



UNDERGRADUATE INSURANCE PACKAGE

CERTIFICATE BOOKLET



Issued by The Manufacturers Life Insurance Company



Manulife



CDSPI **ADVICE.
INSURANCE.
INVESTMENTS.**



Introduction to the Undergraduate Package

This *Booklet* sets out the coverage provided by The Manufacturers Life Insurance Company (“Manulife”) under the Undergraduate Package of the Canadian Dentists’ Insurance Program. This form of *Booklet* is for dental **students** age 40 and over on the date of application for coverage under the Undergraduate Package.

This *Booklet* is issued under Master Agreement SP960 and Group Policies SP963 and SP966 (collectively we call these the “*Group Policies*”) between Manulife and CDSPI (the “*Group Policyholder*”). A dental **student** who is eligible and who is covered under the Undergraduate Package (in this *Booklet* we call such a person “you”) is subject to all the terms, conditions and provisions of the *Group Policies* as they apply to the Undergraduate Package for dental **students**. These terms, conditions and provisions, as they apply to **students**, are summarized in this *Booklet*. Therefore it is important to read this *Booklet* carefully. We will also send you a *Certificate of Insurance* which summarizes the **amount of insurance** you have under the *Group Policies* for the different types of benefits. You should keep your *Certificate of Insurance* with this *Booklet*.

From the time that you graduate until December 31st of your graduation year, the amount of insurance you have in effect under this Undergraduate Package shall continue and you don’t have to pay premium during that time. In order to continue your coverage after the end of your graduation year premiums will be payable but at reduced rates as described later in this *Booklet*¹. We will send you a new booklet at graduation which will replace this *Booklet*.

This certificate contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

¹ If you are **totally disabled** or satisfying the **elimination period** on your actual or intended date of graduation different rules apply. We provide more information about such **students** later in this *Booklet*.

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The Insurer

The Undergraduate Package is provided by The Manufacturers Life Insurance Company. In this *Booklet* The Manufacturers Life Insurance Company can be called “Manulife”, the “Insurer”, “we”, or “us”.

Manulife will pay the benefits described in this *Booklet* subject to all the terms, conditions and requirements set out in this *Booklet*.

Summary of Benefits

What benefits are payable to me under the Undergraduate Package?

The benefits payable in the event of a covered claim are determined using the following amounts:

TYPE OF BENEFIT	AMOUNT OF INSURANCE
Life Insurance	\$100,000
DisabilityGuard™ Insurance	\$1,000/month
Accidental Death and Dismemberment (AD&D) Insurance	\$100,000

We describe each of these benefits in much more detail below.

Important Note: There are time limits for giving notice of a claim and for providing proof of a claim. You will find more information about claims later in this *Booklet*.

The Group Policyholder

CDSPI is the Group Policyholder. Established in 1959, CDSPI is a non-profit organization, whose members are the Canadian Dental Association and nine provincial dental associations. CDSPI administers programs and other services to meet the needs of the Canadian dental profession. CDSPI Advisory, an affiliate of CDSPI, provides the services of licensed insurance advisors.

You can reach **CDSPI** or **CDSPI Advisory Services Inc.** at:

1.800.561.9401 or 416.296.9401

fax: 1.866.337.3389 or 416.296.8920

e-mail: insurance@cdspi.com

www.cdspi.com

To report a claim: call 1.800.561.9401 or 416 296.9401.

How to Read this Booklet

There are a number of words used in this *Booklet* that have very specific meanings. If you see a word in bold in this *Booklet* it is one of those words. You can find such a word's specific meaning in the *Glossary* which is set out at the very end of this *Booklet*.



Eligibility for this Insurance

Who is eligible to enroll for coverage under this Undergraduate Package? ►

A person who is age 40 and over and under age 65 on the date of application for coverage and who meets the following requirements (we call this person a “**student**”) may apply for the Undergraduate Package:

- a full-time undergraduate **student** in a Canadian school or faculty of dentistry; and
- a permanent resident or citizen

A **student** is not covered unless his or her application for insurance is approved by Manulife. This requires the submission of information, including health information.

A **student's** application must be received by CDSPI during any year in which the applicant qualifies as a **student**.

When Insurance Begins and Ends

When does my coverage under the Undergraduate Package start? ►

Insurance under the Undergraduate Package starts on the date your properly completed application is approved by Manulife.

When does my coverage terminate? ►

Subject to any additional provisions specific to Life Insurance, DisabilityGuard™ Insurance and Accidental Death and Dismemberment Insurance, as set out in the sections of this *Booklet* that relate to such benefits, your coverage ends on the first to occur of:

- the date any one or more of the *Group Policies* terminates;
- the termination date you request in a notice of cancellation sent to CDSPI;
- if you haven't specified a date, on the date your request for cancellation is received by CDSPI; and
- the date of your death.

