

Group Disability Insurance

State Dental Association Insurance Trust

Disability Income Coverage through the State Dental Association Insurance Trust **helps protect you and your family from financial loss due to a disabling injury or illness.** Protect your most valuable asset, your ability to practice dentistry and treat patients.

In partnership with **MetLife Insurance Company**, state dental associations have combined buying power in order to **provide members with exceptional coverage and cost effective rates.**

Sample Rates

	Age	Monthly Benefit	Annual Premium
Female Dentist	32	\$ 6,000	\$ 781
Female Dentist	44	\$ 12,000 (w/ COLA)	\$ 3,109
Male Dentist	28	\$ 5,000 (w/ COLA)	\$ 423
Male Dentist	53	\$ 8,000 (w/ COLA)	\$ 2,596

Rates are based on gender, limits, age, elimination period and COLA option.

Coverage Highlights

- **True "Own Occupation" coverage** pays full benefits if you are disabled and unable to perform the occupation that is your primary source of earned income
- **Maximum monthly benefit of \$15,000**
- **Guaranteed Issue** for all new members within the first 60 days of membership – up to \$4,000 monthly benefit
- **Simplified Issue** (application and prescription review only) – under age 45 up to \$6,000 monthly benefit, age 45-54 up to \$3,000 monthly benefit
- Benefits are **payable to age 69 and over**
- **Flexible elimination period** – 30, 90 & 180 days
- Included coverages:
 - **Work Incentive** – 100% of your pre-disability earnings may be received if you work while disabled
 - **Rehabilitation Program Incentive** – Increases monthly benefit when you participate in an approved rehabilitation program while disabled
 - **Family Care Incentive** – Provides reimbursement for eligible family care expenses if you work or participate in an approved rehabilitation program while disabled
- Optional coverage:¹
 - **Cost of Living Adjustment (COLA)** – 3% annual increase in benefit amount while on a disability claim

For more information:



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¹ There may be additional charges for optional benefits. Please contact MDIS - Lindsey Kutscher, CISR at 573-469-7001 for additional details.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. For complete details please contact MDIS - Lindsey Kutscher, CISR at 573-469-7001.

Group insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166. Policies offered through Metropolitan Life Insurance Company. Group Policy #227753-1-G. Eligibility to age 60 working 20 hours per week. Coverage termination at age 75. Benefit Duration RBD w/SSNRA. Pre-Existing Condition Limitation-6/12. Received medical treatment, consultation, care, services or prescribed medication in 6 months prior to certificate issuance results in a disability in the first 12 months of coverage. Lifetime maximum of 24 months for metal or nervous disorders, alcohol, drug or substance abuse. Rates shown are annual premium. Rates may be changed with notification to group policy holder. Exclusions for war, active participation in a riot, intentionally self-inflicted injuries, attempted suicide or commission of or attempt to commit a felony. Definition of disability changes to any occupation at age 65. Disability benefits amounts may be reduced if benefits are paid to you for state, public or federal retirement plans, income received under a contributory retirement plan, income received while work under provisions of the rehabilitation incentives, or recovery amounts from a third-party judgement or settlement. Coverage continues as long as premium is paid on time, remain a member, have not reached age 75, remain in an eligible class insurance continues for your class, association continues to participate in the trust and the policy remains in force. Please see the certificate of insurance for policy details.