

THE GRADUATE

INSURANCE PROGRAM

Got debt?

Don't leave your family
in the lurch

After almost
50 years
in the field,
the CDHA has
you covered

Discover your
best asset
It's not what you think!

Say what?

Tips from registered
dental hygienists

Protect yourself for

\$6 per month
plus taxes for one year



THE CANADIAN DENTAL
HYGIENISTS ASSOCIATION

L'ASSOCIATION CANADIENNE
DES HYGIÉNISTES DENTAIRES

A WELLNESS PLAN FOR YOUR FUTURE

Only \$6 per month*

Tailored specifically for new dental hygienists, the Graduate Insurance Program offers group insurance coverage at a reduced rate for one year. For only \$6 a month*, you can get insurance coverage for:

- Long Term Disability (LTD)
- Term Life
- Accidental Death and Dismemberment (AD&D)

If you apply during the 45-day enrolment period:

- you will not have to answer any medical questions
- coverage is guaranteed to eligible CDHA members

Once you're enrolled in the Graduate Insurance Program, your coverage will stay in effect for one year – at which point you can choose to move into the regular CDHA Insurance Program at affordable group rates.

The Graduate Insurance Program is available exclusively to CDHA members who:

- are recent graduates
- are in good standing with the CDHA
- are under age 60
- are actively working at least 18 hours per week

*Premium is subject to applicable taxes and subject to change



Words
from the **wise**

“I would definitely have to recommend getting disability insurance as soon as you begin to practice. When you graduate, you might be broke and have some debts; this may cause you to postpone getting

disability insurance. Do not put it off.

You will always have other financial responsibilities. It is a very wise decision.”

*Shelly Andrews, RDH
Winnipeg, Manitoba*

PREVENTIVE CARE FOR YOUR BANK ACCOUNT

Discover your best asset

Have you ever considered that your most important asset is your ability to earn an income? Well, it's true – earning an income helps you live the life you've always planned for. Now that you've started your career, it's time to think about protecting everything you've worked so hard to achieve with Long Term Disability insurance.

Got debt?

You know how hard it is to be a college student on a budget – and you have student loans to prove it. If anything were to happen to you, who would pay off your debt? Term Life insurance helps provide financial protection to your loved ones in the event of your death.

Questions?

If you need help completing your application or if you have questions, call Sun Life Financial toll free at 1-800-669-7921 or 416-408-7390 in the Toronto area.

FOLLOW CDHA:



PRODUCT	COVERAGE	INSURANCE BENEFIT
LTD insurance (120-day waiting period*)	\$500/month	LTD insurance is designed to help you replace lost income if you were to become totally disabled. It helps provide financial protection so you can concentrate on what matters most – your recovery.
Term Life insurance	\$50,000	Term Life insurance is the foundation of a good financial plan. It helps provide financial protection to your loved ones in the event of your death.
AD&D insurance	\$50,000	AD&D coverage helps in the event of an accident that causes serious injury or death as described in the policy.

*The number of days you must be totally disabled before the Long Term Disability benefits become payable.

Apply now!

To take advantage of this limited-time offer, apply during the 45-day enrolment period.

Follow these easy steps:

- 1 Complete the enclosed application form.
- 2 Include a personal cheque marked "VOID" for pre-authorized withdrawal of your premium each month.
- 3 Return the completed application form and void cheque in the enclosed envelope.

“Enjoy the process. Soon all the struggles will be behind you. You have chosen a wonderful profession that continues to be rewarding and interesting for years after graduation.

*Kimberly Rorstrom-Wittig, RDH
Prince George, British Columbia*

It is so very terrifying on your first day as a hygienist, but remember, you know what you are doing—otherwise you'd be in the other chair!

*Maria Peragine, RDH
Whitby, Ontario*

Love what you do and be proud that you can make a difference in people's lives and change their outlook - not only about their own oral health but their general health as well. Good luck! ”

*Melisa Stroh, RDH
Calgary, Alberta*

The CDHA Graduate Insurance Program is underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

This brochure provides the highlights but not all of the details of the CDHA Graduate Insurance Program. The complete terms, conditions, exclusions and limitations governing the insurance coverage are found in the group insurance policy issued to the CDHA.

