



Dental Office Staff

COMPREHENSIVE LIFE, ACCIDENT AND DISABILITY PROTECTION

The income you earn as a dental office employee is important to your family's well-being. For your own peace of mind and your family's financial security, you should protect your income with adequate insurance. Without proper coverage, you and your family could experience serious financial difficulties if a major accident, illness or injury left you unable to work or to generate an income.

Dental Office Staff Insurance offers financial protection that helps you cope when disaster strikes. It's life, accident and disability insurance that's available exclusively to dental hygienists, certified dental assistants, dental therapists and other dental practice employees of eligible dentists.

GAIN THESE ADVANTAGES

Financial protection for you and your family in case of accident, illness or death

Select the coverage that meets your needs: Entry Level or Full Coverage

Three types of coverage — Basic Life, Disability and Accident — in one affordable and convenient package

All three coverages can also be purchased separately

Life and accident coverage is available for your family

Special coverages and attractive options

The Dental Office Staff Insurance plan is underwritten by The Manufacturers Life Insurance Company (Manulife).

 **ADVICE.
INSURANCE.
INVESTMENTS.**

 **Manulife**

If you have questions about the plan, or would like to obtain no-cost insurance advice* from a licensed professional, please contact CDSPi Advisory Services Inc. at:

1.800.561.9401 or **cdspi.com**

* Restrictions may apply to advisory services in certain jurisdictions.

How Dental Office Staff Insurance Protects You and Your Family

Dental Office Staff Insurance provides coverage until age 65 to help ease the financial burden for you and your family in case of accident, disabling injury, sickness or death.

SELECT THE TYPE OF COVERAGE THAT'S RIGHT FOR YOU

Two types of coverage are offered: **Entry Level Coverage** and **Full Coverage**, each with its own set of coverage levels, conditions and eligibility requirements.

1. Entry Level Coverage

If you are a *recently hired employee and apply within three months of being hired*, you can select **Entry Level Coverage**. This coverage provides low-cost basic coverage *with no medical or financial information required when you apply*, making it very simple to obtain.

Benefits payable include:

- \$25,000 of Basic Life Insurance
- \$50,000 of Accidental Death and Dismemberment Insurance
- \$200 per month of Disability Insurance (five-year benefit period) up to age 65

Of course, if you wish to move from this level to **Full Coverage** you can apply to do so at any time.

2. Full Coverage

Full Coverage offers higher levels of Basic Life, Accidental Death and Dismemberment and Long Term Disability Insurance than are offered under **Entry Level Coverage** allowing you to tailor your insurance protection according to your income and personal financial requirements.

With **Full Coverage**, you can purchase Basic Life, Accidental Death and Dismemberment, and Long Term Disability Insurance separately, all together, or in any combination of the three coverages.

Your **Full Coverage** choices include:

- \$50,000 to \$500,000 of Basic Life Insurance
- \$50,000 to \$500,000 of Accidental Death and Dismemberment Insurance
- \$500 to \$5,000 per month of Long Term Disability Insurance (depending on your income level) up to age 65

COVERAGE FOR YOUR FAMILY

- If you purchase Basic Life Insurance for yourself, you can purchase Family Life Insurance to provide life protection for your spouse and eligible dependent children. With Family Life Insurance, you can obtain \$50,000 of coverage for your spouse (up to a maximum of your Basic Life Insurance coverage) and \$15,000 of coverage for each of your dependent children (\$1,000 if under 15 days old)
- You can obtain Accidental Death and Dismemberment Insurance (AD&D) coverage for yourself, your spouse and your eligible dependent children by selecting family coverage under the AD&D plan

In order to purchase life and disability insurance under Full Coverage, you must qualify medically (and financially in the case of disability coverage). Your spouse and children will need to qualify medically for Family Life Insurance coverage. Coverage is subject to approval by the insurer. Medical qualifications do not apply to Accidental Death and Dismemberment Insurance.

Gain Many Specialized Benefits

A. BASIC LIFE INSURANCE

In the event of your death, Basic Life Insurance can protect your family from the loss of financial support and help cover your outstanding debts, expenses and funeral costs.

