Since 1957, the American Veterinary Medical Association Group Health and Life Insurance Trust (AVMA-GHLIT) has provided members like you with coverage you can trust. We invite you to review this guide to the many kinds of coverage available so you can make the insurance decisions that are right for you, your family and your practice.

Whether you’re seeking affordable insurance while you’re just starting out… a solid plan for your family… or a way to plan for medical expenses as you age, AVMA-GHLIT is the one place to turn for insurance protection designed by veterinarians for veterinarians.

AVMA-GHLIT plans provide the group buying power of thousands of veterinarians across the country. Our extensive program is designed to provide insurance protection for you and your family from your first day in veterinary school, throughout your career, and on into retirement.

The information provided in this brochure is intended as an overview of the kinds of insurance protection available to members of the AVMA through the AVMA-GHLIT.

For more information, including plan exclusions, limitations, rates, eligibility and renewal provisions, please contact your AVMA-GHLIT agent or the Trust office at 1.800.621.6360.

A Membership Service of the American Veterinary Medical Association
Health care in the United States is expensive—and getting more so every day. A solid health insurance plan should be the cornerstone of everyone's individual coverage. The goal is to find the right balance between choices, benefits, and cost that best fits your personal circumstances. Three basic options to consider include a PPO, a Traditional Plan, or an HSA-Qualified Plan.

Preferred Provider Organization (PPO)
A PPO typically pays a higher percentage of your costs when you use one of their network providers. AVMA GHLIT's PPO and PPO Value Plans offer you savings by utilizing a larger network of providers. The PPO also gives you the convenience of not needing a primary care provider to see a specialist. Co-payment or deductibles will vary. For additional information, please consult with your accountant or tax advisor.

Traditional Major Medical Plans
If a higher level of benefits and choice is important to you, Traditional Major Medical Plans provide generous benefit protection to cap the maximum out-of-pocket you will pay. The PPO Value Plans provide even more affordable insurance alternatives, with distinct coverage options. Specific features include $35 doctor office visit co-pays and special co-pay options (or an HSA-Qualified Plan).

Level Term Life Insurance
If you want more control over your health care dollar, and you can afford to spend a little more on premiums, Traditional Major Medical Plans provide generous benefit protection to cap the maximum out-of-pocket you will pay. The PPO Value Plans provide even more affordable insurance alternatives, with distinct coverage options. Specific features include $35 doctor office visit co-pays and special co-pay options (or an HSA-Qualified Plan).

Disability Insurance
Disability insurance can protect your savings and your future. Disability income benefits, in order to stay in the workplace, can also add accidental death and dismemberment coverage.

Life and Disability Insurance
If a spouse, children or others are depending upon you, you probably need life insurance. Whether you have dependents or not, planning for disability is also critical. In fact, you are four times more likely to experience a disability, according to the U.S. Census Bureau. For younger professionals, who may not yet be financially secure, a disability of even a few months could prove devastating. For veterans of any age, a long-term disability could present financial difficulties. The AVMA GHLIT provides selection of plans to help you be prepared.

Basic Protection Package
If you are seeking a basic building block of protection for yourself, this package may be appropriate for your needs. The AVMA GHLIT Basic Protection Plan includes Long-Term Disability Income Insurance, Decreasing Term Life Insurance, Accidental Death and Dismemberment Insurance and Basic Prophylactic Benefits. Optional Short-Term Disability Income Insurance is also available.

Professional Overhead Insurance
While disability insurance may safeguard your income, a disability could also threaten the continuation of your practice. Professional Overhead insurance addresses the cost of keeping a business open during the disability of an owner or partner. This is important leverage because many of the expenses of keeping a practice open. With this coverage, you may not have to spend your personal savings, or use up your personal disability income benefits, in order to stay in business. The AVMA GHLIT Professional Overhead Expense Plans allow you to apply for monthly benefit levels from $300 to $20,000, in increments of $100, up to 100 percent of your office overhead expenses. Covered expenses include rent, principal and interest on outstanding debts, utilities (heat, water, gas, electricity, etc.), salaries, wages, postage and stationery, equipment, maintenance, and monthly average of taxes on the premises.

Additional Protection Made Available by AVMA GHLIT
Dental Insurance
There are strong links between good oral health and overall health. Moreover, studies show that investing in preventive dental care saves money in the long run by reducing costly restorative care. Because the AVMA GHLIT believes a good dental plan is an important enhancement to any health plan, the Trust makes available a choice of dental plans. The plans offer important benefits, including a $1,000 annual maximum, the freedom to choose any dentist, and 100% coverage of preventive care. Three distinct plan choices range from standard coverage to a maximum coverage indemnity plan with orthodontia and eye care.

LTC Through the Trust provides a 5% discount; the younger you begin, the more affordable the premiums.

The above plans are underwritten by New York Life Insurance Company (NY, NY 10010) on Group Policy G-14884/face form GMR. Congress increased previous caps on deposits, allowing you to deposit more into your health savings account. Unused funds accumulate in your account to help insure against future costs. (You should consult with your accountant or tax advisor to determine if these plans are right for you and your family).

Hospital Indemnity Insurance
This insurance can be a valuable supplement to your medical coverage. A recommended insurance addition to your medical coverage is a Hospital Indemnity Plan. To help alleviate out-of-pocket costs, this affordable insurance coverage provides daily payments during a covered hospitalization. The money is paid directly to you, to help cover deductibles or co-payments, pay for a private room, or simply as extra cash when you may need it most.

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