

we know you.

INSURANCE **for doctors**

we're for you.

INCOMEprotect for Residents (Legacy)

For members who initially enrolled as students or residents in the INCOMEprotect program before July 1, 2025, under Group Policy #59999.

 **Manulife**

**doctors
of bc**

INCOMEprotect for Residents Insurance

Why protecting your earning power is so important

As a Resident in training, you know that accidents can happen at any time. And your ability to earn an income can be put at risk if you suffer an injury or illness that results in a disability. Your ability to earn an income may be your biggest asset. You can help protect that asset with INCOMEprotect for Residents.

This newly enhanced individual plan can protect:

- Your ability to continue work in the medical field even if you can't work in your own occupation
- A business you might establish
- Your retirement savings
- And ultimately, your current lifestyle in the event of a disability, whether your Residency is in Canada, US or later practice worldwide



Your Doctors of BC INCOMEprotect for Students coverage.

Your Doctors of BC INCOMEprotect for Students coverage will automatically transition into this individual plan, with no need to prove your good health, should you choose to purchase it. Later, this plan can transition into the Doctors of BC INCOMEprotect for Practicing Physicians.

Individual coverage means:

- Your policy supplements any group disability coverage you may have with other similar provincial group disability plan.
- Your coverage stays with you during your residency anywhere in the world.



You can receive employer and individual benefit payments during a claim.

You'll receive Resident Doctors of BC employer disability benefits in addition to your Individual INCOMEprotect for Residents benefits.



Top-up feature

This newly enhanced built-in feature has been added to the plan for Residents who may lose their group long term disability coverage/benefits.

The plan now includes a top-up feature that can pay up to an additional \$2,000/month on top of the base coverage. This feature is activated if the definition of your disability changes after two years, causing your employer-sponsored disability plan to stop paying benefits.

Eligibility requirements

While you are a Resident or Fellow you are eligible to apply for this coverage if you are:

- Actively and on a full-time basis, undergoing a period of training as a Resident or entered into a fellowship program in Canada or the United States;
- A member of Doctors of BC or the Yukon Medical Association (YMA); and
- Under age 55.

Eligible benefit amounts

You can purchase this coverage, without having to submit proof of income or good health if you are within 90 days of starting a residency plan in BC and becoming a new member of Doctors of BC.

You can apply for this benefit in increments of \$100, from a minimum of \$500 per month to a maximum of:

- Up to \$4,000 for Residents in years one through five
- Up to \$6,000 for Residents in years six and seven
- Up to \$7,500 for Residents in a fellowship program

This Legacy plan is available to members who initially enrolled as students or residents in the INCOMEprotect program before July 1, 2025. New policies issued on or after July 1, 2025 under the INCOMEprotect for Residents (Legacy) plan are only available to members who already have coverage under INCOMEprotect for Students (Legacy) plan (Group Policy #59999) and are switching to resident coverage within 90 days of completing medical school.



Look for this symbol as it highlights unique key features of the plan.

When disability benefits begin

Once your disability claim is approved, you will receive the monthly benefit after a 90-day elimination period. The elimination period is the number of days that must pass, after an injury or the onset of a sickness, before you can receive your monthly disability benefit.

If you become totally or residually disabled, your monthly benefit under this plan will not be reduced by other group or individual insurance you may have.



How disability benefits are paid

Different types of disability benefits are payable under the INCOMEprotect for Residents plan.

1. Total Disability

You're eligible for Total Disability benefits if:

- You're unable to perform the essential duties of your own occupation due to injury or sickness
- You're under the regular care of a physician due to injury or sickness
- You're disabled before age 65

The benefit period expires at age 65 or upon your recovery, whichever comes first.

2. Residual Disability Benefit for Partial Disability

You're eligible for Residual Disability benefits if:

- You are not totally disabled but, because of sickness or injury, you have lost at least 20 per cent of your average monthly earned income and are either:
 - Able to perform one or more of the duties of your own occupation;
 - Or under the regular care of a physician
- The minimum monthly benefit will be 50% of your monthly disability benefit for the first six months. Thereafter, the benefit will be based on your actual loss of income.
- The benefit period expires at age 65 or upon your recovery, whichever comes first

3. In addition you will also be eligible for: Recurrent Disability Benefit

Your benefits will resume without the need to complete a new 90-day elimination period. You're eligible for Recurrent Disability benefits if:

- You suffer a second total or partial disability due to the same or related causes as a previous disability
- You received benefits for the previous disability under this plan or were in the 90-day elimination period when you returned to work
- And you are within six months of recovering from the previous disability

4. Presumed Total Disability Benefit

You will be considered totally disabled and will be entitled to benefits, even if you're able to work and don't require the regular care of a doctor, if, as a result of sickness or injury, you totally and irrecoverably lose:

- The power of speech;
- Sight in both eyes;
- Hearing in both ears; or
- The use of both hands or both feet



Features included in this plan

An additional 8 features are included at no extra cost:

1. Guaranteed insurability option

You can request an increase every year from July 1 to July 31 while you are completing your residency program.