CONVERT TO AN INDIVIDUAL POLICY WHEN EMPLOYMENT ENDS AND AT AGE 65

If your employment ends, or your coverage under the plan terminates because you turn age 65, you and your spouse (if covered) can each convert up to a maximum of \$200,000 of your life insurance coverage to an individual policy held by the same insurer. You must apply within 31 days. No medical underwriting will be required at the time of your policy conversion.

RECEIVE ADVANCED FUNDS IN THE CASE OF TERMINAL ILLNESS

A terminally ill person who has a prognosis of death within 12 months and who has coverage that has been in effect for at least two years may apply for an advance of up to 50 per cent of the sum insured to a maximum of \$100,000. The insured must submit medical evidence to the insurer to support the application. Payment is subject to approval by the insurer. At time of death, the amount paid will be the face amount less the amount previously advanced.

SAVE WHEN YOU PURCHASE THE MAXIMUM COVERAGE

When you purchase the maximum coverage available under Basic Life Insurance (\$500,000), you'll receive a 5 per cent premium reduction.

Option

By purchasing the Waiver of Premium Option, premiums for Basic Life Insurance are waived for the duration of a total disability if you are totally disabled* (prior to age 65) for six months or more. Waiver of Premium may also be purchased for spousal coverage. If spousal Waiver of Premium is purchased, premiums for your spouse's Family Life Insurance are waived for the duration of your spouse's total disability if your spouse is totally disabled* (prior to age 65) for six months or more.

** Total disability means your inability, as a result of sickness or injury, to engage in any gainful occupation for which you are qualified or may reasonably become qualified by reason of training, education or experience, while under the regular care of a doctor.*

B. ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Accidents can happen at any time and any place — when you are playing sports, travelling, or even just driving a car. The plan's AD&D Insurance provides you with worldwide, 24-hour protection for all covered accidents.

The following benefits are payable on death, dismemberment or injury occurring within 365 days of an accident. When permanent, total and irrevocable "loss of use" occurs in that period, benefits are payable if the loss of use continues for 365 days.

RESULT OF ACCIDENT	BENEFIT PAYABLE (% OF PRINCIPAL SUM)
Paralysis (quadriplegia, paraplegia, or hemiplegia)	200%
Death	100%
Loss or loss of use of:	
One or both hands, arms, legs or feet	100%
Sight of one or both eyes	100%
Hearing in one or both ears	100%
Speech	100%
Thumb or index finger of either hand	100%
All toes of one foot	25%
One entire phalange or one joint between two phalanges of the thumb or index finger of the dominant hand	10%

In addition to the lump sum payments made for injuries, AD&D Insurance provides:

- **In-Hospital Indemnity Benefit** — \$100 per day up to 365 days is provided if a covered accident causes the insured person to be hospitalized for more than five consecutive days
- **Convalescence Benefit** — An amount equal to the In-Hospital Indemnity Benefit payment is provided when a recipient of that benefit requires a period of convalescence after release from the hospital
- **Rehabilitation Benefit** — Up to \$10,000 can be provided for special training in a new occupation (within two years of the date of the accident) in addition to the payment resulting from a covered injury
- **Emergency Transportation Benefit** — A payment for transportation expenses to and from a doctor's office or the nearest hospital (if a covered injury requires immediate medical attention) to a maximum of \$200 for ground and \$2,000 for air transportation
- **Limited Air Travel Coverage** — Covers injury sustained as the result of being a passenger, and not a pilot or crew member, on an aircraft including any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any nation anywhere in the world
- **Exposure Benefit** — Covers a loss due to an accident when an insured person is unavoidably exposed to the elements and, as a result of such exposure, and within 365 days of the accident, the insured person suffers a covered loss
- **Family Transportation Benefit** — Up to \$10,000 of transportation costs is provided for an immediate family member to visit an insured person (within 365 days of the accident), when the insured person is hospitalized at least 200 kilometres from home as a result of a covered accident, and the visit is recommended by the attending physician

