

# 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 <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.	Disability	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 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 1<sup>st</sup> 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.<sup>Δ</sup>

**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.

# 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 31<sup>st</sup> 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 <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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