

# Disability Insurance for Practising Physicians








You have seen the impact of an unexpected sickness or injury and how it affects your patients – physically, mentally, and emotionally. The financial impact can be equally if not more daunting. Disability Insurance can be a cost-effective way to protect yourself financially with a reliable income during a period of disability. The payments allow you to

focus on recovery rather than worrying about financial security.

## One plan that grows with you.

**OMA Disability Insurance** keeps pace with your needs throughout your practice. Should a disability occur, you can look to a plan with unique benefits and features.

### Unique benefits and features:

 <b>Up to \$25,000<sup>1</sup> per month for practising physicians</b>			 <b>Waiver of Premium</b>	 <b>Portable Worldwide</b>	 <b>Return-to-work Benefit</b>
<b>Choice of Step or Level Rate Premiums</b>	<b>Total, Residual &amp; Presumptive Benefits</b>	<b>HIV/ Hepatitis B &amp; C Benefit</b>	 <b>Choice of Elimination Period 30, 60, 90, 120, 180 or 365 days</b>		



#### You might be wondering...

- What is the cost?
- What's covered?
- Am I eligible?
- How do I apply?



#### Features that can enhance your coverage<sup>2</sup>

- Own Occupation Rider
- Cost of Living Adjustment (COLA) Rider
- Retirement Protection Rider
- Guaranteed Insurability Benefit (GIB) Rider
- 70+ DI Coverage Option



Visit **[OMAinsurance.com](https://www.omainsurance.com)**

to learn more about this coverage or  
call us at **1.800.268.7215** (option 3).



<sup>1</sup>A Monthly Disability Income Benefit of up to \$25,000 per month will be available under the Group Policy, based on individual circumstance. The maximum coverage amount is \$25,000 from All Sources in effect or currently applied for. All Sources shall mean disability income coverage under any individual, association or group insurance.

<sup>2</sup>You can apply for these options at time of application or after. You can also cancel at any time. Please refer to your certificate and the policy for further details.

OMA Disability Insurance plans are underwritten by **The Manufacturers Life Insurance Company (Manulife)**. 1-888-596-8881. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. © 2024 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, STN Waterloo, Waterloo, Ontario N2J 4B8. <https://www.manulife.ca/privacy-policies/canadian-division-privacy-policy.html>

For complete details regarding coverage, please see the terms and conditions of Policy 140004. If there is any conflict between this document and the wording of the policies or the certificate, the wording of the policies will govern. A copy of the certificate and policy may be requested. Exclusions and limitations may apply.