

Doctors of BC
Insurance



Student Insurance Program

Underwritten by The Manufacturers
Life Insurance Company (Manulife)

For plans issued under Policy #60101 on or after July 1, 2025.



doctors
of **bc**



Help protect your financial future

When you're in the medical field, you quickly learn that unexpected events can happen to anyone at any time. These occurrences can have a serious financial impact on you and your family. That's why it's essential to have financial protection in place to help secure a more stable future. Doctors of BC, in partnership with Manulife, offer plans such as Student Life Insurance and INCOMEprotect for Students. Protect yourself and your family from the beginning of your medical journey to establish a foundation of coverage that you can build upon as your financial responsibilities increase.

You are eligible to apply for INCOMEprotect for Students and Student Life Insurance Plans if you are:

1. residing in Canada and;
2. a full-time undergraduate student in a school of medicine or faculty of medicine in British Columbia;
3. a member of Doctors of BC or the Yukon Medical Association; and
4. under age 65 for INCOMEprotect for Students, or under age 75 for Life Insurance.

Protect your future earning power

As a medical student, you know that accidents or illness can happen at any time. 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 Students.

Now is the best time to apply for this type of insurance because future changes in your health could make it more difficult and expensive to get coverage. If you were to suffer a covered disability with this plan in place, it could provide assistance towards paying expenses like student loans, rent, food, car payments or medical costs.

This coverage can follow you throughout your career path, with the INCOMEprotect for Residents plan and then to the INCOMEprotect for Practicing Physicians plan. Plus, Doctors of BC covers the cost of the basic coverage of this plan for students.

How much Disability Insurance is available to me?

The plan provides a:

- \$1,500 monthly benefit if you are a first- or second-year student;
- \$2,500 monthly benefit if you are a third-year student;
- \$2,500 monthly benefit or \$4,000 monthly benefit* if you are a fourth-year student.

* Fourth-year students are able to apply for a higher monthly benefit of \$4,000 or remain at the \$2,500 monthly benefit amount. Doctors of BC will pay the premiums for the \$2,500 option. Students who choose the \$4,000 option will be charged a premium on the difference.

This plan is available to members who enrol on or after July 1, 2025. If you were enrolled in the INCOMEprotect for Students (Legacy) plan (policy #59999) before July 1, 2025, please refer to your personalized Certificate in the Member Area of the Doctors of BC website.



Disability Features

These additional benefits are included at no extra charge.

HIV, Hepatitis B/Hepatitis C Benefit

If you test positive for HIV or the Hepatitis B/Hepatitis C virus, and are asymptomatic, you may be considered eligible for a partial disability benefit.

Recurrent Disability Benefit

You're eligible for Recurrent Disability benefits if:

- you suffer a second total or partial 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*

Even if you are able to work, you may be considered totally disabled and receive total disability benefits if, as a result of sickness or injury that first manifests itself while your coverage is in force, 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;
- the use of both one hand and one foot.

* Certain conditions apply.

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.

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 will be entitled to benefits – provided you've been continuously disabled for at least 30 days; and you complete the elimination period; and your insurance under this plan has been in force for at least six months.

Waiver of Premium Benefit

If you are totally or partially disabled, your premiums will be waived back to your date of disability once benefits become payable to you.

What happens if I become disabled and make a claim for benefits?

If you become disabled as defined under this plan and your claim is approved, the monthly benefit payment begins once the elimination period of 90 days is completed. The benefit payable to you, in accordance with the provisions of the plan, is a maximum cumulative total of 5 years.

The elimination period is the number of days that must pass, after an injury or the onset of a sickness, before your benefit is payable.

How is disability defined?

If you become sick or suffer an injury, you may be considered totally or partially disabled under this plan. The definitions are as follows:

Total Disability

As a result of sickness or injury, you are:

- under the regular care of a treating physician,
- unable to perform the essential duties of your regular occupation* and
- not engaged in any other gainful occupation.

Partial Disability

You are not totally disabled but, as a result of sickness or injury, you are under the regular care of a treating physician and you are unable to perform one or more of the essential duties of your regular occupation*; or the essential duties of your regular occupation for at least 50% of the time normally spent.

If you are partially disabled, you will receive 50% of your monthly disability benefit for the first 36 months of the partial disability, and 25% thereafter.

* Under this Disability Insurance plan, your full-time attendance at medical school is considered your regular occupation.

