

we know you.

INSURANCE **for doctors**

we're for you.

Physicians' Disability Insurance Plan

 **Manulife**

The Manufacturers Life Insurance Company

**doctors
of bc**

Physicians' Disability Insurance (PDI)

Designed to protect you and your family by providing a *government-funded* source of monthly income if sickness or injury prevents you from working.

Am I eligible for coverage?

You are eligible to apply for this coverage if you are:

1. Under age 65, and
2. Licensed and practicing medicine in British Columbia
3. Receive fee-for-service and/or sessional payments from Medical Services Commission of British Columbia; and/or paid under a non-salaried service contract
4. Not a civil servant

Will I automatically be enrolled in the plan?

Even though the provincial government funds this benefit, coverage is not automatic. You must apply for it and proof of good health will be required. Coverage will become effective on the date the application is approved by Manulife.

How much coverage can I apply for?

Once enrolled in the PDI program, your monthly PDI benefit will be determined annually. The benefit is calculated on April 1 each year, based on your type of practice and eligible earnings from the prior year (fee-for-service billings, sessional payments, non-salaried income under a service contract or contract income from any provincially funded alternative payment contract). The maximum monthly disability benefit available is \$6100.

For additional coverage, you can apply under the Doctors of BC INCOME**protect**[™] Disability Insurance. Contact a Doctors of BC Insurance Administrator for more information.

If I have other disability benefits, could my PDI benefit payment be reduced?

Your monthly PDI benefit will be reduced at the time of claim if the total amount of your disability coverage from all government and private sources exceeds 60% of your net pre-disability earnings (after expenses but before personal or corporate income tax).

Your monthly PDI benefit will be reduced by 50% of the gross disability benefit you are entitled to receive under the Canada Pension Plan, but will not be affected by any dependent benefits or any subsequent cost-of-living adjustments.



Will I receive a benefit if I am partially disabled?

You may be entitled to a monthly benefit if you are partially disabled. The benefit will be based on your actual loss of income; however, for the first six months of partial disability, the benefit will not be less than 50% of your monthly total disability benefit amount, after integration with other disability benefits if applicable.

When would benefits begin?

Benefits begin after the elimination period is satisfied for each claim: an elimination period is the number of days that must pass after an injury or the onset of a sickness before your monthly disability benefit becomes payable. The standard elimination period under the PDI plan is 14 days; however if you are hospitalized during this elimination period, benefit payments begin from the date of admission, provided you are totally or partially disabled for at least the duration of the elimination period.

Your elimination period may be longer than 14 days and this will be determined by Manulife based on the proof of good health you provide when you apply for coverage.

How long would benefits be payable?

Until your 65th birthday:

If you are disabled before age 65, the maximum benefit is payable until your 65th birthday or until you no longer meet the definition of total or partial disability. If you are disabled after age 63, see below.

2 years:

For total disability claims after age 63 and prior to age 70, the maximum benefit is 2 years or until you no longer meet the definition of total disability. No benefit is payable beyond age 71.

Your benefit period may be shorter than to age 70, as determined by Manulife based on the proof of good health you provide when you apply for coverage

Premiums and Tax Considerations

The provincial government pays the full premium for the PDI coverage. The CRA considers the PDI premium paid on your behalf to be a taxable benefit. Doctors of BC will issue annual tax slips showing the premium paid. If you are approved for a partial or total disability claim, the benefit payments you receive will be non-taxable.



What does “total disability” mean?

You are considered totally disabled if, as a result of a sickness or injury, you are:

- unable to perform the substantial and material duties of your regular occupation in the field of medicine in which you were practicing at the time of becoming disabled;
- under the regular care of a physician; and
- not engaged in any other gainful occupation.

What does “partial disability” mean?

You are considered partially disabled if you are not totally disabled but, as a result of sickness or injury, you are under the regular care of an attending physician and have a loss of at least 20% of your average monthly earned income, and are:

- able to perform one or more of the duties of your regular occupation; or
- unable to perform the duties of your regular occupation for as much time as those duties usually require; or
- engaged in another gainful occupation.

What happens if a disability recurs?

In the case of a recurrent disability, your original claim will be reopened and the elimination period will be waived. Successive periods of total or partial disability are considered as one disability if you have been back to work for less than six months and the cause of the subsequent occurrence is related to the cause of the prior disability.

What other provisions or features are included in this plan?

