

Frequently Asked Questions

Have questions about ADA student disability and life insurance offered at no cost¹ for ADA Student Members? **Here are your answers.**

2023

Enrollment

Who is eligible for the no-cost ADA student disability and life insurance?

The no-cost ADA disability and life insurance is a benefit of your ADA student membership. You are eligible for coverage if you meet the following criteria:

- Your ADA student membership has been verified by the American Dental Association
- You are enrolled as a full-time predoctoral dental student
- You have not previously held ADA members insurance*

*If you have previously held ADA members insurance, you must complete an application for the no-cost student insurance and provide proof of good health.

How do I enroll in the ADA insurance?

It's easy:

- 1 **register** ➤ Enter your ADA number at ada.protective.com/registernow
- 2 **opt in** ➤ Request activation of the no-cost coverage. Your insurance goes into effect as soon as we verify your ADA student membership.
- 3 **done** ➤ It's that simple!

Where can I find my ADA number that I need for enrollment?

Your ADA number is located on your membership card. If you can't locate the card, you can call the ADA at 800.621.8099 to get your number.

Student Coverage

What does the no-cost ADA student members insurance include?

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 repay student loans, if you become disabled

Why is there no charge to student members for this coverage?

Our no-cost insurance coverage is a benefit of ADA student membership. It is fully funded by the ADA Members Insurance Plans and provided to you as financial protection and to assist with launching your future career.

What happens if I become disabled during school?

If you experience a disabling illness or injury that lasts more than 90 days, your ADA student disability insurance provides a \$2,000 monthly benefit that is payable for up to seven years. You will qualify for disability benefits during the first two years if you are unable to perform the normal duties of a dental student. Following the first two years, you will qualify for disability benefits over the next five years if you are unable to perform the duties of any occupation.

In addition to the \$2,000 of basic monthly disability coverage, the ADA Student Disability Insurance also provides up to \$2,000 per month of student loan repayment benefits (up to \$150,000 total) so long as you are unable to perform the normal duties of a dental student. Loan repayment provisions can vary significantly among

When can I request my insurance?

You can request activation of the no-cost coverage as soon as you know your ADA number. Your insurance will be issued upon verification of your ADA student membership.

Will I have to renew the insurance every year?

No. Once enrolled, your no-cost coverage automatically renews each year throughout dental school and residency, as long as you remain an ADA Student Member.

Can I keep the no-cost disability and life insurance during residency?

Yes. As long as you share your post-graduate plans with ADA Members Insurance Plans and maintain your ADA membership, your coverage can continue at no cost throughout your residency.

Why should I consider disability and life insurance now?

Being insured at a younger age means you're already covered as you age, when insurance may be more difficult to obtain. Disability and life insurance may be required as collateral for a practice loan, so obtaining insurance in advance is one of the things that may help you prepare for your future. You may also want to consider applying for more insurance coverage as your family and income grow.

Can I get ADA student disability insurance if I have a policy with another carrier?

Yes. The ADA Student Disability Insurance Plan allows you to have up to \$3,000/month from all sources before coordinating benefits with other disability insurance policies. If you have coverage through multiple policies, check each one for restrictions regarding the benefits you could claim.

disability policies, so be sure to check those provisions carefully when comparing policies, or call an Insurance Plan Specialist at 855.411.5199 for help.

How do I name or change my life insurance beneficiary?

To name a beneficiary, complete the beneficiary designation form that accompanies your Certificates of Insurance that you'll receive in the mail. To change a beneficiary, go to ada.protective.com to get a beneficiary change form. Because it is legally binding, your beneficiary designation must include your signature. **Call Member Services at 800.568.2001** if you have questions.

How much insurance do I need?

It depends on your individual circumstances, such as whether you have a spouse and children, how much debt is in your name, how close you are to graduation and/or practice ownership, and more.

Contact an Insurance Plan Specialist to help you assess whether or not you need an amount beyond the no-cost coverage provided.

How does my no-cost disability and life insurance change after graduation?

