

Date: December 2025

Subject: Your AMA Disability Insurance coverage – review riders / add riders

Dear Member:

With your recent completion of medical school and commencement of residency training, your AMA Student Coverage has transferred to the AMA Physician Plan.

Under the terms of the policy, we have automatically added the Guaranteed Insurability Benefit (GIB) rider to your coverage. Please see the attached description of this rider. If you wish to cancel this rider, you may do so by emailing: **adium@albertadoctors.org**

Under the terms of the policy, you are permitted to add the Own Occupation, Retirement Protection and Lifetime Accident riders, without proof of good health, provided it is requested within 60 days of the policy anniversary date following completion of medical school. Please see the attached appendix with information and premium rates for these riders.

To add the riders to your coverage, please check the boxes below and return this page to our office by **March 1st, 2026**. If received after March 1st, you will need to provide proof of good health to add these riders.

If you have any questions about this offer, please contact our office at your convenience.

Sincerely,

ADIUM Insurance Services Inc.

Add the Own Occupation rider to my existing disability coverage

Add the Lifetime Accident rider to my existing disability coverage

Add the Retirement Protection rider (\$500) to my existing disability coverage

Name of Member:

Date:

Signature:

AMA #:

The AMA Group Disability Policy #4328 is underwritten by The Manufacturers Life Insurance Company (Manulife).