WHY DENTAL STUDENTS NEED INSURANCE

The reality is every year students become disabled.

WHY YOU NEED IT NOW: If you get sick or hurt, you may have to pause your studies, or you may no longer be able to complete dental school. Disability coverage can help tide you over or help you find a new field.

ADA STUDENT MEMBERS DISABILITY INSURANCE PLAN

$2,000
+ of NO-COST COVERAGE

up to $150,000 in student loan repayment benefits

DISABILITY INSURANCE IS VASTLY OVERLOOKED.

72% of most people need it.

33% own it.

Every year dental students pass away.

WHY YOU NEED IT NOW: If insurance helps to take care of your loved ones if you pass. It can help your loved ones remain in their home, provide for college education and cover other costs that your family will need to meet. It can also help pay for a funeral and burial.

ADA STUDENT MEMBERS Term Life Insurance Plan

$50,000

of NO-COST COVERAGE

increases to $100,000 on July 1 of the year you graduate.

Life insurance is important, but not a priority for some.

85% agree that most people need it.

59% own it.

7 Reasons Why You Need It After You Graduate.

1. It's generally easier to qualify for coverage when you are younger and healthier.
2. If you are self-employed, you won't get it from an employer.
3. You may not be able to keep up with student loan payments if disabled. The average amount of debt for a graduating dental student is $287,331.
4. Even if you get disability coverage from your employer, find out if the disability insurance includes true own-occupation coverage. If you are disabled from your specialized area of dentistry, you get full benefits, even if you are able to work in another area of dental practice or pursue a new field.
5. Social Security disability benefits aren't enough. At the beginning of 2017, Social Security paid an average monthly disability benefit of just $1,170.
6. 1-4 dentists will become disabled long enough to collect disability payments at some point before retirement.
7. Make sure you have the coverage you need now to help protect yourself and those you love.

Visit insurance.ada.org

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