AVMA LIFE Trust
Group Hospital Indemnity Insurance Plan

We understand you may need to supplement 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 help 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 can pay 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, deposit into a health savings account, or even your own personal 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
- Mental health disorders
- Skilled nursing care
- Outpatient surgery
- Hospice care
- Emergency care
- Intensive care
- Addiction and substance abuse
- Pregnancy
- Mental health disorders
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- Outpatient surgery
- Hospice care
- Emergency care
- Intensive care
- Addiction and substance abuse

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. (must be a legal U.S. resident), 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.
Group Hospital Indemnity Plan

Hospital Indemnity Plan Monthly Rates*

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

Premiums listed above are for $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. Rates increase as you attain a new age group.

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 Hospital Indemnity Plan, call 800.621.6360 or contact your agent. To find an agent in your area, visit AVMALife.org.

*The insurance company has the right to change rates on a class-wide basis. (An example of “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.

AVMA LIFE Trust Program Administrator
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800.621.6360
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

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