- **Disappearance Benefit** — If the insured person disappears and if the body of the insured person is not found within 365 days of the date of an accidental wrecking, sinking or disappearance of a conveyance in which the insured person is riding, it will be presumed, subject to there being no evidence to the contrary, that the insured person died as the result of injury
- **Repatriation Benefit** — Up to \$10,000 is provided to cover transportation expenses if accidental death of an insured person occurs within 365 days of the accident, at least 50 kilometres from the home
- **Home Alternation and Vehicle Modification Benefit** — If a covered accidental injury makes it necessary for an insured person to use a wheelchair, this benefit (payable within three years following the date of the accident) provides up to \$10,000 toward the costs of making alterations to the insured's home and/or vehicle for wheelchair accessibility

PAY NO PREMIUMS WHEN TOTALLY DISABLED

If you are totally disabled* (prior to age 65) for six months or more, premiums for Accidental Death and Dismemberment Insurance are waived for the duration of a total disability. This benefit is automatically included with your AD&D coverage and does not cost an additional fee.

C. DISABILITY INSURANCE

Disability Insurance allows you to safeguard your earning power. If you are totally disabled** due to a covered sickness or injury, Dental Office Staff Insurance provides:

- Monthly benefits which start after you have been totally disabled for 120 continuous days (the elimination period) or more. (If your disability reoccurs within six months of recovery, the elimination period is waived.) Your benefit, combined with any other sources of income, won't exceed 85 per cent of the average monthly income you earned in the 12 months prior to disability
- Benefits until recovery, or age 65 (whichever is earlier) under Full Coverage, or five years or to age 65 (whichever is earlier) under Entry Level Coverage
- Benefits that are not taxable as income when premiums are paid with after-tax dollars

PAY NO DISABILITY PREMIUMS WHEN RECEIVING TOTAL DISABILITY BENEFITS

As long as you are receiving total disability benefits under Dental Office Staff Insurance, the Disability portion of your premium is waived. In addition, you are reimbursed for all disability premiums paid since your total disability began.

* Total disability means your inability as a result of sickness or injury to engage in any gainful occupation for which you are qualified or may reasonably become qualified through training, education, or experience, while under the regular care of a doctor.

** Under Disability Insurance, you are considered totally disabled if, as a result of sickness or injury, you are: unable to perform the essential duties of your regular occupation, not engaged in any gainful occupation and under the regular care of a doctor. After 24 months, total disability continues if you are unable to engage in any gainful occupation for which you are qualified or may reasonably become qualified by reason of your education, training or experience and you are under the regular care of a doctor.

Options

For additional premiums, you can tailor your disability coverage under Full Coverage for extra protection:

RESIDUAL DISABILITY OPTION:

Protects you in case of partial disability

The Residual Disability Option provides a pro-rated benefit for you for up to 24 months when, following a total disability, you return to work but your disability prevents you from resuming all the duties of your job, resulting in a loss of 20 per cent or more of your income.

COST OF LIVING ADJUSTMENT (COLA) OPTION:

Keeps benefits in step with inflation

The COLA Option increases your benefit each year during a long-term disability by the increase in the Consumer Price Index, up to 5 per cent, to protect your purchasing power — with no maximum on the number of increases or resulting benefit. (Payable after 12 months of continuous total disability.)

FIVE YEAR REGULAR OCCUPATION OPTION:

Broadens your benefit eligibility after two years

Under your normal disability coverage, during the first 24 months of your disability you will receive benefits if you are not able to perform the essential duties of your regular occupation because of your disability, you are not engaged in any gainful occupation and you are under the regular care of a doctor. After the first 24 months your benefits will stop if you are able to engage in any gainful occupation (not necessarily your regular occupation) for which you are qualified, even if you are not working. The Regular Occupation Option allows your benefits to continue for three additional years on the same basis as during the first 24 months of your disability until you find a new job or recover. You must be younger than 50 years of age to apply for this option.

Conditions and Limitations

Details, terms, conditions and exclusions are set out in the certificate booklet for the Dental Office Staff Insurance plan. Please note:

Basic Life Insurance: Suicide, while sane or insane, is not covered for the first two years of new coverage.

Accidental Death and Dismemberment Insurance: The maximum payable for all losses sustained as a result of the same accident may not exceed the principal sum — with the exception of paralysis.

