

Be Ready

for Wherever Life Takes You

Your journey as a veterinarian is just beginning. You'll face many unplanned events along the way. That's why it's important to protect yourself against the unexpected.

But where do you start? And what type of protection is right for your journey? The AVMA Trust can help—and we'll be with you every step of the way.

AVMA VetSTEPP™ – the Veterinary Student Essential Protection Package

Choose a level of protection—Gold, Silver, or Bronze—to fit your needs and budget. Then customize your coverage with an optional Student Loan Lump-Sum Benefit. You can pair any student loan option with any level of coverage.



CHOOSE YOUR PACKAGE	GOLD	SILVER	BRONZE
Rabies Prophylaxis Benefit			
Maximum benefit while insured:	\$800	\$700	\$600
Per vaccine maximum:	\$300	\$250	\$200
Per titer maximum:	\$150	\$150	\$100
Disability Income Insurance¹			
Monthly benefit:	\$1,750	\$1,500	\$1,000
Accidental Death & Dismemberment Insurance			
	\$25,000	\$20,000	\$15,000
Monthly Premium (as of 6/1/2023)	\$38.95	\$33.20	\$25.00

OPTIONAL STUDENT LOAN DISABILITY LUMP-SUM BENEFIT	OPTION 1	OPTION 2	OPTION 3
Maximum benefit²:			
Year 1 of coverage:	\$75,000	\$50,000	\$30,000
Year 2 of coverage:	\$100,000	\$75,000	\$50,000
Year 3 of coverage:	\$125,000	\$100,000	\$75,000
Year 4+ of coverage:	\$150,000	\$125,000	\$100,000
Additional Monthly Cost:	\$16.25	\$13.75	\$9.50

How the lump-sum benefit works: With Option 1 you can receive up to \$75,000 during your first full year of coverage; the maximum benefit increases to \$100,000 in your second year of coverage, up to a maximum benefit of \$150,000 in your fourth year and beyond.²

Ready to learn more? Contact your school agent, call **(800) 621-6360**, or visit us online at **AVMALIFEPLANS.com/VetSTEPP**.

¹The benefit is payable on the 31st day of your covered disability (1st day if your disability is the result of organ donation) and may be payable for up to 5 years.

²The Lump-Sum Benefit is the lesser of the outstanding student loan or the amount indicated per option and year(s) insured. The benefit is payable on the 181st day of your continuous covered disability.

AVMA LIFE Trust Program Administrator
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Plan Administrators:

Arkansas Insurance License #1322

California Insurance License #0F76076

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AVMA LIFE[®]
Veterinarian Inspired Coverage

AVMA PLIT[®]
Protecting you through it all