

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

**Renewal rates only.

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

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

**Renewal rates only.

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

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).