

highlights

of the graduate guarantee acceptance program.*

AVMA LIFE[®]
Veterinarian Inspired Coverage

Underwritten by



Insurance Coverage

Guaranteed Acceptance Coverage Limits

Disability Income: Helps protect your income if you suffer a covered disability, including maternity	Short-Term (up to 6 months): \$500/mo. Long-Term: Up to \$5,500/mo. (includes \$3,500 LTD Monthly Benefit and \$2,000 Future Purchase Option (FPO))**
Student Loan Disability Income Insurance: Can help you pay for your student loans if you suffer a covered disability	Up to \$500/mo. with up to five years of maximum benefits
Term Life: Helps take care of your family if you are gone so they don't get burdened with your student debt	You: \$100,000 Spouse/Domestic Partner: \$50,000 Eligible Children: \$5,000 or \$10,000 each
Basic Protection: Customized for veterinarians. Includes a package of insurance to help get you started in your career	Includes Long Term Disability, Decreasing Term Life, Accidental Death & Dismemberment, and \$600 annual Rabies Prophylaxis benefit
Accidental Death & Dismemberment: Can pay you in addition to your life insurance for injury or death resulting from a covered accident	You: \$100,000 Spouse/Domestic Partner: \$50,000
Hospital Indemnity: Helps you pay for days of covered hospitalizations or outpatient surgical procedures	Up to \$100/day for you and your eligible dependents
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	\$300/mo. to cover the cost of running your practice when you can't work due to a covered disability
Critical Illness: Can pay a lump sum benefit upon diagnosis of specific diseases	You: \$10,000 Spouse/Domestic Partner: \$5,000

*Guaranteed Acceptance coverage is available for a limited time when eligible AVMA members graduate (ends 60 days after graduation) and includes only the products and coverage limits listed in the chart. Underwritten by New York Life Insurance Company (NY, NY 10010) on Group Policy Form GMR. Higher amounts are available but will be subject to satisfactory evidence of insurability and insurance company approval. Please contact your school agent for complete details specific to your school and for more information about each product, features, costs, eligibility, renewability, exclusions and limitations.
** If income supports a higher monthly benefit than \$3,500, you may request a monthly benefit up to \$5,500. The FPO amount available on a Guaranteed Acceptance basis will be reduced accordingly, so the combined Long-Term Monthly Benefit and FPO does not exceed \$5,500.
This material is not intended for use with residents of NM for Disability, AD&D, Critical Illness, or Hospital and AZ for Critical Illness and Hospital.



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