

PROTECTING YOUR FAMILY,
YOUR INCOME, YOUR PRACTICE

ADA INSURANCE PLANS

LIFE » DISABILITY » HOSPITAL & CRITICAL ILLNESS



RATES, WORKSHEETS, AND APPLICATIONS ≡

ADA INSURANCE PLANS

WHERE DENTISTS GET THEIR INSURANCE



Make your ADA membership work harder: Take advantage of group insurance designed exclusively for ADA members and their families.

You have a lot of choices when it comes to personal insurance. Compare for yourself and see why almost 140,000 people look to the ADA Insurance Plans each year for outstanding quality and value.



A SUPERIOR VALUE

Shop around: It's hard to match the value offered by the ADA Insurance Plans.

Top quality. Great price. The ADA works hard to offer members an outstanding insurance value that gives you quality protection at a competitive price.

Here's how: The ADA's volume buying power results in extremely competitive rates. Your low cost is also the by-product of several other factors:

- The ADA sponsors these Plans on a not-for-profit basis, solely as a value-added benefit of membership; the ADA receives no revenue from the sale of any insurance.
- There are no commissioned agents involved, so premiums are commission-free.

- Special discounts, like the Premium Credit (a rate reduction based on favorable Plan experience), save participants even more money.

In fact, some ADA members find that what they save each year by buying ADA group insurance can exceed their tripartite membership dues.

NOBODY UNDERSTANDS DENTISTS LIKE THE ADA

The ADA has customized a variety of insurance plans to meet your ever-changing needs as a practicing dentist, business owner, and breadwinner. The ADA Council on Members Insurance and Retirement Programs oversees the Plans and the value they offer to members. Council members ensure that the Plans continue to provide the protection that dentists want and need, and that any approved modifications reflect the long-term best interests of participants.

FRIENDLY, KNOWLEDGEABLE GUIDANCE

As an ADA member, you have access to a non-commissioned Plan Specialist anytime you need help or have questions about insurance.

Your Plan Specialist can provide a complimentary and objective assessment to help you thoroughly evaluate your insurance options or compare specific policies.

STRENGTH AND RELIABILITY

Great-West Life & Annuity Insurance Company, the underwriter and administrator of the ADA Insurance Plans, has provided insurance protection to ADA members for nearly 75 years.

The relationship between the ADA and Great-West, which dates back to 1934, is based on superior expectations for professionalism and reliability. In fact, Great-West consistently receives high ratings* for financial strength, claims paying ability, and operating performance:

A+	A.M. Best	Superior (highest of 10 ratings) for financial strength, operating performance, and market profile
AA+	Fitch, Inc.	Very strong (second highest of 8 ratings) for financial strength
Aa3	Moody's Investors Service	Excellent (second highest of 9 ratings) for financial strength
AA	Standard & Poor's	Very strong (second highest of 9 ratings) for financial strength

TRUST AND CONFIDENCE

The long-standing relationship between the ADA and Great-West brings you insurance protection you can rely on with confidence.

Access to this insurance is a unique benefit of your ADA membership — and one that can have a positive impact on your life in many ways.

* Great-West's ratings, effective January 2006, do not apply to the performance of its 401(k) investment options.

INSURANCE PLANS

AT-A-GLANCE



Basic information about each ADA group policy is shown here in a convenient at-a-glance format. Learn more about each Plan on the corresponding color-coded pages.

Together, the ADA and Great-West have been providing group insurance to ADA members since 1934. Today, five different policies can comprehensively help you protect your family, your income, and your practice.

Learn more about the commitment to outstanding quality and value that has been the cornerstone of this long-term relationship, and why almost 140,000 ADA members and their dependents choose the ADA Insurance Plans each year.



Plan	This coverage is...	You may need this coverage if...	Who is eligible for coverage	Renewable until
TERM LIFE »	Yearly renewable term life insurance that pays a lump-sum death benefit	<ul style="list-style-type: none"> You are married or have children You have a mortgage or other debt You need collateral for a loan You are entering into a buy-sell agreement 	<ul style="list-style-type: none"> Member under age 65 Spouse or domestic partner under age 65 Unmarried dependent children under age 21¹ 	Age 81
TERM PLUS® UNIVERSAL LIFE »	Universal life insurance that builds cash value AND pays a lump-sum death benefit	<ul style="list-style-type: none"> You want to build cash value at the same time you obtain life insurance You desire permanent life insurance for estate planning purposes You want to diversify your financial portfolio You want to keep a certain percentage of your assets liquid 	<ul style="list-style-type: none"> Member under age 65 	Age 90
INCOME PROTECTION »	Disability income insurance that pays a monthly cash benefit to help replace your income if you become disabled and cannot work in your chosen profession	<ul style="list-style-type: none"> You rely on your earned income to support yourself and your family You rely on your income to repay debts like student loans or your home mortgage You want to maintain your standard of living and/or preserve your assets in case you become disabled from your chosen profession 	<ul style="list-style-type: none"> Member under age 60 	Age 70
OFFICE OVERHEAD EXPENSE »	Business overhead insurance that reimburses your covered monthly business expenses when you cannot work due to disability	<ul style="list-style-type: none"> You own your own practice or you own a share in a joint practice You are legally and financially responsible for the expenses associated with your share of the practice 	<ul style="list-style-type: none"> Member under age 60 	Age 70
MEDCASHSM »	Supplemental medical insurance that pays a cash benefit when you are hospitalized or first diagnosed with a qualifying critical illness	<ul style="list-style-type: none"> You have out-of-pocket expenses (copays, deductibles) associated with your health insurance coverage You are married or have children You want cash to help pay personal expenses related to medical care (such as travel, child care, or home renovations) 	<ul style="list-style-type: none"> Member under age 60 Spouse or domestic partner under age 60 Unmarried dependent children under age 21¹ 	Age 90

¹ Eligibility can be extended beyond age 21 if your dependent child is a full-time student.

² The \$2,000,000 maximum coverage amount applies to Term Life and Term Plus amounts combined.

