MATERNITY BENEFITS FROM THE AVMA GHLIT

We understand that medical insurance doesn’t cover all maternity expenses... That’s why we designed several of our plans to help provide benefits during pregnancy.

HOSPITAL INDEMNITY

Can provide extra money to cover the additional costs of covered maternity hospitalizations.

Below are the plan’s benefits that are associated with pregnancy:

• Pregnancy may be covered up to $400 per day during a hospitalization.
• Hospitalization due to complications of pregnancy can be covered immediately and are not subject to pre-existing limitations.
• Your newborn dependents can be eligible for benefits at birth.

SHORT-TERM DISABILITY

Can replace part of your income while you’re staying home with baby.

Short-Term Disability may:

• Cover disabilities resulting from pregnancy. (subject to an attending physician’s certification pre- and post- delivery)
• Provide monthly benefits ranging from $200 to $5,000 to cover a temporary absence from work due to a disability.
• Start paying benefits before or on the date of the delivery.

PROFESSIONAL OVERHEAD EXPENSE

This coverage may:

• Cover disabilities resulting from pregnancy. (subject to an attending physician’s certification pre- and post- delivery)
• Provide benefits for up to three months

Contact your AVMA GHLIT agent or the Trust Office at 800.621.6360 for more information!*

*Including plan descriptions that include rates, exclusions, limitations, eligibility and renewal provisions.
Underwritten by New York Life Insurance Company (NY, NY 10010) on Group Policy G- 14884/14885/14886/Face Policy Form GMR. All plans may not be available in all states.
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