

2022 Premiums

- ▶ **Protect the practice you've worked so hard to build with coverage that reimburses you for eligible expenses, including student loans**

Member Coverage	<ul style="list-style-type: none"> • Exclusive, low ADA member premiums • Up to \$25,000/month • Choose an overall maximum benefit of either 12 or 24 times your monthly insured amount¹
Special Features	<ul style="list-style-type: none"> • Waiver of premium: When you are disabled, your premiums for this insurance will be waived once you satisfy the waiting period. • True “own occupation” coverage: If you become totally disabled from your specialized area of dental practice, you'll get full benefits, even if you are able to work in another area of dentistry, or even if you choose to enter a new profession. • Partial disability protection:² Residual benefits can reimburse eligible expenses that exceed income if you begin to transition back to dentistry on a limited basis. • Replacement dentist coverage:³ If you are totally disabled and need to hire a replacement dentist, you're covered for up to six months of salary replacement benefits, up to 50% of your monthly coverage over and above whatever regular monthly benefits you may receive. • Survivor benefit: If you should die, your beneficiary can receive reimbursement for up to three months of office expenses and salary replacement benefits to help transition your business more smoothly at a difficult time. • Future Increase Benefit: Increase your coverage in the future — without a medical exam. Members under age 55 can get up to \$500 in additional coverage per year, up to a total maximum increase of \$2,500 (subject to the overall plan maximum). • Inflation Fighter: This standard feature allows for your coverage amount to keep pace with the inflationary costs of maintaining your practice without an application or medical requalification. This feature offers automatic coverage increases that may vary each year (up to 5%) depending on the current CPI-W index.

ADA OFFICE OVERHEAD EXPENSE DISABILITY INSURANCE PLAN				
Attained Age ⁴	Semi-Annual Premiums for Each \$1,000 in Monthly Coverage ⁵			
	Insured Amount for Male		Insured Amount for Female	
	12x	24x	12x	24x
Under 30	\$7.16	\$8.35	\$11.43	\$13.33
30 – 39	\$11.11	\$13.08	\$21.66	\$25.49
40 – 49	\$19.97	\$23.76	\$36.04	\$42.87
50 – 59	\$42.33	\$49.40	\$54.20	\$63.25
60 – 64 ⁶	\$73.33	\$86.73	\$77.81	\$92.02
65 – 69 ⁶	\$81.84	\$93.88	\$82.57	\$94.74
70 – 74 ⁶	\$86.96	\$86.96 ⁷	\$87.92	\$87.92 ⁷

Benefits are subject to a waiting period, and once satisfied, benefit payments are retroactive to the first day of partial or total disability.

▶ Covered expenses may include:

- Rent or mortgage payments (principal, interest and taxes)
- Salaries and payroll taxes
- Student loan payments
- Uniforms for employees
- Electricity, heat, water and phone bills
- Laundry and janitorial expenses
- Property and liability insurance premiums
- Life and medical insurance premiums for employees
- Depreciation
- Principal and interest on business debt associated with your practice — including loan payments for practice purchase/ expansion, renovation or furnishing
- Professional association dues

¹At age 70, the 24 times plan reduces to 12 times.

²Can pay out through the max residual period without a period of total disability. See contract or a Plan Specialist for more information.

³Salary replacement is not payable if the replacement dentist has an ownership interest in the practice or is an employee of the practice.

⁴Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday. Premiums shown assume that Attained Age remains unchanged in the billing period.

⁵Premiums increase every 10 years based on age, are effective as of 2/1/22 with a semi-annual billing frequency and include a 45% Premium Credit discount that allows plan participants to benefit from favorable claim experience. The Premium Credit is not guaranteed, but reevaluated periodically. Office Overhead Expense premiums increase every 10 years based on age.

⁶Beginning at age 60, coverage amounts can no longer be increased, but coverage is renewable until age 75, subject to the terms of the policy.

⁷Beginning at age 70, the 24x maximum coverage option is reduced to the 12x maximum coverage option.

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