



Accidental Death & Dismemberment Option for Life Policies G-29500 & G-29700

Who is Eligible?

Members of the following associations: (a) the Ontario Medical Association, (b) the New Brunswick Medical Society, (c) the Medical Society of Prince Edward Island, (d) the Newfoundland and Labrador Medical Association and (e) Doctors Nova Scotia are eligible for AD&D Insurance.

In addition, you must be under age 65, reside in Canada* and be (1) actively engaged in medical practice (including research, teaching and administration) in Canada, or (2) retired from medical practice. You are also eligible if you are a medical student or resident.

AD&D coverage is also available for your lawful married spouse or person (under age 65) who, although not legally married to, cohabits with and is publically represented as your spouse in the community in which you reside provided you do not have a spouse or former spouse insured under plans G-3900, G-29500 or G-29700. You must be insured under plans G-3900, G-29500 or G-29700 or be uninsurable in order to insure your spouse.

You and/or your spouse are not eligible if either is on active full-time duty in the Armed Forces.

*Residents of Quebec are eligible if (i) they practice or study outside of Quebec but still reside in Canada; (ii) the application is signed in a province other than Quebec, and (iii) the certificate and all other communications are delivered in a province or territory other than Quebec.

How much coverage can I get?

A minimum of \$50,000 to a maximum of \$500,000 in increments of \$50,000. This amount cannot exceed the amount of your life insurance.

Spouse AD&D coverage cannot be greater than the Member AD&D amount.

How much is the AD&D coverage?

Principal Sum	Current Monthly Premium*
\$50,000.00	\$1.00
\$100,000.00	\$2.00
\$150,000.00	\$3.00
\$200,000.00	\$4.00
\$250,000.00	\$5.00
\$300,000.00	\$6.00
\$350,000.00	\$7.00
\$400,000.00	\$8.00
\$450,000.00	\$9.00
\$500,000.00	\$10.00

*Premiums shown are subject to change by New York Life Insurance Company.

When injuries caused by a covered accident result in death or dismemberment within 365 days of an accident which occurs while you are covered under the plan, the OMA Accidental Death and Dismemberment Plan will pay these benefits:

Covered Loss	Percentage of Principal Sum
Paralysis (Quadriplegia, Paraplegia or Hemiplegia)	200%
Loss of Life	100%
Covered Loss, including Loss of Use of:	
One or both hands, arms, legs or feet	100%
Sight in both eyes	100%
Speech and hearing	100%
Sight in one eye	66%
Thumb and index finger on one hand	50%
Four fingers of same hand	50%
Hearing in one ear	33%
Toes on one foot	25%

What benefit is payable?

- Quadriplegia means the total and irrecoverable paralysis of both upper and lower limbs, as certified by a physician
- Paraplegia means the total and irrecoverable paralysis of both lower limbs, as certified by a physician
- Hemiplegia means the total and irrecoverable paralysis of both the upper and lower limbs of one side of the body, as certified by a physician
- Loss of use with reference to a hand, arm, leg, foot, thumb, fingers or toes means the total and irrecoverable loss of use as certified by a physician
- Loss of speech or hearing, loss of use of a hand, arm, leg, foot, thumb, fingers or toes, quadriplegia, paraplegia or hemiplegia must exist for a continuous period of not less than 12 months before the benefit is payable
- Loss of sight, speech or hearing means total and permanent loss
- Loss of thumb and index finger means severance through or proximal to the metacarpophalangeal joints

No more than one benefit, the largest, will be paid for all losses to the same limb due to or related to any one accident. The amount of benefits payable for all losses due to the same or related accident cannot exceed the Principal Sum.

What are some other covered losses?

Exposure

If you suffer a loss listed above as a result of exposure to the elements, such loss will be considered a covered loss resulting from an accidental injury.

Disappearance

If you are riding in a conveyance and such conveyance either disappears or sinks as the result of an accident and your body is not found within one year after the accident, New York Life will presume you suffered a loss of life due to an accidental injury within 365 days of such accident.

What additional benefits are payable?

Seat Belt

If you die as a result of injuries sustained in an accident, provided the death occurs within 365 days of the accident, while travelling in a private passenger car*, properly wearing a seat belt and the driver of the car was a licensed driver and not under the influence of alcohol or drugs, the benefit amount is the lesser of 10% of the insured's Principal Sum Amount or \$50,000.

