

NO-COST* OPTIONAL GRADUATE PACKAGE

Medical Information Required
to Upgrade



The Offer Dental Students Trust

APPLY NOW FOR INCREASED COVERAGE
AFTER GRADUATION:

- Helps protect your lifestyle and earning power
- Safeguard your dental instruments or equipment
- Attain peace of mind—help protect your loved ones

And there is no-cost* or obligation!



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



What the Optional Graduate Package Looks Like While You're a Student...

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 to apply?

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

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 should I upgrade to the optional graduate package?

A: Good question. The likelihood of injury or illness is lower when you are young and healthy, but it still can happen. You are less likely to have developed health issues as an undergraduate, which allows you to qualify for higher limits. Then you will already have coverage should any health issues arise after graduation.^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 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.

^Δ Subject to the terms and conditions of the policy. Conditions, limitations, and exclusions apply.

It's never too soon to make a good decision!

CDSPI Optional Graduate Insurance Package

Upgrade your insurance with three simple steps:

1. Complete the medical questionnaire while you are a student. (If you have the Undergraduate Package while you are a student, you have until December 31st of your graduation year to apply).
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. If approved, your increased coverage limits start the day you graduate.♦

When you graduate, you will also receive a significant reduction 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) 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. 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:

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Fax: 1.866.337.3389

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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 | <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 | <ul style="list-style-type: none"> \$50,000 coverage | <ul style="list-style-type: none"> \$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.

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.

** 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 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.

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

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