

highlights

Underwritten by



of the graduate guarantee
issuance program.

Group Insurance Plans

Guaranteed Issue Benefit

Disability Income: Helps protect your income if you suffer a covered disability, including maternity	Short term (6 months): \$500/mo. Long term: \$2,500/mo. Future purchase option: \$1,500/mo.
Supplemental Disability for Educational Expense Obligations: Can help pay for your student loans if you suffer a covered disability	Up to \$500/mo. with up to five years of maximum benefits
Term Life: Helps take care of your family if you are gone so they don't get burdened with your student debt	You: \$100,000 Spouse/Domestic Partner: \$50,000 Eligible Children: \$5,000 or \$10,000 each
Basic Protection: Customized for veterinarians. Includes a package of insurance to help get you started in your career	Includes Long Term Disability, Decreasing Term Life, Accidental Death & Dismemberment, and \$600 Rabies Prophylaxis benefit
Accidental Death & Dismemberment: Can pay you in addition to your life insurance policy for a covered accident	You: \$100,000 Spouse/Domestic Partner: \$50,000
Hospital Indemnity: Helps you pay for days of covered hospitalizations or outpatient surgical procedures	Up to \$100/day for you and your eligible dependents
Professional Overhead Expense (POE): Someday you may want to own a practice, and POE can help pay for your business expenses while you are unable to work due to a covered disability	\$300/mo. to cover the cost of running your practice when you can't work due to a covered disability
Critical Illness: Can pay a lump sum benefit upon diagnosis of specific diseases	You: \$10,000 Spouse/Domestic Partner: \$5,000

*Guaranteed issue coverage is available for a limited time when eligible SAVMA members graduate and includes only the plans and coverage limits listed in the chart: Disability Income, Term Life, Professional Overhead Expense, Accidental Death & Dismemberment, Basic Protection, Supplemental Disability, Critical Illness and Hospital Indemnity. These coverages are underwritten by New York Life Insurance Company (NY, NY 10010) on Policy Form GMR. Higher amounts of coverage/benefits may be applied for, but will be subject to satisfactory evidence of insurability and insurance company approval. All plans may not be available in all states. Please contact your school agent for complete details specific to your school and for more information about each product, features, costs, eligibility, renewability, exclusions and limitations. This material is not intended for use with residents of NM.

**Our Short-Term Disability and Hospital Indemnity plans
include possible maternity benefits!**

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