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
- Exclusive, low ADA member premiums
- Up to $25,000/month
- Choose an overall maximum benefit of either 12 or 24 times your monthly insured amount

Special Features
- 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: Residual benefits can reimburse eligible expenses that exceed income if you begin to transition back to dentistry on a limited basis.
- Replacement dentist coverage: 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 INSURANCE PLAN

<table>
<thead>
<tr>
<th>Attained Age</th>
<th>Semi-Annual Premiums for Each $1,000 in Monthly Coverage</th>
<th>Insured Amount for Male</th>
<th>Insured Amount for Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12x 24x</td>
<td>12x 24x</td>
<td>12x 24x</td>
</tr>
<tr>
<td>Under 30</td>
<td>$7.16 $8.35</td>
<td>$11.43 $13.33</td>
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<tr>
<td>30 – 39</td>
<td>$11.11 $13.08</td>
<td>$21.66 $25.49</td>
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<tr>
<td>40 – 49</td>
<td>$19.97 $23.76</td>
<td>$36.04 $42.87</td>
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<td>50 – 59</td>
<td>$42.33 $49.40</td>
<td>$54.20 $63.25</td>
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<tr>
<td>60 – 64</td>
<td>$73.33 $86.73</td>
<td>$77.81 $92.02</td>
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<td>65 – 69</td>
<td>$81.84 $93.88</td>
<td>$82.57 $94.74</td>
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</tr>
<tr>
<td>70 – 74</td>
<td>$86.96 $86.96</td>
<td>$87.92 $87.92</td>
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</tr>
</tbody>
</table>

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 and 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

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