

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	\$8,000	\$8,000
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	\$8,000	\$8,000
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.