



ADIUM
Insurance Services Inc.



AMA Group Insurance Plans



Help protect your family's financial future

As a physician, you know that when it comes to health and safety, anything can happen at any time. This is why it's important to be protected with comprehensive insurance plans to help protect your, and your family's, financial future.

As an AMA member, you can take advantage of the exclusive plans that members have benefitted from for over 70 years, administered by AMA's ADIUM Insurance Services Inc. Thanks to the power of your group membership, you'll be hard-pressed to find lower rates on individual plans.

Along with these **highly competitive rates**, you can enjoy:

- AMA Premium Credit™
- Third-party administration by ADIUM
- Salaried insurance advisors
- An easy application and approval process

What's inside

Overview	3
Disability Insurance	5
Professional Overhead Expense Insurance	12
Term Life Insurance	16
Critical Illness Insurance	19
How to apply	22
Glossary	23





AMA Premium Credit™

Premium rates are set based on accepted insurance practices, actuarial standards and expected claims experience. Funds not needed to maintain a sound financial position (based on actual plan experience) are typically returned to insured members in the form of a premium credit.

While not guaranteed, Professional Overhead Expense, Disability and Term Life insureds have received refunds annually in 17 of the last 19 years. There is no AMA Premium Credit available in 2023.

Exclusive to AMA members who are:

- In good standing with the AMA or Northwest Territories Medical Association (NWTMA)
- Canadian residents at time of application



30-day money back guarantee

Once you receive your Certificate of Insurance, read it carefully. If you are not completely satisfied with your coverage you may return it within 30 days. Your coverage will be canceled and your premiums refunded in full. You may cancel your coverage at any time, but the money-back guarantee only applies to the first 30 days.

Protection at a glance

	Disability Insurance	Professional Overhead Expense Insurance	Term Life Insurance	Critical Illness Insurance
Eligibility to apply	Under age 65	Under age 65	Under age 75	Under age 65
Practice requirements to apply	Actively practicing full time ¹	Actively practicing full time ¹	N/A	N/A
Portability²	Worldwide	Worldwide	Worldwide	Worldwide
Change of occupation allowable	Yes	No	Yes	Yes
Spousal coverage available	No	No	Yes	Yes
Evidence of medical insurability required	Yes	Yes	Yes	Yes
Termination age	75, or retirement if earlier	80, or retirement if earlier	75	75
Insurance provider	Manulife	Manulife	Manulife	Manulife

¹ Average of 25 hours per week, 42 weeks per year.

² AMA non-resident membership is required if residing outside of Alberta.

This brochure provides the highlights but not all the details of the AMA Group Insurance Plans. The complete terms, conditions, exclusions and limitations governing the coverage are found in the group insurance policies.

Disability, Professional Overhead Expense, Term Life and Critical Illness insurance are underwritten by The Manufacturers Life Insurance Company (Manulife).

Disability Insurance

As a physician, all you have to do is observe your patients to know that an accident or illness can happen at any time. If that was to happen to you, how would you and your family cope financially? Disability Insurance can provide a monthly benefit to help you get by while you recover.

Plan highlights

- Obtain **up to \$25,000** of monthly income protection, based on your earned income
- **Survivor Benefit** included
- **Cost of Living Adjustment Rider** provides inflation protection
- **Own Occupation Rider** provides enhanced coverage
- **Guaranteed Insurability benefit Rider** allows you to increase your disability coverage in the future without medical underwriting
- **Lifetime Accident Total Disability Rider** extends benefit payments for your lifetime if total disability occurred as a result of accidental injury

Coverage

- You can choose coverage ranging from \$500 to a maximum of \$25,000, in increments of \$100
- Your maximum coverage depends on your income (see Income/Benefit guide on page 7)
- Proof of earned income is required at time of application
- Members in their first two years of medical practice may purchase up to \$7,500/month (if you're a family physician) or \$11,000/month (if you're a specialist), including coverage from all other sources, without providing proof of earned income

Elimination period

The elimination period is the number of days you are disabled before payments begin.

- You may choose an elimination period of 30, 60, 90 or 120 days.



The longer the elimination period, the less you will pay for coverage.

- The elimination period can be counted during intermittent periods of disability from the same cause within:
 - Six months for the 30-, 60- and 90-day elimination periods; and
 - Nine months for the 120-day elimination period.

Benefit period

The period for which benefits are paid. For Total or Partial Disability:

- If you are disabled prior to age 63, your benefit period expires at 65.
- If you are disabled between the ages of 63 and 75, there is a 24-month maximum benefit period.

How disability benefits are paid

Four types of disabilities are covered under the plan:

1. Total Disability
2. Residual Disability
3. Presumed Total Disability
4. Recurrent Total Disability



1. Total Disability benefit

You are considered totally disabled if, as a result of sickness or injury, you are under the regular care of an attending physician and are:

- Unable to perform the essential duties of your regular occupation in which you were practicing at the time of becoming disabled; and
- Not engaged in any other gainful occupation.

2. Residual Disability benefit

You're eligible for this benefit when, as a result of sickness or injury, you are under the regular care of an attending physician and have a loss of at least 20 per cent of your average monthly earned income. You also must be:

- Able to perform one or more of the duties of your regular occupation; or
- Unable to perform the essential duties of your regular occupation for as much time as those duties usually require; or
- Engaged in another gainful occupation.

3. Presumed Total Disability benefit

Even if you are able to work, you will be considered totally disabled and receive total disability benefits if, as a result of sickness or injury, you lose:

- The power of speech; or
- Sight in both eyes; or
- Hearing in both ears; or
- The use of both hands or both feet.

4. Recurrent Total Disability benefit

If you return to work but suffer a subsequent period of total or residual disability resulting from the same cause within six months, your benefits will resume without having to satisfy another elimination period.