Coverage amount	Built-in features	Waiting period	Benefit	Coverage options	Underwriting requirements ⁴	Payment frequency	Page
\$50,000 to \$2,000,000 ² (\$25,000 increments)	<ul style="list-style-type: none"> Interest is paid on death benefits, retroactive to date of death Accelerated Benefit: Advance payment of up to \$200,000 if you are diagnosed with a terminal illness Ability to exchange coverage for Term Plus® Universal Life until age 65 (no conversion fee or medical exam) 	N/A	Lump-sum death benefit	<ul style="list-style-type: none"> Accidental Death Option: Provides an additional death benefit (up to \$1,000,000) if death is accidental Disability Waiver of Premium Option: Allows all coverage to continue without premium payment if you become totally disabled from all occupations before age 60 	Medical	Your choice: Annually, semi-annually, or monthly	4
\$50,000 to \$2,000,000 ² (\$25,000 increments)	Permanent life insurance PLUS: <ul style="list-style-type: none"> Policy Value Account that earns tax-deferred interest Choice of fund duration for every deposit 4% guaranteed minimum interest Loan and withdrawal privileges Annual financial statement and personalized illustration 	N/A	Lump-sum death benefit that equals coverage amount plus cash value	Same as Term Life PLUS: <ul style="list-style-type: none"> Choice of 1-, 3-, or 5-year Guaranteed Interest Rate funds for every deposit 	Medical	Your choice: Annually, semi-annually, quarterly, or monthly	6
\$400 to \$10,000 per month, up to 60% of your net monthly earned income (\$100 increments)	<ul style="list-style-type: none"> "Own occupation" benefits up to age 65 (or for 2 years, whichever is longer) Full benefits even if you choose to work in another occupation while totally disabled from dentistry Residual benefits if you return to dentistry part-time No reduction in residual benefits if your loss of income is at least 80% Full benefits to age 65 for disabilities resulting from mental/nervous disorders Limited benefits for disabilities resulting from substance abuse Voluntary rehabilitation program 	Your choice: 30, 60, 90, or 180 days	Monthly benefit up to age 65 (regardless of when disability occurs), or up to 2 years if you are age 63 or older when disabled	<ul style="list-style-type: none"> Residual Plus Option: Can provide partial benefits even if you have not been totally disabled Cost of Living Adjustment Option: Increases your benefit payments to keep up with the cost of living Future Increase Option: Up to \$2,500 in coverage increases, without proof of good health 	Medical and financial	Your choice: Semi-annually or monthly	8
\$500 to \$25,000 per month, depending on current business expenses (\$500 increments)	<ul style="list-style-type: none"> "Own occupation" definition of disability 30-day waiting period Benefits retroactive to first day of disability once waiting period is satisfied Benefits for partial disability Up to 6 months of benefits to help cover the cost of a replacement dentist Future Increase Benefit: Up to \$2,500 in coverage increases without proof of good health Voluntary rehabilitation program 	Total disability: 30 days Partial disability: Any 30 out of 60 days	Monthly benefit up to 4 years from date of disability	<ul style="list-style-type: none"> Choice of Benefit Plans: Either 12 or 24 times your monthly coverage amount 	Medical and financial	Your choice: Semi-annually or monthly	10
\$100, \$300 or \$500 per day in Hospital Coverage PLUS up to \$50,000 in Critical Condition Coverage (multiple of Hospital Coverage Daily Benefit amount)	<ul style="list-style-type: none"> Critical Condition Coverage that is 10 times your chosen Daily Benefit amount Benefits for outpatient and ER visits Coverage for mental/nervous disorders Post-hospital coverage 31 days of automatic coverage for newborns, even if you do not elect Child coverage Ability to apply for dependent coverage 	Hospital Coverage: N/A Critical Condition Coverage: Up to 90 days ³	Lump-sum benefit	<ul style="list-style-type: none"> Choice of Core Plan (10x Critical Condition Coverage) or MedCASH 100 (100x Critical Condition Coverage) 	Core Coverage: None — guaranteed acceptance MedCASH 100: Medical question-naire	Your choice: Semi-annually or monthly	12

³ The applicable waiting period will vary by Critical Condition, and benefits are also subject to a survival period.

⁴ For information about medical and financial underwriting requirements, see pages 14 and 15. Exceptions may apply in special circumstances.

TERM LIFE

SOLID PROTECTION FOR YOUR FAMILY, AFFORDABLE PREMIUMS FOR YOU



Every year, approximately 100,000 ADA members and their dependents rely on ADA Term Life to help protect their family's financial security. That's because this Plan offers one of the best values in term life insurance protection for your premium dollar.



LOW, COMPETITIVE RATES

ADA Term Life is available to you at very attractive rates. If you're shopping around for term life insurance, it's hard to find a better overall value.

Don't be misled by level premium term policies that make a big deal about premiums that stay the same for several years. The ADA Plan bases its premiums on your life expectancy in a given year, starting low and increasing gradually with advancing age.

That means you never pay more for your ADA Term Life insurance than you absolutely need to.

Depending on your age, you'll also generally pay less over 10 years¹ than you would with an equivalent level premium term plan.

ADA life insurance also offers you another way to save: volume discounts. You can qualify for a volume discount of 6%, 9%, or 11% — reducing all of your Term Life premiums — when you purchase as little as \$500,000 in Member life insurance.

THE MOST HEALTHY APPLICANTS SAVE EVEN MORE

If you're exceptionally healthy, you may qualify for the lowest rates of all — Preferred rates² — which would apply to all of your life insurance coverage for 10 full years. Preferred rates can be significantly less than our already low Standard rates.

You are automatically considered for Preferred status every time you apply for coverage. Not every applicant will qualify, but the healthier you are, the better your chances. See page 14 for qualification criteria.

If you qualify as Preferred, any existing Term Life coverage will be eligible for the lower Preferred rate too, beginning with the next renewal period. This is a feature you're unlikely to find on any other term life policy.

Each time your 10-year Preferred period is up, you have the option to re-qualify medically for another

10 years, with no additional purchase required. Even if your health has deteriorated, you won't pay more than the Plan's Standard rates for your existing coverage — which is in sharp contrast to the dramatic rate spikes (up to 30 times the original premium) that are typical under most level premium term plans after the initial term expires.

FLEXIBLE COVERAGE TO MEET YOUR NEEDS

Many financial planners recommend life insurance protection that's about 10 times your annual income. This amount helps ensure that your family will have the cash to meet immediate needs and maintain their standard of living. (Calculate your need more precisely using the worksheet in the front pocket.)

ADA Term Life lets you build a strong foundation for the future with insurance protection that can grow to meet your changing needs. Apply for any amount of insurance from \$50,000 to \$2,000,000 in multiples of \$25,000.

You can apply for new or additional coverage all the way to age 65, as your needs and responsibilities grow. Once approved, you can renew your Term Life coverage at full value all the way to age 81, without any further medical re-qualification.

PROTECTION FOR YOUR SPOUSE AND CHILDREN, TOO

The death of any family member would not only be devastating emotionally, but it could also have significant financial consequences.

ADA Term Life helps protect the cost to replace the contributions made by your spouse, such as extra income, child care, or running the household, and cushions you from the strain of having to replace that support on your own. You can apply for spouse or domestic partner coverage up to 100% of your coverage amount (in \$25,000 increments, minimum \$50,000) up to a maximum of \$750,000.

You can even insure each of your dependent children with \$10,000 in coverage under this Plan. One low premium covers all of your eligible children.

BUILT-IN “EXTRAS” MAKE DIFFICULT TIMES EASIER

Term Life includes two special features at no additional cost:

1. The **Accelerated Benefit** enables you to collect up to 50% of your insurance benefit (maximum \$200,000) in the event you are diagnosed with a terminal illness medically determined to result in death within 12 months. The cash is

paid directly to you and can be used any way you choose; the remaining coverage would be paid to your beneficiary after your death.

2. The **Term Plus Exchange Privilege** allows you to exchange some or all of your Term Life coverage for permanent life insurance under the ADA Term Plus® Universal Life Plan (see pages 6-7). There is no conversion fee or medical exam required, and you can exercise this privilege any time before age 65.

