



**American
Guild of
Organists**

Group Insurance Plans

As a member of the American Guild of Organists you are entitled to apply for any of the AGO-sponsored Group Insurance Plans. Take advantage of the AGO's group-buying power while protecting your financial future and that of your family. Coverage for domestic partners is available under most plans. Read the brief descriptions of the AGO-sponsored Group Insurance Plans and mail the attached card for more information today.

GROUP TERM LIFE INSURANCE

Secure the extra protection your family needs at economical group rates. This plan allows you an opportunity to obtain benefit amounts to a maximum of \$210,000. Coverage is also available for your spouse and dependent children. *Underwritten by Allianz Life Insurance Company of North America.*

DISABILITY INCOME PLAN

Protect your income! This plan provides a continuing income when a covered disabling accident or illness prevents you from working. Elect monthly benefits to a maximum of \$3,000 per month based on your income. You're protected 24 hours a day, on or off the job, anywhere in the world. *Underwritten by Hartford Life Insurance Company.*

CUSTOMIZED MAJOR MEDICAL

Choosing the right medical plan can be quite challenging. That's why we offer you the flexibility to design a medical package that truly meets your needs. Based on your specific requirements, our administrator, Seabury & Smith, will provide you with a number of medical plans to choose from, making it easy for you to customize your coverage. *For the right plan, please call their Customer Service Department at 1-800-503-9230.*

SHORT-TERM MEDICAL PLAN

This plan was designed for temporary medical needs and provides up to \$1,000,000 in short-term medical insurance. This plan is perfect for recent college graduates, people between jobs, or those who have just begun a new position but are not yet eligible for employee benefits. This plan can help to satisfy your medical needs for up to 12 months at a time and is billed monthly, so it's easy on your budget. You are eligible to enroll for up to 3 consecutive 12 month coverage periods. *Underwritten by Allianz Life Insurance Company of North America.*

CATASTROPHE MAJOR MEDICAL INSURANCE PLAN

This plan provides coverage for you and your family against the extraordinary medical expenses that occur when a catastrophic illness or accident strikes. It helps to supplement your current HMO, PPO, major medical plan or Medicare, providing up to 100% coverage of reasonable and customary eligible expenses after your deductible is satisfied. It also provides a convalescent home benefit. *Underwritten by The United States Life Insurance Company in the City of New York.*

GROUP HOSPITAL MONEY PROGRAM

Reduce the out-of-pocket expenses you or an insured family member might incur during a covered hospitalization. Under this plan you may receive benefits to a maximum of \$165 per day, if elected. Benefits are paid directly to you or any insured family member starting from the first day of confinement and continuing for 365 days. If you're under age 65 and confined to intensive care, your benefits double. *Underwritten by Allianz Life Insurance Company of North America.*

CANCER CARE PROTECTION PLAN

Cancer can require highly specialized treatment and enormous costs. For this reason, the American Guild of Organists sponsors a special Group Insurance Plan just for the treatment of cancer, for you and your family. This plan helps to provide protection for the extreme medical costs that can arise from cancer treatment. *Underwritten by Allianz Life Insurance Company of North America.*

LONG-TERM CARE PLAN

Currently one in four Americans (7.5 million) aged 65 or older requires long-term care. Nearly 1.5 million live in nursing homes and many others are in receipt of in-home care. This plan helps to provide coverage for the care you or a loved one may need. *Underwritten by General Electric Capital Assurance Company and GE Capital Life Assurance Company in New York.*

Sponsored By:



American Guild of Organists

Administered By:

Seabury & Smith

AGO GROUP INSURANCE PLANS

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