

ADA® Members Insurance Plans

Underwritten by Protective®

2025 frequently asked questions

Have questions about ADA Student Members Life and Disability Insurance? Here are your answers.

Enrollment

Who is eligible for ADA Student Members Life and Disability Insurance?

ADA student membership benefits include life and disability insurance coverage while you're in school, during residency and postdoctoral programs. Student member coverage is paid for by ADA® Members Insurance Plans, underwritten by Protective®. You are eligible for coverage if you meet the following criteria:

- You are a student member of the American Dental Association
- You are enrolled as a full-time predoctoral dental student, or engaged full-time in a postdoctoral advanced training course of not less than one academic year at an accredited dental school or residency program.
- You have not previously held ADA members insurance*

* If you have previously held ADA members insurance, you must complete an application for the student insurance and provide proof of good health.

How do I enroll in the ADA Student Members Life and Disability Insurance?

It's easy:



Register at ada.protective.com/studentaccess



Opt in

Request activation of the ADA Student Members Life and Disability Insurance coverage. Your insurance will be issued as soon as we verify your ADA student membership effective the day we received your completed activation form.

Will I have to renew the ADA Student Members Life and Disability Insurance every year?

No. Once enrolled, your student member coverage automatically renews each year throughout dental school and residency, as long as you remain an ADA student member.

Can I keep the ADA Student Members Life and Disability Insurance during residency?

Yes. As long as you share your postgraduate student member plans with Protective and maintain your ADA membership, your coverage can continue throughout your residency.

Why should I consider life and disability insurance now?

Being insured at a younger age means you're already covered as you age, when insurance may be more difficult to obtain. Disability and life insurance may be required as collateral for a practice loan,

so obtaining insurance in advance is one of the things that may help you prepare for your future. You may also want to consider applying for more insurance coverage as your family and income grow.

Can I get ADA Student Members Disability Insurance if I have a policy with another carrier?

Yes. The ADA Student Disability Insurance Plan allows you to have up to \$3,000/month from all sources before coordinating benefits with other disability insurance policies. If you have disability coverage through multiple policies that exceeds \$3,000, benefits under the ADA Student Members Disability Insurance Plan will be reduced.*

*Check other disability policies for benefit restrictions and/or reductions on the benefits you could claim.

Student coverage

What does the ADA Student Members Insurance benefit include?

Term Life Insurance:

- \$50,000** term life coverage
- \$50,000** of accidental death coverage

**Doubles to \$100,000 on July 1 of the year you graduate.

Disability Insurance:

- \$2,000 per month of disability insurance for up to seven years
- Up to \$2,000 per month to repay student loans

How is the ADA Student Members Life and Disability Insurance coverage benefit made possible?

ADA student member coverage is paid for by ADA® Members Insurance Plans, underwritten by Protective®, and provided to you as financial protection and to assist with launching your career.

What happens if I become disabled during school?

If you experience a disabling illness or injury that lasts more than 90 days, your ADA student disability insurance provides a \$2,000 monthly benefit that is payable for up to seven years. You will qualify for disability benefits during the first two years if you are unable to perform the normal duties of a dental student. Following the first two years, you will qualify for disability benefits over the next five years if you are unable to perform the duties of any occupation.

In addition to the \$2,000 of basic monthly disability coverage, the ADA Student Members Disability Insurance Plan also provides up to \$2,000 per month of student loan repayment benefits (up to \$150,000 total) so long as you are unable to perform the normal duties of a dental student. Loan repayment provisions can vary significantly among disability policies, so be sure to check those provisions carefully when comparing policies, or call an Insurance Plan Specialist at 866-508-0137 for help.

How do I name or change my life insurance beneficiary?

To name a beneficiary, complete the beneficiary designation form that accompanies your Certificates of Insurance that you'll receive in the mail. To change a beneficiary, go to ada.protective.com to get a beneficiary change form. Because it is legally binding, your beneficiary designation must include your signature. Call Member Services at 800-568-2001 if you have questions.

How much life insurance do I need?

It depends on your individual circumstances, such as whether you have a spouse and children, how much debt is in your name, how close you are to graduation and/or practice ownership and more.

Contact an Insurance Plan Specialist to help you assess whether or not you need an amount beyond the coverage provided.

How does my ADA Student Members Life and Disability Insurance change after graduation?