*"Private Passenger Car" means a validly registered four-wheeled privately owned or Employer-owned car, jeep, pickup truck or van, including a sport utility vehicle (SUV), that is not licensed commercially or being used for racing, or acrobatic or stunt driving.

Air Bag

If you were positioned in a seat belt protected by a properly functioning, original factory installed air bag system that inflated upon impact when the accident occurred; the benefit amount is the lesser of 10% of the insured's Principal Sum or \$10,000.

Spousal Training

If you die in an accident, your insured spouse can take advantage of a formal occupational training program within five years of your death, to become qualified for active employment where your spouse would not otherwise be qualified. This benefit equals the reasonable and necessary expenses actually incurred, but not to exceed the aggregate maximum amount of \$15,000. Payment will not be made for room, board, or other normal living, traveling or clothing expenses.

Education

If your death is due to a Covered Loss and you have an insured spouse who at the time of your death is a student attending an accredited post-secondary educational institution, including but not limited to a college or a vocational or technical school on a full-time basis as determined by such institution or is within 365 days of attending such institution and provides proof of enrolment in such institution, an additional benefit equal to the lesser of a) \$5,000 or b) the actual amount of the tuition is payable.

Common Disaster

If both you and your spouse die in an accident that occurs within the same 24-hour period, the percentage for the spouse will be increased up to the Member's Principal Sum if the combined benefits do not exceed \$500,000.

Rehabilitation

If you incur a Covered Loss, an additional benefit may be payable for participation in a rehabilitation program. The benefit is equal to the lesser of the expense incurred for the rehabilitation program or \$10,000.

Repatriation Benefit

If your death is due to a Covered Loss outside your permanent residence, a benefit will be paid for the cost of preparation of the body for cremation or burial and the transportation of the body to the burial or cremation site or \$15,000, whichever is less.

When does AD&D coverage become effective?

Your AD&D coverage may become effective as follows:

If you do not have life insurance coverage:

- On the date your life insurance becomes effective

If you have existing life insurance coverage:

- On the date your request for AD&D coverage is received

Is coverage portable?	Your coverage continues as long as you maintain membership in an eligible association.
Does the Waiver of Premium apply?	If you have selected the Waiver of Premium (WOP) benefit under your life insurance plan, it will automatically apply under your AD&D coverage (WOP does not apply to your insured spouse).
When does coverage end?	<p>Coverage terminates for you and/or your spouse:</p> <ul style="list-style-type: none"> • on August 31st coincident with or next following the date of the insured's 75th birthday; • on August 31st coincident with or next following the date of termination of your membership in an eligible association; • the date the premium is not paid, subject to the grace period; • if you are a medical student, on August 31st that you cease to be a full-time student in a faculty of medicine of a university without otherwise being eligible for membership in an eligible association; • on the day before the day the insured begins active duty in the Armed Forces; • on the date your Life Insurance ends; • on the date your Principal Sum is paid; • the last day of the month in which the Company or Association receive your written request to end such coverage; or • the date on which this group policy ends.
What are the exclusions?	<p>A loss resulting from any of the following events is not covered:</p> <ul style="list-style-type: none"> • suicide, an attempt at suicide, an intentionally self-inflicted injury whether sane or insane; • war , whether declared or not or an armed conflict in a role other an as a victim; • travel in, travel on or a fall from or descent from any aircraft which is in flight while serving as a crew member or while operating for the purpose of crop dusting, crop spraying, seeding, sky-writing, racing, testing, exploration or any other purpose except transportation; • duty in the military, naval or air services of any country; • active participation in or incarceration resulting from the commission of a felony, an illegal activity, an insurrection, terrorist activity or a riot, in a role other than as a victim; • a disease or bodily infirmity of mind or body, medical or surgical treatment of such disease or bodily infirmity, bacterial infections, except infections which occur as a result of an accidental cut or wound or accidental ingestion of contaminated material; or • use of drugs, intoxicants, narcotics, barbiturates, or hallucinogenic agents unless use is prescribed by a doctor or accidentally administered or legal intoxication.

This information piece provides the highlights, but not all details of the OMA Group Life Insurance Policies G29500 & G29700. The complete terms, conditions, exclusions and limitations governing the insurance coverage are found in the group insurance policy issued to the OMA and Underwritten by New York Life Insurance Company, Canadian Chief Agency, Toronto, Ontario, M5H 3C2 on policy form GMR-Face.