

# NO-COST\* UNDERGRADUATE INSURANCE PACKAGE

Medical Information Required



## The Offer Dental Students Trust

### 4 REASONS TO APPLY NOW:

- No cost or obligation
- Help protect your loved ones
- Helps protect your lifestyle and earning power
- Coverage for your dental hand instruments



Life, AD&D and DisabilityGuard™ Insurance are Underwritten by The Manufacturers Life Insurance Company (Manulife).



# We're Here to Help Now and in the Future

## CDSPI No-cost\* Undergraduate Package

Coverage	CDSPI Insurance Plan	Description
\$100,000	Basic Life	In the event of loss of life, your beneficiary receives this financial benefit <sup>Δ</sup> .
\$100,000	Accidental Death & Dismemberment (AD&D)	In the event of loss of life due to an accident, your beneficiary receives this financial benefit. Coverage is also included for accidental injuries <sup>Δ</sup> .
\$1,000/mo.	DisabilityGuard™	If you are unable to continue your studies due to disability, you will receive this monthly income <sup>Δ</sup> .
\$15,000	TripleGuard™	Your dental hand instruments are insured for theft or damage from dropping an instrument <sup>Δ</sup> .

### You may be wondering...

#### Q: Who is eligible to apply?

A: Any full-time dental student between the ages of 40 and 64 who is attending an accredited Canadian university and is a Canadian citizen or permanent resident.

#### Q: How do I apply?

- A:
1. Complete the application.
  2. Get a medical. A health professional will make an appointment to come to you to collect blood, urine, your blood pressure reading, and other health information.
  3. Your coverage starts the day your application is approved.

#### Q: How much will the coverage cost?

A: There is no cost to you while you are in school—and until January 1<sup>st</sup> of the year following graduation.

#### Q: Why does CDSPI offer dental students insurance at no cost?

A: CDSPI is a not-for-profit organization with a mandate to benefit the dental community, including students. We work with the CDA and participating provincial dental associations to support dentistry. The no-cost student offer is one of the important ways CDSPI contributes to the future of dentistry.

#### Q: What's the catch?

A: There isn't one. There are no hidden fees and you are not locked into anything.

#### Q: What happens if I don't sign up as a student?

A: You miss out on (a) great insurance coverage at no-cost to you while you're a student—and (b) you will miss out on the future premium savings.

<sup>Δ</sup> Subject to the terms and conditions of the policy. Conditions, limitations, and exclusions apply.

# We're Here When You Graduate Too!

## CDSPI Graduate Insurance Package

### If you apply for the Undergraduate Package while you are a student...

- (A) your coverage will automatically continue at graduation, or  
(B) You can choose to complete an updated medical questionnaire *in the calendar year of your graduation* to apply for even higher coverage limits. ♦

**When you graduate**, you'll receive significant savings on regular premiums for the insurance plans you already have with us. Either way, you will receive

- a 50% reduction on your Basic Life, AD&D and TripleGuard™ premiums for 3 years, and
- a 15% reduction on DisabilityGuard™ Insurance premiums for the life of the policy.

Your choice. Your coverage after graduation:

	(A) WITH INITIAL MEDICAL APPROVAL	(B) WITH AN UPDATED MEDICAL APPROVAL
Life and AD&D Insurance	\$100,000 each	\$500,000 each
DisabilityGuard™ Insurance	\$1,000/month	\$3,500/month
TripleGuard™ Insurance <sup>ΔΔ</sup>	\$50,000 coverage	\$50,000 coverage

♦ Premium payments begin after your graduation year on January 1<sup>st</sup>. Coverage is subject to the terms and conditions of the policy. Your dental tools coverage will continue until you choose between these coverage options, or Dec. 31<sup>st</sup> of your graduation year.



### Got a question? Contact us by:

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Fax: 1.866.337.3389

E-mail: [insurance@cdspi.com](mailto:insurance@cdspi.com)

Website: [cdspi.com](http://cdspi.com)

