

## 2021 Premiums

- ▶ **Protect the practice you've worked so hard to build with coverage that reimburses you for eligible expenses, including student loans**

<b>Member Coverage</b>	<ul style="list-style-type: none"> <li>• Exclusive, low ADA member premiums</li> <li>• Up to \$25,000/month</li> <li>• Choose an overall maximum benefit of either 12 or 24 times your monthly insured amount</li> </ul>
<b>Special Features</b>	<ul style="list-style-type: none"> <li>• <b>Waiver of premium:</b> When you are disabled, your premiums for this insurance will be waived once you satisfy the waiting period.</li> <li>• <b>True “own occupation” coverage:</b> If you become totally disabled from your specialized area of dental practice, you'll get full benefits, even if you are able to work in another area of dentistry, or even if you choose to enter a new profession.</li> <li>• <b>Partial disability protection:</b> Residual benefits can reimburse eligible expenses that exceed income if you begin to transition back to dentistry on a limited basis.</li> <li>• <b>Replacement dentist coverage:</b> If you are totally disabled and need to hire a replacement dentist, you're covered for up to six months of additional costs, up to 50% of your monthly coverage over and above whatever regular monthly benefits you may receive.</li> <li>• <b>Survivor benefit:</b> If you should die, your beneficiary can receive reimbursement for up to three months of office expenses and locum tenens benefits to help transition your business more smoothly at a difficult time.</li> <li>• <b>Future Increase Benefit:</b> Increase your coverage in the future — without a medical exam. Members under age 55 can get up to \$500 in additional coverage per year, up to a total maximum increase of \$2,500 (subject to financial underwriting and the overall plan maximum).</li> <li>• <b>Inflation Fighter:</b> This standard feature allows for your coverage amount to keep pace with the inflationary costs of maintaining your practice without an application or medical requalification. This feature offers automatic coverage increases that may vary each year (up to 5%) depending on the current CPI-W index.</li> </ul>

ADA OFFICE OVERHEAD EXPENSE DISABILITY INSURANCE PLAN				
Attained Age <sup>1</sup>	Semi-Annual Premiums for Each \$1,000 in Monthly Coverage <sup>2</sup>			
	Insured Amount for Male		Insured Amount for Female	
	12x	24x	12x	24x
Under 30	\$7.39	\$8.61	\$11.12	\$12.97
30 – 39	\$11.47	\$13.50	\$20.70	\$24.36
40 – 49	\$20.41	\$24.28	\$34.47	\$41.01
50 – 59	\$42.41	\$49.49	\$52.79	\$61.61
60 – 64 <sup>3</sup>	\$73.14	\$86.50	\$77.06	\$91.14
65 – 69 <sup>3</sup>	\$81.60	\$92.13	\$82.23	\$92.88
70 – 74 <sup>3</sup>	\$86.96	\$86.96 <sup>4</sup>	\$87.92	\$87.92 <sup>4</sup>

Benefits are subject to a waiting period, and once satisfied, benefit payments are retroactive to the first day of partial or total disability.

### ▶ Covered expenses may include:

- Rent or mortgage payments (principal, interest and taxes)
- Salaries and payroll taxes
- Student loan payments
- Uniforms for employees
- Electricity, heat, water and phone bills
- Laundry and janitorial expenses
- Property and liability insurance premiums
- Life and medical insurance premiums for employees
- Depreciation
- Principal and interest on business debt associated with your practice — including loan payments for practice purchase/ expansion, renovation or furnishing
- Professional association dues

<sup>1</sup>Your Attained Age for insurance purposes will be the same as your actual age beginning on the first day of the month following your birthday. Premiums shown assume that Attained Age remains unchanged in the billing period.

<sup>2</sup>Premiums increase every 10 years based on age, are effective as of 2/1/21 with a semi-annual billing frequency and include a 45% Premium Credit discount that allows plan participants to benefit from favorable claim experience. The Premium Credit is not guaranteed, but reevaluated periodically. Office Overhead Expense premiums increase every 10 years based on age and were switched from unisex to gender-distinct rates on 2/1/15.

<sup>3</sup>Beginning at age 60, coverage amounts can no longer be increased, but coverage is renewable until age 75, subject to the terms of the policy.

<sup>4</sup>Beginning at age 70, the 24x maximum coverage option is reduced to the 12x maximum coverage option.

Effective June 1, 2019, certain insurance company members of the Protective Life group assumed administrative responsibilities for the ADA Members Insurance Plans issued by Great-West Financial®.

This material is not a contract. Benefits are provided through a group policy (No. 1106GDH-OEP Office Overhead Expense Disability) filed in the State of Illinois in accordance with and governed by Illinois law, issued to the American Dental Association by Great-West Financial®. The ADA is entitled to receive royalties from the group policies issued to the ADA by Great-West Financial. Coverage is available to all eligible ADA members residing in any U.S. state or territory. Each Plan participant will receive a Certificate of Insurance explaining the terms and conditions of the policy. Great-West Financial® is a marketing name of Great-West Life & Annuity Insurance Company, Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY, and their subsidiaries and affiliates. GWL&A is not licensed in New York, but eligible members residing in New York may apply for coverage under the aforementioned group policy. ©2020 Great-West Life & Annuity Insurance Company. All Rights Reserved. RO1371970-1120

ADA® is a registered trademark of the American Dental Association and Great-West Financial® is a registered trademark of GWL&A.