Income/Benefit guide

Based on your net income,¹ the maximum monthly benefit for combined coverage under this plan and any other disability insurance plans is as follows:

Annual Earned Income (\$)	Benefit Amount (\$)	Annual Earned Income (\$)	Benefit Amount (\$)
60,000 – 62,499	3,500	440,000 – 449,999	14,700
62,500 – 64,999	3,600	450,000 – 459,999	14,900
65,000 – 68,332	3,800	460,000 – 469,999	15,200
68,333 – 69,999	3,900	470,000 – 479,999	15,400
70,000 – 72,499	4,000	480,000 – 489,999	15,700
72,500 – 74,999	4,100	490,000 – 499,999	15,900
75,000 – 77,499	4,200	500,000 – 509,999	16,100
77,500 – 79,999	4,300	510,000 – 519,999	16,400
80,000 – 82,499	4,400	520,000 – 529,999	16,600
82,500 – 84,999	4,500	530,000 – 539,999	16,900
85,000 – 87,499	4,600	540,000 – 553,299	17,100
87,500 – 89,999	4,700	553,300 – 559,999	17,400
90,000 – 96,666	5,000	560,000 – 569,999	17,600
97,000 – 99,999	5,100	570,000 – 579,999	17,800
100,000 – 104,999	5,200	580,000 – 589,999	18,100
105,000 – 107,499	5,300	590,000 – 599,999	18,300
107,500 – 109,999	5,400	600,000 – 609,999	18,600
110,000 – 116,999	5,600	610,000 – 619,999	18,900
117,000 – 119,999	5,700	620,000 – 629,999	19,000
120,000 – 127,499	6,000	630,000 – 639,999	19,300
127,500 – 129,999	6,100	640,000 – 649,999	19,500
130,000 – 136,999	6,300	650,000 – 659,999	19,700
137,000 – 139,999	6,500	660,000 – 669,999	20,000
140,000 – 149,999	6,900	670,000 – 679,999	20,200
150,000 – 159,999	7,300	680,000 – 689,999	20,400
160,000 – 171,249	7,500	690,000 – 699,999	20,700
171,250 – 180,999	7,600	700,000 – 709,999	20,900
181,000 – 189,999	8,000	710,000 – 719,999	21,100
190,000 – 201,499	8,300	720,000 – 729,999	21,300
201,500 – 212,499	8,600	730,000 – 739,999	21,600
212,500 – 219,999	8,900	740,000 – 749,999	21,800
220,000 – 231,249	9,200	750,000 – 759,999	22,000
231,250 – 239,999	9,500	760,000 – 769,999	22,300
240,000 – 249,999	9,700	770,000 – 779,999	22,500
250,000 – 261,249	10,000	780,000 – 789,999	22,700
261,250 – 272,499	10,300	790,000 – 799,999	22,900
272,500 – 279,999	10,600	800,000 – 809,999	23,100
280,000 – 289,999	10,900	810,000 – 819,999	23,300
290,000 – 299,999	11,100	820,000 – 829,999	23,600
300,000 – 309,999	11,400	830,000 – 839,999	23,700
310,000 – 321,249	11,600	840,000 – 849,999	24,000
321,250 – 332,499	11,900	850,000 – 859,999	24,100
332,500 – 339,999	12,100	860,000 – 869,999	24,400
340,000 – 349,999	12,400	870,000 – 879,999	24,600
350,000 – 359,999	12,600	880,000 – 889,999	24,800
360,000 – 369,999	12,900	890,000 – 949,999	25,000
370,000 – 379,999	13,100	950,000 – 999,999	26,000
380,000 – 392,499	13,300	1,000,000 – 1,099,999	27,000
392,500 – 399,999	13,500	1,100,000 – 1,199,999	28,500
400,000 – 409,999	13,700	1,200,000 – 1,299,999	29,800
410,000 – 419,999	14,000	1,300,000 – 1,399,999	30,800
420,000 – 429,999	14,200	1,400,000 – 1,499,999	32,000
430,000 – 439,999	14,500	1,500,000	33,000

¹ Gross income less business expenses, but before income taxes.

Extra advantages included at no additional cost

Guaranteed acceptance

You'll receive the first **\$1,500 of monthly disability coverage** (with a 90-day elimination period), **without medical evidence of insurability at time of application**, if you are within your first six months of full-time practice in Alberta and are under age 65.

A pre-existing condition limitation applies during the first 24 months that coverage is in effect. This means that no claims as a result of a pre-existing condition will be paid during that time. If applying for coverage above this monthly benefit amount, you must provide medical evidence of insurability.

Waiver of premium

If you are disabled and are receiving disability benefits, you will no longer have to pay premiums from the date of disability. Premiums will be waived until you are no longer disabled

Survivor benefit

If you die during a period of total or residual disability (following the elimination period), your estate will receive a one time payment equal to **three times your last month's disability benefit**.

Transplant donor or cosmetic surgery

If you become totally disabled as a result of cosmetic surgery or the transplant of a part of your body to the body of another, you may be entitled to benefits under the plan, if:

- Your coverage has been in force for at least six months;
- You have completed the elimination period; and
- For cosmetic or transplant surgery, you have been continuously totally disabled for at least 30 days.

HIV/Hepatitis B/C Positive benefit

If you test positive for HIV or are determined to be a carrier of the Hepatitis B or C virus and are in an asymptomatic infectious state, you may be eligible for residual disability benefits, even if your condition doesn't match the disability definitions outlined within this plan. Residual disability benefits will be payable if you are under age 65 and you lose at least 20% of your earned income for the period before the date the condition was diagnosed as a consequence of:

- Being required to disclose your condition to your patients by regulations approved by an appropriate government authority, hospital board, applicable medical regulatory body or licensing authority; or
- Limiting of your practice of medicine by regulations approved by an appropriate government authority, hospital board, applicable medical regulatory body or licensing authority.



