritten by



Group Insurance Plans

Guaranteed Issue Benefit

<p>Disability Income: Helps protect your income if you suffer a covered disability, including maternity</p>	<p>Short term (6 months): \$500/mo. Long term: \$2,500/mo. Future purchase option: \$1,500/mo.</p>
<p>Supplemental Disability for Educational Expense Obligations: Can help pay for your student loans if you suffer a covered disability</p>	<p>Up to \$500/mo. with up to five years of maximum benefits</p>
<p>Term Life: Helps take care of your family if you are gone so they don't get burdened with your student debt</p>	<p>You: \$100,000 Spouse/Domestic Partner: \$50,000 Eligible Children: \$5,000 or \$10,000 each</p>
<p>Basic Protection: Customized for veterinarians. Includes a package of insurance to help get you started in your career</p>	<p>Includes Long Term Disability, Decreasing Term Life, Accidental Death & Dismemberment, and \$600 Rabies Prophylaxis benefit</p>
<p>Accidental Death & Dismemberment: Can pay you in addition to your life insurance policy for a covered accident</p>	<p>You: \$100,000 Spouse/Domestic Partner: \$50,000</p>
<p>Hospital Indemnity: Helps you pay for days of covered hospitalizations or outpatient surgical procedures</p>	<p>Up to \$100/day for you and your eligible dependents</p>
<p>Professional Overhead Expense (POE): Someday you may want to own a practice, and POE can help pay for your business expenses while you are unable to work due to a covered disability</p>	<p>\$300/mo. to cover the cost of running your practice when you can't work due to a covered disability</p>
<p>Critical Illness: Can pay a lump sum benefit upon diagnosis of specific diseases</p>	<p>You: \$10,000 Spouse/Domestic Partner: \$5,000</p>

*Guaranteed coverage includes only the plans listed in the inside chart: Disability Income, Term Life, Professional Overhead Expense, Accidental Death & Dismemberment, Basic Protection, Supplemental Disability, Critical Illness and Hospital Indemnity. These coverages are underwritten by New York Life Insurance Company (NY, NY 10010) on Policy Form GMR. Higher amounts of coverage/benefits may be applied for, but will be subject to satisfactory evidence of insurability and insurance company approval. All plans may not be available in all states.

Our Short-Term Disability and Hospital Indemnity plans include possible maternity benefits!