

Group Critical Illness Insurance

To supplement your health insurance, consider adding critical illness coverage. This extra level of protection helps alleviate the financial burdens of an illness like cancer, heart attack, major organ transplant, renal failure or stroke.

New York Life Insurance Company's Group Critical Illness Insurance can help provide the support you'll need to deal with an unexpected illness and help cover the substantial healthcare costs associated with it.



Coverage benefits

Designed specifically for AAO member orthodontists, this policy includes specific benefits to better protect you and your income.

SIMPLIFIED ISSUE

Answer only a few health questions. Physical exams and medical tests are not required.

GENEROUS COVERAGE AMOUNTS

Receive up to \$100,000 per covered critical illness or \$200,000 for two separate, covered distinct illnesses.

FLEXIBLE CASH BENEFIT

Receive four annual installments to use at your own discretion.

NO BENEFIT CUTBACKS

Benefit amounts will not decrease with age.

Help protect your future today at [AAO-Insurance.com](https://www.aao-insurance.com) or speak with a personalized insurance representative at (844) 893-9888.

Frequently asked questions



Why should I consider additional health insurance?

Most health insurance policies have copays, deductibles and other restrictions. Critical Illness Insurance can be important supplemental coverage that helps cover expenses related to six specific illnesses which are some of the most expensive to diagnose, treat and recover from. Additionally, if you do become ill, you will likely need to take time off work, which may add further stress.

Which critical illnesses are covered?

Cancer, carcinoma in situ (partial benefit), heart attack, major organ transplant, renal (kidney) failure and stroke.

How does this policy work?

If you are diagnosed with a covered illness, you will receive 100% of the coverage in force – except for cancer in situ, for which the benefit payable is 25% of coverage. How you use the cash benefit is up to you. You may need help paying medical bills, replacing lost wages, meeting living expenses or creating a college fund or estate plan for your loved ones. This coverage flexibility allows broader protection for your unique situation.

While a person is insured under the Policy, whether insurance is continuous or interrupted: (a) only one benefit is payable for any one Critical Illness; and (b) the person may only receive benefits for no more than two separate and distinct Critical Illnesses.

Can I make more than one claim?

The benefit under this policy may be used twice, provided the claims are for two different types of covered illnesses. The second illness is subject to a 6-month waiting period after the first diagnosis.

To request coverage visit [AAO-Insurance.com](https://www.aaoinurance.com) 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 Insurance License Number 0795478, in Arizona Insurance License Number 1800004362 and in Arkansas Insurance License Number 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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Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 under Group Policy No. G-30270-0-on Policy Form G-30270-0/GMR-FACE.

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 policies it underwrites are available in all jurisdictions. Please check the eligibility sections for current availability. New York Life Insurance Company's state of domicile is New York, and NAIC ID is #66915. AAO incurs certain administrative expenses in connection with this sponsored program. To provide and maintain this valuable membership benefit, it is reimbursed for such expenses.

Additional coverage details

Exclusions and limitations

Benefits will not be paid for any Critical Illness that is due or related to:

- Crime/Illegal Occupation/Illegal Activity—A Critical Illness that: (a) occurs during; (b) is due to; or (c) is related to; the COVERED PERSON'S participation in or incarceration resulting from any of the following in a role other than as a victim: (1) the commission of a felony; (2) an illegal occupation or activity; (3) an insurrection; (4) terrorist activity; or (5) a riot.
- Drugs—A Critical Illness that: (a) occurs during; (b) is due to; or (c) is related to; the COVERED PERSON'S: (1) use of drugs, intoxicants, narcotics, barbiturates or hallucinogenic agents, unless such use is as prescribed by a doctor or accidentally administered; or (2) legal intoxication.
- Hazardous Activities—A Critical Illness that occurs during or is a direct result of the COVERED PERSON'S engaging in the following activities: hang gliding; bungee jumping; parachuting; sail gliding; parakiting; jumping, parachuting or falling from a hot air balloon, whether or not the hot air balloon is motor driven.
- Incarceration—A Critical Illness that occurs while the COVERED PERSON is incarcerated in a state or federal prison or other detention facility.
- Ischemia - A Critical Illness does not include Transient Ischemic Attacks and attacks of Vertebrobasilar Ischemia. "Ischemia" does not include the Critical Illness "Stroke" or "Heart Attack," as stated in the Critical Illnesses section.
- Preexisting Condition—A Critical Illness that is classified as a Preexisting Condition. "Preexisting Condition" means a condition for which medical advice was given or treatment was recommended by, or received from, a licensed health care provider within 12 months before a COVERED PERSON'S EFFECTIVE DATE.
- Self-inflicted Injury/Suicide—A Critical Illness that is due to or related to an intentional self-inflicted injury or occurs while intentionally injuring oneself. This exclusion applies only if the COVERED PERSON is sane.
- Skin Cancer/Pre-Malignant Condition—A Critical Illness does not include: all skin cancers; basal cell carcinomas; squamous cell carcinomas of the skin; pre-malignant tumors or polyps; pre-malignant conditions or conditions with malignant potential; a Clark's Level 1 or 2 melanoma, or Breslow less than .75mm. "Skin Cancer/Pre-Malignant

