



ALBERTA
MEDICAL
ASSOCIATION

ADIUM
Insurance Services Inc.



Manulife

AMA Disability Insurance



Help protect your family's financial future

As a physician, all you have to do is observe your patients to know that an accident or illness can happen at any time. If that was to happen to you, how would you and your family cope financially? Disability Insurance can provide a monthly income benefit to help you get by while you recover.

As an AMA member, you can take advantage of exclusive plans like this, which members have benefitted for over 70 years, administered by AMA's ADIUM Insurance Services. Thanks to the power of your group membership, you'll be hard-pressed to find lower rates on individual plans.

Along with these **highly competitive rates**, you can enjoy:

- AMA Premium Credit™
- Third-party administration by ADIUM
- No built-in sales commissions
- An easy application and approval process

Exclusive to AMA members who are:

- In good standing with the AMA or Northwest Territories Medical Association (NWTMA)
- Canadian residents at time of application



The Manufacturers Life Insurance Company (Manulife)



AMA Premium Credit™

Premium rates are set based on accepted insurance practices, actuarial standards, and expected claims experience. Funds not needed to maintain a sound financial position (based on actual Plan experience) are typically returned to insured members in the form of a premium credit.

While not guaranteed, members insured with Disability Insurance have received credits in 17 of the last 18 years.



30-day money back guarantee

Once you receive your Certificate of Insurance, read it carefully. If you are not completely satisfied with your coverage you may return it within 30 days. Your coverage will be canceled and your premiums refunded in full. You may cancel your coverage at any time, but the money-back guarantee only applies to the first 30 days.



Protection at a glance

	Disability Insurance
Eligibility to apply	Under age 65
Practice requirements to apply	Actively practicing full-time ¹
Portability ²	Worldwide
Change of occupation allowable	Yes
Spousal coverage available	No
Evidence of medical insurability required	Yes
Termination age	75, or retirement if earlier
Insurance provider	Manulife

¹ Average of 25 hours per week, 42 weeks per year.

² AMA non-resident membership is required if residing outside of Alberta.

This brochure provides the highlights but not all the details of the AMA Disability Insurance Plan. The complete terms, conditions, exclusions and limitations governing the coverage are found in the group insurance policies.

Plan highlights

- Receive **up to \$25,000** of monthly income protection, based on your earned income
- **Survivor Benefit** included
- **Cost of Living Adjustment Rider provides inflation protection**
- **Own Occupation Rider** provides enhanced coverage
- **Guaranteed Insurability benefit Rider** allows you to increase your disability coverage in the future without medical underwriting
- **NEW Lifetime Accident Total Disability Rider** extends benefit payments for your lifetime if total disability occurred as a result of accidental injury

Coverage

- You can choose coverage ranging from \$500 to a maximum of \$25,000, in increments of \$100
- Your maximum coverage depends on your income (see Income/Benefit guide on the next page)
- Proof of earned income is required at time of application
- Members in their first two years of medical practice may purchase up to \$7,500/month (if you're a family physician) or \$11,000/month (if you're a specialist), including coverage from all other sources, without providing proof of earned income

Elimination period

The elimination period is the number of days you are disabled before payments begin.

- You may choose an elimination period of 30, 60, 90 or 120 days.



The longer the elimination period, the less you will pay for coverage.

- The elimination period can be counted during intermittent periods of disability from the same cause within:
 - Six months for the 30-, 60- and 90-day elimination periods; and
 - Nine months for the 120-day elimination period.

Benefit period

The period for which benefits are paid. For Total or Partial Disability:

- If you are disabled prior to age 63, your benefit period expires at 65.
- If you are disabled between the ages of 63 and 75, there is a 24-month maximum benefit period.

How disability benefits are paid

Four types of disabilities are covered under the plan:

1. Total Disability
2. Residual Disability
3. Presumed Total Disability
4. Recurrent Total Disability



1. Total Disability benefit

You are considered totally disabled if, as a result of sickness or injury, you are under the regular care of an attending physician and are:

- Unable to perform the essential duties of your regular occupation in which you were practicing at the time of becoming disabled; and
- Not engaged in any other gainful occupation.

2. Residual Disability benefit

You're eligible for this benefit when, as a result of sickness or injury, you are under the regular care of an attending physician and have a loss of at least 20 per cent of your average monthly earned income. You also must be:

- Able to perform one or more of the duties of your regular occupation; or
- Unable to perform the essential duties of your regular occupation for as much time as those duties usually require; or
- Engaged in another gainful occupation.

