

student newsletter

Inside this issue:

- Ambassador Spotlight
- Closed Claim: Surgical Error
- Externship Safety
- Nurturing Your Professional Identity

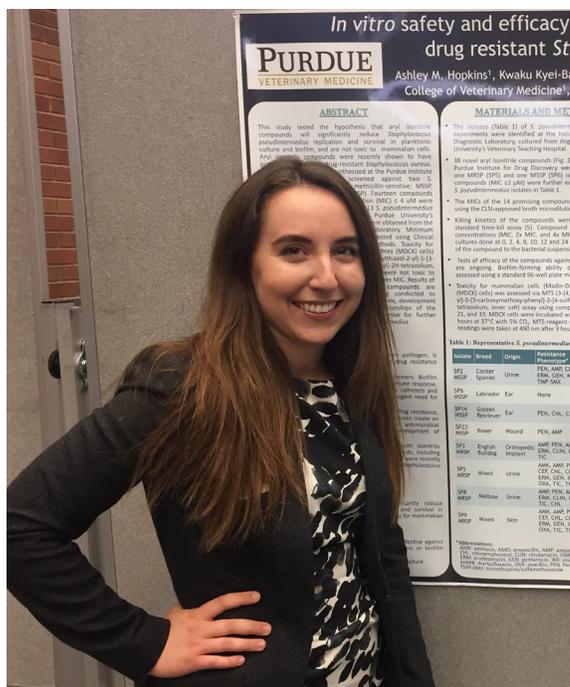
Student Ambassador Spotlight: Ashley Hopkins

Class of 2020 at Purdue University College of Veterinary Medicine

"I felt a magnetism towards animals from an early age, and I had the great fortune of being born to two extremely patient parents who let me bring home stray cats, dogs and wildlife throughout my adolescence. In high school, I began to funnel my interests into working extensively with homeless animals and local animal rescues. Over the course of the years leading up to veterinary school, I fostered over 50 animals of all different ages, backgrounds and temperaments, and personally advocated for their medical treatment. The joy I experienced while helping to better the lives of animals was unparalleled, and it kindled my passion for veterinary medicine.

Serving as a student ambassador for PLIT since my first year of veterinary school has granted me several priceless opportunities and experiences. Upon entering veterinary school, there was an utter dearth in my knowledge of veterinary insurance. My ambassadorship has not only allowed me to become versed in the specifics of obtaining and maintaining professional liability insurance but has also underscored how essential such protection is for veterinarians and students alike.

My time as a veterinary student has allowed me to explore diverse avenues within our profession. I had



In addition to serving as student ambassador for the AVMA Trust, Ashley served as President of Purdue's Student Chapter of the American College of Veterinary Internal Medicine Club as well as Co-Chair for Purdue CVM's Annual Open House.

AVMA Trust Student Ambassador Spotlight

continued from cover

the great honor of receiving multiple research scholarships (provided by the AVMA/AVMF and Morris Animal Foundation) that allowed me to explore my interests in veterinary research. This opportunity underscored to me the critical role that research plays in shaping medicine. Regardless of where my chosen career path takes me, I hope to integrate research into my work in a meaningful way."

Limited-Time Offer: Guaranteed Acceptance Coverage

Third and fourth year veterinary students may now be eligible for the AVMA LIFE Trust Graduate Guarantee Acceptance Program! Offered exclusively to student AVMA members, this program offers access to the following insurance coverages with no health questions or medical exams required:

- Long-term disability: up to \$5,500/month (\$3,500 monthly benefit plus \$2,000 future purchase)
- Short-term disability: up to \$500/month
- Student loan disability: up to \$500/month
- Term life: \$100,000 benefit
- Professional overhead expense: \$300/month
- Critical illness: \$10,000 benefit
- Hospital indemnity: \$100/day
- Accidental death & dismemberment: \$100,000 benefit

[Click here](#) for features, costs, eligibility, renewability, exclusions and limitations.

**AVMA LIFE Program Administrator: Pearl Insurance
CA Insurance License #0F76076
AR # Ins. Lic #1322**

Underwritten by New York Life Insurance Company, NY NY on group policy form GMR. Coverage will become effective the later of your graduation date or the date approved by New York Life provided a) you are performing the normal activities of a person in good health of like age on the date such insurance would take effect; and b) the initial contribution has been paid within 31 days of the date you are billed.

NYL-1854494



Student Liability Claim

Veterinary Student A was visiting a high-volume spay and neuter clinic as an extern for fourth year clinical rotations. The student was with the clinic for several days and completed many surgeries both as an assistant surgeon and as primary surgeon under the supervision of Dr. C. A 2-year-old, intact female pit bull was presented for ovariohysterectomy to Dr. C. Student A scrubbed in as the primary surgeon with Dr. C scrubbed in to assist. No complications were noted by Student A or Dr. C during the surgery and the ovarian and uterine pedicles were ligated without evidence of hemorrhage. The dog recovered from surgery uneventfully and was discharged the same day.

Later that evening, the dog was presented to an emergency clinic for weakness and collapse. The emergency clinician performed an abdominocentesis and diagnosed a hemoabdomen. The patient was taken to surgery and was found to be hemorrhaging from the right uterine artery. The ligature was found to be present but no longer securing the vessel. The patient received a blood transfusion and recovered from the second surgery with supportive care. The client demanded reimbursement for emergency care and a claim was filed with Student A's veterinary student professional liability insurance carrier. After review of the claim, the standard of care was found to be below normal due to the ligature no longer securing the vessel. The insurance carrier paid \$5,300 for the cost of follow-up care.

