

Doctors of BC  
**Insurance**



# INCOMEprotect for Residents

Underwritten by The Manufacturers  
Life Insurance Company (Manulife)

For members who first enrolled as students into the INCOMEprotect program,  
or who enrol as residents into the program, on or after July 1, 2025.



doctors  
of bc



# Why protecting your earning power is so important

As a Resident in training, you know that accidents or illness can happen at any time. An injury or illness that leads to a disability can jeopardize your most valuable asset: your ability to earn an income. You can help protect that asset with INCOMEprotect for Residents.

Now is the best time to apply for income protection insurance because future changes in your health could make coverage more expensive and difficult to obtain. This coverage can transition to the INCOMEprotect for Practicing Physicians plan, ensuring you have protection throughout your career.

## Benefit Amounts

You can apply for coverage that provides a minimum monthly benefit of \$500, in increments of \$100, up to a maximum of:

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

## Top up benefit

The top up benefit is an included feature designed to provide enhanced benefits to residents during a disability claim.

This benefit may provide you up to \$2,000 of supplementary monthly benefit\* if the total disability benefit payable under your resident employer disability insurance coverage is reduced because you no longer meet the definition of disabled under the resident group disability plan.

\* The top-up benefit only applies to Total disability. Additional terms and conditions are applied.

This plan is available to members who first enrolled as students into the INCOMEprotect program, or who enrol as residents into the program, on or after July 1, 2025. If you purchased coverage before July 1, 2025, please refer to your personalized Certificate or Policy in the Member Area of the Doctors of BC website.

# 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.

\* Coordination of benefits may apply to the top up benefit.



## How disability benefits are paid

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

### Total Disability

You're eligible for Total Disability benefits if:

- you're unable to perform the essential duties of your regular occupation due to injury or sickness;
- you're under the appropriate care of a treating physician due to injury or sickness;
- you're not engaged in any other gainful occupation;
- you're disabled before age 65.

Benefits may continue until age 65 or recovery, whichever comes first.

### Residual 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% of your average monthly earned income and are either:

- able to perform one or more of the duties of your regular occupation; or
- engaged in another occupation; and
- under the regular care of a treating physician.

The minimum monthly benefit will be 50% of your monthly disability benefit for the first 6 months. Thereafter, the benefit will be calculated based on your loss of income. Benefits may continue until age 65 or recovery, whichever comes first.

If total or residual disability occurs prior to age 63, the maximum benefit period is to your 65th birthday. If total or residual disability occurs after age 63, the maximum benefit period is 24 months.

## Recurrent Disability Benefit

You're eligible for Recurrent Disability benefits if:

- you suffer another total or residual disability due to the same cause 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 12 months of recovering from the previous disability.

There is no need to complete a new elimination period if benefits become payable to you.

## Presumed Total Disability Benefit\*

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

- the power of speech; or
- sight in both eyes; or
- hearing in both ears; or
- the use of both hands or both feet; or
- the use of both one hand and one foot.

\* Certain conditions apply.



## Features included in this plan

**An additional six features are included at no extra cost.**

### Guaranteed insurability benefit

Regardless of any changes in your health, you will have the opportunity to purchase additional coverage during an option period without providing evidence of insurability. You can request an increase every year from July 1 to July 31 while you are completing your residency program.

### 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 residual disability benefits.

### Waiver of premium benefit

If you are disabled and eligible for benefits, any premiums payable for the coverage are waived from the disability date.

### Transplant and cosmetic surgery

If you become totally disabled as a result of cosmetic surgery or a transplant where part of your body is transplanted to another person, you may be entitled to benefits – provided you've been continuously disabled for at least 30 days; you complete the elimination period; and your insurance under this plan has been in force for at least six months.

### Survivor benefit

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

### Return to work assistance

While receiving total or residual disability benefits, you may be able to participate in a return-to-work assistance program if you are under age 65. The cost of the program and its services may be covered at the company's discretion.

### Optional Features

#### Own Occupation Rider

The Own Occupation Rider allows you to be considered totally or residually disabled from your regular occupation even if you find work in another occupation or field of medicine. This means you may be gainfully employed in an occupation other than your regular occupation and still receive residual or total disability benefits. This rider terminates at age 65. You may add this rider with evidence of insurability as required by Manulife.

#### Cost of Living Adjustment (COLA) Rider

The COLA Rider helps your benefit amount keep up with inflation. When you have been receiving monthly total or residual disability benefits for 12 consecutive months, the COLA rider increases your monthly benefit each year while you remain disabled, up to age 65, by the lesser of the change in the National Consumer Price Index or 3%. This rider terminates at age 65. You may add this rider with evidence of insurability as required by Manulife.