2. Own occupation definition of disability

The new plan has a true own occupation definition of disability. This means you will be considered totally or residually disabled even if you find work in another occupation or another field of medicine.

3. Cost of Living Adjustment (COLA)

Your monthly disability benefit will increase annually by the lesser of the change in the national Consumer Price Index and 3%, once you have been totally or partially disabled for 12 consecutive months, and each year you remain disabled, to age 65.

4. HIV, Hepatitis B/Hepatitis C benefit

If you test positive for HIV, or the Hepatitis B or Hepatitis C virus, and are not showing symptoms, you may be considered eligible for partial disability benefits.

5. Waiver of premium benefit

If you are disabled, and have purchased the waiver of premium rider, your premiums will be waived back to your date of disability once benefits become payable to you.

6. Transplant and cosmetic surgery

If you become totally disabled as a result of cosmetic surgery or a transplant where part of the body is transplanted to another person, you will be entitled to benefits – provided your insurance under this plan has been in-force for at least six months, and you complete the elimination period.

7. Survivor benefit

If you die while receiving benefits under this plan during a period of disability, a lump-sum amount equal to three times your last monthly disability benefit will be paid to your surviving spouse or to your estate.

8. Rehabilitation assistance

While receiving total or partial disability benefits, you may be able to participate in a return to work assistance program if you are under age 65. The cost of services in connection with a work re-entry program may also be covered.

Optional retirement protection rider

For added protection, if you are under age 55, and are within the first 90 days of beginning residency or becoming a new member of Doctors of BC you may choose to purchase this rider, without having to provide proof of good health at time of application.

This benefit will help you **continue to save for your retirement during a period of disability**, when it may be difficult to continue contributions to your retirement savings plan.

- You can choose a tax-free monthly benefit of \$500, \$1000 or \$1,500 depending on your income. Funds will be directed to a Non Registered Savings Plan (NRSP) investment account through Manulife Group Retirement Solutions. You will have the ability to select the investment option of your choice.
- Contributions begin after the completion of the 90-day elimination period and continues each month that you remain totally disabled.
- This rider terminates at age 65.

Coverage transition process after residency

Your INCOMEprotect for Residents coverage **automatically transfers to the Doctors of BC INCOMEprotect for Practicing Physicians plan**, provided:

- You remain a member of Doctors of BC or the Yukon Medical Association (YMA);
- Are under age 65; and
- Are actively at work in Canada for 25 hours per week for at least 46 weeks per year, or at least 1,300 hours over the course of 12 months.

As a resident who has at least \$2,000 of coverage in place for at least 12 months you won't need to supply proof of good health when applying for the government funded Physicians' Disability Insurance (PDI) plan once you become a physician.

Upon completion of residency, you have additional options for **INCOMEprotect** for Practicing Physicians and Physicians' Disability Insurance coverage.

Our non-commissioned Advisors are here to help.





INCOMEprotect for Residents FAQ

Does this plan cover a pre-existing condition?

A disability resulting from a health condition existing during the 12 months before the Doctors of BC insurance is effective, will not be covered if it occurs within the first 12 months of coverage. This limitation will not apply to those transferring from the Doctors of BC **INCOMEprotect** for Students plan who have had coverage for more than 12 months.

What happens if I'm not in B.C. during my residency?

Your coverage is portable anywhere in Canada or the United States. If your residency is done in another country your coverage may also be portable. Once you complete your residency and become a physician covered under the Doctors of BC plan, your coverage is portable anywhere in the world.

What does "own occupation" mean?

"Own occupation" means the roles and duties of a resident. If you were no longer able to fulfil these duties due to disability, then you would be eligible to receive disability insurance payments. As long as you were unable to work in your own occupation you would remain eligible. If you were capable of working, you could engage in another occupation **and still receive payments for disability benefits.**

When will my coverage end?

Coverage will terminate on the earliest of the following dates:

- the date you are no longer a member of Doctors of BC or the YMA,
- the date you withdraw, or are terminated from your residency training program,
- the premium due date, if you fail to pay your premium, subject to the grace period,
- the date you notify Doctors of BC, in writing, that you wish to terminate this coverage, or the date of your death.

Guarantee of satisfaction

If you are not completely satisfied with your coverage, simply return your policy to Doctors of BC within 30 days of receiving it and any premium paid for the coverage will be promptly refunded.

To help protect your financial future and your assets, Doctors of BC offers a wide choice of insurance products, including:

- INCOMEprotect for Practicing Physicians
- Physicians' Disability Insurance (PDI) Plan
- Professional Expense Insurance
- Life Insurance
- Accidental Death and Dismemberment Insurance
- Critical Illness Insurance
- Health Benefits Trust Fund, providing health/dental benefits for physicians and office staff



Information and application forms for all Doctors of BC insurance plans may be found at doctorsofbc.ca.

To contact a Doctors of BC Insurance Administrator or to book an appointment with a non-commissioned Insurance Advisor:



Tel: **604 638 2904**

Toll Free: **1 800 665 2662 ext 2904**



Email: insurance@doctorsofbc.ca

This brochure provides the highlights and not the details of Doctors of BC INCOMEprotect for Residents plan.



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