

AVMA LIFE®

Veterinarian Inspired Coverage

Group Hospital Indemnity Insurance

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



AVMA LIFE Trust

Group Hospital Indemnity Insurance

We understand you may need to supplement to your health coverage

We're veterinarians like you. And we know that even comprehensive medical insurance doesn't always cover all the medical expenses of an accident or sickness, especially if hospitalization is involved. That's why we make available our Hospital Indemnity Insurance. It can provide an extra layer of protection for the out-of-pocket costs of covered hospitalizations.

Extra money to help cover the extra costs of covered hospitalizations

Our Hospital Indemnity Insurance can provide extra cash when you need it most – during covered hospitalizations. If you're hospitalized, this coverage can pay a daily benefit you can use however you choose: to cover the cost of your health insurance deductible or co-insurance, pay for a private room, deposit into a health savings account, or even your own personal savings account.

Hospital Indemnity Insurance can provide benefits for unexpected covered hospital stays, certain elective or planned hospitalizations, and even home convalescence. This coverage pays benefits during covered hospital stays for the following:

- Pregnancy
- Mental health disorders
- Skilled nursing care
- Outpatient surgery
- Hospice care
- Emergency care
- Intensive care
- Addiction and substance abuse

Mix and match with any health coverage

If you're an AVMA member under the age of 65 and reside in the U.S. or are a Student Chapter Member attending a full schedule of classes in the U.S. (must be a legal U.S. resident), then you and your family are eligible for Hospital Indemnity Insurance regardless of the company you use for your regular health coverage. And just like all our insurance coverages, Hospital Indemnity Insurance also pays benefits when you're on vacation or out of the country – wherever your career takes you.

AVMA LIFE[®]
Veterinarian Inspired Coverage

AVMA PLIT[®]
Protecting you through it all



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Group Hospital Indemnity Insurance

Continued

Hospital Indemnity Insurance Monthly Rates*

(As of 8/1/23)

| Member's Age | Current Monthly Premium per \$50 of Daily Benefit | | |
|---------------|---|-----------------------------|----------|
| | Member | Spouse/ Domestic Partner | Children |
| Under 35 | \$4.00 | \$4.00 | \$4.75 |
| 35 - 39 | \$4.50 | \$4.50 | \$4.75 |
| 40 - 44 | \$4.75 | \$4.75 | \$4.75 |
| 45 - 49 | \$5.50 | \$5.50 | \$4.75 |
| 50 - 54 | \$6.00 | \$6.00 | \$4.75 |
| 55 - 59 | \$7.25 | \$7.25 | \$4.75 |
| 60 - 64 | \$8.50 | \$8.50 | \$4.75 |
| 65 - 69** | \$12.00 | \$12.00 | \$4.75 |
| 70 - 74** | \$16.50 | \$16.50 | \$4.75 |
| 75 - 79** | \$22.50 | \$22.50 | \$4.75 |
| 80 and over** | \$36.25 | \$36.25 | \$4.75 |

Premiums listed above are for \$50 increments of daily benefit payments during covered hospitalizations. You must purchase coverage for at least \$100 of daily benefit payments and can purchase coverage for a maximum of \$400 of daily benefit payments. For about \$16*** a month, you may receive a daily benefit of \$200 for a covered hospitalization. Rates increase as you attain a new age group.

The AVMA LIFE Trust was created by veterinarians for veterinarians. All our coverages are available exclusively for members of the AVMA and their families.

For more information† on our Hospital Indemnity Insurance, view the product brochure, call **800.621.6360**, or contact your agent. To find an agent in your area, visit **AVMALife.org**.

*New York Life Insurance Company has the right to change rates on a class-wide basis. (An example of "class" is a group of people with the same age or gender).

**Available at renewal only.

***Example based on a xperson 35 years old or younger.

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

AVMA LIFE Trust Program Administrator
1200 E. Glen Ave.
Peoria Heights, IL 61616-5348
800.621.6360
AVMALife.org

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

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

Arkansas Insurance License Number 1322
California Insurance License Number 0F76076

This material is not intended for residents of AZ and NM.

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