Your no-cost coverage will continue through post doc and residency, if that is your path after graduation. Otherwise, on July 1 of the year you graduate, your no-cost \$50,000 of life insurance automatically doubles to \$100,000. Your \$50,000 of accidental death coverage also doubles to \$100,000 at that time. Your disability insurance stays the same. You'll continue to receive disability and life insurance at no cost until the end of that calendar year unless you choose to take advantage of the early disability conversion period that begins in January of the year you graduate.

Can I apply for more insurance than what is provided at no cost?

Yes. Life Insurance: You can apply for up to \$500,000 in ADA Term Life Insurance at any time, and up to \$3 million during your graduation year. You can also apply for ADA Term Life Insurance for your spouse and/or children.

Insurance for New Dentists

How do I convert my no-cost coverage to the more comprehensive member coverage?

In December of the year you graduate, you'll receive an invoice for Term Life, Disability Income Protection and Office Overhead Expense Insurance. Simply maintain active ADA membership and pay your premiums by January 1 to convert to these plans. Be sure you are registered online and update your contact information so you don't miss this conversion offer.

Can I convert to a member plan before the end of the year I graduate?

Yes. Beginning in January of the year you graduate, you have the option to convert your student disability insurance and student loan repayment benefits to the more comprehensive insurance plans for ADA members who are practicing dentists. By forgoing the no-cost coverage in exchange for the more comprehensive coverage, you can elect one or both disability insurance plans, both of which include the "own occupation" definition of disability:

- ▶ **\$2,000/month in Disability Income Protection Insurance** — pays benefits to age 67
- ▶ **\$2,000/month of Office Overhead Expense Insurance** — helps repay student loans should you become disabled

Disability Insurance: If you wish to apply for more, beginning in January of the year you graduate, you must first convert your student disability insurance to the \$2,000/month of Disability Income Protection Insurance and begin paying premiums. Then, you'll have the option to apply for an additional \$3,000/month of this coverage.

What if I want more coverage than what is provided in the conversion offer?

You can increase your coverage and add other insurance plans offered at ADA member premiums throughout your career. However, you will be required to provide proof of good health and/or income for these increases. Contact an Insurance Plan Specialist to discuss your options.

How much will my ADA members insurance cost when I convert to the member plans for practicing dentists?

ADA Members Insurance Plans premiums vary based on age, gender and available discounts.² The example below shows approximate 2023 premiums² for 30-year-old male and 30-year-old female member dentists:

- ▶ **Term Life Insurance with Accidental Death Coverage and Waiver of Premium Option:** \$33/year male and \$26/year female
- ▶ **Disability Income Protection Insurance:** \$261/year male and \$358/year female
- ▶ **Office Overhead Expense Insurance** (*for student loan repayment*): \$52/year male and \$102/year female

Visit ada.protective.com for the most up-to-date rates.

ADA disability and life insurance is issued by Protective®, a leader in financial services, providing financial protection throughout dental school and beyond.

- ▶ **For more information, visit ada.protective.com**
or contact an Insurance Plan Specialist at 855.411.5199 or ADAPlanSpecialist@protective.com

ADA Members Insurance Plans



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

²Term Life, Disability Income Protection and Office Overhead Expense Disability Insurance rates range based on age and gender. 2023 premiums for 30-year-old male and female rounded to the nearest dollar for \$100,000 of Term Life with Accidental Death coverage and Waiver of Premium option, \$2,000/month of Disability Income Protection Insurance with a 90-day waiting period and \$2,000/month of Office Overhead Expense Insurance with a maximum benefit of 24 times the insured amount. Term Life standard annual premiums are effective as of 1/1/23 and include a 32% Premium Credit discount. Disability Income Protection annual premiums are effective as of 5/1/23 and include a 31% Premium Credit discount. Office Overhead Expense annual premiums are effective as of 2/1/23 and include a 45% Premium Credit discount. The Premium Credit discount shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically, which may impact rates shown above. Term Life premiums increase annually based on age, Disability Income Protection premiums increase every 5 years based on age and Office Overhead Expense premiums increase every 10 years based on age.

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 60, but benefits are not payable for disabilities resulting from a sickness, disorder, physical condition, or symptom that existed or was treated within 6 months prior to enrollment until guaranteed issue coverage has been in effect for at least 12 consecutive months. 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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