Your coverage under the Undergraduate Package shall also end on the first to occur of the following (this is likely only to be applicable if you were to become **totally disabled** while covered under this Undergraduate Package):

- the date you are withdrawn from your program of dental studies as certified by the university or no longer satisfy the definition of **student** set out in the *Glossary* to this *Booklet* (this doesn't apply if the withdrawal is because you graduate from undergraduate dental studies nor does it apply while you are **totally disabled**);
- subject to the provisions with respect to Recurrent Disability, on the date, after you are withdrawn from your program of dental studies, upon which you no longer satisfy the definition of **totally disabled**;

Additional provisions specific to Life Insurance, DisabilityGuard™ Insurance and Accidental Death & Dismemberment Insurance:

- 31 days after the due date of any premium if the premium for the insurance is not paid (you don't have to pay premium until the January after your graduation from undergraduate studies);
- for life insurance coverage, the anniversary coincident with or immediately following your 85th birthday; and
- for disability coverage, on the January 1st coincident with or immediately following your 75th birthday, or the date on which payments have been made for the maximum benefit period for any one period of total disability, whichever comes first; and
- for accidental death and dismemberment insurance on the January 1st coincident with or immediately following your 70th birthday.



The Premiums

What premiums are payable for the Undergraduate Package?

You do not pay any premiums for coverage under the Undergraduate Package.

Provided you are not **totally disabled** or satisfying the **elimination period** on your actual or intended date of graduation your coverage continues, as of your date of graduation. This continued coverage is essentially the same as the coverage described in this *Booklet*, but will include additional features that will be relevant to you after you graduate. If you continue your coverage, you will not have to pay premium until the 1st day of January in the year immediately following your year of graduation. Then you will have to start to pay premiums. If you don't pay premiums, your coverage will end.

Because you enrolled in the *Group Policy* as a **student** under the Undergraduate Package, you are entitled to special premium rates for those coverage amounts described in this *Booklet* that you continue with upon graduation and when you are required to start to pay premiums. We provide more details later in this *Booklet* about how to get those special premium rates.

What happens if I am totally disabled on my actual or intended date of graduation?

If you are **totally disabled** or satisfying the **elimination period** on your actual or intended graduation date, your coverage under the Undergraduate Package will continue until you cease to be **totally disabled** on a continuous basis; you fail to provide proof of **total disability** satisfactory to us; the Life Insurance, AD&D Insurance or DisabilityGuard™ Insurance expires because you have reached the maximum insurable age; or coverage otherwise terminates under the circumstances described in this *Booklet*.

Life Insurance Coverage

The life insurance portion of the Undergraduate Package is provided by us under Master Agreement SP 960. In this Section that relates to the Life Insurance Coverage, we refer to Master Agreement SP 960 as the "*Group Policy*".

If you die while your coverage under the Undergraduate Package is in effect, we will pay a death benefit of \$100,000 less the amount of any living benefit we have paid.

Who receives the death benefit? ► We pay the death benefit to the beneficiary you designated for this life insurance coverage. If you did not designate a beneficiary we pay the benefit to your estate. If a beneficiary dies before you, we will pay the benefit in accordance with your designation or to your estate.

Special Features of this Life Insurance Benefit

The Living Benefit ► A living benefit is a portion of the life insurance benefit that is paid prior to death. We pay a living benefit only if:

- you have been insured under the Undergraduate Package for at least two continuous years; and
- you provide us with:
 - your application for the living benefit and the written consent of any irrevocable beneficiaries and assignees; and
 - proof, satisfactory to us, that you suffer from a fatal disease with a prognosis of death within 12 months.

What is the amount of the Living Benefit? ► The amount of the living benefit is 50% of the amount of life insurance in force on your life under this Undergraduate Package up to an amount that shall not exceed \$100,000 in total, for all group policies of which CDSPI is the group policyholder. We will only pay the living benefit once. We will pay the living benefit to you.

What type of proof is required for the Living Benefit? ►

We require the written opinion of a **doctor** confirming the prognosis of death within 12 months. We do not pay for this medical opinion or related costs. We, in our sole discretion, make the decision about whether to pay the living benefit.

What happens to the amount of life insurance if the Living Benefit is paid? ►

The amount we pay when you die is reduced by the amount of any living benefit we have paid. This benefit reduction doesn't reduce any premiums that you are required to pay.

Conversion

What happens to the life insurance if the Group Policy terminates? ►

It is unlikely that the *Group Policy* will terminate. However, if for some reason the *Group Policy* terminates and the Canadian Dentists' Insurance Program does not offer replacement coverage, which is also unlikely, you can convert the **amount of insurance** that was not renewed to:

- a non-participating non-renewable individual policy of term insurance for a period of one year, if you are under 65 years of age;
- a non-participating individual policy of term insurance to issue age 64; or
- a permanent individual policy of insurance under a regular plan providing cash value.

The amount you convert must be at least the minimum amount for which we will issue an individual policy. You will not be required to provide health information. You will be required to pay the premium rates in effect at that time for the individual policy. You must apply for conversion to us within 31 days after the termination date of the *Group Policy*. Your individual policy will take effect on the day after the *Group Policy* is terminated.