3. Presumed Total Disability benefit

Even if you are able to work, you will be considered totally disabled and receive total disability benefits if, as a result of sickness or injury, you lose:

- The power of speech; or
- Sight in both eyes; or
- Hearing in both ears; or
- The use of both hands or both feet.

4. Recurrent Total Disability benefit

If you return to work but suffer a subsequent period of total or residual disability resulting from the same cause within six months, your benefits will resume without having to satisfy another elimination period.

Income/Benefit guide

Based on your net income,¹ the maximum monthly benefit for combined coverage under this plan and any other disability insurance plans is as follows:

Annual Earned Income (\$)	Benefit Amount (\$)	Annual Earned Income (\$)	Benefit Amount (\$)
60,000 – 62,499	3,500	440,000 – 449,999	14,700
62,500 – 64,999	3,600	450,000 – 459,999	14,900
65,000 – 68,332	3,800	460,000 – 469,999	15,200
68,333 – 69,999	3,900	470,000 – 479,999	15,400
70,000 – 72,499	4,000	480,000 – 489,999	15,700
72,500 – 74,999	4,100	490,000 – 499,999	15,900
75,000 – 77,499	4,200	500,000 – 509,999	16,100
77,500 – 79,999	4,300	510,000 – 519,999	16,400
80,000 – 82,499	4,400	520,000 – 529,999	16,600
82,500 – 84,999	4,500	530,000 – 539,999	16,900
85,000 – 87,499	4,600	540,000 – 553,299	17,100
87,500 – 89,999	4,700	553,300 – 559,999	17,400
90,000 – 96,666	5,000	560,000 – 569,999	17,600
97,000 – 99,999	5,100	570,000 – 579,999	17,800
100,000 – 104,999	5,200	580,000 – 589,999	18,100
105,000 – 107,499	5,300	590,000 – 599,999	18,300
107,500 – 109,999	5,400	600,000 – 609,999	18,600
110,000 – 116,999	5,600	610,000 – 619,999	18,900
117,000 – 119,999	5,700	620,000 – 629,999	19,000
120,000 – 127,499	6,000	630,000 – 639,999	19,300
127,500 – 129,999	6,100	640,000 – 649,999	19,500
130,000 – 136,999	6,300	650,000 – 659,999	19,700
137,000 – 139,999	6,500	660,000 – 669,999	20,000
140,000 – 149,999	6,900	670,000 – 679,999	20,200
150,000 – 159,999	7,300	680,000 – 689,999	20,400
160,000 – 171,249	7,500	690,000 – 699,999	20,700
171,250 – 180,999	7,600	700,000 – 709,999	20,900
181,000 – 189,999	8,000	710,000 – 719,999	21,100
190,000 – 201,499	8,300	720,000 – 729,999	21,300
201,500 – 212,499	8,600	730,000 – 739,999	21,600
212,500 – 219,999	8,900	740,000 – 749,999	21,800
220,000 – 231,249	9,200	750,000 – 759,999	22,000
231,250 – 239,999	9,500	760,000 – 769,999	22,300
240,000 – 249,999	9,700	770,000 – 779,999	22,500
250,000 – 261,249	10,000	780,000 – 789,999	22,700
261,250 – 272,499	10,300	790,000 – 799,999	22,900
272,500 – 279,999	10,600	800,000 – 809,999	23,100
280,000 – 289,999	10,900	810,000 – 819,999	23,300
290,000 – 299,999	11,100	820,000 – 829,999	23,600
300,000 – 309,999	11,400	830,000 – 839,999	23,700
310,000 – 321,249	11,600	840,000 – 849,999	24,000
321,250 – 332,499	11,900	850,000 – 859,999	24,100
332,500 – 339,999	12,100	860,000 – 869,999	24,400
340,000 – 349,999	12,400	870,000 – 879,999	24,600
350,000 – 359,999	12,600	880,000 – 889,999	24,800
360,000 – 369,999	12,900	890,000 – 949,999	25,000
370,000 – 379,999	13,100	950,000 – 999,999	26,000
380,000 – 392,499	13,300	1,000,000 – 1,099,999	27,000
392,500 – 399,999	13,500	1,100,000 – 1,199,999	28,500
400,000 – 409,999	13,700	1,200,000 – 1,299,999	29,800
410,000 – 419,999	14,000	1,300,000 – 1,399,999	30,800
420,000 – 429,999	14,200	1,400,000 – 1,499,999	32,000
430,000 – 439,999	14,500	1,500,000	33,000

¹ Gross income less business expenses, but before income taxes.

