



British Columbia Medical Association

Doctors of BC Physicians' Disability Insurance Plan



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Physicians' Disability Insurance (PDI)

Designed to protect you and your family by providing a source of monthly income if sickness or injury prevents you from working

Am I eligible for coverage?



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

- 1 under age 65 and receive fee-for-service; and/or
- 2 sessional payments from the Medical Services Commission of British Columbia; and/or
- 3 you are paid under a non-salaried service contract

Will I automatically be enrolled in the plan?

Even though the provincial government funds this benefit, coverage is not automatic. You must apply for it and proof of good health will be required. 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?

Your monthly PDI benefit is calculated as at April 1 each year, based on your prior calendar year eligible earnings (fee-for-service billings, sessional payments or non-salaried income under a service contract) and your type of practice. The maximum disability monthly benefit available is \$6,100 (non-taxable).

For additional coverage, you can apply under the British Columbia Medical Association (BCMA) Disability Income Insurance Program. Contact a Doctors of BC Insurance Administrator for more information.

If I have other disability benefits, could my PDI benefit payment be reduced?

Your monthly PDI benefit will be reduced at the time of claim if the total amount of your disability coverage from all government and private sources exceeds 60% of your net pre-disability earnings (after expenses but before income or corporation tax).

Your monthly PDI benefit will be reduced by 50% of the gross disability benefit you are entitled to receive under the Canada Pension Plan, but will not be affected by any dependent benefits or any subsequent cost-of-living adjustments.

Will I receive a benefit if I am partially disabled?

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 total disability benefit amount, after integration with other disability benefits if applicable.

When do my benefit payments begin?

If you become totally or partially disabled, your benefit payments begin after you have completed the elimination period and your claim is approved.

What is an elimination period?

An elimination period is the number of days that must pass after an injury or the onset of a sickness before your monthly disability benefit becomes payable. The standard elimination period under the PDI plan is 14 days; however, if you are hospitalized during this elimination period, benefit payments begin from the date of admission, provided you are totally or partially disabled for at least the duration of the elimination period.

Your elimination period may be longer than 14 days and this will be determined by Sun Life Assurance Company of Canada based on the proof of good health you provide when you apply for coverage.

What is my benefit period?

If you are partially disabled prior to age 65, your monthly benefit under this plan is payable until you no longer meet the definition of partial disability or your 65th birthday, whichever occurs first. No benefit is payable beyond age 65.

If you are totally disabled prior to age 64, your monthly benefit under this plan is payable until you no longer meet the definition of total disability or 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 age 71.

How are my premiums paid?

The provincial government pays the full premium for the PDI coverage. The CRA considers the PDI premium paid on your behalf to be a taxable benefit. Doctors of BC will issue annual tax slips showing the premium paid. If you are approved for a partial or total disability claim, the benefit payments you receive will be non-taxable.

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?

In the case of a recurrent disability, your original claim will be reopened and the elimination period will be waived. Successive periods of total or partial 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.

What other provisions or features are included in this plan?

Other provisions and features included in the Physicians' Disability Insurance Plan are available until age 65, and include:

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 after coverage has become effective. You may receive a reduced disability benefit based on the ratio of your lost income to your total average monthly billed 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 reduction in your average monthly billed income* of at least 20%.

Cash-Flow Replacement

The cash-flow replacement feature is designed to assist you in re-establishing cash-flow on your return to work after you have been totally disabled. Provided the period of total disability for which benefit payments were made, together with the elimination period as previously described, total at least two months, a lump sum is payable to you based on your monthly PDI benefit. Cash-flow replacement is calculated as follows:

Period of Disability	Cash-flow Replacement Benefit as a Percentage of Monthly PDI Benefit
2 months but < 3 months	100%
3 months but < 4 months	120%
4 months but < 5 months	140%
5 months but < 6 months	160%
6 months but < 7 months	180%
7 months or longer	200%

* Billed income means your earnings for services as recorded by the Medical Services Commission of British Columbia and/or under a non-salaried service contract for the calendar year immediately prior to the benefit calculation date.

What happens if I temporarily stop practising medicine?

If you will be temporarily absent from your medical practice for:

- a period not exceeding 5 years to undergo postgraduate medical training at an accredited medical school or hospital in a recognized university training program;
- a period not exceeding 12 months due to maternity leave; or
- a period of 6 months for any other reason;

your coverage can be maintained by providing written notice of your absence to Doctors of BC.

If you do not provide written notice of your absence, your coverage will be terminated and re-application for coverage will have to be made upon your return to practice in British Columbia.

Should you become totally disabled while you have temporarily ceased practise and your coverage is continued, your benefit will be the monthly benefit in force immediately prior to the commencement of your postgraduate training or absence from practice for any other reason.

When you resume your practice, you must advise Doctors of BC in writing of your return to work within 90 days to continue your coverage without providing proof of good health.

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 a Caesarean section, whether elective or otherwise, is covered;
- resulting from an act of war whether declared or undeclared;
- resulting from any condition specifically excluded at the date coverage is issued;
- incurred during a period of imprisonment, whether such disability occurred prior to or during such period; or
- incurred during a period of loss of standing to practise medicine as a result of disciplinary proceedings or a criminal conviction, whether such disability occurred prior to or during such period.

Are there other plan limitations?

If medical treatment is for substance abuse, you must be in a hospital or satisfactorily participating in a rehabilitative program unless there is organic disease present which would cause total or partial disability even if the substance abuse ceased.

You will remain eligible for benefits under the group policy if, as a result of substance abuse, you voluntarily relinquish your license or the College of Physicians and Surgeons of British Columbia suspends your license.

If you are outside the province of British Columbia while receiving benefits for total disability, payments will be limited to not more than 3 months unless you provide Sun Life Assurance Company of Canada with satisfactory evidence of continuing total disability and remain under the regular care of a physician.

When will my PDI coverage end?

Your insurance will end on the date:

- you are no longer licensed by the College of Physicians and Surgeons of British Columbia and practicing medicine in British Columbia;
- you become a civil servant;
- you reach age 70*;
- you no longer receive fee-for-service or sessional payments or income under a non-salaried service contract except for a temporary cessation of practice as described previously;
- you send a written request to Doctors of BC to cancel your coverage; or
- the group policy terminates.

* 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.





British Columbia Medical Association

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)
- 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

Toll Free: 1.800.665.2262 x2882 or x2836

Email: insurance@doctorsofbc.ca

Doctors of BC administers the Physicians' Disability Insurance Plan, and is available to answer questions regarding coverage and provide any necessary forms. The insurer of this plan is Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. This brochure provides the highlights but not all the details of Doctors of BC Physicians' Disability Insurance Plan. The complete terms, conditions, exclusions and limitations governing the insurance coverage are found in the group insurance policy numbers 59998 issued to the British Columbia Medical Association by Sun Life Assurance Company of Canada.

