

AAFP Group No-Cost Traditional Term Life and Disability Income Insurance



Exclusively for PGY3 Family Medicine Residents

The AAFP Foundation Board of Trustees has authorized our insurance carrier – New York Life Insurance Company – to provide third-year residents with two valuable coverages – at no cost to you¹, to help you start a solid financial path.

Complimentary Insurance Coverage

In recognition of your last year of family medicine residency, we celebrate your commitment and offer you two valuable coverages – at no cost to you:

- **\$100,000 Group Traditional Term Life Insurance** for two years²
- **\$5,000 Monthly Benefit/90-day waiting period Group Disability Income Insurance** with a 5-year benefit period²

Enrollment is open on July 1st of the year you enter your Post Graduate Year 3

Visit aafpins.com/nocost to learn more and enroll today. If you qualify, your acceptance is guaranteed and no underwriting is needed.

Your effective date of coverage will be January 1st, 2026 following approval by New York Life Insurance Company.

Exclusively for PGY3 residents

Any AAFP member entering Family Medicine Post-Graduate Year 3 and residing in the United States can enroll. This offer is not available to residents of Nevada or Vermont.

You have a 30-Day Free Look

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated – no questions asked.

**Enroll online at aafpins.com/nocost
For answers or help enrolling
call (866) 537-1039**

AAFP Traditional Term Life Insurance

No Exclusions

Your life insurance benefit will be paid for death from any cause, at anytime, anywhere in the world. The validity of any amount of insurance that has been in force for two years or more will not be contested except for insurance eligibility provisions or non-payment of premium due.

Coverage to Age 75

You can keep this insurance to age 75, as long as you become a dues paying member to maintain your no cost coverage after the first year of coverage and you decide to continue your coverage on a premium paying basis after two years, the day before your insurance coverage amount becomes zero or less due to an Accelerated Death Benefit payment, and the AAFP Group Policy remains in force, or you request to end insurance.

AAFP Disability Income Insurance

Coverage End Date

Once approved, you can continue your coverage to age 72, as long as you become a dues paying member to maintain your no cost coverage after the first year of coverage and you decide to continue your coverage on a premium paying basis after two years, the group policy remains in force, and you do not enter active duty in the Armed Forces.

Exclusions

Benefits are not payable during the 90-day Waiting Period. This policy does not provide benefits for disabilities due or related to routine pregnancy (complications of pregnancy are covered); or declared or undeclared war or any act thereof; or specific conditions for which an impairment restriction has been placed on your coverage. This policy does not provide benefits for any disability that occurs during or is due or related to intentionally self-inflicted injury while sane or insane; or incarceration or participation in a crime or illegal activity.

No benefits are payable for any period during which you are incarcerated. Also, to be considered disabled, the disability must occur while you are insured under the policy and you must be under the regular care of a licensed physician other than yourself or immediate family/household member during the period of disability. A Preexisting Condition is an injury or sickness or condition for which you have consulted a doctor, received medical services or supplies or have taken any medication during the 12 month period immediately before your coverage became effective.

For Missouri residents only: the exclusion for intentionally self-inflicted injury is not applicable to injuries caused by an attempted suicide while sane.

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AAFP Headquarters, Suite 220,
11400 Tomahawk Creek Parkway, Leawood, KS 66211

1 Paid for through the AAFP Insurance Program.

2 You must become a dues paying member to maintain your no cost coverage after the first year.

The AAFP Association-Group Traditional Term Life Insurance policy described is subject to the terms and conditions of Group Policy G-7200-0 and G-7201-0. The Group Disability Income Insurance policy described is subject to the terms and conditions of Group Policy G-7201-0. Both are issued by New York Life Insurance Company (51 Madison Avenue, New York, NY 10010) to the American Academy of Family Physicians (on Policy Form GMR G-7200-0/G-7201-0 GMR-FACE). Please refer to the Certificate of Insurance for details of your coverage. New York Life Insurance Company (NAIC #66915) is domiciled in New York and licensed/authorized to transact business in the 50 United States, the District of Columbia, Puerto Rico and Canada. This offer is not available to residents of Nevada or Vermont.

Administered by: AAFP Insurance Program, 11400 Tomahawk Creek Pkwy, Suite 220 Leawood, KS 66211

AR Insurance licenses #: 246260; CA Insurance licenses #: 0547642.

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