



PEACE OF MIND FOR YOUR FAMILY—PROTECTION FOR THEIR FUTURE

No one wants to think about death, but if you avoid planning for it now, could you be forcing your family to abandon the plans you've dreamed of?

The AAOS Group Term Life Plan—endorsed by the American Association of Orthopaedic Surgeons with coverage issued by The Prudential Insurance Company of America—was designed for a simple purpose: to provide money to help keep your family's hopes and dreams for the future on track following your death. It's money to pay the mortgage, so they can continue to live in the family home; for the college education they deserve; or to help ensure your spouse can retire in comfort.

Rates for the AAOS Group Term Life Plan are highly competitive and the decision to apply for coverage should be an easy one. And because AAOS Group Term Life Insurance isn't a 20-year term plan, the term life coverage you choose is yours to age 75, as long as you continue to pay your contributions and maintain your AAOS membership in good standing—even if you change jobs. In other words, you don't have to re-qualify at the end of a term, when a change in your medical condition might make you ineligible for coverage.

GENEROUS COVERAGE AMOUNTS FOR YOU AND YOUR FAMILY

If you're an AAOS member, under age 65, and a resident of the United States, you're eligible to apply for \$50,000 to \$1,000,000 (in multiples of \$50,000) of AAOS Group Term Life Insurance. If you are an insured member, you may also elect to apply for \$50,000 to \$500,000 (in multiples of \$50,000) of Term Life coverage for your Spouse or Domestic Partner (see definition), if they are also under age 65.* Each dependent child from live birth to 26 years may also be insured for either \$10,000 or \$20,000.

Note: A person may not be covered as both a member and a dependent; a person may only be covered as a dependent by one member.

**Member must have coverage on self in order to be eligible to apply for Dependent Life coverage. Maximum benefit for spouse is the lesser of 100% of member's amount or \$500,000.*

Your Domestic Partner is a person of the same or opposite sex who: (1) you report in an affidavit of domestic partnership satisfactory to Prudential; and (2) is in a single dedicated, serious and committed relationship with you of at least 12 months; and (3) has shared a single permanent residence with you for at least 12 consecutive months prior to the person's enrollment in the Program; and (4) is an unmarried adult age 18 or older; and (5) is not related to you by blood or a degree of closeness that would prohibit marriage in the law of the state in which you reside; and (6) is mentally competent to consent to contract; and (7) is not married to another person under statutory or common law nor in a domestic partnership with another person; and (8) is financially interdependent with you; and (9) is not otherwise a Qualified Dependent under the Program.

FEATURES:

- Protection that can help keep your family's future on track
- An Accelerated Benefit Option that lets you receive 75% of your coverage amount (or up to \$250,000) while still living if you have a life expectancy of 24 months or less
- Easy enrollment—in many cases, just answer a few simple health questions
- Coverage you can keep, even if you change employers
- Insurance endorsed by the AAOS

ADDITIONAL BENEFITS

Depending on your needs, additional options are available under the Plan:

Dependent Child Coverage—For \$12 or \$24 a year, you can insure your eligible dependent children with \$10,000 or \$20,000 of term life insurance. Coverage begins at your child's birth; there is no waiting period and no evidence of insurability is required.

Accelerated Death Benefit—Available to help terminally ill insureds and their families, this feature is designed to provide an insured one advance payment equal to the lesser of \$250,000 or

75% of their in force life insurance to be paid while that person is still alive. To qualify, the insured must be diagnosed as having a life expectancy of 24 months or less, as well as any other necessary medical information requested. For additional details and limitations, please see the Certificate of Insurance. Please note that receipt of accelerated death benefits may affect your eligibility for public assistance programs and may be taxable. Prior to applying to receive such benefits, you should consult with the appropriate social services agency and seek the advice of tax counsel.

THE AAOS GROUP TERM LIFE PLAN IS A BENEFIT OF YOUR AAOS MEMBERSHIP—DON'T PASS IT BY

AAOS Group Term Life Insurance can help provide your family with money to keep your plans for the future on track. Applying for coverage is quick and easy. You can trust the AAOS Group Term Life Plan to provide the protection you need—it could be one of the most important things you ever do for your family.

Before you request coverage, you must be a member in good standing with AAOS. To apply, please download the AAOS Group Term Life application. You may fax your completed and signed application toll-free to 866.817.9009 or send it via mail to:

AAOS Member Insurance Program
1200 East Glen Avenue
Peoria Heights, IL 61616-5348

OTHER PROVISIONS

Cost of the insurance—Members will pay the premiums associated with the cost of insurance as billed by the Plan Administrator.

When the life insurance terminates—A member’s life insurance may be continued until the terminating age of 75. Earlier termination will occur: a) at such time the participant is neither a member of the AAOS, or other qualifying organization, b) if the Group Policy terminates, or c) if the member withdraws from the Plan by so electing or by failure to pay the required premium contributions. (The member may also elect an available lower amount and thereby reduce his or her coverage.) Dependent Child Coverage under the AAOS Group Term Life Plan will terminate under any of the following conditions: the AAOS Group Term Life Plan coverage terminates for the covered member; the child no longer qualifies as an eligible dependent; the AAOS Group Term Life Plan itself is terminated; or the provision in the policy for the coverage terminates. If the member is deceased, the Dependent Child Coverage may be continued with Spouse Life Insurance, provided that the Spouse coverage is in effect at the time of the member’s death, subject to the same termination provisions shown above.