Benefits are not payable for loss caused by:

- Suicide, attempted suicide or self-inflicted injuries
- Any voluntary inhalation of gas or ingestion of poison, toxic or non-toxic substances, drugs, sedatives or narcotics, whether illicit or prescribed but taken in such quantity they become toxic
- Injury sustained while a pilot or crew member of an aircraft (injury sustained while a passenger is covered as provided in the Limited Air Travel Coverage Benefit)
- War, terrorism, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, or military power
- Full-time military, naval or air service (excluding military dental officers and dental auxiliaries) or while in any capacity on any aircraft except commercially licensed or armed forces transport aircraft
- Sickness, disease, or infection or treatment thereof (except pyogenic infection, which occurs with and through an accidental cut or wound)

- Committing or attempting to commit or provoke a criminal offence or assault
- Operation or care or control of any type of vehicle while blood alcohol exceeds 80 mg/100 ml of blood
- Participation in manoeuvres or operations of, or training in, the armed forces of any country

Disability Insurance: No payments will be made for a total disability resulting either directly or indirectly from any of the following:

- Intentionally self-inflicted injuries while sane or insane
- War, whether declared or not, or service in the armed forces of any country, or participation in a riot, insurrection or civil commotion or any act of terrorism
- Committing, attempting or provoking an assault or criminal offence (other than an offence involving the operation of a motor vehicle or vessel)
- Travel or flight in any aircraft if you are flying in any training or manoeuvre of any armed forces

Benefits for Entry Level Coverage are not payable for a period of disability that begins sooner than 12 months after your effective date of coverage if the disability is due to a pre-existing condition. A pre-existing condition is any condition for which you receive medical attention from a doctor, or you have been prescribed or have taken a prescribed drug during the 12 months prior to the effective date of your coverage.

MATERNITY LEAVE AND OTHER LEAVES OF ABSENCE

If you take a maternity leave or other leave of absence for a period of more than three months but less than three years, it's important to give CDSPI written notice in advance specifying the dates that your leave is to begin and end. You can then either elect to maintain your Full Coverage or to put it on hold with the insurer's permission, with a right of reinstatement at a later date without new medical evidence of insurability. The insurer must approve your written request to put your coverage on hold with a right of reinstatement. If you put your coverage on hold and die, suffer a loss or become disabled during your leave period, no benefits will be payable.

If you decide to maintain your coverage during your leave, you must inform us in writing of this. During your leave, you will not be allowed to change the amount of Life Insurance, Long Term Disability Insurance and Accidental Death and Dismemberment Insurance benefits in effect at the start of your leave. If you become totally disabled and qualify for Long Term Disability and/or Accidental Death and Dismemberment benefits while on leave, your benefit will not become payable until the later of the expiry of your elimination period or the date specified in the notice given to us as the end of your leave period.

Annual Premium Rates and Insurance Limits

Provincial taxes are extra where applicable under provincial laws. The age of the covered individual on January 1 applies to premium calculations.

1. Entry Level Coverage

Annual Premiums for Entry Level Coverage

AGE ON JANUARY 1	FEMALE NON-SMOKER*	FEMALE SMOKER	MALE NON-SMOKER*	MALE SMOKER
Under 25	\$ 48.78	\$ 53.89	\$ 54.30	\$ 65.55
25 - 29	53.39	60.09	58.98	73.17
30 - 34	64.04	75.46	63.04	80.49
35 - 39	72.55	90.17	73.87	96.31
40 - 44	91.47	116.18	95.29	129.21
45 - 49	112.83	160.27	123.58	181.95
50 - 54	143.38	217.86	161.19	259.87
55 - 59	160.85	238.14	193.16	305.91
60 - 64	208.27	304.15	279.27	439.80

No additional coverage can be purchased under Entry Level Coverage.

2. Full Coverage

A. BASIC LIFE INSURANCE

Minimum Coverage: \$50,000 total coverage per life insured

Maximum Coverage: \$500,000 total coverage per life insured

Note: If approved for the maximum coverage available, you will receive a 5 per cent premium reduction.