How long can I keep this insurance for?

Coverage will terminate on the earliest of the following dates:

- the date the maximum benefit period has been reached;
- the date the group policy terminates;
- the date you are approved for the Resident plan and all premiums have been paid;
- the premium due date which occurs 12 months following your graduation from medical school if you do not begin a residency program within this period;
- the date you do not return from a leave of absence to resume studies in the medical school program;
- 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 program of medical studies, as certified by the medical school concerned;
- the date you fail to pay the premium, subject to the grace period;
- the date the administrator receives your request, submitted on a form provided by the administrator, to terminate your coverage;
- the premium due date on or immediately following your 70th birthday; or
- the date of your death.

Annual Premiums

Doctors of BC pays your annual premiums for the following monthly tax-free benefit amounts.

Year 1 & 2 - \$1,500

Year 3 & 4 - \$2,500

Students in year 4 can purchase an additional \$1,500 of monthly benefit subject to approval, for a combined total of \$4,000. Please contact Doctors of BC for your rates.

What happens to my Disability Insurance when I start my residency program and practice?

You may choose to apply for coverage on a full premium paying basis under the Doctors of BC INCOMEprotect for Residents Plan, provided you meet all of the eligibility requirements of the Residents Plan and you remain a member of Doctors of BC or the Yukon Medical Association.

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 Certificate;
- 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 6 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.

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.

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.



Doctors of BC Student Life Insurance

As a medical student, you're on an admirable path toward providing a healthy future for your patients. But you may also have your family's future to think about. A great way to help protect their financial future, in case anything happened to you, is with Life Insurance.

You may purchase Life Insurance without having disability insurance coverage.

Get started with the Doctors of BC Student Life Insurance Plan, which offers \$100,000 coverage at no cost for BC medical students.

\$100,000 Student Life Insurance at No Cost to you

You can apply for \$100,000 in Student Life Insurance without needing to provide evidence of insurability. Doctors of BC pays the premium while you are a full-time undergraduate student in a school of medicine or faculty of medicine in British Columbia.

You can apply for Life Insurance coverage greater than \$100,000 (to a maximum of \$5,000,000) by submitting evidence of insurability and paying the required premium, once your coverage is approved. Your spouse¹ is also eligible to apply for Life Insurance. Contact a Doctors of BC Insurance Administrator for more information.

¹ Spouse means a person of the opposite or same sex who is either your spouse by marriage or under any other formal union recognized by law or who is publicly represented as your spouse for at least the last 12 months.

Life Features

Are any optional features available?

Waiver of Premium Rider

If you purchase this rider and if you become totally disabled for a continuous period of 90 days before age 65, your Life Insurance coverage will continue without premium payments as long as you remain totally disabled. You can apply for this rider without evidence of insurability between April 1 and June 30, inclusive, of the year in which you graduate from medical school, or at the time you apply for additional coverage while you are in your undergraduate medical school program.

You are considered to be totally disabled if you are unable to perform the essential duties of your regular occupation as a result of sickness or injury, are under the regular care of a physician, and are not engaged in any other gainful occupation. As a Student, "regular occupation" means the ability to attend medical school on a full-time basis.

Your Life Insurance coverage will continue without payment of premium from the date your total disability begins, until the date you either cease to be totally disabled, or the date you fail to give Manulife proof of continued total disability, or on the premium due date coincident with or next following your 75th birthday, whichever is earliest.

Future Insurance Option Rider (FIO)

This rider allows you to add an additional \$50,000 insurance onto your base coverage on each option date as set out below, up to the plan maximum, without providing proof of good health.

You can apply for this rider without proof of good health from July 1 to September 28, inclusive, of the year in which you graduate from medical school, or at the time you apply for additional coverage while you are in your undergraduate medical school program.

You may exercise an option within 60 days of one of the following events:

- completion of medical school;
- completion of a Residency program;
- marriage or eligible common-law relationship
- birth or legal adoption of a child;
- attainment of age 25, 30, 35, 40, 45, 50 and 55.

To exercise this rider you must be actively at work* at the time of your application. The rider has a flat option amount of \$50,000 and cannot exceed the FIO maximum of \$500,000. This rider ends on the premium due date that coincides with or next follows your 55th birthday.

* Under this Life Insurance plan your regular attendance at medical school is considered your regular occupation/actively at work.

