AVMA LIFE Trust

Critical Illness Insurance

The AVMA LIFE Trust Group Critical Illness Insurance helps protect members, and their families, from the financial impact of a specific, life-threatening illness. That’s because this coverage pays a cash benefit if the insured person is diagnosed with a covered illness or disease.

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

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

Most AVMA members are eligible to apply

If you’re an AVMA member under age 65 and reside in the United States*, District of Columbia, or Puerto Rico, you may apply for Group Critical Illness coverage. This coverage 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 it 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

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 coverage is not available to residents of CA, CT, IN, MD, MN, MT, NH, NY, UT, VT, WA and other US Territories.
**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

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**GROUP CRITICAL ILLNESS INSURANCE—CURRENT ANNUAL RATES**† (as of 1/1/22)

**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

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

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 coverages are available exclusively for members of the AVMA and their families. For more information** on our Critical Illness Insurance, view the product brochure, call **800.621.6360**, or contact your agent.

To find your agent visit **www.AVMALife.org**

AVMA LIFE Trust Program Administrator
1200 E. Glen Ave.
Peoria Heights, IL 61616-5348
800-621-6360
AVMALife.org

This is a product summary only. Certain exclusions may apply. Please refer to the 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 AZ and NM

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