



SASKATCHEWAN
MEDICAL ASSOCIATION

Resident Disability INSURANCE PLAN



 **Manulife**

The Manufacturers Life Insurance Company

Saskatchewan Medical Association Disability Insurance

Eligibility

You are eligible for this plan if you are a resident under Resident Doctors of Saskatchewan (RDoS), a member of the Saskatchewan Medical Association (SMA), and on the Educational Register of the College of Physicians and Surgeons of Saskatchewan.

How to Enroll

You may enroll by completing the Manulife Resident Application for SMA Disability Insurance and returning it to the SMA or RDoS office. The SMA will confirm receipt and advise of any further requirements. Upon acceptance into the plan, you will receive an issued certificate outlining your coverage.

Coverage Options Available

Minimum – \$500 per month

Maximum – 100% percent of monthly earnings (subject to the plan maximum \$15,000 per month)

Non-Evidence Medical Amount – \$2,500 per month

You are entitled to \$2,500 per month of coverage regardless of past or present health provided you enroll within 30 days from the date of becoming eligible.

You may apply for additional coverage subject to the requirement that total coverage including other disability plans does not exceed 100% of your monthly income.

Annual Premiums per \$100 of Monthly Benefits

Age Attained	Resident Plan C	
	Male	Female
under 30	\$9.20	\$13.40
30-34	\$12.60	\$18.00
35-39	\$13.40	\$19.20
40-44	\$21.60	\$30.00
45-49	\$25.40	\$34.80
50-54	\$39.30	\$46.80
55-59	\$50.30	\$52.90
60-62	\$52.80	\$52.80
63-70	\$43.65	\$43.65

* Smoker rate is 15% higher than quoted annual premiums.

* Monthly premiums are $\frac{1}{12}$ of quoted annual premiums.

* Premiums are paid by the University of Saskatchewan through the Resident Doctors of Saskatchewan contract while you are a resident.

* Upon attaining a higher age bracket, your premium automatically increases in accordance with the above schedule on May 1.

Guaranteed Renewable

Manulife will not cancel your certificate, as long as premiums are paid, you remain an SMA Member in good standing, and continue to practice medicine.

Effective Date of Coverage

Coverage is effective on the 1st day of the month following Manulife's approval of the application (and medical evidence if applicable) provided the member is a resident under RDoS at that date.

Portability

An insured SMA Member who relocates outside of Saskatchewan is eligible to maintain existing coverage indefinitely if residing in Canada or the United States or, for five years if resident elsewhere in the world.

Uninterrupted Coverage

Upon completion of your residency training program, the University of Saskatchewan through the RDoS contract will discontinue payment of your premiums.

However, the SMA has made it simple and easy to retain your coverage uninterrupted. Contact the SMA within 60 days of your completion of the residency program in order to continue your coverage by arranging for premium payment and SMA membership.

Disability Benefits

Benefits for total disability due to:

Injury - commence on the first day and are payable for lifetime.

Sickness - commence on the 91st day of disability and are payable to age 65. The 90-day waiting period can be satisfied by cumulative periods of intermittent disabilities. Benefits are not payable during the waiting period.

If disability commences after age 63 but prior to age 70, benefits will be payable after a 30-day waiting period for a maximum of 24 months for each separate period of disability, but in no event beyond the anniversary date of the policy next following or coinciding with attainment of age 70.

The following benefits are included. There is no extra cost associated with these benefits:

Total Disability Benefits

These benefits are payable to you if you suffer an injury or sickness and:

- are unable to engage in your regular occupation (the work you normally performed prior to disability),
- are not working in any other occupation for remuneration or profit,
- and are following appropriate regular care and treatment of a physician.

Partial Disability Benefits

These benefits are payable to you if you are:

- able to perform some duties of your regular occupation (the work you normally performed prior to disability),
- only able to perform your regular occupation for less time than before you became disabled, or
- working in another type of practice or occupation as a result of becoming disabled.

For any Partial Disability benefits to be payable, you must be following appropriate regular care and treatment of a physician and experiencing at least a 20% reduction in your pre-disability monthly earned income.

It is not necessary to have been Totally Disabled in order to qualify for Partial Disability benefits. If qualified, the benefits payable would be equal to the monthly benefit that would be payable for Total Disability, multiplied by the percentage reduction in net income.

Recurrent Disability

If Total or Partial Disability from the same cause recurs within six months following the termination of a previous period of benefits, payments can resume, without re-satisfying the waiting period, for the balance of the benefit period.