Stay Safe During Externships & Summer Volunteer Work

Summer is coming! With all the challenges that COVID-19 has brought, the normalcy of the change of seasons is a welcome one. For many students, with summer comes the opportunity to go out and explore all that the veterinary profession has to offer. Whether you're traveling to an exciting and unfamiliar location or simply networking right in your hometown, it's important to be prepared for whatever might come your way.

Familiarize Yourself with Local Rules

Take time to review the state practice act for the location where you will be working or volunteering. If you'll be working in a foreign country, this step is even more important. Laws that dictate what volunteers and externs can or cannot do vary from place to place. It's important to know not only what you're allowed to do as a veterinary student but also the level of supervision you'll need while performing such activities.

Prepare for Illness or Injury

Be sure to share emergency contacts with the practice or externship coordinator. If you sustain an injury while working, it's essential that you alert someone right away so that you can receive appropriate and timely care. Powering through an injury or illness often puts you at risk of further injury or passing on an illness to others.

Health Insurance is your first line of defense if you become sick or injured. If you haven't yet turned 26, you may be eligible to be covered under a parent's health insurance. Alternately, many colleges offer health insurance programs.

Before signing up, verify what the coverage provides when you're away from campus. Individual health insurance can also be purchased through the state or federal health insurance marketplace. To find coverage in your state, visit [healthcare.gov](https://www.healthcare.gov).

Disability Insurance responds in the event of a covered illness or injury that results in an extended absence from school and work. Disability Insurance may provide income replacement if you suffer a covered injury or illness and if you're unable to return to school, it may provide you with payment to help offset your continued living expenses.

Learn from Your Mistakes

Practicing good medicine under the supervision of a veterinary mentor will help you develop a wide set of professional skills and minimize the likelihood of mistakes being made. However, errors can happen. In the event that you make a medical error, alert the supervising veterinarian immediately—many mistakes can be remedied if they are noted and addressed right away.

Admitting to a medical mistake does not mean that you're incompetent, or that you won't be a successful veterinarian. Learn from the error, and help provide the patient with the best possible care. Discuss the mistake with your supervising veterinarian and learn what can be done to reduce the risk of it occurring again. Errors can rattle our professional identity, and it's okay to be upset. Taking time to reflect and learn from an error will make you the best veterinarian that you can be.

To explore student insurance options and sign up for coverage, visit avmalife.org or avmaplit.com.

Externships

Abroad:

Students share their best tips for working overseas.

"Go there with an **open mind** to cultural differences."

Marie, University of Wisconsin



"**Immerse yourself** in every aspect of life where you are, not just the medicine practices!"

Alex, St. George University



"**Be cautious** of expenses but take the opportunity to enjoy yourself."

Mandy, Oklahoma State University



Nurturing Your Professional Identity

Entering the profession, many students are asked, "What kind of veterinarian will you be?" This question is often generated by the knowledge that there are many fields of clinical practice. However, this is likely a bigger question. Often, students use their experiences during veterinary education to shape not only their role in the profession, but also their integration of that role with their overall life experience. Professor Elizabeth Chan with the

Royal Veterinary College has done some wonderful work looking at **the concept of professional identity in veterinary medicine**. Her research indicates the importance of understanding your individual professional identity as you pass through your learning experiences including the classroom, laboratory, clinicals and externships. These experiences expose you to new pieces of your professional identity which in turn helps you

to build on your core values and principles.

Developing your professional identity will help you promote your overall wellbeing. Recently, the AVMA Trust Team was able to meet with the counseling team from Virginia-Maryland College of Veterinary Medicine. They provided some important insights to maintaining wellbeing during these difficult times.

- 1 Have compassion for yourself. The current situation has caused disruptions to everyone's daily routines. It might feel as though you have an abundance of additional time and some will struggle with the lack of scheduling.
- 2 Maintain your wellbeing. As best you can, keep up with healthy sleep patterns* and eating, and engage in exercise.
- 3 Manage your time. You may be accustomed to doing coursework, club activities and professional work. With the shift being sudden, many have had challenges with time management. Understand that during this crisis, you may not be as centered by your professional activities. Consider the option of revisiting an old hobby or finding a new one.
- 4 Maintain healthy relationships. This can be a big challenge during veterinary school and beyond. Often, we may be far away from those who matter most. Do your best to maintain contact with personal and professional supports. Conversation during difficult times can bring great relief and sometimes new information and resources.
- 5 Identify and respect your professional limits. Difficult times come in a variety of shapes and sizes (difficult cases, difficult clients, overwhelming situations). Recognize when your boundaries are being pushed and honor them.
- 6 **IT'S OKAY TO ASK FOR HELP!** Vet school isn't easy and maintaining your wellbeing can be a challenge. If you need help, never be afraid to ask for it.

The AVMA Trust Team would like to thank Dr. Trent Davis LPC, Sarah Dunleavy MA Counselor Education and Trish Haak LCSW from Virginia Maryland College of Veterinary Medicine; and Dr. Liz Chan of Royal Veterinary College for their participation and contributions to veterinary wellbeing.

**Interested in learning more about maintaining good sleep habits? [Click here](#) to access Pet Poison Helpline's Sleeping Well Through Shiftwork & Stress Webinar.*

To learn more about AVMA LIFE & PLIT program offerings for students, visit avmaplit.com/students and avmalife.org/students.

AVMA LIFE[®]
AVMA PLIT[®]

Produced by: HUB International Midwest Limited, HUB International Midwest Insurance Agency (CA), PLIT Broker and Consultant since 1962
This newsletter contains only a general description of coverages and does not include all the benefits and limitations found in the policies. Coverages may vary. All references to coverage are subject to the policy's conditions and exclusions. The insurance policy and not this newsletter will form the contract between the insured and the insurance company.