

Important coverage details

Acceptance into the plan is subject to evidence of insurability as determined by the underwriting company. Depending upon the amount of coverage applied for, it may be necessary for you to have a paramedical, blood test and urinalysis, all of which will be conducted at your convenience with no cost to you.

RENEWAL: This coverage is renewed by paying the renewal premium applicable for your particular age. The policy will end only if you do not pay the premium when due, reach age 70, retire, or cease to be actively engaged full time in your profession. We reserve the right to decline renewal if you cease to be a member of the Pennsylvania Veterinary Medical Association, if the association withdraws sponsorship of the program or sponsors a similar plan. You can, however, ensure uninterrupted coverage by converting to a plan providing comparable benefits. This policy is renewable to age 70 and will be offered to you at the premium rate then in force.

EXCLUSIONS: This plan does not cover disabilities related to: war or acts of war, whether declared or undeclared; military service; suicide or attempted suicide while sane or insane (in MO, while sane); intentionally self-inflicted injury; experimental or test flying, operating, traveling in or flying any aircraft operated by or under the direction of the military; pregnancy beginning before or during the first 30 days after your policy takes effect; participation in the commission or attempted commission of a felony. Also, no benefits are payable for any period during which you are confined in a penal or correctional institution.

IMPORTANT: This is a brief description of coverage provided under policy number G-300,156; form number AG-43033, and is subject to the terms, conditions, limitations and exclusions of the policy. Please see policy for details. For information about other plans, rates and discounts available under this Disability Income program, contact the program administrator.

Administered by:

USI AFFINITY

Eastern Pennsylvania
One International Plaza
Suite 400
Philadelphia, PA 19113
610-833-1800
1-800/265-2876
www.usiaffinity.com

Western Pennsylvania
The Stealth Technology Center
333 Technology Drive, Suite 255
Canonsburg, PA 15317
724-873-8150
1-800/926-5287
1-800/327-1550

Underwritten by:

American General Assurance Company

Schaumburg, Illinois
A member company of American International Group, Inc.
www.aigbenefitsolutions.com

American General Assurance Company has been awarded an A++ (Superior) rating from A.M. Best. This rating reflects American General Assurance Company's superior overall financial strength and operating performance when compared to A.M. Best's standards. The rating is current as of January 15, 2008. For the latest A.M. Best's Ratings and A.M. Best's Company Reports, please visit the A.M. Best web site at www.ambest.com.

The underwriting risks, financial obligations and support functions associated with the products issued by American General Assurance Company are its responsibility. American General Assurance Company is responsible for its own financial condition and contractual obligations.

© 2008 American International Group, Inc. All rights reserved.

 **For more information call**
1-800/265-2876 or 1-800/327-1550
(Eastern) (Western)

PVMA

AG5877 (02/08)
00306101-1225 R02/08

If you suddenly couldn't work – what then?



Group Disability Income Insurance

for our members

Here's a way for you to provide the financial security you and your family may need...

SPONSORED BY



Choose this disability plan to help safeguard your financial health

Your income-earning ability is one of your key financial assets. The loss of it, through sudden and unexpected disability, could well mean financial hardship for your family. You can help prevent this by enrolling in the disability income plan sponsored by the Pennsylvania Veterinary Medical Association (PVMA).

The plan administrator, USI Affinity, is PVMA's insurance administrator.

The next few minutes you spend reading about this excellent coverage could have a significant and positive affect on your life later on. No one knows when or how disability may strike, but an umbrella of protection like this could soften the impact.

If you are a member of the PVMA in good standing, under age 60, and actively performing the duties of your profession at least 30 hours per week, you are eligible to apply for this plan.

Collect full benefits even if you can perform a job other than your own

This plan pays **full** benefits if you are totally disabled and are completely unable to perform the substantial and material duties of your regular job, including your specialty, if applicable. *This means that even if you are able to perform the duties of another specialty or occupation, you can still collect full benefits. You must be receiving regular medical care from a physician. If you continue to be totally disabled after this period, the plan pays accident or sickness benefits to age 65 for disabilities which begin prior to age 63; and for two years for disabilities which begin on or after age 63. Coverage terminates when you reach age 70.*

Choose the amount you need to cover your monthly expenses

If you are under age 50, you may apply for up to \$10,000 (in \$100 increments) in disability income per month. If you are age 50 to 54, you may apply for up to \$6,000 in disability income per month; if age 55 to 59, you may apply for up to \$3,000 per month.



Select the waiting period that's right for you

This plan gives you the flexibility to choose the waiting period before benefit payments begin that's most comfortable for you, from 30, 60, 90, 180, or 365 days.

If you choose a 30-, 60- or 90-day waiting period and are totally disabled and receiving benefits for nine consecutive months, you will receive a lump sum payment. The payment will equal the monthly benefits that would have been payable if there were no waiting period.

Plan includes a survivor benefit

If you die while totally disabled, having been disabled for at least 12 consecutive months, your beneficiary will receive a survivor benefit of up to three months of payments.

