

## Your Benefits At A Glance

- Up to \$12,000 a Month
- Paid Directly to You
- Full Benefits can be Payable to Age 67
- Survivorship Benefit
- Apply Online
- Affordable Rates
- Endorsed by AAFP
- Rates Level Starting at Age 50

## Frequently Asked Questions

### Q. How much can I collect?

A. You may collect up to \$12,000 a month, \$144,000 a year, if a covered accident or illness keeps you from working.\*\*\* Benefits are available in \$100 increments, up to \$12,000 a month. You can request benefits of up to 60% of your gross monthly income, if this is your only disability protection ... up to 75%, if paired with other disability protection.

### Q. When will payments begin?

A. Benefits start after a 90-day waiting period, and can continue without interruption for as long as you are disabled up to age 67.\*\*\*

### Q. Can I collect, even if I have other insurance?

A. Full benefits are paid in addition to what you collect from Social Security or any other insurance policy. And, under current tax laws, benefits may be tax-free if you purchase this coverage for yourself. Consult your tax advisor for details.

### Q. Will I be able to increase my benefit amount in the future?

A. Yes, we understand that responsibilities change over time. So you'll be given an opportunity to purchase additional monthly benefits of \$100 or \$200 at ages 31, 34, 37, 40, 43 and 46. Increased benefits are available regardless of your health, as long as you are working full time, premiums are paid on time, and your benefits don't exceed the plan maximum or the lesser of \$12,000 a month or 60% of your gross monthly income. You also have the option of applying for additional benefits any time before age 60 by providing proof of good health. Your existing coverage and your remaining Guaranteed Future Purchase Options will not be affected, even if you are declined for coverage.

**Applying online is Easy.**

See the link at the top of our website.

### **No Risk. No Obligation.**

If you decide this coverage is not for you, you may return your certificate of insurance within 30 days for a full refund of any money paid.

### **Questions? Call (866) 537-1039**

If you have questions about this valuable opportunity or need help applying, just call for personal assistance. We're here to help.

## Additional Coverage Details

### Rehabilitation Benefits – at No Extra Charge

If you participate in a rehabilitation program approved by New York Life Insurance Company, you can do so at no cost ... and without any reduction in benefits.

### Benefits Paid During Trial or Part-Time Work

If after being disabled for 30 consecutive days, you return to work and find your pre-disability income has diminished by 25% or more, you can collect residual benefits.† These benefits will end when your earnings rise to exceed 75% of your pre-disability income or you reach the end of the maximum benefit period.

### Organ Donor Provision

If you have been insured for at least six months and undergo a surgical procedure to donate an organ for transplant, you will be considered totally disabled\*\* ... and eligible for full benefits.

### Communicable Disease Provision

Full disability benefits – without a waiting period – will be paid if you contract a covered communicable disease.†† Benefits will be paid if you are under age 65 and unable to earn more than 75% of your average monthly income.

### NEW! Survivorship Benefit

If you pass away while collecting disability benefits, a lump sum payment of three months benefits will be paid to your surviving family member (see Certificate for details).

### Optional Inflation Protection Benefit

If you elect this option at an additional cost and become disabled prior to age 63, your benefits can increase annually starting on the first anniversary of your Covered Total Disability. Increases are based on the Consumer Price Index for Urban Consumers (CPI-U). The maximum increase is 7.5% a year, with an overall maximum increase of 100% of your pre-disability monthly benefit.

A “catch-up” feature allows for benefit increases in excess of the 7.5% annual maximum if a prior year’s inflation adjustment was less than 7.5%. Once your disability and benefit payments stop, your monthly benefit returns to its original amount.

### Relapse Protection

If you suffer a recurrence of the same or related disability within three months of returning to full-time work, your benefits will resume without the need to satisfy a new waiting period or changing your benefit period. (Recurrence covered within 12 months if the disability is due to a mental disorder, drug addiction or alcoholism.)

### Premiums Waived During Disability

No premium payments will be required while you are receiving monthly AAFP disability income benefits.

## Important Plan Information

### Eligibility

All AAFP members under age 60, residing in the United States and the District of Columbia (excluding VT), and engaged in Full-Time Work are eligible to apply for coverage, (AAFP members in the Uniformed Services Chapter should call AAFP Insurance Services for the disability plan designed specifically for them). “Full-Time Work” means the active performance for pay or profit of the regular duties of your normal occupation on a basis of at least 20 hours a week at the place such duties are normally performed.

### Effective Date

All coverage is subject to approval by New York Life Insurance Company. Your effective date of coverage will be the first day of the month following approval by New York Life Insurance Company provided (a) your initial premium is received within 31 days after you are billed and (b) you are at Full-Time Work (at least 20 hours per week) on the effective date.

