

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.¹ For questions, call the Program Administrator at **800.622.0344**.



Insurance

INSURANCE TYPE	DESCRIPTION	KEY BENEFITS	IDEAL FOR
Group Disability Income Insurance²	Helps protect your finances if you are unable to work due to an illness or injury.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.