10-day free look

If you change your mind, you can return your policy within 10 days after receiving it and obtain a full refund of your premium.

We encourage you to take a moment to consider how much this disability income protection could mean to you and your family should you be unable to work due to a disability.

See inside for more details and your
economical group cost >>>

This plan gives you the coverage you may need should you become disabled and unable to work

Many benefits are included with your disability income coverage:

- > Physician's fees for treatment of non-disabling injuries to a maximum of one-quarter your monthly benefit, provided no other indemnity is payable under the policy.
- > Policy includes a \$1,000 accidental death and dismemberment benefit. You also receive benefits for accidental loss of limbs, sight, speech or hearing, as outlined in the policy.
- > Premium payments are waived while the policy is in force after you have received total disability benefits for six months, provided the disability begins prior to age 60. This continues for as long as you continue to receive benefits.
- > For mental or nervous disorders, alcoholism, or drug addiction, benefits will be paid for up to 24 months if you are disabled prior to age 63. On or after age 63, benefits are payable for 12 months or to age 65, whichever is greater.
- > Pregnancy is treated as any other illness, provided the pregnancy begins 30 or more days after the effective date of the policy.
- > Benefits are paid regardless of other insurance with no offsets for Social Security.
- > You'll receive a minimum benefit for specific fractures and dislocations.
- > A rehabilitation program is also available to policyholders.
- > Actual eligibility for participation is subject to medical and financial underwriting.

Disability Income Insurance Semi-Annual Premium Rates

90-Day Waiting Period		Plan 65/65		
AGE	\$2,500	\$5,000	\$10,000	
< AGE 30	\$ 145.60	\$ 289.15	\$ 576.25	
30-39	204.10	406.20	810.40	
40-49	336.65	671.30	1,340.55	
50-59	542.30	1,082.60	2,163.20	
60-64*	540.25	1,078.50	2,155.00	
65-69*	420.70	420.70	420.70	

PLAN 65/65: This plan pays accident or sickness benefits to age 65 for disabilities which begin prior to age 63; and for two years for disabilities which begin on or after age 63. These rates apply when the insurance becomes effective and are adjusted for attained age upon renewal. Coverage terminates when you reach age 70.

* Rates for age 60 and older are for renewal purposes only. All rates except 65-69 include Residual Benefit. Monthly benefits in excess of \$2,200 are reduced to \$2,200 upon attainment of age 65 if not disabled. For costs of different waiting periods, please call us at 1-800/327-1550.

A \$1.00 semi-annual premium will be added for the included \$1,000 accidental death and dismemberment coverage. A \$1.00 service charge will also be added for semi-annual billing.

On the enclosed application under "Optional Riders," you can check any of the following worthwhile options you would like your plan to include.

Residual Benefits Option

Following a disability (lasting the longer of 30 days or until the end of the waiting period), residual benefits are payable provided that you are:

- > unable to perform one or more of the substantial and material duties of your occupation or unable to perform them for as much time as is usually required
- > experiencing a 20 percent or greater loss of prior monthly income
- > receiving medical care from a licensed physician other than yourself
- > not being paid Total Disability Benefits under this coverage.

Cost of Living Adjustment Option (COLA)

You have the option to have your monthly benefits for total and residual disability increased based on the Urban Consumer Price Index, or CPI-U, according to a specific formula outlined in the policy.

Guaranteed Purchase Option (GPO)

You have the option to increase your monthly disability benefit without having to provide evidence of insurability. You can increase this benefit by 25 percent of the original amount on the second, fourth, sixth and eighth anniversaries of the renewal date up to the maximum available to the group. This option is available only to applicants under age 40. The premium rate for this option is 4 percent of the sum of the base policy.

The premium charge for the rider expires on the earlier of: the eighth anniversary of the first renewal date; or the renewal date on which the insured requests its termination; or when the monthly maximum benefit is reached.

Recovery Benefit Option

You have the option to receive a lump sum recovery benefit upon your return to work equal to from one-fourth to three months' disability payments if you were totally disabled and received benefits for 45 days or longer.

The association's goal is to assist members in securing quality insurance products at economical rates. While we are pleased to sponsor this product, that sponsorship does not eliminate the need to always compare coverage and prices on available insurance products before making your purchase. Insurance representatives from USI Affinity, our administrator, can assist in that process.

Apply today

- 1 Complete the brief application included with this brochure. Please be sure to write in the monthly benefit amount you want, check the appropriate waiting period, and check which of the optional benefits you would like your plan to include.**
- 2 Date and sign the application.**
- 3 Mail it back to us in the postage-paid envelope provided.**

There's no need to send payment with your application. If your application is approved, your policy will be sent to you along with a premium notice. Your coverage will begin on the first of the month following the date your application is approved, as long as your premium is paid within 10 days after receiving your policy. You must be actively at work on the date the insurance is to take effect. If not, the insurance will take effect on the date you return to work.

Don't wait to add this insurance protection to help safeguard your livelihood

Fill out and return your application today. Keep your income up – even if you're down.