Exclusions and Limitations of the Life Insurance Coverage

We will not make any payments of the life insurance benefit if you commit, or attempt to commit, suicide within two years of the effective date of your coverage under the *Group Policy* or any reinstatement of your coverage. Reinstatement may occur, for example, if your insurance lapses because you have not paid your premiums but the failure to pay is corrected within the time allowed.

How to Make a Claim

What is required to file a life insurance claim? ►

A life insurance claim must be on the form we provide. The claimant must include proof of:

- your date of birth;
- their right to receive the life insurance benefit; and
- the occurrence, cause and circumstances of your death.

When must a life insurance claim be filed? ►

The claim must be filed within one year after the date of your death or we are not required to make payment. However, if the law in your province affords a longer period to make the claim we will allow such longer period.



DisabilityGuard™ Insurance Coverage

The DisabilityGuard™ insurance portion of the Undergraduate Package is provided by us under Group Policy SP 963. In this Section that relates to the DisabilityGuard™ Insurance Coverage, we refer to Group Policy SP 963 as the “Group Policy”.

If you become **totally disabled** while your coverage under the Undergraduate Package is in effect and you otherwise qualify for these benefits, we will pay you a monthly disability benefit. There is an **elimination period**. Your **total disability** must exist continuously for the 90 consecutive days immediately following the onset of your **total disability** and while you remain alive before any benefits are payable. We don't pay benefits for this 90 day **elimination period**.

Amount of the Disability Benefit

How much is the disability benefit? ► The amount of the benefit you will receive, if you otherwise qualify for these benefits, will be a **monthly income benefit** of \$1,000.

Is there a cost of living adjustment? ► The **monthly income benefit** may be adjusted for inflation under the **cost of living adjustment** after you have been **totally disabled** for a continuous period of 12 months. We will also adjust the benefit otherwise payable to you to reflect the annual increase, if any, in the **C.P.I.**

How are payments calculated for a period of less than a month? ► Payments for a period of less than one month will be calculated at 1/30th of the benefit payable multiplied by the number of days of disability during that month.

What if an overpayment of benefits is made? ► We have the right to recover all overpayments of benefits either by offsetting against other benefits payable with respect to you or by other legal means

The Payment Period for Benefits

When do benefits start? ► If you are **totally disabled**, your benefits start after you have completed the **elimination period**.

When do benefits end? ► Benefit payments end on the earliest of the following:

- the date on which you cease to satisfy the definition of **totally disabled**;
- the date on which payments have been made for the maximum benefit period for any one period of **total disability**;
- the date of your death; or
- the date we determine that you:
 - have failed to provide satisfactory evidence of continued **total disability**;
 - have failed to submit to a medical examination we have requested;
 - have failed to meet with our case management representative when we have requested you do so; or
 - are no longer receiving medical supervision and treatment that we think is appropriate.



What is the maximum benefit period during which benefits will be paid? ► If you become **totally disabled** while you are a **student**, the maximum benefit period is the period ending on the first to occur of:

- the end of the month in which you turn 65; and
- the date of your death.

Qualifications to Receive and to Continue to Receive a Disability Benefit

What are the additional qualifications to receive a disability benefit? ►

- your **total disability** must have started while your DisabilityGuard™ insurance is in force; and
- during **total disability**, you are under the continuing care of a **doctor** and receiving appropriate medical treatment from the onset of the condition causing the disability all the way through the 90 day **elimination period** and any subsequent payment period. “Appropriate medical treatment” will normally involve more than examination and/or testing of you. Such treatment must be reasonable and customary and performed or prescribed by a **doctor** or, whenever we consider it necessary, a medical specialist. Treatment must be carried out as frequently as the condition requires. If your diagnosis is related to or contributed to by substance abuse, you must participate in a therapeutic program recognized by us and be under the continuous medical supervision and care of a specialist in this field.

Special Features of this Disability Benefit

Waiver of requirement to be under continuing care of a doctor ► You will still be deemed to be **totally disabled**, even if you are not under the continuing care of a **doctor**, if **injury** or **sickness** causes you to totally and irrevocably lose:

- speech;
- sight in both eyes;
- hearing in both ears;
- use of both hands or both feet; or
- use of one hand and one foot.

Transplant or Disfigurement ► If your **total disability** is the result of:

- transplant surgery (where part of your body is transplanted to another person); or
- surgery to correct a disfigurement,

we will treat any resulting **total disability** as having been caused by **sickness** and the disability benefit is payable provided:

- the surgery occurs after your insurance has been in force for at least six months;
- you have been continuously **totally disabled** for at least 30 days; and
- you are alive at the end of the Elimination Period.

Return to work assistance ► If you are under age 65 and receiving **total disability** benefits, you may take part in a return to work assistance program. We will waive the requirement that you be **totally disabled** for the length of the program provided that we approve the program before you enter it. We will continue to pay your disability benefits on terms and conditions agreed to by you and us while you participate in the program but not beyond the maximum benefit period for the disability. If you cease to take part in the program, you may still be eligible for **total disability** benefits for the rest of the maximum benefit period provided that you continue to be **totally disabled**.

