



Coverage Overview

With premiums that remain the same for the full 10- or 20-year term of the plan, even if your health status changes and even as you grow older, this coverage is an easy and economical way you can help provide your family much-needed financial support if something should happen to you.

Eligibility

You are eligible to apply for between \$100,000 and \$2,000,000 in coverage if you are an American Physical Therapy Association (APTA) member in good standing and a U.S. resident. If you are under age 55, you may apply for either a 10-year or a 20-year level term. If you are between ages 55 and 64, you're eligible for a level term of 10 years.

Your lawful spouse or domestic partner* under age 65 is also eligible for up to \$1,000,000 in coverage.

*Wherever the term spouse appears will read as Domestic Partner throughout.

Competitive group rates

As an APTA member, you are part of a large group of people nationwide, so you enjoy group purchasing power that brings you the convenience of coverage that is quick and easy to apply for while also keeping your cost competitive.

Your choice of either a 10- or 20-year term period

Your premium amount will be based on your age at the time your insurance goes into effect. That premium is scheduled to remain the same, or level, for the full 10- or 20-year term period you select.

Effective date

Coverage will be effective on the 1st of the month following the date your application is approved, provided your first premium payment has been made and you are and your spouse, if applying, are performing the normal activities of a person in good health of like age on the date such insurance would take effect. If not performing the normal activities on that date, insurance will take effect on the first of the month after the day you are performing such normal activities provided the date is within 3 months of the original effective date and you remain otherwise eligible. For Spouse coverage to take effect, the member must be an insured member on that date.

- NOTE Residents of NC - "performing normal activities" is replaced by the requirement that the health status of any proposed insured remain the same as stated in your application.

Renewable to age 75

Coverage may be continuously renewed until you reach age 75, as long as you pay your premiums when due, you remain an APTA member, coverage remains in force for your class and APTA continues to sponsor this plan.

If your coverage is still in effect when your 10- or 20-year term period ends, you will have the option of applying for a new certificate with a new level term period based on your then attained age and underwriting status (see eligibility section) or continuing coverage on a year-to-year basis (rates will be based on your age on each successive renewal date).

Conversion option

If your coverage ends for a reason other than non-payment of premium or your written request, you may be eligible to convert to an individual life insurance policy within the conversion period without providing evidence of insurability.

Living benefits included at no additional cost

Living benefits (also referred to as "Accelerated Death Benefit") allow a terminally ill insured to receive a significant amount of his or her death benefit in a lump sum to help cover expenses during such a difficult time.

If you are under age 70 and diagnosed by your attending physician with a terminal illness from which you are not expected to recover, and you're given a life expectancy of 12 months or fewer, you can request to receive up to 50% of your life insurance benefit (premiums do not reduce) The balance of your death benefit will remain payable to your beneficiaries upon your death.

(more on following page)



GROUP LEVEL TERM LIFE INSURANCE

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Living benefits are not payable if you have made an absolute assignment of your life insurance under the group policy; all or part of your life insurance under the group is to be paid to your child(ren) or former spouse as part of a court approved divorce agreement; the insurance company does not receive written consent by any irrevocable beneficiary; or the terminal illness is a result of intentional self-inflicted injury or attempted suicide.

Living benefits are subject to state variations, limitations and exclusions and may be taxable. Review your Certificate of Insurance for details and consult a tax advisor regarding potential tax consequences.

*Not available to residents of Massachusetts

30-day free look

Send no money today ... review your certificate first!

You must be completely satisfied with your coverage before you pay your first premium. Once your application is approved and coverage issued, you'll receive a Certificate of Insurance. Take up to 30 days to review it. If it meets your needs, pay your first premium. If it doesn't, return your certificate ,without claim, and you'll be under no further obligation.

Limitations and exclusions

All applications are subject to medical underwriting and approval. If a medical exam is required, it will be conducted at your convenience and at no cost to you.

If death is the result of suicide within two years following the effective date of coverage, benefits are limited to a return of premiums paid, plus interest. The two-year suicide exclusion also applies to any increases in coverage issued after the original effective date.

If a person's age, sex or any other data is misstated, the correct data will be used to determine if insurance is in force. If insurance is in force, the premium and/or benefits will be adjusted according to the facts.

Applying is easy!

Simply Apply Online at <https://apta.nylinure.com> or print out and complete the application, and mail it to: APTA, 159 East County Line Road, Hatboro, PA 19040-9635.

There's no need to send payment now. We'll send you a premium notice upon approval.

If you have any questions, you can call the plan administrator at 1.800.982.9491.

This plan is underwritten by New York Life Insurance Company, NAIC # 66915, domiciled in the state of New York with a principal place of business of 51 Madison Avenue, New York, NY 10010 (policy form GMR).

New York Life is licensed/authorized to transact business in all the 50 United States, the District of Columbia, Puerto Rico, and Canada. However, not all group plans it underwrites are available in all states.

This is a brief summary of benefits only and is subject to the terms, conditions, exclusions and limitations of Group Policy Nos. G-30372-0/GMR-FACE (10-Year) and G-303-73-0/GMR-FACE (20-Year). Coverage may vary or may not be available in all states.

Provided by: The logo for HPSO (Healthcare Providers Service Organization) consists of a stylized heart shape followed by the letters "HPSO" in a bold, serif font.

Healthcare Providers Service Organization is a registered trade name of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493); Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

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