



ADA Members
Insurance
Plans

Your guide to ADA Student Members Life and Disability Insurance

Underwritten by Protective®



ADA. Members Insurance Plans

Protection through dental school and beyond

A bike accident. Sports injury. Or serious illness. Any one of these could keep you from your studies for some time and derail your future. That's why ADA Student Members Life and Disability Insurance is such an important benefit of your ADA student membership.

ADA student members receive life and disability insurance coverage paid for by ADA[®] Members Insurance Plans, underwritten by Protective[®], to help provide you and your loved ones with the financial protection you may need in the event of a disabling illness or injury, or worse.

What you need to know

Your ADA Student Members Life and Disability Insurance includes:



Term Life Insurance:

\$50,000* term life coverage
\$50,000* of accidental death coverage

*Doubles to \$100,000 on July 1 of the year you graduate.



Disability Insurance:

\$2,000 per month of disability insurance for up to seven years
Up to \$2,000 per month to help repay student loans (maximum \$150,000 total) in the event of your disability.

- **Member benefit.** Coverage is provided to ADA student members paid for by ADA® Members Insurance Plans during dental school.
- **The insurance is underwritten by Protective,** a secure and stable A-plus-rated company.¹
- **We make it easy to enroll.** Just create your account online, and if your school hasn't already enrolled you, simply request activation of coverage.
- **It's Guaranteed Acceptance coverage.**² That means there are no medical exams or applications to fill out before age 60. This is also a benefit with our Graduate Conversion Offer.
- **Your insurance automatically renews every year.** Once your insurance is activated, the coverage will automatically renew each year of your predoctoral program as long as you maintain your ADA student membership.
- **You can extend your coverage after dental school.** Your ADA Student Life and Disability Insurance has extended renewability if you go into postdoc or residency programs.
- **You can convert your coverage after graduation.** With our Graduate Conversion Offer, you can easily convert your ADA Student Members Life and Disability Insurance to more comprehensive ADA Members Insurance for practicing dentists. Join fellow ADA members and pay competitive group rates for quality coverage.

D1 Year: Create your online account today—it's easy

1. Visit ada.protective.com/registernow

2. Enter your information. Include your personal email address with your contact information and look at the coverage listed to see if you are already enrolled. Once you register your account online, check to see if you need to request activation by what you see on the screen.

If you see:

- **ADA Student Members Term Life and Disability Insurance** — Your school has automatically enrolled you in both insurance plans.
- **ADA Student Members Term Life Insurance** — You are already enrolled in the ADA Student Members Life Insurance, but not the disability insurance. Click on “request activation” for the disability insurance.
- **Neither insurance plan is listed** — You are not enrolled in either insurance plan, so click on “request activation” for both the disability and life insurance.

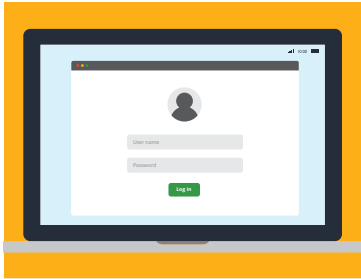
3. Review your coverage

4. You're done!

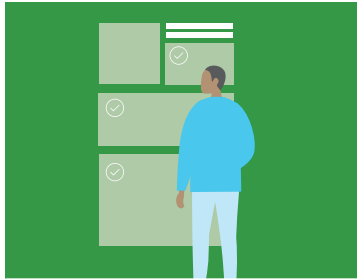
IMPORTANT: You must activate your ADA Student Members Life and Disability Insurance coverage unless your school automatically enrolls you.

D2 Year: Make sure your coverage is activated

If you're not automatically enrolled by your school, you need to make sure you have activated your coverage. Having your ADA number helps streamline registering your account and requesting activation if you are not already insured. You can find your ADA number on your membership card, or you can call the ADA at 312-440-2500.



If you haven't already done so, log in or create your online account at ada.protective.com/registernow



Review your online account information:

- Is your contact information current?
- Have you designated a beneficiary?
- Did you add your personal email address?
- Have you signed up for emails to get helpful information?



