



The Good News.

Life expectancy nearly doubled during the 20th century, with a ten-fold increase in the number of Americans age 65 or older.¹

And the Not-So-Good News.

- ✓ About 790,000 people in the U.S. have heart attacks each year.²
- ✓ Someone in the U.S. has a stroke about once every 40 seconds.²
- ✓ Incidences of chronic illnesses are expected to rise as baby boomers age.³

¹Living Long & Well in the 21st Century: Strategic Directions for Research on Aging. National Institutes of Health. U.S. Department of Health and Human Services, n.d. Web. 07 April 2017.

²Heart Disease and Stroke Statistics 2017 At-a-Glance. N.p.: American Heart Association and American Stroke Association, 25 January 2017. PDF. 07 April 2017.

³Leonard, Kimberly. "The 'Platinum Years': More Americans Are Living Longer." U.S. News & World Report. U.S. News & World Report, 21 January 2016. Web. 07 April 2017.

Lean on Us

For more information or to apply for coverage, contact the AAO-Endorsed Group Insurance Program at **800.622.0344** or visit us online at **aao-insurance.com/ci**



Insurance

Underwritten by:



Pearl Insurance: 1200 E Glen Ave., Peoria Heights, IL 61616
License: California Insurance License #0F76076. 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 Group 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 Group Policy No. G-30270-0 on Policy Forms GMR-FACE/G-30270-0.



Insurance



AAO-Endorsed Group Critical Illness Insurance A Strong Support System for Better Health

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. 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: The following are excluded: **Crime/Illegal Occupation/Illegal Activity** - A Critical Illness that: (a) occurs during; (b) is due to; or (c) is related to; the COVERED PERSON'S participation in or incarceration resulting from any of the following in a role other than as a victim: (1) the commission of a felony; (2) an illegal occupation or activity; (3) an insurrection; (4) terrorist activity; or (5) a riot. **Drugs** - A Critical Illness that: (a) occurs during; (b) is due to; or (c) is related to; the COVERED PERSON'S: (1) use of drugs, intoxicants, narcotics, barbiturates or hallucinogenic agents, unless such use is as prescribed by a doctor or accidentally administered; or (2) legal intoxication. **Hazardous Activities** - A Critical Illness that occurs during or is a direct result of the COVERED PERSON'S engaging in the following activities: hang gliding; bungee jumping; parachuting; sail gliding; parakiting; jumping, parachuting or falling from a hot air balloon, whether or not the hot air balloon is motor driven. **Incarceration** - A Critical Illness that occurs while the COVERED PERSON is incarcerated in a state or federal prison or other detention facility. **Ischemia** - A Critical Illness does not include Transient Ischemic Attacks and attacks of Vertebrobasilar Ischemia. "Ischemia" does not include the Critical Illness "Stroke" or "Heart Attack", as stated in the Critical Illnesses section. **Preexisting Condition** - A Critical Illness that is classified as a Preexisting Condition. "Preexisting Condition" means a condition for which medical advice was given or treatment was recommended by, or received from, a licensed health care provider within 12 months before a COVERED PERSON'S EFFECTIVE DATE. **Self-inflicted Injury/Suicide** - A Critical Illness that is due to or related to an intentional self-inflicted injury or occurs while intentionally injuring oneself. This exclusion applies only if the COVERED PERSON is sane. **Skin Cancer/Pre-Malignant Condition** - A Critical Illness does not include: all skin cancers; basal cell carcinomas; squamous cell carcinomas of the skin; pre-malignant tumors or polyps; pre-malignant conditions or conditions with malignant potential; a Clark's Level 1 or 2 melanoma, or Breslow less than .75mm. "Skin Cancer/Pre-Malignant Condition" does not include the Critical Illnesses "Cancer" and "Carcinoma In Situ", as stated in the Critical Illnesses section.

Important Notice: How New York Life Obtains Information and Underwrites Your Request for Critical Illness 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. If you have requested enrollment for critical illness coverage, New York Life may use or disclose information about you without further written authorization from you as described in the HIPAA NOTICE OF PRIVACY PRACTICES FOR PROTECTED HEALTH INFORMATION. New York Life may release information covered by your AUTHORIZATION.

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. 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.

For NM Residents: PROTECTED PERSONS¹ have a right of access to certain CONFIDENTIAL ABUSE INFORMATION² 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.

¹PROTECTED 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. ²CONFIDENTIAL 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.

Most healthcare professionals agree that patients with a strong support system in place during a severe illness often recover more quickly and experience less overall stress, anxiety, and fear.¹

The cost of a two-day hospitalization for a heart attack could be as high as \$10,000 not including diagnostic tests, medications, rehabilitation, and follow-up treatment.²

GET WELL FASTER AND STAY HEALTHY LONGER KNOWING YOU HAVE SUPPORT

The statistics on critical illnesses keep rising along with healthcare costs, deductibles, and accompanying anxiety and uncertainty. Learning the facts, staying informed, and taking control by creating a plan can help lessen the impact of a critical illness for you and your loved ones. **Group Critical Illness Insurance** from the American Association of Orthodontists (AAO), underwritten by New York Life Insurance Company, can be one component of a strong support system to help you get well faster and stay healthy longer.

WHY DO I NEED ANOTHER HEALTH INSURANCE POLICY?

