Dedicated to serving Alberta’s medical profession.
Our specialty is you.

AMA
Student Starter Program
AMA Student Starter Program

Enrol today! Secure your future.
As a medical student you are investing substantially in your future. Doesn't it make sense to take steps to help protect that investment?

The Alberta Medical Association (AMA) can help you do that with the Student Starter Program, which includes Disability and Life Insurance that can help you and your family now when you are starting out, as well as help you establish a base of protection you can build on as your financial responsibilities increase in the future.

The AMA, through its insurance subsidiary ADIUM Insurance Services Inc. (ADIUM), has been offering competitive group insurance programs for the exclusive benefit of its members since 1950.

Who is eligible?
You are eligible to apply for this coverage if you are:
- a full-time undergraduate student in a school of medicine or faculty of medicine in Alberta,
- a member of the AMA, and
- under age 65.

How are premiums calculated?
Premiums are based on the coverage amount, smoking status, gender and age band (please see Rate Schedule on page 9 for age bands).
Rates change on the policy anniversary date (January 1st) coinciding with or following your attainment of the new age band. Premiums are not guaranteed and can change annually on the policy anniversary date.

Is there a discount?
Yes, first and second year students receive a 100% AMA Premium Credit on the AMA Student Starter Program. Third and final year students receive an 80% AMA Premium Credit. For more details, please see our Insurance Rate Schedule on page 9. The AMA Premium Credit is a benefit of our non-profit group insurance plans that cannot be found in other retail plans.

When does my coverage begin?
Your Disability Insurance coverage begins on:
- the date the application is received by the AMA if you apply before you finish medical school.
- your medical school start date if the AMA receives your application before you start medical school.
- the date you become an eligible member under the AMA if you were not a member at the time application is received.

Is my coverage portable?
Once you complete medical school and begin your residency training, coverage is portable anywhere in the world, subject to a nominal AMA membership fee.

What happens when I finish medical school?
Your disability insurance coverage continues seamlessly after you complete medical school and begin residency training. On the policy anniversary date following completion of medical school, you will automatically be issued the Cost of Living Adjustment and Guaranteed Insurability Benefit riders and you will be given the option to choose the Own Occupation an Retirement Protection riders, all without proof of good health.

Once a resident you will qualify for the 50% AMA Premium Credit that we offer to our resident members. Then when you start in practice you will be eligible for the AMA Premium Credit for practicing physician members. This credit will vary depending on the financial experience of the plan. Under a model called "Refund Accounting" any excess premiums are returned to the AMA and held in reserve to insulate the plans against possible claims fluctuations, and are returned to participating members when reserves are sufficient.

This credit has been provided each year since 2005.

The AMA Student Disability Plan provides you with a foundation of insurance protection that adjusts as you move through the stages of your career.

How do I enroll in the plan?
Complete the enclosed enrollment form and return to ADIUM by mail or electronically. Do not send money with your application. You will receive your certificate of insurance and a premium invoice once your application is received and approved.
Disability Insurance

The Alberta Medical Association's (AMA) comprehensive and affordable Disability Insurance (DI) plan helps protect you if you become seriously ill or injured. Disability insurance helps protect you against the toll that a disability could have on your earnings potential by providing you with a monthly tax-free benefit you can use however you want. It can even help cover your living expenses and student loans.

And, by investing in the AMA Disability Insurance plan now, you can take advantage of a better health record while you’re young – any changes in health may prevent you from obtaining coverage later.

Who is eligible?
This plan is available exclusively to members of the AMA enrolled in a full-time undergraduate school of medicine program in Alberta, who are a resident of Canada, and under age 60.

How much coverage can I get?
Your coverage keeps pace with your needs as you progress through medical school and into practice. And, you’re already pre-approved* for coverage. There's no need for medical tests or an exam. You don't even need to answer any health questions.**

Maximum monthly pre-approved coverage***
(University of Alberta):
- $1,500 per month for 1st and 2nd year students.
- $2,500 per month for 3rd year students.
- $4,000 per month for 4th year students.

Maximum monthly pre-approved coverage***
(University of Calgary):
- $1,500 per month for 1st and 2nd year students.
- $4,000 per month for 3rd year students.

* With a completed application
** One time offer
*** The maximum coverage is from “All Sources”

Note: your coverage increases automatically when you commence 3rd and 4th (if applicable) year studies. The premium adjustment occurs on the policy anniversary date following (i.e., January 1st).

Does my coverage automatically increase?
Every January 1st your coverage automatically increases to the applicable year of study. You’ll have maximum monthly coverage without providing medical evidence, if you are not disabled on the effective date of the increase.

What is an Elimination Period (EP)?
The EP is the time between the onset of the disability and the time disability benefits become payable. As a student, your coverage is issued with a 90-day EP.

