

7 WAYS AN INSURANCE PLAN SPECIALIST CAN HELP

As a benefit of your ADA student membership, you can rely on experts who help dental students and new dentists make crucial insurance choices.



1

TRUSTED SOURCE OF INFORMATION

Your salary-based Insurance Plan Specialist only works with dentists, so you can count on them for experienced guidance to help you choose the right coverage throughout your career.

2

EXPLAIN COVERAGE OPTIONS

Make use of an expert who can help you determine your disability, life and other insurance needs at this stage in your career. From helping you understand riders and features to explaining the types and amount of coverage you might need, your personal insurance experts can assist you with this now, and at any stage throughout your career.

3

PROVIDE APPLICATION SUPPORT

Insurance Plan Specialists have the expertise to give you tips to help ensure that your application and underwriting process go smoothly and that your documents are submitted error-free.

4

EASY TO REACH

Get quotes by email or phone, so you don't have to find time for in-person meetings just to discuss insurance.

5

SPEAK JARGON-FREE INSURANCE LANGUAGE

As ADA student members, if you need help comparing coverage among providers, ask your Insurance Plan Specialist to break it down into non-insurance language.

6

ANSWER QUESTIONS ABOUT CONVERSION FROM NO-COST STUDENT INSURANCE TO INSURANCE FOR PRACTICING DENTISTS

Learn about making the shift from the ADA student members disability and life insurance plans you had at no cost while in school to the more comprehensive, paid insurance you'll need as a practicing dentist. They will help you make the right decisions, depending on your post-graduate career path.

7

ASSESS YOUR CURRENT COVERAGE

Anytime you reach a major milestone like getting married, having children, opening a new practice, or earning more income, it's a good idea to re-evaluate and calculate your coverage needs with your Insurance Plan Specialist to ensure you have the financial protection you need.



GET IN TOUCH WITH YOUR INSURANCE PLAN SPECIALIST:

EMAIL: ADAPlanSpecialist@protective.com

PHONE: 866.607.5338

CHAT ONLINE: ada.protective.com
(weekdays from 8:00 am to 6:00 pm Central Time)

Visit ada.protective.com, call 855.411.5199 or email ADAPlanSpecialist@protective.com for more information and to learn about coverage provisions, limitations, terms for keeping coverage in force and the option to convert to member coverage after graduation by paying ADA member-only premiums and maintaining ADA membership.

Student coverage is issued regardless of your condition if you are under 45. Benefits are not payable, as defined by the respective policy, for death or disability resulting from a sickness, disorder, physical condition, or symptom that existed or was treated within 12 months prior to enrollment.

If you are 45 or older, you can apply for the no-cost coverage and all student program features by providing proof of good health. Coverage renews automatically each academic year. Individuals may convert coverage to the plans for practicing dentists after graduation by paying ADA member premiums and maintaining ADA membership.

This material is not a contract. Benefits are provided under Protective Life Insurance Company (PLICCO) under group policy (TL-ST-P 1-21/Student Life) filed in the State of Illinois; in New York through Protective Life and Annuity Insurance Company under group policy (TL-ST-P-NY 12-20), issued to the American Dental Association by Protective. Coverage is available to eligible ADA members in all fifty states and US territories under the aforementioned group policy. Each insured 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.

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