Spousal Coverage: available from \$50,000 to a maximum of the participant's coverage level

Annual Premiums per \$25,000 of Basic Life Insurance

AGE ON JANUARY 1	FEMALE NON-SMOKER*	WAIVER OF PREMIUM	FEMALE SMOKER	WAIVER OF PREMIUM
Under 25	\$ 10.94	\$ 0.43	\$ 13.14	\$ 0.54
25 - 29	11.81	0.48	14.94	0.61
30 - 34	17.94	0.71	25.25	1.01
35 - 39	20.10	0.81	32.08	1.29
40 - 44	24.24	1.21	40.62	2.05
45 - 49	33.95	1.70	70.29	3.52
50 - 54	46.34	3.72	104.51	8.37
55 - 59	62.33	4.98	123.07	9.86
60 - 64	98.43	9.86	173.74	17.39

AGE ON JANUARY 1	MALE NON-SMOKER*	WAIVER OF PREMIUM	MALE SMOKER	WAIVER OF PREMIUM
Under 25	\$ 18.70	\$ 0.76	\$ 26.26	\$ 1.06
25 - 29	20.20	0.81	29.86	1.19
30 - 34	20.58	0.84	32.84	1.31
35 - 39	25.15	1.01	41.46	1.67
40 - 44	32.50	1.31	58.62	2.35
45 - 49	46.34	1.87	94.96	3.82
50 - 54	65.64	4.58	148.70	10.42
55 - 59	91.80	6.43	187.54	13.12
60 - 64	161.62	16.16	297.07	29.70

* You have not used any form of tobacco or tobacco cessation products in the past 12 months.

Family Life Insurance (Dependent Child) Coverage (one premium covers all dependent children to age 21, full-time students to age 25, and handicapped dependents of any age)

Under 15 days old: \$1,000 of coverage per child

15 days old or more: \$15,000 of coverage per child

Annual premium: \$18.79

B. ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Minimum Coverage: \$50,000

Maximum Coverage: \$500,000

Maximum Limits for Family Coverage:

- spouse only — 60 per cent of staff participant's coverage
- spouse and children — 50 per cent of staff participant's coverage for spouse and 10 per cent of staff participant's coverage for each child
- children only — 20 per cent of staff participant's coverage for each child

Note: The benefit amount payable for your spouse and/or dependent child will be determined at the time of claim in accordance with the limitations described above.

To be eligible for coverage, dependent children must be under age 23 (or under age 27 and in full-time attendance at an accredited institute of learning) or of any age if such child is mentally or physically handicapped.

Annual Premium per \$10,000 of AD&D Insurance

COVERAGE	SINGLE	FAMILY
Per \$10,000	\$4.08	\$6.13

C. DISABILITY INSURANCE

Use the table below to calculate the maximum monthly disability coverage you can purchase.

Calculating Your LTD Coverage

ANNUAL EARNED INCOME (AFTER BUSINESS EXPENSES PRE-TAX)	MAXIMUM MONTHLY COVERAGE
\$ 12,000 - 14,999	\$ 500
15,000 - 17,999	800
18,000 - 21,999	1,000
22,000 - 24,999	1,200
25,000 - 29,999	1,400
30,000 - 34,999	1,700
35,000 - 39,999	1,900
40,000 - 44,999	2,100
45,000 - 59,999	2,400
60,000 - 71,999	3,000
72,000 - 83,999	3,400
84,000 - 95,999	3,800
96,000 - 109,999	4,200
110,000 - 119,999	4,600
120,000 - 129,999	4,800
130,000 and above	5,000

"Annual Earned Income" consists of income earned by you in any and all occupations and/or from any business or professional practice (excluding unearned or investment income such as pensions, interest, dividends, etc.) after deducting business expenses, but before income taxes.

Annual Premiums per \$100 of Disability Monthly Benefit

Minimum Coverage: \$500 per month

Maximum Coverage: \$5,000 per month

FEMALE NON-SMOKER*				
AGE ON JANUARY 1	BASIC ONLY	ADDITIONAL PREMIUM FOR OPTIONS		
		RESIDUAL	COLA	REG. OCC.†
Under 25	\$ 8.48	\$1.40	\$ 2.80	\$2.12
25-29	10.33	1.73	3.43	2.58
30-34	12.46	2.07	5.11	3.13
35-39	15.59	2.61	6.96	3.90
40-44	22.78	3.80	8.66	5.69
45-49	28.36	4.72	11.56	7.09
50-54	36.43	6.06	13.77	9.11
55-59	36.53	6.07	12.59	9.13
60-64	39.77	6.62	10.38	9.95

