



Approximately every 7 seconds, a working-age American suffers from a disabling injury or illness that will last for at least one month.* Are you prepared if it happens to you? Help protect your livelihood with Group Disability Income Insurance from the American Association of Orthodontists.

**The Disability Disconnect.* DisabilityCanHappen. The Council for Disability Awareness, 2014. Web. 23 June 2015.

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/DI**



Insurance

Underwritten by:



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

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-14242-3 on Policy Forms GMR-FACE/G-14242-3.



Insurance



AAO-Endorsed Group Disability Income Insurance

Help preserve your earnings in the event a disability leaves you unable to work

EXCLUSIONS AND LIMITATIONS

■ Benefits are not paid for disabilities resulting from: a crime/illegal occupation/illegal activity, war conditions, military service, self-inflicted injuries (unless the injuries are caused by attempted suicide while insane); pregnancy, except for specific complications; or specific conditions for which an impairment restriction has been placed on your coverage. ■ Benefits are not paid during the 30-, 90- or 180-day waiting period for the plan selected. ■ Benefits will be limited to a maximum benefit period of 24 months for disabilities that are the result of a psychiatric or psychological disorder and/or substance abuse. ■ 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.

■ Underwritten by New York Life Insurance Company, New York, NY 10010.

Your Income Is an Important Asset That Needs Protection

Losing the ability to earn an income, even for a short time, can be devastating. Help safeguard your monthly paycheck with Group Disability Income Insurance from the American Association of Orthodontists (AAO).

Total disability occurs when a covered illness or injury prevents you from performing the substantial duties of your own occupation as a specialist in orthodontics for which you have been specifically educated and trained.

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 of the month following the date your coverage is approved by New York Life, provided the initial premium deposit is paid to the AAO-Endorsed Insurance Program Administrator within 31 days of that date. You must be performing the normal activities of a person in good health of like age and sex on the date of approval.

DISABILITY INSURANCE IS IMPORTANT TO YOUR FUTURE

Disability insurance can provide a steady stream of income if you become totally disabled by a covered illness or injury. After a waiting period—determined by you—you begin receiving your monthly benefits.

You may receive these benefits throughout your period of disability, up to these limits:

Beginning Disabilities	Monthly Benefits Continue
Before age 50	For your lifetime*
50 - 63	Up to age 65*
64 but before age 70	Up to One Year

*Benefits will be limited to a maximum benefit period of 24 months for disabilities that are the result of a psychiatric or psychological disorder and/or substance abuse.

TAILOR THE INCOME AMOUNT AND WAITING PERIOD TO YOUR NEEDS

Because each individual's circumstances are different, this plan provides a variety of options. You can apply for a monthly benefit amount ranging from \$1,000 to \$15,000 in \$100 units.

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 under Group Policy No. G-14242-3 on Policy Form GMR-FACE/G-14242-3.

Member's Age at Issue	Maximum Issue Limit	Participation Limit*
Before age 55	\$15,000	\$20,000
55-59	\$4,000	\$10,000
60-64	\$1,500	\$1,500

*Including other disability income insurance in force.

The maximum amount you can receive each month depends on your age when the plan is issued, your current income, and how much you may receive from other sources of disability income insurance (e.g., Social Security).

When considering how much you'll need to replace your lost income, remember that these benefits are tax-free. That means you can apply for less than the actual amount you make while working. You must limit the amount requested to 60% of your net income (the amount before taxes) plus pension contributions, and minus the amount of other disability benefits you may receive from Social Security or other disability policies you have in force.

In addition to your benefit amount, you can select the waiting period that works best for you. You have the option of a 30, 90, or 180 day waiting period—depending on the amount of savings you have to cover your expenses before benefits begin. The longer the waiting period, the lower your premiums.

INCREASE COVERAGE WITH A FUTURE PURCHASE OPTION

As your earnings grow, you may want to increase your coverage amount. If you are under age 50, you can do this without medical underwriting at the time of the increase. Amounts ranging from \$500 to \$2,500 per month in \$100 units are available to you if you meet the eligibility and insurability requirements, pay the additional premiums, and apply for an amount that doesn't exceed 60% of your monthly income or the plans maximum issue limit or participation limit.

GET RESIDUAL BENEFITS UNDER CERTAIN CONDITIONS

If you return to work after a covered disability, you may be entitled to a residual benefit. This is a percentage of your total disability benefit equal to the percentage reduction of monthly earnings. For example, if your earnings are 30% less when you return to work, your residual benefit will be 30% of your disability income amount. For every month that the percentage reduction is 75% or more, you'll be paid the full disability benefit.

How and When Could My Coverage End? As long as the Association's group policy remains in force, you pay your premiums when due, and you continue to meet the eligibility requirements, only you can cancel the coverage.

BENEFIT FROM ADDITIONAL PLAN FEATURES

The plan provides several other benefits to protect you when you're disabled including:

- Cost of Living Adjustment Option**
 The amount of inflation determines the increase in benefits and can be as high as 8% a year
- Communicable Disease** If you contract a communicable disease before age 65 and are unable to treat patients, you may be eligible for residual disability benefits even though you are not totally disabled
- Rehabilitation Provision** The full cost of a personalized rehabilitation plan, including retraining and education, may be covered
- Waiver of Premium** You won't have to pay additional premiums during your disability if you become totally disabled and remain so for three consecutive months under the 30 day or 90 waiting period and six consecutive months under the 180 day waiting period
- Organ Transplant Donor** If your policy has been in force at least six months, you'll be covered from the first day of the disability resulting from your organ donation

- Terminal Disability Benefits** If you die on a day for which a Covered Total Disability benefit is payable and provided the Covered Total Disability lasted for a least 30 days immediately before your death, New York Life will pay a terminal benefit equal to 30 times the Covered Total Disability benefit payable for the day of death. The benefit is payable within 30 days after NYL receives satisfactory proof of the insured member's death

Who Is Eligible? If you are an orthodontist under age 65, residing in the United States (excluding VT and Territories; and Puerto Rico and Canada (except Quebec), and an AAO member actively at work full time 20 hrs / week or a full-time student member, then you are eligible for coverage.

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!

Not intended for residents of New Mexico