Optional riders

Enhance your Disability Insurance coverage by purchasing one or more of the following optional riders, subject to evidence of insurability and approval by Manulife.

Guaranteed Insurability Benefit (GIB)

The GIB helps protect your ability to obtain additional coverage in the future regardless of changes in your health. **It allows you to purchase additional coverage without having to provide medical evidence of insurability.** If you are age 55 or under on January 1st immediately preceding the Option Period from April 1st to April 30th each year, and have sufficient income to warrant the increase, you may purchase a monthly benefit of up to \$2,500 of additional coverage at each option period in multiples of \$100, subject to the plan's maximum issue limit.

Cost of Living Adjustment (COLA)

COLA helps you keep up with the pace of inflation by **increasing your monthly benefit according to the National Consumer Price Index, once you have been totally or residually disabled for 12 consecutive months.** The increase is subject to an annual maximum of six per cent and continues each year you remain disabled until you reach age 65.

Own Occupation

Since a return to work might not necessarily mean a return to your former level of income, Own Occupation helps protect your earning power. With this benefit, you are considered to be totally disabled from your regular occupation and entitled to disability benefits – **even if you return to work performing different duties or find work in another field.** This benefit ends once you reach age 65, at which time the condition that you must not be “engaged in any other gainful occupation” is once again applied to the definition of Total Disability.

Retirement Protection

During a period of Total Disability, it might be difficult to continue contributing to your RRSP or other investments while trying to manage the expenses of day-to-day living. **Retirement Protection helps keep your retirement plan on track by providing a monthly contribution to an account** beginning after 90 consecutive days of Total Disability, and continuing for each month you remain totally disabled, up to age 65.

The account will be a Non-Registered Savings Plan (NRSP) offered through Manulife Group Retirement Solutions. You will have the ability to select the investment option that best suits your retirement needs. For more information on the Manulife Personal PlanTM offered through Group Retirement Solutions, visit www.manulife.ca/personalplan.

If you are under age 55, you can apply for a Retirement Protection benefit amount of:

- \$500 if your annual earned income is less than \$100,000; or
- Your choice of \$500 or \$1,000 if your annual earned income is greater than \$100,000.

Lifetime Accident Total Disability Rider

This rider is available to members 59 years of age or younger.

Benefits are payable for an insured member's lifetime if you suffer a Total Disability that is the result of an injury.

This rider is subject to all provisions, definitions, limitations and conditions of the Group Policy to the extent provided. Premiums for this rider are payable under the same conditions as the premiums for this certificate.

Termination of the Lifetime Accident Total Disability Rider

This rider will terminate and any premiums payable for this rider will cease upon the earliest of:

- a. the date the basic coverage is lapsed due to non-payment of premium;
- a. the first of the month following receipt by the Association of written request to discontinue this rider; or
- a. the policy anniversary date following the attainment of age 65.

The premium is 5% of the base premium.

Disability rates

Monthly premium per \$100 of monthly benefit, before any AMA Premium Credit™ is applied.

Male Non-Smoker – Elimination Period				
Age	28 Days	60 Days	90 Days	120 Days
Under 35	\$1.15	\$0.92	\$0.60	\$0.54
35-39	\$1.82	\$1.46	\$0.86	\$0.79
40-44	\$2.17	\$1.73	\$1.35	\$1.23
45-49	\$2.55	\$2.04	\$1.58	\$1.44
50-54	\$3.18	\$2.54	\$2.12	\$1.93
55-59	\$3.63	\$2.90	\$2.40	\$2.18
60-64	\$4.20	\$3.36	\$2.74	\$2.49
65-69**	\$2.50	\$2.12	\$1.89	\$1.82
70-74**	\$3.43	\$2.92	\$2.59	\$2.50

Male Smoker – Elimination Period				
Age	28 Days	60 Days	90 Days	120 Days
Under 35	\$1.66	\$1.33	\$0.92	\$0.83
35-39	\$2.64	\$2.11	\$1.33	\$1.21
40-44	\$3.14	\$2.51	\$2.07	\$1.88
45-49	\$3.69	\$2.95	\$2.43	\$2.21
50-54	\$4.60	\$3.68	\$3.26	\$2.96
55-59	\$5.26	\$4.21	\$3.68	\$3.35
60-64	\$6.09	\$4.87	\$4.21	\$3.83
65-69**	\$3.62	\$3.08	\$2.89	\$2.80
70-74**	\$4.98	\$4.23	\$3.99	\$3.86

**Renewal rates only.

Female Non-Smoker – Elimination Period				
Age	28 Days	60 Days	90 Days	120 Days
Under 35	\$2.22	\$1.78	\$1.23	\$1.12
35-39	\$3.53	\$2.83	\$1.77	\$1.62
40-44	\$4.19	\$3.35	\$2.50	\$2.28
45-49	\$4.94	\$3.95	\$2.77	\$2.53
50-54	\$5.41	\$4.33	\$3.78	\$3.45
55-59	\$5.68	\$4.54	\$4.02	\$3.67
60-64	\$6.26	\$5.01	\$4.33	\$3.95
65-69**	\$3.72	\$3.16	\$2.98	\$2.89
70-74**	\$5.11	\$4.35	\$4.09	\$3.97

Female Smoker – Elimination Period				
Age	28 Days	60 Days	90 Days	120 Days
Under 35	\$2.66	\$2.13	\$1.47	\$1.34
35-39	\$4.24	\$3.39	\$2.13	\$1.94
40-44	\$5.03	\$4.03	\$3.32	\$3.03
45-49	\$5.92	\$4.74	\$3.89	\$3.56
50-54	\$6.49	\$5.19	\$4.54	\$4.14
55-59	\$6.82	\$5.45	\$4.82	\$4.41
60-64	\$7.52	\$6.01	\$5.19	\$4.74
65-69**	\$4.46	\$3.79	\$3.57	\$3.46
70-74**	\$6.14	\$5.22	\$4.92	\$4.77

