

**doctors  
of bc**

Doctors of BC  
Disability Income  
Insurance

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# Disability Income Insurance

Coverage and choice, when they're needed most.

Fulfilling your personal and financial goals depends largely on one thing – your ability to earn an income. Imagine how your life and goals would change in the event of a disability. Two disability insurance plans are available through Doctors of BC to help safeguard your income should a disability prevent you from working. The plans are designed to work together to provide you with comprehensive disability protection.

The **Physicians' Disability Insurance (PDI)** plan is funded by the provincial government and can provide you with a monthly benefit of up to \$6,100, based on your eligible MSP income. This coverage must be approved before it is activated. For more information and access to an application form, visit [www.doctorsofbc.ca/member-area/insurance/life-disability-accident-illness/physicians/disability-income](http://www.doctorsofbc.ca/member-area/insurance/life-disability-accident-illness/physicians/disability-income)

The **Disability Income Insurance (DII)** plan is a supplementary plan providing higher coverage levels and optional riders to enrich your disability coverage. Coverage under this plan is available up to \$18,900 with proof of earned income and proof of good health.

## Who is eligible?



You are eligible to apply for this coverage if you are:

- 1 a member of Doctors of BC or the Yukon Medical Association (YMA),
- 2 under age 65,
- 3 are actively at work in Canada for 25 hours per week for at least 46 weeks per year or at least 1300 hours over the course of 12 month.

## Do I need to provide proof of good health?

As of May 1, 2017, physicians who are new to British Columbia, under age 65 and who apply within 6 months of beginning initial medical practice in the province of British Columbia have access to Guaranteed Acceptance Coverage without proof of good health. Coverage under this plan is \$1,500 of monthly disability income benefit. If you would like a higher coverage amount, proof of good health will be required at time of application.

If you are transitioning from a Doctor's of BC Residents Disability Insurance plan, then your coverage seamlessly transitions with you without having to provide proof of good health. You are able to apply to increase your coverage amount by providing proof of good health.

## How much coverage can I apply for?

You are able to apply for coverage in units of \$100 to a maximum of \$18,900 per month from all sources. This coverage can be combined with coverage you have through the provincially-funded Physicians' Disability

**Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life Financial group of companies**



Insurance (PDI) plan. The PDI plan has a monthly benefit maximum of up to \$6,100 depending on your eligible Medical Services Plan (MSP) earnings (fee-for-service billings, sessional payments or non-salaried income under a service contract) and your type of practice, so you can use this Disability Income Insurance (DII) plan to supplement your PDI benefit and help ensure that your financial needs will be covered in the event of a disability.

To learn more about your rates, please visit [www.doctorsofbc.ca/insurance](http://www.doctorsofbc.ca/insurance).

For all plans, coverage will become effective on the date your application is approved by Sun Life Assurance Company of Canada with premium payment.

## **How are total and residual disability defined?**

### **Total Disability Benefit**

As a result of sickness or injury, you are under the regular care of an attending physician and are:

- unable to perform the substantial and material duties of your regular occupation in the field of medicine in which you were practicing at the time of becoming disabled; and
- not engaged in any other gainful occupation.

### **Residual Disability Benefit**

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 and are:

- 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.

## **If I become disabled, when does the benefit payment begin?**

If you are totally or partially disabled, the benefit payment begins after the elimination period is completed and your claim is approved. The elimination period is the number of days that must pass after an injury, or the onset of a sickness, before your monthly disability benefit is payable. At the time of applying, you have a choice of four elimination periods – 28, 60, 90 or 120 days. If you are a new physician to the plan applying for Guaranteed Acceptance Coverage the elimination period is a set 90 days. The longer the elimination period you choose, the less your coverage will cost. Since PDI benefits generally begin after an elimination period of 14 days, you can save on premiums by electing a longer elimination period under the Disability Income Insurance (DII) Plan.

## What is my benefit period?

For total or partial disability, if you are disabled prior to age 63, your benefit period expires at age 65, or upon recovery, whichever comes first.

If you become totally disabled between ages 63 and 70, there is a 24 months maximum benefit period. No benefit is payable beyond your 71<sup>st</sup> birthday.

