

12 Reasons to Choose an AVMA LIFE Insurance Plan

- 1** It's a unique personal insurance program designed by and for veterinarians.
- 2** You'll have an opportunity to take advantage of competitive group insurance rates.
- 3** We have an appeal process managed by AVMA Trustees who are all fellow veterinarians.
- 4** Coverage can stay with you even if you change jobs or move.
- 5** Maternity benefits for covered disabilities and hospitalizations due to pregnancies may be payable on several AVMA LIFE plans.
- 6** Your disability income rates will be the same no matter your gender or animal specialty.
- 7** You can manage your policies and pay your premiums online.
- 8** You can take advantage of members-only offers.
- 9** AVMA LIFE offers insurance packages designed to simplify the insurance-buying process.
- 10** You can receive discounts at the AVMA LIFE Wellness Booth.
- 11** You'll receive personalized service.
- 12** AVMA LIFE products are backed by the financial strength of New York Life Insurance Company.

AVMA LIFE[®]
Veterinarian Inspired Coverage

Underwritten by



You have a lot of options when it comes to choosing insurance coverage. With AVMA LIFE Trust, you can be confident you're getting the products, service, and support you deserve.

- 1. AVMA LIFE is a unique personal insurance program designed by and for veterinarians.**
The AVMA Trust Board of Trustees is composed entirely of veterinarians who offer a peer review of insurance decisions and act as your champion when designing and maintaining the program.
- 2. You'll have an opportunity to take advantage of competitive group insurance rates.**
By purchasing insurance through the AVMA LIFE Trust, you'll benefit from the group purchasing power of thousands of veterinarians across the country. This means you'll retain competitive group rates no matter where your career takes you as long as you remain a member.
- 3. We have an appeal process that is managed by AVMA Trustees.**
If you disagree with an underwriting decision or you file a claim and it's denied, you can appeal the decision with New York Life. And if you're denied again, the AVMA Trust Board of Trustees — composed entirely of veterinarians — will provide peer review and advocate on your behalf.
- 4. Your coverage can stay with you even if you change jobs or move.**
Unlike employer-provided insurance, AVMA LIFE plans are portable. Your coverage will stay with you no matter where life takes you as long as you remain an AVMA member.
- 5. Maternity benefits for covered disabilities and hospitalizations due to pregnancy may be payable on several AVMA LIFE plans.**
You may receive benefits for disabilities resulting from pregnancy under our short-term disability income, professional overhead expense, and hospital indemnity plans.
- 6. Many of the plan rates will be the same no matter your gender or animal specialty.**
Rates for AVMA LIFE Long- and Short-Term Disability Income, Supplemental Disability Income, Professional Overhead Expense, Family Group Life, Hospital Indemnity, Accidental Death and Dismemberment, and Critical Illness Insurance are the same no matter your gender or animal specialty — a rare feature in the insurance marketplace.
- 7. You can manage your policies and pay your premiums online.**
Once insured, you'll have access to our convenient self-service portal where you can view your policy, update your address or beneficiary, and pay your bill electronically.

- 8. You can take advantage of members-only offers.**
AVMA members in the past have had access to exclusive, limited-time offers, such as guaranteed acceptance of our Family Group Life Insurance plan.
- 9. AVMA LIFE offers insurance packages designed to simplify the insurance-buying process.**
Our Member Basic and Student Basic Protection Packages both contain several products—including life and disability insurance—specifically selected to help ensure you're covered for the basics. One package means one application and a simpler process for you.
- 10. You can receive discounts at the AVMA LIFE Wellness Booth.**
AVMA LIFE insureds can receive a free chem panel at the AVMA LIFE Wellness Booth, which is available at various veterinary conventions—including the AVMA Annual Convention—throughout the year. That's a savings of \$40!
- 11. You'll receive personalized service.**
You'll be assigned an AVMA LIFE agent who can help interpret insurance jargon, determine your coverage needs, and file paperwork in the event of a claim.
- 12. AVMA LIFE products are backed by the financial strength of New York Life Insurance Company.**
Founded in 1845, New York Life Insurance is the oldest, largest, and one of the most respected mutual life insurance companies in the United States.* New York Life has the highest financial strength ratings currently awarded to any U.S. life insurer from all four of the major credit rating agencies.

Your calling is to care for others' lives... so is ours.

Learn more and apply now at avmalifepans.com/Highlights

*Based on revenue as reported by "Fortune 500, Ranked within Industries, Insurance: Life, Health (Mutual)," Fortune magazine, 6/1/19.

Underwritten by New York Life Insurance Company (NY, NY 10010) on Group Policy Form GMR.

Learn more about plan details, including features, costs, eligibility, renewability, limitations, and exclusions at the website link.

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Program Administrator's
Arkansas Insurance License #1322
California Insurance License #0F76076

AVMA LIFE[®]
Veterinarian Inspired Coverage

AVMA PLIT[®]
Protecting you through it all

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