Effective on July 1 of the year you graduate, your student member coverage of \$50,000 of life insurance automatically doubles to \$100,000. Your \$50,000 of accidental death coverage also doubles to \$100,000 at that time. Your disability insurance coverage stays the same. You'll continue to receive the student membership disability and life insurance coverage until the end of that calendar year unless you choose to take advantage of the early disability conversion period that begins in January of the year you graduate.

Insurance for new dentists**How do I convert my ADA Student Members Life and Disability Insurance coverage?****Option 1:**

Enroll in Autopay before October 31 of your graduation year, providing a seamless transition from student to practicing dentist without a gap in coverage. Sign up today at ada.protective.com/autopay.

Option 2:

Simply maintain active ADA membership and pay your premiums by January 1 to convert your coverage. Be sure to create an online account and update your contact information.

Can I convert to a member plan before the end of the year I graduate?

Yes. Beginning in January of the year you graduate, you have the option to convert your student disability insurance and student loan repayment benefits to the more comprehensive insurance plans for ADA members who are practicing dentists. By forgoing the student member coverage in exchange for the more comprehensive coverage, you can elect one or both disability insurance plans, both of which include the "own occupation" definition of disability:

- **\$2,000/month in Disability Income Protection Insurance** — pays benefits to age 67
- **\$2,000/month of Office Overhead Expense Disability Insurance*** — helps repay student loans should you become disabled

*Up to maximum payout of \$48,000

What if I want more coverage than what is provided in the conversion offer?

You can increase your coverage and add other insurance plans offered at ADA member premiums throughout your career. However, you will be required to provide proof of good health and/or income for these increases. Contact an Insurance Plan Specialist to discuss your options.

How much will my ADA Members Insurance Plans coverage cost when I convert to the member plans for practicing dentists?

ADA Members Insurance Plans premiums vary based on age, gender and current Premium Credit.¹ The example below shows approximate 2025 premiums¹ for 30-year-old male and 30-year-old female member dentists:

- **Term Life Insurance with Accidental Death Coverage and Waiver of Premium Option:** \$33/year male and \$24/year female
- **Disability Income Protection Insurance:** \$141 semiannually male and \$209 semiannually female
- **Office Overhead Expense Insurance (for student loan repayment):** \$25 semiannually male and \$53 semiannually female

Visit ada.protective.com for the most up-to-date rates.



For more information, visit ada.protective.com

or contact an Insurance Plan Specialist at 866-508-0137 or ADAPlanSpecialist@protective.com

ADA disability and life insurance is underwritten by Protective®, a leader in financial services, providing financial protection throughout dental school and beyond.

¹Term Life, Disability Income Protection and Office Overhead Expense Disability Insurance rates range based on age and gender. 2025 premiums for a 30-year-old male and a 30-year-old female rounded to the nearest dollar for \$100,000 of Term Life with Accidental Death and Waiver of Premium options, \$2,000/month of Disability Income Protection Insurance with a 90-day waiting period and \$2,000/month of Office Overhead Expense Disability Insurance with a 30-day waiting period and maximum benefit of 24 times the insured amount. Term Life standard annual premiums are effective as of 1/1/25 and include a 32% Premium Credit discount. Disability Income Protection annual premiums are effective as of 5/1/24 and include a 26% Premium Credit discount. Office Overhead Expense annual premiums are effective as of 2/1/25 and include a 45% Premium Credit discount. The Premium Credit shares favorable financial results with Plan participants. The Premium Credit is not guaranteed, but reevaluated periodically, which may impact rates shown above.

Premiums increase based on age with Term Life premiums increasing annually, Disability Income Protection premiums increasing every 5 years and Office Overhead Expense premiums increasing every 10 years to age 60 and every 5 years thereafter.

Protective refers to Protective Life Insurance Company (PLICO) and its affiliates, including Protective Life and Annuity Insurance Company (PLAIC). PLICO, founded in 1907, is located in Nashville, TN, and is licensed in all states excluding New York. PLAIC is located in Birmingham, AL, and is licensed in New York. Protective® is a registered trademark of PLICO. The Protective trademarks, logos and service marks are property of PLICO and are protected by copyright, trademark and/or other proprietary rights and laws. ADA® is a registered trademark of the American Dental Association (ADA). ADA® Members Insurance Plans is a registered service mark of the ADA. The ADA trademarks, logos and service marks are the property of the ADA and used by Protective with permission. In some states, the ADA is entitled to receive royalties from the ADA Members Insurance Plans. ADA Members Insurance Plans refers to the group life, disability and supplemental medical policies issued by PLICO and PLAIC to the ADA.