

December 14, 2012

**IMPORTANT INFORMATION REGARDING:
YOUR AVMA GHLIT MEDICAL POLICY IN 2014**

Name
Address
City, state, zip

Dear Dr. xx:

The Trustees of the AVMA Group Health and Life Insurance Trust (“GHLIT”) thank you for your continued participation in the GHLIT medical insurance programs. The Trust has seen many changes and provided many solutions for our members in the 56 years since it was established by the AVMA. Never have we experienced the uncertainty and immense challenges that confront the insurance industry during this time of health care reform.

The changes underway are unprecedented. Most recently, New York Life (NYL), the underwriter of the GHLIT medical insurance policy, notified the Trust of its intent to discontinue major medical coverage in the bona fide association market after 2013. This determination was made based on NYL’s belief that evolving market conditions and the regulatory environment created by the Patient Protection and Affordable Care Act (“PPACA”) will ultimately prevent them from offering competitive medical insurance for association plans such as the GHLIT’s. As a result, we anticipate that your GHLIT medical insurance policy will be ending effective midnight **12/31/2013**.

The decision by NYL impacts your medical insurance policy only. Any life, disability income or other non-medical coverage you have through GHLIT will remain unchanged and in effect. Further, your current medical insurance will continue throughout 2013, provided the applicable premium is paid in a timely manner.

We understand the significance of this change and the confusion it may create. Be assured that the Trust remains dedicated to your protection and is working diligently to ensure there are no gaps in coverage for you or your family.

With that in mind, the Trustees of the GHLIT are making the following commitments to you:

1. In conjunction with our business partners, we will establish a program to assist you in transitioning to another medical insurance policy effective 1/1/2014.
2. We will provide you with the resources you need to ease this transition and to help you find a plan that meets your needs.
3. We will continue to offer life, disability income and other insurance products as a member benefit to AVMA members.

We will keep you informed every step of the way through this transition. Expect to receive regular communications from us over the coming months with progress updates and information to assist you in finding a new medical plan that meets your needs. Meanwhile, please do not hesitate to contact the GHLIT at 800-621-6360 with any questions or concerns.

Sincerely,

AVMA GHLIT Trustees

Jim Brandt, DVM, Chairman;
Dwight D. King, DVM;
James F. Peddie, DVM;

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