

AVMA LIFE Trust

Group Short-Term Disability Income Insurance Plan

Protecting your income for the short term

On average, 5% of working Americans will experience a short-term disability (six months or less) due to illness, injury, or pregnancy each year. What's more, over 50% of American adults don't have enough money in savings to cover three months of living expenses if an accident or illness kept them from working.* Our Short-Term Disability Income Insurance helps ensure you are protected in the short term if adversity strikes.

You can choose your monthly benefit

You can choose a coverage amount from \$200 to \$5,000 in units of \$100. The maximum you can purchase is limited to 70% of your average earnings and will also depend on your age and other disability insurance you have in force.

Benefits start based on the plan you select

We offer two plans. Plan 1 pays benefits on the 1st day of a covered disability due to an accident and on the 8th consecutive day of a covered disability due to sickness. Plan 2 pays benefits after 30 days of a covered disability within a period of no longer than 60 days. Your agent can help you choose the plan that makes most sense for you.

Disabilities due to pregnancy may be covered, too

A disability resulting from routine pregnancy can be considered a covered disability, subject to an attending physician's certification pre- and post- delivery. The maximum benefit period for such a disability is one month provided you are insured for 12 consecutive months prior to onset. Complications of pregnancy are treated as any other illness. For an additional cost, you can elect an option to extend the maximum monthly benefit period available for maternity disabilities.

Short-term disability insurance rates

(As of 11/1/2019)

Current Monthly Premium per \$100 of Monthly Benefit					
PLAN	Under 31	31-40	41-50	51-60	61-70
1 (1st/8th day)	\$1.44	\$1.58	\$1.92	\$2.30	\$3.26
2 (30 days)	\$0.77	\$0.91	\$1.15	\$1.53	\$2.30

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 Group Short-Term Disability Income Insurance Plan, talk with your agent and view the Disability Income plan brochure:

* "Disability statistics." Council for Disability Awareness. 28 March 2018. Web. 10 July 2018.

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

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

This material is not intended for residents of NM.

Program Administrator's:

Arkansas Insurance License #1322

California Insurance License #0F76076

AVMA LIFE[®]
Veterinarian Inspired Coverage



Underwritten by

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