

January 2021

Dear Ontario Radiology Resident/Fellow:

On behalf of Ontario's radiologists, welcome to the radiology residency/fellowship program! You are embarking into the most exciting and continuously changing medical field. The Ontario Association of Radiologists (OAR) is the professional association that represents the interests of Ontario's 900 diagnostic imaging physicians and looks forward to the time when you will be in active practice.

Several years ago, the OAR felt that it was important to provide support to residents and fellows in ways that many of us did not experience when we were in training. Among the initiatives, we have taken were to set up regular meetings with residents to give you a glimpse of issues facing the profession and the provide career advice to those in their final years of training. We have developed a job guide to assist residents and fellows identify job openings, and provide telephone advice to anyone who wishes to call the OAR office. We also provide group contact information and are available to send your curriculum vitae to radiology Chiefs when ready to seek career opportunities. Last year marked the third recipient of the Harald Stolberg Radiology Excellence Fund in memory of the late Dr. Harald Stolberg, a celebrated radiologist educator, to assist a senior resident to attend a centre of excellence to obtain diagnostic imaging skills/expertise that would be brought back to Ontario. All residents and fellows are members of the OAR at no cost during their training and their first year of practice. All are welcome to attend any membership meeting and have complimentary access to most OAR CME events.

In 1999, we created the OAR Insurance Program to provide radiologists with superior quality insurance programs suited to meet your needs with benefits unavailable through the OMA. Our insurance plan has over 740 Radiologists enrolled.

As a resident/fellow, the OAR decided it was important to include you in our no medical disability insurance offer and pay your premium for up to 8 months when combined with the RBC student initiative program when you enroll through our insurance representatives Levine Financial Group. There is a no medical required.

Disability Program:

- Up to **\$4,500 per month**.
- **NO** medical required.
- Own occupation coverage.
- Total, residual and partial disability benefits.
- Cost of living adjustment protection.
- Future income option up to \$25,000 per month
- HIV and Hepatitis B and C protection.
- Conversion to long term care coverage.
- **Up to 8 months' free coverage**
- **Guaranteed 25-40% discount.**

Enrollment must be completed before May 30, 2021 through our insurance representatives Levine Financial Group.

Advisors from Levine Financial Group will follow up with you shortly to discuss this limited time special offer. For further information, contact the OAR Insurance program or call Levine Financial Group at 416-222-1311 or 1-877-314-1311.

Sincerely,



Raymond Foley
Executive Director

Encl.

** For disability insurance, residents/fellows under 35 are eligible for up to a 40% premium reduction off the initial premium that levels off to a 25% reduction off the ultimate premium at a later age. OAR pays the first 3 months of premium and RBC Insurance student initiative program pays up to 5 months' free coverage for disability insurance.
No medical at the time of enrollment. Approval is subject to income underwriting and answers on the attached RBC Insurance application. Tax returns may be required in the event of a claim. A 24-month pre-existing condition exclusion amendment applies. If you have used tobacco in the past 12 months, smoker rates will apply.*

Radiology Residents and Fellows - Disability Insurance offer

As a Radiology resident, you are eligible to enroll for up to \$4,500 per month (\$8,500 for fellows) of *individually owned* disability insurance through the OAR insurance program. **You can enroll with NO MEDICAL, receive up to a 40% discount* and up to 8 months FREE coverage!**

HIGHLIGHTS

- ✓ **Own occupation coverage**
- ✓ **Cost of living adjustment**
- ✓ **Future income option up to \$25,000/month**
- ✓ **25-40% discount.**
- ✓ **NO MEDICAL**
- ✓ **HIV and Hepatitis B and C protection**
- ✓ **Conversion to long term care coverage**
- ✓ **Up to **8 MONTHS FREE** coverage!**

Below is a table showing coverage at \$2,500 and \$4,500 per month. These quotes include the own occupation definition of disability, a cost-of-living adjustment, a future income option, HIV, HEP B&C protection, a conversion to long term care coverage and up to a 40% annual premium discount*

\$2,500 per month		
Age	Monthly Rate	
	Male	Female
20 - 25	\$42.62	\$70.64
26	\$44.28	\$76.44
27	\$45.37	\$80.68
28	\$46.65	\$83.56
29	\$48.11	\$86.69
30	\$49.78	\$90.04
31	\$51.70	\$93.67
32	\$53.76	\$97.52
33	\$56.45	\$101.49
34	\$59.52	\$105.64
35	\$62.88	\$109.96

\$4,500 per month		
Age	Monthly Rate	
	Male	Female
20 - 25	\$72.53	\$120.20
26	\$75.34	\$130.05
27	\$77.20	\$137.32
28	\$79.37	\$142.21
29	\$81.86	\$147.53
30	\$84.72	\$153.22
31	\$87.98	\$159.39
32	\$91.49	\$165.94
33	\$96.08	\$172.72
34	\$101.28	\$179.77
35	\$107.01	\$187.12

*Doctors under age 35 are eligible for a 40% discount off the initial premium; that levels off to a 25% premium reduction off the ultimate premium at a later age

Why are women more expensive than men?