## Do I have to pay my premiums while I'm disabled?

If you have been totally or partially disabled for 90 consecutive days, any further premium payment will be waived while you remain disabled.

## What happens if a disability recurs?

Successive periods of disability are considered as one disability if you have been back to work for less than 6 months and the cause of the subsequent occurrence is related to the cause of the prior disability for which benefits were previously payable.

## What provisions and features are included in this coverage?

Value-added provisions and features included in the plan are:

### **Residual Disability Benefit**

For the first six months of partial disability, the benefit will not be less than 50 per cent of your monthly disability benefit; after the first six months the benefit will be based on your actual loss of income (a loss of at least 20 per cent of your average monthly earned income). This benefit terminates at age 65.

### **HIV, Hepatitis B or Hepatitis C Benefit**

This benefit provides additional protection against involuntary loss of income should you test positive for either HIV or the Hepatitis B or Hepatitis C virus. You may receive a Partial Disability benefit as described above based on the ratio of your lost income to your total average monthly earned income, provided:

- you remain asymptomatic;
- your practice is limited by the College of Physicians and Surgeons of British Columbia or another regulatory body; and
- you experience a loss in your average monthly earned income of at least 20 per cent.

### **Presumed Total Benefit**

If as a result of sickness or injury, you totally and irrecoverably lose:

- the power of speech;
- sight in both eyes;
- hearing in both ears; or







- the use of both hands or both feet; you will be considered totally disabled whether or not you are able to perform essential duties of regular occupation, or require the regular care of a physician.

#### **Cosmetic or Transplant Donor Surgery**

If you become totally disabled as a result of cosmetic surgery or the transplant where part of the body is transplanted to another person, you may be considered totally disabled as long as:

- your Doctors of BC DII coverage has been in force for at least 6 months; and
- you have completed the elimination period.

If you are disabled due to cosmetic surgery, you must be totally and continuously disabled for at least 30 days. Benefits would become payable upon completion of this 30-day period or your elimination period, whichever is longer.

#### **Return to Work Assistance Benefit**

If you are totally or partially disabled, under the age of 65 and choose to participate in a work re-entry program, this benefit will provide you with assistance in returning to work. If mutually agreed upon by Sun Life Assurance Company of Canada and yourself, and prior to the costs being incurred, assistance may include covering the costs of work-site modification or specialized equipment to a maximum of \$100,000, provided you are not entitled to payment of the costs from any other sources.

#### **Survivor Benefit**

If you die during a period of total or partial disability for which the elimination period has been completed and disability benefits are payable, a lump-sum equal to three times your last monthly disability benefit will be payable to your surviving spouse. In the absence of a surviving spouse, the Survivor Benefit will be paid to your estate.

#### **Continuation coverage privilege**

If your coverage under the PDI Plan (policy no. 59998) terminates for any reason other than voluntary cancellation, you have the right to obtain, without providing proof of good health, similar coverage under this plan up to the amount that was terminated.

#### **Optional Riders**

Enhance your DII coverage by purchasing one or more of the following optional riders, subject to proof of good health and approval by the Insurer. If you are a new physician to the plan applying for Guaranteed Acceptance Coverage, optional riders are not available as part of your guaranteed coverage.

#### **Guaranteed Insurability Benefit (GIB) Rider**

If you are under age 55, you can apply for the GIB Rider. The GIB rider allows you to increase your insurance coverage as your needs increase, without having to provide additional proof of good health. This option can

be exercised during the month of August each year up to \$2500 monthly benefit.

Your income must be sufficient to justify each increase and your total coverage cannot exceed the plan maximum of \$18,900. This rider terminates at age 55.

#### **Own Occupation Rider**

The Own Occupation Rider allows you to be considered totally or residually disabled from your regular occupation even if you find work in another occupation or another field of medicine. This means you may be gainfully employed in an occupation other than your regular occupation and still receive residual or total disability benefits. This rider terminates at age 65.

#### **Cost of Living Adjustment (COLA) Rider**

When you have been totally or residually disabled for 12 consecutive months, the COLA benefit increases your monthly disability benefit each year while you remain disabled, up to age 65, by the lesser of the change in the British Columbia Consumer Price Index your choice of 3% or 6%. This rider terminates at age 65.