ENHANCE YOUR COVERAGE WITH UP TO TWO OPTIONS

Add even greater value to your coverage with either or both of the following two options:

1. The **Accidental Death Option** provides an additional death benefit (equal to your coverage amount, up to a maximum of \$1,000,000) in the event of your accidental death.

2. The **Disability Waiver of Premium Option** allows your coverage to continue — without paying premiums — if you become totally and permanently disabled from any occupation before age 60.

Any option you elect for your own coverage automatically applies to any dependent coverage you have, too.

YOUR BEST CHOICE FOR LIFE INSURANCE PROTECTION

Because you can never truly know what the future may hold, it's wise to select an insurance policy that gives you the most flexibility over time.

The long-term, open-ended protection offered by the ADA Term Life Plan can help meet your changing needs year after year, from dental school into retirement. With ADA Term Life, you can always rely on valuable benefits like debt protection, loan collateral, and a source of future family income, along with the peace of mind they bring to you and your loved ones.



READY TO APPLY?

See front pocket for rates and application

IS YOUR FAMILY EXPOSED TO UNNECESSARY RISK?

If you haven't reviewed your life insurance needs recently, you may be seriously underinsured, exposing your family or business to unnecessary financial risk.

If the amount of your insurance meets the recommendation of most financial planners (about 10 times your annual income), you can probably feel confident your coverage is adequate. However, even with that guideline, there are specific life events that indicate it's time to consider additional coverage. Any one of the following circumstances typically signal a need for more life insurance:

- Higher income
- More mouths to feed
- Bigger house or second mortgage
- Looming college costs
- Higher debt
- Bigger practice

ADA Term Life can be the right choice for first-time protection or the perfect complement to your existing life insurance coverage, and help you financially safeguard everything you've worked so hard to accomplish in life.

¹ Rate comparison based on independent research conducted by Great-West in 2004.

² Preferred rates apply for 10 years based on the advancing age of the participant and the current schedule of Preferred rates.

NEED MORE INFORMATION?

866-607-5336

www.insurance.ada.org

TERM PLUS[®] UNIVERSAL LIFE

PERMANENT LIFE INSURANCE PLUS A TAX-DEFERRED WAY TO SAVE



You can build a bigger nest egg and obtain life insurance protection in one easy step — with the ADA Term Plus Universal Life Plan.

With Term Plus, you enjoy many of the features of ADA Term Life PLUS you earn tax-deferred interest on your Account balance as it accumulates. Also, your life insurance coverage can be continued to age 90 or for life, providing permanent insurance protection for your loved ones.



THE TERM PLUS ADVANTAGE

You get a lot more than just life insurance with ADA Term Plus. On top of everything that's built into the ADA Term Life Plan (see pages 4-5), you get a special Policy Value Account that lets you save for the future at the same time. In other words, Term Plus is life insurance...

PLUS Financial flexibility

A recommended periodic deposit amount will be determined based on your insurance needs and goals. However, you always have flexibility to alter your contributions by amount or frequency. You can also borrow against or withdraw your funds when needed.

PLUS Tax advantages

Interest earnings accumulate in your Account on a tax-deferred basis, under current tax rules.

PLUS Cash value accumulation

Earn credited interest at a competitive rate on your Account balance — compounded daily — with a guaranteed

minimum rate of 4% (taxable equivalent is 6.15% for a 36% tax bracket).

PLUS Permanent protection

Your insurance can be renewed each year to age 90, or funded at full value for life, at your option. And because insurance costs are automatically deducted from your Account, your coverage can continue uninterrupted — without your having to make a scheduled payment — as long as your Account balance is sufficient.

PLUS Combined death benefit

Your total death benefit can increase automatically as your savings grow, and is equal to the total of your insured amount **plus** your Account balance.

THE REAL "PLUS" IS TAX-DEFERRED EARNINGS

While Term Plus protects your family, it also helps your money work harder for you.

To begin, a Plan Specialist will develop a personalized illustration based on your insurance needs and long-term savings goals, and determine the recommended deposit amount and frequency to help attain your particular goals.

Here's how it works: 100% of your deposits are placed in your personal Policy Value Account. The cost of your insurance and a small administrative fee are deducted monthly from your Account, and the balance earns

interest. (Note: Any loan interest is first deducted.) Money that accumulates in this Account can grow faster than in many other savings vehicles (such as bank CDs and money market funds) because the interest is not taxable each year as it is earned. And your interest compounds daily for maximum growth.

Perhaps the greatest advantage of Term Plus is that it helps you develop a disciplined approach to saving. The balance in your Account is yours, available as a loan or liquid source of cash. Even if you decide someday that you no longer need the insurance, you can surrender it and receive 100% of the current net value of your Account.¹

EARN AND SAVE

Term Plus enables you to earn or save money every day:

Earn competitive interest rates: Lock in a 1-, 3-, or 5-year Guaranteed Interest Rate Fund with every deposit. Your money will earn interest at the guaranteed rate for the fund duration you select; normally the longer the term, the higher the interest rate.

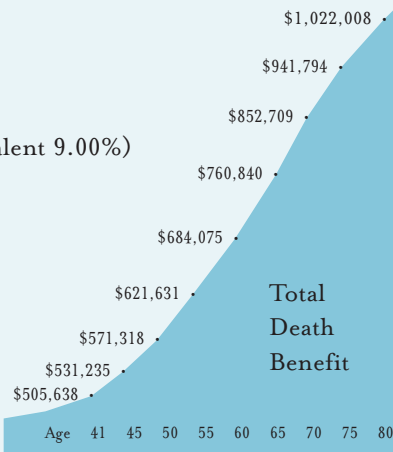
Save with special discounts: Your monthly cost of insurance is always reduced by the current Premium Credit (a discount based on favorable Plan experience). You could also qualify for a volume discount — and save an additional 6%, 9%, or 11% on your cost of insurance — with as little as \$500,000 in

WATCH YOUR BENEFIT GROW!

The compounded growth of tax-deferred earnings can significantly increase your death benefit over time. This hypothetical example is based on the following assumptions:

- Coverage amount: \$500,000
- Member age at purchase: 40
- Annual deposit: \$5,671
- Interest rate: 5.76% (taxable equivalent 9.00%)
- Interest compounded daily
- 40% Premium Credit
- \$4.10 monthly administrative fee
- 36% federal income tax bracket

Actual cash accumulation will vary as assumptions and variables change, but the credited interest rate will be at least 4.00%.



Member life insurance (coverage under both ADA Term Plus and ADA Term Life counts toward your eligibility).

MORE FLEXIBILITY FOR YOU

The Term Plus Plan gives you many choices and lots of flexibility:

Premium deposit frequency: You decide how often you would like to make deposits, then select a payment schedule that works for you: annual, semi-annual, quarterly, or monthly. You can also make changes or extra deposits whenever you want.

Fund duration: You select a 1-, 3-, or 5-year Guaranteed Interest Rate Fund for every deposit. As each fund

matures, you lock in a new rate for the next duration at prevailing rates.

