



# New Jersey Veterinary Medical Association

203 Towne Centre Drive, Hillsborough, NJ 08844-4693  
Phone (908) 359-1184 • Fax (908) 359-7619 • [www.njvma.org](http://www.njvma.org)

January 5, 2009

Dear Member:

I am extremely pleased to announce a valuable new benefit for the New Jersey Veterinary Medical Association members: disability income insurance. Underwritten by Berkshire Life Insurance Company of America\* and offered by the Creative Agency Group, this coverage may provide you with a continuing income if sickness or injury prevents you from working. And because you are a member of the NJVMA, you will be eligible for a 10% premium discount. An additional 15% discount is available to those members who do not use tobacco products, a 5% discount is available to those who qualify as preferred risks, and veterinary practices will qualify for further discounts and unisex rates for group and employer paid plans.

Please take a few moments to read through the [enclosed brochure](#) for more information about this worthwhile protection for you and your family, and fill out the attached reply card.

A representative from Creative Agency's Preferred Client Group [www.creativeagency.com](http://www.creativeagency.com) will be calling you in the near future to schedule an appointment to explain the features and benefits of this new program. You can also contact David Cerchio, [dcerchio@preferredclientgroup.com](mailto:dcerchio@preferredclientgroup.com), (908) 272-3722, at your convenience.

It was only after carefully consideration that the Board of Directors decided to sponsor Berkshire and its Disability Income Insurance Association Discount Program for our members. Since statistically you have as much as a one-in-three chance of being disabled for at least six months during your career\*\*, I urge you to take advantage of this valuable new benefit opportunity.

Sincerely,

*Steven Tepper*

Dr. Steven Tepper  
Member Benefits Committee Chair

\*Berkshire Life Insurance Company of America, Pittsfield, Massachusetts, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, New York.

\*\*1985 Commissioners Individual Disability Table A.