



GROUP ACCIDENT DISABILITY INSURANCE PLAN

For members of the OBA, OSCPA, ODA, OAOP, AONP and OAR
Participating in the Oklahoma Professionals Insurance Trust

Apply Now

Send no money now – we will bill you upon approval. Please fully answer the questions on the application, and be aware that New York Life relies on your answers, and failure to provide complete and truthful information may invalidate your coverage. You may be asked to have a medical examination, submit to a blood profile, and/or provide additional information.

Online: Go to opit.nylinSure.com/, and select your association to start the online application process. The online application process is streamlined, processes faster, and allows you to apply for multiple plans (if desired) all at once!

Paper: Complete the application, and mail to **3000 Insurance Group, 3000 NW 149th St, Oklahoma City, OK 73134**. Please contact info@3000ig.com to request an application.

Collect Up To \$3,000 Per Month For Any Covered Disability Injury.

The OPIT Group Accident Disability Insurance Plan protects you for accidental injuries that result in total disability, not from disability due to illness or sickness. You can select a monthly benefit amount of up to \$3,000 based on your monthly income, as long as the amount does not exceed 66 2/3% of your basic monthly wages and commissions or any other fringe benefits when added to any other disability coverage you may have. You can collect full benefits for up to two full years, regardless of any other benefits you receive, except for Workers' Compensation.

Protected 24 hours a day, anywhere in the world.

This valuable coverage continues to protect you around the clock and around the world. You're covered 24 hours a day, 7 day a week, at work, at home, and even if you're traveling anywhere in the U.S. or around the world (Subject to U.S. government regulations on restricted countries).

Monthly Benefit	Current Annual Rates	
	30 Day Waiting Period	60 Day Waiting Period
\$3,000	\$105	\$79.50
\$2,000	\$70	\$53.00
\$1,000	\$35	\$26.50

Rates current as of 9/1/2017. Premium contributions may only be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change if they are changed for all others in the same class of insureds under this group policy but no more often than once in any 12-month period. For example, a class of insureds is a group of people all with the same waiting period. Benefits may be changed by agreement between New York Life and the The Trustees of the Oklahoma Professionals Insurance Trust.

NO MEDICAL EXAM
NO UNDERWRITING
YOUR SPOUSE IS ELIGIBLE FOR COVERAGE AS WELL

Select the waiting period that fits your needs.

Choose from a 30 or 60-day waiting period, whichever best meets your and your spouse's protection needs and goals. Select the 30-day period for maximum protection, or the 60-day period for more economy. It's up to you. A waiting period defines the amount of time the insured must be continuously disabled before a benefit will be payable.

Your benefit checks are sent directly to you, with no restrictions.

All benefit checks are sent to you, in your name. You can use your cash benefits as you see fit, to help make up your lost income, to help with additional medical expenses, to pay your regular monthly bills, or for any other purpose.

Your premiums are waived during any covered benefit period.

Your premium will be waived after 6 months of receiving benefits, for as long as you are receiving benefits for any covered disabling accident. During this period, you do not need to make any premium payments on behalf of the insured that is disabled.

Your eligibility and effective date.

You are eligible for this plan as long as you are a current member of the OPIT, under age 65, and live in the United States. Your lawful spouse is also eligible to enroll so long as he/she is also under age 65 and you, as the member, also enroll. Your coverage will become effective on the first day of the month following your acceptance for coverage, provided you (and your spouse, if applicable) are: actively at work for at least 90 days, at least 20 hours a week; not on active duty in the armed forces; and the premium has been paid within 31 days after you have been billed.

Your protection cannot be individually cancelled.

This coverage cannot be individually cancelled as long as you are not on active duty with the military; you continue to pay your premiums within the grace period; you remain actively at work (except by reason of total disability covered by the plan); the master policy remains in effect; and you remain under age 70.

30-Day Free Look

When your Certificate of Insurance arrives, please examine it carefully. If you're not completely satisfied, simply return it within 30 days for a complete refund (without claim), no questions asked.



Underwritten by New York Life Insurance Company

New York Life Insurance Company, founded in 1845 and a recognized leader in the group insurance field, is one of the largest and most respected life insurance companies in the nation. New York Life has received the highest ratings for financial strength currently awarded to any life insurer by all four major rating agencies: A.M. Best (A++), Fitch Ratings (AAA), Standard & Poor's (AA+) and Moody's Investors Service Aaa)**.



Administered by Beale Professional Services

Your coverage is administered by a leader in plan administration for associations. Beale Professional Services has trained professional representatives who will assist with claims payment and answer any questions you may have. You can count on prompt, courteous service when you need it.

*This brochure explains the general purposes of the insurance program. Complete features, costs, eligibility, renewability, limitations and exclusions are detailed in the Group Policy. The OPIT Group Accident Disability Insurance Plan is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under Group Policy G-29304 issued to The Trustees of the Oklahoma Professionals Insurance Trust on Policy Form GMRFACE-29304. Brokered and administered by: Beale Professional Services, P.O. Box 21880, Oklahoma City, OK 73156, 1-(800) 530-4863. This program is currently available in OK. **Individual Third Party Ratings Reports (as of 7/20/2017)*



3000 INSURANCE GROUP

A collaboration of Alexander & Strunk, Inc. and Beale Professional Services

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