Mail: 2005 Sheppard Ave East, Suite 500,  
Toronto, ON M2J 5B4

No-Cost* Offer	Undergraduate Package with Medical Underwriting	Optional Graduate Package with Medical Underwriting
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>\$100,000</li> </ul>	<ul style="list-style-type: none"> <li>\$500,000</li> <li>Waiver of Premium Option<sup>1</sup></li> <li>Future Insurance Guarantee<sup>2</sup></li> </ul>
<b>AD&amp;D Insurance</b>	\$100,000	\$500,000
<b>DisabilityGuard™ Insurance</b>	<ul style="list-style-type: none"> <li>\$1,000/month</li> <li>90-day elimination period<sup>3</sup></li> <li>Cost of Living Adjustment<sup>4</sup></li> <li>Own Occupation coverage included at graduation<sup>7</sup></li> </ul>	<ul style="list-style-type: none"> <li>\$3,500/month</li> <li>30-day elimination period<sup>3</sup></li> <li>Cost of Living Adjustment<sup>4</sup></li> <li>Future Insurance Guarantee<sup>2</sup></li> <li>Own Occupation coverage included<sup>7</sup></li> </ul>
<b>TripleGuard™ Insurance</b>	\$15,000 for student's dental hand instruments	<ul style="list-style-type: none"> <li>\$50,000 coverage</li> </ul>
<b>Application Deadline</b>	Before graduation	December 31 <sup>st</sup> of graduation year <sup>†</sup>
<b>50% Reduction on Regular Premiums<sup>5</sup> for Life, AD&amp;D and TripleGuard™ Insurance for the 3 calendar years after graduation?</b>	Yes	Yes
<b>15% Lifetime Reduction<sup>6</sup> on Regular Premiums for DisabilityGuard™ Insurance?</b>	Yes	Yes

\* No-cost coverage ends on December 31<sup>st</sup> of your graduation year. Coverage is available only to eligible full-time dental students who are enrolled at an accredited Canadian university at the time of application. Coverage in the Undergraduate Package starts on the date on which your application is approved. Coverage in the Optional Graduate Package starts on your graduation date, or the date your application is approved if later.

Students who are age 40 to 64 are required to provide evidence of good health to apply for the package of Life, DisabilityGuard™ Insurance and AD&D coverage in the Undergraduate Package and Optional Graduate Package. These students may apply for the Optional Graduate Package at any time during the calendar year in which they graduate. Students who are age 65 or over are not eligible to apply for Life, DisabilityGuard™ Insurance and AD&D coverage. After graduation, you will be sent a separate activation form for TripleGuard™ Insurance. No medical evidence is required to obtain TripleGuard™ Insurance.

Students graduating in the year 2026 onwards, must be a member of the Canadian Dental Association or provincial or territorial dental association, which, at the relevant time, is a corporate member of the Canadian Dental Association, in order to be eligible for the premium reductions.

<sup>†</sup> To apply for the Optional Graduate Package, you must obtain the Undergraduate Package by your graduation date and return the completed Optional Graduate Package Application Form to CDSPI by December 31<sup>st</sup> of your graduation year.

Coverage is subject to the continued availability of the CDSPI insurance plans and this offer. TripleGuard™ Insurance is provided by Zurich Insurance Company Ltd. Life, AD&D and DisabilityGuard™ Insurance are provided by The Manufacturers Life Insurance Company (Manulife). Manulife has the authority to grant or refuse insurance coverage based on health considerations. Precise details, terms, conditions and exclusions are set out in the insurance contracts for these plans.

<sup>1</sup> With the Waiver of Premium Option, you don't pay premiums if you cannot work because of a total disability lasting the length of your elimination period for DisabilityGuard™ Insurance and after 6 months of total disability for Life insurance, and you are reimbursed for premiums paid during your elimination period for DisabilityGuard™ Insurance.

<sup>2</sup> The Future Insurance Guarantee (FIG) Option allows you to increase your Life or DisabilityGuard™ Insurance later on by specific amounts without additional evidence of good health. To exercise this option you must be actively practicing dentistry, and be 50 years old or younger for the Life insurance, and 55 years old or younger for the DisabilityGuard™ plan. Please note that the DisabilityGuard™ FIG Option is subject to financial underwriting and will not be exercisable until you are earning an income.

<sup>3</sup> Your elimination period is the length of time you must wait following the onset of total disability before disability benefits first become payable.

<sup>4</sup> The Cost of Living Adjustment (COLA) Option can help safeguard your purchasing power during disability since it increases your benefit each year (during a period of disability) by the increase in the Consumer Price Index (compounded up to 8 per cent annually).

<sup>5</sup> Regular premium rates are subject to change and are not guaranteed.

<sup>6</sup> For DisabilityGuard™ Insurance, you will receive a 15% reduction on regular premiums for the life of the policy. Premiums are guaranteed to age 65.

<sup>7</sup> Own Occupation coverage helps protect your earning potential. If a continuing total or residual disability prevents you from engaging in your own occupation (all occupations in which you were engaged immediately prior to becoming disabled), this coverage allows you to receive disability benefits even if you are able to earn income from a new occupation. An "any occupation" definition of total disability for students applies until you are no longer a dental student.

DisabilityGuard™ is a trademark of CDSPI.

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