We will also pay the cost of services, including the cost of tuition, books or equipment, in connection with a return to work assistance program, if:

- we enter into an agreement with you about both the program and the services; and
- the cost of the services is not covered by another plan or program.

- Survivor Benefits* ► If you die during a period of disability for which the **elimination period** has been completed and monthly benefits are payable, a Survivor Benefit will be paid in an amount equal to three times the last monthly benefit actually paid for the disability before the date of your death. This benefit applies equally to **total disability** and Return to Work Assistance benefits. We pay this benefit to your Spouse, or if you don't have one, then we pay this benefit to your estate.
- Recurrent disability* ► If you become **totally disabled** from the same or related causes as those of a previous period of **total disability** for which payments were made under this coverage within the 180 days immediately preceding the onset of a new period of disability, the subsequent period of **total disability** will be considered to be a continuation of the previous period of **total disability**.
- Will coverage be extended in the event of Total Disability if the Group Policy terminates?* ► If you are **totally disabled** on the date that the *Group Policy* terminates, we will continue to provide benefits in the amount that was or would otherwise have been in force under the *Group Policy* in respect of that disability on such date. Subject to the provisions of the *Group Policy* with respect to Recurrent Disability, such insurance will cease when you cease to be **totally disabled** on a continuous basis from such disability.

Exclusions and Limitations Applicable to the DisabilityGuard™ Coverage

We will not make any payments under this DisabilityGuard™ coverage in respect of a **total disability** which arises directly or indirectly from any of the following:

- intentionally self-inflicted injuries unless medical evidence establishes that the injuries are related to a mental health illness;
- war, whether declared or not, any act of war or act of terrorism, or participation in a riot, civil commotion or insurrection; or
- committing, attempting or provoking an assault or criminal offence (other than an offence involving the operation of a motor vehicle or vessel).

What are my Responsibilities?

- What responsibilities apply to me while I am disabled?* ► If you are disabled, you must make all reasonable efforts to:
- recover from the disability, including obtaining and receiving appropriate medical treatment and participating in a return to work assistance program, if available to you; and
 - return to your dental studies.

How to Make a Claim

- What is required to file a disability claim?* ► A disability claim must be on the form we provide.
- When must notice of a disability claim be filed?* ► We must receive written notice of a claim within 45 days of the date your disability commences, or as soon as reasonably possible after such date.

When must proof of loss be filed? ► You must provide written proof of loss to us within 90 days following the beginning of the period for which you are claiming benefits. If that is not reasonably possible, you must provide written proof as soon as reasonably possible and within one year from the beginning of the period for which you are claiming benefits. However, if the law in your province affords a longer period to provide proof of claim we will allow such longer period.

If you are legally incapacitated while the *Group Policy* is in force, the time periods for providing proof of loss will be suspended until your legal incapacity ends. However, we will not pay a disability benefit for a period of more than one year preceding the date we receive proof of claim.

What proof of continued disability is required? ► We may require that you be examined by such **doctors** as we choose and require satisfactory proof of your continued disability. If you fail to:

- provide any requested proof of continued disability; or
- submit to any requested examination by a **doctor**,

within a reasonable period of time following such request, your disability will be deemed to have terminated immediately prior to the request.

Accidental Death & Dismemberment (AD&D) Coverage

The accidental death and dismemberment portion of the Undergraduate Package is provided by us under Group Policy SP 966. In this Section that relates to the AD&D Coverage we refer to Group Policy SP 966 as the "*Group Policy*". We only cover **injury** that results from an accident that occurs after the effective date of coverage under the Undergraduate Package. If **injury** results in **loss of**, or permanent and total **loss of use** of, any of the following within 365 days of the accident causing such **injury**, we will pay a benefit equal to the following percentage of the **amount of insurance** (as set out in the Summary of Benefits for Accidental Death & Dismemberment Insurance) as set out in the following Table of Losses:

TABLE OF LOSSES	
Accidental Death	100%
One or both hands or arms	100%
Sight of one or both eyes	100%
Thumb or index finger of either hand	100%
Speech	100%
Hearing in one or both ears	100%
One or both feet or legs	100%
One entire phalange or one joint between two phalanges of the thumb or index finger of the dominant hand	10%
All toes of one foot	25%
Paraplegia, quadriplegia or hemiplegia	200%

What if more than one Loss is suffered in an accident? ► We will pay a benefit under this AD&D coverage for only one of the **losses** (including **loss of use**) (the greatest), which you sustain as the result of one accident.

