






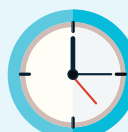




we know you.

INSURANCE for doctors



















we're for you.

	DESCRIPTION	COVERAGE	BENEFITS	SPECIAL DEADLINES
Life Insurance	Minimum \$50,000 Maximum \$5,000,000	Physician and/or Spouse	Tax-free sum payment to your family upon your death that can be used to:  <ul style="list-style-type: none"> Provide your dependents with income Pay debts Cover final expenses	APPLY ANYTIME 
Physicians' Disability Insurance	Provides benefit based on your prior calendar year eligible earnings up to a maximum of \$6,100 per month	Physician	Provides non-taxable replacement income if you can't work due to injury, illness, or stress Negotiated benefit for BC physicians and the premiums are paid by the government Partial claims are allowed  	APPLY ASAP this is a government-funded benefit 
Disability Insurance	Minimum - Maximum \$500 - \$25,000	Physician	Provides non-taxable replacement income if you can't work due to injury, illness or stress Supplements the Physicians' Disability Insurance to provide higher coverage level Provides optional riders to enhance your disability coverage Partial claims are allowed 	Apply within 6 months of starting a new practice in British Columbia without proof of good health for coverage up to \$1,500 

W doctorsofbc.ca/insurance

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Extended Health and Dental	DESCRIPTION	COVERAGE	BENEFITS	SPECIAL DEADLINES
	A comprehensive health & dental benefit plan for members and their office staff	Physician Office Staff Spouse Children	 Reimburses drug and medical costs not covered through government Medical Services Plan  Reimburses dental costs  Provides Emergency Out-of-country travel  Covers your family living in Canada	Apply within 90 days of becoming a Doctors of BC member without proof of good health 
Critical Illness	DESCRIPTION	COVERAGE	BENEFITS	SPECIAL DEADLINES
	Minimum - Maximum \$50,000 - \$500,000 <hr/> Child Minimum - Maximum \$5,000 - \$20,000	Physician Spouse Children	A tax-free lump sum payout if diagnosed with 1 of 25 major illnesses including:  Cancer  Heart Attack  Stroke 	Apply within 90 days of becoming a Doctors of BC member without proof of good health for coverage up to \$50,000 
Accidental Death & Dismemberment	DESCRIPTION	COVERAGE	BENEFITS	SPECIAL DEADLINES
	Maximum of \$2,000,000	Physician Spouse Children	A tax-free lump sum payment for covered losses due to accidental injury or death.  Rock Climbing  Car Accident  Back Country Skiing 	APPLY ANYTIME  Proof of good health is not required.
Professional Expense Insurance	DESCRIPTION	COVERAGE	BENEFITS	SPECIAL DEADLINES
	Minimum - Maximum \$500 - \$30,000	Physician	If you become disabled the benefit reimburses professional expenses such as:  Membership Dues  College Fees  Salaries and Office Expenses	APPLY ANYTIME 