### Does this plan cover a pre-existing condition?

A disability may not be covered if it occurs within the first 12 months of the effective date of your coverage as a result of a health condition that existed during the 12 months before the coverage became effective.

This exclusion may not apply to Residents switching to the INCOMEprotect Resident plan from an INCOMEprotect for Student plan that has been in effect for more than 12 months.

In addition, your coverage may include a specific coverage exclusion. You will be informed of specific coverage exclusions, if applicable, when your certificate is issued.

### What happens if I'm not in BC during my residency?

While the coverage is portable anywhere in the world, you must reside in Canada at the time of your application of insurance. Your coverage may not be increased or optional riders applied for while outside of Canada. If you submit a claim from outside Canada or the USA, you may be required to return to Canada within six months for appropriate testing and investigations to continue your claim.



## When will my coverage end?

Coverage will terminate on the earliest of the following dates:

- the date you are approved for coverage under the Physician plan and all premiums have been paid;
- the first of the month on or immediately following the date you are no longer a member of an eligible association;
- the date you withdraw, or are terminated from your residency training or fellowship program, prior to completion;
- at the end of the grace period if you fail to pay any premiums;
- the date the administrator receives your request, submitted on a form provided by the administrator, to terminate your coverage;
- the date when the maximum benefit period has been reached;
- the premium due date which occurs after 12 months from the completion of the 7th residency program year, but not longer than an overall 12 years from the effective date of the Resident coverage;
- the premium due date on or immediately following your 65th birthday; or
- the date of your death.

## What is not covered under this plan?

Benefits will not be payable for any disability resulting from the following:

- any loss due to disability resulting from any special provision/exclusion specifically set out in your policy;
- any period of disability, including throughout the elimination period, during which you are not receiving appropriate care and treatment, excluding presumptive disabilities;
- any loss due to disability that occurs while you are outside of Canada or the United States and lasts for a period of more than six months while outside of Canada or the United States, unless you return to Canada for any appropriate testing or investigations, as recognized by us;
- any loss due to a disability resulting directly or indirectly from intentionally self-inflicted injuries, unless evidence establishes that the injuries are the direct result of a mental disorder;
- any loss due to a disability resulting directly or indirectly from participation in a declared or undeclared war, act of war, riot, insurrection, or terrorist activity, or from an injury sustained, or sickness contracted while in the military service of any country at war except as a member of the Canadian Armed Forces or Canadian Forces Reserve;
- any loss due to disability resulting directly or indirectly and wholly or partially from committing or attempting to commit a criminal offence;
- any loss due to injuries sustained while operating a motor vehicle, either while under the influence of any intoxicant or if your blood contained more than 80 milligrams of alcohol per 100 millilitres of blood at the time of injury;
- any loss due to disability resulting from alcoholism, drug addiction, substance use disorder, or other addiction, unless you are participating in a therapeutic program, recognized as such by us, and are receiving appropriate care and treatment;
- any period of incarceration in a prison or admission to inpatient psychiatric treatment by authority of a criminal court, whether such disability occurred prior to or during such period;
- any period of loss of standing to practice medicine because of disciplinary proceedings, whether such disability occurred prior to or during such period, unless medical evidence establishes that the disability is related to a mental disorder.

If you must hold a government permit or medical license to perform regular duties, you will not be considered Totally Disabled solely because such permit or license has been withdrawn or revoked.

# Guarantee of satisfaction

If you are not completely satisfied with your coverage, simply return your policy to Doctors of BC within 30 days from the effective date of your insurance 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 comprehensive array of insurance products, including:

- Accidental Death and Dismemberment Insurance
- Critical Illness Insurance
- Life Insurance
- INCOMEprotect for Residents and Practicing Physicians
- Physicians' Disability Insurance (PDI) Plan
- Professional Expense Insurance



Information and application forms for all Doctors of BC insurance plans may be found at [doctorsofbc.ca/insurance](https://doctorsofbc.ca/insurance).

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



Tel: **604 736 5551**

Toll Free: **1 800 665 2662**



Email: [insurance@doctorsofbc.ca](mailto:insurance@doctorsofbc.ca)

This brochure provides the highlights and not the details of Doctors of BC INCOMEprotect for Residents provided through Manulife. Final coverage is subject to approval from Manulife.



Plans underwritten by

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