

How do I submit a student loan disability insurance claim?

Your guide to requesting benefits from your Group Student Loan Disability insurance

When the unexpected happens, the AVMA Trust is here to help. This easy-to-use guide provides step-by-step instructions for filing a student loan disability claim. Once your claim is received by New York Life, you will be assigned a dedicated claims representative who will be available to answer any questions and ensure a fair and timely review of your request.

STEP 1: GET A CLAIM FORM

You can get a copy of the claim form in three ways:



ONLINE:

Visit avmalife.org.



PHONE:

Call 800-621-6360 to request a form.



EMAIL:

Contact CustomerService@AVMALIFE.org to request a form.

STEP 2: COMPLETE THE CLAIM FORM

Follow these page-by-page instructions for completing the claim form.

STATEMENT OF RECOVERY/RETURN TO WORK:

Retain this form for a later date. It is used to provide information related to your recovery date.

PAGE 1:

Provide personal information, monthly earned income (gross and net), hours worked prior to the disability, and the nature of the disability.

Collateral Assignment:
Complete this section if a third party is listed on your policy as part of the terms to secure a loan or lease agreement.

PAGE 2:

Provide a description of your pre-disability work duties, current daily activities, and information related to provider(s) who have treated you for this disability.

PAGE 3:

List other benefits you are eligible to receive such as Social Security, retirement/pension plan(s), and/or other disability income policies.

PAGE 4:

Sign and date the "Authorization for Release of Information." Without your signature, we cannot gather medical information to process the claim.

PAGES 5-6:

Submit the "Medical Provider's Statement" to your physician to complete.

PAGES 7-8:

Read the State Fraud Notice for your jurisdiction.

PAGES 6-7:

Submit the "Medical Provider's Statement" to your physician to complete.

Continued on next page



AVMA LIFE[®]
Veterinarian Inspired Coverage

STEP 3: SUBMIT THE CLAIM FORM

After you have completed your claim form, you can submit it in one of two ways:



MAIL:

AVMA LIFE Trust Program Administrator
1200 E. Glen Ave., Peoria Heights, IL 61616



FAX:

866-817-9009

WHAT HAPPENS NEXT?

- We strive to evaluate and provide a fair decision on all claims as quickly as possible. Our goal is to provide a decision within **20 days** of receiving your claim. However, any delay in the submission or follow-up of medical records may slow the claims process.
- When we receive your claim, a dedicated representative will be assigned to your case. This person will coordinate all requirements and keep you informed if any additional information is needed.

Contestability Review: If a claim is submitted within two years from the effective date of medically underwritten coverage, New York Life will conduct a routine investigation to determine whether any adverse medical or financial history may have altered New York Life's decision to approve the coverage. This investigation will be completed as soon as possible and will require the insured to provide a complete medical history for the five-year period prior to the effective date of coverage.

WHAT HAPPENS WHEN A DECISION IS MADE?

You will receive a written decision about your claim by mail. If approved:

- You will receive details about benefit payments, including the benefit start date based on your policy's waiting period.
- New York Life will ask you for regular updates on your disability, including ongoing medical statements.

If your claim is denied:

- You have the right to appeal the decision.
- You can request a secondary review and may be asked for further details to support your appeal.

WHAT HAPPENS WHEN I RETURN TO WORK?

When you return to work, either full-time or part-time, you will need to update the carrier, New York Life. To do so, please complete and submit the "Statement of Recovery" section that appears on page 1 of the claim form.

You can submit the "Statement of Recovery" in one of two ways:



MAIL:

New York Life Insurance Company
Group Membership Association Disability
Claims PO Box 228, White Plains, NY 10602



FAX:

866-817-9009

QUESTIONS?

Contact our Customer Support team:



EMAIL: CustomerService@AVMALIFE.org



PHONE: 800-621-6360



New York Life Insurance Company
N, NY 10010
Group Policy G-14884-7/GMR-FACE