

FOR RESIDENTS: INFORMATION ON DISABILITY INSURANCE

doctors
of bc

Better.Together.



The Doctors of BC plans are enhancing to protect you better. Ensure you're ready to change with them. Book a free appointment with a salaried Insurance Advisor at

tinyurl.com/DoctorsofBCResident

or email insurance@doctorsofbc.ca to learn more.

Deadline: Apply within 90 days of Starting Residency

Doctors of BC Resident Disability Plan

Base Plan Includes:

- Own Occupation definition
- 90 day waiting period
- Benefits payable to age 65
- Total, partial, residual disability
- Cost of living inflation adjustment
- Health care profession (HIV, Hepatitis C Benefit)
- Waiver of Premium
- Recurrent disability
- Presumed total disability
- Transplant and cosmetic surgery
- Survivor benefit
- Does not reduce or offset with any other disability payments

Maximum Monthly Tax-Free Coverage

Base Plan

R1–R5: \$3,000

R6–R7: \$6,000

(Double your R5 existing coverage)

Top-Up Rider

R1-R7: \$2,000

Optional Features:

- **New! Top-Up Rider (available January 1, 2020)**
 - Up to \$2,000/month extra coverage on top of your base plan that's paid if HBT LTD stops paying benefits due to its change in definition of disability in 2 years that makes it harder to continue on a claim
- Retirement Protection Rider

Increase Your Eligible Disability Payments with Doctors of BC

Full payments by HBT LTD

We've designed your Doctors of BC Resident Disability so that it's an **individual policy** during your residency. This means that HBT Long Term Disability (HBT LTD) **will pay benefits in addition** to your base Doctors of BC Resident Disability coverage (will not offset or reduce payments).

Full payments by Doctors of BC

Your Doctors of BC Resident Disability plan **will pay benefits in addition** to any HBT LTD disability payments.

Doctors of BC is offering this enhanced plan at discounted member rates effective January 1, 2020. Apply today to enrol!

Top 10 Benefits of Doctors of BC Resident & Practicing Disability

2. Competitive rates that are designed to be affordable throughout your career

3. Portable, covers you while residing anywhere in the world*

4. Future health changes won't affect your current or future coverage

5. Optional Upgrades: Retirement Protection and Top-Up Rider (available Jan. 1, 2020)

6. Can increase tax-free coverage to \$7,000/month as GP, \$10,000/month as Specialist without proof of health upon practice, and up to \$18,900/month after

7. Professionally managed plan

by Doctors of BC, your not-for-profit association

8. Dependable plan that pays \$14.8 million of disability benefits annually to doctors

9. Dedicated claims managers working exclusively with association member physicians

10. Free, real advice by licensed, non-commissioned Insurance Advisors

1. If you start practice in BC, the government will pay your premiums for the Physicians' Disability Insurance program. To be eligible upon practice without any medical questions, you must enrol in at least \$2,000 of Doctors of BC Resident Disability within 90 days of starting residency.



*Doctors of BC \$50 annual membership required

Next Steps



Speak with an Administrator
1-800-665-2262 ext. 2882

Speak with an Advisor
1-800-665-2262 ext. 7914

tinyurl.com/DoctorsofBCResident



Complete a no-medicals short application within 90 days of residency start without proof of health

tinyurl.com/DoctorsofBCForms



Read more on our website

doctorsofbc.ca/insurance