Most health insurance policies have co-pays, deductibles, and other restrictions. Critical illness insurance is an important supplemental policy that helps cover expenses related to six specific illnesses which are some of the most expensive to diagnose, treat, and recover from. Chances are, you will need to take time off work if you become ill, which may add further stress. Even disability insurance may not kick in if you do not meet the required time limits. Critical illness insurance offers an affordable way to help ensure your financial future remains secure, and your stress levels stay low, even in the face of a major health event.

CRITICAL ILLNESSES COVERED BY THE PLAN

Cancer: The uncontrolled growth and spread of malignant cells and invasion of healthy tissue*

Carcinoma in situ: The first diagnosis of cancer where the malignant cells remain in place (have not spread)**

Heart attack: Death of a portion of the heart muscle due to inadequate blood supply

Major organ transplant: Medically necessary transplants of the lung, heart, liver, small intestine, pancreas, kidney, and bone marrow

Renal (kidney) failure: End-stage, chronic, irreversible failure of both kidneys

Stroke: Neurological impairment which results in paralysis or other neurological deficit that continues for at least 96 hours and is expected to be permanent

For a complete definition of benefits, check the Certificate of Insurance.

*Does not include carcinoma in situ or skin cancer.

**Provides a 25% benefit.

HOW DO I APPLY FOR COVERAGE?

This is a simplified issue plan, which means there are no physical exams or medical tests needed to apply for coverage. No kidding—you will simply be asked to answer a few medical questions. You may apply online or complete a printed application. Our AAO insurance experts are available to answer all your questions and lead you through the process if that's easier!

WHO QUALIFIES FOR COVERAGE?

AAO members, spouses or domestic partners, through age 69, may apply for benefit amounts from \$5,000 to \$100,000 in \$5,000 increments (spouse coverage must be less than or equal to member coverage).* These benefit amounts have been secured through the AAO-Endorsed Member Insurance Program to offer a level of support that will help make a difference.

Coverage terminates at age 75 or until benefits are paid for a second illness.

HOW DOES THE PLAN WORK?

Costs related to a critical illness accumulate quickly, and you will need an easy way to help cover expenses right away. Don't let added worries slow your recovery—you have a life to get back to! Here's how the plan works:

- 1 Insured is diagnosed with a covered illness
- 2 Submit 1 claim (no reimbursement or receipts)
- 3 Verification of eligibility
- 4 Claim approved and benefit payment is sent to insured

You will receive 100% of the coverage purchased, in most cases, with the exception of Carcinoma in Situ, which pays 25% of the purchased amount.

How you use the cash benefit is up to you. You may need help paying medical bills, replacing lost wages, meeting living expenses, or creating a college fund or estate plan for your loved ones. The plan's flexibility allows broader protection for your unique situation. Knowing your expenses will be covered gives you the time, focus, and positive outlook necessary to recover fully and get back to living your life.

CAN I MAKE MORE THAN ONE CLAIM?

The plan benefit may be used twice, provided the claims are for two different types of covered illnesses. The second illness is subject to a 6-month waiting

period after the first diagnosis. Only one benefit is payable for any one critical illness, but with the added security and support a critical illness policy offers, we hope you'll be stress-free and living healthier (and longer)!

IS THE PLAN RENEWABLE?

Yes. The plan may be renewed annually based on attained age, and there are no cutbacks on benefits. Renewing is as easy as just saying "yes".

CURRENT 2017 MONTHLY PREMIUMS

AAO members, spouses or domestic partners, 25-69 years of age, may apply for benefit amounts from \$5,000 to \$100,000 in \$5,000 increments (spouse coverage must be less than or equal to member coverage).*

*The covered person must survive for 15 days following the date of diagnosis to be eligible for benefits.

AAO CRITICAL ILLNESS PLAN

AAO ANNUAL PREMIUM PER \$1000		
Attained Age Range	Non-Smoker	Smoker
18-29	\$5.11	\$7.70
30-34	\$7.02	\$11.34
35-39	\$10.36	\$17.36
40-44	\$14.80	\$25.21
45-49	\$20.02	\$34.82
50-54	\$25.25	\$44.42
55-59	\$31.27	\$54.41
60-64	\$37.29	\$64.41
65-69	\$44.71	\$75.40
*70-74	\$54.10	\$89.86

* Renewal only

PLAN HIGHLIGHTS

This plan was designed to provide ease and comfort during an otherwise difficult time.

- No physical exam or medical tests required; just answer a few health questions
- Coverage amounts up to \$100,000 (\$200,000 for two separate, distinct illnesses)
- Flexible cash benefit to use at your own discretion
- No benefit cutbacks; your benefit amount will not decrease with age
- Easy, timely benefit payment.

The AAO-Endorsed Group Critical Illness Insurance Plan will provide the reassurance and support you'll need to help recover quicker and get back to living a healthy, rewarding life!

²Dyrda, Laura. "Average price for heart attack hospitalization in the 30 largest US cities." Becker's Hospital Review. Becker's Healthcare, 15 March 2017. Web. 07 April 2017

New York Life is licensed/authorized to transact business in all of the 50 United States, the District of Columbia, Puerto Rico and Canada. However, not all group plans it underwrites are available in all jurisdictions. Please check the applicable insurance brochures for current availability.

New York Life's state of domicile in New York, and NAIC ID # is 66915.

Not intended for residents of New Mexico

¹"Coping with Feelings." Coping with Feelings. American Heart Association, 29 September 2016. Web. 07 April 2017.

*The covered person must survive for 15 days following the date of diagnosis to be eligible for benefits.