

# AVMA LIFE Trust

## Critical Illness Insurance Plan

The AVMA LIFE Trust Group Critical Illness Insurance Plan is a cost-effective way to help protect members, and their families, from the financial impact of a specific, life-threatening illness. That's because this plan pays a cash benefit if the insured person is diagnosed with a covered illness or disease.

This plan pays benefits directly to the insured member who can use this money to help:

- pay medical bills/offset high deductibles
- replace lost wages
- cover hotel and meal expenses for visiting family
- meet day-to-day expenses
- create a college fund or estate

### Most AVMA members are eligible to apply

If you're an AVMA member between the ages of 25 and 65 and reside in the United States\*, you may apply for Group Critical Illness coverage. This plan is simplified issue – there are no physical examinations or medical tests.

Member coverage is available from \$10,000 to \$100,000 in units of \$5,000, and the plan can cover up to two separate and distinct Critical Illnesses for a maximum benefit of up to \$200,000. The second instance is subject to a 6 month waiting period after diagnosis of the first illness.

Coverage for your lawful Spouse/Domestic Partner is available from \$10,000 to \$100,000 in units of \$5,000. Your Spouse's/Domestic Partner's coverage may not exceed your own coverage. Spouses/domestic partners who are also eligible members can only be covered as an eligible member or eligible spouse/domestic partner but not both.

Coverage for you and your insured Spouse/Domestic Partner remains in force until age 75 or upon payment of second covered condition, when it ceases, provided you remain an AVMA member and premiums are paid when due.

### Benefit details

This plan pays a cash benefit for the following common serious illnesses:

#### Critical illness percentage and definition

**Cancer – 100%** – The uncontrolled growth and spread of malignant cells and invasion of healthy tissue.

**Heart attack – 100%** – Death of a portion of the heart muscle due to inadequate blood supply.

**Renal (kidney) failure – 100%** – End-stage chronic irreversible failure of both kidneys.

#### Major Organ Transplant – 10%

**Stroke – 100%** – Neurological impairment which results in paralysis or other neurological deficit that continues for at least 96 hours and is expected to be permanent.

**Carcinoma In Situ – 25%** – The first diagnosis of cancer where the malignant cells remain in place (have not spread).

You may qualify for a benefit for a covered Critical Illness provided the initial diagnosis is made by a physician while insured and following a 30-day waiting period of continuous coverage. Only one benefit is payable for any one Critical Illness; and the insured may receive benefits for no more than two separate and distinct Critical Illnesses, however in the second instance coverage is subject to a 6 month waiting period after the first diagnosis.

\*This plan may not be available in all states.

**AVMA LIFE**<sup>®</sup>  
Veterinarian Inspired Coverage



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

## Exclusions/limitations

The following are excluded for Critical Illnesses that occur during, are due to or is related to the covered persons:

- Crime/Illegal Occupation/Illegal
- Drugs
- Hazardous Activities

The following Exclusions also apply:

- Incarceration
- Ischemia
- Pre-existing Condition
- Skin Cancer/Pre-Malignant Condition
- Waiting Period

## GROUP CRITICAL ILLNESS INSURANCE—CURRENT ANNUAL RATES<sup>†</sup> (as of 2/1/2017)

MEMBER \$10,000 to \$100,000 (\$5,000 Units).

SPOUSE/DOMESTIC PARTNER

\$10,000 to \$100,000 (\$5,000 Units), but not more than 100% of the amount for the member.

### TABLE OF PREMIUM RATES

Annual Rate Per \$1,000 Of Insurance

CONTRIBUTIONS ARE SUBJECT TO INCREASES BASED UPON  
THE INSURED MEMBER'S OR INSURED SPOUSE'S ADVANCING AGE.

Age	Non-Smoker	Smoker
Under 30	4.96	7.48
30–34	6.82	11.02
35–39	10.07	16.87
40–44	14.38	24.50
45–49	19.46	33.83
50–54	24.54	43.16
55–59	30.38	52.87
60–64	36.23	62.58
65–69*	43.45	73.26
70–74*	52.57	87.32

*Charges shown are for \$1,000 coverage and are based on member's and spouse's age at issue and on each November 1. As you obtain a higher age bracket, charges increase and are based on the rates in effect at that time.*

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 Critical Illness plan, call **800.621.6360** or talk with your agent.

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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

This marketing material is not intended for residents of NM.

\*Renewal only

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

†Note: The insurance company has the right to change rates on a class-wide basis.

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