

# Short-Term Disability Income Insurance

## through the AVMA LIFE Trust

### Protecting your income for the short term

Many working Americans will experience a short-term disability due to illness, injury, or pregnancy each year, and should have enough money in savings to cover at least three months of living expenses. Short-Term Disability Income Insurance through AVMA LIFE helps ensure you are protected in the short term if adversity strikes.

### 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 or apply for.

### Choose your plan—and waiting period.

We offer two plans. Plan 1 pays benefits on the 1st day of a covered total 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 total disability. Your agent can help you choose the plan that makes the most sense for you.

(As of 9/1/2024)

Current Monthly Premium per \$100 of Monthly Benefit					
PLAN	Under 31	31-40	41-50	51-60	61-70
1 (1st/8th day)	\$1.87	\$2.05	\$2.50	\$2.99	\$4.24
2 (30 days)	\$1.00	\$1.18	\$1.50	\$1.99	\$2.99

**Premiums are determined by the member's age when coverage becomes effective. Renewal premiums do not increase with age.**

The insurance company has the right to change rates on a class-wide basis. (An example of "class" is a group of insureds with the same age or gender.)

### Disabilities due to pregnancy may be covered, too.

A disability resulting from routine pregnancy, childbirth, or a related medical condition can be considered a covered total 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.

The AVMA LIFE Trust was created by veterinarians for veterinarians. All coverages available are exclusively for members of the AVMA and their families.

For more information\* on Group Short-Term Disability Income Insurance through AVMA LIFE, please review the Disability Income brochure, call **800.621.6360**, or contact your agent. To find an agent in your area, visit **AVMALife.org**.

\*Including details such as exclusions, limitations, rates, eligibility, and renewal provisions. Underwritten by New York Life Insurance Company (NY, NY 10010) on group policy form GMR.

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This material is not intended for residents of NM.

Program Administrator's:  
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California Insurance License #0F76076

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Veterinarian Inspired Coverage

**AVMA PLIT**<sup>®</sup>  
Protecting you through it all