

2022 Premiums for Females

► Help protect your income from unexpected illness or injury

Member Coverage	<ul style="list-style-type: none"> • Exclusive, low ADA Member premiums • Benefits are payable to age 67: Or if you become disabled between ages 65 and 75, benefits are payable for 24 months. • Up to \$15,000/month in coverage • “Own occupation” definition of disability: Receive benefits if you become totally disabled from your specialized area of dental practice — even if you are able to work in another area of dentistry or choose to work in another profession altogether. • Partial benefits: Receive benefits even if you return to work on a part-time basis after a total disability. • Choose a 30, 60, 90, or 180 day waiting period: consecutive days of disability before your benefits begin.
Optional Coverage	<p>Members under age 50 are eligible to apply for the following options.</p> <ul style="list-style-type: none"> • Future Increase Option: Increase your coverage in the future — without a medical exam. Get up to \$1,000 in additional coverage per year, up to a total maximum increase of \$5,000 (subject to financial underwriting and the overall plan maximum of \$15,000). • Cost of Living Adjustment (COLA) Option: Automatically increases your benefit payments (if disabled). Adjustments are based on increases in the Consumer Price Index. • Residual Plus Option: Allows you to count days of total and/or partial disability — in any combination — toward your waiting period, even if they are not consecutive. Plus, the recovery benefit may help up to an additional three months after returning to work following a disability.

Semi-Annual Premiums for Each \$1,000 in Monthly Coverage ¹ for Females				
Your Attained Age ²	180-Day Waiting Period	90-Day Waiting Period	60-Day Waiting Period	30-Day Waiting Period
20–29	\$58.08	\$62.76	\$73.65	\$92.92
30–34	\$82.00	\$89.56	\$104.32	\$129.94
35–39	\$126.48	\$137.59	\$159.46	\$195.34
40–44	\$152.98	\$166.81	\$193.75	\$236.23
45–49	\$166.38	\$181.05	\$209.39	\$252.97
50–54	\$188.40	\$205.93	\$239.84	\$292.57
55–59	\$213.03	\$232.30	\$264.56	\$316.55
60–64 ³	\$255.98	\$296.34	\$349.27	\$420.05
65–70 ³	\$151.23	\$199.84	\$231.52	\$283.96
70–74 ³	\$194.06	\$256.42	\$297.04	\$364.32

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Semi-Annual Premiums for Optional Coverage ¹ for Females			
Your Attained Age ²	Residual Plus additional premium for each \$1,000 of coverage	Future Increase Option additional premium (flat fee)	COLA Option additional premium for each \$1,000 of coverage
20–29	\$9.24	\$20.97	\$53.49
30–34	\$16.42	\$26.13	\$74.07
35–39	\$24.94	\$37.21	\$106.19
40–44	\$32.92	\$40.31	\$124.69
45–49	\$37.91	\$40.71	\$130.36
50–54 ⁴	\$41.79	\$34.69	\$94.24
55–59 ⁴	\$48.94	N/A	\$96.24
60–62 ⁴	\$50.73	N/A	N/A
63–64 ⁴	\$46.17	N/A	N/A

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State variations and restrictions may apply.

¹Premiums increase every 5 years based on age, are effective as of 5/1/22 with a semi-annual billing frequency and include a 34% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically. If the applicant does not qualify for Standard rates, it may be possible to qualify for one of the two additional substandard rate classes.

²Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.

³Rates for age 60–74 are renewal rates only. You can apply for new or additional coverage only up to age 60. Beginning at age 65, benefits are paid for a maximum of two years.

⁴Renewal rates only.

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This material is not a contract. Benefits are provided under Protective Life Insurance Company (PLICO) under group policy (IP-P 7-20) filed in the State of Illinois; in New York through Protective Life and Annuity Insurance Company under group policy (IP-P 10-NY 1-21), issued to the American Dental Association by Protective. Coverage is available to eligible ADA members in all fifty states and US territories under the aforementioned group policy. Each insured will receive a certificate of insurance explaining the terms and conditions of the policy. Protective and Protective Life refer to Protective Life Insurance Company, home office Nashville, TN; Protective Life and Annuity Insurance Company, home office Birmingham, AL. Protective Life Insurance Company is not licensed in New York. In New York the group policy and certificates are issued under Protective Life and Annuity Insurance Company. ©2022 Protective Life Insurance Company. All Rights Reserved.

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