#### **Retirement Protection Rider**

You work hard to accumulate adequate savings for your retirement. During a period of total disability, it may become difficult to continue contributing to your retirement savings plan or other investments.

If you are age 55 or under, you can apply for the Retirement Protection Rider<sup>1</sup>. It's designed to help you by providing a contribution to an investment vehicle.

If your annual earned income net of expenses is \$100,000 or less, the monthly benefit would be \$500. If your annual earned income net of expenses is greater than \$100,000, you can choose a monthly benefit of either \$500 or \$1,000. Monthly benefit will begin after 90 consecutive days of total disability and will continue each month that you remain totally disabled. This rider terminates at age 65.

#### **Is my coverage portable if I move outside of British Columbia?**

Yes, the benefits provided under this plan are portable throughout the world with Sun Life's prior approval, subject to the policy exclusions, as long as you maintain your membership in Doctors of BC or the YMA, are actively at work on a full-time basis, and you continue to pay your premiums for this coverage. Doctors of BC has reduced the out-of-province/Canada membership fee to a minimal cost to assist you in maintaining your insurance coverages. If you plan on travelling to a high-risk area, please contact Doctors of BC to find out how your coverage may be impacted. You can find a list of high-risk areas on the internet, published and updated regularly by the Department of Foreign Affairs, at [travel.gc.ca/travelling/advisories](http://travel.gc.ca/travelling/advisories).





This is subject to Sun Life approval.

<sup>1</sup> Sun Life Assurance company of Canada hereby appoints Scotiatrust as the fund manager hereunder for the purpose of receiving all funds which may be payable under this rider. Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life Financial group of companies.

## What is not covered under this plan?

Your benefit will not be payable for any disability resulting from the following:

- voluntary participation in a riot or act of civil disobedience;
- during any period of confinement in a prison or similar institution;
- normal pregnancy including resultant childbirth, abortion or miscarriage, but this exclusion will not apply to any Disability due to complications of pregnancy including a Caesarean Section whether elective or otherwise;
- injuries sustained or Sickness contracted while in the military services of any country at war, whether such war be declared or undeclared;
- an act of war;
- any condition specifically excluded by the Company as set out in the Insured Member's Certificate of Insurance; or
- a period of loss of standing to practice medicine as a result of disciplinary proceedings or a criminal conviction, whether such Disability occurred prior to or during such period.

## When will my Disability Income Insurance coverage end?

Your insurance will end on any of the following:

- the date the group policy terminates;
- the date your membership in Doctors of BC or the YMA terminates;
- the premium due date following your 70<sup>th</sup> birthday\*;
- the premium due date if you fail to pay your premium, subject to the grace period;
- the date specified by your written request to terminate coverage;
- the premium due date on which your gross earnings do not exceed \$60,000 in the preceding 12 months if you are over the age of 65;
- the date of your death.

\* You will not have coverage for the period of time following the termination of any benefit payments on or after age 65, if during such time you remain disabled.

If you cancel within 30 days, your premiums will be refunded.



**To help protect your financial future and your assets, Doctors of BC offers and administers a comprehensive array of insurance products that includes:**

- Disability Income Insurance
- Physicians' Disability Insurance (PDI) Plan
- Professional Expense Insurance
- Life Insurance
- Accidental Death and Dismemberment Insurance
- Critical Illness Insurance
- Health Benefits Trust Fund, providing health/dental benefits for physicians and office staff

Information and application forms for all Doctors of BC insurance plans may be found at

**[doctorsofbc.ca](http://doctorsofbc.ca)**

or contact a Doctors of BC Insurance Administrator:

**Tel** 604 638 2882 or 604 638 2865

**Toll Free** 1 800 665 2262 x2882 or x2865

**Email** [insurance@doctorsofbc.ca](mailto:insurance@doctorsofbc.ca)

This brochure provides the highlights and not the details of Doctors of BC Disability Income Insurance plan. The complete terms and conditions governing the insurance coverage are found in the group insurance policy, number 59999, issued to the British Columbia Medical Association by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.