Deposit amount: Your deposit amount can usually fall within a wide range, subject to a minimum and maximum based on your insurance amount, deposit frequency, age, tax bracket, and other variables. (Your recommended amount, designed to achieve your stated goals, generally falls between these two extremes.) You can also deposit extra funds, like your annual tax refund, to help your Account balance grow even faster. Your Plan Specialist can help you design a schedule that doesn't exceed the limits prescribed by current tax laws.

WATCHING EVERY PENNY

If you're considering level premium term (LPT) life insurance, Term Plus could be a good alternative. Like LPT, the amount you pay can be designed to stay the same over time. But Term Plus puts your full deposit to work for you: Every penny not needed to cover the current year's insurance costs can accumulate in your Account. With LPT, you pay more than necessary in the early years, and the excess you pay is kept by the insurance company if you cancel the insurance before it expires. But if you decide to cancel your Term Plus coverage at any point, you'll get back the all of net balance¹ in your Account.



READY TO APPLY?

See front pocket for rates and application

A DIVERSIFIED PORTFOLIO

Term Plus is designed to help diversify your financial portfolio. It combines the life insurance you need with the accumulation and liquidity you want... and adds up to greater flexibility and long-term security for you and your family.

HOW TO GET MORE OUT OF YOUR ADA LIFE INSURANCE

If you already have coverage under the ADA Term Life Plan, you are automatically eligible to exchange some or all of it for Term Plus any time before age 65, with no medical exam or conversion fee.

With Term Plus, you would get the protection of Term Life PLUS all the exciting features and flexibility that are described here. And since coverage under both Plans combined can count toward a volume discount, you'll still be eligible to save 6%, 9%, or 11% depending on your total Member life insurance.

Call 866-607-5336 to ask your Plan Specialist for a personalized illustration and a Term Plus Exchange application.

¹ A penalty of up to 6 months' interest may be applied for funds withdrawn prior to the maturity date you select. Consult your tax or financial advisor for information specific to your goals.

NEED MORE INFORMATION?

866-607-5336
www.insurance.ada.org

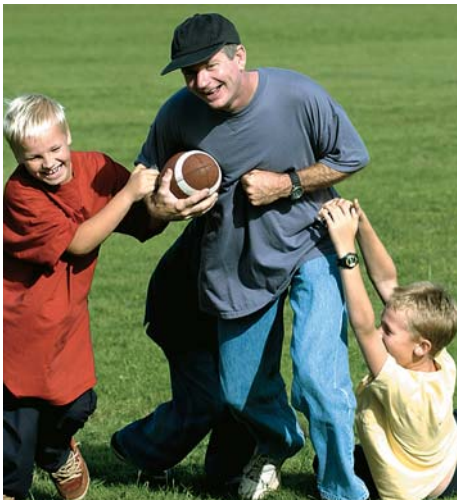
INCOME PROTECTION

ONE OF THE BEST DISABILITY PLANS FOR DENTISTS



Statistics show you're never too young or too healthy to become disabled¹. In fact, you have a 30% chance of being disabled at some point during your career. And long-term disability is the single greatest factor² in mortgage foreclosures and personal bankruptcies for dentists.

ADA Income Protection combines outstanding disability coverage with rates among the lowest¹ anywhere. Compare for yourself: It's unlikely you'll find a better disability value.



BETTER COVERAGE AT A BETTER PRICE

With the ADA Income Protection Plan, you get top-notch insurance at rates that can be 30%-40% less than other plans.

By keeping rates low, the ADA puts this important protection within the reach of all members, even those who are just starting out.

SUPERIOR "OWN OCC" COVERAGE

In an "own occupation" plan, you're considered disabled if you cannot perform clinical dentistry (general

dentistry or any applicable specialty recognized by the ADA) due to a disabling illness or injury. Plus, **your benefits aren't reduced if you choose to work in another occupation** — an important distinction that maximizes your potential to replace your pre-disability income.

This Plan can pay monthly "own occupation" benefits **all the way to age 65**, or for up to two years if you become disabled between ages 63 and 70. By comparison, many other policies pay "own occupation" benefits for just the first few years, and then switch to an "any occupation" definition of disability that makes it harder for you to qualify for benefits.

If you become disabled, a voluntary rehabilitation program is available at no charge to assist in your recovery, if applicable. Participation is optional, and fully paid by the Plan as long as your treatment plan is pre-approved by Great-West.

GET UP TO \$10,000 PER MONTH

The Income Protection Plan can provide up to \$10,000 in coverage per month. You can qualify for coverage that's as much as 60% of your net monthly earned income, taking into consideration any other disability coverage you have in force or applied for with another insurance carrier. (If your net annual earned income is greater than \$160,000, you can qualify for coverage equal to 60% of the first \$13,333 of monthly income, plus 40% of the excess.)

This formula approximates your after-tax "take-home pay" — the amount you would need to replace if totally disabled. Adequately covering this amount each month would help prevent you from suffering a dramatic lifestyle change during a period of disability.

Under current tax laws, most disability benefits are free of Federal income tax as long as you pay premiums with personal funds. Consult your tax or financial advisor for information specific to your situation.

PROTECTION EVEN IF YOU CAN'T WORK FULL-TIME

Your ADA coverage also includes a built-in partial disability benefit that can supplement your income if you return to dentistry less than 20 hours per week following at least 30 consecutive days of total disability. This benefit is also available if you can work 20+ hours a week but are only able to perform partial duties. Partial benefits are proportionate to your loss of income (on a percentage basis, not dollar-for-dollar). Partial benefits are not reduced at all if your loss of income from dentistry is 80% or greater.

In either case, you can receive at least 50% of your full benefit amount for the first six months you are partially disabled.

¹ Odds of disability and rate comparisons are based on data analyzed by Great-West in 2005.

² Bankruptcy and foreclosure statistics were reported by the U.S. Housing and Home Finance Agency in 1998 and Harvard University in 2005.

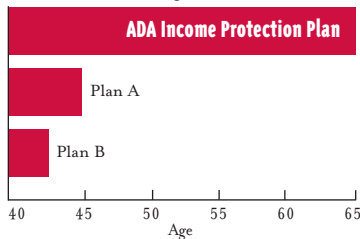
RENEW COVERAGE UP TO AGE 70

You're eligible to maintain your coverage under this Plan all the way to age 70, as long as you continue to work at least 20 hours a week, remain an ADA member, and pay your premiums when due.

Benefits Comparison

assuming you become disabled at age 40

Maximum "Own Occupation" Benefits →



The ADA has designed this Plan to provide long-term dependable coverage that even includes full benefits to age 65 for mental/nervous disorders. And your benefits are not reduced if you choose to earn other income while disabled from dentistry.

CHOICES GIVE YOU LOTS OF FLEXIBILITY

You can mix and match various options to customize your disability coverage. In fact, the ADA Plan doesn't force you to purchase any unwanted features or expensive add-ons; you select the options that suit your budget and risk tolerance.

CHOICE #1

Waiting period: The consecutive number of days (180, 90, 60, or 30) you must be disabled before receiving benefits. It should reflect the length of

time you are willing to rely on receivables, savings, and other cash resources to replace the income you would lose if you became disabled.

