

# St. Joseph's Physicians Insurance Program

## DISCOUNTS FOR ST JOSEPH'S PHYSICIANS

In 2003, we setup an insurance program for Physicians associated with St. Joseph's Hospital. It may be beneficial to review your current coverage and take advantage of the premium discounts.

### Have you enrolled for these discounts?

✓ 25% discount  
on Disability  
insurance

#### DISABILITY INSURANCE – 25% DISCOUNT

Purchase up to \$30,000 per month of disability coverage with a guaranteed annual premium discount. Policies are issued an *own occupation* definition of disability, a cost of living adjustment, a future income option, HIV Hepatitis B&C protection, and a conversion to long term care coverage.

✓ 10% discount  
on Critical  
Illness ins.

#### CRITICAL ILLNESS INSURANCE – 10% DISCOUNT

Receive a tax-free lump sum payment over and above your monthly disability payment after the onset of a critical medical problem such as a heart attack, cancer or stroke, MS, etc. If you do not claim, you may elect the refund of premium option and get back up to 100% of the premiums paid.

✓ 25% savings  
on Term Life  
insurance

#### TERM LIFE INSURANCE – UP TO 25% SAVINGS

Qualify for preferred rates and save up to 25% on term life insurance.

✓ 6.25%  
dividend  
interest rate  
on Whole Life  
insurance

#### WHOLE LIFE INSURANCE – 6.25% DIVIDEND INTEREST RATE

Whole life insurance is an asset accumulation, estate, and retirement planning vehicle. It is designed to enhance the cash value in a long-term dividend interest rate asset class while providing guaranteed increasing cash value and permanent life insurance. This is an excellent planning tool for those who are incorporated and saving money inside their corporations.

✓ Long term care

#### LONG TERM CARE INSURANCE – NO MEDICAL REQUIRED

In the event of a chronic illness, cognitive impairment or the inability to complete two or more activities of daily living, up to \$9,000 per month may be paid *tax-free* to provide for home or facility care as required. There is no medical required.

ENROLL FOR A DISCOUNT BY FAXING 416-915-6150 OR EMAIL [INFO@LEVINEFINANCIALGROUP.COM](mailto:INFO@LEVINEFINANCIALGROUP.COM)

I am interested in...

- Disability insurance – 25% discount
- Critical illness insurance – 10% discount
- Term life insurance with preferred underwriting and up to a 25% savings
- Whole life insurance with a 6.25% dividend interest rate
- Long term care insurance

Dr. \_\_\_\_\_ Date of Birth \_\_\_/\_\_\_/19\_\_\_\_ Office ph. \_\_\_\_\_ Cell ph. \_\_\_\_\_

Email: \_\_\_\_\_

Levine Financial Group negotiated premium discounts for Doctors associated with St Joseph's Hospital. The St Joseph's Hospital does not endorse or recommend any insurance program nor does it have any commercial interest in this program. Levine Financial Group is not part of the OMA. The content of this communication is subject to change without notice. E&OE.