

# AVMA LIFE Trust

## Critical Illness Insurance Plan

The AVMA LIFE Trust Group Critical Illness Insurance Plan is a cost-effective way to help protect members, and their families, from the financial impact of a specific, life-threatening illness. That's because this plan pays a cash benefit if the insured person is diagnosed with a covered illness or disease.

This plan pays benefits directly to the insured member who can use this money to help:

- pay medical bills/offset high deductibles
- meet day-to-day expenses
- replace lost wages
- create a college fund or estate
- cover hotel and meal expenses for visiting family

### Most AVMA members are eligible to apply

If you're an AVMA member under age 65 and reside in the United States\*, you may apply for Group Critical Illness coverage. This plan is simplified issue – there are no physical examinations or medical tests.

Member coverage is available from \$5,000 to \$100,000 in units of \$5,000, and the plan can cover up to two separate and distinct Critical Illnesses for a maximum benefit of up to \$200,000. The second instance is subject to a 6 month waiting period after diagnosis of the first illness.

Coverage for your lawful Spouse/Domestic Partner is available from \$10,000 to \$100,000 in units of \$5,000. Spouses/domestic partners who are also eligible members can only be covered as an eligible member or eligible spouse/domestic partner but not both.

Coverage for you and your insured Spouse/Domestic Partner remains in force until age 75 or upon payment of second covered condition, when it ceases, provided you remain an AVMA member and premiums are paid when due.

### Benefit details

This plan pays a cash benefit for the following common serious illnesses:

### Critical illness percentage and definition

**Cancer – 100%** – The uncontrolled growth and spread of malignant cells and invasion of healthy tissue.

**Heart attack – 100%** – Death of a portion of the heart muscle due to inadequate blood supply.

**Renal (kidney) failure – 100%** – End-stage chronic irreversible failure of both kidneys.

**Major Organ Transplant – 100%**

**Stroke – 100%** – Neurological impairment which results in paralysis or other neurological deficit that continues for at least 96 hours and is expected to be permanent.

**Carcinoma In Situ – 25%** – The first diagnosis of cancer where the malignant cells remain in place (have not spread).

You may qualify for a benefit for a covered Critical Illness provided the initial diagnosis is made by a physician while insured and following a 30-day waiting period of continuous coverage. Only one benefit is payable for any one Critical Illness; and the insured may receive benefits for no more than two separate and distinct Critical Illnesses, however in the second instance coverage is subject to a 6 month waiting period after the first diagnosis.

\*This plan may not be available in all states.

**AVMA LIFE**<sup>®</sup>  
Veterinarian Inspired Coverage



Underwritten by New York Life Insurance Company  
(NY, NY 10010) on policy form GMR

## Exclusions/limitations

The following are excluded for Critical Illnesses that occur during, are due to or is related to the covered persons:

- Crime/Illegal Occupation/Illegal
- Drugs
- Hazardous Activities

The following Exclusions also apply:

- Incarceration
- Ischemia
- Pre-existing Condition
- Skin Cancer/Pre-Malignant Condition
- Waiting Period

### GROUP CRITICAL ILLNESS INSURANCE—CURRENT ANNUAL RATES<sup>†</sup> (as of 11/1/2019)

MEMBER \$5,000 to \$100,000 (\$5,000 Units).

SPOUSE/DOMESTIC PARTNER

\$5,000 to \$100,000 (\$5,000 Units), but not more than 100% of the amount for the member.

### TABLE OF PREMIUM RATES

Annual Rate Per \$1,000 Of Insurance

CONTRIBUTIONS ARE SUBJECT TO INCREASES BASED UPON THE INSURED MEMBER'S OR INSURED SPOUSE'S ADVANCING AGE.

Age	Non-Smoker	Smoker
Under 30	4.96	7.48
30–34	6.82	11.02
35–39	10.07	16.87
40–44	14.38	24.50
45–49	19.46	33.83
50–54	24.54	43.16
55–59	30.38	52.87
60–64	36.23	62.58
65–69*	43.45	73.26
70–74*	52.57	87.32

*Charges shown are for \$1,000 coverage and are based on member's and spouse's age at issue and on each November 1. As you obtain a higher age bracket, charges increase and are based on the rates in effect at that time.*

The AVMA LIFE Trust 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 Critical Illness plan, view the product brochure, call **800.621.6360**, or contact your agent.

To find your agent visit [www.AVMALife.org](http://www.AVMALife.org)

AVMA LIFE Trust Program Administrator  
1200 E. Glen Ave.  
Peoria Heights, IL 61616-5348  
800-621-6360  
[AVMALife.org](http://AVMALife.org)

This is a product summary only. Certain exclusions may apply. Please refer to the plan brochure for full details.

Arkansas Insurance License Number 1322

California Insurance License Number 0F76076

\*Renewal only

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

†Note: The insurance company has the right to change rates on a class-wide basis.

This material not intended for use with residents of NM

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