TIP The longer the waiting period, the lower your cost

CHOICE #2

Partial disability booster: The ADA created the **Residual Plus Option** because it's all too common to experience a partial disability without ever being totally disabled. Residual Plus also allows you to count days of total and/or partial disability — in any combination — toward your waiting period, even if they are not consecutive. **The ADA considers this option indispensable for today's practicing dentist.** You can renew this option right up to age 65.

TIP "Must-have" protection that adds tremendous value for a nominal additional cost

CHOICE #3

Inflation fighter: Over time, your dollar buys less and less — and that can be especially problematic if you should be disabled for many years. The **Cost of Living Adjustment (COLA) Option** automatically adjusts your total disability benefits after 12 months to help keep pace with the cost of living. Benefit adjustments are based on the Consumer Price Index.

TIP Especially important for younger dentists, who may be disabled for decades

CHOICE #4

Guaranteed coverage increases:

Your income is likely to change over time, and so is your health. The **Future Increase Option** can help your insurance keep pace with your growing income by guaranteeing future coverage increases — without any medical exam. You can exercise up to five increases of \$500 (one per year) up to a maximum total increase of \$2,500. You can add this option if your insured amount is \$7,500 or less.

TIP Available for a low, flat rate based on your age

PROTECTION FOR THE LONG-TERM

The ADA has sponsored a disability income plan for members continuously since 1952. Great-West, the insurer since 1992, cannot terminate the master policy, or even alter the Plan without the ADA's approval. That means your ADA coverage is guaranteed non-cancelable.

In the unlikely event that the ADA terminates the master policy and does not offer a replacement, Great-West will continue the same coverage amounts you held under the ADA group contract, with rates based on your age group.

READY TO APPLY?

See front pocket for rates and application

NEED MORE INFORMATION?

866-607-5336
www.insurance.ada.org

COVERING ALL THE BASES

Even if you've adequately protected your income with disability insurance, you're not done yet. Your dental practice requires protection too, because it would also be dramatically impacted financially if you became disabled.

Many dentists do not realize there are **two types of disability insurance** — disability income insurance that safeguards your personal income and helps preserve your standard of living, and business overhead coverage that protects the key aspects of your business (like staff wages, equipment, and office space).

The ADA Office Overhead Expense Plan (see pages 10-11) is an example of business overhead insurance that can reimburse you for the many critical expenses that keep your practice running smoothly during your disability. Adequate coverage can help your practice remain viable until you recover or decide to sell. And both types of disability insurance can satisfy a lender's requirement for disability collateral, allowing you to keep up with your loan payments even if you're disabled.

If you have an ownership interest in a practice and don't have both types of disability insurance, you're exposed — and could risk losing everything you've worked so hard to build.

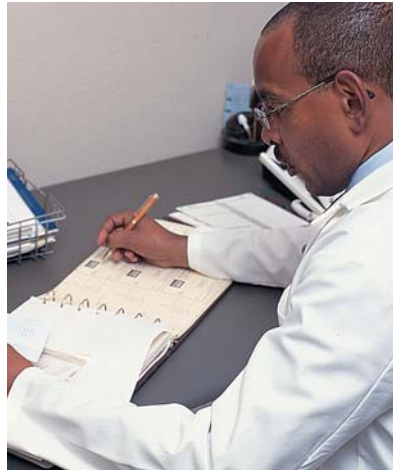
OFFICE OVERHEAD EXPENSE

DISABILITY COVERAGE FOR MONTHLY OFFICE EXPENSES



Think about all of the monthly expenses involved in running your practice: employee salaries, rent, utilities, practice loans, and more. How would you cover those expenses if you were disabled and couldn't work?

Reduce the need to deplete your personal savings — or even worse, close or sell your business — by getting business overhead insurance designed specifically to protect your practice if you become disabled.



PROTECT THE PRACTICE YOU'VE WORKED SO HARD TO BUILD

It makes good business sense to have separate disability protection for your office expenses. It could mean the difference between keeping the doors of your practice open during a period of disability or having them shut permanently.

Business overhead insurance, such as the ADA Office Overhead Expense Plan, allows you to put your business first if you become disabled. It reimburses you for most of the key expenses associated with running your practice, so the business can remain operational in your absence. The disability benefits actually buy you time — time to recover, or otherwise time to make arrangements to close or sell your practice on your terms.

In addition, business overhead insurance can usually satisfy a lender's requirement for disability

collateral — at a fraction of the cost of disability income insurance. With both types of disability insurance in place, your business overhead benefits could keep your business functioning during a disability, and your disability income benefits could be preserved for your family obligations and personal expenses.

UP TO \$25,000 IN MONTHLY BENEFITS

With the ADA Plan, you apply for the monthly insured amount that matches your eligible office overhead expenses — from as little as \$500 up to the maximum of \$25,000 per month. The coverage is renewable up to age 70 as long as you work at least 20 hours a week.

"OWN OCCUPATION" PROTECTION WHEN YOU NEED IT MOST

Disability is defined in this policy on an "own occupation" basis. And that's good news for you: If a disabling illness or injury keeps you from performing the duties of your area of dentistry — either general dentistry or one of the specialties recognized by the ADA — you will be eligible for benefits.

BENEFITS FOR PARTIAL DISABILITY

One of the key advantages of this Plan is that you don't have to be totally disabled to receive benefits.

You can get partial benefits after you are totally and/or residually disabled for any 30 out of 60 days, if your monthly practice gross revenue is less than your covered overhead expenses. And if you return to work part-time after a total disability of at least 60 days, your residual benefits for the next 3 months will be at least 50% of your insured amount. Residual disability benefits may continue thereafter until you reach the Plan maximum.

CHOICE OF BENEFIT PLANS

When you apply for coverage, you choose the overall maximum benefit that's right for you — either 12 or 24 times your monthly insured amount — which is the maximum amount payable if you become disabled before age 65. (Both Benefit Plans provide an identical maximum benefit of 12 times your insured amount if disability occurs from ages 65 to 69.)

Covered expenses incurred within 48 months of the date you first become disabled are eligible for benefit payments, subject to the overall maximum. The actual amount of your benefit can vary from month to month, depending on the expenses you submit for reimbursement, and benefits can continue until you have exhausted the maximum amount you're eligible to receive.

COVERAGE TO HELP PAY FOR YOUR REPLACEMENT

If you're totally disabled and need to hire a replacement dentist to maintain your practice, you can qualify for up to 6 months of additional benefits (over and above your regular monthly benefit, also retroactive to date of disability) to help cover this added expense. The additional benefit is equal to the actual compensation paid to the replacement dentist, up to 25% of your monthly insured amount.

FUTURE INCREASES ARE BUILT RIGHT IN

When you're ready for more insurance, all you need to do is ask! Up to \$2,500 of guaranteed increases are built into the Plan, allowing you to increase your monthly coverage by \$500 per year for up to 5 years (or until you reach the Plan maximum) — without any additional medical underwriting. You can also apply for extra coverage, in any increment of \$500 whenever you need it, any time before age 60 or until your monthly coverage totals \$25,000.

Having the right amount of coverage is important, because you don't want to expose yourself to too much risk. Also, your coverage amount from all sources (including this Plan) should not exceed your actual monthly overhead expenses.

