General Enrollment

Q. How do I obtain the no-cost ADA-sponsored Student Members Life Insurance that is a benefit of my ADA student membership?

A. ADA student members attending Tufts University School of Dental Medicine will be automatically enrolled in the ADA Student Members Term Life Insurance Plan.

Q. So there is nothing I need to do for this insurance?

A. Even though your coverage is automatic, there is actually something very important for you to do: create a login at insurance.ada.org/RegisterNow and update your contact information and beneficiary designation.

Q. Does ADA Members Insurance Plans provide no-cost disability insurance too?

A. Yes. ADA student members can request activation of no-cost ADA Student Members Disability Insurance by creating a login at insurance.ada.org. Once logged in, click on the link that says Request Activation and fill out the form. Certificates of Insurance will be mailed after ADA student membership is verified and the insurance has been activated.

Q. Why does a student need insurance?

A. Insurance can reduce the risk of your debt becoming a burden to you or your loved ones if you die or become disabled during dental school. Life and disability insurance are often required for a practice loan, and it’s smart to get both lined up in advance.

Q. Can every dental student obtain the insurance?

A. No. It’s a benefit of ADA membership, available only to ADA student members who are full-time predoctoral students.

Q. Does my health condition determine my eligibility?

A. No, it is guarantee issue coverage with a pre-existing conditions limitation provision.

Q. Is it OK to enroll if I hold another policy?

A. Yes. The ADA Student Members Disability Insurance Plan allows you to have up to $3,000/month from all sources before coordinating with other insurance; if you possess coverage through multiple policies, check each one for restrictions regarding the benefits you could claim.

Q. Will I have to re-enroll each year?

A. No. Your coverage renews automatically each year through dental school or residency, whichever is later, as long as you remain an ADA student member.

Q. Why would I need insurance now?

A. Although students are generally healthy, your health status could change anytime and jeopardize your future insurability. Whenever you have the chance to obtain insurance without a medical exam, it’s wise to take advantage of the opportunity as early as possible. Now is also the time you are preparing for your future life as a dentist, and having personal insurance is one more thing you can do during dental school. Qualifying for a practice loan and/or covering your debt is easier once you have insurance in place.

Dollars and Sense

Q. Why is there no cost to students for ADA Student Members Life and Disability Insurance?

A. This valuable insurance protection is a benefit of ADA student membership which is fully funded by the ADA Members Insurance Plans.

Q. How much will my ADA members insurance cost when it stops being no-cost?

A. ADA Members Insurance Plans premiums vary based on age, gender and available discounts, but the table below illustrates approximate 2014 premiums for a 30-year old member dentist.

<table>
<thead>
<tr>
<th>Term Life Insurance</th>
<th>Disability Income Protection Insurance</th>
<th>Office Overhead Expense Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20/year</td>
<td>$293/year</td>
<td>$53-58/year*</td>
</tr>
</tbody>
</table>

2015 premiums for a 30-year old rounded up to the nearest dollar for $100,000 of Term Life, $2,000/month of Disability Income Protection Insurance, and $2,000/month of Office Overhead Expense Insurance (*rates range based on gender).

Insurance in Action

Q. How can my ADA members insurance help me professionally?

A. ADA Members Life and Disability Insurance provides collateral for practice financing and buy-sell agreements. When you’re ready, contact your Insurance Plan Specialist Nancy Fix at 303.737.5072 or nancy.fix@greatwest.com so she can explain the process and assist you with the paperwork.

Q. What happens if I become disabled during school?

A. If you experience a disabling illness or injury that lasts more than 90 days, your ADA Student Members Disability Insurance Plan can provide a monthly disability check as soon as your claim is approved (call 800.568.2001 or visit insurance.ada.org to download a claim form). Monthly benefits are payable up to 2 years if you cannot perform the duties of a dental student, and up to 5 more years if you cannot perform any occupation. In addition, you could receive up to $150,000 to repay student loans if you can’t return to dental school.

Q. How do I change my life insurance beneficiary?

A. Go to insurance.ada.org for a beneficiary change form. Because it is legally binding, your written request must include your signature. Call Member Services at 800.568.2001 with questions.
Q. How much personal insurance do I need?
A. 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, etc. Contact your Insurance Plan Specialist Nancy Fix at 303.737.5072 or nancy.fix@greatwest.com for help crafting a short or long-term insurance strategy.

