

NO-COST* UNDERGRADUATE INSURANCE PACKAGE

No Medical Required



The Offer Dental Students Trust

4 REASONS TO SIGN UP NOW:

- No cost or obligation
- No complicated application
- No medical required
- No worries, we've got you covered



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



We're Here to Help Students Start Off Right.

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 ^Δ .
\$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 ^Δ .
\$1,000/mo.	Disability	If you are unable to continue your studies due to disability, you will receive this monthly income ^Δ .
\$15,000	TripleGuard™	Your dental hand instruments are insured for theft or damage from dropping an instrument ^Δ .

You may be wondering...

Q: Who is eligible?

A: Any full-time dental student under the age of 40 who applies while attending an accredited Canadian university who is a Canadian citizen or permanent resident.

Q: How does the coverage work?

A: Your coverage starts on the day your completed application is received by CDSPI and automatically increases on the day you graduate**.

Q: How much will the coverage cost?

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

Q: I'm young and healthy—why do I need insurance?

A: Good question. The likelihood of injury or illness is lower when you are young and healthy, but it still can happen. When you are insured as a young, healthy undergraduate at no cost, you will benefit from lower premiums after you graduate. You'll have coverage should health issues arise^Δ.

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'll miss out on (a) great insurance coverage with no-cost to you while you're a student—and (b) you will miss out on future premium savings.

^Δ 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 double at graduation*, or
(B) You can choose to complete a medical questionnaire for even higher coverage.

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™ regular premiums for 3 years, and
- 15% reduction on DisabilityGuard™ Insurance premiums for the life of the policy.

Your choice. Your coverage after graduation:

	(A) WITHOUT A MEDICAL QUESTIONNAIRE	(B) WITH A MEDICAL QUESTIONNAIRE AND APPROVAL
Life and AD&D Insurance	\$200,000 each	\$500,000 each
DisabilityGuard™ Insurance	\$2,000/month	\$3,500/month
TripleGuard™ Insurance ^{ΔΔ}	\$50,000 coverage	\$50,000 coverage

♦ Premium payments begin after your graduation year on January 1st. ^{ΔΔ} 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. 31st of your graduation year.



Got a question? Contact us by:

Phone: 1.800.561.9401

Fax: 1.866.337.3389

E-mail: insurance@cdspi.com

Website: cdspi.com

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

No-Cost* Offer	Undergraduate Package	"Double-Up" Graduate Package – provided automatically** at graduation	Optional Graduate Package – with medical underwriting
Life Insurance	<ul style="list-style-type: none"> \$100,000 Waiver of Premium Option¹ 	<ul style="list-style-type: none"> \$200,000 Waiver of Premium Option¹ 	<ul style="list-style-type: none"> \$500,000 Waiver of Premium Option¹ Future Insurance Guarantee²
AD&D Insurance	\$100,000	\$200,000	\$500,000
Disability Insurance	<ul style="list-style-type: none"> \$1,000/month 90-day elimination period³ Cost of Living Adjustment⁴ 	<ul style="list-style-type: none"> \$2,000/month 90-day elimination period³ Cost of Living Adjustment⁴ Own Occupation coverage included⁷ 	<ul style="list-style-type: none"> \$3,500/month 30-day elimination period³ Cost of Living Adjustment⁴ Future Insurance Guarantee² Own Occupation coverage included⁷
TripleGuard™ Insurance	\$15,000 for student's dental hand instruments	• \$50,000 coverage	• \$50,000 coverage
Medical Underwriting required for Life and DisabilityGuard™ Insurance?	No	No	Yes – Evidence of insurability required
Pre-Existing Condition^{††} Exclusion for Life and Disability Insurance?	Yes	Yes	No
Application Deadline	Before graduation	Before graduation	December 31 st of graduation year [†]
50% Reduction on Regular Premiums⁵ for Life, AD&D and TripleGuard™ Insurance for the 3 calendar years after graduation?	Yes	Yes	Yes
15% Lifetime Reduction⁶ on Regular Premiums for DisabilityGuard™ Insurance?	Yes	Yes	Yes

* No-cost coverage ends on December 31st 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 properly completed application to enrol is received by CDSPI. The "Double-Up" Graduate Package automatically starts on your graduation date. The Optional Graduate Package coverage starts on the date of your graduation or the date your application is approved if later. After graduation, you will be sent a separate activation form for TripleGuard™ Insurance. No medical evidence is required to obtain TripleGuard™ Insurance. Students who are age 65 or over are not eligible to apply for Life, Disability Insurance and AD&D coverage.

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.

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

** Provided that you are not on claim or satisfying an elimination period.

^{††} A pre-existing condition exclusion applies to Life and Disability Insurance Coverage that is not medically underwritten. Claims arising from an illness or condition for which treatment or advice was or should have been sought during the 12-month period prior to the effective date of coverage are excluded. This exclusion will not apply to any such claim arising after coverage has been in effect for 12 months.

¹ 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 6 months of total disability for Life insurance, you are reimbursed for premiums paid during your elimination period for DisabilityGuard™ Insurance.

² 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 50 years old or younger for the Life insurance, and 55 years old or younger for 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.

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

⁴ 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).

⁵ Regular premium rates are subject to change and are not guaranteed.

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

⁷ 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.

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.

Accessible formats and communication supports are available upon request. Visit cdspi.com/accessibility for more information.

DisabilityGuard™ is a trademark of CDSPI. Manulife and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence. © 2018 The Manufacturers Life Insurance Company.

All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

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