SPECIAL TOUCHES COURTESY OF THE ADA

This Plan includes several features:

1. Short waiting period, retroactive benefits. The waiting period is the number of days you must be disabled before the Plan can pay benefits — 30 consecutive days for total disability, or any 30 out of 60 days for residual disability. In both cases, benefits are retroactive to the very first day you were disabled.
2. Leave of absence provision. If you're temporarily unable to be actively working full-time — for reasons such as extended vacation, birth/adoption, relocation, or sabbatical — you can take a leave of absence (up to 180 days) without affecting your insurability.
3. Voluntary rehabilitation program. If you're physically capable of recovery and choose to return to work, you can take advantage of a fully paid rehabilitation program. Participation



(which must be pre-approved) is entirely voluntary and may include physical therapy, occupational therapy, and/or career retraining.

4. No premiums when you're disabled. Once you satisfy the waiting period, your premiums will be waived as long as you remain disabled.
5. Survivor benefit. A special Survivor Benefit applies if you should die while receiving benefits. Your beneficiary can continue to receive benefits for up to 3 months after your death, which can come in handy if the practice will be transitioned to another dentist.

AFFORDABLE PREMIUMS

ADA group rates make this protection surprisingly affordable and competitive, with premiums that can be 30% to 50% less than comparable business overhead policies.¹ In addition, advance Premium Credits² lower your cost of insurance even more. Plus, under current tax laws, your Plan premiums are a legitimate business expense, so you can deduct the full amount³ on your business tax return every year. Add it all up: This is disability coverage you can't afford to be without.

READY TO APPLY?

See front pocket for rates and application

WHAT'S COVERED?

The ADA Office Overhead Expense Plan can reimburse a wide range of practice-related office and professional expenses* for which you are liable and legally responsible:

- rent or mortgage payments (principal, interest, and taxes)
- salaries and payroll taxes
- uniforms for employees
- electricity, heat, water, and phone bills
- laundry and janitorial expenses
- property and liability insurance premiums
- life and medical insurance premiums for employees
- depreciation
- principal and interest on business debt associated with your practice — including loan payments for practice purchase/expansion, renovation, or furnishing
- student loan payments
- professional association dues

* Not all business-related expenses are covered. All expenses must be in place prior to your disability. The Plan will not reimburse you for the cost of equipment, dental supplies, and laboratory expenses; payments to an annuity or retirement plan; or salaries and payroll taxes for any dentists you regularly employ.

¹ Rate comparisons are based on independent research conducted by Great-West in 2005.

² Premium Credits are declared by the ADA when the Plan's experience is favorable but are not guaranteed.

³ Consult your tax or financial advisor for information specific to your situation.

NEED MORE INFORMATION?

866-607-5336

www.insurance.ada.org

MEDCASHSM

CASH BENEFITS FOR HOSPITAL STAYS AND CRITICAL CONDITIONS



If you or one of your family members is hospitalized or diagnosed with a critical illness, your major medical plan might not cover all of the related costs. With the MedCASH Plan, you can get extra cash to help cover the medical or personal expenses you may incur as the result of sudden or catastrophic illness. Best of all, your acceptance in the core MedCASH Plan is guaranteed!



THE GROWING NEED FOR EXTRA COVERAGE

It's a reality: Out-of-pocket medical expenses are steadily rising. Advances in medical care mean more people are being successfully treated for — and surviving — critical illness. But the costs of survival and recovery can be staggering.

That's why MedCASH makes so much sense. It's one supplemental plan that provides two kinds of coverage: (1) Hospital Coverage — cash benefits for hospital stays, and (2) Critical Condition Coverage — a lump-sum cash benefit when an eligible critical illness is first diagnosed.

MedCASH gives you dual coverage	
Hospital Coverage	Critical Condition Coverage
Choice of Daily Benefit, \$100, \$300 or \$500	One-time cash benefit upon first diagnosis of an eligible Critical Condition
Cash benefits payable from your first day in the hospital	Basic coverage (10 times your Daily Benefit) automatically included
Benefits for emergency room visits, outpatient surgery, and other special circumstances	Ability to apply for Optional coverage* at 100 times your Daily Benefit
* Optional coverage is subject to underwriting approval based on responses to a medical questionnaire.	

PEACE OF MIND FOR YOU AND YOUR FAMILY

No one is immune to unexpected or critical illnesses. When trauma strikes, it's sudden and stressful. Having the security of extra discretionary cash can help ease the resulting financial burden as you consider your options for care and impending lifestyle changes.

HOSPITAL COVERAGE: UP TO \$500 PER DAY

MedCASH Hospital Coverage can pay you cash (in the amount of your Daily Benefit) for each day you are hospitalized — up to 500 consecutive days in most cases. You can choose either a \$100, \$300 or \$500 daily benefit. After age 65, the Daily Benefit is \$100 per day. If you are hospitalized due to a mental or nervous disorder, you'll be covered for up to \$300 per day for up to 100 days.

Best of all, your Daily Benefit is payable from the first day of hospitalization subject to pre-existing condition limitations, if any. And no matter which Daily Benefit amount you select, it is automatically doubled¹ if:

- You or a covered family member is hospitalized in an intensive care unit (for up to 500 days)
- You and your covered spouse or domestic partner are hospitalized at the same time due to the same accident. You can both receive double the amount of your Daily Benefit for up to 500 days.

And these special circumstances qualify you for 50% of your Daily Benefit:

- Up to 5 emergency room visits each calendar year for each covered family member
- Up to 10 days of hospitalization due to pregnancy, childbirth, or miscarriage
- Up to 100 consecutive days of post-hospital care²

CRITICAL CONDITION COVERAGE: CATASTROPHIC PROTECTION

Critical Condition Coverage is designed to help protect you from the severe financial impact that often accompanies a critical illness.

When you or a covered dependent is first diagnosed with an eligible critical condition, MedCASH can provide a lump-sum benefit of up to \$50,000. Each of your covered family members under age 65 is eligible for this one-time benefit. Eligibility is subject to a brief waiting period³ and survival period.

PLAN CHOICES

The **core MedCASH Plan** includes Hospital Coverage (in the amount

Core MedCASH Plan		Optional Coverage
Hospital Coverage Daily Benefit	Basic Critical Condition Coverage	MedCASH 100 (100x your Daily Benefit)
\$100	\$1,000	\$10,000
\$300	\$3,000	\$30,000
\$500	\$5,000	\$50,000

of your chosen Daily Benefit) and Basic Critical Condition Coverage (10 times your Daily Benefit). The amount of Daily Benefit you choose for Hospital Coverage determines the total amount of your Basic Critical Condition Coverage.

MedCASH 100 coverage can provide you with 100 times your Daily Benefit. You can apply for this optional coverage subject to underwriting approval based on a medical questionnaire. This higher coverage makes sense when you

consider the hefty out-of-pocket payments for treatment, rehabilitation, or renovations that a critical condition may require.

LONG-TERM FAMILY PROTECTION

With MedCASH, family members can also get coverage, and that can boost your family's medical protection. As long as you are under age 60, you can enroll your eligible dependents — including your spouse or domestic partner under age 60 and unmarried children under age 21 (or older if they're full-time students). Hospital Coverage is renewable to age 90, and Critical Condition Coverage is renewable to age 65.

