



Follow These Simple Steps to Apply.

1. Complete the enclosed application.
2. Return in the postage-paid envelope provided.

We're Here to Help

Over 60+ years ago, AAFP Insurance Services was established to provide for the unique needs of the family physician. With the support of the Academy – and the group buying power of its 105,900 members nationwide – we've created insurance plans with special pricing, benefits and services for AAFP members and their families. But we do more than sell insurance. We provide insurance solutions and the personal service to support them – from the moment a doctor chooses to specialize in family medicine to the day he or she retires. Our sole purpose is to serve you. And we are honored to do so.

Questions? Call **(800) 325-8166**

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. Your effective date of coverage will be the first day of the month following approval by New York Life 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.



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Exclusively for AAFP Members



And What About You?

A Resident's Guide to AAFP Disability Income Insurance Benefits



Protect the Future You're Working So Hard to Build

The path to a career in family medicine is not an easy one. The work is hard and the hours are long. That's why we encourage all residents to protect their personal investment in medicine with **AAFP Disability Income Insurance.**

This insurance pays you a guaranteed monthly income, if a covered disabling* accident or illness keeps you from working or continuing your medical training. It's an income you can count on to help with living expenses and financial obligations, such as school loans, credit card debts or car payments.

Up to \$3,500 a Month, \$42,000 a Year – to Age 67!

Benefits can start after a 90-day waiting period for your disability. And they'll continue without interruption during your disability until you reach age 67 – even if that's 25 or 30 years from now!**

Tax-Free Payments

If you purchase this coverage for yourself, your benefit checks are tax-free under current tax laws. You can keep every penny. Consult your tax advisor for details.

Full Benefits Paid – Regardless of Other Coverage

Unlike other plans, this one pays the full benefit amount – regardless of what you collect from any other insurance policy.

New Pre-Approved Coverage Increase

As a resident, you're eligible to be insured for up to \$3,500 a month, even if you don't hold a paying job. But if your situation changes over the next 12 months – and you begin to collect a salary or your current salary increases – you're pre-approved for additional benefits. You can increase your coverage up to \$5,000 a month without updating your medical information. Just show proof of your new income.

Added Benefits ... at No Additional Cost

■ Added Rehabilitation Benefits

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

■ Residual Benefits for 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 could qualify to collect residual benefits.† These benefits will end when your earnings rise to exceed 75% of your pre-disability income.

■ Communicable Disease Provision

This provision guarantees you full disability benefits – without a waiting period – 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.

■ Relapse Protection

Suffer a recurrence of the same or related disability within three months of returning to full-time work, and 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.)

■ 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 total benefits, without a waiting period.

* "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 64-69, 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).



Low Member Rates

Here are our affordable quarterly rates. Cost is based on your age when insurance becomes effective, gender, tobacco/nicotine use, residence state and benefit amount selected. The cost increases as you grow older. Rates shown are for a 90-day waiting period.

Monthly Benefit Amount ... Low Quarterly Rates

Age	\$1,500		\$2,500		\$3,500	
	Male	Female	Male	Female	Male	Female
Under 30	42.90	48.75	71.50	81.25	100.10	113.75
30-34	45.00	58.50	75.00	97.50	105.00	136.50
35-39	56.25	72.75	93.75	121.25	131.25	169.75
40-44	77.25	101.25	128.75	168.75	180.25	236.25
45-49	108.75	132.00	181.25	220.00	253.75	308.00

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.