What if permanent disability results from the accident causing injury? ► If within 365 days of an accident causing **injury**, you are totally and permanently disabled by such **injury** and, as a result of such **injury**, you are physically **unable to attend university to pursue dental studies**, and you require the regular care and personal attendance of a **doctor**, we will pay a benefit of \$50,000 less any other amount paid or payable under this AD&D coverage as a result of the same accident, provided that:

- such disability has continued for a period of 12 consecutive months; and
- such disability is total, continuous and permanent at the end of the 12-month period.

Who receives the accidental death benefit? ► We pay the accidental death benefit to the beneficiary you designated for the accidental death coverage. If you did not designate a beneficiary we pay the benefit to your estate. If a beneficiary dies before you, we will pay the benefit in accordance with your designation or to your estate. All other benefits payable under this Accidental Death and Dismemberment Coverage are paid to you.

Special Features of this AD&D Benefit

Rehabilitation Benefit ► If we make a payment under this AD&D coverage as a result of **injury**, we will pay for the reasonable and necessary expenses you incur to be specially trained, to a maximum of \$10,000, provided that:

- such training is required because of such **injuries** and in order for you to be qualified to engage in an occupation in which you would not have been engaged except for such **injuries**;
- such expenses are incurred within two years of the date of the accident that caused the **injury**; and
- no payment will be made for ordinary living, traveling or clothing expenses.

Benefits for Home and Vehicle Modification ► If a covered accidental **injury** makes it necessary for you to use a wheelchair, we will pay necessary costs during the first three years after **injury** for alterations to your home (for wheelchair accessibility) or for vehicle modification; up to a combined maximum of \$10,000.

Repatriation Benefit ► If **injury** results in your death within 365 days of the date of the accident that caused the **injury** and you are at least 50 kilometers from your normal place of residence, we will pay the actual expenses incurred for preparing your body for burial or cremation and for the shipment of your body to your city of residence, to a maximum of \$10,000.

Family Transport Benefit ► If, as a result of covered **injuries**:

- you are confined to a **hospital** located more than 200 kilometers from your permanent place of residence, within 365 days of the date of the accident; and
- the attending **doctor** recommends the personal attendance of a **member of your immediate family**,

we will pay the actual expenses, to a maximum of \$10,000, incurred by such **member of your immediate family** for transportation to you, by a licensed common carrier.

Hospital Confinement and Convalescence Benefit ► If a covered accident requires that you be confined to **hospital** for more than five consecutive days, we will pay \$100 per day to you, retroactive to the first day of **hospital** confinement. This benefit is limited to a total of 365 days for any covered accident. If you are confined to **hospital** for successive periods separated by less than one month for **loss** (including a **loss of use**) from the same accident, it will be considered one period of **hospital** confinement.

If you receive this benefit, and require a period of convalescence following your release from **hospital**, we will pay an additional lump sum Convalescence Benefit equal to 100% of the benefit paid to you for your confinement in **hospital**.

Medical Assistance Transport Benefit ► If a covered **injury** requires immediate medical attention, we will pay the actual reasonable costs incurred for transporting you to and from a **doctor's** office or the nearest **hospital** by any conveyance licensed to carry passengers for hire, to a maximum of \$200 for any ground conveyance and \$2,000 for any air conveyance.

Exposure or Disappearance Benefit ► If due to a covered accident you are unavoidably exposed to the elements and, as a result and within 365 days of the date of the accident, you suffer a **loss** (including a **loss of use**) for which we would otherwise have paid a benefit under this AD&D coverage, such **loss** (including a **loss of use**) will be deemed to be the result of an **injury** as defined in the *Group Policy*.

If you disappear due to the accidental wrecking, sinking or disappearance of a conveyance in which you were riding, and your body is not found within 365 days from that date, it will be presumed, subject to any evidence to the contrary, that you died as a result of **injury**.

Exclusions and Limitations Applicable to this AD&D Coverage

- What exclusions and limitations apply to the AD&D insurance coverage?* ► We will not make any payment under this AD&D Coverage for **loss, loss of use** or any claim which results either directly or indirectly, from the following:
- any voluntary inhalation of gas or ingestion of poison, toxic or non-toxic substances, drugs, sedatives or narcotics, whether illicit or prescribed, in such quantity that they become toxic;
 - suicide, attempted suicide or intentionally self-inflicted **injury**;
 - **sickness**, disease or infection, or the treatment thereof, except pyogenic infection which occurs with and through an accidental cut or wound;
 - **injury** sustained while traveling in, or as a consequence of traveling in, any vehicle or device for aerial navigation as a pilot or crew member;
 - **injury** sustained while traveling in, or as a consequence of traveling in, any vehicle or device for aerial navigation if the vehicle or device does not have a current and valid airworthiness certificate;
 - **injury** sustained while traveling in, or as a consequence of traveling in, any vehicle or device for aerial navigation if the vehicle or device is not operated by a person holding a current and valid pilot's licence for such aircraft or device;
 - **injury** sustained while traveling in, or as a consequence of traveling in, any vehicle or device for aerial navigation used for test or experimental purposes;
 - war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
 - full-time service in the military, naval or air service of any country, excluding military dental officers and dental auxiliaries; and your participation in maneuvers or operations of, or training in, the armed forces of any country;
 - committing or attempting to commit or provoking a criminal offence or assault; or
 - operation or care or control of a motor vehicle, vessel, aircraft or railway equipment, whether or not in motion, while the concentration of alcohol in the blood exceeds 80 milligrams of alcohol in 100 milliliters of blood.