**Renewal rates only.

Optional Riders

Attained Age	Cost of Living Adjustment (COLA) as a percentage of basic DI annual premium	Own Occupation premium as a percentage of basic DI annual premium	Guaranteed Insurability Benefit (GIB) monthly premium	Retirement Protection monthly premium per \$500 of monthly benefit	Life Accident Total Disability (LATD) as a percentage of basic DI annual premium
Under 35	15%	15%	\$7.25	\$5.92	5%
35-39	20%	15%	\$7.25	\$8.67	5%
40-44	20%	15%	\$7.25	\$8.67	5%
45-49	20%	15%	\$7.25	\$13.17	5%
50-54	20%	15%	\$7.25	\$13.17	5%
55-59	15%	15%	–	\$14.08	5%
60-64	15%	15%	–	\$14.08	5%

Rates are renewable yearly and are not guaranteed. Rates are calculated based on your attained age, sex and smoking status as of January 1st of each year and will increase as you move into the next age band.

The complete terms and conditions governing the insurance coverage are found in the group insurance policy issued to the Alberta Medical Association by The Manufacturers Life Insurance Company (Manulife).

Exclusions and limitations

No benefits are payable for any disability:

- Resulting from voluntary participation in a riot or act of civil disobedience;
- Resulting from normal pregnancy and/or childbirth; or
- During any period of imprisonment or confinement in a similar institution.

Please contact ADIUM for further information on this provision.

When coverage ends

Your Disability Insurance coverage ends:

- 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;
- On the date of your retirement;
- On the date of your death;
- If you fail to pay your premiums, subject to the grace period of 31 days;
- On the date your maximum benefit period has been paid; or
- The date the AMA terminates the group policy.



Professional Overhead Expense Insurance

Your practice is not only your livelihood, built through years of dedication, but also a place your patients depend on. What if a serious illness or injury prevented you from maintaining it? Professional Overhead Expense Insurance (POE) can help you keep it running, thanks to a monthly reimbursement benefit.

Coverage

- Monthly benefits available from \$500 to \$30,000, in \$100 increments.
- Evidence of insurability and income is required for all coverage amounts for which you apply.

Elimination period

- The number of days you need to be totally disabled before payments begin.
- You may choose a 14-day or 30-day elimination period, or a combination of these periods. (Monthly benefits in excess of \$8,000 must have a 30-day elimination period.)

