# Ontario Medical Association Disability Insurance Beneffit Guide 

The OMA Disability Income Benefit is available to a maximum of $\$ 25,000$ per month. Based on your earned income, you can combine OMA Insurance and other disability insurance for a total coverage up to $\$ 25,000$ per month as follows:

| Annual Earned Income (net after expenses) | Total Monthly Disability Income (from all sources) | Annual Earned Income (net after expenses) | Total Monthly Disability Income (from all sources) | Annual Earned Income (net after expenses) | Total Monthly Disability Income (from all sources) | Annual Earned Income (net after expenses) | Total Monthly Disability Income (from all sources) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$60,000 | \$3,500 | \$211,000 | \$8,900 | \$424,000 | \$14,300 | \$648,000 | \$19,700 |
| \$62,500 | \$3,600 | \$214,500 | \$9,000 | \$428,000 | \$14,400 | \$652,500 | \$19,800 |
| \$63,750 | \$3,700 | \$218,000 | \$9,100 | \$432,000 | \$14,500 | \$656,500 | \$19,900 |
| \$65,000 | \$3,800 | \$221,500 | \$9,200 | \$436,000 | \$14,600 | \$660,500 | \$20,000 |
| \$68,333 | \$3,900 | \$225,000 | \$9,300 | \$440,000 | \$14,700 | \$665,000 | \$20,100 |
| \$70,000 | \$4,000 | \$228,500 | \$9,400 | \$444,000 | \$14,800 | \$669,500 | \$20,200 |
| \$72,500 | \$4,100 | \$232,000 | \$9,500 | \$448,000 | \$14,900 | \$673,500 | \$20,300 |
| \$75,000 | \$4,200 | \$235,500 | \$9,600 | \$452,000 | \$15,000 | \$678,000 | \$20,400 |
| \$77,500 | \$4,300 | \$239,000 | \$9,700 | \$456,000 | \$15,100 | \$682,500 | \$20,500 |
| \$80,000 | \$4,400 | \$242,500 | \$9,800 | \$460,000 | \$15,200 | \$686,500 | \$20,600 |
| \$82,333 | \$4,500 | \$246,000 | \$9,900 | \$464,000 | \$15,300 | \$690,500 | \$20,700 |
| \$84,667 | \$4,600 | \$250,000 | \$10,000 | \$468,000 | \$15,400 | \$695,000 | \$20,800 |
| \$87,000 | \$4,700 | \$253,500 | \$10,100 | \$472,000 | \$15,500 | \$700,000 | \$20,900 |
| \$89,333 | \$4,800 | \$257,000 | \$10,200 | \$476,000 | \$15,600 | \$705,000 | \$21,000 |
| \$92,000 | \$4,900 | \$261,000 | \$10,300 | \$480,500 | \$15,700 | \$710,000 | \$21,100 |
| \$94,667 | \$5,000 | \$264,500 | \$10,400 | \$485,000 | \$15,800 | \$715,000 | \$21,200 |
| \$97,333 | \$5,100 | \$268,000 | \$10,500 | \$490,000 | \$15,900 | \$720,000 | \$21,300 |
| \$100,000 | \$5,200 | \$271,500 | \$10,600 | \$495,000 | \$16,000 | \$724,500 | \$21,400 |
| \$102,500 | \$5,300 | \$275,000 | \$10,700 | \$499,500 | \$16,100 | \$728,500 | \$21,500 |
| \$105,000 | \$5,400 | \$278,500 | \$10,800 | \$504,000 | \$16,200 | \$732,500 | \$21,600 |
| \$107,500 | \$5,500 | \$282,000 | \$10,900 | \$508,000 | \$16,300 | \$736,500 | \$21,700 |
| \$110,000 | \$5,600 | \$286,000 | \$11,000 | \$512,000 | \$16,400 | \$740,500 | \$21,800 |
| \$112,500 | \$5,700 | \$290,000 | \$11,100 | \$516,000 | \$16,500 | \$744,500 | \$21,900 |
