

## Life and AD&D Insurance for WVPA Members

One of the major benefits available to WVPA members is a low cost term Life Insurance and Accidental Death & Dismemberment (AD&D) insurance plan. The plan has been sponsored by WVPA since 1988, and is underwritten by Medical Life Insurance Company. Unlike some other insurance plans, there has been NO premium increase since the inception of this valuable membership benefit.

WVPA members take advantage of this benefit for many reasons. First, the cost is low because of group premiums. The AD&D benefit is added protection, paying an additional amount equal to the face amount of the term life insurance in the event of accidental death (double indemnity). AD&D also pays various indemnities in the event of dismemberments (loss of limbs or eye sight) because of an accident. It is the most economical way for a recent graduate to protect payment of education loans. The WVPA plan is a great way for young pharmacists to begin their insurance program. Pharmacists also find it beneficial as a supplement to their existing insurance protection. And some pharmacists offer the protection to their employees.

New WVPA members are offered a special enrollment feature. If a new member enrolls in the plan within 30 days of their membership, he or she is guaranteed \$25,000 of protection without evidence of insurability. New members who wish to purchase \$50,000 of protection must complete a brief health application for the additional \$25,000.

Now is the time to take advantage of this valuable benefit with these low monthly premiums.

Age	Pharmacist \$50,000	Pharmacist \$25,000	Employee \$20,000
Under age 30	7.50	3.75	3.00
30 to 40	8.00	4.00	3.20
40 to 45	12.00	6.00	4.80
45 to 50	18.50	9.25	7.40
50 to 55	30.00	15.00	12.00
55 to 60	46.00	23.00	18.40
60 to 65	66.50	33.25	26.60
65 to 70*	61.43	30.72	24.57

\*The amount of Life and Accidental Death & Dismemberment benefits will be reduced by 35% at age 65.

\*All benefits terminate at age 70 or retirement, whichever is earlier.

Call WVPA (304) 344-5302 for enrollment forms for this valuable membership benefit.