All covered family members automatically have the same Daily Benefit you choose. Plus, as long as you apply for MedCASH 100, your spouse can too. Your covered children will receive basic MedCASH coverage.

Hospital Coverage is automatically provided for newborns at birth, at no additional charge, even if you don't have dependent coverage. It lasts for 31 days and covers non-routine infant care in the hospital.

COVERAGE IS GUARANTEED

Acceptance in the core MedCASH Plan is guaranteed for you and any eligible family members you enroll. In addition, you can apply for MedCASH 100 by completing a brief medical questionnaire.

Don't put your family finances at risk because of a critical illness or lengthy hospital stay. Arm yourself with MedCASH to help defray your out-of-pocket medical expenses.

¹ At age 65 and over, benefits are payable at 100%.

² Benefits are payable if your doctor orders certain post-hospital care within 7 days of being hospitalized at least 3 days for the same condition.

³ A waiting period of 30 or 90 days varies by Critical Condition.

WHAT QUALIFIES AS A CRITICAL CONDITION?

Thanks to modern medicine, you are more likely than ever to survive life-threatening and catastrophic illness. But will your finances survive? The cash benefits provided under MedCASH can make resulting lifestyle changes less burdensome on your family.

Any one of the following critical conditions can qualify for benefits:

- Life-threatening cancer
- AIDS
- Motor neuron disease
- Kidney failure
- Severe burns
- Loss of speech
- Major head trauma
- Heart attack
- Multiple Sclerosis
- Amputation/loss of limb
- Loss of hearing
- Coma
- Stroke
- Major human organ transplant
- Paralysis
- Loss of sight
- Parkinson's Disease

Critical Condition categories are defined in the Certificate issued to Plan participants. The benefit is determined by meeting requirements of first diagnosis, waiting period (which varies by condition), and survival period (30 days in most cases). Specific limitations and exclusions may apply.

READY TO APPLY?

See front pocket for rates and application

NEED MORE INFORMATION?

866-607-5336

www.insurance.ada.org

UNDERWRITING: A CLOSER LOOK

INDIVIDUAL UNDERWRITING MEANS PERSONAL ATTENTION



Your unique circumstances are carefully reviewed when you apply for insurance through the ADA Insurance Plans. Individual underwriting gives you the most thorough consideration, and is also a safeguard that helps preserve high-quality, affordable coverage for every Plan participant.



WHAT IS UNDERWRITING?

Insurance companies routinely gather information (also known as “proof of insurability”) in order to evaluate each individual who applies for coverage. Insurability is determined through underwriting, a careful review of the medical and/or financial particulars that pertain uniquely to each applicant.

Effective underwriting allows all applicants to be evaluated consistently. Decisions are based on generally accepted industry standards, relying on professional judgement and years of experience by the underwriter who reviews the applicant’s medical history.

WHY IS UNDERWRITING NECESSARY?

As a component of risk management, underwriting considers each person’s individual medical and/or financial condition to determine

insurability. All applicants who fall within an acceptable range qualify as a designated risk. In some policies, the acceptable range is further sub-divided into more than one risk class, and individuals in the Preferred risk class qualify for the lowest rates.

In group insurance, the same underwriting criteria apply to every member of the group. However, on an individual basis, specific conditions may be excluded from coverage to help mitigate risk and keep rates stable.

Because underwriting manages risk, it preserves the financial strength of the Plan for all participants. Successful underwriting helps safeguard low rates and increases the likelihood of each Plan’s future stability.

IMPORTANT NOTICE FOR TERM LIFE APPLICANTS

Any time you apply for Term Life coverage, you are automatically considered for Preferred underwriting status. Your spouse or domestic partner will also receive Preferred consideration, and separate underwriting decisions will be rendered for each of you. All individuals who qualify as Preferred are eligible for the Plan’s lowest rates.

To qualify as Preferred, you must be a non-smoker, have low blood pressure and cholesterol (without medication), plus meet all other health-related underwriting criteria.

WHAT TO EXPECT WHEN YOU APPLY

Great-West individually underwrites each applicant (you or your spouse, depending on who is applying for coverage). Depending on the type and amount of insurance requested, medical and/or financial proof of insurability is required as shown on page 15.

HOW LONG DOES UNDERWRITING TAKE?

Normally, a decision can be made 2-3 weeks after your file is complete. Before evaluation can begin, however, all supporting materials (required medical and financial records, plus any other

In addition, you must have low-risk lifestyle characteristics that include non-hazardous avocations and travel, and a good driving record. Your height, weight, and personal/family health history will also be taken into account. The healthier you are, the better your chances of qualifying as Preferred.

The majority of applicants will qualify for the Plan’s already low Standard rates, which can be extremely competitive. Both Standard and Preferred rates increase gradually each year with your advancing age.

requested information) must accompany your application. Your cooperation in promptly requesting and/or providing required documentation will help underwriting proceed as smoothly and as quickly as possible.

POSSIBLE OUTCOMES

After underwriting, you'll receive one of three decisions:

- **Approved:** Your application was accepted as submitted. Your coverage will take effect on the date it was approved by Great-West, subject to the payment of your first premium.
- **Modified:** Your application will be accepted once you agree to the modification(s) offered by the underwriter. A modification may change the amount or terms of coverage or eliminate benefits for specific medical conditions.
- **Declined:** Your medical condition (as demonstrated by your medical history) falls outside the established range of insurability. The underwriter will explain why your request was declined.

From start to finish, you will be treated fairly and professionally. If you have questions or want to check the status of your application, you can contact Great-West at 800-568-2001 or ada@gwl.com.

MEDICAL AND FINANCIAL UNDERWRITING REQUIREMENTS

Underwriting requirements vary by Plan. Minimum requirements for medical and financial proof of insurability (shown below) are determined by your age, the amount of coverage requested, and information about your income or practice. Additional information may be required on a case-by-case basis, as determined by your personal medical history. Underwriting requirements are subject to change without notice. All information will be held in complete confidence to respect your privacy.

Term Life and Term Plus® Universal Life Minimum Medical Requirements*				
Age	Coverage Amount			
	\$50,000–\$100,000	\$125,000–\$250,000	\$275,000–\$975,000	\$1,000,000–\$2,000,000
20–40				
41–49				
50–59				
60–64				

Income Protection and Office Overhead Expense Minimum Medical Requirements*						
Age	Monthly Coverage Amount					
	up to \$1,900	\$2,000–\$2,500	\$2,600–\$3,500	\$3,600–\$3,900	\$4,000–\$4,900	\$5,000 and more
20–25						
26–35						
36–44						
45–49						
50–59						

	Blood draw and urinalysis
	Blood draw, urinalysis, and paramedical exam
	Blood draw, urinalysis, paramedical exam, and physician's report
	Blood draw, urinalysis, paramedical exam, physician's report, and EKG

Income Protection and Office Overhead Expense Minimum Financial Requirements					
Plan	Monthly Coverage Amount	Your Employment or Business Status			
		Sole Proprietor	Partnership	S or P Corporation	Employee
Income Protection	\$3,000 or more (with all carriers) OR any amount with Future Increase Option or COLA Option	• IRS form 1040 • Schedule C	• IRS form 1040 • Schedule E • IRS form 1065 (all pages) • Schedule K1	• IRS form 1040 • IRS form 1120 or 1120S (all pages) • W-2 form • Schedule K1 (when applicable)	• W-2 form or year-to-date salary statement or paycheck stub
Office Overhead Expense	\$10,000 or more (with all carriers)	• Schedule C • Supplemental Expense Schedule	• IRS form 1065 • Schedule K1	• IRS form 1120 or 1120S (all pages) • Supplemental Expense Schedule	N/A

* Required medical examinations, blood draws, and urinalysis must be performed by a paramedical service or individual authorized by Great-West, who will contact you for an appointment. Blood draws will be sent to an independent laboratory for analysis. Fees for required examinations will be paid by the ADA Insurance Plans.