| \$115,000 | \$5,800 | \$294,000 | \$11,200 | \$520,000 | \$16,600 | \$748,500 | \$22,000 |
| \$117,500 | \$5,900 | \$298,000 | \$11,300 | \$524,000 | \$16,700 | \$752,500 | \$22,100 |
| \$120,000 | \$6,000 | \$302,000 | \$11,400 | \$528,000 | \$16,800 | \$756,500 | \$22,200 |
| \$123,000 | \$6,100 | \$306,000 | \$11,500 | \$532,000 | \$16,900 | \$760,500 | \$22,300 |
| \$126,000 | \$6,200 | \$310,000 | \$11,600 | \$536,000 | \$17,000 | \$765,000 | \$22,400 |
| \$129,000 | \$6,300 | \$313,500 | \$11,700 | \$540,000 | \$17,100 | \$769,500 | \$22,500 |
| \$132,000 | \$6,400 | \$317,000 | \$11,800 | \$544,000 | \$17,200 | \$774,500 | \$22,600 |
| \$135,000 | \$6,500 | \$321,000 | \$11,900 | \$548,000 | \$17,300 | \$779,500 | \$22,700 |
| \$137,500 | \$6,600 | \$325,000 | \$12,000 | \$552,000 | \$17,400 | \$784,500 | \$22,800 |
| \$140,000 | \$6,700 | \$329,000 | \$12,100 | \$556,000 | \$17,500 | \$789,500 | \$22,900 |
| \$143,125 | \$6,800 | \$333,000 | \$12,200 | \$560,000 | \$17,600 | \$794,500 | \$23,000 |
| \$146,250 | \$6,900 | \$337,000 | \$12,300 | \$564,000 | \$17,700 | \$799,500 | \$23,100 |
| \$149,375 | \$7,000 | \$341,000 | \$12,400 | \$568,000 | \$17,800 | \$804,500 | \$23,200 |
| \$152,500 | \$7,100 | \$345,000 | \$12,500 | \$572,000 | \$17,900 | \$809,000 | \$23,300 |
| \$155,625 | \$7,200 | \$349,000 | \$12,600 | \$576,000 | \$18,000 | \$813,500 | \$23,400 |
| \$158,750 | \$7,300 | \$353,000 | \$12,700 | \$580,000 | \$18,100 | \$818,000 | \$23,500 |
| \$161,875 | \$7,400 | \$357,000 | \$12,800 | \$584,000 | \$18,200 | \$822,500 | \$23,600 |
| \$165,000 | \$7,500 | \$361,000 | \$12,900 | \$588,000 | \$18,300 | \$827,000 | \$23,700 |
| \$168,125 | \$7,600 | \$365,500 | \$13,000 | \$592,000 | \$18,400 | \$831,500 | \$23,800 |
| \$171,250 | \$7,700 | \$370,000 | \$13,100 | \$596,000 | \$18,500 | \$836,000 | \$23,900 |
| \$174,375 | \$7,800 | \$375,000 | \$13,200 | \$600,000 | \$18,600 | \$840,500 | \$24,000 |
| \$177,500 | \$7,900 | \$380,000 | \$13,300 | \$604,500 | \$18,700 | \$845,000 | \$24,100 |
| \$180,625 | \$8,000 | \$385,000 | \$13,400 | \$608,500 | \$18,800 | \$850,000 | \$24,200 |
| \$183,750 | \$8,100 | \$390,000 | \$13,500 | \$613,000 | \$18,900 | \$855,000 | \$24,300 |
| \$186,875 | \$8,200 | \$394,500 | \$13,600 | \$617,000 | \$19,000 | \$860,000 | \$24,400 |
| \$190,000 | \$8,300 | \$399,000 | \$13,700 | \$621,500 | \$19,100 | \$865,000 | \$24,500 |
| \$193,500 | \$8,400 | \$403,500 | \$13,800 | \$625,500 | \$19,200 | \$870,000 | \$24,600 |
| \$197,000 | \$8,500 | \$407,500 | \$13,900 | \$630,000 | \$19,300 | \$875,000 | \$24,700 |
| \$200,500 | \$8,600 | \$411,500 | \$14,000 | \$634,500 | \$19,400 | \$880,000 | \$24,800 |
| \$204,000 | \$8,700 | \$415,500 | \$14,100 | \$639,000 | \$19,500 | \$885,000 | \$24,900 |
| \$207,500 | \$8,800 | \$420,000 | \$14,200 | \$643,500 | \$19,600 | \$890,000 | \$25,000 |