FEMALE SMOKER				
AGE ON JANUARY 1	BASIC ONLY	ADDITIONAL PREMIUM FOR OPTIONS		
		RESIDUAL	COLA	REG. OCC.†
Under 25	\$ 9.88	\$1.59	\$ 3.23	\$ 2.48
25-29	12.03	1.93	3.94	3.02
30-34	14.38	2.31	5.77	3.60
35-39	18.19	2.92	7.75	4.54
40-44	26.54	4.24	9.72	6.64
45-49	33.02	5.29	12.86	8.24
50-54	42.27	6.78	15.49	10.57
55-59	42.40	6.79	14.18	10.61
60-64	46.28	7.43	11.56	11.58

MALE NON-SMOKER*				
AGE ON JANUARY 1	BASIC ONLY	ADDITIONAL PREMIUM FOR OPTIONS		
		RESIDUAL	COLA	REG. OCC.†
Under 25	7.19	1.26	2.53	1.80
25-29	8.76	1.56	3.08	2.19
30-34	10.59	1.87	4.61	2.66
35-39	13.62	2.34	6.26	3.43
40-44	20.50	3.42	7.79	5.12
45-49	27.45	4.49	10.98	6.86
50-54	35.25	5.76	13.08	8.82
55-59	37.23	6.07	12.59	9.31
60-64	40.53	6.62	10.38	10.13

MALE SMOKER				
AGE ON JANUARY 1	BASIC ONLY	ADDITIONAL PREMIUM FOR OPTIONS		
		RESIDUAL	COLA	REG. OCC.†
Under 25	\$ 8.89	\$1.42	\$ 2.91	\$ 2.23
25-29	10.84	1.74	3.56	2.73
30-34	12.93	2.08	5.19	3.24
35-39	16.37	2.63	6.97	4.08
40-44	23.90	3.84	8.74	5.97
45-49	31.36	5.03	12.22	7.84
50-54	40.15	6.44	14.71	10.04
55-59	42.40	6.79	14.18	10.61
60-64	46.28	7.43	11.56	11.58

* You have not used any form of tobacco or tobacco cessation products in the past 12 months.

† You must be 49 years old or under to apply for the Regular Occupation Option.

Eligibility

All dental office employees resident in Canada under age 65, who work for one or more eligible dentist(s), may apply for Dental Office Staff Insurance. An eligible dentist is licensed to practice in Canada and is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA-member dentists are eligible).

Staff who participate in the *Full Coverage* plan may apply for Basic Life and AD&D coverage for family members to the levels specified in the plan.

To apply for *Entry Level* or *Full Coverage* disability insurance, staff must work an average of at least 18 hours per week for at least one eligible dentist.

Dental Office Staff Insurance coverage will end if the employee no longer meets the eligibility requirements. * Should the staff member's employment terminate, or coverage under the plan end (coverage ceases at age 65), the staff member and spouse will have the option of converting the Basic Life Insurance coverage in the plan (to a maximum of \$200,000) to an individual policy held by the same insurer, within 31 days following the termination of the insurance.

Only new staff members who are not already insured under the Dental Office Staff Insurance Plan may apply for *Entry Level Coverage*. Such employees must apply within three months of becoming a new staff member. If desired, new staff members can apply for *Full Coverage* instead of *Entry Level Coverage*. (Medical and financial evidence of insurability will be required.)

* A staff member may maintain Dental Office Staff Insurance coverage if they change employers, as long as the new employer is a licensed dentist.

Speeding Up The Application Process

All applications submitted will be reviewed promptly by the insurer. However, the process may be delayed if you do not submit all the information asked for and if all questions are not answered completely. After you submit your insurance application(s), routine blood and urinalysis tests may be required. These tests can be done at your home or office — wherever is convenient for you. A medical services company working on behalf of the insurer conducts the testing, which could include a medical exam by a physician depending on your age, the amount of coverage requested and your medical history. Arranging your test promptly after you are contacted will help speed up the application process.

This information is presented for your general guidance. Precise details, terms and conditions (including restrictions and exclusions) are set out in the insurance contract for this plan.