

Doctors of BC Disability Income Insurance

Important protection to help safeguard your income should a disability prevent you from working...

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.

Your ability to earn an income is one of your most important assets. Disability Income insurance is designed to help protect you and your family by providing a source of monthly income if a sickness or injury prevents you from working.

Am I eligible for coverage?

You are eligible to apply for coverage under this plan provided you are a member in good standing of Doctors of BC or the Yukon Medical Association (YMA) and are under age 65. Proof of good health is required and coverage will become effective on the date the application is approved by Sun Life Assurance Company of Canada.

How much coverage can I apply for?

You can purchase insurance coverage in units of \$100, from a minimum of \$500 to a maximum of \$12,000.

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. You have a choice of four elimination periods – 28, 60, 90 or 120 days.

What is my benefit period?

If you are disabled prior to age 65, your monthly benefit under this plan is payable until you no longer meet the definitions of either total or partial disability or August 1st (the policy anniversary) coincident with or following your 65th birthday, whichever occurs first. If you become totally disabled after age 64 and prior to age 70, your monthly benefit is payable for up to one year for each period of total disability. No benefit is payable beyond August 1st (the policy anniversary) coincident with or following your 71st birthday.

What does “total disability” mean?

Total disability or totally disabled means that as a result of a sickness or injury, you 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;
- under the regular care of a physician; and
- not engaged in any other gainful occupation.

What does “partial disability” mean?

Partial disability or partially disabled means that you are not totally disabled but that 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% 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 duties of your regular occupation for as much time as those duties usually require; or
- engaged in another gainful occupation.

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 six months and the cause of the subsequent occurrence is related to the cause of the prior disability for which benefits were previously payable.

Do I have to pay 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 other provisions or features are included in this plan?

Partial Disability

You may be entitled to a monthly benefit if you are partially disabled. The benefit will be based on your actual loss of income; however, for the first six months of partial disability, the benefit will not be less than 50% of your monthly disability benefit. 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%.

Assumed Total Disability

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 work, 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 of a part of your body to the body of another, you may be considered totally disabled as long as:

- your Doctors of BC Disability Income insurance has been in force for at least six 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.

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.

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 the claimant, 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.

Are there other benefit provisions available for purchase?

In addition to the built-in features described before, the following benefit provisions are available as optional riders that may be purchased, subject to proof of good health:

Guaranteed Insurability Benefit Rider

If you are under age 50, you can apply for the Guaranteed Insurability Benefit Rider. You can increase your insurance coverage as your needs increase without providing additional proof of good health. This option can be exercised during the month of August each year:

- when you are age 40 or under, you can purchase up to \$2,000 of additional coverage;
- when you are between the ages of 41 and 50, you can purchase up to \$1,000 of additional coverage.

Your income must be sufficient to justify each increase and your total coverage cannot exceed the plan maximum of \$12,000. This rider terminates at age 50.

Own Occupation Rider

The Own Occupation Rider may allow you to be considered totally or partially disabled from your regular occupation even if you find work in another occupation or another field of medicine. This rider terminates at age 65.

Cost of Living Adjustment Rider

When you have been totally or partially disabled for 12 consecutive months, the Cost of Living Adjustment Rider will increase your monthly benefit amount by the lesser of the change in the Consumer Price Index or 6%. These inflation adjustments will continue each year you remain disabled up to age 65.

Retirement Protection Rider

If you are age 55 or under you can apply for the 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. The Retirement Protection Rider is designed to help you by providing a tax-free benefit contribution to a locked-in, nonregistered investment vehicle.

If your annual earned income net of expenses is \$100,000 or less, the monthly contribution would be \$500. If your annual earned income net of expenses is greater than \$100,000, you can choose a monthly contribution of either \$500 or \$1,000. Monthly contributions 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?

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.

What is not covered under this plan?

Your benefit will not be payable for any disability:

- resulting from normal pregnancy including resultant childbirth, abortion or miscarriage; however, disability resulting from complications of pregnancy, including elective cesarean section, is covered;
- resulting from the operation of an aircraft for which you are being remunerated or while engaged in military or experimental flying;
- caused or contributed to by an act of war whether declared or undeclared;
- resulting from any condition specifically excluded by Sun Life Assurance Company of Canada on acceptance of your application;
- incurred during a period of imprisonment, whether the disability occurred prior to or during such period; or
- incurred during a period of loss of standing to practice medicine as a result of disciplinary proceedings or a criminal conviction, whether the disability occurred prior to or during such period.

When will my Disability Income coverage end?

Your insurance will end on the date:

- the group policy terminates;
- your membership in Doctors of BC or the YMA terminates;
- immediately prior to the policy anniversary date of May 1, coincident with or next following your 70th birthday*;
- your premium is due if you fail to pay your premium, subject to the grace period;
- specified by your written request to terminate coverage;
- your gross earnings do not exceed \$60,000 in the preceding twelve months (if you are over the age of 65);
- you are no longer practicing medicine (if you are age 65 or over); or
- 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.

How do I apply for coverage?

If you have any questions, or want to apply for coverage, simply contact one of the following

Insurance Administrators at Doctors of BC:

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- Lorie Lynch at (604) 638-2882 or toll-free 1-800-665-2262, extension 2882 or email her at llyncht@doctorsofbc.ca
- Ann Marie O'Driscoll at (604) 638-2865 or toll-free 1-800-665-2262, extension 2865 or email her at aodriscoll@doctorsofbc.ca

Doctors of BC offer and administer 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 www.doctorsofbc.ca.

or contact a Doctors of BC Insurance Administrator:

Tel: 604.638.2882 or 604.638.2836 or 604.638.2865

Toll Free: 1.800.665.2262 x2882 or x2836

Email: insurance@doctorsofbc.ca