Overview of Benefits
As a member of the American Association of Orthodontists (AAO), you can apply for a variety of AAO-endorsed insurance products. This chart provides an overview of your options, but refer to the individual brochures for more complete details. For questions, call the Program Administrator at 800.622.0344.

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<th>INSURANCE TYPE</th>
<th>DESCRIPTION</th>
<th>KEY BENEFITS</th>
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| Group Disability Income Insurance²  | Helps protect your finances if you are unable to work due to an illness or injury. | • Up to $15,000 in monthly benefits  
• Cost of living option ensures your monthly benefits adjust for inflation  
• Future purchase option allows you to increase coverage in the future without medical underwriting if you are under age 50 | Professionals who would not be able to afford their daily lifestyle without a steady stream of income. |
| Group 10/20 Year Level Term Life Insurance² | Helps protect your family’s financial security if you pass away. Rates are stable for a 10-  
or 20-year period. | • Up to $3,000,000 of member protection  
• Up to $1,500,000 of spouse coverage  
• Volume and non-smoker discounts available | Individuals with loved ones who depend on their income to maintain their lifestyle. |
| Group Term Life Insurance²          | An annually renewable policy that helps protect your family’s financial security if you pass away. | • Up to $3,000,000 of member protection  
• Up to $1,500,000 of spouse coverage  
• Inflation guard option ensures your coverage keeps pace with inflation | Individuals who have loved ones who depend on their income to maintain their lifestyle, and wish to cover short-term debts, such as a business loan or mortgage. |
| Employment Practices Liability Insurance | Helps protect your practice from the potentially catastrophic costs of employee litigation. | • Coverage for allegations of workplace harassment, discrimination, retaliation, wrongful termination, and more  
• Coverage for claims brought by independent contractors, leased employees, and volunteers | Business owners who want to protect their practice and their reputation. |
| Group Professional Overhead Expense Insurance² | Helps cover monthly office expenses if you become too ill or injured to work. | • Up to $20,000 in monthly benefits  
• Benefits may be paid up to 24 months  
• Future increase option allows you to increase coverage in the future without medical underwriting | Business owners who buy disability insurance to protect their personal income but also want to protect their business expenses. |
| Business Owner's Policy             | Combines business property and business liability insurance into one convenient package. | • Business property coverage includes buildings and/or contents, theft of cash or inventory, x-rays, records, business interruption, and accounts receivable up to $25,000  
• Business liability coverage includes premises (operations), products/completed operations, defense costs, personal injury, and advertising liability  
• Optional coverages include workers’ compensation, a higher property deductible, and more | Business owners who want peace of mind knowing their hard work is protected. |
| Malpractice Insurance               | Helps protect against malpractice claims. | • Coverage for sums you are obligated to pay as a result of damages from a malpractice suit  
• Legal counsel is provided and legal fees in defense of a claim are covered (and paid separately and in excess of your policy limits)  
• Choose limit options up to $6,000,000 | Any professional who is providing orthodontic care to patients. |
| Cyber Liability Insurance           | Helps with the expenses associated with a cyber breach, including public relations and good faith advertising. | • Includes defense and liability expense coverage if a claim is brought against you by one of your patients who has been affected by the breach | Business owners who want to safeguard and restore their reputation and patients’ trust. |

1 A complete description of coverage is contained in the Certificate of Insurance, including features, costs, eligibility, renewability, limitations, and exclusions.
2 Underwritten by New York Life Insurance Company, 51 Madison Avenue, NY NY 10010 on Policy Form GMR-FACE/G-14242.

California Insurance License: #OF76076; AR #1322

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