What is Total Disability?
You are eligible to receive full disability insurance benefits if you are unable to attend a fulltime undergraduate medical school program as a result of sickness or injury, are under the regular care of a physician and are not engaged in any gainful occupation.

What is Partial Disability?
The partial disability insurance benefit can help ease you back to medical school on a part-time basis, while under the regular care of a physician. You are considered to be partially disabled, if as a result of sickness or injury, you can only attend medical school at least one half the time normally required.

During the first 36 months of partial disability, you will receive 50 per cent of your monthly benefit. After 36 months you will receive 25 per cent of your monthly benefit.

What is Presumed Total Disability?
You will qualify for full disability insurance benefits if you totally and irrecoverably lose: the power of speech, sight in both eyes, hearing in both ears, or use of both hands or both feet.
Guaranteed Insurability Benefit (GIB) rider
There is no need to be concerned about whether you will qualify for DI coverage when you are older. The GIB rider allows you to increase your insurance coverage as your needs increase after completing medical school, without having to provide medical evidence of good health, provided your income qualifies.

GIB option periods occur every year in the month of April up to age 55. You will also be able to exercise a GIB option during the 60 days following successful completion of a medical residency program.

Once you complete medical school, this rider will automatically be added to your coverage.

Own Occupation rider
This rider expands the definition of Total Disability to: You will be considered totally disabled from your regular occupation and receive benefits if you return to work performing different duties even if you suffer no loss of income.

This rider is offered upon completion of medical school without proof of good health.

Retirement Protection rider
Retirement Protection is additional monthly disability insurance benefits which are paid into a retirement fund while you are Totally Disabled. These tax-free benefits are paid into a non-registered retirement fund and are locked-in until you reach age 65, or die if earlier. As a resident, the maximum amount of Retirement Protection is $500 per month.

The benefits are paid after 90 consecutive days of Total Disability and will continue as long as you remain totally disabled, but not beyond age 65.

This rider is offered upon completion of medical school without proof of good health.

How are benefits integrated with other plans?
If you were a medical student when you first became disabled, the benefits payable under AMA Disability Insurance (policy 4327) will be reduced by the benefits payable to you under any other disability benefits from another individual insurance policy issued after the effective date of coverage under the AMA Disability Insurance plan.
What are the exclusions for pre-existing conditions?
No benefits are payable for any disability occurring within 12 months of your effective date of insurance coverage for any injury, sickness or medical condition or symptom(s) (whether or not they are diagnosed) for which you had symptoms, consulted a physician or other health care practitioner or was provided any health-related care, advice or treatment, or that a reasonably prudent person with such injury, sickness or medical condition or symptom(s) would have consulted a physician or any other health care practitioner, during the 12 months prior to the effective date of your insurance coverage under this policy.

If you reduce your coverage after enrolling in the plan, a subsequent automatic increase will contain the pre-existing condition limitation for the amount that was previously reduced. Otherwise, automatic increases do not trigger a new pre-existing condition limitation.

If the pre-existing condition limitation has not been satisfied on the date you begin a residency program, the pre-existing condition limitation continues and applies to DI coverage issued without medical evidence.

What are the exclusions?
No benefits are payable, for any disability:
- resulting from declared or undeclared war;
- resulting from voluntary participation in a riot or act of civil disobedience;
- resulting from injuries sustained or sickness contracted while in the military services of any country at war, whether such war be declared or undeclared;
- resulting from normal pregnancy and/or childbirth; or
- any period of imprisonment or confinement in a similar institution.

When does my coverage end?
Coverage terminates on the earliest of the following:
- upon termination of this policy by the AMA;
- January 1st following the date you turn 70 years of age;
- the date you withdraw or are terminated from the program of medical studies prior to graduation as certified by the medical school concerned;
- January 1st following the date you graduated from medical school if you do not begin a residency program within this period, except as set out in the Parental Leave of Absence for Insured Members covered as a Medical Student provision of this policy;
- January 1st following the date of termination of your membership in the AMA;
- the date on which you fail to make the required premium payment, subject to the grace period of the policy;
- on the date of your retirement, or the date you are no longer practising medicine, if you are age 65 or over;
- at age 65 if benefits were received to age 65 or the date you received 24 months of benefits if such date is beyond your 65th birthday;
- on the date of your death; or
- on the first of the month following receipt by the AMA of your written request to terminate coverage.
Term Life Insurance

Term Life Insurance is a smart, affordable way to get extra protection and to help ease the financial burden on your loved ones in the event of your death. The best time to purchase life insurance is now – while you’re healthy. And, as your lifestyle changes, your financial obligations grow or your family expands, your life insurance coverage needs to be re-evaluated to ensure it meets your needs. There are no savings or cash values as part of the plan – it is purely life insurance protection at an affordable rate. Premiums are based on your age, gender and smoking status.