Extra advantages included at no additional cost

Guaranteed acceptance

You'll receive the first **\$1,500 of monthly disability coverage** (with a 90-day elimination period), **without medical evidence of insurability at time of application**, if you are within your first six months of full-time practice in Alberta and are under age 65.

A pre-existing condition limitation applies during the first 24 months that coverage is in effect. This means that no claims as a result of a pre-existing condition will be paid during that time. If applying for coverage above this monthly benefit amount, you must provide medical evidence of insurability.

Waiver of premium

If you are disabled for a continuous period of at least 90 consecutive days and are receiving disability benefits, **you will no longer have to pay premiums during your disability**, from the first day of the month following the date you became disabled.

Survivor benefit

If you die during a period of total or residual disability (following the elimination period), your estate will receive a one time payment equal to **three times your last month's disability benefit**.

Transplant donor or cosmetic surgery

If you become totally disabled as a result of cosmetic surgery or the transplant of a part of your body to the body of another, you may be entitled to benefits under the plan, if:

- Your coverage has been in force for at least six months;
- You have completed the elimination period; and
- For cosmetic or transplant surgery, you have been continuously totally disabled for at least 30 days.

HIV/Hepatitis B/C Positive benefit

If you test positive for HIV or are determined to be a carrier of the Hepatitis B or C virus and are in an asymptomatic infectious state, you may be eligible for residual disability benefits, even if your condition doesn't match the disability definitions outlined within this plan. Residual disability benefits will be payable if you are under age 65 and you lose at least 20% of your earned income for the period before the date the condition was diagnosed as a consequence of:

- Being required to disclose your condition to your patients by regulations approved by an appropriate government authority, hospital board, applicable medical regulatory body or licensing authority; or
- Limiting of your practice of medicine by regulations approved by an appropriate government authority, hospital board, applicable medical regulatory body or licensing authority.



Optional riders

Enhance your Disability Insurance coverage by purchasing one or more of the following optional riders, subject to evidence of insurability and approval by Manulife.

Guaranteed Insurability Benefit (GIB)

The GIB helps protect your ability to obtain additional coverage in the future regardless of changes in your health. **It allows you to purchase additional coverage without having to provide medical evidence of insurability.** If you are age 55 or under on January 1st immediately preceding the Option Period from April 1st to April 30th each year, and have sufficient income to warrant the increase, you may purchase a monthly benefit of up to \$2,500 of additional coverage at each option period in multiples of \$100, subject to the plan's maximum issue limit.

Cost of Living Adjustment (COLA)

COLA helps you keep up with the pace of inflation by **increasing your monthly benefit according to the National Consumer Price Index, once you have been totally or residually disabled for 12 consecutive months.** The increase is subject to an annual maximum of six per cent and continues each year you remain disabled until you reach age 65.

Own Occupation

Since a return to work might not necessarily mean a return to your former level of income, Own Occupation helps protect your earning power. With this benefit, you are considered to be totally disabled from your regular occupation and entitled to disability benefits – **even if you return to work performing different duties or find work in another field.** This benefit ends once you reach age 65, at which time the condition that you must not be “engaged in any other gainful occupation” is once again applied to the definition of Total Disability.

Retirement Protection

During a period of Total Disability, it might be difficult to continue contributing to your RRSP or other investments while trying to manage the expenses of day-to-day living. **Retirement Protection helps keep your retirement plan on track by providing a monthly contribution to an investment account** beginning after 90 consecutive days of Total Disability, and continuing for each month you remain totally disabled, up to age 65.

If you are under age 55, you can apply for a Retirement Protection benefit amount of:

- \$500 if your annual earned income is less than \$100,000; or
- Your choice of \$500 or \$1,000 if your annual earned income is greater than \$100,000.

Lifetime Accident Total Disability Rider

This rider is available to members 59 years of age or younger.

Benefits are payable for an insured member's lifetime if you suffer a Total Disability that is the result of an injury.

