



CVMA Affinity Program Plan Options

Basic Life		Employee	Spouse
Available in Units of		\$20,000	\$20,000
Maximum Amount		\$800,000	\$800,000
Living Benefit		50% to a maximum of \$50,000	50% to a maximum of \$50,000
Termination		Age 70, or when no longer a member of the CVMA	Age 70, or when no longer a member of the CVMA
Child Dependent Life			
Amount		\$10,000	
Termination		Age 70	
Accidental Death & Dismemberment		Employee	
Available in Units of		\$20,000	
Maximum Amount		\$300,000	
Termination		Age 70, or when no longer a member of the CVMA	
Long Term Disability		Option 1A	Option 2A
Benefit Amount		66.67% of first \$2,750 monthly salary, 40% of exceeding monthly salary	66.67% of first \$2,750 monthly salary, 40% of exceeding monthly salary
Elimination Period		30 Days	90 Days
Maximum Amount		\$10,000	\$10,000
Definition		Own occupation to age 65	Own occupation to age 65
Termination		Age 65	Age 65
		Option 1B	Option 2B
Benefit Amount		66.67% of first \$2,750 monthly salary, 40% of exceeding monthly salary	66.67% of first \$2,750 monthly salary, 40% of exceeding monthly salary
Elimination Period		30 Days	90 Days
Maximum Amount		\$10,000	\$10,000
Definition		Two year own occupation, any occupation to age 65	Two year own occupation, any occupation to age 65
Termination		Age 65	Age 65
Business Overhead Expense			
Available in Units of		\$100	
Minimum Amount		\$2,000	
Maximum Amount		\$10,000	
Elimination Period		30 Days	
Duration		18 Months	
Termination		Age 70, or when no longer a member of the CVMA	

* All applications for coverage are subject to medical underwriting; Child Dependent Life excluded from requirement

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www.canadianveterinarians.net/insurance.aspx