



You work hard to support your loved ones. If something were to happen to you, could they continue to live comfortably?

Help ensure those you care about aren't burdened with unmanageable financial obligations. Help protect them with group term life insurance, which provides extensive coverage at a completion rate.

## Learn More

For more information or to apply for coverage, give us a call at **800-622-0344** or visit us online at **[aao-insurance.com/LTL](http://aao-insurance.com/LTL)**



## Insurance

Underwritten by:



Pearl Insurance: 1200 E. Glen Ave., Peoria Heights, IL 61616  
California Insurance License #: OF76076. AR# 1322

This brochure briefly describes the general highlights of the Insurance Plan, and is for illustrative purposes only. Please consult the insurance policy for complete details of all terms, conditions, and exclusions. The AAO will receive a premium royalty as a result of participating in this program. The AAO-Endorsed Insurance Program is administered by Pearl Insurance. Coverage may vary by state. A complete description of coverage is contained in the Certificate of Insurance, including features, costs, eligibility, renewability, limitations, and exclusions. The AAO Group Insurance Program is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under Policy Form G-14243-0 (10-year), G-14244-0 (20-year).



## Insurance



**AAO-Endorsed  
Group 10/20 Year Level  
Term Life Insurance**  
Protection for those who  
depend on you most

**RIGHT TO CHANGE BENEFITS, RATES, OR TERMINATE THIS PLAN:** Changes to the Group Policy are subject to agreement between New York Life and the Group Policyholder. Rates after the first 10 (or 20 if applicable) years may be changed by New York Life on any premium due date and on any date on which benefits are changed, but can only be done on a class-wide basis. The Group Policyholder or New York Life may terminate the plan on any premium due date by giving 90 days advance notice.

**EXCLUSIONS AND LIMITATIONS:** Benefits will not be paid for death resulting from suicide within the first 12 months of coverage if New York Life can show that suicide was intended at the time of application. **Important Notice:** How New York Life Obtains Information and Underwrites Your Request for Group 10 and 20-Year Level Term Life Insurance. In this notice, references to "you" and "your" include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance, we will rely on the medical information you provide, and on the information you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, Inc. ("MIB"). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage, a claim for benefits is submitted to an MIB member company, medical or non-medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company. Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying New York Life in writing at the address provided. Your revocation will not be effective to the extent New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

MIB and other insurance companies may also furnish New York Life, its subsidiaries or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing, however, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a "need to know" basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures.

If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB's information office is: MIB, Inc., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866-692-6901 (TTY 866-346-3642). For Canadian residents, the address is: MIB Information Office, 330 University Avenue, Suite 501, Toronto, Ontario, Canada M5G 1R7, telephone 416-597-0590. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

For NM Residents: PROTECTED PERSONS<sup>1</sup> have a right of access to certain CONFIDENTIAL ABUSE INFORMATION<sup>2</sup> we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth, and address.

<sup>1</sup>PROTECTED PERSON means a victim of domestic abuse who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person. <sup>2</sup>CONFIDENTIAL ABUSE INFORMATION means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal, family or abuse-related relationship.

# Ensure your loved ones are protected—no matter what tomorrow may bring.

Plan for the unexpected with **Group 10 or 20-year Level Term Life Insurance** from the American Association of Orthodontists (AAO). With group coverage underwritten by New York Life Insurance Company, you can expect incredible benefits at competitive rates.

## **CHOOSE AN AMOUNT: FROM \$100,000 TO \$3,000,000**

You have the flexibility to choose any amount you need, in increments of \$10,000, from \$100,000 to \$3,000,000. Special discounts are available for coverage amounts from \$250,000 to \$490,000, and there are additional volume discounts available at coverage amounts of \$500,000 and \$1,000,000.

Whatever level you choose, you can be assured you'll enjoy extremely competitive rates. If you're healthy and lead a healthy lifestyle, you may qualify for our Preferred Rates at substantial savings over our already affordable Standard and Select Rates. Preferred Rates are not available for individuals who smoke or who have high-risk occupations or hobbies like skydiving or scuba diving.