This rider is subject to all provisions, definitions, limitations and conditions of the Group Policy to the extent provided. Premiums for this rider are payable under the same conditions as the premiums for this certificate.

Termination of the Lifetime Accident Total Disability Rider

This rider will terminate and any premiums payable for this rider will cease upon the earliest of:

- a. the date the basic coverage is lapsed due to non-payment of premium;
- b. the first of the month following receipt by the Association of written request to discontinue this rider; or
- c. the policy anniversary date following the attainment of age 65.

The premium is 5% of the base premium.

Disability rates

Monthly premium per \$100 of monthly benefit, before any AMA Premium Credit™ is applied.

Male Non-Smoker – Elimination Period				
Age	30 Days	60 Days	90 Days	120 Days
Under 35	\$1.05	\$0.84	\$0.55	\$0.50
35-39	\$1.67	\$1.34	\$0.79	\$0.72
40-44	\$1.99	\$1.59	\$1.24	\$1.13
45-49	\$2.34	\$1.87	\$1.45	\$1.32
50-54	\$2.92	\$2.33	\$1.95	\$1.77
55-59	\$3.33	\$2.67	\$2.20	\$2.00
60-64	\$3.86	\$3.09	\$2.52	\$2.29
65-69**	\$2.29	\$1.95	\$1.73	\$1.67
70-74**	\$3.15	\$2.68	\$2.38	\$2.30

Male Smoker – Elimination Period				
Age	30 Days	60 Days	90 Days	120 Days
Under 35	\$1.52	\$1.22	\$0.84	\$0.77
35-39	\$2.43	\$1.94	\$1.22	\$1.11
40-44	\$2.88	\$2.30	\$1.90	\$1.73
45-49	\$3.39	\$2.71	\$2.23	\$2.03
50-54	\$4.22	\$3.38	\$2.99	\$2.72
55-59	\$4.83	\$3.86	\$3.38	\$3.07
60-64	\$5.59	\$4.47	\$3.86	\$3.51
65-69**	\$3.32	\$2.82	\$2.66	\$2.57
70-74**	\$4.57	\$3.88	\$3.66	\$3.54

**Renewal rates only.

Female Non-Smoker – Elimination Period				
Age	30 Days	60 Days	90 Days	120 Days
Under 35	\$2.04	\$1.63	\$1.13	\$1.03
35-39	\$3.24	\$2.59	\$1.63	\$1.49
40-44	\$3.85	\$3.08	\$2.29	\$2.09
45-49	\$4.53	\$3.62	\$2.54	\$2.32
50-54	\$4.96	\$3.97	\$3.47	\$3.17
55-59	\$5.21	\$4.17	\$3.69	\$3.37
60-64	\$5.75	\$4.60	\$3.97	\$3.62
65-69**	\$3.41	\$2.90	\$2.73	\$2.65
70-74**	\$4.69	\$3.99	\$3.75	\$3.64

Female Smoker – Elimination Period				
Age	30 Days	60 Days	90 Days	120 Days
Under 35	\$2.44	\$1.96	\$1.35	\$1.23
35-39	\$3.89	\$3.11	\$1.95	\$1.78
40-44	\$4.62	\$3.70	\$3.05	\$2.78
45-49	\$5.43	\$4.35	\$3.57	\$3.26
50-54	\$5.96	\$4.77	\$4.16	\$3.80
55-59	\$6.25	\$5.00	\$4.43	\$4.04
60-64	\$6.90	\$5.52	\$4.76	\$4.35
65-69**	\$4.09	\$3.48	\$3.28	\$3.18
70-74**	\$5.63	\$4.79	\$4.51	\$4.38

**Renewal rates only.

Optional Riders

Attained Age	Cost of Living Adjustment (COLA) as a percentage of basic DI annual premium	Own Occupation premium as a percentage of basic DI annual premium	Guaranteed Insurability Benefit (GIB) monthly premium	Retirement Protection monthly premium per \$500 of monthly benefit	Life Accident Total Disability (LATD) as a percentage of basic DI annual premium
Under 35	15%	15%	\$6.67	\$5.42	5%
35-39	20%	15%	\$6.67	\$7.92	5%
40-44	20%	15%	\$6.67	\$7.92	5%
45-49	20%	15%	\$6.67	\$12.08	5%
50-54	20%	15%	\$6.67	\$12.08	5%
55-59	15%	15%	–	\$12.92	5%
60-64	15%	15%	–	\$12.92	5%

Rates are renewable yearly and not guaranteed. Rates are calculated based on your attained age, sex and smoking status as of January 1st of each year and will increase as you move into the next age band.

