



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

¹"Key Injury and Violence Data." Centers for Disease Control and Prevention. Web. 10 June 2016.

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
- 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 the thumb and index finger, actual severance through or above the metacarpophalangeal 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 to intentionally self-inflicted injury while sane or insane (Missouri residents: the exclusion for self-inflicted injury is not applicable to injury caused by an attempted suicide while insane); declared or undeclared war or any act thereof, military service, incarceration, participation in an illegal occupation/activity, or the commission of a crime; pregnancy or childbirth (except

complications thereof); or any impairment or disease excluded from your coverage.

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 dependent children under age 24 are also eligible for coverage.

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 your dependent(s).

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 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 unless you cease to be an AAO member, fail to pay premium contributions when due, or enter full-time active duty in the U.S. Armed Forces. Coverage will also end if the plan is terminated or modified by the

Unintentional injury is the leading cause of death among individuals ages 1 to 44.¹

¹"Key Injury and Violence Data." Centers for Disease Control and Prevention. Web. 10 June 2016.



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 member coverage terminates or when the individual ceases to be a lawful spouse or eligible dependent child. A member's surviving spouse and children may continue coverage if it was in force at the time of the member's death as described in the Certificate of Insurance.

Portable Protection

Coverage under the AAO-Endorsed Group AD&D Insurance Plan is completely portable—it stays with you even if you change jobs. Your coverage continues as long as the group policy remains in effect, you maintain your AAO membership, and you pay your premiums when due.

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. 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. Insurance coverage and availability may vary by state.

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!

Premium Rates

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

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

IMPORTANT NOTICE – How New York Life Underwrites Your Request for 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.

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.

¹ 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.

² 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.

New York Life Insurance Company 8/12 ed.

For More Information, or 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, or visit aao-insurance.com/ADD.

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 policy form GMR-G-14242-0/FACE. New York Life Insurance Company, a leading insurance company, rated A++ by A.M. Best for financial strength (7/16).

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 principle 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:

P PEARL INSURANCE®

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, AR #1322

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