

# AVMA LIFE Trust

## Critical Illness Insurance

Group Critical Illness Insurance through the AVMA LIFE Trust helps protect members, and their families, from the financial impact of a specific, life-threatening illness. That's because this coverage pays a cash benefit if the insured person is diagnosed with a covered illness or disease.

This coverage 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 under age 65 and reside in the United States, District of Columbia, or Puerto Rico,\* you may apply for Group Critical Illness coverage. This coverage is simplified issue – there are no physical examinations or medical tests.

Member coverage is available from \$5,000 to \$100,000 in units of \$5,000, and it can cover up to two separate and distinct Critical Illnesses for a maximum benefit of up to \$200,000. The first instance requires you be insured under the policy for 30 days before being diagnosed by your physician with a qualifying condition. 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. 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 your premiums are paid when due.

### Benefit details

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 – 100%**

**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).

To be eligible for benefits under this policy, you must be continuously insured for 30 days, after the effective date of coverage, before being diagnosed by a physician with a qualifying Critical Illness. Only one benefit is payable for any one Critical Illness; and the insured may receive benefits for no more than two separate and unrelated Critical Illnesses, however, such Critical Illness would have to be diagnosed at least 180 days after the first qualifying Critical Illness is diagnosed.

\*This coverage is not available to residents of CA, CT, IN, MD, MN, MT, NH, NY, UT, VT, WA and other US Territories.

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

**AVMA PLIT**<sup>®</sup>  
Protecting you through it all

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† (as of 3/1/24)

MEMBER \$5,000 to \$100,000 (\$5,000 Units).  
SPOUSE/DOMESTIC PARTNER \$5,000 to \$100,000 (\$5,000 Units).

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 and are available exclusively for AVMA members and their families. For more information\*\* on Critical Illness Insurance through AVMA LIFE Trust, view the product brochure, call **800.621.6360**, or contact your agent.

To find your agent visit **www.AVMALife.org**

AVMA LIFE Trust Program Administrator  
1200 E. Glen Ave.  
Peoria Heights, IL 61616-5348  
800-621-6360  
AVMALife.org

This is a product summary only. Certain exclusions may apply.  
Please refer to the brochure for full details.

Arkansas Insurance License Number 1322  
California Insurance License Number 0F76076

\*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.

This material not intended for use with residents of AZ and NM  
Underwritten by New York Life Insurance Company (NY, NY 10010) on group policy form GMR

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