

# ADA Disability Income Protection premiums for females

ADA Members Insurance Plans

Underwritten by Protective\*

Help protect your income from unexpected illness or injury

## Member coverage

- **Exclusive, low ADA member premiums**
- **Benefits are payable to age 67:** Or if you become disabled between ages 65 and 75, benefits are payable for 24 months.
- **Up to \$15,000/month in coverage**
- **Own occupation definition of disability:** Receive benefits if you become totally disabled from your specialized area of dental practice — even if you are able to work in another area of dentistry or choose to work in another profession altogether.
- **Residual benefits:** Receive benefits even if you return to work on a part-time basis after a total disability.
- **Choose a 30-, 60-, 90- or 180-day waiting period:** Consecutive days of total disability before your benefits begin.

## Optional coverage

Members under age 50 are eligible to apply for the following options.

- **Future Increase Option:** Increase your coverage in the future — without a medical exam. Get up to \$1,000 in additional coverage per year, up to a total maximum increase of \$5,000 (subject to financial underwriting and the maximum insured amount of \$15,000).
- **Cost-of-Living-Adjustment (COLA) Option:** Automatically increases your benefit payments (if disabled). Adjustments are based on increases in the Consumer Price Index.
- **Residual Plus Option:** Allows you to count days of total and/or residual disability — in any combination — toward your waiting period, even if they are not consecutive. Plus, the recovery benefit may help up to an additional three months after returning to work following a disability.

## Semiannual premiums for each \$1,000 in monthly coverage<sup>1</sup> for females

Your attained age <sup>2</sup>	180-Day waiting period	90-Day waiting period	60-Day waiting period	30-Day waiting period
20–29	\$67.67	\$73.11	\$85.75	\$108.21
30–34	\$95.53	\$104.33	\$121.53	\$151.40
35–39	\$152.79	\$166.18	\$192.56	\$235.87
40–44	\$184.12	\$200.76	\$233.16	\$284.27
45–49	\$197.83	\$215.21	\$248.87	\$300.52
50–54	\$215.97	\$235.90	\$274.73	\$335.03
55–59	\$241.24	\$262.52	\$298.94	\$357.13
60–64 <sup>3</sup>	\$282.59	\$326.90	\$387.77	\$466.60
65–69 <sup>3</sup>	\$159.52	\$210.78	\$244.17	\$299.48
70–74 <sup>3</sup>	\$217.58	\$287.50	\$333.04	\$408.48

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## Semiannual premiums for optional coverage<sup>1</sup> for females

Your attained age <sup>2</sup>	Residual plus additional premium for each \$1,000 of coverage	Future increase option additional premium (flat fee)	COLA option additional premium for each \$1,000 of coverage
20–29	\$10.76	\$24.41	\$62.26
30–34	\$19.13	\$30.43	\$86.28
35–39	\$30.12	\$44.93	\$128.24
40–44	\$39.61	\$48.50	\$150.04
45–49	\$45.05	\$48.37	\$154.89
50–54 <sup>4</sup>	\$47.87	\$39.74	\$107.95
55–59 <sup>4</sup>	\$55.29	N/A	\$108.73
60–62 <sup>4</sup>	\$53.44	N/A	N/A
63–64 <sup>4</sup>	\$53.44	N/A	N/A

▲  
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# ADA<sup>®</sup> Members Insurance Plans

Underwritten by Protective<sup>®</sup>

## ADA Disability Income Protection premiums for females

<sup>1</sup>Premiums increase every 5 years based on age, are effective as of 5/1/24 with a semiannual billing frequency and include a 26% Premium Credit discount that shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically. Premiums are standard, non-tobacco. If the applicant does not qualify for standard rates, it may be possible to qualify for one of the two additional substandard rate classes.

<sup>2</sup>Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday.

<sup>3</sup>Rates for age 60–74 are renewal rates only. You can apply for new or additional coverage only up to age 60. Beginning at age 65, benefits are paid for a maximum of two years.

<sup>4</sup>Renewal rates only.

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.

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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 periodically. Premiums increase every five years based on age.

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