



ADA Members
Insurance
Plans

**Protection for the financial
well-being of ADA members**

Underwritten by Protective®

Insurance plans exclusively designed for you, your family and your practice

What sets ADA Members Insurance Plans apart?



Supporting dentists at every stage of their career

We understand the unique insurance needs of dentists. And we're solely dedicated to serving ADA members and their families. That's all we do.



Low ADA member premiums

Exclusive rates and discounts ensure that we offer some of the most competitive premiums in the market.



Highly accessible and efficient member services

Your time is valuable. From applications and underwriting to claims processing and answering calls, we work to the highest standards.



Life insurance

Term Life offers premiums that start low and gradually increase as you age. Learn more at ada.protective.com/TL

Level Term Life offers a fixed, low ADA member premium for either a 10-year or 20-year term. Learn more at ada.protective.com/LT

Term Plus® Universal Life is life insurance with a savings feature that offers a guaranteed minimum interest rate of 2.5%.¹ Learn more at ada.protective.com/UL



Disability insurance

Disability Income Protection helps protect your income in the event of a disabling illness or injury. Our "own occupation" definition of disability means you'll receive full benefits up to age 67, even if you choose to practice in another area of dentistry, or choose a new profession. Learn more at ada.protective.com/IP

Office Overhead Expense helps keep your practice operating if you become disabled, with monthly benefits that help cover your business expenses, including the salary of a replacement dentist.² Learn more at ada.protective.com/OOE



Supplemental medical insurance

Hospital Indemnity with the optional Extended Care Rider pays cash directly to you or someone designated by you if you are hospitalized, treated in the ER or undergo outpatient surgery. The optional Extended Care Rider provides benefits to help cover extended care needs after you've been hospitalized. Learn more at ada.protective.com/HI

Critical Illness pays a lump sum payment to help offset high medical costs if you or a covered family member is diagnosed with one of 17 covered critical conditions,* including heart attack, cancer and stroke. Learn more at ada.protective.com/CI



For a no-obligation quote, go to ada.protective.com/quote

ADA Members Insurance Plans

Practical by design

Only for ADA Members

Questions? For information about these coverage options or increasing your current coverage, please contact your Insurance Plan Specialist at **866-607-5338**. Or, for a no-obligation quote, go to ada.protective.com/quote.



866-607-5338



ADAPlanSpecialist@protective.com



ada.protective.com

Underwritten by Protective

*The number of critical illnesses covered varies by state.

¹The guaranteed interest rate, compounded daily on your account balance, accumulates on a tax-deferred basis under current laws, which are subject to change.

²The additional benefit is equal to the actual compensation paid to the replacement dentist, up to 50% of your monthly insured amount.

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