

What every dentist needs to know about disability income protection insurance

The simple truths about disability income protection insurance, a critical safeguard for every dentist.

**“I won’t get sick or hurt,
that stuff happens to
other people”**

1 in 4 dentists

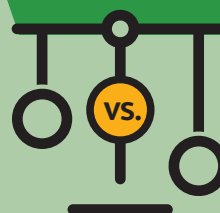
becomes disabled long enough to miss
out on income before reaching retirement.¹



**“If I get sick/hurt, workers’
compensation will kick in”**

Workers’ compensation

Typically covers
injuries or disabilities
that occur doing
job-related tasks.



Disability income insurance

Offers broader
protection, covering a
range of disabilities
that may occur.

**“I have a lot in savings,
I’ll be fine”**



**Disability income insurance
provides a regular income
replacement** to help maintain
your lifestyle and cover ongoing
expenses due to a long-term
disabling illness or injury.

**“If I make a claim, I
won’t be able to work”**



You will continue to
receive benefits payable
up to age 67, even if you
are able to practice in
other areas of dentistry
or switch to a new career.²



**“Disability income
insurance is
too expensive”**

ADA® Members Insurance Plans, underwritten
by Protective®, offers exclusive rates for disability
income protection insurance to ADA members.
[Click here](#) to access member rates for
ADA Disability Income Protection Insurance.



ADA® Members Insurance Plans

Underwritten by Protective®

Dedicated to the financial well-being of ADA members

ADA Members Insurance Plans

Insurance products

A valuable ADA member benefit is access to quality insurance products that are designed to meet the unique needs of dentists at members-only rates.

[Learn more](#)

Protective 

Insurance provider

ADA® Members Insurance Plans are underwritten by Protective®, a secure and stable A-plus-rated³ life insurance and annuity company.

Why choose us

- Exclusive coverage for ADA members – not available to the public
- Power in numbers means exclusive group rates at considerable cost savings
- Range of coverage and benefits to safeguard what is most important to you

Calculate how much coverage you need to protect your future income against disabling injury or illness.

[Calculate your coverage](#)



¹Odds of disability are based on actual disability claims submitted to Protective by insured ADA members.

²Benefits are payable to age 67, or if you become disabled between ages 65-75, benefits are payable for 24 months. Benefits are limited to 12 months for disabilities resulting from alcohol, drug, chemical or substance abuse, dependency or addiction and any related mental illness.

³As of January 2023: An insurance rating is an opinion of the FITCH and AM 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 any time. The insurer may have paid a fee to the rating agency.

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. Each company is solely responsible for the financial obligations accruing under the products it issues. Product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

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.

IP-P 7-20 is a Disability Income Protection Insurance policy issued by PLICO in all states except New York where it is issued under form IP-P-NY 12-20 by PLAIC. Benefits are provided under a group policy issued to the ADA. Product availability and features may vary by state. Consult the policy for benefits, riders, limitations and exclusions. Benefits adjusted for misstatements of age. Each 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.

The Premium Credit discount is not guaranteed but reevaluated semiannually. Premiums increase every five years based on age.