Request activation of your ADA Student Members Life and Disability Insurance



D3 Year: Plan now for more peace of mind

Your D3 year is a good time to reach out to your personal ADA Insurance Plan Specialist, your go-to resource for all your life and disability insurance needs. As someone who only works with ADA members and student members, no one understands your needs better.

1. Contact your personal ADA Insurance Plan Specialist at 888-463-4545 or ADAPlanSpecialist@protective.com
2. Get answers to your questions and discuss your conversion options based on your postgrad plans
3. Make sure to make any updates to your address and contact information
4. That's it, you're done!

D4: Convert your coverage when you start your career

D4 year is the time to evaluate and convert your coverage as you transition into your new career. Consider all your insurance options to help protect yourself and your loved ones.

Your ADA Student Members Life and Disability Insurance will end on January 1 after you graduate. To take advantage of our Graduate Conversion Offer with guaranteed acceptance, simply pay the invoices you'll receive in December and you'll have more comprehensive protection for practicing dentists.



Contact your personal ADA Insurance Plan Specialist at 888-463-4545 or ADAPlanSpecialist@protective.com to convert or increase your coverage.



Your ADA Insurance Plan Specialist can also help you compare quotes from other insurance providers.



Congratulations, you're done!

NOTE: If you're transitioning into postdoc or residency programs, entering Federal Dental Services (includes full-time active military) or interested in joining a DSO, please call your ADA Insurance Plan Specialist at 888-463-4545 to discuss your options.

ADA Members Insurance Plans

ADA Members Insurance Plans provide financial protection throughout dental school and beyond

Underwritten by Protective®

¹As of January 2023: An insurance rating is an opinion of the FITCH and A.M.BEST rating agencies of the insurance company's financial capacity to meet the obligations of its insurance policies in accordance with their terms. Each of the independent rating organizations that rates Protective has assigned its rating based on a variety of factors, including the company's operating performance, asset quality, financial flexibility and capitalization. A rating is not a recommendation to purchase, sell or hold insurance contracts. Ratings are subject to change at anytime. The insurer may have paid a fee to the rating agency.

²ADA student member coverage is issued regardless of condition if under age 60. Coverage automatically renews each academic year. Student Disability benefits will not be paid for an accident or sickness caused by a preexisting condition until after insurance has been in force for 12 consecutive months. A preexisting condition is a condition for which the insured saw a physician, received medical treatment, care, advice or medication within 6 consecutive months before the effective date of insurance. Individuals may convert coverage to the plans for practicing dentists after graduation by paying ADA member premiums and maintaining ADA membership.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York.

Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark and/or other proprietary rights and laws. ADA® is a registered trademark of the American Dental Association (ADA). ADA® Members Insurance Plans is a registered service mark of the ADA. The ADA trademarks, logos and service marks are the property of the ADA and used by Protective with permission. In some states, the ADA is entitled to receive royalties from the ADA Members Insurance Plans.

ADA Members Insurance Plans refers to the group life, disability and supplemental medical policies issued by PLICO and PLAIC to the ADA.

Policies issued by PLICO in all states except New York: Term Life Insurance (TL-P 1-21), Student Term Life Insurance (TL-ST-P 2-21), Disability Income Protection Insurance (IP-P 7-20), Office Overhead Expense Disability Insurance (OE-P 9-20) and Student Disability Insurance (ST-P 8-20).

In New York, policies issued by PLAIC: Term Life Insurance (TL-P-NY 1-21), Student Term Life Insurance (TL-ST-P-NY 2-21), Disability Income Protection Insurance (IP-P-NY 12-20), Office Overhead Expense Disability Insurance (OE-P-NY 01-21) and Student Disability Insurance (ST-P-NY 1-21).

Consult the policy for benefits, riders, limitations and exclusions. Benefits adjusted for misstatements of age or sex. Benefits are provided under a group policy issued to the ADA. Each Plan participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. An insured must maintain continuous ADA membership to remain eligible for insurance.

Premium increases are based on attained age which is the insured's age on the first day of the month following his or her birthday. Premiums increase annually for term life and voluntary student term life, every five years for disability income protection, every 10 years to age 60 and every 5 years thereafter for office overhead expense disability. The Premium Credit is not guaranteed but reevaluated semiannually.