

# highlights

of the graduate guarantee acceptance program.

**AVMA LIFE®**  
Veterinarian Inspired Coverage

Underwritten by



## Insurance Products

## Guaranteed Acceptance Benefit

### Disability Income:

Helps protect your income if you suffer a covered disability, including maternity

**Short-Term (6 months):** \$500/mo.

**Long-Term:** Up to \$5,500 Coverage

(includes \$3,500 LTD and \$2,000 Future Purchase\*)

**Future purchase option:** \$2,000/mo.

### Student Loan Disability Income Insurance:

Can help you 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 Acceptance coverage is available for a limited time when eligible SAVMA members graduate (ends 60 days after graduation) and includes only the products and coverage limits listed in the chart. Underwritten by New York Life Insurance Company (NY, NY 10010) on Group Policy Form GMR. Higher amounts are available but will be subject to satisfactory evidence of insurability and insurance company approval. 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.  
\*\* Future Purchase can be converted to LTD on the May 1st on or after 12 continuous months of coverage.  
This material is not intended for use with residents of NM for Disability, AD&D, Critical Illness, or Hospital and AZ for Critical Illness and Hospital.



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

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