How to Make a Claim

- What is required to file an AD&D claim?* ► An AD&D claim must be on the form we provide.
- When must notice of an AD&D claim be filed?* ► We must receive written notice of a claim within 30 days of the accident.
- When must proof of Loss be filed?* ► You must provide written proof of loss to us within 90 days following the beginning of the period for which you are claiming benefits. If that is not reasonably possible, you must provide written proof as soon as reasonably possible and within one year from the beginning of the period for which benefits are being claimed. However, if the law in your province affords a longer period to provide proof of claim we will allow such longer period.
- If you are legally incapacitated while the *Group Policy* is in force, the time periods for providing proof of loss if will be suspended until the period of legal incapacity ends.
- What proof of loss is required?* ► We may require that you provide a certificate from a duly qualified **doctor** as to the cause and nature of the accident giving rise to the claim and as to the duration of the disability caused by such accident.

General Information about the Undergraduate Package

How are claims forms obtained? ► When we receive a written notice of claim, we will provide the claimant with the required claims forms. If we do not provide such forms within 15 days after we receive notice of a claim, the claimant may submit written proof covering the occurrence, the character and the extent of the disability or loss for which the claim is made in order to satisfy the requirement for filing proof of loss.

When will claims be paid? ► We will pay all amounts due for any death, disability or accidental **injury** immediately upon receipt of satisfactory written proof of such death, disability or **injury**, provided that any amounts that are to be payable on a periodic basis will be paid at the end of each four weeks, or such longer term as provided above. We will pay any balance remaining unpaid upon termination of our liability immediately upon receipt of proof of such amount.

A claim is payable only for a covered death, disability or **injury** that occurs prior to the termination of coverage. Where **injury** results in a claim made for permanent total disability under the AD&D Coverage, such permanent total disability is deemed not to have occurred until the completion of 12 consecutive months of **total disability**.

Are physical examinations or an autopsy required? ► While any claim is pending, we have the right, at our own expense, to have you examined by such **doctors** as we designate, when and as often as we reasonably require. We have the right to require an autopsy in case of death, where it is not forbidden by law.

Are payments made in Canadian currency? ► All payments under the *Group Policy* will be in the lawful currency of Canada.

Can the benefits under the Group Policies be assigned? ► You may assign your rights and interests under the Life Insurance Coverage. We will not be bound by any assignment until we receive written notice of the assignment or any other document affecting title to the Life Insurance Coverage. We will not be responsible for the validity of any such assignment or document.

General Conditions Applicable to the Undergraduate Package

The contract of insurance ► The following forms the contract of insurance as it applies to you:

- The *Group Policies*;
- Your application for coverage under the Undergraduate Package;
- This *Booklet* or any booklet we send to you which replaces this *Booklet*;
- Your *Certificate of Insurance* including the declarations set out in such Certificate; and
- Any other statements made by you to us as part of your application for coverage.

No agent has any authority to change the contract or waive any of its provisions, except as provided in the next paragraph.

If we waive or fail to insist on performance of any provision of the *Group Policies*, that will not be construed as a waiver of any subsequent breach of the same provision. If we consent to or approve any act by you, that will not be construed as a consent to or approval of any subsequent similar act by you.

What law governs the contract? ► The agreement between you and us shall be governed by the laws of the province or territory in which you live at the date you sign your application for insurance and the laws of Canada applicable in that province or territory.

Is there a time period during which actions against the insurer must be commenced? ► Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act*, or other applicable legislation, or in the *Limitations Act*, 2002 in Ontario.

How is coverage affected if there is a misstatement of age? ► Your age is determined from your date of birth as provided in your application for the Undergraduate Package.

If your age was misstated in the application, and at your correct age this insurance coverage:

- would not have been issued; or
- would have terminated at an earlier date,

the only amount payable by us for the period that coverage would not have been in effect will be the premiums paid for that period.

Is this Undergraduate Package coverage contestable? ► After the insurance under the *Group Policies* has been in force for two years during your lifetime, statements made in any proof provided to us with respect to your insurability will be incontestable, other than statements as to age and any fraudulent statements.

What happens if a clerical error is made in the records relating to coverage? ► If we or CDSPI make a clerical error in maintaining records relating to the *Group Policies*:

- insurance will not be placed in force which would not be in force except for such error;
- such error will not invalidate insurance otherwise validly in force; and
- such error will not continue insurance which was otherwise validly terminated.

Subject to the incontestability provisions described above, if relevant information relating to you is found to have been misstated, the true facts will be used to determine whether or not insurance is in force.

