

we know you.

# INSURANCE **for doctors**

we're for you.



## YOU'RE WORKING HARD FOR YOUR FUTURE. **PROTECT IT.**



FOR **medical students**

Medical students carry a lot of responsibilities - including financial ones. You have student loans, car loans, mortgages, lines of credit and living expenses. Insurance protects you: in the event that something happens, your financial obligations will be covered.

We are here to help students like you meet your current and future financial obligations.

Unlike insurance brokers or bank representatives who work on commission, our full-time, noncommissioned, licensed insurance advisors provide information on the best insurance options for you. This is a free, value-added service provided with your complimentary Doctors of BC membership.

## WHY DO I NEED DISABILITY AND LIFE INSURANCE?

If you get into an accident, become seriously ill, or suffer a mental stress disorder and cannot attend school, disability insurance can help with your loan payments and living expenses. In the event that you pass away, life insurance will help your family pay debts and funeral costs, and assist your dependants.

## WHY CHOOSE DOCTORS OF BC INSURANCE PROGRAMS?

As a medical student your coverage is automatically approved without evidence of good health. As your responsibilities and income increase, you can also increase coverage. If you enroll as a student, you aren't required to prove good health again during the entire life of your disability plan.

For over 50 years, we have provided members with comprehensive, competitively priced insurance products. Because Doctors of BC manages more than 19,000 insurance policies, we are able to negotiate discounted premiums from Manulife and pass these savings on to you.

## DID YOU KNOW?

The majority of Doctors of BC student disability claims are stress-related.

“ I was very fortunate to have enrolled in the Doctors of BC disability insurance plan and receive their financial support. The funds I received from my insurance plan were fundamental in my successful return to school. ”

- UBC medical student

“ Doctors of BC was phenomenal in helping me transition from being a student to a resident within the health care system. They helped guide my understanding of the importance of insurance policies and other financial matters as a new physician. ”

- Second year resident

## DOCTORS OF BC STUDENT INSURANCE PROGRAM

Type of Insurance	Description	Benefit	Cost
<b>Life Insurance</b>	In the event of death, the person of your choice receives a one-time, tax-free lump sum benefit.	\$100,000	No cost to you while you are in medical school.
<b>Disability Insurance</b>	If you cannot attend work or school due to injury, stress, or illness, you may receive a monthly tax-free benefit until age 65.	1st year - \$1,500/month 2nd year - \$1,500/month 3rd year - \$2,500/month 4th year - \$2,500/month Residency/Practice - \$4,000+ / month	No cost to you in years 1 to 3 and in year 4 for the \$2,500 benefit option. Low cost premiums for the \$4,000 benefit option in year 4.

## PROTECT YOUR FUTURE. CONTACT US TODAY.

Our insurance advisors are dedicated to providing you with sound, objective advice about Doctors of BC insurance plans and other insurance products as well.

For a private phone, web, or in-person consultation, please contact us to arrange an appointment.

**TF** 1 800 665 2262 (Please ask for the Insurance Department)

**E** [insurance@doctorsofbc.ca](mailto:insurance@doctorsofbc.ca)

**W** [doctorsofbc.ca/insurance](http://doctorsofbc.ca/insurance)