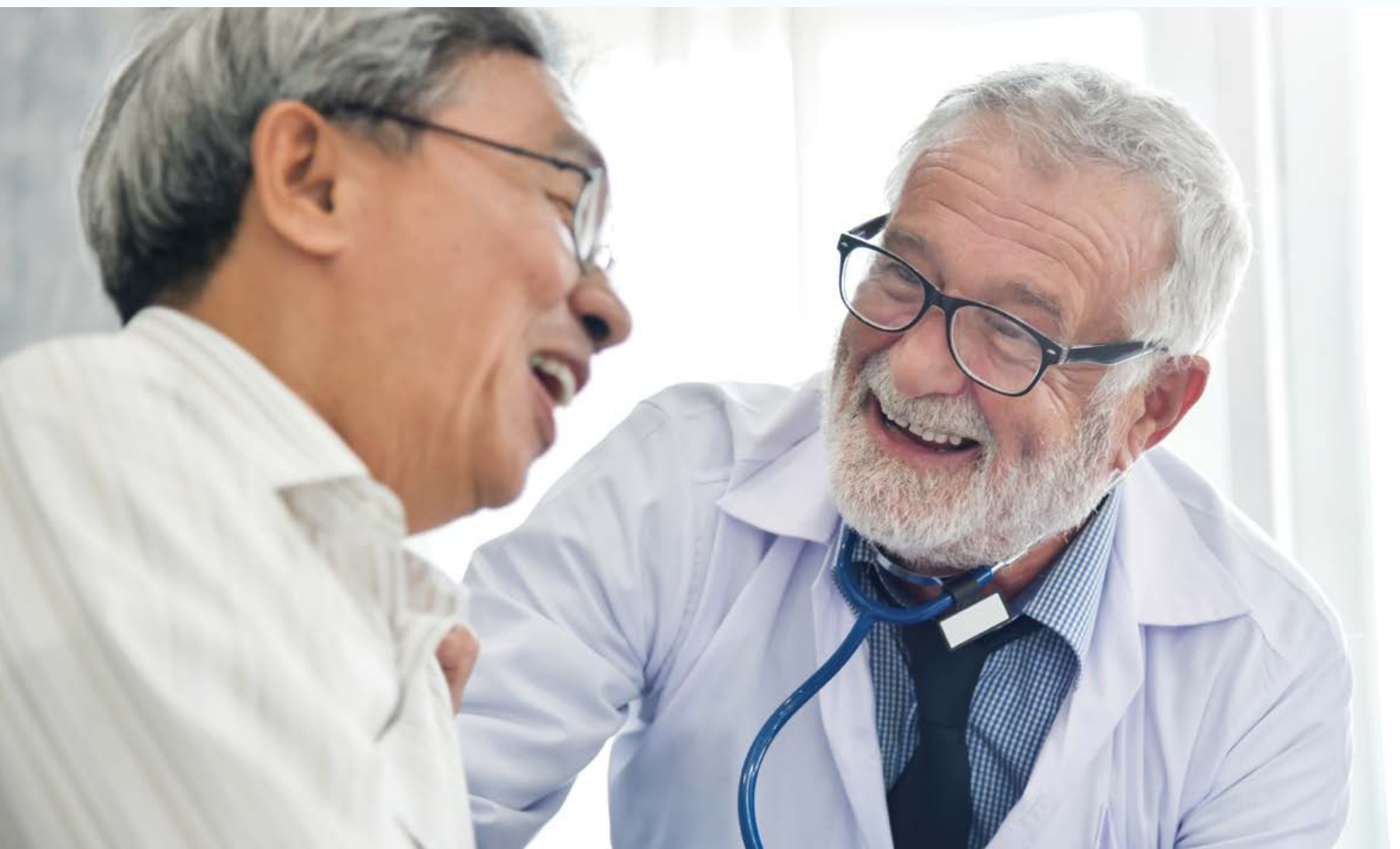
Benefit period

If you become partially or totally disabled prior to age 70, benefits are payable until the earlier of:

- 36 months following completion of the elimination period; or
- 12 times the monthly benefit is paid.
- If you become partially or totally disabled at age 70 and after, benefits are payable for up to 12 months following completion of the elimination period.

Total Disability

When you are unable, due to sickness or injury, to perform the essential duties of your regular occupation, are under the regular care of a physician, and are not engaged in any other gainful occupation.



Professional Overhead Expense Insurance

Residual Benefit payable for Partial Disability

This applies when the insured member is not totally disabled but, as a result of sickness or injury, they are under the regular care of a physician and have a loss of earned income of at least 20% of their average monthly earned income and are either:

- a. Able to perform one or more duties of their regular occupation; or
- b. Engaged in another occupation.

✓ Eligible Expenses

- ✓ Rent or mortgage interest
- ✓ Heat, water and electricity
- ✓ Interest on business loans made for office equipment or automobile
- ✓ Telephone and postage
- ✓ Business laundry
- ✓ Employee salaries
- ✓ Accounting services
- ✓ Property taxes/Business taxes
- ✓ Lease payments (equipment and automobile)
- ✓ Depreciation of scheduled principal payments on office equipment for business
- ✓ Use of automobile
- ✓ Premiums for insurance and benefit coverage for employees
- ✓ Professional association membership dues
- ✓ Student loan interest

✗ Ineligible Expenses

- ✗ Salaries and other remuneration paid to yourself or to members of your profession
- ✗ Salaries and other remuneration paid to persons hired to perform your duties
- ✗ Salaries paid to family members other than salaries paid prior to your disability
- ✗ Meals, entertainment and promotional expenses
- ✗ Travelling expenses
- ✗ The cost of goods, wares or merchandise, including medical supplies
- ✗ The cost of implements used in your profession
- ✗ Any other expenses that would not normally be incurred when you are disabled
- ✗ Income taxes for you or your employees

Extra advantages

Parental benefit

No matter how dedicated you are to your practice, you'll want to be there to welcome a new addition to your family and enjoy those first moments of discovery. The POE plan may provide up to 15 consecutive weeks of benefit reimbursement for parental leave (following a waiting period of two weeks), subject to the following conditions:

- You must be enrolled in the POE plan for at least 12 months prior to the date of birth of your child or the date of placement of your child in the case of an adoption.
- You must be the biological or adoptive parent of the child.
- Benefits are payable under this feature no earlier than eight weeks before the expected date of delivery or date of placement, ending no later than 17 weeks after delivery or date of placement.
- Benefits will be the lesser of:
 - 50% of the monthly benefit; or
 - The monthly employment insurance (EI) benefit you receive from the government while on parental leave.
- The benefit will not exceed the amount of covered monthly overhead expenses you actually incur.
- The benefit is designed only for adoptions and non-complicated pregnancies; if you have a disability during or after pregnancy, be it pregnancy-related or not, benefits may be paid as provided under the Partial or Total Disability benefit provisions.
- Benefits will be paid only if you are on full-time leave from your practice during the period for which benefits are claimed (no partial benefits will be paid).
- The rate and duration of the benefit does not change in the event of multiple births or adoptions of more than one child.

Recovery benefit

If, after six months of receiving disability benefits, you return to your regular occupation, you may receive up to 50% of your previous month's benefit during your first month of full-time practice.

Recurrent Disability benefit

If you suffer a Total or Partial Disability from the same cause, within six months after a previous period of benefit payments, benefits will resume without having to re-satisfy the elimination period.

Cosmetic and Transplant benefit

If you become totally disabled as a result of cosmetic surgery or the transplant of a part of your body to the body of another, you may be entitled to benefits under the plan, if:

- Your coverage has been in force for at least six months.
- You have completed the elimination period.
- For cosmetic surgery, you have been continuously totally disabled for at least 30 days.

Waiver of premium.

If you are disabled and are receiving disability benefits, **you will pay no premiums from the date of disability.** Premiums will be waived until you are no longer disabled.

Optional rider

Available for you to purchase.

Guaranteed Insurability Benefit

This rider allows you to purchase additional POE coverage in the future without having to provide medical evidence of insurability, provided your expenses qualify you for the additional coverage.

You have the opportunity to exercise this option from April 1st to April 30th each year, or 60 days following the successful completion of a medical residency program. Each year you may increase your POE coverage in increments of \$100 to a maximum increase in your monthly benefit of \$1,000. However, you can purchase up to \$2,000 at each option period if you are under age 40 and have sufficient expenses to warrant the increase. Increases are subject to the maximum issue limit. This rider terminates at age 60.

Professional Overhead Expense Insurance rates

Monthly premium per \$100 of monthly benefit, before any AMA Premium Credit™ is applied.

