

# Frequently Asked Questions

Have questions about ADA student disability and life insurance offered at no cost for ADA student members? **Here are your answers.**

## Enrollment

### Who is eligible for the ADA disability and life insurance?

The \$50,000 of life and \$2,000/month of disability insurance is a benefit of your ADA student membership. You are eligible for coverage if you meet the following criteria:

- Your ADA student membership has been verified by the American Dental Association
- You are enrolled as a full-time predoctoral dental student
- You have not previously held ADA members insurance
- You are under 45 years of age\*

\*If you are 45 years or older, you must complete an application for the no-cost student insurance and provide proof of good health.

### How do I enroll in the ADA insurance?

It's easy:

- 1 **register** ➤ Enter your ADA number at [insurance.ada.org/registernow](https://insurance.ada.org/registernow)
- 2 **opt in** ➤ Request activation of the no-cost coverage. Your insurance goes into effect as soon as we verify your ADA student membership.
- 3 **done** ➤ It's that simple!

### Where can I find my ADA number that I need for enrollment?

Your ADA number is located on your membership card. If you can't locate the card, you can call the ADA at 800.621.8099 to get your number.

### When can I request my insurance?

You can request activation of the no-cost coverage as soon as you know your ADA number. Your insurance will be issued upon verification of your ADA student membership.

### Will I have to renew the insurance every year?

**No.** Once enrolled, your no-cost coverage automatically renews each year throughout dental school and residency, as long as you remain an ADA student member.

### Can I keep the no-cost disability and life insurance during residency?

**Yes.** As long as you share your post-graduate plans with Great-West Financial®, your coverage can continue at no cost throughout your residency.

### Why should I consider disability and life insurance now?

Being insured at a younger age means you're already covered as you age, when insurance may be more difficult to obtain. Disability and life insurance may be required as collateral for a practice loan, so obtaining insurance in advance is one of the things that may help you prepare for your future. You may also want to consider applying for more insurance coverage as your family and income grow.

### Can I get the ADA disability insurance if I have a policy with another carrier?

**Yes.** The ADA student disability insurance plan allows you to have up to \$3,000/month from all sources before coordinating benefits with other insurance carriers. If you have coverage through multiple policies, check each one for restrictions regarding the benefits you could claim.

## Student Coverage

### Why is there no charge to student members for this coverage?

Our no-cost insurance coverage is a benefit of ADA student membership. It is fully funded by the ADA members insurance plans and provided to you as financial protection and to assist with launching your future career.

### What happens if I become disabled during school?

If you experience a disabling illness or injury that lasts more than 90 days, your ADA student disability insurance provides a \$2,000 monthly benefit that is payable for up to seven years. You will qualify for disability benefits during the first two years if you are unable to perform the normal duties of a dental student. Following the first two years, you will qualify for disability benefits over the next five years if you are unable to perform the duties of any occupation.

In addition to the \$2,000 of basic monthly disability coverage, the ADA student disability insurance also provides \$2,000 per month of loan repayment protection (up to \$150,000 total) so long as you are unable to perform the normal duties of a dental student. Loan repayment provisions can vary significantly among disability policies, so be sure to check those provisions carefully when comparing policies, or call an Insurance Plan Specialist for help.

### How do I name or change my life insurance beneficiary?

To name a beneficiary, complete the beneficiary designation form that accompanies your Certificates of Insurance that you'll receive in the mail. To change a beneficiary, go to [insurance.ada.org](https://insurance.ada.org) to get a beneficiary change form. Because it is legally binding, your written request must include your signature. **Call Member Services at 800.568.2001** if you have questions.

### How much insurance do I need?

It depends on your individual circumstances, such as whether you have a spouse and children, how much debt is in your name, how close you are to graduation and/or practice ownership, and more.

Contact an Insurance Plan Specialist to help you assess whether or not you need an amount beyond the no-cost coverage provided.

### How does my no-cost disability and life insurance change after graduation?

On July 1 of the year you graduate, your no-cost \$50,000 of life insurance automatically doubles to \$100,000. Your \$50,000 of accidental death coverage also doubles to \$100,000 at that time. Your disability insurance stays the same. You'll continue to receive all disability and life insurance at no cost until the end of that calendar year unless you choose to take advantage of the early disability conversion period that begins in January of the year you graduate.

### Can I apply for more insurance than what is provided at no cost?

**Yes. Life Insurance:** You can apply for up to \$500,000 in ADA Term Life Insurance at any time, and up to \$3 million during your graduation year. You can also apply for ADA Term Life Insurance for your spouse and/or children.

**Disability Insurance:** If you wish to apply for more, beginning in January of the year you graduate, you must first convert your guaranteed-issue student disability insurance to the \$2,000/month of Disability Income Protection Insurance and begin paying premiums. Then, you'll have the option to apply for an additional \$3,000/month of this coverage.