Other provisions and features included in the Physicians’ Disability Insurance Plan are available until age 65, and include:

HIV, Hepatitis B or Hepatitis C Benefit

This **built-in** benefit provides additional protection against involuntary loss of income should you test positive for either HIV or the Hepatitis B or Hepatitis C virus after coverage has become effective. You may receive a reduced disability benefit based on the ratio of your lost income to your total average monthly billed income*, provided:

- you remain asymptomatic;
- your practice is limited by the College of Physicians and Surgeons of British Columbia or another regulatory body; and
- you experience a reduction in your average monthly billed income* of at least 20%.

When you resume your practice, you must advise Doctors of BC in writing of your return to work within 90 days to continue your coverage without providing proof of good health.

* Billed income means your earnings for services as recorded by the Medical Services Commission of British Columbia and/or under a non-salaried service contract for the calendar year immediately prior to the benefit calculation date.



Cash-Flow Replacement

The cash-flow replacement **built-in** feature is designed to assist you in re-establishing cash-flow on your return to work after you have been totally disabled. Provided the period between the date of disability and your return to work date is at least two months. A lump sum is payable to you based on your monthly PDI benefit. Cash-flow replacement is calculated as follows:

Period of Disability	Cash-flow Replacement Benefit as a Percentage of Monthly PDI Benefit
2 months but < 3 months	100%
3 months but < 4 months	120%
4 months but < 5 months	140%
5 months but < 6 months	160%
6 months but < 7 months	180%
7 months or longer	200%

What happens if I temporarily stop Practicing medicine?

If you will be temporarily absent from your medical practice for:

- a period not exceeding 5 years to undergo postgraduate medical training at an accredited medical school or hospital in a recognized university training program;
- a period not exceeding 12 months due to maternity leave; or
- a period of 6 months for any other reason;

your coverage can be maintained by providing written notice of your absence to Doctors of BC.

If you do not provide written notice of your absence, your coverage will be terminated and re-application for coverage will have to be made upon your return to practice in British Columbia.

Should you become totally disabled while you have temporarily ceased practise and your coverage is continued, your benefit will be the monthly benefit in force immediately prior to the commencement of your postgraduate training or absence from practice for any other reason.



What is not covered under this plan?

Your benefit will not be payable in the event of the following:

- any Disability due to bodily Injury resulting directly or indirectly from insurrection or participation in a riot or civil commotion or participation in any act of terrorism
- any Disability resulting from any condition specifically excluded at the date coverage is issued;
- any loss or Disability resulting directly or indirectly and wholly or residually from committing or attempting to commit an assault or criminal offence;
- any period of Disability, including throughout the Elimination Period, during which the Insured Member is not following Appropriate Care and Treatment considered satisfactory to the Company;
- any loss or Disability resulting from intentionally self-inflicted Injuries, unless medical evidence establishes that the injuries are related to a mental health illness;
- Disability as the result of alcoholism, drug addiction, substance abuse, or other addiction, unless the Insured Member is participating in a therapeutic program, recognized as such by the Company, and are following Appropriate Care and Treatment;
- and/or any Disability during a period of imprisonment.

Are there other plan limitations?

If medical treatment is for substance abuse, you must be in a hospital or satisfactorily participating in a rehabilitative program unless there is organic disease present which would cause total or partial disability even if the substance abuse ceased.

You will remain eligible for benefits under the group policy if, as a result of substance abuse, you voluntarily relinquish your license or the College of Physicians and Surgeons of British Columbia suspends your license.

If you are outside the province of British Columbia while receiving benefits for total disability, payments will be limited to not more than 3 months unless you provide Manulife with satisfactory evidence of continuing total disability and remain under the regular care of a physician.

When will my PDI coverage end?

Your insurance will end on the date:

- you are no longer licensed by the College of Physicians and Surgeons of British Columbia and practicing medicine in British Columbia;
- you become a civil servant;
- you reach age 70*;
- you no longer receive fee-for-service or sessional payments or income under a non-salaried service contract except for a temporary cessation of practice as described previously;
- you send a written request to Doctors of BC to cancel your coverage; or the group policy terminates.

* You will not have coverage for the period of time following the termination of any benefit payments on or after age 65, if during such time you remain disabled.



To help protect your financial future and your assets

Doctors of BC offers and administers a comprehensive array of insurance products that includes:

- INCOME**protect**™ Disability Plans
- 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/insurance** or contact a Doctors of BC Insurance Administrator or book an appointment with a non-commissioned Insurance Advisor:



Tel: **604 638 2904** Toll Free: **1 800 665 2262 ext 2904**



Email: **insurance@doctorsofbc.ca**

This brochure provides the highlights but not all the details of the Physicians' Disability Insurance Plan. INCOME**protect**™ is a trademark of the Association of Doctors of BC.



Plans underwritten by

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