### Coverage End Date

Once approved, you can continue your coverage to age 70, as long as you pay all premium contributions when due, you remain at Full-Time Work, the group policy remains in force, and you do not enter active duty in

the Armed Forces. Note: your coverage can continue without interruption or cost penalty if you change employers or discontinue membership in the Academy.

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

Find the Affordable Rate for Your Age on Back →

## Here's an Example of Our Affordable Rates

### Monthly Benefits – Current Quarterly Costs 90-Day Waiting Period

AGE	\$5,000		\$8,000		\$12,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
<b>Under 30</b>	\$143.00	\$162.50	\$228.80	\$260.00	\$343.20	\$390.00
<b>30-34</b>	\$150.00	\$195.00	\$240.00	\$312.00	\$360.00	\$468.00
<b>35-39</b>	\$187.50	\$242.50	\$300.00	\$388.00	\$450.00	\$582.00
<b>40-44</b>	\$257.50	\$337.50	\$412.00	\$540.00	\$618.00	\$810.00
<b>45-49</b>	\$362.50	\$440.00	\$580.00	\$704.00	\$870.00	\$1,056.00
<b>50-70</b>	\$542.50	\$617.50	\$868.00	\$988.00	\$1,302.00	\$1,482.00

### Current Quarterly Costs Per \$1,000 Monthly Benefit

AGE	90-Day Waiting Period		Inflation Protection Option
	MALE	FEMALE	
<b>Under 30</b>	\$28.60	\$32.50	\$8.70
<b>30-34</b>	\$30.00	\$39.00	\$12.60
<b>35-39</b>	\$37.50	\$48.50	\$17.40
<b>40-44</b>	\$51.50	\$67.50	\$26.40
<b>45-49</b>	\$72.50	\$88.00	\$35.10
<b>50-70</b>	\$108.50	\$123.50	\$31.20*

\*Option ends at age 63.

Once you reach age 50, your premiums will remain level until coverage ends at age 70.

Cost is based on your age when insurance becomes effective, gender, waiting period, tobacco/nicotine use, residence state and benefit amount selected. Cost increases as you grow older. New York Life Insurance Company reserves the right to change rates on a class basis. A class is a group of people that may be the same age or gender.

A 10% surcharge may apply if you have used tobacco or any nicotine substitute (including nicotine patches and nicotine chewing gum). A surcharge of 15% will apply for residents of Florida. A surcharge of 25% will apply for residents of California.

## Buy With Confidence

AAFP Insurance Services offers exclusive insurance programs to members. Our group buying power allows us to offer important protection with valuable pricing, benefits, features and services.

The AAFP Disability Income Plan is offered to family physicians by New York Life Insurance Company, a company we selected because of its proven financial strength and superior service. An industry leader for more than 165 years, New York Life Insurance Company has the highest possible financial strength ratings currently awarded to any life insurer from all four of the leading independent rating services. New York Life Insurance Company is a company you can trust to be there when you may need them most.

**A++**

Highest Rating  
from A.M. Best

**AAA**

Highest Rating  
from Fitch

**AA+**

Second-Highest Rating  
from Standard & Poor's

**Aaa**

Highest Rating from  
Moody's Investors Service

(ratings as of 7/1/15)



11400 Tomahawk Creek Parkway, #430 ■ Leawood, KS 66211-2672 ■ [aafpins.com](http://aafpins.com)

\*\* Totally Disabled means you are completely and continuously unable to perform the material and substantial duties of your profession or occupation for pay or profit due to accidental bodily injury or sickness, provided you are not otherwise working for pay or profit. (See liberalization of "not otherwise working" requirement under the provisions describing entrance into a rehabilitation program and return to work on a trial or part-time basis below.) Note: You will not be considered Totally Disabled solely due to the lack of a valid professional or occupational license or certification.

\*\*\* Benefits can be paid for no more than three years for disabilities related to mental or nervous disorders, alcoholism, or drug addiction or Self-Reported Symptoms. "Self-Reported Symptoms" are defined as the manifestations of conditions that are reported to a physician, but are not verifiable using tests, procedures, or clinical examinations. Self-Reported Symptoms include but are not limited to: headaches, pain, fatigue, stiffness, soreness, ringing in the ears, dizziness, numbness and loss of energy. If disability begins at ages 66-69, benefits will be paid up to one full year.

† Residual benefits are a percentage of your monthly benefit equal to the percentage reduction in monthly earnings produced by your disability. See Certificate of Insurance for additional description.

†† A "Communicable Disease" is defined as the following conditions, but only if public disclosure is either (a) recommended by your medical profession or (b) required by an appropriate governmental agency: Acute Viral Hepatitis of a non A type, Human Immunodeficiency Virus, Acquired Immune Deficiency Syndrome and tuberculosis.

The AAFP Association-Group Disability Income Insurance Plan described is subject to the terms and conditions of Group Policy G-7201 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-FACE/G-7201). 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 and the District of Columbia (agency licenses: AR #246260; CA #0547642).