How much life insurance is available?
$100,000 of Life insurance is available, without having to provide proof of good health.

Up to $5,000,000 of coverage is available for you and your spouse (if applicable), with medical evidence of insurability. Please contact ADIUM for an application form.

No benefit will be paid if death results from suicide or self-destruction (while sane or insane) and occurs before insurance has been in effect for two continuous years.

What’s included in the plan?

Conversion Privilege
If your insurance terminates before age 66, other than at your request, you have 31 days to purchase an individual life insurance policy from the insurer at its current rates, without providing medical evidence of insurability.

Living Benefit
The Living Benefit permits an insured, with a terminal illness that is expected to lead to death within one year, to access up to $50,000 of his/her death benefit to use at his/her discretion.

What additional features are available?

These riders are available as add-on options.

Future Insurance Option
The Future Insurance Option may be added to your base term life insurance coverage. It allows you to obtain additional insurance at a later date even if you become uninsurable for medical reasons. You may increase your coverage without medical evidence of insurability, if you apply within 60 days of one of the following events:

a) marriage or eligible common-law relationship
b) birth or legal adoption of a child
c) attainment of age 25, 30, 35, 40, 45, 50, or 55
d) Within 60 days of graduation from medical school
e) Within 60 days of successful completion of a medical residency program

At each option date you are eligible to apply for $50,000 of coverage, subject to the overall plan maximum. To apply for additional coverage under this rider, the member must be actively a work at time of application. This benefit ends at age 55.

Waiver of Premium
If you are totally disabled, before age 65, for a continuous period of at least 90 consecutive days, the insurer will waive the premiums from the first day of the month following the date you became disabled. Premiums will be waived until age 75 or until you are no longer totally disabled.

What happens to my Life Insurance when I start my residency program?
Your coverage stays with you as go through your career, provided you remain a member of the AMA or NWTMA. Non-resident AMA members pay a nominal membership fee.

When does my coverage end?
Your coverage ends:
- on the termination of the master policy by the association
- on the policy anniversary date following termination of your membership in the AMA or NWTMA
- on the policy anniversary date following your 75th birthday
- on the first of the month following receipt by the AMA of your written request to terminate coverage
- for failure to pay premiums
Great news – Premiums are waived for first and second year students!

**Monthly non-smoker premiums**

**Disability Insurance** – 90-day elimination period, includes Cost of Living Adjustment and Guaranteed Insurability Benefit riders

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<thead>
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<th>Stage</th>
<th>Monthly Benefit</th>
<th>Female</th>
<th>Female after AMA Premium Credit</th>
<th>Male</th>
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<tr>
<td>Medical Student Year 1&amp;2</td>
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**Term Life Insurance** – $100,000, with Future Insurance Option and Waiver of Premium riders

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<thead>
<tr>
<th>Stage</th>
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<th>Female after AMA Premium Credit</th>
<th>Male</th>
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<tr>
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</table>

**Optional riders**

**Future Insurance Option**
$2.50 per month until you reach age 50, at which time it terminates.

**Waiver of Premium**
16% of the base plan premium and payable to age 65.

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1 For smoker rates, please contact ADIUM Insurance Services.
2 Assumed age for students and residents is under age 35.
3 This is the average premium credit of the AMA Disability Insurance plan over the past 13 years. Premium rates and credits are not guaranteed from year-to-year.
4 Up to $5,000,000 of coverage is available through the AMA Term Life Insurance plan with evidence of good health.
5 Assumed age for students is 25; assumed age for residents is 30.
6 This is the average premium credit of the AMA Term Life Insurance plan over the past 13 years. Premium rates and credits are not guaranteed from year-to-year.
Contact

If you have questions about this or any of our other group insurance plans, please contact our office the most convenient way for you:

ADIUM Insurance Services Inc.
12230 106 Avenue NW
Edmonton AB T5N 3Z1
T 780.482.0692
TF 1.800.272.9680 ext. 692
F 780.488.7558
TFF 1.877.302.3486
E-mail: adium@albertadoctors.org
Website: www.albertadoctors.org

This document provides the highlights and not the details of the Student Disability Insurance and Term Life Insurance plans offered as an exclusive benefit of AMA membership. The complete terms and conditions governing these group insurance programs are found in the group insurance policies issued to the Alberta Medical Association by the Sun Life Assurance Company of Canada.
Dedicated to serving Alberta’s medical profession. Our specialty is you.

This brochure provides the highlights, but not all details of the AMA Group Disability Insurance Policy 4327 and the AMA Life Insurance Policy 4328. The complete terms, conditions, exclusions and limitations governing the insurance coverage are found in the group insurance policies issued to the AMA by Sun Life Assurance Company of Canada.