Exclusions and limitations

No benefits are payable for any disability:

- Resulting from voluntary participation in a riot or act of civil disobedience;
- Resulting from normal pregnancy and/or childbirth; or
- During any period of imprisonment or confinement in a similar institution.

Please contact ADIUM for further information on this provision.

When coverage ends

Your Disability Insurance coverage ends:

- On the policy anniversary date following your 75th birthday;
- On the first of the month following receipt by the AMA of your written request to terminate coverage;
- On the date of your retirement;
- On the date of your death;
- When you fail to pay your premiums, subject to the grace period of 31 days;
- When you are 65 years old, if your benefits were received until age 65, or the date you have received 24 months of benefits, if such date is beyond your 65th birthday;
- On the date your maximum benefit period has been paid;
- The date the AMA terminates the group policy.



Need assistance?

If you need help or advice before you apply, you can get in touch with one of ADIUM's licensed insurance advisors. Our salaried advisors will help you determine your coverage needs in a professional and objective manner. Contact ADIUM for more information.

You can also get help online by using our insurance calculators at albertadoctors.org.

How to Apply

Once you've decided on the products you'd like to apply for...

1. **Download** the Disability Insurance application form at albertadoctors.org.
2. **Return** your application to ADIUM in one of three ways:

By mail:

ADIUM Insurance Services Inc.
Alberta Medical Association
12230 106 Avenue NW
Edmonton AB T5N 3Z1

By fax:

780-488-7558
or toll-free 1-877-302-3486*

By email:

adium@albertadoctors.org*

3. **No need to send money** with your application. Upon approval of your application, you will receive your certificate of insurance and a premium notice for the balance of the insurance year (to December 31). You may pay your invoice by cheque, or you may set up monthly (interest-free) or annual pre-authorized payments (P.A.P.).

If you have any questions about completing the application please contact ADIUM at 780-482-0692, toll-free at 1-888-492-3486, or by email at adium@albertadoctors.org.

*Please be advised that transmitting your personal information electronically is not a secure method of electronic communication and has several risks associated with it. As such, we encourage you to use the AMA Member Dashboard (www.albertadoctors.org/dashboard) for the exchange of personal information, as it is a more secure method.





Glossary

Grace period:

If you miss a premium due date, you will have a 31-day grace period to pay the premium due. Your policy will remain in force during the grace period.

Plan year: January 1 to December 31.

Average monthly earned income:

The greater of a) your average monthly earned income during any consecutive 12-month period in the 24 months immediately preceding the onset of total or residual disability, or b) your average monthly earned income for any consecutive 24-month period in the 36 months immediately preceding the onset of total or residual disability.

Earned/Net income:

Salary, fees, commissions and bonuses, and any other income earned for services performed, less any business expenses. Income from deferred compensation plans, disability policies, retirement plans or any payments, such as interest or dividends, which are not related to the performance of services, is not considered income.

Regular occupation:

The occupation(s) you were engaged in as of the date of the disability.

Members-only protection for you and your family

Remember to consider these other insurance products to help protect your and your family's financial future, offered at great rates by the Alberta Medical Association.

- Professional Overhead Expense Insurance
- Term Life Insurance
- Critical Illness Insurance
- AMA Health Benefits Trust Fund
- Accidental Death & Dismemberment Insurance



For more information:

 780-482-0692
or toll-free at
1-888-492-3486

 albertadoctors.org/insurance

 albertadoctors.org



**ALBERTA
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www.albertadoctors.org

Dedicated to serving Alberta's medical profession. Our specialty is you.



AMA's ADIUM Insurance Services Inc. administers the plans and is available to answer questions regarding coverage and provide any necessary forms. Disability, Professional Overhead Expense, Term Life and Critical Illness insurance are underwritten by The Manufacturers Life Insurance Company (Manulife). This brochure provides the highlights but not all the details of the Alberta Medical Association plans. The complete terms, conditions, exclusions and limitations governing the insurance coverage are found in the group insurance policy issued to the Alberta Medical Association by The Manufacturers Life Insurance Company.

Plans underwritten by **The Manufacturers Life Insurance Company (Manulife).**

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