14-Day Waiting Period				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 40	\$1.09	\$1.26	\$1.41	\$1.64
40-44	\$1.35	\$1.52	\$1.75	\$1.98
45-49	\$1.87	\$2.04	\$2.43	\$2.66
50-54	\$2.35	\$2.61	\$2.70	\$3.00
55-59	\$2.35	\$2.61	\$2.70	\$3.00
60-64	\$2.74	\$3.10	\$2.74	\$3.10
65-69	\$3.04	\$3.48	\$3.04	\$3.48
70-74	\$4.36	\$4.98	\$4.36	\$4.98
75-79**	\$6.43	\$7.35	\$6.43	\$7.35

30-Day Waiting Period				
Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 40	\$0.79	\$0.88	\$1.03	\$1.14
40-44	\$0.96	\$1.10	\$1.25	\$1.42
45-49	\$1.36	\$1.53	\$1.77	\$1.99
50-54	\$1.71	\$1.88	\$1.97	\$2.17
55-59	\$1.71	\$1.88	\$1.97	\$2.17
60-64	\$2.02	\$2.24	\$2.02	\$2.24
65-69	\$2.28	\$2.63	\$2.28	\$2.63
70-74	\$3.25	\$3.75	\$3.25	\$3.75
75-79**	\$4.79	\$5.52	\$4.79	\$5.52

Cost of Guaranteed Insurability Benefit rider	
Monthly premium \$3.67	

**Renewal rates only.

Rates are renewable yearly and are not guaranteed. Rates are calculated based on your age, gender and smoking status as of January 1st of each year and will increase as you move into the next age band.

The complete terms and conditions governing the insurance coverage are found in the group insurance policy issued to the Alberta Medical Association by The Manufacturers Life Insurance Company (Manulife).

Exclusions and limitations

No benefits are payable for any disability:

- Resulting from normal pregnancy and/or childbirth, except as permitted under the parental benefit; or
- During any period of imprisonment or confinement in a similar institution.

In no event will the benefits paid exceed the average monthly amount of covered monthly overhead expenses incurred during the six months preceding your disability.

When coverage ends

Your Professional Overhead Expense insurance coverage ends:

- On the policy anniversary date following termination of your membership in the AMA or NWTMA;
- On the policy anniversary date following your 80th birthday;
- On the first of the month following AMA's receipt of your written request to terminate coverage;
- On the date of your retirement;
- On the date of your death;
- If you fail to pay your premiums, subject to the grace period of 31 days; or
- The date the AMA terminates the group policy.

Term Life Insurance

Emotionally, a loss in the family is devastating. But what would happen to your family financially if you passed away and could no longer provide for them? Would they be able to pay the mortgage, or would they have to sell the family home? Could they cover childcare expenses? Would they need to withdraw from their savings or take out a loan to pay expenses? Life insurance can help your family continue to enjoy their current lifestyle and move forward with their life goals.

Term Life can help you cover:

- Mortgage and other personal debt
- Funeral and other expenses
- Children's education needs
- Income taxes that may be payable at your death
- Retirement funds for your spouse
- Business debt or partnership insurance
- And anything else your family may need

Coverage

- You or your spouse may apply for up to **\$5,000,000** in coverage, in \$50,000 units.
- Evidence of insurability is required for all coverage amounts for which you apply.

Extra advantages included at no additional cost

Conversion privilege

You can convert your AMA Term Life Insurance to **one of the permanent individual life insurance plans selected by Manulife**, provided you do so before reaching age 70. To find out more about your conversion options, please speak with an ADIUM advisor.

Living benefit

If you're insured and diagnosed with a terminal illness with less than 12 months to live, you can apply to receive a cash advance of up to 50% of your death benefit (to a maximum of \$200,000) to use at your discretion.

Elite underwriting

If you and your spouse live healthier, lower-risk lifestyles and if you apply for at least \$250,000 of coverage you are **automatically considered for even lower elite rates when you apply**. After you provide health information during the application process, Manulife will assess which type of rates you'll qualify for by examining key factors such as: tobacco use, cholesterol level, blood pressure, personal and family medical history, driving record, physical build and recreational activities.



Optional riders

Future Insurance Option (FIO)

For an additional cost, you may add this rider to your or your spouse's coverage if you are under age 56. It allows you to obtain additional insurance at a later date even if you might otherwise be considered uninsurable for medical reasons. With this rider, you may increase coverage without medical evidence if you apply within 60 days of one of the following events:

- Marriage or eligible common-law relationship
- Birth or legal adoption of a child
- Attainment of age 25, 30, 35, 40, 45, 50 or 55

At each option date you are eligible to apply for \$50,000 of coverage, as long as you don't surpass the overall plan maximum. To apply for additional coverage under this rider, you must be actively at work at time of application. If you are not actively at work when an option date occurs, you cannot exercise your option unless you are on parental leave or approved leave of absence and submit a written application for insurance coverage under this rider within 60 days of such option date. This rider requires medical underwriting.

Waiver of Premium

If you add this rider for an additional cost, **you will not have to pay any premium from the date of disability for your life coverage if you become totally disabled for three consecutive months before age 65.** This benefit will apply for as long as you continue to be totally disabled and will end on the premium due date that coincides with, or immediately follows, your 75th birthday. You are considered to be totally disabled if you are unable to perform the essential duties of your regular occupation as a result of sickness or injury while under the regular care of a physician and are not working in any other gainful occupation. This rider requires medical underwriting. Waiver of Premium can also be applied to spouse coverage.

Term Life Insurance Rates

Monthly premium per \$50,000 of coverage, before any AMA Premium Credit™ is applied.