Automatic Increases

You may, without evidence of health, increase your coverage by up to 15% from a minimum of \$100 up to a maximum of \$1,000 per month every two years prior to age 64 on the plan anniversary. Certain conditions and limitations may apply in order to exercise this option. Please contact the SMA for more details.

Cost of Living Benefit

After receiving benefit payments for a period of 12 months, subsequent payments will increase each year, commencing with the 13th monthly payment. The amount of the increase will be in the same ratio as Canada Pension Plan benefits have been increased within the preceding 12 months, subject to a maximum increase of 8% in any one year. The indexing is on a compound basis.

After a period of Total Disability where your benefits were increased under a Cost of Living Benefit, you may contact the SMA within a 30 day period, to retain the new increased benefit amount.

HIV/Hepatitis B or C Benefit

Although being HIV positive or a Hepatitis B or C carrier does not constitute being disabled under the terms of the disability certificate, it is recognized that as a physician, your ability to earn an income could be severely affected even though no sickness would limit your ability to work.

Prior to age 65, if you test positive for HIV or you are determined to be a Hepatitis B or C carrier, you would be eligible for Partial Disability benefits. Certain conditions, disclosures, limitations and circumstances are applicable.

Transplant Donor or Cosmetic Surgery

Disabilities due to cosmetic surgery or your being a transplant donor are covered as a sickness after your coverage has been in force for 6 months.

Waiver of Premium

After Total or Partial Disability has continued and while you are in receipt of benefits for longer than 3 months or the waiting period, premiums will be waived as they become due.

Rehabilitation

Provides for a continuation of benefits for up to 24 months or longer periods, if the SMA and Manulife consider appropriate, should you engage in rehabilitative employment following a period of continuous Total Disability.

Cash Flow Replacement

Provides for a lump-sum payment when you cease to be disabled and resume practice, after being on claim in excess of 90 days.

Catastrophic Loss

While you are experiencing a catastrophic loss, you will be deemed to be Totally Disabled and a benefit equal to 125% of the benefit otherwise payable under this certificate will be paid to you. Catastrophic loss means you satisfy the minimum criteria in one of the following categories: self care, transfer and mobility, cognitive ability, terminal illness. However, catastrophic loss will not exist if you are engaged in any gainful occupation.

Presumptive Total Disability

If you suffer a disability resulting in the irrecoverable loss of speech, hearing, sight or the use of two limbs, you would be entitled to full benefits whether or not you are gainfully employed or under the care of a physician.

Minimum benefit for certain accidental losses

For any injury that results in certain accidental losses within 180 days after the date of the injury, benefits will be paid to you, in advance, for a guaranteed minimum period whether or not you are working or Totally Disabled.

Death Benefit

If you die while on claim, a lump sum equal to 3 months' benefits will be paid to your Estate.

The following Optional Benefits are available*

*If chosen to be added, premiums for the following riders are the responsibility of the Resident and will be deducted through payroll.

Own Occupation Rider

With this rider, if you became Totally Disabled as a result of injury or sickness, you would still receive Total Disability benefits, even if you are earning an income in a different occupation, as long as you are unable to engage in your regular occupation.

The premium for the Own Occupation Rider is an additional 10% of the basic premium.

Retirement Protection Rider

The Retirement Protection Rider allows the insured Resident to save for retirement during periods of total disability, when their income is reduced and when they cannot contribute to a RRSP. The rider pays a benefit into a money market account held on the insured Resident's behalf in a trust account. Funds are locked in until age 65 and are not registered for tax purposes. The amount of benefit that may be applied for is up to a maximum of 20% of earned income and is available from a minimum of \$300 to maximum of \$1500 in \$100 units.

The cost of living benefit and the automatic increase provisions of the policy will not apply to the Retirement Protection Rider. An insured Resident receiving benefits under the own occupation rider will not be entitled to retirement protection payments.

Annual Premium for \$100 of Monthly Retirement Benefit 90 Days Injury/90 Days Sickness:

Age Attained	Per \$100 of Annual Benefits
under 30	\$14.00
30-34	\$15.00
35-39	\$16.00
40-44	\$25.00
45-49	\$30.00
50-54	\$40.00
55-59	\$45.00
60-64	\$55.00

Exclusions

Intentional self-inflicted injury or sickness; normal pregnancy and/or childbirth; war risks; alcoholism or drug addiction unless the insured Resident is following an accepted program of treatment as authorized by the Saskatchewan Physician Support Program; loss of disability resulting from operating any aircraft for reward or profit.

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Full terms and conditions of the plan are contained in the Master Policy held in the office of the Saskatchewan Medical Association. This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. Individual certificates are issued to all insureds.



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