Do I have a right to request copies of documents? ► On request, the insurer will furnish to a claimant or insured person a copy of the applicable individual's application and any written document provided to the insurer as evidence of insurability, to the extent required by law.

Special Rights Available to You Under the Undergraduate Package

Because you participated in the Undergraduate Package you get the special rights described below.

Note: You may not exercise the special rights described in this Section while you are **totally disabled** or satisfying an **elimination period**. These special rights are not available to you at all if you are **totally disabled** or satisfying an **elimination period** on your actual or intended date of graduation.

Reduced Rates Applicable to the Coverage you Continue

For that **amount of insurance** you had in effect under the Undergraduate Package and which you choose to continue when it is time for you to start to pay premium, for the first three calendar years immediately following your year of graduation, your premium rates will be 50% of the regular premium rates for Basic Life and Accidental Death and Dismemberment coverage and a 15% lifetime reduction on regular premiums for DisabilityGuard™ insurance. The regular premium rates are those in effect and which apply to your age and risk classification at that time. You will have the Cost of Living Adjustment Option on your DisabilityGuard™ coverage. Also, the definition for the purposes of the disability insurance shall be an "own occupation" definition which is more suitable to a practising dentist than an "any occupation" definition.

Reduced Rates Applicable to the Further Increases you Buy

You also have the special right to apply to further increase your coverage amounts with effect on or after graduation. If you do, for the first three calendar years immediately following your year of graduation, you will benefit from premium rates which are 50% of the regular premium rates for Basic Life and Accidental Death and Dismemberment coverage and a 15% lifetime reduction on regular premiums for DisabilityGuard™ insurance. The regular premium rates are those in effect and which apply to your age and risk classification at that time.

You can get the lower premium rates for coverage (including any related benefit options) in amounts up to the following maximum amounts, (the following maximums include the amount of any coverage originally issued under this Undergraduate Package). See table on next page.



TYPE OF INSURANCE	MAXIMUM AMOUNT OF INSURANCE
Term Life	\$500,000
DisabilityGuard™	\$3,500/month
Accidental Death and Dismemberment	\$500,000

To exercise your special rights, you must apply to increase your coverage on or before December 31st of the year in which you graduate and you must be under age 65 on the date of application. This application requires the submission of health information. Your increase in coverage will not take effect unless your application is approved by us and then only with effect on graduation or such later date that we approve your application. You will not be required to pay premiums until the first day of January following the year in which you graduate and this includes any increases in coverage in total up to the maximums set out above.

If you apply to increase your coverage under these special rights you will also receive special benefit options. These are:

The Future Insurance Guarantee Option on DisabilityGuard™ and life insurance.

For more information about these special rights, benefit options, and product features, contact Your CDSPI Advisor.

Glossary

There are a number of words used in this *Booklet* that have very specific meanings. If you see a word in bold in this *Booklet* it is one of those words with a very specific meaning. We have divided this *Glossary* into sections. If a word is used throughout this *Booklet* it is defined in the first section of this *Glossary*. If it is used primarily in relation to only one specific benefit section, then it appears in a later section of this *Glossary*.

Definitions for Words Used Throughout

The following words are used throughout this *Booklet* and they have the following meanings.

<i>Amount of Insurance</i>	means the monetary amount of insurance, as set out in the Summary of Benefits in this <i>Booklet</i> , that applies to you for each specific type of benefit. For accidental dismemberment benefits under the AD&D insurance, the benefit we pay may be less than the applicable amount of insurance depending on the circumstances as further described in the applicable section of this <i>Booklet</i> .
<i>Certificate of Insurance</i>	means the insurance documents, each called a “Certificate of Insurance”, or any replacement of any such document, that we issue to you. Your most recent Certificate of Insurance, including the declarations contained in such <i>Certificate of Insurance</i> , is part of your evidence of coverage under the <i>Group Policies</i> . You should read your <i>Certificate of Insurance</i> along with this <i>Booklet</i> .
<i>Doctor</i>	means either a medical doctor, or a doctor of dentistry, who is legally qualified and lawfully entitled to practise in the jurisdiction where he or she provides medical or dental services and who is practising within the scope of his or her licensed authority. Your doctor must be a person other than yourself or a member of your immediate family .
<i>Injury</i>	means a bodily injury which you sustained on or after the effective date of your coverage, which bodily injury is a direct result of an unintended unanticipated accident.
<i>Member of your Immediate Family</i>	means your spouse , parent(s), grandparent(s), sibling(s) or child(ren).

Sickness means illness or disease which first manifests itself on or after the effective date of your coverage.

Spouse means either:

- the person who is legally married to you; or
- if you are not legally married, the person with whom you have cohabited in a conjugal relationship for a continuous period of at least 24 months.

Student means a person who is:

- age 40 or over and under age 65 on the date of application;
- a full-time undergraduate student in a Canadian school or faculty of dentistry; and
- a permanent resident or citizen of Canada.

Definitions for Words Used in Connection with the DisabilityGuard™ Benefit

The following words are used in relation to the DisabilityGuard™ Insurance Benefit and in this *Booklet*, they have the following meanings.