Rates excluding Waiver of Premium rider

Age	Standard				Elite	
	Non-smoker		Smoker		Non-smoker	
	Male	Female	Male	Female	Male	Female
Under 25	\$1.17	\$0.62	\$2.05	\$1.06	\$0.98	\$0.57
25-29	\$1.29	\$0.73	\$2.31	\$1.26	\$1.07	\$0.68
30-34	\$1.51	\$1.24	\$3.43	\$2.51	\$1.27	\$1.13
35-39	\$1.97	\$1.46	\$5.64	\$3.83	\$1.59	\$1.34
40-44	\$2.60	\$1.97	\$7.86	\$5.15	\$1.79	\$1.70
45-49	\$3.71	\$2.41	\$9.77	\$6.87	\$2.51	\$1.83
50-54	\$5.59	\$4.13	\$21.14	\$14.34	\$3.48	\$2.85
55-59	\$10.17	\$6.96	\$30.12	\$19.02	\$6.93	\$5.34
60-64	\$18.76	\$12.74	\$39.70	\$29.46	\$12.77	\$9.76
65-69	\$28.57	\$13.53	\$50.26	\$31.44	\$19.45	\$10.37
70-74	\$59.90	\$29.92	\$105.54	\$69.42	\$40.74	\$22.92

Monthly rates for optional riders

Future Insurance Option rider: \$2.25

Waiver of Premium rider charge: 16%

Exclusions and limitations

No benefits will be paid if the insured person takes their own life, regardless of whether the insured person has a mental illness or intends or understands the consequences of their actions, within two years from the effective date of the insurance coverage under this policy.

* Rates are renewable yearly and are not guaranteed. Rates are calculated based on your age, gender and smoking status as of January 1st of each year and will increase as you move into the next age band.

The complete terms and conditions governing the insurance coverage are found in the group insurance policy issued to the Alberta Medical Association by The Manufacturers Life Insurance Company (Manulife).

When coverage ends

You and your spouse's Term Life coverage ends:

- On the policy anniversary date following termination of your membership in the AMA or NWTMA;
- On the policy anniversary date following your or your spouse's 75th birthday;
- On the first of the month following AMA's receipt of your or your spouse's written request to terminate coverage;
- If you fail to pay your premiums, subject to the grace period of 31 days;
- The date the AMA terminates the group policy.

Critical Illness Insurance

Critical Illness (CI) Insurance is designed to help reduce your financial stresses if you are diagnosed with a covered medical condition. It can provide you with a lump-sum payment that you can use however you choose, allowing you to focus on recovery, rather than your bills. Not all medical costs are covered by disability insurance, supplemental health insurance and/or government health care plans. CI can help fill the gaps in coverage so that you can maintain your lifestyle and reduce the financial stress you may experience if faced with a critical illness.

Coverage

- You or your spouse may apply for **\$50,000 to \$1,000,000** in coverage, in \$10,000 units.
- Evidence of insurability is required for all coverage amounts for which you apply.

25 critical conditions are covered

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer (life threatening)
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure (on waiting list)
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical Parkinsonian disorders
- Severe burns
- Stroke

Extra advantages

Freedom to spend the benefit as you wish

How you spend the benefit payment is entirely up to you. Use it to meet expenses not covered by your government health care plan or other existing insurance plan, to buy specialized equipment, to make home modifications, or even to allow a loved one to take time off work to care for you.

Unlike Disability Insurance, which provides income replacement for a period of time while you are unable to work, CI provides a lump-sum benefit whether or not you are able to work.

You benefit even if you recover

As long as you meet the conditions to receive a benefit payment, the CI benefit is paid to you **even if you make a full recovery**. If you're insured, you will receive a benefit for the following:

- The diagnosis of a covered condition or surgery for one of the covered conditions
- The completion of the prescribed survival period
- The approval of your claim

Optional riders

Waiver of Premium

Under this rider, if you become totally disabled before age 65 and the disability lasts for at least six consecutive months, you'll no longer have to pay premiums for your CI coverage. This benefit will apply for as long as you continue to be totally disabled and will end on the January 1st on or after your 75th birthday. You're considered totally disabled if you are unable to perform the duties of any occupation.

Child Critical Illness

If you apply, CI coverage is also available for your child.* Coverage is available from a minimum of \$5,000 to a maximum of \$20,000, in units of \$5,000. The coverage amount applies to each child regardless of how many children you have.

One premium covers (all) your eligible child(ren) for the same 25 critical conditions as the member/spouse plan, plus an additional six illnesses:

- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Type 1 diabetes

***An eligible child is one that:** is not married, dependent on you or your spouse for support, and is under the age of 21 (age 25 if the dependent is a full-time student), including adopted children and stepchildren, or children of any age if incapable of supporting themselves because of physical or mental disability.

Once you opt for coverage, newborn infants are automatically covered. You must also have coverage in order to obtain dependent child coverage.

Critical Illness Insurance rates

Monthly premium per \$10,000 of coverage.

Age	Non-Smoker		Smoker	
	Male	Female	Male	Female
Under 30	\$0.96	\$0.91	\$1.24	\$1.10
30-34	\$1.34	\$1.70	\$1.88	\$2.31
35-39	\$1.62	\$2.13	\$2.49	\$3.42
40-44	\$2.37	\$2.90	\$4.39	\$5.50
45-49	\$4.06	\$4.21	\$8.66	\$8.78
50-54	\$6.59	\$5.63	\$16.27	\$12.28
55-59	\$10.43	\$7.58	\$26.89	\$16.00
60-64	\$17.16	\$10.74	\$43.18	\$20.57
65-69	\$29.69	\$17.57	\$66.23	\$29.15
70-75*	\$48.03	\$25.98	\$117.31	\$41.79

* Renewal rates only.

Optional Riders

Waiver of Premium

Monthly premium of 6% of base premium.

Child Critical Illness (covers all children)

Monthly premium of \$2.64 per \$5,000 unit.

Rates are renewable yearly and are not guaranteed. Rates are calculated based on your age, gender and smoking status as of January 1st of each year and will increase as you move into the next age band.

