



Endorsed by
American
Association of
Orthodontists

Insurance



AAO-Endorsed Group Accidental Death and Dismemberment Insurance

Protection for Life's Unpredictable Moments



PEARL® INSURANCE

1200 E. Glen Ave., Peoria Heights, IL 61616



New York Life Insurance Company
51 Madison Avenue, New York, NY 10010

Every 3 minutes, 1 person dies from an unintentional injury.¹

"Key Data and Statistics (WISQARS)." Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web. 22 June 2017.

Life doesn't always go as planned—but with accidental death and dismemberment (AD&D) insurance endorsed by the American Association of Orthodontists (AAO), you can help protect your assets if a devastating injury or accidental death occurs.

How Does This Plan Work?

For an injury directly and independently caused by an accident while coverage is in force for you, your spouse, or your child, the benefits will be paid if such resulting loss(es) occur within 180 days of that accident.

The full principal sum is payable for the loss of:

- Life
- One or more limbs
- Sight in one or both eyes

Half the principal sum is payable for the loss of:

- Use of one or both hands

Loss means: with reference to limbs, actual severance through or above the wrist or ankle joints; and with reference to hands (a) the destruction of tissue needed to control the hand which cannot be repaired and which disables the covered person so as to be unable to perform any duty of his or her occupation for 12 consecutive months or more; or (b) the actual severance of the thumb or two fingers of a single hand, through or above the metacarpal-phalangeal joints. The total benefit payable for all losses due to a single accident will not be more than the principal sum. Only the largest sum will be paid for all injuries to the same limb resulting from one accident.

Exclusions and Limitations:

Benefits are not payable for any loss due or related to intentionally self-inflicted injury while sane; declared or undeclared war or any act thereof; military service; riding in or descending from any aircraft except when riding solely as a passenger; or a physical or mental sickness or medical/surgical treatment thereof.

Who Is Eligible for Coverage?

All AAO members in good standing who are under age 65 may apply for AAO-Endorsed Group AD&D coverage. Your lawful spouse under age 65 and your unmarried dependent children who are older than 15 days but under age 25 are also eligible for coverage.

A dependent who is a member can be insured as a member or a dependent, but not both.

This coverage is only available for residents of the United States (except VT, WA, territories), Puerto Rico, and Canada (except Quebec). Members who are on active military duty are not eligible.

How Much Coverage Can I Apply For?

You have the flexibility to choose any amount you need, from \$25,000 to \$150,000. You can also purchase up to \$90,000 of coverage for your spouse and up to \$30,000 of coverage for each eligible child.

When Does Coverage Begin?

Your coverage will become effective on the day of approval of your application by New York Life Insurance Company, provided you pay your premium when due and are

Unintentional injury is the leading cause of death among individuals ages **1 to 44**.¹

¹"Key Data and Statistics (WISQARS)." Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web. 22 June 2017.



performing normal activities of a person of like age on that day. If you elect spousal or dependent coverage when you enroll, that coverage will become effective when yours does. If you wish to add spousal or dependent coverage after you enroll, that coverage will become effective on the date of approval of your application by New York Life Insurance Company, provided you pay the appropriate premium when due.

When Does Coverage End?

Your insurance will remain in force until you or your spouse reaches age 70, or your child reaches age 25. Coverage will end earlier if you cease to be an AAO member, fail to pay premium contributions when due, or enter full-time active military duty. Coverage will also end if the plan is terminated or modified by the policyholder or if New York Life Insurance Company ends insurance for the group of insureds to which you belong. Dependent and spousal coverage will also terminate when your coverage terminates or when the individual ceases to be a lawful spouse or eligible dependent child. Your surviving spouse and children may continue coverage if it

was in force at the time of your death as described in the Certificate of Insurance.

Portable Protection

Coverage under the AAO-Endorsed Group AD&D Insurance Plan is completely portable—it can stay with you even if you change jobs.

Certificate of Insurance

This brochure is only a brief description of the principal provisions and features of the AAO-Endorsed Group AD&D Insurance Plan. The complete terms and conditions are set forth in the group policy issued by New York Life Insurance Company to the American Association of Orthodontists. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the plan. In the event of any conflict or inconsistency between the information in this brochure and the information contained in the underlying plan documents, the plan documents will in all respects control and govern. If any provision is not explained or is only partially explained, your rights will always be determined under the provisions of the underlying plan documents.

30-Day Free Look

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

Current 2019 Premium Rates

Semiannual Premium Rates per \$25,000 of the Principal Sum:

Insured Member	Insured Member and Dependents
\$11.25	\$16.25

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is all others with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the American Association of Orthodontists.

To Apply for Coverage

Complete and return the AAO-Endorsed Group Accidental Death & Dismemberment Insurance plan application form. You may also call the AAO Plan Administrator at 800.622.0344.

For residents of Puerto Rico, applications and premium payments should be sent to:

Global Insurance Agency

P.O. Box 9023918

San Juan, Puerto Rico 00902-3918

AAO-Endorsed Group Accidental Death & Dismemberment Insurance plans are underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under Group Policy G-14242-2, on policy form GMR-G-14242-2/FACE. New York Life Insurance Company, a leading insurance company, rated A++ by A.M. Best for financial strength (7/18).

The AAO-Endorsed Insurance Program is self-supporting. AAO member dues are not used in any way to maintain or promote AAO insurance plans.

Pearl Insurance solicits insurance on behalf of New York Life and receives compensation, which may vary depending on certain factors, based on the sale of insurance. For additional compensation information, please call Pearl Insurance at 800.447.4982.

This brochure is intended to describe only principal features of the AAO-Endorsed Group Accidental Death & Dismemberment Insurance plan and is not a contract. For complete details on this plan, including features, costs, eligibility, renewability, limitations, and exclusions, see the Certificate of Insurance.

Brokered And Administered By:



1200 E. Glen Ave., Peoria Heights, IL 61616
pearlinsurance.com

Underwritten By:



**New York Life
Insurance Company**
51 Madison Avenue,
New York, NY 10010

California Insurance License #0F76076
Arkansas Insurance License #1322