

INSURANCE PROGRAMS







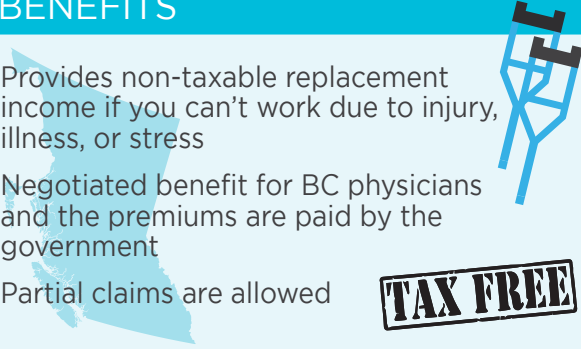



Doctors of BC members have access to exclusive insurance plans.







For details or to book a complimentary insurance review, visit our website at doctorsofbc.ca/insurance or contact us at insurance@doctorsofbc.ca or 604 638-7914 or 1 800 665-2262 ext. 7914







We also offer exclusive plans and member discounts on Commercial Office, Home, Auto, and Travel Insurance through preferred partners.







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Better Together.

	DESCRIPTION	COVERAGE	BENEFITS	SPECIAL DEADLINES
<p>Life Insurance</p> 	<p>Minimum \$50,000 Maximum \$5,000,000</p>	<p>Physician and/or Spouse</p>	<p>Tax-free sum payment to your family upon your death that can be used to:</p> <p>TAX FREE</p> <ul style="list-style-type: none">  Provide your dependents with income  Pay debts  Cover final expenses 	<p>APPLY ANYTIME</p> 
<p>Physicians' Disability Insurance</p> 	<p>Provides benefit based on your prior calendar year eligible earnings</p> <p>up to a maximum of \$6,100 per month</p>	<p>Physician</p>	<p>Provides non-taxable replacement income if you can't work due to injury, illness, or stress</p> <p>Negotiated benefit for BC physicians and the premiums are paid by the government</p> <p>Partial claims are allowed</p> <p>TAX FREE</p> 	<p>APPLY ASAP this is a government-funded benefit</p> 
<p>Disability Insurance</p> 	<p>Minimum - Maximum \$500 - \$12,000</p>	<p>Physician</p>	<p>Provides non-taxable replacement income if you can't work due to injury, illness or stress</p> <p>Supplements the Physicians' Disability Insurance to provide higher coverage level</p> <p>Provides optional riders to enhance your disability coverage</p> <p>Partial claims are allowed</p> <p>TAX FREE</p>	<p>APPLY ANYTIME</p> 

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 - \$250,000 <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 \$1,000,000	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 - \$20,000	Physician	If you become disabled the benefit reimburses professional expenses such as:  Membership Dues  College Fees  Salaries and Office Expenses	APPLY ANYTIME 

Telephone medical interview, blood, urine and vitals are generally required when applying for insurance unless otherwise noted.