

Complimentary Student Disability Insurance with your AAO membership

If you were to be injured or become ill while in school and were unable to practice as an orthodontist, your life would be greatly affected. Could you pay your living expenses, bills and student loans? How would your future change?

With Student Disability Insurance, administered by Lockton Affinity, your income can be protected.

Coverage benefits

Designed specifically for AAO student residents, underwritten by New York Life Insurance Company, this policy includes specific benefits if an injury or illness prevents you from doing the responsibilities of a orthodontic resident, if you are not engaged in any occupation.



COMPLIMENTARY COVERAGE

With your AAO membership, you receive this important coverage at no cost to you. It is one way the AAO supports orthodontic residents like you.

BENEFIT AMOUNT

Receive up to \$2,000 per month should you become disabled and unable to work as an orthodontist. This monthly benefit is not offset by benefits received from other disability insurance.

LOAN REPAYMENT

Should you become permanently disabled while in school and unable to work as an orthodontist, this policy will pay up to \$200,000 towards your student loans.

CONVERSION AFTER GRADUATION

Once you begin practicing, you can convert to the Group Disability Plan at the \$2,000 monthly benefit amount without medical underwriting. You can also apply for up to \$15,000 of monthly benefits.

Activate coverage today at

AAO-Insurance.com/Student-disability or call (844) 893-9888.

Frequently asked questions



What does Student Disability Insurance cost?

As a student member of AAO, there is no cost to you. It is one way the AAO supports orthodontic residents like you.

What is the waiting period?

A waiting period is the number of consecutive days you must be totally disabled by illness or injury before benefits begin. This coverage has a 90-day waiting period.

How is a disability defined?

This coverage provides benefits if an injury or illness prevents you from doing the responsibilities of an orthodontic student and you are not engaged in any occupation.

Am I eligible for residual benefits?

You may be entitled to a residual benefit if:

- You return to work following a total disability resulting from an illness, which began before age 65 and lasted at least as long as the selected waiting period
- You did not receive your benefit for the full maximum period applicable to the disability
- You are prevented from earning more than 75% of your pre-total disability income
- Your total disability and residual disability are not separated by a return to full-time work (20 hours per week) of at least three months

View more frequently asked questions and get coverage at [AAO-Insurance.com/Student-disability](https://www.aao-insurance.com/Student-disability) or (844) 893-9888.

The AAO-Endorsed Insurance Program is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC, Affinity Administrator Services, LLC in California #0795478, and in Arkansas #100108685. Coverage may not be available in all states and is subject to actual policy terms and conditions. Policy benefits are the sole obligation of the issuing insurance company. American Association of Orthodontists (AAO) will receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered to the extent permitted by applicable law.

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New York Life Insurance Company 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 Plan detail sections for current availability. New York Life Insurance Company's state of domicile is New York, and NAIC ID is #66915.

Additional Student Disability Insurance coverage details

Exclusions or limitations

No benefits will be paid for any period of disability during which you are not under the direct care and treatment of a licensed physician. No benefits will be paid for any disability due to: a pre-existing condition, incarceration for or participation in (except as a victim) the commission of a felony, intentional self-inflicted injuries (unless the injuries are caused while insane); an illegal occupation or activity, an insurrection, terrorist activity, or riot; war or military service; specific conditions for which an impairment restriction has been placed on your coverage; and pregnancy (except specific complications of pregnancy). Benefits will be limited to maximum benefit period of 24 months for disabilities that are the result of psychiatric or psychological disorder and/or substance abuse. Benefits are not paid during the applicable waiting period.

Who is eligible for this coverage?

AAO student members in good standing who are residents of the U.S (excluding VT and territories) under age 40, actively working (at least 20 hours per week), and not in full-time military service. If you are 40 years old or older, contact Lockton Affinity for an application.

Benefit Period.*

Disability benefits may be paid during a covered total disability for up to 7 years.

* The maximum benefit period will not exceed 24 months for disabilities that are the result of a psychiatric or psychological disorder and/or substance abuse. Additionally, your benefit will end upon the earlier of the following occurrences: your disability ends; your income exceeds 75% of your pre-total disability earnings (for the residual benefit); or you do not provide proof of your continued disability, or submit to an exam, as may be required from time to time

How much can I apply for?

After graduation, you can convert your \$2,000 benefit without a health exam. You can also apply for a Monthly Benefit ranging from \$500 up to \$15,000, in \$100 increments:

Age	Maximum
Under 55	\$15,000
55 through 59	\$4,000
60 through 64	\$1,500

The benefit amount you apply for under this plan, in combination with all other disability insurance in force or applied for, can't exceed 60% of your AVERAGE NET MONTHLY INCOME, as defined in the Certificate. Earned income is net monthly earnings after business expenses but before taxes.

Who is the Insurance Carrier?

This Coverage is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 under Group Policy No. G-14242-3 on Policy Form G-14242-3/GMR-FACE.

When coverage begins

Coverage begins the first of the month after your enrollment form is received or your application is approved.

When coverage ends

Your coverage under this Group Disability Income Insurance policy will end upon the earlier of the following occurrences:

- Your graduation (You can choose to convert coverage upon graduation and pay the premium)
- You attain age 70
- Your AAO membership ceases
- You cease FULL-TIME WORK as defined, for reason other than disability
- Premiums are not paid when due
- You begin active military duty
- The Policy is terminated or modified to end coverage for the group of insureds to whom you belong, or
- You request to end such coverage

How do I apply?

Activate online at AAO-Insurance.com/student-disability.

Activate by phone at (844) 893-9888 Monday-Friday, 8 am – 6 pm CST.

This document is only a brief description of some of the plan's principal provisions and features. The complete terms are set forth in the group policy issued by New York Life Insurance Company to the American Association of Orthodontists.