Adjusted Monthly Income Benefit means the amount determined by multiplying the **cost of living benefit** by the **monthly income benefit**.

Cost of Living Adjustment means the factor determined by the application of the following formula:

C.P.I. for the Index Month -1 = Cost of Living Adjustment Factor

C.P.I. for the Prior Index Month

Where the **cost of living adjustment** is more than 0.08, it shall be reduced to 0.08 and where the **cost of living adjustment** is less than zero, it shall be zero.

On each **disability anniversary date**, we will calculate the **cost of living adjustment** and we will pay you the **adjusted monthly income benefit** instead of the **monthly income benefit**. There will be no **cost of living adjustment** during your first year of **total disability**.

If you become **totally disabled** from the same or related causes as those of a previous period of **total disability** for which payments were made under the LTD coverage within the 180 days immediately preceding the onset of the new period of disability, the **disability anniversary date** will be the **disability anniversary date** of the original disability and the **cost of living adjustment** will be calculated as if there were no interruption in the period of disability. Otherwise, for separate period of disabilities, a new **disability anniversary date** will be determined for each new claim you have under the *Group Policy*.

Once you start paying premium, you will have to pay a premium for this benefit which is provided as an option.

C.P.I. means the Consumer Price Index for Canada for all items published by Statistics Canada. If the **C.P.I.** is discontinued or its method of computation changed so that in our opinion it cannot be used for the purpose intended, we will choose some other index comparable in scope to determine the **cost of living adjustment**, and **C.P.I.** will then mean the chosen index.

Disability Anniversary Date means each anniversary date of the start of a period of disability. The first **disability anniversary date** will occur 12 months after the date disability started.

Disability Period means the time during which you:

- are **totally disabled**, or
- suffer consecutive and continuous periods of **total disability**.

Elimination Period means the 90 day period of continuous **total disability** which you must complete before monthly disability benefits commence.

Monthly Income Benefit means \$1,000 per month.

Prior Index Month means:

- as at the first **disability anniversary date**, the calendar month which is three months after the **disability period** started; and
- with respect to all subsequent **disability anniversary dates**, the calendar month which is three months before the immediately prior **disability anniversary date**.

Total Disability or Totally Disabled means that as a result of **sickness** or **injury**, you are:

- **unable to attend university to pursue dental studies;**
- not gainfully employed in any occupation;
- under the regular care of a **doctor**; and
- unable to engage in any gainful occupation for which you are qualified or may reasonably become qualified by reason of your training, education or experience.

Unable to attend university to pursue dental studies means either:

- you are not physically able to attend university to pursue dental studies; or
- a **doctor** has certified that you should not pursue your dental studies because you would not be physically able to pursue a dental career on graduation; and
- the university has certified that you have withdrawn from the program of dental studies.

Definitions for Words Used in Connection with the Accidental Death and Dismemberment Benefit

The following words are used in relation to the Accidental Death and Dismemberment Insurance Benefits and in this *Booklet*, they have the following meanings.

Hemiplegia means total and permanent paralysis of upper and lower limbs of one side of the body.

Hospital means an establishment which:

- holds a licence as a **hospital**, if licensing is required in the province, state or other jurisdiction;
- operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- provides 24-hour nursing service by registered or graduate nurses;
- has a staff of one or more licensed **doctors** available at all times;
- provides organized facilities for diagnosis, and major medical surgical facilities; and
- is not primarily a clinic or rehabilitation facility, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts.

- Loss*
- as used with reference to hand or foot means complete severance at or above the wrist or ankle joint, but below the elbow, or knee joint;
 - as used with reference to arm or leg means complete severance at or above the elbow or knee joint;
 - as used with reference to thumb and index finger means complete severance at or above the metacarpophalangeal joint;
 - as used with reference to one entire phalange or one joint between two phalanges of the thumb or index finger of the dominant hand means complete severance at or above the proximal interphalangeal joint;
 - as used with reference to toes means complete severance at or above the metatarsophalangeal joint;
 - as used with reference to the eye means total and permanent loss of sight in one or both eyes as confirmed by an Ophthalmologist. The corrected visual acuity must be worse than 20/200 in one or both eyes or the field of vision must be less than 20% in one or both eyes;
 - as used with reference to speech means the total and irrecoverable loss of any audible understandable communication to any degree thereof; and
 - as used with reference to hearing in one or both ears, means a loss with an auditory threshold of more than 90 decibels within the speech threshold of 500 to 3,000 cycles per second, as confirmed by a **doctor** who is a certified Otolaryngologist and such loss of hearing cannot be corrected by *any* hearing aid, implant or device.

Loss of Use means a permanent, total and irrecoverable loss of the use of the applicable organ or sense that has been continuous for a 12-month period from the date of onset.

Paraplegia means total and permanent paralysis of both lower limbs.

Quadriplegia means total *and* permanent paralysis of both upper and lower limbs.





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