Eligibility

-If you are an AAO member, can apply for this coverage for yourself only, and yourself and lawful spouse, provided both of you are: under age 70; residing in the U.S. (except VT, WA and territories), Puerto Rico or Canada (except Quebec), and; not on active military duty.

How much can I apply for?

-You can apply for benefit amounts from \$5,000 to \$100,000 in \$5,000 increments (spouse coverage must be less than or equal to member coverage). These benefit amounts have been secured through the AAO-Endorsed Member Insurance Program to offer a level of support that will help make a difference. Coverage terminates at age 75 or until benefits are paid for a second illness.

Critical Illnesses covered by this insurance

- Cancer: The uncontrolled growth and spread of malignant cells and invasion of healthy tissue
- Carcinoma in situ: The first diagnosis of cancer where the malignant cells remain in place (have not spread)
- Heart attack: Death of a portion of the heart muscle due to inadequate blood supply
- Major organ transplant: Medically necessary transplants of the lung, heart, liver, small intestine, pancreas, kidney, and bone marrow
- Renal (kidney) failure: End-stage, chronic, irreversible failure of both kidneys
- Stroke: Neurological impairment which results in paralysis or other neurological deficit that continues for at least 96 hours and is expected to be permanent

How do I apply?

- Apply online at AAO-Insurance.com/Life-and-critical-illness/
- Apply by phone at (844) 893-9888 Monday-Friday, 8 am – 6 pm CST

What if I decide this coverage isn't right for me?

- When you become insured, you get sent a Certificate of Insurance summarizing your insurance coverage. If you are not completely satisfied with your Certificate's terms, you may return it without any claims within 30 days. Your coverage gets canceled, and you will receive a full refund.

When does my coverage end?

Coverage will end upon the earliest of the following:

- The insured person reaches age 75
- Your AAO membership ceases
- Premium is not paid when due
- The insured person begins fulltime active military duty
- The policy is terminated or revised to end coverage for your class
- You request to end insurance
- Benefits for two critical illnesses have been paid

Spouse coverage will end when your coverage ends or when he/she is no longer your lawful spouse.

Current Annual Premiums Per \$1,000 as of 2025

The cost of this insurance is based on the insured person's attained age on the date coverage is issued and increases as he/she grows older. Premium contributions will vary depending on the number of units chosen.

Insured Person's age	Non-smoker	Smoker
18-29	\$ 5.11	\$ 7.70
30-34	\$ 7.02	\$ 11.34
35-39	\$ 10.36	\$ 17.36
40-44	\$ 14.80	\$ 25.21
45-49	\$ 20.02	\$ 34.82
50-54	\$ 25.25	\$ 44.42
55-59	\$ 31.27	\$ 54.41
60-64	\$ 37.29	\$ 64.41
65-69	\$ 44.71	\$ 75.40
*70-74	\$ 54.10	\$ 89.86

* Renewal only

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the American Association of Orthodontists.

IMPORTANT TAX INFORMATION FOR RESIDENTS OF MANITOBA AND ONTARIO, CANADA: Ontario and Manitoba have enacted laws requiring taxation of all group insurance purchased by individuals. A tax will be added to the amount of any premium due (in U.S. dollars): 8% for Ontario and 7% for Manitoba.

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