Conversion rights—If the AAOS Group Term Life Plan reduces or terminates because of the member’s attainment of an age, or because the member is neither a member of the AAOS or other qualifying organization, or such membership is terminated and the member’s coverage accordingly is reduced, the member has the privilege of converting the amount by which the insurance was reduced to a Prudential individual life insurance policy. The member can get this life insurance protection without taking a medical examination or answering health questions. To convert, a member must apply within the 31-day period after the life insurance reduces or terminates,

AAOS GROUP TERM LIFE RATES—SEMI-ANNUAL PER \$1,000 BENEFIT AMOUNT

The chart below shows the semi-annual cost of coverage under the American Association of Orthopaedic Surgeons Program. Rates are based on your attained age. Your rate will increase upon renewal as you enter higher age bands, and may be changed on a class-wide basis only. Don’t delay enrolling in this important Plan. Members are eligible for up to \$1,000,000 and Spouses/Domestic Partners are eligible for up to \$500,000. Spouse/Domestic Partner coverages available only if member is also covered.

Amounts \$50,000 to \$299,000				
Ages	Male (Non-Smoker)	Female (Non-Smoker)	Male (Smoker)	Female (Smoker)
U 30	\$0.18	\$0.16	\$0.32	\$0.29
30-34	\$0.23	\$0.19	\$0.41	\$0.33
35-39	\$0.33	\$0.28	\$0.62	\$0.49
40-44	\$0.59	\$0.47	\$1.04	\$0.83
45-49	\$0.91	\$0.73	\$1.60	\$1.28
50-54	\$1.52	\$1.22	\$2.66	\$2.13
55-59	\$2.70	\$2.16	\$4.73	\$3.24
60-64	\$4.73	\$3.79	\$8.28	\$7.44
65-69*	\$8.16	\$6.53	\$14.28	\$12.52
70-74*	\$14.48	\$11.58	\$25.34	\$20.27

Amounts \$300,000 to \$1,000,000				
Ages	Male (Non-Smoker)	Female (Non-Smoker)	Male (Smoker)	Female (Smoker)
U 30	\$0.17	\$0.15	\$0.31	\$0.28
30-34	\$0.22	\$0.18	\$0.39	\$0.32
35-39	\$0.32	\$0.27	\$0.60	\$0.47
40-44	\$0.57	\$0.45	\$1.00	\$0.80
45-49	\$0.87	\$0.70	\$1.54	\$1.23
50-54	\$1.46	\$1.17	\$2.55	\$2.04
55-59	\$2.59	\$2.07	\$4.54	\$3.11
60-64	\$4.54	\$3.64	\$7.95	\$7.14
65-69*	\$7.83	\$6.27	\$13.71	\$12.02
70-74*	\$13.90	\$11.12	\$24.33	\$19.46

**50% reduction of benefit at ages 65 and 70. Coverage terminates at age 75.*

Dependent Child(ren) Benefit—Choose \$10,000 or \$20,000 per child Annual premium of \$12.00/\$24.00 (\$12.00/\$24.00 covers all dependent children).

requesting any individual life insurance policy then customarily issued by Prudential except term life insurance (although preliminary term life insurance for up to one year may be included) or a policy containing disability or other supplementary benefits. The converted policy will be effective at the end of the 31-day period, and the premiums will be the same as the member would ordinarily pay on applying for an individual policy at that time. If death occurs within this 31-day period, that amount of life insurance under the Plan, which the member was entitled to convert, will be paid whether or not the member has applied for conversion. If the insurance for a dependent child terminates for any of the reasons stated, all or part of the Dependent Child Coverage may be converted to an individual life insurance policy within 31 days of such termination. No evidence of insurability will be required.

ADDITIONAL INFORMATION

Evidence of Insurability—Some members will apply for coverage without the need for medical exams or tests. Depending on the amount of coverage applied for, and the medical history disclosed in the application, it may be necessary for Prudential to order a physical exam, a blood/urine profile, an ECG, or medical records from your physician.

Beneficiary—The life insurance proceeds are paid to the designated beneficiary. If there is more than one beneficiary, proceeds may be divided into equal or unequal shares. The proceeds are usually paid in a single sum, but as an alternate method of payment, periodic income may be elected, with equal monthly installments of all or part of the proceeds (with interest) paid over a fixed period of time. Several other modes of settlement also are available. One of these may be selected by mutual agreement with Prudential.

Group Life Medical Underwriting NOTICE

Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176.

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to the MIB, Inc., formerly known as Medical Information Bureau, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life, disability,

or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. In addition, upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734. Information for consumers about MIB may be obtained on its website at www.mib.com.

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. The AAOS Group Term Life Plan is subject to applicable state laws and regulations.

The Prudential Insurance Company of America issues the insurance and is authorized to conduct business in all states, the District of Columbia, Guam, Puerto Rico and the United States Virgin Islands. Principal offices are 751 Broad Street, Newark, NJ 07102. (973) 802-6000. The Plan Administrator is Pearl Insurance, 1200 E. Glen Ave., Peoria Heights, IL 61616, 866-679-0888. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide. Contract Series 83500.

This brochure is intended to be a summary of plan benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern.

Coverage under the AAOS Group Term Life Plan is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Contract Series 83500.

This brochure is intended to describe only principle features of the AAOS Group Term Life Insurance Plan and is not a contract.

Issued By:



Brokered and Administered by:



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License: California COA # 3637, NAIC # 79227

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