The complete terms and conditions governing the insurance coverage are found in the group insurance policy issued to the Alberta Medical Association by The Manufacturers Life Insurance Company (Manulife).



When coverage ends

Child Critical Illness premiums stop after you no longer have eligible dependent children.

Your and your spouse's Critical Illness coverage ends:

- On the policy anniversary date following termination of your membership in the AMA or NWTMA;
- On the policy anniversary date following your or your spouse's 75th birthday;
- On the first of the month following AMA's receipt of your or your spouse's written request to terminate coverage;
- If you fail to pay your premiums, subject to the grace period of 31 days;
- For a spouse, the date the policy no longer includes spouse coverage;
- The date the Critical Illness Insurance benefit is paid;
- The date of your or your spouse's death or;
- The date the AMA or Manulife terminates the group policy.

Exclusions

No benefits are payable for claims resulting directly or indirectly from any of the following:

- Declared or undeclared insurrection or rebellion;
- Voluntary participation in a riot or act of civil disobedience;
- Intentionally self-inflicted injuries or attempted suicide, regardless of whether the person has a mental illness or intends or understands the consequences of their actions;
- Committing or attempting to commit a criminal offence;
- Use of illegal or illicit drugs or substances, misuse of drugs or alcohol; or
- The insured's death during the applicable survival period.

No Critical Illness benefit shall become payable for any illness, disorder or surgery excluded by or omitted from the Covered Critical Illness Conditions section.

Need assistance?

If you need help or advice before you apply, you can get in touch with one of ADIUM's licensed insurance advisors. Our salaried advisors will help you determine your coverage needs in a professional and objective manner. Contact ADIUM for more information.

You can also get help online by using our insurance calculators at **albertadoctors.org**.

How to Apply

Once you've decided on the products you'd like to apply for...

1. **Download** the appropriate application forms at **albertadoctors.org**.
2. **Return** your application to ADIUM in one of four ways:

By mail:

ADIUM Insurance Services Inc.
Alberta Medical Association
12230 106 Avenue NW
Edmonton AB T5N 3Z1

By fax:

780-488-7558
or toll-free
1-877-302-3486*

By email:

adium@albertadoctors.org*

Online:

Upload a PDF of your application to the AMA Member Dashboard at www.albertadoctors.org/dashboard

3. **No need to send money** with your application. Upon approval of your application, you will receive your certificate of insurance and a premium notice for the balance of the insurance year (to December 31). You may pay your invoice by cheque, or you may set up monthly (interest-free) or annual pre-authorized payments (P.A.P.).

If you have any questions about completing the application please contact ADIUM at 780-482-0692, toll-free at 1-888-492-3486, or by email at **adium@albertadoctors.org**.

*Please note that email and fax are not secure methods for the transmission of personal information.



Glossary

General

Grace period:

If you miss a premium due date, you will have a 31-day grace period to pay the premium due. Your policy will remain in force during the grace period.

Plan year: January 1 to December 31.

Disability Insurance

Average monthly earned income:

The greater of a) your average monthly earned income during any consecutive 12-month period in the 24 months immediately preceding the onset of total or residual disability, or b) your average monthly earned income for any consecutive 24-month period in the 36 months immediately preceding the onset of total or residual disability.

Earned/Net income:

Salary, fees, commissions and bonuses, and any other income earned for services performed, less any business expenses. Income from deferred compensation plans, disability policies, retirement plans or any payments, such as interest or dividends, which are not related to the performance of services, is not considered income.

Regular occupation:

The occupation(s) you were engaged in as of the date of the disability.

Professional Overhead Expense

Average monthly earned income:

The greater of a) your average monthly earned income during any consecutive 12-month period in the 24 months immediately preceding the onset of total or residual disability, or b) your average monthly earned income for any consecutive 24-month period in the 36 months immediately preceding the onset of total or residual disability.

Waiting period:

The length of time after purchasing your policy that you must wait before you can begin collecting benefits.

Term Life

Spouse:

Your spouse by marriage or under any other formal union recognized by law; or a person of the opposite sex or of the same sex who you introduce as your spouse in public for a period of at least 12 months. You can only cover one spouse at a time. If you and your common-law spouse no longer live together, your spouse is no longer eligible for coverage.

Critical Illness

Spouse:

Your spouse by marriage or under any other formal union recognized by law; or a person of the opposite sex or of the same sex who is publicly represented as your spouse for a period of at least 12 months. You can only cover one spouse at a time. If you and your common-law spouse no longer live together, your spouse is no longer eligible for coverage.

Members-only protection for you and your family



Remember to consider these insurance products to help protect your and your family's financial future, offered at great rates by the Alberta Medical Association.

- Disability Insurance
- Professional Expense Insurance
- Term Life Insurance
- Critical Illness Insurance



For more information:

 780-482-0692
or toll-free at
1-888-492-3486

 albertadoctors.org/insurance
 albertadoctors.org



ADIUM Insurance Services Inc.

ADIUM

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12230 106 Avenue NW
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Telephone	780-482-0692
Toll-free	1-888-492-3486
Fax	780-488-7558
Toll-free	1-877-302-3486

adium@albertadoctors.org
www.albertadoctors.org

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

Manulife

AMA's ADIUM Insurance Services Inc. administers the plans and is available to answer questions regarding coverage and provide any necessary forms. Disability, Professional Overhead Expense, Term Life and Critical Illness insurance are underwritten by The Manufacturers Life Insurance Company (Manulife). This brochure provides the highlights but not all the details of the Alberta Medical Association plans. The complete terms, conditions, exclusions and limitations governing the insurance coverage are found in the group insurance policy issued to the Alberta Medical Association by The Manufacturers Life Insurance Company.

Plans underwritten by **The Manufacturers Life Insurance Company (Manulife).**

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