## **YOUR RATE AND COVERAGE REMAIN LEVEL FOR 10 OR 20 YEARS**

During the first 10 or 20 years of your plan, the coverage you select will never decrease – nor will the rate ever increase. That means that over the next 10 or 20 years, as your income increases, your premium

### **Are My Spouse and Children**

**Covered?** Under the 10 and 20-year Level Term Life Plan, you may apply for coverage for your lawful spouse (under age 65 for the 10-year term and under age 55 for the 20-year term) for a coverage amount from \$100,000 up to \$1,500,000 in \$10,000 increments, not to exceed your benefit election. Your unmarried dependent children, who are between the ages of 15 days and 25 years, may be covered for \$5,000 or \$10,000 of coverage each. No matter how many eligible children you may have, one annual premium of \$17.50 for \$5,000 or \$35 for \$10,000 covers them all. All dependent coverage is subject to approval by New York Life.

### **Can I Choose My Own Beneficiary?**

You may name anyone you choose as the beneficiary for coverage on your life. The member is automatically the beneficiary for spouse and children coverage. You may also change your beneficiary at any time by written request. If an insured member dies, life insurance then in force on his dependents may be continued as long as they otherwise remain eligible and make timely premium payments.

will become a smaller percentage of your income. Unlike some term life policies that are designed to decrease in face value over the years, our policy provides level amounts of protection for as long as your plan is in force.

## **COVERAGE CAN BE RENEWED UNTIL AGE 75**

Premiums are guaranteed for an initial 10 or 20-year period, with level amounts of insurance until age 75. At the end of the 10 or 20-year period, your coverage can be automatically renewed, or you may apply for a new period of level rates at your then attained age based on satisfactory evidence of insurability if you are under age 65 (for the 10-year plan) or under age 55 (for the 20-year plan). If coverage is automatically renewed, your premiums are not guaranteed, are based on your then current age, and will increase as you reach a higher age bracket.

## **AN ACCELERATED DEATH BENEFIT IS INCLUDED\***

You may withdraw as much as 50% of your death benefit in advance should you be diagnosed with a terminal illness before age 74 and given less than 12 months\*\* to live. You may use this money however you like: to help pay for medical care, make final arrangements, take a vacation, etc. There are no restrictions.

## **YOU MAY QUALIFY FOR EVEN LOWER RATES**

You'll find our Select Rates to be very competitive. Plus, if you're in good medical condition for your age, don't smoke, and don't have a high-risk occupation or hobby such as skydiving or scuba diving, you may qualify for our Preferred Rates, which are substantially lower than our already affordable Select and Standard Rates.

\*The accelerated death benefit is not available to residents of Massachusetts.

\*\*24 months for residents of Illinois

### **What if I determine this coverage isn't right for me? 30-Day Free**

**Look.** When you become insured, you will be sent a Certificate of Insurance summarizing your insurance coverage. If you are not completely satisfied with the terms of your Certificate, you may return it without claim within 30 days. Your coverage will be invalidated and you will receive a full refund—no questions asked!

### **How Will I Know I'm Approved**

**for Coverage?** Once you're approved for coverage, you'll receive a Certificate describing your coverage, issued by New York Life on Group Policy G-14243/14244/FACE (Policy Form GMR).

### **When Will Coverage Become**

**Effective?** In order to become insured, you must provide satisfactory evidence of insurability and pay the required premium. Insurance will take effect on the first day of the month on or following the date your coverage and any dependent coverage is approved by New York Life, provided the initial premium deposit is paid within 31 days of that date and any person who is to be insured is performing the normal activities of a person in good health of like age and sex on such date. (Dependent children must be at least 15 days old and not hospitalized before life insurance can become effective.)

### **How and When Could My Coverage End?**

New York Life cannot change benefits, terminate coverage, or change premiums on an individual basis; it may do so on a class-wide basis. The benefits provided under the group policy

may be changed upon agreement with New York Life and AAO. While the group policy continues in force, you may renew your coverage until age 75. You must also continue to be an AAO member and pay your premium on time to renew your coverage. In the event of your death, your insured dependents may continue coverage, provided the appropriate premium is paid and they remain eligible. Also, a dependent's coverage ends when your spouse divorces or legally separates from you; when your coverage ends due to AAO membership ending; when a child marries, becomes self-supporting, or reaches age 25; or your spouse reaches age 75. All insurance terminates when you: (1) fail to make premium payments; (2) cease your AAO membership; or (3) the group policy is terminated.

**Who Is Eligible?** If you are an orthodontist under age 65, residing in the United States and Puerto Rico and Canada (except Quebec), and an AAO member or a full-time student member, then you are eligible for coverage. Total coverage for all AAO-endorsed group life insurance plans combined cannot exceed \$3,000,000 for AAO member and \$1,500,000 for lawful spouse.