Complications with pregnancy and breast cancer make women more expensive than men.

Will I get a lower rate for the same product and insurance company from another advisor?

NO. With RBC we negotiated a large case discount of 25% which is the largest discount in the marketplace. If you are seeing a lower rate, perhaps another advisor is showing you a policy with different definitions and benefits.

Can any insurance broker enroll me in the OAR Insurance program?

NO. The OAR insurance plan with the **8 months free coverage** is only available through Levine Financial Group.

NEXT STEPS

Attached is the application. Please complete, sign, attach a VOID and scan back to info@levinefinancialgroup.com. If you have any questions please call 416-222-1311.



Insurance

OAR Resident/Fellow Application for Disability and Critical Illness Insurance to RBC Life Insurance Company

PROPOSED INSURED NAME									
Last			First				Middle Initial		
PROPOSED INSURED ADDRESS				CITY		PROVINCE		POSTAL CODE	
TELEPHONE NUMBER			ALTERNATE CONTACT NUMBER			E-MAIL ADDRESS			
DATE OF BIRTH			GENDER			LANGUAGE OF POLICY			
Day	Month	Year	Male <input type="checkbox"/> Female <input type="checkbox"/>			English <input type="checkbox"/> French <input type="checkbox"/>			
FULL NAME OF BENEFICIARY FOR SURVIVOR BENEFIT					RELATIONSHIP TO PROPOSED INSURED				
All beneficiary designations are revocable except in Quebec where the designation of a legally married spouse of the owner is irrevocable unless expressly stated to be revocable by checking the following box: <input type="checkbox"/> Revocable									
DATE JOINED ASSOCIATION					CURRENT YEAR OF STUDY (Circle one)				
					Residency Fellowship				
QUESTIONNAIRE								YES	NO
1. Are you a Canadian Citizen or a Permanent Resident (landed immigrant)?.....								<input type="checkbox"/>	<input type="checkbox"/>
2. In the past 12 months, have you used cigarettes, e-cigarettes, more than one large cigar per month, water pipes, betel nuts more than once a month, smoking cessation products or nicotine or tobacco in any other form?.....								<input type="checkbox"/>	<input type="checkbox"/>
3. Are you now, or in the past 180 days, have you been unable to work or attend school continuously on a full-time (30 hours per week) basis in the usual and customary manner performing all of the duties of your occupation or studies, or have you been homebound more than 5 days and/or hospitalized due to an accident or sickness?.....								<input type="checkbox"/>	<input type="checkbox"/>
4. In the past 5 years, have you received any treatment, medical advice, been diagnosed with, or required any follow-up for: Depression, post-traumatic stress disorder, bipolar disorder, suicidal thoughts or attempts, hallucinations, psychosis, chronic fatigue syndrome, dysthymia, bulimia, anorexia nervosa, agoraphobia, fibromyalgia, chronic pain syndrome or are you currently taking any anti-depressant or anti-anxiety medication?.....								<input type="checkbox"/>	<input type="checkbox"/>
5. Has an insurance company ever denied you disability insurance under an individual, group or association plan?.....								<input type="checkbox"/>	<input type="checkbox"/>
6. Has an insurance company ever denied you critical illness insurance under an individual, group or association plan?.....								<input type="checkbox"/>	<input type="checkbox"/>
7. Do you currently have the loss of: your power of speech, or your hearing in both ears, or sight in both eyes, or the use of both hands, or the use of both feet, or the use of one hand and one foot?.....								<input type="checkbox"/>	<input type="checkbox"/>
Please provide details of "YES" answer to question 7:									

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COVERAGE APPLIED FOR					
PLAN NAME	BENEFIT AMOUNT	ELIMINATION PERIOD	BENEFIT PERIOD	BENEFITS	
The Professional Series® Level Premium <input type="checkbox"/> Step Rate Premium <input type="checkbox"/>	\$ _____	90 Days	To Age 65	Mandatory	Health Care Profession Benefit Future Income Option FIO Unit of Increase \$ _____
				Optional	Cost of Living Adjusted Benefit <input type="checkbox"/> Disability in Your Occupation Benefit <input type="checkbox"/>
The Critical Illness Recovery Plan™ Level Premium Non-Cancellable	\$ _____	-	To Age 75	Return of Premium on Death <input type="checkbox"/> Disability Waiver of Premium <input type="checkbox"/> Scheduled Increase Benefit (available only with a benefit amount of \$50,000) <input type="checkbox"/>	