Q. Can I apply for extra insurance?
A. Yes. You can apply for up to $500,000 in ADA Members Annually Renewable Term Life Insurance at any time, and up to $3 million during your graduation year (many new dentists need $1 million or more to finance a practice loan). Upon approval, you’ll pay low ADA member-only rates that are based on your age. You can also apply for ADA Members Annually Renewable Term Life Insurance for your spouse and/or children.

Options After Graduation

Q. Can I keep the no-cost ADA Student Members Life and Disability Insurance during residency?
A. Yes. As long as you share your residency plans with ADA Members Insurance Plans, your coverage can continue at no cost while you complete your education. Look for communications from ADA Members Insurance Plans before graduation so your insurance can be managed according to your plans.

Q. What if I’m unsure about what’s right for me?
A. Since your coverage will continue beyond graduation and stay at no cost to you for the next several months thereafter, you have time to map out next steps before making any purchasing decisions. Your Insurance Plan Specialist Nancy Fix can offer assistance and guidance during this time of transition — 303.737.5072 or nancy.fix@greatwest.com. As you consider your options, remember you are never locked in to any long-term commitment with ADA Members Insurance Plans — and can always adjust your coverage as your needs and priorities evolve.

Q. How does my ADA Student Members Life and Disability Insurance change after graduation?
A. On July 1 of the year you graduate, the $50,000 of ADA Student Members Term Life Insurance you had in school will automatically increase to $100,000. Your accidental death coverage will also increase to $100,000 at that time. This will remain no-cost through December 31 of that year. You will receive a premium notice in December. Pay the premium in order to convert your student insurance to ADA Members Insurance Plans for practicing ADA member dentists.

Your ADA Student Members Disability Insurance remains unchanged and at no-cost through December 31 of the year you graduate. You will receive a premium notice in the mail during the month of December. The premium notice will serve as an offer to convert your ADA Student Members Disability Insurance to two types of disability insurance plans: $2,000/month of ADA Members Disability Income Protection Insurance and $2,000/month of ADA Members Office Overhead Expense Insurance. Simply pay the premiums for each insurance plan you would like, and make sure to maintain active ADA membership. You do not need to re-apply, take a medical exam, or qualify in any other way for this insurance for practicing ADA member dentists.

You can apply to increase your ADA Members Annually Renewable Term Life, Disability Income Protection, and Office Overhead Expense Insurance as your needs grow throughout your career; proof of good health and/or income will be required for coverage increases.

Note: You CAN convert your coverage before December 31 of the year you graduate if desired; just contact us at ada@greatwest.com. If you wish to apply for additional disability insurance, you will need to convert to the plans for practicing ADA member dentists first.

Q. What should I do with my insurance if I’m going into military service?
A. Even though you will receive some insurance protection through the U.S. government, you should evaluate your long-term insurance needs and consider maintaining separate coverage of your own. That way, you’ll have insurance in place when you re-enter civilian life, without having to re-apply and/or start over.

For ADA Members Annually Renewable Term Life Insurance, your coverage stays in force while you’re on active duty, and you pay premiums when due; for ADA Members Disability Income Protection Insurance, your coverage is suspended until your service ends, at which time you can resume premium payments and pick up where you left off. Contact your Insurance Plan Specialist Nancy Fix at 303.737.5072 or nancy.fix@greatwest.com for further assistance.

Q. How long can I keep my ADA-sponsored members insurance?
A. Each policy can be renewed every six months until the policy expires (to age 81 for ADA Members Term Life Insurance, age 70 for ADA Members Disability Income Protection and Office Overhead Expense Insurance), as long as you satisfy all eligibility requirements and pay renewal premiums when due. The coverage you received during dental school will never be subject to a medical exam, and cannot be canceled based on your health.

ADA Members Insurance Plans

This material is not a contract. Benefits are provided under respective Group Policy Nos. (104TL 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, and underwritten by Great-West Life & Annuity Insurance Company. The ADA is entitled to receive royalties from the ADA Members Insurance Plans. Coverage is issued automatically to all eligible ADA student members regardless of your medical condition, but 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 prior to enrollment. Coverage renews automatically each academic year. Each insurance plan participant will receive a Certificate of Insurance explaining the terms and conditions of the respective policy. ADA student members may convert coverage after graduation according to policy guidelines by paying premiums for all ADA members (beginning at age 30, premiums increase annually for Term Life; every 3 years for Disability Income Protection and every 10 years for Office Overhead Expense). Converted coverage is renewable to age 81 for Term Life and to age 70 for Disability Income Protection and Office Overhead Expense.

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