

## Essentials for Physicians

### What is it?

A bundled insurance solution exclusively designed & priced for OMA members transitioning into practice.

- Up to \$11,000 Disability Insurance per month for Specialists/Emergency room physicians
- Up to \$8,500 Disability Insurance per month for General Practitioners
- \$200,000 Group Term Life Plus 75 Insurance
- Up to \$5,000 Professional Overhead Expense Insurance per month

### Why you should consider it

Completing your residency/fellowship is a time for celebration. It's also a time to reflect on the fact that your resident association insurance benefits will end and you need to stay protected - especially when you're getting ready to start your own medical practice.

### Special features



**50% off** Professional Overhead Expense Insurance coverage for the first 2 years of practice



Portable worldwide



Simple Application Process<sup>1</sup>



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

- Own Occupation
- Cost of Living Adjustment (COLA)
- Guaranteed Insurability Rider (GIB)
- Retirement Protection Rider

**Visit [OMAinsurance.com](https://omainsurance.com) to learn more about this coverage.**

<sup>1</sup> Enroll in Essentials within 120 days of successfully completing residency/fellowship to take advantage of this offer with a simplified underwriting application.

<sup>2</sup> The option exists at time of application and as you move through your career. Our OMA program automatically adds certain riders to your coverage which you can cancel at any time. Please refer to your certificate and the policy for further details.

Life Insurance is underwritten by **New York Life Insurance**, Canadian Chief Agency, Toronto, ON M5H 3C2 on Policy Form GMR-FACE.

OMA Disability Insurance and Professional Overhead Expense Insurance plans are underwritten by **The Manufacturers Life Insurance Company (Manulife)**. © 2023 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 17001, Stn Waterloo, Waterloo, ON N2J 0G5.

For complete details regarding coverage, please see the terms and conditions of Policy 140004, 20647 & G29500. 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 policy may be requested.

The total amount of coverage available under the Existing Life Policy for those who have not submitted to medical underwriting is \$200,000. Therefore, the total amount of coverage issued to any person under the Existing Life Policy will be reduced by any other OMA live coverage that has been obtained without medical underwriting.

Premium rates and discounts are not guaranteed and are subject to change on notice.

Exclusions and limitations may apply.