

# NEW TO RESIDENCY Action Required

**DEADLINE: September 28, 2023 for Special Offers**

## New Residents from Out-of-Province

You are not enrolled in the voluntary Doctors of BC INCOMEprotect™ for Residents disability, critical illness or life insurance. Enroll without medical questions by September 28, 2023 (90 days from starting BC residency)<sup>1</sup>.

## INCOMEprotect™ Disability Insurance

Disability insurance provides you monthly tax-free benefits if you are unable to work due to illness or accident. Resident Doctors of BC strongly encourages you to supplement your mandatory employer disability coverage with a personally paid plan because:

1. INCOMEprotect™ offers up to \$4,000 of coverage, giving you a combined \$7,000 monthly tax-free disability income with your employer plan.
2. Your employer plan will *reduce* benefit payments if you receive other association or group benefits at time of claim. Doctors of BC is the only association plan that will pay *in addition* to your employer coverage.
3. Your employer disability plan provides limited coverage for disabilities lasting longer than 2 years. The INCOMEprotect™ True Own Occupation definition of disability and the unique Top-Up Feature maximizes your benefit payout.
4. Your employer disability plan terminates upon graduation. INCOMEprotect™ continues in practice, worldwide.
5. If you begin practice in BC, you will be eligible to enroll in the BC government-paid Physicians' Disability Insurance (PDI) without medical questions if you have at least \$2,000 of INCOMEprotect™ throughout residency/fellowship.

Learn more about INCOMEprotect™ [here](#).

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<sup>1</sup> This offer is only available to residents new to BC. If you were a UBC student with INCOMEprotect™ for Students, your plan will switch to the Resident plan automatically.

### **INCOMEprotect™ Offer: \$4,000 without medical questions**

You receive monthly tax-free income until age 65 if you cannot work due to accident or illness.

Monthly rates

Age	Male, Non-Smoker	Female, Non-Smoker
< 34	\$22	\$45
35-39	\$32	\$65
40-44	\$53	\$91
45-49	\$62	\$101
50-54	\$84	\$138

### **Life Insurance Offer: \$100,000 without medical questions**

Your loved one received a tax-free lump sum if you passed away.

Monthly rates

Age	Male, Non-Smoker	Female, Non-Smoker
< 34	\$3	\$2 - \$3
35-39	\$4	\$3
40-44	\$6	\$4
45-49	\$8	\$5
50-54	\$11	\$9

### **Critical Illness Insurance Offer: \$50,000 without medical questions**

You receive a tax-free lump-sum if you're diagnosed and survive one of 25 major illnesses including cancer, heart attack and stroke.

Monthly rates

Age	Male, Non-Smoker	Female, Non-Smoker
< 30	\$5	\$5
30-34	\$7	\$9
35-39	\$9	\$11
40-474	\$12	\$15
45-49	\$21	\$22
50-54	\$33	\$29

### **How to Apply**

1. [Complete the online Resident Membership & Insurance Application](#)
2. [Book an appointment](#) with your Resident Insurance Advisor or call 604-638-7914.