What happens to my Life Insurance when I start my residency program and practice?

You may choose to continue coverage, on a full premium paying basis, when you start your residency program. No evidence of insurability is required to continue coverage.

When will my Life Insurance end?

Your Life Insurance coverage will end on the earliest of the following dates:

- the date you are no longer a member of Doctors of BC or the Yukon Medical Association;
- the end of the grace period following non-payment of any premiums;
- the date you withdraw, or are terminated, from your program of medical studies, as certified by the medical school concerned;
- the first day of the month coincident with or next following the date you notify Doctors of BC, in writing, that you wish to terminate this coverage;
- the premium due date coincident with or next following the date of your 75th birthday;
- the date of conversion to an individual Life Insurance policy;
- the date on which the group policy is terminated; or
- the date of your death.

In the event of the insured's death, the coverage amount will be paid to the designated beneficiary. If the beneficiary is not living at that time, or if a beneficiary has not been designated, payment will be made to the insured's estate.

No benefits are payable for a death which occurs within two years from the effective date of the insurance coverage if death results from intentional self-inflicted injuries or suicide.



Student Life Insurance Monthly Rates

Monthly premium per unit (\$50,000 of coverage)

Premiums for your first \$100,000 of life benefit are paid by Doctors of BC.

Age	STANDARD				ELITE	
	Non-Smoker		Smoker		Non-Smoker	
	Male	Female	Male	Female	Male	Female
Under 25	\$1.17	\$0.62	\$2.05	\$1.06	\$0.98	\$0.57
25 - 29	\$1.29	\$0.73	\$2.31	\$1.26	\$1.07	\$0.68
30 - 34	\$1.51	\$1.24	\$3.43	\$2.51	\$1.27	\$1.13
35 - 39	\$1.97	\$1.46	\$5.64	\$3.83	\$1.59	\$1.34
40 - 44	\$2.60	\$1.97	\$7.86	\$5.15	\$1.79	\$1.70
45 - 49	\$3.71	\$2.41	\$9.77	\$6.87	\$2.51	\$1.83
50 - 54	\$5.59	\$4.13	\$21.14	\$14.34	\$3.48	\$2.85
55 - 59	\$10.17	\$6.96	\$30.12	\$19.02	\$6.93	\$5.34
60 - 64	\$18.76	\$12.74	\$39.70	\$29.46	\$12.77	\$9.76
65 - 69	\$28.57	\$13.53	\$50.26	\$31.44	\$19.45	\$10.37
70 - 74	\$59.90	\$29.92	\$105.54	\$69.42	\$40.74	\$22.92

Apply for the Life coverage between age 18 to 55.

Annual premium for Future Insurance Option Rider

FIO	\$27
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Apply for the FIO when you apply for Life coverage between age 18 to 55.

Rates including Waiver of Premium Rider

Monthly premium per unit (\$50,000 of coverage)

Age	STANDARD				ELITE	
	Non-Smoker		Smoker		Non-Smoker	
	Male	Female	Male	Female	Male	Female
Under 25	\$1.36	\$0.72	\$2.38	\$1.23	\$1.14	\$0.66
25 - 29	\$1.50	\$0.85	\$2.68	\$1.46	\$1.24	\$0.79
30 - 34	\$1.75	\$1.44	\$3.98	\$2.91	\$1.47	\$1.31
35 - 39	\$2.29	\$1.69	\$6.54	\$4.44	\$1.84	\$1.55
40 - 44	\$3.02	\$2.29	\$9.12	\$5.97	\$2.08	\$1.97
45 - 49	\$4.30	\$2.80	\$11.33	\$7.97	\$2.91	\$2.12
50 - 54	\$6.48	\$4.79	\$24.52	\$16.63	\$4.04	\$3.31
55 - 59	\$11.80	\$8.07	\$34.94	\$22.06	\$8.04	\$6.19
60 - 64	\$21.76	\$14.78	\$46.05	\$34.17	\$14.81	\$11.32

Apply for the FIO when you apply for Life coverage between age 18 to 55.

Help protect your financial future and your assets

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

- 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**.

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**

This brochure provides the highlights and not the details of Doctors of BC Student Insurance Program provided through Manulife. Final coverage is subject to approval from Manulife.



Plans underwritten by

The Manufacturers Life Insurance Company (Manulife).

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