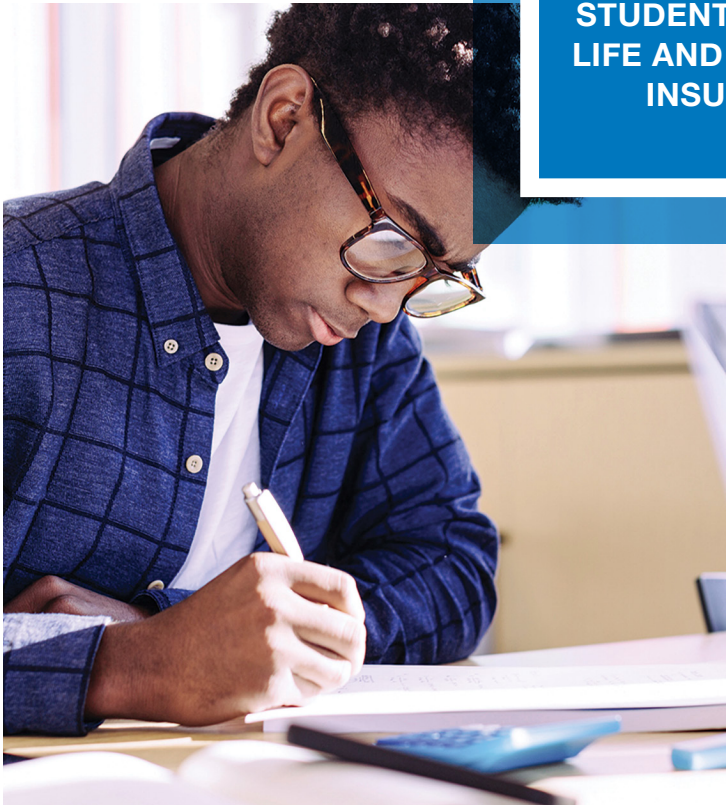




YOUR GUIDE
TO NO-COST¹ ADA
STUDENT MEMBERS
LIFE AND DISABILITY
INSURANCE



THERE FOR YOU THROUGH DENTAL SCHOOL AND BEYOND.



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 Life
and Disability Insurance, offered by
Protective, 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 – Create your account online, and if your school hasn't already enrolled you, simply request activation of coverage.

Guaranteed Acceptance coverage² – No medical exams or applications to fill out, before age 60. This is also a benefit when taking advantage of our Graduate Conversion Offer.

Automatic renewal during dental school – Once your insurance is activated, the coverage will automatically renew each year of your pre-doctoral program as long as you maintain your ADA student membership.

After dental school – You are eligible for our Graduate Conversion Offer! Join fellow ADA Members and pay rates for quality coverage that are some of the lowest in the market today.

Continuing your education – Your no-cost ADA Student Life and Disability Insurance has extended renewability if you're going into post-doc or residency programs.

No-cost ADA Student Members Life and Disability 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

Up to \$2,000 per month to help repay student loans

(maximum \$150,000 total) in the event of your disability.

START BY CREATING YOUR ONLINE ACCOUNT.

1. Visit ada.protective.com/registernow
2. **Enter your information.** Include your personal email address with your contact information and look at the coverage listed to see if you are already enrolled. If you see:
 - a. **ADA Student Members Term Life and Disability Insurance** — Your school has automatically enrolled you in both insurance plans.
 - b. **ADA Student Members 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.
3. **Review your no-cost coverage.**
4. **Designate a beneficiary.**
5. **Done!**



Don't forget! You have to activate your ADA Student Members Life and Disability 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 create your online account
at ada.protective.com/registernow**

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.)



D3

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 life and disability insurance needs. As someone who only works with ADA Members and Student 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.

ENHANCE YOUR COVERAGE FOR YOUR CAREER.



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 and Disability Insurance will end on January 1 after you graduate. To take advantage of our Graduate Conversion Offer with guaranteed acceptance, simply pay the invoice you'll receive in December and you'll have more comprehensive protection for practicing dentists.

- 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!**

If you are transitioning into post-doc or residency programs, entering Federal Dental Services (includes full-time active military), or interested in joining a DSO, please reach out to your Plan Specialist to discuss your options.





ADA Members Insurance Plans — financial protection throughout dental school and beyond.

ADA[®] Members Insurance Plans



¹No-cost coverage for dental students is paid by the ADA Members Insurance Plans.

²Student coverage is issued regardless of your condition if you are under 60. Benefits are not payable, as defined by the respective policy, for disability resulting from a sickness, disorder, physical condition, or symptom that existed or was treated within 12 months prior to enrollment.

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.

TL-ST- P 2-21 is term life insurance policy and ST-P 8-20 is a disability policy issued by PLICO in all states except New York where it is issued under form (TL-ST-NY 2-21, ST-P-NY 1-21) by PLAIC. Policy form numbers, product features, and availability may vary by state. Consult the policy for benefits, riders, limitations, and exclusions. Benefits adjusted for misstatements of age or sex. Benefits are provided under a group policy issued to the American Dental Association (ADA). Each Plan participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. In some states, the ADA is entitled to receive royalties from the ADA Members Insurance plans. Protective and Protective Life refer to Protective Life Insurance Company (PLICO) located in Nashville, TN, and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC) located in Birmingham, AL. Insurance products are issued by PLICO in all states except New York, and in New York by PLAIC. Product availability and features may vary by state. 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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