

QMA INSURANCE
EXCLUSIVE TO MEMBERS



Long Term
Disability
Insurance

10/2011

**LONG TERM
DISABILITY
INSURANCE****Long Term Disability Insurance program**

Available exclusively to members of the Quebec Medical Association, this insurance package provides you with a monthly benefit should you be unable to work due to an accident or illness.

Eligibility

To be eligible to apply, you must be:

- under age 65 and
- reside and practice medicine on a full-time basis in the province of Québec.

**Monthly Benefit
Levels**

Monthly Benefits are available in units of \$100, from a minimum of \$1,000 to a maximum of \$12,000.

If you have other Disability Insurance in force, the amounts must be deducted from the level of coverage applied for. However, depending upon your income, you may hold a total monthly benefit of \$12,000 from all sources.

SPECIAL OFFER**Start of practice**

You may apply for a monthly benefit of up to \$3,000 (\$4,500 for specialists) without having to provide proof of good health and regardless of your income if your request for coverage is made within 90 days of your start of practice.

This offer may be reduced if the total long term disability coverage already in force, or applied for, with any other insurer exceeds \$3,000.

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**LONG TERM
DISABILITY
INSURANCE****Elimination
Periods**

Your monthly benefit begins after you have completed an elimination period. You may choose an elimination period of 30, 45 or 90 days of Total Disability or any combination thereof. However, each elimination period must provide a minimum of \$1,000 monthly benefit.

**Termination of
Coverage**

Your insurance will cease:

- on termination of the master contract;
- the day prior to the renewal date coincident with or next following the date on which you cease to be a member of the Quebec Medical Association;
- the day prior to the renewal date coincident with or next following your 70th birthday;
- for failure to pay premiums;
- on the first of the month following receipt by QMA Insurance of your written request to terminate coverage.

Limitations

No benefits are payable for any disability resulting from war, insurrection, rebellion or participation in a riot, normal pregnancy or childbirth.

Annual Premium

Premiums increase upon attainment of the next age bracket.

To be eligible for the non-smoker rate, you must be in good health and must not have used any tobacco products for a period of at least 12 consecutive months at the time of application.

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**LONG TERM
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Period****For Accident:**

- Before age 65: For life
- After age 65: 24 months

For Sickness:

- Before age 60: To age 65
- Age 60-65: 60 months
- After age 65: 24 months

Plan features**Portability**

You may continue your insurance coverage anywhere in the world, as long as you remain a QMA member and you continue to pay your premiums.

Three month recovery benefit when you return to work after 12 months or more of Total Disability.

Short term partial disability

benefit payable for 12 months following a period of Total Disability when you have returned to work but at one-half or less of your pre-disability capacity.

2% cost of living benefit according to consumer price index

Waiver of Premium

In the event you become totally disabled prior to age 65 for a period of at least 180 consecutive days, your long term disability Insurance premiums will be waived until you are no longer totally disabled.

Recurrent disability benefit without satisfying a new elimination period if disability returns within six months of your return to work.

Intermittent periods of total disability may be used to satisfy the 30, 45 and 90 day elimination periods for Total Disability benefits.

Rehabilitation programs during which you may continue to receive Total or Partial Disability benefits.

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**LONG TERM
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Total Disability shall mean:

- Before age 65 that you are unable to perform the essential duties of your regular occupation as a direct result of sickness or injury, and are under the regular care of a legally qualified physician.
- After age 65 that you are unable as a direct result of sickness or injury, to engage in any gainful occupation for which you are reasonably fitted having regard to your education, training or experience.

HIV/Hepatitis B Benefit

If you test positive for HIV or are determined to be a Hepatitis B carrier in an asymptomatic infectious state, you may be eligible for Reduced Disability Benefits even if you are not disabled as defined by the QMA policy.

Reduced Disability Benefits will be payable if, before age 65, your Average Monthly Earned Income is reduced by more than 20% following the date you are required to:

1. disclose your condition to your patients by regulations approved by an appropriate governmental authority, hospital board, applicable medical regulatory body or licensing authority, or
2. limit your practice of medicine by regulations approved by an appropriate governmental authority, hospital board, applicable medical regulatory body or licensing authority.

If you are eligible for the HIV/Hepatitis B Benefit, your benefit will be paid in accordance with the terms of the policy governing the calculation of the Reduced Disability Benefit.

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**LONG TERM
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If you are Totally Disabled or suffer a Reduced Disability for more than 12 consecutive months, this rider adjusts your monthly disability benefit for inflation.

On each anniversary of your disability, your benefit is increased in accordance with the Consumer Price Index, subject to an annual maximum of 8%. These annual inflation adjustments continue until you recover, reach age 65 or your monthly benefit doubles.

You may apply for this rider if you are under age 63.

Note: Purchase of this rider replaces the basic 2% Cost of Living Benefit.

Reduced Disability Rider

If you return to your occupation with a loss in earned income of 20% or more due to injury or illness, this rider provides a monthly disability benefit based on your loss of income.

For example, if your income is reduced by 60%, your monthly benefit under this rider would equal 60% of your Total Disability Benefit.

You do not need to be Totally Disabled prior to receiving benefits under this rider. However, for the 14 day elimination period you must be Totally or Partially Disabled for at least 30 days.

Benefits under the Reduced Disability Rider are payable to age 65 for sickness or injury. If you are disabled on or after age 63, benefits are payable for 24 months.

You may apply for this rider if you are under age 65.

Note: Purchase of this rider replaces the basic Short Term Partial Disability Benefit and the basic Recovery Benefit of 2%.

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**LONG TERM
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(continued)****Future Insurance Option Rider (FIO)**

This rider allows you to purchase up to \$2,000 of monthly Long Term Disability benefit without evidence of good health, provided your income qualifies you for the additional coverage.

Purchase of additional coverage takes place during the 30 day option period immediately following the renewal date of any odd-numbered calendar year. During four separate option periods, you can apply for up to \$500 of monthly disability benefit subject only to income qualification.

Once you have used your four options to purchase additional coverage or you reach 50 years of age, your coverage under this rider terminates.

You may apply for this rider if you are under age 50.

QMA INSURANCE

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