8. PLEASE COMPLETE THE FOLLOWING TABLE IF YOU HAVE ANY INDIVIDUAL, GROUP OR ASSOCIATION DISABILITY INSURANCE IN FORCE OR PENDING OTHER THAN THE COVERAGE BEING APPLIED FOR WITH RBC LIFE. IF THE TABLE IS LEFT BLANK, YOU ARE CONFIRMING THAT YOU HAVE NO OTHER DISABILITY INSURANCE IN FORCE OR PENDING (OTHER THAN RBC LIFE).				
COMPANY	AMOUNT OF MONTHLY BENEFIT	TYPE (GROUP, INDIVIDUAL, ASSOCIATION)	TAXABLE?	ARE YOU REPLACING THIS COVERAGE WITH THE COVERAGE APPLIED FOR IN THIS APPLICATION?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	
			Yes <input type="checkbox"/> No <input type="checkbox"/>	

DECLARATIONS AND CONSENTS (Please review and sign)
<p>It is understood and agreed as follows:</p> <ol style="list-style-type: none"> The Pre-Authorized Debit (PAD) form and a deposit for one month of premium are required in order to activate any coverage. If no deposit is being provided, I authorize RBC Life Insurance Company (RBC Life) to withdraw the initial premium by PAD; I have read all the foregoing statements and answers. They are all true and complete. They are part of this application and any individual policy issued as a result. No agent or broker has authority to waive the answer to any question, to determine insurability, to waive any rights or requirements, or to make or alter any contract or policy. RBC Life may be entitled to render this policy null and void if there is misrepresentation or non-disclosure in any part of this application that is material to the insurance risk. Any policy issued as a result of this form shall become effective on the Date of Issue and/or Effective Date provided that: (a) the policy has been tendered for delivery to the Proposed Owner; and (b) the answers provided on this application have not changed from the date of this application to the Date of Issue and/or Effective Date; and (c) the initial premium required has been paid. I will immediately advise RBC Life in writing, of any changes in the answers to the questions in this application between the time of this application and the delivery of the policy. If applicable, any policy issued as a result of this application shall be subject to a group/association offset amendment and/or a pre-existing conditions amendment (which contains a coverage exclusion based on my pre-existing health), and/or a travel exclusion (which limits coverage while travelling outside of Canada or the United States). If individual disability coverage is part of a Wage Loss Replacement Plan, the policy will include a Wage Loss Replacement Amendment. I acknowledge that if I answered "yes" to question seven (7), I will not be covered under the Presumptive Total Disability Benefit provision that is contained in the policy issued to me, for the specific condition(s) that require question seven (7) to be answered "yes". I acknowledge that if I answered "yes" to question four (4), any coverage issued will include an exclusion for any psychiatric or emotional disorder, including but not limited to depression, anxiety, stress, burn out or substance abuse, chronic fatigue syndrome, chronic pain syndrome or fibromyalgia. I understand that I may apply to have this exclusion removed after I have been symptom free and received no health related advice or treatment from a physician, psychiatrist, psychologist, counsellor or any other healthcare practitioner, for a minimum period of 5 (five) years. Removal of the exclusion is subject to an application at that time, evidence of insurability and RBC Life approval. I understand that when RBC Life determines the amount of insurance coverage that it will issue, they will rely on the information I have given in Section 8 about any existing or pending disability coverage. I acknowledge that if I either do not discontinue coverage that I have indicated will be replaced or I have not disclosed all existing coverage (other than RBC Life), the benefits under this policy may be reduced or not provided at all. The actual amount RBC Life will issue will be based on the maximum amount I qualify for, any other disability coverage in force or pending that is not being replaced or cancelled and RBC Life Issue and Participation Limits. RBC Life is not required to specifically notify me if the amount applied for and the amount issued is different. RBC Life shall not be liable for any claim on account of any benefits applied for, commencing prior to the effective date of coverage. Notwithstanding any interim premium payments, no temporary or conditional insurance is being provided to either the proposed insured or the proposed owner.

DECLARATIONS AND CONSENTS (continued)

- 12) Acceptance of any policy issued as a result of this application form will ratify my acceptance of any differences in the terms of coverage between the policy wording and as stated in this form.
- 13) I have read the section entitled "Collection and Use of Personal Information" appearing in this application and I understand and agree to its terms.

