

APSIT AMERICAN PHYSICAL SOCIETY INSURANCE TRUST

THE CARE YOU NEED, FROM A PARTNER WHO IS HERE FOR YOU—NOW AND INTO THE FUTURE.

Because you belong to a society that participates in the APSIT Group Insurance Program, you can leverage the buying power of APSIT and have a single resource for your personal and professional needs.

After 40 years in operation, APSIT continues to offer the best protection for you and your family. We represent over 500,000 members, and as we continue to grow, we will continue to be here for you.

GROUP TERM LIFE INSURANCE

Even after you're gone, you will be able to help protect the financial security of your loved ones with Group Term Life Insurance.

- Apply for up to \$1,500,000 of member coverage and \$750,000 of spouse coverage
- Affordable rates
- Premiums can be waived if you're disabled
- Portable coverage: Maintain your valuable APSIT Group Term Life Insurance protection throughout your career, no matter where it takes you
- Conversion to an individual policy when coverage terminates (if you meet conversion requirements)
- Accelerated death benefit

Apply for up to
\$1,500,000
of MEMBER COVERAGE
— AND —
\$750,000
of SPOUSE COVERAGE

GROUP 10-YEAR LEVEL TERM LIFE INSURANCE

Lock in your premium for ten years, and you can renew your coverage up to age 65 (subject to all coverage provisions).

- Coverage from \$100,000 to \$1,000,000
- Accelerated death benefit
- Portable coverage
- Volume discounted rates available
- Name anyone as your beneficiary

Apply for up to
\$1,000,000
of MEMBER COVERAGE
— AND —
\$750,000
of SPOUSE COVERAGE

GROUP DISABILITY INCOME INSURANCE

If you are set back with an illness or injury that prevents you from working, this will help you to be able to afford your standard cost of living on top of medical expenses. Let APSIT Group Disability Income Insurance help you prevent the potentially devastating financial consequences of a disability.

- Your choice of monthly benefit (from \$400 to \$5,000 per month)
- Spouse benefit available (not available to NH residents)
- Premium payments waived while receiving disability benefits
- Benefits for recurring disability
- Partial disability benefit
- Your choice of either 60 or 90 day waiting period options

Your choice of
MONTHLY BENEFIT

\$400

— TO —

\$5,000
per month

GROUP ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

In the event of an unexpected accident, APSIT's Group Accidental Death & Dismemberment Insurance will help provide you with the comfort you need so you can focus on what's important—your health and your family's future.

- Your choice of \$20,000 to \$300,000 Principal Sum (in units of \$20,000)
- Spouse and dependent children coverage available
- Common carrier benefit
- Rehabilitation benefit
- Common disaster benefit
- Education benefit
- Repatriation benefit

Your choice of
\$20,000

— TO —

\$300,000
PRINCIPAL SUM

OTHER COVERAGES AVAILABLE

- Long-Term Care
- Prescription drug savings card through GoodRx



Contact an APSIT Group Insurance Program specialist today to learn more!

800.272.1637 | apsitinsurance.com/plans

**Including features, costs, eligibility, renewability, limitations, and exclusions.*