APPLICATION TIPS

You can help expedite the underwriting process in many ways:

1. **Provide complete and detailed information.** Researching your medical records can cause significant delays, so please provide the full name, address, and phone number of all your physicians. Even seemingly insignificant details (minor illnesses, benign tumors, or surgery over 5 years ago) may be surprisingly relevant.
2. **Schedule your medical tests right away.** When the paramedical service contacts you, make an appointment immediately. Your application cannot move forward until you're examined. Your appointment can be scheduled at your convenience — day or evening, home or office — and will be conducted at our expense.
3. **Notify your physician.** Alert your doctor of the need to provide a detailed account of your medical history. A "head's up" can even help the physician's office prepare copies of your medical records in advance.
4. **Submit documents as required by Plan.** If you're applying for disability coverage, certain tax documents will be required. If you're applying for domestic partner coverage, you must both sign and submit an Affidavit of Domestic Partnership. You can avoid delays by sending these items along with your application.

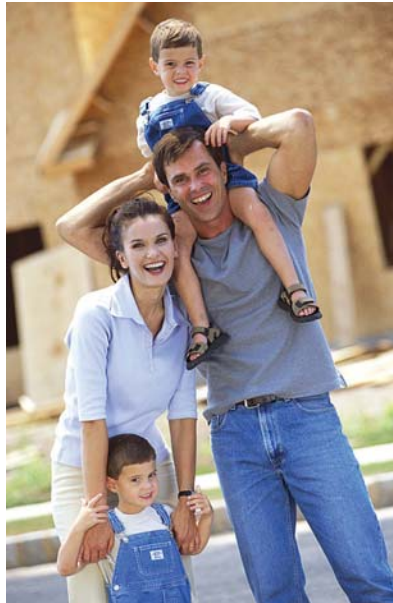
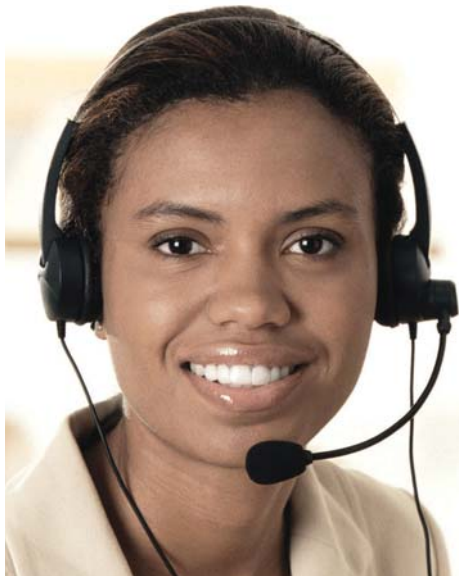
Your cooperation and patience are appreciated while your application is reviewed. Contact us at 800-568-2001 or ada@gwl.com if you have questions about underwriting or simply want to check the status of your application.

THE PERSONAL TOUCH

EXCEPTIONAL SERVICE FOR JUST ADA MEMBERS



You get extra peace of mind knowing you can get personal assistance when you want it. In fact, you can always expect knowledgeable expertise about your coverage and options, courteous care that respects your privacy and time constraints, and reliable attention to your true needs and interests — all from a dedicated team that serves only ADA members and their families.



SERVICE THAT REALLY STANDS OUT

Ask any dentist who has coverage with the ADA Insurance Plans, and you might be surprised by the compliments and kudos you hear. Providing exceptional service, and acting as true advocates for ADA members, is our hallmark.

You can reach us weekdays from 7:00 am to 5:00 pm Mountain Time. And if our office is closed, you can leave a message to be returned on the next business day, or at a date and time you specify during our normal business hours.

LOOKING AFTER YOUR BEST INTERESTS

For straightforward answers to your questions about insurance, a friendly and knowledgeable Plan Specialist can provide objective information. A free, no-obligation consultation can help you develop an appropriate and cost-effective insurance program or adjust the level of your coverage as your family and/or practice grows.

Our Plan Specialists don't receive sales commissions, so they can remain focused on your needs and priorities at all times. They can provide helpful, unbiased assistance in a no-pressure, no-hassle environment.

DEDICATED EXPERTISE AND COORDINATION

During the application process, and later if you should file a claim, we make sure that everything is in order by coordinating details, arranging for medical tests, and communicating with you as needed. This attention to detail helps ensure timely and accurate service. Many of our staff members have assisted ADA members for 15 years or more, which means we put lots of experience to work for you.

ADMINISTRATIVE SUPPORT AT YOUR SERVICE

When you have questions — regarding your coverage, premiums or billing, beneficiary assignment, a claim, or even to change your address — a Client Service Representative is ready to assist you. Because the administration and management of the ADA Insurance Plans is handled at the same place and by the same group of people year after year (Great-West staff who deal exclusively with ADA members), you're always in touch with the most knowledgeable, most efficient resource for information or assistance.

You can also access news and information, forms, FAQs, and other resources at www.insurance.ada.org whenever it's convenient for you.

WE AIM TO PLEASE

Exceeding your expectations is our primary goal, whether by offering extraordinary insurance coverage, presenting surprisingly affordable rates, or providing exceptional customer service. That's another reason why the ADA Insurance Plans protect your future like nobody else.

PHONE

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This catalog is an outline only and not a contract. Benefits for individual Plans are provided under group policies issued to the American Dental Association and underwritten and administered by Great-West Life & Annuity Insurance Company. All policies are filed in the state of Illinois and are subject to, governed by, and shall be construed in accordance with Illinois law. All eligible ADA members residing in any U.S. state or territory may apply for coverage. Each approved Plan participant will receive a Certificate of Insurance explaining the terms and conditions of the appropriate policy. All policies are subject to underwriting and are not guaranteed issue unless specifically stated otherwise. Coverage is effective on the date the application is approved by Great-West.

When considering insurance options, it may not always be wise to replace an insurance policy. In such cases, the ADA Insurance Plans may be a good choice to supplement existing coverage.

ADA INSURANCE PLANS

CONTACT INFORMATION »

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Benefits are provided through group policies filed in the state of Illinois, and all eligible ADA members residing in any U.S. state or territory may apply for coverage. Policies are subject to, governed by, and shall be construed in accordance with Illinois law.

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