

# Overview of Benefits

As a member of the American Association of Orthodontists, you're entitled to apply for a variety of insurance programs that have been designed exclusively for members. This chart provides an overview of your options, but refer to the individual brochures for more complete details. For any questions, please call the Plan Administration Office at **1-800-622-0344**.

INSURANCE TYPE	DESCRIPTION	KEY BENEFITS	IDEAL FOR:
<b>Group Long Term Disability Income Insurance</b>	Can help protect your finances should a sudden injury or illness cause you to be unable to practice.	<ul style="list-style-type: none"> <li>Up to \$12,500 in monthly benefits.</li> <li>Cost of living option means your monthly benefits adjust for inflation.</li> <li>A Future Purchase Option makes it possible, if you are under age 50, to increase disability income coverage in the future without medical underwriting at that time, regardless of your health.</li> </ul>	Professionals who would not be able to afford their daily lifestyle without a steady stream of income.
<b>Group 10/20 Year Level Term Life Insurance</b>	Designed to protect you from unnecessary financial burdens and insure your family's financial security with stable rates for a 10- or 20-year period.	<ul style="list-style-type: none"> <li>Up to \$2,000,000 of member protection.</li> <li>Up to \$1,000,000 of spouse coverage.</li> <li>Volume discounts and non-smoker discounts to those who qualify.</li> </ul>	Individuals who have loved ones who depend on them for advice and counsel, and depend on their income to maintain their lifestyle.
<b>Group Health Insurance</b> (available only through AAO website)	Covers your healthcare needs and those of your family.	<ul style="list-style-type: none"> <li>Choose from 2 endorsed plans.</li> <li>Health Savings Account Qualified PPO Health Insurance Plans may allow you to open a Health Savings Account with all its tax advantages.</li> <li>You may invest pre-tax dollars and get tax-free earnings.</li> <li>Choose a higher deductible to help keep coverage costs down.</li> <li>Enjoy wellness benefits such as children's routine preventative care benefits, adult physical exam benefit and more.</li> </ul>	Individuals who don't want to pay for the high cost of individual medical insurance but need coverage.
<b>Employment Practice Liability Insurance</b>	Protects your practice from the potentially catastrophic costs of employee litigation.	<ul style="list-style-type: none"> <li>Comprehensive coverage includes workplace harassment, discrimination, retaliation, breach of employment agreement, wrongful termination, violation of the FMLA, invasion of privacy and failure to create or enforce adequate employment policies and procedures.</li> <li>Coverage for claims brought by independent contractors, leased employees and volunteers.</li> <li>Non-cancellable, except for non-payment of premium.</li> </ul>	Business owners who want to protect their practice – and their reputation.
<b>Professional Overhead Expense Insurance</b>	In the event of a covered disability, you may receive up to \$20,000 monthly to help cover your office expenses.	<ul style="list-style-type: none"> <li>Benefits may be paid for up to 24 months.</li> <li>Includes a Future Increase Option that allows you to receive additional benefit amounts.</li> </ul>	Business owners who buy disability insurance to protect their income but also want to protect their business.
<b>Business Owner's Insurance</b>	Complete selection of property and practice liability coverage.	<ul style="list-style-type: none"> <li>Property protection includes buildings and/or contents, theft of cash or inventory, x-rays, records and other valuable papers, business interruption, and accounts receivable up to \$25,000.</li> <li>General liability coverage includes premises (operations), products/completed operations, defense costs, personal injury (including libel, slander, false arrest and invasion of privacy), and advertising liability.</li> <li>Optional coverages include increased computer hardware and software/media, energy equipment to insure heating and cooling systems, and workers' compensation.</li> </ul>	Business owners who want peace of mind knowing that all their hard work is protected.
<b>AAO Endorsed Professional Liability Insurance Program</b>	Guard yourself against malpractice claims.	<ul style="list-style-type: none"> <li>Coverage for sums you are obligated to pay as a result of damages from a malpractice suit.</li> <li>Legal counsel, if needed, will be provided and legal fees in defense of a claim are covered (and paid separately and in excess of your policy limits).</li> <li>If you are required to appear before a State Review in response to a "medical incident" (as defined in your policy), legal counsel may also be provided.</li> <li>Choose limit options up to \$5,000,000.</li> </ul>	Any professional who is providing medical care to patients.