SIGNATURE:

Proposed Insured: _____ Date: _____
SIGN HERE (Day, Month, Year)

Advisor Information (for RBC Life use only)

Date (dd/mm/yy)				
Advisor's Signature				
Advisor's Name				
Advisor's Company Name				
Marketing Office / MGA				
Share	%	Servicing Advisor Code:	%	Advisor Code :

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Pre-Authorized Debit (PAD) Agreement

The Payor(s) named below agrees that:

1. (a) RBC Life Insurance Company (RBC Life) is authorized to make scheduled monthly withdrawals to pay the premium in accordance with the premium schedule set out in this policy/policies, including the initial premium, against the account at the financial institution below, or any other financial institution that the Payor(s) may later designate.
- (b) **RBC Life is not required to provide notification before the initial premium is debited, or if the amount of withdrawal should vary.**
- (c) unless otherwise indicated in the Special Requests section below, such withdrawals shall be dated on the day of the month on which the premium is due under the policy or, if more than one policy is included in this Agreement, the withdrawals shall be dated to coincide with the existing policy/policies.
- (d) the financial institution indicated below is authorized now or at any subsequent time to honour any requests made by RBC Life to withdraw premium or fees from the account indicated below, which may include a redraw within 30 days should any withdrawal not clear the account,
- (e) notification of any change to the information provided below, shall be given to RBC Life by the Payor(s), at a minimum of 5 days prior to the next scheduled withdrawal. The Payor(s) agrees that from time to time they may authorize RBC Life to deduct such payments from another account upon the Payor's oral or written instructions.
- (f) this Agreement will terminate in respect of all policies included in it upon 10 days written notice by RBC Life or by the Payor(s). The Payor(s) may obtain further information on their right to cancel a PAD agreement by visiting the Canadian Payments Association website at www.cdnpay.ca."
- (g) In the event that a PAD is disputed, the Payor(s) agrees to contact RBC Life. For recourse purposes, this PAD is considered a Personal PAD.

The Payor(s) has certain recourse rights if any debits do not comply with this agreement. For example, the Payor(s) has the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain more information on recourse rights, the Payor(s) may contact their financial institution or visit www.cdnpay.ca.

- (h) the names and signatures of all persons required to authorize withdrawals from the account indicated are included below.
2. Add to existing PAD with policy number(s) _____
3. Special Requests (withdrawals are limited between the 1st – 28th of the month) _____

Bank Information:

Please attach a sample cheque marked void (a line of credit account cannot be used).

Name of Bank or Financial Institution	Transit Number	Bank Number	Account Number
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Address _____

City	Province	Postal Code
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Dated at _____ this _____ day of _____
(city/province) (month) (year)

Print Name of Payor (Account Holder)

Print Name of Second Payor (Account Holder) (if any)

Signature of Payor
SIGN HERE

Signature of Second Payor (if any)

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TO BE DETACHED AND KEPT BY THE PROPOSED INSURED

Coverage Overview:

You may obtain an overview of the insurance coverage for which you have applied at <http://www.rbcinsurance.com/gsi> or by contacting your benefits administrator.

COLLECTION AND USE OF PERSONAL INFORMATION

Collecting your personal information

We (RBC Life Insurance Company) may from time to time collect information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to or arising from your relationship with and through us;
- information you provide through the application and claim process for any of our insurance products and services; and
- information for the provision of products and services.

We may collect information from you, either directly or through representatives. We may collect and confirm this information during the course of our relationship. We may also obtain this information from a variety of sources including hospitals, doctors and other health care providers, the MIB, Inc., the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions, motor vehicle reports, and your employer.

Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to issue and maintain insurance products and services you may request;
- to evaluate insurance risk and manage claims;
- to better understand your insurance situation;
- to determine your eligibility for insurance products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us; and
- as required or permitted by law.

For these purposes, we may make this information available to our employees, our agents and service providers, and third parties, who are required to maintain the confidentiality of this information.

In the event our service provider is located outside of Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Third parties may include other insurance companies, the MIB, Inc. and financial institutions.

We may also use this information and share it with RBC® companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under "*Other uses of your personal information*" for the sole purpose of honouring your choices.

If we have your social insurance number, we may use it for tax related purposes and share it with the appropriate government agencies.

Please note that this paragraph is not applicable if this form is submitted by an independent representative or a representative that is attached to a firm other than RBC Life.

Other uses of your personal information

- We may use this information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

You may choose not to have this information shared or used for any of these “Other uses” by contacting us as set out below, and in this event, you will not be refused insurance products or services just for that reason. We will never use or share your health information for these purposes. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding “Other uses of your personal information”.

Your right to access your personal information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in “Other uses of your personal information” you may do so now or at any time in the future by contacting us at:

**RBC Life Insurance Company
P.O. Box 515, Station A,
Mississauga, Ontario
L5A 4M3
Telephone: 1-800-663-0417
Facsimile: (905) 813-4816**

Our privacy policies

You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll free number shown above or by visiting our web site at www.rbc.com/privacysecurity

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