Protection for the financial well-being of ADA members.
What sets ADA Members Insurance Plans apart?

**Supporting dentists at every stage of their career.**
We understand the unique insurance needs of dentists. And we’re solely dedicated to serving ADA members and their families. That’s all we do.

**Low ADA member premiums.**
Exclusive rates and discounts ensure that we offer some of the most competitive premiums in the market.

**Highly accessible and efficient member services.**
Your time is valuable. From applications and underwriting to claims processing and answering calls, we work to the highest standards.
Life insurance

- **Term Life** offers premiums that start low and gradually increase as you age. ada.protective.com/TL
- **Level Term Life** offers a fixed, low ADA member premium for either a 10-year or 20-year term. ada.protective.com/LT
- **Term Plus® Universal Life** is life insurance with a savings feature that offers a guaranteed minimum interest rate of 2.55%. \(^1\) ada.protective.com/UL

Disability insurance

- **Disability Income Protection** helps protect your income in the event of a disabling illness or injury. Our “own occupation” definition of disability means you’ll receive full benefits up to age 67, even if you choose to practice in another area of dentistry, or choose a new profession. ada.protective.com/IP
- **Office Overhead Expense** helps keep your practice operating if you become disabled, with monthly benefits that help cover your business expenses, including the salary of a replacement dentist. \(^2\) ada.protective.com/OOE

Supplemental medical insurance

- **Hospital Indemnity with the optional Extended Care Rider** pays cash directly to you if you are hospitalized, treated in the ER or undergo qualifying outpatient surgery. The optional Extended Care Rider provides benefits to help cover long-term care needs after you’ve been hospitalized. ada.protective.com/HI
- **Critical Illness** pays a lump sum payment to help offset high medical costs if you or a covered family member is diagnosed with one of 17 covered critical conditions, including heart attack, cancer and stroke. ada.protective.com/CI

For a no-obligation quote, go to ada.protective.com/quote
Practical by design. Only for ADA members.

Questions? For information about these coverage options or increasing your current coverage, please contact your Insurance Plan Specialists at 866.607.5338.

Or, for a no-obligation quote, go to ada.protective.com/quote

ADA. Members Insurance Plans

The guaranteed interest rate, compounded daily on your account balance, accumulates on a tax-deferred basis under current laws, which are subject to change.

The additional benefit is equal to the actual compensation paid to the replacement dentist, up to 50% of your monthly insured amount.

This material is not a contract. Benefits are provided under a Protective Life Insurance Company (PLICO) group policy (TL-P 1-21), (CI-P 7-20), (IP-P 7-20), (HI-P 11-20), (LT-P 1-21), (OE-P 7-20), (TP-P 11-20) filed in the State of Illinois; in New York through a Protective Life and Annuity Insurance Company (PLAIC) under group policy (TL-P-NY 1-21), (CI-P-NY 1-21), (IP-P 10-NY 1-21), (HI-P-NY 1-21), (LT-P-NY 1-21), (OE-P-NY 1-21), (TP-P-NY 10-20) issued to the American Dental Association by Protective Life. The ADA is entitled to receive royalties from the group policies issued to the ADA by Protective. Not available in every state. Benefits and features may vary by state. Coverage is available to eligible ADA members under the aforementioned group policies. Each Plan participant 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. ©2021 Protective Life Insurance Company. All Rights Reserved.

ADA® is a registered trademark of the American Dental Association and Protective® is a registered trademark of Protective Life Insurance Company.

CLC.2439016.11.21 5214-0721