WHY DENTAL STUDENTS NEED INSURANCE

HAVING NO-COST ADA STUDENT MEMBER LIFE AND DISABILITY COVERAGE NOW HELPS YOU PROTECT YOUR GREATEST ASSETS — YOU AND YOUR FAMILY.

The reality is every year students become disabled.

WHY YOU NEED IT NOW: If you get sick or hurt, you may have to pause your studies, or you may no longer be able to complete dental school. As an ADA student member, this disability coverage can help tide you over or help you find a fresh start.

ADA STUDENT MEMBERS DISABILITY INSURANCE PLAN

$2,000 of NO-COST COVERAGE

+ UP TO $150,000 in student loan repayment benefits.

DISABILITY INSURANCE IS VASTLY OVERLOOKED.

72% of people need it.

33% more people need it.

Every year dental students pass away.

WHY YOU NEED IT NOW: Life insurance helps to take care of your loved ones if you pass. It can help your loved ones remain in their home, provide for college education and cover other costs that your family will need to meet. It can also help pay for a funeral and burial.

LIFE INSURANCE IS IMPORTANT, BUT NOT A PRIORITY FOR SOME.

85% of people need it.

59% over it.

Make sure you have the coverage you need now to help protect yourself and those you love. Learn about the ADA student members life and disability insurance available to you at no cost as a valuable benefit of your ADA student membership.

Visit insurance.ada.org

ADA STUDENT MEMBERS TERM LIFE INSURANCE PLAN

$50,000 of NO-COST COVERAGE

renews to $150,000 on July 1 of the year you graduate.

7 REASONS WHY YOU NEED IT AFTER YOU GRADUATE.

1. It’s generally easier to qualify for coverage when you are younger and healthier.
2. If you are self-employed, you won’t get it from an employer.
3. If you intend to buy a practice, you can use it as collateral for a loan.
4. You may not be able to keep up with student loan payments if disabled. The average amount of debt for a graduating dental student is $287,331.
5. If you get disability coverage from your employer, find out if the disability insurance includes true “own occupation” coverage. If you are disabled from your specialized area of dentistry, you get full benefits, even if you are able to work in another area of dental practice or choose to pursue a new field.
7. 1 in 4 dentists will become disabled long enough to collect disability payments at some point before retirement.

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1 2019 Insurance Barometer Survey
2 2017 American Dental Education Association: "7 REASONS OF NO-COST COVERAGE"
4 2017 Insurance Barometer Study by Life Happens and LIMRA: www.lifehappens.org/press-releases/2017-insurance-barometer-study-
5 2017 American Dental Education Association: www.asdanet.org/index/get-involved/advocate/issues-and-legislative-priorities/Dental-Student-Debt
6 2017 OF NO-COST COVERAGE
7 Visit insurance.ada.org