YOUR GUIDE TO NO-COST ADA STUDENT MEMBERS INSURANCE

ADA. Members Insurance Plans
A bike accident. A sports injury. A serious illness. Any one of these could be enough to keep you from your studies for an extended period of time and derail your plans for the future. That's why ADA student members insurance, issued by Protective Life, is such an important benefit of your ADA student membership. It helps provide you and your loved ones with the financial support you may need in the event of a disabling illness or injury, or worse.

To ensure that you have this important coverage in place throughout dental school, simply follow the easy steps in this guide for your current year.
**No cost** – This coverage is provided to ADA student members at no cost throughout dental school.

**Easy enrollment** – Register your account online, and if your school hasn’t already enrolled you in the coverage, simply request activation of coverage.

**Guaranteed-issue coverage¹** – No medical exams or applications to fill out, up to age 45.

**Automatic renewal** – Once your insurance is activated, the coverage will automatically renew each year you’re in dental school as long as you maintain your ADA student membership.

**Keep your coverage after dental school** – Join other ADA members by paying competitive group rates exclusively for ADA members.

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**No-cost ADA student members 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
- $2,000 per month to repay student loans, if you become disabled
START BY REGISTERING YOUR ACCOUNT.

ada.protective.com/easy

Then follow these steps:

1. Add your personal information. Include your personal email address with your contact information and look at the coverage listed to see if you are already enrolled in the student member coverage. If you see:
   a. ADA student term life and disability insurance — Your school has automatically enrolled you in both insurance plans.
   b. ADA student 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.
   c. 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.

2. Review your no-cost coverage.

3. Designate a beneficiary.

4. Done!

You have to activate your ADA student members insurance coverage, unless your school automatically enrolls you in the insurance.
IF YOU’RE NOT AUTOMATICALLY ENROLLED, CHECK TO MAKE SURE YOU’VE ACTIVATED YOUR COVERAGE.

1. Log in or register your account at ada.protective.com/easy

2. Review your coverage and check:
   ✓ 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?

3. Done!

Use your ADA number to register your account and request activation of coverage if you aren’t already insured. (Find it on your membership card or call the ADA at 800.621.8099.)
LET’S TALK ABOUT YOUR FUTURE.

This is a good time to reach out to your Insurance Plan Specialist, your go-to resource for all your insurance needs. As someone who only works with ADA members, no one understands your needs better.

1. **Contact your Insurance Plan Specialist** at 888.463.4545 or ADAPlanSpecialist@protective.com

2. **Discuss your options.**

3. **Done!**

**Recently moved?** Make sure you update your address and contact information.
Your D4 year is a critical time to evaluate your coverage needs as you transition into your new career. Consider all of your insurance options to help protect yourself, your family and your career:

- Your no-cost ADA student members life insurance will end on January 1 after you graduate. To keep this coverage, simply pay the invoice you’ll receive in December.
- Convert your disability coverage to a member plan beginning in January of the year you graduate.

1. **Contact your Insurance Plan Specialist at 888.463.4545 or ADAPlanSpecialist@protective.com** to convert or increase your coverage.

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

3. **Done!**
Generations of dentists and their families are protected by the portfolio of insurance plans offered exclusively to ADA members at low premiums.