

Doctors of BC  
**Insurance**



# INCOMEprotect for Practicing Physicians

Underwritten by The Manufacturers  
Life Insurance Company (Manulife)

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



**doctors  
of bc**



# Help protect your earning power

As a physician, you know that accidents or illness 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. Doctors of BC and Manulife can help protect that asset by offering two plans that are designed to work together to provide you with comprehensive disability coverage: **Physicians' Disability Insurance** plan and **INCOMEprotect for Practicing Physicians**.

The **Physicians' Disability Insurance (PDI)** plan is funded by the provincial government and can provide you with a tax-free monthly benefit of up to \$6,100, based on your BC eligible income. For more information or to apply, visit [www.doctorsofbc.ca/insurance](http://www.doctorsofbc.ca/insurance).

**INCOMEprotect for Practicing Physicians** is a supplementary plan that provides additional coverage amounts and optional riders to ensure you have comprehensive coverage choices.

## Eligibility

You are eligible to apply for **INCOMEprotect for Practicing Physicians** if you are a resident of Canada who is:

1. a member of Doctors of BC or the Yukon Medical Association (YMA);
2. under age 65;
3. actively at work in Canada for at least 25 hours per week or at least 1,300 hours over a period of one year; or
4. a resident or fellow applying within 6 months prior to becoming professionally qualified as a physician and will be starting practice within 3 months of becoming professionally qualified.

This plan is available to members who enrol on or after November 1, 2025.

## Available coverage amounts

You can apply for coverage in increments of \$100 from a minimum of \$500 to a maximum of \$25,000 of monthly benefit from all sources (excluding the Physicians' Disability Insurance).

Since the PDI plan has a monthly maximum of \$6,100/month, most practicing physicians require supplemental disability insurance to properly insure their income in the event of a disability.

A combination of the **INCOMEprotect for Practicing Physicians** plan combined with the PDI plan can help to cover your financial needs in the event of a disability.

## Physicians' Disability Insurance replacement coverage conversion privilege

If your coverage under the PDI plan (policy 59998) fully or partially terminates because you no longer satisfy the eligibility criteria for the PDI coverage, you have the right to obtain, without providing evidence of insurability, similar coverage under this plan up to the amount that was terminated if you have room within the maximum coverage available.

## When disability benefits begin

If you are totally or residually disabled and you meet all the eligibility requirements for payment of benefits and your claim is approved, payment begins after the elimination period is completed. The elimination period is the number of days that must pass after an injury, or the onset of a sickness, before your monthly disability benefit is payable. Choose between four elimination periods\* – 28, 60, 90 or 120 days.

\* Evidence of insurability may be required.

### Benefit Period

For total or residual disability, if you are disabled prior to age 63:

- benefits may continue until the policy anniversary date on or next following your 65th birthday; or
- upon recovery, whichever may come first.

If you become totally or residually disabled between age 63 and 70 the benefit period is up to a maximum of 24 months.

No benefit is payable beyond the policy anniversary date on or next following your 70th birthday.

### When disability benefits are paid

#### Total Disability Benefit

Full benefits may be payable when, as a result of sickness or injury, you are unable to perform the essential duties of your regular occupation at the time of becoming disabled, and you are not engaged in any other gainful occupation. You must be under the appropriate care of a treating physician.

#### Residual Disability Benefit

A residual disability benefit may be payable when, as a result of sickness or injury, you are under the appropriate care of a treating physician and have lost 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
- engaged in another gainful occupation.

For the first 6 months, the residual disability benefit is a minimum of 50% of the monthly benefit or the residual disability monthly benefit determined for each month. Afterwards, it is the monthly benefit adjusted by the percentage of income loss on a monthly basis.

Benefits under both total disability and residual disability may be payable until you recover or until the end of the benefit period, whichever comes first.



## Features included in this plan

### 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, 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.

### Recurrent Disability Benefit

You may be 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 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.

### Cosmetic or transplant donor 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 your insurance under this plan has been in-force for at least six months, and you complete the elimination period and you've been continuously totally disabled for at least 30 days.

### HIV, Hepatitis B or 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.

### Return to work assistance benefit

While receiving total or residual disability benefits, you may be offered a return-to-work assistance program, if you are under age 65, with the cost of these services covered under this plan, if not covered under another plan or program.

### 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.

### Waiver of premium benefit

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

## Portability

Although you must reside in Canada at the time of your application for insurance, the benefits provided under this plan are portable throughout the world, provided you maintain your membership and premiums are paid. Requests to add optional riders or to increase insurance coverage (except to exercise Guaranteed Insurability Benefit (GIB) option amounts on an existing Rider) cannot be submitted while you are outside of Canada. We will not pay for any loss due to disability that occurs while 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.

Doctors of BC has a nominal out-of-province/Canada membership fee to assist you in maintaining your insurance coverages.

### Guaranteed Insurability Benefit (GIB)

You can exercise the GIB if you are 55 or younger at the beginning of the GIB option period. The GIB allows you to increase your insurance coverage as your needs increase, without having to provide evidence of insurability. This option can be exercised during the month of November each year for an additional monthly benefit of up to \$1,500.

Your income must be sufficient to justify each increase. Your total coverage obtained by exercising GIB cannot exceed \$20,000 under either this Physician plan or combined with any GIB increases you made if you previously had the Resident plan coverage.

## Optional Riders

Enhance your INCOMEprotect for Practicing Physicians coverage by purchasing one or both of the following optional riders, subject to evidence of insurability and approval by Manulife.

### 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 another 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.

### Cost of Living Adjustment (COLA) Rider

When you have been receiving monthly total or residual disability benefits for 12 consecutive months, the COLA benefit increases your monthly disability 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.

## 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 Physicians switching to the INCOMEprotect Physician Plan from an INCOMEprotect Resident 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.

## When will my INCOMEprotect for Practicing Physicians coverage end?

Your coverage will end on the earliest of the following:

- the date the maximum benefit period has been reached;
- the date the group policy terminates;
- the end of the grace period if the total premium due is not paid;

- the date your maximum parental leave of absence or leave of absence period expires if you do not return to your medical practice;
- the premium due date on or immediately following your 70th birthday\*;
- the first of the month on or immediately following the date you are no longer a member of an eligible association;
- the date the administrator receives your request, submitted on a form provided by the administrator, to terminate your coverage;
- the earlier of:
  - a) the date you retire from your medical practice, or
  - b) the 1st of the month following the date you are no longer practicing medicine, if you are 65 or over;
- the date of your death.

\* Coverage is subject to the Benefit Period - See page 2

## What is not covered under this plan?

Benefits will not be payable for 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, unless waived by us, 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, recognized by us;
- any loss due to a disability resulting directly or indirectly from an intentionally self-inflicted injury, unless evidence establishes that the injury is 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 injury 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 disability during 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 disability during 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 your 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 certificate 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 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 Practicing Physicians provided through Manulife. Final coverage is subject to approval from Manulife.



Plans underwritten by

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