# Insurance for New Dentists

## Can I convert to a member plan before the end of the year I graduate?

**Yes.** Beginning in January of the year you graduate, you have the option to convert your student disability insurance to the more comprehensive insurance plans for ADA members who are practicing dentists.

By choosing to forgo the no-cost coverage in exchange for the more comprehensive coverage, you can elect one or both of the disability plans that include the \$2,000/month in Disability Income Protection Insurance, which includes the "own occupation" definition of disability and can pay benefits to age 67, and the \$2,000/month of Office Overhead Expense Insurance, which may be used to help repay student loans should you become disabled.

## How do I convert my no-cost coverage to the more comprehensive member coverage?

To convert your student disability coverage before graduation, visit [insurance.ada.org](http://insurance.ada.org) to download a Student Disability Insurance Conversion Form. Your insurance becomes effective once Great-West Financial receives the form and you begin paying premiums.

If you wait, in December of the year you graduate, you'll receive an invoice for Term Life, Disability Income Protection and Office Overhead Expense Insurance (which can be used to help repay student loans if you become disabled). Simply maintain active ADA membership and pay your premiums by January 1 to convert to these plans. Be sure you are registered online and update your contact information so you don't miss this conversion offer.

## What if I want more coverage than what is provided in the conversion offer?

You can increase your coverage and add other insurance plans offered at low ADA member premiums throughout your career. However, you will be required to provide proof of good health and/or income for these increases. Contact an Insurance Plan Specialist to discuss your options.

## How much will my ADA members insurance cost when I convert?

ADA members insurance plans premiums vary based on age, gender and available discounts. The example below shows approximate 2018 premiums<sup>1</sup> for 30-year-old male and 30-year-old female member dentists:

- **Term Life Insurance:**  
\$18/year male and \$17/year female
- **Disability Income Protection Insurance:**  
\$278/year male and \$326/year female
- **Office Overhead Expense Insurance:**  
\$59/year male and \$84/year female  
(for student loan repayment)

## Who is Great-West Financial?

ADA disability and life insurance is issued by Great-West Financial, a leader in financial services. The American Dental Association and Great-West Financial have been working together for nearly 85 years to provide low premiums exclusively for ADA members. Nearly 95,000 ADA members,<sup>2</sup> and their families rely on Great-West Financial for their insurance needs.

- **For more information, visit [insurance.ada.org](http://insurance.ada.org)**  
or contact an Insurance Plan Specialist at 855.411.5199 or [planspecialist@greatwest.com](mailto:planspecialist@greatwest.com)

**ADA** American Dental Association®



<sup>1</sup>Term Life, Disability Income Protection, and Office Overhead Expense Insurance rates range based on age and gender. 2018 premiums (with no options) for 30-year-old male and female rounded to the nearest dollar for \$100,000 of Term Life, \$2,000/month of Disability Income Protection Insurance with a 90-day waiting period, and \$2,000/month of Office Overhead Expense Insurance with a maximum benefit of 24 times the insured amount. Term Life annual premiums are effective as of 1/1/18 and include a 51% Premium Credit discount. Disability Income Protection annual premiums are effective as of 5/1/18 and include a 35% Premium Credit discount. Office Overhead Expense annual premiums are effective as of 2/1/18 and include a 45% Premium Credit discount. The Premium Credit discount shares favorable financial results with Plan participants. The Premium Credit discount is not guaranteed, but reevaluated periodically. Term Life premiums increase annually based on age, Disability Income Protection premiums increase every 5 years based on age and Office Overhead Expense premiums increase every 10 years based on age.

<sup>2</sup>Great-West Financial® figures as of January 1, 2018.

Visit [www.insurance.ada.org](http://www.insurance.ada.org), call 855.411.5198 or email [planspecialist@greatwest.com](mailto:planspecialist@greatwest.com) for more information and to learn about coverage provisions, limitations, terms for keeping coverage in force and the option to convert to member coverage after graduation by paying ADA member-only premiums and maintaining ADA membership.

Student coverage is issued regardless of your condition if you are under 45. If you are 45 or older, you can apply for the no-cost coverage and all student program features by providing proof of good health. Coverage renews automatically each academic year. Individuals may convert coverage to the plans for practicing dentists after graduation by paying ADA member premiums and maintaining ADA membership. Benefits are not payable, as defined by the respective policy, for death or disability resulting from a sickness, disorder, physical condition, or symptom that existed or was treated within 12 months prior to enrollment.

This material is not a contract. Benefits are provided through a group policy (Nos. 104TLP Term Life, 1108GDH-SDP Student Disability, 1105GDH-IPP Disability Income Protection, and 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 ADA Members Insurance Plans. Coverage is available to eligible ADA members and student members in all fifty states and US territories under the aforementioned group policy. Each insured 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 request coverage under the aforementioned group policy. ©2018 Great-West Life & Annuity Insurance Company. All Rights Reserved. AM541510-0718  
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